

35 and Under in the Public Sector

Comparisons by Industry

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 \(or Don’t\)](#).

Demographics

Related issue briefs present the survey data by [gender](#), age, and race/ethnicity. Additional background on how those categories intersect with specific industries can be found in other Institute research, such as demographic employment trends for public service occupations in education, health care, and public safety.¹

Level of education typical of those working in various fields is displayed in Figure 1, with those in K-12 education most likely to have completed a bachelor’s degree or higher.

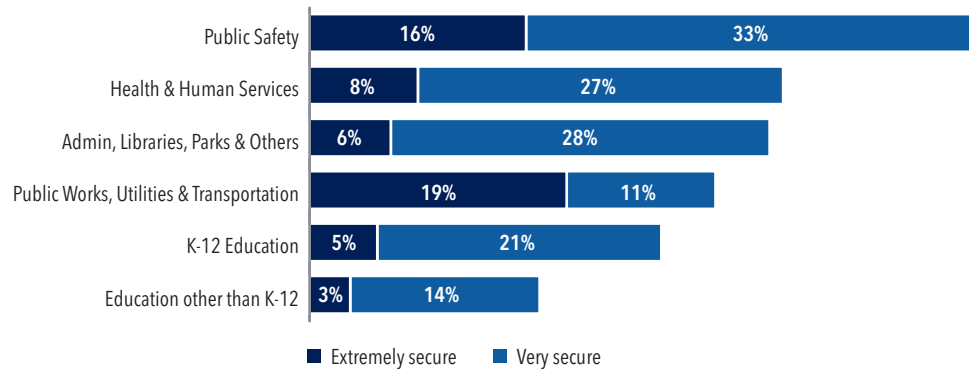
Figure 1
Percentage who have completed a bachelor’s degree or higher



Financial Concerns and Understanding

Composite ratings of financial security (49% extremely or very secure) are highest among public safety employees, although public works, utilities, and transportation employees are more likely to rate themselves as extremely secure (19%; see Figure 2).

Figure 2
How financially secure do you feel right now?



That sense of financial security correlates to how employees rate their worry about financial issues, such as emergency expenses, medical bills, or student loans. Public safety and public works employees are least likely to express such worries, while those working in education are most likely to say they have such concerns (see Figures 3-5).

Public safety employees tend to retire at a younger age than public sector employees in more general roles (an average 56.4 years of age vs 62.6).² This may contribute to both an enhanced sense of financial security (with retirement benefits available at a younger age) and a heightened interest in retirement planning.

Figure 3
How worried are you about not being able to afford an unexpected expense of \$1,000?

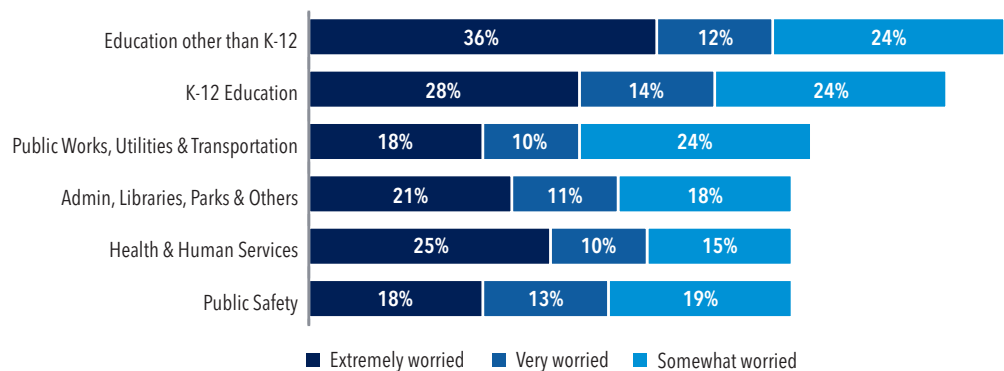


Figure 4
How worried are you about not being able to afford medical bills (related to a current or future condition or emergency)?

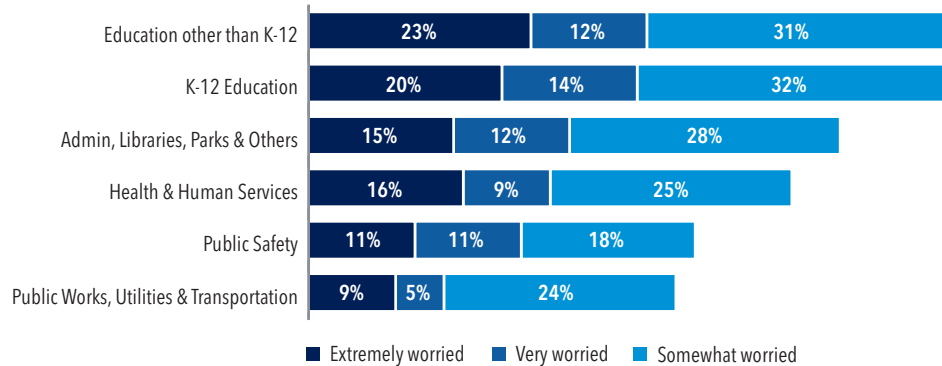
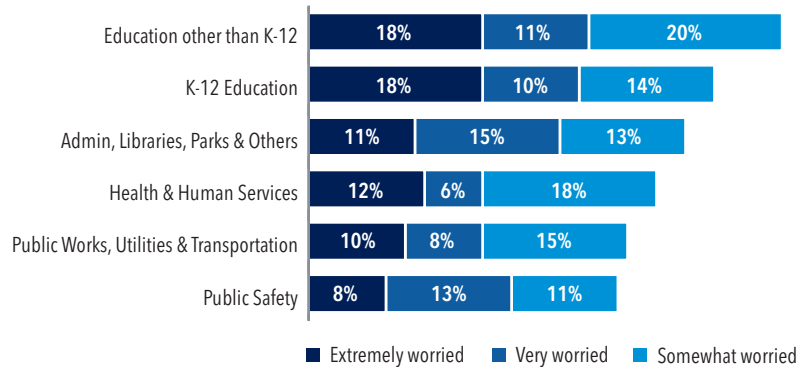


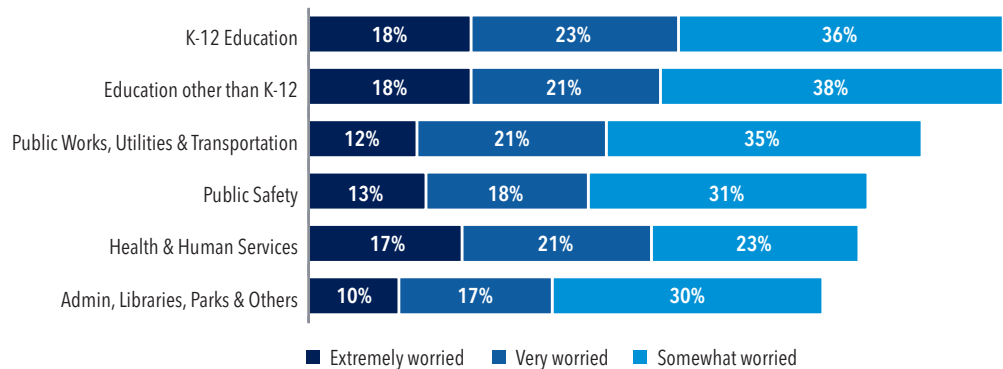
Figure 5
How worried are you about paying back your student loans?



Levels of [student debt](#) vary according to education requirements for various occupations, as well as programs to support employees’ professional development.

One measure of worry that relates more to the understanding of financial issues than to sufficient means to address expenses is concern about making a mistake with finances (see Figure 6). In this case, while education employees remain the most concerned (77% worried), administrative, libraries, parks and recreation, and other staff are the least concerned (57%).

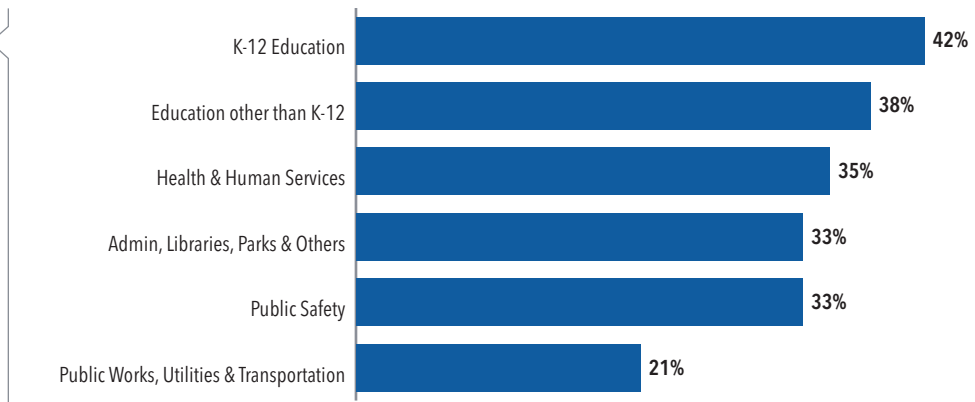
Figure 6
How worried are you about making a mistake with how you are managing your finances?



Stress

Sources of stress can range from the universal (e.g., economic, personal) to those specific to the work environment (tensions with management or the community). As prior Institute research has noted, 77% of public employees have reported that the number of resignations or retirements (or related delays in filling those positions) has put a strain on their own workload.³ The current study shows lowest levels of stress among the 35-and-under respondents working in public works, utilities, and transportation (21% very stressed), with the highest levels of stress among those working in K-12 education (42% very stressed).

Figure 7
How would you describe your level of stress over the last six months? (very stressed)

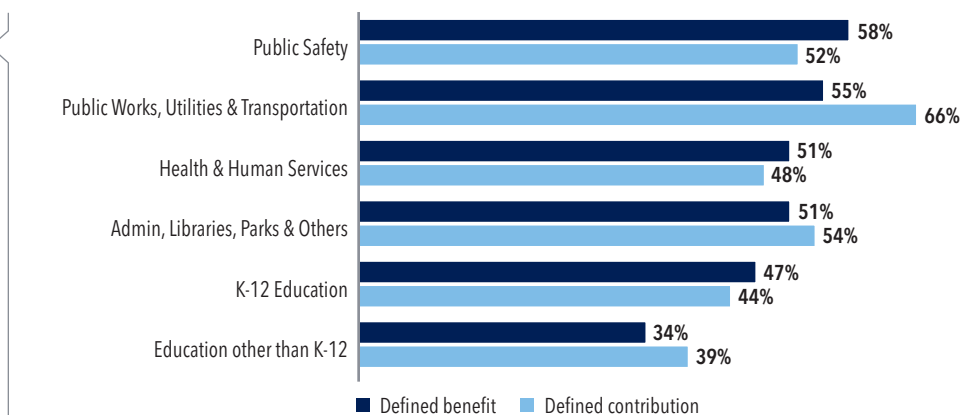


Retirement Plans and Other Benefits

Overall, about 86% of state and local government employees have access to a defined benefit retirement plan, while 38% have access to a defined contribution plan.⁴ Participation in those plans may vary, according to plan structure, program tiers, or options to participate. Likewise, younger employees may be less likely to engage fully in retirement plan discussions and thus less likely to have a complete understanding of the structure of their plan(s).

Figure 8 shows the percentage of respondents in each industry who report having a defined benefit pension or a defined contribution retirement plan. In each case, 20% indicate they do not know whether they are participating in such a plan.

Figure 8
Current retirement plan participation



As with general financial security, those working in education reported the lowest levels of understanding on a series of retirement-specific questions (see Figures 9-11).

Figure 9
How well do you understand retirement benefits? (very well)

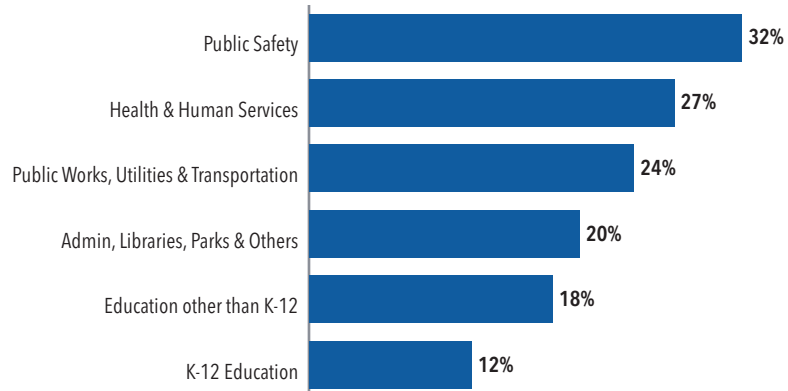


Figure 10
How well do you understand how much you should be saving for retirement at this stage of life? (very well)

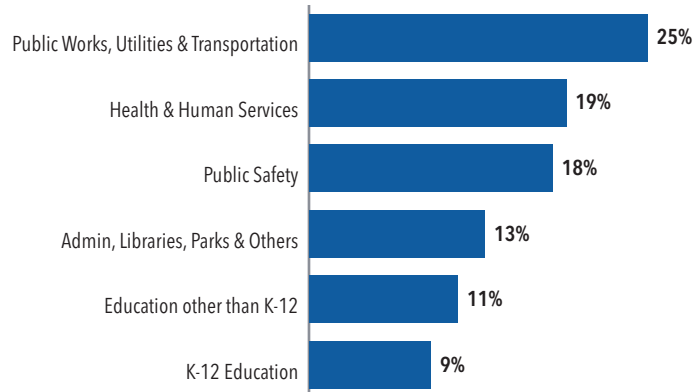
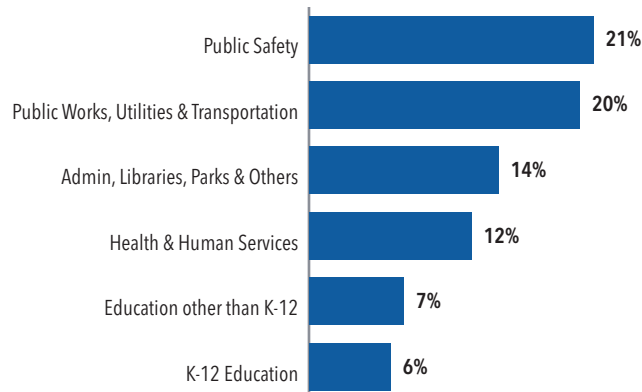
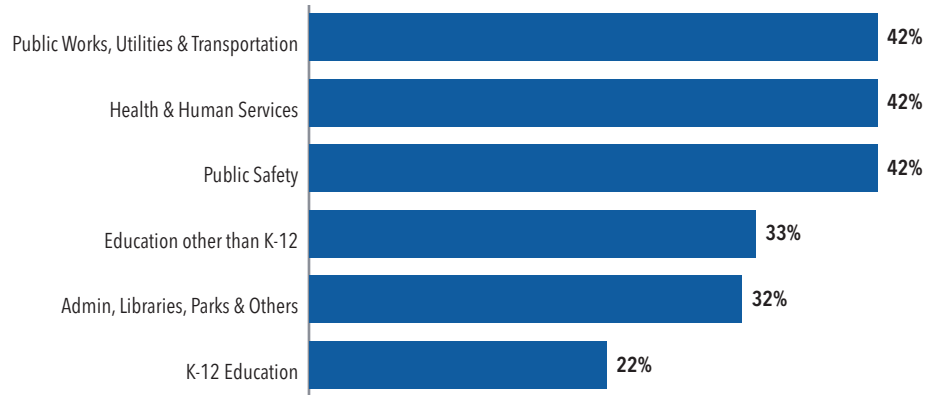


Figure 11
How well do you understand how much investment risk to take with retirement savings? (very well)



Regarding health benefits, employees’ assessments of their understanding were higher, with 42% of public works, health and human services, and public safety employees saying they understood the plan provisions very well (see Figure 12). Employees in all industries rated their understanding at least 10 percentage points higher than they rated their understanding of their retirement benefits (see Figures 9 and 12).

Figure 12
How well do you understand the health insurance and health benefits provided by your employer? (very well)



Who, if anyone, do you turn to for advice about employee benefits?

Respondents were asked to identify all of those to whom they turned for such advice, choosing from among a list of 10 potential sources (plus “other” and “none of the above”). The top responses for each industry are listed here:

Family and friends (outside of work)	Coworkers/colleagues	Human Resources
<ul style="list-style-type: none"> ■ K-12 Education ■ Education other than K-12 ■ Health and Human Services 	<ul style="list-style-type: none"> ■ Public Safety 	<ul style="list-style-type: none"> ■ Admin, Libraries, Parks & Recreation, Other ■ Public Works, Utilities & Transportation

Figures 15-16 display employees' views on their own saving behavior and their employer's role in helping provide for a secure retirement. Health and human services and education staff are most likely to indicate they should be saving more for retirement (37-44%, see Figure 13). These same groups are also most likely to indicate that an employer has a responsibility to help ensure a financially secure retirement (29-38%, see Figure 14).

Figure 13
To what extent do you agree or disagree that **"I should be saving more for retirement than I currently do?"** (strongly agree)

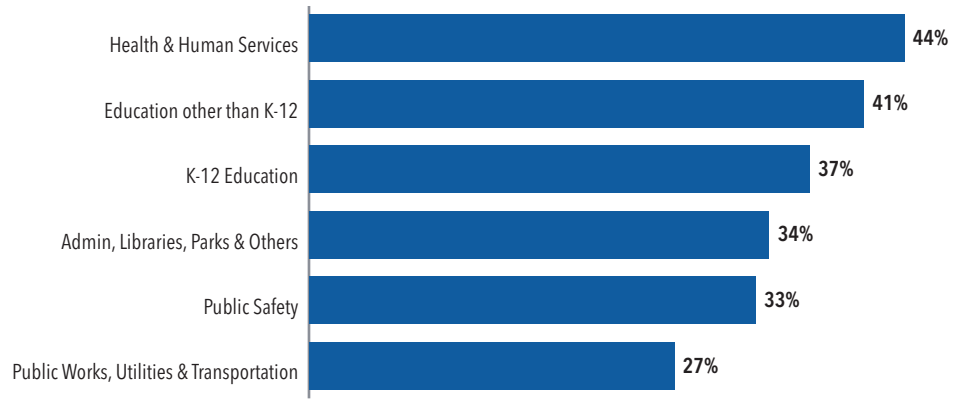
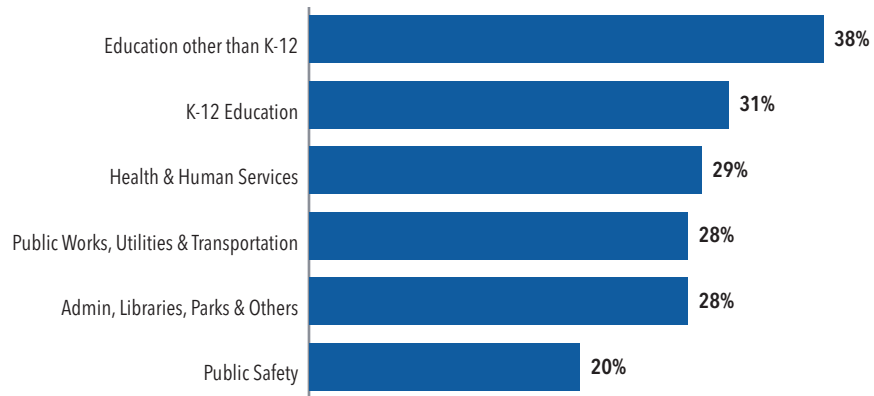


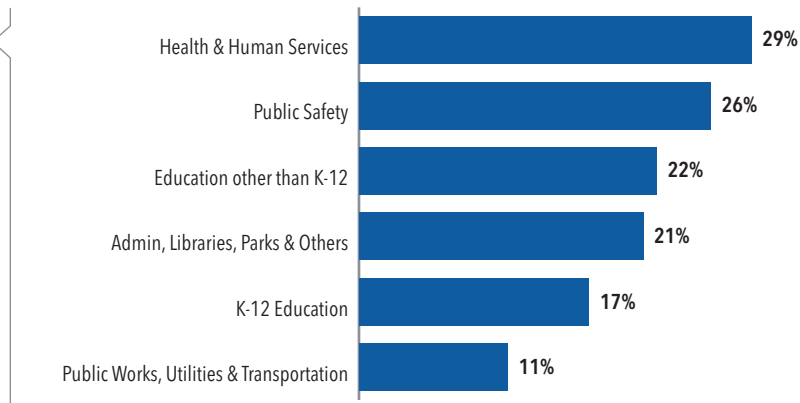
Figure 14
To what extent do you agree or disagree that **"Employers have a responsibility to make sure employees are financially secure in retirement?"** (strongly agree)



Other Benefits Options

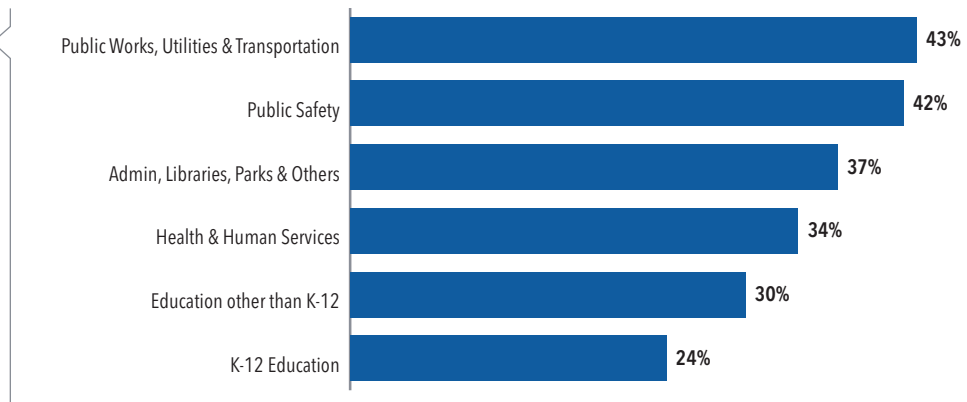
The survey also asked about the importance of other benefits. Figure 15 shows that health and human services (29%) and public safety (26%) employees were most likely to strongly agree that their employer provides benefits that are relevant to “people my age.”

Figure 15
To what extent do you agree or disagree **“My employer provides benefits that are relevant to people my age?”** (strongly agree)



One specific benefit option explored as part of the survey was an investment with a guaranteed income stream outside of any pension plan. Across all industries, when comparing Figure 15 and Figure 16, the percentage indicating strong interest in guaranteed income investments exceeded the percentage indicating strong agreement that their employer provides benefits that are relevant to people their age. For example, 43% of public works, utilities, and transportation employees were interested in a guaranteed income investment, while just 11% expressed similar satisfaction with the relevance of current benefits offerings.

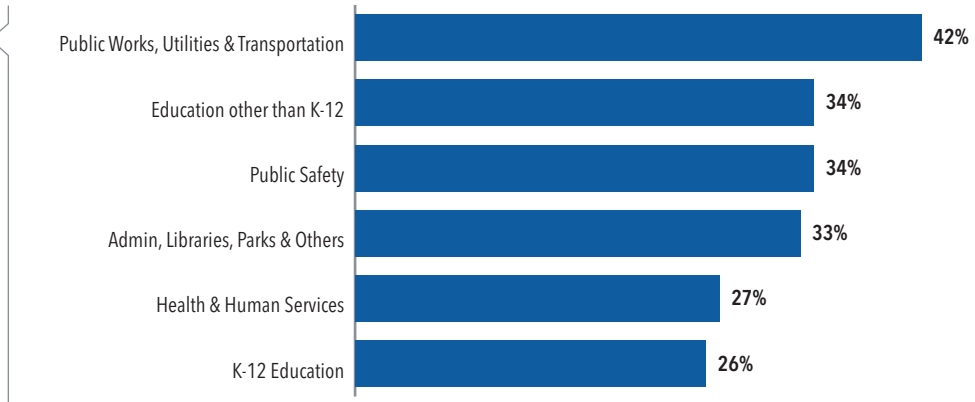
Figure 16
How interested would you be in investments that include a guaranteed income stream outside of any pension you may have? (strongly agree)



Salary is definitely of interest, regardless of whether it is the top factor identified in accepting or remaining at a public sector job. Higher salary was the top priority across all industries when considering changing jobs.

Beyond that, employees offered mixed assessments of their job security and personal satisfaction. Job security was the top priority for public safety, public works, and administrative staff. In each case, at least a one-third rated themselves as extremely satisfied with their job security (see Figure 17).

Figure 17
To what extent are you satisfied with the following aspects of your job? **Job security** (extremely satisfied)



Motivation: Top ranked factor that attracted you to work in the public sector

Respondents were asked to rank the top three factors that attracted them to work in the public sector in the first place. Shown below are the top responses for each industry

Job Security	Salary	Personal Satisfaction the Job Gives Me
<ul style="list-style-type: none"> Public safety Public works, utilities & transportation Administration, libraries, parks & recreation, other 	<ul style="list-style-type: none"> Health & Human Services Education other than K-12 	<ul style="list-style-type: none"> K-12 education

Personal satisfaction from the job was rated most important among K-12 employees, but only 22% indicated they were extremely satisfied with this (see Figure 18).

Considering other factors that may impact morale or satisfaction, administrative, library, and parks and recreation staff were most likely to be satisfied with vacation and sick leave (32% extremely satisfied; see Figure 19).

Among both that cohort and health and human services staff, 34% felt it was very important that the place they work improves communities (see Figure 20).

Figure 18
To what extent are you satisfied with the following aspects of your job? **Personal satisfaction the job gives me** (extremely satisfied)

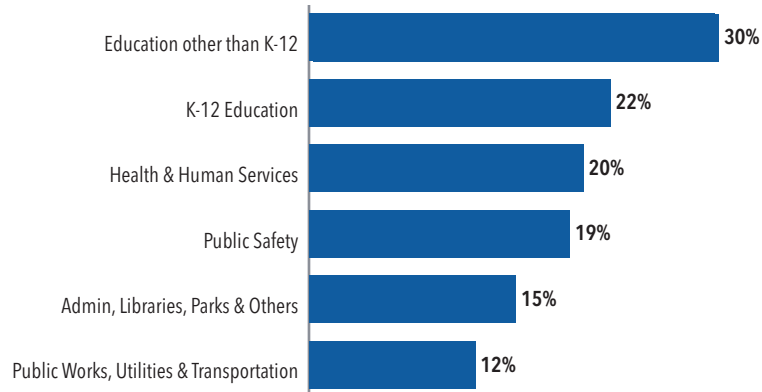


Figure 19
To what extent are you satisfied with the following aspects of your job? **Vacation and sick leave** (extremely satisfied)

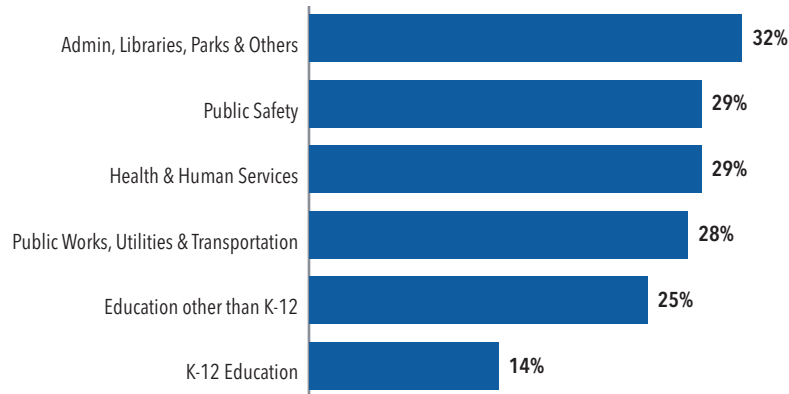
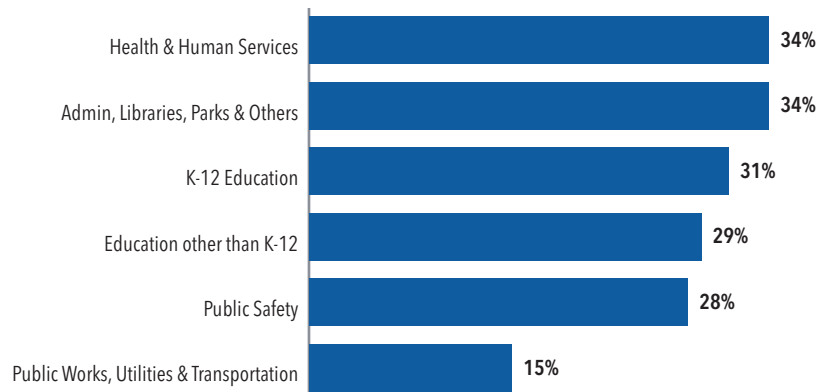


Figure 20
How important is it to you that the place you work improves communities? (very important)



Regarding inclusion, K-12 education employees were most likely to rank that as very important (44%; see Figure 21).

Individual priorities aside, respondents were also asked to what extent they felt they were applying the skills they thought they would when they accepted the job. More than 4 in 10 employees in Health and Human Services and non-K-12 education strongly agreed (see Figure 22).

Figure 21
How important is it to you that the place you work is mindful of creating an inclusive and welcoming environment for all identities?

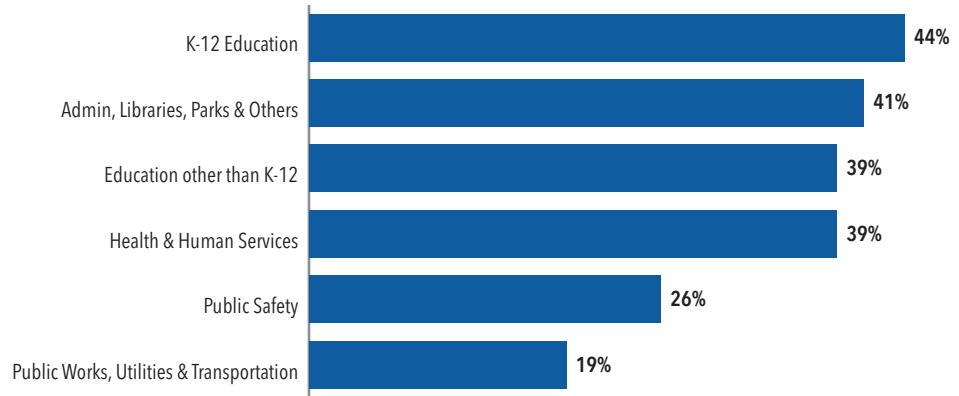
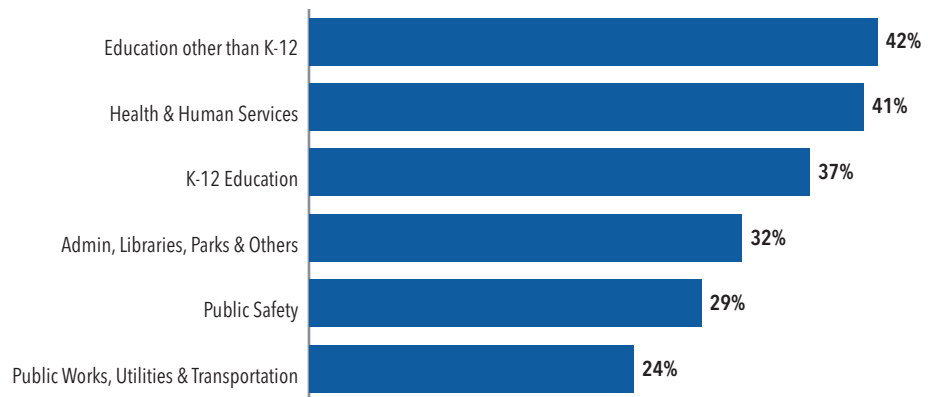


Figure 22
 To what extent do you agree or disagree with the following?
I am using the skills I thought I would in my job? (strongly agree)



Recommendations and Longer-Term Plans

Looking beyond current satisfaction levels, a number of questions dealt with longer-term plans.

On the likelihood of recommending the public sector to a friend or family member, there were very few in any industry who identified this as “not at all likely” (reported by just 1-6%). At the other end of the spectrum, 1 in 4 health and human services and public safety respondents considered themselves extremely likely to offer a recommendation, and for most industries, 1 in 2 would be extremely or very likely to recommend. While only 9% of employees in K-12 education are extremely likely to recommend the public sector, a total of 73% of K-12 staff would be at least somewhat likely to do so (see Figure 23).

Just over 4 in 10 employees in administration, libraries, parks and recreation and K-12 education expressed an interest in changing jobs within the next two years (see Figure 24).

Figure 23
How likely would you be to recommend a career in public service to a friend or family member?

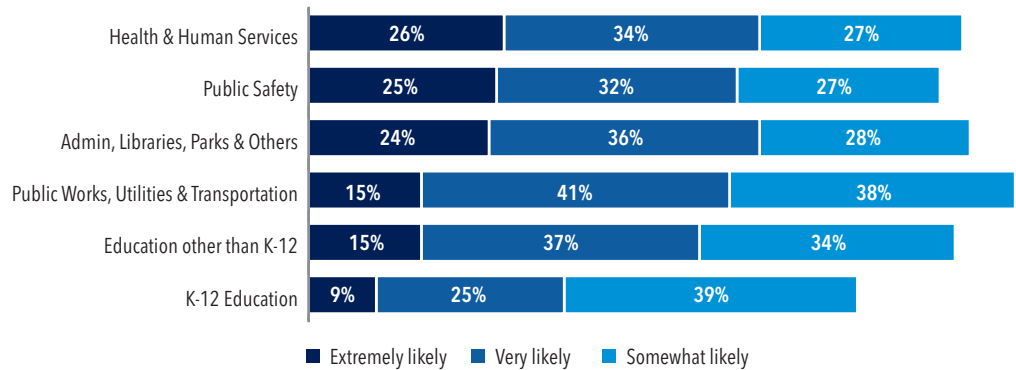
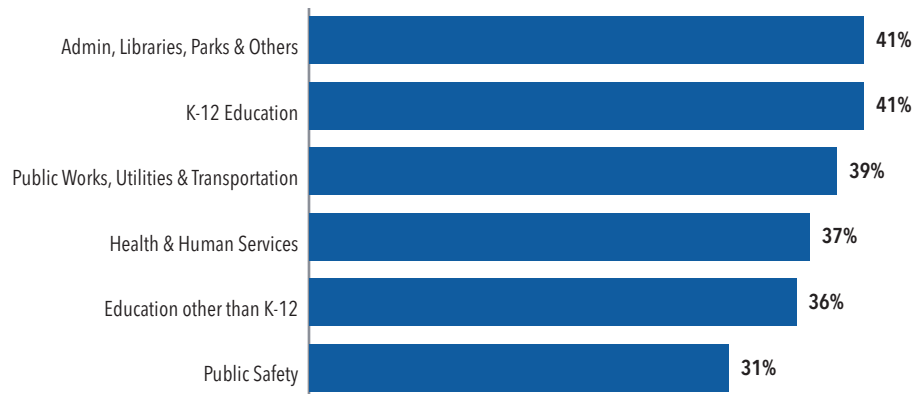
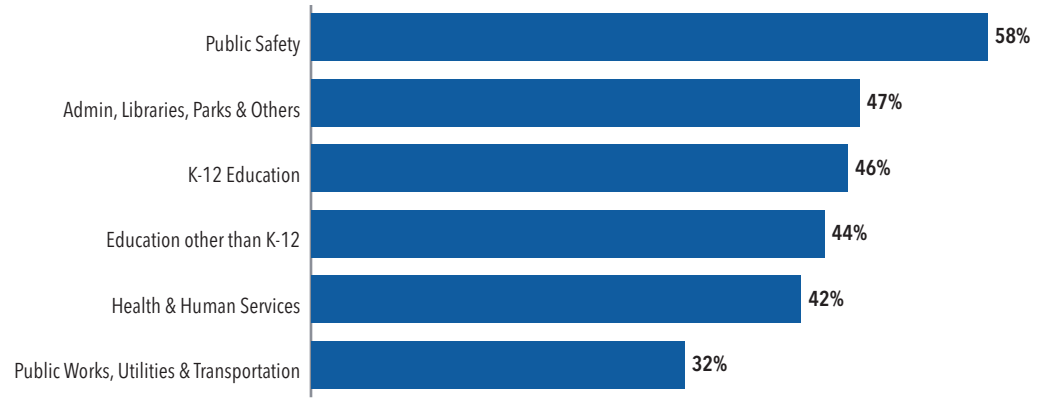


Figure 24
Are you considering changing jobs in the next 2 years or sooner?



But job change aside, 58% of public safety employees and more than 4 in 10 among several other industries indicated an interest in remaining in the public sector until they retire. Only those in public works, utilities and transportation were less like to indicate this intention (32%; see Figure 25).

Figure 25
Whether or not you stay with your current employer, how long do you intend to stay in public service as a career? (until you retire)



¹ [Diversity, Equity, and Inclusion in the Public Service Workforce](#), MissionSquare Research Institute, September 2021.

² [Retirement Savings Participant Decumulation Behavior](#), MissionSquare Research Institute, May 2022.

³ [State and Local Government Employees: Morale, Public Service Motivations, Financial Concerns, and Retention](#), MissionSquare Research Institute, March 2023.

⁴ [Benefits of State and Local Government Employees](#), MissionSquare Research Institute, February 2022.

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