

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	17	20	37	39	24	18	7	2	1	5
Worker characteristics										
Management, professional, and related	23	31	56	59	34	26	8	3	2	5
Management, business, and financial	30	32	59	62	30	32	13	5	3	9
Professional and related	21	31	55	58	35	24	6	2	1	4
Teachers	19	32	48	56	48	19	—	—	(³)	—
Primary, secondary, and special education school teachers	18	33	47	56	49	19	—	—	—	—
Registered nurses	18	34	62	64	27	22	2	(³)	(³)	1
Service	8	11	22	24	18	10	3	(³)	(³)	2
Protective service	18	23	41	44	41	20	2	—	—	1
Sales and office	21	18	36	37	25	22	9	2	1	7
Sales and related	22	9	28	29	24	22	10	1	1	9
Office and administrative support	20	23	40	42	25	22	8	3	1	6
Natural resources, construction, and maintenance	13	15	24	28	18	11	5	2	1	3
Construction, extraction, farming, fishing, and forestry	8	11	16	20	14	7	2	—	—	1
Installation, maintenance, and repair	18	19	33	36	23	16	8	4	1	4
Production, transportation, and material moving ...	12	15	28	29	19	12	6	1	1	5
Production	12	18	30	34	19	14	7	1	1	5
Transportation and material moving	12	13	26	25	19	10	6	1	(³)	5
Full time	20	24	42	46	28	21	7	2	1	5
Part time	7	8	19	18	14	10	4	1	(³)	4
Union	16	24	48	52	42	24	5	2	1	2
Nonunion	17	19	35	37	21	17	7	2	1	5
Average wage within the following categories: ⁴										
Lowest 25 percent	8	8	17	17	15	10	4	1	(³)	4
Lowest 10 percent	4	4	11	11	10	6	5	(³)	(³)	4
Second 25 percent	18	19	33	36	23	17	6	1	1	5
Third 25 percent	19	24	43	45	27	20	7	2	1	5
Highest 25 percent	25	31	57	61	34	27	10	4	2	6
Highest 10 percent	26	31	61	65	36	29	11	4	3	8
Establishment characteristics										
Goods-producing industries	14	19	32	36	16	17	8	3	2	5
Service-providing industries	17	20	37	39	26	19	6	2	1	5
Education and health services	16	28	47	52	35	17	1	(³)	(³)	1
Educational services	21	33	51	59	52	20	(³)	—	(³)	(³)
Elementary and secondary schools	18	34	48	55	50	18	—	—	—	—
Junior colleges, colleges, and universities	26	34	66	73	63	25	1	—	1	(³)
Health care and social assistance	14	25	44	46	22	15	2	(³)	(³)	1
Hospitals	18	43	72	75	34	29	2	1	(³)	2
Public administration	22	33	56	58	55	31	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	9	10	20	21	13	8	4	1	1	3
1 to 49 workers	8	9	17	18	11	7	3	1	1	2
50 to 99 workers	13	14	28	30	16	11	6	1	(³)	5
100 workers or more	24	28	52	55	35	27	9	3	1	7
100 to 499 workers	22	21	39	41	27	23	8	2	1	7
500 workers or more	26	35	64	68	42	32	9	3	2	6
Geographic areas										
New England	12	17	37	38	24	17	7	2	1	6
Middle Atlantic	12	14	32	35	30	18	5	1	1	4
East North Central	18	18	36	38	24	20	8	3	1	5
West North Central	18	25	41	44	19	21	5	1	(³)	4
South Atlantic	19	23	38	40	22	17	6	2	1	4
East South Central	26	28	27	35	31	20	11	2	1	10
West South Central	16	20	39	41	25	17	5	1	(³)	4
Mountain	16	21	43	43	25	18	5	1	1	4
Pacific	18	18	36	38	22	18	7	2	1	4

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 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.

³ Less than 0.5 percent.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.