

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015

(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	Health care flexible spending account ²			
All workers	24	17	38	40	18	6	20
Worker characteristics							
Management, professional, and related	36	28	59	62	25	10	29
Management, business, and financial	44	29	62	66	24	10	32
Professional and related	32	27	57	61	26	10	27
Service	8	8	19	20	11	3	10
Protective service	15	12	26	29	7	3	12
Sales and office	29	16	37	40	16	5	22
Sales and related	25	10	32	34	11	3	21
Office and administrative support	31	21	40	45	19	6	23
Natural resources, construction, and maintenance	16	11	25	29	16	4	15
Construction, extraction, farming, fishing, and forestry	9	6	12	14	12	4	8
Installation, maintenance, and repair	22	16	35	41	20	5	21
Production, transportation, and material moving	20	17	36	37	17	5	14
Production	24	20	38	39	17	7	17
Transportation and material moving	16	14	34	35	18	3	12
Full time	29	21	45	48	20	7	23
Part time	9	6	19	19	11	3	11
Union	20	14	47	50	29	7	25
Nonunion	24	18	37	39	16	6	19
Average wage within the following categories: ⁷							
Lowest 25 percent	10	6	17	17	9	2	10
Lowest 10 percent	5	3	11	10	7	2	6
Second 25 percent	23	16	34	38	16	6	17
Third 25 percent	29	22	45	48	21	7	23
Highest 25 percent	37	28	62	66	26	10	32
Highest 10 percent	43	30	70	72	27	11	34
Establishment characteristics							
Goods-producing industries	24	18	37	39	17	6	19
Construction	12	8	12	16	11	4	8
Manufacturing	29	23	47	48	19	7	24
Service-providing industries	24	17	38	41	18	6	20
Trade, transportation, and utilities	25	13	36	38	14	3	20
Wholesale trade	27	22	37	41	14	6	17
Retail trade	25	6	30	31	12	2	21
Transportation and warehousing	21	22	49	50	25	4	15
Utilities	49	48	79	78	12	7	53
Information	43	24	81	80	30	5	50
Financial activities	50	34	64	65	23	11	38
Finance and insurance	60	38	76	78	24	13	46

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	8	3	1	6
Worker characteristics				
Management, professional, and related	12	5	2	8
Management, business, and financial	17	7	4	12
Professional and related	9	4	1	5
Service	3	1	—	3
Protective service	—	—	—	—
Sales and office	10	3	2	8
Sales and related	9	2	1	7
Office and administrative support	11	3	2	9
Natural resources, construction, and maintenance	6	3	—	4
Construction, extraction, farming, fishing, and forestry	3	—	—	2
Installation, maintenance, and repair	9	5	—	5
Production, transportation, and material moving ...	9	1	1	8
Production	7	2	1	6
Transportation and material moving	11	1	1	10
Full time	10	3	2	7
Part time	5	1	(⁶)	4
Union	13	6	2	7
Nonunion	8	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	—	3
Lowest 10 percent	3	(⁶)	—	2
Second 25 percent	8	2	1	7
Third 25 percent	9	3	1	7
Highest 25 percent	14	7	3	9
Highest 10 percent	17	8	4	10
Establishment characteristics				
Goods-producing industries	8	3	1	6
Construction	3	—	—	2
Manufacturing	11	5	1	7
Service-providing industries	8	3	1	7
Trade, transportation, and utilities	10	1	1	9
Wholesale trade	7	1	1	6
Retail trade	9	2	(⁶)	8
Transportation and warehousing	19	—	2	17
Utilities	12	—	—	9
Information	34	22	2	14
Financial activities	22	8	7	20
Finance and insurance	25	10	8	23

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—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	Health care flexible spending account ²			
Credit intermediation and related activities	68	39	78	80	24	15	40
Insurance carriers and related activities	52	39	72	73	22	8	52
Real estate and rental and leasing	16	17	23	23	18	6	—
Professional and business services	28	19	39	45	20	7	18
Professional and technical services	40	23	50	54	23	12	27
Administrative and waste services	13	10	19	27	15	3	6
Education and health services	23	24	48	52	25	9	22
Educational services	21	25	56	56	35	17	22
Junior colleges, colleges, and universities	33	34	78	81	47	19	37
Health care and social assistance	24	24	47	52	23	8	22
Leisure and hospitality	4	4	12	11	7	2	7
Accommodation and food services	3	3	12	10	6	2	8
Other services	9	8	14	17	13	5	7
1 to 99 workers	15	10	21	23	13	4	9
1 to 49 workers	14	8	18	20	11	3	9
50 to 99 workers	21	16	30	32	17	6	12
100 workers or more	34	26	58	61	23	8	32
100 to 499 workers	32	20	49	51	20	8	27
500 workers or more	36	35	72	76	29	9	38
Geographic areas							
Northeast	20	14	40	43	22	8	19
New England	19	14	44	48	23	8	19
Middle Atlantic	20	15	38	41	22	8	19
South	24	19	38	39	16	6	21
South Atlantic	25	18	38	39	17	8	22
East South Central	23	20	32	32	15	6	19
West South Central	22	21	41	43	15	3	21
Midwest	27	21	39	42	18	5	19
East North Central	27	20	39	41	20	5	19
West North Central	25	24	39	45	13	4	18
West	25	12	36	38	15	5	19
Mountain	26	13	35	37	12	3	22
Pacific	24	12	36	38	17	7	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
Credit intermediation and related activities	27	12	10	26
Insurance carriers and related activities	20	6	2	16
Real estate and rental and leasing	—	—	—	—
Professional and business services	11	4	3	7
Professional and technical services	11	4	3	7
Administrative and waste services	6	—	—	5
Education and health services	2	—	(⁶)	2
Educational services	2	—	1	—
Junior colleges, colleges, and universities	2	—	—	—
Health care and social assistance	3	—	—	2
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	2	—	—	—
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	8	2	1	6
100 workers or more	13	4	2	10
100 to 499 workers	10	3	1	7
500 workers or more	17	6	3	13
Geographic areas				
Northeast	9	2	2	7
New England	7	2	1	5
Middle Atlantic	9	2	2	7
South	8	2	1	6
South Atlantic	8	2	2	7
East South Central	10	3	2	7
West South Central	7	2	1	5
Midwest	8	3	1	7
East North Central	8	3	1	7
West North Central	8	3	(⁶)	6
West	9	4	2	6
Mountain	8	2	1	6
Pacific	9	4	2	5

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Health care 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 2015.

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/glossary20142015.htm.