

Table 41. Financial benefits: Access, private industry workers, 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 ¹	Performance	Signing	Other
All workers	16	17	33	35	19	17	8	2	1	6
Worker characteristics										
Management, professional, and related	23	29	56	58	24	27	11	4	3	8
Management, business, and financial	31	31	58	61	24	33	15	6	4	11
Professional and related	20	28	55	57	23	24	9	3	2	6
Service	6	8	17	18	12	8	3	1	(²)	2
Protective service	—	12	18	20	21	7	4	—	—	4
Sales and office	21	16	34	35	22	22	10	2	1	8
Sales and related	22	9	28	29	24	22	10	1	1	9
Office and administrative support	20	22	37	40	20	21	9	3	2	7
Natural resources, construction, and maintenance	12	13	21	25	14	10	5	2	1	3
Construction, extraction, farming, fishing, and forestry	6	8	11	15	9	5	2	—	—	1
Installation, maintenance, and repair	17	17	31	34	20	15	9	4	1	4
Production, transportation, and material moving ...	12	14	27	29	17	12	7	1	1	5
Production	12	18	30	33	18	14	7	1	1	5
Transportation and material moving	11	11	25	24	17	9	6	1	(²)	6
Full time	19	21	39	42	21	20	9	3	2	6
Part time	7	7	18	16	13	10	5	1	(²)	4
Union	14	19	41	43	25	21	10	4	2	5
Nonunion	16	17	33	34	18	17	8	2	1	6
Average wage within the following categories: ³										
Lowest 25 percent	7	6	15	15	13	9	5	1	(²)	4
Lowest 10 percent	4	4	10	9	9	5	6	1	(²)	5
Second 25 percent	17	16	29	31	19	17	6	2	1	5
Third 25 percent	18	21	37	40	19	17	8	2	1	6
Highest 25 percent	25	28	56	59	24	28	13	5	3	8
Highest 10 percent	28	31	63	65	26	31	16	6	4	11
Establishment characteristics										
Goods-producing industries	14	18	32	36	16	17	8	3	2	6
Construction	6	8	10	13	7	5	1	—	—	—
Manufacturing	18	22	40	44	19	22	11	4	2	7
Service-providing industries	16	17	34	35	19	17	8	2	1	6
Trade, transportation, and utilities	20	12	31	30	24	19	9	1	1	8
Wholesale trade	14	18	26	30	16	15	6	1	—	5
Retail trade	22	7	27	27	26	21	11	1	1	10
Transportation and warehousing	19	18	41	36	28	14	8	—	2	5
Utilities	41	49	74	70	12	36	14	2	—	12

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, 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 ¹	Performance	Signing	Other
Information	33	27	67	68	23	—	33	20	2	15
Financial activities	35	35	60	63	18	40	18	8	4	15
Finance and insurance	41	41	69	73	19	50	23	9	5	18
Credit intermediation and related activities	44	46	70	73	19	51	26	14	7	20
Insurance carriers and related activities	39	38	67	71	18	45	20	5	2	16
Real estate and rental and leasing	15	11	25	29	12	7	—	—	—	—
Professional and business services	16	18	33	34	18	18	8	2	2	6
Professional and technical services	23	24	47	47	21	24	9	3	—	8
Administrative and waste services	7	7	15	15	15	5	4	—	3	2
Education and health services	13	23	43	45	22	14	2	(²)	(²)	1
Educational services	12	22	46	50	32	16	1	—	1	(²)
Junior colleges, colleges, and universities	17	31	71	75	47	26	3	—	2	(²)
Health care and social assistance	13	23	42	45	20	14	2	(²)	(²)	1
Leisure and hospitality	4	4	11	12	—	8	4	—	—	4
Accommodation and food services	4	4	11	11	—	8	5	—	—	4
Other services	6	8	11	16	13	5	—	—	—	—
1 to 99 workers	9	9	19	20	11	8	4	1	1	3
1 to 49 workers	8	8	16	17	10	7	4	1	1	3
50 to 99 workers	12	13	27	30	15	10	7	1	(²)	5
100 workers or more	24	26	50	52	27	28	12	4	2	9
100 to 499 workers	23	20	38	41	24	23	9	2	1	8
500 workers or more	26	34	66	68	31	35	15	5	4	10
Geographic areas										
New England	12	18	38	38	20	16	9	2	1	7
Middle Atlantic	13	14	32	34	22	17	6	1	2	5
East North Central	17	18	35	37	19	19	9	3	1	6
West North Central	18	22	36	40	14	18	6	1	(²)	5
South Atlantic	16	18	33	33	17	16	8	2	2	5
East South Central	24	21	24	32	28	22	14	3	2	12
West South Central	15	17	34	36	17	17	6	2	1	5
Mountain	15	17	39	39	20	16	6	1	1	5
Pacific	16	13	31	32	16	16	8	3	2	5

¹ 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.

² Less than 0.5 percent.

³ 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.