

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

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	1.3	1.5	1.5	1.5	1.3	1.3
Worker characteristics						
Management, professional, and related	1.4	1.5	1.7	1.6	1.3	1.5
Professional and related	1.5	1.6	1.7	1.5	1.4	1.5
Teachers	1.6	1.9	2.0	1.8	1.7	1.4
Primary, secondary, and special education school teachers	1.6	2.2	2.3	1.9	2.0	1.8
Registered nurses	3.6	4.3	3.5	3.4	4.0	4.7
Service	1.4	1.5	1.7	1.9	2.0	1.4
Protective service	2.2	2.5	2.9	2.8	2.8	2.7
Sales and office	1.7	2.2	2.3	2.6	2.2	2.2
Office and administrative support	1.8	2.2	2.4	2.6	2.1	2.3
Natural resources, construction, and maintenance	3.2	3.0	3.0	3.5	3.9	2.3
Production, transportation, and material moving ...	3.4	3.2	3.6	3.4	4.2	2.4
Full time	1.4	1.6	1.6	1.7	1.4	1.4
Part time	1.9	1.8	1.7	2.3	2.0	1.4
Union	1.2	1.8	1.8	1.7	1.7	1.4
Nonunion	2.0	2.1	1.9	2.3	1.8	1.6
Wage percentiles: ¹						
Lowest 10 percent	2.3	1.7	2.3	2.9	2.8	1.8
Lowest 25 percent	1.8	2.1	1.8	2.4	2.0	1.3
Second 25 percent	1.8	1.8	2.1	2.3	2.2	2.1
Third 25 percent	1.6	2.0	2.3	2.1	1.8	2.0
Highest 25 percent	1.4	1.7	1.6	1.4	1.5	1.1
Highest 10 percent	1.6	1.9	2.0	2.0	2.5	1.5
Establishment characteristics						
Service-providing industries	1.3	1.5	1.5	1.5	1.3	1.3
Education and health services	1.8	1.7	1.9	1.8	1.4	1.6
Educational services	1.8	1.8	2.1	2.0	1.6	1.5
Elementary and secondary schools	1.5	1.9	2.3	1.9	1.7	1.5
Junior colleges, colleges, and universities	5.8	4.2	6.6	6.2	3.4	4.0
Health care and social assistance	3.1	2.8	3.3	3.1	3.0	4.4
Hospitals	3.7	4.4	4.5	3.8	4.2	5.8
Public administration	1.5	1.9	2.1	2.1	1.9	2.0
1 to 99 workers	2.1	2.5	2.7	2.7	3.5	1.8
1 to 49 workers	2.6	3.0	3.5	3.7	4.5	2.7
50 to 99 workers	3.4	3.9	4.7	4.9	3.8	3.1
100 workers or more	1.3	1.6	1.6	1.6	1.2	1.3
100 to 499 workers	1.7	2.4	2.3	2.5	2.1	2.2
500 workers or more	1.5	1.8	1.8	1.7	1.6	1.4

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

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	3.7	2.9	3.5	3.6	2.3	3.6
Local government	1.0	1.4	1.6	1.5	1.4	1.0
Geographic areas						
New England	2.6	2.8	4.0	4.8	4.2	4.4
Middle Atlantic	0.8	4.2	3.5	3.3	3.5	0.8
East North Central	3.4	2.1	2.6	2.3	2.3	2.3
West North Central	5.0	5.7	5.4	3.8	5.7	7.5
South Atlantic	3.3	3.7	2.9	2.2	3.1	2.9
East South Central	10.5	7.4	7.1	10.9	6.5	—
West South Central	2.8	4.1	2.9	2.6	2.5	3.6
Mountain	3.9	10.2	10.1	10.8	7.5	2.7
Pacific	1.8	3.0	3.4	3.2	3.3	3.4

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: 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.