

**ANNUAL REPORT
FOR
TITLE I
OF THE
WORKFORCE INVESTMENT ACT OF 1998

TERRITORY OF THE VIRGIN ISLANDS
OF THE UNITED STATES**

**For the period of
July 1, 2010 – June 30, 2011**

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Introduction

The Virgin Islands is still feeling the reverberations of an unstable global economy. The fluctuating trend of mass layoffs followed by sporadic rehiring has become the new normal. The Virgin Islands Workforce System spent the better part of Program Year 2010 helping customers connect or reconnect to jobs. The increasing layoffs and long term unemployment also took its toll on the community with many seizing any work opportunity available and choosing to put training on the back burner. The challenge for the Workforce System was to facilitate the best fit between employer and job seeker. The decision to be proactive was the only decision to be made and the strategies employed all speak to customer reemployment.

- *Re-employment Activities*

Through outreach, workshops and conferences, customers were given tips and tools to help make their job search more productive. A special focus was placed on the long term unemployed.

- *More rigorous assessments*

Workforce staff spent additional time on academic and career assessments designed to produce a better match between employers and prospective employees.

- *Stronger business services*

The business services unit refocused their strategies to help employers strengthen their existing workforce and avoid layoffs.

- *Expanded sector focus – career pathways*

The Workforce Investment Board delved more deeply into developing career pathways in the industry sectors slated for growth over the next five years.

- *Stronger agency partnerships*

Partnerships with the Housing Finance Authority, Vocational Rehabilitation and the local University's community based arm resulted in discussions for building out new satellite centers and access points.

With the expectation that the economy will continue to struggle and employers will remain cautious in their hiring decisions, it is incumbent on the Workforce System to continue to prepare job seekers for the unexpected. This may mean having multi-functional job descriptions or it might mean having a series of temporary positions.

Labor Market Information

Unemployment in the Virgin Islands remained unchanged at 9.4% for the month of June 2011. Lagging prior period unemployment claims in the hospitality sector in addition to flat job growth have contributed to little move in the labor force.

During the period, unemployment in the St. Thomas district moved down by 0.5 points, with continued unemployment claims (persons who have filed to continue getting compensation for the referenced period) reaching over 500. These claims are a result of slower tourist and overnight stay activity, resulting in lower production hours and furloughs. On the island of St. Croix, rates moved down to 10.4% from 11.2% in the prior month. However, job creation and recovery remain flat for the 2011.

Virgin Islands Employment Statistics for Program Year 2010

	Territorial	St. Croix	St. Thomas/ St. John
July 2010			
Unemployment Rate	8.0%	9.2%	7.1%
June 2011			
Unemployment Rate	9.4%	10.4%	8.6%

Continued contractions of public and private sector jobs continue to slow the pace of economic activity and growth. The impact of lower government revenue, and reductions in production hours contribute to unstable economic activity and consumer confidence for goods and services.

Nonfarm wage and salary employment, an estimate of jobs by place of work, declined from 42,932 to 42,877 in June. This reflected a loss of 129 private sector jobs due to curtailments mainly in the petroleum industry and tourist-related businesses. Partially offsetting these declines, government showed a modest gain of 74 workers. The increase was due primarily to hiring of students for summer programs. Compared to the same period last year, nonfarm payrolls were down by 958. Both the private and public sectors of the economy contributed to the decrease.

The labor force trend continues to reflect the sluggish growth of the Virgin Islands economy, although there are activities and minimal expansion projects online, these activities have not generated employment that mark growth and expansion for the 2011 cycle. With the 4th quarter of calendar year 2011 quickly approaching, the trend of low job creation is expected despite seasonal factors wherein higher employment is normally reflected due to leisure and hospitality cycles. (Source: Current Employment Statistics monthly survey).

Unique Programs and Recent Accomplishments

All the news is not dire. Amid budget shortfalls and personal employment uncertainties the Workforce staff maintained their focus on the customer and worked with them to achieve individual and collective successes. Here are samplings of those successes in the words of the Workforce staff.

“I met a 20-year-old young man at a career fair held for foster care youths, by the Department of Human Services. He was a former foster care child and attended because his brother was transitioning out of the program. After a brief discussion, he asked if he could come to the office and meet with me to help him develop a plan so that he could find work. After completing a basic skills assessment, it became apparent that although this young man had graduated from a high school program at Job Corp and had also attained a few certificates, he was functioning at only a fifth grade level. I enrolled him in a basic skills program at Worldwide of the Caribbean and through diligent efforts on his part; he was able to bring up his basic skills functioning level to almost an eighth grade level within three months. He obtained employment within weeks of the training and has maintained employment at that same establishment to this day.”

“An ex-offender that was part of the re-entry initiative between Department of Labor and the Bureau of Corrections came to see me to continue services once released. He has a high school diploma and has been industrious in his job search. I received notification that the Alpine Energy Group (AEG) was conducting interviews for various positions. The young man completed the interview, took all the necessary tests and has been hired for the position of Laborer. He is currently awaiting the official start date.”

“An older adult man came to the Department to file for unemployment. He was profiled and referred to Re-employment Services workshops. The gentleman had been assertive in attending all workshops and even enrolled in the METRIX training that he was advised about. At the culmination of one of the workshops, I had a discussion with the gentleman about his job search. He explained that although he had extensive work experience in the field of security and law enforcement; due to past circumstances he would never be able to obtain employment in this field. When I browsed his resume, it turned out his resume indicated that he was seeking employment in the security field. I encouraged him to highlight the other skills and work experience he had and only briefly mention the security work experience as a means of accounting for time. He was hired as a warehouse manager at his next interview and is currently awaiting the start date.”

“As an LVER, I had been working with a homeless male veteran. The veteran had been living in a tent on a beach for the past six months. During his assessment, a resume was prepared for him to focus on his past jobs as a Surgical Technician. The veteran was 58 years old and his last place of

employment was in Honolulu, HI. I located the veteran's last employer via the internet and was able to get in contact with his past recruiter to see if they would be able to locate a job anywhere in the mainland for him. For two weeks I went back and forth with the recruiter faxing and emailing information. Shortly, a position was found to be available to him in Bozeman Montana. The One-Stop was used to complete his online assessments for the company and all his needed applications for securing an apartment, etc. The veteran was given a referral to the local Veterans Affairs office for financial assistance to assist in purchasing his airline ticket. He left the island on June 11th with a start date of June 13th at the Bozeman Deaconess Healthcare Center. Because he went through a recruiting firm he will only be paid \$10.00 an hour, however his room, board and insurance are all free. His assignment is slated to end in October but he has successfully reentered the workforce. The veteran has since called and said he is doing well."

Pinnacle Services is an eligible service provider who offers NCCER certified training in the construction crafts to include welding, pipefitting, boilermaking and safety. In Program Year 2010 they conducted a six month pipefitting course that took participants through the core curriculum and four progressive levels. Successful completers received industry recognized certification from NCCER. Here is one story of a young man's struggle to complete the course despite all odds. *(Story and photos courtesy of Pinnacle Services)*

AN EYE ON A PINNACLE TRAINEE

*Jermal Randolph, NCCER 2011 Trainee
Certified NCCER Pipefitter*



Mr. Jermal Randolph was selected from many anxious individuals by the Virgin Islands Department of Labor Youth Net Center counselors to participate in the Pinnacle Services 2011 NCCER Pipefitter Training program. Mr. Randolph represents one of the many clients served by the Youth Net Center needing to secure training opportunities that would enhance their ability to better compete in the industry and secure viable employment.

Mr. Randolph is a 2010 graduate of the St. Croix Educational Complex, where he studied Electricity. Upon graduation, he was not able to find suitable employment right away. Later in the year he stumbled across temporary employment as an Insulator Helper with a local contractor within the HOVENSA refinery. That opportunity only lasted a month, prompting Mr. Randolph to realize that he really needed to secure additional training in the electrical field or in another area that interested him. After discussions with his brother about plumbing related careers he decided to seek out the VIDOL programs and signed up for the NCCER Pipefitter Training.

Mr. Randolph joined a class of 20 trainees who faced the daunting task of sitting in a class-room trying to make sure they passed the first safety training assessment and the Core curriculum before they could move on to Level 1 of the pipefitting program. Mr. Randolph proved to be a dedicated student who paid attention in class and maintained a manageable attendance record. He was dedicated to the program and worked hard to get something out of everything he learned.

During his training Mr. Randolph suffered the loss of someone very close to him. Pinnacle Services trainer, Mr. Leo Schmidt and Pinnacle support staff, worked with Mr. Randolph to ensure he had a few days off to mourn his loss. Upon return, Mr. Randolph jumped right back into the program by staying after class to cover the information he missed and to make up the tests that were missed. Mr. Randolph completed all four program levels and passed the National Center for Construction Education and Research (NCCER) exam to become a Certified Industrial Pipefitter. Since going through the course, Mr. Randolph and several of his classmates were hired as Pipefitter Helpers by Sun Constructors. Sun Constructors was one of several companies who joined Pinnacle Services, HOVENSA, VIDOL, WIB and government officials in celebrating the trainee's accomplishment.



During the performance component of Level 1, Jermal shows off his knowledge by successfully leveling a pipe spool.

Program Profile

The Eligible Training Service Providers working with the VI Workforce System produce industry relevant and credentialed training opportunities. The training offered spans the local growth sectors and provides skills that can be used to help build established organizations or that can be used as an entrepreneurial foundation.

CARIBBEAN ISLANDS EDUCATION FOUNDATION, INC.



In 2004, the Caribbean Islands Alumni Chapter of the Gemological Institute of America was formed with a vision of bringing gemology education to the Virgin Islands, in support of the immense jewelry industry. The Gemological Institute of America was contacted to bring their globally recognized gemology studies to the Virgin Islands, and fundraising events were presented to raise monies for scholarships for local people. The first classes were held at the CELL Centre at the University of the Virgin Islands. In 2005, the Virgin Island Legislature appropriated \$50,000 to help with the scholarships, which then allowed the formation of The Caribbean Islands Education Foundation, Inc. Another major donation of jewelry making equipment was arranged by one of the founding board members, therefore leading to the establishment in May 2006, of the Rare Earth Studio classroom facility. This facility is located in the heart of the jewelry industry in historic downtown Charlotte Amalie, St. Thomas offering gemology, design, smithery of precious metals, lapidary, and other special focus gemology and jewelry related classes, workshops, and seminars.

In late 2007, **Rare Earth Studio** became host to Gemological Institute of America's (GIA) internationally recognized educational classes and courses. Many of GIA certification programs now offered through Rare Earth Studio are required curriculum for GIA's world-renowned diplomas.

Classes available through **Rare Earth Studio** serve as an important foundation on which Virgin islanders can build exciting and rewarding careers. While many Virgin Islanders work in the jewelry industry in a nominal way, many more are now given the opportunity to participate as professionals with GIA certificates and diplomas. Now people are able to provide for their families with a career that guarantees their continued participation and their skills will be sought after because of their gemology and precious metals production education. Many people also participate, seeking status as entrepreneurs.

The organization first gained Certified Provider Status with the Virgin Islands Workforce Investment System in June 2009, and continues as a Certified Provider to date offering pre-apprenticeship studies. As of October 2010, Rare Earth Studio was nationally recognized as a Registered Apprenticeship Program in Jewelry and Gemology by the US Department of Labor.

More than 200 people have participated in the programs to date, with most of the people retaining jobs in the jewelry industry, or gaining new positions because of their gemology



certifications OR becoming entrepreneurs. Certifications offered include Accredited Jewelry Professional Diploma, (including Certifications of Essentials of Diamonds, Essentials of Colored Stones & Essentials of Jewelry); Diamond Grading; Pearl Grading; Coloured Stone Identification; Jewelry Industry Career Discovery Workshops including **“Treasures of the Earth”**, which reaches a broader age range enabling more than 2,500 Virgin Islands youth, young

adults and adults to participate in learning about the jewelry industry, preparing them for studies in the future.

The Caribbean Islands Education Foundation, Inc. holds a Certified Supplier status with the Economic Development Authority and board members have received International awards from GIA Alumni organization and more recently Small Business Development Center/SBA Entrepreneur Advocate of the Year award for 2010 in the Virgin Islands.

The Caribbean Islands Education Foundation, Inc. looks forward to continued collaboration with the Virgin Islands Department of Labor and the U. S. Department of Labor, Region 1, Boston, with a focus of creating and producing jewelry in the Virgin Islands so that local people will have an opportunity to retain productivity for the industry. Our goal is to produce 15% locally in the next 4-7 years of the **\$242.4 M USD** spent annually to bring jewelry produced everywhere else in the world, to sell to visitors of the Virgin Islands of the United States. These numbers equate to approximately **\$37M USD** that can be generated in the Virgin Islands of the United States.

Certificate recipients express a great sense of accomplishment, and continue to look forward to more of Rare Earth Studio educational offerings. With the current economic climate, more people are interested in becoming entrepreneurs, when other jobs are not available. Learning skills that can be passed along generationally, give people a sense of accomplishment and sense of income producing security.



The Cost of Workforce Investment Activities

The WIA Title I allotment for the US Virgin Islands, in Program Year 2010 was \$2,186,021 after the April rescission. The Youth funding stream was not affected by the rescission.

Program	ALLOTMENT PY'09	ALLOTMENT PY'10 (after rescission)
Youth	\$ 633,401	\$ 633,401
Adult	\$ 589,102	\$ 588,128
Dislocated Worker	\$1,003,028	\$ 964,492
TOTAL	\$2,225,531	\$2,186,021

The adults and dislocated workers who accessed the One-Stop system mostly sought employment and for those who had lost their jobs, reemployment. Though some took the opportunity to upgrade their skills, it was most important to find employment as quickly as possible. Compared to last year approximately 13% less people took advantage of training resources.

WIA Formula Funds

Program	Number of Customers	Cost of Training	Cost per Participant
Adults	313	\$334,155	\$1,067.58
Dislocated Workers	203	\$223,687	\$1,101.90
TOTAL	516	\$557,842	\$1,081.08

On average, the cost per ITA per participant amounted to \$1,081.08 and consisted largely of short-term occupation related courses that lead to longer termed certificate programs. There were several industry specific targeted training programs in the healthcare and hospitality sectors that required significant intensive services prior to training. Additionally, support services to include transportation, meals and childcare approximate \$800.00 per eligible participant per six-week period.

Older and out of school youth who participate in the year-round youth program have the added benefit of using ITA's to access additional academic and training services. On average, the cost per ITA per youth participant was \$698.08.

Program	Number of Customers	Cost of Training	Cost Per Participant
Youth	151	\$105,411.50	\$698.08

Related work experience is sought for those individuals who successfully complete occupational skills training. A nominal sum was spent on out-of-school

youth seeking to obtain their high school diploma or equivalency. Supportive services averaged \$500.00 per participant.

The Youth program encourages mastery of foundational level skills, which include basic skills, GED prep, or high school diploma classes prior to participation in occupational skills classes.

American Recovery and Reinvestment Act (ARRA) Funds

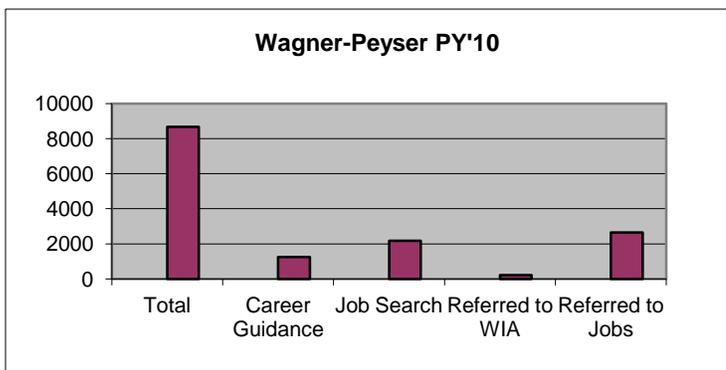
The Virgin Islands Workforce System used the residual ARRA funding to supplement training in all three program streams. Occupational skills training occurred in healthcare, solar water heating, welding, pipefitting and business systems.

Program	Number of Customers	Cost of Training	Cost Per Participant
ADULTS	69	\$ 60,168.00	\$ 872.00
DISLOCATED WORKERS	61	\$ 92,366.00	\$1,514.19
YOUTH	2	\$ 200.00	\$ 100.00
TOTAL	132	\$152,734.00	\$1,157.07

The average cost of an ITA for ARRA funded participants was \$1,157.07.

Wagner-Peyser Activities

The VI Workforce Investment System received \$1,385,855 in Wagner-Peyser funding for PY'10, unchanged from the previous year. These services coupled with Core WIA services allowed all individuals accessing One-Stop services to receive job search and job preparatory services. However, 24% fewer individuals received services this year with eight thousand six hundred and seventy-five (8675) accessing the system.

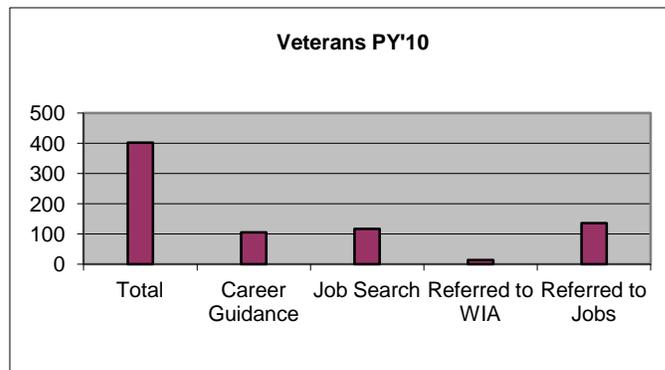


One thousand, two hundred and forty-one (1,241) received career guidance while two thousand, one hundred and sixty-seven (2,167) took advantage of job search activities. Still hoping to re-enter the workforce sooner rather than later, fewer than expected individuals requested or required training services. Approximately two hundred six (206) individuals were referred to WIA services.

With the emphasis explicitly on employment, two thousand, six hundred forty-five (2,645) individuals were referred to jobs for which they qualified.

Veterans

The men and women who have spent time in the military already have a specialized skill set that just need to be translated into jobs available in the local area. There were four hundred and two (402) new veteran job seekers applications



As with most of the customers seen at the One-Stop during PY'10, most veterans wanted to find a job as soon as possible.

To that end, one hundred and seventeen (117) took part in job search activities while one hundred and thirty six (136) were referred to employment. Few requested additional training with only fourteen (14) individuals were referred to WIA services and one hundred and six (106) received career guidance to help them match their acquired skills with available jobs.

Additional Activities

Business Services

'The Employer Services Unit serves as a liaison to all US Virgin Islands employers to provide information, resources and solutions that will enhance their ability to grow, prosper and create jobs for Virgin Islands residents.' Under this banner, the Employer Services team seeks to keep the Virgin Islands business community informed and up to date with all the current tools and strategies necessary for maintaining or upgrading their workforce. Services currently available include:

- ✓ job posting;
- ✓ job matching/skills assessment;
- ✓ customized recruiting and job fairs;
- ✓ foreign labor certification;
- ✓ access to tax benefits such as the Work Opportunity Tax Credit (WOTC) program; and
- ✓ rapid response services.

Information shared with employers interested in workforce growth and development includes On-the-Job training, customized training and incumbent worker training packages. The employer services unit staff also offer assistance to the employers in preparing these packages.

In Program Year 2010, employer services staff participated in a facilitated training where they developed a new plan for moving the unit forward. An implementation team was created to oversee the planning, development and implantation of the new strategies. From this, an operational team will be created to administer said services.

The strategy will work in conjunction with the build out of the Workforce Investment Board's designated "growth sectors", who after an analysis of each sector will determine in part, size, impact on job creation, projected revenues and needed skill sets.

The employer services team will then work with employers within each sector to ascertain their immediate needs. Of particular importance will be the job matching and referral capabilities within the One Stop centers. To enhance this process for both staff and employer customer the team will work to standardize the referral process, align assessment tools and develop an evaluation method to assess the effectiveness of the services received by employers. The plan is ongoing.

Reemployment Workshops

One of the more successful activities of Program Year 2010 occurred in June.

The Re-Tools Conference entitled: "*Strategies for Re-Employment & Economic Recovery*" provided a four (4) day workshop – June 6th & 7th on St. Croix and 6/9th & 10th on St. Thomas for dislocated, displaced and unemployed residents. Approximately 209 individuals (76-STT and 133-STX) were in attendance and agenda items included Informational sessions from Workforce professionals and experts in the field.

Keynote speakers included:

- **Scott Gray** – Human development and social entrepreneurship expert with extensive experience in workforce, economic and youth development
- **Harry DeBeziers** – Florida State certified workforce development professional and globally certified career development facilitator, motivational speaker, fluent in Spanish, French and Haitian Creole
- **Sherry Rudolph** – Employment and Career development Specialist with over ten years experience working with chronically unemployed individuals; and,
- **Columbus Copeland** - Motivational Speaker, Re-Employment strategist and Author of "The Art of Overcoming...Workplace and Life Strategies".

Attendees participated in 'breakout' workshops covering topics such as *Retooling for Work*; *Job Search Learning Circles*; *Labor Market Updates*; *Job Readiness*

Techniques; Soft and Technical Skills Assessments. Resume preparation and Re-Employment workshops were also offered.

Each attendee completing the two-day session were provided with their own Re-Employment/Job Search toolkit with plan and road map designed with help from the experts and presenters.

Follow-up has been initiated with the attendees to determine their current status and appointments have been scheduled to begin providing follow-up assistance to those in need and requiring additional services.

Overall feedback from the sessions indicated 'high' customer satisfaction. The sessions were taped and have since been re-aired on the local Government Access Channel. The Department is currently in the process of identifying opportunities for additional 'skill' training.

Use of Waivers

The Virgin Islands currently has eight (8) active waivers. Three are systemic and provide ease of operations functionality. The other five provide program flexibility and offer added options to employers who want to connect to the Workforce System. The benefits of the waivers can be seen throughout the delivery of services described in this document.

➤ *Funds transfer authority for up to 50% between the Adult and Dislocated Worker funding streams*

This waiver is used mainly to supplement the Adult funding stream although funds are transferable either way. The VI Workforce system typically serves more adults than dislocated workers therefore available funds transferred to the adult funding stream allows for more customers to receive intensive and training services.

➤ *The use of Individual Training Accounts for older and out-of-school youth program participants*

This waiver allows for the use of youth funds as ITA's for older and out-of-school youth eligible to participate in academic and occupational skill training activities that are not available in-house or through RFP generated services. ITA's are tracked and reflected in the Individual Service Strategies for Youth and recorded in a timely manner in the operating system. All ten program elements for Youth as described in WIA Section 129(c) (2) continue to be made available to youth.

➤ *Use of Common Measures Only*

This waiver reduces the burden of reporting numerous measures however; the most critical measure – entered employment is still required all categories. Other measures for adult/dislocated workers are employment retention and average

earnings. For youth, the measures are placement in employment or education, attainment or a degree or certificate and literacy and numeracy gains.

➤ *Data Collection Relief for Incumbent Workers*

Anyone using WIA funds for training are subject to performance reporting which includes reporting eligibility information on the WIASRD. Previously, funding incumbent worker training was difficult because many did not meet the eligibility requirements under WIA. With the move toward more services for incumbent workers, some eligibility requirements have been relaxed. This waiver serves to reflect incumbent worker training activity in WIASRD reporting. Seven data elements have been discontinued when reporting participant data for incumbent worker training *only*.

➤ *Use of Rapid Response Funds for Incumbent Worker Training*

Previously, rapid response funds could only be used for services to individuals affected by disasters, impending lay-offs, mass lay-offs or plant closings. This waiver expands the use of these funds to provide training services to incumbent workers *ONLY* as part of an employer's lay-off aversion strategy. All training delivered under this waiver is restricted to skill attainment activities. Performance outcomes for any incumbent worker activity under this waiver are reported in the WIASARD, field 309.

➤ *Use of a portion of Local Funds for Incumbent Worker Training*

As with the rapid response funds, a portion of both Adult and Dislocated Worker funding streams – up to ten (10%) percent of each – may be used for incumbent worker training *ONLY* as part of an employer's lay-off aversion strategy. All training under this waiver is restricted to skill attainment activities. Use of Adult funds is restricted to serving lower income adults under this waiver. Performance outcomes for any incumbent worker activity under this waiver are reported in the WIASARD, field 309.

➤ *Sliding Scale Match for Customized Training*

In order to encourage small businesses to take advantage of training opportunities, the required 50% employer match is waived in certain circumstances. The sliding scale ranges from 50% to 90% depending on the size of the business.

➤ *Graduated Scale Reimbursement for OJT's*

To further promote small business participation in the Workforce System, the 50% required match for OJT's has also been waived in certain circumstances. The graduated scale ranges from 50% to 90% depending on the size of the business.

Status of State Evaluation Activities

There was no evaluation conducted for the Program Year period being reported on. The VI Workforce Investment Board is securing a vendor to perform this activity. Items to be addressed will include:

- The general effectiveness of the programs and activities in relation to cost;
- The effectiveness of the performance measures relating to such programs and activities;
- The effectiveness of the structure and mechanisms for delivery of services; and
- The extent to which such programs and activities meet the needs of various demographic groups and meet the needs of the local community

The timeline for completion of this report is February 2012.

Performance Information

The Virgin Islands is a common measures state. Performance goals this year were not as high as expected. The entered employment and retention rates showed the continued uncertainty in the job market with employers hiring and retaining only the most critically needed positions. The Wagner-Peyser performance highlights the focus on finding jobs first. However, the youth may have suffered the most as they now must compete with adults for the same entry level jobs. In addition they are being required to show the attainment of some kind of certification prior to obtaining a job. As continuous improvement strategies are implemented each year additional attention will be given to career preparation for youth, job readiness preparation for adults and skills transition training for dislocated workers.

	State Negotiated Goal '10	Actual Performance
WIA ADULTS		
Entered Employment	44.8%	43%
Employment Retention	79%	66%
Average Earnings	\$9000.00	\$8,149.00

	State Negotiated Goal '10	Actual Performance
WIA DISLOCATED WORKERS		
Entered Employment	57.6%	46%
Employment Retention	77%	61%
Average Earnings	\$10,500.00	\$13,685.00

	State Negotiated Goal '10	Actual Performance
WIA YOUTH		
Placement in Employment or Education	58%	24%
Attainment of Degree/Certificate	44%	24%
Literacy/Numeracy Gains	36%	8%

	State Negotiated Goal '10	Actual Performance
WAGNER-PEYSER		
Entered Employment Rate	42.4%	38%
Employment Retention	75%	72%
Average Earnings	\$12,200.0	\$13,350.00