

Table 40. Financial benefits: Access, private industry workers, March 2019

(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	30	14	39	41	15	5	20
Worker characteristics							
Management, professional, and related	47	22	59	63	20	8	29
Management, business, and financial	52	22	63	66	19	9	31
Professional and related	44	22	57	61	20	8	28
Service	13	7	20	21	8	3	9
Protective service	12	—	18	26	5	—	8
Sales and office	33	13	37	39	13	4	23
Sales and related	28	7	29	30	9	2	23
Office and administrative support	37	16	43	46	16	5	23
Natural resources, construction, and maintenance	21	10	24	27	14	5	13
Construction, extraction, farming, fishing, and forestry	16	8	15	17	11	6	9
Installation, maintenance, and repair	27	12	34	37	16	4	18
Production, transportation, and material moving ...	25	14	41	42	21	7	18
Production	28	17	41	43	20	7	22
Transportation and material moving	22	12	41	40	22	6	15
Full time	36	17	46	49	17	7	23
Part time	11	4	17	16	10	2	11
Union	27	15	55	58	28	8	24
Nonunion	30	14	37	39	14	5	19
Average wage within the following categories: ⁵							
Lowest 25 percent	13	6	18	17	9	3	11
Lowest 10 percent	8	6	13	11	7	1	5
Second 25 percent	27	11	35	37	13	5	17
Third 25 percent	36	18	46	50	17	6	22
Highest 25 percent	48	23	63	66	22	9	31
Highest 10 percent	54	25	69	73	25	10	35
Establishment characteristics							
Goods-producing industries	31	17	39	41	15	7	23
Construction	16	8	15	17	10	4	9
Manufacturing	39	21	52	53	17	8	30
Service-providing industries	29	13	39	41	15	5	19
Trade, transportation, and utilities	29	9	37	38	13	3	22
Wholesale trade	28	16	41	47	14	4	14
Retail trade	27	4	27	27	8	1	25
Transportation and warehousing	33	14	57	57	27	5	17
Utilities	52	25	64	65	12	3	44

See footnotes at end of table.

Table 40. Financial benefits: Access, private industry workers, March 2019—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	58	22	76	80	28	8	42
Financial activities	53	24	66	66	18	8	34
Finance and insurance	65	30	79	79	19	10	42
Credit intermediation and related activities	63	30	80	80	18	11	37
Insurance carriers and related activities	67	31	76	76	18	8	47
Real estate and rental and leasing	20	8	29	28	14	—	—
Professional and business services	35	14	38	42	20	7	17
Professional and technical services	51	19	48	52	19	9	26
Administrative and waste services	12	6	17	20	20	7	4
Education and health services	30	20	46	50	19	8	19
Educational services	39	23	53	57	30	14	26
Junior colleges, colleges, and universities	54	33	81	85	46	20	41
Health care and social assistance	28	20	45	49	17	7	17
Leisure and hospitality	10	4	17	16	5	2	10
Accommodation and food services	10	5	17	15	5	—	10
Other services	16	7	16	19	9	3	8
1 to 99 workers	20	8	23	25	11	4	9
1 to 49 workers	18	7	20	21	10	4	8
50 to 99 workers	25	13	32	36	14	4	14
100 workers or more	42	21	58	60	20	8	33
100 to 499 workers	38	17	48	49	17	6	30
500 workers or more	47	26	72	76	25	10	37
Geographic areas							
Northeast	27	13	41	44	16	7	20
New England	31	14	49	54	15	6	24
Middle Atlantic	25	13	38	41	16	7	19
South	28	17	37	38	14	5	21
South Atlantic	28	16	37	39	14	6	22
East South Central	27	19	36	34	16	7	22
West South Central	30	18	37	39	12	3	19
Midwest	33	15	41	42	17	4	20
East North Central	32	14	40	41	19	5	21
West North Central	36	17	44	45	12	3	18
West	31	9	37	40	15	6	17
Mountain	31	11	40	43	14	5	17
Pacific	32	8	36	39	15	7	18

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 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/eps/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.