

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2012

(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	Healthcare reimbursement account		
All workers	23	34	54	59	59	24
Worker characteristics						
Management, professional, and related	24	36	56	63	60	25
Professional and related	23	36	55	63	60	24
Teachers	22	36	51	60	56	20
Primary, secondary, and special education school teachers	20	38	51	61	55	19
Service	20	28	49	54	56	24
Protective service	22	29	57	59	58	28
Sales and office	23	35	55	60	60	26
Office and administrative support	23	35	56	60	61	27
Natural resources, construction, and maintenance	23	38	54	59	62	22
Production, transportation, and material moving ...	20	33	40	42	54	14
Full time	24	37	58	64	64	26
Part time	13	17	29	33	35	14
Union	19	32	56	63	62	29
Nonunion	25	36	52	56	56	20
Average wage within the following categories: ¹						
Lowest 25 percent	20	30	43	48	50	18
Lowest 10 percent	16	24	35	40	48	14
Second 25 percent	24	33	58	61	62	28
Third 25 percent	23	38	59	64	62	29
Highest 25 percent	23	36	56	65	63	24
Highest 10 percent	21	31	51	62	62	25
Establishment characteristics						
Service-providing industries	22	34	54	59	59	24
Education and health services	23	36	54	62	59	22
Educational services	24	36	53	62	59	21
Elementary and secondary schools	20	36	50	58	56	19
Junior colleges, colleges, and universities	34	36	63	72	73	27
Healthcare and social assistance	20	38	59	62	54	30
Hospitals	23	46	61	62	60	30
Public administration	22	32	57	58	60	31
1 to 99 workers	20	23	33	38	44	19
1 to 49 workers	18	20	32	34	40	14
50 to 99 workers	22	27	34	44	50	28
100 workers or more	23	36	57	63	61	25
100 to 499 workers	14	29	42	44	54	19
500 workers or more	26	38	62	69	64	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2012—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	Healthcare reimbursement account		
State government	32	35	73	75	79	41
Local government	19	34	48	54	53	19
Geographic areas						
New England	15	7	42	41	55	—
Middle Atlantic	3	14	32	46	72	26
East North Central	21	16	40	46	54	24
West North Central	22	40	64	69	52	36
South Atlantic	33	46	64	69	56	24
East South Central	—	51	36	45	65	—
West South Central	18	36	67	70	65	17
Mountain	24	—	65	67	63	26
Pacific	27	48	65	68	53	28

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/ebs/glossary20112012.htm.