

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
All workers	20	20	37	40	24	19
Worker characteristics						
Management, professional, and related	27	32	56	60	33	27
Management, business, and financial	34	33	58	61	28	33
Professional and related	24	32	56	60	35	25
Teachers	20	34	49	58	51	20
Primary, secondary, and special education school teachers	19	34	48	58	52	18
Registered nurses	24	36	68	69	29	24
Service	9	12	23	24	18	11
Protective service	17	22	42	44	39	19
Sales and office	24	18	36	38	25	22
Sales and related	24	9	28	30	24	22
Office and administrative support	24	24	40	43	26	22
Natural resources, construction, and maintenance	15	16	26	29	19	13
Construction, extraction, farming, fishing, and forestry	10	12	16	20	15	8
Installation, maintenance, and repair	20	19	34	37	23	18
Production, transportation, and material moving ...	15	15	28	30	16	11
Production	16	17	31	34	17	14
Transportation and material moving	14	13	25	26	16	9
Full time	23	24	43	47	27	22
Part time	9	8	18	17	15	10
Union	18	26	49	54	42	25
Nonunion	20	19	35	37	21	18
Average wage within the following categories: ⁴						
Lowest 25 percent	8	7	17	17	15	10
Lowest 10 percent	4	3	11	9	10	5
Second 25 percent	21	19	33	36	24	18
Third 25 percent	22	24	43	46	26	21
Highest 25 percent	29	32	58	62	33	28
Highest 10 percent	31	33	62	66	34	30
Establishment characteristics						
Goods-producing industries	18	18	34	36	16	17
Service-providing industries	20	20	38	40	26	19
Education and health services	20	29	48	52	36	18
Educational services	22	33	52	59	53	20
Elementary and secondary schools	19	34	49	56	53	18
Junior colleges, colleges, and universities	29	34	66	73	63	27
Healthcare and social assistance	19	26	45	48	24	16
Hospitals	20	42	73	75	34	30
Public administration	22	32	57	58	60	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
All workers	7	2	1	5
Worker characteristics				
Management, professional, and related	9	4	2	6
Management, business, and financial	13	6	4	10
Professional and related	7	3	1	5
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	2	(³)	—	—
Service	2	—	—	2
Protective service	1	—	—	1
Sales and office	9	2	1	7
Sales and related	10	1	1	9
Office and administrative support	9	3	2	7
Natural resources, construction, and maintenance	5	2	—	3
Construction, extraction, farming, fishing, and forestry	2	—	—	1
Installation, maintenance, and repair	8	3	—	4
Production, transportation, and material moving ...	6	1	1	5
Production	6	1	1	5
Transportation and material moving	6	1	1	5
Full time	8	3	1	6
Part time	4	1	(³)	4
Union	5	2	1	2
Nonunion	7	2	1	6
Average wage within the following categories: ⁴				
Lowest 25 percent	3	(³)	(³)	3
Lowest 10 percent	3	—	—	3
Second 25 percent	6	2	1	5
Third 25 percent	7	2	1	6
Highest 25 percent	11	5	2	7
Highest 10 percent	13	5	3	9
Establishment characteristics				
Goods-producing industries	8	3	1	6
Service-providing industries	6	2	1	5
Education and health services	1	—	(³)	1
Educational services	(³)	—	(³)	(³)
Elementary and secondary schools	—	—	—	—
Junior colleges, colleges, and universities	1	—	1	(³)
Healthcare and social assistance	2	—	—	1
Hospitals	2	1	—	2
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
1 to 99 workers	12	10	20	22	13	9
1 to 49 workers	10	9	18	18	12	8
50 to 99 workers	16	14	27	31	17	12
100 workers or more	27	29	53	56	35	28
100 to 499 workers	25	22	40	43	27	25
500 workers or more	28	36	66	70	43	31
Geographic areas						
New England	14	18	40	40	24	17
Middle Atlantic	14	16	33	36	28	18
East North Central	21	19	36	39	24	20
West North Central	22	28	43	45	19	21
South Atlantic	21	22	37	39	24	19
East South Central	26	27	32	35	30	19
West South Central	18	20	40	43	25	19
Mountain	19	18	41	43	24	16
Pacific	21	19	37	39	23	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	6
100 workers or more	9	3	2	7
100 to 499 workers	8	2	1	6
500 workers or more	10	4	3	7
Geographic areas				
New England	6	2	1	6
Middle Atlantic	7	1	1	6
East North Central	7	3	1	5
West North Central	7	2	1	5
South Atlantic	7	2	1	6
East South Central	10	3	2	8
West South Central	6	2	—	4
Mountain	5	1	1	4
Pacific	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.

⁴ The categories are based on the average wage for each occupation surveyed, which may include

workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.