

Table 36. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	14	20	37	39	24	16	7	2	1	6
Worker characteristics										
Management, professional, and related	18	32	55	59	34	25	8	4	2	6
Management, business, and financial	23	33	57	61	30	30	14	6	4	10
Professional and related	17	32	54	58	35	24	7	3	2	4
Teachers	17	31	49	57	48	19	(³)	–	(³)	–
Primary, secondary, and special education school teachers	16	32	49	56	48	20	–	–	–	–
Registered nurses	11	36	57	61	29	22	2	1	(³)	1
Service	8	12	23	25	19	9	3	1	(³)	–
Protective service	16	22	38	40	42	18	2	–	–	1
Sales and office	17	18	38	40	23	16	10	2	1	8
Sales and related	18	9	31	32	20	9	12	2	1	10
Office and administrative support	16	24	41	44	25	20	9	3	1	7
Natural resources, construction, and maintenance	9	14	22	24	17	10	6	2	1	3
Construction, extraction, farming, fishing, and forestry	5	10	12	15	13	6	2	–	1	2
Installation, maintenance, and repair	14	18	32	34	21	14	10	4	1	5
Production, transportation, and material moving ...	9	16	28	29	18	10	7	1	1	6
Production	10	18	31	34	18	12	8	1	2	6
Transportation and material moving	9	15	25	25	18	9	6	1	(³)	6
Full time	16	24	42	45	27	18	8	3	1	6
Part time	6	9	20	20	13	7	5	1	(³)	4
Union	14	24	47	50	41	24	5	2	1	3
Nonunion	13	20	35	37	21	14	8	2	1	6
Wage percentiles: ⁴										
Lowest 10 percent	4	5	11	12	10	4	6	1	(³)	5
Lowest 25 percent	8	8	18	19	15	6	6	1	(³)	5
Second 25 percent	13	19	33	37	22	13	6	1	1	5
Third 25 percent	15	24	42	45	27	18	7	2	1	5
Highest 25 percent	19	31	56	59	34	26	10	5	3	7
Highest 10 percent	20	30	59	63	36	28	12	6	4	8
Establishment characteristics										
Goods-producing industries	11	18	32	35	16	15	9	2	2	6
Service-providing industries	14	21	37	40	26	16	7	2	1	5
Education and health services	14	30	48	54	33	17	1	(³)	(³)	(³)
Educational services	19	33	53	60	52	20	(³)	–	(³)	(³)
Elementary and secondary schools	17	34	49	57	49	19	–	–	–	–
Junior colleges, colleges, and universities	22	33	64	71	62	23	1	–	1	(³)
Health care and social assistance	10	27	45	49	20	16	1	(³)	(³)	1
Hospitals	15	47	71	74	33	29	2	1	(³)	1
Public administration	19	32	53	56	54	31	–	–	–	–

See footnotes at end of table.

Table 36. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	7	10	18	19	12	7	4	1	1	3
1 to 49 workers	6	8	15	16	10	7	3	1	1	2
50 to 99 workers	9	14	26	28	19	7	7	2	(³)	6
100 workers or more	19	30	53	57	34	23	10	3	2	8
100 to 499 workers	16	23	43	46	26	15	10	2	1	8
500 workers or more	22	36	62	67	42	31	10	4	2	8
Geographic areas										
New England	8	16	37	39	25	16	7	2	1	6
Middle Atlantic	8	15	33	36	30	14	6	2	1	4
East North Central	14	18	36	37	24	17	8	3	2	6
West North Central	14	24	41	46	21	18	5	1	(³)	4
South Atlantic	16	24	39	42	21	13	8	2	2	6
East South Central	23	24	22	33	—	12	—	2	1	—
West South Central	12	22	37	40	23	14	7	2	1	5
Mountain	13	21	40	41	23	16	6	1	1	5
Pacific	15	21	39	40	23	20	7	3	2	5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.