

Table 40. Financial benefits: Access, State and local government workers, March 2019

(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	36	37	63	69	63	26
Worker characteristics						
Management, professional, and related	38	38	64	71	65	27
Professional and related	37	37	63	70	65	26
Teachers	38	39	59	67	62	23
Primary, secondary, and special education school teachers	38	41	57	68	62	22
Service	32	34	59	64	58	23
Protective service	30	35	63	68	64	28
Sales and office	37	36	64	70	63	27
Office and administrative support	38	37	64	70	64	28
Natural resources, construction, and maintenance	37	39	63	68	59	24
Production, transportation, and material moving ...	31	40	59	63	63	25
Full time	39	40	68	75	68	28
Part time	20	19	33	34	35	13
Union	31	28	62	70	65	28
Nonunion	41	44	64	68	61	24
Average wage within the following categories: ⁴						
Lowest 25 percent	32	37	56	60	53	22
Lowest 10 percent	30	37	51	55	47	16
Second 25 percent	38	36	67	73	65	29
Third 25 percent	38	43	68	74	69	28
Highest 25 percent	36	31	62	71	66	25
Highest 10 percent	36	27	53	69	66	23
Establishment characteristics						
Service-providing industries	36	37	63	69	63	26
Education and health services	38	38	63	70	63	25
Educational services	38	39	61	68	62	24
Elementary and secondary schools	35	39	55	63	58	21
Junior colleges, colleges, and universities	48	37	78	81	74	34
Health care and social assistance	37	36	79	86	70	34
Hospitals	33	36	82	85	73	33
Public administration	35	35	65	70	65	30
1 to 99 workers	32	31	51	56	51	23
1 to 49 workers	31	28	43	50	48	22
50 to 99 workers	33	33	59	62	53	23
100 workers or more	37	39	67	73	67	27
100 to 499 workers	36	34	60	63	61	24
500 workers or more	38	41	70	78	70	29

See footnotes at end of table.

Table 40. Financial benefits: Access, State and local government workers, March 2019—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	48	40	85	87	83	43
Local government	32	36	56	63	57	21
Geographic areas						
Northeast	15	9	48	58	71	26
New England	20	—	50	56	60	21
Middle Atlantic	13	11	47	59	74	27
South	41	54	71	76	67	26
South Atlantic	42	49	75	79	70	25
East South Central	43	59	63	69	64	33
West South Central	39	58	69	76	64	26
Midwest	40	31	57	66	61	25
East North Central	39	30	55	64	61	26
West North Central	43	35	62	70	61	25
West	42	36	67	69	53	27
Mountain	39	43	69	69	58	32
Pacific	43	33	66	69	51	24

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 2019.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.