



Industry Spotlight

Finance and Insurance

Yankton County, South Dakota



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Finance and Insurance Yankton County, South Dakota – 2026Q1

EMPLOYMENT



397

Regional employment / 6,539,133 in the nation

-0.7% ↓

Avg Ann % Change Last 10 Years / +0.8% in the US



2.9%

% of Total Employment / 3.9% in the US



WAGES



\$110,804

Avg Wages per Worker / \$149,394 in the nation

5.5% ↑

Avg Ann % Change Last 10 Years / +4.2% in the US

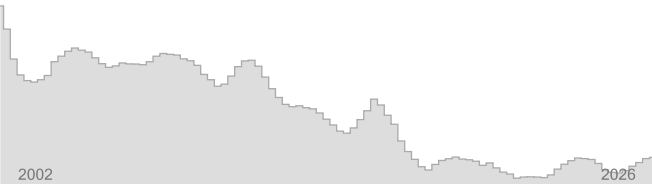


TOP OCCUPATION GROUPS



Industry Snapshot

EMPLOYMENT



WAGES



2-Digit Industry	Empl	Avg Ann Wages	LQ	5yr History	Annual Demand	Forecast Ann Growth
Finance and Insurance	397	\$110,804	0.73		31	-0.1%

-  Employment is one of the broadest and most timely measures of a region's economy. Fluctuations in the number of jobs shed light on the health of an industry. A growing employment base creates more opportunities for regional residents and helps a region grow its population.
-  Since wages and salaries generally compose the majority of a household's income, the annual average wages of a region affect its average household income, housing market, quality of life, and other socioeconomic indicators.

Staffing Pattern



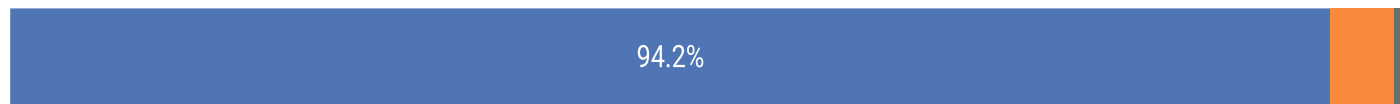
6-digit Occupation	Empl	Avg Ann Wages	Annual Demand
Insurance Sales Agents	36	\$74,100	3
Tellers	35	\$41,100	3
Loan Officers	31	\$84,800	2
Loan Interviewers and Clerks	28	\$48,200	2
Customer Service Representatives	26	\$45,500	3
Securities, Commodities, and Financial Services Sales Agents	23	\$114,500	2
Bookkeeping, Accounting, and Auditing Clerks	16	\$47,400	2
Personal Financial Advisors	14	\$239,000	1
Accountants and Auditors	12	\$83,500	1
Financial Managers	10	\$169,100	1
Remaining Component Occupations	154	\$89,000	12
Total	384		

 The mix of occupations points to the ability of a region to support an industry and its flexibility to adapt to future demand. Industry wages are a component of the cost of labor for regional employers.

Employment Distribution by Type

The table below shows the employment mix by ownership type for Finance and Insurance for Yankton County, South Dakota. Four of these ownership types — federal, state, and local government and the private sector — together constitute “Covered Employment” (employment covered by the Unemployment Insurance programs of the United States and reported via the Quarterly Census of Employment and Wages).

“Self-Employment” refers to unincorporated self-employment and represents workers whose primary job is self-employment (that is, these data do not include workers whose primary job is a wage-and-salary position that is supplemented with self-employment).



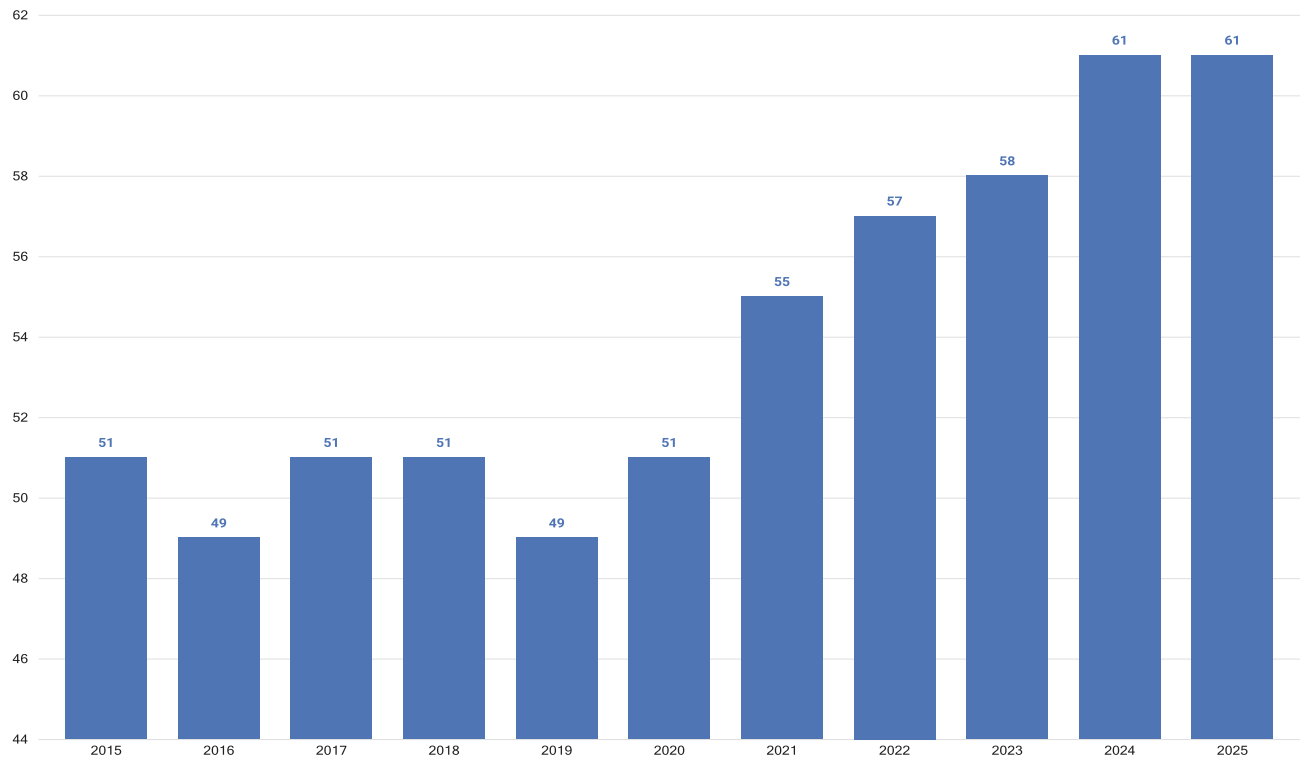
	Empl	%
Private	374	94.2%
Self-Employment	18	4.5%
Federal Government	5	1.3%

Source: JobsEQ®

💡 Strong entrepreneurial activity is indicative of growing industries. Using self-employment as a proxy for entrepreneurs, a higher share of self-employed individuals within a regional industry points to future growth.

Establishments

In 2025, there were 61 Finance and Insurance establishments in Yankton County, South Dakota (per covered employment establishment counts), an increase from 51 establishments ten years earlier in 2015.



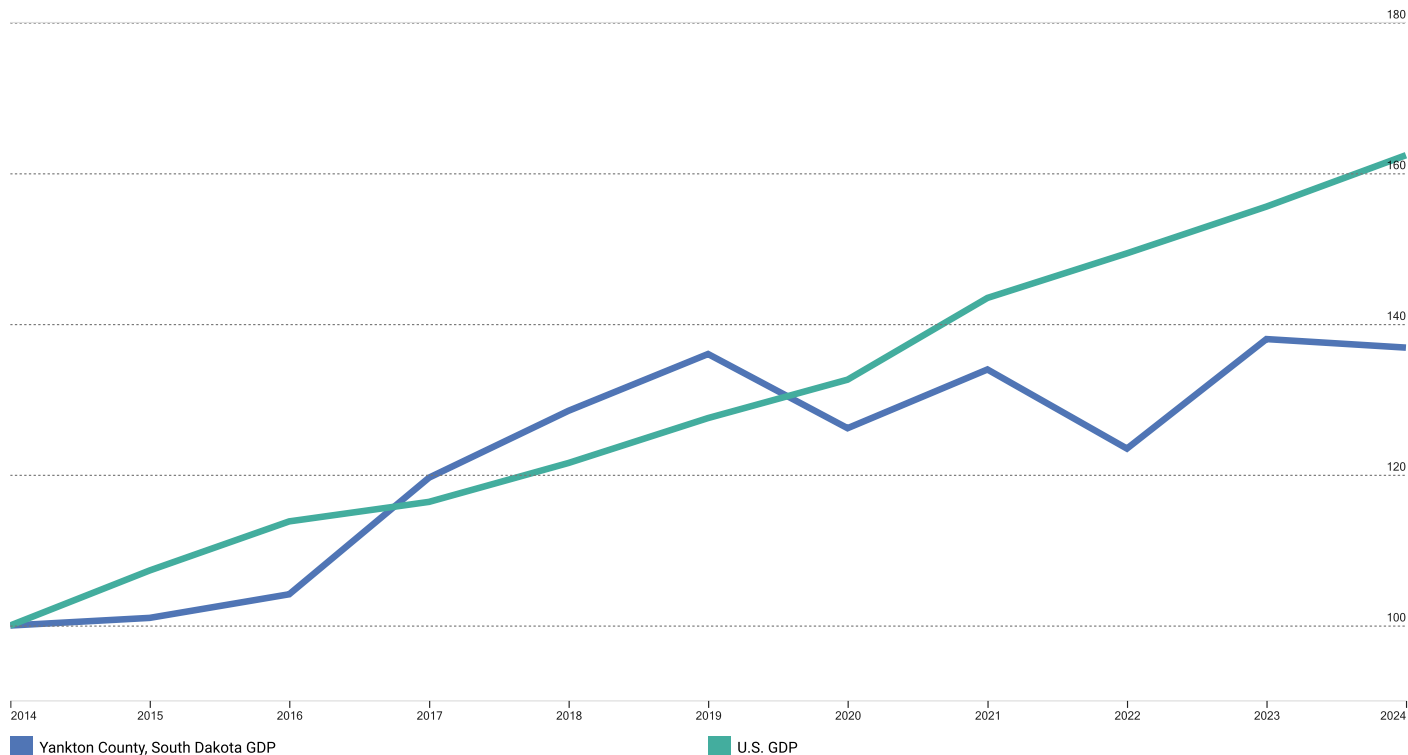
Source: JobsEQ®

 New business formations are an important source of job creation in a regional economy, spurring innovation and competition, and driving productivity growth. Establishment data can provide an indicator of growth in businesses by counting each single location (such as a factory or a store) where business activity takes place, and with at least one employee.

GDP & Productivity

In 2024, Finance and Insurance produced \$0.2 billion in GDP for Yankton County, South Dakota.

GDP: Indexed 2014 = 100



12.6 %

Industry Share of Total GDP /
7.3 % in the nation



3.2 % ↑

Avg Ann % Change Last 10 Yrs /
5.0 % in the nation



\$626k

Output per Worker /
\$538k in the nation



💡 Gross domestic product (GDP) is the most comprehensive measure of regional economic activity, and an industry's contribution to GDP is an important indicator of regional industry strength. It is a measure of total value-added to a regional economy in the form of labor income, proprietor's income, and business profits, among others. GDP values shown on this page are nominal GDP data.

💡 Growth in productivity (output per worker) leads to increases in wealth and higher average standards of living in a region.

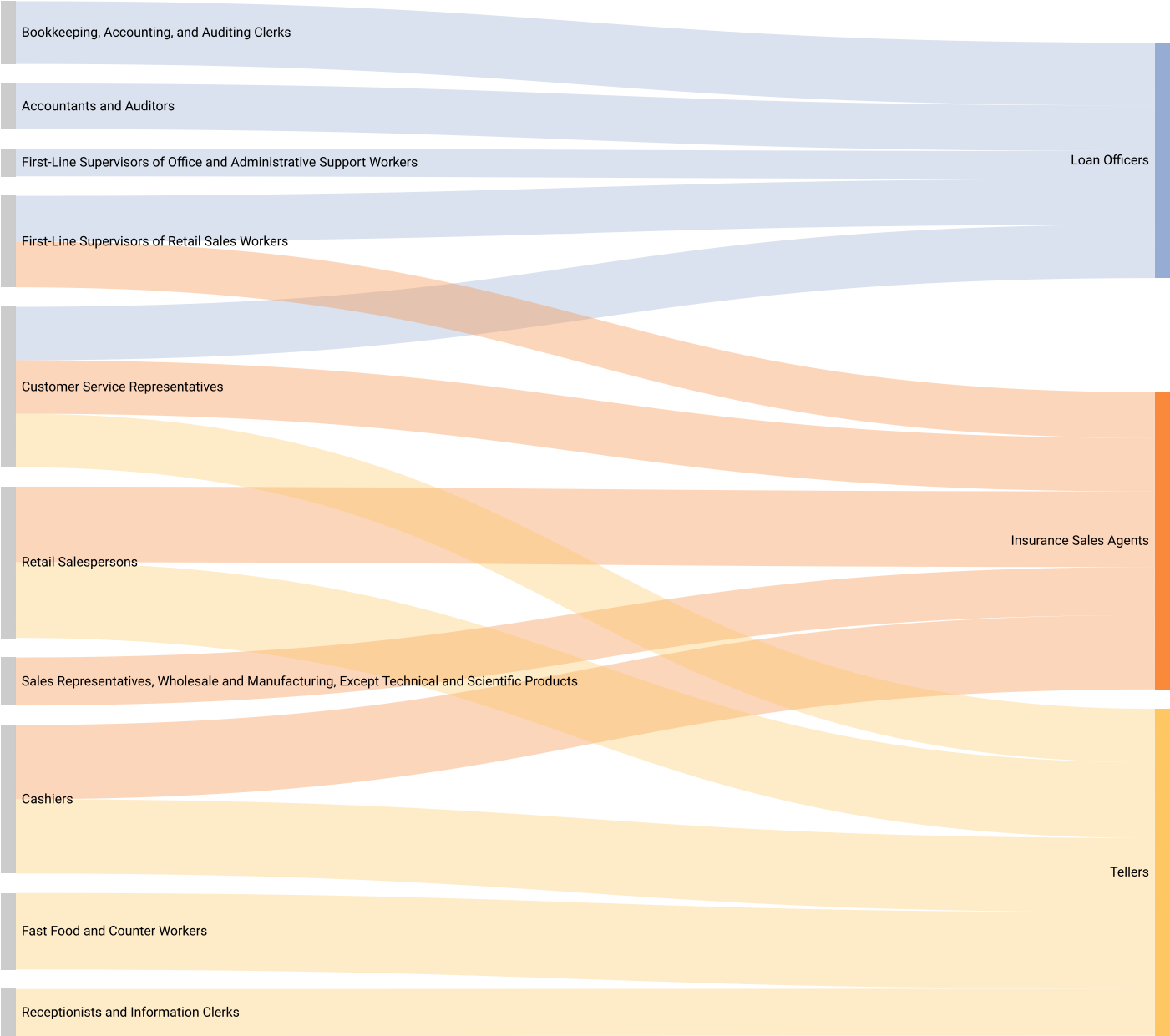
Supply Chain: Top Suppliers

As of 2026Q1, Finance and Insurance in Yankton County, South Dakota are estimated to make \$84.1 million in annual purchases from suppliers in the United States with about 26% or \$22.1 million of these purchases being made from businesses located in Yankton County, South Dakota.

2-digit Supplier Industries	Purchases from In-Region (\$000s)	Purchases from Out-of-Region (\$000s)
Finance and Insurance	\$13,074.0	\$28,005.0
Professional, Scientific, and Technical Services	\$1,878.0	\$6,337.0
Real Estate and Rental and Leasing	\$1,513.0	\$6,375.0
Administrative and Support and Waste Management and Remediation Services	\$1,312.0	\$3,631.0
Manufacturing	\$220.0	\$4,554.0
Remaining Supplier Industries	\$4,124.0	\$13,032.0
Total	\$22,121.0	\$61,934.0

 Supplier-buyer networks can indicate local linkages between industries, regional capacity to support growth in an industry, and potential leakage of sales out of the region.

Sector Strategy Pathways



 The graphics on this page illustrate relationships and potential movement (from left to right) between occupations that share similar skill sets. Developing career pathways as a strategy promotes industry employment growth and workforce engagement.

Postsecondary Programs Linked to Finance and Insurance

Program	Awards
Mount Marty University	
Accounting	8
Accounting and Business/Management	7
Business Administration and Management, General	25
History, General	1
Parks, Recreation, and Leisure Facilities Management, General	6
Psychology, General	4
Social Sciences, General	5

Source: [JobsEQ®](#)

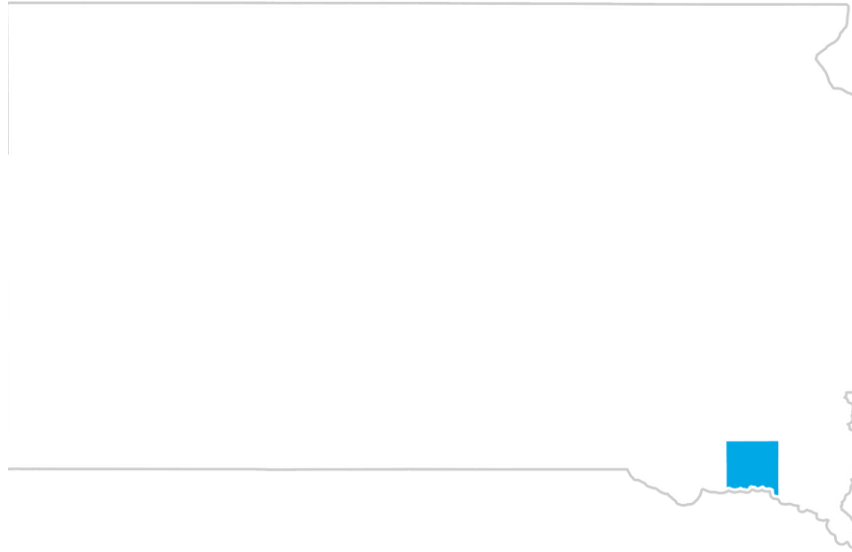


The number of graduates from postsecondary programs in the region identifies the pipeline of future workers as well as the training capacity to support industry demand.



Among postsecondary programs at schools located in Yankton County, South Dakota, the sampling above identifies those most linked to occupations relevant to Finance and Insurance. For a complete list see JobsEQ®, <http://www.chmuraecon.com/jobseq>

Yankton County, South Dakota Regional Map



Data Notes

- Industry employment and wages (including total regional employment and wages) are as of 2026Q1 and are based upon BLS QCEW data, imputed by Chmura where necessary, and supplemented by additional sources including Census ZBP data. Employment forecasts are modeled by Chmura and are consistent with BLS national-level 10-year forecasts.
- Occupation employment is as of 2026Q1 and is based on industry employment and local staffing patterns calculated by Chmura and utilizing BLS OEWS data. Wages by occupation are as of 2026, utilizing BLS OEWS data and imputed by Chmura.
- GDP is derived from BEA data and imputations by Chmura. Productivity (output per worker) is calculated by Chmura using industry employment and wages as well as GDP and BLS output data. Supply chain modeling including purchases by industry are developed by Chmura.
- Postsecondary awards are per the NCES and are for the 2023-2024 academic year.
- Establishment counts are per the BLS QCEW data.
- Figures may not sum due to rounding.

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.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.