Occupation Report

Credit Analysts

Sacramento-Roseville-Folsom, CA MSA

Occupation Snapshot

6-Digit Occupation	Empl	Avg Mean Wages	LQ	3-Year Empl Change	Annual Demand	Forecast Ann Growth
Credit Analysts	305	$79,800	0.63	-32	26	0.2%
Credit Analysts	**305**	**$79,800**	**0.63**	**-32**	**26**	**0.2%**

Credit Analysts

Current
305
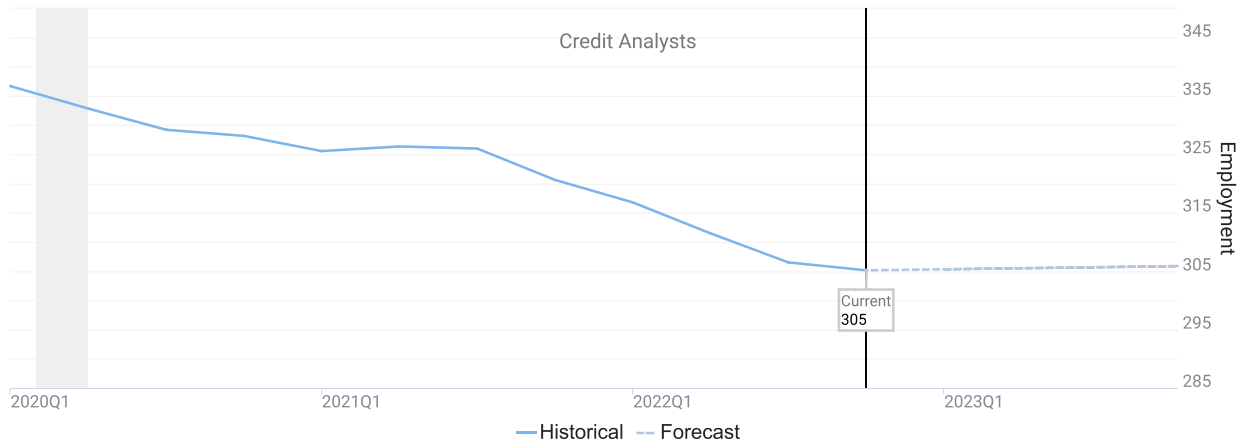
💡 "Annual Demand" is the projected need for new entrants into an occupation. New entrants are needed due to expected growth and to replace workers who left the occupation due to factors such as retirement or switching careers.

💡 "Forecast Ann Growth" is the expected change in jobs due to national, long-term trend projections (per the BLS) as well as local factors such as industry mix and population growth (as computed and modeled by Chmura).

Employment by Industry

Industry Title	% of Occ Empl	Empl	10-Year Separations	10-Year Empl Growth	10-Year Total Demand
Depository Credit Intermediation	30.3%	93	76	3	79
Management of Companies and Enterprises	15.4%	47	38	-1	37
Nondepository Credit Intermediation	15.4%	47	38	1	39
Activities Related to Credit Intermediation	10.2%	31	26	2	28
Other Financial Investment Activities	2.7%	8	7	1	8
Business Support Services	2.6%	8	7	0	7
Automobile Dealers	1.9%	6	5	0	5
Securities and Commodity Contracts Intermediation and Brokerage	1.7%	5	4	0	5
Insurance Carriers	1.7%	5	4	0	4
Accounting, Tax Preparation, Bookkeeping, and Payroll Services	0.8%	2	2	0	2
Agencies, Brokerages, and Other Insurance Related Activities	0.7%	2	2	0	2
Computer Systems Design and Related Services	0.6%	2	2	0	2
Employment Services	0.6%	2	2	0	2
Legal Services	0.6%	2	2	0	2
Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	0.6%	2	1	0	1
Professional and Commercial Equipment and Supplies Merchant Wholesalers	0.5%	2	1	0	1
Management, Scientific, and Technical Consulting Services	0.5%	2	1	0	2
All Others	13.0%	40	32	1	33

The industry distribution indicates the industries in which workers in the occupation(s) are primarily found.

"10-Year Empl Growth" may show industries with positive as well as negative growth; this would indicate that the occupation(s) being examined are expected to expand within some industries while contracting in others.
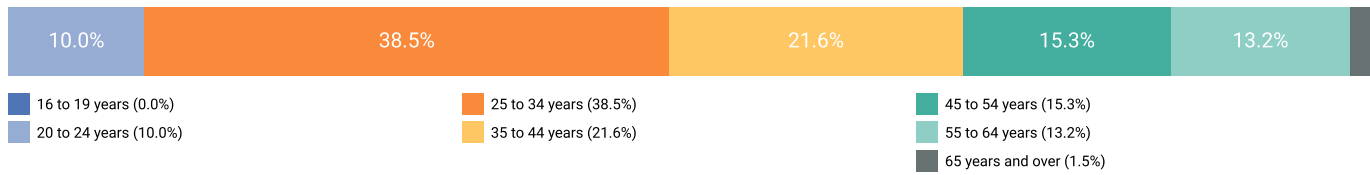
Wages
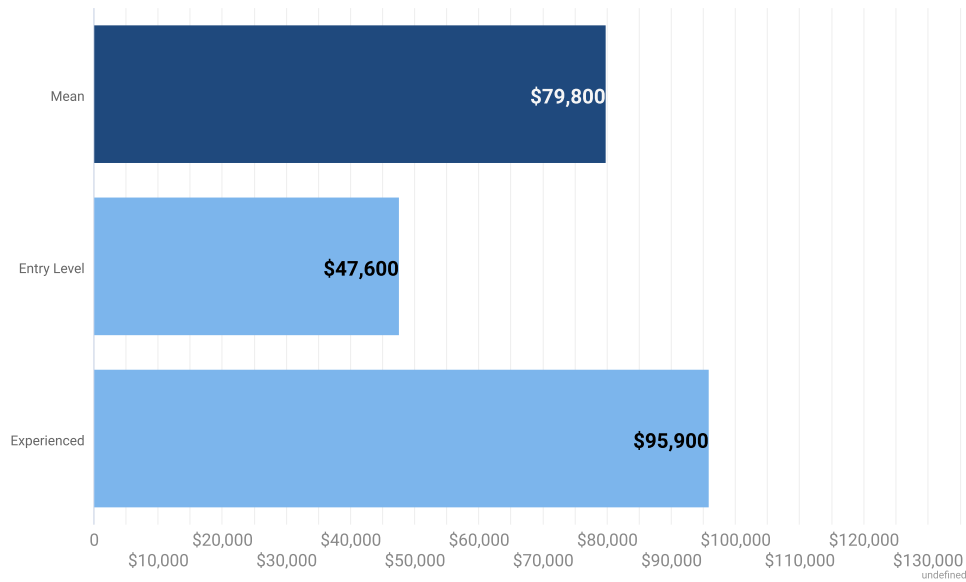
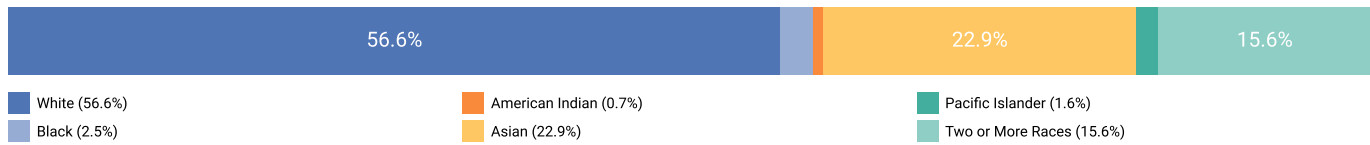| Occupation	Mean	Median	Entry Level	Experienced
Credit Analysts	$79,800	$68,000	$47,600	$95,900

Occupation wages here utilize BLS OEWS data, imputed and brought forward by Chmura.

When this report is run for an occupation group, the table above displays up to the top ten detailed occupations which have the highest average wages within the occupation group.
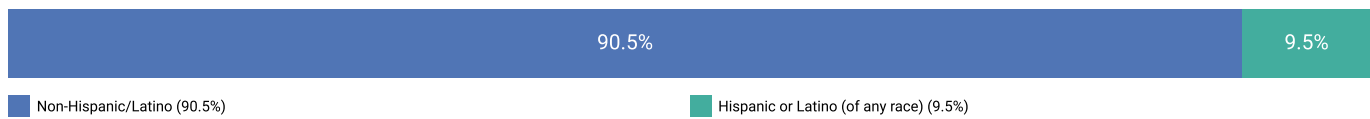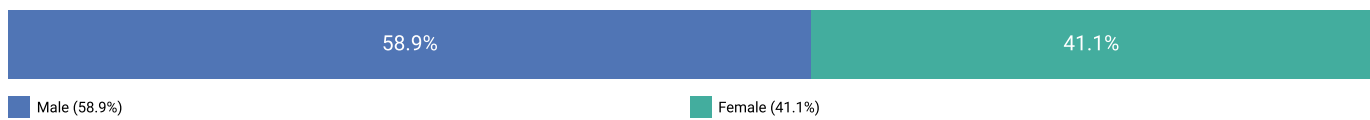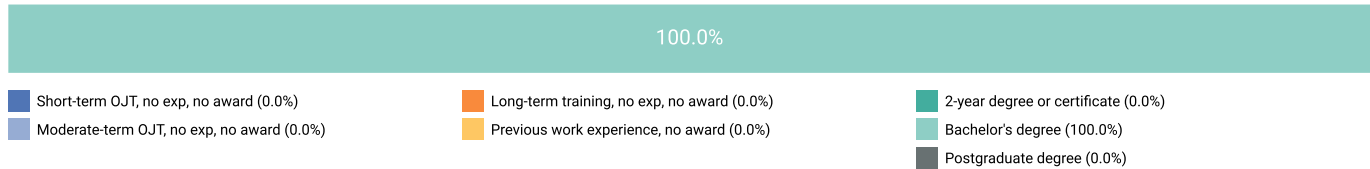
Occupation Demographics

Age

10.0%	38.5%	21.6%	15.3%	13.2%	

- 16 to 19 years (0.0%)
- 20 to 24 years (10.0%)
- 25 to 34 years (38.5%)
- 35 to 44 years (21.6%)
- 45 to 54 years (15.3%)
- 55 to 64 years (13.2%)
- 65 years and over (1.5%)

Race

56.6%		22.9%	15.6%

- White (56.6%)
- Black (2.5%)
- American Indian (0.7%)
- Asian (22.9%)
- Pacific Islander (1.6%)
- Two or More Races (15.6%)

Ethnicity

90.5%	9.5%

- Non-Hispanic/Latino (90.5%)
- Hispanic or Latino (of any race) (9.5%)

Gender

58.9%	41.1%

- Male (58.9%)
- Female (41.1%)

Education and Training Requirements

100.0%

- Short-term OJT, no exp, no award (0.0%)
- Moderate-term OJT, no exp, no award (0.0%)
- Long-term training, no exp, no award (0.0%)
- Previous work experience, no award (0.0%)
- 2-year degree or certificate (0.0%)
- Bachelor's degree (100.0%)
- Postgraduate degree (0.0%)

Education Profile

Educational Attainment

6.6%	8.6%	8.2%	57.3%	16.9%	

- ■ < High School (0.4%)
- ■ High School (6.6%)
- ■ Some College (8.6%)
- ■ Two-Year (8.2%)
- ■ Four-Year (57.3%)
- ■ Master's (16.9%)
- ■ PhD (2.0%)
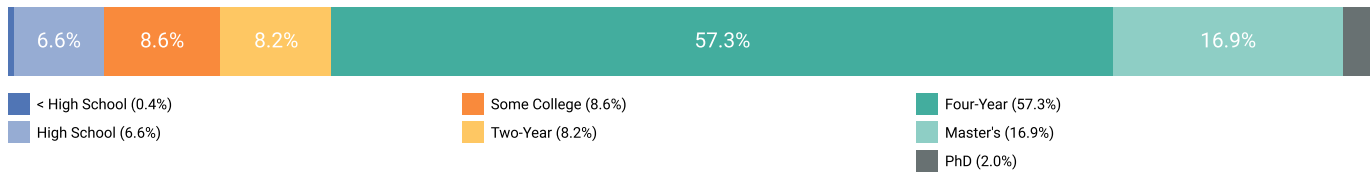
Occupation	Typical Entry-Level Education	Previous Work Experience	Typical On-the-Job Training
Credit Analysts	Bachelor's degree	None	None

💡 The stacked bar chart here illustrates the estimated mix of educational attainment of the workers in this occupation(s) in aggregate.

💡 The table indicates typical education and training requirements rather than the mix of attainment of workers in such positions.

Postsecondary Programs Linked to Credit Analysts

Program	Awards
California State University-Sacramento	
Accounting	0
University of California-Davis	
Accounting	42
William Jessup University	
Accounting	7
Woodland Community College	
Accounting	0

The number of graduates from postsecondary programs in the region identifies the pipeline of future workers as well as the training capacity to support industry demand.

Among postsecondary programs at schools located in the Sacramento-Roseville-Folsom, CA MSA, the sampling above identifies those most linked to Credit Analysts. For a complete list see JobsEQ®, http://www.chmuraecon.com/jobseq

RTI (Job Postings)

Active Job Ads by Date

■ Jul 4, 2022 to Jun 25, 2023   ▨ Jul 5, 2021 to Jun 26, 2022
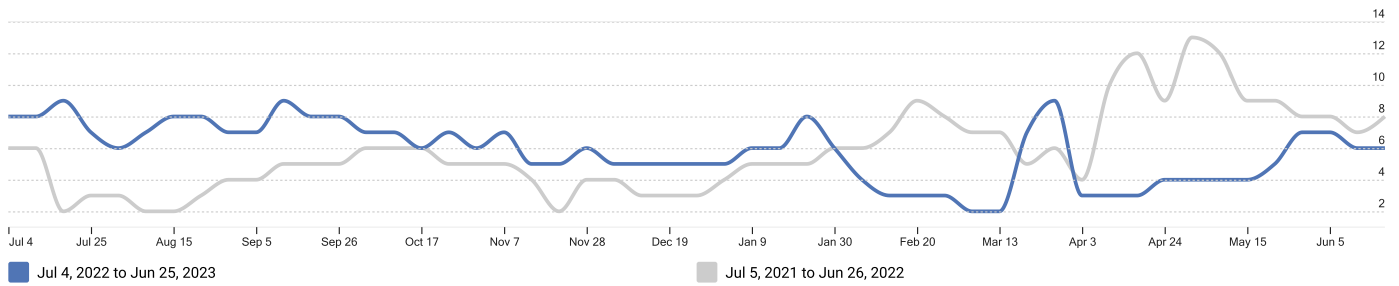
Online job ads are a timely indicator of local demand. Occupation assignments shown below are made by Chmura based upon analysis of job titles and job descriptions. Top employers and listed job requirements are shown on the following pages.

Occupations

SOC	Occupation	Active Job Ads	
13- 2041.00	Credit Analysts	45	

Locations

Location	Active Job Ads	
Sacramento, California	24	
Rocklin, CA 95765	3	
West Sacramento, California 95691	3	
Rancho Cordova, California 95742	2	
Roseville, California	2	
Bryte, West Sacramento, CA 95605, USA	1	
California Remote, Work From Home, CA, US 94203	1	
Davis, California	1	
Folsom, CA 95630	1	
Folsom, California	1	

Employers

Employer Name	Active Job Ads	
Golden 1 Credit Union	12	
gpac	5	
Core Mark	3	
Farm Credit West	3	
Jobot	3	
The Salter Group	3	
U.S. Bank	3	
BANK OF MARIN	1	
City National Bank	1	
CoBank	1	

Hard Skills

Skill Name	Active Job Ads	
Credit Analysis	21	
Finance	20	
Underwriting	16	
Calculators	12	
Computer Terminals	12	
Microsoft Excel	12	
Microsoft Office	12	
Personal Computers (PC)	12	
Teaching/Training, Job	7	
Banking	5	

Job Titles

Job Title	Active Job Ads	
Credit Analyst	17	
Dealer Services Ops - UW - Consumer Credit Analyst II	6	
Credit Analyst - REMOTE	2	
Credit Analyst / Underwriter	2	
Dealer Services Ops - UW - Consumer Credit Analyst III	2	
Commercial Credit Analyst	1	
Commerical Credit Administrator	1	
Consumer Direct Lending Ops - Consumer Credit Analyst II	1	
Consumer Direct Lending Ops - Consumer Credit Analyst III	1	
Corporate Credit Analyst	1	

Education Levels

Minimum Education Level	Active Job Ads	
Bachelor's degree	21	
Associate's degree	12	
High school diploma or equivalent	3	
Unspecified/other	9	

Programs

Program Name	Active Job Ads	
Business	7	
Finance	7	
Economics	4	
Accounting	3	
Business Management	2	

Top Skill and Certification Gaps

Top 10 Skill Gaps in Sacramento-Roseville-Folsom, CA MSA

Name	Candidates	Openings	Gap
Credit Analysis	4	12	-8
Finance	7	14	-7
Underwriting	7	12	-5
Microsoft Word	0	5	-5
Teaching/Training, Job	0	5	-5
Microsoft Excel	7	9	-2
Understanding of Generally Accepted Accounting Principles (GAAP)	0	1	-1
Structured Query Language (SQL)	0	1	-1
Mathematics	0	1	-1
Statistical Analysis System (SAS)	0	1	-1

Top 10 Certification Gaps in Sacramento-Roseville-Folsom, CA MSA

| Name	Candidates	Openings	Gap
Certified Public Accountant (CPA)	0	1	-1

Skill and certifications gaps can help inform employee development programs, as well as provide a comparison of the needs of regional employers to the supply.

Geographic Distribution
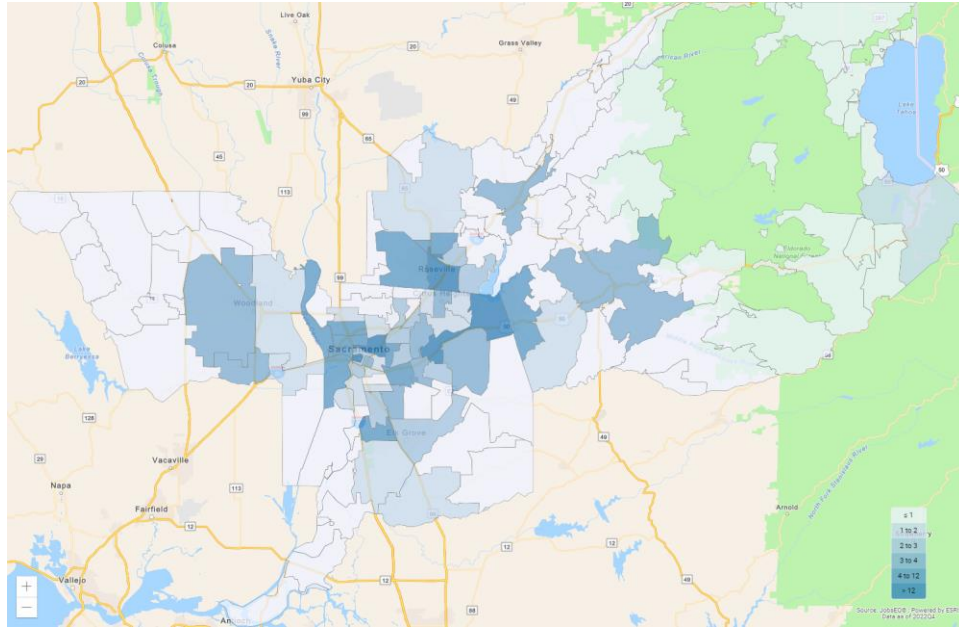
Top ZCTAs by Place of Work for Credit Analysts, 2022Q4

Region	Employment
ZCTA 95661	38
ZCTA 95670	37
ZCTA 95630	19
ZCTA 95814	18
ZCTA 95815	14
ZCTA 95678	13
ZCTA 95826	10
ZCTA 95825	9
ZCTA 95765	9
ZCTA 95762	7
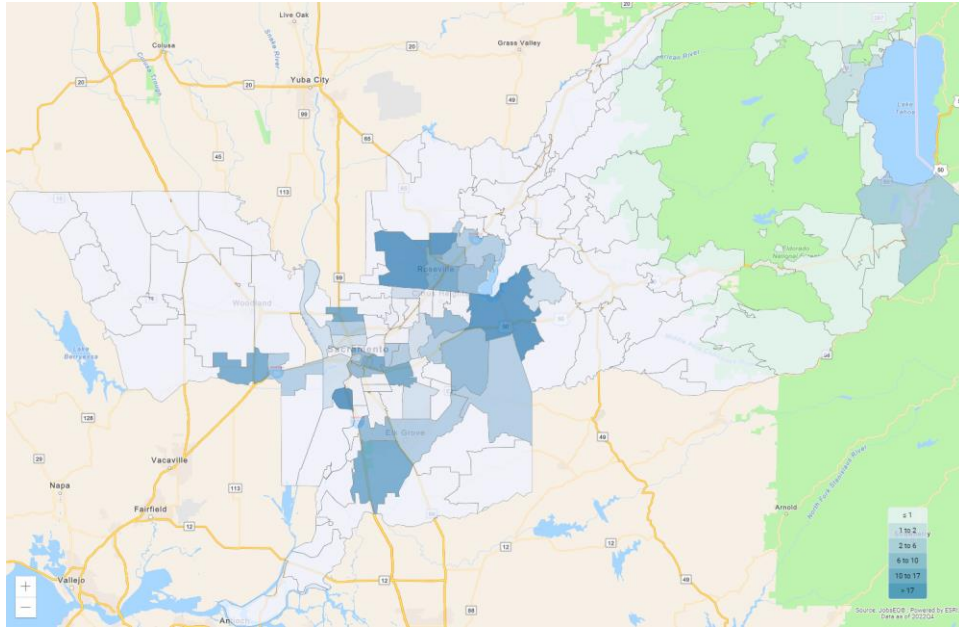
Top ZCTAs by Place of Residence for Credit Analysts, 2022Q4

Region	Employment
ZCTA 95747	36
ZCTA 95630	27
ZCTA 95765	20
ZCTA 95762	18
ZCTA 95831	18
ZCTA 95661	17
ZCTA 95678	16
ZCTA 95757	14
ZCTA 95616	14
ZCTA 95816	13

"Place of work" employment is based upon the location of employers for these workers. "Place of residence" data refers to the home locations of the workforce, which is typically the preferred data set to use when calculating labor availability within a drive-time or radius of a potential worksite.

Sacramento-Roseville-Folsom, CA MSA Regional Map
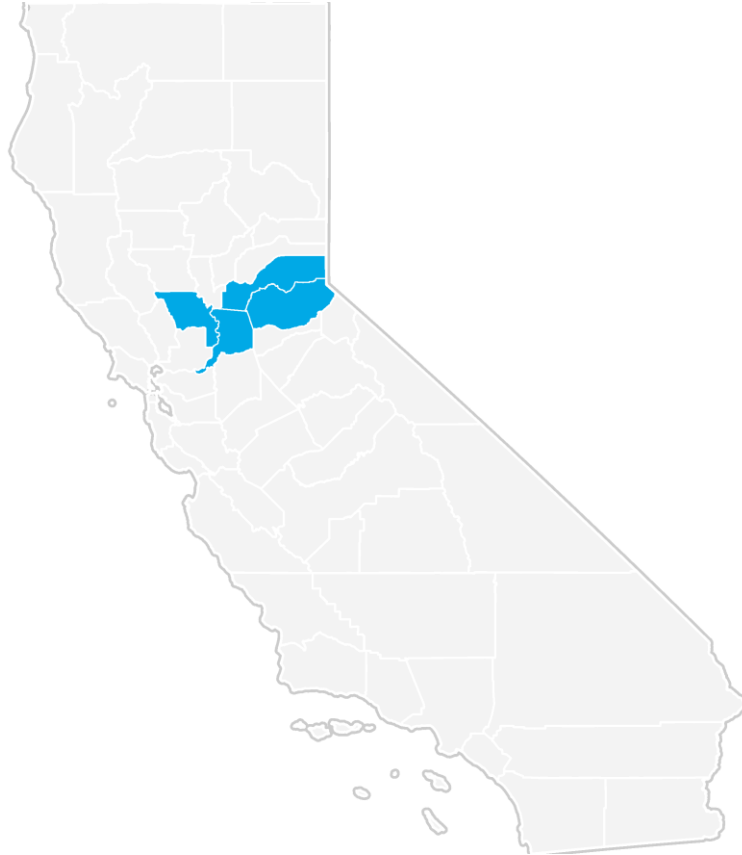
Data Notes

- Occupation employment by default indicates employment by place of work. Occupation employment is as of 2022Q4 and is based on industry employment and local staffing patterns calculated by Chmura and utilizing BLS OEWS data. Employment forecasts are modeled by Chmura and are consistent with BLS national-level 10-year forecasts. Wages by occupation are as of 2022Q4, utilizing BLS OEWS data, imputed and brought forward by Chmura. Entry-level and experienced wages are derived from these source data, computed by Chmura.
- Industry employment is as of 2022Q4 and is based upon BLS QCEW data, imputed by Chmura where necessary, and supplemented by additional sources including Census ZBP data.
- Education and training requirements are from the BLS. Educational attainment mix and other occupation demographics data are modeled by Chmura for 2022Q4 using regional occupation employment from JobsEQ, ZCTA-level demographics data from the Census Bureau, and national occupation-demographics patterns from the BLS.
- Postsecondary awards are per the NCES and are for the 2020-2021 academic year. Any programs shown are linked with the occupation(s) being analyzed via the program-occupation crosswalk, which may not be comprehensive. Any programs shown reflect only data reported to the NCES; reporting is required of all Title IV schools. Training providers that do not report data to the NCES are not reflected.
- Job ads data are online job posts from the Real-Time Intelligence (RTI) data set, produced wholly by Chmura and gleaned from over 40,000 websites. Data reflect ads active during the last twelve month period ending 06/29/2023 and advertised for any Zip Code Tabulation Area in or intersecting with the region for which this report was produced. Historical ad volume is revised as additional data are made available and processed. Since many extraneous factors can affect short-term volume of online job postings, time-series data can be volatile and should be used with caution. All ad counts represent deduplicated figures.
- For skill and certification gaps, openings and candidates are based upon regional occupation demand (growth plus separations) and the percent of skill demand and supply. Skill demand mix data are per a one-year sample of RTI data; skill supply data are estimated using a five-year sample of resumes data; both data sets compiled as of August 2021. Data may be based, at least in part, on data from broader geographies; see the Skill Gaps analytic export for more details.
- Occupation gaps are modeled by Chmura, indicating long-term potential supply and demand mismatches in a region due, in part, to job demand and labor pool dyanamics, including educational attainment and projected growth.
- Occupation employment by place of residence is as of 2022Q4 and modeled by Chmura based upon occuaption employment by place of work and commuting patterns. Commuting patterns are derived from source data from the Census Bureau, occupation-specific commuting tendancies, and updated to reflect more recent population and employment estimates.
- Figures may not sum due to rounding.

Region Definition

Sacramento-Roseville-Folsom, CA MSA is defined as the following counties:

El Dorado County, California	Sacramento County, California
Placer County, California	Yolo County, California

FAQ

What is (LQ) location quotient?

Location quotient is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is annual demand?

Annual demand is a of the sum of the annual projected growth demand and separation demand. Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. Growth demand is the increase or decrease of jobs expected due to expansion or contraction of the overall number of jobs.