

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	22	20	39	42	23	19
Worker characteristics						
Management, professional, and related	31	31	57	62	34	27
Management, business, and financial	39	32	62	66	28	33
Professional and related	27	30	55	60	36	24
Teachers	20	33	51	58	53	20
Primary, secondary, and special education school teachers	19	34	50	60	56	18
Registered nurses	25	39	71	72	31	26
Service	10	11	23	25	18	11
Protective service	18	23	45	47	39	20
Sales and office	26	18	37	40	20	23
Sales and related	24	9	30	32	12	22
Office and administrative support	28	23	41	44	24	23
Natural resources, construction, and maintenance	17	15	27	31	20	15
Construction, extraction, farming, fishing, and forestry	11	10	17	19	17	9
Installation, maintenance, and repair	22	19	36	42	23	20
Production, transportation, and material moving ...	18	16	33	34	16	14
Production	20	18	35	37	16	17
Transportation and material moving	15	14	30	31	16	11
Full time	26	24	45	49	26	22
Part time	10	7	19	19	13	11
Union	19	23	50	55	43	26
Nonunion	22	19	37	39	20	18
Average wage within the following categories ⁵ :						
Lowest 25 percent	10	7	18	19	12	10
Lowest 10 percent	4	4	11	10	9	6
Second 25 percent	23	19	35	39	21	18
Third 25 percent	25	25	46	49	28	23
Highest 25 percent	32	31	60	65	34	29
Highest 10 percent	35	32	65	69	35	32
Establishment characteristics						
Goods-producing industries	21	18	34	36	16	18
Service-providing industries	22	20	39	42	24	20
Education and health services	22	29	49	55	36	20
Educational services	23	33	54	61	55	21
Elementary and secondary schools	20	35	50	57	54	18
Junior colleges, colleges, and universities	33	35	69	76	64	31
Health care and social assistance	21	26	46	51	24	19
Hospitals	25	43	74	77	33	32
Public administration	23	32	58	59	62	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
All workers	7	2	1	5
Worker characteristics				
Management, professional, and related	9	4	2	6
Management, business, and financial	14	6	4	10
Professional and related	7	3	1	4
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	1	1	—	1
Service	2	1	—	2
Protective service	—	(⁴)	—	—
Sales and office	9	2	1	8
Sales and related	9	2	1	8
Office and administrative support	9	3	2	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	5	2	—	3
Installation, maintenance, and repair	2	—	—	2
Production, transportation, and material moving ...	8	4	—	5
Production	7	1	1	6
Transportation and material moving	6	2	1	5
Transportation and material moving	8	1	1	6
Full time	8	3	2	6
Part time	4	1	(⁴)	4
Union	6	3	1	3
Nonunion	7	2	1	5
Average wage within the following categories ⁵ :				
Lowest 25 percent	4	(⁴)	—	3
Lowest 10 percent	3	(⁴)	—	3
Second 25 percent	7	2	1	5
Third 25 percent	7	2	1	6
Highest 25 percent	11	5	3	7
Highest 10 percent	13	6	4	8
Establishment characteristics				
Goods-producing industries	8	4	1	5
Service-providing industries	7	2	1	5
Education and health services	1	—	(⁴)	1
Educational services	(⁴)	—	(⁴)	—
Elementary and secondary schools	—	—	—	—
Junior colleges, colleges, and universities	1	—	—	—
Health care and social assistance	2	—	—	1
Hospitals	1	—	—	1
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
1 to 99 workers	14	10	20	22	13	9
1 to 49 workers	12	8	18	20	12	8
50 to 99 workers	20	16	26	29	18	14
100 workers or more	29	29	56	59	32	29
100 to 499 workers	27	21	44	47	22	26
500 workers or more	31	37	67	72	42	32
Geographic areas						
Northeast	16	15	36	40	27	19
New England	17	15	42	45	26	19
Middle Atlantic	15	15	34	38	28	20
South	23	24	39	42	23	19
South Atlantic	24	23	40	42	23	21
East South Central	24	28	31	33	25	16
West South Central	21	23	43	45	23	19
Midwest	25	21	38	43	21	20
East North Central	25	19	37	41	23	20
West North Central	23	26	41	47	18	21
West	23	16	39	42	21	18
Mountain	23	17	40	43	19	18
Pacific	23	16	39	41	22	18

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
1 to 99 workers	4	1	1	3
1 to 49 workers	4	1	1	3
50 to 99 workers	6	2	1	5
100 workers or more	9	3	2	7
100 to 499 workers	8	3	1	6
500 workers or more	10	4	2	7
Geographic areas				
Northeast	7	2	2	6
New England	6	2	1	4
Middle Atlantic	8	2	2	6
South	7	2	1	5
South Atlantic	7	2	1	6
East South Central	7	2	1	5
West South Central	6	2	1	4
Midwest	7	2	1	5
East North Central	6	2	1	5
West North Central	8	3	(⁴)	5
West	7	3	2	5
Mountain	6	2	1	5
Pacific	8	4	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 Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

³ 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.

⁴ Less than 0.5.

⁵ 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 ECEC data for March 2014.

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/eps/glossary20132014.htm.