

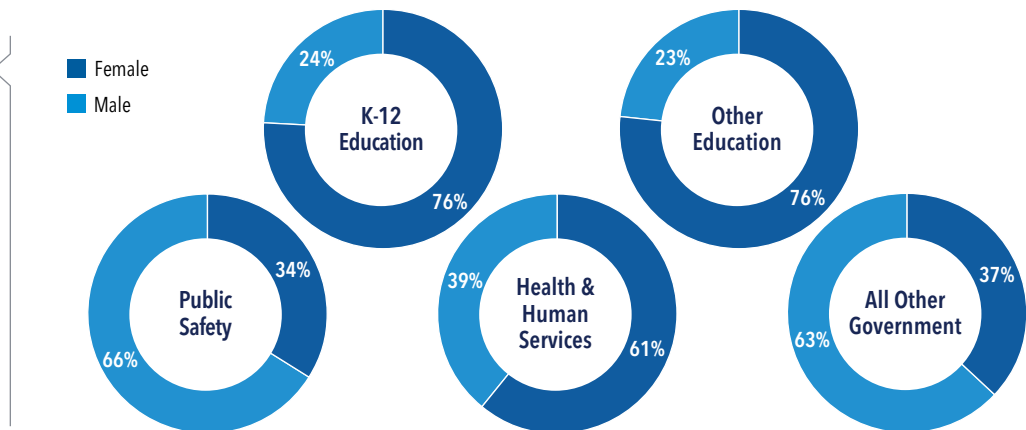
35 and Under in the Public Sector Comparisons by Gender

The data that follows is drawn from MissionSquare Research Institute’s nationally representative online survey of 1,004 state and local government employees aged 35 and under, conducted by Greenwald Research in March and April 2023. For overall results, see: [35 and Under in the Public Sector: Why Younger Workers Enter and Why They Stay \(or Don’t\)](#).

Industry and Public Service Motivation

Labor force participation by gender varies significantly across the main industries within state and local government.

Figure 1
Respondents by Gender and Industry



Among top three factors drawing you to public service in the first place:

	Female	Male
Ability to serve my community, do meaningful work	32%	19%
Personal satisfaction the job gives me	32%	22%
Retirement benefits	19%	29%

Financial Concerns

Female respondents are far more likely to be concerned about their finances.

Figure 2
How worried are you about the following?

NOTE: Graph is sorted with the areas of greatest differences by gender at the top and areas of greatest agreement at the bottom.

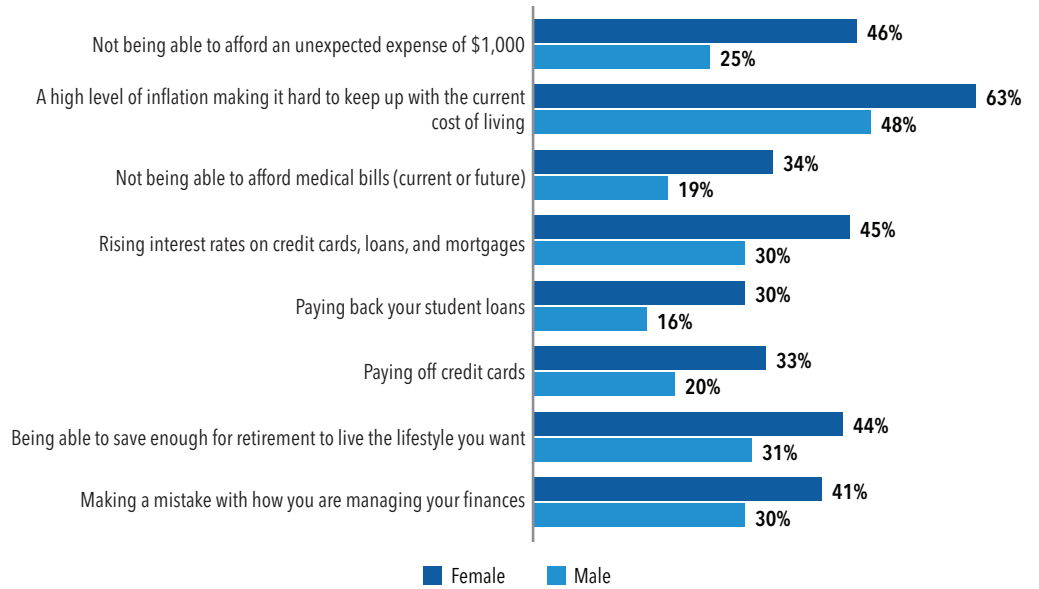


Figure 3
How financially secure do you feel right now?

Extremely/very secure

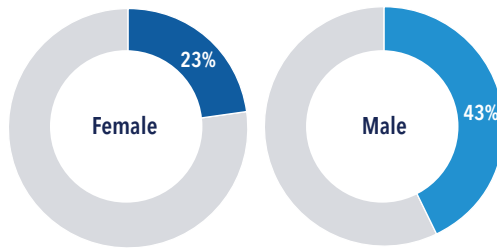
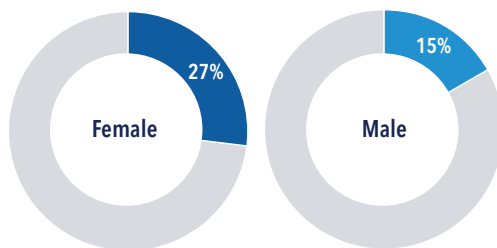


Figure 4
How would you describe your level of debt?

Major problem



While health insurance garnered roughly equal satisfaction by gender (with just over half saying they were extremely or very satisfied), female respondents were less likely to be satisfied with other aspects of their compensation and benefits, with the greatest differences for paid family leave, retirement benefits, and salary.

Figure 5
To what extent are you satisfied with the following aspects of your job? (extremely or very satisfied)

NOTE: Graph is sorted with the areas of greatest differences at the top (paid family leave) and greatest agreement at the bottom (non-traditional)

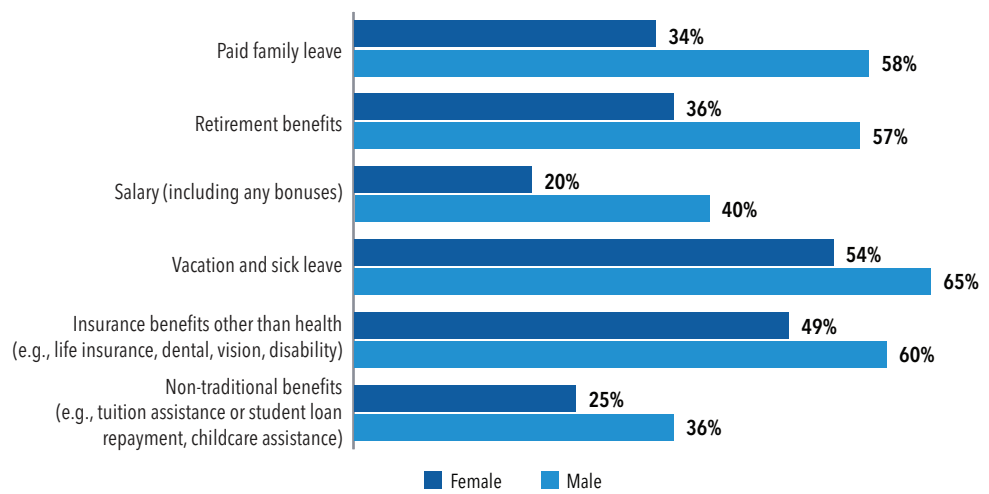
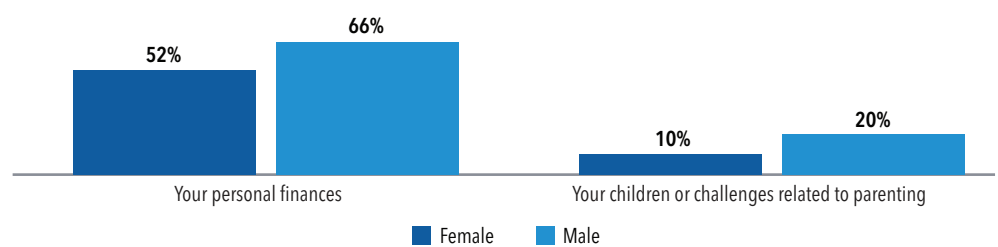
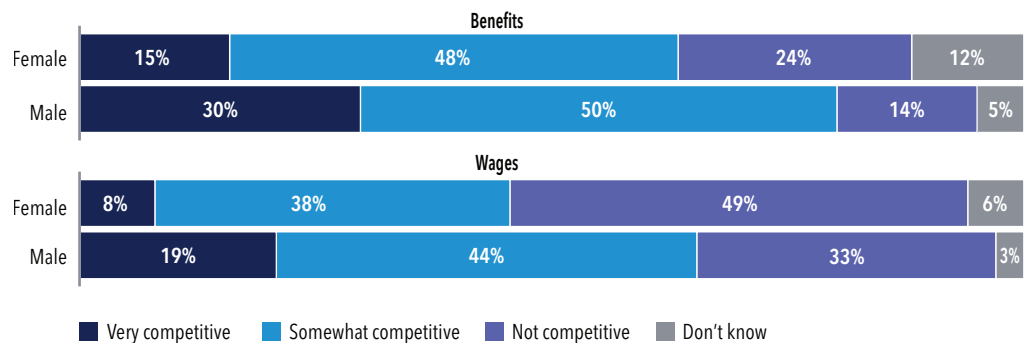


Figure 6
What are your biggest sources of stress right now? (Select all that apply)



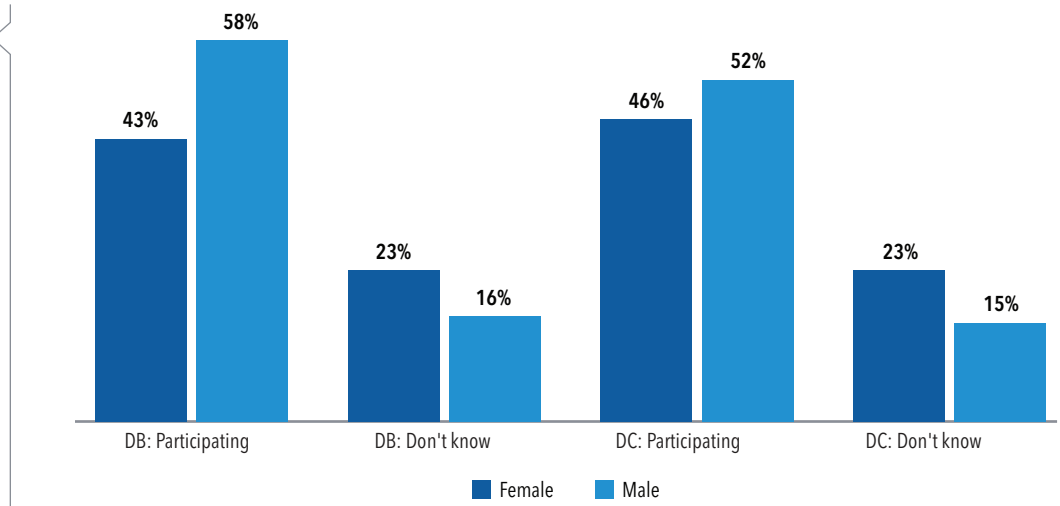
The financial concerns are also reflected in attitudes about the competitiveness of salaries and benefits, with female respondents rating both lower than male respondents did:

Figure 7
Do you feel the compensation offered by your employer is competitive with the labor market?



Despite the financial concerns expressed by female respondents, a smaller share indicated they were participating in defined benefit or defined contribution retirement plans, and a larger share indicated that they did not know whether they were participating.

Figure 8
Are you currently participating in either of these types of retirement plans through your employer?

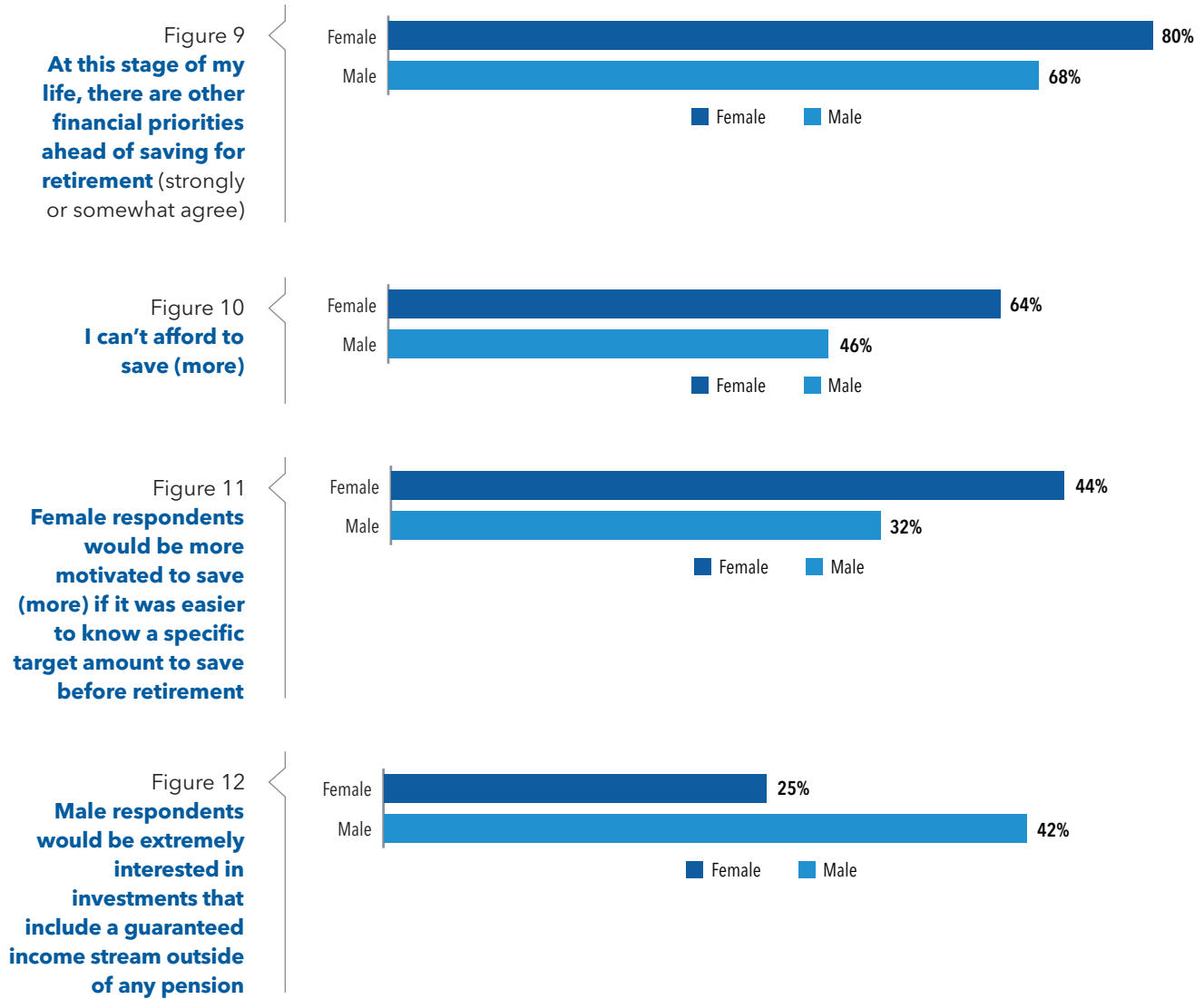


As discussed in the [full report](#), according to the U.S. Bureau of Labor Statistics, 86% of all state and local government workers are offered a defined benefit plan, while 38% are offered a defined contribution plan.

The data breakdown by gender here – particularly where it shows that only 43% of female respondents are participating in a defined benefit plan – could be indicative of not being offered such plans, not being fully informed of the benefits that are being offered, or simply not knowing whether the structure of those plans is DB, DC, or some hybrid of the two.

Savings Behavior

Ability to save and interest in further investment options vary significantly by gender.

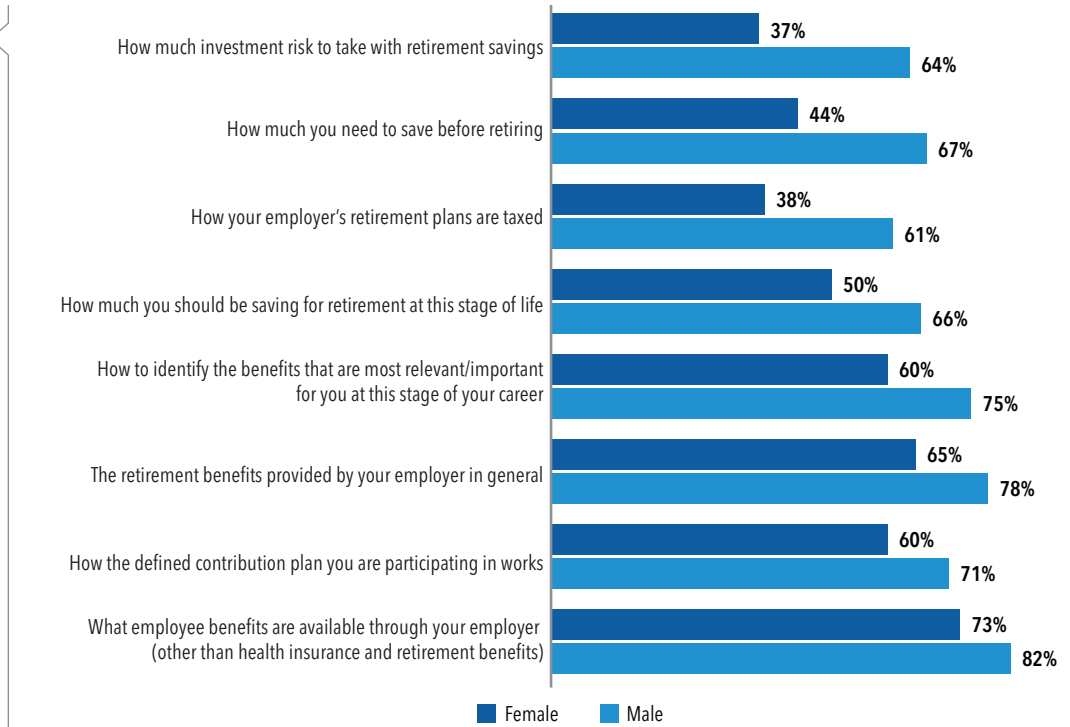


Understanding and Interest

Across eight different categories of employee benefits information, male respondents were more likely than female respondents to indicate they understood those issues very well or somewhat well. This could either reflect a more thorough understanding of those concepts among men, or greater confidence in their understanding of these concepts.

Figure 13
How well do you understand the following? (very well or somewhat well)

NOTE: Graph is sorted with the areas of greatest differences at the top (how much investment risk to take), and greatest agreement at the bottom (what employee benefits are available).



Female respondents are much more likely to express an interest in **more information** on:

- How much you should be saving for retirement **at this stage** in your life (58%, vs 39% among male respondents)
- How much you need to save **before retiring** (58% vs 44%)
- How to identify the **benefits that are most relevant**/important for you at this stage in your career (38% vs 24%)

Where employees turn for benefits advice (select all that apply):

About 40% of both male and female respondents indicated they would turn to coworkers or human resources for advice. Beyond that, responses differed:

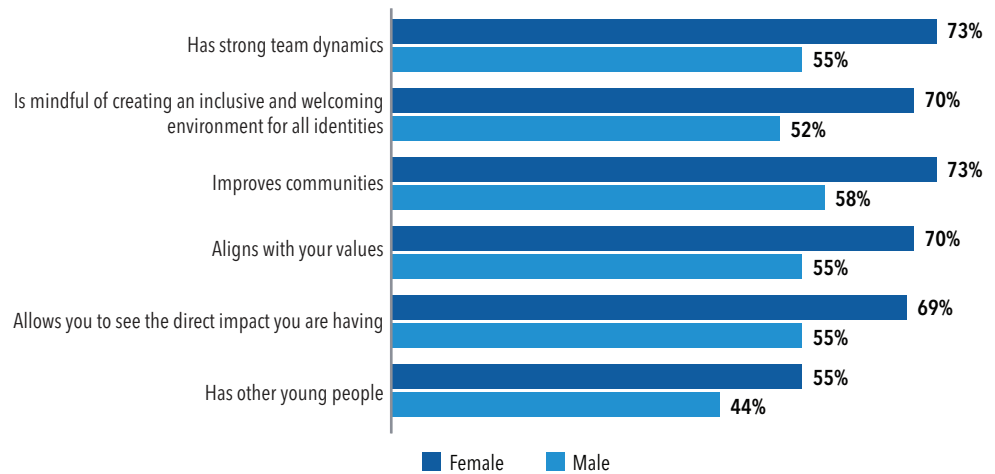
	Female	Male
Family and friends	51%	38%
Supervisor	19%	27%
A financial professional outside work	10%	18%

Workplace Culture

Male and female respondents generally agreed on valuing professionalism (60%) and innovation (44%). Beyond that, most aspects of workplace culture were rated as more important by female respondents.

Figure 14
How important is it to you that the place you work...? (somewhat or very important)

NOTE: Graph is sorted with the areas of greatest differences at the top (strong team dynamics), and greatest agreement at the bottom (has other young people).

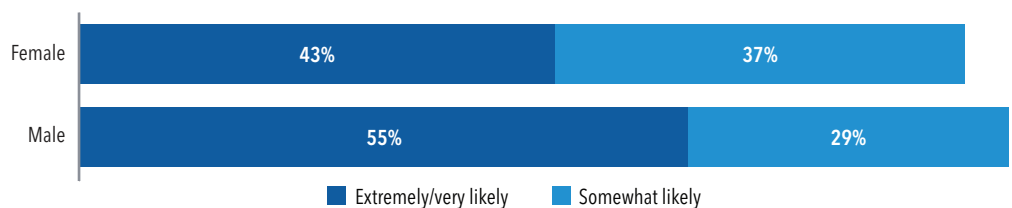


The importance of these factors may have also impacted the respondents’ choice of employers or their assessments of their employers’ effectiveness, as female respondents were more likely to rate these criteria as being true of their current employer.

Referrals

Male employees were more likely to recommend the public sector, both overall and among those indicating they were extremely or very likely to do so.

Figure 15
How likely would you be to recommend a career in public service to a friend or family member?



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