



Infopaks

*A Skills Transferability Analysis
to Support Reemployment
and Retraining Plans
prepared for
The Former Workers
of*
Standard Insurance



A Skills Transferability Analysis to Support Re-Employment and Retraining Plans Prepared for Former Employees of Standard Insurance Company

A Workforce Information Product Funded Through
National Emergency Training Grant
U.S. Department of Labor
Employment and Training Administration

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July 2009

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Preface

Dislocated workers who are able to confidently identify their knowledge, skills, and abilities (KSAs) will be more successful in their job search and career advancement over those who rely on past experience, former job titles, and industry associations. In modern labor markets, KSAs are primary determinants of employment qualifications among occupations and industries.

To maximize reemployment prospects for these workers, we need to assist them with locating new employment opportunities that require similar KSAs. For workers seeking career advancement or qualifications for new jobs, we need to assist them in gauging the skills gap they have in relation to target occupations and careers. Workforce boards must also be able to alert economic development agencies and businesses in the region seeking to expand by communicating skills based information about the new pool of workers that is available as a result of layoffs or plant closings.

The Maine Department of Labor, Center for Workforce Research and Information is committed to the analysis of structural changes in the Maine economy. The information in this report is intended to facilitate the movement of Maine workers from industries in decline to other employers with growing need for skilled workers.

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John Dorrer, Director

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Company and Industry Background

Standard Insurance Company, a subsidiary of StanCorp Financial Group of Portland, Oregon, is a life insurance carrier with locations in Portland and South Portland. The South Portland office opened in 2000 and is the location of Standard Insurance’s risk management and customer services operations.

Employment in Maine’s finance and insurance sector peaked at 27,000 jobs in 2002 and has declined by 2,500 jobs since. The finance and insurance sector is concentrated in the Portland-Biddeford metropolitan area, where about half the jobs in the sector are located.

Labor Market Conditions

The Portland-Biddeford MSA is Maine’s largest and most dynamic economic region. Between 2002 and 2008, population in the MSA grew by three percent and private employment by five percent – faster than the statewide averages of two percent population and employment growth. The region’s annual unemployment rate has been consistently lower than the statewide average. In June 2009, the unemployment rate was 6.8 percent, well below the state rate of 8.2 percent.

Characteristics of the Affected Workers

Demographic information was collected from 93 employees during Rapid Response sessions. Workers’ reported age ranged from 21 to 63, with an average of 41 and average job tenure of 5 years. 80 percent were female, 2 percent were veterans, 26 percent completed high-school, and 72 percent completed some level of postsecondary training. Reported wages ranged from a low of \$15.41 to a high of \$42.19 per hour.

Jobs in Demand – Current Job Openings in Maine

The duties of most affected workers fit into several Standard Occupational Classification (SOC) job titles:

- 13-2053 Insurance Underwriters
- 13-2061 Financial Examiners
- 43-9041 Insurance Claims and Policy Processing Clerks

Characteristic	Workers	Characteristic	Workers
Age		Town of Residence	
Less than 40	43	Portland	18
40 to 49	24	South Portland	11
50 to 59	13	Windham	8
60 and over	8	Biddeford	7
Average Age = 41		Buxton	4
Job Tenure (Years)		Saco	4
0 to 4	34	Scarborough	4
5 to 9	57	Westbrook	4
10 to 19	2	Cape Elizabeth	3
20 and over	0	Standish	3
Average Tenure = 5 years		Other	27

Occupational profiles matched to reported job titles of all affected workers are provided in the pages that follow.

A July 2009 search of job postings on the Maine CareerCenter’s Labor Exchange On the Net (LEON) job bank produced 407 postings for jobs of all types within 50 miles of Portland and 346 jobs within 30 miles. When the keyword “insurance” was added to the search, it yielded 33 postings within 30 miles and 40 jobs within 50 miles of Portland. These listings are posted by employers with job openings in Maine, through the Maine CareerCenter system (www.mainecareercenter.com). Another useful resource is America’s Job Exchange (www.americasjobexchange.com), which offers job postings nationwide. There are many other job search sites available. CareerCenter staff are available to assist customers in locating sites most suited to their needs.

Re-Employment Prospects and the Employment Outlook

Generally speaking, the prospect of re-employment for service professionals in the Portland-Biddeford labor market is better than average for the state of Maine, due to the region's historical and projected economic vitality. Though the region's finance and insurance sector as a whole suffered above average job losses during the first year of the recession (2007-2008), regional job losses in insurance agencies and brokerages were less severe in the MSA than across the state.

Jobs in the Portland-Biddeford MSA are projected to grow at an above-average rate through 2014. The economic base of the region will continue to shift toward service-providing industries. Industries projected to gain the most jobs through 2014 include food services, health care, social assistance, and professional and business services.

While employment in certain occupations is projected to decline, some job openings will occur to meet replacement demand as remaining workers retire or otherwise leave the workforce. As the nearby table indicates, most job growth and job openings are expected in food preparation and serving, sales, healthcare, and management occupations.

High-paying jobs in growing occupations generally require specific technical skills. The skill sets of some dislocated service workers are not readily transferable to occupations common to growing industries, thus limiting their re-employment opportunities. (Industry and occupational projection information is provided in Appendices A - D at the back of this report.)

Retraining Possibilities

The comparison analysis reports, or profiles provided in this report represent occupations determined to be related through use of the TORQ (Transitional Occupation Relationship Quotient) software and O*NET. These comprehensive reports compare abilities, knowledge, and skills of the occupation most recently held to a related occupation. Related occupations were selected based on their Grand TORQ Score, and level of employment in Southern Maine. Occupations defined by TORQ as related but with no reportable employment in Southern Maine are not included. Also, occupations defined as related may themselves be declining, and therefore considered with caution as employment options. In many instances, job openings will occur to meet replacement demand rather than as new, growth-related jobs. This is particularly true during periods of economic decline. It should be noted that TORQ Comparison Reports are large, sometimes in excess of 10 pages for each related occupation. As such, only the top 5 or 6 related occupations are included for each primary occupation.

Counselors should also consider that many workers have experience, hobbies, and interests beyond those acquired in their most recent employment. These attributes may lead to the exploration of training opportunities not at all related to the affected worker's former employment.

Clients should work with CareerCenter counselors to assess their skills and identify options for possible entry into occupations projected to grow in upcoming years. Brochures such as *Hot Jobs in Maine* and Internet resources such as America's Career InfoNet, Career Voyages, and the Maine Employment Info Guide can help clients make career choices in today's economy. As an alternative to long-term retraining, workers and placement specialists should look at the matched occupational profile for the list of largest employing industries as a source of potential job openings.

Projected Employment by Occupational Group in Southern Maine, 2004 to 2014 by Net Change

Occupation	Employment			Average Annual Openings
	2004	2014	Net Change	
Total	265,478	296,483	31,005	9,637
Food Preparation and Serving Related	23,182	26,751	3,569	1,269
Sales and Related	29,696	33,075	3,379	1,291
Healthcare Practitioners and Technical	13,774	17,044	3,270	581
Management	15,885	18,225	2,340	528
Office and Administrative Support	43,752	46,016	2,264	1,334
Personal Care and Service	9,386	11,405	2,019	413
Transportation and Material Moving	17,510	19,446	1,936	585
Healthcare Support	6,797	8,713	1,916	298
Building and Grounds Cleaning and Maintenance	11,092	12,717	1,625	385
Community and Social Services	5,742	7,132	1,390	249
Installation, Maintenance, and Repair	10,893	12,259	1,366	388
Education, Training, and Library	14,351	15,655	1,304	434
Business and Financial Operations	10,287	11,521	1,234	307
Construction and Extraction	15,064	16,158	1,094	409
Protective Service	4,288	4,959	671	191
Computer and Mathematical	3,671	4,302	631	120
Arts, Design, Entertainment, Sports, and Media	4,113	4,728	615	140
Legal	2,191	2,543	352	61
Life, Physical, and Social Science	1,700	1,897	197	60
Architecture and Engineering	5,170	5,356	186	144
Farming, Fishing, and Forestry	1,061	1,168	107	40
Production	15,873	15,413	-460	413

Transferable Skills

Every occupation has skill requirements that are transferable to other occupations. TORQ is a powerful application developed by Workforce Associates, Inc. which determines the Transferable Occupation Relationship Quotient of an occupation based on the abilities, skills, and knowledge associated with that occupation. TORQ harnesses the power of O*NET (<http://online.onetcenter.org/>) to perform an analysis of occupational attributes to produce a single Grand TORQ Score that defines the transferability from one occupation to another. TORQ is currently in use by the Center for Workforce Research and Information (CWRI), of the Maine Department of Labor.

Job Titles, Number of Workers, and Equivalent Occupational Codes

Occupational information provided by the affected workers was coded into 17 SOC occupations. These classifications are the basis for developing the TORQ Comparison Reports, or TORQ analyses. These comparative analyses match the abilities, skills, and knowledge of one occupation to another determined to be related by the TORQ software. The TORQ Comparison allows users to assess skills gaps that exist for workers choosing their next career path. Occupational matching and coding to the Standard Occupational Classification was based on worker responses. Occupations employed at Standard Insurance but not previously reported may be encountered by Ca-

reerCenter staff. Use of O*NET and the Dictionary of Occupational Titles cross-walk search will be useful in matching additional occupations. Counselors may also contact the Center for Workforce Research and Information for assistance.

REPORTED JOB TITLES	WORKERS	SOC	MATCHED SOC OCCUPATION TITLE
Manager, Policy Administration	1	11-3011	Administrative Services Managers
Manager, Trade Operations	1	11-3031	Financial Managers
Manager	1	11-1011	Chief Executives
Vice President	1	11-1021	General and Operations Managers
Learning/Development Specialist	1	13-1073	Training and Development Specialists
Accuracy Analyst/Project Specialist	1	13-1111	Management Analysts
Trade Operations Analyst, Rating Analyst, Trading Analyst	5	13-2051	Financial Analysts
Underwriter, National Account Underwriter, Risk Team Leader	28	13-2053	Insurance Underwriters
DC Analyst, Project Coordinator, Contract Analyst, Proposal Analyst, Proposal Strategy Developer	23	13-2061	Financial Examiners
Case Support Specialist	1	23-2011	Paralegals and Legal Assistants
Account Manager	2	41-3021	Insurance Sales Agents
Team Leader, Team Leader Billing, Team Manager	5	43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers
Customer Service Billing	1	43-3021	Billing & Posting Clerks and Machine Operators
Staff Assistant II	1	43-6012	Legal Secretaries
Renewal Processor, Policy Administration Specialist, Policy Associate	17	43-9041	Insurance Claims and Policy Processing Clerks
Staff Assistant II	1	43-9061	Office Clerks, General
Imaging Technician	2	43-9071	Office Machine Operators, Except Computer

TORQ Analysis Notes

Information provided in the TORQ Comparison Reports that follow is derived from several sources. The Grand TORQ score is determined by the comparison of abilities, skills, and knowledge of one occupation to another. Comparison reports were developed for the top 5 related occupations as determined by the Grand TORQ score. Related occupations for which no employment exists in Maine’s Southern Region (York and Cumberland Counties) were not included.

TORQ scores may be interpreted as follows, within these value ranges:

TORQ Value	Interpretation
Above 95	The two occupations are virtually identical
90 – 95	The prospects for transition are excellent. No major ability barriers; minimal investment of time and money should close gaps in skills and/or knowledge.
85 – 89	Prospects are good for transition. There are likely to be a few more gaps in skills and knowledge that will need filling in some cases.
80 – 84	Fair prospects for transition with significant investment in training and/or education.
75 – 79	Some gaps likely to pose serious challenges for transition
Below 75	Some abilities, skills, and knowledge may be seriously misaligned. Prospects for transition are not particularly good, although not impossible, depending on individual circumstances.

Wage information provided in the TORQ Comparison Reports is 2007 statewide median annual wages. Hourly rates can be calculated by dividing the annual figure by 2,080 (40 hours per week at 52 weeks per year). Labor Market Comparison data are derived from the 2006 to 2016 occupational projections for Maine, and are statewide

figures. Top Industry tables are derived from national staffing pattern data. The ASK Analysis, Experience and Education Comparison, Job Zone, and other information are obtained from the most recent O*NET database. Please contact Merrill Huhtala (Merrill.s.huhtala@maine.gov or 207-621-5196) at the Center for Workforce Research and Information for assistance in interpreting the contents of these reports.

MATCHED OCCUPATIONAL PROFILES

MATCHED OCCUPATION: Chief Executives
11-1011

Reported Job Titles:
Manager

Number of Affected Workers:

1 Training Requirements: Bachelor's degree plus work experience

Median Wage: \$64.46

Associated ONET Skills: Judgment and Decision Making Management of Financial Resources
Coordination Critical Thinking
Negotiation Active Listening
Monitoring Complex Problem Solving
Reading Comprehension Speaking

Largest Employing Maine Industries
Employment Industry

- 230 Public Administration
- 90 Credit Intermediation and Related Activities
- 70 Educational Services
- 40 Hospitals
- 40 Religious, Grantmaking, Civic, Professional, and Similar Org
- 30 Professional, Scientific, and Technical Services

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	1,387	545	Total	39	17
Year 2014	1,512	618	Due to Growth	13	7
Net Change	125	73	Due to Replacement	26	10
Percent Change	9.0%	13%			

TORQ Title	Code	Employed	Median Salary	Openings	Growth
93 Treasurers and Controllers	11.3031-01	2,440	\$67,670	58	7.0%
92 Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%
92 General and Operations Managers	11.1021-00	8,490	\$77,050	209	-4.6%
92 Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
92 Compensation and Benefits Managers	11.3041-00	200	\$68,560	5	2.1%
91 Education Administrators, Postsecondary	11.9033-00	600	\$58,090	21	7.4%
91 First-Line Supervisors/Managers of Non-Retail Sales Workers	41.1012-00	930	\$55,220	19	-1.3%
91 Market Research Analysts	19.3021-00	200	\$49,960	2	3.4%
91 Property, Real Estate, and Community Association Managers	11.9141-00	390	\$43,920	19	14.2%
91 Real Estate Brokers	41.9021-00	320	\$61,300	22	-0.7%
91 Lodging Managers	11.9081-00	520	\$43,350	62	16.7%
91 Financial Analysts	13.2051-00	210	\$71,380	4	10.2%
91 Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%
90 Public Relations Managers	11.2031-00	290	\$71,020	10	8.7%

MATCHED OCCUPATION: General and Operations Managers
11-1021

Reported Job Titles:
Vice President

Number of Affected Workers:

1 Training Requirements: Bachelor's degree plus work experience

Median Wage: \$41.71

Associated ONET Skills: Active Listening Speaking
 Coordination Time Management
 Critical Thinking Complex Problem Solving
 Monitoring Judgment and Decision Making
 Management of Personnel Resources Reading Comprehension

Largest Employing Maine Industries
Employment Industry

- 550 Professional, Scientific, and Technical Services
- 410 Public Administration
- 390 Educational Services
- 360 Administrative and Support Services
- 340 Food and Beverage Stores
- 340 Management of Companies and Enterprises

Employment Forecast

Average Annual Openings

	Maine	Region	Total	Maine	Region
Year 2004	10,273	4,237	325	325	151
Year 2014	11,583	4,943	Due to Growth	131	71
Net Change	1,310	706	Due to Replacement	194	80
Percent Change	13%	17%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
94	First-Line Supervisors/Managers of Non-Retail Sales Workers	41.1012-00	930	\$55,220	19	-1.3%
93	Lodging Managers	11.9081-00	520	\$43,350	62	16.7%
93	Postmasters and Mail Superintendents	11.9131-00	420	\$55,200	10	-4.7%
93	Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
92	Compensation and Benefits Managers	11.3041-00	200	\$68,560	5	2.1%
92	Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%
92	Insurance Sales Agents	41.3021-00	1,620	\$43,290	80	3.8%
92	Property, Real Estate, and Community Association Managers	11.9141-00	390	\$43,920	19	14.2%
91	Public Relations Managers	11.2031-00	290	\$71,020	10	8.7%
91	Personnel Recruiters	13.1071-02	610	\$41,200	19	9.6%
91	Meeting and Convention Planners	13.1121-00	130	\$35,640	5	11.8%
91	Training and Development Managers	11.3042-00	140	\$66,670	4	7.1%
91	Market Research Analysts	19.3021-00	200	\$49,960	2	3.4%
91	Treasurers and Controllers	11.3031-01	2,440	\$67,670	58	7.0%

MATCHED OCCUPATION: Administrative Services Managers
11-3011

Reported Job Titles:

Manager, Policy Administration

Number of Affected Workers:

1 Training Requirements: Bachelor's degree plus work experience

Median Wage: \$31.11

Associated ONET Skills: Social Perceptiveness Time Management
Reading Comprehension Coordination
Service Orientation Active Listening
Active Learning Instructing
Writing Speaking

Largest Employing Maine Industries

Employment Industry

- 150 Public Administration
- 130 Educational Services
- 120 Hospitals
- 70 Professional, Scientific, and Technical Services
- 60 Nursing and Residential Care Facilities
- 60 Ambulatory Health Care Services

Employment Forecast

Average Annual Openings

	Maine Region		Maine Region	
Year 2004	1,079	451	Total	30
Year 2014	1,166	503	Due to Growth	9
Net Change	87	52	Due to Replacement	21
Percent Change	8.1%	12%		9

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
94	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
93	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
93	Human Resources Assistants, Except Payroll and Timekeeping	43.4161-00	510	\$30,330	10	11.7%
93	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
92	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
92	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
92	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
92	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
92	Bill and Account Collectors	43.3011-00	1,590	\$29,770	41	10.8%
92	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
91	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
91	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
91	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
91	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%

MATCHED OCCUPATION: Financial Managers
11-3031

Reported Job Titles:
Manager Trade Operations

Number of Affected Workers:

1 Training Requirements: Bachelor's degree plus work experience

Median Wage: \$37.70

Associated ONET Skills: Time Management Instructing
Management of Personnel Resources Reading Comprehension
Active Listening Monitoring
Service Orientation Mathematics
Active Learning Judgment and Decision Making

Largest Employing Maine Industries
Employment Industry

- 510 Credit Intermediation and Related Activities
- 290 Public Administration
- 200 Professional, Scientific, and Technical Services
- 140 Management of Companies and Enterprises
- 100 Insurance Carriers and Related Activities
- 80 Educational Services

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	2,832	1,156	Total	74	35
Year 2014	3,164	1,335	Due to Growth	33	18
Net Change	332	179	Due to Replacement	41	17
Percent Change	12%	15%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
92	Loan Counselors	13.2071-00	60	\$35,110	1	-3.4%
92	Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%
91	Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%
91	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
91	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
91	Personnel Recruiters	13.1071-02	610	\$41,200	19	9.6%
91	First-Line Supervisors/Managers of Non-Retail Sales Workers	41.1012-00	930	\$55,220	19	-1.3%
90	Auditors	13.2011-02	3,250	\$48,110	113	10.7%
90	Insurance Sales Agents	41.3021-00	1,620	\$43,290	80	3.8%
90	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
90	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
89	Claims Examiners, Property and Casualty Insurance	13.1031-01	1,570	\$49,360	44	2.5%
89	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%
89	Tax Examiners, Collectors, and Revenue Agents	13.2081-00	450	\$36,790	13	5.4%

MATCHED OCCUPATION: Training and Development Specialists
13-1073

Reported Job Titles:

Learning/Development Specialist

Number of Affected Workers: 1 **Training Requirements:** Bachelor's degree **Median Wage:** \$20.96

Associated ONET Skills: Instructing Speaking
Learning Strategies Writing
Active Listening Reading Comprehension
Time Management Social Perceptiveness
Judgment and Decision Making Complex Problem Solving

Largest Employing Maine Industries

Employment Industry

- 90 Management of Companies and Enterprises
- 80 Administrative and Support Services
- 70 Insurance Carriers and Related Activities
- 60 Social Assistance
- 50 Credit Intermediation and Related Activities
- 50 Public Administration

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	1,026	485	Total	31	15
Year 2014	1,173	569	Due to Growth	15	8
Net Change	147	84	Due to Replacement	16	7
Percent Change	14%	17%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
93	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
93	Human Resources Assistants, Except Payroll and Timekeeping	43.4161-00	510	\$30,330	10	11.7%
92	Interviewers, Except Eligibility and Loan	43.4111-00	680	\$24,060	24	8.1%
92	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
92	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
91	Arbitrators, Mediators, and Conciliators	23.1022-00	40	\$46,160	1	2.1%
91	Preschool Teachers, Except Special Education	25.2011-00	1,670	\$25,500	34	3.7%
91	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
91	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
91	Child, Family, and School Social Workers	21.1021-00	2,050	\$38,710	65	9.3%
91	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
91	Social and Human Service Assistants	21.1093-00	4,770	\$23,660	182	26.5%
91	Customer Service Representatives	43.4051-00	8,100	\$27,330	359	16.4%
91	Hotel, Motel, and Resort Desk Clerks	43.4081-00	1,440	\$21,370	83	10.4%

MATCHED OCCUPATION: Management Analysts
13-1111

Reported Job Titles:

Accuracy Analyst/Project Specialist

Number of Affected Workers:

1 Training Requirements: Bachelor's degree plus work experience

Median Wage: \$29.17

Associated ONET Skills: Critical Thinking Judgment and Decision Making
Coordination Time Management
Active Listening Instructing
Monitoring Quality Control Analysis
Reading Comprehension Operation and Control

Largest Employing Maine Industries
Employment Industry

- 280 Insurance Carriers and Related Activities
- 190 Public Administration
- 60 Management of Companies and Enterprises
- 40 Internet Service Providers, Web Search Portals, and Data Pro
- 30 Credit Intermediation and Related Activities
- 30 Administrative and Support Services

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	1,829	1,124	Total	26	15
Year 2014	1,837	1,123	Due to Growth	1	0
Net Change	8	-1	Due to Replacement	25	15
Percent Change	.44%	-.09%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
90	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
89	Market Research Analysts	19.3021-00	200	\$49,960	2	3.4%
89	Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
89	Computer Operators	43.9011-00	230	\$33,120	4	-30.1%
88	Financial Examiners	13.2061-00	120	\$55,110	2	3.4%
88	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
88	Property, Real Estate, and Community Association Managers	11.9141-00	390	\$43,920	19	14.2%
87	Postmasters and Mail Superintendents	11.9131-00	420	\$55,200	10	-4.7%
87	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
87	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
87	Claims Examiners, Property and Casualty Insurance	13.1031-01	1,570	\$49,360	44	2.5%
87	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
87	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
87	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%

MATCHED OCCUPATION: Financial Analysts
13-2051

Reported Job Titles:

Rating Analyst, Trade Operations Specialist, Trading Analyst

Number of Affected Workers: 5 **Training Requirements:** Bachelor's degree **Median Wage:** \$34.83

Associated ONET Skills: Reading Comprehension Time Management
 Judgment and Decision Making Active Listening
 Complex Problem Solving Mathematics
 Critical Thinking Management of Financial Resources
 Active Learning Writing

Largest Employing Maine Industries

Employment Industry

- 60 Insurance Carriers and Related Activities
- 30 Professional, Scientific, and Technical Services
- 20 Credit Intermediation and Related Activities
- 10 Postal Service
- .Educational Services

	Employment Forecast		Total	Average Annual Openings	
	Maine	Region		Maine	Region
Year 2004	337	174	9	6	
Year 2014	380	199	4	3	
Net Change	43	25	5	3	
Percent Change	13%	14%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
92	Treasurers and Controllers	11.3031-01	2,440	\$67,670	58	7.0%
92	Economists	19.3011-00	50	\$49,150	2	2.0%
92	Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%
91	Financial Examiners	13.2061-00	120	\$55,110	2	3.4%
91	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
91	Accountants	13.2011-01	3,250	\$48,110	113	10.7%
90	Budget Analysts	13.2031-00	170	\$57,290	5	3.0%
90	Auditors	13.2011-02	3,250	\$48,110	113	10.7%
89	Bookkeeping, Accounting, and Auditing Clerks	43.3031-00	7,220	\$29,840	177	6.1%
89	Statement Clerks	43.3021-01	1,990	\$27,580	28	1.0%
89	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
89	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
89	Tax Examiners, Collectors, and Revenue Agents	13.2081-00	450	\$36,790	13	5.4%
88	Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%

MATCHED OCCUPATION: Insurance Underwriters
13-2053

Reported Job Titles:

Associate Medical Underwriter, Associate Underwriter, National Account Underwriter, Risk Team Leader, Senior Medical Underwriter, Senior Underwriter, Underwriter, Underwriter Analyst, Underwriting Analyst, Unwriting Analyst

Number of Affected Workers: 28 **Training Requirements:** Bachelor's degree **Median Wage:** \$28.85

Associated ONET Skills: Active Listening Critical Thinking
Reading Comprehension Writing
Speaking Active Learning
Judgment and Decision Making Time Management
Complex Problem Solving Service Orientation

Largest Employing Maine Industries

Employment Industry

450 Insurance Carriers and Related Activities

	Employment Forecast		Average Annual Openings	
	Maine	Region	Maine	Region
Year 2004	623	500	Total	11
Year 2014	605	479	Due to Growth	0
Net Change	-18	-21	Due to Replacement	11
Percent Change	-2.9%	-4.2%		9

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
95	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
93	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
92	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
92	New Accounts Clerks	43.4141-00	210	\$28,080	6	-13.7%
92	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%
92	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
91	Tax Examiners, Collectors, and Revenue Agents	13.2081-00	450	\$36,790	13	5.4%
90	Claims Examiners, Property and Casualty Insurance	13.1031-01	1,570	\$49,360	44	2.5%
90	Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%
90	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
90	Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%
89	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
89	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
89	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%

MATCHED OCCUPATION: Financial Examiners
13-2061

Reported Job Titles:

Contract Analyst, DC Analyst, Project Coordinator, Proposal Analyst, Proposal Strategy Developer, Senior Contract Analyst, Staff Assistant

Number of Affected Workers: 23 **Training Requirements:** Bachelor's degree **Median Wage:** \$26.02

Associated ONET Skills: Reading Comprehension Active Listening
Monitoring Critical Thinking
Writing Active Learning
Time Management Learning Strategies
Judgment and Decision Making Instructing

Largest Employing Maine Industries
Employment Industry

- 40 Credit Intermediation and Related Activities
 - . Securities, Commodity Contracts, and Other Financial Investm

	Employment Forecast		Total	Average Annual Openings	
	Maine	Region		Maine	Region
Year 2004	73	29	3	1	
Year 2014	80	32	1	0	
Net Change	7	3	2	1	
Percent Change	9.6%	10%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
93	Financial Analysts	13.2051-00	210	\$71,380	4	10.2%
91	Law Clerks	23.2092-00	50	\$43,930	1	-7.2%
91	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
91	Accountants	13.2011-01	3,250	\$48,110	113	10.7%
91	Budget Analysts	13.2031-00	170	\$57,290	5	3.0%
91	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
91	Economists	19.3011-00	50	\$49,150	2	2.0%
90	Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
90	Paralegals and Legal Assistants	23.2011-00	1,010	\$40,260	30	15.4%
90	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
90	Treasurers and Controllers	11.3031-01	2,440	\$67,670	58	7.0%
90	Credit Analysts	13.2041-00	230	\$38,740	9	-9.4%
90	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
90	Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%

MATCHED OCCUPATION: Paralegals and Legal Assistants
23-2011

Reported Job Titles:
Case Support Specialist

Number of Affected Workers: 1 **Training Requirements:** Associate degree **Median Wage:** \$21.31

Associated ONET Skills: Reading Comprehension Time Management
Active Listening Writing
Speaking Active Learning
Coordination Critical Thinking
Monitoring Judgment and Decision Making

Largest Employing Maine Industries
Employment Industry

850 Professional, Scientific, and Technical Services
80 Public Administration

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	938	511	Total	30	18
Year 2014	1,156	649	Due to Growth	22	14
Net Change	218	138	Due to Replacement	8	4
Percent Change	23%	27%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
93	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
93	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
93	Legal Secretaries	43.6012-00	1,300	\$33,360	29	5.1%
93	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
93	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
92	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
92	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
92	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
91	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
91	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
91	Human Resources Assistants, Except Payroll and Timekeeping	43.4161-00	510	\$30,330	10	11.7%
91	Office Clerks, General	43.9061-00	13,910	\$24,040	339	5.4%
91	Law Clerks	23.2092-00	50	\$43,930	1	-7.2%
91	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%

MATCHED OCCUPATION: Insurance Sales Agents
41-3021

Reported Job Titles:
Account Manager

Number of Affected Workers: 2 **Training Requirements:** Bachelor's degree **Median Wage:** \$23.19

Associated ONET Skills: Active Listening Speaking
Time Management Reading Comprehension
Persuasion Service Orientation
Social Perceptiveness Judgment and Decision Making
Active Learning Critical Thinking

Largest Employing Maine Industries
Employment Industry

1,580 Insurance Carriers and Related Activities
10 Credit Intermediation and Related Activities

	Employment Forecast			Average Annual Openings	
	Maine	Region		Maine	Region
Year 2004	3,347	2,475	Total	80	59
Year 2014	3,169	2,332	Due to Growth	0	0
Net Change	-178	-143	Due to Replacement	80	59
Percent Change	-5.3%	-5.8%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
96	Personal Financial Advisors	13.2052-00	360	\$94,100	13	10.1%
95	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
95	Loan Officers	13.2072-00	1,450	\$49,380	29	8.8%
94	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
94	First-Line Supervisors/Managers of Non-Retail Sales Workers	41.1012-00	930	\$55,220	19	-1.3%
94	New Accounts Clerks	43.4141-00	210	\$28,080	6	-13.7%
93	Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
93	Tax Examiners, Collectors, and Revenue Agents	13.2081-00	450	\$36,790	13	5.4%
93	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
93	Loan Counselors	13.2071-00	60	\$35,110	1	-3.4%
93	Market Research Analysts	19.3021-00	200	\$49,960	2	3.4%
92	Advertising Sales Agents	41.3011-00	680	\$34,530	25	15.4%
92	Real Estate Sales Agents	41.9022-00	250	\$0	22	5.7%
92	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%

MATCHED OCCUPATION: First-Line Supervisors/Managers of Office and Administrative
43-1011

Reported Job Titles:

Supervisor Administration, Team Leader, Team Leader Billing, Team Manager

Number of Affected Workers:

6 Training Requirements: Work experience in a related occupation

Median Wage: \$20.27

Associated ONET Skills:

Active Listening	Speaking
Reading Comprehension	Critical Thinking
Time Management	Monitoring
Management of Personnel Resources	Judgment and Decision Making
Instructing	Social Perceptiveness

Largest Employing Maine Industries

Employment Industry

- 840 Ambulatory Health Care Services
- 830 Credit Intermediation and Related Activities
- 670 Food and Beverage Stores
- 500 Professional, Scientific, and Technical Services
- 490 Public Administration
- 460 Hospitals

Employment Forecast

Average Annual Openings

	Maine Region		Total	Maine Region	
Year 2004	6,745	2,868	182	90	
Year 2014	7,110	3,143	Due to Growth	37	28
Net Change	365	275	Due to Replacement	145	62
Percent Change	5.4%	9.6%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
94	Financial Managers, Branch or Department	11.3031-02	2,440	\$67,670	58	7.0%
94	Bill and Account Collectors	43.3011-00	1,590	\$29,770	41	10.8%
93	Lodging Managers	11.9081-00	520	\$43,350	62	16.7%
93	Compensation, Benefits, and Job Analysis Specialists	13.1072-00	770	\$43,900	23	7.5%
93	First-Line Supervisors/Managers of Non-Retail Sales Workers	41.1012-00	930	\$55,220	19	-1.3%
93	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
93	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
93	Compensation and Benefits Managers	11.3041-00	200	\$68,560	5	2.1%
93	Personnel Recruiters	13.1071-02	610	\$41,200	19	9.6%
92	New Accounts Clerks	43.4141-00	210	\$28,080	6	-13.7%
92	Human Resources Assistants, Except Payroll and Timekeeping	43.4161-00	510	\$30,330	10	11.7%
92	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
92	Hotel, Motel, and Resort Desk Clerks	43.4081-00	1,440	\$21,370	83	10.4%
92	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%

MATCHED OCCUPATION: Billing and Posting Clerks and Machine Operators
43-3021

Reported Job Titles:
Customer Service Billing

Number of Affected Workers: 1 **Training Requirements:** Moderate-term on-the-job training **Median Wage:** \$14.96

Associated ONET Skills: Active Listening Speaking
Mathematics Writing
Reading Comprehension Time Management
Social Perceptiveness Instructing
Critical Thinking Active Learning

Largest Employing Maine Industries
Employment Industry

- 340 Ambulatory Health Care Services
- 240 Hospitals
- 170 Management of Companies and Enterprises
- 170 Professional, Scientific, and Technical Services
- 100 Public Administration
- 90 Merchant Wholesalers, Durable Goods

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	2,496	1,008	Total	42	17
Year 2014	2,407	1,005	Due to Growth	0	0
Net Change	-89	-3	Due to Replacement	42	17
Percent Change	-3.6%	-30%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
95	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
94	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
94	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
92	Statement Clerks	43.3021-01	1,990	\$27,580	28	1.0%
92	Bookkeeping, Accounting, and Auditing Clerks	43.3031-00	7,220	\$29,840	177	6.1%
92	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%
92	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
92	Office Clerks, General	43.9061-00	13,910	\$24,040	339	5.4%
92	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
91	Billing, Posting, and Calculating Machine Operators	43.3021-03	1,990	\$27,580	28	1.0%
91	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
91	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
91	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
91	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%

MATCHED OCCUPATION: Legal Secretaries
43-6012

Reported Job Titles:
Staff Assistant II

Number of Affected Workers: 1 **Training Requirements:** Postsecondary vocational training **Median Wage:** \$18.07

Associated ONET Skills: Reading Comprehension Active Listening
Time Management Writing
Active Learning Speaking
Learning Strategies Judgment and Decision Making
Coordination Critical Thinking

Largest Employing Maine Industries
Employment Industry

1,160 Professional, Scientific, and Technical Services
100 Public Administration

	Employment Forecast		Total	Average Annual Openings	
	Maine	Region		Maine	Region
Year 2004	1,267	653	38	23	
Year 2014	1,409	754	14	10	
Net Change	142	101	24	13	
Percent Change	11%	15%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
93	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
92	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
91	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
91	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
90	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
90	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
90	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
90	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
89	Municipal Clerks	43.4031-02	1,190	\$27,650	37	8.6%
89	Law Clerks	23.2092-00	50	\$43,930	1	-7.2%
88	Paralegals and Legal Assistants	23.2011-00	1,010	\$40,260	30	15.4%
88	Office Clerks, General	43.9061-00	13,910	\$24,040	339	5.4%
88	Word Processors and Typists	43.9022-00	710	\$25,320	14	-17.9%
87	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%

MATCHED OCCUPATION: Insurance Claims and Policy Processing Clerks
43-9041

Reported Job Titles:

P. A. Associate, Policy Administrative Rep, Policy Administration Specialist, Policy Administrative Asst, Policy Administrative Specialist, Policy Administrator, Policy Administration Associate, Policy Associate, Renewal Processor, Senior Policy Admin Specialist

Number of Affected Workers: 17 **Training Requirements:** Moderate-term on-the-job training **Median Wage:** \$15.36

Associated ONET Skills: Active Listening Speaking
Reading Comprehension Critical Thinking
Active Learning Mathematics
Time Management Complex Problem Solving
Coordination Service Orientation

Largest Employing Maine Industries

Employment Industry

1,730 Insurance Carriers and Related Activities

	Employment Forecast			Average Annual Openings	
	Maine	Region		Maine	Region
Year 2004	1,350	1,071	Total	22	17
Year 2014	1,259	985	Due to Growth	0	0
Net Change	-91	-86	Due to Replacement	22	17
Percent Change	-6.7%	-8.0%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
92	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
90	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%
89	Insurance Underwriters	13.2053-00	460	\$56,090	12	-0.8%
89	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
89	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
89	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
88	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
87	Loan Interviewers and Clerks	43.4131-00	770	\$28,060	14	-8.7%
87	Bookkeeping, Accounting, and Auditing Clerks	43.3031-00	7,220	\$29,840	177	6.1%
87	New Accounts Clerks	43.4141-00	210	\$28,080	6	-13.7%
87	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
87	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
86	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
86	Office Clerks, General	43.9061-00	13,910	\$24,040	339	5.4%

MATCHED OCCUPATION: Office Clerks, General
43-9061

Reported Job Titles:
Staff Assistant II

Number of Affected Workers: 1 **Training Requirements:** Short-term on-the-job training **Median Wage:** \$13.00

Associated ONET Skills: Active Listening Reading Comprehension
Speaking Writing
Social Perceptiveness Learning Strategies
Mathematics Service Orientation
Time Management Critical Thinking

Largest Employing Maine Industries
Employment Industry

1,290 Administrative and Support Services
1,110 Public Administration
760 Specialty Trade Contractors
730 Professional, Scientific, and Technical Services
730 Ambulatory Health Care Services
470 Real Estate

	Employment Forecast		Average Annual Openings		
	Maine	Region	Total	Maine	Region
Year 2004	12,517	5,170	310	151	
Year 2014	12,850	5,528	Due to Growth	33	36
Net Change	333	358	Due to Replacement	277	115
Percent Change	2.7%	6.9%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
94	Insurance Claims Clerks	43.9041-01	1,810	\$31,380	22	-8.1%
93	Switchboard Operators, Including Answering Service	43.2011-00	840	\$22,920	18	-11.6%
92	Insurance Policy Processing Clerks	43.9041-02	1,810	\$31,380	22	-8.1%
91	License Clerks	43.4031-03	1,190	\$27,650	37	8.6%
91	Billing, Cost, and Rate Clerks	43.3021-02	1,990	\$27,580	28	1.0%
91	Court Clerks	43.4031-01	1,190	\$27,650	37	8.6%
91	Receptionists and Information Clerks	43.4171-00	2,680	\$23,230	95	8.8%
90	Billing, Posting, and Calculating Machine Operators	43.3021-03	1,990	\$27,580	28	1.0%
90	Payroll and Timekeeping Clerks	43.3051-00	650	\$30,470	17	-3.4%
90	Secretaries, Except Legal, Medical, and Executive	43.6014-00	10,400	\$28,260	172	-6.3%
90	Executive Secretaries and Administrative Assistants	43.6011-00	3,330	\$38,830	76	5.6%
89	Statement Clerks	43.3021-01	1,990	\$27,580	28	1.0%
89	Brokerage Clerks	43.4011-00	270	\$39,120	8	-13.1%
89	File Clerks	43.4071-00	410	\$23,030	11	-42.0%

MATCHED OCCUPATION: Office Machine Operators, Except Computer
43-9071

Reported Job Titles:
Imaging Technician

Number of Affected Workers: 2 **Training Requirements:** Short-term on-the-job training **Median Wage:** \$12.87

Associated ONET Skills: Active Listening Reading Comprehension
Service Orientation Speaking
Time Management Quality Control Analysis
Equipment Selection Operation and Control
Troubleshooting Active Learning

Largest Employing Maine Industries
Employment Industry

- 20 Insurance Carriers and Related Activities
- 20 Professional, Scientific, and Technical Services
 - . Internet Service Providers, Web Search Portals, and Data Pro
 - . Credit Intermediation and Related Activities

	Employment Forecast		Average Annual Openings		
	Maine Region		Maine Region		
Year 2004	196	89	Total	5	2
Year 2014	147	71	Due to Growth	0	0
Net Change	-49	-18	Due to Replacement	5	2
Percent Change	-25%	-20%			

TORQ	Title	Code	Employed	Median Salary	Openings	Growth
90	Mail Clerks and Mail Machine Operators, Except Postal Servi	43.9051-00	490	\$23,250	13	-18.5%
88	Desktop Publishers	43.9031-00	130	\$32,200	5	13.8%
86	Postal Service Mail Sorters, Processors, and Processing Mac	43.5053-00	970	\$41,950	10	-12.0%
86	Inspectors, Testers, Sorters, Samplers, and Weighers	51.9061-00	1,700	\$29,700	26	-14.3%
86	Postal Service Clerks	43.5051-00	580	\$44,780	13	-3.1%
86	Photographic Processing Machine Operators	51.9132-00	250	\$20,170	9	-54.1%
85	Order Fillers, Wholesale and Retail Sales	43.5081-04	7,670	\$19,860	180	-8.9%
84	Data Entry Keyers	43.9021-00	800	\$23,900	19	-13.4%
84	Shoe and Leather Workers and Repairers	51.6041-00	90	\$25,030	3	-19.1%
84	Solderers and Brazers	51.4121-07	1,610	\$38,030	49	7.3%
84	Fabric and Apparel Patternmakers	51.6092-00	20	\$29,670	0	-6.2%
84	Photographic Process Workers	51.9131-00	50	\$28,860	2	-43.3%
83	File Clerks	43.4071-00	410	\$23,030	11	-42.0%
83	Food Preparation Workers	35.2021-00	5,500	\$20,040	245	9.5%

APPENDIXES

**Appendix A:
Industries Projected to Gain or Lose the Largest Number of Jobs
in Southern Maine Between 2004 and 2014**

Industries Expected to Gain 100 or More Jobs		Industries Expected to Lose Jobs	
Food services and drinking places	2,782	Federal Government	-280
Ambulatory health care services	2,487	Leather and allied product manufacturing	-205
Hospitals	2,137	Fabricated metal product manufacturing	-167
Social assistance	2,096	Plastics and rubber products manufacturing	-159
Professional, Scientific and Tech Services	1,838	Paper manufacturing	-139
Nursing and residential care facilities	1,776	Food manufacturing	-101
Local Government	1,385	Wood product manufacturing	-87
Administrative and support services	1,378	Computer and electronic product manufacturing	-58
Nonstore retailers	1,139	Electrical equipment and appliance mfg.	-58
Food and beverage stores	1,072	Textile product mills	-56
Accommodation	967	Textile mills	-45
Merchant wholesalers, durable goods	862	Machinery manufacturing	-41
Specialty trade contractors	858	Furniture and related product manufacturing	-34
Real estate	718	Chemical manufacturing	-34
General merchandise stores	705	Apparel manufacturing	-19
Motor vehicle and parts dealers	600	Transportation equipment manufacturing	-8
Educational services	567	Primary metal manufacturing	-5
Credit intermediation and related activities	554		
Miscellaneous store retailers	528		
Amusements, gambling, and recreation	504		
Warehousing and storage	470		
Membership associations and organizations	463		
Building material and garden supply stores	439		
Repair and maintenance	416		
Gasoline stations	380		
Merchant wholesalers, nondurable goods	356		
Securities, commodity contracts, investments	280		
Construction of buildings	250		
Clothing and clothing accessories stores	217		
Personal and laundry services	208		
Sporting goods, hobby, book and music stores	207		
Truck transportation	203		
Rental and leasing services	180		
Management of companies and enterprises	171		
Motion picture and sound recording industries	164		
Health and personal care stores	156		
Furniture and home furnishings stores	144		
Electronic markets and agents and brokers	142		
Performing arts and spectator sports	130		
Electronics and appliance stores	119		
Transit and ground passenger transportation	113		
Couriers and messengers	112		
Publishing industries, except Internet	107		
Waste management and remediation services	104		

Source: Maine Department of Labor, Center for Workforce Research and Information, Industry and Occupational Employment Projections 2004-2014.

**Appendix B:
Employment by Occupational Group in Southern Maine in 2004 and Projected 2014**

Occupational Group	Average Employment		Change in Employment		Average Annual Openings		
	2004	2014	Net	Percent	Growth	Replace-ment	Total
<i>Total</i>	265,478	296,483	31,005	11.7%	3,350	6,287	9,637
Management, Business and Financial Occupations	26,172	29,746	3,574	13.7%	363	472	835
Management Occupations	15,885	18,225	2,340	14.7%	236	292	528
Business and Financial Operations Occupations	10,287	11,521	1,234	12.0%	127	180	307
Professional and Related Occupations	50,712	58,657	7,945	15.7%	807	982	1,789
Computer and Mathematical Occupations	3,671	4,302	631	17.2%	68	52	120
Architecture and Engineering Occupations	5,170	5,356	186	3.6%	24	120	144
Life, Physical, and Social Science Occupations	1,700	1,897	197	11.6%	21	39	60
Community and Social Services Occupations	5,742	7,132	1,390	24.2%	140	109	249
Legal Occupations	2,191	2,543	352	16.1%	35	26	61
Education, Training, and Library Occupations	14,351	15,655	1,304	9.1%	130	304	434
Arts, Design, Entertainment, Sports, and Media Occupations	4,113	4,728	615	15.0%	62	78	140
Healthcare Practitioners and Technical Occupations	13,774	17,044	3,270	23.7%	327	254	581
Service Occupations	54,745	64,545	9,800	17.9%	981	1,575	2,556
Healthcare Support Occupations	6,797	8,713	1,916	28.2%	192	106	298
Protective Service Occupations	4,288	4,959	671	15.6%	67	124	191
Food Preparation and Serving Related Occupations	23,182	26,751	3,569	15.4%	357	912	1,269
Building and Grounds Cleaning and Maintenance Occupations	11,092	12,717	1,625	14.7%	163	222	385
Personal Care and Service Occupations	9,386	11,405	2,019	21.5%	202	211	413
Sales and Related Occupations	29,696	33,075	3,379	11.4%	357	934	1,291
Office and Administrative Support Occupations	43,752	46,016	2,264	5.2%	344	990	1,334
Farming, Fishing, and Forestry Occupations	1,061	1,168	107	10.1%	12	28	40
Construction and Extraction Occupations	15,064	16,158	1,094	7.3%	112	297	409
Installation, Maintenance, and Repair Occupations	10,893	12,259	1,366	12.5%	140	248	388
Production Occupations	15,873	15,413	-460	-2.9%	34	379	413
Transportation and Material Moving Occupations	17,510	19,446	1,936	11.1%	202	383	585

Source: Maine Department of Labor, Center for Workforce Research and Information, Industry and Occupational Employment Projections 2004-2014.

**Appendix C:
Occupations with the Largest Projected Number of Annual Openings in Southern Maine, 2004 to 2014**

SOC Code	Occupation	Average Employment		Average Annual Openings			Education/Training Requirement
		2004	2014	Growth	Replace-ment	Total	
41-2031	Retail Salespersons	8,610	10,006	140	313	453	Short-term on-the-job training
41-2011	Cashiers	5,955	6,384	43	290	333	Short-term on-the-job training
35-3031	Waiters and Waitresses	4,844	5,543	70	249	319	Short-term on-the-job training
35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	4,771	5,596	83	207	290	Short-term on-the-job training
29-1111	Registered Nurses	4,914	6,187	127	103	230	Associate degree
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	3,949	4,202	25	129	154	Short-term on-the-job training
11-1021	General and Operations Managers	4,237	4,943	71	80	151	Bachelor's degree plus work experience
43-9061	Office Clerks, General	5,170	5,528	36	115	151	Short-term on-the-job training
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	4,432	5,069	64	84	148	Short-term on-the-job training
43-4051	Customer Service Representatives	4,094	4,852	76	61	137	Moderate-term on-the-job training
35-2021	Food Preparation Workers	2,441	2,886	45	86	131	Short-term on-the-job training
37-2012	Maids and Housekeeping Cleaners	3,343	3,841	50	70	120	Short-term on-the-job training
39-9021	Personal and Home Care Aides	2,135	2,988	85	34	119	Short-term on-the-job training
53-3032	Truck Drivers, Heavy and Tractor-Trailer	3,810	4,367	56	62	118	Moderate-term on-the-job training
41-1011	First-Line Supervisors/Managers of Retail Sales Workers	3,915	4,252	34	70	104	Work experience in a related occupation
39-9011	Child Care Workers	2,601	2,879	28	71	99	Short-term on-the-job training
43-5081	Stock Clerks and Order Fillers	2,572	2,473	0	95	95	Short-term on-the-job training
41-4012	Sales Representatives, Wholesale & Manufacturing, Except Technical & Scientific Products	2,078	2,442	36	55	91	Moderate-term on-the-job training
43-3031	Bookkeeping, Accounting, and Auditing Clerks	3,703	3,916	21	69	90	Moderate-term on-the-job training
35-2014	Cooks, Restaurant	1,985	2,265	28	62	90	Long-term on-the-job training
43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers	2,868	3,143	28	62	90	Work experience in a related occupation
31-1012	Nursing Aides, Orderlies, and Attendants	2,906	3,412	51	38	89	Postsecondary vocational training
37-3011	Landscaping and Groundskeeping Workers	2,386	2,749	36	52	88	Short-term on-the-job training
47-2031	Carpenters	3,567	3,842	28	58	86	Long-term on-the-job training
43-6014	Secretaries, Except Legal, Medical, and Executive	4,244	4,074	0	81	81	Moderate-term on-the-job training
21-1093	Social and Human Service Assistants	1,502	2,036	53	26	79	Moderate-term on-the-job training
49-9042	Maintenance and Repair Workers, General	2,133	2,490	36	41	77	Moderate-term on-the-job training
31-1011	Home Health Aides	1,410	1,982	57	19	76	Short-term on-the-job training
49-3023	Automotive Service Technicians and Mechanics	1,709	2,003	29	46	75	Postsecondary vocational training
35-9021	Dishwashers	1,543	1,738	20	52	72	Short-term on-the-job training
25-9041	Teacher Assistants	2,788	2,957	17	54	71	Short-term on-the-job training
35-1012	First-Line Supervisors/Managers of Food Preparation and Serving Workers	1,614	1,888	27	38	65	Work experience in a related occupation
25-2031	Secondary School Teachers, Except Special and Vocational Education	2,034	2,111	8	57	65	Bachelor's degree
43-3071	Tellers	919	1,110	19	45	64	Short-term on-the-job training
43-4171	Receptionists and Information Clerks	1,493	1,753	26	37	63	Short-term on-the-job training
39-5012	Hairdressers, Hairstylists, and Cosmetologists	1,855	2,101	25	36	61	Postsecondary vocational training
25-2021	Elementary School Teachers, Except Special Education	2,153	2,274	12	48	60	Bachelor's degree
41-3021	Insurance Sales Agents	2,475	2,332	0	59	59	Bachelor's degree
35-3011	Bartenders	966	1,130	16	38	54	Short-term on-the-job training
35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	623	742	12	41	53	Short-term on-the-job training

Source: Maine Department of Labor, Center for Workforce Research and Information, Industry and Occupational Employment Projections 2004-2014.

**Appendix D:
Occupations with the Largest Projected Net Job Loss in Southern Maine Between 2004 and 2014**

SOC Code	Occupation	Average Employment		Net Decline	Education/Training Requirement
		2004	2014		
43-6014	Secretaries, Except Legal, Medical, and Executive	4,244	4,074	-170	Moderate-term on-the-job training
41-3021	Insurance Sales Agents	2,475	2,332	-143	Bachelor's degree
43-9051	Mail Clerks and Mail Machine Operators, Except Postal Service	354	222	-132	Short-term on-the-job training
43-4071	File Clerks	244	144	-100	Short-term on-the-job training
43-5081	Stock Clerks and Order Fillers	2,572	2,473	-99	Short-term on-the-job training
43-5052	Postal Service Mail Carriers	714	624	-90	Short-term on-the-job training
43-9041	Insurance Claims and Policy Processing Clerks	1,071	985	-86	Moderate-term on-the-job training
43-9011	Computer Operators	214	140	-74	Moderate-term on-the-job training
43-5053	Postal Service Mail Sorters, Processors, and Processing Machine Operators	493	431	-62	Short-term on-the-job training
51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	232	175	-57	Moderate-term on-the-job training
43-9022	Word Processors and Typists	284	235	-49	Moderate-term on-the-job training
15-1021	Computer Programmers	411	363	-48	Bachelor's degree
51-9032	Cutting and Slicing Machine Setters, Operators, and Tenders	337	290	-47	Moderate-term on-the-job training
43-9021	Data Entry Keyers	493	448	-45	Moderate-term on-the-job training
53-7063	Machine Feeders and Offbearers	200	157	-43	Short-term on-the-job training
43-2011	Switchboard Operators, Including Answering Service	440	398	-42	Short-term on-the-job training
51-7042	Woodworking Machine Setters, Operators, and Tenders, Except Sawing	192	154	-38	Moderate-term on-the-job training
43-5041	Meter Readers, Utilities	80	44	-36	Short-term on-the-job training
51-9111	Packaging and Filling Machine Operators and Tenders	547	513	-34	Short-term on-the-job training
43-5051	Postal Service Clerks	252	219	-33	Short-term on-the-job training
51-6031	Sewing Machine Operators	324	296	-28	Moderate-term on-the-job training
51-2092	Team Assemblers	1,450	1,424	-26	Moderate-term on-the-job training
51-9041	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders	177	153	-24	Moderate-term on-the-job training
51-7041	Sawing Machine Setters, Operators, and Tenders, Wood	175	151	-24	Moderate-term on-the-job training
41-9041	Telemarketers	1,008	984	-24	Short-term on-the-job training
43-4041	Credit Authorizers, Checkers, and Clerks	56	33	-23	Short-term on-the-job training
51-4033	Grinding/Lapping/Polishing/Buffering Machine Tool Setters/Operators/Tenders, Metal&Plastic	130	108	-22	Moderate-term on-the-job training
13-2053	Insurance Underwriters	500	479	-21	Bachelor's degree
11-9131	Postmasters and Mail Superintendents	169	148	-21	Work experience in a related occupation
51-9121	Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	135	116	-19	Moderate-term on-the-job training
51-6042	Shoe Machine Operators and Tenders	44	25	-19	Moderate-term on-the-job training
51-2041	Structural Metal Fabricators and Fitters	262	243	-19	Moderate-term on-the-job training
43-9071	Office Machine Operators, Except Computer	89	71	-18	Short-term on-the-job training
53-6021	Parking Lot Attendants	90	72	-18	Short-term on-the-job training
13-2082	Tax Preparers	164	147	-17	Moderate-term on-the-job training
41-2022	Parts Salespersons	520	504	-16	Moderate-term on-the-job training
51-6064	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders	77	61	-16	Moderate-term on-the-job training
51-7011	Cabinetmakers and Bench Carpenters	277	263	-14	Long-term on-the-job training
51-9131	Photographic Process Workers	80	66	-14	Moderate-term on-the-job training

Source: Maine Department of Labor, Center for Workforce Research and Information, Industry and Occupational Employment Projections 2004-2014.