

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Health care flexible spending account ³		
All workers	24	20	40	43	24	20
Worker characteristics						
Management, professional, and related	33	30	58	63	35	28
Management, business, and financial	42	30	62	65	29	32
Professional and related	29	30	57	61	37	26
Teachers	21	33	50	58	54	21
Primary, secondary, and special education school teachers	20	34	51	60	57	19
Registered nurses	26	39	69	72	32	33
Service	10	11	24	25	17	12
Protective service	20	22	45	48	39	22
Sales and office	28	18	39	42	19	23
Sales and related	25	10	32	34	11	21
Office and administrative support	30	22	42	47	24	24
Natural resources, construction, and maintenance	17	14	28	32	21	16
Construction, extraction, farming, fishing, and forestry	11	9	17	19	18	10
Installation, maintenance, and repair	22	18	37	43	23	22
Production, transportation, and material moving ...	20	18	36	37	19	14
Production	23	20	38	39	17	17
Transportation and material moving	17	15	34	36	20	12
Full time	28	24	47	51	27	23
Part time	10	7	20	20	13	11
Union	21	22	52	57	45	27
Nonunion	24	19	38	41	20	19
Average wage within the following categories: ⁷						
Lowest 25 percent	11	7	19	19	11	10
Lowest 10 percent	5	4	12	10	8	6
Second 25 percent	25	20	38	42	22	18
Third 25 percent	28	24	48	51	30	25
Highest 25 percent	35	30	62	66	35	30
Highest 10 percent	39	31	66	70	35	32
Establishment characteristics						
Goods-producing industries	24	18	37	39	17	20
Service-providing industries	24	20	41	44	25	20
Education and health services	24	29	51	56	37	22
Educational services	25	33	55	61	54	22
Elementary and secondary schools	21	34	50	57	54	19
Junior colleges, colleges, and universities	36	35	70	77	63	32
Health care and social assistance	23	25	48	52	25	23
Hospitals	27	46	75	79	35	38
Public administration	23	32	58	59	63	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Health care flexible spending account ³		
1 to 99 workers	16	10	21	23	14	10
1 to 49 workers	14	8	18	20	12	9
50 to 99 workers	21	17	30	33	19	13
100 workers or more	31	29	58	62	33	30
100 to 499 workers	30	21	48	50	24	26
500 workers or more	33	36	69	73	42	34
Geographic areas						
Northeast	18	14	39	43	28	20
New England	19	13	44	47	27	20
Middle Atlantic	18	15	37	42	29	20
South	24	23	41	43	23	21
South Atlantic	26	22	41	44	23	22
East South Central	25	26	33	34	25	17
West South Central	22	24	45	47	23	20
Midwest	26	22	40	44	23	20
East North Central	27	19	39	42	25	20
West North Central	25	26	43	49	19	21
West	25	17	40	42	21	20
Mountain	26	16	39	41	19	22
Pacific	25	17	40	43	22	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	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	10	3	1	7
100 to 499 workers	9	3	1	6
500 workers or more	10	4	2	8
Geographic areas				
Northeast	8	2	1	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	8	2	1	6
West South Central	6	2	1	4
Midwest	7	2	1	6
East North Central	7	2	1	6
West North Central	7	2	(⁶)	5
West	7	3	1	5
Mountain	7	2	1	6
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 Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Health care reimbursement account.

⁴ 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.

⁵ 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.

⁶ Less than 0.5.

⁷ 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 wage data for March 2015.

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/glossary20142015.htm.