

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2013

(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	60	60	24
Worker characteristics						
Management, professional, and related	24	37	56	63	60	24
Professional and related	24	37	55	63	60	24
Teachers	22	36	50	60	56	20
Primary, secondary, and special education school teachers	20	37	51	61	55	19
Service	20	28	50	54	57	23
Protective service	22	29	58	59	59	28
Sales and office	23	35	55	59	61	26
Office and administrative support	23	35	56	60	62	27
Natural resources, construction, and maintenance	24	38	55	59	63	22
Production, transportation, and material moving ...	21	32	40	43	56	14
Full time	25	38	58	64	64	26
Part time	13	16	29	34	36	14
Union	20	32	57	64	63	29
Nonunion	26	36	51	56	57	20
Average wage within the following categories: ¹						
Lowest 25 percent	21	29	44	49	51	18
Lowest 10 percent	17	24	35	39	48	14
Second 25 percent	24	34	58	61	64	27
Third 25 percent	24	39	59	65	62	28
Highest 25 percent	23	36	56	65	63	23
Highest 10 percent	20	32	49	60	60	26
Establishment characteristics						
Service-providing industries	23	34	54	59	60	24
Education and health services	23	36	54	62	59	22
Educational services	24	36	53	62	60	21
Elementary and secondary schools	21	36	50	58	55	19
Junior colleges, colleges, and universities	34	36	63	73	73	27
Healthcare and social assistance	19	41	56	59	54	28
Hospitals	21	50	56	57	56	27
Public administration	23	32	58	58	62	31
1 to 99 workers	19	22	35	39	43	19
1 to 49 workers	17	19	33	35	41	14
50 to 99 workers	23	25	37	44	46	26
100 workers or more	23	36	57	63	62	25
100 to 499 workers	15	30	41	44	55	18
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 2013—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	31	34	72	74	78	38
Local government	20	34	48	54	53	19
Geographic areas						
New England	—	—	42	41	55	—
Middle Atlantic	3	14	33	46	72	26
East North Central	22	16	40	46	54	24
West North Central	22	40	64	69	54	36
South Atlantic	34	46	64	70	58	24
East South Central	—	51	38	46	67	—
West South Central	19	39	65	67	63	15
Mountain	24	—	65	67	63	26
Pacific	27	46	65	69	54	27

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.