

Loan Interviewers and Clerks

This information is designed for Loan Interviewers and Clerks affected by the decline in the mortgage industry in Southern California. It identifies and describes the current occupation, and profiles seven related occupations that share many of the same skill requirements.

These profiles can be used to help:

- Prepare for job interviews and resume writing
- Help make training decisions
- Explore new career options in occupations that require many of the same skills

Each Occupation Profile contains the following information:

- Profile of current occupation, with local labor market information, tasks, and skills information.
- Profiles of the most closely-related occupations identified, based on the U.S. Department of Labor's *Occupational Information Network (O*NET)*.

Each information packet is designed to answer questions like “how much can I expect to earn on this job?” and “what’s the outlook for this type of work in the next ten years?” Statewide and Southern California counties are listed with outlook, wage, and training information. To view the outlook in other counties, go to the LaborMarketInfo Web site at www.labormarketinfo.edd.ca.gov and select the Data Library tab. Under “Data by Occupation,” select the metropolitan statistical area (MSA) of your choice to view the outlook for a selected occupation.

Labor Market Information Division
Workforce Service Branch
Employment Development Department



Loan Interviewers and Clerks, continued

Description

Interview loan applicants to elicit information; investigate applicants' backgrounds and verify references; prepare loan request papers; and forward findings, reports, and documents to appraisal department. Review loan papers to ensure completeness, and complete transactions between loan establishment, borrowers, and sellers upon approval of loan.

Important Tasks

- Verify and examine information and accuracy of loan application and closing documents.
- Interview loan applicants in order to obtain personal and financial data, and to assist in completing applications.
- Assemble and compile documents for loan closings, such as title abstracts, insurance forms, loan forms, and tax receipts.
- Answer questions and advise customers regarding loans and transactions.
- Contact customers by mail, telephone, or in person concerning acceptance or rejection of applications.

2007 Average Wages*

	Hourly	Annual
California	\$18.86	\$39,236
Los Angeles-Long Beach-Glendale	\$18.18	\$37,821
Santa Ana-Anaheim-Irvine	\$19.43	\$40,416
Riverside-San Bernardino-Ontario	\$18.45	\$38,365
San Diego-Carlsbad-San Marcos	\$18.13	\$37,718
Oxnard-Thousand Oaks-Ventura	\$17.73	\$36,878

Source: EDD/LMID Occupational Employment Statistics Wage Survey, 2007

*Wages reported do not represent self-employed earnings.

Education and Training Requirements

Typical Education Level Required: Short-term on-the-job-training. Occupations in which workers can develop skills needed after a short demonstration or up to one month of on-the-job experience and instruction.

Loan Interviewers and Clerks, continued

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
English Language	Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
Mathematics	Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
Skill	Description
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Time Management	Managing one's own time and the time of others.
Ability	Description
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Written Comprehension	The ability to read and understand information and ideas presented in writing.
Speech Clarity	The ability to speak clearly so others can understand you.
Work Activity	Description
Processing Information	Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
Communicating with Persons Outside Organization	Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.

Related Occupation: Bill and Account Collectors

Description

Locate and notify customers of delinquent accounts by mail, telephone, or personal visit to solicit payment. Duties include receiving payment and posting amount to customer's account; preparing statements to credit department if customer fails to respond; initiating repossession proceedings or service disconnection; keeping records of collection and status of accounts.

Important Tasks

- Receive payments and post amounts paid to customer accounts.
- Locate and monitor overdue accounts, using computers and a variety of automated systems.
- Record information about financial status of customers and status of collection efforts.
- Locate and notify customers of delinquent accounts by mail, telephone, or personal visits to solicit payment.
- Confer with customers by telephone or in person to determine reasons for overdue payments and to review the terms of sales, service, or credit contracts.

2007 Average Wages*

	Hourly	Annual
California	\$17.38	\$36,149
Los Angeles-Long Beach-Glendale	\$17.15	\$35,657
Santa Ana-Anaheim-Irvine	\$17.63	\$36,672
Riverside-San Bernardino-Ontario	\$15.50	\$32,232
San Diego-Carlsbad-San Marcos	\$16.91	\$35,165
Oxnard-Thousand Oaks-Ventura	\$16.88	\$35,103

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	45,400	54,400	9,000	19.8%	1,760
Los Angeles-Long Beach-Glendale	13,500	15,460	1,960	14.5%	450
Santa Ana-Anaheim-Irvine	6,250	7,700	1,450	23.2%	263
Riverside-San Bernardino-Ontario	3,850	4,980	1,130	29.4%	186
San Diego-Carlsbad-San Marcos	5,090	6,380	1,290	25.3%	225
Oxnard-Thousand Oaks-Ventura	1,060	1,270	210	19.8%	41

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Short-term on-the-job-training. Occupations in which workers can develop skills needed after a short demonstration or up to one month of on-the-job experience and instruction.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "bill" to find certification programs related to this occupation.

Bill and Account Collectors, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Business Support Services	8,141	15.7%
Nondepository Credit Intermediation	23,048	8.7%
Management of Companies and Enterprises	530	6.8%
Offices of Physicians	36,505	5.1%
General Medical and Surgical Hospitals	1,388	4.1%
Accounting and Bookkeeping Services	24,083	3.1%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
Clerical	Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
English Language	Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
Skill	Description
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Speaking	Talking to others to convey information effectively.
Reading Comprehension	Understanding sentences and paragraphs in work related documents.
Ability	Description
Oral Expression	The ability to communicate information and ideas in speaking so others will understand.
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Speech Clarity	The ability to speak clearly so others can understand you.
Work Activity	Description
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
Getting Information	Observing, receiving, and otherwise obtaining information from all relevant sources.
Processing Information	Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.

Related Occupation: Billing, Cost, and Rate Clerks

Description

Compile data, compute fees and charges, and prepare invoices for billing purposes. Duties include computing costs and calculating rates for goods, services, and shipment of goods; posting data; and keeping other relevant records. May involve use of computer or typewriter, calculator, and adding and bookkeeping machines.

Important Tasks

- Verify accuracy of billing data and revise any errors.
- Operate typing, adding, calculating, and billing machines.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.

2007 Average Wages*

	Hourly	Annual
California	\$16.18	\$33,647
Los Angeles-Long Beach-Glendale	\$15.96	\$33,196
Santa Ana-Anaheim-Irvine	\$16.81	\$34,950
Riverside-San Bernardino-Ontario	\$14.33	\$29,791
San Diego-Carlsbad-San Marcos	\$15.35	\$31,924
Oxnard-Thousand Oaks-Ventura	\$16.60	\$34,539

Source: EDD/LMID Occupational Employment Statistics Survey (OES), 2007

* Wages reported do not represent self-employed earnings. These wages represent a broad occupational group that includes Billing, Cost, and Rate Clerks.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	56,600	57,900	1,300	2.3%	1,090
Los Angeles-Long Beach-Glendale	19,750	19,510	-240	-1.2%	335
Santa Ana-Anaheim-Irvine	6,410	6,550	140	2.2%	123
Riverside-San Bernardino-Ontario	4,130	4,460	330	8.0%	103
San Diego-Carlsbad-San Marcos	4,150	4,210	60	1.4%	77
Oxnard-Thousand Oaks-Ventura	1,170	1,160	-10	-0.9%	20

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Moderate-term on-the-job-training. Occupations in which workers can develop average job performance after 1 to 12 months of combined on-the-job experience and informal training.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "billing clerk" to find certification programs related to this occupation.

Billing, Cost, and Rate Clerks, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Offices of Physicians	36,505	15.2%
Accounting and Bookkeeping Services	24,083	8.3%
General Medical and Surgical Hospitals	1,388	4.9%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Clerical	Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
English Language	Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
Mathematics	Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
Skill	Description
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Speaking	Talking to others to convey information effectively.
Mathematics	Using mathematics to solve problems.
Ability	Description
Oral Expression	The ability to communicate information and ideas in speaking so others will understand.
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Speech Clarity	The ability to speak clearly so others can understand you.
Work Activity	Description
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
Communicating with Supervisors, Peers, or Subordinates	Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
Getting Information	Observing, receiving, and otherwise obtaining information from all relevant sources.

Related Occupation: Bookkeeping, Accounting, and Auditing Clerks

Description

Compute, classify, and record numerical data to keep financial records complete. Perform any combination of routine calculating, posting, and verifying duties to obtain primary financial data for use in maintaining accounting records. May also check the accuracy of figures, calculations, and postings pertaining to business transactions recorded by other workers.

Important Tasks

- Check figures, postings, and documents for correct entry, mathematical accuracy, and proper codes.
- Operate computers programmed with accounting software to record, store, and analyze information.
- Comply with federal, state, and company policies, procedures, and regulations.
- Debit, credit, and total accounts on computer spreadsheets and databases, using specialized accounting software.
- Classify, record, and summarize numerical and financial data to compile and keep financial records, using journals and ledgers or computers.

2007 Average Wages*

	Hourly	Annual
California	\$17.69	\$36,795
Los Angeles-Long Beach-Glendale	\$17.40	\$36,190
Santa Ana-Anaheim-Irvine	\$18.20	\$37,872
Riverside-San Bernardino-Ontario	\$16.50	\$34,314
San Diego-Carlsbad-San Marcos	\$17.60	\$36,611
Oxnard-Thousand Oaks-Ventura	\$17.72	\$36,867

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	231,300	249,200	17,900	7.7%	6,120
Los Angeles-Long Beach-Glendale	64,910	66,320	1,410	2.2%	1,357
Santa Ana-Anaheim-Irvine	23,050	25,140	2,090	9.1%	641
Riverside-San Bernardino-Ontario	15,560	17,990	2,430	15.6%	535
San Diego-Carlsbad-San Marcos	17,910	18,950	1,040	5.8%	439
Oxnard-Thousand Oaks-Ventura	4,880	5,010	130	2.7%	105

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Moderate-term on-the-job-training. Occupations in which workers can develop average job performance after 1 to 12 months of combined on-the-job experience and informal training.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "bookkeeper" to find certification programs related to this occupation.

Bookkeeping, Accounting, and Auditing Clerks, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Accounting and Bookkeeping Services	24,083	4.7%
Management of Companies and Enterprises	530	3.5%
Elementary and Secondary Schools	16,247	2.8%
Building Equipment Contractors	26,628	2.0%
Agriculture, Forestry, Fishing & Hunting	9,274	1.9%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Clerical	Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
Mathematics	Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
English Language	Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
Skill	Description
Mathematics	Using mathematics to solve problems.
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Time Management	Managing one's own time and the time of others.
Ability	Description
Near Vision	The ability to see details at close range (within a few feet of the observer).
Mathematical Reasoning	The ability to choose the right mathematical methods or formulas to solve a problem.
Problem Sensitivity	The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
Work Activity	Description
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
Getting Information	Observing, receiving, and otherwise obtaining information from all relevant sources.
Processing Information	Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.

Related Occupation: Customer Service Representatives

Description

Interact with customers to provide information in response to inquiries about products and services and to handle and resolve complaints.

Important Tasks

- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Check to ensure that appropriate changes were made to resolve customers' problems.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.

2007 Average Wages*

	Hourly	Annual
California	\$16.82	\$34,980
Los Angeles-Long Beach-Glendale	\$16.40	\$34,109
Santa Ana-Anaheim-Irvine	\$16.84	\$35,021
Riverside-San Bernardino-Ontario	\$15.63	\$32,509
San Diego-Carlsbad-San Marcos	\$15.83	\$32,929
Oxnard-Thousand Oaks-Ventura	\$16.22	\$33,739

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	199,300	252,000	52,700	26.4%	8,230
Los Angeles-Long Beach-Glendale	58,750	69,130	10,380	17.7%	1,912
Santa Ana-Anaheim-Irvine	26,320	33,440	7,120	27.1%	1,103
Riverside-San Bernardino-Ontario	13,940	19,300	5,360	38.5%	743
San Diego-Carlsbad-San Marcos	20,500	25,590	5,090	24.8%	814
Oxnard-Thousand Oaks-Ventura	4,670	5,730	1,060	22.7%	175

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Moderate-term on-the-job-training. Occupations in which workers can develop average job performance after 1 to 12 months of combined on-the-job experience and informal training.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "customer" to find certification programs related to this occupation.

Customer Service Representatives, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Insurance Carriers	3,625	6.5%
Employment Services	7,273	4.2%
Management of Companies and Enterprises	530	4.1%
Insurance Agencies, Brokerages & Support	27,118	4.0%
Nondepository Credit Intermediation	23,048	2.9%
Wireless Telecommunications Carriers	4,170	2.8%
General Medical and Surgical Hospitals	1,388	2.5%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
English Language	Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
Clerical	Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
Skill	Description
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Monitoring	Monitoring/Assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.
Ability	Description
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Oral Expression	Communicate information and ideas in speaking so others will understand.
Deductive Reasoning	Apply general rules to specific problems to produce answers that make sense.
Work Activity	Description
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
Getting Information	Observing, receiving, and otherwise obtaining information from all relevant sources.
Making Decisions and Solving Problems	Analyzing information and evaluating results to choose the best solution and solve problems.

Related Occupation: New Accounts Clerks

Description

Interview persons desiring to open bank accounts. Explain banking services available to prospective customers and assist them in preparing application form.

Important Tasks

- Answer customers' questions, and explain available services such as deposit accounts, bonds, and securities.
- Compile information about new accounts, enter account information into computers, and file related forms or other documents.
- Refer customers to appropriate bank personnel to meet their financial needs.
- Interview customers to obtain information needed for opening accounts or renting safe-deposit boxes.
- Inform customers of procedures for applying for services such as ATM cards, direct deposit of checks, and certificates of deposit.

2007 Average Wages*

	Hourly	Annual
California	\$16.47	\$34,252
Los Angeles-Long Beach-Glendale	\$15.79	\$32,858
Santa Ana-Anaheim-Irvine	\$17.19	\$35,739
Riverside-San Bernardino-Ontario	\$16.79	\$34,909
San Diego-Carlsbad-San Marcos	\$17.82	\$37,083
Oxnard-Thousand Oaks-Ventura	\$17.14	\$35,637

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	9,800	10,700	900	9.2%	340
Los Angeles-Long Beach-Glendale	2,060	2,240	180	8.7%	70
Santa Ana-Anaheim-Irvine	1,090	1,210	120	11.0%	39
Riverside-San Bernardino-Ontario	680	830	150	22.1%	32
San Diego-Carlsbad-San Marcos	820	830	10	1.2%	22
Oxnard-Thousand Oaks-Ventura	310	340	30	9.7%	11

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Work experience. Occupations that require skills obtained through work experience in a related occupation.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "accounts" to find certification programs related to this occupation.

New Accounts Clerks, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Depository Credit Intermediation	9,406	91.3%
Management of Companies and Enterprises	530	3.5%
Nondepository Credit Intermediation	23,048	2.0%
Security & Commodity Investment Activity	2,728	0.8%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
Mathematics	Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
Economics and Accounting	Knowledge of economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data.
Skill	Description
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Speaking	Talking to others to convey information effectively.
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Ability	Description
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Oral Expression	The ability to communicate information and ideas in speaking so others will understand.
Speech Clarity	The ability to speak clearly so others can understand you.
Work Activity	Description
Performing for or Working Directly with the Public	Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.
Communicating with Supervisors, Peers, or Subordinates	Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
Communicating with Persons Outside Organization	Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.

Related Occupation: Payroll and Timekeeping Clerks

Description

Compile and post employee time and payroll data. May compute employees' time worked, production, and commission. May compute and post wages and deductions. May prepare paychecks.

Important Tasks

- Process and issue employee paychecks and statements of earnings and deductions.
- Compute wages and deductions, and enter data into computers.
- Compile employee time, production, and payroll data from time sheets and other records.
- Review time sheets, work charts, wage computation, and other information to detect and reconcile payroll discrepancies.
- Verify attendance, hours worked, and pay adjustments, and post information onto designated records.

2007 Average Wages*

	Hourly	Annual
California	\$18.63	\$38,754
Los Angeles-Long Beach-Glendale	\$18.41	\$38,282
Santa Ana-Anaheim-Irvine	\$19.39	\$40,323
Riverside-San Bernardino-Ontario	\$17.04	\$35,442
San Diego-Carlsbad-San Marcos	\$18.62	\$38,744
Oxnard-Thousand Oaks-Ventura	\$18.52	\$38,529

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	24,600	29,800	5,200	21.1%	1,170
Los Angeles-Long Beach-Glendale	5,980	6,970	990	16.6%	257
Santa Ana-Anaheim-Irvine	2,100	2,540	440	21.0%	100
Riverside-San Bernardino-Ontario	1,880	2,470	590	31.4%	109
San Diego-Carlsbad-San Marcos	2,240	2,620	380	17.0%	97
Oxnard-Thousand Oaks-Ventura	410	450	40	9.8%	15

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Moderate-term on-the-job-training. Occupations in which workers can develop average job performance after 1 to 12 months of combined on-the-job experience and informal training.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "payroll" to find certification programs related to this occupation.

Payroll and Timekeeping Clerks, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Elementary and Secondary Schools	16,247	8.1%
Management of Companies and Enterprises	530	7.5%
Employment Services	7,273	5.5%
Building Equipment Contractors	26,628	3.3%
Agriculture, Forestry, Fishing, & Hunting	9,274	2.9%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Clerical	Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
Administration and Management	Knowledge of business and management principles involved in strategic planning, resource allocation, human resources modeling, leadership technique, production methods, and coordination of people and resources.
Skill	Description
Time Management	Managing one's own time and the time of others.
Mathematics	Using mathematics to solve problems.
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Ability	Description
Information Ordering	The ability to arrange things or actions in a certain order or pattern according to a specific rule or set of rules (e.g., patterns of numbers, letters, words, pictures, mathematical operations).
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Mathematical Reasoning	The ability to choose the right mathematical methods or formulas to solve a problem.
Work Activity	Description
Processing Information	Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
Documenting/Recording Information	Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
Performing Administrative Activities	Performing day-to-day administrative tasks such as maintaining information files and processing paperwork.

Related Occupation: Tax Preparers

Description

Prepare tax returns for individuals or small businesses but do not have the background or responsibilities of an accredited or certified public accountant.

Important Tasks

- Compute taxes owed or overpaid, using adding machines or personal computers, and complete entries on forms, following tax form instructions and tax tables.
- Prepare or assist in preparing simple to complex tax returns for individuals or small businesses.
- Use all appropriate adjustments, deductions, and credits to keep clients' taxes to a minimum.
- Interview clients to obtain additional information on taxable income and deductible expenses and allowances.
- Review financial records such as income statements and documentation of expenditures in order to determine forms needed to prepare tax returns.

2007 Average Wages*

	Hourly	Annual
California	\$22.76	\$47,340
Los Angeles-Long Beach-Glendale	\$22.89	\$47,607
Santa Ana-Anaheim-Irvine	\$23.68	\$49,236
Riverside-San Bernardino-Ontario	\$15.03	\$31,267
San Diego-Carlsbad-San Marcos	\$24.22	\$50,373
Oxnard-Thousand Oaks-Ventura	N/A	N/A

Source: EDD/LMID Occupational Employment Statistics Survey, 2007

* Wages reported do not represent self-employed earnings.

Projections of Employment

	Est. # of Workers (2004 – 2014)		Numeric Change	Percent Change	Average Annual Openings
California	9,600	10,000	400	4.2%	200
Los Angeles-Long Beach-Glendale	2,760	2,600	-160	-5.8%	45
Santa Ana-Anaheim-Irvine	1,230	1,310	80	6.5%	28
Riverside-San Bernardino-Ontario	350	420	70	20.0%	13
San Diego-Carlsbad-San Marcos	1,000	1,100	100	10.0%	27
Oxnard-Thousand Oaks-Ventura	50	50	0	0.0%	1

Source: EDD/LMID Projections of Employment by Occupation

Education and Training Requirements

Typical Education Level: Moderate-term on-the-job-training. Occupations in which workers can develop average job performance after 1 to 12 months of combined on-the-job experience and informal training.

Certifications: Link to America's Career InfoNet's Certification Finder at www.careerinfonet.org and type in the keyword "tax preparers" to find certification programs related to this occupation.

Tax Preparers, continued

Top Industries that Employ this Occupation

Industry Title	Number of Employers in California	Percent of Total Employment for Occupation in California
Accounting and Bookkeeping Services	24,083	60.7%

Important Knowledge, Skills, Abilities, and Work Activities

Knowledge	Description
Economics and Accounting	Knowledge of economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data.
Customer and Personal Service	Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
Mathematics	Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
Skill	Description
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Speaking	Talking to others to convey information effectively.
Ability	Description
Near Vision	The ability to see details at close range (within a few feet of the observer).
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Written Comprehension	The ability to read and understand information and ideas presented in writing.
Work Activity	Description
Processing Information	Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
Evaluating Information to Determine Compliance with Standards	Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
Interacting With Computers	Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.