

Table 39. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2010

(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	59	55	25
Worker characteristics						
Management, professional, and related	22	36	55	63	57	26
Professional and related	22	35	55	63	56	26
Teachers	20	35	50	60	55	22
Primary, secondary, and special education school teachers	18	36	51	60	52	22
Service	19	29	49	53	51	23
Protective service	22	31	55	57	54	28
Sales and office	21	35	53	60	56	25
Office and administrative support	21	34	54	60	57	26
Natural resources, construction, and maintenance	22	38	52	58	56	22
Production, transportation, and material moving ...	21	35	42	44	50	14
Full time	23	37	57	64	60	27
Part time	13	17	30	34	30	13
Union	18	31	55	62	60	30
Nonunion	24	37	51	57	51	20
Average wage within the following categories: ¹						
Lowest 25 percent	19	31	42	49	43	19
Lowest 10 percent	17	25	36	39	37	13
Second 25 percent	22	33	57	61	58	27
Third 25 percent	23	38	57	65	59	29
Highest 25 percent	22	35	56	64	61	25
Highest 10 percent	19	29	51	62	64	26
Establishment characteristics						
Service-providing industries	21	34	53	59	55	24
Education and health services	22	36	54	63	56	23
Educational services	22	35	53	62	56	22
Elementary and secondary schools	19	36	50	59	52	21
Junior colleges, colleges, and universities	30	35	62	73	70	24
Health care and social assistance	24	39	60	64	51	30
Hospitals	25	48	63	66	54	31
Public administration	21	32	54	57	54	31
1 to 99 workers	18	23	33	38	40	19
1 to 49 workers	17	22	31	36	37	18
50 to 99 workers	19	25	35	42	44	21
100 workers or more	22	36	56	63	57	26
100 to 499 workers	16	29	41	43	46	21
500 workers or more	24	38	61	69	61	27

See footnotes at end of table.

Table 39. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2010—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	31	33	70	74	74	40
Local government	18	34	47	55	49	20
Geographic areas						
New England	13	6	30	34	47	—
Middle Atlantic	3	14	35	47	74	27
East North Central	22	17	38	45	58	26
West North Central	19	36	63	66	46	35
South Atlantic	32	47	65	71	49	22
East South Central	—	52	35	48	43	15
West South Central	17	35	62	67	63	17
Mountain	22	43	70	71	54	33
Pacific	24	47	65	69	52	27

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, 2009." 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/glossary20092010.htm.