

Northeast Iowa Business Network Fringe Benefit Profile



May 2006

Photos courtesy of Allamakee County Economic Development, Northeast Iowa Community College, Upper Explorerland Regional Planning Commission, and the Natural Heritage Foundation

Fringe Benefit Profile

Benefit Overview

Over one-third (33.7%) of the employers located in the Northeastern Iowa Business Network region who were randomly selected to participate in the survey provided input on fringe benefits being offered (534 were sent the survey, 180 provided responses). Results are detailed by four benefit category offerings (Insurance, Paid Leave, Retirement, and Additional Benefit Offerings), industry sector, and employment range amongst full-time and part-time employees.

- 78.4% offer a fringe benefit package in addition to wage compensation
 - 10.3% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week

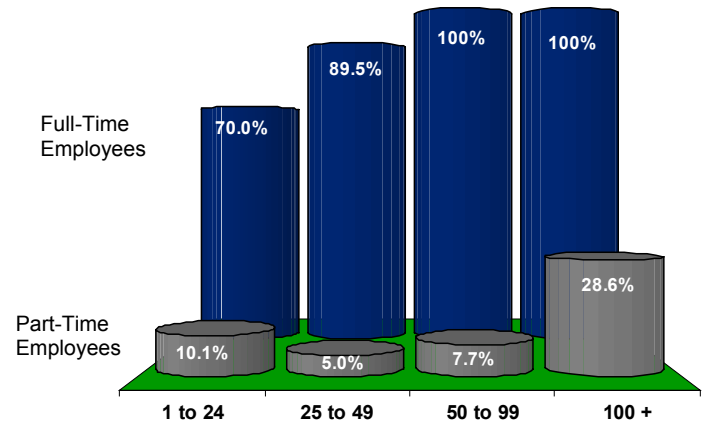
Insurance - Health/Medical

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.4%
 - 12.5% plan to increase employee's contribution in the next year by an average of 6.4%
- 64.4% offer health/medical insurance in their total compensation packages
 - 8.3% offer more than one health/medical plan
 - 58.9% have health/medical insurance plans that include family coverage (meaning employee + dependents)
- The majority of employers offer three types of medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
 - 34.6% enrolled in a Traditional Indemnity Plan
 - 55.8% enrolled in a Preferred Provider Organization (PPO)
 - 9.6% enrolled in a Health Maintenance Organization (HMO)
- 15.5% offer health/medical insurance to retired employees
 - 5.0% cost share in premiums for retirees only coverage
 - 5.0% cost share in premiums for retirees and spouse coverage

Insurance - Health/Medical cont.

- Health/Medical offered by employment status
 - 78.4% full-time
 - 10.9% part-time
- 63.6% cost share premiums associated with health/medical insurance for full-time employees
 - Employers cover an average of 58.8% of the premium
 - 30.2% increased employee's cost share portion in the last year by an average of 13.9%
- All employers cost share premiums associated with health/medical insurance for part-time employees
 - Employers cover an average of 58.8% of the premium
 - 20.0% of employers increased employee's cost share portion in the last year by an average of 11.0%

Percent of Employers Offering Health/Medical Insurance by Employment Size & Status



Percent of Employers Offering Health/Medical Insurance by Industry & Employment Status

INDUSTRY	Full-Time	Part-Time
Agriculture	71%	0.0%
Construction	91.7%	8.3%
Manufacturing	95.0%	10.0%
Wholesale/Retail Trade	80.0%	8.6%
Warehouse/Transportation	25.0%	0.0%
Finance/Insurance	90.9%	18.2%
Administrative/Waste Management	25.0%	0.0%
Education	100%	40.0%
Health Care/Social Assistance	64.7%	29.4%
Food Service/Entertainment	25.0%	0.0%
Government	92.9%	0.0%
Personal Services	66.7%	11.1%

Insurance - Prescription Drugs

- 69.5% offer a prescription drug plan to full-time employees either separately or as part of a health/medical insurance plan
 - 68.5% offer a plan in which the employee can purchase prescription drugs either by retail or mail order
 - 61.9% cost share premiums associated with prescription drug plans for full-time employees
 - Employers cover an average of 68.7% of the premium
 - 25.0% increased employee's cost share portion in the last year by an average of 21.6%
- 11.2% offer a prescription drug plan to part-time employees either separately or as part of a health/medical insurance plan
 - 66.7% cost share premiums associated with prescription drug plans for part-time employees
 - Employers cover an average of 66.7% of the premium
 - None of the employers increased employee's cost share portion in the last year

Insurance - Vision Coverage

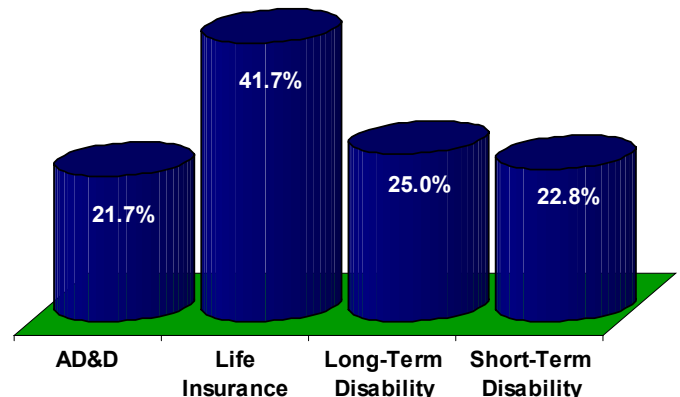
- 13.0% offer vision coverage to full-time employees either separately or as part of a health/medical insurance plan
 - 70.6% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
 - 29.4% offer a plan that covers only routine eye exams
 - Employers cover an average of 56.6% of the premium
 - 14.3% of employers increased employee's cost share portion in the last year by an average of 12.0%
- 3.4% offer vision coverage to part-time employees either separately or as part of a health/medical insurance plan

Insurance - Dental Coverage

- 36.5% offer dental coverage to full-time employees
 - 81.1% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage
 - Employers cover an average of 60.4% of the premium
 - 11.4% of employers increased employee's cost share portion in the last year by an average of 12.6%
- 7.5% offer dental coverage to part-time employees

Insurance - Accidental Death & Dismemberment (AD&D), Life, Short-Term & Long-Term Disability

Percent of Employers Offering AD&D, Life Insurance, Short-term Disability & Long-Term Disability



AD&D:

- Coverage is determined by one of three methods
 - 34.4% use total annual salary
 - 37.5% use a determined number times annual salary
 - 28.1% use a determined percent times annual salary

Life Insurance:

- Coverage is determined by one of three methods
 - 34.1% use total annual salary
 - 43.2% use a determined number times annual salary
 - 22.7% use a determined percent times annual salary
- 49.3% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

- 89.5% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 34 days
- Average weeks of coverage is 25

Long-Term Disability:

- 88.4% use a percent of salary to determine coverage
- Average percent used to calculate the benefit is 63.8%

Paid Leave - Vacation

- 88.1% offer paid vacation leave to full-time employees
- 18.9% offer paid vacation leave to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	7
5 Years	12
10 Years	14

PT - Years of Employment	Average # Days Provided
1 Year	6
5 Years	9
10 Years	11

Paid Leave - Sick

- 47.9% offer paid sick leave to full-time employees
- 13.6% offer paid sick leave to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	8
5 Years	16
10 Years	19

PT - Years of Employment	Average # Days Provided
1 Year	7
5 Years	12
10 Years	19

Paid Leave - Holiday

- 88.7% offer paid holiday leave to full-time employees
 - Average number of days given each year - 7
- 22.1% offer paid holiday leave to part-time employees
 - Average number of days given each year - 6

Paid Leave - Personal Days/ Floating Holidays

- 30.9% offer paid personal days/floating holidays to full-time employees
 - Average number of days given each year - 3
- 5.1% offer paid personal days/floating holidays to part-time employees
 - Average number of days given each year - 2

Paid Leave - Paid-Time-Off (PTO) -

lump sum/consolidated bank of paid time off that includes all paid leave offered by employer including vacation, sick, personal, and holidays versus offering each separately

- 14.5% offer PTO to full-time employees
- 5.5% offer PTO to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	10
5 Years	16
10 Years	19

PT - Years of Employment	Average # Days Provided
1 Year	9
5 Years	13
10 Years	14

Retirement

- 65.5% offer a retirement/pension plan to full-time employees
 - Average wait to be 100% vested - 3 years
- 16.9% offer a retirement/pension plan to part-time employees
 - Average wait to be 100% vested - 4 years

Defined Contribution Plan -

defined as a plan for contribution from one or both parties, e.g.: 401K, Savings & Thrift, Deferred Profit Sharing, Deferred Compensation plans

- 63.6% offer a defined contribution plan to full-time employees
 - 80.2% offer percent match with average match of 3.0%
 - 4.8% offer a dollar for dollar match
- 21.4% offer a defined contribution plan to part-time employees
 - 67.7% offer percent match
 - 6.5% offer a dollar for dollar match

Defined Pension Plan -

defined as a plan that uses a specific pre-determined formula to calculate an employee's future benefit, i.e.: Railroad Retirement, IPERS, etc.

- 11.9% offer a defined benefit plan to full-time employees
 - 31.6% offer percent match with the average of 8.0%
- 6.9% offer a defined benefit plan to part-time employees
 - 28.6% offer percent match

Additional Benefit Offerings

Percent of Employers Offering Additional Benefit Options

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	31.7%
Tuition Assistance	24.4%
Shift Differential	13.9%
Employee Assistance Program	11.1%
Fitness Club Reimbursement	10.6%
Hiring Bonuses	5.0%
Conceirge Service	3.3%
Childcare Assistance	3.3%
Eldercare Assistance	1.7%
Adoption Assistance	0.6%

Industry - All Employment Ranges

Manufacturing

- 95.2% offer a benefit package in addition to wage compensation

Insurance:

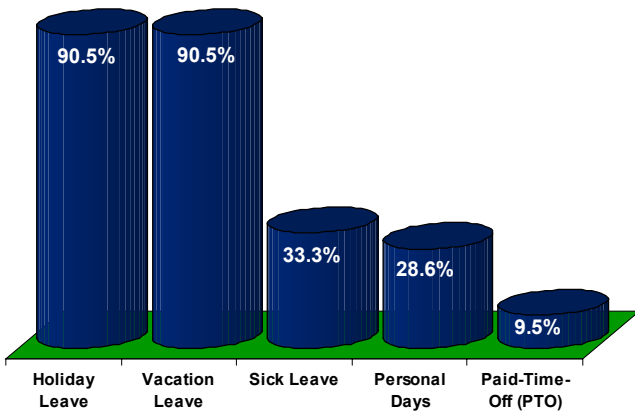
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 9.7%
 - 15.4% plan to increase employee's contribution in the next year by an average of 10.0%
- 15.8% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	90.5%
Prescription Drugs	76.2%
Life Insurance	61.9%
Dental Coverage	42.9%
AD&D	38.1%
Long-Term Disability	38.1%
Short-Term Disability	33.3%
Vision Insurance	9.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	76.2%
Flex Spending Accounts	42.9%
Shift Differential	38.1%
Tuition Assistance	23.8%
Employee Assistance Program	19.0%
Fitness Club Membership	14.3%
Hiring Bonuses	9.5%
Adoption Assistance	4.8%
Eldercare Assistance	4.8%

Healthcare/Social Assistance

- 94.4% offer a benefit package in addition to wage compensation

Insurance:

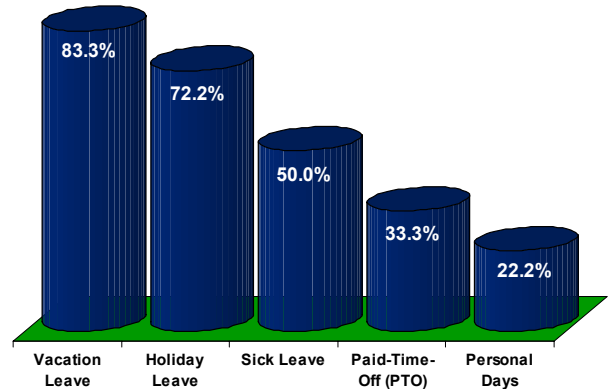
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.1%
 - 25.0% plan to increase employee's contribution in the next year by an average of 5.0%
- None offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	61.1%
Prescription Drugs	55.6%
Life Insurance	50.0%
Dental Coverage	44.4%
AD&D	38.9%
Long-Term Disability	27.8%
Vision Insurance	22.2%
Short-Term Disability	16.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	83.3%
Tuition Assistance	66.7%
Flex Spending Accounts	61.1%
Shift Differential	22.2%
Fitness Club Membership	22.2%
Employee Assistance Program	16.7%
Childcare Assistance	11.1%
Eldercare Assistance	11.1%

Education

- All businesses in the Prosperity Eastern Iowa region offer a benefit package in addition to wage compensation

Insurance:

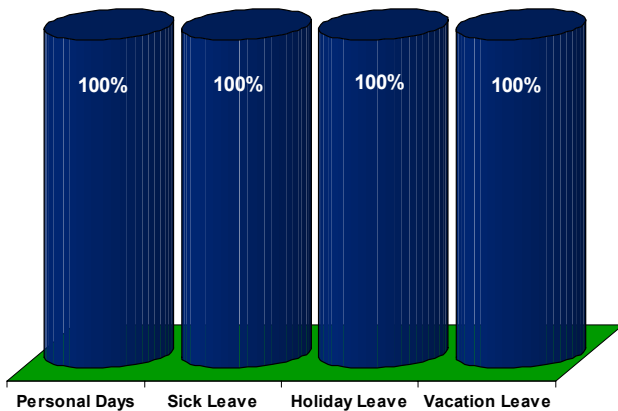
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 6.0%
 - 20.0% plan to increase employee's contribution in the next year by an average of 2.0%
- 60.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Long-Term Disability	100%
Prescription Drugs	80.0%
Life Insurance	60.0%
AD&D	60.0%
Dental Coverage	20.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	80.0%
Shift Differential	60.0%
Retirement	20.0%
Tuition Assistance	20.0%
Employee Assistance Program	20.0%

Wholesale/Retail Trade

- 82.9% offer a benefit package in addition to wage compensation

Insurance:

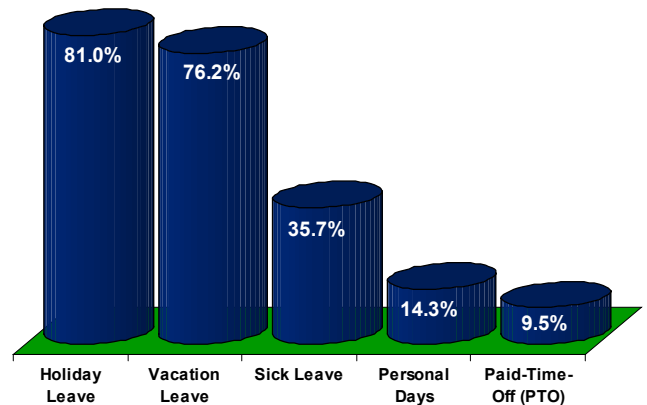
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.8%
 - 16.7% plan to increase employee's contribution in the next year by an average of 9.0%
- 3.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	66.7%
Prescription Drugs	54.8%
Life Insurance	40.5%
Dental Coverage	33.3%
Short-Term Disability	31.0%
Long-Term Disability	21.4%
Vision Insurance	14.3%
AD&D	11.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	64.3%
Flex Spending Accounts	31.0%
Tuition Assistance	19.0%
Hiring Bonuses	7.1%
Shift Differential	7.1%
Employee Assistance Program	4.8%
Fitness Club Membership	2.4%
Childcare Assistance	2.4%

Agriculture

- 85.7% offer a benefit package in addition to wage compensation

Insurance:

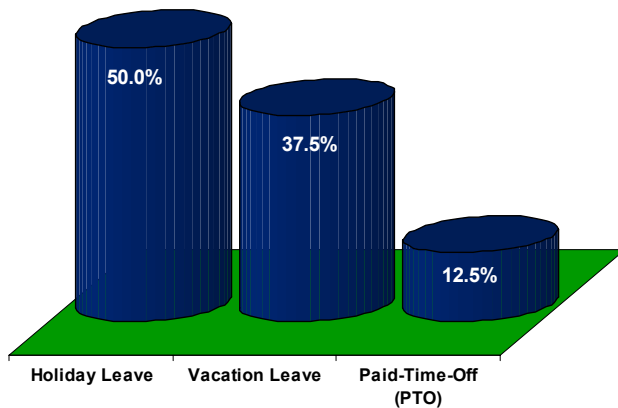
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.3%
 - None of the employers in this industry plan to increase employee's contribution in the next year
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	62.5%
Prescription Drugs	37.5%
Life Insurance	12.5%
Long-Term Disability	25.0%
AD&D	25.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	50.0%
Flex Spending Accounts	12.5%
Tuition Assistance	12.5%
Fitness Club Membership	25.0%

Construction

- 85.7% offer a benefit package in addition to wage compensation

Insurance:

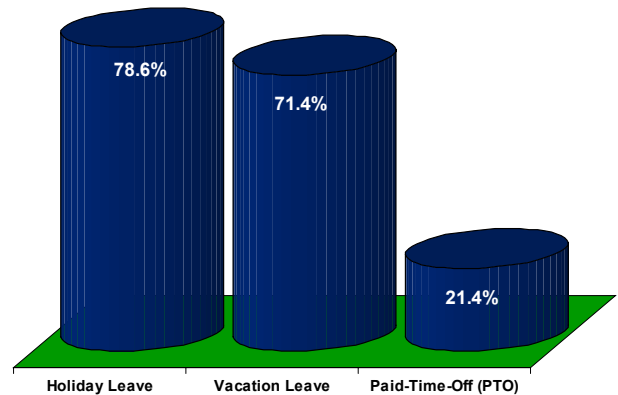
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.8%
 - 10.0% plan to increase employee's contribution in the next year by an average of 5.0%
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	78.6%
Prescription Drugs	71.4%
Life Insurance	42.9%
Short-Term Disability	42.9%
AD&D	28.6%
Dental Coverage	21.4%
Long-Term Disability	21.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	28.6%
Flex Spending Accounts	14.3%
Employee Assistance Program	7.1%
Tuition Assistance	7.1%
Fitness Club Membership	7.1%
Hiring Bonuses	7.1%
Concierge Service	7.1%
Shift Differential	7.1%

Government

- All employers in this industry offer a benefit package in addition to wage compensation

Insurance:

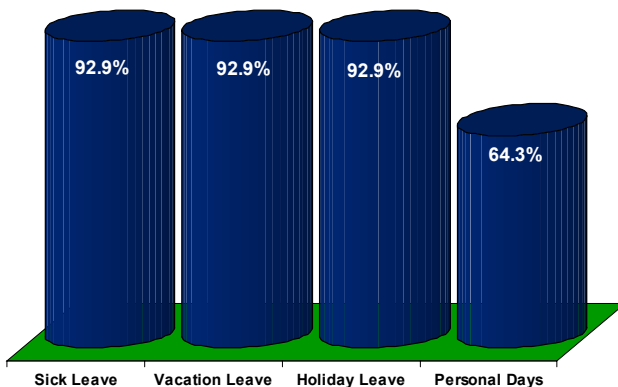
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.9%
 - 9.1% plan to increase employee's contribution in the next year by an undetermined percent
- 50.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	92.9%
Prescription Drugs	71.4%
Life Insurance	57.1%
Dental Coverage	28.6%
Short-Term Disability	21.4%
AD&D	21.4%
Long-Term Disability	7.1%
Vision Insurance	7.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	64.3%
Tuition Assistance	42.9%
Shift Differential	21.4%
Flex Spending Accounts	14.3%
Employee Assistance Program	14.3%
Childcare Assistance	7.1%
Concierge Service	7.1%

Personal Services

- 46.2% offer a benefit package in addition to wage compensation

Insurance:

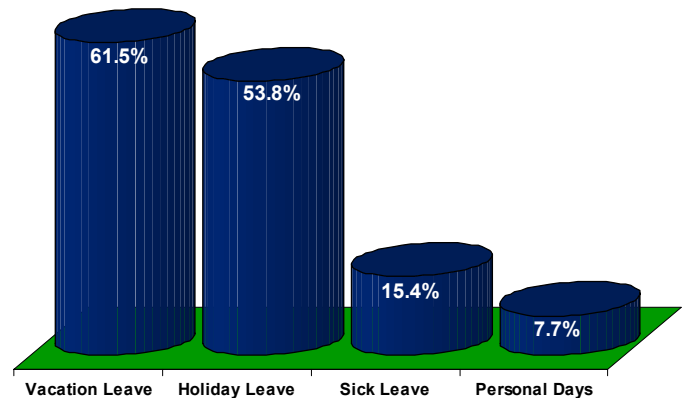
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.5%
 - None of the employers plan to increase employee's contribution in the next year
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	46.2%
Prescription Drugs	46.2%
Life Insurance	38.5%
Dental Coverage	23.1%
Short-Term Disability	7.7%
AD&D	7.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	30.8%
Flex Spending Accounts	15.4%
Concierge Service	15.4%
Employee Assistance Program	7.7%

Finance/Insurance

- All employers offer a benefit package in addition to wage compensation

Insurance:

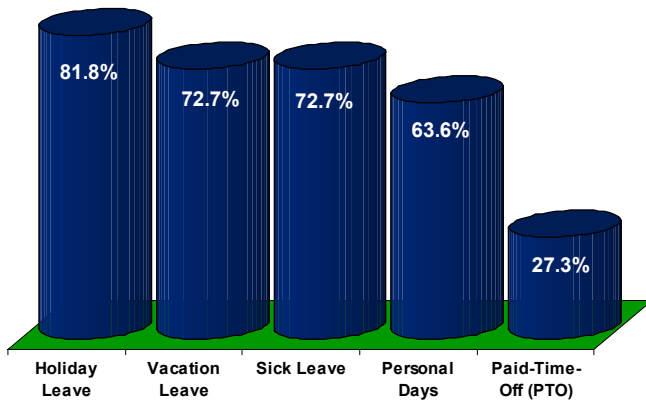
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.2%
 - None of the employers plan to increase employee's contribution in the next year
- 54.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	90.9%
Life Insurance	81.8%
Long-Term Disability	81.8%
Dental Coverage	72.7%
Prescription Drugs	72.7%
Short-Term Disability	36.4%
AD&D	27.3%
Vision Insurance	27.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	81.8%
Flex Spending Accounts	81.8%
Tuition Assistance	63.6%
Employee Assistance Program	36.4%
Fitness Club Membership	36.4%
Hiring Bonuses	18.2%
Childcare Assistance	18.2%

Warehouse/Transportation

- 60.0% offer a benefit package in addition to wage compensation

Insurance:

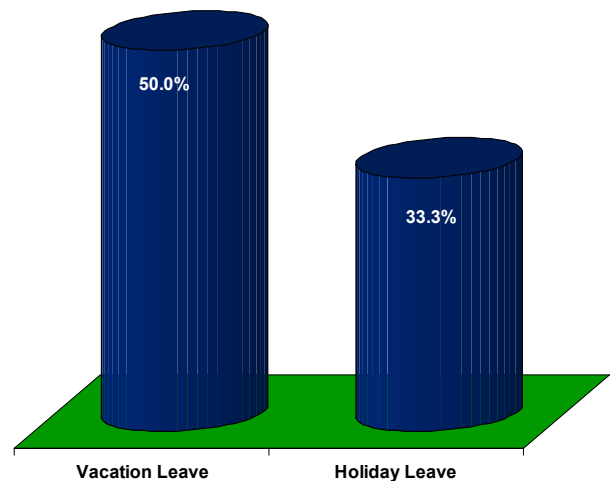
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Very few employers provided a response to this particular question; therefore, the information is not reportable at this time
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	16.7%
Prescription Drugs	16.7%
Short-Term Disability	16.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	33.3%

no additional benefits reported

Food Service/Entertainment

- 20.0% offer a benefit package in addition to wage compensation

Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Very few employers provided a response to this particular question; therefore, the information is not reportable at this time
- None of the employers in this industry offer health/medical insurance to retired employees

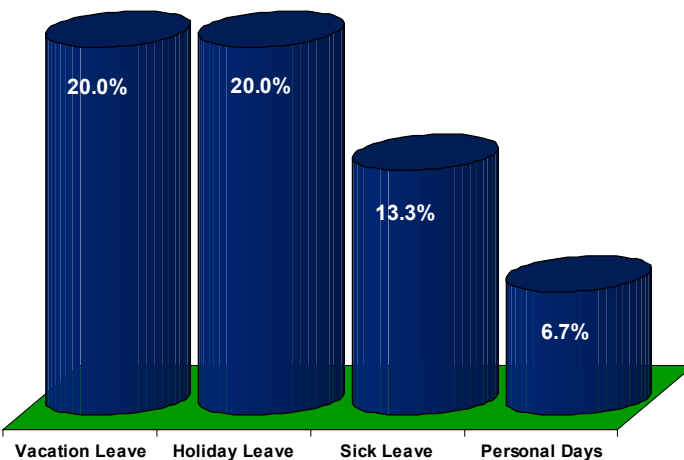
Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	20.0%

too few respondents to report additional insurance benefit offerings

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Fitness Club Membership	20.0%
Shift Differential	13.3%
Tuition Assistance	13.3%
Retirement	6.7%
Flex Spending Accounts	6.7%
Employee Assistance Program	6.7%
Concierge Service	6.7%

Employment Range - All Industries

1 - 24 Employees

- 73.0% offer a benefit package in addition to wage compensation

Insurance:

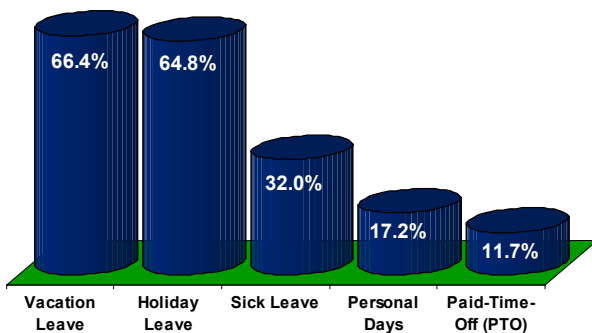
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.9%
 - 8.3% plan to increase employee's contribution in the next year by an average of 5.1%
- 9.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	50.0%
Prescription Drugs	44.5%
Life Insurance	29.7%
Dental Coverage	21.9%
Short-Term Disability	18.0%
Long-Term Disability	15.6%
AD&D	9.4%
Vision Insurance	6.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	48.4%
Tuition Assistance	19.5%
Flex Spending Accounts	19.5%
Fitness Club Membership	6.3%
Shift Differential	3.9%
Childcare Assistance	3.9%
Employee Assistance Program	3.1%
Hiring Bonuses	2.3%
Concierge Service	2.3%
Eldercare Assistance	2.3%
Adoption Assistance	0.8%

25 - 49 Employees

- 81.8% offer a benefit package in addition to wage compensation

Insurance:

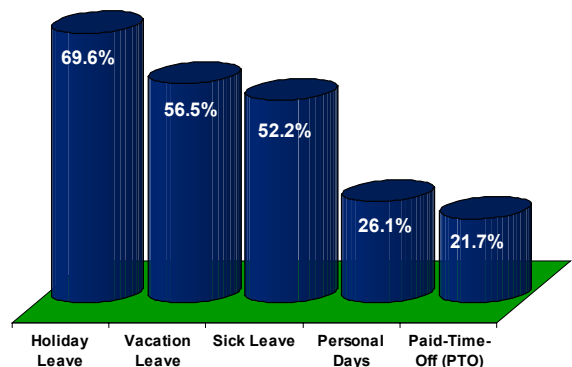
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.5%
 - 7.1% plan to increase employee's contribution in the next year by an undetermined percent
- 31.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	73.9%
Prescription Drugs	69.6%
Life Insurance	52.2%
Long-Term Disability	47.8%
AD&D	30.4%
Dental Coverage	30.4%
Short-Term Disability	26.1%
Vision Insurance	8.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	65.2%
Flex Spending Accounts	47.8%
Tuition Assistance	30.4%
Fitness Club Membership	21.7%
Employee Assistance Program	17.4%
Hiring Bonuses	13.0%
Shift Differential	8.7%
Childcare Assistance	4.3%

50 - 99 Employees

- All employers in this range offer a benefit package in addition to wage compensation

Insurance:

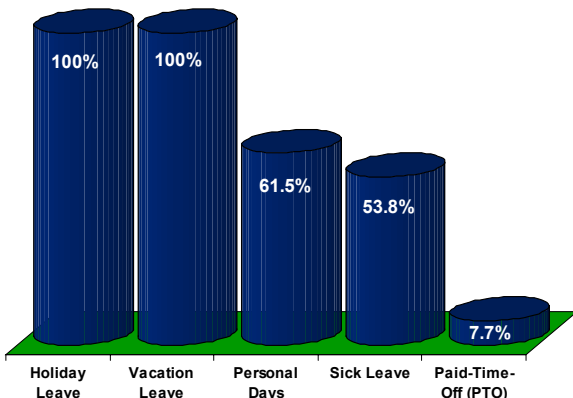
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.0%
 - 11.1% plan to increase employee's contribution in the next year by an average of 10.0%
- 30.8% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	84.6%
Life Insurance	76.9%
AD&D	69.2%
Dental Coverage	53.8%
Long-Term Disability	30.8%
Short-Term Disability	30.8%
Vision Insurance	23.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	69.2%
Flex Spending Accounts	61.5%
Shift Differential	53.8%
Tuition Assistance	38.5%
Employee Assistance Program	30.8%
Hiring Bonuses	7.7%
Fitness Club Membership	7.7%
Concierge Service	7.7%

100 + Employees

- All employers offer a benefit package in addition to wage compensation

Insurance:

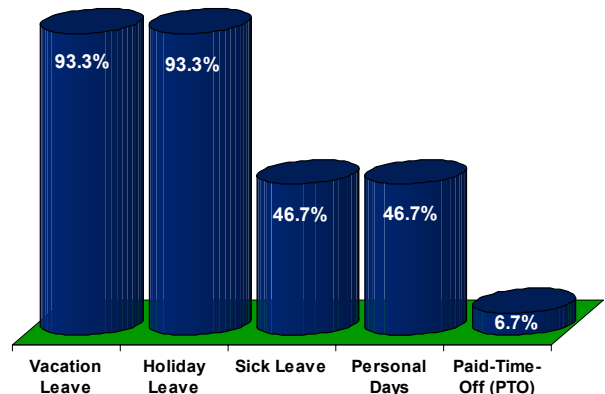
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.0%
 - 55.6% plan to increase employee's contribution in the next year by an average of 17.6%
- 20.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Life Insurance	93.3%
Prescription Drugs	86.7%
Dental Coverage	73.3%
AD&D	73.3%
Long-Term Disability	66.7%
Short-Term Disability	53.3%
Vision Insurance	33.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	80.0%
Flex Spending Accounts	86.7%
Shift Differential	73.3%
Tuition Assistance	46.7%
Employee Assistance Program	53.3%
Fitness Club Membership	33.3%
Hiring Bonuses	13.3%
Concierge Service	13.3%

Iowa Workforce Development and its Board of Directors worked in partnership with the Employers' Council of Iowa to contact a random sample of local employers across all industrial classifications and employment ranges to provide information on fringe benefit packages offered by businesses in the Eastern Iowa Business Network region that encompasses Allamakee, Clayton, Chickasaw, Fayette, Howard and Winneshiek counties in Iowa. The information gathered during the 3rd and 4th quarters of 2005 provides a detailed analysis of employer-provided benefits. Consequently, this information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

Sponsored in Partnership with



Allamakee County Economic Development
 Chickasaw County Area Development Group
 Clayton County Development Group
 Delaware County Economic Development Commission
 Fayette County Economic Development Commission
 Howard County Economic Development Commission
 Winneshiek County Development



**For more detailed information regarding the
 Northeast Iowa Business Network Benefit Profile contact:**

Iowa Workforce Development
 Strategic Workforce Initiatives Unit
 430 E. Grand Avenue
 Des Moines, Iowa 50309
 (515) 281-7307
www.iowaworkforce.org