

Table 36. Financial benefits: Access, private industry workers, 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 ¹	Performance	Signing	Other
All workers	12	18	33	35	18	14	9	3	1	7
Worker characteristics										
Management, professional, and related	17	31	55	57	24	25	12	5	3	9
Management, business, and financial	23	32	56	60	24	30	17	7	5	12
Professional and related	14	30	54	56	23	23	10	4	3	7
Service	6	9	18	20	13	6	4	1	(²)	—
Protective service	—	10	16	18	25	6	4	—	—	4
Sales and office	16	17	36	38	20	15	11	3	1	9
Sales and related	18	9	31	31	20	9	12	2	1	10
Office and administrative support	15	22	39	42	20	18	10	3	2	8
Natural resources, construction, and maintenance	8	11	18	20	13	8	7	2	1	4
Construction, extraction, farming, fishing, and forestry	3	7	8	10	9	4	2	—	1	2
Installation, maintenance, and repair	14	16	30	31	18	13	11	5	1	6
Production, transportation, and material moving ...	9	15	27	29	17	10	7	1	1	6
Production	9	18	30	34	17	12	8	1	2	6
Transportation and material moving	8	13	24	23	16	8	7	1	1	6
Full time	14	21	38	41	21	16	10	3	2	7
Part time	5	8	18	18	11	6	6	1	(²)	5
Union	11	19	41	40	25	20	10	4	1	5
Nonunion	12	18	33	35	17	13	9	2	2	7
Wage percentiles: ³										
Lowest 10 percent	4	5	11	12	—	4	6	1	(²)	5
Lowest 25 percent	6	7	16	17	12	5	6	1	(²)	5
Second 25 percent	13	16	30	33	18	11	7	1	1	6
Third 25 percent	13	22	37	40	20	15	9	2	1	6
Highest 25 percent	17	29	54	56	24	26	14	6	3	9
Highest 10 percent	20	31	61	63	25	29	16	8	5	11
Establishment characteristics										
Goods-producing industries	10	18	32	35	16	15	9	2	2	6
Construction	3	6	9	12	8	4	1	—	1	1
Manufacturing	14	22	41	45	19	21	11	3	3	8
Service-providing industries	13	18	34	35	19	14	9	3	1	7
Trade, transportation, and utilities	16	12	33	32	21	9	11	1	1	10
Wholesale trade	9	19	25	29	14	15	7	1	1	6
Retail trade	19	6	31	30	21	6	13	1	1	12
Transportation and warehousing	14	19	41	34	28	8	8	—	—	6
Utilities	30	46	75	69	13	32	21	4	2	18

See footnotes at end of table.

Table 36. Financial benefits: Access, private industry workers, 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 ¹	Performance	Signing	Other
Information	30	30	65	70	26	27	37	25	2	15
Financial activities	26	35	57	62	20	40	19	8	4	16
Finance and insurance	31	41	67	71	23	49	23	9	4	19
Credit intermediation and related activities	36	45	69	71	24	47	25	11	5	20
Insurance carriers and related activities	28	36	64	70	19	47	23	8	4	19
Real estate and rental and leasing	9	12	21	28	10	7	5	—	—	5
Professional and business services	11	20	33	33	20	16	9	3	3	7
Professional and technical services	13	24	43	43	25	23	11	4	4	9
Administrative and waste services	5	11	13	15	16	6	4	—	1	3
Education and health services	9	25	44	48	19	14	1	(²)	(²)	1
Educational services	8	24	47	51	33	14	2	—	2	(²)
Junior colleges, colleges, and universities	9	27	70	72	47	22	3	—	3	(²)
Health care and social assistance	9	26	43	47	16	14	1	1	(²)	1
Leisure and hospitality	—	5	9	13	—	4	—	1	—	—
Accommodation and food services	—	—	8	12	—	5	—	1	—	—
Other services	5	10	10	12	13	5	2	—	—	—
1 to 99 workers	6	9	17	18	11	6	4	1	1	3
1 to 49 workers	6	8	14	15	9	6	3	1	1	2
50 to 99 workers	9	13	25	27	17	6	7	2	(²)	6
100 workers or more	19	27	52	55	26	22	13	4	2	10
100 to 499 workers	16	22	43	47	23	15	11	3	1	9
500 workers or more	22	35	62	65	30	33	16	6	4	12
Geographic areas										
New England	8	17	38	40	20	15	8	2	1	7
Middle Atlantic	9	15	33	34	22	12	7	2	1	5
East North Central	13	18	35	36	18	16	9	3	2	7
West North Central	13	21	37	42	17	15	6	1	1	4
South Atlantic	13	19	34	35	15	11	10	3	2	7
East South Central	20	18	18	29	—	12	—	2	1	—
West South Central	11	19	32	35	15	13	9	3	1	6
Mountain	11	18	36	36	18	13	6	2	1	6
Pacific	13	15	33	34	17	18	9	4	2	5

¹ 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.

² Less than 0.5 percent.

³ 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.