

Table 40. Financial benefits: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	31	17	42	45	22	21
Worker characteristics						
Management, professional, and related	45	26	61	65	32	28
Management, business, and financial	50	24	64	67	25	31
Professional and related	42	27	59	64	34	27
Teachers	36	35	54	61	53	22
Primary, secondary, and special education school teachers	36	37	53	62	55	20
Registered nurses	43	35	77	79	33	29
Service	15	10	25	26	15	11
Protective service	22	23	43	49	38	19
Sales and office	34	14	39	42	17	24
Sales and related	28	7	29	30	9	23
Office and administrative support	37	19	45	49	22	24
Natural resources, construction, and maintenance	22	12	27	30	17	14
Construction, extraction, farming, fishing, and forestry	17	10	18	21	15	10
Installation, maintenance, and repair	28	14	36	39	19	18
Production, transportation, and material moving	25	15	42	42	22	18
Production	28	17	42	43	20	22
Transportation and material moving	23	14	42	42	24	15
Full time	37	21	50	53	25	24
Part time	12	5	18	17	12	11
Union	29	21	58	64	45	26
Nonunion	31	16	39	42	18	20
Average wage within the following categories: ⁵						
Lowest 25 percent	15	8	21	20	12	12
Lowest 10 percent	8	7	14	13	8	6
Second 25 percent	29	14	38	41	19	18
Third 25 percent	37	21	51	55	26	24
Highest 25 percent	46	27	64	68	33	31
Highest 10 percent	51	25	67	73	33	32
Establishment characteristics						
Goods-producing industries	31	17	40	41	15	23
Service-providing industries	31	17	43	45	23	20
Education and health services	32	26	52	57	34	21
Educational services	38	35	59	65	55	24
Elementary and secondary schools	34	37	53	61	55	20
Junior colleges, colleges, and universities	50	35	79	83	64	36
Health care and social assistance	29	21	47	52	22	19
Hospitals	46	39	81	86	32	38
Public administration	35	35	65	70	65	30

See footnotes at end of table.

Table 40. Financial benefits: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	20	9	25	27	14	10
1 to 49 workers	18	7	21	22	12	8
50 to 99 workers	26	15	36	39	19	15
100 workers or more	41	25	60	63	30	31
100 to 499 workers	38	20	49	50	22	29
500 workers or more	45	31	72	76	39	34
Geographic areas						
Northeast	25	13	42	46	23	21
New England	30	12	49	54	21	23
Middle Atlantic	24	13	39	43	24	20
South	30	22	42	44	22	22
South Atlantic	30	20	43	44	22	22
East South Central	29	25	40	40	24	24
West South Central	31	24	42	45	20	20
Midwest	34	17	43	45	22	21
East North Central	32	16	42	44	24	22
West North Central	37	19	47	48	19	19
West	33	13	42	44	20	19
Mountain	32	15	44	47	20	19
Pacific	33	12	40	43	20	18

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

⁴ 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.

⁵ 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 2019.

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.