

Economic Note

Fringe benefits received by veterinarians, 1989

Table 1—Percentages of veterinarians receiving fringe benefits—private practice, 1989

Fringe benefits	Large animal exclusive	Large animal predominant	Mixed animal	Small animal predominant	Small animal exclusive	Equine predominant	All practices*
Life insurance	24.2	30.2	33.6	33.7	26.4	34.1	28.9
Medical plan	45.4	50.3	51.9	51.3	53.2	57.2	52.3
Dental plan	5.2	5.5	5.0	3.2	7.0	8.0	6.0
Pension plan	23.7	22.1	14.5	16.6	19.0	25.7	19.2
Disability insurance	41.2	42.5	44.0	37.9	35.3	46.7	38.2
Liability insurance	57.7	61.0	63.1	61.0	54.2	70.7	57.8
Association dues	58.8	62.7	62.8	60.5	66.1	57.2	63.8
Continuing education expenses	63.4	64.9	69.3	66.7	69.9	70.7	68.5
Other	5.2	2.3	2.9	5.3	4.6	5.4	4.3
None provided	27.3	20.5	16.5	17.8	14.2	14.9	16.4
	(194)†	(308)	(339)	(433)	(611)	(276)	

*Weighted percentages for the total population of private practitioners. †Number of usable responses in parentheses.

Table 2—Percentages of veterinarians receiving fringe benefits: public or institutional employment, 1989

Fringe benefits	College or university	Federal government	State or local government	Armed Forces	Industry/commercial	Not-for profit organization	All employers*
Life insurance	69.1	64.5	68.7	56.9	81.9	69.1	70.3
Medical plan	92.4	86.9	96.9	99.2	95.1	88.2	92.5
Dental plan	59.7	52.1	64.9	94.4	73.0	58.8	63.2
Pension plan	86.0	85.7	87.4	84.3	79.9	67.6	83.6
Disability insurance	57.2	41.3	47.3	48.4	72.5	61.8	56.8
Liability insurance	41.1	7.3	19.8	16.1	23.5	36.8	29.2
Association dues	11.0	1.2	16.0	1.2	69.1	41.2	22.8
Continuing education expenses	47.5	42.2	53.1	85.1	75.5	66.2	55.7
Other	3.0	5.8	6.9	11.3	13.2	10.3	6.6
None provided	1.7	2.3	1.9	0.0	2.0	5.9	2.1
	(236)†	(259)	(262)	(248)	(204)	(68)	

*Weighted percentages for the total population of veterinarians not in private practice. †Number of usable responses in parentheses.

Fringe benefits represent employment benefits that are paid by the employer in addition to the employee's salary. In the 1990 AVMA Biennial Economic Survey, veterinarians were asked

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This article is the seventh in a series of Economic Notes summarizing results of the AVMA 1990 biennial economic survey. AVMA is grateful for the time and effort contributed to all veterinarians who participated.

to indicate which of the following fringe benefits were provided by their practice or employer in 1989: life insurance, medical plan, dental plan, pension plan, disability insurance, liability insurance, association dues, continuing education expenses, personal use of vehicle, lodging, and miscellaneous benefits.¹ Respondents also indicated if no fringe benefits were provided. For this analysis, only veterinarians who reported full-

time employment and income for 1989 were included.

Fringe benefits mentioned most often by private clinical practitioners were expenses for association dues and continuing education expenses, 63.8% and 68.5%, respectively; liability insurance, 57.8%; and medical plan, 52.3% (Table 1). Other benefits mentioned included disability insurance, 38.2%; and life insurance, 28.9%. Personal use of automobile and lodging

also were indicated by many respondents; however, because of possible confusion with reimbursement and use during travel away from the practice, these benefits were not included in this analysis.

A comparison with 1987 data indicates that the percentage of large animal exclusive practitioners and large animal predominant practitioners reporting no fringe benefits increased from 20% to 27% and from 17% to 20%, respectively.²

With the exception of mixed animal and small animal predominant practice, a lower percentage of practitioners reported receiving life insurance as a fringe benefit in 1989 compared with 1987.

For veterinarians in public or institutional employment, fringe benefits mentioned most frequently were medical plans, 92.5%; pension plans, 83.6%; life insurance, 70.3%; dental plans, 63.2%; disability insurance, 56.8%; and continuing ed-

ucation expenses, 55.7% (Table 2). A comparison with 1987 data indicates that the percentage of veterinarians in public or institutional employment who reported fringe benefits increased several percentage points over the two-year period.

References

1. Wise JK. 1989 professional incomes of US veterinarians. *J Am Vet Med Assoc* 1991;198:1059-1061.
2. Wise JK. Fringe benefits received by veterinarians, 1987. *J Am Vet Med Assoc* 1989;195:521-522.

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