

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Health care flexible spending account ²		
All workers	24	34	54	60	60	24
Worker characteristics						
Management, professional, and related	25	37	56	63	61	25
Professional and related	24	37	56	63	61	24
Teachers	23	36	51	61	57	20
Primary, secondary, and special education school teachers	21	37	51	62	57	19
Service	21	28	51	56	58	24
Protective service	23	29	59	60	61	29
Sales and office	24	35	56	60	61	26
Office and administrative support	24	35	57	61	62	27
Natural resources, construction, and maintenance	25	36	54	57	62	25
Production, transportation, and material moving ...	22	32	41	43	56	15
Full time	25	38	59	64	65	26
Part time	16	16	31	35	35	15
Union	21	32	57	64	64	29
Nonunion	26	37	52	56	57	20
Average wage within the following categories: ⁴						
Lowest 25 percent	23	30	45	50	51	19
Lowest 10 percent	18	24	35	40	47	14
Second 25 percent	24	34	59	62	64	28
Third 25 percent	24	38	58	63	62	28
Highest 25 percent	24	35	57	65	64	24
Highest 10 percent	22	32	50	61	60	25
Establishment characteristics						
Service-providing industries	24	34	54	60	60	24
Education and health services	25	36	54	62	59	22
Educational services	26	36	54	63	60	22
Elementary and secondary schools	22	36	50	59	56	19
Junior colleges, colleges, and universities	39	36	66	75	73	30
Health care and social assistance	17	41	55	58	53	28
Hospitals	21	50	55	56	55	27
Public administration	23	32	58	59	63	30
1 to 99 workers	18	22	33	37	43	20
1 to 49 workers	16	18	32	34	37	17
50 to 99 workers	20	27	35	41	51	25
100 workers or more	25	36	58	63	63	25
100 to 499 workers	17	31	43	45	55	20
500 workers or more	27	38	63	70	65	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Health care flexible spending account ²		
State government	35	35	72	74	77	39
Local government	20	34	48	55	54	19
Geographic areas						
Northeast	6	12	36	45	68	26
New England	15	—	42	41	55	—
Middle Atlantic	3	14	34	47	72	26
South	30	45	60	65	61	19
South Atlantic	33	46	64	69	57	25
East South Central	—	51	38	46	67	—
West South Central	22	39	66	69	64	15
Midwest	22	25	49	55	55	28
East North Central	22	16	40	46	56	24
West North Central	23	40	65	69	54	36
West	30	44	66	69	57	28
Mountain	25	—	65	67	63	26
Pacific	32	46	66	70	55	28

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Health care reimbursement account.

³ 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.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.