

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2018**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
All workers .....	0.8	0.4	0.6	0.7	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	1.2	0.9	1.0	1.1	0.9	1.0
Management, business, and financial .....	1.8	1.2	1.6	1.5	1.3	1.7
Professional and related .....	1.2	1.0	1.2	1.3	1.1	1.2
Teachers .....	1.6	1.8	1.9	1.9	1.8	1.5
Primary, secondary, and special education school teachers .....	2.1	2.4	2.4	2.3	2.4	1.7
Registered nurses .....	3.0	3.3	2.7	2.7	2.6	3.8
Service .....	1.1	0.8	1.3	1.3	1.0	1.1
Protective service .....	2.0	3.2	3.4	3.6	3.1	2.0
Sales and office .....	1.2	0.6	1.1	1.0	0.6	0.8
Sales and related .....	1.4	0.8	1.4	1.4	0.9	1.2
Office and administrative support .....	1.3	0.7	1.3	1.3	0.9	1.0
Natural resources, construction, and maintenance	1.1	0.9	1.3	1.4	1.1	0.8
Construction, extraction, farming, fishing, and forestry .....	1.4	1.2	1.7	1.9	1.4	1.3
Installation, maintenance, and repair .....	1.5	1.2	2.0	2.1	1.6	1.1
Production, transportation, and material moving ...	1.2	1.0	1.5	1.4	1.6	0.9
Production .....	1.8	1.5	1.7	1.7	2.0	1.2
Transportation and material moving .....	1.8	1.2	2.3	2.2	1.8	1.1
Full time .....	0.8	0.6	0.7	0.7	0.7	0.6
Part time .....	0.8	0.4	0.9	0.9	0.7	0.6
Union .....	1.2	1.1	1.4	1.3	1.3	1.0
Nonunion .....	0.9	0.5	0.7	0.7	0.5	0.6
Average wage within the following categories: <sup>6</sup>						
Lowest 25 percent .....	0.9	0.5	0.9	1.0	0.8	0.9
Lowest 10 percent .....	1.4	0.7	1.2	0.8	1.0	1.5
Second 25 percent .....	1.0	0.8	1.3	1.3	0.8	0.7
Third 25 percent .....	1.2	1.0	1.1	1.2	1.0	0.8
Highest 25 percent .....	1.3	0.9	1.1	1.1	1.0	1.2
Highest 10 percent .....	2.0	1.5	1.6	1.6	1.5	1.8
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.4	0.9	1.2	1.2	1.1	1.2
Service-providing industries .....	0.9	0.5	0.7	0.7	0.6	0.6
Education and health services .....	1.1	1.0	1.6	1.9	1.4	1.1
Educational services .....	1.3	1.3	1.0	0.9	1.3	1.2
Elementary and secondary schools .....	1.8	1.7	1.5	1.4	1.5	1.3
Junior colleges, colleges, and universities	1.5	1.9	1.3	1.5	2.0	3.2
Health care and social assistance .....	1.7	1.5	2.5	3.0	2.2	1.7
Hospitals .....	2.2	3.3	2.4	2.2	2.5	3.6
Public administration .....	1.8	1.4	0.9	1.4	2.0	1.7

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup>  
March 2018—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.4	0.1	0.1	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.6	0.3	0.2	0.5
Management, business, and financial .....	1.3	0.7	0.4	1.0
Professional and related .....	0.6	0.4	0.3	0.5
Teachers .....	( <sup>5</sup> )	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	0.4	—	—	0.3
Service .....	0.7	0.1	0.1	0.7
Protective service .....	—	—	—	—
Sales and office .....	0.6	0.2	0.1	0.6
Sales and related .....	0.8	0.3	0.3	0.7
Office and administrative support .....	0.7	0.2	0.1	0.8
Natural resources, construction, and maintenance	0.7	0.5	0.1	0.5
Construction, extraction, farming, fishing, and forestry .....	0.7	—	—	—
Installation, maintenance, and repair .....	1.1	0.9	0.3	0.6
Production, transportation, and material moving ...	0.9	0.2	0.2	0.8
Production .....	0.6	0.4	0.2	0.5
Transportation and material moving .....	1.5	—	0.3	1.4
Full time .....	0.4	0.2	0.1	0.4
Part time .....	0.5	0.1	0.1	0.5
Union .....	0.8	0.4	0.1	0.6
Nonunion .....	0.4	0.2	0.1	0.4
Average wage within the following categories: <sup>6</sup>				
Lowest 25 percent .....	0.4	0.1	0.1	0.4
Lowest 10 percent .....	0.5	( <sup>5</sup> )	0.1	0.5
Second 25 percent .....	0.5	0.1	0.1	0.5
Third 25 percent .....	0.7	0.3	0.1	0.6
Highest 25 percent .....	0.7	0.5	0.3	0.5
Highest 10 percent .....	1.2	0.8	0.4	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.6	0.4	0.5
Service-providing industries .....	0.4	0.1	0.1	0.4
Education and health services .....	0.8	0.1	0.1	0.8
Educational services .....	0.3	( <sup>5</sup> )	0.2	—
Elementary and secondary schools .....	0.2	—	—	—
Junior colleges, colleges, and universities	0.5	0.1	0.5	—
Health care and social assistance .....	1.2	—	—	1.2
Hospitals .....	0.6	—	—	—
Public administration .....	0.4	—	0.3	—

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2018—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
1 to 99 workers .....	1.0	0.6	0.8	0.9	0.7	0.6
1 to 49 workers .....	1.1	0.5	0.9	1.0	0.6	0.6
50 to 99 workers .....	1.5	1.6	1.6	1.9	1.5	1.4
100 workers or more .....	1.0	0.7	1.0	0.9	0.7	0.9
100 to 499 workers .....	1.3	1.0	1.3	1.1	1.1	1.1
500 workers or more .....	1.4	1.1	1.4	1.4	1.3	1.4
<b>Geographic areas</b>						
Northeast .....	1.4	0.8	1.3	1.4	1.4	1.1
New England .....	2.1	1.5	2.2	2.3	1.9	2.0
Middle Atlantic .....	1.8	0.9	1.5	1.8	1.9	1.2
South .....	1.3	0.9	1.0	0.9	0.8	1.1
South Atlantic .....	1.1	1.1	1.0	1.1	1.0	1.7
East South Central .....	6.2	3.7	4.5	3.8	2.0	2.1
West South Central .....	1.9	1.5	1.6	1.3	1.4	1.5
Midwest .....	2.4	1.0	1.3	1.0	0.9	1.0
East North Central .....	3.5	1.1	1.6	1.4	1.2	1.3
West North Central .....	0.9	1.9	2.2	1.4	0.9	1.5
West .....	1.1	0.7	1.7	2.0	1.5	1.1
Mountain .....	1.9	1.0	3.1	4.4	1.2	1.7
Pacific .....	1.3	0.8	2.0	2.1	2.2	1.4

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2018—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers .....	0.6	0.2	0.1	0.6
1 to 49 workers .....	0.7	0.2	0.1	0.7
50 to 99 workers .....	0.8	0.5	0.1	0.7
100 workers or more .....	0.5	0.2	0.1	0.4
100 to 499 workers .....	0.5	0.2	0.1	0.5
500 workers or more .....	0.7	0.4	0.3	0.6
<b>Geographic areas</b>				
Northeast .....	1.1	0.3	0.2	0.8
New England .....	2.0	0.2	0.3	2.2
Middle Atlantic .....	1.3	0.4	0.2	0.8
South .....	0.5	0.2	0.2	0.5
South Atlantic .....	0.6	0.3	0.2	0.6
East South Central .....	1.9	0.5	0.3	2.2
West South Central .....	0.8	0.4	0.4	0.8
Midwest .....	0.7	0.2	0.1	0.6
East North Central .....	1.0	0.2	0.2	0.9
West North Central .....	0.8	0.4	0.2	0.7
West .....	0.8	0.4	0.3	0.7
Mountain .....	2.0	0.7	0.3	1.9
Pacific .....	0.6	0.4	0.4	0.5

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

<sup>2</sup> Formerly referred to as Dependent care reimbursement account.

<sup>3</sup> Formerly referred to as Healthcare reimbursement account.

<sup>4</sup> 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.

<sup>5</sup> Less than 0.05.

<sup>6</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 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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