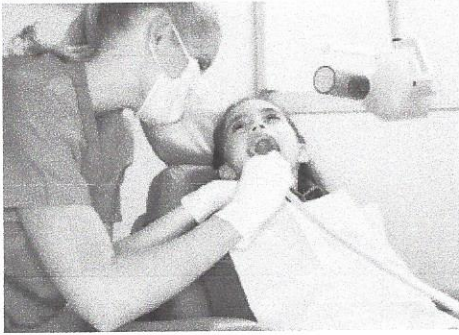


Dental Hygienists

Summary



Dental hygienists examine patients' teeth and gums for signs of oral diseases or abnormalities.

Quick Facts: Dental Hygienists	
2019 Median Pay	\$76,220 per year \$36.65 per hour
Typical Entry-Level Education	Associate's degree
Work Experience in a Related Occupation	None
On-the-job Training	None
Number of Jobs, 2018	219,800
Job Outlook, 2018-28	11% (Much faster than average)
Employment Change, 2018-28	23,700

What Dental Hygienists Do

Dental hygienists examine patients for signs of oral diseases, such as gingivitis, and provide preventive care, including oral hygiene.

Work Environment

Nearly all dental hygienists work in dentists' offices, and many work part time.

How to Become a Dental Hygienist

Dental hygienists typically need an associate's degree in dental hygiene. Programs usually take 3 years to complete. All states require dental hygienists to be licensed; requirements vary by state.

Pay

The median annual wage for dental hygienists was \$76,220 in May 2019.

Job Outlook

Employment of dental hygienists is projected to grow 11 percent from 2018 to 2028, much faster than the average for all occupations. The demand for dental services will increase as the population ages and as research continues to link oral health to overall health.

State & Area Data

Explore resources for employment and wages by state and area for dental hygienists.

Similar Occupations

Compare the job duties, education, job growth, and pay of dental hygienists with similar occupations.

More Information, Including Links to O*NET

Learn more about dental hygienists by visiting additional resources, including O*NET, a source on key characteristics of workers and occupations.

What Dental Hygienists Do



Dental hygienists wear safety glasses, surgical masks, and gloves to protect themselves and their patients from diseases.

Dental hygienists examine patients for signs of oral diseases, such as gingivitis, and provide preventive care, including oral hygiene. They also educate patients about oral health.

Duties

Dental hygienists typically do the following:

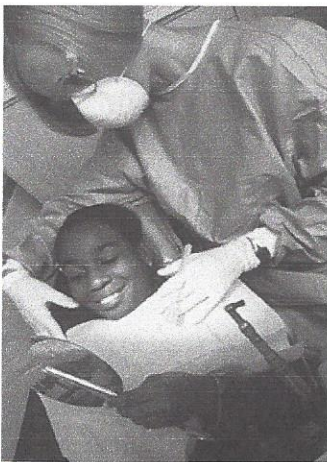
- Remove tartar, stains, and plaque from teeth
- Apply sealants and fluorides to help protect teeth
- Take and develop dental x rays
- Assess patients' oral health and report findings to dentists
- Document patient care and treatment plans
- Educate patients about oral hygiene techniques, such as how to brush and floss correctly

Dental hygienists use many types of tools—including hand, power, and ultrasonic tools—in their work. In some cases, they use lasers. Hygienists remove stains with an air-polishing device, which sprays a combination of air, water, and baking soda. They polish teeth with a power tool that works like an automatic toothbrush. Hygienists also use x-ray machines to take pictures to check for tooth or jaw problems.

Dental hygienists talk to patients about ways to keep their teeth and gums healthy. For example, they may explain the relationship between diet and oral health. They may also advise patients on how to select toothbrushes and other oral care devices.

The tasks hygienists may perform, and the extent to which they must be supervised by a dentist, vary by state and by the setting in which the dental hygienist works. A few states allow hygienists with additional training, sometimes called *dental therapists*, to provide some restorative services, such as extracting primary teeth and placing temporary crowns.

Work Environment



Dental hygienists discuss diet and other topics that affect a patient's dental health.

Dental hygienists held about 219,800 jobs in 2018. The largest employers of dental hygienists were as follows:

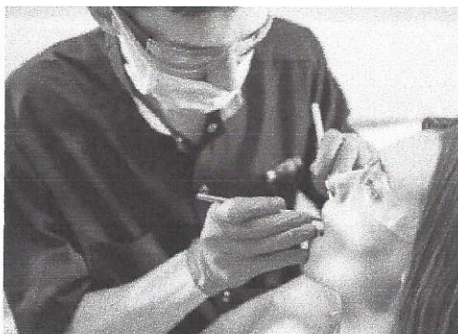
Offices of dentists	94%
Offices of physicians	1
Government	1

Dental hygienists wear safety glasses, surgical masks, and gloves to protect themselves and patients from infectious diseases. When taking x rays, they follow procedures to protect themselves and patients from radiation.

Work Schedules

Many dental hygienists work part time. Dentists may hire hygienists to work only a few days a week, so some hygienists work for more than one dentist.

How to Become a Dental Hygienist



Dental hygienists remove tartar and plaque from teeth.

Dental hygienists typically need an associate's degree in dental hygiene. Programs usually take 3 years to complete. All states require dental hygienists to be licensed; requirements vary by state.

Education

Dental hygienists typically need an associate's degree in dental hygiene; they may also get a bachelor's degree. Master's degree programs in dental hygiene are available but are relatively uncommon. A bachelor's or master's degree usually is required for research, teaching, or clinical practice in public or school health programs.

Dental hygiene programs are often found in community colleges, technical schools, and universities. The [Commission on Dental Accreditation](#), part of the American Dental Association, accredits more than 300 dental hygiene programs.

Programs typically take 3 years to complete and offer laboratory, clinical, and classroom instruction. Areas of study include anatomy, medical ethics, and periodontics, which is the study of gum disease.

High school students interested in becoming dental hygienists should take courses in biology, chemistry, and math. Most dental hygiene programs also require applicants to complete prerequisites, which often include college-level courses. Specific requirements vary by school.

Important Qualities

Critical thinking. Dental hygienists must be able to assess and evaluate patients and to develop oral hygiene care plans.

Communication skills. Dental hygienists must share information with [dentists](#) and patients about oral health status, oral hygiene care plans, and, if necessary, lifestyle counseling.

Detail oriented. Dental hygienists must follow specific rules and protocols to help dentists diagnose and treat a patient. Depending on the state in which they work and/or the treatment provided, dental hygienists may work without the direct supervision of a dentist.

Dexterity. Dental hygienists must be good at working with their hands. They generally work in tight spaces on a small part of the body, which requires fine motor skills using precise tools and instruments.

Interpersonal skills. Dental hygienists work closely with dentists. They also must be considerate in working with patients, especially with those who are sensitive to pain or who have fears about undergoing dental treatment.

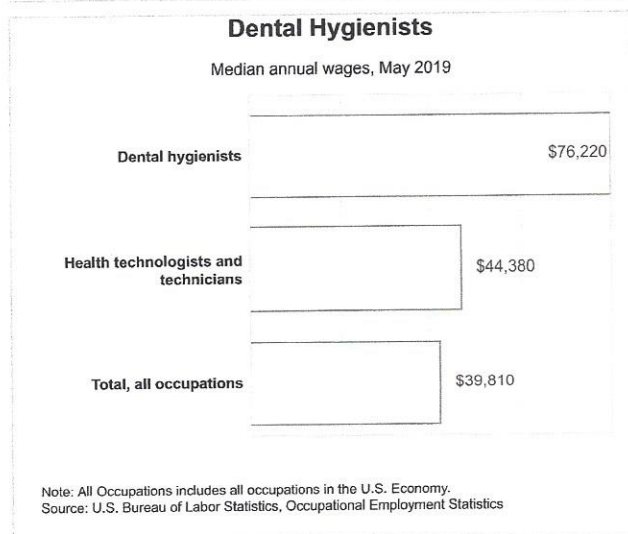
Problem-solving skills. Dental hygienists develop and implement oral hygiene care plans to maintain or improve patients' oral health.

Licenses, Certifications, and Registrations

Every state requires dental hygienists to be licensed; requirements vary by state. In most states, a degree from an accredited dental hygiene program and passing written and clinical examinations are required for licensure. To maintain licensure, hygienists must complete continuing education requirements. For specific requirements, contact your state's Board of Dental Examiners.

Many jobs also require cardiopulmonary resuscitation (CPR) certification.

Pay



The median annual wage for dental hygienists was \$76,220 in May 2019. The median wage is the wage at which half the workers in an occupation earned more than that amount and half earned less. The lowest 10 percent earned less than \$53,130, and the highest 10 percent earned more than \$103,340.

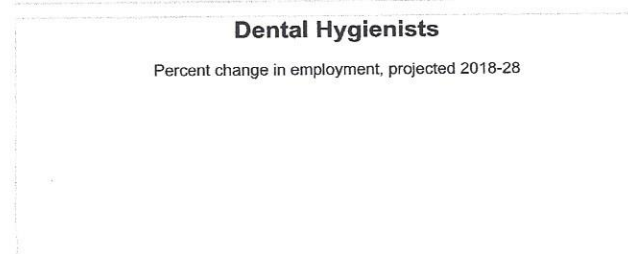
In May 2019, the median annual wages for dental hygienists in the top industries in which they worked were as follows:

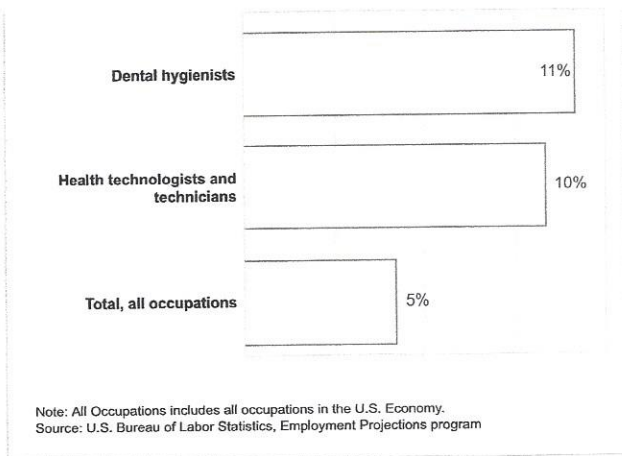
Offices of dentists	\$76,510
Offices of physicians	72,690
Government	60,390

Benefits, such as vacation, sick leave, and retirement contributions, vary by employer and may be available only to full-time workers.

Many dental hygienists work part time. Dentists may hire hygienists to work only a few days a week, so some hygienists work for more than one dentist.

Job Outlook





Employment of dental hygienists is projected to grow 11 percent from 2018 to 2028, much faster than the average for all occupations.

The demand for dental services will increase as the population ages. As the large baby-boom population ages and people keep more of their original teeth than did previous generations, the need to maintain and treat teeth will continue to drive demand for dental care.

Studies linking oral health and general health, and efforts to expand access to oral hygiene services, will continue to drive the demand for preventive dental services. As a result, the demand for all dental services, including those performed by hygienists, will increase. In addition, demand for dental hygienists is expected to grow as state laws increasingly allow dental hygienists to work at the top of their training, and they effectively become more productive.

Job Prospects

Job prospects for dental hygienists are expected to vary by geographic location.

Entry into dental hygiene programs is often competitive, with the number of applicants to accredited dental hygiene programs exceeding the number of students accepted. In addition, dental hygienists are less likely to leave their occupation than are workers in other occupations. But overall job prospects are expected to be relatively good as the number of openings in this occupation is projected to exceed the number of graduates from dental hygiene programs.

Opportunities are expected to be best for dental hygienists who are willing to work in underserved areas and for those who are open to working less than 40 hours a week.

Employment projections data for dental hygienists, 2018-28

Occupational Title	SOC Code	Employment, 2018	Projected Employment, 2028	Change, 2018-28		Employment by Industry
				Percent	Numeric	
Dental hygienists	29-2021	219,800	243,500	11	23,700	Get data

SOURCE: U.S. Bureau of Labor Statistics, Employment Projections program

State & Area Data

Occupational Employment Statistics (OES)

The [Occupational Employment Statistics](#) (OES) program produces employment and wage estimates annually for over 800 occupations. These estimates are available for the nation as a whole, for individual states, and for metropolitan and nonmetropolitan areas. The link(s) below go to OES data maps for employment and wages by state and area.

- [Dental hygienists](#)

Projections Central





Occupational employment projections are developed for all states by Labor Market Information (LMI) or individual state Employment Projections offices. All state projections data are available at www.projectionscentral.com. Information on this site allows projected employment growth for an occupation to be compared among states or to be compared within one state. In addition, states may produce projections for areas; there are links to each state's websites where these data may be retrieved.





CareerOneStop

CareerOneStop includes hundreds of [occupational profiles](#) with data available by state and metro area. There are links in the left-hand side menu to compare occupational employment by state and occupational wages by local area or metro area. There is also a [salary info tool](#) to search for wages by zip code.

Similar Occupations

This table shows a list of occupations with job duties that are similar to those of dental hygienists.

	OCCUPATION	JOB DUTIES	ENTRY-LEVEL EDUCATION	2019 MEDIAN PAY
	Dental Assistants	Dental assistants provide patient care, take x rays, keep records, and schedule appointments.	Postsecondary nondegree award	\$40,080
	Dentists	Dentists diagnose and treat problems with patients' teeth, gums, and related parts of the mouth.	Doctoral or professional degree	\$159,200
	Medical Assistants	Medical assistants complete administrative and clinical tasks in hospitals, offices of physicians, and other healthcare facilities.	Postsecondary nondegree award	\$34,800
	Physician Assistants	Physician assistants practice medicine on teams with physicians, surgeons, and other healthcare workers.	Master's degree	\$112,260

	OCCUPATION	JOB DUTIES	ENTRY-LEVEL EDUCATION	2019 MEDIAN PAY
	<u>Physicians and Surgeons</u>	Physicians and surgeons diagnose and treat injuries or illnesses.	Doctoral or professional degree	This wage is equal to or greater than \$208,000 per year.
	<u>Radiation Therapists</u>	Radiation therapists treat cancer and other diseases in patients by administering radiation treatments.	Associate's degree	\$85,560
	<u>Radiologic and MRI Technologists</u>	Radiologic technologists perform diagnostic imaging examinations on patients. MRI technologists operate magnetic resonance imaging (MRI) scanners to create diagnostic images.	Associate's degree	\$62,280
	<u>Registered Nurses</u>	Registered nurses (RNs) provide and coordinate patient care and educate patients and the public about various health conditions.	Bachelor's degree	\$73,300

Contacts for More Information

For information about educational requirements and available accredited programs for dental hygienists, visit

[American Dental Hygienists' Association](#)

For information about accredited programs and educational requirements, visit

[Commission on Dental Accreditation, American Dental Association](#)

The State Board of Dental Examiners in each state can provide information on licensing requirements.

CareerOneStop

For a career video on dental hygienists, visit

[Dental Hygienists](#)

O*NET

[Dental Hygienists](#)

Suggested citation:

Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Dental Hygienists, on the Internet at <https://www.bls.gov/ooh/healthcare/dental-hygienists.htm> (visited May 07, 2020).

Last Modified Date: Friday, April 10, 2020

U.S. Bureau of Labor Statistics

Office of Occupational Statistics and Employment Projections

PSB Suite 2135

2 Massachusetts Avenue NE

Washington, DC 20212-0001

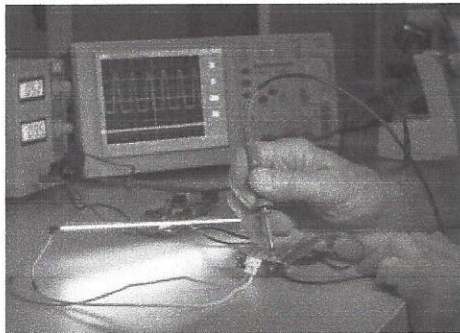
Telephone: 1-202-691-5700

www.bls.gov/ooh

[Contact OOH](#)

Electrical and Electronics Installers and Repairers

Summary



Electrical and electronics installers and repairers use special testing equipment to determine problems.

Quick Facts: Electrical and Electronics Installers and Repairers	
2019 Median Pay	\$59,080 per year \$28.40 per hour
Typical Entry-Level Education	See How to Become One
Work Experience in a Related Occupation	See How to Become One
On-the-job Training	See How to Become One
Number of Jobs, 2018	124,100
Job Outlook, 2018-28	-1% (Little or no change)
Employment Change, 2018-28	-1,500

What Electrical and Electronics Installers and Repairers Do

Electrical and electronics installers and repairers install or repair a variety of electrical equipment.

Work Environment

Many electrical and electronics installers and repairers work in repair shops or in factories. Installers and repairers may have to lift heavy equipment and work in awkward positions. The majority work full time.

How to Become an Electrical or Electronics Installer and Repairer

Electrical and electronics installers and repairers need at least a high school education, but most specializations require further preparation through advanced education, apprenticeship training, or work experience.

Pay

The median annual wage for electrical and electronics installers and repairers was \$59,080 in May 2019.

Job Outlook

Overall employment of electrical and electronics installers and repairers is projected to show little or no change from 2018 to 2028. However, growth rates will vary by specialty. Job opportunities should be best for qualified workers with an associate's degree in electronics.

State & Area Data

Explore resources for employment and wages by state and area for electrical and electronics installers and repairers.

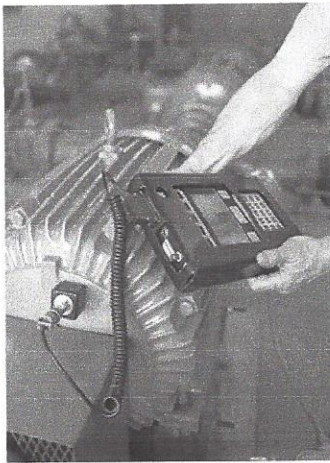
Similar Occupations

Compare the job duties, education, job growth, and pay of electrical and electronics installers and repairers with similar occupations.

More Information, Including Links to O*NET

Learn more about electrical and electronics installers and repairers by visiting additional resources, including O*NET, a source on key characteristics of workers and occupations.

What Electrical and Electronics Installers and Repairers Do



Electrical and electronics installers and repairers use diagnostic equipment to troubleshoot electric motors.

Electrical and electronics installers and repairers install or repair a variety of electrical equipment in telecommunications, transportation, utilities, and other industries.

Duties

Electrical and electronics installers and repairers typically do the following:

- Discuss problems and requirements with customers
- Inspect and test equipment
- Reproduce, isolate, and diagnose problems
- Disassemble equipment as necessary to access problematic components
- Clean, repair, and replace components
- Reassemble and test equipment after repairs
- Keep records of repairs, tests, parts, and labor hours

Modern manufacturing plants and transportation systems use a large amount of electrical and electronics equipment, from assembly line motors to sonar systems. Electrical and electronics installers and repairers fix and maintain these complex pieces of equipment.

Because automated electronic control systems are becoming more complex, repairers use software programs and testing equipment to diagnose malfunctions. Among their diagnostic tools are multimeters—which measure voltage, current, and resistance—and advanced multimeters, which measure the capacitance, inductance, and current gain of transistors.

Repairers also use signal generators, which provide test signals, and oscilloscopes, which display signals graphically. In addition, repairers often use hand tools such as pliers, screwdrivers, and wrenches to replace faulty parts and adjust equipment.

The following are examples of types of electrical and electronics installers and repairers:

Commercial and industrial electrical and electronics equipment repairers adjust, test, repair, or install electronic equipment, such as industrial controls, transmitters, and antennas.

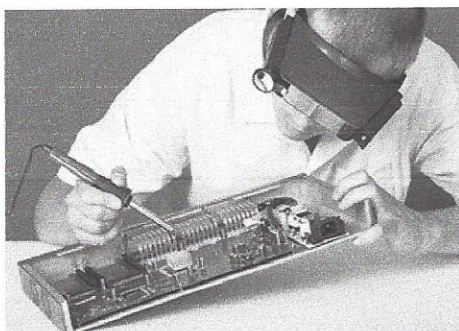
Electric motor, power tool, and related repairers—such as *armature winders*, *generator mechanics*, and *electric golf cart repairers*—specialize in installing, maintaining, and repairing electric motors, wiring, or switches.

Electrical and electronics installers and repairers of transportation equipment install, adjust, or maintain mobile communication equipment, including sound, sonar, security, navigation, and surveillance systems on trains, watercraft, or other vehicles.

Electronic equipment installers and repairers of motor vehicles install, diagnose, and repair sound, security, and navigation equipment in motor vehicles. These installers and repairers work with a range of complex electronic equipment, including digital audio and video players, navigation systems, and passive and active security systems.

Powerhouse, substation, and relay electrical and electronics repairers inspect, test, maintain, or repair electrical equipment used in generating stations, substations, and in-service relays. These workers also may be known as *powerhouse electricians*, *relay technicians*, or *power transformer repairers*.

Work Environment



Electrical and electronics installers and repairers usually work in a clean shop.

Electrical and electronics installers and repairers held about 124,100 jobs in 2018. Employment in the detailed occupations that make up electrical and electronics installers and repairers was distributed as follows:

Electrical and electronics repairers, commercial and industrial equipment	61,300
Electrical and electronics repairers, powerhouse, substation, and relay	23,100
Electric motor, power tool, and related repairers	17,200
Electrical and electronics installers and repairers, transportation equipment	11,500
Electronic equipment installers and repairers, motor vehicles	11,000

The largest employers of electrical and electronics installers and repairers were as follows:

Manufacturing	19%
Utilities	13
Wholesale trade	12
Repair and maintenance	10
Federal government, excluding postal service	8

Many electrical and electronics installers and repairers work in repair shops or in factories, and some may work outside when they travel to job sites.

Installers and repairers may have to lift heavy equipment and work in awkward positions. They spend most of their day walking, standing, or kneeling.

Work Schedules

The majority of electrical and electronics installers and repairers work full time.

How to Become an Electrical or Electronics Installer and Repairer



Many technical colleges have basic electronics programs that include practical experience labs.

Electrical and electronics installers and repairers need at least a high school education, but most specializations require further preparation through advanced education, work experience, or both.

Education

Electrical and electronics installers and repairers must understand electrical equipment and electronics. As a result, employers often prefer applicants who have taken courses in electronics at a community college or technical school. Courses usually cover AC and DC electronics, electronic devices, and microcontrollers. It is important for prospects to choose schools that include hands-on training in order to gain practical experience.

Training

In addition to technical education, workers usually receive training on specific types of equipment. This may involve manufacturer-specific training for repairers who will perform warranty work.

Before working independently, entry-level repairers usually develop their skills while working with experienced technicians who provide technical guidance.

Work Experience in a Related Occupation

Some electrical and electronics installers and repairers need prior work experience. Electric motor, power tool, and related repairers typically begin by helping in machine or electrical workshops, where they gain experience with tools and motors.

Powerhouse, substation, and relay electrical and electronics repairers often gain experience by first working as [electricians](#).

Licenses, Certifications, and Registrations

While certification is not required, a number of organizations offer it, and it can be useful in getting a job. For example, the [Electronics Technicians Association International](#) (ETA International) offers more than 50 certification programs in numerous electronics specialties for various levels of competency. The [International Society of Certified Electronics Technicians](#) (ISCET) also offers certification for several levels of competence. The ISCET focuses on a broad range of topics, including basic electronics, electronic systems, and appliance service. To become certified, applicants must meet prerequisites and pass a comprehensive exam.

Important Qualities

Color vision. Electrical and electronics installers and repairers must be able to identify the color-coded components that are often used in electronic equipment.

Communication skills. Electrical and electronics installers and repairers work closely with customers, so they must listen to and understand customers' descriptions of problems and explain solutions in a simple, clear manner.

Physical stamina. Some electrical and electronics installers and repairers must stand at their station for their full shift, which can be tiring.

Physical strength. Electrical and electronics installers and repairers may need to lift heavy parts during the repair process. Some components weigh over 50 pounds.

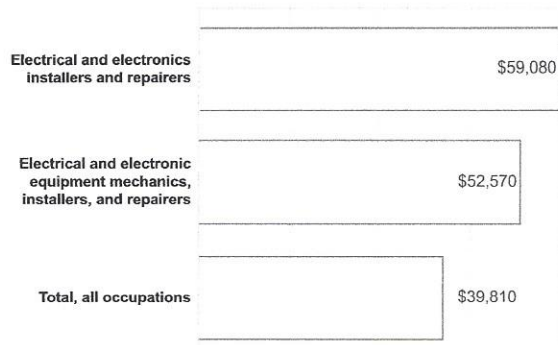
Technical skills. Electrical and electronics installers and repairers use a variety of mechanical and diagnostic tools to install or repair equipment.

Troubleshooting skills. Electrical and electronics installers and repairers must be able to identify problems with equipment and systems and make the necessary repairs.

Pay

Electrical and Electronics Installers and Repairers

Median annual wages, May 2019



Note: All Occupations includes all occupations in the U.S. Economy.
Source: U.S. Bureau of Labor Statistics, Occupational Employment Statistics

The median annual wage for electrical and electronics installers and repairers was \$59,080 in May 2019. The median wage is the wage at which half the workers in an occupation earned more than that amount and half earned less. The lowest 10 percent earned less than \$33,730, and the highest 10 percent earned more than \$93,650.

Median annual wages for electrical and electronics installers and repairers in May 2019 were as follows:

Electrical and electronics repairers, powerhouse, substation, and relay	\$82,780
Electrical and electronics installers and repairers, transportation equipment	62,530
Electrical and electronics repairers, commercial and industrial equipment	59,300
Electric motor, power tool, and related repairers	44,070
Electronic equipment installers and repairers, motor vehicles	37,380

In May 2019, the median annual wages for electrical and electronics installers and repairers in the top industries in which they worked were as follows:

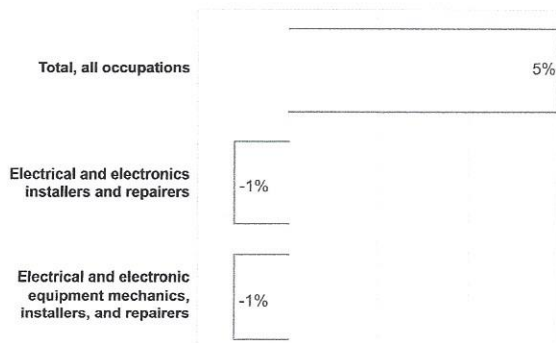
Utilities	\$85,170
Federal government, excluding postal service	61,990
Manufacturing	59,820
Wholesale trade	48,420
Repair and maintenance	46,760

The majority of electrical and electronics installers and repairers work full time.

Job Outlook

Electrical and Electronics Installers and Repairers

Percent change in employment, projected 2018-28



Note: All Occupations includes all occupations in the U.S. Economy.
Source: U.S. Bureau of Labor Statistics, Employment Projections program

Overall employment of electrical and electronics installers and repairers is projected to show little or no change from 2018 to 2028.

Employment of electric motor, power tool, and related repairers is projected to grow 3 percent from 2018 to 2028, slower than the average for all occupations. Improvements in electrical and electronic equipment design, as well as the increased use of disposable tool parts, are expected to moderate employment growth.

Employment of motor vehicle electronic equipment installers and repairers, which represents less than 10 percent of this profile's employment, is projected to decline 29 percent from 2018 to 2028. Motor vehicle manufacturers continue to install more and higher quality sound, security, entertainment, and navigation systems in new vehicles. These new electronic systems require less maintenance and will limit installation of aftermarket products.

Job Prospects

Overall job opportunities should be good for qualified workers who are familiar with electronics, especially those with an associate's degree in electronics.

Insurance Sales Agents

Summary



Insurance sales agents explain various insurance policies and help clients choose plans that suit them.

Quick Facts: Insurance Sales Agents	
2019 Median Pay	\$50,940 per year \$24.49 per hour
Typical Entry-Level Education	High school diploma or equivalent
Work Experience in a Related Occupation	None
On-the-job Training	Moderate-term on-the-job training
Number of Jobs, 2018	475,900
Job Outlook, 2018-28	10% (Faster than average)
Employment Change, 2018-28	48,300

What Insurance Sales Agents Do

Insurance sales agents contact potential customers and sell one or more types of insurance.

Work Environment

Most insurance sales agents work in offices, although some may spend time traveling to meet with clients. Some sales agents meet with clients during business hours and then spend evenings doing paperwork and preparing presentations to prospective clients.

How to Become an Insurance Sales Agent

Although most employers only require agents to have a high school diploma, many agents have a bachelor's degree. Agents must be licensed in the states where they work.

Pay

The median annual wage for insurance sales agents was \$50,940 in May 2019.

Job Outlook

Employment of insurance sales agents is projected to grow 10 percent from 2018 to 2028, faster than the average for all occupations. Many clients do their own research and purchase insurance online. However, agents will still be needed to help clients understand their options and choose a policy that is right for them.

State & Area Data

Explore resources for employment and wages by state and area for insurance sales agents.

Similar Occupations

Compare the job duties, education, job growth, and pay of insurance sales agents with similar occupations.

More Information, Including Links to O*NET

Learn more about insurance sales agents by visiting additional resources, including O*NET, a source on key characteristics of workers and occupations.

What Insurance Sales Agents Do



Insurance sales agents commonly sell one or more types of insurance, such as property and casualty, life, health, and long-term care.

Insurance sales agents contact potential customers and sell one or more types of insurance. Insurance sales agents explain various insurance policies and help clients choose plans that suit them.

Duties

Insurance sales agents typically do the following:

- Call potential clients in order to expand their own customer base
- Interview prospective clients to get information about their financial resources and discuss existing coverage
- Explain the features of various policies
- Analyze clients' current insurance policies and suggest additions or other changes
- Customize insurance programs to suit individual clients
- Handle policy renewals
- Maintain electronic and paper records

Insurance sales agents commonly sell one or more types of insurance, such as property and casualty, life, health, and long-term care insurance.

Property and casualty insurance agents sell policies that protect people and businesses from financial loss resulting from automobile accidents, fire, theft, and other events that can damage property. For businesses, property and casualty insurance also covers workers' compensation claims, product liability claims, or medical malpractice claims.

Life insurance agents specialize in selling policies that pay beneficiaries when a policyholder dies. Life insurance agents also sell annuities that promise a retirement income.

Health and long-term care insurance agents sell policies that cover the costs of medical care and assisted-living services for senior citizens. They also may sell dental insurance and short-term and long-term disability insurance.

Agents may specialize in selling any one of these products or function as generalists providing multiple products.

An increasing number of insurance sales agents offer their clients—especially those approaching retirement—comprehensive financial-planning services, including retirement planning and estate planning. In addition to offering insurance, these agents may become licensed to sell mutual funds, variable annuities, and other securities. This practice is most common with life insurance agents who already sell annuities, but many property and casualty agents also sell financial products.

Many agents spend a lot of time marketing their services and creating their own base of clients. They do this in a variety of ways, including making “cold” sales calls to people who are not current clients.

Potential clients often use comparison shopping tools online to learn about different policies and get information from insurance companies. Clients can either purchase a policy directly from the company's website or contact the company to speak with a sales agent.

Insurance agents also find new clients through referrals by current clients. Keeping clients happy so that they recommend the agent to others is a key to success for insurance sales agents.

Insurance agents may work for a single insurance company or an insurance brokerage.

Captive agents are insurance sales agents who work exclusively for one insurance company. They can only sell policies provided by the company that employs them.

Independent insurance agents work for insurance brokerages, selling the policies of several companies. They match insurance policies for their clients with the company that offers the best rate and coverage.

Work Environment



Most insurance sales agents work in offices, although some may spend much of their time traveling to meet with clients.

Insurance sales agents held about 475,900 jobs in 2018. The largest employers of insurance sales agents were as follows:

Insurance agencies and brokerages	61%
Self-employed workers	12
Direct insurance (except life, health, and medical) carriers	9
Direct health and medical insurance carriers	5

Most insurance sales agents work in offices, although some may spend time traveling to meet with clients.

Work Schedules

Some sales agents meet with clients during business hours and then spend evenings doing paperwork and preparing presentations to prospective clients. Most agents work full time and some work more than 40 hours per week.

How to Become an Insurance Sales Agent



Agents must be licensed in the states where they plan to work.

Although most employers only require agents to have a high school diploma, many agents have a bachelor's degree. Agents must be licensed in the states where they work.

Education

A high school diploma is the typical requirement for insurance sales agents, although a bachelor's degree can improve one's job prospects. Public-speaking classes can be useful in improving sales techniques, and often agents will have taken courses in business, finance, or economics. Business knowledge is also helpful for sales agents hoping to advance to a managerial position.

Training

Insurance sales agents learn many of their job duties on the job from other agents. Many employers have new agents shadow an experienced agent. This practice allows the new agent to learn how to conduct the company's business and to understand how the agency interacts with clients.

Because changes in tax laws, government benefits programs, and other state and federal regulations can affect clients' insurance needs and the way in which agents conduct business, employers often expect agents to take continuing professional education courses. Agents can enhance their selling skills and broaden their knowledge of insurance and other financial services by taking courses at colleges and universities or by attending conferences and seminars sponsored by insurance organizations.

Licenses, Certifications, and Registrations

Insurance sales agents must have a license in the states where they work. Separate licenses are required for agents to sell life and health insurance and property and casualty insurance. In most states, licenses are issued only to applicants who complete specified courses and who pass state exams covering insurance fundamentals and state insurance laws. Most state licensing authorities also require agents to take continuing education courses focusing on insurance laws, consumer protection, ethics, and the technical details of various insurance policies.

As the demand for financial-planning services increases, many agents also choose to get licensed and certified to sell securities and other financial products. Licensing and certification requires substantial study time to pass an additional exam—either the Series 6 or Series 7 licensing exam, both of which are administered by the [Financial Industry Regulatory Authority](#) (FINRA). The Series 6 exam is for agents who want to sell only mutual funds and variable annuities. The Series 7 exam is the main FINRA series license, which qualifies agents as general securities sales representatives.

A number of organizations offer certifications that show an agent's expertise in insurance specialties. These certifications are not required for employment, but they can give job candidates an advantage over other applicants. Certifications also can be a source of continuing education credit. For details on specific designations, contact [The Institutes](#) and [The American College of Financial Services](#).

Important Qualities

Analytical skills. Insurance sales agents must evaluate the needs of each client to determine the appropriate insurance policy.

Communication skills. Insurance sales agents must be able to communicate effectively with customers by listening to their requests and suggesting suitable policies.

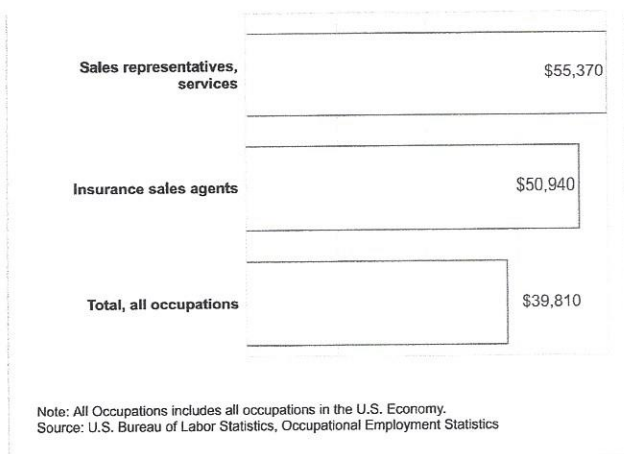
Initiative. Insurance sales agents need to actively seek out new customers in order to maintain a flow of commissions.

Self-confidence. Insurance sales agents should be confident when making "cold" calls (calls to prospective customers whom they have not contacted before). They must speak clearly and persuasively and maintain their composure if rejected.

Pay

Insurance Sales Agents

Median annual wages, May 2019



The median annual wage for insurance sales agents was \$50,940 in May 2019. The median wage is the wage at which half the workers in an occupation earned more than that amount and half earned less. The lowest 10 percent earned less than \$28,000, and the highest 10 percent earned more than \$125,500.

In May 2019, the median annual wages for insurance sales agents in the top industries in which they worked were as follows:

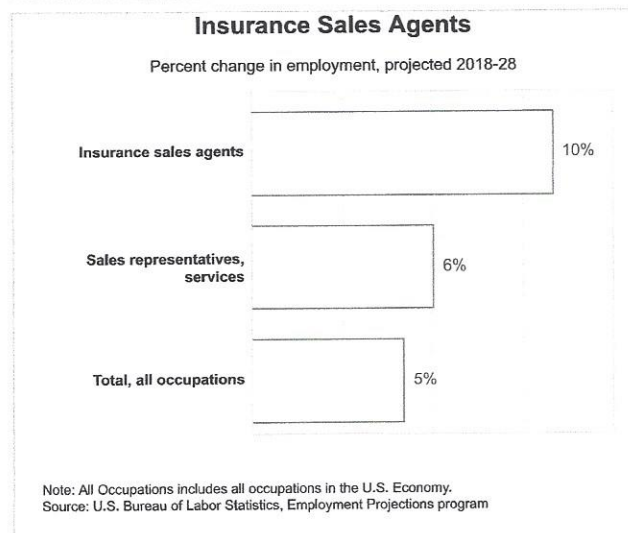
Direct health and medical insurance carriers	\$65,180
Direct insurance (except life, health, and medical) carriers	54,110
Insurance agencies and brokerages	49,000

Many independent agents are paid by commission only. Sales workers who are employees of an agency or an insurance carrier may be paid in one of three ways: salary only, salary plus commission, or salary plus bonus.

In general, commissions are the most common form of compensation, especially for experienced agents. The amount of the commission depends on the type and amount of insurance sold and on whether the transaction is a new policy or a renewal. When agents meet their sales goals or when an agency meets its profit goals, agents usually get bonuses. Some agents involved with financial planning receive a fee for their services rather than a commission.

Some sales agents meet with clients during business hours and then spend evenings doing paperwork and preparing presentations to prospective clients. Most agents work full time and some work more than 40 hours per week.

Job Outlook



Employment of insurance sales agents is projected to grow 10 percent from 2018 to 2028, faster than the average for all occupations.

Because the profitability of insurance companies depends on a steady stream of new customers, the demand for insurance sales agents is expected to continue. Employment growth will likely be strongest for independent sales agents as insurance companies rely more on brokerages and less on captive agents as a way to control costs.

Many clients do their own Internet research and purchase insurance online. This practice somewhat reduces demand for insurance sales agents because many purchases can then be made without an agent's services. However, agents will still be needed to interact with clients to help them understand their options and choose a policy that is right for them. Many customers lack the time or expertise to study the different types of insurance to decide what they need and will continue to rely on advice from insurance sales agents.

Agencies are also implementing "marketing automation," a set of software tools that allow agents to maintain contact with their clients more efficiently. Although this is expected to improve insurance sales agents' productivity, it is not expected to substantially reduce employment demand. Agents will still be needed to reach out to new, prospective clients and sell different insurance policies.

Job Prospects

College graduates who have sales ability, excellent customer-service skills, and expertise in a range of insurance and financial services products are likely to have the best prospects. Multilingual agents may have an advantage, because they can serve a wider customer base. In addition, insurance terminology is often technical, so agents who have a firm understanding of the relevant technical and legal terms also should be desirable to employers.

Many beginning agents fail to earn enough from commissions to meet their income goals. These agents may eventually transfer to other careers. Many job openings are likely to result from the need to replace agents who leave the occupation or retire.

Employment projections data for insurance sales agents, 2018-28

Occupational Title	SOC Code	Employment, 2018	Projected Employment, 2028	Change, 2018-28		Employment by Industry
				Percent	Numeric	
Insurance sales agents	41-3021	475,900	524,200	10	48,300	Get data

SOURCE: U.S. Bureau of Labor Statistics, Employment Projections program

State & Area Data

Occupational Employment Statistics (OES)

The Occupational Employment Statistics (OES) program produces employment and wage estimates annually for over 800 occupations. These estimates are available for the nation as a whole, for individual states, and for metropolitan and nonmetropolitan areas. The link(s) below go to OES data maps for employment and wages by state and area.

- [Insurance sales agents](#)

Projections Central








Occupational employment projections are developed for all states by Labor Market Information (LMI) or individual state Employment Projections offices. All state projections data are available at www.projectionscentral.com. Information on this site allows projected employment growth for an occupation to be compared among states or to be compared within one state. In addition, states may produce projections for areas; there are links to each state's websites where these data may be retrieved.

CareerOneStop

CareerOneStop includes hundreds of [occupational profiles](#) with data available by state and metro area. There are links in the left-hand side menu to compare occupational employment by state and occupational wages by local area or metro area. There is also a [salary info tool](#) to search for wages by zip code.

Similar Occupations

This table shows a list of occupations with job duties that are similar to those of insurance sales agents.

	OCCUPATION	JOB DUTIES	ENTRY-LEVEL EDUCATION	2019 MEDIAN PAY
	Wholesale and Manufacturing Sales Representatives	Wholesale and manufacturing sales representatives sell goods for wholesalers or manufacturers to businesses, government agencies, and other organizations.	See How to Become One	\$63,000
	Advertising Sales Agents	Advertising sales agents sell advertising space to businesses and individuals.	High school diploma or equivalent	\$53,310
	Real Estate Brokers and Sales Agents	Real estate brokers and sales agents help clients buy, sell, and rent properties.	High school diploma or equivalent	\$50,730
	Securities, Commodities, and Financial Services Sales Agents	Securities, commodities, and financial services sales agents connect buyers and sellers in financial markets.	Bachelor's degree	\$62,270
	Sales Managers	Sales managers direct organizations' sales teams.	Bachelor's degree	\$126,640
	Insurance Underwriters	Insurance underwriters evaluate insurance applications and decide whether to provide insurance, and under what terms.	Bachelor's degree	\$70,020
	Personal Financial Advisors	Personal financial advisors provide advice to help individuals manage their finances and plan for their financial future.	Bachelor's degree	\$87,850

Contacts for More Information

For more information about insurance sales agents, visit

[National Association of Professional Insurance Agents](#)

[Insurance Information Institute](#)

For more information about insurance sales agents in the healthcare industry, visit

[National Association of Health Underwriters](#)

For more information about certifications, visit

[The Institutes](#)

[The American College of Financial Services](#)

For more information about securities licensure, visit

[Financial Industry Regulatory Authority \(FINRA\)](#)

Information about insurance sales agent licensure is available from state insurance department websites.

O*NET

[Insurance Sales Agents](#)

Suggested citation:

Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Insurance Sales Agents, on the Internet at <https://www.bls.gov/ooh/sales/insurance-sales-agents.htm> (visited May 07, 2020).

Last Modified Date: Friday, April 10, 2020

U.S. Bureau of Labor Statistics
Office of Occupational Statistics and Employment Projections
PSB Suite 2135
2 Massachusetts Avenue NE
Washington, DC 20212-0001

Telephone: 1-202-691-5700

www.bls.gov/ooe

[Contact OOH](#)