

provide leadership in the design, pricing, and implementation of insurance products, received an average salary of \$91,544. Actuaries at the highest technical level without managerial responsibilities in the same size companies earned an average of \$108,777.

Related Occupations

Actuaries need a strong background in mathematics, statistics, and related fields. Other workers whose jobs involve related skills include accountants and auditors, budget analysts, economists and market and survey researchers, financial analysts and personal financial advisors, insurance underwriters, mathematicians, and statisticians.

Sources of Additional Information

Career information on actuaries specializing in pensions is available from:

► American Society of Pension Actuaries, 4245 N. Fairfax Dr., Suite 750, Arlington, VA 22203. Internet: <http://www.aspa.org>

For information about actuarial careers in life and health insurance, employee benefits and pensions, and finance and investments, contact:

► Society of Actuaries (SOA), 475 N. Martingale Rd., Suite 800, Schaumburg, IL 60173-2226. Internet: <http://www.soa.org>

For information about actuarial careers in property and casualty insurance, contact:

► Casualty Actuarial Society (CAS), 1100 N. Glebe Rd., Suite 600, Arlington, VA 22201. Internet: <http://www.casact.org>

The SOA and CAS jointly sponsor a Web site for those interested in pursuing an actuarial career. Internet:

<http://www.BeAnActuary.org>

For general facts about actuarial careers, contact:

► American Academy of Actuaries, 1100 17th St. NW., 7th Floor, Washington, DC 20036. Internet: <http://www.actuary.org/index.htm>

Computer Programmers

(O*NET 15-1021.00)

Significant Points

- Employment growth will be considerably slower than that of other computer specialists, due to the spread of pre-packaged software solutions.
- Three out of 5 computer programmers held at least a bachelor's degree in 2000.
- Prospects should be best for college graduates with knowledge of a variety of programming languages and tools; those with less formal education or its equivalent in work experience should face strong competition for programming jobs.

Nature of the Work

Computer programmers write, test, and maintain the detailed instructions, called programs, that computers must follow to perform their functions. They also conceive, design, and test logical structures for solving problems by computer. Many technical innovations in programming—advanced computing technologies and sophisticated new languages and programming tools—have redefined the role of a programmer and elevated much of the programming work done today. Job titles and descriptions may vary, depending on the organization. In this occupational statement,

computer programmer refers to individuals whose main job function is programming; this group has a wide range of responsibilities and educational backgrounds.

Computer programs tell the computer what to do, such as which information to identify and access, how to process it, and what equipment to use. Programs vary widely depending upon the type of information to be accessed or generated. For example, the instructions involved in updating financial records are very different from those required to duplicate conditions on board an aircraft for pilots training in a flight simulator. Although simple programs can be written in a few hours, programs that use complex mathematical formulas, whose solutions can only be approximated, or that draw data from many existing systems, may require more than a year of work. In most cases, several programmers work together as a team under a senior programmer's supervision.

Programmers write programs according to the specifications determined primarily by computer software engineers and system analysts. (Separate statements on computer software engineers and systems analysts, computer scientists, and database administrators appear elsewhere in the *Handbook*.) After the design process is complete, it is the job of the programmer to convert that design into a logical series of instructions that the computer can follow. They then code these instructions in a conventional programming language, such as COBOL; an artificial intelligence language, such as Prolog; or one of the most advanced object-oriented languages such as Java, C++, or Smalltalk. Different programming languages are used depending on the purpose of the program. COBOL, for example, is commonly used for business applications, whereas Fortran (short for "formula translation") is used in science and engineering. C++ is widely used for both scientific and business applications. Programmers generally know more than one programming language; and since many languages are similar, they often can learn new languages relatively easily. In practice, programmers often are referred to by the language they know, such as Java programmers, or the type of function they perform or environment in which they work, such as database programmers, mainframe programmers, or Internet programmers.

Many programmers update, repair, modify, and expand existing programs. When making changes to a section of code, called a *routine*, programmers need to make other users aware of the task the routine is to perform. They do this by inserting comments in the coded instructions, so others can understand the program. Many programmers use computer-assisted software engineering (CASE) tools to automate much of the coding process. These tools enable a programmer to concentrate on writing the unique parts of the program, because the tools automate various pieces of the program being built. CASE tools generate whole sections of code automatically, rather than line by line. This also yields more reliable and consistent programs and increases programmers' productivity by eliminating some routine steps.

Programmers test a program by running it, to ensure the instructions are correct and it produces the desired information. If errors do occur, the programmer must make the appropriate change and recheck the program until it produces the correct results. This process is called debugging. Programmers may continue to fix these problems throughout the life of a program. Programmers working in a mainframe environment may prepare instructions for a computer operator who will run the program. (A separate statement on computer operators appears elsewhere in the *Handbook*.) They also may contribute to a manual for users.

Programmers often are grouped into two broad types—applications programmers and systems programmers. *Applications programmers* write programs to handle a specific job, such as a program to track inventory, within an organization. They may also revise

existing packaged software. *Systems programmers*, on the other hand, write programs to maintain and control computer systems software, such as operating systems, networked systems, and database systems. These workers make changes in the sets of instructions that determine how the network, workstations, and central processing unit of the system handle the various jobs they have been given and how they communicate with peripheral equipment, such as terminals, printers, and disk drives. Because of their knowledge of the entire computer system, systems programmers often help applications programmers determine the source of problems that may occur with their programs.

Programmers in software development companies may work directly with experts from various fields to create software—either programs designed for specific clients or packaged software for general use—ranging from games and educational software to programs for desktop publishing, financial planning, and spreadsheets. Much of this type of programming is in the preparation of packaged software, which comprises one of the most rapidly growing segments of the computer services industry.

In some organizations, particularly small ones, workers commonly known as *programmer-analysts* are responsible for both the systems analysis and the actual programming work. (A more detailed description of the work of programmer-analysts is presented in the statement on systems analysts, computer scientists, and database administrators elsewhere in the *Handbook*.) Advanced programming languages and new object-oriented programming capabilities are increasing the efficiency and productivity of both programmers and users. The transition from a mainframe environment to one that is primarily personal computer (PC) based has blurred the once rigid distinction between the programmer and the user. Increasingly, adept end-users are taking over many of the tasks previously performed by programmers. For example, the growing use of packaged software, like spreadsheet and database management software packages, allows users to write simple programs to access data and perform calculations.



Computer programmers write programs according to the specifications determined by software engineers or systems analysts.

Working Conditions

Programmers generally work in offices in comfortable surroundings. Many programmers may work long hours or weekends, to meet deadlines or fix critical problems that occur during off hours. Given the technology available, telecommuting is becoming common for a wide range of computer professionals—including computer programmers. As computer networks expand, more programmers are able to connect to a customer's computer system remotely to make corrections or fix problems, using modems, e-mail, and the Internet.

Like other workers who spend long periods of time in front of a computer terminal typing at a keyboard, programmers are susceptible to eyestrain, back discomfort, and hand and wrist problems, such as carpal tunnel syndrome.

Employment

Computer programmers held about 585,000 jobs in 2000. Programmers are employed in almost every industry, but the largest concentration is in the computer and data processing services industry, which includes firms that write and sell software. Large numbers of programmers can also be found working for firms that provide engineering and management services, telecommunications companies, manufacturers of computer and office equipment, financial institutions, insurance carriers, educational institutions, and government agencies.

A large number of computer programmers are employed on a temporary or contract basis or work as independent consultants, as companies demand expertise with new programming languages or specialized areas of application. Rather than hiring programmers as permanent employees and then laying them off after a job is completed, employers can contract with temporary help agencies, consulting firms, or directly with programmers themselves. A marketing firm, for example, may only require the services of several programmers to write and debug the software necessary to get a new customer resource management system running. This practice also enables companies to bring in people with a specific set of skills—usually in one of the latest technologies—as it applies to their business needs. Bringing in an independent contractor or consultant with a certain level of experience in a new or advanced programming language, for example, enables an establishment to complete a particular job without having to retrain existing workers. Such jobs may last anywhere from several weeks to a year or longer. There were 22,000 self-employed computer programmers in 2000.

Training, Other Qualifications, and Advancement

While there are many training paths available for programmers, mainly because employers' needs are so varied, the level of education and experience employers seek has been rising, due to the growing number of qualified applicants and the specialization involved with most programming tasks. Bachelor's degrees are commonly required, although some programmers may qualify for certain jobs with 2-year degrees or certificates. Employers are primarily interested in programming knowledge, and computer programmers are able to get certified in a language such as C++ or Java. College graduates who are interested in changing careers or developing an area of expertise also may return to a 2-year community college or technical school for additional training. In the absence of a degree, substantial specialized experience or expertise may be needed. Even with a degree, employers appear to be placing more emphasis on previous experience, for all types of programmers.

Table 1. Highest level of school completed or degree received, computer programmers, 2000

	<i>Percent</i>
High school graduate or equivalent or less	11.8
Some college, no degree	17.2
Associate degree	11.0
Bachelor's degree	47.4
Graduate degree	12.8

About 3 out of 5 computer programmers had a bachelor's degree or higher in 2000 (table 1). Of these, some hold a degree in computer science, mathematics, or information systems, whereas others have taken special courses in computer programming to supplement their study in fields such as accounting, inventory control, or other areas of business. As the level of education and training required by employers continues to rise, this proportion should increase in the future.

Required skills vary from job to job, but the demand for various skills generally is driven by changes in technology. Employers using computers for scientific or engineering applications usually prefer college graduates who have degrees in computer or information science, mathematics, engineering, or the physical sciences. Graduate degrees in related fields are required for some jobs. Employers who use computers for business applications prefer to hire people who have had college courses in management information systems (MIS) and business and who possess strong programming skills. Although knowledge of traditional languages still is important, increasing emphasis is placed on newer, object-oriented programming languages and tools, such as C++ and Java. Additionally, employers are seeking persons familiar with fourth and fifth generation languages that involve graphic user interface (GUI) and systems programming. Employers also prefer applicants who have general business skills and experience related to the operations of the firm. Students can improve their employment prospects by participating in a college work-study program or by undertaking an internship.

Most systems programmers hold a 4-year degree in computer science. Extensive knowledge of a variety of operating systems is essential. This includes being able to configure an operating system to work with different types of hardware and adapting the operating system to best meet the needs of a particular organization. Systems programmers also must be able to work with database systems, such as DB2, Oracle, or Sybase, for example.

When hiring programmers, employers look for people with the necessary programming skills who can think logically and pay close attention to detail. The job calls for patience, persistence, and the ability to work on exacting analytical work, especially under pressure. Ingenuity and imagination also are particularly important, when programmers design solutions and test their work for potential failures. The ability to work with abstract concepts and to do technical analysis is especially important for systems programmers, because they work with the software that controls the computer's operation. Because programmers are expected to work in teams and interact directly with users, employers want programmers who are able to communicate with nontechnical personnel.

Entry-level or junior programmers may work alone on simple assignments after some initial instruction or on a team with more experienced programmers. Either way, beginning programmers generally must work under close supervision. Because technology changes so rapidly, programmers must continuously update their training by taking courses sponsored by their employer or software vendors.

For skilled workers who keep up to date with the latest technology, the prospects for advancement are good. In large organizations, programmers may be promoted to lead programmer and be

given supervisory responsibilities. Some applications programmers may move into systems programming after they gain experience and take courses in systems software. With general business experience, programmers may become programmer analysts or systems analysts or be promoted to a managerial position. Other programmers, with specialized knowledge and experience with a language or operating system, may work in research and development areas, such as multimedia or Internet technology. As employers increasingly contract out programming jobs, more opportunities should arise for experienced programmers with expertise in a specific area to work as consultants.

Technical or professional certification is a way to demonstrate a level of competency or quality. In addition to language-specific certificates that a programmer can obtain, product vendors or software firms also offer certification and may require professionals who work with their products to be certified. Voluntary certification also is available through other organizations. Professional certification may provide a job seeker a competitive advantage.

Job Outlook

Employment of programmers is expected to grow about as fast as the average for all occupations through 2010. Jobs for both systems and applications programmers should be most plentiful in data processing service firms, software houses, and computer consulting businesses. These types of establishments are part of computer and data processing services, which is projected to be the fastest growing industry in the economy over the 2000-10 period. As organizations attempt to control costs and keep up with changing technology, they will need programmers to assist in conversions to new computer languages and systems. In addition, numerous job openings will result from the need to replace programmers who leave the labor force or transfer to other occupations such as manager or systems analyst.

Employment of programmers, however, is expected to grow much slower than that of other computer specialists. With the rapid gains in technology, sophisticated computer software now has the capability to write basic code, eliminating the need for more programmers to do this routine work. The consolidation and centralization of systems and applications, developments in packaged software, advanced programming languages and tools, and the growing ability of users to design, write, and implement more of their own programs means more of the programming functions can be transferred to other types of workers. As the level of technological innovation and sophistication increases, programmers should continue to face increasing competition from programming businesses overseas where much routine work can be contracted out at a lower cost.

Nevertheless, employers will continue to need programmers who have strong technical skills and who understand an employer's business and its programming needs. This will mean that programmers will need to keep up with changing programming languages and techniques. Given the importance of networking and the expansion of client/server environments and web-based environments, organizations will look for programmers who can support data communications and help implement electronic commerce and intranet strategies. Demand for programmers with strong object-oriented programming capabilities and technical specialization in areas such as client/server programming, multimedia technology, and graphic user interface (GUI), should arise from the expansion of intranets, extranets, and Internet applications. Programmers also will be needed to create and maintain expert systems and embed these technologies in more and more products.

As programming tasks become increasingly sophisticated and an additional level of skill and experience is demanded by employers, graduates of 2-year programs and people with less than a

2-year degree or its equivalent in work experience should face strong competition for programming jobs. Competition for entry-level positions, however, also can affect applicants with a bachelor's degree. Prospects should be best for college graduates with knowledge of, and experience working with, a variety of programming languages and tools—including C++ and other object-oriented languages like Java, as well as newer, domain-specific languages that apply to computer networking, data base management, and Internet application development. Obtaining vendor or language specific certification also can provide a competitive edge. Because demand fluctuates with employers' needs, job seekers should keep up to date with the latest skills and technologies. Individuals who want to become programmers can enhance their prospects by combining the appropriate formal training with practical work experience.

Earnings

Median annual earnings of computer programmers were \$57,590 in 2000. The middle 50 percent earned between \$44,850 and \$74,500 a year. The lowest 10 percent earned less than \$35,020; the highest 10 percent earned more than \$93,210. Median annual earnings in the industries employing the largest numbers of computer programmers in 2000 were:

Personnel supply services	\$65,780
Professional and commercial equipment	63,780
Computer and data processing services	61,010
Commercial banks	60,180
Management and public relations	57,120

According to the National Association of Colleges and Employers, starting salary offers for graduates with a bachelor's degree in computer programming averaged \$48,602 a year in 2001.

According to Robert Half International, average annual starting salaries in 2001 ranged from \$58,500 to \$90,000 for applications development programmers/developers, and from \$54,000 to \$77,750 for software development programmers/analysts. Average starting salaries for Internet programmers/analysts ranged from \$56,500 to \$84,000.

Related Occupations

Other professional workers who deal with data and detail include computer software engineers; systems analysts, computer scientists, and database administrators; statisticians; mathematicians; engineers; financial analysts and personal financial advisors; accountants and auditors; actuaries; and operations research analysts.

Sources of Additional Information

State employment service offices can provide information about job openings for computer programmers. Municipal chambers of commerce are other sources of information on an area's largest employers.

For information about certification as a computing professional, contact:

- ▶ Institute for Certification of Computing Professionals (ICCP), 2350 East Devon Ave., Suite 115, Des Plaines, IL 60018. Internet: <http://www.iccp.org>

Further information about computer careers is available from:

- ▶ Association for Computing Machinery (ACM), 1515 Broadway, New York, NY 10036. Internet: <http://www.acm.org>
- ▶ IEEE Computer Society, Headquarters Office, 1730 Massachusetts Ave. NW., Washington, DC 20036-1992. Internet: <http://www.computer.org>
- ▶ National Workforce Center for Emerging Technologies, 3000 Landerholm Circle SE., Bellevue, WA 98007. Internet: <http://www.nwcet.org>

Computer Software Engineers

(O*NET 15-1031.00, 15-1032.00)

Significant Points

- Computer software engineers are projected to be the fastest growing occupation over the 2000-10 period.
- Very favorable opportunities are expected for college graduates with at least a bachelor's degree in computer engineering or computer science and practical experience working with computers.
- Computer software engineers must continually strive to acquire new skills as computer technology changes rapidly.

Nature of the Work

The explosive impact of computers and information technology on our everyday lives has generated a need to design and develop new computer software systems and to incorporate new technologies in a rapidly growing range of applications. The tasks performed by workers known as computer software engineers evolve rapidly, reflecting new areas of specialization or changes in technology, as well as the preferences and practices of employers. Computer software engineers apply the principles and techniques of computer science, engineering, and mathematical analysis to the design, development, testing, and evaluation of the software and systems that enable computers to perform their many applications. (A separate statement on computer hardware engineers appears elsewhere in the *Handbook*.)

Software engineers working in applications or systems development analyze users' needs and design, create, and modify general computer applications software or systems. Software engineers can be involved in the design and development of many types of software including software for operating systems, network distribution, and compilers, which convert programs for faster processing. In programming, or coding, software engineers instruct a computer, line by line, how to perform a function. They also solve technical problems that arise. Software engineers must possess strong programming skills, but are more concerned with developing algorithms and analyzing and solving programming problems than with actually writing code. (A separate statement on computer programmers appears elsewhere in the *Handbook*.)

Computer applications software engineers analyze users' needs and design, create, and modify general computer applications software or specialized utility programs. Different programming languages are used, depending on the purpose of the program. The programming languages most often used are C, C++, and Java, with Fortran and Cobol used less commonly. Some software engineers develop both packaged systems and systems software or create customized applications.

Computer systems software engineers coordinate the construction and maintenance of a company's computer systems, and plan their future growth. Working with a company, they coordinate each department's computer needs—ordering, inventory, billing, and payroll recordkeeping, for example—and make suggestions about its technical direction. They also might set up the company's intranets, networks that link computers within the organization and ease communication.

Systems software engineers work for companies that configure, implement, and install complete computer systems. They may be members of the marketing or sales staff, where they serve as the