

**Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>1</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers .....	23	34	54	60	60	24
<b>Worker characteristics</b>						
Management, professional, and related .....	25	37	56	63	61	25
Professional and related .....	24	37	55	63	61	24
Teachers .....	23	36	51	61	57	20
Primary, secondary, and special education school teachers .....	21	37	51	62	57	18
Service .....	21	27	51	55	58	23
Protective service .....	22	29	58	60	61	28
Sales and office .....	23	35	55	60	61	26
Office and administrative support .....	24	35	56	60	62	27
Natural resources, construction, and maintenance .....	25	37	55	59	64	22
Production, transportation, and material moving ...	22	32	41	42	56	15
Full time .....	25	38	59	65	65	26
Part time .....	15	16	30	34	36	14
Union .....	21	32	57	64	64	29
Nonunion .....	26	36	52	57	57	20
Average wage within the following categories <sup>2</sup> :						
Lowest 25 percent .....	22	30	44	49	51	19
Lowest 10 percent .....	17	23	35	39	48	13
Second 25 percent .....	24	33	59	62	64	27
Third 25 percent .....	25	38	58	64	63	28
Highest 25 percent .....	23	36	57	65	64	23
Highest 10 percent .....	22	33	50	61	61	25
<b>Establishment characteristics</b>						
Service-providing industries .....	23	34	54	60	60	24
Education and health services .....	24	36	54	62	59	22
Educational services .....	25	36	54	62	60	21
Elementary and secondary schools .....	21	36	50	58	56	19
Junior colleges, colleges, and universities .....	37	36	64	74	73	29
Health care and social assistance .....	18	40	55	59	53	29
Hospitals .....	21	49	56	56	55	28
Public administration .....	23	32	58	59	62	30
1 to 99 workers .....	17	22	33	37	43	19
1 to 49 workers .....	17	19	35	38	40	15
50 to 99 workers .....	18	26	31	37	47	24
100 workers or more .....	24	36	57	63	63	25
100 to 499 workers .....	16	30	42	45	55	19
500 workers or more .....	27	38	63	69	65	27

See footnotes at end of table.

**Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>1</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government .....	34	34	72	74	78	39
Local government .....	20	34	48	55	54	19
<b>Geographic areas</b>						
Northeast .....	6	12	35	45	68	25
New England .....	15	—	42	41	55	—
Middle Atlantic .....	3	14	33	46	73	26
South .....	29	45	60	65	62	19
South Atlantic .....	33	46	65	70	59	24
East South Central .....	—	51	39	46	67	—
West South Central .....	19	39	66	69	64	15
Midwest .....	22	25	49	55	55	28
East North Central .....	22	16	40	46	55	24
West North Central .....	23	40	64	69	54	36
West .....	30	44	65	68	57	27
Mountain .....	24	—	65	67	63	26
Pacific .....	32	46	65	69	54	28

<sup>1</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>2</sup> 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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).