

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2013

(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	21	20	38	40	24	19
Worker characteristics						
Management, professional, and related	29	31	57	61	34	27
Management, business, and financial	37	32	60	64	29	32
Professional and related	25	31	56	60	37	25
Teachers	20	33	49	57	52	19
Primary, secondary, and special education school teachers	20	34	48	58	53	18
Registered nurses	24	38	68	69	32	25
Service	9	11	23	24	18	11
Protective service	18	24	45	47	39	20
Sales and office	25	18	36	39	21	23
Sales and related	23	9	29	31	15	22
Office and administrative support	25	23	40	43	25	23
Natural resources, construction, and maintenance	17	16	27	31	20	15
Construction, extraction, farming, fishing, and forestry	11	12	17	20	17	9
Installation, maintenance, and repair	21	19	35	41	22	20
Production, transportation, and material moving ...	17	15	29	31	16	13
Production	18	18	32	35	16	15
Transportation and material moving	16	13	26	27	16	10
Full time	24	24	44	48	27	22
Part time	10	7	19	18	14	11
Union	18	24	49	54	42	26
Nonunion	21	19	36	38	20	18
Average wage within the following categories: ⁴						
Lowest 25 percent	9	7	18	18	14	10
Lowest 10 percent	4	3	11	9	10	5
Second 25 percent	22	19	34	38	22	18
Third 25 percent	24	24	44	47	27	22
Highest 25 percent	30	32	60	64	34	29
Highest 10 percent	33	33	65	69	36	31
Establishment characteristics						
Goods-producing industries	19	18	33	36	16	17
Service-providing industries	21	20	39	41	25	20
Education and health services	20	28	47	52	37	18
Educational services	22	33	53	60	54	20
Elementary and secondary schools	20	34	49	57	53	18
Junior colleges, colleges, and universities	30	35	66	74	64	29
Healthcare and social assistance	19	24	44	47	25	17
Hospitals	22	41	73	75	33	29
Public administration	23	32	58	58	62	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2013—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	3	2	6
Management, business, and financial	13	6	4	10
Professional and related	7	2	1	5
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	2	(³)	—	—
Service	2	—	—	2
Protective service	2	—	—	2
Sales and office	9	2	1	7
Sales and related	9	1	1	8
Office and administrative support	8	3	1	6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	5	2	—	3
Installation, maintenance, and repair	2	—	—	2
8	4	—	—	4
Production, transportation, and material moving ...	7	1	1	6
Production	6	2	1	5
Transportation and material moving	7	1	1	6
Full time	7	2	1	6
Part time	4	1	(³)	4
Union	5	3	1	3
Nonunion	7	2	1	6
Average wage within the following categories: ⁴				
Lowest 25 percent	4	(³)	—	3
Lowest 10 percent	4	—	—	3
Second 25 percent	6	2	1	5
Third 25 percent	7	2	1	6
Highest 25 percent	11	4	2	7
Highest 10 percent	12	5	3	9
Establishment characteristics				
Goods-producing industries	7	3	1	5
Service-providing industries	7	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	(³)	—	2
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2013—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	13	10	19	22	13	9
1 to 49 workers	11	9	18	20	12	8
50 to 99 workers	17	15	24	29	19	14
100 workers or more	28	29	55	58	33	28
100 to 499 workers	27	21	43	45	24	25
500 workers or more	29	36	67	71	42	32
Geographic areas						
New England	16	16	43	43	25	18
Middle Atlantic	14	15	34	37	28	19
East North Central	23	18	35	39	24	21
West North Central	22	26	41	46	18	21
South Atlantic	23	23	38	40	23	20
East South Central	24	29	33	33	26	18
West South Central	20	22	41	44	23	21
Mountain	21	19	43	45	22	18
Pacific	22	17	37	40	23	18

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.