

significant consolidation has occurred among mortgage loan servicing companies. As a result, fewer mortgage banking companies are involved in loan servicing, making the function more efficient and reducing the need for loan servicing clerks.

The job outlook for loan interviewers and clerks is sensitive to overall economic activity. A downturn in the economy or a rise in the interest rates usually leads to a decline in the demand for loans, particularly mortgage loans, and can result in layoffs. Even in slow economic times, however, job openings will arise from the need to replace workers who leave the occupation for various reasons.

Like loan interviewers and clerks, employment of eligibility interviewers for government programs also is projected to decline, due to technology advances and the transformation of government aid programs that have taken place over the last decade. Automation should have a significant effect on these workers because, as with credit and loan ratings, eligibility for government aid programs can be determined instantaneously by entering information into a computer. The job outlook for eligibility interviewers, however, also is sensitive to overall economic activity; a severe slowdown in the economy will cause more people to apply for government aid programs, increasing demand for eligibility interviewers.

Sources of Additional Information

State employment service offices can provide information about employment opportunities.

For specific information on a career as a loan processor or loan closer, contact:

► Mortgage Bankers Association of America, 1125 15th St. NW., Washington, DC 20005. Internet: <http://www.mbaa.org>

(See the introductory statement on information and record clerks for information on working conditions, training requirements, and earnings.)

Library Assistants, Clerical

(O*NET 43-4121.00)

Nature of the Work

Library assistants organize library resources and make them available to users. They assist librarians and, in some cases, library technicians.

Library assistants, clerical—sometimes referred to as library media assistants, library aides, or circulation assistants—register patrons so they can borrow materials from the library. They record the borrower's name and address from an application and then issue a library card. Most library assistants enter and update patrons' records using computer databases.

At the circulation desk, assistants lend and collect books, periodicals, video tapes, and other materials. When an item is borrowed, assistants stamp the due date on the material and record the patron's identification from his or her library card. They inspect returned materials for damage, check due dates, and compute fines for overdue material. Library assistants review records to compile a list of overdue materials and send out notices. They also answer patrons' questions and refer those they cannot answer to a librarian.

Throughout the library, assistants sort returned books, periodicals, and other items and return them to their designated shelves, files, or storage areas. They locate materials to be loaned, either for a patron or another library. Many card catalogues are computerized, so library assistants must be familiar with the computer system. If any materials have been damaged, these workers try to repair them. For example, they use tape or paste to repair torn pages or book covers and other specialized processes to repair more valuable materials.



Library assistants check out books to library patrons.

Some library assistants specialize in helping patrons who have vision problems. Sometimes referred to as library, talking-books, or braille-and-talking-books clerks, they review the borrower's list of desired reading material. They locate those materials or closely related substitutes from the library collection of large type or braille volumes, tape cassettes, and open-reel talking books. They complete the paperwork and give or mail them to the borrower.

Employment

Library assistants held about 98,000 jobs in 2000. More than one-half of these workers were employed by local government in public libraries; most of the remaining worked in school libraries. Opportunities for flexible schedules are abundant; more than one-half of these workers were on part-time schedules.

Job Outlook

Opportunities should be good for persons interested in jobs as library assistants through 2010. Turnover of these workers is quite high, reflecting the limited investment in training and subsequent weak attachment to this occupation. This work is attractive to retirees, students, and others who want a part-time schedule, and there is a lot of movement into and out of the occupation. Many openings will become available each year to replace workers who transfer to another occupation or leave the labor force. Some positions become available as library assistants move within the organization. Library assistants can be promoted to library technicians, and eventually supervisory positions in public service or technical service areas. Advancement opportunities are greater in larger libraries and may be more limited in smaller ones.

Employment is expected to grow about as fast as the average for all occupations through 2010. The vast majority of library assistants work in public or school libraries. Efforts to contain costs in local governments and academic institutions of all types may result in more hiring of library support staff than librarians. Also, due to changing roles within libraries, library assistants are taking on more responsibility. Because most are employed by public institutions, library assistants are not directly affected by the ups and downs of the business cycle. Some of these workers may lose their jobs, however, if there are cuts in government budgets.

Sources of Additional Information

Information about a career as a library assistant can be obtained from:

► Council on Library/Media Technology, P.O. Box 951, Oxon Hill, MD 20750. Internet: <http://library.ucr.edu/COLT>

► American Library Association, 50 East Huron St., Chicago, IL 60611.
Internet: <http://www.ala.org/hrdr>

Public libraries and libraries in academic institutions can provide information about job openings for library assistants.

(See the introductory statement on information and record clerks for information on working conditions, training requirements, and earnings.)

Order Clerks

(O*NET 43-4151.00)

Nature of the Work

Order clerks receive and process incoming orders for a wide variety of goods or services, such as spare parts for machines, consumer appliances, gas and electric power connections, film rentals, and articles of clothing. They sometimes are called order-entry clerks, sales representatives, order processors, or order takers.

Orders for materials, merchandise, or services can come from inside or from outside of an organization. In large companies with many worksites, such as automobile manufacturers, clerks order parts and equipment from the company's warehouses. Inside order clerks receive orders from other workers employed by the same company or from salespersons in the field.

Many other order clerks, however, receive orders from outside companies or individuals. Order clerks in wholesale businesses, for instance, receive orders from retail establishments for merchandise that the retailer, in turn, sells to the public. An increasing number of order clerks work for catalogue companies and online retailers, receiving orders from individual customers by telephone, fax, regular mail, or e-mail. Order clerks dealing primarily with the public sometimes are referred to as outside order clerks.

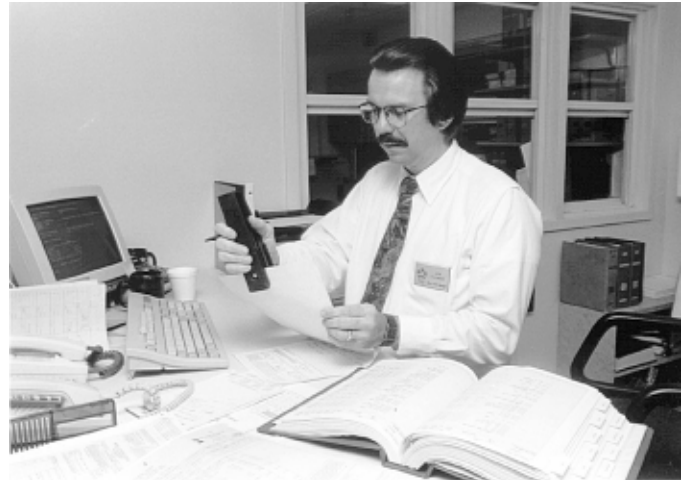
Computers provide order clerks with ready access to information such as stock numbers, prices, and inventory. The successful filling of an order frequently depends on having the right products in stock and being able to determine which products are most appropriate for the customer's needs. Some order clerks, especially those in industrial settings, must be able to give price estimates for entire jobs, not just single parts. Others must be able to take special orders, give expected arrival dates, prepare contracts, and handle complaints.

Many order clerks receive orders directly by telephone, entering the required information as the customer places the order. However, a rapidly increasing number of orders now are received through computer systems, the Internet, faxes, and e-mail. In some cases, these orders are sent directly from the customer's terminal to the order clerk's terminal. Orders received by regular mail are sometimes scanned into a database that is instantly accessible to clerks.

Clerks review orders for completeness and clarity. They may complete missing information or contact the customer for the information. Similarly, clerks contact customers if the customers need additional information, such as prices or shipping dates, or if delays in filling the order are anticipated. For orders received by regular mail, clerks extract checks or money orders, sort them, and send them for processing.

After an order has been verified and entered, the customer's final cost is calculated. The clerk then routes the order to the proper department—such as the warehouse—that actually sends out or delivers the item in question.

In organizations with sophisticated computer systems, inventory records are adjusted automatically, as sales are made. In less automated organizations, order clerks may adjust inventory records. Clerks also may notify other departments when inventories are low or when filling certain orders would deplete supplies.



More than half of all order clerks are employed in wholesale and retail establishments.

Some order clerks must establish priorities in filling orders. For example, an order clerk in a blood bank may receive a request from a hospital for a certain type of blood. The clerk must first find out if the request is routine or an emergency, and then take appropriate action.

Employment

Order clerks held about 348,000 jobs in 2000. About one-half were in wholesale and retail establishments and about one-fifth were in manufacturing firms. Most of the remaining jobs for order clerks were in business services.

Job Outlook

Job openings for order clerks should be limited, as improvements in technology and office automation continue to increase worker productivity. While overall employment of order clerks is expected to decline through the year 2010, numerous openings will become available each year to replace order clerks who transfer to other occupations or leave the labor force completely. Many of these openings will be for seasonal work, especially in catalogue companies or online retailers catering to holiday gift buyers.

The growth in online retailing, business-to-business electronic commerce, and the use of automated systems that make placing orders easy and convenient will decrease demand for order clerks. The spread of electronic data interchange, a system enabling computers to communicate directly with each other, allows orders within establishments to be placed with little human intervention. Besides electronic data interchange, extranets and other internal systems allowing a firm's employees to place orders directly are increasingly common. Outside orders placed over the Internet often are entered directly into the computer by the customer; thus, the order clerk is not involved at all in placing the order. Some companies also use automated phone menus accessible with a touch-tone phone to receive orders, and others use answering machines. Developments in voice recognition technology may further reduce the demand for order clerks.

Furthermore, increased automation will allow current order clerks to be more productive, as each clerk is able to handle an increasingly higher volume of orders. Sophisticated inventory control and automatic billing systems permit companies to track inventory and accounts with much less help from order clerks than in the past.

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