

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account			
All workers	19	18	34	36	18	4	18
Worker characteristics							
Management, professional, and related	28	30	57	59	23	6	28
Management, business, and financial	35	32	57	60	23	7	33
Professional and related	25	29	56	58	23	6	25
Service	7	9	19	18	11	3	8
Protective service	11	—	21	22	13	3	5
Sales and office	24	16	34	36	22	4	22
Sales and related	24	8	28	30	24	2	22
Office and administrative support	24	22	38	41	21	5	22
Natural resources, construction, and maintenance	14	13	22	26	14	3	12
Construction, extraction, farming, fishing, and forestry	8	9	11	15	8	2	7
Installation, maintenance, and repair	19	17	32	35	19	5	17
Production, transportation, and material moving ...	15	14	27	29	15	3	11
Production	16	17	30	34	16	4	14
Transportation and material moving	14	12	24	25	13	2	9
Full time	23	21	40	43	20	5	21
Part time	8	7	17	16	13	2	10
Union	16	20	43	45	23	7	21
Nonunion	19	17	33	35	17	4	17
Average wage within the following categories: ⁴							
Lowest 25 percent	7	5	15	14	13	2	9
Lowest 10 percent	3	3	10	8	8	2	4
Second 25 percent	20	16	30	32	19	4	17
Third 25 percent	21	22	38	41	18	4	19
Highest 25 percent	30	29	57	60	23	7	29
Highest 10 percent	33	32	63	66	24	7	31
Establishment characteristics							
Goods-producing industries	18	18	33	36	15	4	16
Construction	7	9	10	13	8	2	6
Manufacturing	23	22	42	45	18	5	21
Service-providing industries	19	18	34	36	19	4	18
Trade, transportation, and utilities	23	13	30	31	23	2	19
Wholesale trade	19	21	28	32	13	4	16
Retail trade	23	7	26	28	27	2	22
Transportation and warehousing	22	18	37	37	21	2	13
Utilities	47	53	77	74	10	6	45

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
All workers	8	3	1	6
Worker characteristics				
Management, professional, and related	13	5	3	9
Management, business, and financial	16	7	4	11
Professional and related	11	4	2	8
Service	2	—	—	2
Protective service	3	—	—	3
Sales and office	10	3	1	8
Sales and related	10	1	1	9
Office and administrative support	10	4	2	8
Natural resources, construction, and maintenance	5	2	—	3
Construction, extraction, farming, fishing, and forestry	2	—	—	2
Installation, maintenance, and repair	8	4	—	5
Production, transportation, and material moving ...	6	1	1	5
Production	6	1	1	5
Transportation and material moving	6	1	1	6
Full time	9	3	2	7
Part time	5	1	(³)	4
Union	9	4	3	5
Nonunion	8	2	1	6
Average wage within the following categories: ⁴				
Lowest 25 percent	4	(³)	(³)	3
Lowest 10 percent	4	—	—	3
Second 25 percent	6	2	1	5
Third 25 percent	9	2	1	7
Highest 25 percent	14	6	3	9
Highest 10 percent	17	7	4	12
Establishment characteristics				
Goods-producing industries	8	3	1	6
Construction	2	—	—	—
Manufacturing	10	4	2	7
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	9	1	1	8
Wholesale trade	6	—	—	5
Retail trade	10	1	(³)	10
Transportation and warehousing	7	—	3	4
Utilities	14	3	—	11

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, 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	Payroll deduction IRA ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account			
Information	36	23	68	67	24	7	27
Financial activities	40	37	62	64	22	11	41
Finance and insurance	48	42	73	75	25	13	51
Credit intermediation and related activities	53	47	73	77	26	16	51
Insurance carriers and related activities	46	40	71	73	24	—	48
Real estate and rental and leasing	—	20	23	27	15	5	8
Professional and business services	19	20	35	37	16	3	20
Professional and technical services	29	27	47	48	19	6	26
Administrative and waste services	9	9	16	21	11	—	8
Education and health services	18	24	44	47	22	6	15
Educational services	14	21	47	50	32	10	16
Junior colleges, colleges, and universities	20	31	71	75	45	13	26
Healthcare and social assistance	19	25	44	46	21	5	15
Leisure and hospitality	3	4	13	11	7	2	7
Accommodation and food services	3	4	13	10	7	2	7
Other services	7	6	11	17	13	4	6
1 to 99 workers	12	10	19	21	12	3	8
1 to 49 workers	10	9	17	18	11	2	8
50 to 99 workers	16	13	26	30	15	4	11
100 workers or more	28	27	52	54	25	6	29
100 to 499 workers	26	21	40	42	23	4	25
500 workers or more	30	35	68	70	29	8	34
Geographic areas							
New England	14	20	40	40	18	5	16
Middle Atlantic	16	16	33	35	21	7	17
East North Central	21	19	35	38	19	4	20
West North Central	23	25	38	40	13	2	18
South Atlantic	19	18	32	33	18	4	18
East South Central	23	19	31	32	20	3	20
West South Central	18	17	35	38	17	2	19
Mountain	18	15	38	39	18	4	15
Pacific	20	13	31	34	17	5	17

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
Information	32	18	2	16
Financial activities	19	7	5	16
Finance and insurance	23	9	5	19
Credit intermediation and related activities	25	13	9	22
Insurance carriers and related activities	23	6	2	18
Real estate and rental and leasing	—	—	—	—
Professional and business services	11	4	3	8
Professional and technical services	14	6	4	12
Administrative and waste services	6	2	3	4
Education and health services	2	—	(³)	1
Educational services	1	—	1	(³)
Junior colleges, colleges, and universities	2	—	2	(³)
Healthcare and social assistance	2	—	—	1
Leisure and hospitality	2	—	—	2
Accommodation and food services	2	—	—	2
Other services	—	—	—	—
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	12	4	2	9
100 to 499 workers	9	2	1	7
500 workers or more	16	7	4	11
Geographic areas				
New England	8	2	1	7
Middle Atlantic	8	1	2	7
East North Central	8	3	1	6
West North Central	8	2	1	6
South Atlantic	8	3	1	7
East South Central	13	4	2	10
West South Central	7	2	—	5
Mountain	5	1	1	4
Pacific	8	3	2	5

¹ An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

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.