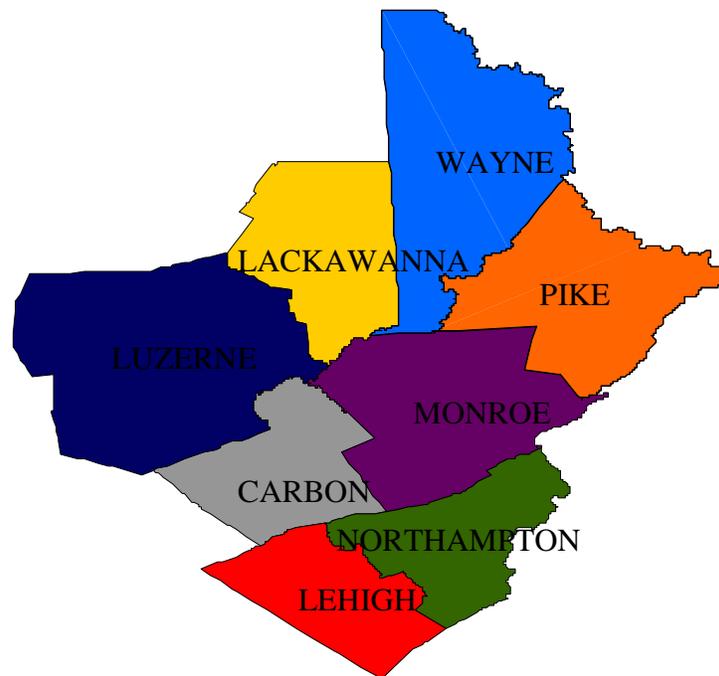


Northeast Pennsylvania (NEPA)

Wall Street West

Supplement



DEPARTMENT OF
LABOR & INDUSTRY
COMMONWEALTH OF PENNSYLVANIA



CWA
CENTER FOR
WORKFORCE INFORMATION
AND ANALYSIS

Department of Labor & Industry
Center for Workforce Information & Analysis

October 2005



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Northeast Pennsylvania (NEPA) Wall Street West Supplement Summary

This document is a supplement to the resource profile, *Northeast Pennsylvania Resource Profile*, by Moran, Stahl, & Boyer, LLC, an economic development consultant. The purpose of both documents is to provide information concerning the financial services and insurance industry in Northeast Pennsylvania and to present the region as a viable back-up site option to strengthen the resilience of the U.S. Financial System. The highlights are as follows:

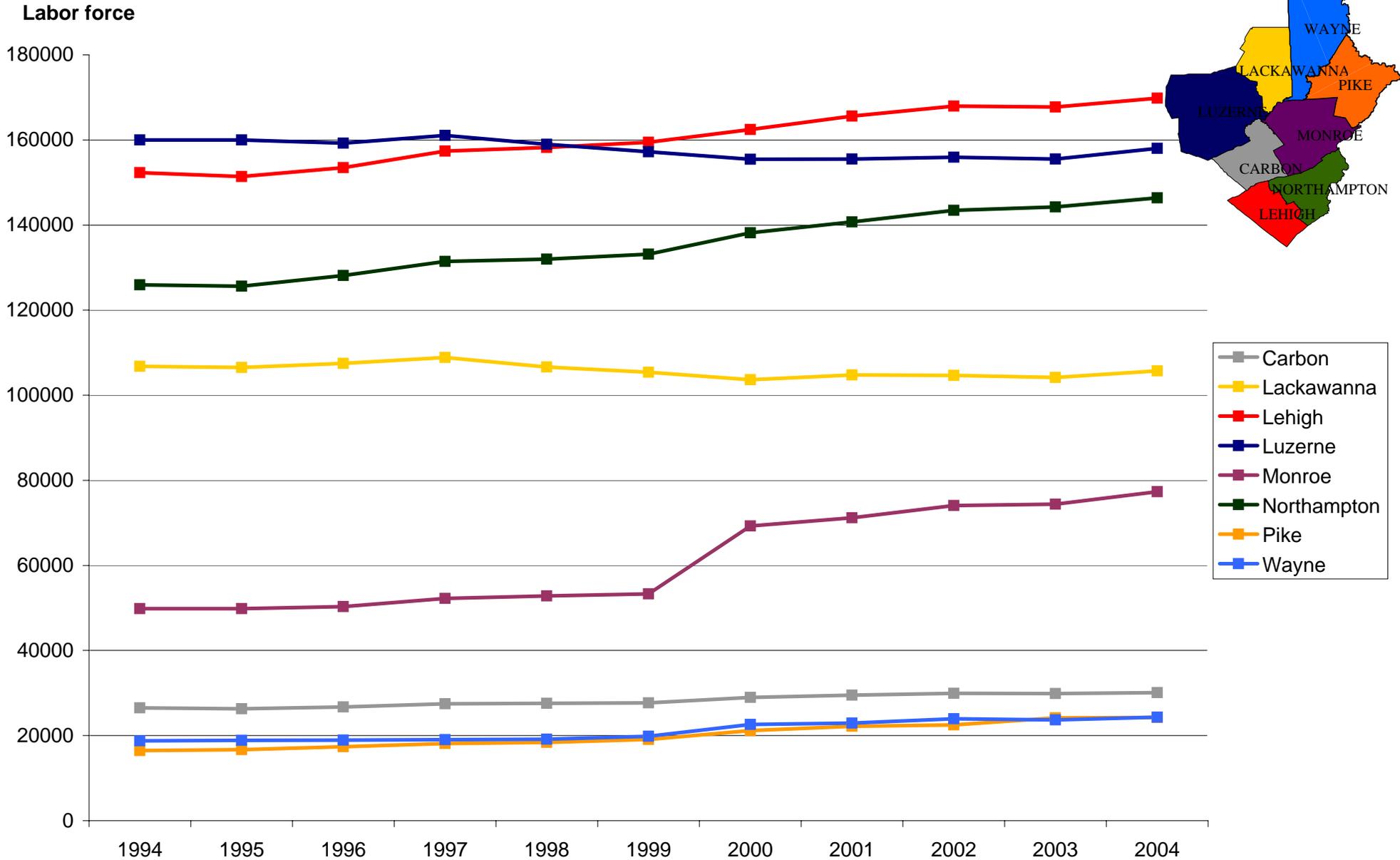
- The labor force and employment in most counties composing the Northeast Pennsylvania region have grown over the last ten years. Notable growth has occurred in Lehigh, Monroe, and Northampton counties.
- A steady supply of workers in finance and insurance sectors key to the U.S. financial system is available in most counties. Lehigh, Luzerne, and Lackawanna have the highest employment levels.
- Strong overall finance and insurance employment growth is forecast in Northeastern Pennsylvania counties. Carbon, Monroe, and Pike are projected to grow the fastest.
- Overall employment in the finance and insurance industry exceeds 25,000 in the collective eight counties detailed in this report.
- Key occupations in the finance and insurance industry are projected to grow in Northeast Pennsylvania. Customer Service Representatives, Financial Managers, Loan Officers, and Tellers are among those occupations employing the most and forecast to grow.
- Carbon, Pike, and Wayne counties have the lowest average annual wage in the finance and insurance industry in Northeast Pennsylvania.
- Lackawanna and Lehigh counties have a high concentration of the finance and insurance industry as compared to the state and nation.
- Northampton, Luzerne, and Pike counties have the highest proportion of prime age workers (25 to 54) in the finance and insurance industry in Northeast Pennsylvania.
- The labor and commute shed patterns in the counties composing Northeast Pennsylvania show an abundant supply of potentially available workers to the region.

Contents

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- 2) Finance & Insurance Employment by County
- 3) Finance & Insurance Employment by Workforce Investment Area
- 4) Finance & Insurance Projected Employment by County
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- 6) Finance & Insurance Employment, Units, Wages, and Location Quotient by County and Workforce Investment Area in 2004
- 7) Finance & Insurance Occupational Employment and Wages and Projected Occupational Employment by Workforce Investment Area
- 8) Statewide Training Completers in Finance & Insurance Occupations
- 9) Finance & Insurance Industry by Age
- 10) Labor and Commute Shed by County

Labor Force Data and Age Demographics by County

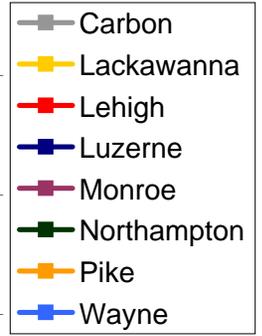
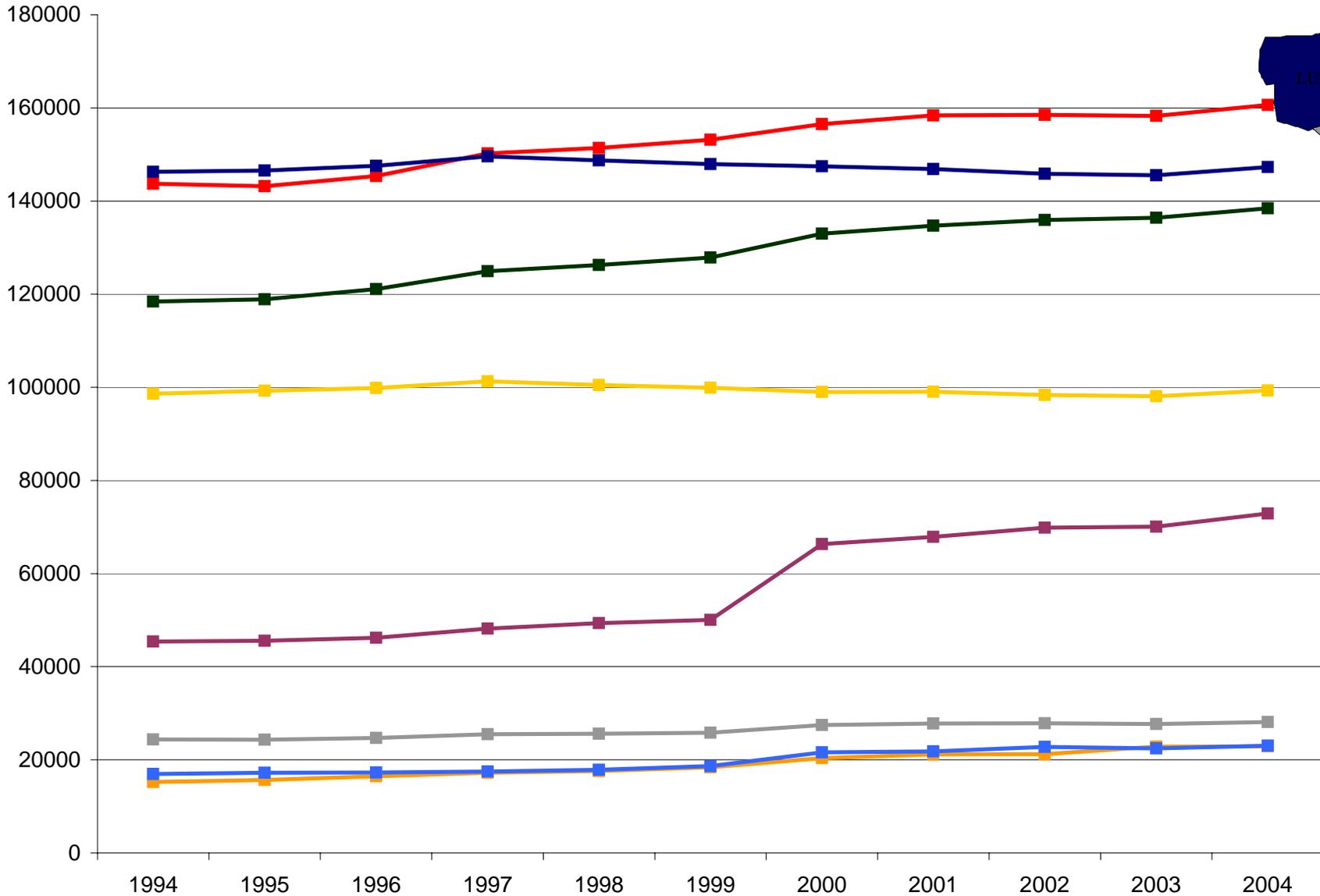
Comparison of Selected County Labor Force: 1994-2004



Source: U.S. Department of Labor, Bureau of Labor Statistics

Comparison of Selected County Employment^{1/}: 1994-2004

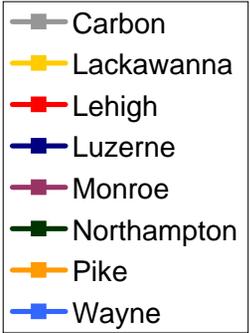
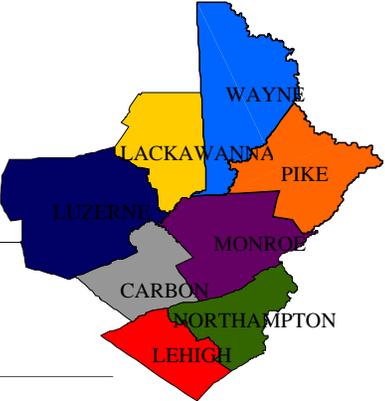
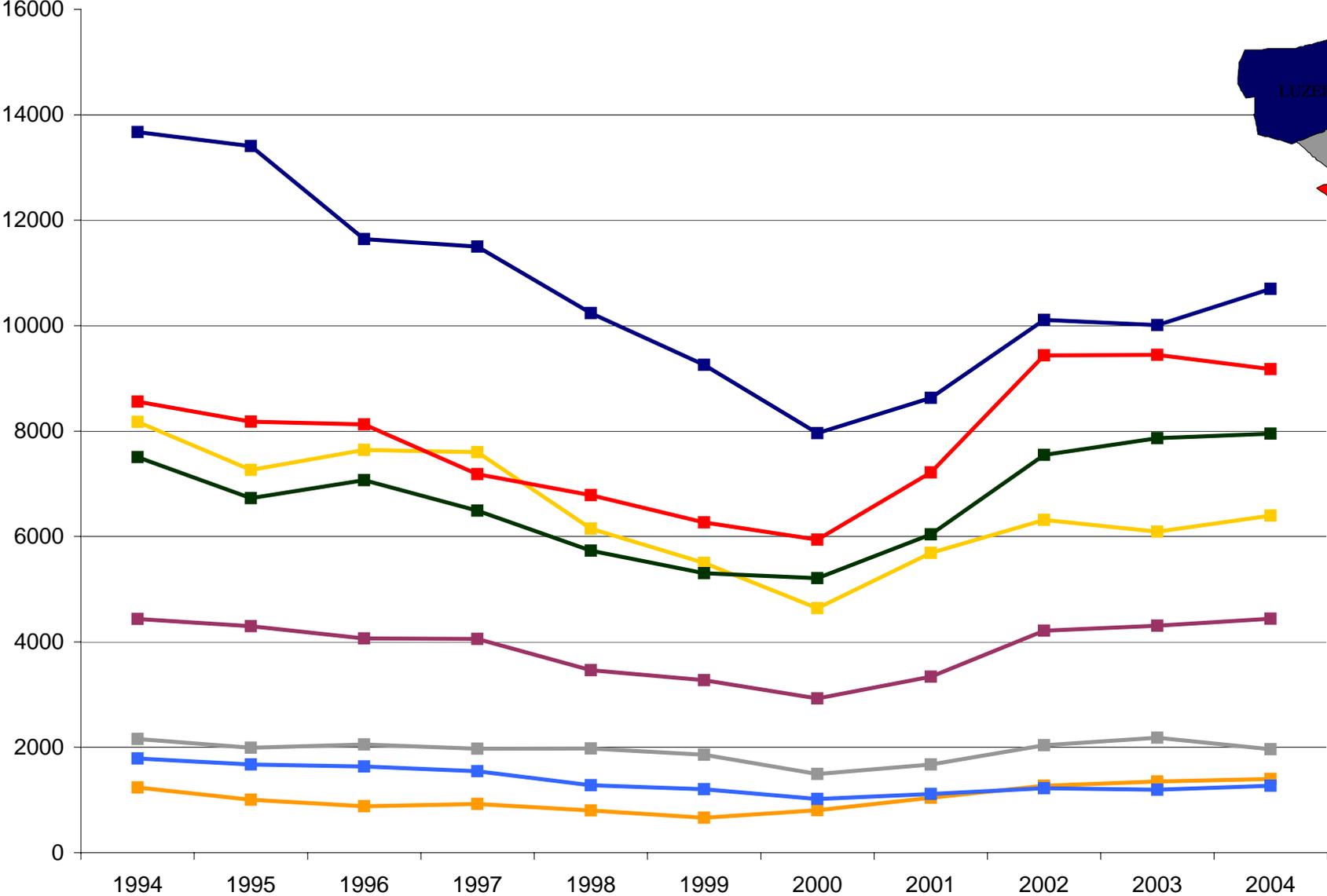
Employment



^{1/} Employment is by place of residence.
 Source: U.S. Department of Labor, Bureau of Labor Statistics

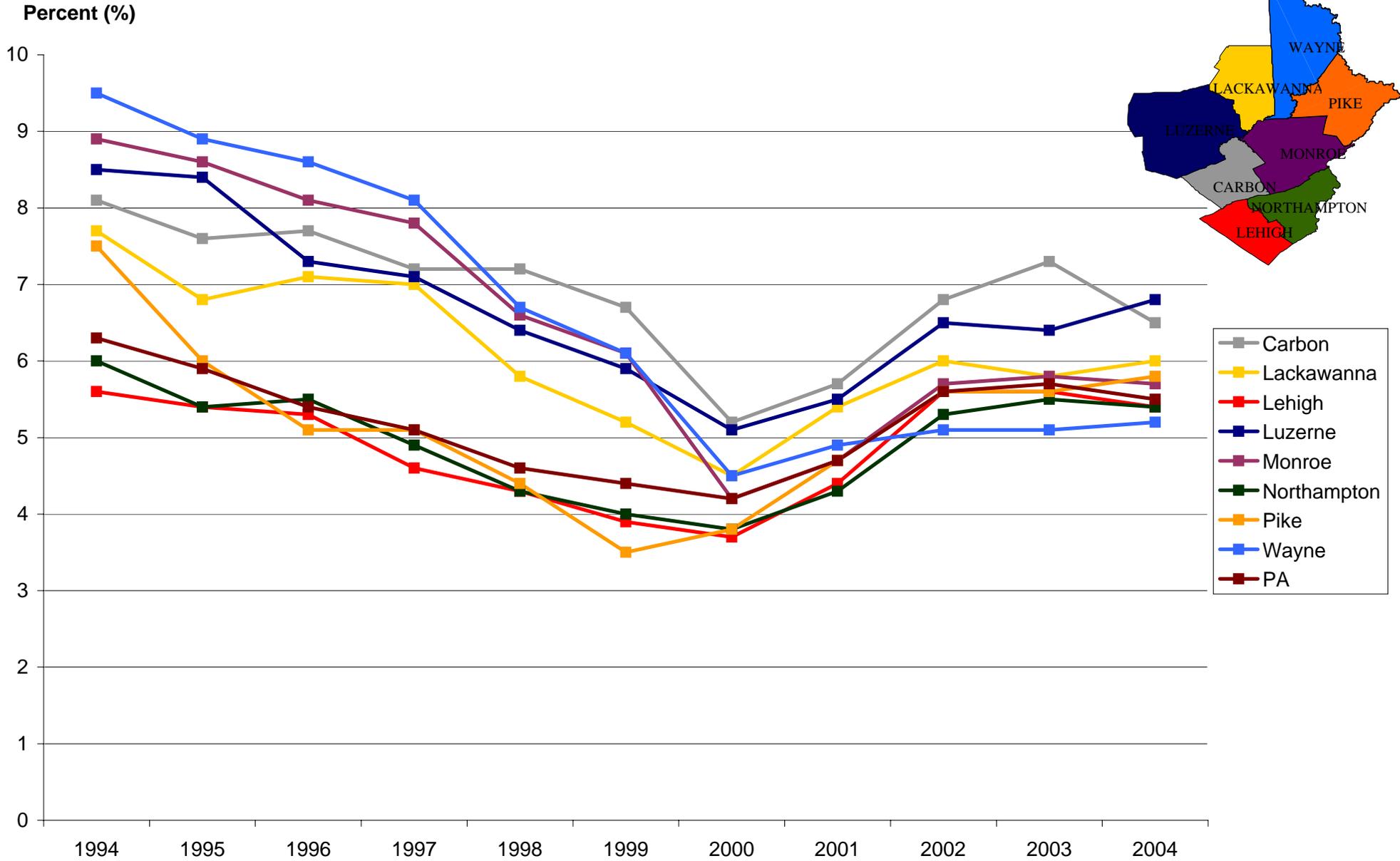
Comparison of Selected County Unemployment: 1994-2004

Unemployment



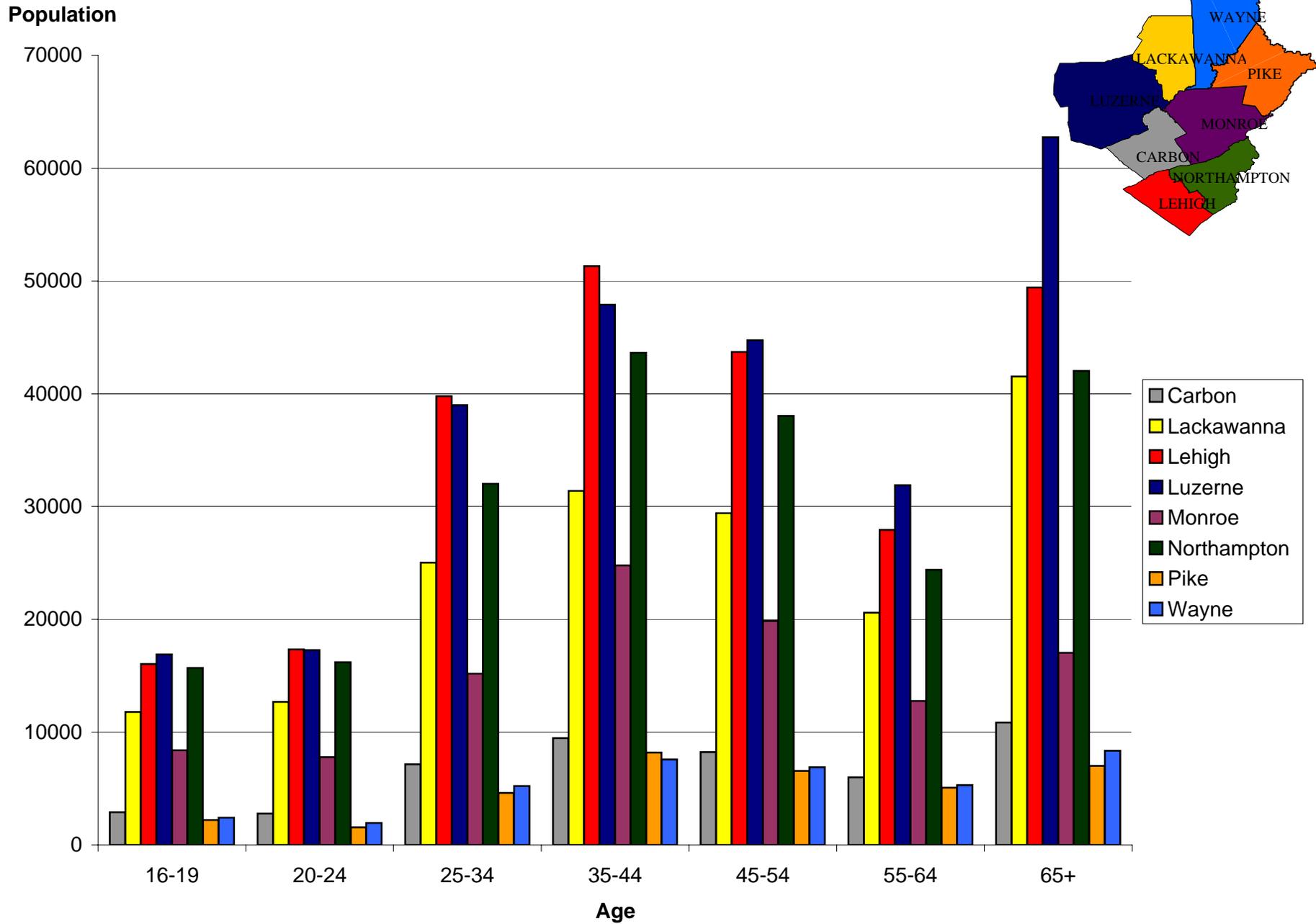
Source: U.S. Department of Labor, Bureau of Labor Statistics

Comparison of Selected County Unemployment Rates: 1994-2004



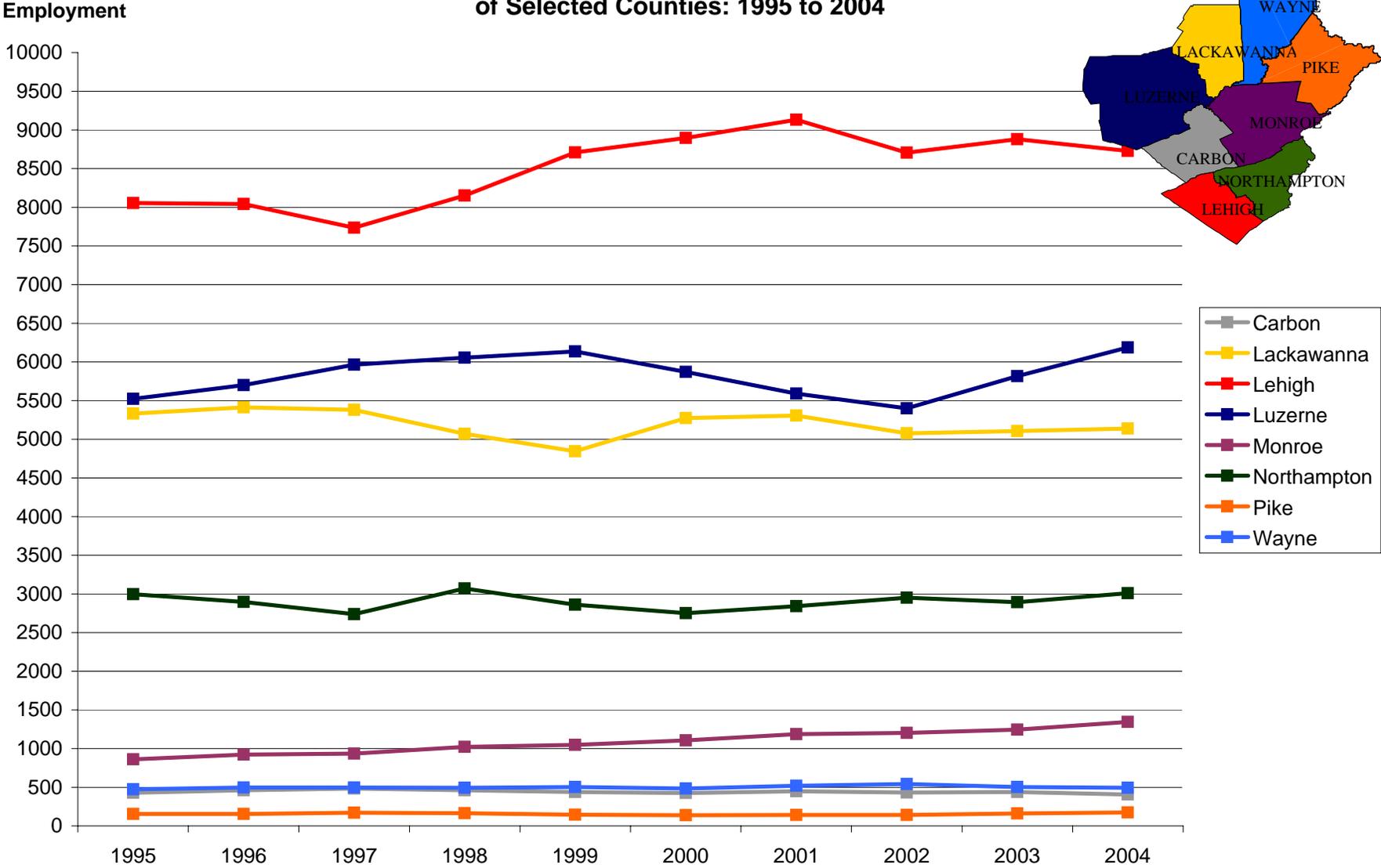
Source: U.S. Department of Labor, Bureau of Labor Statistics

Population by Age for Selected Counties: 2000



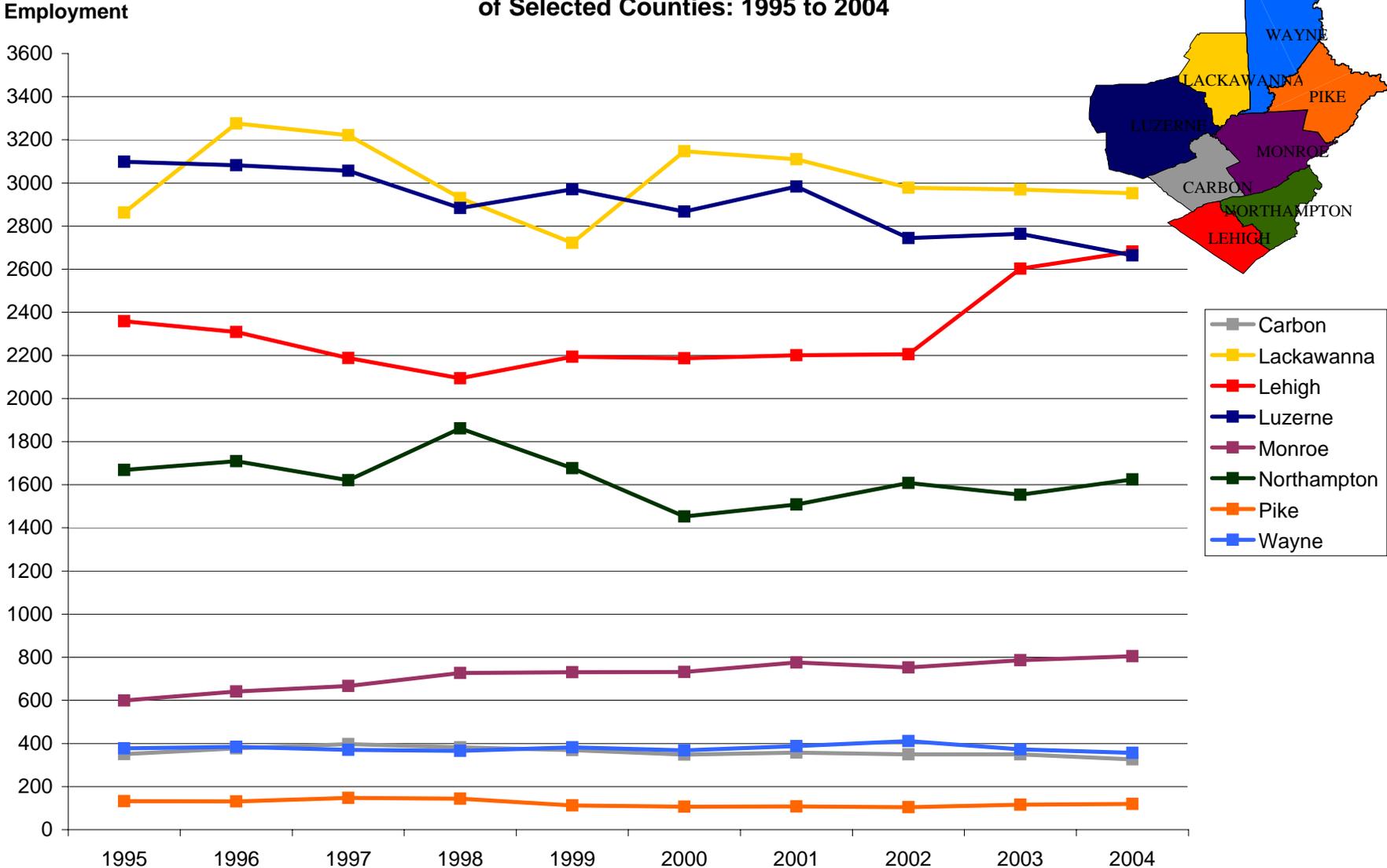
Finance & Insurance Employment by County

Employment in Finance & Insurance (NAICS 52) of Selected Counties: 1995 to 2004



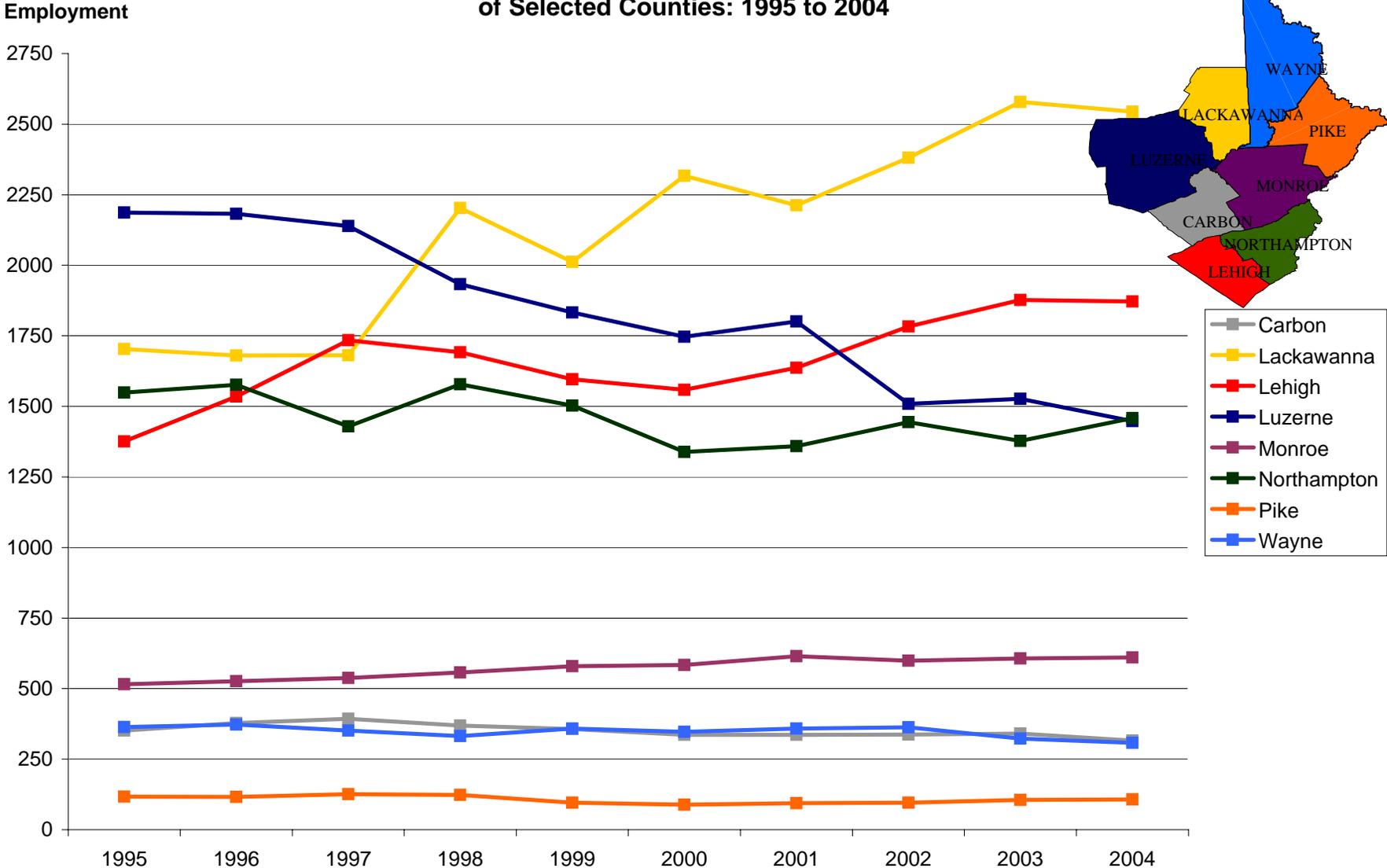
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Credit Institutions (NAICS 522) of Selected Counties: 1995 to 2004



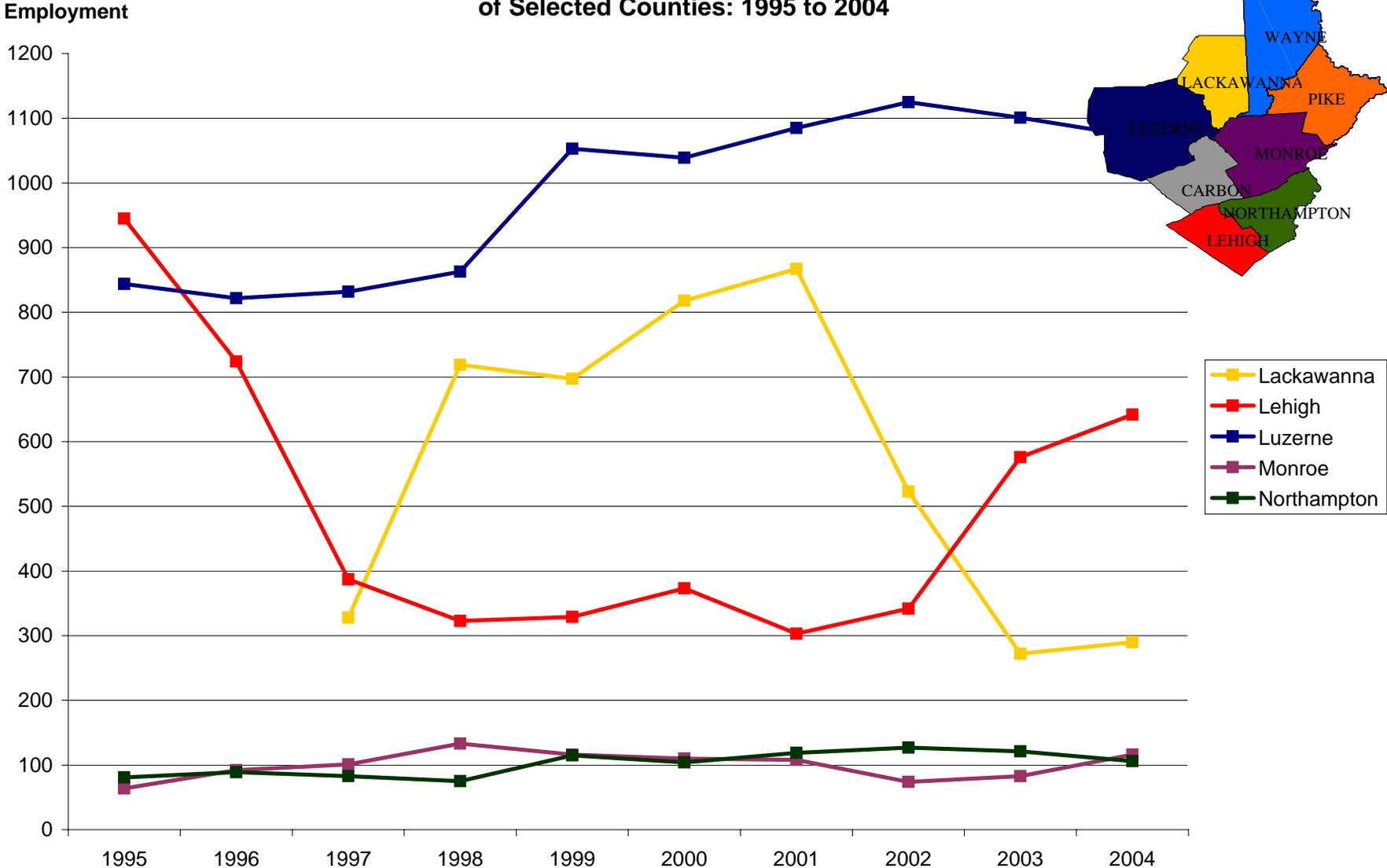
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Depository Credit Intermediation (NAICS 5221) of Selected Counties: 1995 to 2004



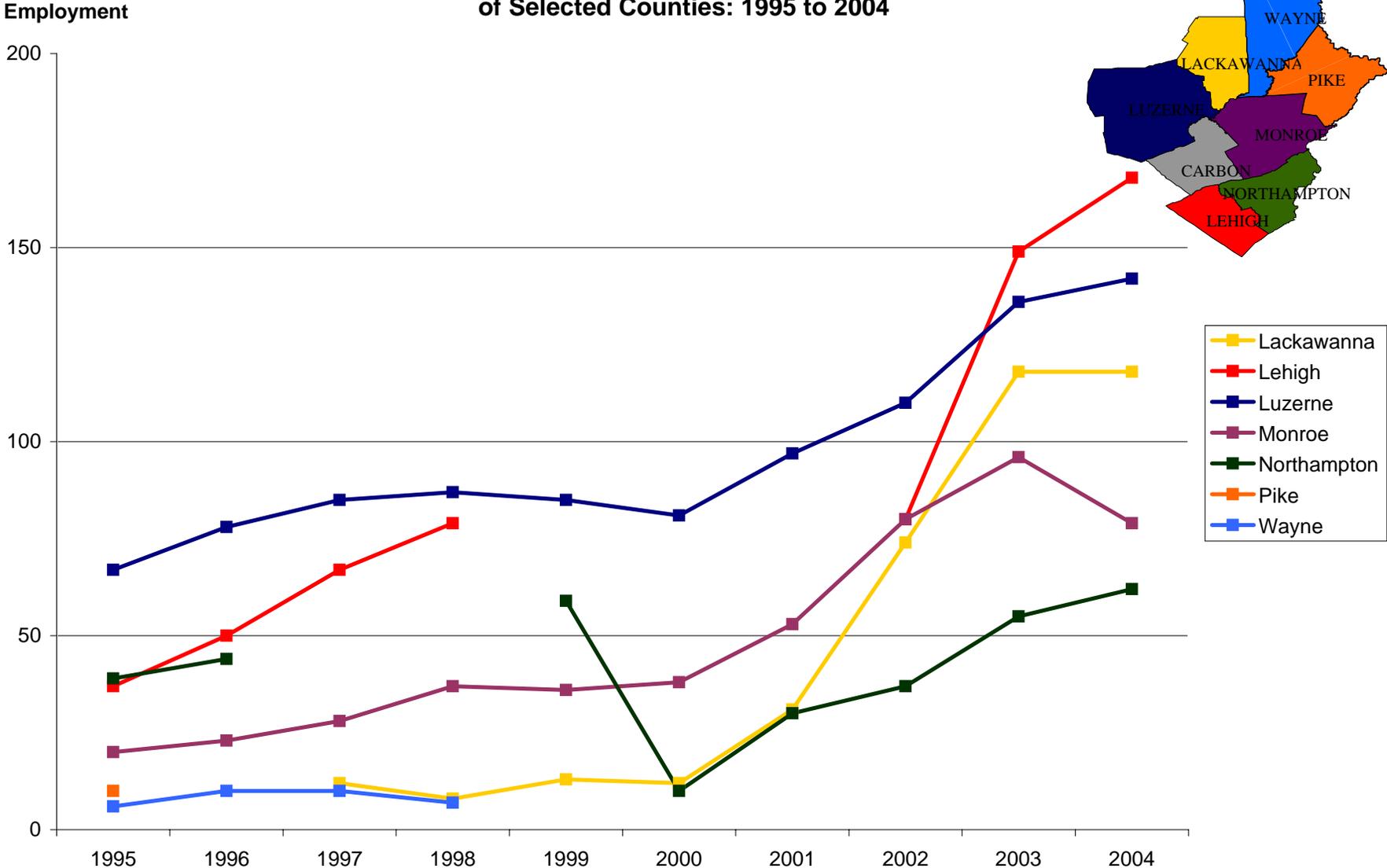
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Employment in Nondepository Credit Intermediation (NAICS 5222)
 of Selected Counties: 1995 to 2004**



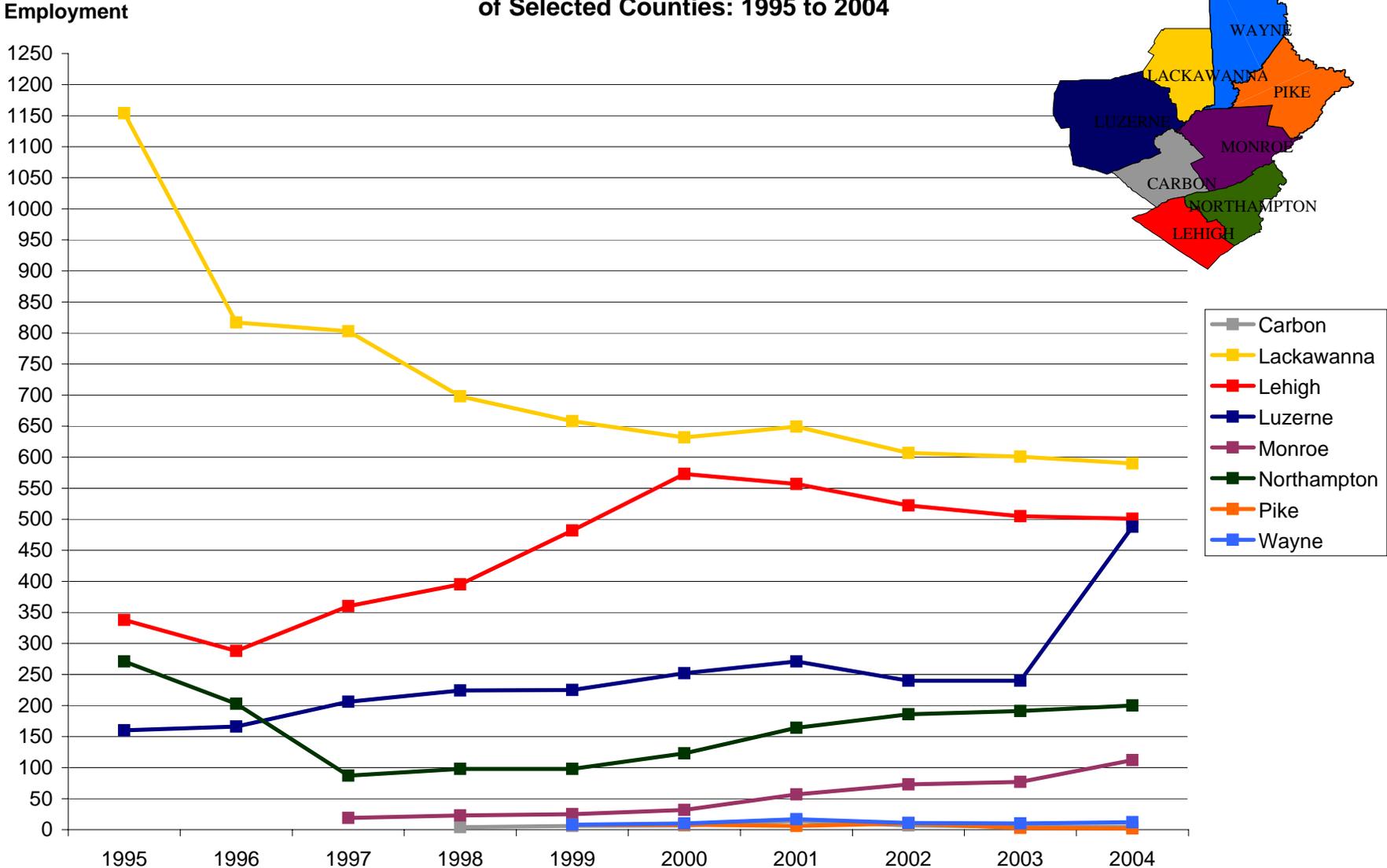
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Employment in Activities Related to Credit Intermediation (NAICS 5223)
 of Selected Counties: 1995 to 2004**



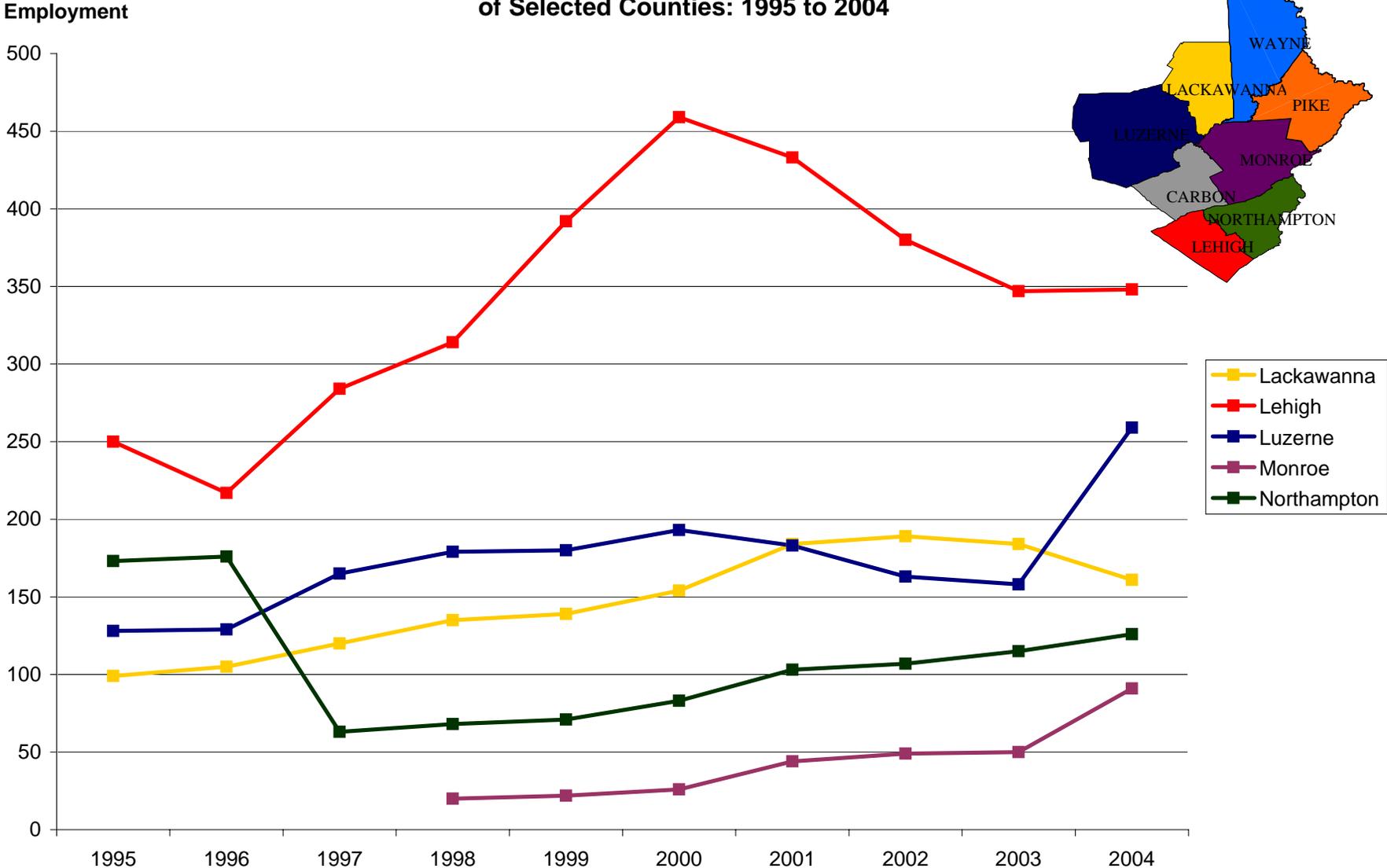
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Securities Firms (NAICS 523) of Selected Counties: 1995 to 2004



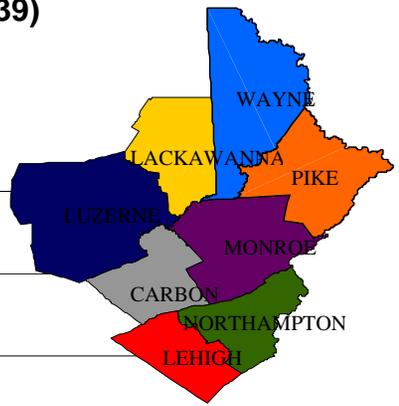
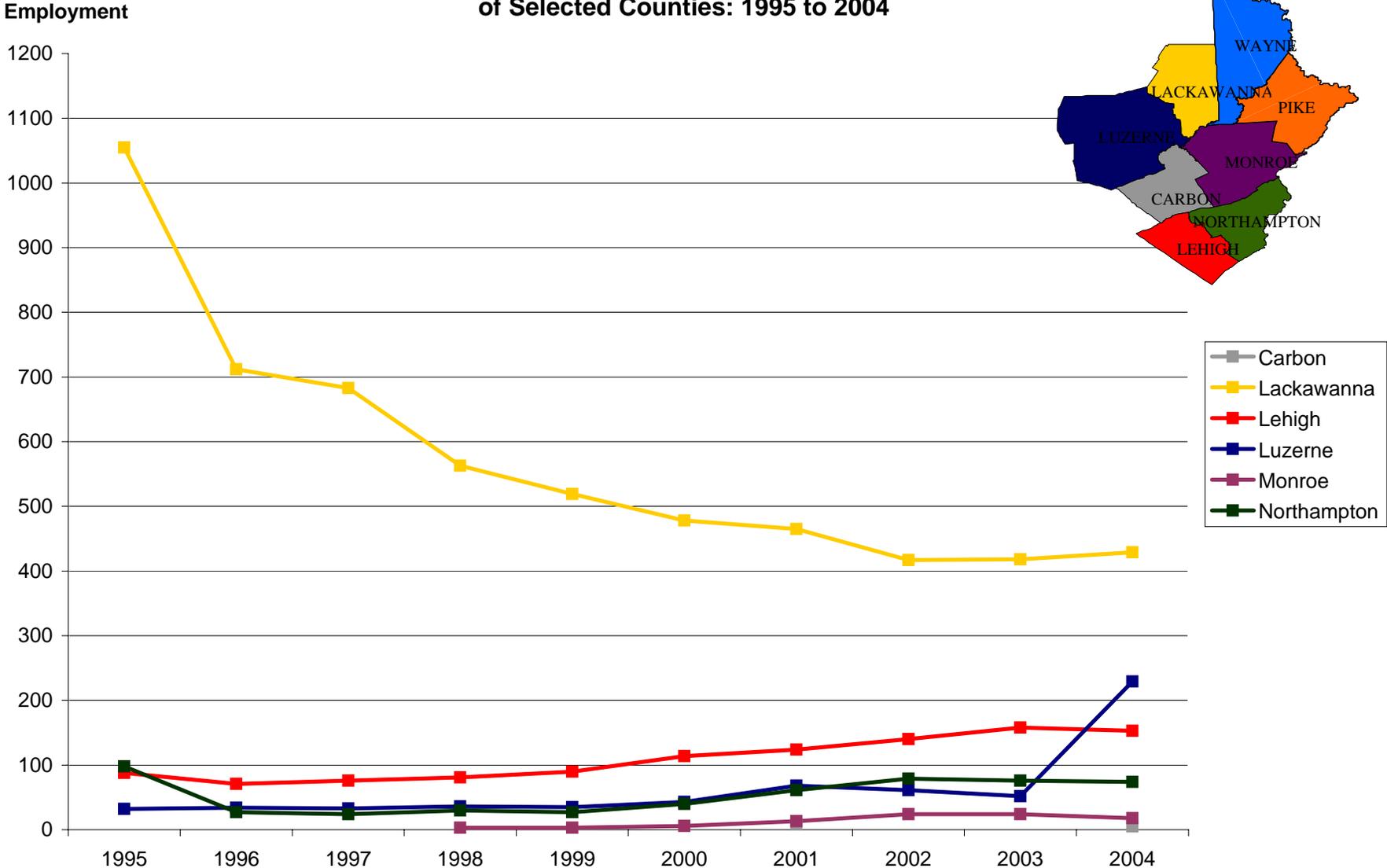
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Securities & Commodity Contracts Brokerages (NAICS 5231) of Selected Counties: 1995 to 2004



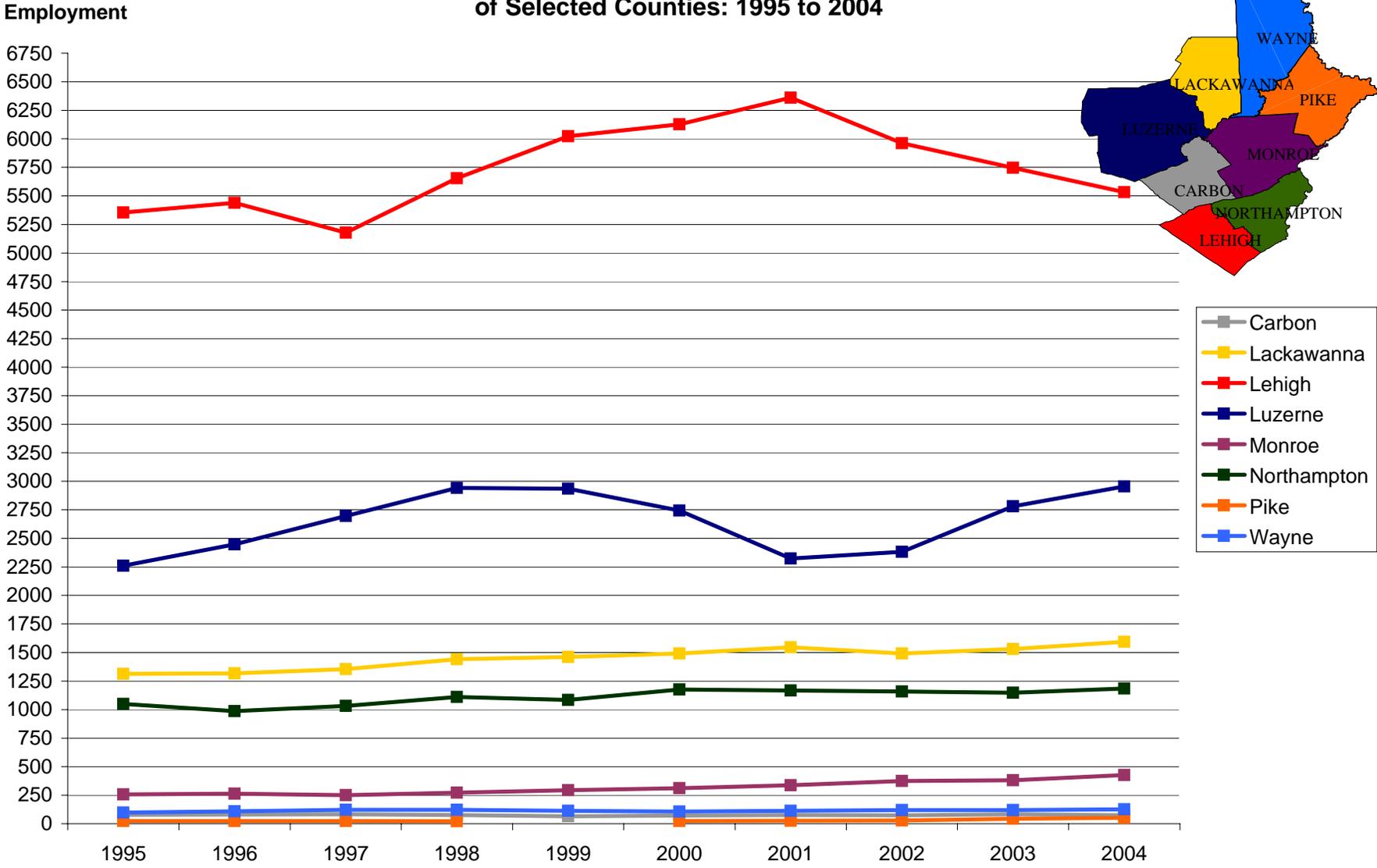
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Other Financial Investment Activities (NAICS 5239) of Selected Counties: 1995 to 2004



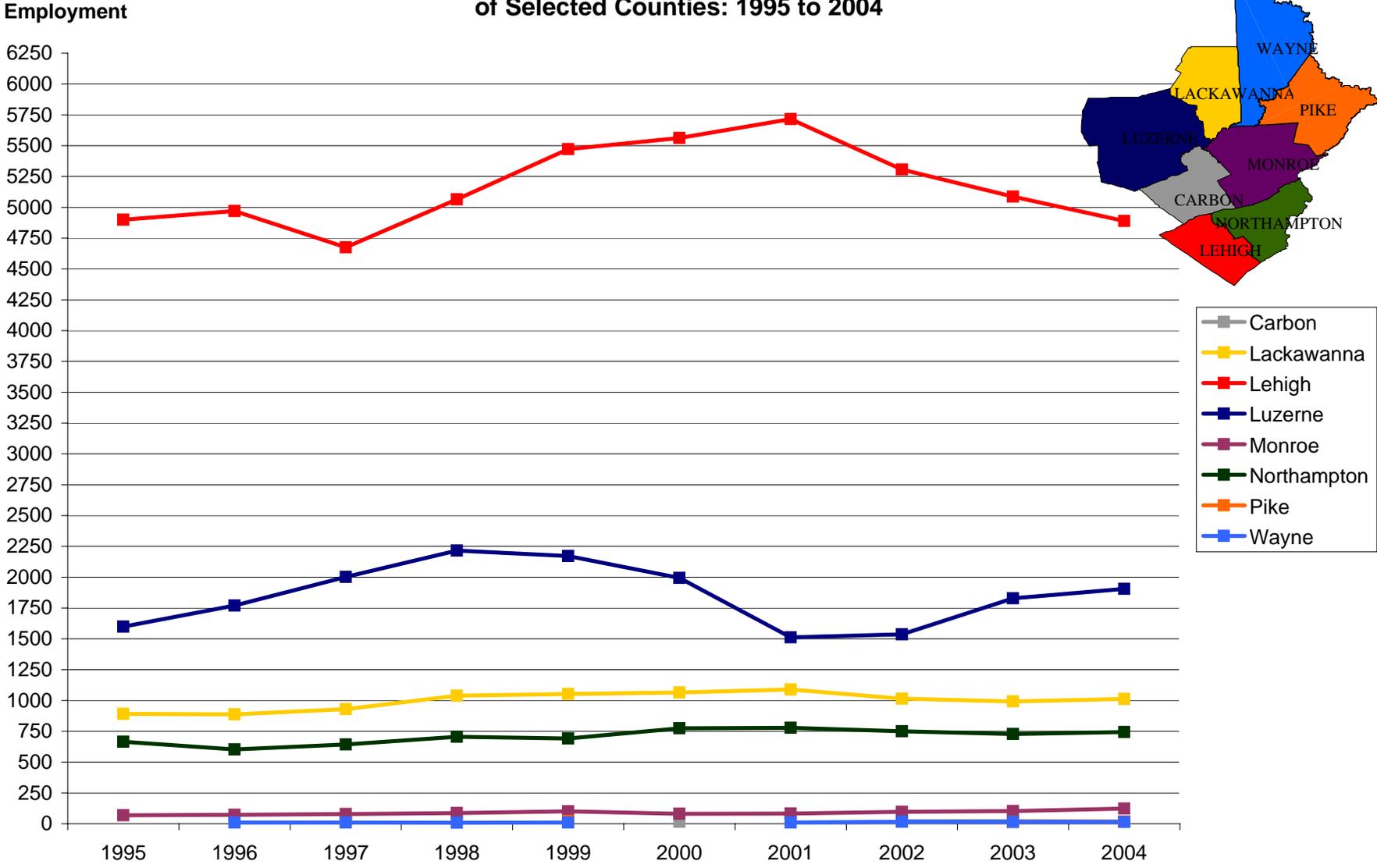
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Insurance Carriers and Related Activities (NAICS 524) of Selected Counties: 1995 to 2004



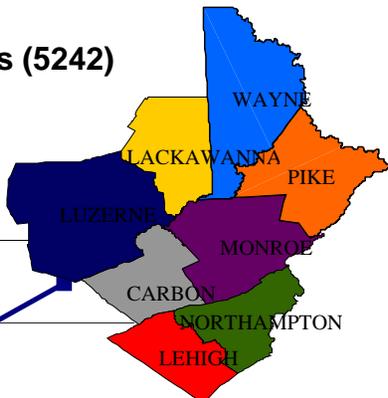
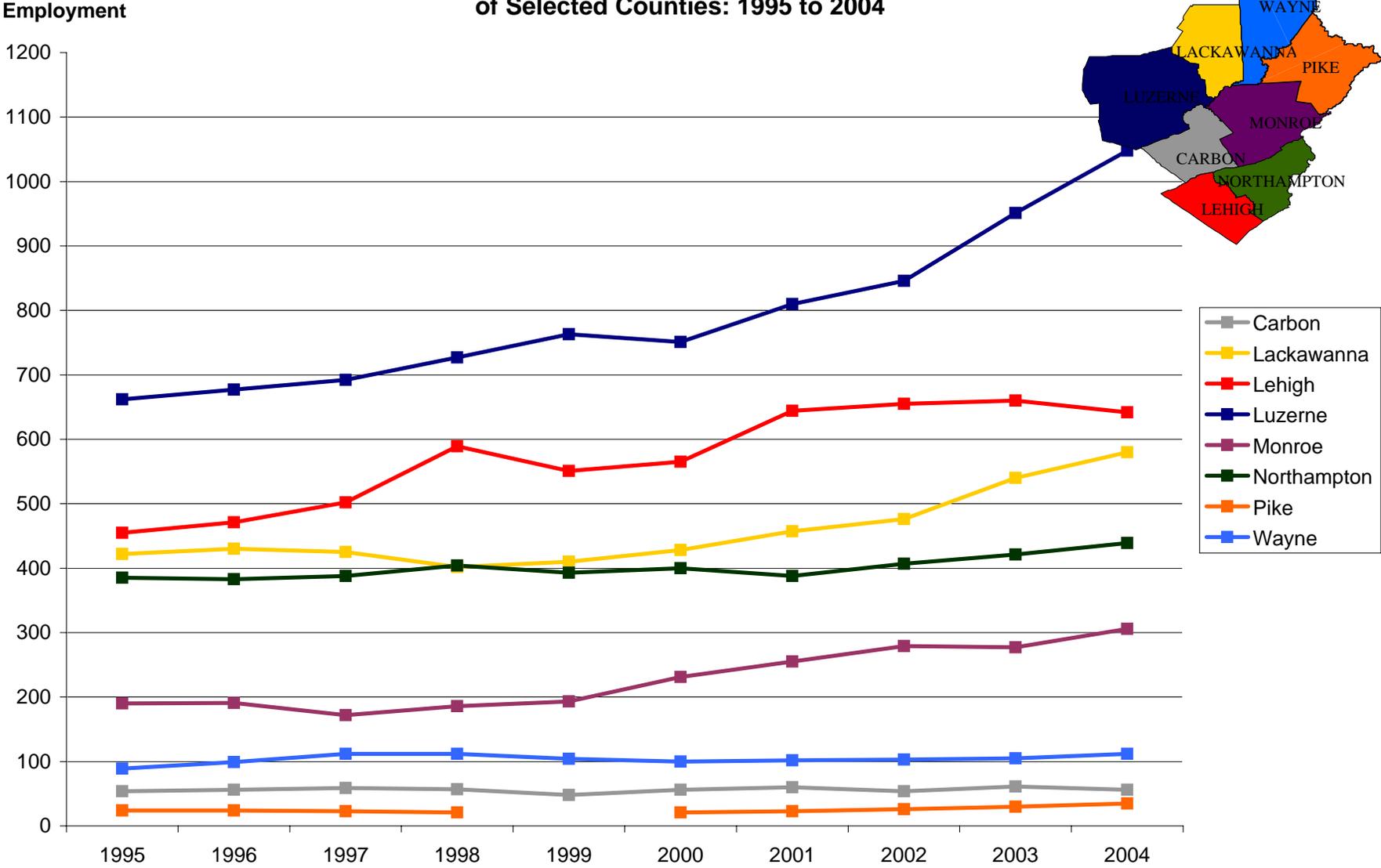
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Employment in Insurance Carriers (NAICS 5241) of Selected Counties: 1995 to 2004



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

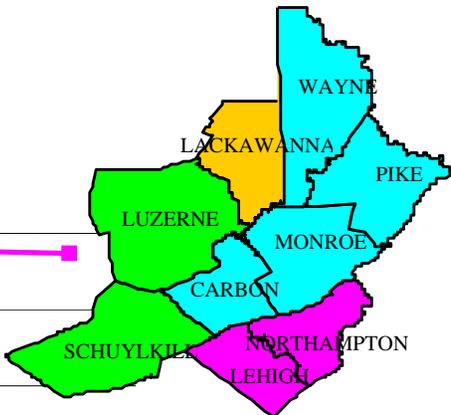
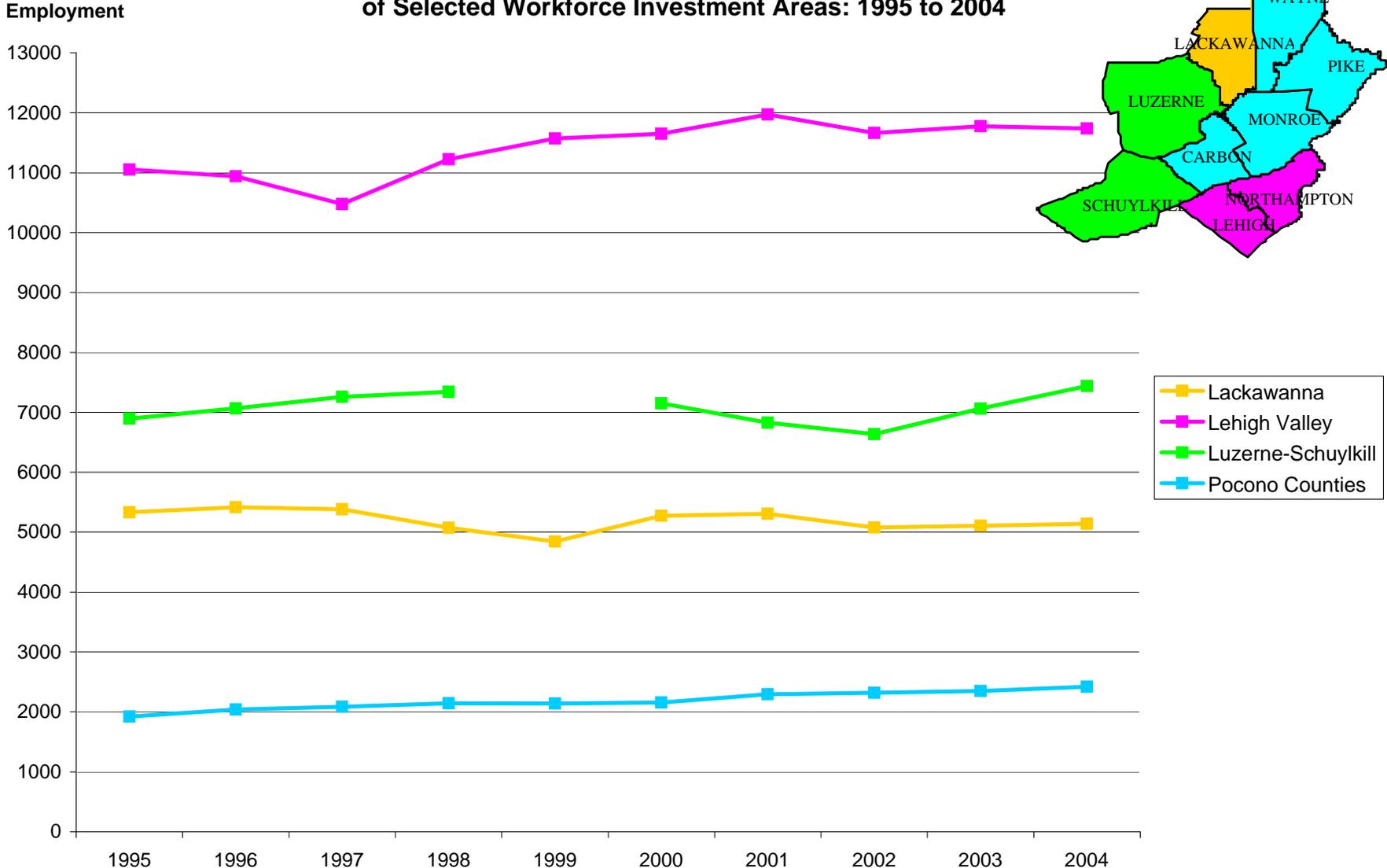
Employment in Insurance Agencies, Brokerages, & Other Related Activities (5242) of Selected Counties: 1995 to 2004



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

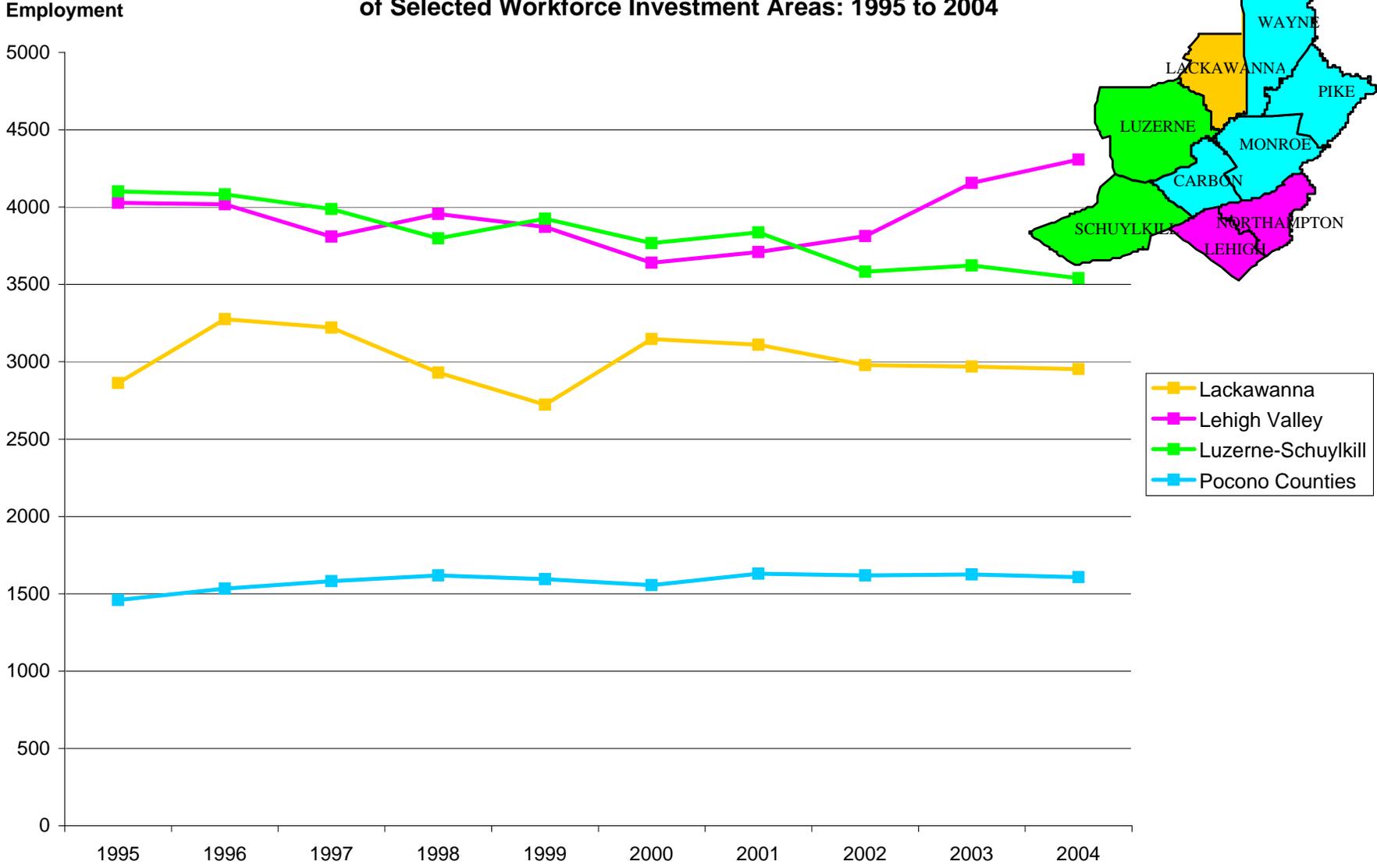
**Finance & Insurance
Employment by
Workforce Investment
Area**

Employment in Finance & Insurance (NAICS 52) of Selected Workforce Investment Areas: 1995 to 2004



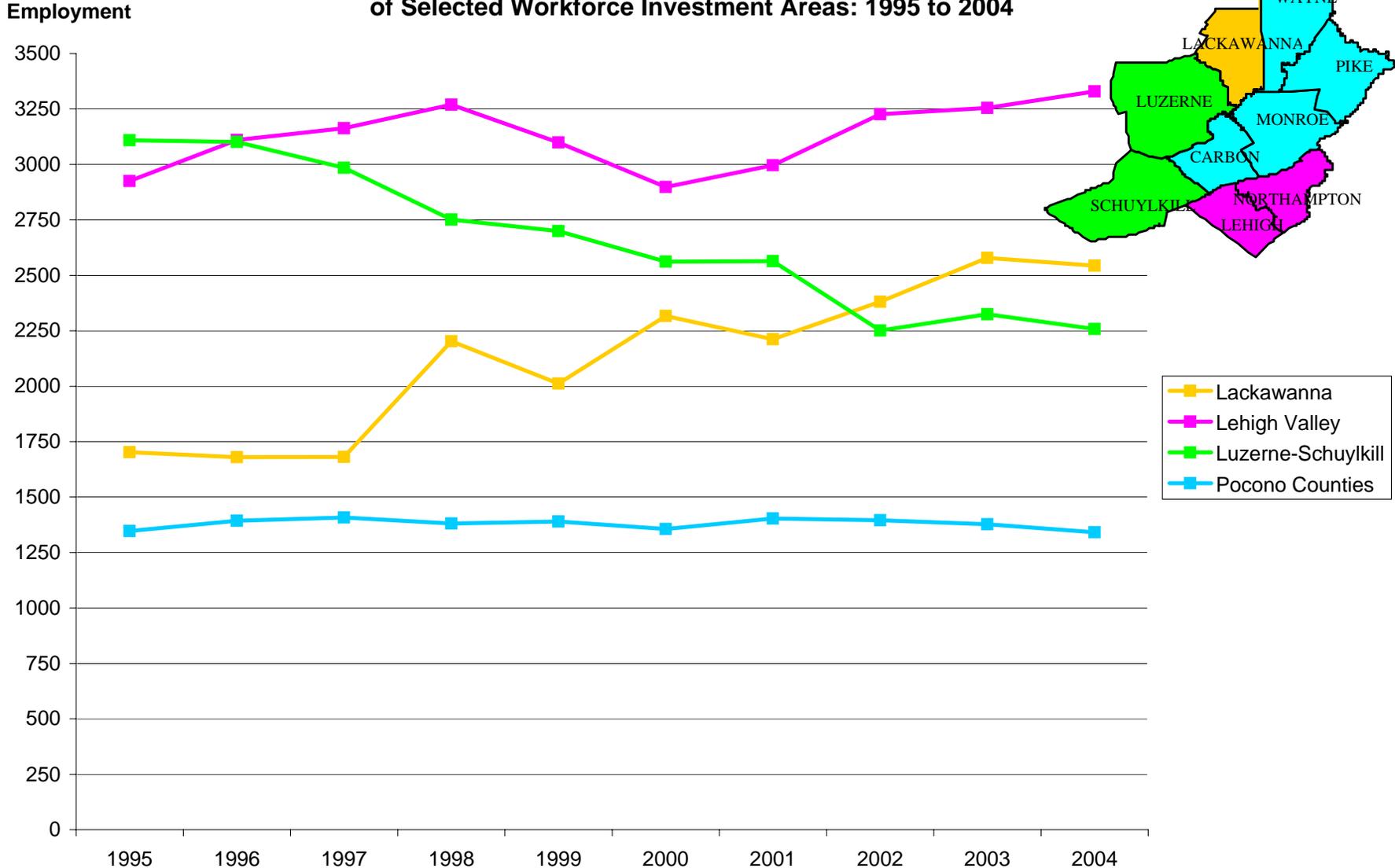
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Credit Institutions (NAICS 522) of Selected Workforce Investment Areas: 1995 to 2004



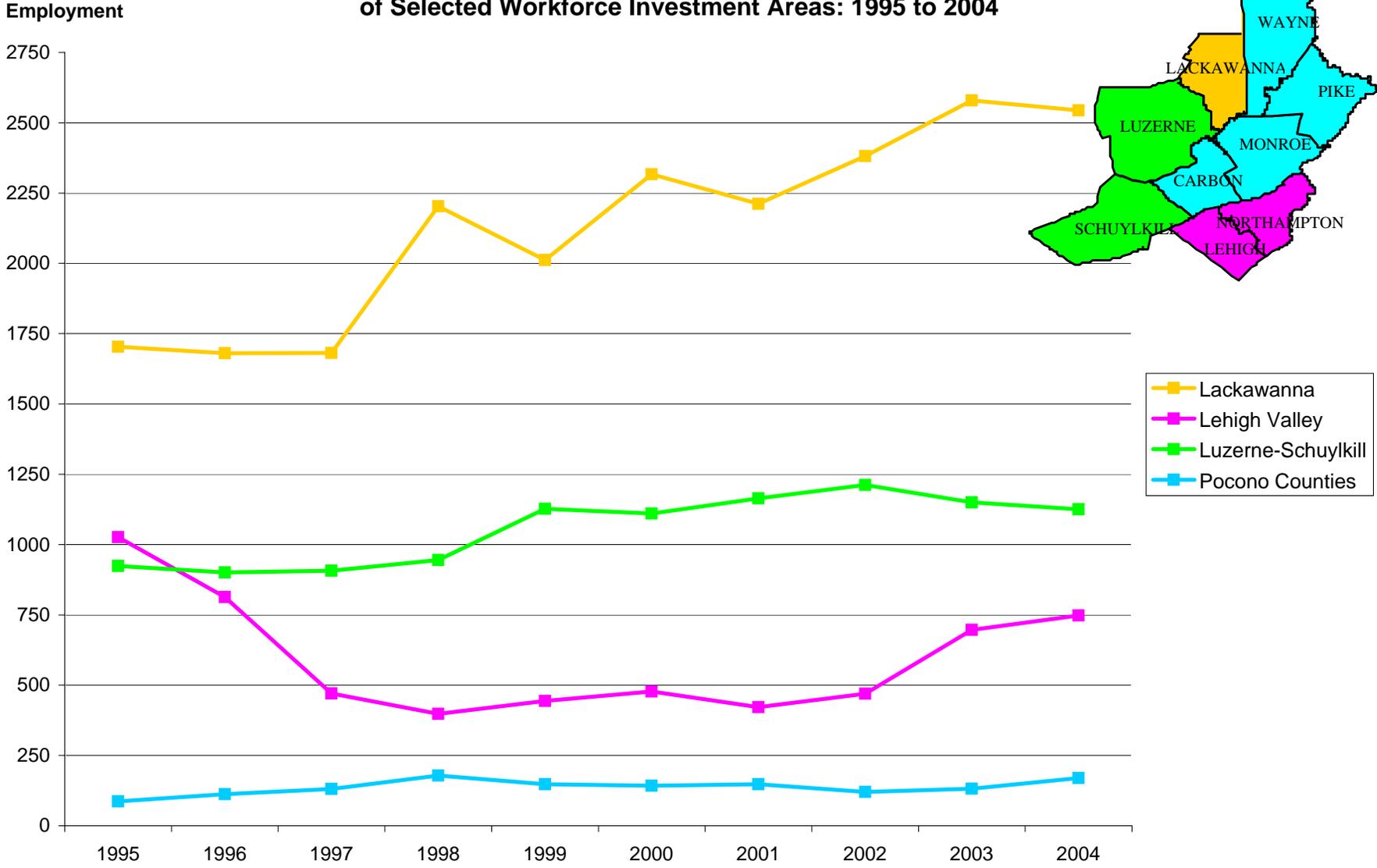
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

**Employment in Depository Credit Intermediation (NAICS 5221)
 of Selected Workforce Investment Areas: 1995 to 2004**



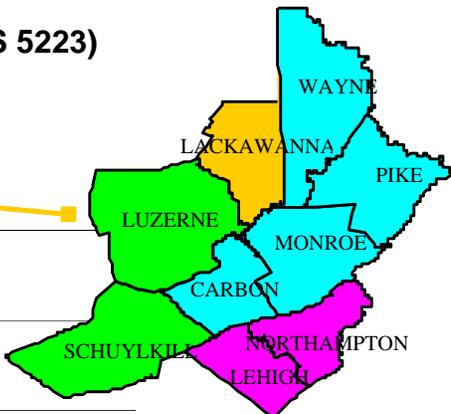
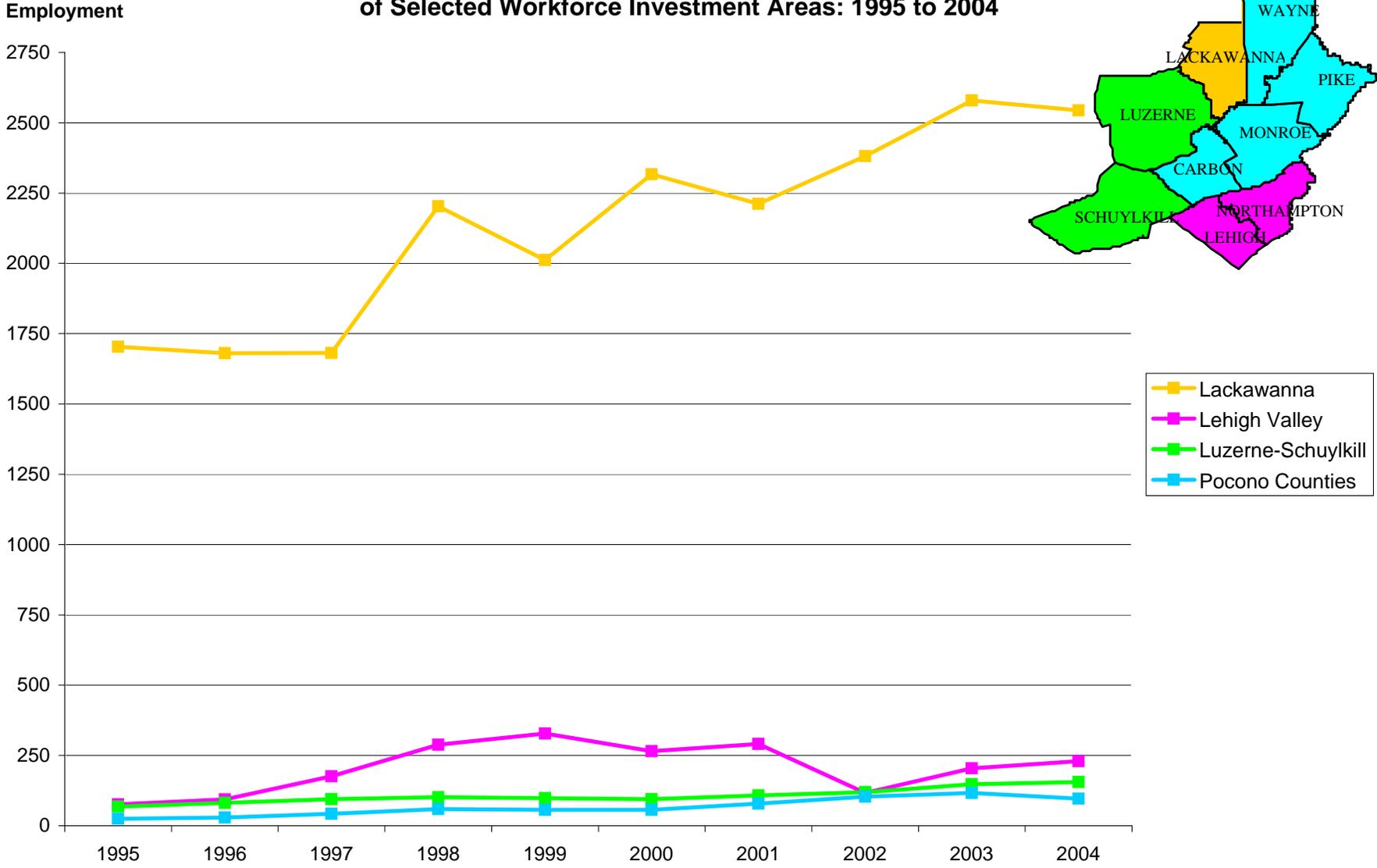
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Nondepository Credit Intermediation (NAICS 5222) of Selected Workforce Investment Areas: 1995 to 2004



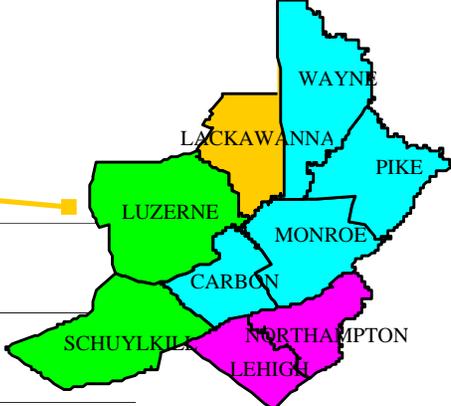
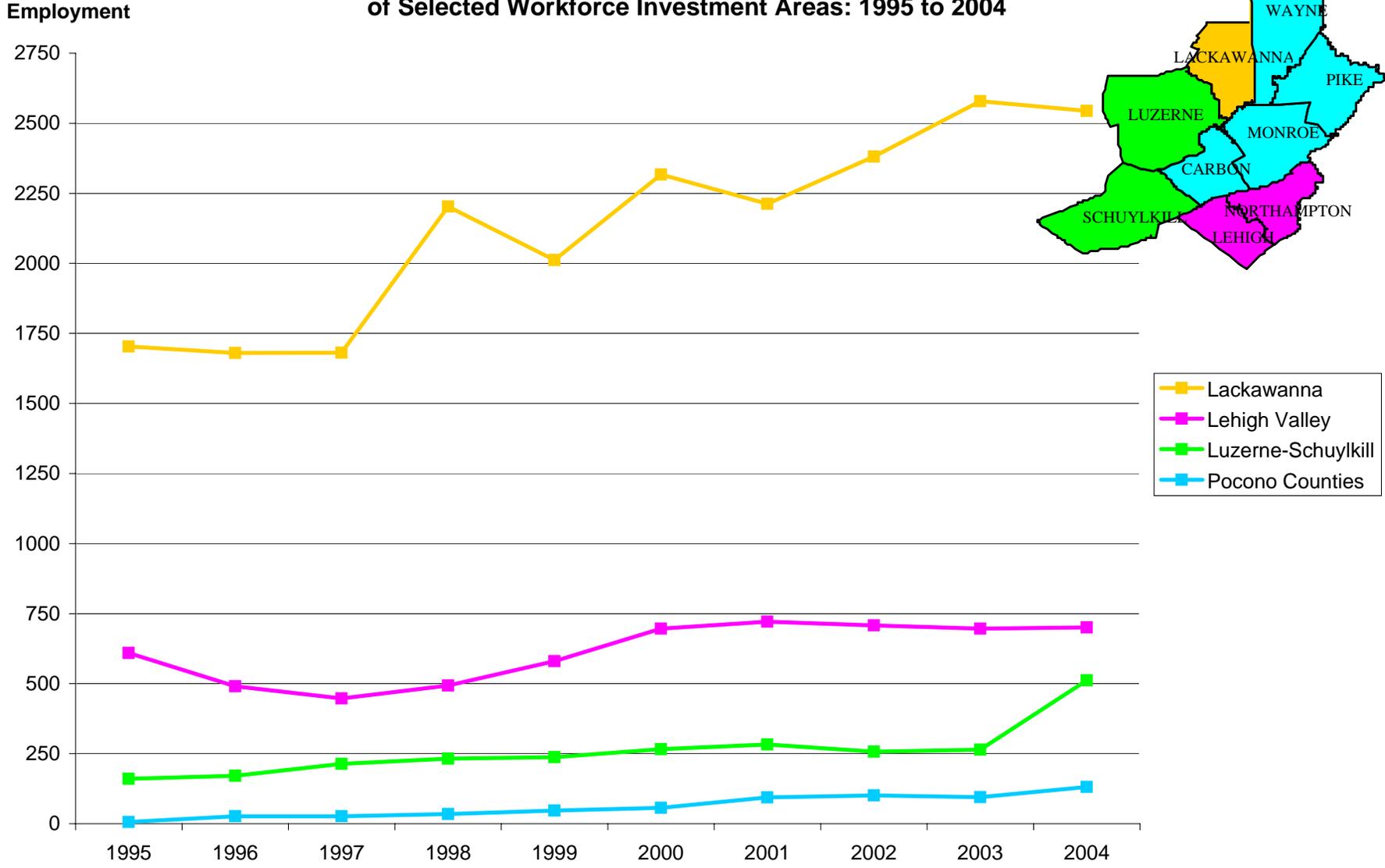
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Activities Related to Credit Intermediation (NAICS 5223) of Selected Workforce Investment Areas: 1995 to 2004



Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

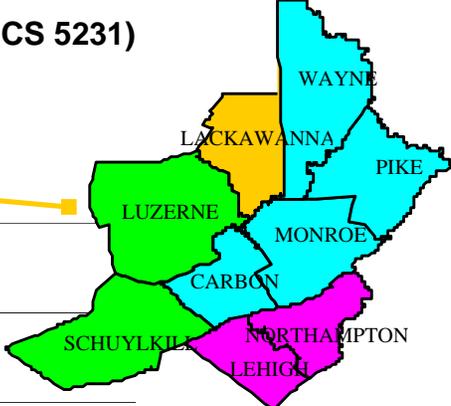
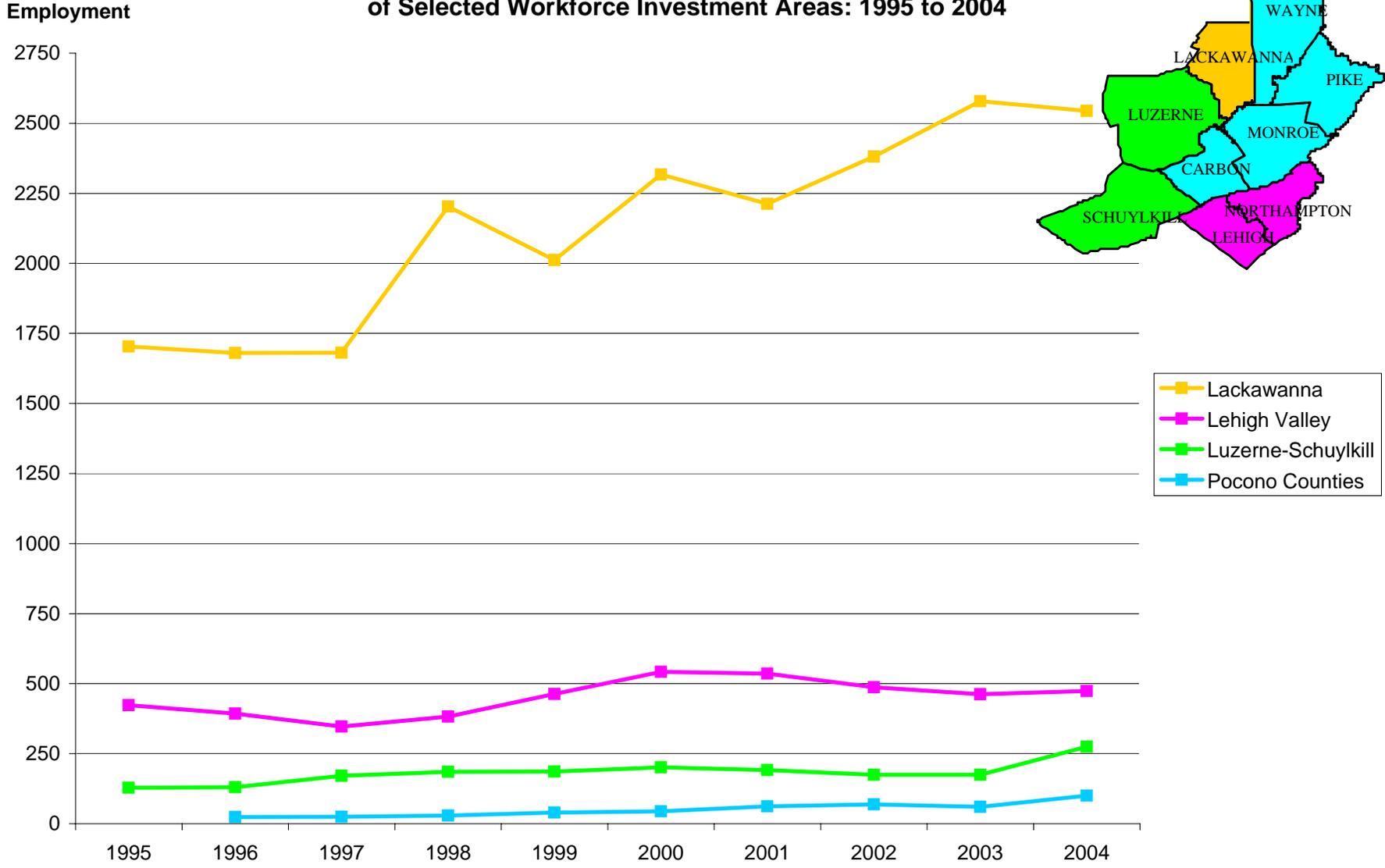
Employment in Securities Firms (NAICS 523) of Selected Workforce Investment Areas: 1995 to 2004



- Lackawanna
- Lehigh Valley
- Luzerne-Schuylkill
- Pocono Counties

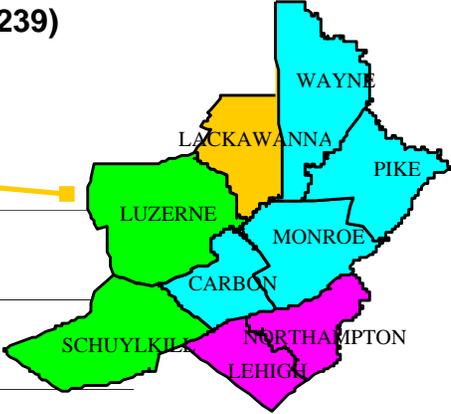
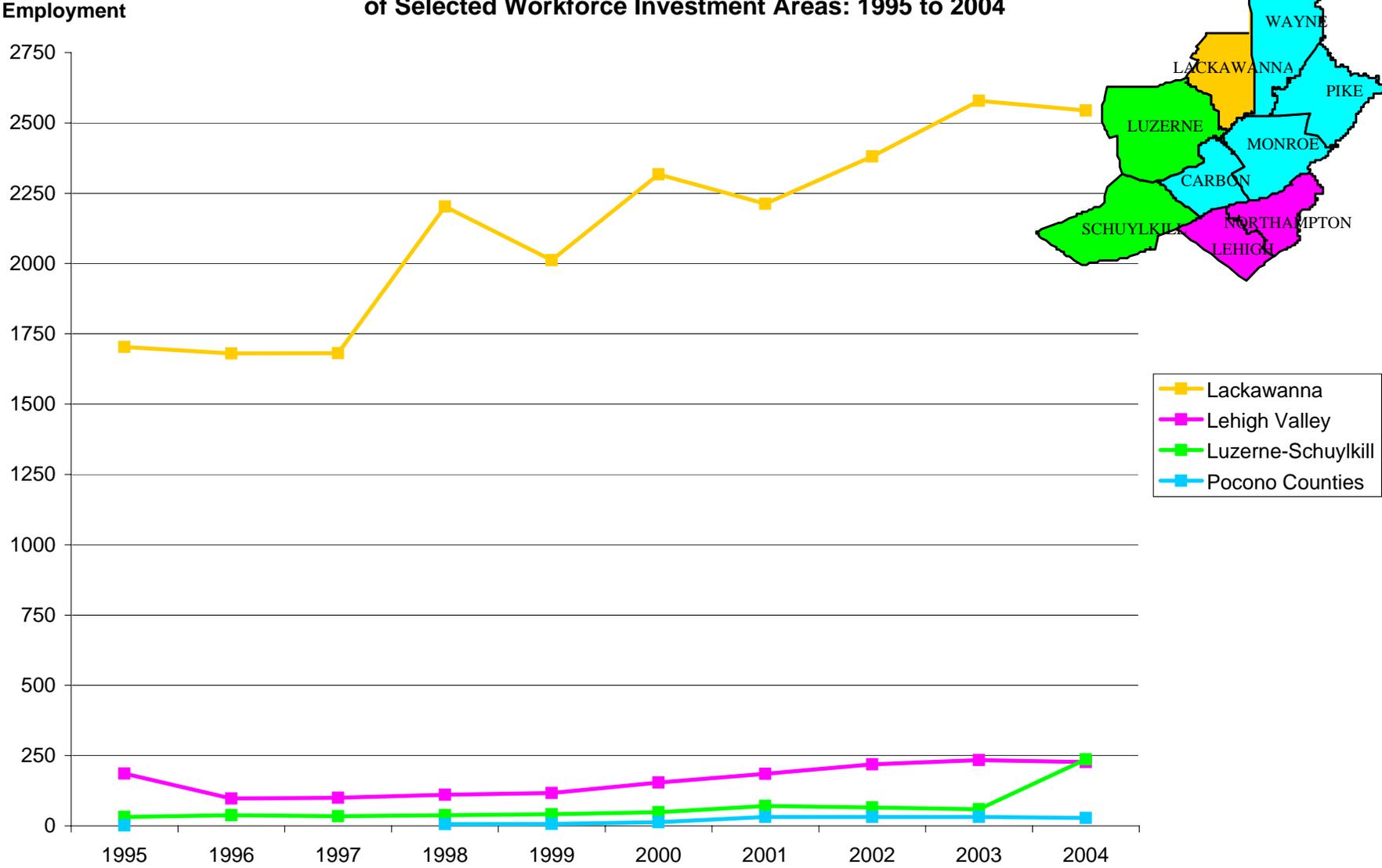
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Securities & Commodity Contracts Brokerages (NAICS 5231) of Selected Workforce Investment Areas: 1995 to 2004



Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

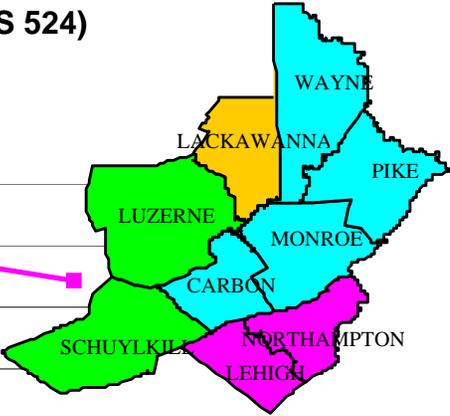
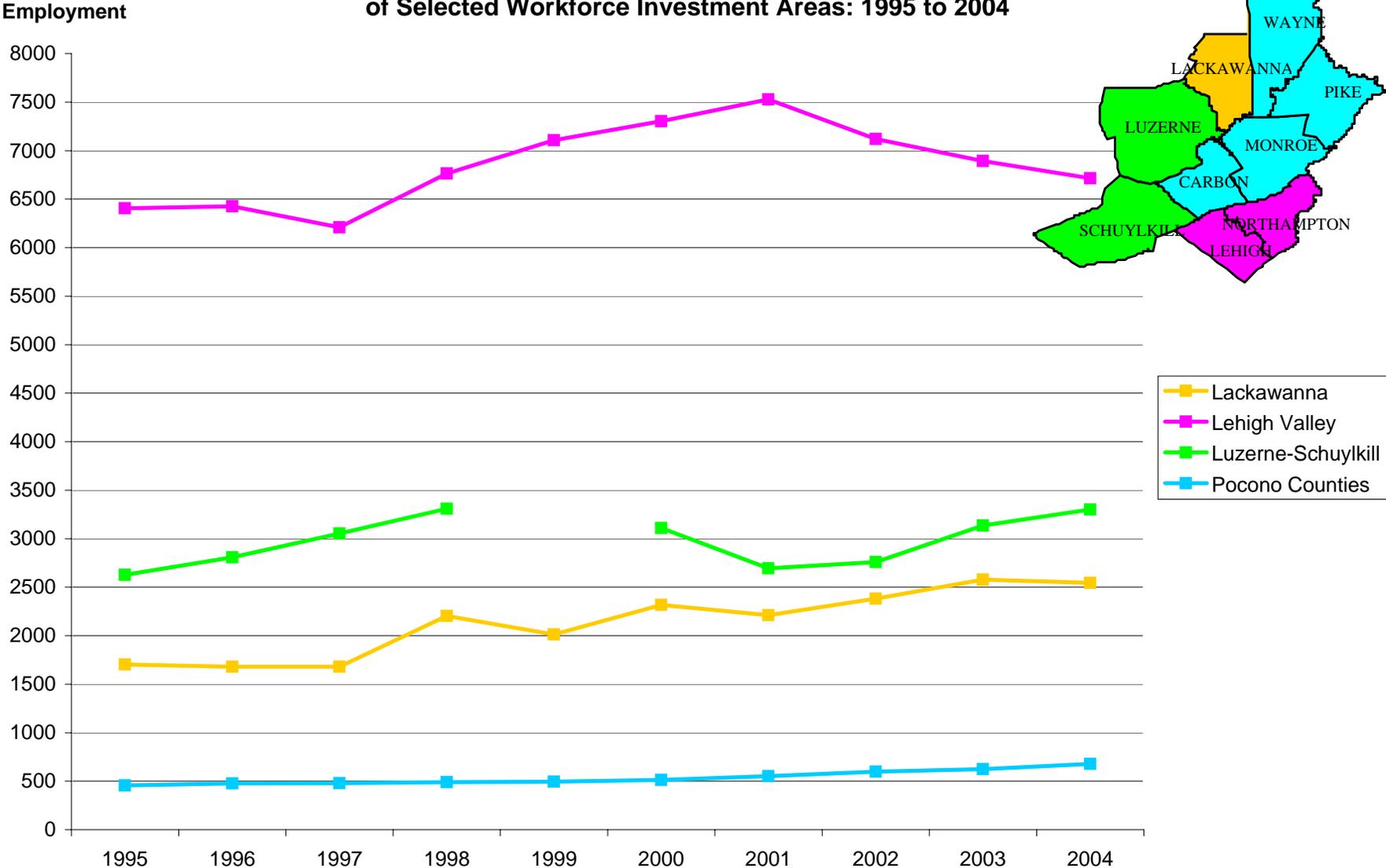
Employment in Other Financial Investment Activities (NAICS 5239) of Selected Workforce Investment Areas: 1995 to 2004



- Lackawanna
- Lehigh Valley
- Luzerne-Schuylkill
- Pocono Counties

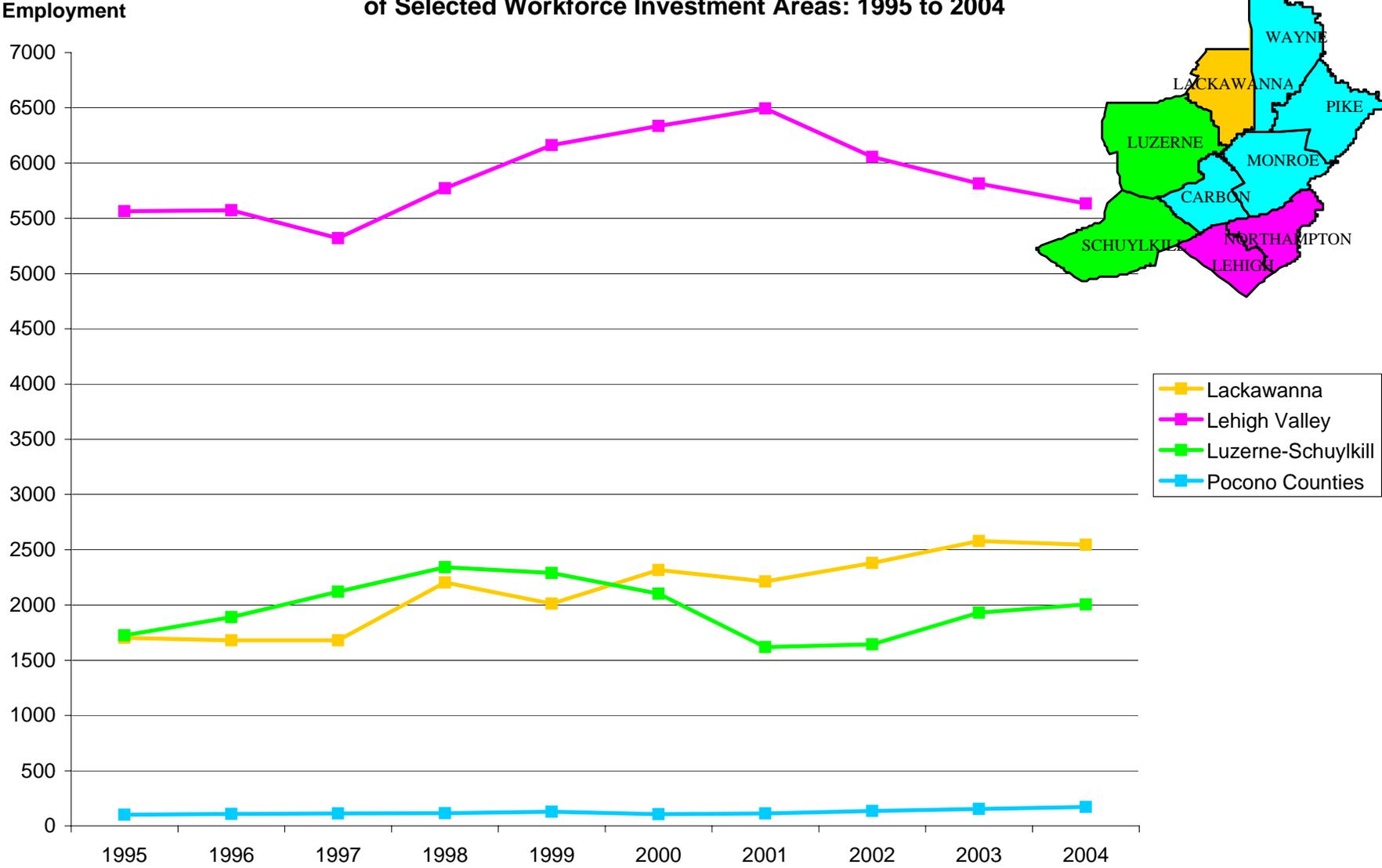
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Insurance Carriers and Related Activities (NAICS 524) of Selected Workforce Investment Areas: 1995 to 2004



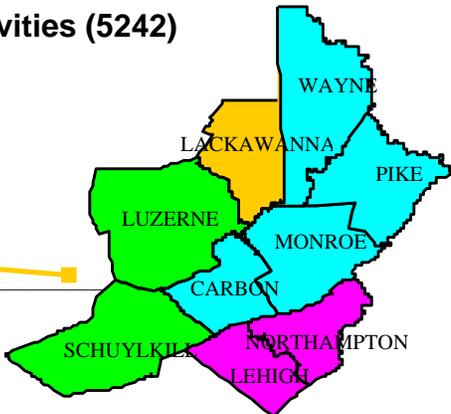
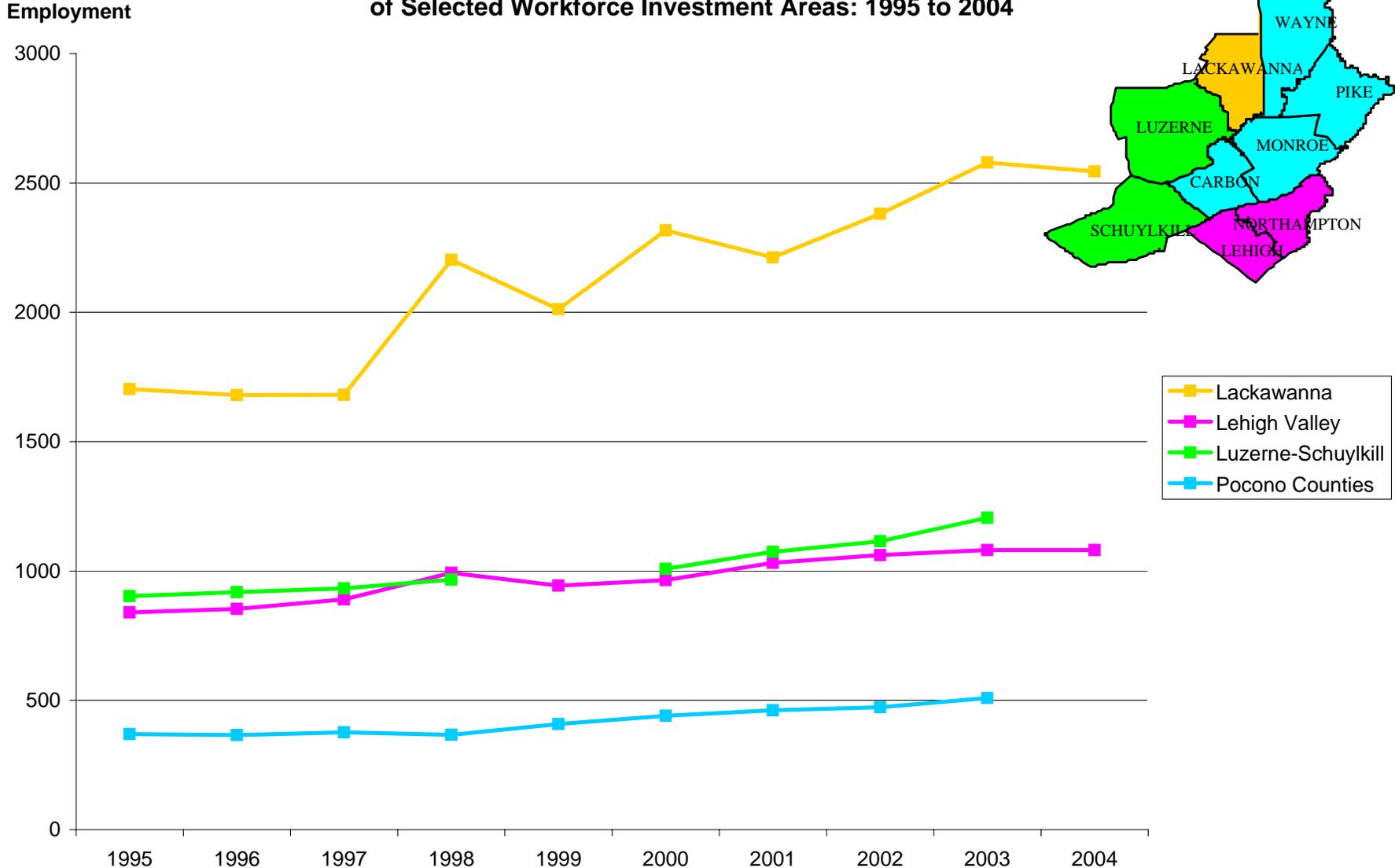
Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Employment in Insurance Carriers (NAICS 5241) of Selected Workforce Investment Areas: 1995 to 2004



Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

**Employment in Insurance Agencies, Brokerages, & Other Related Activities (5242)
 of Selected Workforce Investment Areas: 1995 to 2004**



- Lackawanna
- Lehigh Valley
- Luzerne-Schuylkill
- Pocono Counties

Footnote: Lehigh Valley WIA - Lehigh and Northampton Counties, Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

**Finance & Insurance
Projected Employment
by County**

Finance and Insurance Industry Employment by County Estimated 2002 and Projected 2012

County	NAICS	Industry Title	Employment		Change		Avg Annual Change
			2002	2012	Level	Percent	
Carbon	52	Finance and insurance	437	532	95	21.7	10
Carbon	522	Credit intermediation and related activities	353	420	67	19.0	7
Carbon	5221	Depository Credit Intermediation	339	402	63	18.6	6
Carbon	523	Securities, commodity contracts, investments	8	12	4	50.0	0
Carbon	5239	Other Financial Investment Activities	3	5	2	66.7	0
Carbon	524	Insurance carriers and related activities	76	100	24	31.6	2
Carbon	5241	Insurance Carriers	21	24	3	14.3	0
Carbon	5242	Agencies, Brokerages, and Other Insurance Related Activities	55	76	21	38.2	2
Lackawanna	52	Finance and insurance	5,194	5,369	175	3.4	18
Lackawanna	522	Credit intermediation and related activities	3,032	3,096	64	2.1	6
Lackawanna	5221	Depository Credit Intermediation	2,400	2,405	5	0.2	1
Lackawanna	5222	Nondepository Credit Intermediation	556	601	45	8.1	5
Lackawanna	5223	Activities Related to Credit Intermediation	76	90	14	18.4	1
Lackawanna	523	Securities, commodity contracts, investments	632	741	109	17.2	11
Lackawanna	5231	Securities and Commodity Contracts Intermediation and Brokerage	198	211	13	6.6	1
Lackawanna	5239	Other Financial Investment Activities	434	530	96	22.1	10
Lackawanna	524	Insurance carriers and related activities	1,528	1,530	2	0.1	0
Lackawanna	5241	Insurance Carriers	1,038	961	-77	-7.4	-8
Lackawanna	5242	Agencies, Brokerages, and Other Insurance Related Activities	490	569	79	16.1	8
Lehigh	52	Finance and insurance	8,787	9,239	452	5.1	45
Lehigh	522	Credit intermediation and related activities	2,203	2,415	212	9.6	21
Lehigh	5221	Depository Credit Intermediation	1,779	1,915	136	7.6	14
Lehigh	5222	Nondepository Credit Intermediation	342	397	55	16.1	6
Lehigh	5223	Activities Related to Credit Intermediation	82	103	21	25.6	2
Lehigh	523	Securities, commodity contracts, investments	537	641	104	19.4	10
Lehigh	5231	Securities and Commodity Contracts Intermediation and Brokerage	392	450	58	14.8	6
Lehigh	5239	Other Financial Investment Activities	144	189	45	31.3	5
Lehigh	524	Insurance carriers and related activities	6,031	6,164	133	2.2	13
Lehigh	5241	Insurance Carriers	5,369	5,338	-31	-0.6	-3
Lehigh	5242	Agencies, Brokerages, and Other Insurance Related Activities	662	826	164	24.8	16

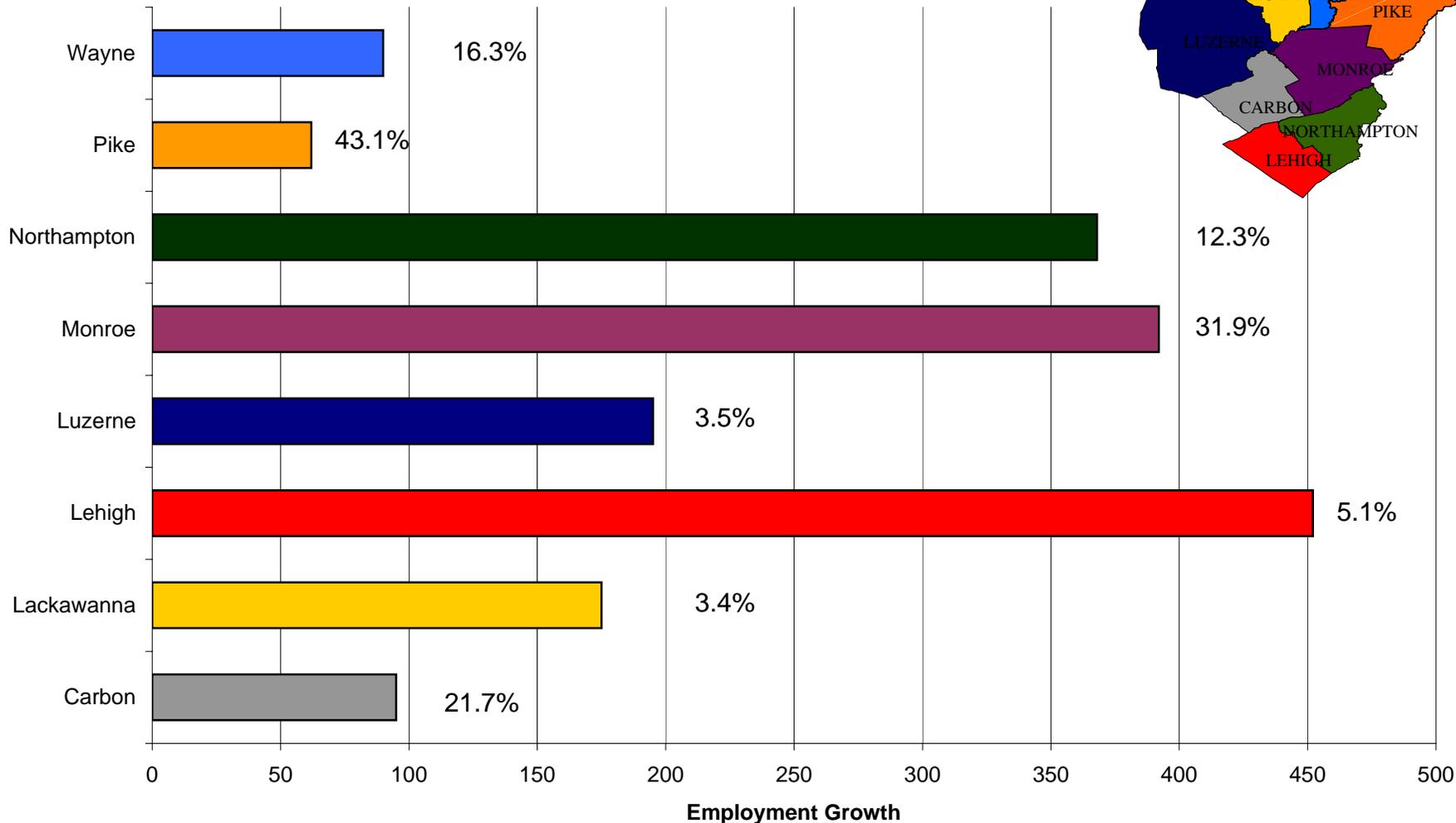
Finance and Insurance Industry Employment by County
Estimated 2002 and Projected 2012

County	NAICS	Industry Title	Employment		Change		Avg Annual
			2002	2012	Level	Percent	Change
Luzerne	52	Finance and insurance	5,556	5,751	195	3.5	20
Luzerne	522	Credit intermediation and related activities	2,828	2,958	130	4.6	13
Luzerne	5221	Depository Credit Intermediation	1,521	1,530	9	0.6	1
Luzerne	5222	Nondepository Credit Intermediation	1,194	1,295	101	8.5	10
Luzerne	5223	Activities Related to Credit Intermediation	113	133	20	17.7	2
Luzerne	523	Securities, commodity contracts, investments	248	281	33	13.3	3
Luzerne	5231	Securities and Commodity Contracts Intermediation and Brokerage	170	182	12	7.1	1
Luzerne	5239	Other Financial Investment Activities	61	75	14	23.0	1
Luzerne	524	Insurance carriers and related activities	2,447	2,480	33	1.3	3
Luzerne	5241	Insurance Carriers	1,571	1,459	-112	-7.1	-11
Luzerne	5242	Agencies, Brokerages, and Other Insurance Related Activities	876	1,021	145	16.6	15
Luzerne	525	Funds, trusts, and other financial vehicles	33	32	-1	-3.0	0
Luzerne	5251	Insurance and Employee Benefit Funds	33	32	-1	-3.0	0
Monroe	52	Finance and insurance	1,228	1,620	392	31.9	39
Monroe	522	Credit intermediation and related activities	767	984	217	28.3	22
Monroe	5221	Depository Credit Intermediation	604	755	151	25.0	15
Monroe	5222	Nondepository Credit Intermediation	80	108	28	35.0	3
Monroe	5223	Activities Related to Credit Intermediation	83	121	38	45.8	4
Monroe	523	Securities, commodity contracts, investments	76	106	30	39.5	3
Monroe	5231	Securities and Commodity Contracts Intermediation and Brokerage	51	68	17	33.3	2
Monroe	5239	Other Financial Investment Activities	25	38	13	52.0	1
Monroe	524	Insurance carriers and related activities	384	528	144	37.5	14
Monroe	5241	Insurance Carriers	98	113	15	15.3	2
Monroe	5242	Agencies, Brokerages, and Other Insurance Related Activities	286	415	129	45.1	13

Finance and Insurance Industry Employment by County Estimated 2002 and Projected 2012

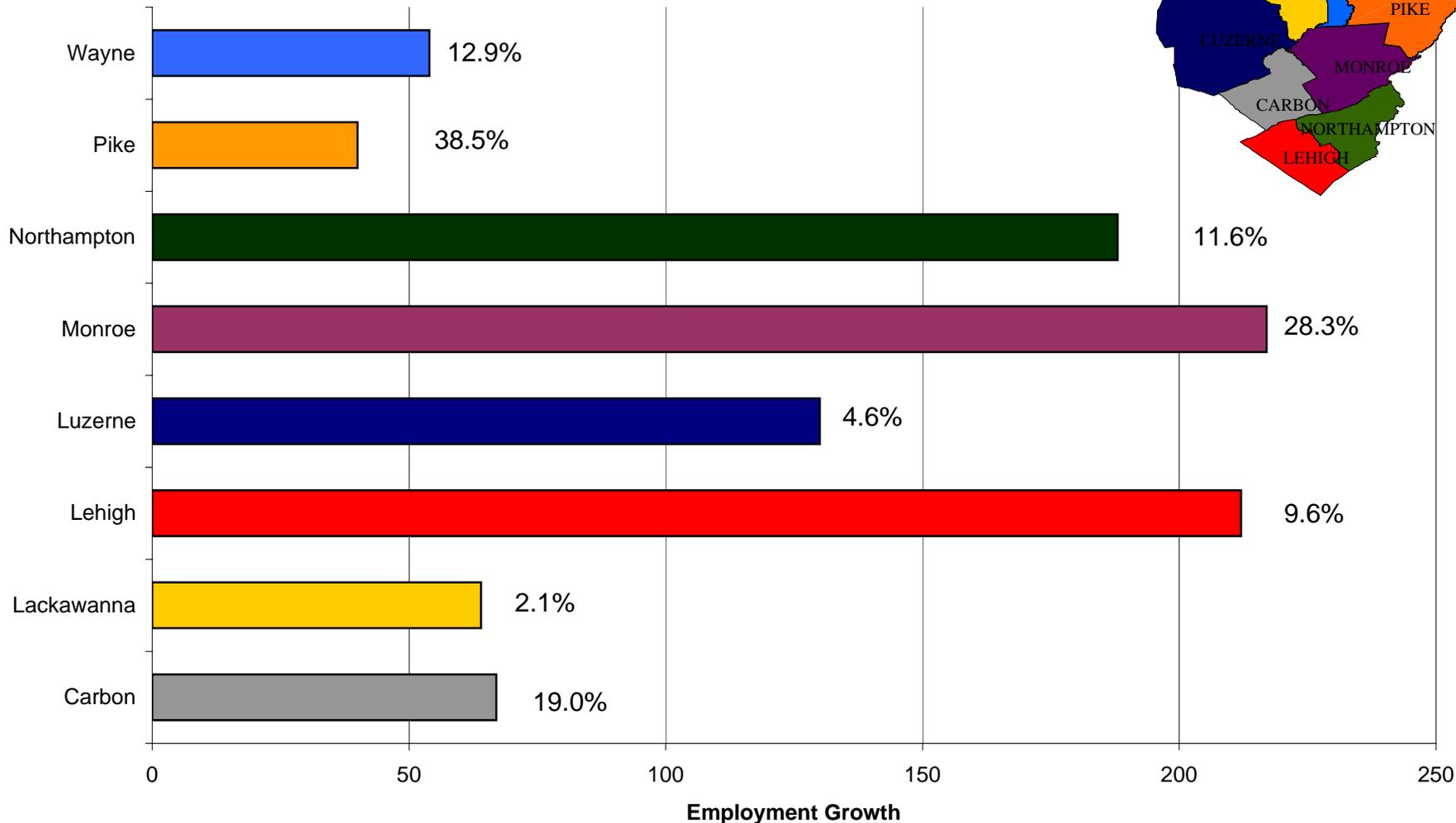
County	NAICS	Industry Title	Employment		Change		Avg Annual
			2002	2012	Level	Percent	Change
Northampton	52	Finance and insurance	2,990	3,358	368	12.3	37
Northampton	522	Credit intermediation and related activities	1,620	1,808	188	11.6	19
Northampton	5221	Depository Credit Intermediation	1,448	1,599	151	10.4	15
Northampton	5222	Nondepository Credit Intermediation	134	160	26	19.4	3
Northampton	5223	Activities Related to Credit Intermediation	38	49	11	28.9	1
Northampton	523	Securities, commodity contracts, investments	192	240	48	25.0	5
Northampton	5231	Securities and Commodity Contracts Intermediation and Brokerage	111	131	20	18.0	2
Northampton	5239	Other Financial Investment Activities	81	109	28	34.6	3
Northampton	524	Insurance carriers and related activities	1,177	1,309	132	11.2	13
Northampton	5241	Insurance Carriers	763	778	15	2.0	2
Northampton	5242	Agencies, Brokerages, and Other Insurance Related Activities	414	531	117	28.3	12
Pike	52	Finance and insurance	144	206	62	43.1	6
Pike	522	Credit intermediation and related activities	104	144	40	38.5	4
Pike	5221	Depository Credit Intermediation	96	131	35	36.5	4
Pike	5223	Activities Related to Credit Intermediation	8	13	5	62.5	1
Pike	523	Securities, commodity contracts, investments	10	15	5	50.0	1
Pike	524	Insurance carriers and related activities	30	47	17	56.7	2
Pike	5241	Insurance Carriers	4	5	1	25.0	0
Pike	5242	Agencies, Brokerages, and Other Insurance Related Activities	26	42	16	61.5	2
Wayne	52	Finance and insurance	551	641	90	16.3	9
Wayne	522	Credit intermediation and related activities	417	471	54	12.9	5
Wayne	5221	Depository Credit Intermediation	366	408	42	11.5	4
Wayne	5223	Activities Related to Credit Intermediation	10	14	4	40.0	0
Wayne	523	Securities, commodity contracts, investments	11	15	4	36.4	0
Wayne	524	Insurance carriers and related activities	123	155	32	26.0	3
Wayne	5241	Insurance Carriers	17	18	1	5.9	0
Wayne	5242	Agencies, Brokerages, and Other Insurance Related Activities	106	137	31	29.2	3

**Projected Growth and Percent Growth
 in Finance & Insurance (NAICS 52)
 of Selected Counties: 2002 to 2012**



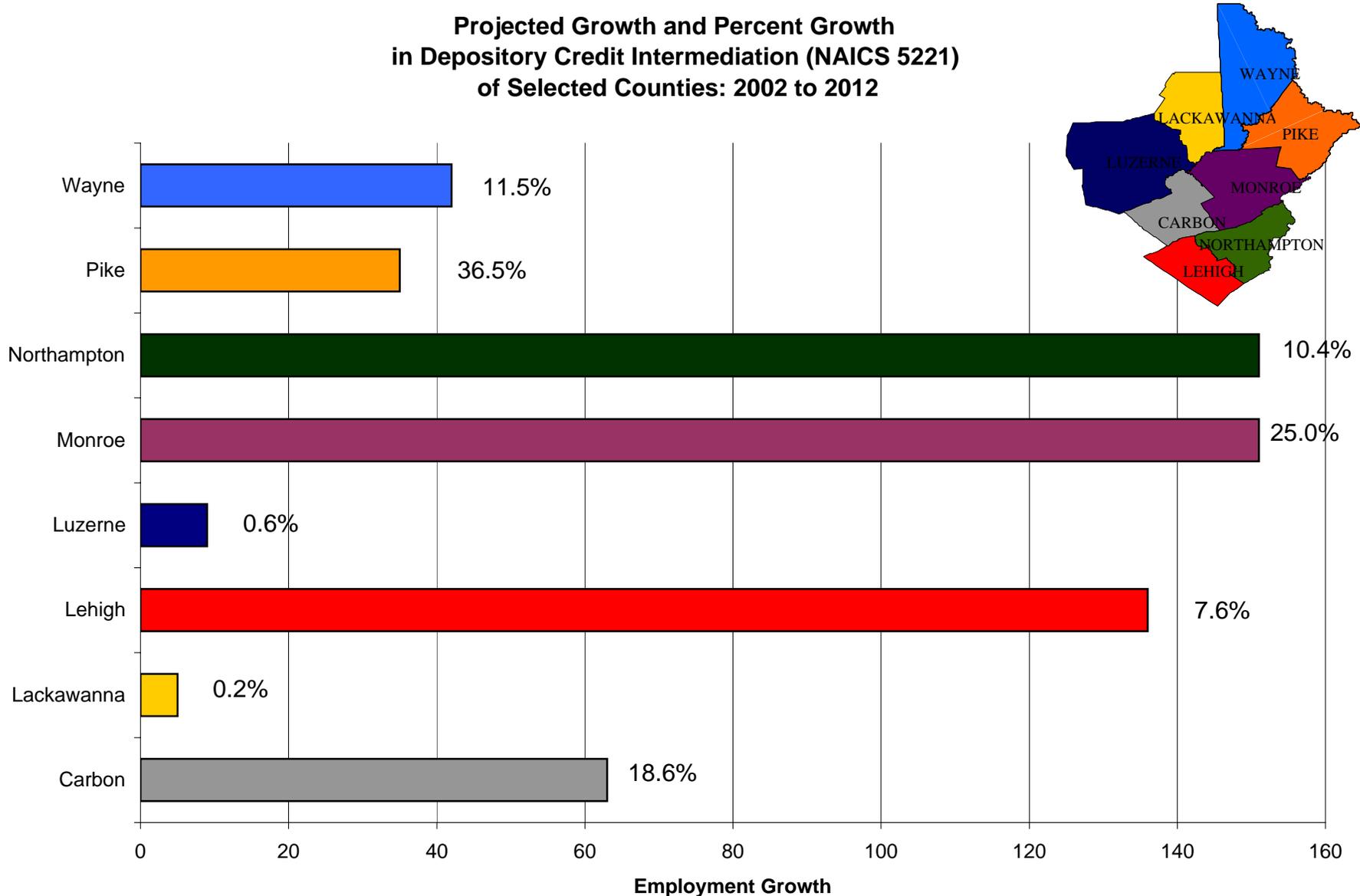
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Credit Institutions (NAICS 522) of Selected Counties: 2002 to 2012



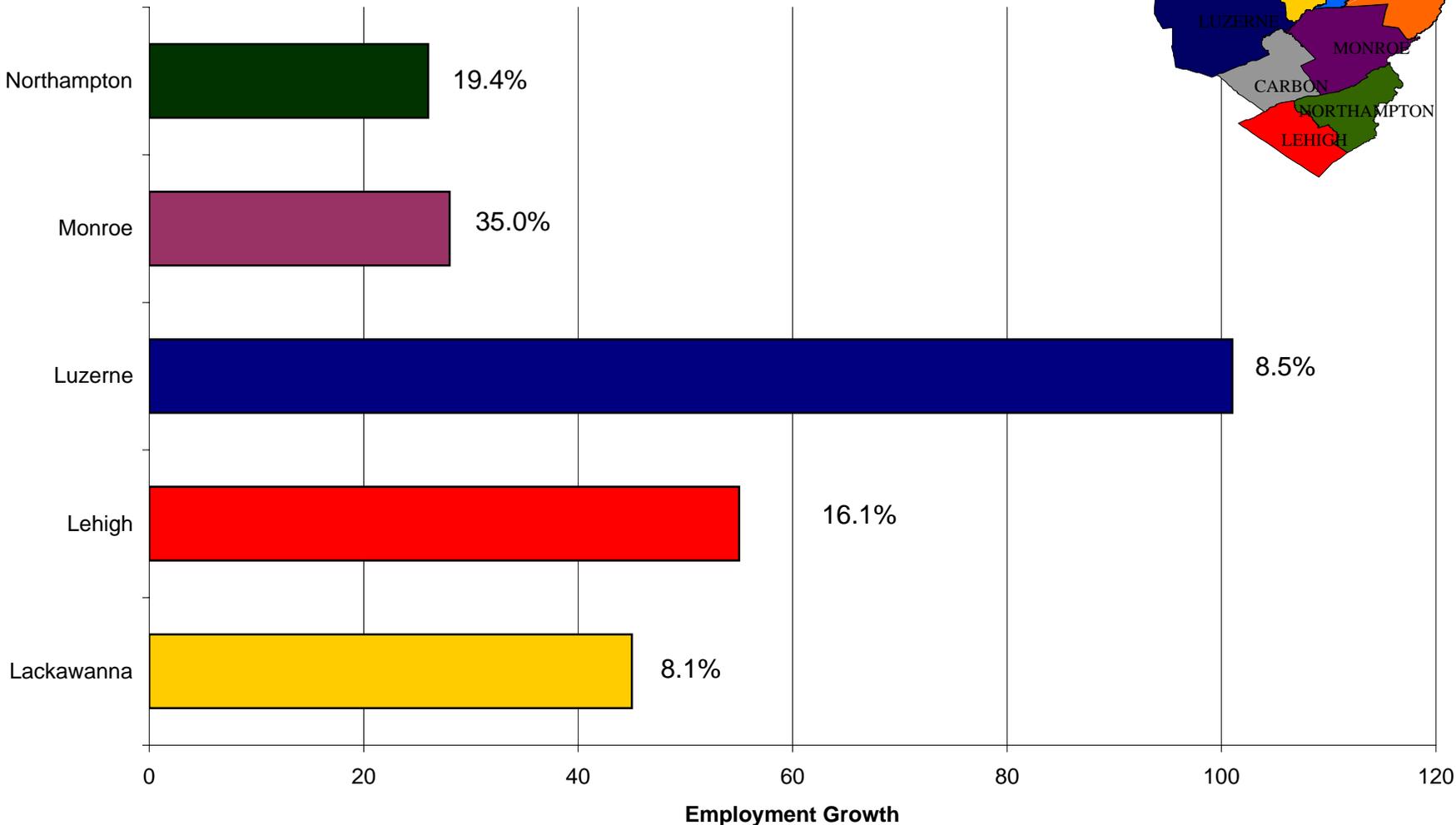
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Depository Credit Intermediation (NAICS 5221) of Selected Counties: 2002 to 2012



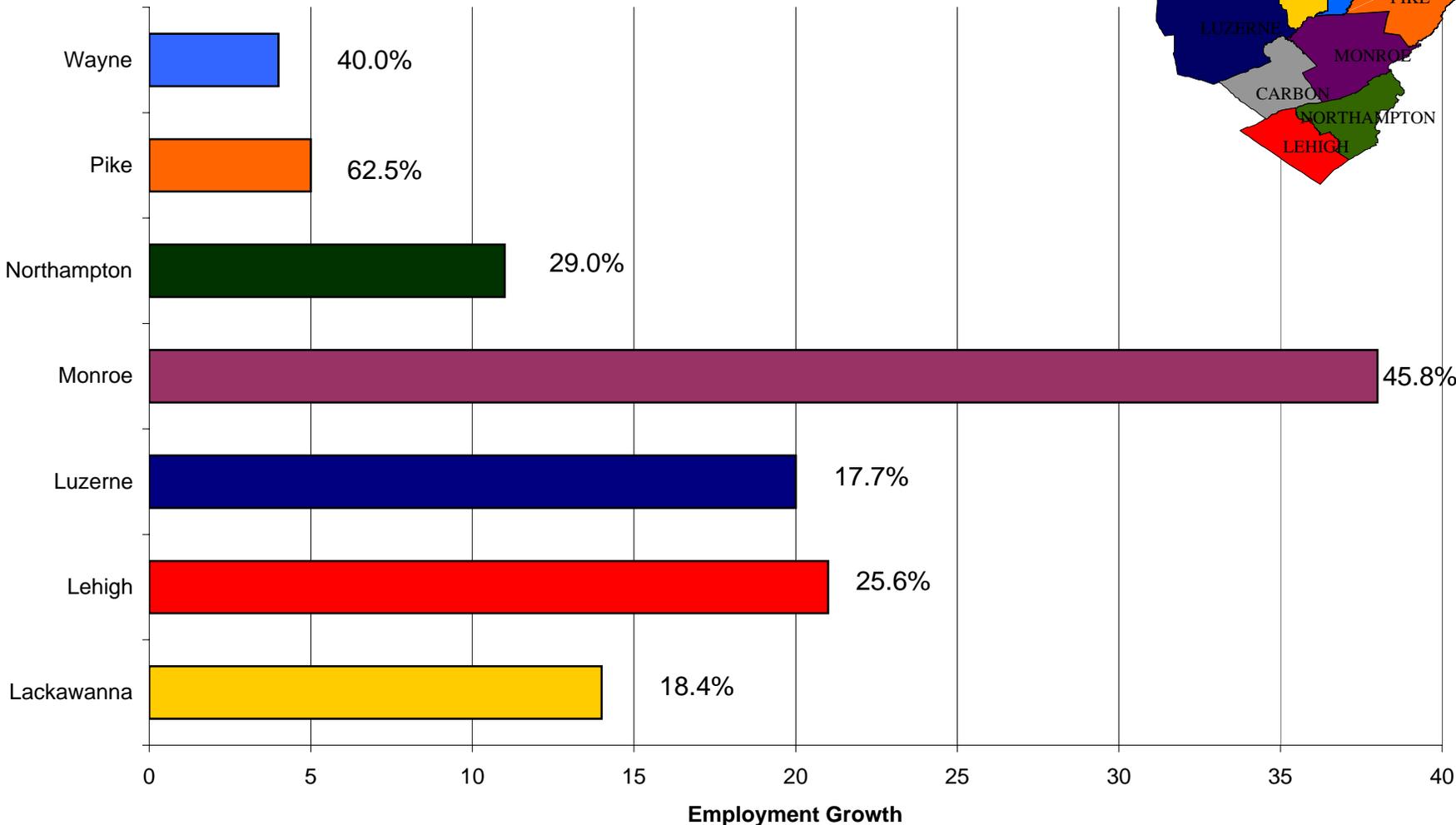
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Nondepository Credit Intermediation (NAICS 5222) of Selected Counties: 2002 to 2012



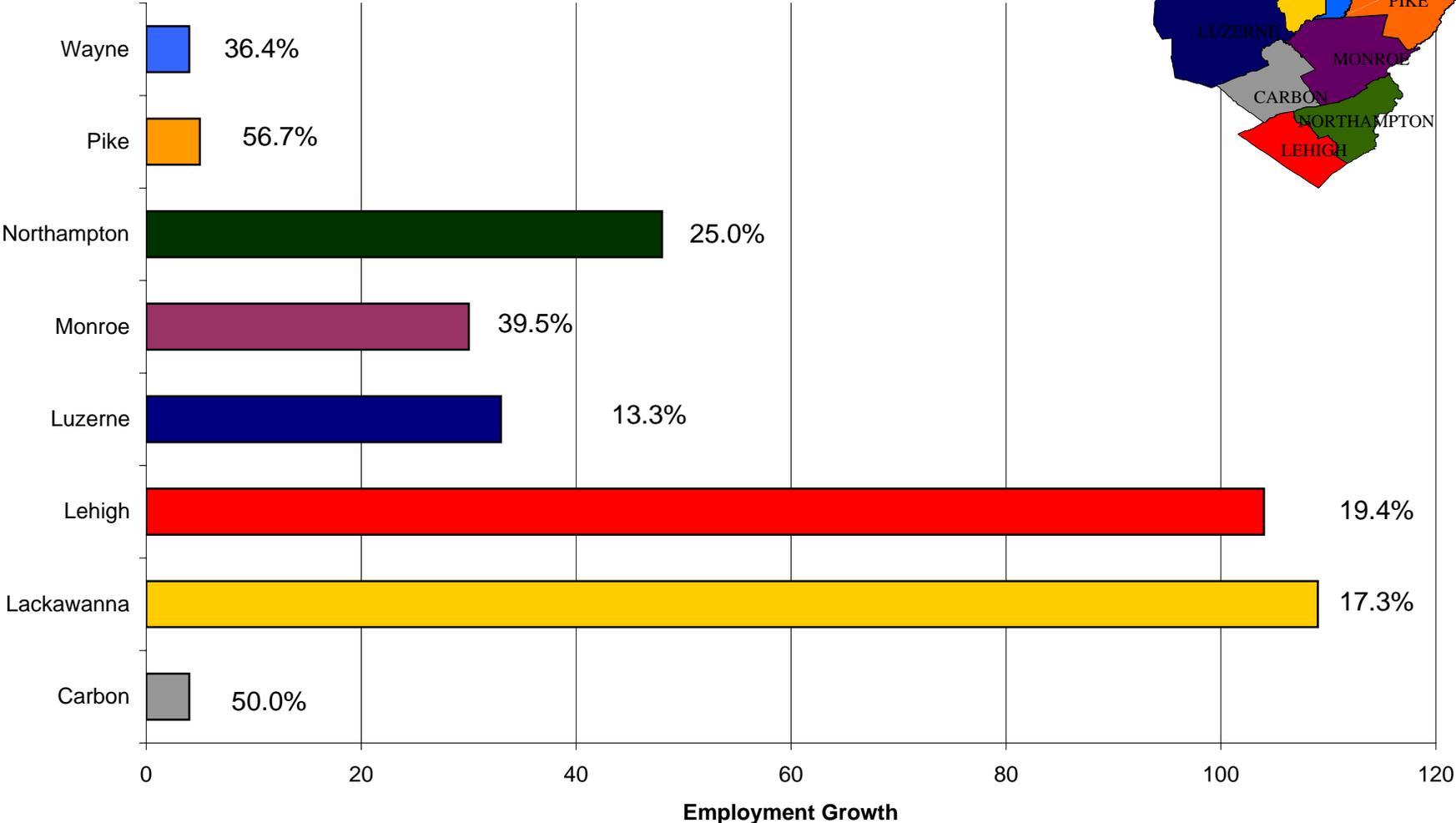
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Activities Related to Credit Intermediation (NAICS 5223) of Selected Counties: 2002 to 2012



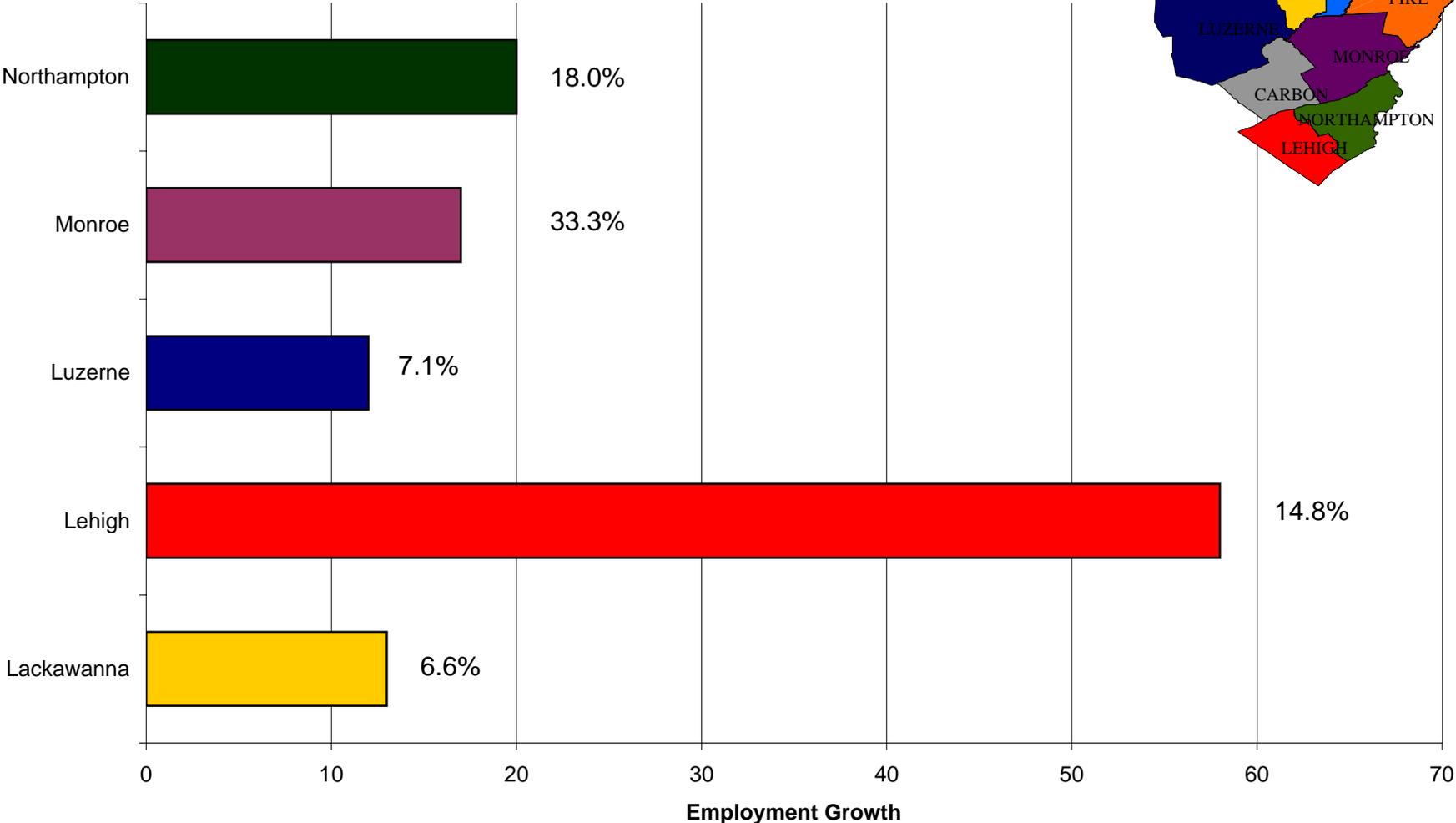
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Securities Firms (NAICS 523) of Selected Counties: 2002 to 2012



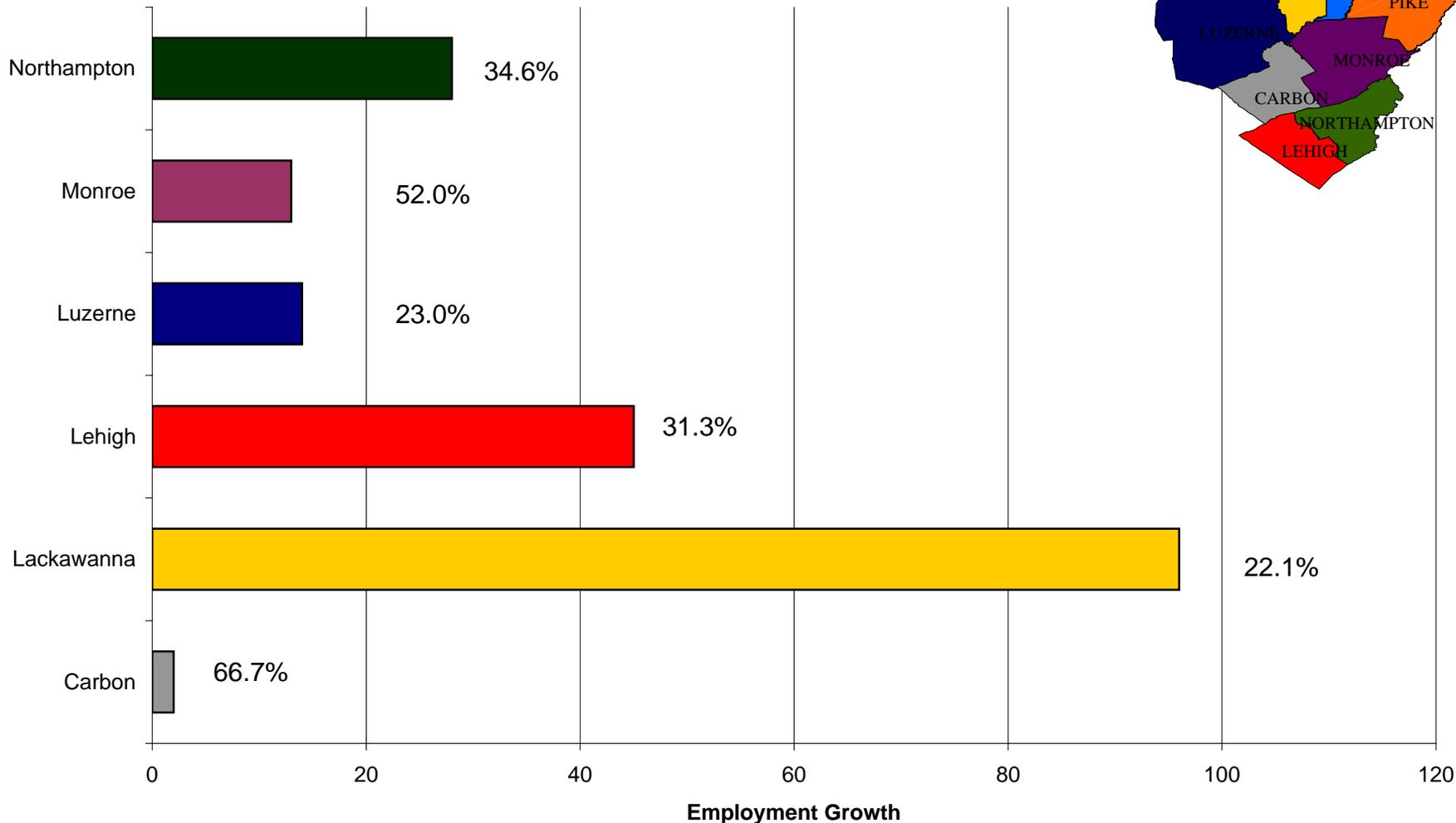
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Securities & Commodity Contracts Brokerages (NAICS 5231) of Selected Counties: 2002 to 2012



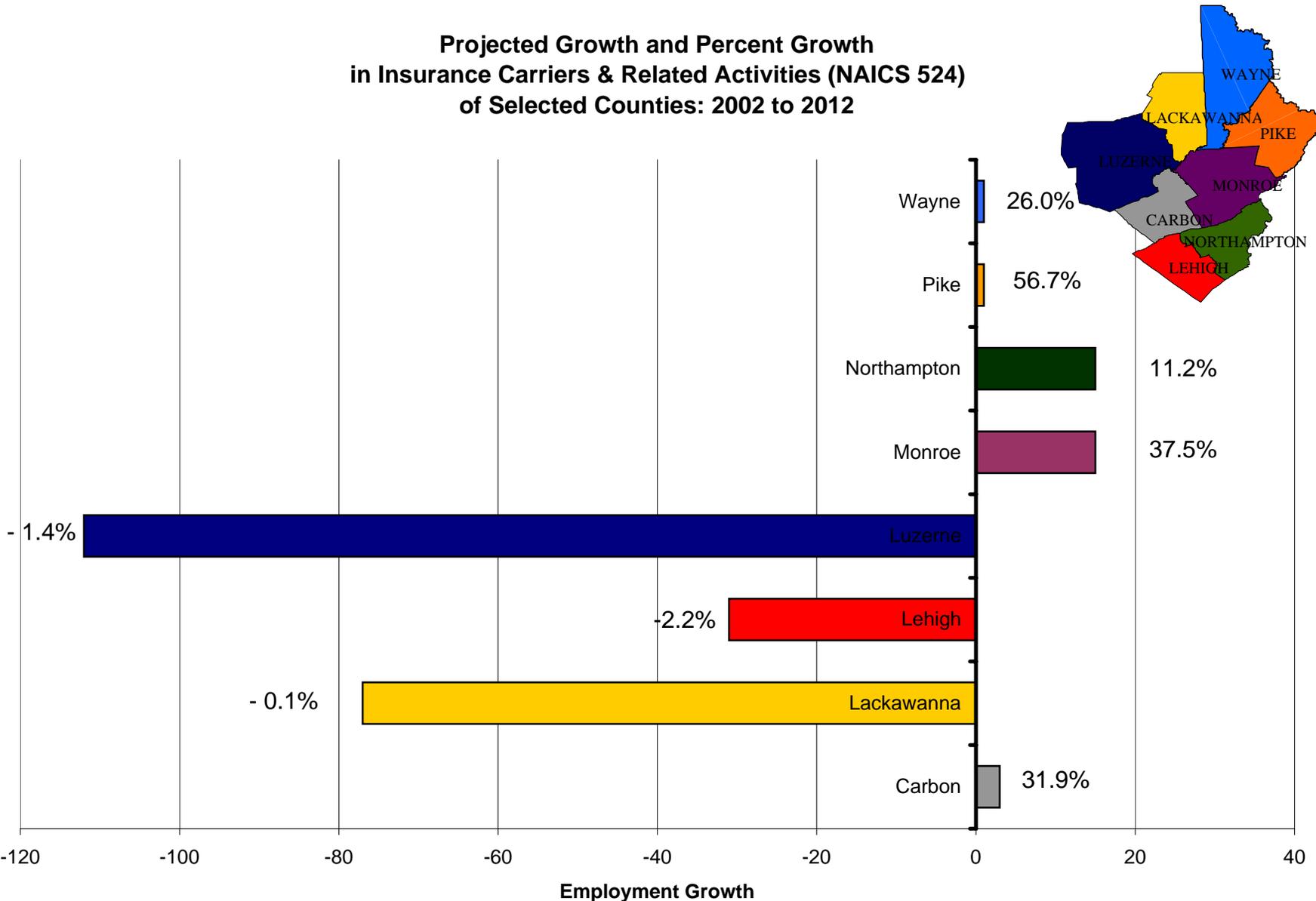
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Other Financial Investment Activities (NAICS 5239) of Selected Counties: 2002 to 2012



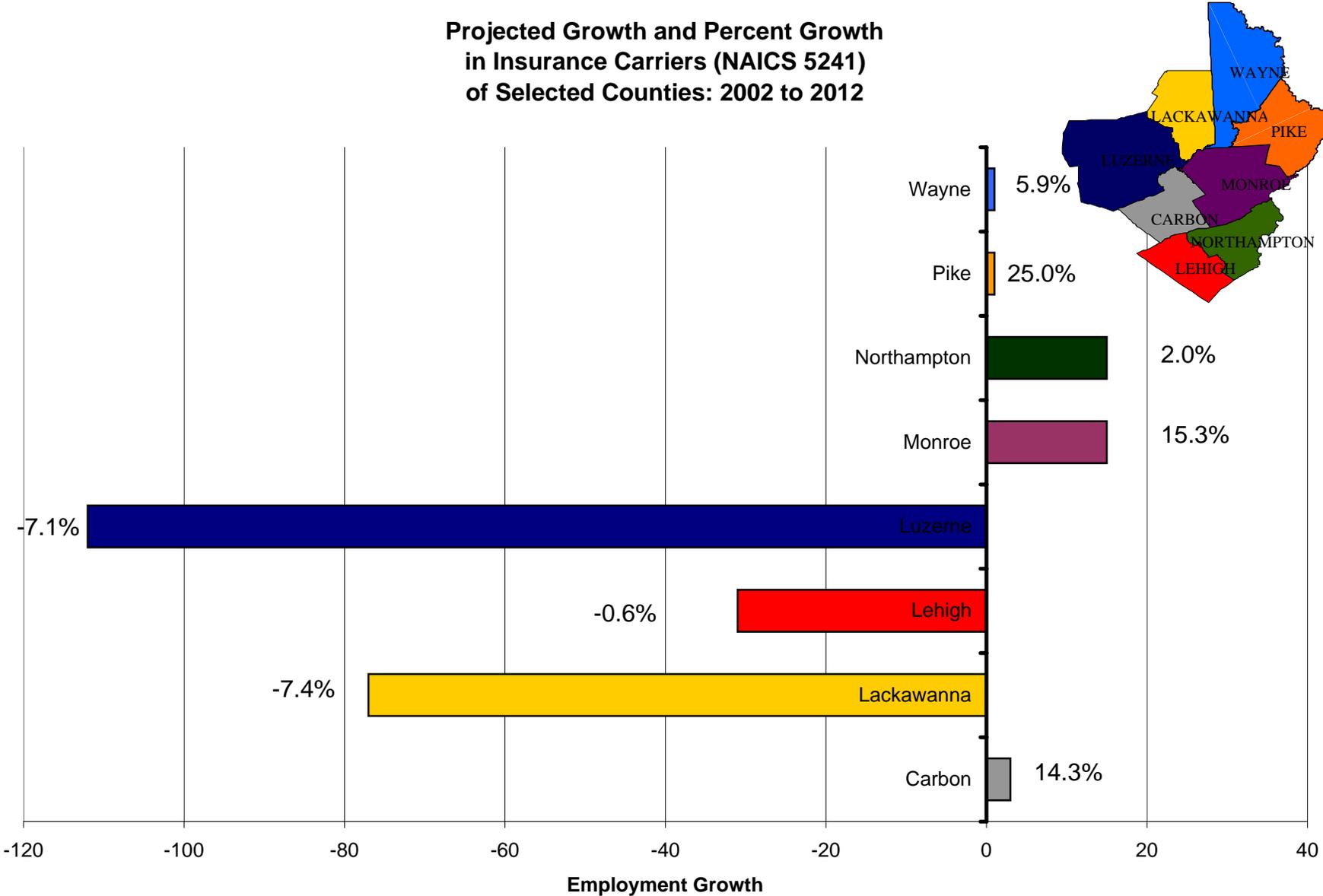
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
 in Insurance Carriers & Related Activities (NAICS 524)
 of Selected Counties: 2002 to 2012**



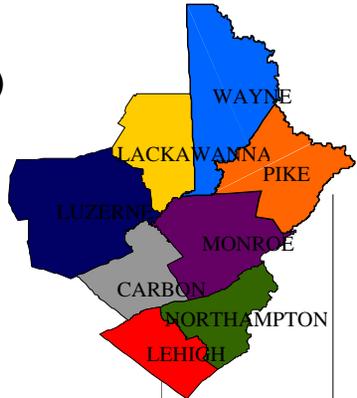
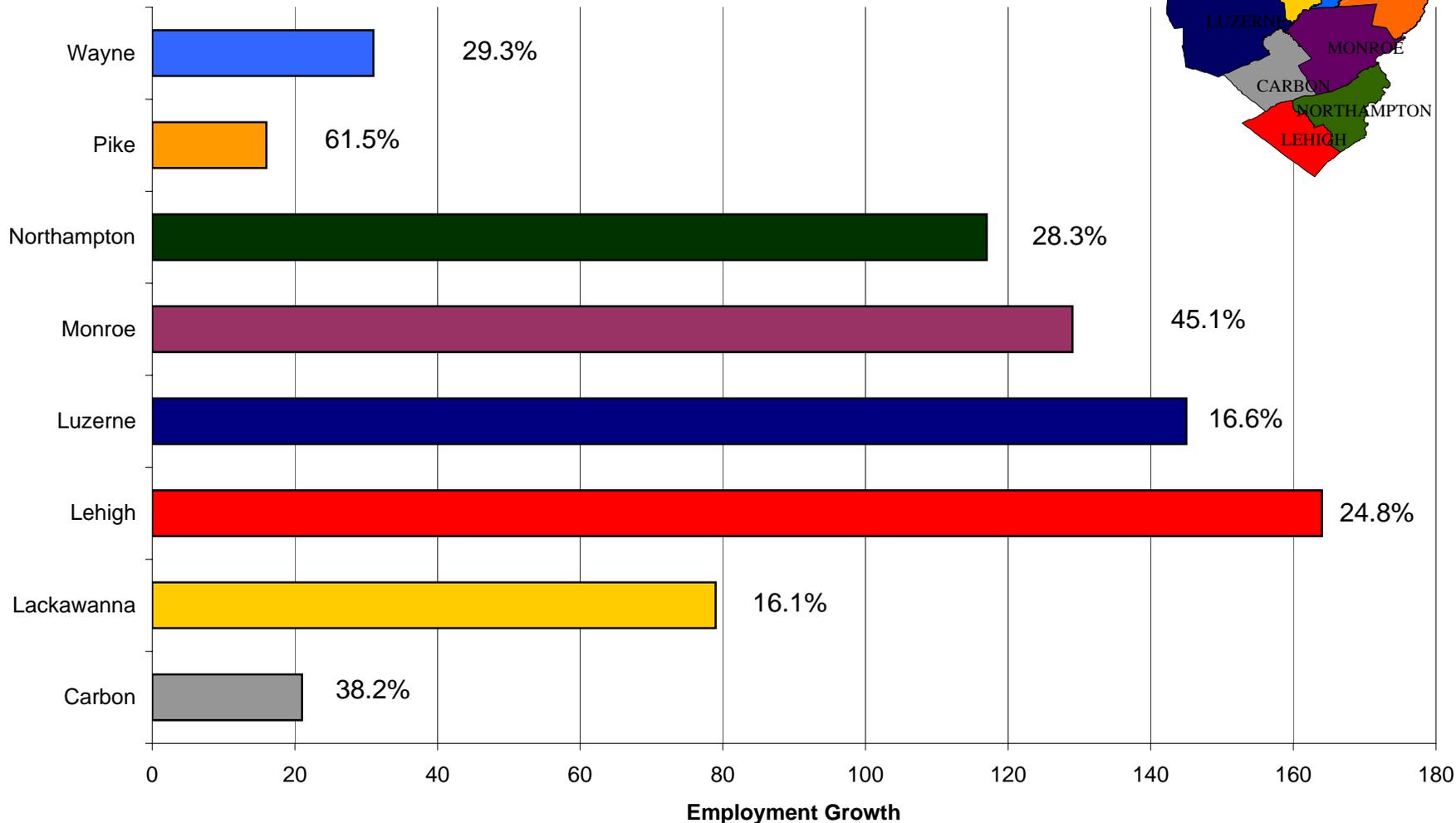
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
 in Insurance Carriers (NAICS 5241)
 of Selected Counties: 2002 to 2012**



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
 in Agencies, Brokerages, & Other Insurance Related Activities (5242)
 of Selected Counties: 2002 to 2012**



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Finance & Insurance
Projected Employment
by Workforce Investment
Area**

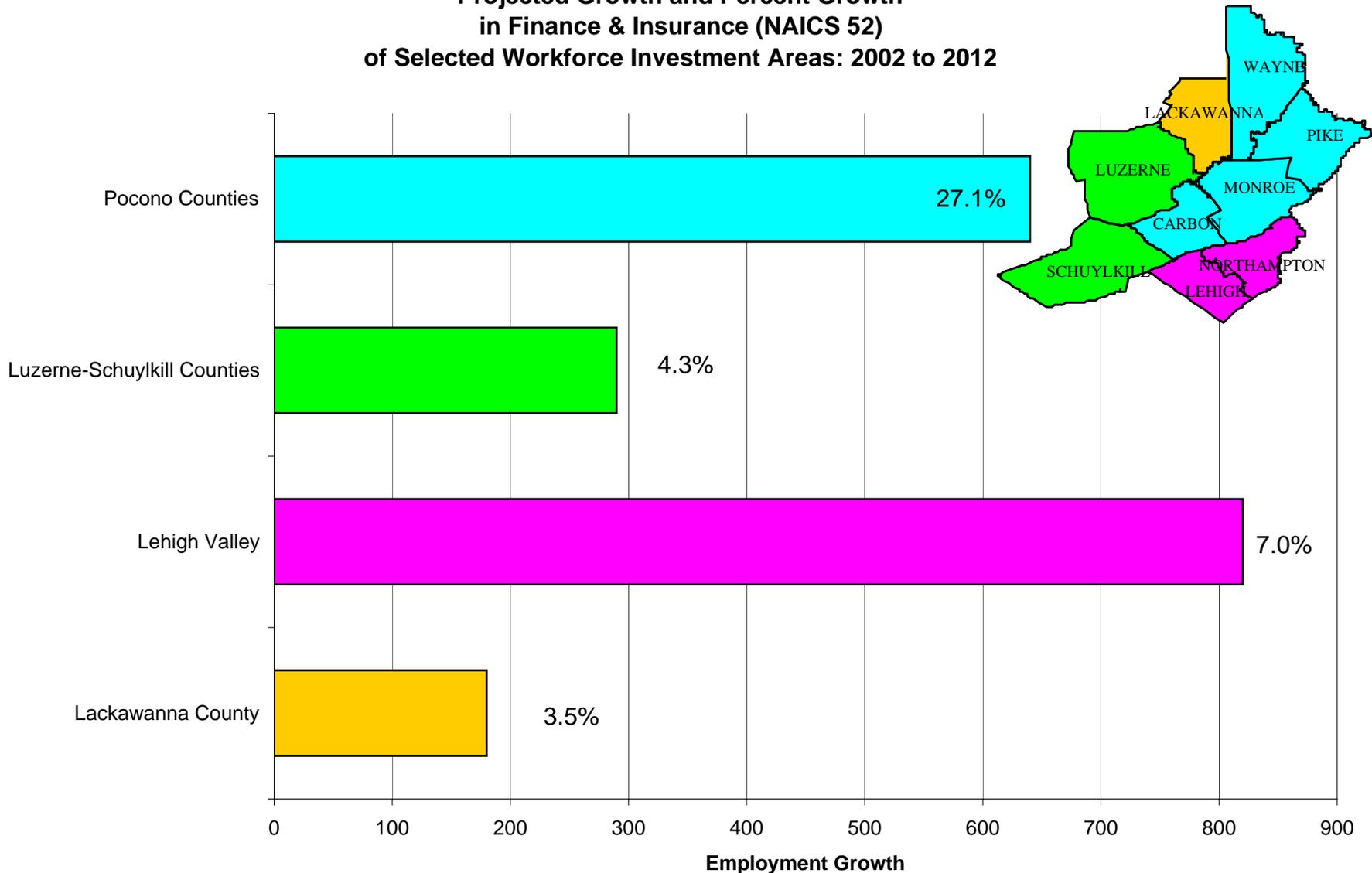
**Finance and Insurance Industry Employment by Workforce Investment Area
Estimated 2002 and Projected 2012**

Workforce Investment Area	NAICS	Industry Title	Employment		Change		Avg Annual Change
			2002	2012	Level	Percent	
Lackawanna County	52	Finance and insurance	5,190	5,370	180	3.5	18
Lackawanna County	522	Credit intermediation and related activities	3,030	3,100	70	2.3	7
Lackawanna County	5221	Depository Credit Intermediation	2,400	2,410	10	0.4	1
Lackawanna County	5222	Nondepository Credit Intermediation	560	600	40	7.1	4
Lackawanna County	5223	Activities Related to Credit Intermediation	80	90	10	12.5	1
Lackawanna County	523	Securities, commodity contracts, investments	632	741	109	17.2	11
Lackawanna County	5231	Securities and Commodity Contracts Intermediation and Brokerage	198	211	13	6.6	1
Lackawanna County	5239	Other Financial Investment Activities	434	530	96	22.1	10
Lackawanna County	524	Insurance carriers and related activities	1,530	1,530	0	0.0	0
Lackawanna County	5241	Insurance Carriers	1,040	960	-80	-7.7	-8
Lackawanna County	5242	Agencies, Brokerages, and Other Insurance Related Activities	490	570	80	16.3	8
Lehigh Valley	52	Finance and insurance	11,777	12,597	820	7.0	82
Lehigh Valley	522	Credit intermediation and related activities	3,823	4,223	400	10.5	40
Lehigh Valley	5221	Depository Credit Intermediation	3,227	3,514	287	8.9	29
Lehigh Valley	5222	Nondepository Credit Intermediation	476	557	81	17.0	8
Lehigh Valley	5223	Activities Related to Credit Intermediation	120	152	32	26.7	3
Lehigh Valley	523	Securities, commodity contracts, investments	729	881	152	20.9	15
Lehigh Valley	5231	Securities and Commodity Contracts Intermediation and Brokerage	503	581	78	15.5	8
Lehigh Valley	5239	Other Financial Investment Activities	225	298	73	32.4	7
Lehigh Valley	524	Insurance carriers and related activities	7,208	7,473	265	3.7	27
Lehigh Valley	5241	Insurance Carriers	6,132	6,116	-16	-0.3	-2
Lehigh Valley	5242	Agencies, Brokerages, and Other Insurance Related Activities	1,076	1,357	281	26.1	28
Lehigh Valley	525	Funds, trusts, and other financial vehicles	16	19	3	18.8	0
Lehigh Valley	5259	Other Investment Pools and Funds	9	12	3	33.3	0

**Finance and Insurance Industry Employment by Workforce Investment Area
Estimated 2002 and Projected 2012**

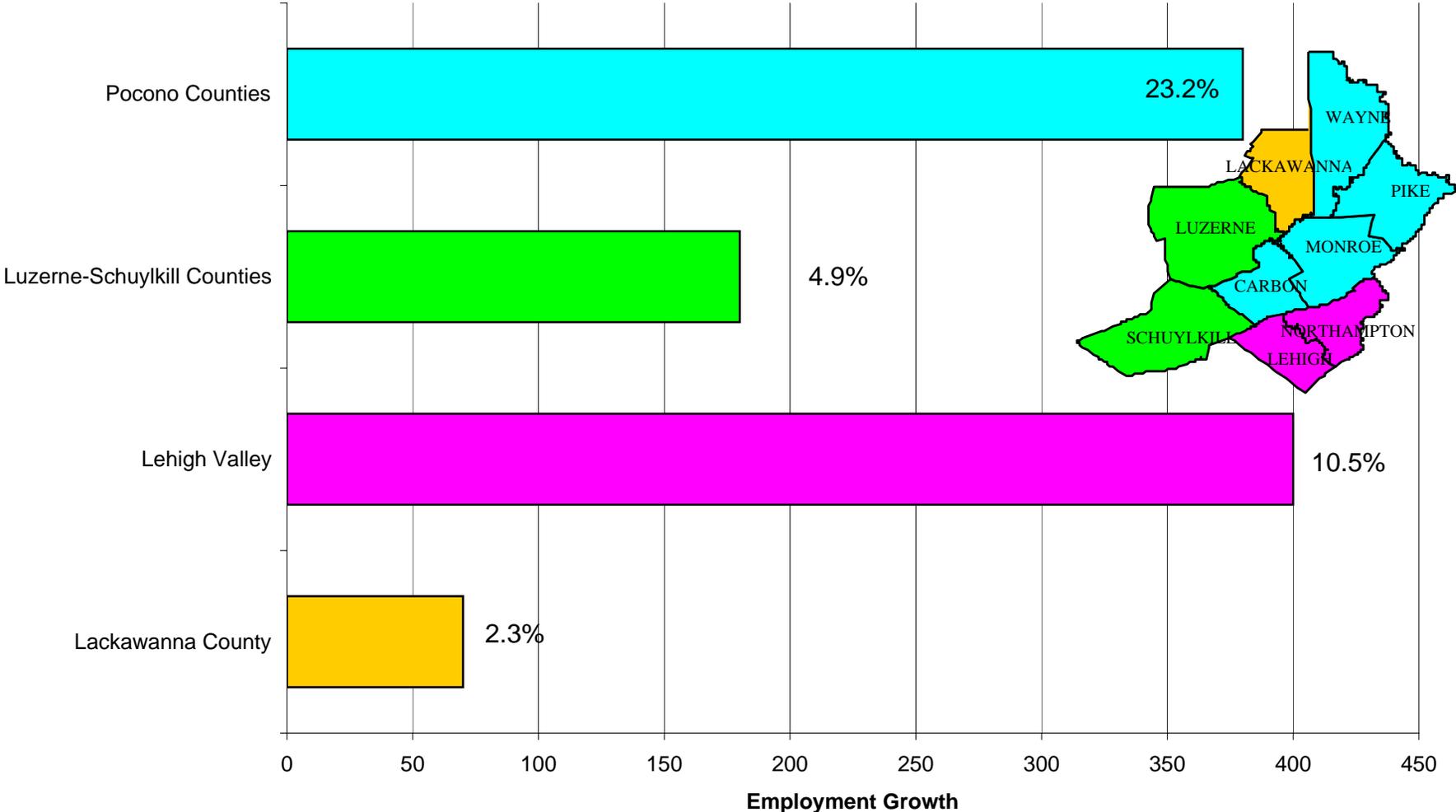
Workforce Investment Area	NAICS	Industry Title	Employment		Change		Avg Annual
			2002	2012	Level	Percent	Change
Luzerne-Schuylkill Counties	52	Finance and insurance	6,820	7,110	290	4.3	29
Luzerne-Schuylkill Counties	522	Credit intermediation and related activities	3,680	3,860	180	4.9	18
Luzerne-Schuylkill Counties	5221	Depository Credit Intermediation	2,270	2,310	40	1.8	4
Luzerne-Schuylkill Counties	5222	Nondepository Credit Intermediation	1,290	1,400	110	8.5	11
Luzerne-Schuylkill Counties	5223	Activities Related to Credit Intermediation	120	140	20	16.7	2
Luzerne-Schuylkill Counties	524	Insurance carriers and related activities	2,830	2,920	90	3.2	9
Luzerne-Schuylkill Counties	5241	Insurance Carriers	1,680	1,570	-110	-6.5	-11
Luzerne-Schuylkill Counties	5242	Agencies, Brokerages, and Other Insurance Related Activities	1,150	1,360	210	18.3	21
Luzerne-Schuylkill Counties	525	Funds, trusts, and other financial vehicles	40	40	0	0.0	0
Pocono Counties	52	Finance and insurance	2,360	3,000	640	27.1	64
Pocono Counties	522	Credit intermediation and related activities	1,640	2,020	380	23.2	38
Pocono Counties	5222	Nondepository Credit Intermediation	130	170	40	30.8	4
Pocono Counties	523	Securities, commodity contracts, investments	110	150	40	36.4	4
Pocono Counties	5231	Securities and Commodity Contracts Intermediation and Brokerage	70	100	30	42.9	3
Pocono Counties	5241	Insurance Carriers	140	160	20	14.3	2

**Projected Growth and Percent Growth
in Finance & Insurance (NAICS 52)
of Selected Workforce Investment Areas: 2002 to 2012**



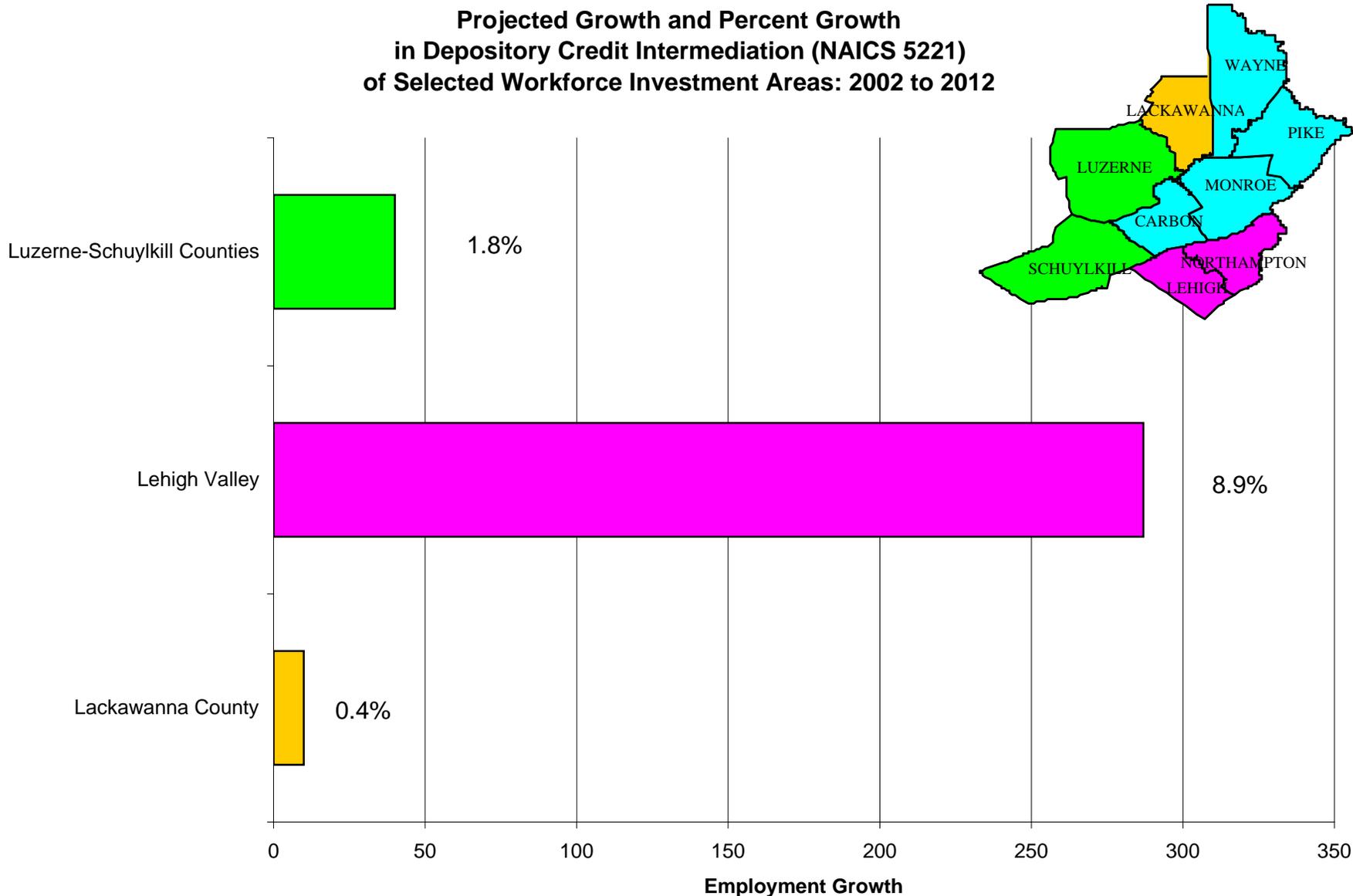
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Credit Institutions (NAICS 522) of Selected Workforce Investment Areas: 2002 to 2012



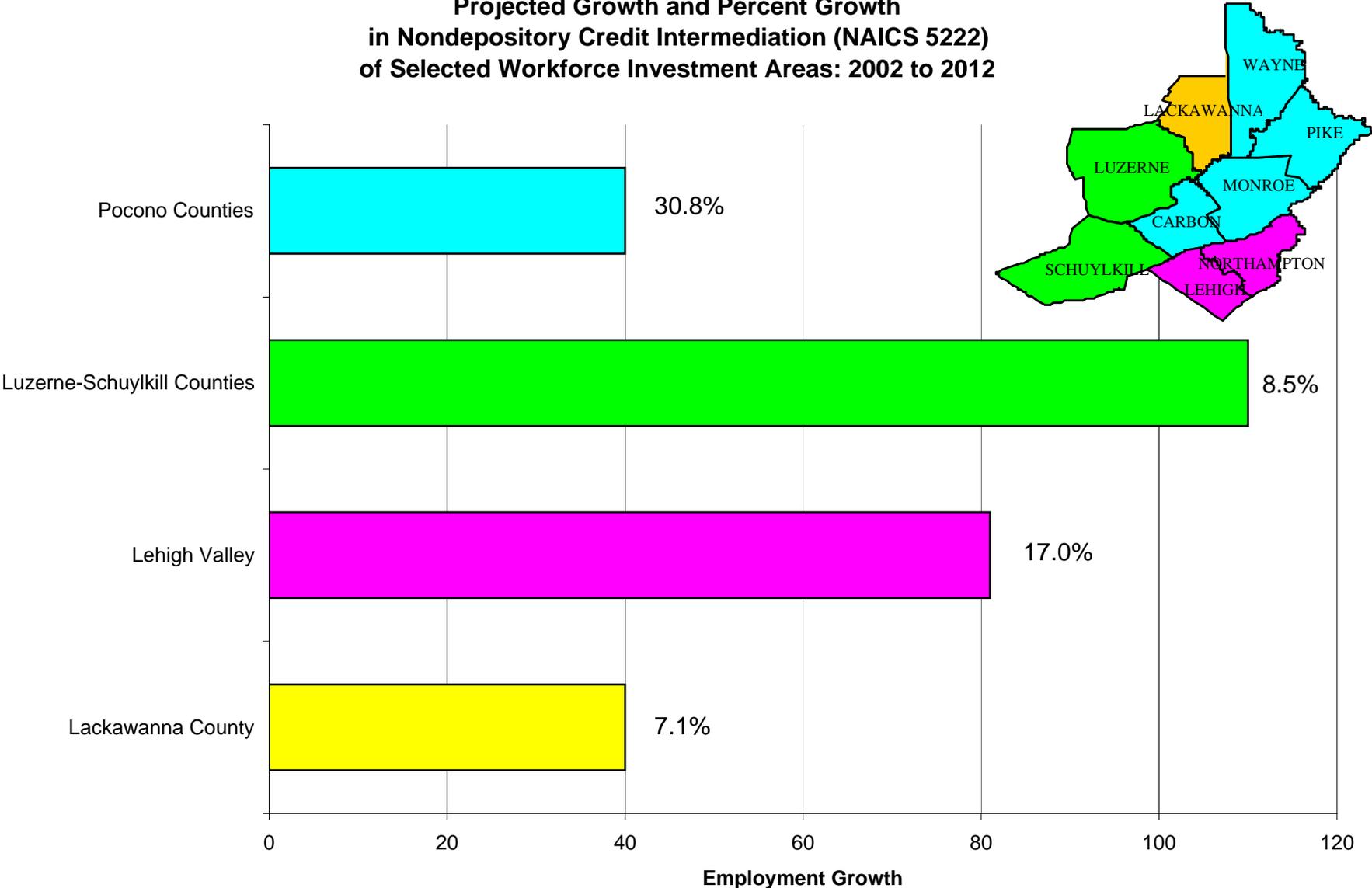
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
in Depository Credit Intermediation (NAICS 5221)
of Selected Workforce Investment Areas: 2002 to 2012**



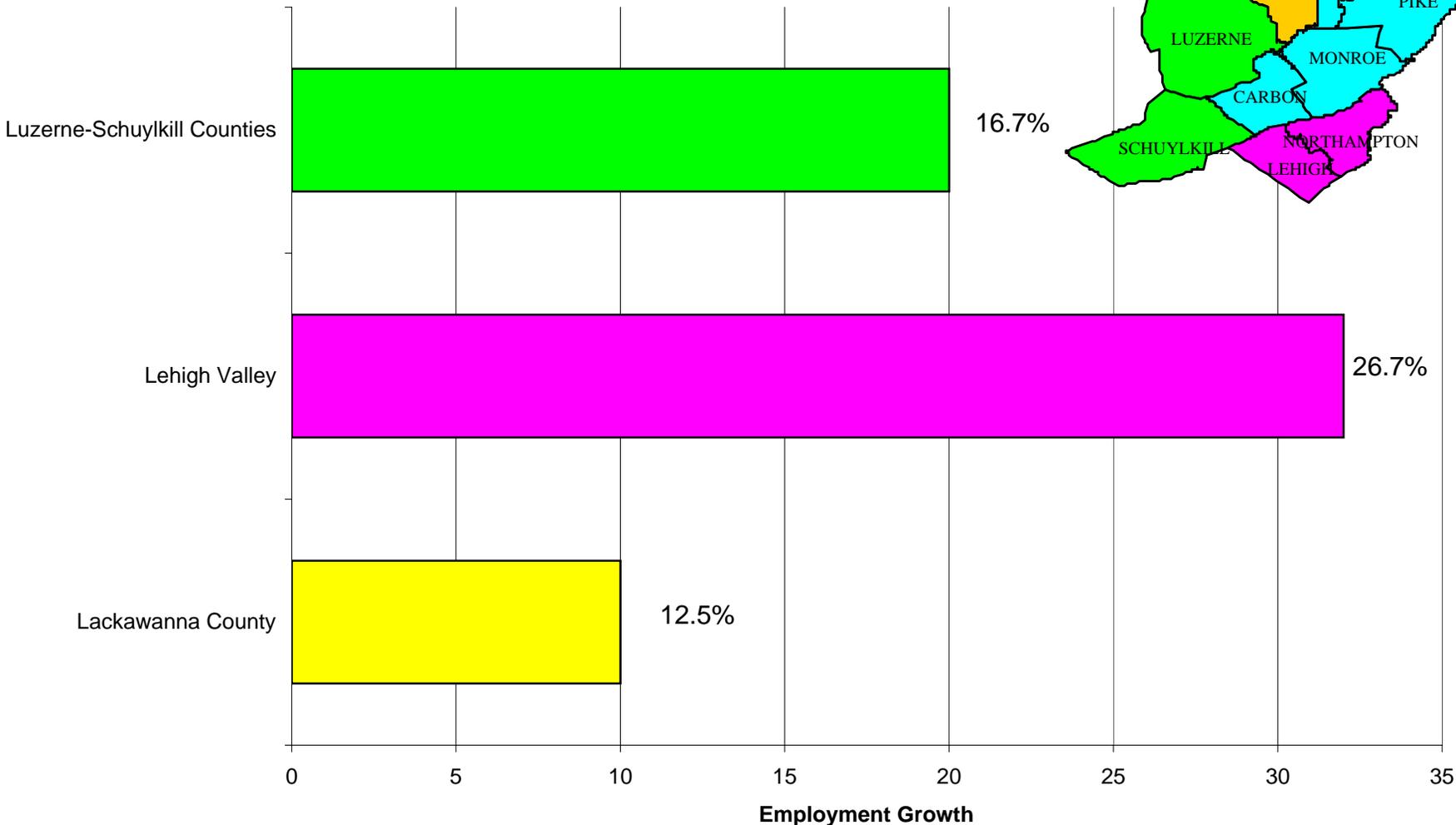
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Nondepository Credit Intermediation (NAICS 5222) of Selected Workforce Investment Areas: 2002 to 2012



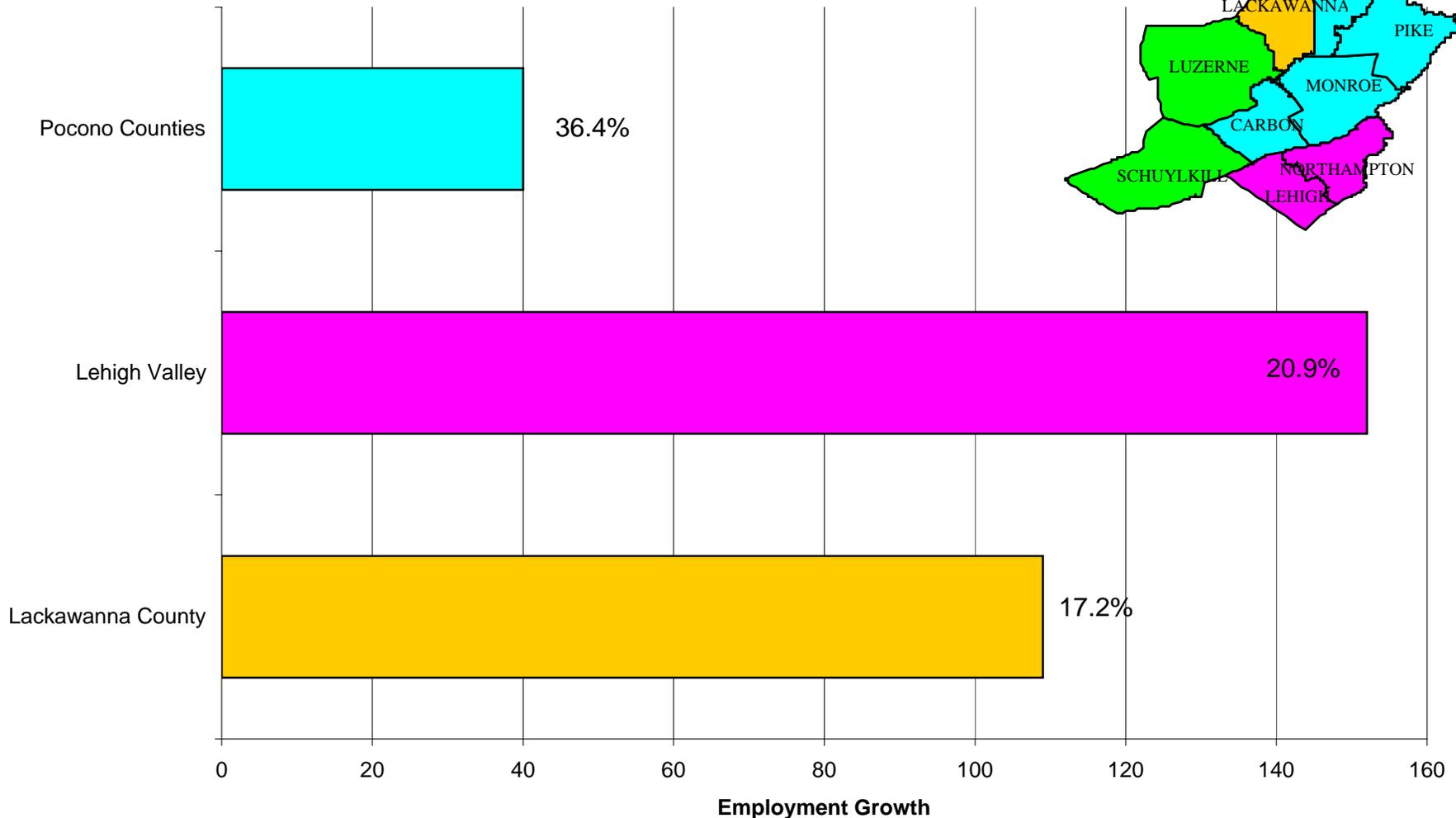
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
in Activities Related to Credit Intermediation (NAICS 5223)
of Selected Workforce Investment Areas: 2002 to 2012**



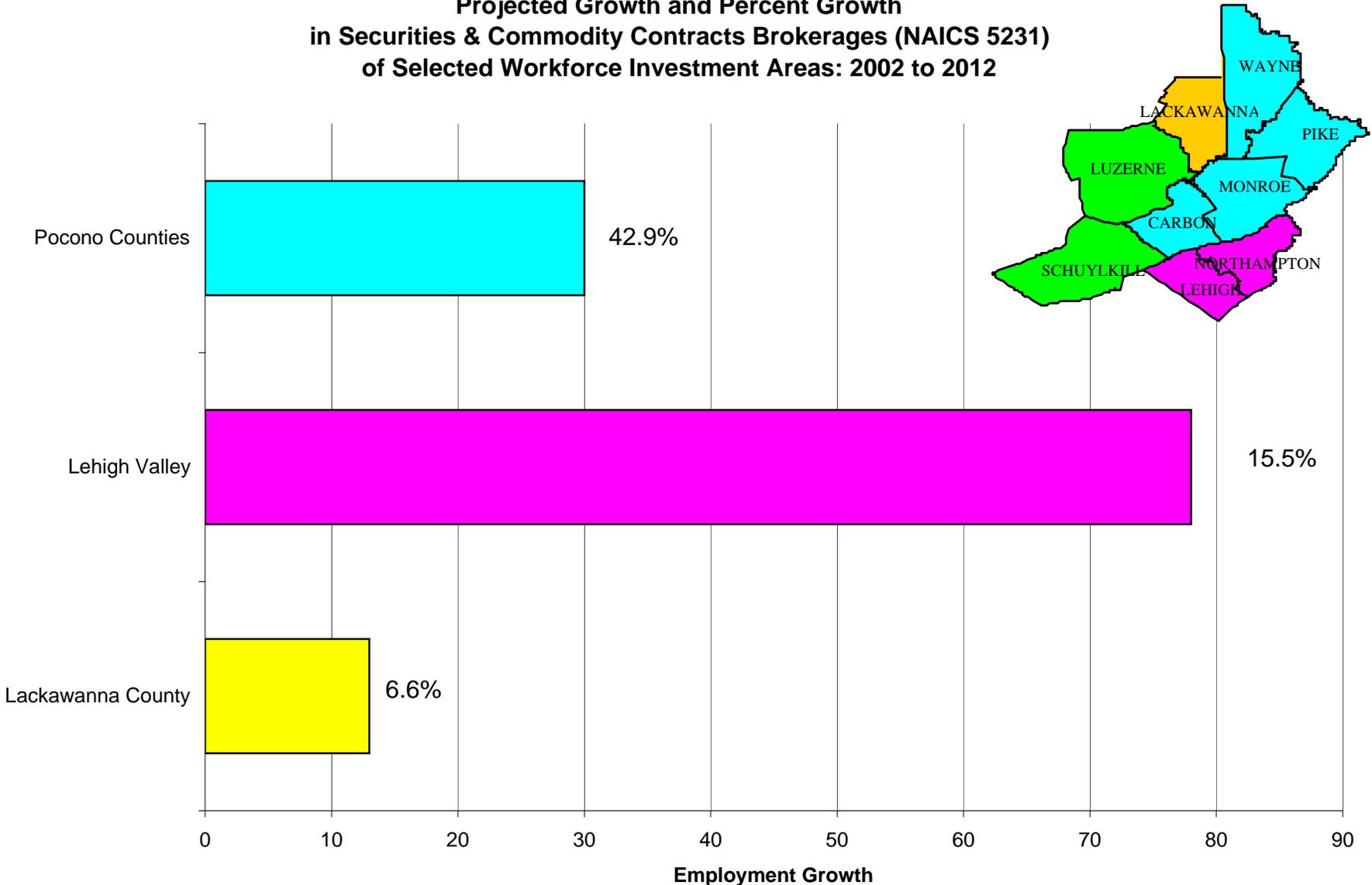
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Securities Firms (NAICS 523) of Workforce Investment Areas: 2002 to 2012



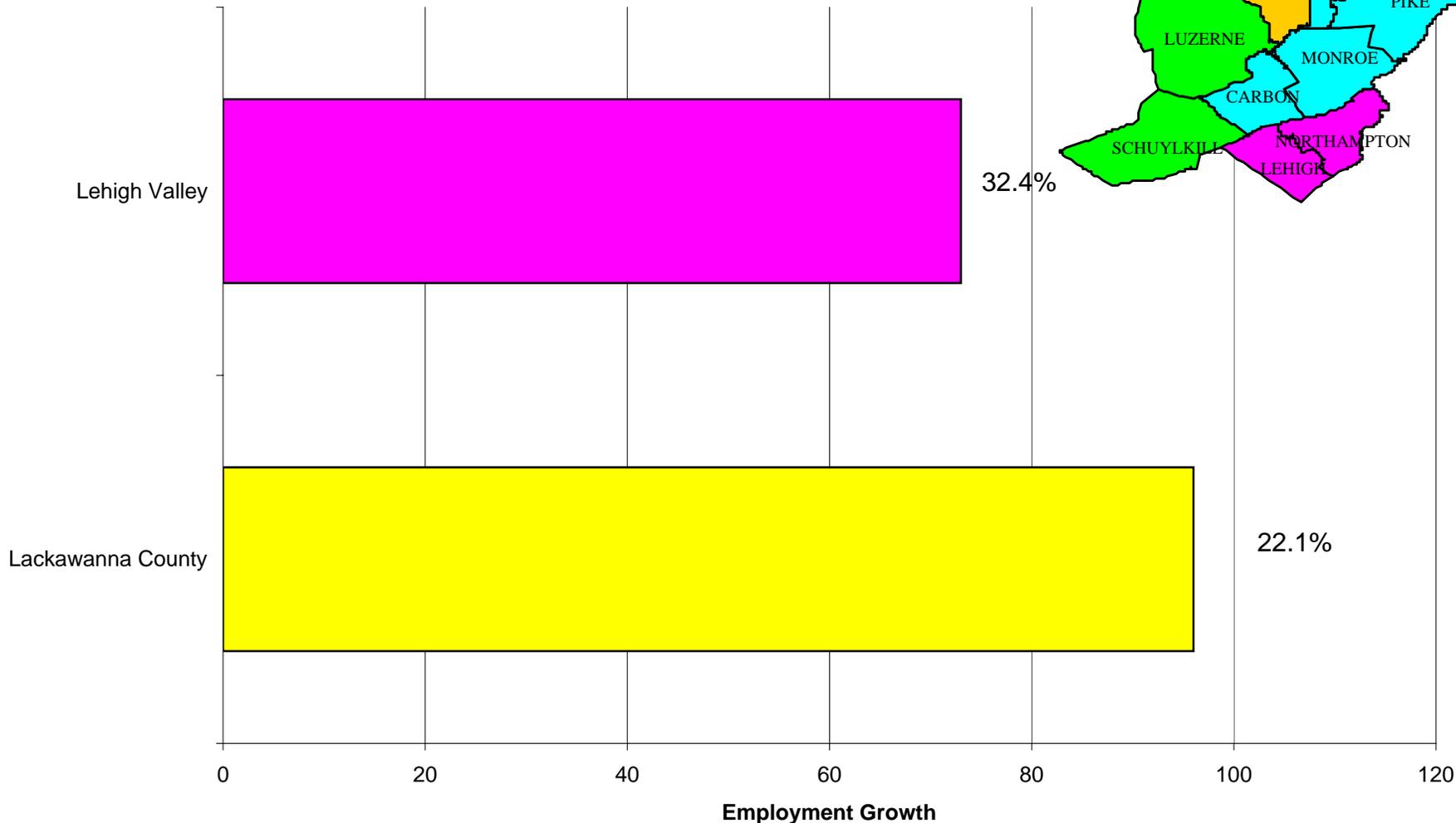
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Projected Growth and Percent Growth in Securities & Commodity Contracts Brokerages (NAICS 5231) of Selected Workforce Investment Areas: 2002 to 2012



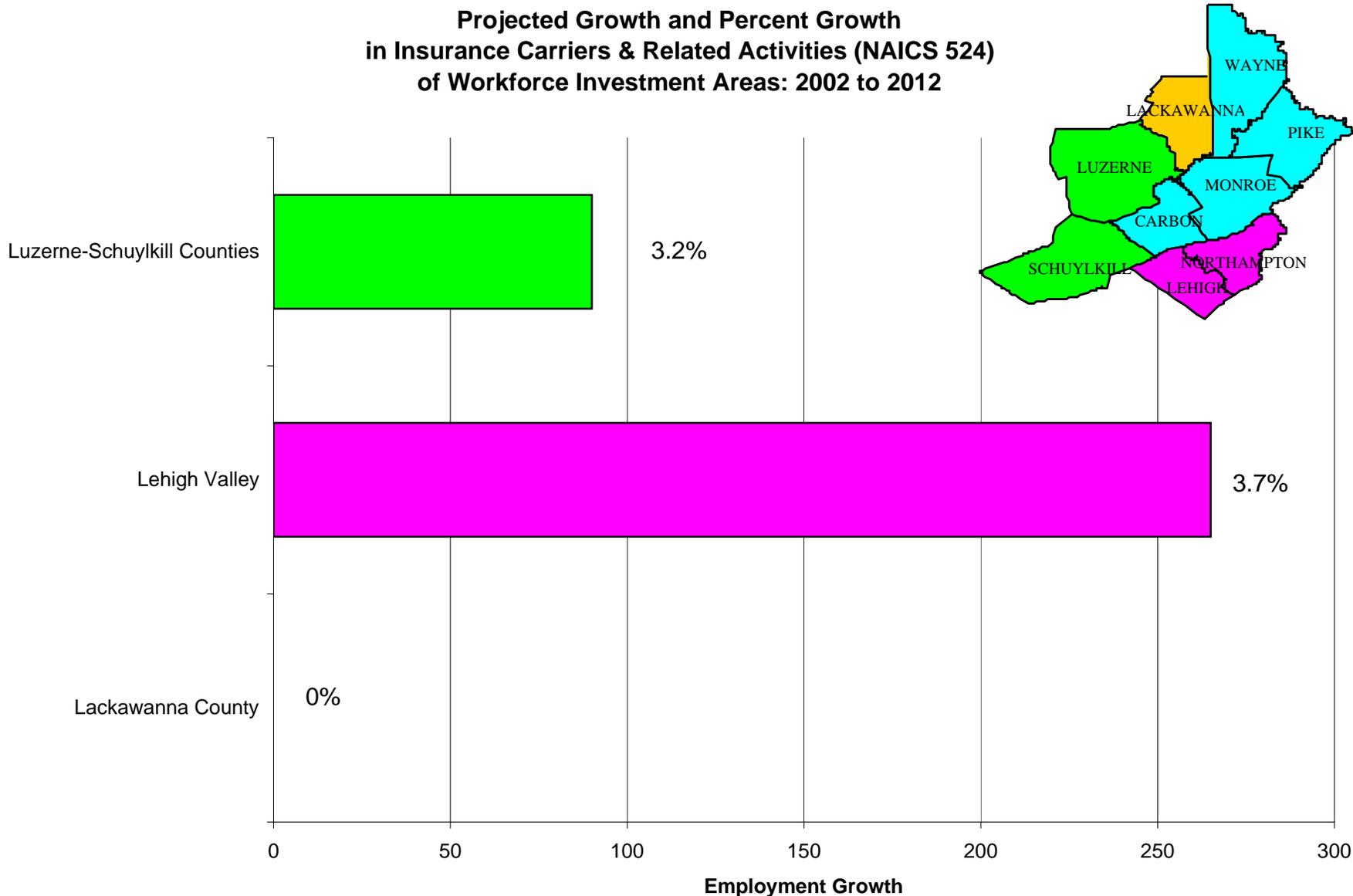
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
in Other Financial Investment Activities (NAICS 5239)
of Selected Workforce Investment Areas: 2002 to 2012**



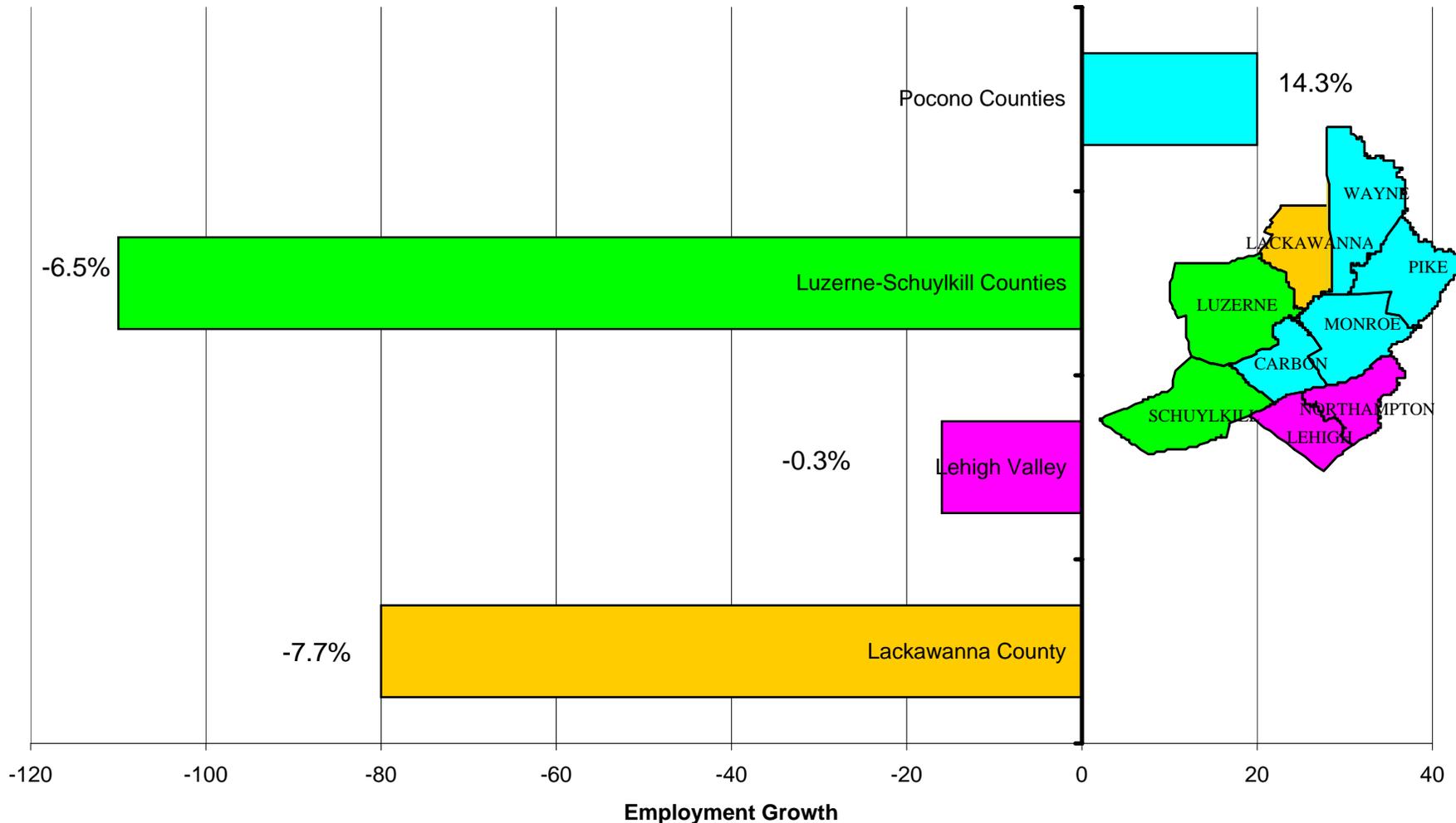
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
in Insurance Carriers & Related Activities (NAICS 524)
of Workforce Investment Areas: 2002 to 2012**



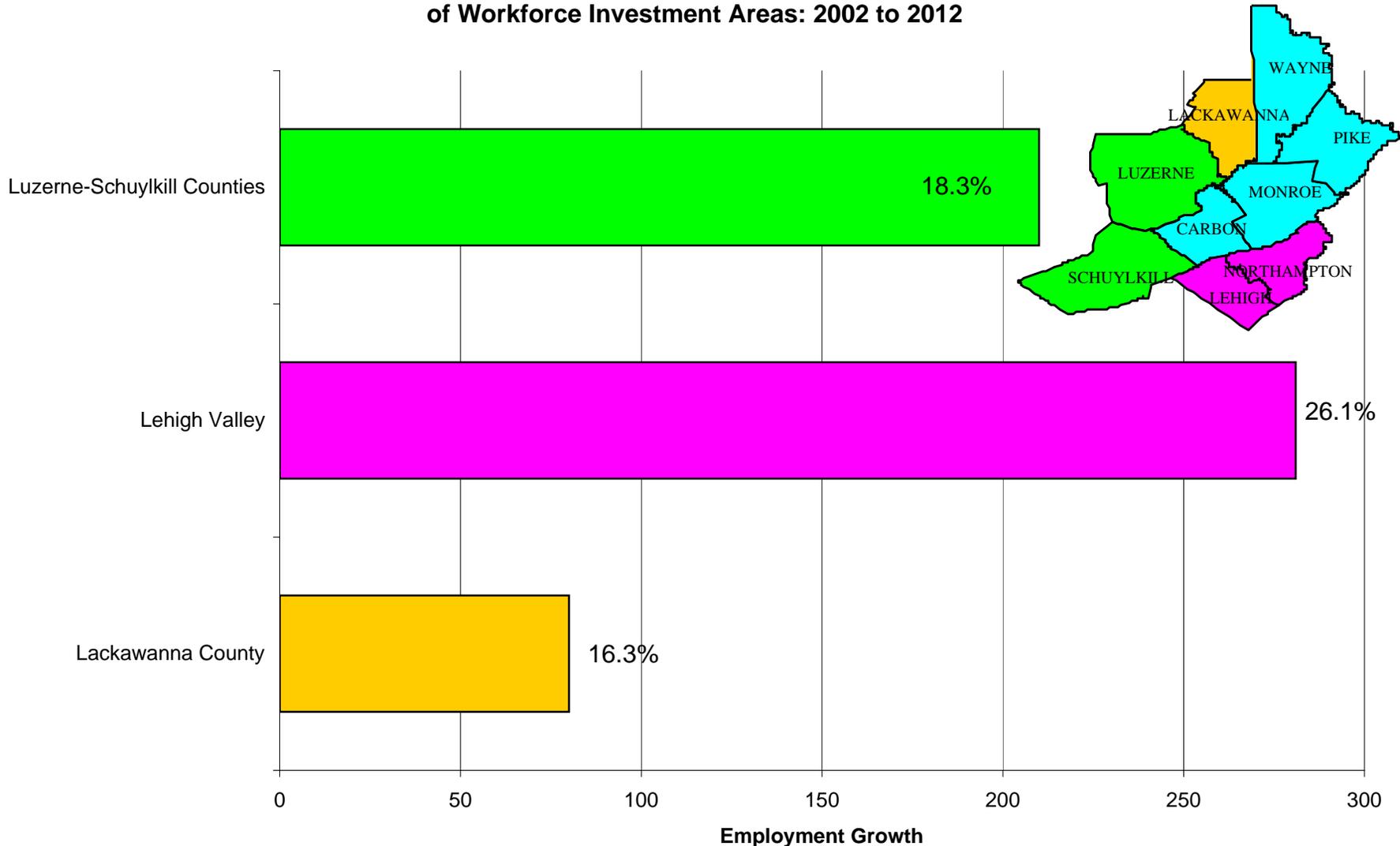
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
 in Insurance Carriers (NAICS 5241)
 of Workforce Investment Areas: 2002 to 2012**



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Projected Growth and Percent Growth
in Agencies, Brokerages, & Other Insurance Related Activities (5242)
of Workforce Investment Areas: 2002 to 2012**



Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

**Finance & Insurance
Employment, Units,
Wages, and Location
Quotients by County and
Workforce Investment
Area in 2004**

Finance & Insurance Industry Employment, Units, Wages, and Location Quotients by County
2004

County	NAICS	Industry Title	Employment	Units	Average Annual Wage	Average Weekly Wage	State Location Quotient ^{1/}	National Location Quotient ^{1/}
Carbon	52	Finance and insurance	406	52	\$33,784	\$650	0.51	0.55
Carbon	522	Credit intermediation and related activities	326	25	\$34,212	\$658	0.98	0.91
Carbon	5221	Depository Credit Intermediation	316	23	\$33,762	\$649	1.25	1.42
Carbon	523	Securities, commodity contracts, investments	5	5	\$67,969	\$1,307	0.06	0.05
Carbon	5239	Other Financial Investment Activities	5	3	\$66,241	\$1,274	0.14	0.14
Carbon	524	Insurance carriers and related activities	75	22	\$29,646	\$570	0.21	0.28
Carbon	5241	Insurance Carriers	19	3	\$36,746	\$707	0.09	0.12
Carbon	5242	Agencies, Brokerages, and Other Insurance Related Activities	56	18	\$27,237	\$524	0.44	0.51
Lackawanna	52	Finance and insurance	5,140	329	\$44,946	\$864	1.07	1.16
Lackawanna	522	Credit intermediation and related activities	2,952	147	\$37,405	\$719	1.48	1.37
Lackawanna	5221	Depository Credit Intermediation	2,544	88	\$36,357	\$699	1.69	1.91
Lackawanna	5222	Nondepository Credit Intermediation	290	40	\$48,373	\$930	0.96	0.50
Lackawanna	5223	Activities Related to Credit Intermediation	118	19	\$33,032	\$635	0.66	0.51
Lackawanna	523	Securities, commodity contracts, investments	590	36	\$66,319	\$1,275	1.21	1.01
Lackawanna	5231	Securities and Commodity Contracts Intermediation and Brokerage	161	18	\$106,250	\$2,043	0.61	0.44
Lackawanna	5239	Other Financial Investment Activities	429	17	\$51,310	\$987	2.01	2.06
Lackawanna	524	Insurance carriers and related activities	1,594	144	\$51,037	\$981	0.76	0.98
Lackawanna	5241	Insurance Carriers	1,013	30	\$58,443	\$1,124	0.76	1.04
Lackawanna	5242	Agencies, Brokerages, and Other Insurance Related Activities	580	114	\$38,190	\$734	0.77	0.89
Lehigh	52	Finance and insurance	8,728	450	\$47,105	\$906	1.03	1.11
Lehigh	522	Credit intermediation and related activities	2,682	202	\$42,636	\$820	0.76	0.71
Lehigh	5221	Depository Credit Intermediation	1,872	125	\$37,456	\$720	0.70	0.80
Lehigh	5222	Nondepository Credit Intermediation	642	43	\$56,909	\$1,094	1.20	0.63
Lehigh	5223	Activities Related to Credit Intermediation	168	34	\$45,812	\$881	0.54	0.41
Lehigh	523	Securities, commodity contracts, investments	501	76	\$98,373	\$1,892	0.59	0.49
Lehigh	5231	Securities and Commodity Contracts Intermediation and Brokerage	348	39	\$115,661	\$2,224	0.75	0.54
Lehigh	5239	Other Financial Investment Activities	153	38	\$59,052	\$1,136	0.41	0.42
Lehigh	524	Insurance carriers and related activities	5,532	169	\$44,684	\$859	1.51	1.93
Lehigh	5241	Insurance Carriers	4,890	46	\$44,092	\$848	2.09	2.85
Lehigh	5242	Agencies, Brokerages, and Other Insurance Related Activities	642	123	\$49,193	\$946	0.48	0.56

^{1/}A location quotient is a measure of an industry's concentration in an area (County or WIA) relative to the state or nation.
A location quotient compares an industry's share of local employment with its share of either state or national employment.
A location quotient greater than 1.00 indicates an industry that exports the majority of its services to other areas.
A location quotient less than 1.00 indicates an industry where the majority of its services are consumed in the area (County or WIA).

**Finance & Insurance Industry Employment, Units, Wages, and Location Quotients by County
2004**

County	NAICS	Industry Title	Employment	Units	Average Annual Wage	Average Weekly Wage	State Location Quotient ^{1/}	National Location Quotient ^{1/}
Luzerne	52	Finance and insurance	6,186	453	\$46,118	\$887	0.90	0.97
Luzerne	522	Credit intermediation and related activities	2,664	220	\$41,195	\$792	0.93	0.86
Luzerne	5221	Depository Credit Intermediation	1,448	158	\$36,517	\$702	0.67	0.76
Luzerne	5222	Nondepository Credit Intermediation	1,073	36	\$46,732	\$899	2.47	1.29
Luzerne	5223	Activities Related to Credit Intermediation	142	25	\$47,345	\$910	0.56	0.42
Luzerne	523	Securities, commodity contracts, investments	488	54	\$66,567	\$1,280	0.70	0.58
Luzerne	5231	Securities and Commodity Contracts Intermediation and Brokerage	259	28	\$95,527	\$1,837	0.68	0.49
Luzerne	5239	Other Financial Investment Activities	229	25	\$33,814	\$650	0.75	0.77
Luzerne	524	Insurance carriers and related activities	2,954	174	\$47,766	\$919	0.99	1.27
Luzerne	5241	Insurance Carriers	1,905	37	\$52,871	\$1,017	1.00	1.37
Luzerne	5242	Agencies, Brokerages, and Other Insurance Related Activities	1,048	137	\$38,533	\$741	0.97	1.12
Luzerne	525	Funds, trusts, and other financial vehicles	22	4	\$28,756	\$553	0.07	0.22
Luzerne	5251	Insurance and Employee Benefit Funds	22	3	\$26,830	\$516	0.35	0.41
Monroe	52	Finance and insurance	1,344	210	\$51,475	\$990	0.51	0.55
Monroe	522	Credit intermediation and related activities	805	111	\$33,856	\$651	0.74	0.69
Monroe	5221	Depository Credit Intermediation	610	60	\$30,116	\$579	0.74	0.84
Monroe	5222	Nondepository Credit Intermediation	116	30	\$55,363	\$1,065	0.70	0.36
Monroe	5223	Activities Related to Credit Intermediation	79	21	\$31,153	\$599	0.81	0.62
Monroe	523	Securities, commodity contracts, investments	112	24	\$219,485	\$4,221	0.42	0.35
Monroe	5231	Securities and Commodity Contracts Intermediation and Brokerage	91	14	\$94,367	\$1,815	0.63	0.45
Monroe	5239	Other Financial Investment Activities	18	10	\$848,247	\$16,312	0.15	0.16
Monroe	524	Insurance carriers and related activities	427	74	\$40,623	\$781	0.37	0.48
Monroe	5241	Insurance Carriers	122	23	\$38,165	\$734	0.17	0.23
Monroe	5242	Agencies, Brokerages, and Other Insurance Related Activities	306	51	\$41,470	\$797	0.74	0.86

^{1/}A location quotient is a measure of an industry's concentration in an area (County or WIA) relative to the state or nation. A location quotient compares an industry's share of local employment with its share of either state or national employment. A location quotient greater than 1.00 indicates an industry that exports the majority of its services to other areas. A location quotient less than 1.00 indicates an industry where the majority of its services are consumed in the area (County or WIA).

**Finance & Insurance Industry Employment, Units, Wages, and Location Quotients by County
2004**

County	NAICS	Industry Title	Employment	Units	Average Annual Wage	Average Weekly Wage	State Location Quotient ^{1/}	National Location Quotient ^{1/}
Northampton	52	Finance and insurance	3,010	334	\$51,655	\$993	0.68	0.73
Northampton	522	Credit intermediation and related activities	1,625	160	\$39,557	\$761	0.88	0.82
Northampton	5221	Depository Credit Intermediation	1,458	121	\$37,892	\$729	1.04	1.18
Northampton	5222	Nondepository Credit Intermediation	106	20	\$68,446	\$1,316	0.38	0.20
Northampton	5223	Activities Related to Credit Intermediation	62	20	\$28,670	\$551	0.38	0.29
Northampton	523	Securities, commodity contracts, investments	200	55	\$93,874	\$1,805	0.44	0.37
Northampton	5231	Securities and Commodity Contracts Intermediation and Brokerage	126	26	\$110,923	\$2,133	0.51	0.37
Northampton	5239	Other Financial Investment Activities	74	29	\$64,845	\$1,247	0.37	0.38
Northampton	524	Insurance carriers and related activities	1,184	117	\$61,112	\$1,175	0.61	0.79
Northampton	5241	Insurance Carriers	744	35	\$60,153	\$1,157	0.60	0.82
Northampton	5242	Agencies, Brokerages, and Other Insurance Related Activities	439	82	\$62,877	\$1,209	0.63	0.73
Pike	52	Finance and insurance	174	40	\$30,464	\$586	0.33	0.36
Pike	522	Credit intermediation and related activities	120	20	\$26,845	\$516	0.55	0.51
Pike	5221	Depository Credit Intermediation	107	16	\$26,567	\$511	0.65	0.74
Pike	5223	Activities Related to Credit Intermediation	10	3	\$31,740	\$610	0.52	0.39
Pike	523	Securities, commodity contracts, investments	2	3	\$46,934	\$903	0.04	0.03
Pike	524	Insurance carriers and related activities	52	18	\$38,182	\$734	0.23	0.29
Pike	5241	Insurance Carriers	17	6	\$35,276	\$678	0.12	0.16
Pike	5242	Agencies, Brokerages, and Other Insurance Related Activities	35	12	\$39,594	\$761	0.43	0.49
Wayne	52	Finance and insurance	495	60	\$36,840	\$708	0.70	0.76
Wayne	522	Credit intermediation and related activities	356	31	\$31,795	\$611	1.21	1.12
Wayne	5221	Depository Credit Intermediation	308	24	\$30,270	\$582	1.38	1.57
Wayne	5223	Activities Related to Credit Intermediation	7	6	\$70,138	\$1,349	0.27	0.20
Wayne	523	Securities, commodity contracts, investments	12	4	\$144,618	\$2,781	0.17	0.14
Wayne	524	Insurance carriers and related activities	126	25	\$41,123	\$791	0.41	0.53
Wayne	5241	Insurance Carriers	14	5	\$31,812	\$612	0.07	0.10
Wayne	5242	Agencies, Brokerages, and Other Insurance Related Activities	112	20	\$42,287	\$813	1.01	1.17

^{1/}A location quotient is a measure of an industry's concentration in an area (County or WIA) relative to the state or nation. A location quotient compares an industry's share of local employment with its share of either state or national employment. A location quotient greater than 1.00 indicates an industry that exports the majority of its services to other areas. A location quotient less than 1.00 indicates an industry where the majority of its services are consumed in the area (County or WIA).

**Finance & Insurance Industry Employment, Units, Wages, and Location Quotients by Workforce Investment Area
2004**

County	NAICS	Industry Title	Employment	Units	Average Annual Wage	Average Weekly Wage	State Location Quotient ^{1/}	National Location Quotient ^{1/}
Lackawanna	52	Finance and insurance	5,140	329	\$44,946	\$864	1.07	1.16
Lackawanna	522	Credit intermediation and related activities	2,952	147	\$37,405	\$719	1.48	1.37
Lackawanna	5221	Depository Credit Intermediation	2,544	88	\$36,357	\$699	1.69	1.91
Lackawanna	5222	Nondepository Credit Intermediation	290	40	\$48,373	\$930	0.96	0.50
Lackawanna	5223	Activities Related to Credit Intermediation	118	19	\$33,032	\$635	0.66	0.51
Lackawanna	523	Securities, commodity contracts, investments	590	36	\$66,319	\$1,275	1.21	1.01
Lackawanna	5231	Securities and Commodity Contracts Intermediation and Brokerage	161	18	\$106,250	\$2,043	0.61	0.44
Lackawanna	5239	Other Financial Investment Activities	429	17	\$51,310	\$987	2.01	2.06
Lackawanna	524	Insurance carriers and related activities	1,594	144	\$51,037	\$981	0.76	0.98
Lackawanna	5241	Insurance Carriers	1,013	30	\$58,443	\$1,124	0.76	1.04
Lackawanna	5242	Agencies, Brokerages, and Other Insurance Related Activities	580	114	\$38,190	\$734	0.77	0.89
Lehigh Valley	52	Finance and insurance	11,738	784	\$48,271	\$928	0.91	0.98
Lehigh Valley	522	Credit intermediation and related activities	4,307	362	\$41,474	\$798	0.80	0.75
Lehigh Valley	5221	Depository Credit Intermediation	3,330	246	\$37,647	\$724	0.82	0.93
Lehigh Valley	5222	Nondepository Credit Intermediation	748	63	\$58,544	\$1,126	0.92	0.48
Lehigh Valley	5223	Activities Related to Credit Intermediation	230	54	\$41,191	\$792	0.48	0.37
Lehigh Valley	523	Securities, commodity contracts, investments	701	131	\$97,090	\$1,867	0.54	0.45
Lehigh Valley	5231	Securities and Commodity Contracts Intermediation and Brokerage	474	65	\$114,402	\$2,200	0.67	0.48
Lehigh Valley	5239	Other Financial Investment Activities	227	67	\$60,940	\$1,172	0.40	0.41
Lehigh Valley	524	Insurance carriers and related activities	6,716	286	\$47,580	\$915	1.20	1.54
Lehigh Valley	5241	Insurance Carriers	5,634	81	\$46,213	\$889	1.58	2.15
Lehigh Valley	5242	Agencies, Brokerages, and Other Insurance Related Activities	1,081	205	\$54,750	\$1,053	0.53	0.62

^{1/}A location quotient is a measure of an industry's concentration in an area (County or WIA) relative to the state or nation. A location quotient compares an industry's share of local employment with its share of either state or national employment. A location quotient greater than 1.00 indicates an industry that exports the majority of its services to other areas. A location quotient less than 1.00 indicates an industry where the majority of its services are consumed in the area (County or WIA).

**Finance & Insurance Industry Employment, Units, Wages, and Location Quotients by Workforce Investment Area
2004**

County	NAICS	Industry Title	Employment	Units	Average Annual Wage	Average Weekly Wage	State Location Quotient ^{1/}	National Location Quotient ^{1/}
Luzerne-Schuylkill	52	Finance and insurance	7,438	627	\$44,471	\$855	0.80	0.87
Luzerne-Schuylkill	522	Credit intermediation and related activities	3,540	319	\$40,004	\$769	0.92	0.85
Luzerne-Schuylkill	5221	Depository Credit Intermediation	2,258	238	\$36,185	\$696	0.77	0.88
Luzerne-Schuylkill	5222	Nondepository Credit Intermediation	1,125	50	\$46,966	\$903	1.93	1.00
Luzerne-Schuylkill	5223	Activities Related to Credit Intermediation	156	30	\$45,332	\$872	0.45	0.35
Luzerne-Schuylkill	523	Securities, commodity contracts, investments	512	65	\$65,698	\$1,263	0.55	0.45
Luzerne-Schuylkill	5231	Securities and Commodity Contracts Intermediation and Brokerage	275	35	\$92,672	\$1,782	0.54	0.39
Luzerne-Schuylkill	5239	Other Financial Investment Activities	237	29	\$34,400	\$662	0.58	0.59
Luzerne-Schuylkill	524	Insurance carriers and related activities	3,300	236	\$46,501	\$894	0.82	1.05
Luzerne-Schuylkill	5241	Insurance Carriers	2,005	47	\$52,174	\$1,003	0.78	1.07
Luzerne-Schuylkill	5242	Agencies, Brokerages, and Other Insurance Related Activities	1,294	189	\$37,747	\$726	0.89	1.03
Luzerne-Schuylkill	525	Funds, trusts, and other financial vehicles	29	6	\$25,673	\$494	0.07	0.21
Luzerne-Schuylkill	5251	Insurance and Employee Benefit Funds	29	5	\$24,212	\$466	0.34	0.40
Pocono Counties	52	Finance and insurance	2,419	362	\$44,000	\$846	0.52	0.56
Pocono Counties	522	Credit intermediation and related activities	1,607	187	\$32,948	\$634	0.83	0.77
Pocono Counties	5221	Depository Credit Intermediation	1,341	123	\$30,727	\$591	0.92	1.04
Pocono Counties	5222	Nondepository Credit Intermediation	170	35	\$49,839	\$958	0.58	0.30
Pocono Counties	5223	Activities Related to Credit Intermediation	96	30	\$34,057	\$655	0.56	0.42
Pocono Counties	523	Securities, commodity contracts, investments	131	36	\$204,209	\$3,927	0.28	0.23
Pocono Counties	5231	Securities and Commodity Contracts Intermediation and Brokerage	100	20	\$103,598	\$1,992	0.39	0.28
Pocono Counties	5239	Other Financial Investment Activities	28	16	\$559,468	\$10,759	0.14	0.14
Pocono Counties	524	Insurance carriers and related activities	680	139	\$39,318	\$756	0.34	0.43
Pocono Counties	5241	Insurance Carriers	172	37	\$37,205	\$715	0.13	0.18
Pocono Counties	5242	Agencies, Brokerages, and Other Insurance Related Activities	509	101	\$39,955	\$768	0.70	0.81

^{1/}A location quotient is a measure of an industry's concentration in an area (County or WIA) relative to the state or nation.
A location quotient compares an industry's share of local employment with its share of either state or national employment.
A location quotient greater than 1.00 indicates an industry that exports the majority of its services to other areas.
A location quotient less than 1.00 indicates an industry where the majority of its services are consumed in the area (County or WIA).

**Finance & Insurance
Occupational
Employment and Wages
and Projected
Occupational
Employment by
Workforce Investment
Area**

Top Employing Occupations in Financial & Insurance Services in Lackawanna County WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5221 (Depository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-4051	Customer Service Representatives	450	490	19,175
43-3071	Tellers	330	330	14,985
11-3031	Financial Managers	160	160	42,835
13-2072	Loan Officers	130	130	32,134
15-1071	Network & Computer Systems Administrators	90	100	39,516
43-6011	Executive Secretaries & Administrative Assistants	90	80	22,550
43-1011	Supervisors - Office & Administrative Support Workers	70	70	25,019
43-4141	New Accounts Clerks	70	70	N/A
11-1021	General & Operations Managers	60	60	37,757
13-2011	Accountants & Auditors	50	50	29,874
13-2051	Financial Analysts	50	60	27,514
43-9061	Office Clerks, General	50	40	14,992
19-3021	Market Research Analysts	40	40	31,485
13-2041	Credit Analysts	40	40	31,344
15-1051	Computer Systems Analysts	40	40	N/A
13-1073	Training & Development Specialists	30	30	25,889
11-3021	Computer & Information Systems Managers	30	40	52,447
41-3031	Securities, Commodities & Financial Services Sales Agents	30	40	19,250
43-4131	Loan Interviewers & Clerks	30	20	22,586
37-2011	Janitors & Cleaners	20	20	12,565
13-1111	Management Analysts	20	20	N/A
13-2061	Financial Examiners	20	20	40,395
11-2021	Marketing Managers	20	20	44,811
15-1031	Computer Software Engineers, Applications	20	20	40,043
43-9011	Computer Operators	20	10	N/A
43-6014	Secretaries	20	20	15,190
43-3031	Bookkeeping, Accounting & Auditing Clerks	20	10	17,749

NAICS 5222 (Nondepository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3071	Tellers	150	160	14,985
13-2072	Loan Officers	110	130	32,134
43-4131	Loan Interviewers & Clerks	80	70	22,586
43-3031	Bookkeeping, Accounting & Auditing Clerks	50	50	17,749
41-3031	Securities, Commodities & Financial Services Sales Agents	50	60	19,250
11-3031	Financial Managers	30	40	42,835
43-6011	Executive Secretaries & Administrative Assistants	30	30	22,550
43-4051	Customer Service Representatives	20	20	19,175
43-1011	Supervisors - Office & Administrative Support Workers	20	20	25,019
11-1021	General & Operations Managers	10	10	37,757

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Lackawanna County WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5223 (Activities Related to Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
13-2072	Loan Officers	40	50	32,134
43-4131	Loan Interviewers & Clerks	10	10	22,586
41-3031	Securities, Commodities & Financial Services Sales Agents	10	10	19,250
43-6014	Secretaries	10	10	15,190
43-3071	Tellers	10	10	14,985

NAICS 5231 (Securities and Commodity Contracts Intermediation and Brokerage)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3031	Securities, Commodities & Financial Services Sales Agents	60	60	19,250
13-2052	Personal Financial Advisors	40	60	31,241
37-2012	Maids & Housekeeping Cleaners	20	20	13,056
43-4011	Brokerage Clerks	20	10	N/A
51-9198	Helpers--Production Workers	20	20	14,673
43-4051	Customer Service Representatives	20	20	19,175
11-3031	Financial Managers	10	10	42,835
43-6014	Secretaries	10	10	15,190

NAICS 5239 (Other Financial Investment Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-6011	Executive Secretaries & Administrative Assistants	100	120	22,550
13-1111	Management Analysts	90	110	N/A
11-1021	General & Operations Managers	50	70	37,757
11-3031	Financial Managers	40	40	42,835
15-1031	Computer Software Engineers, Applications	30	40	40,043
13-2011	Accountants & Auditors	20	30	29,874
15-1032	Computer Software Engineers, Systems Software	20	20	52,484
23-2011	Paralegals & Legal Assistants	10	10	21,820
11-2021	Marketing Managers	10	10	44,811
11-3011	Administrative Services Managers	10	10	30,687
43-3031	Bookkeeping, Accounting & Auditing Clerks	10	10	17,749
13-2051	Financial Analysts	10	20	27,514
23-1011	Lawyers	10	10	48,327
43-9051	Mail Clerks & Mail Machine Operators	10	10	15,456
11-1011	Chief Executives	10	10	58,309
41-3031	Securities, Commodities & Financial Services Sales Agents	10	10	19,250

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Lackawanna County WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5241 (Insurance Carriers)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
15-1051	Computer Systems Analysts	200	210	N/A
41-3021	Insurance Sales Agents	160	140	17,611
15-1021	Computer Programmers	70	60	32,433
43-9041	Insurance Claims & Policy Processing Clerks	60	60	18,708
11-3021	Computer & Information Systems Managers	50	50	52,447
43-4051	Customer Service Representatives	50	50	19,175
13-1031	Claims Adjusters, Examiners & Investigators	40	30	29,495
43-9061	Office Clerks, General	30	20	14,992
43-1011	Supervisors - Office & Administrative Support Workers	30	20	25,019
13-1111	Management Analysts	20	20	N/A
11-1021	General & Operations Managers	20	10	37,757
41-1012	Supervisors - Non-Retail Sales Workers	20	20	30,344
43-6014	Secretaries	20	10	15,190
43-3031	Bookkeeping, Accounting & Auditing Clerks	20	10	17,749
41-1011	Supervisors - Retail Sales Workers	20	20	22,346
15-1081	Network Systems & Data Communications Analysts	10	10	34,984
11-2022	Sales Managers	10	10	42,589
13-2053	Insurance Underwriters	10	10	35,161
13-1051	Cost Estimators	10	10	39,209
43-9021	Data Entry Keyers	10	10	16,770
43-4071	File Clerks	10	10	14,361

NAICS 5242 (Agencies, Brokerages, and Other Insurance Related Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
11-1021	General & Operations Managers	90	100	37,757
41-3021	Insurance Sales Agents	70	90	17,611
43-4051	Customer Service Representatives	70	90	19,175
43-6011	Executive Secretaries & Administrative Assistants	40	40	22,550
43-3031	Bookkeeping, Accounting & Auditing Clerks	30	30	17,749
43-3011	Bill & Account Collectors	30	40	18,264
43-9041	Insurance Claims & Policy Processing Clerks	30	40	18,708
43-4071	File Clerks	20	20	14,361
43-4171	Receptionists & Information Clerks	20	30	14,884
13-1031	Claims Adjusters, Examiners & Investigators	10	10	29,495
15-1041	Computer Support Specialists	10	10	25,873
15-2011	Actuaries	10	10	N/A
11-3011	Administrative Services Managers	10	10	30,687
11-2022	Sales Managers	10	10	42,589
15-2041	Statisticians	10	10	N/A
43-2011	Switchboard Operators, Including Answering Service	10	10	14,706
11-3021	Computer & Information Systems Managers	10	10	52,447
43-9021	Data Entry Keyers	10	10	16,770
13-2011	Accountants & Auditors	10	10	29,874

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.
Source: Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis

Top Employing Occupations in Financial & Insurance Services in Lehigh Valley WIA, by 4 digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5221 (Depository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3071	Tellers	700	800	14,017
11-3031	Financial Managers	320	360	34,949
43-9061	Office Clerks, General	290	280	17,005
13-2072	Loan Officers	190	220	29,640
43-1011	Supervisors - Office & Administrative Support Workers	140	150	26,377
43-4051	Customer Service Representatives	120	150	18,865
43-4141	New Accounts Clerks	120	140	21,698
43-3031	Bookkeeping, Accounting & Auditing Clerks	90	90	18,152
11-1021	General & Operations Managers	90	100	37,548
43-4131	Loan Interviewers & Clerks	80	60	19,971
43-6011	Executive Secretaries & Administrative Assistants	70	70	23,543
43-9021	Data Entry Keyers	70	60	16,684
43-9041	Insurance Claims & Policy Processing Clerks	60	60	N/A
41-3031	Securities, Commodities & Financial Services Sales Agents	50	60	30,013
13-2011	Accountants & Auditors	40	40	33,223
43-6014	Secretaries	40	30	17,324
15-1021	Computer Programmers	30	30	33,214
43-3011	Bill & Account Collectors	30	30	19,422
11-3040	Human Resources Managers	30	40	N/A
11-2022	Sales Managers	30	40	43,403
11-2021	Marketing Managers	20	20	46,610
43-4041	Credit Authorizers, Checkers & Clerks	20	20	13,678
15-1031	Computer Software Engineers, Applications	20	20	47,642
41-3021	Insurance Sales Agents	20	20	28,079
11-1011	Chief Executives	20	20	62,998
11-3011	Administrative Services Managers	20	20	30,338
13-1073	Training & Development Specialists	20	20	30,377
13-2041	Credit Analysts	20	20	28,315
11-3021	Computer & Information Systems Managers	20	30	52,572
43-4171	Receptionists & Information Clerks	20	30	15,254
43-9011	Computer Operators	20	20	21,416
43-5021	Couriers & Messengers	20	20	14,672

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.
Lehigh Valley WIA - Lehigh and Northampton Counties

Top Employing Occupations in Financial & Insurance Services in Lehigh Valley WIA, by 4 digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5222 (Nondepository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
13-2072	Loan Officers	70	80	29,640
41-3031	Securities, Commodities & Financial Services Sales Agents	70	90	30,013
43-4131	Loan Interviewers & Clerks	60	50	19,971
43-3071	Tellers	50	60	14,017
43-6014	Secretaries	40	40	17,324
11-1021	General & Operations Managers	30	30	37,548
43-4051	Customer Service Representatives	30	30	18,865
41-9041	Telemarketers	20	10	13,772
11-3031	Financial Managers	20	30	34,949
43-3011	Bill & Account Collectors	10	10	19,422
13-2011	Accountants & Auditors	10	10	33,223
13-2021	Appraisers & Assessors of Real Estate	10	10	N/A
41-1012	Supervisors - Non-Retail Sales Workers	10	10	32,847
43-1011	Supervisors - Office & Administrative Support Workers	10	10	26,377
43-3031	Bookkeeping, Accounting & Auditing Clerks	10	10	18,152
43-4141	New Accounts Clerks	10	10	21,698
43-4171	Receptionists & Information Clerks	10	10	15,254

NAICS 5223 (Activities Related to Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3011	Bill & Account Collectors	30	30	19,422
43-4051	Customer Service Representatives	20	20	18,865
43-1011	Supervisors - Office & Administrative Support Workers	20	20	26,377
13-2072	Loan Officers	20	30	29,640
43-3071	Tellers	10	10	14,017

NAICS 5231 (Securities and Commodity Contracts Intermediation and Brokerage)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3031	Securities, Commodities & Financial Services Sales Agents	120	130	30,013
13-2052	Personal Financial Advisors	110	160	33,678
43-4011	Brokerage Clerks	60	50	13,084
43-9061	Office Clerks, General	50	60	17,005
43-6014	Secretaries	40	40	17,324
37-2011	Janitors & Cleaners	20	30	14,678
11-1021	General & Operations Managers	20	20	37,548
11-2022	Sales Managers	10	10	43,403
43-4051	Customer Service Representatives	10	10	18,865
43-6011	Executive Secretaries & Administrative Assistants	10	10	23,543
11-3031	Financial Managers	10	10	34,949

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Lehigh Valley WIA - Lehigh and Northampton Counties

Top Employing Occupations in Financial & Insurance Services in Lehigh Valley WIA, by 4 digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5239 (Other Financial Investment Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-6011	Executive Secretaries & Administrative Assistants	50	60	23,543
13-2052	Personal Financial Advisors	20	30	33,678
41-3031	Securities, Commodities & Financial Services Sales Agents	20	30	30,013
43-3031	Bookkeeping, Accounting & Auditing Clerks	20	20	18,152
11-3011	Administrative Services Managers	20	20	30,338
43-9081	Proofreaders & Copy Markers	10	10	N/A
11-3031	Financial Managers	10	20	34,949
13-2051	Financial Analysts	10	20	36,334
43-1011	Supervisors - Office & Administrative Support Workers	10	10	26,377
43-6014	Secretaries	10	10	17,324
43-9061	Office Clerks, General	10	10	17,005
11-1021	General & Operations Managers	10	20	37,548

NAICS 5241 (Insurance Carriers)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-9041	Insurance Claims & Policy Processing Clerks	1,150	1,110	N/A
41-3021	Insurance Sales Agents	410	400	28,079
13-1031	Claims Adjusters, Examiners & Investigators	370	400	25,685
43-4051	Customer Service Representatives	310	330	18,865
43-1011	Supervisors - Office & Administrative Support Workers	270	250	26,377
43-4021	Correspondence Clerks	210	180	N/A
13-2053	Insurance Underwriters	180	190	32,947
13-2011	Accountants & Auditors	170	180	33,223
43-3031	Bookkeeping, Accounting & Auditing Clerks	160	150	18,152
43-9061	Office Clerks, General	150	140	17,005
43-6014	Secretaries	140	110	17,324
13-2051	Financial Analysts	130	140	36,334
11-1021	General & Operations Managers	100	100	37,548
11-3011	Administrative Services Managers	100	100	30,338
11-3031	Financial Managers	90	90	34,949
23-1011	Lawyers	80	100	55,812
43-6011	Executive Secretaries & Administrative Assistants	80	80	23,543
43-4071	File Clerks	80	70	15,075
41-1012	Supervisors - Non-Retail Sales Workers	70	70	32,847
43-9021	Data Entry Keyers	70	50	16,684
43-4161	Human Resources Assistants	70	70	23,630
15-1071	Network & Computer Systems Administrators	60	60	38,443
13-1111	Management Analysts	60	70	32,898
43-6012	Legal Secretaries	60	60	21,208
15-1051	Computer Systems Analysts	50	60	44,819
23-2011	Paralegals & Legal Assistants	50	60	24,706
43-3021	Billing & Posting Clerks & Machine Operators	50	40	19,158

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.
Lehigh Valley WIA - Lehigh and Northampton Counties

Top Employing Occupations in Financial & Insurance Services in Lehigh Valley WIA, by 4 digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5242 (Agencies, Brokerages, and Other Insurance Related Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3021	Insurance Sales Agents	230	300	28,079
43-4051	Customer Service Representatives	200	260	18,865
43-6011	Executive Secretaries & Administrative Assistants	70	80	23,543
43-3031	Bookkeeping, Accounting & Auditing Clerks	70	80	18,152
13-1031	Claims Adjusters, Examiners & Investigators	60	70	25,685
11-2022	Sales Managers	60	90	43,403
43-9061	Office Clerks, General	50	60	17,005
29-2071	Medical Records & Health Information Technicians	40	60	18,730
43-1011	Supervisors - Office & Administrative Support Workers	40	50	26,377
15-1021	Computer Programmers	30	30	33,214
43-6014	Secretaries	20	20	17,324
43-4171	Receptionists & Information Clerks	20	20	15,254
43-9041	Insurance Claims & Policy Processing Clerks	20	20	N/A
11-1021	General & Operations Managers	10	20	37,548
15-2011	Actuaries	10	10	52,496
15-1061	Database Administrators	10	10	36,640
13-2053	Insurance Underwriters	10	10	32,947
11-1011	Chief Executives	10	20	62,998
11-3021	Computer & Information Systems Managers	10	10	52,572
43-9022	Word Processors & Typists	10	10	21,962
43-6013	Medical Secretaries	10	10	22,092
29-1111	Registered Nurses	10	10	42,513
43-4071	File Clerks	10	10	15,075
41-9041	Telemarketers	10	10	13,772
41-1012	Supervisors - Non-Retail Sales Workers	10	20	32,847

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Lehigh Valley WIA - Lehigh and Northampton Counties

Top Employing Occupations in Financial & Insurance Services in Luzerne-Schuylkill Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5221 (Depository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3071	Tellers	1,000	1,050	13,084
13-2072	Loan Officers	200	210	32,068
11-3031	Financial Managers	190	200	40,386
43-1011	Supervisors - Office & Administrative Support Workers	170	160	24,973
43-4131	Loan Interviewers & Clerks	80	60	18,872
43-4051	Customer Service Representatives	70	80	18,242
37-2011	Janitors & Cleaners	70	70	13,130
43-3031	Bookkeeping, Accounting & Auditing Clerks	70	60	17,129
11-1021	General & Operations Managers	40	40	34,433
43-6011	Executive Secretaries & Administrative Assistants	30	30	20,930
43-9061	Office Clerks, General	30	30	13,497
43-4141	New Accounts Clerks	20	20	21,362
43-5021	Couriers & Messengers	20	10	14,326
43-6014	Secretaries	20	20	14,997
11-2022	Sales Managers	20	20	39,230
11-3011	Administrative Services Managers	20	20	32,001
41-3031	Securities, Commodities & Financial Services Sales Agents	20	20	19,320
43-4171	Receptionists & Information Clerks	10	10	15,196
49-9042	Maintenance & Repair Workers, General	10	10	18,568
11-3040	Human Resources Managers	10	10	N/A
11-1011	Chief Executives	10	10	51,323
11-2021	Marketing Managers	10	10	36,870
13-2021	Appraisers & Assessors of Real Estate	10	10	17,382
13-2041	Credit Analysts	10	10	27,016
13-2051	Financial Analysts	10	10	27,879
43-3011	Bill & Account Collectors	10	10	16,104

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Luzerne-Schuylkill Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5222 (Nondepository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-4041	Credit Authorizers, Checkers & Clerks	190	180	N/A
43-3031	Bookkeeping, Accounting & Auditing Clerks	180	200	17,129
43-4021	Correspondence Clerks	170	180	N/A
43-4071	File Clerks	140	140	14,931
43-9071	Office Machine Operators	130	130	15,302
13-2051	Financial Analysts	100	120	27,879
43-4131	Loan Interviewers & Clerks	80	80	18,872
43-1011	Supervisors - Office & Administrative Support Workers	70	80	24,973
13-2072	Loan Officers	50	60	32,068
41-3031	Securities, Commodities & Financial Services Sales Agents	30	40	19,320
43-9061	Office Clerks, General	30	30	13,497
11-1021	General & Operations Managers	20	30	34,433
43-4051	Customer Service Representatives	20	30	18,242
13-2011	Accountants & Auditors	10	10	27,217
11-3031	Financial Managers	10	10	40,386
13-1073	Training & Development Specialists	10	10	29,716
15-1051	Computer Systems Analysts	10	10	41,118
37-2011	Janitors & Cleaners	10	10	13,130
43-6011	Executive Secretaries & Administrative Assistants	10	10	20,930
43-6014	Secretaries	10	10	14,997

NAICS 5223 (Activities Related to Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3011	Bill & Account Collectors	30	40	16,104
43-4051	Customer Service Representatives	20	30	18,242
43-1011	Supervisors - Office & Administrative Support Workers	20	20	24,973
43-3071	Tellers	10	10	13,084

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Luzerne-Schuylkill Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5231 (Securities and Commodity Contracts Intermediation and Brokerage)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
13-2052	Personal Financial Advisors	60	80	N/A
41-3031	Securities, Commodities & Financial Services Sales Agents	30	30	19,320
43-6011	Executive Secretaries & Administrative Assistants	20	20	20,930
43-4011	Brokerage Clerks	10	10	N/A
11-1021	General & Operations Managers	10	10	34,433
43-3071	Tellers	10	10	13,084
11-3031	Financial Managers	10	10	40,386
43-4051	Customer Service Representatives	10	10	18,242

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

NAICS 5241 (Insurance Carriers)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3021	Insurance Sales Agents	340	310	19,779
43-9041	Insurance Claims & Policy Processing Clerks	180	160	19,981
43-6014	Secretaries	140	110	14,997
13-1031	Claims Adjusters, Examiners & Investigators	110	110	25,481
43-4051	Customer Service Representatives	90	100	18,242
41-1012	Supervisors - Non-Retail Sales Workers	80	80	24,109
43-4071	File Clerks	60	40	14,931
43-4171	Receptionists & Information Clerks	60	60	15,196
43-6011	Executive Secretaries & Administrative Assistants	50	40	20,930
43-3031	Bookkeeping, Accounting & Auditing Clerks	40	40	17,129
43-4021	Correspondence Clerks	40	30	N/A
13-2053	Insurance Underwriters	40	40	26,837
13-2011	Accountants & Auditors	30	30	27,217
43-1011	Supervisors - Office & Administrative Support Workers	20	20	24,973
43-3021	Billing & Posting Clerks & Machine Operators	20	20	19,261
11-3011	Administrative Services Managers	20	20	32,001
13-1072	Compensation, Benefits & Job Analysis Specialists	20	20	27,244
11-3031	Financial Managers	20	20	40,386
43-9061	Office Clerks, General	20	20	13,497

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Luzerne-Schuylkill Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5242 (Agencies, Brokerages, and Other Insurance Related Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-6014	Secretaries	330	340	14,997
41-3021	Insurance Sales Agents	260	340	19,779
43-4051	Customer Service Representatives	100	140	18,242
43-1011	Supervisors - Office & Administrative Support Workers	50	60	24,973
43-9021	Data Entry Keyers	50	40	16,238
43-9041	Insurance Claims & Policy Processing Clerks	30	40	19,981
43-4071	File Clerks	30	30	14,931
43-9061	Office Clerks, General	30	30	13,497
43-3031	Bookkeeping, Accounting & Auditing Clerks	30	40	17,129
11-1021	General & Operations Managers	30	30	34,433
43-9051	Mail Clerks & Mail Machine Operators	20	20	12,711
13-1031	Claims Adjusters, Examiners & Investigators	20	20	25,481
43-3011	Bill & Account Collectors	10	10	16,104
43-4171	Receptionists & Information Clerks	10	10	15,196
43-6011	Executive Secretaries & Administrative Assistants	10	10	20,930
29-1111	Registered Nurses	10	10	36,619
43-9071	Office Machine Operators	10	10	15,302
43-9081	Proofreaders & Copy Markers	10	10	N/A
11-1011	Chief Executives	10	10	51,323
11-3021	Computer & Information Systems Managers	10	10	45,641
13-2011	Accountants & Auditors	10	10	27,217
13-2053	Insurance Underwriters	10	10	26,837
15-1021	Computer Programmers	10	20	33,794
15-1051	Computer Systems Analysts	10	10	41,118
27-3031	Public Relations Specialists	10	10	25,650

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Top Employing Occupations in Financial & Insurance Services in Pocono Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5221 (Depository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-3071	Tellers	560	690	16,830
11-3031	Financial Managers	150	190	26,926
43-4051	Customer Service Representatives	130	170	18,530
43-1011	Supervisors - Office & Administrative Support Workers	80	90	24,263
41-3031	Securities, Commodities & Financial Services Sales Agents	50	60	30,377
13-2072	Loan Officers	50	60	32,131
43-3031	Bookkeeping, Accounting & Auditing Clerks	40	40	16,672
43-4131	Loan Interviewers & Clerks	40	40	16,887
43-9061	Office Clerks, General	40	40	14,820
43-4141	New Accounts Clerks	20	30	16,916
13-2052	Personal Financial Advisors	20	30	27,990
11-1021	General & Operations Managers	20	30	33,480
43-6014	Secretaries	20	20	16,126
43-6011	Executive Secretaries & Administrative Assistants	20	20	22,026
15-1041	Computer Support Specialists	10	10	25,062
43-3021	Billing & Posting Clerks & Machine Operators	10	10	18,642
43-3011	Bill & Account Collectors	10	10	19,500
13-2011	Accountants & Auditors	10	20	21,502
15-1071	Network & Computer Systems Administrators	10	10	30,832
13-2051	Financial Analysts	10	20	46,412
13-1073	Training & Development Specialists	10	10	26,472
11-3011	Administrative Services Managers	10	10	25,893
37-2011	Janitors & Cleaners	10	20	14,667
43-5021	Couriers & Messengers	10	10	14,981
43-4171	Receptionists & Information Clerks	10	10	14,787

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.
Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Top Employing Occupations in Financial & Insurance Services in Pocono Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5222 (Nondepository Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
43-6014	Secretaries	20	20	16,126
41-3031	Securities, Commodities & Financial Services Sales Agents	20	30	30,377
11-1021	General & Operations Managers	10	10	33,480
43-4171	Receptionists & Information Clerks	10	10	14,787
43-4131	Loan Interviewers & Clerks	10	10	16,887
43-3031	Bookkeeping, Accounting & Auditing Clerks	10	10	16,672
43-1011	Supervisors - Office & Administrative Support Workers	10	10	24,263
13-2051	Financial Analysts	10	10	46,412
11-2021	Marketing Managers	10	10	38,959
43-6011	Executive Secretaries & Administrative Assistants	10	20	22,026
11-3031	Financial Managers	10	10	26,926

NAICS 5223 (Activities Related to Credit Intermediation)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
13-2072	Loan Officers	70	110	32,131
43-4171	Receptionists & Information Clerks	10	10	14,787
43-4131	Loan Interviewers & Clerks	10	10	16,887

NAICS 5231 (Securities and Commodity Contracts Intermediation and Brokerage)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3031	Securities, Commodities & Financial Services Sales Agents	30	40	30,377
43-9061	Office Clerks, General	10	10	14,820
43-4011	Brokerage Clerks	10	10	N/A
11-3031	Financial Managers	10	10	26,926
11-1021	General & Operations Managers	10	10	33,480

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.
Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

Top Employing Occupations in Financial & Insurance Services in Pocono Counties WIA, by 4-digit NAICS

(Employment in these occupations must account for at least 1% of the industry employment)

NAICS 5241 (Insurance Carriers)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
23-2093	Title Examiners, Abstractors & Searchers	30	30	18,495
41-3021	Insurance Sales Agents	30	30	23,875
43-6014	Secretaries	20	20	16,126
11-1021	General & Operations Managers	10	10	33,480
43-4171	Receptionists & Information Clerks	10	10	14,787
43-1011	Supervisors - Office & Administrative Support Workers	10	10	24,263
43-3031	Bookkeeping, Accounting & Auditing Clerks	10	10	16,672
43-9041	Insurance Claims & Policy Processing Clerks	10	10	N/A
43-9061	Office Clerks, General	10	10	14,820

NAICS 5242 (Agencies, Brokerages, and Other Insurance Related Activities)				
SOC Code	SOC Title	2002 Emp	2012 Proj	Average Annual Wage (\$)*
41-3021	Insurance Sales Agents	240	360	23,875
43-9041	Insurance Claims & Policy Processing Clerks	60	80	N/A
43-4051	Customer Service Representatives	40	60	18,530
43-4171	Receptionists & Information Clerks	20	40	14,787
41-1012	Supervisors - Non-Retail Sales Workers	20	30	34,762
11-1021	General & Operations Managers	20	20	33,480
43-9061	Office Clerks, General	10	10	14,820
43-4071	File Clerks	10	10	15,094
41-9041	Telemarketers	10	10	15,204
41-2011	Cashiers	10	10	12,549
41-1011	Supervisors - Retail Sales Workers	10	10	22,807
13-1111	Management Analysts	10	10	39,387
43-1011	Supervisors - Office & Administrative Support Workers	10	10	24,263

Footnote: *Average annual wage for the occupation across all industries based on data from May 2004.

Pocono Counties WIA - Carbon, Monroe, Pike and Wayne Counties.

**Statewide Training
Completers in Finance &
Insurance Occupations**

**Pennsylvania Training Completers for All Occupations
in Financial & Insurance Services (NAICS 52): 2003-2004**

SOC Code	SOC Title	Training Completers
11-1011	Chief Executives	1,067
11-1021	General & Operations Managers	3,019
11-2011	Advertising & Promotions Managers	267
11-2021	Marketing Managers	538
11-2022	Sales Managers	1,235
11-2031	Public Relations Managers	91
11-3011	Administrative Services Managers	406
11-3021	Computer & Information Systems Managers	2,634
11-3031	Financial Managers	448
11-3040	Human Resources Managers	477
11-9111	Medical & Health Services Managers	1,168
11-9141	Property, Real Estate & Community Association Managers	39
11-9151	Social & Community Service Managers	383
13-1023	Purchasing Agents	4
13-1031	Claims Adjusters, Examiners & Investigators	44
13-1032	Insurance Appraisers, Auto Damage	1
13-1041	Compliance Officers	N/A
13-1051	Cost Estimators	851
13-1061	Emergency Management Specialists	0
13-1071	Employment, Recruitment & Placement Specialists	448
13-1072	Compensation, Benefits & Job Analysis Specialists	172
13-1073	Training & Development Specialists	535
13-1111	Management Analysts	448
13-2011	Accountants & Auditors	1,019
13-2021	Appraisers & Assessors of Real Estate	13
13-2041	Credit Analysts	68
13-2051	Financial Analysts	87
13-2052	Personal Financial Advisors	113
13-2053	Insurance Underwriters	18
13-2061	Financial Examiners	28
13-2071	Loan Counselors	1
13-2072	Loan Officers	86
15-1011	Computer & Information Scientists, Research	79
15-1021	Computer Programmers	22,272
15-1031	Computer Software Engineers, Applications	592
15-1032	Computer Software Engineers, Systems Software	679
15-1041	Computer Support Specialists	21
15-1051	Computer Systems Analysts	1,704
15-1061	Database Administrators	1,439
15-1071	Network & Computer Systems Administrators	2,999
15-1081	Network Systems & Data Communications Analysts	9,368
15-2011	Actuaries	20
15-2031	Operations Research Analysts	227
15-2041	Statisticians	134
17-2111	Health & Safety Engineers	30
17-2112	Industrial Engineers	89

SOC Code	SOC Title	Training Completers
19-3021	Market Research Analysts	1,106
21-1091	Health Educators	40
23-1011	Lawyers	457
23-2011	Paralegals & Legal Assistants	1,716
23-2092	Law Clerks	8
23-2093	Title Examiners, Abstractors & Searchers	98
27-3031	Public Relations Specialists	925
29-1111	Registered Nurses	2,075
29-2071	Medical Records & Health Information Technicians	213
29-9010	Occupational Health & Safety Specialists & Technicians	56
31-9094	Medical Transcriptionists	4,694
33-9032	Security Guards	0
37-2011	Janitors & Cleaners	N/A
37-2012	Maids & Housekeeping Cleaners	N/A
41-1011	Supervisors- Retail Sales Workers	758
41-1012	Supervisors- Non-Retail Sales Workers	23
41-2011	Cashiers	30
41-2031	Retail Salespersons	2,362
41-3021	Insurance Sales Agents	68
41-3031	Securities, Commodities & Financial Services Sales Agents	138
41-9022	Real Estate Sales Agents	46
41-9041	Telemarketers	16
43-1011	Supervisors- Office & Administrative Support Workers	96
43-2011	Switchboard Operators, Including Answering Service	0
43-3011	Bill & Account Collectors	31
43-3021	Billing & Posting Clerks & Machine Operators	1,919
43-3051	Payroll & Timekeeping Clerks	731
43-3071	Tellers	43
43-4011	Brokerage Clerks	274
43-4021	Correspondence Clerks	15
43-4041	Credit Authorizers, Checkers & Clerks	4
43-4051	Customer Service Representatives	0
43-4071	File Clerks	46
43-4131	Loan Interviewers & Clerks	9
43-4141	New Accounts Clerks	7
43-4161	Human Resources Assistants	31
43-4171	Receptionists & Information Clerks	184
43-5021	Couriers & Messengers	N/A
43-5061	Production, Planning & Expediting Clerks	0
43-5081	Stock Clerks & Order Fillers	15
43-6011	Executive Secretaries & Administrative Assistants	3,122
43-6012	Legal Secretaries	316
43-6013	Medical Secretaries	305
43-6014	Secretaries	3,912
43-9011	Computer Operators	75
43-9021	Data Entry Keyers	138
43-9022	Word Processors & Typists	78
43-9041	Insurance Claims & Policy Processing Clerks	14
43-9051	Mail Clerks & Mail Machine Operators	31
43-9061	Office Clerks, General	619

SOC Code	SOC Title	Training Completers
43-9071	Office Machine Operators	15
43-9081	Proofreaders & Copy Markers	0
43-9111	Statistical Assistants	0
49-9042	Maintenance & Repair Workers, General	297
51-9198	Helpers--Production Workers	N/A
53-3041	Taxi Drivers & Chauffeurs	651

Finance & Insurance Industry by Age

Age Distribution in the Financial Services Sector, Fourth Quarter of 2003 Through Third Quarter of 2004 (averaged)

NAICS 52: Entire Financial Services Sector

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.8%	3.5%	4.3%	5.9%	19.6%	26.9%	25.7%	13.5%	4.1%
Carbon County	100.0%	0.0%	2.7%	2.7%	4.8%	16.1%	26.9%	28.0%	16.1%	5.4%
Monroe County	100.0%	0.6%	3.1%	3.7%	6.5%	20.5%	27.5%	25.3%	13.0%	3.5%
Pike County	100.0%	0.0%	6.5%	6.5%	6.5%	21.1%	26.0%	28.5%	9.8%	1.6%
Wayne County	100.0%	1.3%	4.2%	5.6%	5.1%	20.3%	25.7%	24.6%	13.8%	4.9%
Lehigh Valley WIA, Total	100.0%	0.3%	2.0%	2.3%	5.3%	23.3%	30.3%	24.4%	12.6%	1.9%
Lehigh County	100.0%	0.3%	2.2%	2.5%	5.6%	23.5%	29.7%	23.9%	12.8%	2.0%
Northampton County	100.0%	0.2%	1.8%	2.0%	5.0%	23.1%	30.9%	25.0%	12.2%	1.8%
"Option 3" Total	100.0%	0.3%	2.1%	2.4%	5.7%	24.0%	26.9%	25.1%	13.2%	2.8%
Lackawanna County	100.0%	0.3%	2.2%	2.5%	5.8%	24.1%	25.0%	25.8%	13.8%	3.0%
Luzerne County	100.0%	0.2%	1.8%	2.0%	5.4%	24.6%	29.1%	24.3%	12.2%	2.3%
Schuylkill County	100.0%	0.8%	3.5%	4.3%	6.4%	19.0%	23.6%	25.8%	16.2%	4.8%

NAICS 5211: Central Banks - No data available

NAICS 5221: Depository Credit Intermediation

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.3%	4.3%	4.6%	7.0%	18.9%	26.0%	25.9%	14.0%	3.6%
Carbon County	100.0%	0.0%	2.5%	2.5%	5.5%	16.0%	26.3%	28.3%	16.9%	4.5%
Monroe County	100.0%	0.0%	4.6%	4.6%	8.3%	20.6%	25.0%	25.6%	12.2%	3.7%
Pike County	100.0%	0.0%	6.1%	6.1%	7.6%	23.3%	26.0%	24.8%	12.2%	0.0%
Wayne County	100.0%	1.4%	5.2%	6.6%	6.0%	17.9%	27.4%	24.3%	14.4%	3.4%
Lehigh Valley WIA, Total	100.0%	0.5%	3.7%	4.1%	7.0%	21.2%	24.9%	25.5%	14.5%	2.8%
Lehigh County	100.0%	0.5%	3.8%	4.3%	7.0%	21.9%	25.1%	24.1%	14.9%	2.7%
Northampton County	100.0%	0.4%	3.6%	4.0%	6.9%	20.5%	24.8%	26.8%	14.0%	3.0%
"Option 3" Total	100.0%	0.4%	3.4%	3.8%	6.9%	22.5%	23.9%	24.8%	15.0%	3.0%
Lackawanna County	100.0%	0.3%	3.1%	3.4%	7.0%	23.8%	23.9%	24.4%	14.5%	3.0%
Luzerne County	100.0%	0.3%	3.9%	4.2%	7.2%	21.3%	23.8%	25.1%	15.5%	2.9%
Schuylkill County	100.0%	0.6%	4.3%	5.0%	6.2%	18.8%	24.3%	26.1%	16.4%	3.1%

Footnote: Asterisks indicate that data is not releasable for the industry in this area.

Age Distribution in the Financial Services Sector, Fourth Quarter of 2003 Through Third Quarter of 2004 (averaged)

NAICS 5222: Nondepository Credit Intermediation

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.0%	2.8%	2.8%	9.2%	30.3%	25.6%	20.1%	11.1%	0.9%
Carbon County	*	*	*	*	*	*	*	*	*	*
Monroe County	100.0%	0.0%	2.8%	2.8%	9.2%	30.3%	25.6%	20.1%	11.1%	0.9%
Pike County	*	*	*	*	*	*	*	*	*	*
Wayne County	*	*	*	*	*	*	*	*	*	*
Lehigh Valley WIA, Total	100.0%	0.0%	3.4%	3.4%	9.4%	31.7%	31.5%	17.0%	6.4%	0.6%
Lehigh County	100.0%	0.0%	3.4%	3.4%	9.6%	31.4%	31.7%	16.7%	6.5%	0.7%
Northampton County	100.0%	0.0%	3.5%	3.5%	7.9%	33.2%	29.9%	19.2%	6.3%	0.0%
"Option 3" Total	100.0%	0.1%	1.8%	1.8%	6.4%	28.5%	30.2%	21.1%	10.3%	1.6%
Lackawanna County	100.0%	0.3%	2.3%	2.6%	7.3%	20.4%	19.5%	30.0%	16.1%	4.1%
Luzerne County	100.0%	0.0%	1.7%	1.7%	5.9%	30.5%	33.5%	18.5%	8.9%	1.0%
Schuylkill County	100.0%	0.0%	0.0%	0.0%	13.7%	34.3%	21.6%	24.0%	6.4%	0.0%

NAICS 5223: Activities Related to Credit Intermediation

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	4.1%	4.1%	8.1%	7.6%	22.4%	35.2%	20.8%	5.8%	0.0%
Carbon County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Monroe County	100.0%	4.5%	4.5%	9.0%	8.4%	19.1%	34.0%	23.0%	6.5%	0.0%
Pike County	100.0%	0.0%	0.0%	0.0%	0.0%	31.6%	68.4%	0.0%	0.0%	0.0%
Wayne County	*	*	*	*	*	*	*	*	*	*
Lehigh Valley WIA, Total	100.0%	0.0%	5.7%	5.7%	8.9%	27.5%	28.7%	20.9%	7.4%	0.7%
Lehigh County	100.0%	0.0%	4.4%	4.4%	9.4%	26.5%	30.7%	21.0%	7.0%	1.0%
Northampton County	100.0%	0.0%	9.0%	9.0%	7.7%	30.3%	23.5%	20.8%	8.6%	0.0%
"Option 3" Total	100.0%	0.7%	3.7%	4.4%	11.2%	26.4%	26.6%	18.9%	11.1%	1.5%
Lackawanna County	100.0%	1.8%	4.2%	6.0%	13.5%	26.9%	25.1%	16.5%	12.0%	0.0%
Luzerne County	100.0%	0.0%	3.7%	3.7%	8.3%	26.0%	25.2%	22.5%	11.6%	2.7%
Schuylkill County	100.0%	0.0%	0.0%	0.0%	23.8%	25.8%	50.3%	0.0%	0.0%	0.0%

Footnote: Asterisks indicate that data is not releasable for the industry in this area.

Age Distribution in the Financial Services Sector, Fourth Quarter of 2003 Through Third Quarter of 2004 (averaged)

NAICS 5231: Securities and Commodity Contracts Brokerage

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.0%	0.0%	0.0%	0.0%	24.1%	41.8%	20.0%	14.1%	0.0%
Carbon County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Monroe County	100.0%	0.0%	0.0%	0.0%	0.0%	24.1%	41.8%	20.0%	14.1%	0.0%
Pike County	*	*	*	*	*	*	*	*	*	*
Wayne County	*	*	*	*	*	*	*	*	*	*
Lehigh Valley WIA, Total	100.0%	0.0%	1.6%	1.6%	3.6%	21.2%	26.7%	25.0%	16.3%	5.5%
Lehigh County	100.0%	0.0%	0.9%	0.9%	3.0%	20.0%	27.6%	25.2%	16.7%	6.6%
Northampton County	100.0%	0.0%	3.4%	3.4%	5.3%	24.7%	24.3%	24.5%	15.2%	2.5%
"Option 3" Total	100.0%	0.0%	0.0%	0.0%	2.1%	23.2%	31.2%	25.6%	13.2%	4.8%
Lackawanna County	100.0%	0.0%	0.0%	0.0%	2.9%	21.5%	27.9%	24.7%	16.9%	6.1%
Luzerne County	100.0%	0.0%	0.0%	0.0%	1.8%	23.6%	32.7%	25.5%	12.1%	4.4%
Schuylkill County	100.0%	0.0%	0.0%	0.0%	0.0%	31.6%	31.6%	36.8%	0.0%	0.0%

NAICS 5232: Securities and Contracts Exchanges - No data available

NAICS 5239: Other Financial Investment Activities

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.0%	0.0%	0.0%	7.3%	19.5%	28.0%	34.1%	11.0%	0.0%
Carbon County	*	*	*	*	*	*	*	*	*	*
Monroe County	100.0%	0.0%	0.0%	0.0%	7.3%	19.5%	28.0%	34.1%	11.0%	0.0%
Pike County	*	*	*	*	*	*	*	*	*	*
Wayne County	*	*	*	*	*	*	*	*	*	*
Lehigh Valley WIA, Total	100.0%	0.0%	1.7%	1.7%	5.9%	25.1%	24.2%	25.6%	16.4%	1.2%
Lehigh County	100.0%	0.0%	0.0%	0.0%	3.5%	25.0%	25.3%	23.8%	20.3%	2.1%
Northampton County	100.0%	0.0%	3.9%	3.9%	9.0%	25.1%	22.7%	27.8%	11.5%	0.0%
"Option 3" Total	100.0%	0.0%	0.9%	0.9%	3.6%	34.0%	27.5%	20.4%	10.3%	3.3%
Lackawanna County	100.0%	0.0%	0.0%	0.0%	3.3%	36.7%	30.1%	18.5%	7.9%	3.5%
Luzerne County	100.0%	0.0%	2.0%	2.0%	4.0%	30.3%	24.9%	23.2%	12.4%	3.3%
Schuylkill County	100.0%	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%

Footnote: Asterisks indicate that data is not releasable for the industry in this area.

Age Distribution in the Financial Services Sector, Fourth Quarter of 2003 Through Third Quarter of 2004 (averaged)

NAICS 5241: Insurance Carriers

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.0%	3.1%	3.1%	0.0%	19.1%	28.8%	28.5%	15.7%	4.7%
Carbon County	*	*	*	*	*	*	*	*	*	*
Monroe County	100.0%	0.0%	3.8%	3.8%	0.0%	18.9%	28.4%	24.3%	18.9%	5.7%
Pike County	100.0%	0.0%	0.0%	0.0%	0.0%	31.7%	0.0%	68.3%	0.0%	0.0%
Wayne County	*	*	*	*	*	*	*	*	*	*
Lehigh Valley WIA, Total	100.0%	0.1%	0.9%	0.9%	4.1%	24.4%	34.0%	24.6%	11.1%	0.9%
Lehigh County	100.0%	0.2%	1.1%	1.3%	4.2%	23.8%	32.3%	25.3%	11.9%	1.2%
Northampton County	100.0%	0.0%	0.6%	0.6%	4.0%	24.9%	35.5%	23.9%	10.3%	0.7%
"Option 3" Total	100.0%	0.1%	0.6%	0.7%	3.3%	23.5%	30.1%	28.8%	11.9%	1.7%
Lackawanna County	100.0%	0.0%	0.8%	0.8%	2.8%	24.3%	28.3%	30.8%	12.0%	1.1%
Luzerne County	100.0%	0.1%	0.5%	0.7%	3.5%	23.1%	31.5%	27.3%	12.0%	1.9%
Schuylkill County	100.0%	0.0%	0.0%	0.0%	7.0%	21.3%	23.4%	35.0%	9.7%	3.6%

NAICS 5242: Insurance Agencies, Brokerages, and Related

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+	
Pocono WIA, Total	100.0%	0.8%	2.4%	3.3%	2.6%	17.2%	26.7%	29.2%	15.1%	5.9%
Carbon County	100.0%	0.0%	5.6%	5.6%	0.0%	12.1%	29.9%	29.9%	12.6%	9.8%
Monroe County	100.0%	0.0%	1.7%	1.7%	3.2%	17.2%	28.5%	29.4%	15.6%	4.4%
Pike County	100.0%	0.0%	0.0%	0.0%	0.0%	19.0%	23.3%	42.2%	15.5%	0.0%
Wayne County	100.0%	3.6%	3.4%	7.0%	3.0%	19.1%	21.6%	25.0%	14.9%	9.5%
Lehigh Valley WIA, Total	100.0%	1.0%	2.2%	3.2%	4.0%	16.8%	28.1%	26.1%	17.9%	4.0%
Lehigh County	100.0%	1.2%	1.9%	3.1%	4.8%	17.7%	29.2%	25.2%	16.7%	3.3%
Northampton County	100.0%	0.8%	2.5%	3.3%	2.9%	15.6%	26.5%	27.4%	19.4%	4.9%
"Option 3" Total	100.0%	0.6%	2.3%	2.9%	6.3%	21.7%	24.9%	24.6%	14.7%	5.0%
Lackawanna County	100.0%	1.0%	1.6%	2.6%	6.6%	21.2%	22.7%	24.8%	15.2%	6.8%
Luzerne County	100.0%	0.3%	2.4%	2.7%	6.5%	23.4%	26.5%	24.7%	13.1%	3.2%
Schuylkill County	100.0%	1.4%	3.0%	4.4%	4.6%	15.2%	22.2%	23.6%	20.7%	9.3%

Footnote: Asterisks indicate that data is not releasable for the industry in this area.

Age Distribution in the Financial Services Sector, Fourth Quarter of 2003 Through Third Quarter of 2004 (averaged)

NAICS 5251: Insurance and Employee Benefit Funds

TOTAL, ALL AGES	14-18	19-21	14-21 total	22-24	25-34	35-44	45-54	55-64	65+
Pocono WIA, Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Carbon County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Monroe County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pike County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wayne County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Lehigh Valley WIA, Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Lehigh County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northampton County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
"Option 3" Total	100.0%	0.0%	0.0%	0.0%	16.7%	22.2%	31.9%	29.2%	0.0%
Lackawanna County	*	*	*	*	*	*	*	*	*
Luzerne County	100.0%	0.0%	0.0%	0.0%	16.7%	22.2%	31.9%	29.2%	0.0%
Schuylkill County	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

NAICS 5259: Other Investment Pools and Funds - No data available

Footnote: Asterisks indicate that data is not releasable for the industry in this area.

Labor and Commute Shed by County

Labor and Commute Shed Maps for Nine Counties in Northeastern Pennsylvania

The following pages display commuter information based upon Census data for nine counties in Northeastern Pennsylvania: Carbon, Monroe, Pike, and Wayne (known as the Pocono Counties WIA); Lehigh and Northampton (the Lehigh Valley WIA) and Lackawanna, Luzerne, and Schuylkill (grouped together, for the purposes of this study, as “Option 3”).

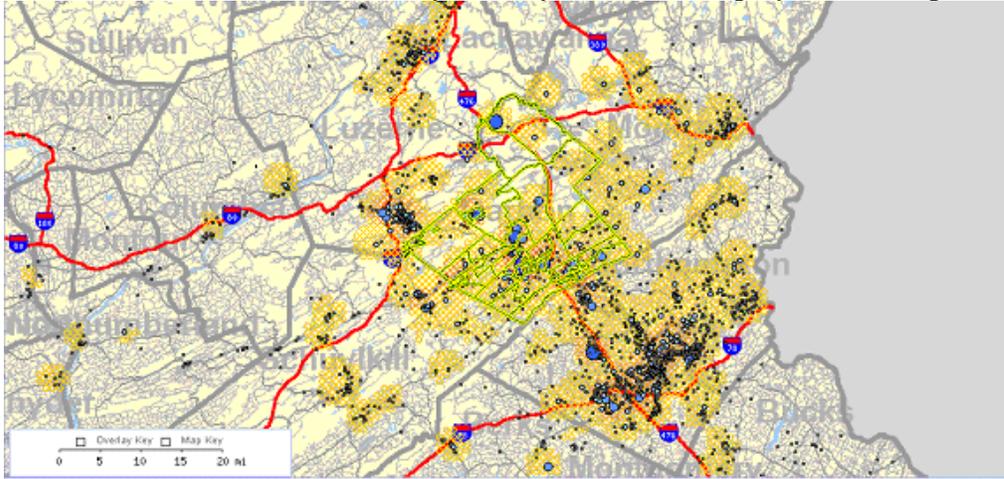
Six forms of information are shown for each county, in the form of four maps and two charts for each. These maps are constructed using the Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) mapping application with 2003 data. The first map for each county shows where residents of the county work (This can be thought of as those who either work in the county or are commuting out of the county). The points on the map represent workers, with larger points representing larger groups of workers. Unfortunately, the mapping software does not provide a key explaining exactly how many workers each point represents. Each map also presents an orange “thermal” coloration, with darker colors representing denser concentrations of workers. The county being analyzed is ringed with a bright yellow and red outline, with internal civil divisions outlined with thinner yellow lines.

The second map contains the same information as the first map, but provides a zoomed-out, statewide view. The county under analysis is still outlined in yellow with the civil divisions demarcated. The density of the boundary lines obscures the data points internal to the county. Thus, the two maps need to be viewed in tandem for a full understanding of where county residents work.

The third piece of information on each page is a table listing the top five county commute destinations of county residents, and also includes information on all other Pennsylvania counties, New Jersey, New York, and others states and abroad. These data are drawn from the 2000 Census and are included to give a numerical basis to the maps as well as to show the influences of New York and New Jersey – which are not included in the LEHD studies – on northeastern Pennsylvania’s commuting patterns.

On the second page for each county are similar close-up and statewide maps and another table. These representations show where those who work in the county under analysis reside (in short, those who are commuting into the county). The maps and tables are laid out in identical fashions to the “outflow” data for each county, with the same instructions and cautions listed above, except the “thermals” for these data are blue.

Where residents of Carbon County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Carbon County, Pennsylvania, are employed (statewide)



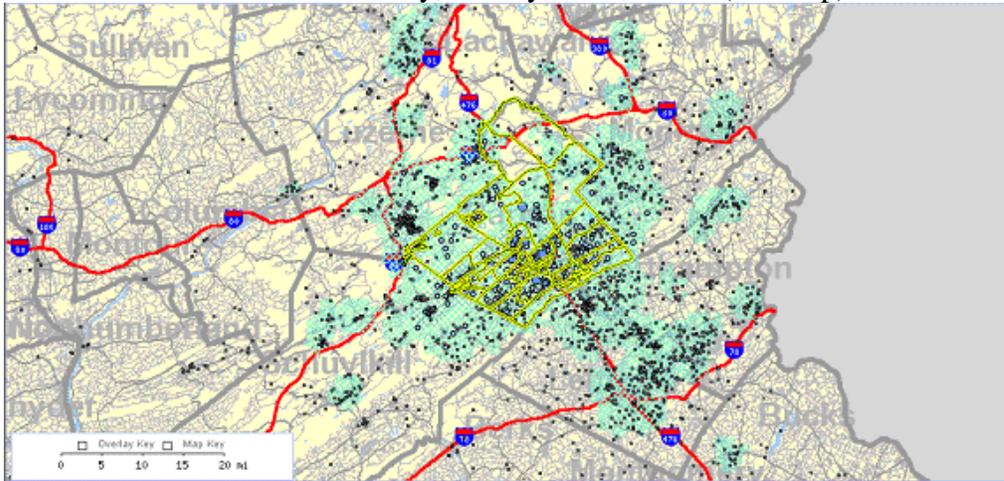
Source LEHD, 2003

Counties in which Carbon County, Pennsylvania, residents work:

Carbon County	12,341
Lehigh County	4,663
Luzerne County	2,224
Northampton County	1,975
Schuylkill County	1,435
Other Pennsylvania Counties	2,568
New Jersey	356
New York	227
Other States or Abroad	79

Source: 2000 Census

Where workers in Carbon County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Carbon County, Pennsylvania, reside (statewide)



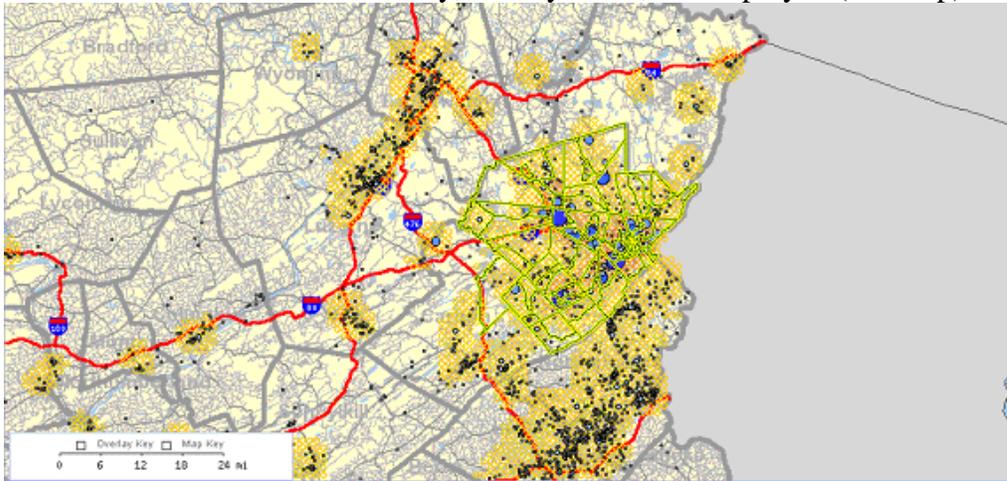
Source: LEHD, 2003

Counties in which Carbon County, Pennsylvania, workers reside:

Carbon County	12,341
Schuylkill County	1,014
Luzerne County	634
Monroe County	614
Lehigh County	550
Other Pennsylvania Counties	699
New Jersey	8
New York	8
Other States and Abroad	24

Source: 2000 Census

Where residents of Monroe County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Monroe County, Pennsylvania, are employed (statewide)



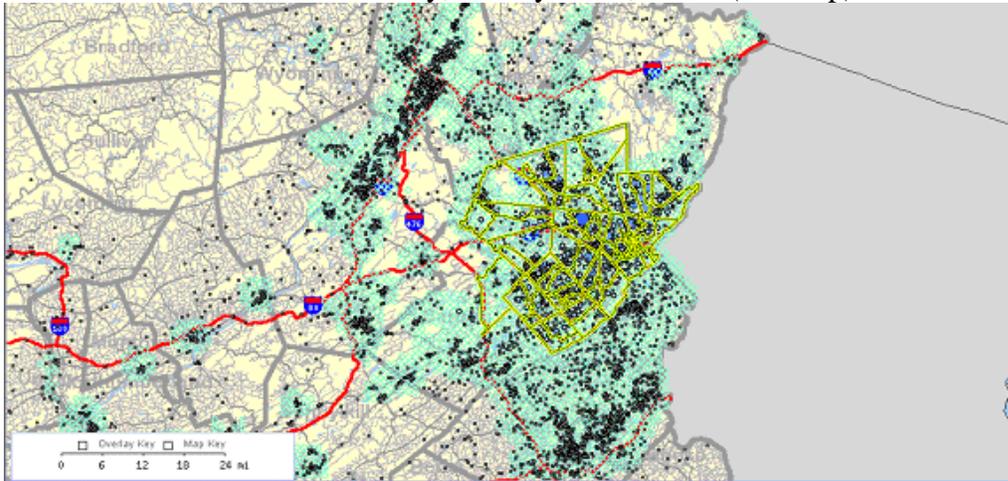
Source: LEHD, 2003

Counties in which Monroe County, Pennsylvania, residents work:

Monroe County	39,829
Northampton County	3,467
Lehigh County	1,618
Luzerne County	639
Carbon County	614
Other Pennsylvania Counties	2,156
New Jersey	8,834
New York	4,714
Other States and Abroad	399

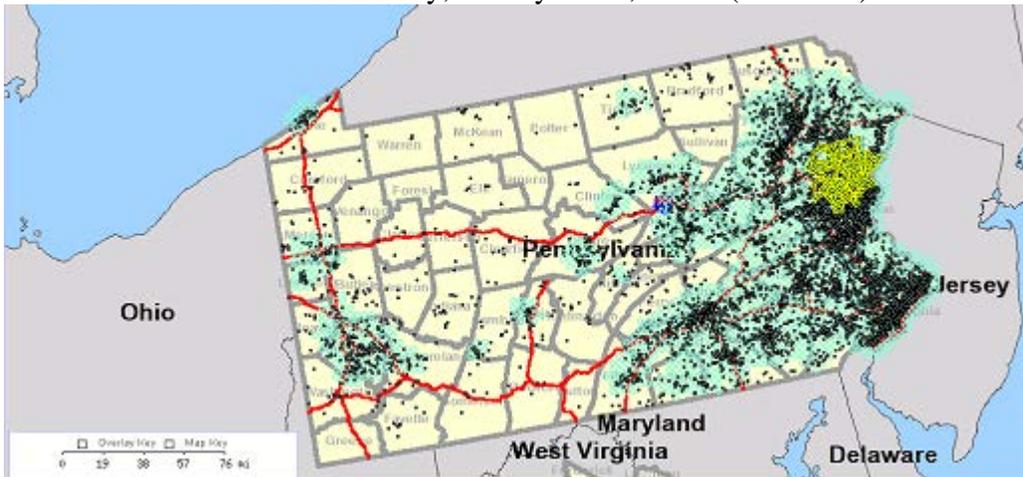
Source: 2000 Census

Where workers in Monroe County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Monroe County, Pennsylvania, reside (statewide)



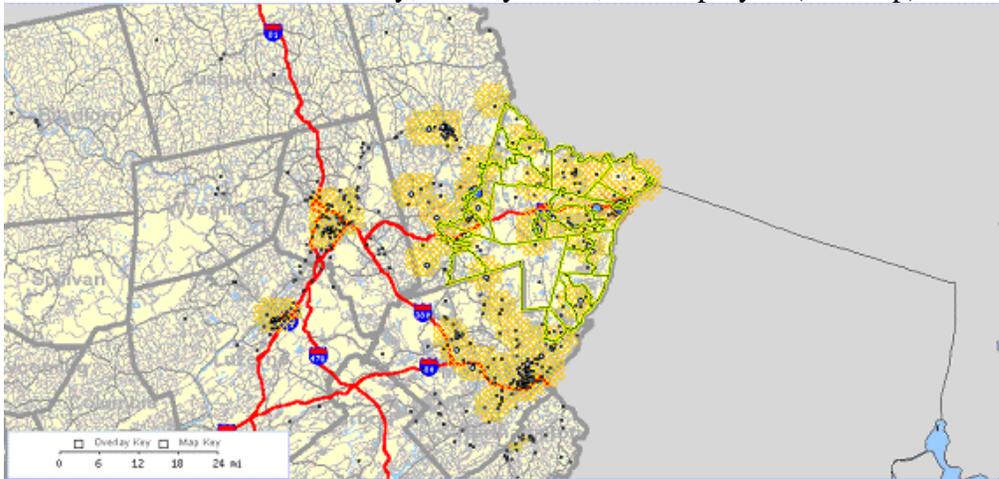
Source: LEHD, 2003

Counties in which Monroe County, Pennsylvania, workers reside:

Monroe County	39,829
Lackawanna County	2,536
Northampton County	2,137
Pike County	1,841
Luzerne County	1,664
Other Pennsylvania Counties	2,905
New Jersey	610
New York	90
Other States and Abroad	140

Source: 2000 Census

Where residents of Pike County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Pike County, Pennsylvania, are employed (statewide)



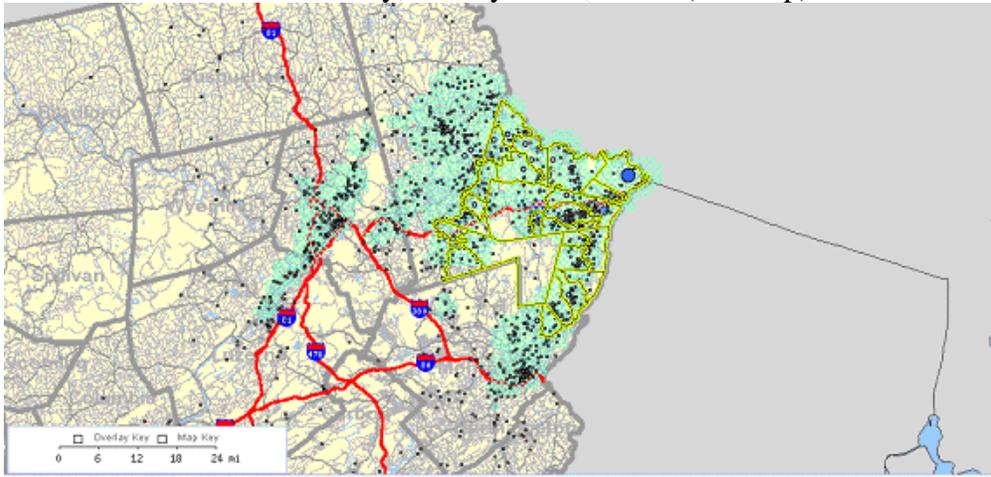
Source: LEHD, 2003

Counties in which Pike County, Pennsylvania, residents work:

Pike County	5,464
Wayne County	1,928
Monroe County	1,841
Lackawanna County	344
Northampton County	111
Other Pennsylvania Counties	412
New Jersey	4,710
New York	4,318
Other States or Abroad	174

Source: 2000 Census

Where workers in Pike County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Pike County, Pennsylvania, reside (statewide)



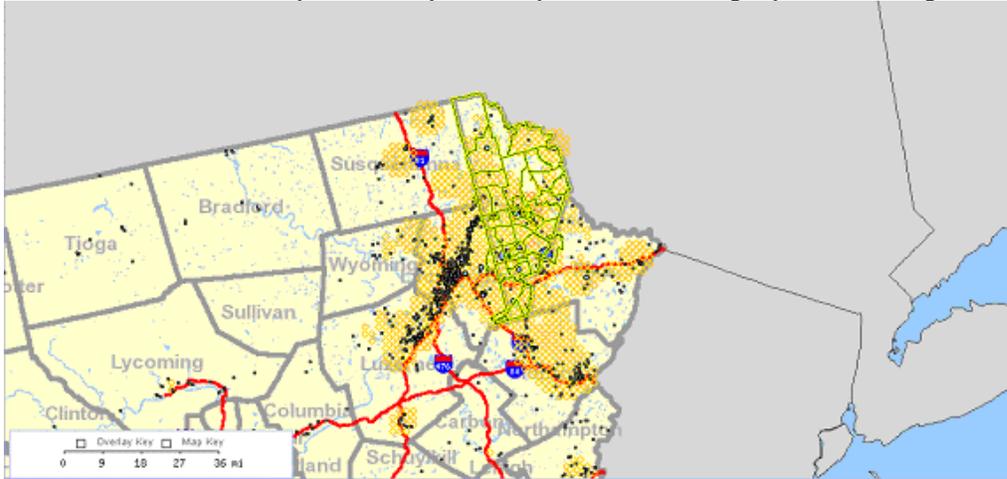
Source: LEHD, 2003

Counties in which Pike County, Pennsylvania, workers reside:

Pike County	5,464
Wayne County	447
Monroe County	388
Luzerne County	306
Lackawanna County	122
Other Pennsylvania Counties	142
New Jersey	189
New York	977
Other States and Abroad	35

Source: 2000 Census

Where residents of Wayne County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Wayne County, Pennsylvania, are employed (statewide)



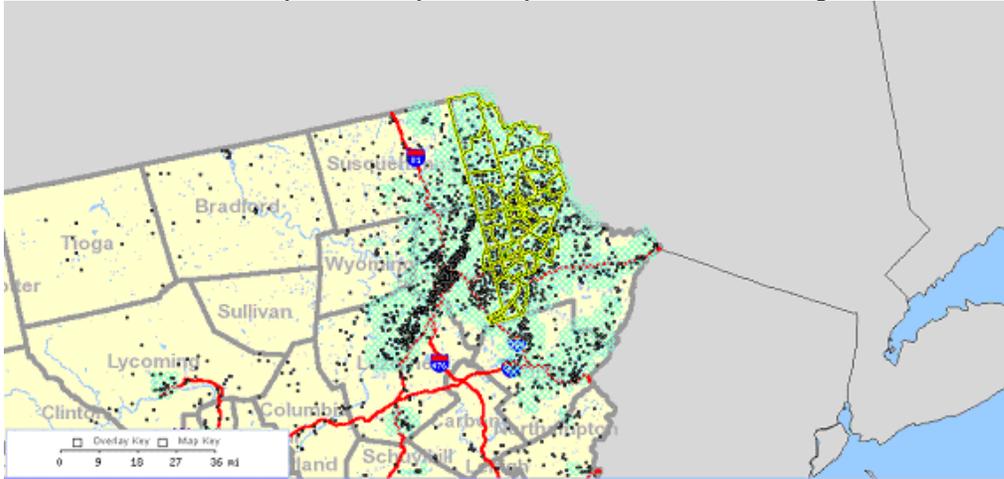
Source: LEHD, 2003

Counties in which Wayne County, Pennsylvania, residents work:

Wayne County	12,659
Lackawanna County	3,132
Monroe County	715
Pike County	447
Susquehanna County	339
Other Pennsylvania Counties	644
New Jersey	352
New York	1,513
Other States or Abroad	108

Source: 2000 Census

Where workers in Wayne County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Wayne County, Pennsylvania, reside (statewide)



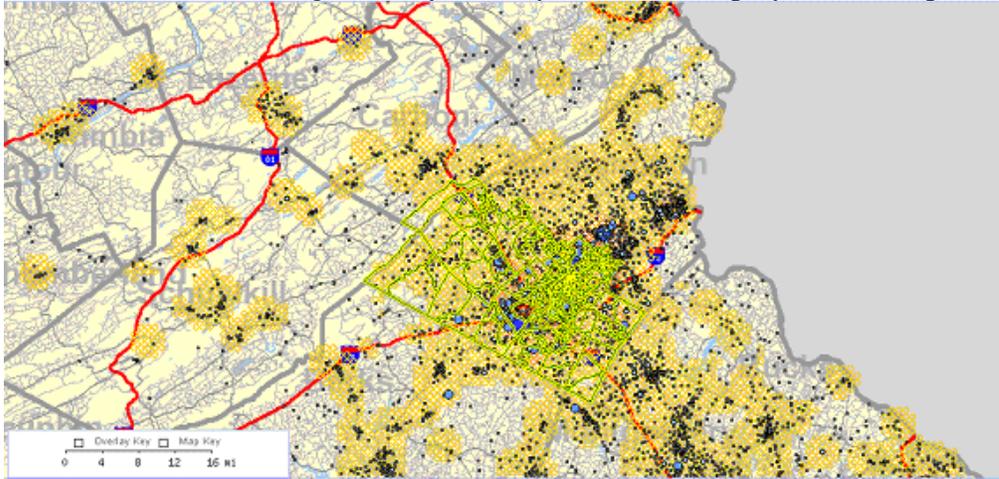
Source: LEHD, 2003

Counties in which Wayne County, Pennsylvania, workers reside:

Wayne County	12,659
Pike County	1,928
Lackawanna County	1,713
Susquehanna County	173
Luzerne County	160
Other Pennsylvania Counties	293
New Jersey	12
New York	203
Other States and Abroad	57

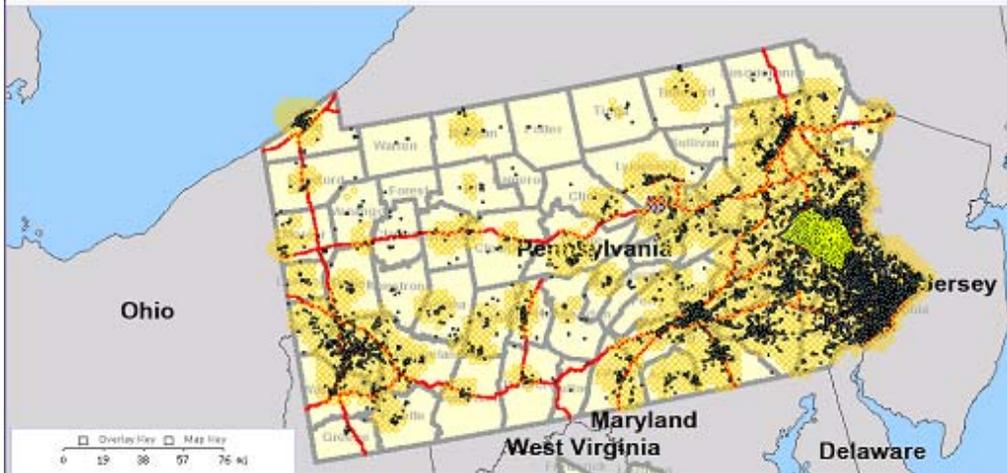
Source: 2000 Census

Where residents of Lehigh County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Lehigh County, Pennsylvania, are employed (statewide)



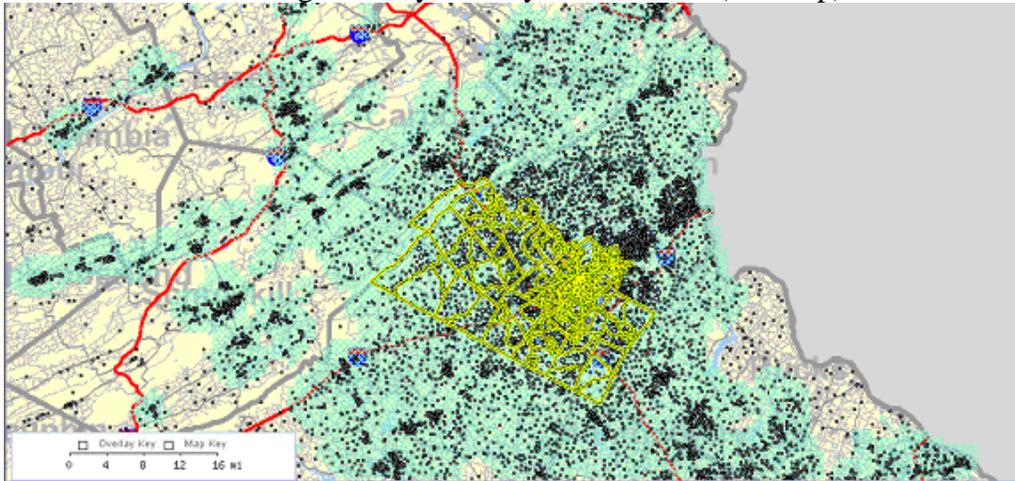
Source: LEHD, 2003

Counties in which Lehigh County, Pennsylvania, residents work:

Lehigh County	110,302
Northampton County	18,040
Montgomery County	4,880
Bucks County	3,976
Berks County	3,266
Other Pennsylvania Counties	3,479
New Jersey	2,823
New York	661
Other States or Abroad	503

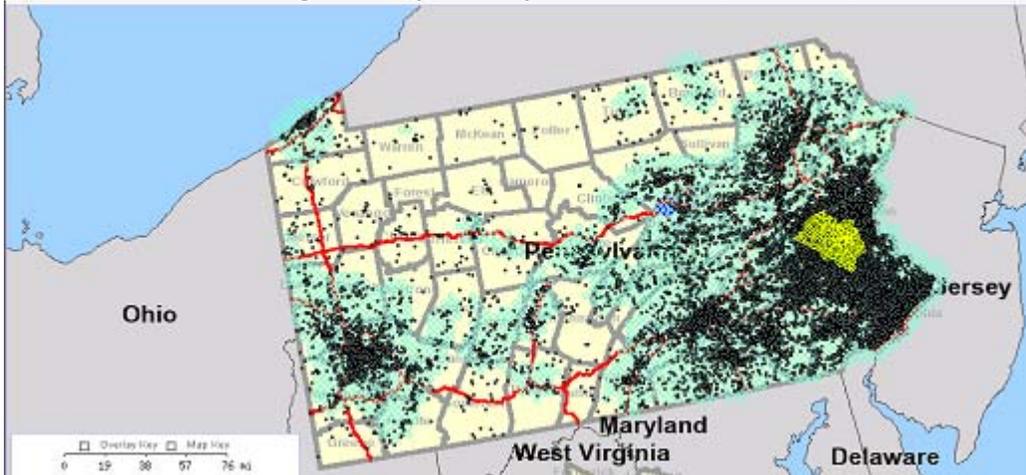
Source: 2000 Census

Where workers in Lehigh County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Lehigh County, Pennsylvania, reside (statewide)



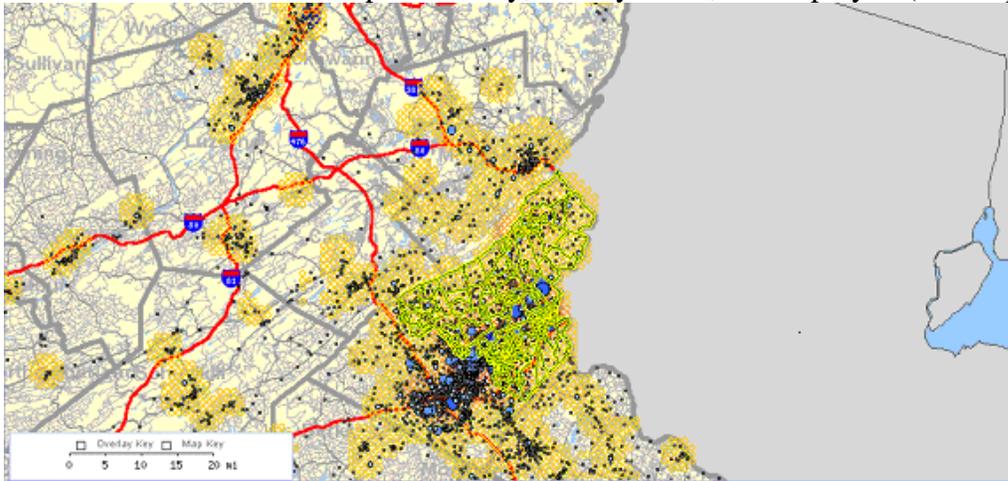
Source: LEHD, 2003

Counties in which Lehigh County, Pennsylvania, workers reside:

Lehigh County	110,302
Northampton County	30,180
Berks County	6,538
Carbon County	4,663
Bucks County	2,655
Other Pennsylvania Counties	8,063
New Jersey	1,242
New York	123
Other States and Abroad	530

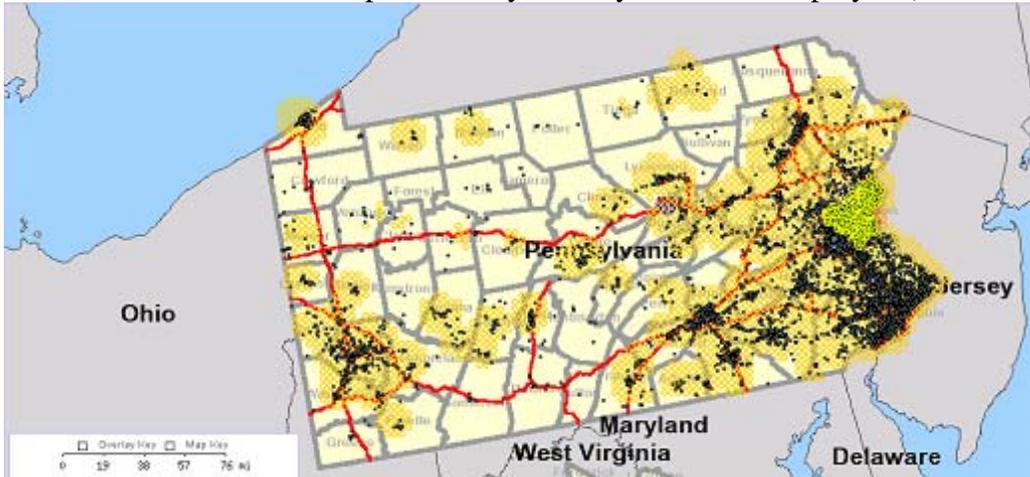
Source: 2000 Census

Where residents of Northampton County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Northampton County, Pennsylvania, are employed (statewide)



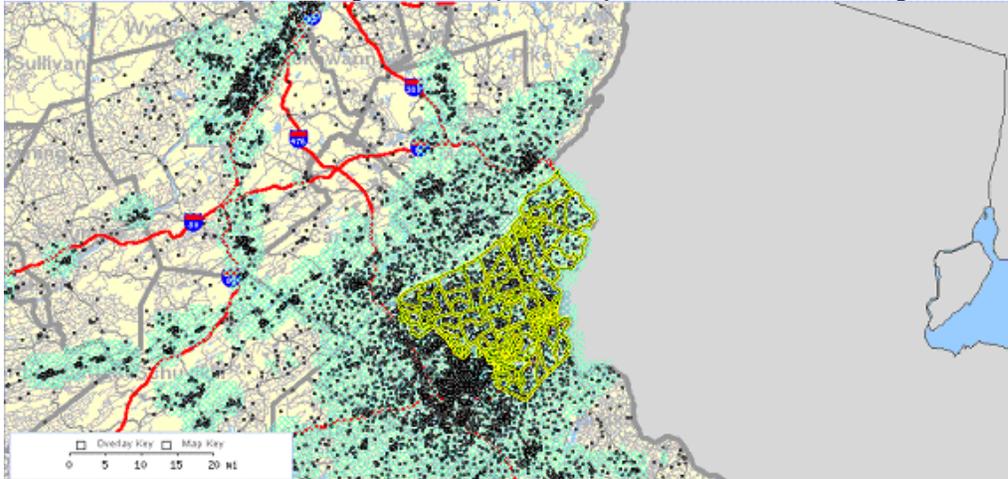
Source: LEHD, 2003

Counties in which Northampton County, Pennsylvania, residents work:

Northampton County	68,449
Lehigh County	30,180
Monroe County	2,137
Bucks County	1,953
Montgomery County	1,150
Other Pennsylvania Counties	2,581
New Jersey	17,904
New York	812
Other States or Abroad	505

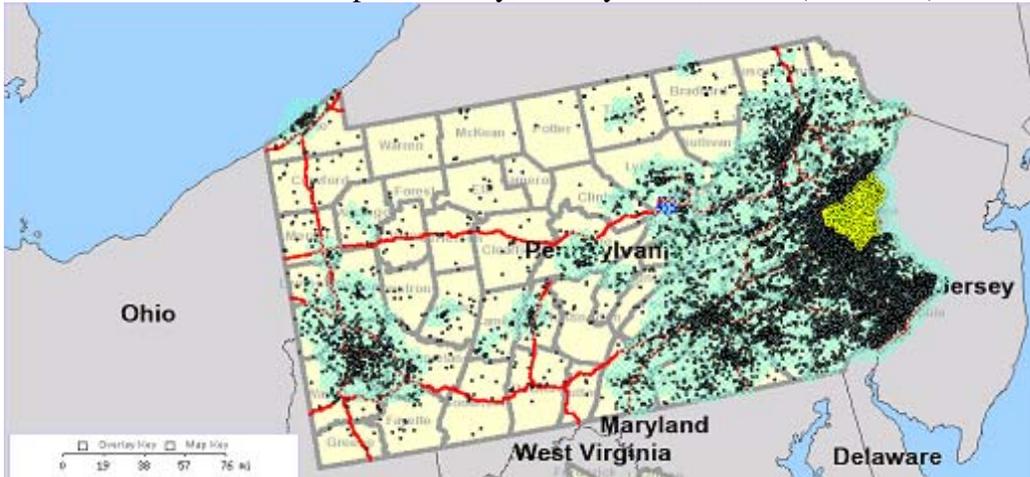
Source: 2000 Census

Where workers in Northampton County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Northampton County, Pennsylvania, reside (statewide)



Source: LEHD, 2003

Counties in which Northampton County, Pennsylvania, workers reside:

Northampton County	68,449
Lehigh County	18,040
Monroe County	3,467
Carbon County	1,975
Bucks County	912
Other Pennsylvania Counties	2,452
New Jersey	2,391
New York	136
Other States and Abroad	220

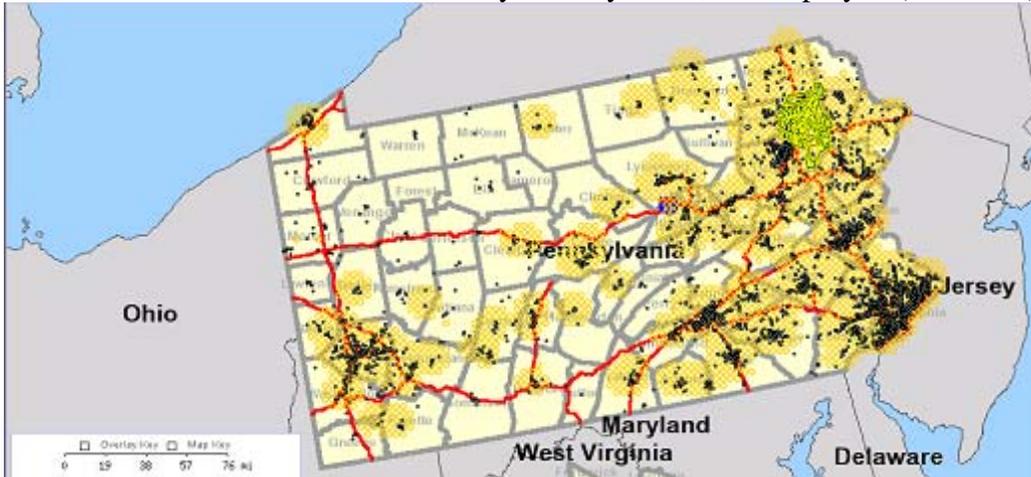
Source: 2000 Census

Where residents of Lackawanna County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Lackawanna County, Pennsylvania, are employed (statewide)



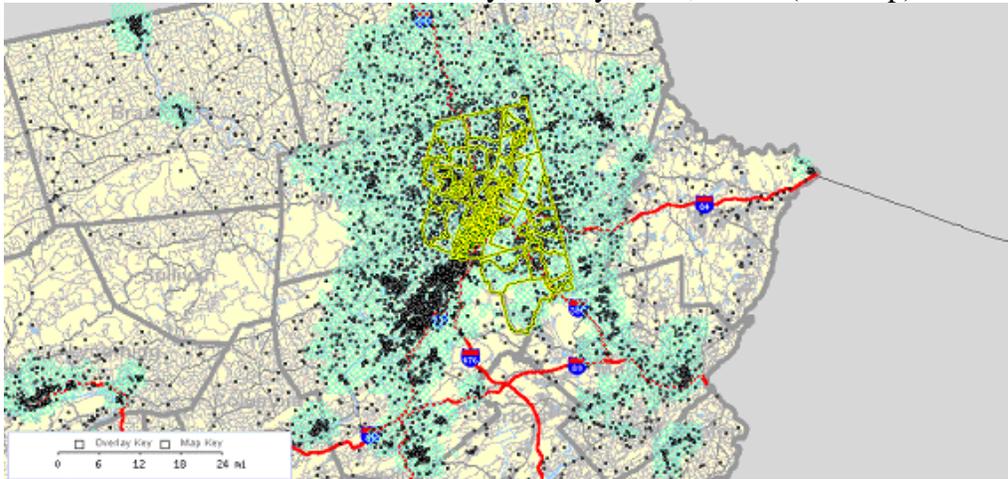
Source: LEHD, 2003

Counties in which Lackawanna County, Pennsylvania, residents work:

Lackawanna County	79,507
Luzerne County	6,847
Monroe County	2,536
Wayne County	1,713
Wyoming County	962
Other Pennsylvania Counties	1,812
New Jersey	360
New York	518
Other States or Abroad	277

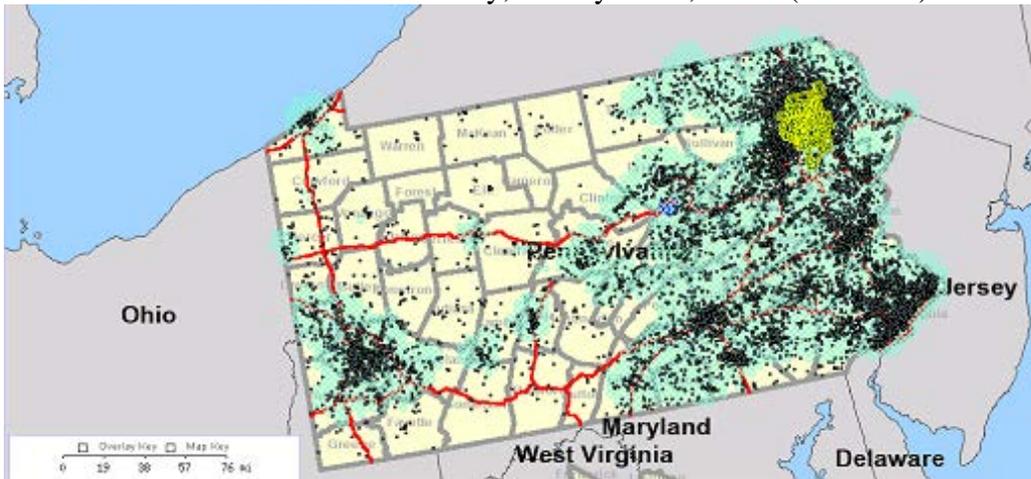
Source: 2000 Census

Where workers in Lackawanna County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Lackawanna County, Pennsylvania, reside (statewide)



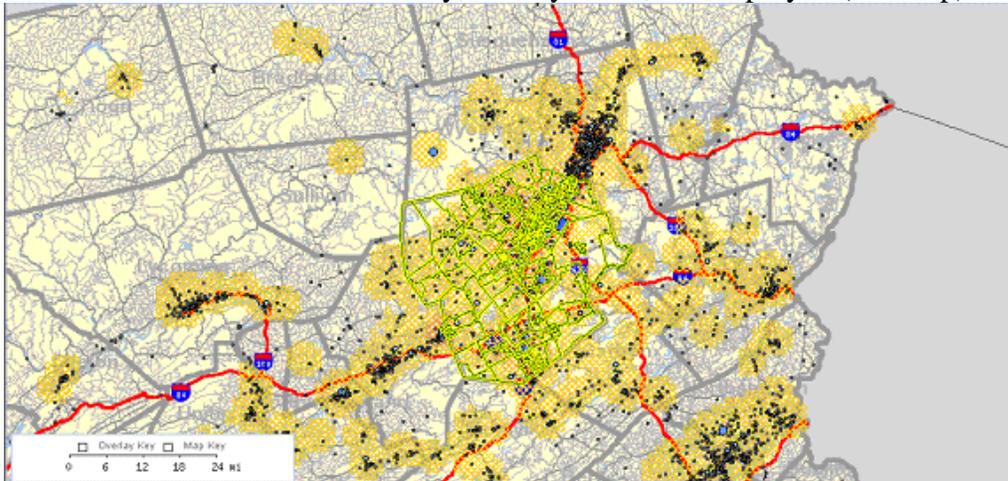
Source: LEHD, 2003

Counties in which Lackawanna County, Pennsylvania, workers reside:

Lackawanna County	79,507
Luzerne County	8,105
Wayne County	3,132
Wyoming County	2,892
Susquehanna County	2,720
Other Pennsylvania Counties	2,044
New Jersey	95
New York	275
Other States and Abroad	144

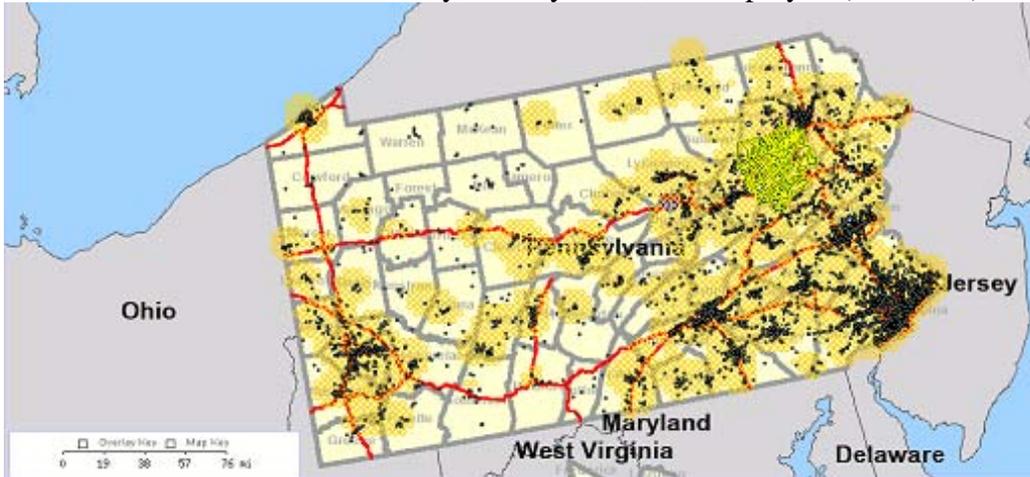
Source: 2000 Census

Where residents of Luzerne County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Luzerne County, Pennsylvania, are employed (statewide)



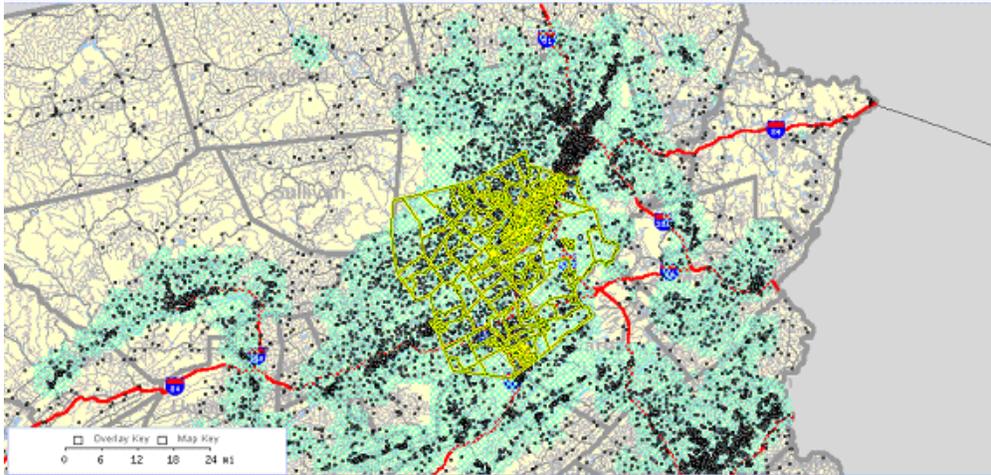
Source: LEHD, 2003

Counties in which Luzerne County, Pennsylvania, residents work:

Luzerne County	120,645
Lackawanna County	8,105
Columbia County	3,317
Monroe County	1,664
Schuylkill County	1,179
Other Pennsylvania Counties	4,840
New Jersey	365
New York	371
Other States or Abroad	682

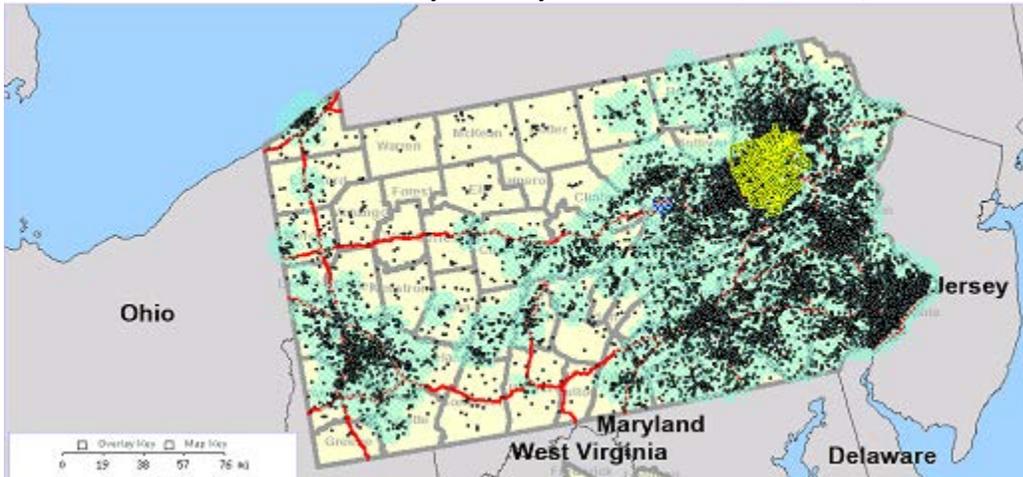
Source: 2000 Census

Where workers in Luzerne County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Luzerne County, Pennsylvania, reside (statewide)



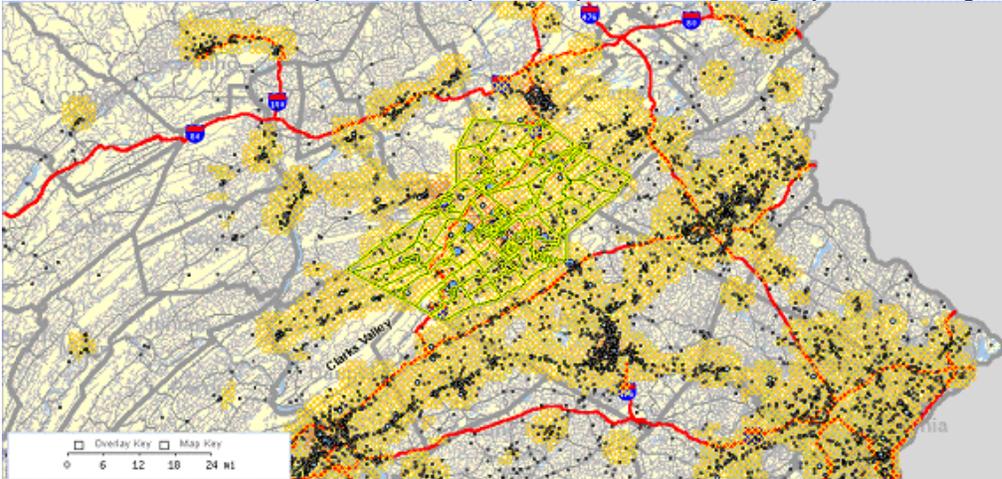
Source: LEHD, 2003

Counties in which Luzerne County, Pennsylvania, workers reside:

Luzerne County	120,645
Lackawanna County	6,847
Schuylkill County	3,588
Carbon County	2,224
Columbia County	2,197
Other Pennsylvania Counties	5,843
New Jersey	209
New York	340
Other States and Abroad	368

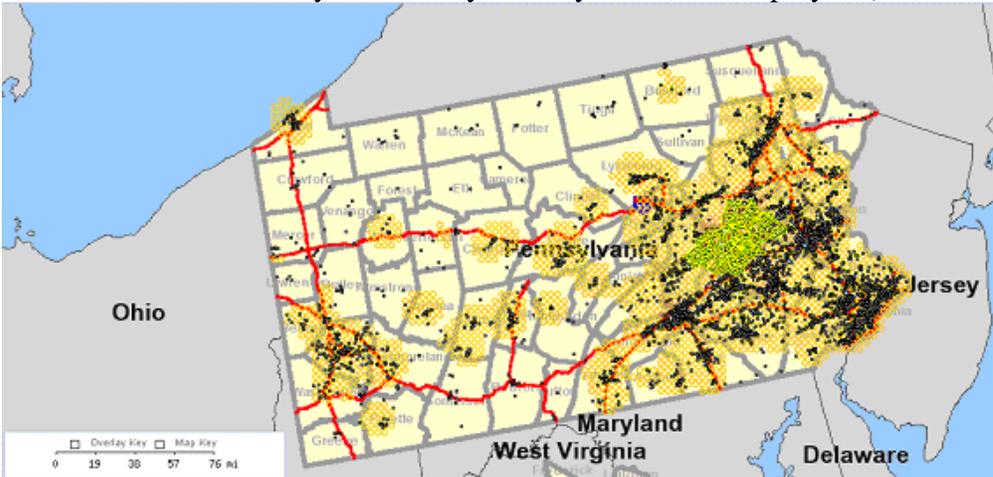
Source: 2000 Census

Where residents of Schuylkill County, Pennsylvania, are employed (close up)



Source: LEHD, 2003

Where residents of Schuylkill County, Pennsylvania, are employed (statewide)



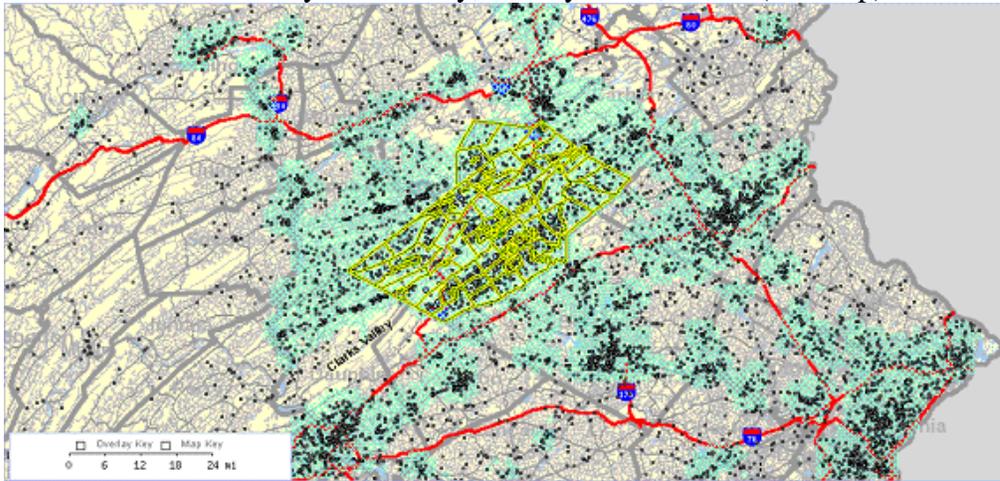
Source: LEHD, 2003

Counties in which Schuylkill County, Pennsylvania, residents work:

Schuylkill County	43,979
Berks County	5,790
Luzerne County	3,588
Dauphin County	2,149
Lehigh County	1,742
Other Pennsylvania Counties	5,087
New Jersey	133
New York	54
Other States or Abroad	180

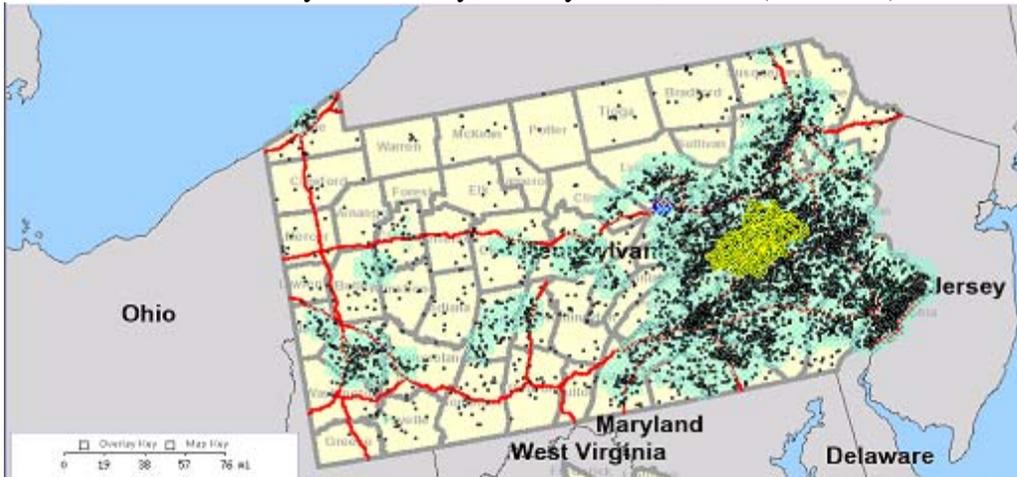
Source: 2000 Census

Where workers in Schuylkill County, Pennsylvania, reside (close up)



Source: LEHD, 2003

Where workers in Schuylkill County, Pennsylvania, reside (statewide)



Source: LEHD, 2003

Counties in which Schuylkill County, Pennsylvania, workers reside:

Schuylkill County	43,979
Northumberland County	1,617
Carbon County	1,435
Luzerne County	1,179
Berks County	619
Other Pennsylvania Counties	2,481
New Jersey	80
New York	20
Other States and Abroad	171

Source: 2000 Census