

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

(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	21	34	53	60	55	25
Worker characteristics						
Management, professional, and related	21	35	56	63	57	26
Professional and related	21	35	55	63	57	25
Teachers	20	34	51	61	55	21
Primary, secondary, and special education school teachers	18	35	53	60	53	21
Registered nurses	24	43	66	69	58	28
Service	18	30	48	53	51	24
Protective service	19	30	53	56	54	27
Sales and office	20	36	53	60	56	25
Office and administrative support	20	35	54	61	57	26
Natural resources, construction, and maintenance	23	39	52	58	55	22
Production, transportation, and material moving ...	23	34	41	43	50	16
Full time	22	37	57	64	59	27
Part time	13	18	31	35	31	13
Union	17	31	55	62	60	29
Nonunion	23	37	52	57	51	21
Wage percentiles: ¹						
Lowest 10 percent	16	25	35	39	37	14
Lowest 25 percent	18	31	43	49	43	19
Second 25 percent	20	34	57	60	57	27
Third 25 percent	22	39	58	64	58	29
Highest 25 percent	21	34	57	65	62	25
Highest 10 percent	19	28	52	64	63	26
Establishment characteristics						
Service-providing industries	20	34	53	60	55	24
Education and health services	22	36	55	63	56	22
Educational services	21	35	54	63	56	21
Elementary and secondary schools	18	35	51	60	52	20
Junior colleges, colleges, and universities	29	36	61	71	71	23
Health care and social assistance	25	42	61	66	52	30
Hospitals	27	50	63	66	53	30
Public administration	19	32	53	56	54	31
1 to 99 workers	17	23	33	38	40	19
1 to 49 workers	17	22	31	36	37	19
50 to 99 workers	18	26	35	41	45	20
100 workers or more	21	36	56	63	57	25
100 to 499 workers	14	29	40	42	46	20
500 workers or more	23	38	62	70	61	27

See footnotes at end of table.

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—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	28	34	69	74	74	39
Local government	18	34	48	55	49	20
Geographic areas						
New England	12	7	31	34	51	23
Middle Atlantic	3	14	36	47	75	27
East North Central	23	19	39	46	58	24
West North Central	18	35	61	66	45	34
South Atlantic	28	47	68	73	49	22
East South Central	35	51	36	48	44	—
West South Central	16	36	60	64	61	19
Mountain	24	38	67	71	56	31
Pacific	24	48	65	70	51	28

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/ebs/glossary20082009.htm.