

Table 41. Financial benefits: Access, private industry workers, March 2016

(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	25	16	37	40	17	6	20
Worker characteristics							
Management, professional, and related	40	26	58	62	23	9	28
Management, business, and financial	49	28	62	65	21	9	30
Professional and related	35	25	56	60	24	10	28
Service	8	7	19	19	10	4	10
Protective service	12	–	25	29	8	5	12
Sales and office	29	15	36	39	15	5	23
Sales and related	25	10	30	31	10	3	21
Office and administrative support	32	19	40	44	18	7	24
Natural resources, construction, and maintenance	17	11	25	28	15	6	15
Construction, extraction, farming, fishing, and forestry	11	6	13	16	14	7	9
Installation, maintenance, and repair	23	15	37	39	17	4	20
Production, transportation, and material moving ...	21	17	37	39	18	5	15
Production	25	19	38	39	17	6	17
Transportation and material moving	18	15	36	38	18	5	13
Full time	31	20	45	48	19	7	23
Part time	9	5	17	17	10	3	10
Union	25	14	51	52	28	8	22
Nonunion	25	16	36	38	15	6	19
Average wage within the following categories: ⁷							
Lowest 25 percent	9	6	16	16	9	3	10
Lowest 10 percent	3	4	10	10	8	1	5
Second 25 percent	23	15	34	36	15	6	17
Third 25 percent	32	21	46	49	20	8	23
Highest 25 percent	42	27	61	65	24	9	31
Highest 10 percent	46	29	68	70	24	10	33
Establishment characteristics							
Goods-producing industries	26	17	39	40	16	6	20
Construction	13	7	12	16	12	5	8
Manufacturing	33	22	51	51	17	6	25
Service-providing industries	25	16	37	40	17	6	19
Trade, transportation, and utilities	25	13	36	38	14	3	20
Wholesale trade	23	19	40	44	13	5	15
Retail trade	25	7	28	29	10	1	22
Transportation and warehousing	26	25	54	55	26	7	19
Utilities	45	34	70	73	13	5	43

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	8	2	1	6
Worker characteristics				
Management, professional, and related	10	5	2	6
Management, business, and financial	15	7	3	10
Professional and related	8	4	1	4
Service	2	(⁶)	(⁶)	2
Protective service	1	—	—	1
Sales and office	9	3	1	8
Sales and related	9	2	1	8
Office and administrative support	10	3	2	8
Natural resources, construction, and maintenance	5	3	1	3
Construction, extraction, farming, fishing, and forestry	3	—	—	2
Installation, maintenance, and repair	8	4	—	4
Production, transportation, and material moving ...	9	1	1	8
Production	6	1	1	4
Transportation and material moving	12	(⁶)	1	11
Full time	9	3	1	6
Part time	5	1	(⁶)	4
Union	12	4	1	7
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	3
Lowest 10 percent	2	(⁶)	—	2
Second 25 percent	7	1	1	6
Third 25 percent	8	3	1	6
Highest 25 percent	13	6	2	8
Highest 10 percent	16	9	3	9
Establishment characteristics				
Goods-producing industries	8	3	1	5
Construction	4	—	—	2
Manufacturing	11	5	2	6
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	11	2	1	10
Wholesale trade	6	1	1	5
Retail trade	9	2	1	8
Transportation and warehousing	21	—	—	20
Utilities	10	—	—	10

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—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	50	26	80	80	26	4	51
Financial activities	50	31	65	65	20	11	37
Finance and insurance	61	37	77	78	21	12	47
Credit intermediation and related activities	60	37	79	79	21	13	42
Insurance carriers and related activities	61	36	73	75	18	7	52
Real estate and rental and leasing	19	10	27	26	14	7	6
Professional and business services	28	15	35	37	20	8	15
Professional and technical services	39	19	44	48	22	13	25
Administrative and waste services	12	8	16	17	16	6	5
Education and health services	26	24	47	52	23	9	22
Educational services	29	25	57	59	34	16	26
Junior colleges, colleges, and universities	43	35	79	82	46	20	40
Health care and social assistance	26	23	45	50	21	8	21
Leisure and hospitality	4	3	13	14	7	3	9
Accommodation and food services	3	3	12	12	7	3	9
Other services	14	9	14	16	—	5	6
1 to 99 workers	16	9	21	23	13	5	10
1 to 49 workers	15	7	18	19	11	4	9
50 to 99 workers	20	14	30	33	17	6	13
100 workers or more	36	25	58	60	21	8	31
100 to 499 workers	35	20	48	50	18	8	27
500 workers or more	38	34	73	76	25	8	38
Geographic areas							
Northeast	24	15	39	42	20	8	20
New England	24	15	41	47	19	9	19
Middle Atlantic	24	15	38	40	20	8	20
South	23	19	37	39	16	6	21
South Atlantic	24	17	36	38	16	7	22
East South Central	24	19	31	34	14	6	19
West South Central	21	22	41	42	15	3	20
Midwest	29	19	41	43	18	5	18
East North Central	28	17	41	42	19	5	19
West North Central	32	24	41	45	15	5	18
West	25	10	34	36	14	6	18
Mountain	26	10	32	34	11	2	20
Pacific	25	10	35	37	16	8	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
Information	32	20	—	13
Financial activities	19	8	7	17
Finance and insurance	23	11	9	21
Credit intermediation and related activities	27	13	11	25
Insurance carriers and related activities	17	6	2	13
Real estate and rental and leasing	6	—	—	6
Professional and business services	8	3	1	5
Professional and technical services	8	4	—	5
Administrative and waste services	5	—	—	4
Education and health services	2	(⁶)	(⁶)	—
Educational services	—	—	—	—
Junior colleges, colleges, and universities	—	—	—	—
Health care and social assistance	2	(⁶)	—	—
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	2	—	—	—
1 to 99 workers	5	2	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	6	2	1	5
100 workers or more	11	4	2	9
100 to 499 workers	10	3	1	7
500 workers or more	14	4	2	11
Geographic areas				
Northeast	8	2	2	6
New England	6	1	1	5
Middle Atlantic	8	2	2	6
South	7	2	1	5
South Atlantic	7	2	1	6
East South Central	9	1	1	7
West South Central	6	2	1	4
Midwest	7	2	1	6
East North Central	7	2	1	6
West North Central	8	2	(⁶)	6
West	9	4	1	6
Mountain	8	2	1	6
Pacific	9	5	2	5

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.