

Table 41. Financial benefits: Access, civilian workers,¹ March 2018

(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	Healthcare flexible spending account ³		
All workers	29	18	42	45	23	21
Worker characteristics						
Management, professional, and related	42	28	61	65	33	28
Management, business, and financial	49	27	62	66	26	29
Professional and related	39	29	60	65	36	28
Teachers	35	35	55	61	56	23
Primary, secondary, and special education school teachers	35	38	54	62	58	21
Registered nurses	36	33	77	79	33	32
Service	14	11	25	26	16	11
Protective service	22	23	43	49	39	19
Sales and office	32	15	39	42	18	23
Sales and related	27	8	30	31	10	22
Office and administrative support	35	20	44	48	23	24
Natural resources, construction, and maintenance	20	13	28	31	17	15
Construction, extraction, farming, fishing, and forestry	14	9	17	21	16	10
Installation, maintenance, and repair	25	16	38	41	19	20
Production, transportation, and material moving	24	17	41	42	22	17
Production	27	19	40	41	19	19
Transportation and material moving	20	16	42	43	24	15
Full time	35	23	50	53	26	24
Part time	11	5	19	19	12	10
Union	28	21	58	64	47	25
Nonunion	29	18	39	42	19	20
Average wage within the following categories: ⁷						
Lowest 25 percent	12	8	20	21	11	11
Lowest 10 percent	7	6	14	13	8	7
Second 25 percent	28	17	39	42	21	19
Third 25 percent	35	23	51	55	28	24
Highest 25 percent	43	29	64	68	34	31
Highest 10 percent	47	28	67	72	33	31
Establishment characteristics						
Goods-producing industries	29	18	40	41	16	23
Service-providing industries	29	18	43	46	24	20
Education and health services	32	27	52	58	37	22
Educational services	37	35	60	66	56	25
Elementary and secondary schools	33	37	54	61	55	21
Junior colleges, colleges, and universities	48	36	79	82	65	37
Health care and social assistance	28	22	48	53	25	20
Hospitals	38	41	81	86	37	41
Public administration	35	35	64	69	66	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	7	2	1	6
Worker characteristics				
Management, professional, and related	9	3	2	6
Management, business, and financial	14	5	3	11
Professional and related	7	3	1	4
Teachers	(⁶)	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	1	—	—	1
Service	3	(⁶)	(⁶)	3
Protective service	—	—	—	—
Sales and office	8	2	1	7
Sales and related	8	2	1	7
Office and administrative support	9	2	1	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	4	3	(⁶)	2
Installation, maintenance, and repair	2	—	—	—
Production, transportation, and material moving ... Production	7	4	1	3
Transportation and material moving	9	1	1	8
Production	5	1	1	5
Transportation and material moving	12	—	1	12
Full time	8	2	1	6
Part time	5	1	(⁶)	5
Union	7	2	(⁶)	5
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	4
Lowest 10 percent	2	(⁶)	(⁶)	2
Second 25 percent	6	1	1	6
Third 25 percent	8	2	1	6
Highest 25 percent	11	4	2	7
Highest 10 percent	13	6	3	8
Establishment characteristics				
Goods-producing industries	7	3	1	5
Service-providing industries	7	2	1	6
Education and health services	2	(⁶)	(⁶)	2
Educational services	1	(⁶)	1	—
Elementary and secondary schools	(⁶)	—	—	—
Junior colleges, colleges, and universities	1	1	1	—
Health care and social assistance	3	—	—	3
Hospitals	2	—	—	—
Public administration	1	—	1	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—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	Healthcare flexible spending account ³		
1 to 99 workers	19	10	24	27	14	10
1 to 49 workers	17	8	21	22	12	9
50 to 99 workers	24	17	34	39	22	13
100 workers or more	38	27	60	63	31	31
100 to 499 workers	36	20	50	52	24	27
500 workers or more	42	34	71	76	40	35
Geographic areas						
Northeast	24	13	41	46	26	21
New England	27	12	46	52	21	21
Middle Atlantic	23	14	39	44	27	21
South	28	23	43	45	23	22
South Atlantic	28	21	42	44	24	21
East South Central	28	24	41	42	21	25
West South Central	28	27	45	47	22	22
Midwest	32	19	43	46	22	19
East North Central	31	18	43	45	23	20
West North Central	35	23	44	49	20	17
West	30	14	41	43	21	20
Mountain	29	16	43	46	20	22
Pacific	30	13	39	42	21	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—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	5	1	1	4
50 to 99 workers	5	2	(⁶)	3
100 workers or more	9	3	1	7
100 to 499 workers	9	2	1	7
500 workers or more	10	3	2	8
Geographic areas				
Northeast	7	2	1	6
New England	8	1	1	6
Middle Atlantic	7	2	1	5
South	6	2	1	5
South Atlantic	6	2	1	5
East South Central	7	2	1	6
West South Central	6	2	1	5
Midwest	7	1	(⁶)	6
East North Central	7	1	(⁶)	7
West North Central	7	1	(⁶)	6
West	8	3	1	6
Mountain	8	2	1	7
Pacific	8	4	1	5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare 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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.