

Table 41. Financial benefits: Access, State and local government 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
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	22	34	53	59	55	24
Worker characteristics						
Management, professional, and related	23	36	56	63	57	25
Professional and related	23	36	55	62	56	24
Teachers	21	35	50	59	55	20
Primary, secondary, and special education school teachers	19	36	50	60	54	19
Service	20	29	49	54	51	24
Protective service	22	31	57	59	55	28
Sales and office	21	35	54	60	57	25
Office and administrative support	22	35	55	61	58	26
Natural resources, construction, and maintenance	22	39	53	58	57	22
Production, transportation, and material moving	20	34	41	41	51	15
Full time	24	37	58	64	60	26
Part time	13	18	30	34	30	14
Union	19	31	55	62	61	29
Nonunion	25	37	52	57	51	21
Average wage within the following categories: ¹						
Lowest 25 percent	19	30	44	49	44	19
Lowest 10 percent	18	26	36	41	38	15
Second 25 percent	23	34	57	61	59	28
Third 25 percent	24	39	58	65	58	29
Highest 25 percent	23	34	55	64	62	23
Highest 10 percent	21	29	50	61	63	24
Establishment characteristics						
Service-providing industries	22	34	53	59	55	24
Education and health services	23	36	54	61	56	22
Educational services	23	35	53	61	57	21
Elementary and secondary schools	19	35	49	57	53	19
Junior colleges, colleges, and universities	32	36	63	72	72	25
Health care and social assistance	24	39	59	64	50	30
Hospitals	25	46	63	66	52	30
Public administration	22	33	56	58	55	31
1 to 99 workers	18	24	33	38	40	20
1 to 49 workers	18	25	33	38	39	17
50 to 99 workers	17	24	32	38	41	23
100 workers or more	23	36	56	62	58	25
100 to 499 workers	16	29	42	44	47	19
500 workers or more	25	38	61	69	61	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government 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
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	32	34	71	75	74	40
Local government	19	34	47	54	49	19
Geographic areas						
New England	13	6	32	37	49	—
Middle Atlantic	3	13	32	45	73	27
East North Central	21	18	39	45	57	24
West North Central	19	38	63	67	44	35
South Atlantic	34	47	65	71	49	23
East South Central	—	51	37	47	45	—
West South Central	17	34	64	67	65	16
Mountain	25	43	68	71	56	30
Pacific	26	48	65	69	53	26

¹ 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/ehs/glossary20102011.htm.