

Table 41. Financial benefits: Access, State and local government workers, March 2016

(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	Healthcare flexible spending account ²		
All workers	26	34	55	61	61	25
Worker characteristics						
Management, professional, and related	27	36	57	64	62	25
Professional and related	26	36	56	64	62	24
Teachers	25	36	52	62	58	20
Primary, secondary, and special education school teachers	21	37	51	62	58	18
Service	23	28	52	56	59	24
Protective service	25	29	59	61	61	29
Sales and office	27	35	58	62	64	27
Office and administrative support	27	35	59	63	65	28
Natural resources, construction, and maintenance	26	36	55	57	62	25
Production, transportation, and material moving ...	22	31	42	44	57	15
Full time	28	37	60	66	66	26
Part time	14	16	30	34	35	15
Union	21	32	57	65	65	29
Nonunion	29	36	54	58	58	21
Average wage within the following categories: ⁴						
Lowest 25 percent	24	30	46	50	54	20
Lowest 10 percent	22	25	38	41	50	15
Second 25 percent	27	35	60	63	64	27
Third 25 percent	26	38	59	64	63	28
Highest 25 percent	26	34	59	67	66	23
Highest 10 percent	25	30	53	64	64	26
Establishment characteristics						
Service-providing industries	26	34	55	61	61	24
Education and health services	27	36	55	63	61	23
Educational services	28	36	55	63	61	22
Elementary and secondary schools	22	36	51	59	57	19
Junior colleges, colleges, and universities	48	35	67	76	74	30
Health care and social assistance	20	39	61	65	61	30
Hospitals	24	44	61	62	62	30
Public administration	25	32	58	60	63	30
1 to 99 workers	18	22	34	38	45	21
1 to 49 workers	16	19	34	37	40	18
50 to 99 workers	22	27	34	39	50	25
100 workers or more	27	36	58	64	64	25
100 to 499 workers	18	30	44	47	57	20
500 workers or more	30	37	63	70	66	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, March 2016—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	Healthcare flexible spending account ²		
State government	40	33	74	76	79	41
Local government	21	34	49	56	55	19
Geographic areas						
Northeast	6	12	36	46	68	26
New England	—	—	43	43	56	—
Middle Atlantic	3	14	34	47	73	27
South	33	44	62	66	63	20
South Atlantic	33	46	65	69	58	25
East South Central	50	51	40	46	70	—
West South Central	23	37	70	73	66	16
Midwest	24	25	50	55	57	28
East North Central	23	16	41	47	57	24
West North Central	25	41	65	70	56	36
West	31	44	67	70	58	28
Mountain	28	—	66	67	64	26
Pacific	32	46	67	71	56	29

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.