

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013**

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA <sup>1</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account			
All workers .....	0.8	0.6	0.7	0.8	0.6	0.3	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.3	1.2	1.3	1.3	1.4	0.8	1.3
Management, business, and financial .....	2.0	1.4	1.8	1.7	1.4	0.9	2.2
Professional and related .....	1.5	1.5	1.6	1.6	1.7	1.0	1.3
Service .....	0.9	0.7	1.1	1.3	1.1	0.5	1.2
Protective service .....	—	4.2	5.0	5.4	2.5	1.2	2.4
Sales and office .....	1.0	0.8	1.0	0.9	0.8	0.3	0.9
Sales and related .....	1.3	0.8	1.3	1.3	1.0	0.5	1.2
Office and administrative support .....	1.3	1.1	1.3	1.2	0.9	0.4	1.0
Natural resources, construction, and maintenance	1.3	1.1	1.5	1.9	1.2	0.6	1.1
Construction, extraction, farming, fishing, and forestry .....	1.7	1.3	1.7	1.6	1.4	0.6	1.3
Installation, maintenance, and repair .....	1.7	1.7	2.1	3.1	1.8	1.1	1.7
Production, transportation, and material moving ...	1.2	1.0	1.5	1.5	1.0	0.5	0.9
Production .....	1.8	1.5	1.8	1.9	1.1	0.8	1.5
Transportation and material moving .....	1.4	1.1	1.9	1.9	1.4	0.4	1.1
Full time .....	0.9	0.7	0.7	0.9	0.7	0.4	0.7
Part time .....	0.7	0.4	0.9	0.7	0.8	0.3	0.7
Union .....	1.7	1.2	1.8	1.8	1.7	1.2	1.4
Nonunion .....	0.8	0.6	0.7	0.8	0.7	0.3	0.7
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.6	0.5	1.0	0.9	0.8	0.3	0.8
Lowest 10 percent .....	0.8	0.4	1.2	0.8	1.1	0.5	1.0
Second 25 percent .....	1.0	0.9	0.9	1.2	0.9	0.4	0.9
Third 25 percent .....	1.2	0.9	1.0	1.1	0.8	0.4	0.9
Highest 25 percent .....	1.4	1.0	1.1	1.2	1.2	0.7	1.2
Highest 10 percent .....	1.7	1.5	1.4	1.2	1.8	1.2	1.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.4	1.2	1.3	1.3	0.9	0.6	1.2
Construction .....	1.9	1.4	1.5	1.7	1.3	0.5	1.1
Manufacturing .....	1.8	1.6	1.6	1.6	1.1	0.8	1.5
Service-providing industries .....	0.9	0.6	0.7	0.8	0.8	0.4	0.7
Trade, transportation, and utilities .....	1.1	0.8	1.1	1.3	1.1	0.4	1.1
Wholesale trade .....	2.4	2.4	2.6	2.4	1.8	1.2	2.0
Retail trade .....	1.3	0.8	1.4	1.4	1.2	0.5	1.3
Transportation and warehousing .....	2.5	2.0	3.1	3.4	3.4	0.9	2.3
Utilities .....	6.3	5.4	5.0	4.8	2.3	1.6	5.3

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.4	0.2	0.1	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.7	0.4	0.3	0.6
Management, business, and financial .....	1.0	0.7	0.4	0.8
Professional and related .....	0.9	0.4	0.4	0.8
Service .....	0.6	—	—	0.5
Protective service .....	2.7	—	—	2.7
Sales and office .....	0.6	0.3	0.2	0.5
Sales and related .....	0.8	0.3	0.3	0.7
Office and administrative support .....	0.7	0.4	0.2	0.6
Natural resources, construction, and maintenance	0.8	0.4	—	0.8
Construction, extraction, farming, fishing, and forestry .....	0.9	—	—	0.8
Installation, maintenance, and repair .....	1.3	0.7	—	1.2
Production, transportation, and material moving ...	0.7	0.3	0.2	0.7
Production .....	0.9	0.5	0.3	0.9
Transportation and material moving .....	1.0	0.3	0.2	1.0
Full time .....	0.4	0.2	0.2	0.4
Part time .....	0.5	0.2	0.1	0.5
Union .....	1.2	0.9	0.8	1.1
Nonunion .....	0.4	0.2	0.1	0.3
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.5	0.1	—	0.5
Lowest 10 percent .....	1.0	—	—	0.8
Second 25 percent .....	0.5	0.4	0.3	0.5
Third 25 percent .....	0.7	0.2	0.2	0.6
Highest 25 percent .....	0.7	0.5	0.3	0.6
Highest 10 percent .....	0.9	0.6	0.4	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.4	0.2	0.7
Construction .....	1.0	—	—	0.7
Manufacturing .....	1.0	0.6	0.3	0.9
Service-providing industries .....	0.4	0.2	0.2	0.4
Trade, transportation, and utilities .....	0.7	0.2	0.2	0.6
Wholesale trade .....	1.1	0.7	—	1.1
Retail trade .....	0.9	0.2	0.1	0.8
Transportation and warehousing .....	1.8	0.4	0.6	1.7
Utilities .....	2.8	1.1	—	2.1

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA <sup>1</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account			
Information .....	3.6	3.1	3.6	3.5	3.5	1.6	3.2
Financial activities .....	2.0	1.8	2.0	1.8	1.7	1.1	1.6
Finance and insurance .....	1.8	1.9	1.4	1.5	1.6	1.1	1.5
Credit intermediation and related activities .....	2.7	2.7	2.4	2.3	2.3	1.9	2.5
Insurance carriers and related activities .....	2.9	3.5	2.5	3.0	2.5	1.5	2.5
Real estate and rental and leasing .....	—	4.4	5.8	5.1	3.9	2.3	—
Professional and business services .....	2.6	1.9	2.2	2.4	1.6	1.1	2.5
Professional and technical services .....	3.9	3.2	3.1	3.1	2.8	2.0	4.1
Administrative and waste services .....	2.8	2.3	3.1	4.6	1.9	0.7	2.3
Education and health services .....	1.6	1.6	2.1	2.1	1.7	0.9	1.4
Educational services .....	1.6	2.3	2.6	2.8	2.7	1.6	1.5
Junior colleges, colleges, and universities .....	1.9	2.4	2.0	2.1	2.1	1.9	1.8
Healthcare and social assistance .....	1.8	1.9	2.5	2.5	2.0	1.0	1.6
Leisure and hospitality .....	0.9	1.0	1.7	1.7	1.4	0.6	1.2
Accommodation and food services .....	1.0	1.0	2.0	1.8	1.7	0.6	1.3
Other services .....	2.0	1.4	2.2	2.8	2.1	1.5	1.6
1 to 99 workers .....	0.8	0.6	0.7	0.9	0.7	0.4	0.6
1 to 49 workers .....	0.9	0.7	0.8	1.1	0.8	0.4	0.6
50 to 99 workers .....	1.6	1.4	1.5	1.6	1.5	0.9	1.4
100 workers or more .....	1.1	1.0	1.0	1.0	0.9	0.4	1.0
100 to 499 workers .....	1.3	1.0	1.3	1.2	1.0	0.6	1.4
500 workers or more .....	1.8	1.5	1.7	1.6	1.4	0.7	1.6
<b>Geographic areas</b>							
New England .....	3.4	2.4	2.6	2.3	2.3	0.7	1.3
Middle Atlantic .....	2.6	2.0	1.0	2.0	2.5	1.7	1.0
East North Central .....	2.2	1.5	2.2	2.1	1.5	0.6	1.7
West North Central .....	3.0	2.4	2.3	3.4	1.0	1.2	1.8
South Atlantic .....	1.3	1.4	1.9	1.8	1.2	0.6	2.0
East South Central .....	4.2	4.3	2.5	3.5	3.1	1.0	2.3
West South Central .....	2.4	1.9	1.7	1.9	1.9	0.5	2.5
Mountain .....	1.7	1.8	2.2	2.6	2.7	0.9	1.5
Pacific .....	2.7	0.6	1.6	1.7	0.8	0.4	1.3

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
Information .....	2.8	2.0	0.6	2.3
Financial activities .....	1.5	0.6	1.0	1.6
Finance and insurance .....	1.6	0.8	0.6	1.5
Credit intermediation and related activities .....	2.1	1.5	1.2	1.9
Insurance carriers and related activities .....	3.0	1.0	0.5	3.0
Real estate and rental and leasing .....	—	—	—	—
Professional and business services .....	1.7	0.8	0.7	1.5
Professional and technical services .....	2.0	1.3	0.9	1.8
Administrative and waste services .....	2.1	0.6	1.2	1.9
Education and health services .....	0.5	—	0.1	0.5
Educational services .....	0.4	—	0.4	0.1
Junior colleges, colleges, and universities .....	0.3	—	0.1	0.1
Healthcare and social assistance .....	0.6	—	—	0.5
Leisure and hospitality .....	1.0	—	—	0.8
Accommodation and food services .....	1.1	—	—	0.9
Other services .....	—	—	—	—
1 to 99 workers .....	0.4	0.1	0.2	0.4
1 to 49 workers .....	0.4	0.2	0.2	0.4
50 to 99 workers .....	1.0	0.3	0.5	1.1
100 workers or more .....	0.7	0.3	0.3	0.7
100 to 499 workers .....	0.7	0.5	0.1	0.5
500 workers or more .....	1.3	0.6	0.6	1.3
<b>Geographic areas</b>				
New England .....	0.8	0.8	0.1	0.9
Middle Atlantic .....	1.3	0.4	0.6	1.0
East North Central .....	0.8	0.6	0.4	0.7
West North Central .....	0.9	0.6	0.2	0.8
South Atlantic .....	0.7	0.3	0.3	0.7
East South Central .....	2.0	1.5	0.6	1.8
West South Central .....	1.1	0.3	0.4	0.9
Mountain .....	1.2	0.5	0.5	1.2
Pacific .....	0.7	0.4	0.5	0.5

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).