# **Protective Services Industry:**

Needs and Opportunities 2009-2010







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### West Virginia Region 1: Protective Services Industry

# **EXECUTIVE SUMMARY 2010**

Using one-on-one interviews and surveys, focus group discussions, and industry data analysis, Corporation for a Skilled Workforce authored this report highlighting the main opportunities and challenges facing the protective services industry in the Region 1 Workforce Development Area of West Virginia. This report first looks at the current conditions and economic climate within the region; then more narrowly analyzes the employer survey and interview responses, generating a detailed, first-hand description of southeastern West Virginia's protective services industry. The report concludes with key recommendations for improving industry conditions within the region.

#### About the Protective Services Industry

The Protective Services Industry in the region is critical to the region's economy, and is growing. CSW conducted an analysis of occupational data relating to occupations in city and county policing, fire departments, private security firms, and emergency/ambulance services. The data suggests that the protective services industry is relatively stable now and will remain so in the future. Four main occupations—

Security guards, Correctional officers and jailers, Police and sheriff's patrol officers, and Emergency medical technicians and paramedics—are expected to see growth in the next few years. EMTs and paramedics are expected to see more limited growth due to budgeting constraints and a lack of fully qualified workers, while correctional officers are projected to continually increase with the opening of the new FCI McDowell facility.

While the report looks at the occupations as all being part of one industry, in truth there are significant differences between the various subsectors fo the industry. For instance, wages are highly varied, as are educational requirements and work conditions. Of the four growth occupations, only Police and sheriff's patrol officers pay close to the region's median wage, while security guards, EMTs and paramedics pay substantially lower wages. Wages for correctional officers and jailers at the new facility are projected to pay substantially higher.

#### Workforce Challenges and Opportunities

The different subsectors of the industry are each experiencing their own unique challenges. For the correctional institution respondents, the largest concern is over finding workers who meet qualifications such as age, physical health, and background screening requirements. For the emergency medical services, a lack of certified applicants is a key challenge. EMT agencies have a great need for fully certified EMTs, but low program completion numbers make filling this need very difficult and require them to hire low-level EMT-Basics. Fire departments are facing different challenges due to modernized building codes and fire safety regulations that reduce the number of fires, so need to diversify their operations and find employees with new skills. Lastly, police departments face difficulties due to job quality and intense 24/7 staffing commitments, causing training challenges and stress on existing employees.

Nearly all protective services employers that participated in this study face significant challenges in managing day-to-day requirements while also allowing time to train existing workers on important new skills. Increased reliance on technology and computers is one major motivator for the need for additional training, and computer literacy will continue to be increasingly crucial moving forward. Across all subsectors of the industry, a large number of respondents explained that computer skills are a current skill need for potential and existing employees, and that all employees are currently expected to have a basic understanding of computer usage.

Generally, protective services employers reported low to moderate demand for their key occupations, with many projecting slight growth within the next few years. The only exception to this trend is EMTs, who are already in high demand in the emergency response field. Given the very limited training opportunities within the region and the low number of program graduates, this high demand is not surprising. Employers have stepped up to partner with educational institutions to address this critical need, but additional actions need to be taken to ensure the health and vitality of this important industry subsector.

On the other end of the spectrum, when it comes to policing and corrections, the region's educational institutions are graduating many potential employees from criminal justice and corrections programs, so there is a healthy pool of candidates from which to choose. However, the training facilities within and around the region train employees for all parts of the state, so not all program graduates are available for hire within the region. Additionally, degrees and certifications do not necessarily qualify an applicant for employment, especially given the extensive background checks and applicant screening processes for police and correctional facilities; so even these employers may face shortages of well-qualified applicants.

#### **Recommended Actions**

In response to the collected data and employer responses, Section 3 of this report contains several recommended actions for aiding protective service industry growth within the region.

The main recommended actions include:

- Convening industry partnerships to learn more and collaboratively address workforce challenges facing the region's protective service's industry;
- Creating and promoting career pathways within the protective services industry;
- Partnering with local emergency service providers to get more workers trained as EMTs;
- Emphasizing computer skills in training programs;
- Making training programs more flexible and available to incumbent workers;
- Working with the K-12, adult education, and postsecondary education systems to ensure they prepare students with strong foundational skills.

# Introduction & Methodology

In April of 2009, the Region 1 Workforce Investment Board launched a project to take an in depth look at the protective services industry, considered one of the region's most critical industries, along with construction and manufacturing. This industry, whose members are responsible for ensuring the safety and security of our nation, was largely taken for granted and overlooked prior to September 11, 2001. Even now, after the country witnessed first-hand how remarkable and crucial the protective services members can be, most individuals do not understand the amount of hard work, commitment and stamina required to be successful in the protective services arena.

Region 1 embarked on this project in order to gain an understanding of the workforce challenges and opportunities faced by the region's employees and employers. Ultimately the project is intended to help better broker training and other solutions, and to help job seekers identify paths for opportunity and success right here in the 11-county area of southeastern West Virginia. To help it meet these goals, Region 1 contracted with Corporation for a Skilled Workforce (CSW) to conduct an industry sector analysis.

The project began with an in-depth look at the industry, summarized in Section 1, which included reviewing employment trends, projected growth, location quotients, occupational characteristics, regional training programs, and area graduates. Analysis of the data revealed potential gaps between the occupational supply and demand; however, to really get a sense of what was happening in this industry, CSW went directly to the region's employers. Through a combination of focus groups, one-on-one interviews, and surveys, the project connected with protective services employers across the area. Section 2 describes the workforce challenges and opportunities described by protective services employers.

From this collected data, both primary and secondary, a set of recommendations for action were created. These recommended actions will provide a roadmap for moving forward in addressing the collective and individual challenges of the industry. Section 3 contains the recommended actions specific to the Protective Services industry.

#### Acknowledgements

The Region 1 Workforce Investment Board thanks the following employers for their contributions to the research and the report:

Anthony Juvenile Correctional Center
Beckley Fire Department
Beckley Police Department
Bluefield Rescue Squad
Cramer Security and Investigations
Fayette County Sherriff's Office
FCI Beckley
Jan Care Ambulance
McDowell County Sherriff's Office
Mountaineer Investigation & Security
Raleigh County Commission on Aging
Raleigh County Sheriff's Office
Summers County Emergency Services



#### Section 1:

# ABOUT THE PROTECTIVE SERVICES INDUSTRY IN REGION 1

With the highly publicized and anticipated opening of the region's new Mc-Dowell Federal Corrections Institution (FCI McDowell) projected for April of this year, it is not surprising that prisons and correctional institutions are the first things that come to mind when thinking about the protective services industry within Region 1. However, this report uses a much broader definition of the industry, which includes city and county policing, fire departments, private security firms, and emergency/ambulance services. This functional grouping is based on the premise that many of these businesses share employees with similar occupations and/or similar skill sets.

Information on the protective services industry (and various components thereof) is difficult to acquire through industry based labor market information, such as NAICS. This is because a very large portion of protective services employment deals with corrections and policing, both of which are occupational categories only available as part of total local, state, and government employment figures. Since these figures also include public education and government services, it is difficult to gather exact numbers. For the purposes of this report, Region 1 identified a set of occupations that are directly involved in protective services work, and CSW conducted an analysis of those occupations (see Table 1). It is important to note that all protective services firms employ many workers in support positions, such as administrative, janitorial, food service, and maintenance roles. Due to data limitations, however, information involving support positions is not included in the secondary data analysis.

The research team looked at industry occupation trends within the region from 2003 as well as the projected levels in 2013 (see Table 2). For most occupations, employment has been relatively stable and is projected to remain stable. However, these employment projections do not take into account the opening of the new FCI McDowell facility, which is estimated to add 341 jobs, with 206 of those being direct protective services occupations.

Table 1. Key Protective Services Industry Occupations

Correctional officers and jailers

Security guards

Police and sheriff's patrol officers

Emergency medical technicians and paramedics

Police, fire, and ambulance dispatchers

Lifeguards, ski patrol, and other recreational protective service workers

Ambulance drivers and attendants, except emergency medical technicians

Protective service workers, all other

Fire fighters

Detectives and criminal investigators

First-line supervisors/managers of police and detectives

Private detectives and investigators

Probation officers and correctional treatment specialists

First-line supervisors/managers, protective service workers, all other

First-line supervisors/managers of correctional officers

Fish and game wardens

**Crossing guards** 

Animal control workers

**Bailiffs** 

Table 2. Occupational Trends. Source: Economic Modeling Specialists Inc. (EMSI)

Description	2003 Jobs	2008 Jobs	% Change 03-08	2013 Jobs	% Change 08-13	Annual openings 08-13
Security guards	694	796	15%	865	9%	30
Correctional officers and jailers	656	722	10%	779	8%	28
Police and sheriff's patrol officers	563	588	4%	616	5%	21
Emergency medical technicians and paramedics	418	539	29%	581	8%	15
Ambulance drivers and attendants, except emergency medical technicians	141	185	31%	200	8%	5
Police, fire, and ambulance dispatchers	158	173	9%	184	6%	7
Probation officers and correctional treatment specialists	137	145	6%	151	4%	3
Lifeguards, ski patrol, and other recreational protective service workers	123	125	2%	125	0%	9
Fire fighters	66	67	2%	71	6%	3
Detectives and criminal investigators	57	64	12%	74	16%	3
Private detectives and investigators	28	35	25%	40	14%	2
First-line supervisors/managers of police and detectives	34	35	3%	37	6%	1
First-line supervisors/managers, protective service workers, all other	29	32	10%	34	6%	1
Protective service workers, all other	29	31	7%	33	6%	3
Crossing guards	15	13	(13%)	13	0%	0
First-line supervisors/managers of correctional officers	11	12	9%	13	8%	1
Fish and game wardens	12	12	0%	12	0%	0
Animal control workers	12	12	0%	12	0%	0
Bailiffs	10	11	10%	11	0%	0
TOTAL	3,194	3,597	13%	3,849	7%	133

Four occupational categories - Security guards, Correctional officers and jailers, Police and sheriff's patrol officers, and Emergency medical technicians and paramedics — accounted for **74% of all employment** in the industry cluster in 2008. And, as previously noted, these numbers do not reflect the significant increase in correctional officers anticipated with the opening of the new FCI McDowell facility.

Emergency medical technicians and paramedics (EMTs) and Ambulance drivers and attendant, are projected to see growth through 2013. However, it appears the growth rate will not be at the double-digit pace previously experienced from 2003-2008. This tempered growth may be due, in part, to two challenges: first, to budgetary constraints, imposed by the economy, which limit resources needed to meet necessary staffing requirements in order to adequately support the increasing healthcare needs of an aging population; and

secondly, to the challenges employers expressed in struggling to find fully qualified and certified employees.

The importance of the protective services industry – particularly corrections – to the region is demonstrated by the occupational location quotient of the targeted occupations. The occupation category of *Correctional officers and jailers* has a location quotient of 2.2, meaning that, measured as a concentration of total employment (see Table 2), jobs in this occupation are more than twice as concentrated in Region 1 than in the nation as a whole. This will also presumably increase with the opening of the FCI McDowell facility.

Wages in the protective services industry are wildly variable. In 2008 the median wage for all industry jobs in Region 1 was \$14.33/hr. Of the four largest occupations in the industry, *Police and sheriff's patrol officers* was the only occupation that paid close to this wage, while two others –

Security guards and Emergency medical technicians and paramedics – paid substantially lower. Currently, the starting wage for Correctional officers and jailers and Probation Officers is also a bit below the median wage. However, when the new FCI McDowell facility opens, the starting wage for correctional officers will be around \$38,000 per year (approximately \$19/hr) and increase to over \$40,000 after one year and \$43,200 after two years. While these wage differences can be partly explained by the varying amount of training and job preparation required, they also reflect structural differences in the industry.

The disparity is most apparent with EMTs, who appear to have very low wages relative to their skill requirements. However this occupational category includes varying levels of EMT, such as Basic, Intermediate and Full paramedics. Low wages for this occupation appear to be due to shortages of higher skilled EMT-Paramedics (a job that generally pays good wages), thus forcing the regional industry to rely on the lower skilled and lower paid EMT classifications. Poor wages for the EMT-Basic likely contribute to the

entry-level position shortage. See Section 2 for an exploration of the role that education and training programs play in the broader shortage.

For the most part, the **best wages in the industry are reserved for supervisors**, as well as occupations such as *Detectives, Crime Investigators, and Fish and Game Wardens* that require a postsecondary degree.

Even though skills for most jobs in the industry are learned through on-the-job training (OJT in the Education Level column of Table 3), many employers prefer to hire workers with at least some higher education. In particular, the correctional services employers indicated a strong preference for some level of postsecondary degree or certification in the field. This trend tends to be particularly true in a labor market where there are many more applicants than available positions. Employers can afford to be picky. The Educational Attainment Cluster column describes the education level of workers aged 25-44 employed in these occupations nationwide and provides some insight into employer hiring practices.



Table 3. Occupational Wages and Educational Attainment. Source: Economic Modeling Specialists Inc. (EMSI)

Description	2008 Jobs	Median Hourly Wage	Most Significant Source of Skills Attainment	Educational Attainment Cluster
Security guards	796	\$8.37	Short-term OJT	HS/SC
Correctional officers and jailers	722	\$11.84	Moderate-term OJT	HS/SC
Police and sheriff's patrol officers	588	\$15.02	Long-term OJT	SC/C
Emergency medical technicians and paramedics	539	\$8.86	Postsecondary vocational award	SC
Ambulance drivers and attendants, except emergency medical technicians	185	\$7.92	Moderate-term OJT	HS/SC
Police, fire, and ambulance dispatchers	173	\$9.47	Moderate-term OJT	HS/SC
Probation officers and correctional treatment specialists	145	\$11.24	Bachelor's degree	SC/C
Lifeguards, ski patrol, and other recreational protective service workers	125	\$7.86	Short-term OJT	HS/SC/C
Fire fighters	67	\$11.66	Long-term OJT	HS/SC
Detectives and criminal investigators	64	\$18.42	Work experience in a related field	SC/C
Private detectives and investigators	35	\$13.79	Work experience in a related field	SC/C
First-line supervisors/managers of police and detectives	35	\$22.01	Work experience in a related field	SC/C
First-line supervisors/managers, protective service workers, all other	32	\$22.29	Work experience in a related field	HS/SC/C
Protective service workers, all other	31	\$12.09	Short-term OJT	HS/SC/C
Crossing guards	13	\$7.78	Short-term OJT	HS/SC
First-line supervisors/managers of correctional officers	12	\$19.31	Work experience in a related field	HS/SC/C
Fish and game wardens	12	\$15.47	Associate's degree	HS/SC/C
Animal control workers	12	\$8.37	Moderate-term OJT	HS/SC
Bailiffs	11	\$11.04	Moderate-term OJT	HS/SC

HS = High School, SC = Some College, C = College Degree

#### Section 2:

# WORKFORCE CHALLENGES AND OPPORTUNITIES

**The Staffing Divide.** When asked to identify their most significant challenges, the region's protective services industry employers fell into two camps. For the state correctional institutions, the decrease in funding, compounded by the increased inmate population, is the most significant challenge. For the rest, the biggest challenge is in finding appropriately skilled and qualified applicants. Fewer than half (46% of all survey respondents) reported a shortage of applicants; while 69% said that the majority of applicants lack necessary job skills.

For the **federal correctional institutions**, the issue was not so much one of skills as one of qualifications. New hires at these facilities must meet the age requirement (less than 37 years of age) and be able to pass a background investigation, physical examination, and an arduous integrity interview process. For other protective services employers – police departments, fire departments, emergency medical services, and security companies – skill shortages are a challenge.

Within the **emergency medical services** employers, the biggest challenge is finding workers who are certified EMT-Paramedics. As described in Section 1, a shortage of fully certified paramedics means that the industry is relying on lower credentialed workers, such as EMT-Basic or EMT-Intermediate. This shortage is due in large part to the very low number of completions in the region's EMT-Paramedic training program – an average of only 3 annually in 2007 and 2008 (see Table 4). EMT agencies are responding to this challenge in two ways: one, by trying to groom the more easily recruited EMT drivers to become EMTs and



enroll in training; and two, by partnering with area community colleges to expand program offerings.

Facing more recent challenges, **Fire departments** are finding themselves in need of workers with new skills. With modern building codes and better construction methods and materials, the number of fires has decreased. This means fire departments have had to expand their services

Table 4. Projected Supply-Demand Gap Analysis for Emergency Medical Technicians and Paramedics. Source: National Center for Education Statistics

2008 Employment	536
2013 Projected Employment	615
Annual openings, new and replacement 2008-2013	15 annual openings requiring some college, less than a BA
Average Annual Completions 2007-2008	3 graduates at associate degree level
Gap	(12)
Education and Training Providers in the region	Emergency Medical Technology/Technician (Paramedic) from Mountain State University

in order to sustain an adequate number of fire fighters for times when there are fires. This includes participating in more outreach service and community events, as well as providing a much broader variety of emergency services such as first aid, CPR, responding to hazardous materials incidents, and rescue operations. Limited budgets make it difficult to find time to train existing workers in these new skill sets while still maintaining minimum staffing requirements. Rural regions also frequently rely on volunteer fire departments, and they are having significant trouble recruiting and retaining new employees.

Recruitment challenges in **policing** center less on skills, and more so around the perception and reality of job quality. Required 24/7 staffing schedules can make it difficult to attract new employees, making it hard to maintain fully staffed departments, and leading to additional stress on existing workers. Distance, terrain, and sparse population in rural counties introduce additional difficulties. Furthermore, competition across the industry with regard to pay and retirement benefits exacerbates the recruitment and retention issues in the most rural areas of the region. Police departments in larger cities and towns are better able to compete than those in small, rural counties.

Against this backdrop, correctional facilities have something of a "top dog" position, and employers in other industry subsectors often find themselves struggling to compete with wage and benefit packages. To the extent that new correctional facility openings "siphon-off" experienced workers from police departments or other facilities, recruitment challenges are likely to deepen. However, correctional institution work is not for everyone, and some workers will certainly prefer the different environments to be found in policing or other protective services work.

#### Increasing Reliance on Technology

While some employers reported that the "public sector still does everything through hard copy paperwork," they anticipated that the industry would become more

computerized in the next few years. Others are already seeing a significant difference: "We used to write one page reports. Now we enter 20 pages on a computer." Currently computers are used for report drafting and record keeping, but use is expected to grow even more. Many employers surveyed or interviewed, across all industry subsectors, identified computer skills as a current skill need. Nearly every employer identified it as a skill that would be needed in the next 3-5 years or the next 5-10 years.

All employees are expected to have basic computer literacy in order to input reports, but growth in technology use will impact internal training demands as well as expectations of new hires. Currently, most protective services firms handle their information technology in-house, often relying on staff members who have experience or training from previous careers or personal interest. However, as technology becomes even more important it could also create opportunities for entrepreneurs in the region who are able to install and service computer systems as they emerge. Another anticipated demand will be the need to scan and access all of those hardcopy files once they have been moved to a digital platform.

Many employers identified computer skills as a current training need. However, they simultaneously expressed concerns about balancing new and ongoing training efforts against the very full and often rigid schedules of their workers. While demand definitely seems to exist for this kind of training, community colleges and other training providers will need to be flexible in how, when, and where programs are offered to address these scheduling difficulties.

#### Occupations in Demand

Table 5 lists the occupations area employers identified as in-demand or hard-to-fill. In general, the protective services employers are currently reporting low to moderate demand for these occupations. Looking forward, many employers project limited growth through 2011, and slightly

Table 5. Critical and Hard-to-Fill Occupations

Correctional Institutions	Police Departments	Emergency Services	Others
Managers/Supervisors	Managers/Supervisors	Emergency medical technicians and paramedics	Fire fighters
Correctional Treatment Specialists	Police and sheriff's patrol officers		Security guards
Correctional Officers/ Jailers			

Table 6. Average Annual Completions, 2007-2008, Corrections and Criminal Justice Programs Source: National Center for Education Statistics

Institution Name	Description	> 1 year but < 2 years	Associate Degree	Bachelor's Degree
New River Community and Technical College	Corrections	-	14	-
Mountain State University	Criminal Justice/Law Enforcement Administration	-	-	91
Bluefield College	Criminal Justice/Safety Studies	-	-	50
Bluefield State College	Criminal Justice/Safety Studies	-	-	19
Mountain State University	Criminal Justice/Safety Studies	-	9	9
Southern West Virginia Community and Technical College	Criminal Justice/Safety Studies	12	9	
New River Community and Technical College	Criminal Justice/Police Science	-	11	-
TOTAL		12	43	169

stronger growth through, in terms of number of employees they anticipate hiring.

As previously mentioned, notables exception are emergency medical technicians and paramedics, with two agencies each reporting needing as many as 10 new paramedics and having difficulty finding qualified applicants for these positions.

With only one training provider in the region reporting an EMT program to the National Center for Education Statistics in 2008, and with very low graduation numbers from that program (see Table 4), it is not surprising that employers are facing a shortage of qualified applicants for this occupation. To address this challenge, area emergency medical services providers are developing partnerships with community colleges. In 2009 New River Community College partnered with Bluefield Rescue Squad to offer the EMT Intermediate program and has already had 7 graduates pass national certification. New River also partnered with Princeton Rescue Squad to offer EMT Paramedic training and expects 15 graduates per year. These partnerships involve sharing equipment, facilities, and faculty.

On the other end of the spectrum, when it comes to critical occupations in correctional institutions and police departments, area education and training institutions are producing many graduates at a variety of degree/certificate levels (see Table 6). All correctional institution and policing employers interviewed and surveyed felt that there was ample training capacity in the region for preparing new workers and training their incumbent workforce.

However, simply getting a degree or certificate does

not mean one will be able to secure a job in the industry. Pre-employment testing and screening is stringent, training is intense, and not all program graduates will qualify. A typical police department hiring process includes a civil service test, physical agility test, physical, written exam, psychological exam, and a series of interviews. Upon being selected, candidates must then also attend the state police academy.

When reviewing these completion numbers, it is important to note that these institutions serve a broader geographic area than just Region 1, so not all applicants will be available to the region's employers. Many of these programs are applicable to a variety of occupations within the protective services industry. And while typical labor market information sources suggest that many of these occupations require only on-the-job training, the presence of so many credentialed applicants reflect industry hiring practices and preference for credentials.

In our research, correctional institutions were more likely to report that formal education with a degree or certificate was required or very important; while local/county police departments were more likely to say it was only somewhat important. Police departments greatly value previous experience and have found that applicants with previous law enforcement backgrounds are more likely to be successful. In addition to credentials and experience, protective services employers value basic computer skills, communication skills, a good work ethic, and, as one employer stated on the survey, "good ol' common sense."

## **Conclusions & Recommended Actions**

The Protective Services Industry in Region 1 is critical and growing. When it comes to policing and corrections, the region's educational institutions are graduating many potential employees from criminal justice and corrections programs, so there is a healthy pool of candidates to choose from. However, additional non-educational requirements for the jobs of well qualified applicants mean that even these employers can still face shortages of jobs.

In contrast to this relatively healthy picture, and due to demand driven in part by an aging population, the region's emergency medical services are facing a workforce crisis. Employers have stepped up to partner with educational institutions to address this critical need, but additional actions need to be taken to ensure the health and vitality of this important industry subsector.

Nearly all protective services employers that participated in this study face significant challenges in managing day-to-day requirements while also allowing time to train existing workers on important new skills. Increased reliance on technology and computers is one major motivator for the need for additional training as computer literacy becomes increasingly crucial moving forward.

## **Recommended Actions**

The recommended actions below are geared towards a broad stakeholder audience of workforce development, employers, education, government, community-based and economic development actors, each of which may have a role to play in carrying out different recommendations.

- ✓ Convene industry partnership to verify findings, learn more, and collaboratively address workforce challenges facing the region.

  Employers surveyed expressed interest in becoming involved in an industry partnership that would help them identify common workforce challenges (i.e., skill training, recruitment, talent pipeline, talent retention, etc.) and work together on solutions.
- ✓ Investigate opportunities for promoting career ladders and lattices to address challenges with recruitment and the subsequent movement of workers "up the hierarchy"

There are many clearly defined career ladders within the industry, but job seekers are not necessarily aware of those opportunities. Also, given that there are concerns about some subsectors drawing off experienced workers from lower paying or less desirable subsectors, there may be opportunities for various sub-industries to work together to create career lattices. These provide structured and cooperative pathways for transitioning workers from one sub-industry to another, while finding creative ways to share the costs and challenges of recruitment across the employers in the lattice, instead of having the lowest employers in the rung shouldering all the burdens.

- ✓ Partner with local emergency services providers to get more workers into the EMT pipeline identify challenges and potential solutions.

  Initial steps have already been taken to establish and support additional EMT-Paramedic training programs across the region, specifically through public-private partnerships of community colleges and regional employers. Opportunities for replication and expansion should also be explored, particularly within the context of an industry sector partnership model.
- ✓ Ensure all protective services training programs include adequate emphasis on computer skills.
  As computer skills become ever more important, it will be crucial that all training programs

emphasize solid foundational computer skills.

✓ Support additional training programs, such as "Credit when credit is due," to help community members learn how to best prepare for opportunities in this industry.

The background investigation, which all protective services workers must pass, includes having a satisfactory credit rating. If individuals have bills that are delinquent—including past due medical bills—they must make written arrangements with creditors to pay off overdue balances in order to be considered for employment. Many individuals do not know where to turn, and educating them on the steps to take will improve their chances for employment in this and other industries.

- ✓ Provide flexible training offerings for incumbent workers such as e-learning, worksite programs, etc.
  - Since many of these employers are not doing much new hiring, incumbent worker training needs are, in many cases, much more critical than new hire skills or availability. Employers commonly mentioned time away from work as a major barrier to providing training for their existing staff. Creative thinking is required by both education and training providers and employers on ways to address this problem.
- ✓ Work with the K-12, adult education, and postsecondary education systems to ensure they prepare students with strong foundational skills.

In our global economy, job skill requirements are changing at an ever increasing rate. Workers need to gain new knowledge and learn new skills throughout their career. This need for life-long learning makes strong skills in math, reading, problem solving, and critical thinking ever more important as the foundation for all future learning. Students and workers must "learn how to learn".