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# The Best and Worst Jobs

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By SARAH E. NEEDLEMAN

At least twice a month throughout the recession, headhunters have dangled job opportunities in front of Ryan McAllister, an actuary for Fireman's Fund Insurance Co. in Novato, Calif. "If I were ever unhappy with my employer, I could pick up the phone and find something else very quickly," says the 28-year-old Mr. McAllister. He joined the high-net-worth property and casualty insurer after graduating in 2005 from the University of California at Davis, with a bachelor's degree in applied mathematics.

Being in high demand is just one reason actuary landed at the top spot on a newly released study ranking of the 200 best and worst jobs in the U.S. The findings were based on five criteria: environment, income, employment outlook, physical demands and stress. Les Krantz, author of "Jobs Rated Almanac," compiled the rankings from the Bureau of Labor Statistics and the Census Bureau, as well as studies from trade associations and his own expertise.

Actuaries, who evaluate the financial impact of risk on an organization, fared best because they work during standard business hours and in favorable conditions—indoors and in places free of toxic fumes or loud noise—as opposed to those jobs toward the bottom of the list such as iron worker, dairy farmer and the biggest loser from last year's study, lumberjack. They also aren't expected to do any heavy lifting, crawling or crouching—attributes associated with occupations like bricklayer, auto mechanic and roofer, also near the bottom of the list. (The physical demands of a job were measured using formulas devised by the Department of Labor, with higher scores given to jobs involving great exertion.)

## Find Your Job

- A sortable chart of the best and worst jobs
- Jobs Rated 2010: A Ranking of 200 Jobs From Best to Worst
- Last Year's Article: Best and Worst Jobs

The study, commissioned by job site [CareerCast.com](#), also looks at pay, which was determined by measuring each job's median income and growth potential. (CareerCast.com is published by Adicio Inc., in which Wall Street Journal owner [News](#)

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**Discuss:** Where does your job fall on the spectrum from best to worst? Do you agree with the ranking your field was given in the CareerCast survey?

global recruitment firm DW Simpson, based in Chicago. "If you enjoy and understand numbers, but also want to be involved in a fast-paced business environment, it's a perfect opportunity to merge those two interests," he says.

Qualifying for actuary jobs generally requires first passing a series of exams, in addition to obtaining a minimum of a bachelor's degree in an analytical field, such as statistics or economics. "For the first five to 10 years you're locked in a room studying. It's a big commitment," says Mr. McAllister.

Other jobs at the top of the study's list include software engineer, computer-systems analyst, biologist, historian and last year's winner, mathematician, which fell to No. 6 due to the recession's impact on the number of employment opportunities available. (See methodology).



Fireman's Fund Insurance

Ryan McAllister, Fireman's Fund Insurance Company Actuary

Corp. holds a minority stake.) Mr. McAllister says he earns a total annual compensation within the average range for actuaries in his niche with four years of experience—between \$91,000 and \$133,000, according to

Meanwhile, musical-instrument repairer, No. 62 overall, was identified as the least-stressful job, followed by medical-records technician. But Sean McGarry, who fixes broken guitars and other stringed instruments at Third Coast Guitar Service Inc. in Chicago, says his job is often nerve-racking. "Some instruments we work on are worth between \$50,000 and \$100,000," Mr. McGarry says. And he says he earns just \$30,000 annually.

Replacing strings, fingerboards and bindings using precision tools also can cause minor injuries. "Every one of us who works here has

one or two bouts of tendonitis a year," says Mr. McGarry, 36.

Of course, that isn't much compared with the kind of pains common to firefighting, the most stressful and physically demanding job identified in the study, and No. 188 overall. Even so, Matt Brett quit a recruiter position (No. 55) at Yahoo Inc. in 2007 to take up the profession for about half his previous income. "It's more in line with my values," he says. "Obviously you can get killed any day you go to work. But the culture is very unique and a lot of people get into it because they want to do something helpful."

Mr. Brett, 37, often works 48-hour shifts for the Livermore-Pleasanton Fire Department in Pleasanton, Calif. He says firefighters continuously engage in training to avoid getting hurt, and with time, the job becomes easier. "You get more comfortable with each type of thing thrown at you, so stress goes down over time," he says.

The job that ranked lowest overall in 2009? Roustabout. Also known as roughnecks, roustabouts typically work outdoors maintaining oil-field equipment used to produce natural gas, which is highly flammable. "We take safety precautions that outweigh the hazards," says Johnny Wall, a 26-year-old roustabout for Chesapeake Energy Corp., based in Oklahoma City, Okla. Recently he replaced a broken valve in 14-degree weather. "You're out there freezing," says Mr. Wall, who works weekdays from 7 a.m. until around 4:30 p.m.

Still, he says he likes knowing that his efforts help to provide a basic necessity—energy. "People are relying on us," he says.

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