

**Table XI.A.2.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	37.7%	37.5%	52.9%
New England	41.2%	40.8%	74.3%
Middle Atlantic	37.6%	37.5%	49.5%
East North Central	44.0%	44.0%	43.0%
West North Central	37.0%	36.8%	44.8%
South Atlantic	38.9%	38.7%	64.8%
East South Central	44.3%	44.1%	55.9%
West South Central	37.3%	37.1%	60.6%
Mountain	32.0%	31.8%	58.8%
Pacific	32.7%	32.5%	65.4%
Flexible Spending Account:			
United States	25.2%	25.0%	40.2%
New England	29.6%	29.4%	55.0%
Middle Atlantic	23.5%	23.2%	44.2%
East North Central	30.8%	30.9%	29.9%
West North Central	26.9%	26.6%	39.1%
South Atlantic	25.1%	25.0%	45.1%
East South Central	26.4%	26.3%	37.6%
West South Central	25.2%	25.0%	44.5%
Mountain	20.5%	20.3%	41.8%
Pacific	22.1%	22.0%	50.2%
Flexible Benefit Plans:			
United States	18.6%	18.5%	28.3%
New England	20.3%	20.3%	26.5%
Middle Atlantic	16.6%	16.6%	15.0%
East North Central	22.3%	22.4%	18.1%
West North Central	18.5%	18.2%	29.9%
South Atlantic	20.3%	20.2%	41.9%
East South Central	23.3%	23.1%	40.1%
West South Central	18.9%	18.7%	41.7%
Mountain	14.3%	14.1%	37.5%
Pacific	15.9%	15.9%	29.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.A.2.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.36%	0.36%	2.22%
New England	1.28%	1.29%	5.85%
Middle Atlantic	1.05%	1.07%	5.24%
East North Central	0.89%	0.90%	5.44%
West North Central	0.92%	0.94%	5.46%
South Atlantic	0.80%	0.81%	5.35%
East South Central	1.14%	1.15%	5.33%
West South Central	1.07%	1.08%	5.77%
Mountain	0.98%	0.99%	5.53%
Pacific	1.12%	1.12%	6.83%
Flexible Spending Account:			
United States	0.33%	0.33%	1.90%
New England	1.30%	1.31%	5.73%
Middle Atlantic	0.83%	0.83%	4.96%
East North Central	0.88%	0.90%	4.36%
West North Central	0.80%	0.81%	5.07%
South Atlantic	0.79%	0.79%	4.50%
East South Central	1.04%	1.05%	4.20%
West South Central	0.98%	0.99%	5.13%
Mountain	0.89%	0.90%	4.80%
Pacific	0.99%	0.99%	6.36%
Flexible Benefit Plans:			
United States	0.32%	0.33%	1.55%
New England	1.30%	1.31%	4.15%
Middle Atlantic	0.90%	0.91%	2.77%
East North Central	0.93%	0.94%	3.36%
West North Central	0.84%	0.86%	4.32%
South Atlantic	0.79%	0.79%	4.25%
East South Central	1.12%	1.14%	4.33%
West South Central	0.97%	0.98%	5.68%
Mountain	0.78%	0.79%	4.81%
Pacific	0.95%	0.95%	4.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.