

Table 41. Financial benefits: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	28	15	39	41	16	6	20
Worker characteristics							
Management, professional, and related	44	25	60	63	22	10	29
Management, business, and financial	50	25	61	65	20	9	29
Professional and related	40	25	59	63	23	10	29
Service	11	7	20	21	10	4	9
Protective service	—	—	20	27	7	4	9
Sales and office	31	13	37	39	14	4	23
Sales and related	27	8	30	31	10	2	22
Office and administrative support	34	17	41	45	17	6	24
Natural resources, construction, and maintenance	19	11	25	28	14	5	14
Construction, extraction, farming, fishing, and forestry	12	7	13	17	12	7	8
Installation, maintenance, and repair	24	15	36	39	16	4	20
Production, transportation, and material moving ...	23	16	40	41	20	6	17
Production	27	18	39	41	18	6	19
Transportation and material moving	20	14	41	42	21	6	14
Full time	34	19	46	49	18	7	23
Part time	10	4	18	17	10	3	10
Union	25	15	55	59	31	8	22
Nonunion	28	15	37	39	15	6	19
Average wage within the following categories: ⁷							
Lowest 25 percent	11	6	18	18	9	3	11
Lowest 10 percent	6	5	12	11	8	1	7
Second 25 percent	26	13	35	37	15	5	17
Third 25 percent	35	19	46	49	19	7	23
Highest 25 percent	44	26	63	67	24	10	31
Highest 10 percent	49	28	69	72	24	11	33
Establishment characteristics							
Goods-producing industries	29	18	40	41	16	6	23
Construction	15	9	14	18	10	3	8
Manufacturing	36	22	51	52	19	7	29
Service-providing industries	27	15	39	41	16	6	19
Trade, transportation, and utilities	27	11	38	40	13	3	21
Wholesale trade	26	17	40	45	15	4	13
Retail trade	26	5	28	29	8	1	23
Transportation and warehousing	28	21	59	60	28	7	18
Utilities	46	25	67	68	12	4	41

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	8	2	1	7
Worker characteristics				
Management, professional, and related	12	5	2	8
Management, business, and financial	16	6	3	12
Professional and related	9	4	1	6
Service	3	(⁶)	—	3
Protective service	—	—	—	—
Sales and office	9	2	1	8
Sales and related	8	2	1	7
Office and administrative support	10	3	2	8
Natural resources, construction, and maintenance	5	3	(⁶)	3
Construction, extraction, farming, fishing, and forestry	2	—	—	—
Installation, maintenance, and repair	7	5	1	4
Production, transportation, and material moving ...	9	1	1	9
Production	5	1	1	5
Transportation and material moving	13	—	1	12
Full time	9	3	1	7
Part time	5	1	(⁶)	5
Union	12	4	(⁶)	8
Nonunion	8	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	4
Lowest 10 percent	2	(⁶)	—	2
Second 25 percent	7	1	1	7
Third 25 percent	9	2	1	7
Highest 25 percent	14	6	2	10
Highest 10 percent	16	7	3	11
Establishment characteristics				
Goods-producing industries	7	3	1	5
Construction	2	—	—	2
Manufacturing	10	4	2	7
Service-providing industries	8	2	1	7
Trade, transportation, and utilities	10	2	1	9
Wholesale trade	6	2	2	5
Retail trade	8	2	(⁶)	7
Transportation and warehousing	22	—	—	21
Utilities	5	—	—	5

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	57	27	78	79	26	6	47
Financial activities	53	28	65	64	17	8	35
Finance and insurance	64	35	79	79	18	9	45
Credit intermediation and related activities	63	34	79	79	17	11	39
Insurance carriers and related activities	66	34	76	76	16	5	50
Real estate and rental and leasing	19	9	23	22	13	6	8
Professional and business services	32	16	37	41	21	9	16
Professional and technical services	44	21	46	51	22	12	26
Administrative and waste services	12	9	18	19	18	7	4
Education and health services	28	21	47	51	23	10	20
Educational services	34	23	57	60	34	17	28
Junior colleges, colleges, and universities	48	34	80	84	46	19	41
Health care and social assistance	27	21	45	50	21	9	19
Leisure and hospitality	7	4	16	17	6	2	9
Accommodation and food services	7	4	15	15	5	2	9
Other services	15	7	16	17	11	4	7
1 to 99 workers	18	9	22	25	12	4	9
1 to 49 workers	17	7	20	21	10	4	8
50 to 99 workers	23	14	31	35	17	6	12
100 workers or more	39	23	58	60	22	8	32
100 to 499 workers	36	18	49	50	19	8	28
500 workers or more	43	31	72	76	26	10	38
Geographic areas							
Northeast	26	14	40	44	19	8	20
New England	28	13	45	52	15	7	21
Middle Atlantic	25	14	38	42	20	9	19
South	26	18	38	39	15	6	21
South Atlantic	26	16	37	38	16	7	20
East South Central	25	18	36	37	13	5	24
West South Central	27	21	41	42	14	3	21
Midwest	31	18	41	43	17	4	18
East North Central	30	16	41	42	18	5	19
West North Central	33	21	41	45	13	4	16
West	28	10	36	39	15	7	19
Mountain	27	12	39	42	14	5	20
Pacific	28	10	35	38	16	8	18

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
Information	38	22	4	20
Financial activities	19	7	6	17
Finance and insurance	24	9	8	22
Credit intermediation and related activities	25	10	10	24
Insurance carriers and related activities	22	6	3	18
Real estate and rental and leasing	5	—	—	4
Professional and business services	8	2	—	6
Professional and technical services	10	4	—	8
Administrative and waste services	5	—	—	4
Education and health services	3	(⁶)	(⁶)	2
Educational services	2	1	1	—
Junior colleges, colleges, and universities	2	2	2	—
Health care and social assistance	3	—	—	3
Leisure and hospitality	4	—	—	3
Accommodation and food services	3	—	—	3
Other services	2	—	—	2
1 to 99 workers	5	2	1	4
1 to 49 workers	5	1	1	4
50 to 99 workers	5	2	(⁶)	4
100 workers or more	11	3	1	9
100 to 499 workers	10	2	1	8
500 workers or more	14	4	2	11
Geographic areas				
Northeast	8	2	1	7
New England	9	1	2	7
Middle Atlantic	8	2	1	6
South	7	2	1	6
South Atlantic	7	2	1	6
East South Central	8	2	1	7
West South Central	7	2	1	6
Midwest	8	1	1	7
East North Central	8	2	1	7
West North Central	7	1	(⁶)	7
West	9	4	1	7
Mountain	9	2	1	8
Pacific	9	4	1	6

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ 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.

⁴ 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.

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.