

1994

# Analysis of Milwaukee County JTPA Title IIA Participants: 1988-1994

John Pawasarat

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**Analysis of Milwaukee County JTPA Title IIA Participants:**

**1988 - 1994**

by

**John Pawasarat  
Employment and Training Institute  
University of Wisconsin-Milwaukee**

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## **Executive Summary**

The University of Wisconsin-Milwaukee Employment and Training Institute has worked with the Private Industry Council of Milwaukee County to prepare analysis of JTPA Title IIA participant outcomes over time. This report analyzes data on all JTPA Title IIA participants in Milwaukee County for a seven-year period and employee wage records retrieved from the Department of Industry, Labor and Human Relations (DILHR) from First Quarter 1988 through Second Quarter 1994 for all JTPA participants. Findings are summarized below.

1. The Private Industry Council of Milwaukee County has served increasingly difficult populations in the Title IIA JTPA programs.
  - Long-term AFDC recipients (four or more years on aid) have increased from 16 percent in Calendar Year 1988 to 25 percent in Calendar Year 1994.
  - High school dropouts jumped from a 30 percent share in 1991-1993 to 37 percent in 1994.
  - Single parents rose from 25 percent in 1988 to 37 percent in 1990, 1991 and 1993, to 42 percent in 1994.
  - Less than 50 percent of JTPA participants showed any earnings in the four quarters prior to JTPA enrollment.
2. Despite an increasing share of hard-to-serve individuals, full-time employment in the quarter after termination reached an all-time high of 44 percent in Calendar 1993 and well above the low of 30 percent in 1991. Calendar Year 1993 positive termination rates and full-time employment rates increased significantly over 1991 and 1992 downturns.
3. On-the-job training (OJT) remained the best performer overall and across years. OJT participants consistently posted the best full-time employment rates and entered employment rates measured one quarter after termination. Participants in the basic skills component are showing lower earnings compared to other program components and to earlier program years.

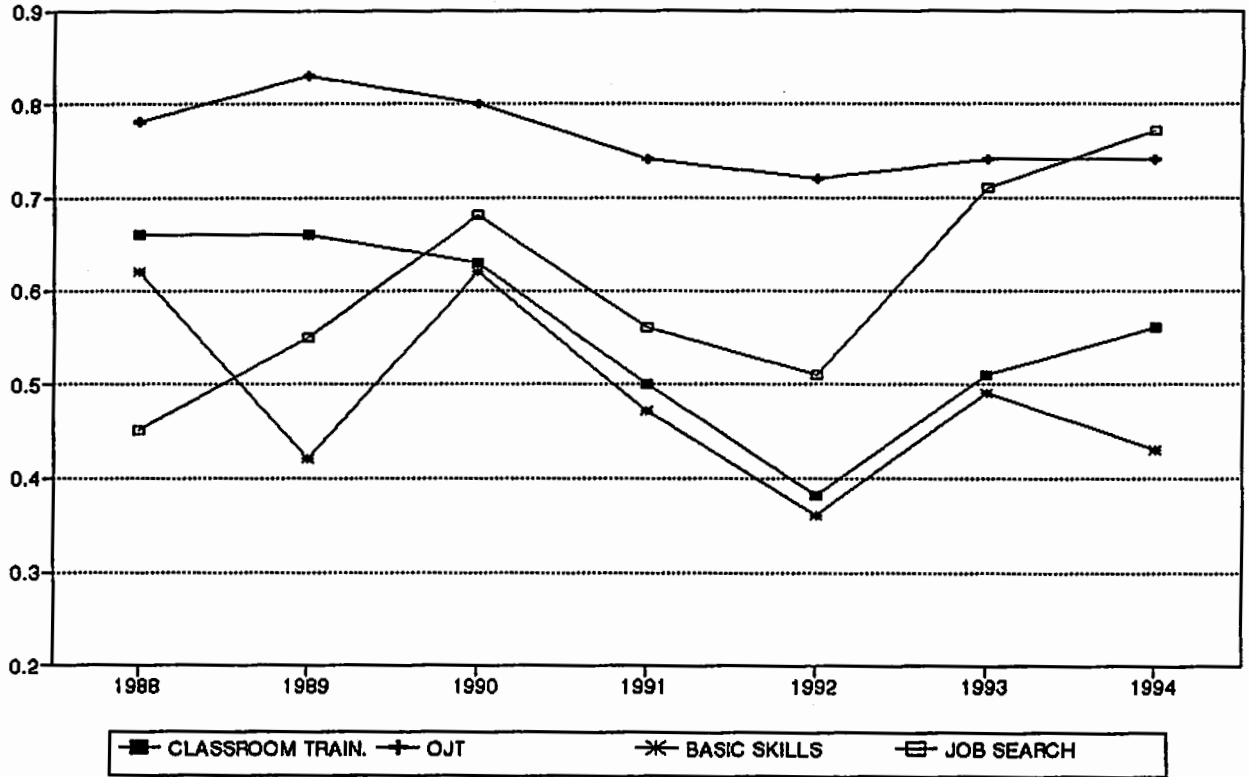
Occupational classroom training remained a significant part of the JTPA program mix throughout the seven years analyzed and was an effective intervention in 1993. The use of job search increased significantly and consistently across time from one percent in 1988 to 52 percent in 1994. The effectiveness of this component has also increased as measured by positive termination rates, entered employment and full-time employment rates.
4. The quality of employment was examined for the first quarter after termination by the SIC (Standard Industrial Classification) code of employers listed in DILHR wage files.

- The best first quarter job sites for full-time employment (over 75 percent) were in construction, durable manufacturing, wholesale trade and FIRE (finance, insurance and real estate), where average wages for full-time status were all above \$3,000 per quarter. These sectors accounted for 23 percent of all jobs and 33 percent of full-time employment.
  - The second best sectors paying higher average full-time wages but with lower full-time employment rates included social services, health and non-durable manufacturing, which had full-time employment rates of 59 to 63 percent and average full-time wages above \$3,000 per quarter. These sectors accounted for 27 percent of all jobs and 29 percent of full-time employment.
  - The remainder of first quarter employment experiences were concentrated in services, retail and temporary services, which had the lowest full-time employment rates (45 percent, 35 percent, and 23 percent, respectively) and the lowest average wages for full-time work. These three areas made up 39 percent of all jobs but only 25 percent of full-time employment.
5. Clients with negative terminations were more likely to be working in the poorest industrial placement sectors -- temp agencies, retail trade and services. Clients with negative terminations were also much less likely to show employment in the better paying industrial sectors of durable manufacturing, wholesale trade, FIRE and construction.

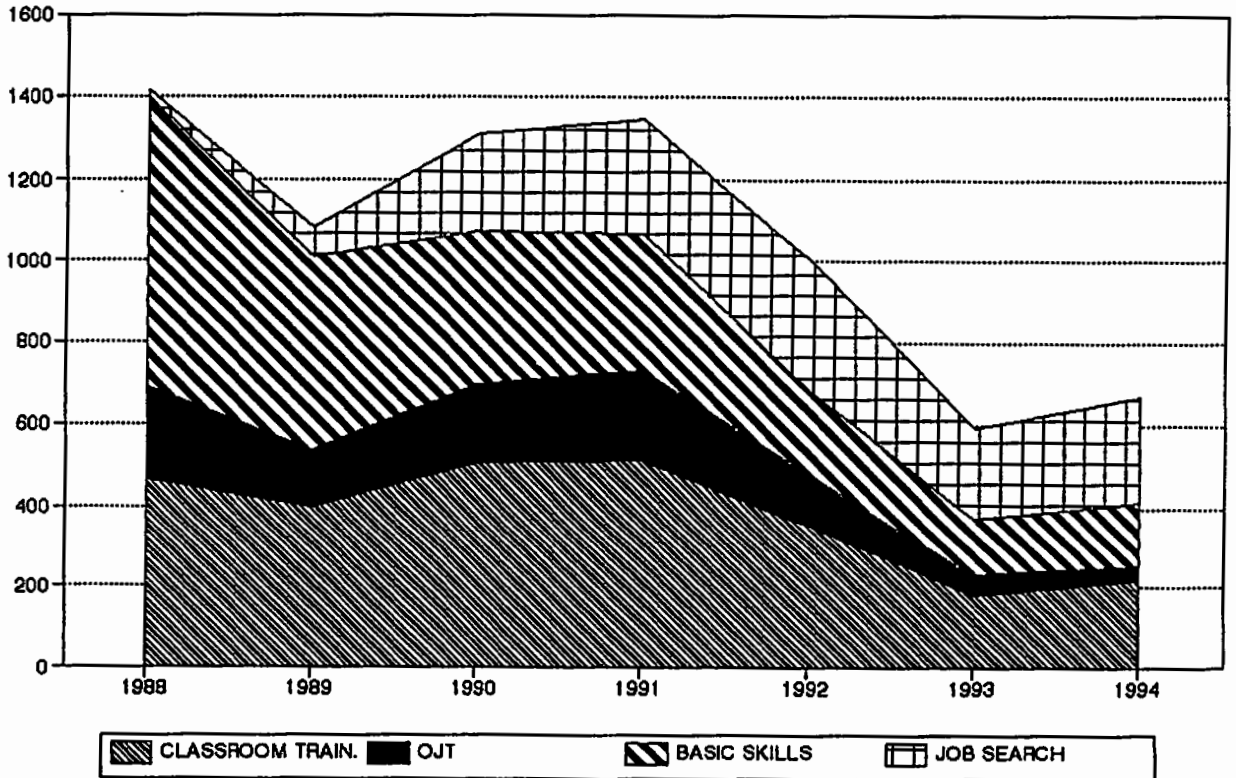
### **Data Sources**

Two data sources were used by the Employment and Training Institute to prepare this analysis. Existing WIMS files were retrieved from DILHR for all JTPA participants in Milwaukee County for the time period from January 1988 through September 1994. These records were used to construct a longitudinal database which provided an historical picture of JTPA participation by component and title. The DILHR employee wage reporting system was used to construct an historical wage record detailing quarterly earnings for the period, January 1988 through June 1994. This computer match by social security number provided detailed employment information regarding each worker's type of industry, location of employment, quarterly wages and duration of employment. As protections for confidentiality of individuals and employers, all records were stripped of personal identifiers. The advantage of using this file is that 100 percent of all reported earnings over time can be matched to obtain pre- and post-program data without have to contact clients, thereby eliminating problems of non-response and accuracy of reported wages currently provided via telephone surveys. The limitation of this file is that it does not report earnings for the self-employed population or for persons working outside the State of Wisconsin.

PARTICIPATION IN PROGRAM COMPONENTS  
POSITIVE TERMINATION RATE BY COMPONENT



PARTICIPATION IN PROGRAM COMPONENTS  
NUMBER IN ANY COMPONENT (DUPLICATION)





## **I. Program Mix and Outcomes 1988 - 1994**

Throughout the years studied, program emphasis has shifted away from basic skills to an increasing use of job search and the combination of two or more program components. Heavy emphasis was placed on basic skills in Calendar Years 1988 and 1989 when half the participants were enrolled in these activities. However, the overall effectiveness of basic skills has declined over time as measured by overall employment and full-time employment in the first quarter after termination. Classroom training was the second most popular activity with well over one-third enrolled, while job search was seldom used with 1 percent of component activities in 1988 and increasing to 8 percent in 1989. In 1988 and 1989 few people were enrolled in more than one component, with only 4 percent in more than one component in 1988 and 10 percent in 1989. In subsequent years enrollment in two or more components expanded with the most common combination using job search with classroom training, OJT or basic skills program components.

Job search increased as a complementary component beginning in 1990 making up one-fifth of all program component assignments. By 1994 job search made up 52 percent of all component activity and has become an increasingly effective component as its use has expanded.

Occupational classroom training has remained a significant part of the program mix throughout the seven years analyzed. Classroom training remains an effective intervention despite poor performance in Calendar Years 1991 and 1992. On-the-job training also remained a strong program component, increasing in effectiveness over time but declining somewhat in use in recent years.

The analysis of program components did not include the "other" category which was heavily used in Calendar Years 1988, 1989 and 1994. This category was commonly listed to indicate the use of supportive services but could also indicate some other SDA-defined activity. In this analysis, work experience was not directly addressed because the number served in this component has always been very low and over time has decreased even further.

The following tables and graphs present the shifts in program emphasis over time both in numbers served and in percentages of overall program activity. Enrollment and outcomes were tracked by year for each of the primary program components, using quarterly wages from the DILHR employee wage file to show the presence of any earnings and of full-time equivalent level earnings for the first quarter after termination.

Comparison of three measures for client outcomes (positive termination rates, any earnings, and full-time employment) provides an excellent argument for the use of the DILHR employee wage file as a program management tool. Positive termination rates showed very different patterns from the wage file measures in all but the OJT component where they matched the measure of "any earnings" in a quarter. For other program components, the positive termination rate was in the general direction of wage file measures but with notable variations by quarter. The combination of full-time employment and "any earnings" in a quarter provides a much more reliable measure of program impact because it is not susceptible to errors resulting

from incomplete information on termination status and because it provides a complete picture of actual earnings.

Program component outcomes were also tracked showing four quarters prior to enrollment and up to eight quarters after termination from the program for both positive and negative terminations for each calendar year of termination using the measure of "any earnings" in a quarter from the wage file. Generally, positive terminations showed a tight pattern of post-program employment throughout the eight quarters with a 60-70 percent employment rate in the second year after termination. Positive terminations also showed a predictable decline in percent employed in the first three quarters after termination, likely attributable in large part to a regression toward the mean.

Negative terminations on the other hand showed a gradual increase in percent employed both across quarters and years as the population approximates employment tendencies similar to those in their four quarters prior to enrollment. OJT rates were clearly well above other components in both pre- and post-program measures and came closest to the positive termination rates of all components, while the patterns for other components were more tightly grouped with more variation over quarters and years measured. Employment rates were highest for negative terminations in Calendar Years 1989 and 1992 when post-program employment rates were consistently in the 40 percent to 50 percent range.

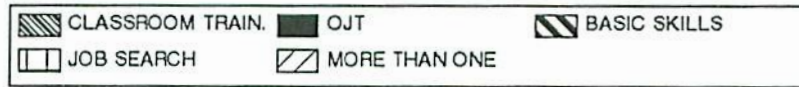
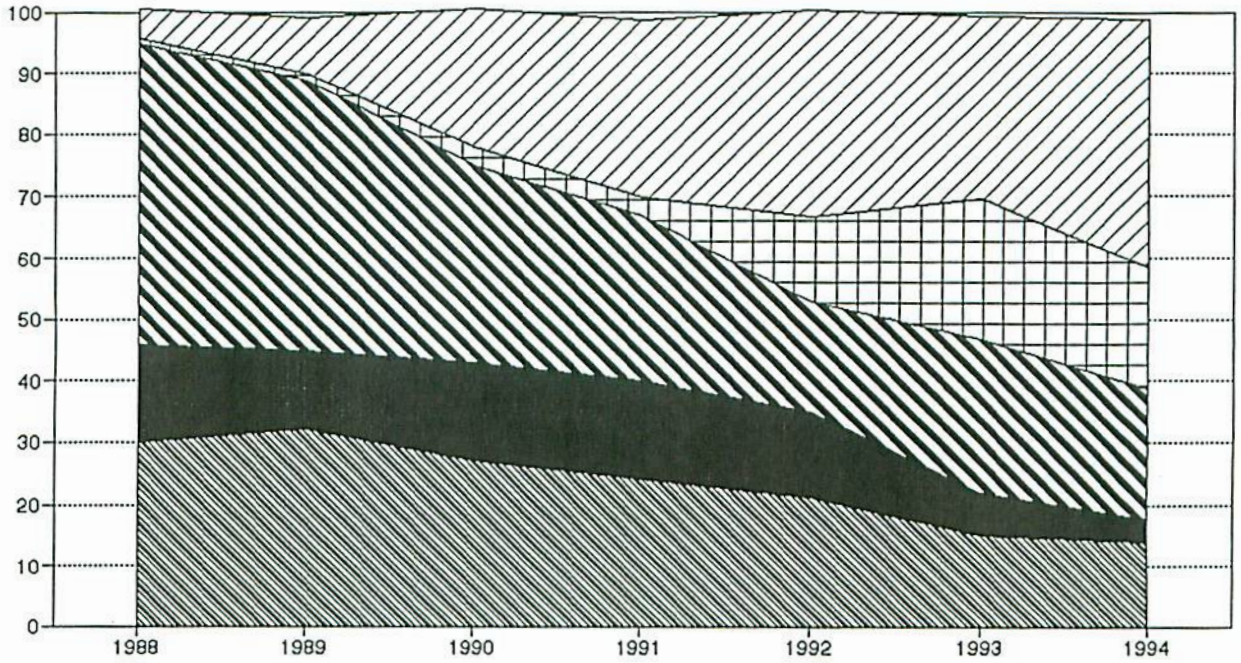
### **Job Search**

The use of job search increased significantly and consistently across time from 1 percent in 1988 to 52 percent in 1994. The effectiveness of this component has also increased as measured by positive termination rates, entered employment and full-time employment rates. By 1994 (January - September) job search participants posted a 77 percent positive termination rate overall. Entered employment rates one quarter after termination continued to improve steadily reaching 80 percent in 1993. Full-time employment levels have also improved with 56 percent of 1993 job search participants in full-time employment.

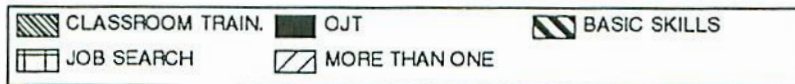
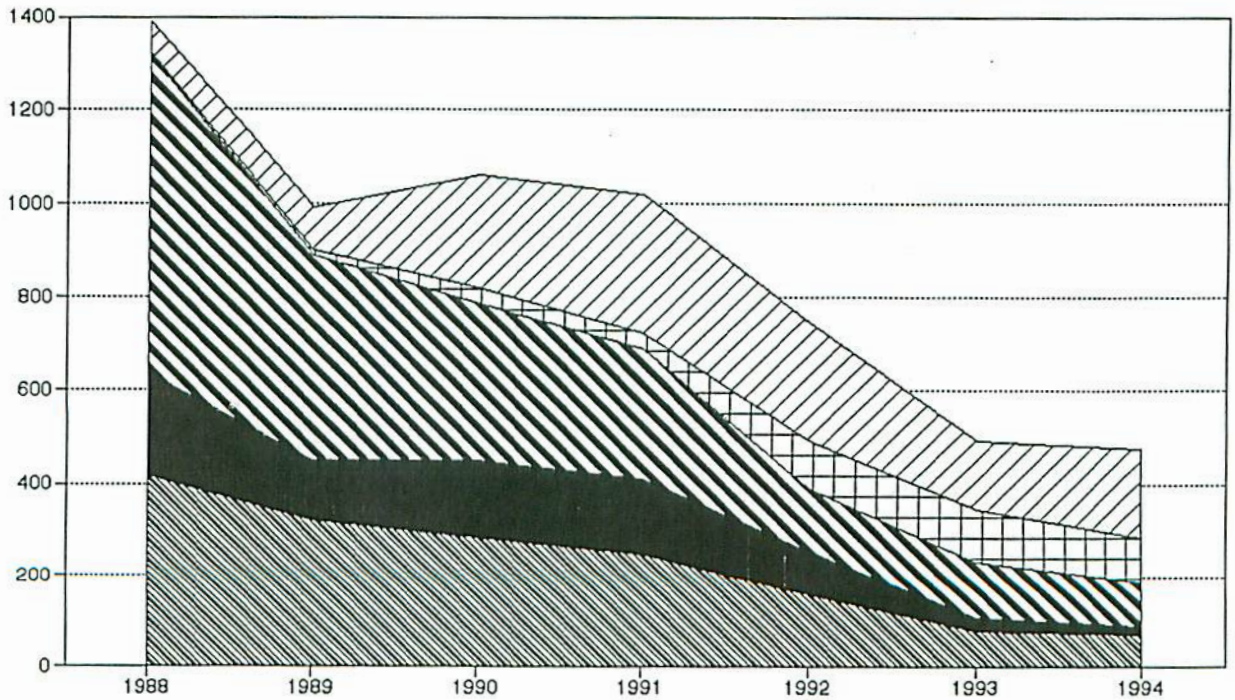
### **On-the-Job Training**

Although declining steadily in usage since 1991, on-the-job training (OJT) remained the best performer overall and across years. OJT participants consistently posted the best full-time employment rates and entered employment rates measured one quarter after termination. Positive termination rates were also the best for this component.

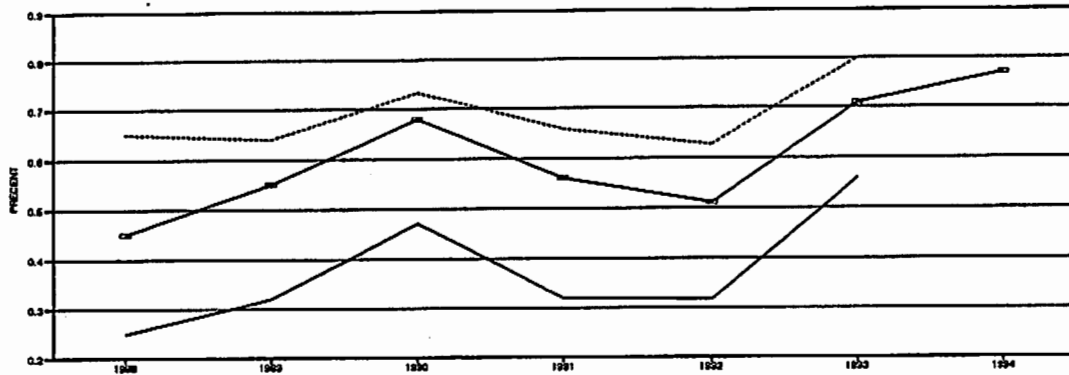
PARTICIPATION IN PROGRAM COMPONENTS  
PERCENT IN COMPONENTS (NO DUPLICATION)



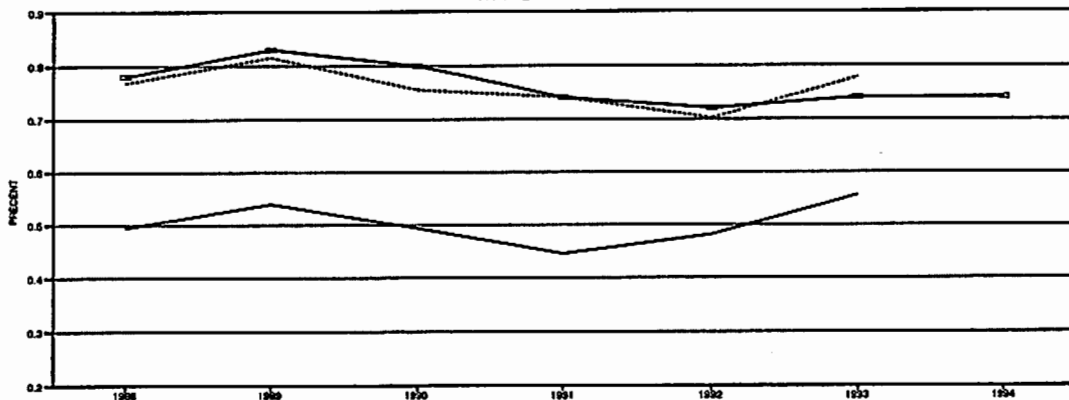
PARTICIPATION IN PROGRAM COMPONENTS  
NUMBER IN COMPONENTS (NO DUPLICATION)



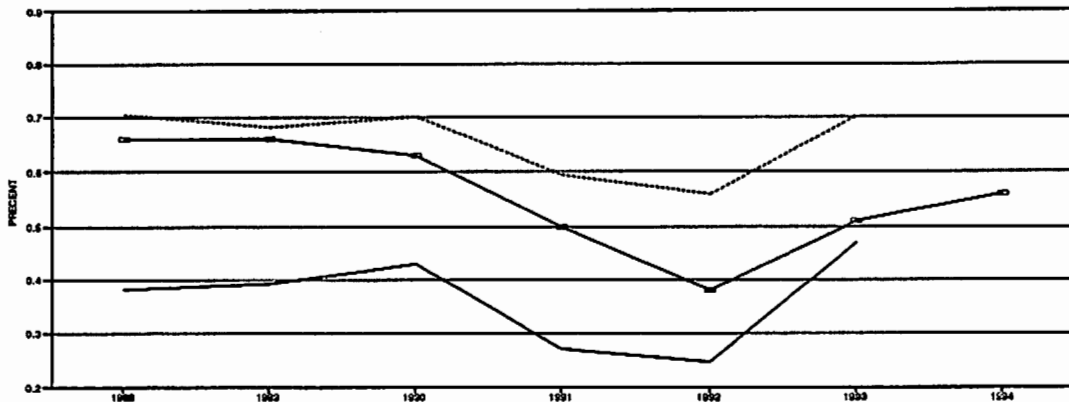
PROGRAM COMPONENT OUTCOMES BY YEAR  
JOB SEARCH



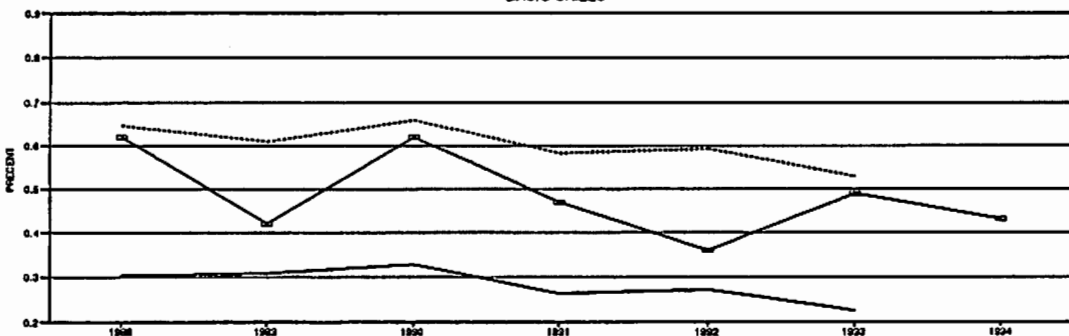
ON THE JOB TRAINING



OCCUPATIONAL CLASSROOM TRAINING



BASIC SKILLS



TERMINATION RATE
ANY EARNING IN QTR1
FULLTIME QTR1

## **Classroom Training**

Classroom training has remained a major component for Title IIA participants with between one-third and one-half of all component activity over time. It has not been a consistent performer, however, and in Calendar Years 1991 and 1992 rates fell to near record lows. Positive termination rates and post-program outcomes confirmed the precipitous decline during these years. Positive termination rates for 1993 and 1994 showed marked improvement with post-program full-time employment at 47 percent in 1993 and entered employment at 70 percent in the quarter following termination, rates as good or better than in any previous year.

## **Basic Skills**

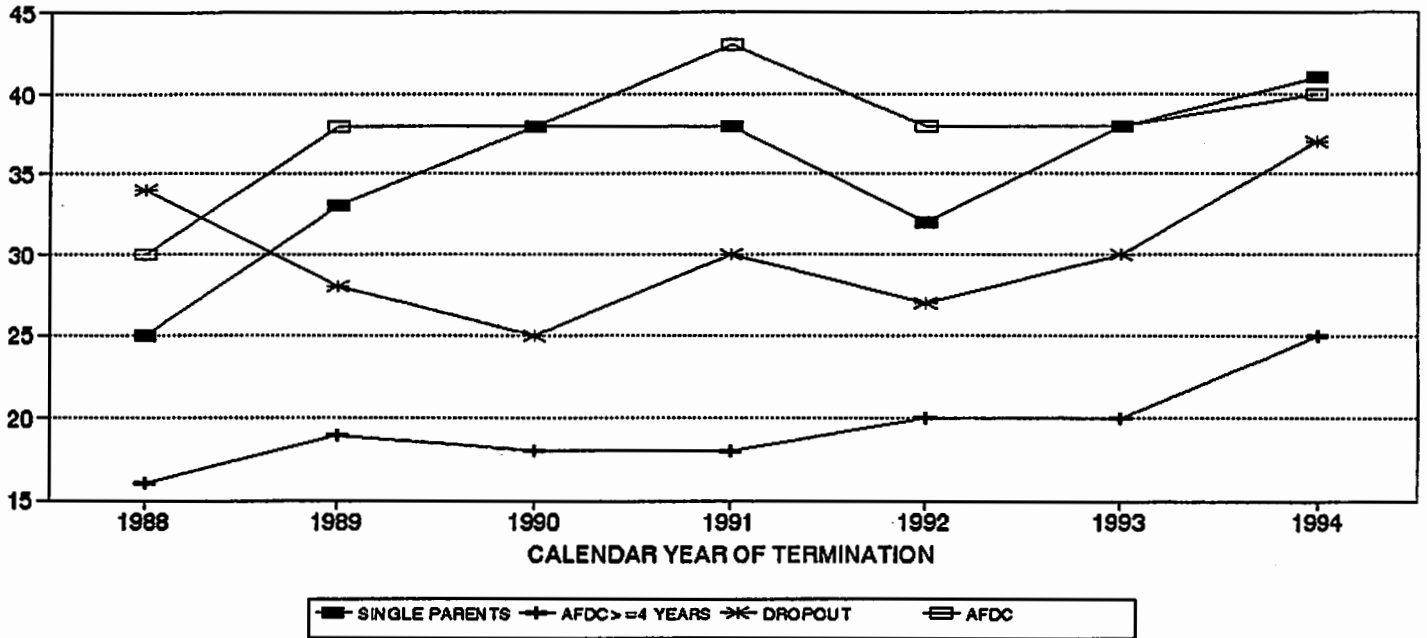
Participation in basic skills remained strong throughout 1994 with 34 percent of all program component activity. Positive termination rates showed little consistency over time with dramatic changes in each year. Post-program measures using wage file data did not reflect inconsistent positive termination rates but instead showed a gradual decline in performance over time. Both entered employment and full-time employment measured one quarter after termination showed an all-time low for 1993 participants of 23 percent with full-time employment and 53 percent with any earnings the first quarter after termination.

## II. Hard-to-Serve Make Up an Increasing Share of IIA Population

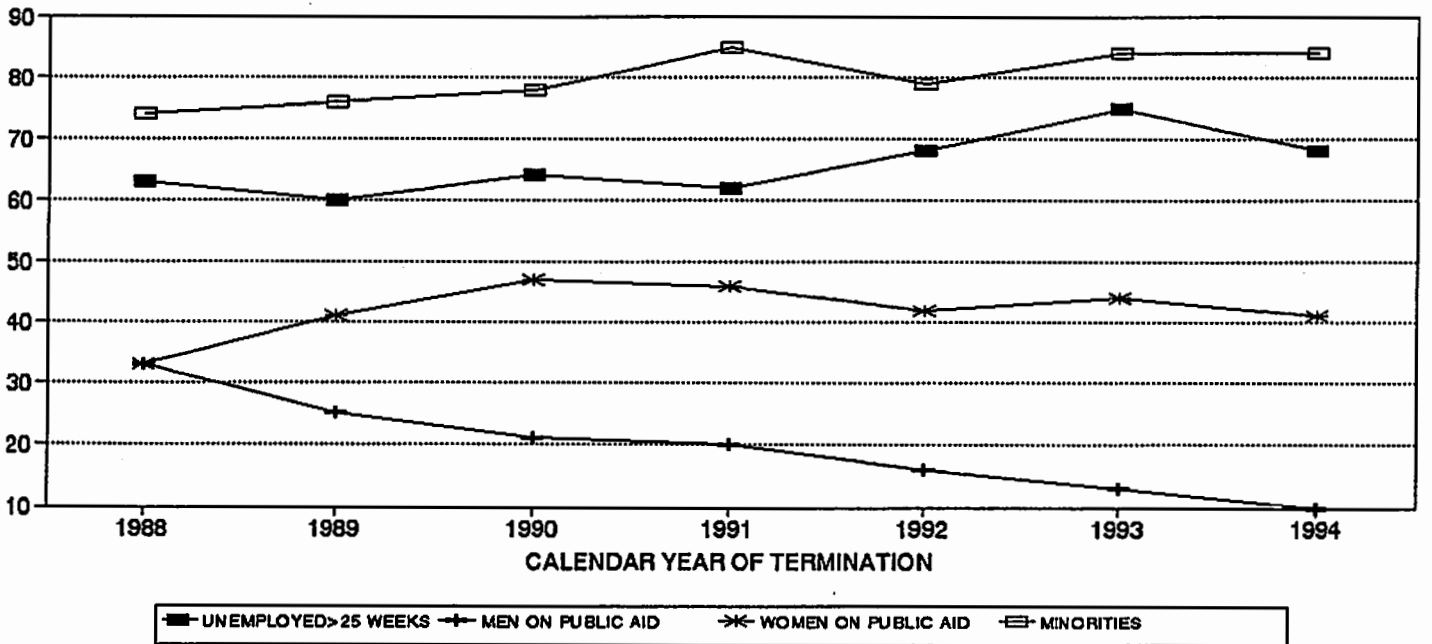
The performance of difficult to serve populations was examined for each program year and compared positive termination rates with wage data obtained from the DILHR files. Positive termination rates were charted for Calendar Years 1988 to 1994 while first quarter wage follow-up was only possible for Calendar Years 1988 to 1993. Positive termination rates and full-time employment rates for single parents, AFDC and long-term AFDC populations were similar for each calendar year as might be expected given the significant overlap of these sub-groupings. However, the differences between the total AFDC population and long-term recipients were only apparent in Calendar Year 1991 instead of the consistent difference which was anticipated. The performance of high school dropouts was well below that of other subgroups in Calendar Years 1988, 1989, 1990 and 1993, using the wage file, while the positive termination rates were considerably different for most years. This suggests that some caution should be used when examining trends using positive termination rates only.

- Long-term AFDC recipients (four or more years on aid) have increased from 16 percent in Calendar Year 1988, 20 percent in Calendar Year 1993, to 25 percent in Calendar Year 1994.
- High school dropouts jumped from a 30 percent share in 1991-1993 to 37 percent in 1994.
- Single parents rose from 25 percent in 1988 to 37 percent in 1990, 1991 and 1993, to 42 percent in 1994.
- Calendar Year 1993 positive termination rates and full-time employment rates increased significantly over 1991 and 1992 downturns. Despite an increasing share of hard-to-serve individuals, full-time employment in the quarter after termination reached an all-time high of 44 percent in Calendar Year 1993 and well above an all-time low of 30 percent in 1991.
- A comparison of termination status and post-program employment data derived from the wage file showed that the measures of entered employment and full-time employment rates may be much more reliable predictors of program outcome than positive termination rates for hard-to-serve groups as well as for the total population.
- Participants exhibited marginal rates of labor force attachment prior to enrollment in JTPA with less than 20 percent employed at full-time equivalent wages 1, 2, 3 and 4 quarters prior to enrollment, and with less than 50 percent of participants showing any earnings in the four quarters prior to JTPA enrollment. Because enrollment is conditional upon employment status, wages and employment rates were lowest in the quarter of the JTPA enrollment. In most cases a gradual decline in aggregate wages and full-time employment rates had been in evidence the preceding quarters.

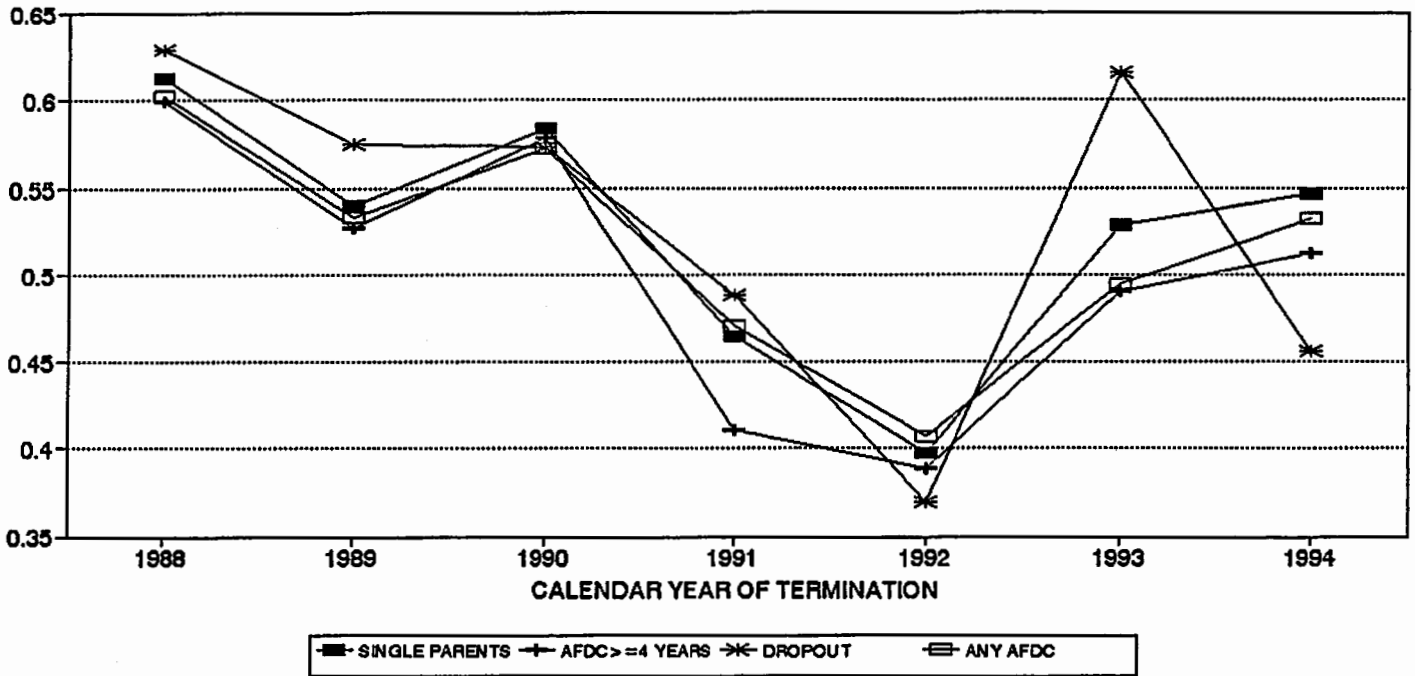
MILWAUKEE COUNTY PIC TRENDS 1988-1994  
HARD-TO-SERVE AS A PERCENT OF TOTAL



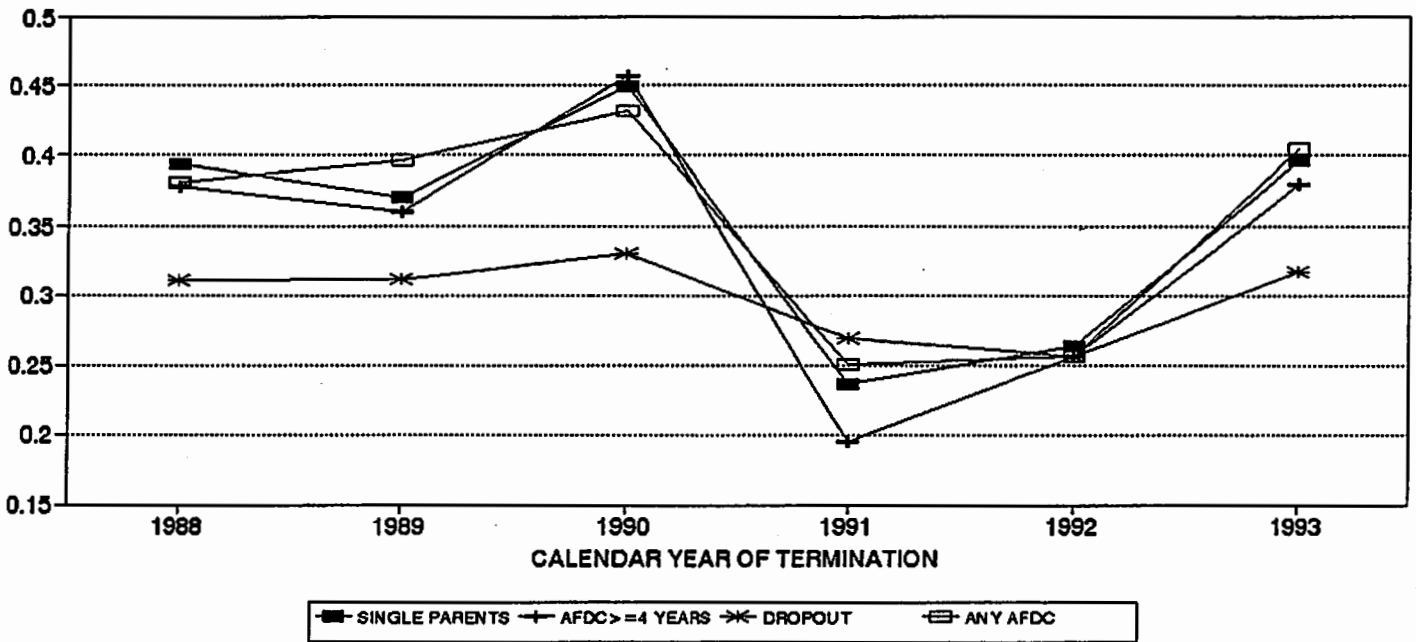
MILWAUKEE COUNTY PIC TRENDS 1988-1994  
HARD-TO-SERVE AS A PERCENT OF TOTAL



TERMINATION RATES FOR HARD-TO-SERVE

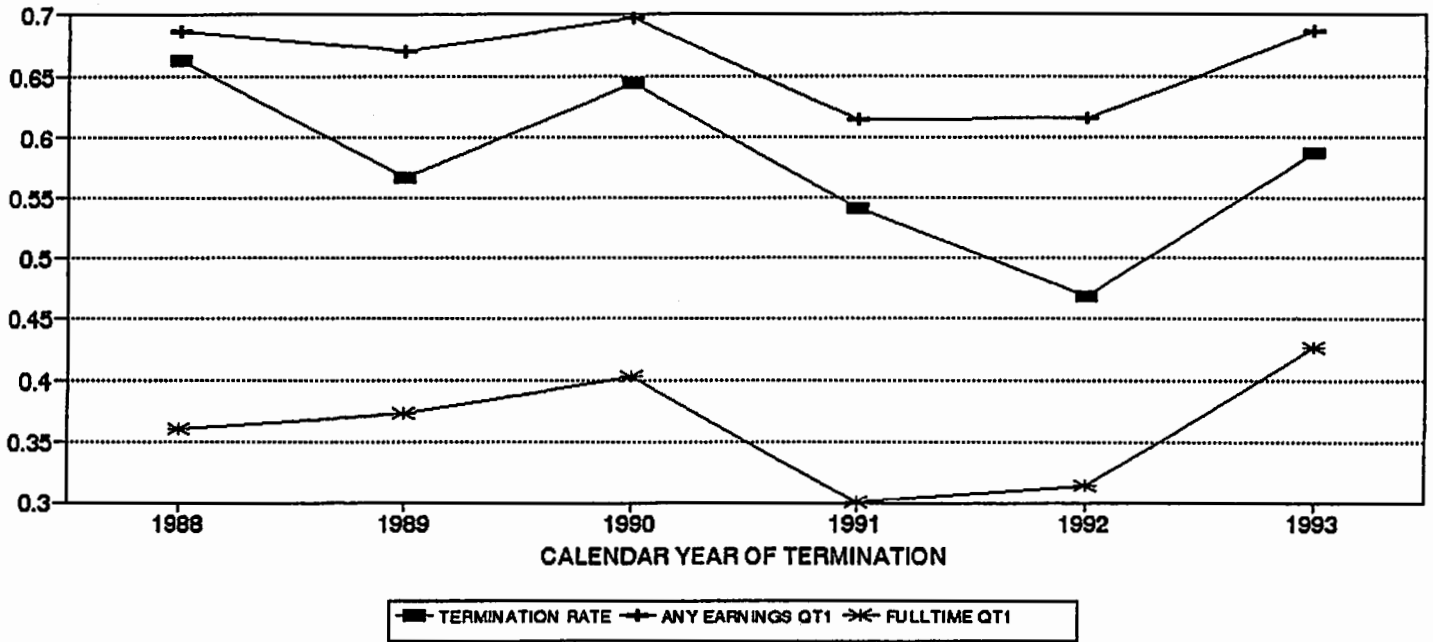


%EMPLOYED FULLTIME FOR HARD-TO-SERVE  
FIRST QUARTER AFTER TERMINATION

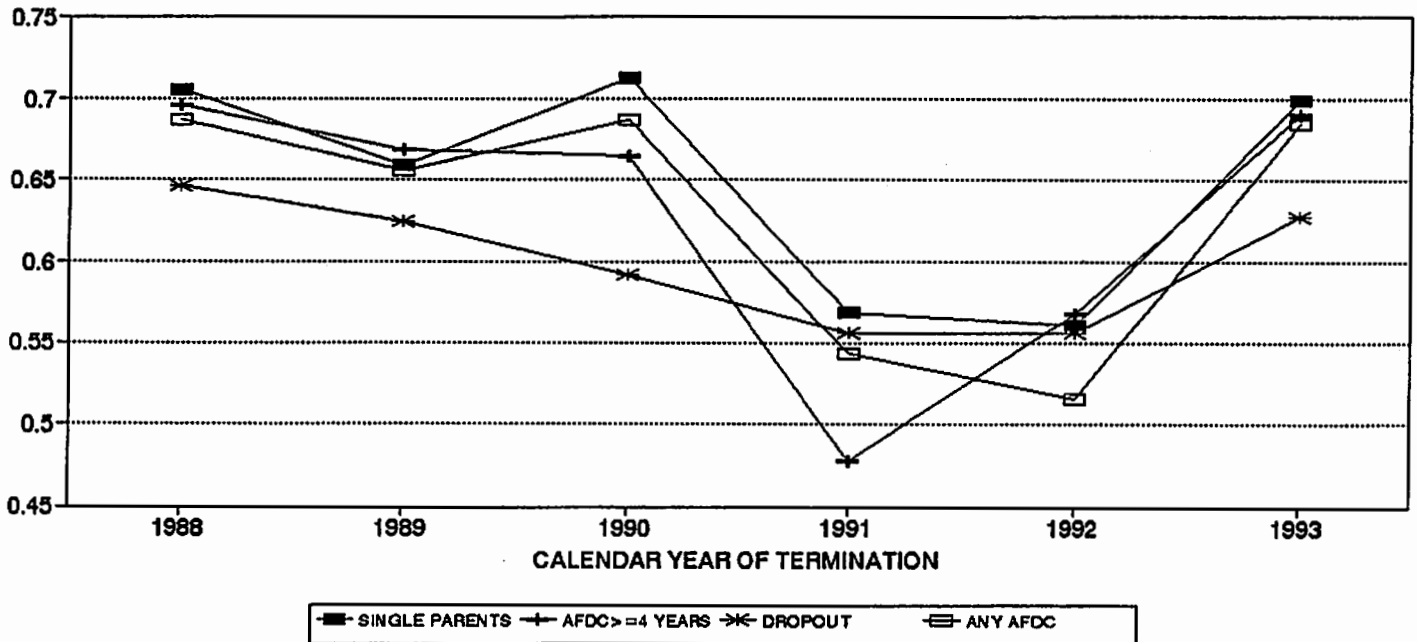




**EMPLOYMENT STATUS FOR ALL PARTICIPANTS  
FIRST QUARTER AFTER TERMINATION**



**%EMPLOYED AT ANYTIME FOR HARD-TO-SERVE  
FIRST QUARTER AFTER TERMINATION**



### **III. Post-Program Employment Variations by Industrial Sector**

The quality of employment was examined for the first quarter after termination by the SIC (Standard Industrial Classification) code of employers listed in DILHR wage files. The analysis calculated average wages, full/part-time employment status and duration of employment at full-time status.

#### **Employment by Industrial Sector**

- The best first quarter job sites for full-time employment (over 75 percent) were in construction, durable manufacturing, wholesale trade and FIRE (finance, insurance and real estate), where average wages for full-time status were all above \$3,000 per quarter. These sectors accounted for 23 percent of all jobs and 33 percent of full-time employment.
- The second best sectors paying higher average full-time wages but with lower full-time employment rates included social services, health and non-durable manufacturing, which had full-time employment rates of 59 to 63 percent and average full-time wages above \$3,000 per quarter. These sectors accounted for 27 percent of all jobs and 29 percent of full-time employment.
- The remainder of first quarter employment experiences were concentrated in services, retail and temporary services, which had the lowest full-time employment rates (45 percent, 35 percent, and 23 percent, respectively) and the lowest average wages for full-time work. These three areas made up 39 percent of all jobs but only 25 percent of full-time employment.

#### **Initial Employment Status by Termination Status**

- As would be expected, clients with negative terminations were much more likely to be unemployed (59 percent unemployed) one quarter after termination than were clients with positive terminations (20 percent unemployed). Clients with negative terminations were more likely to be working in the poorest industrial placement sectors -- temp agencies, retail trade and services. Clients with negative terminations were also much less likely to show employment in the better paying industrial sectors of durable manufacturing, wholesale trade, FIRE and construction.
- Clients with negative terminations made up 27 percent of those employed in the first quarter after termination yet comprised 54 percent of all temp agency workers and only 16 percent of durable manufacturing workers. Clients with positive terminations on the other hand had well over 80 percent of the better jobs in durable manufacturing, wholesale trade, construction and FIRE sectors.

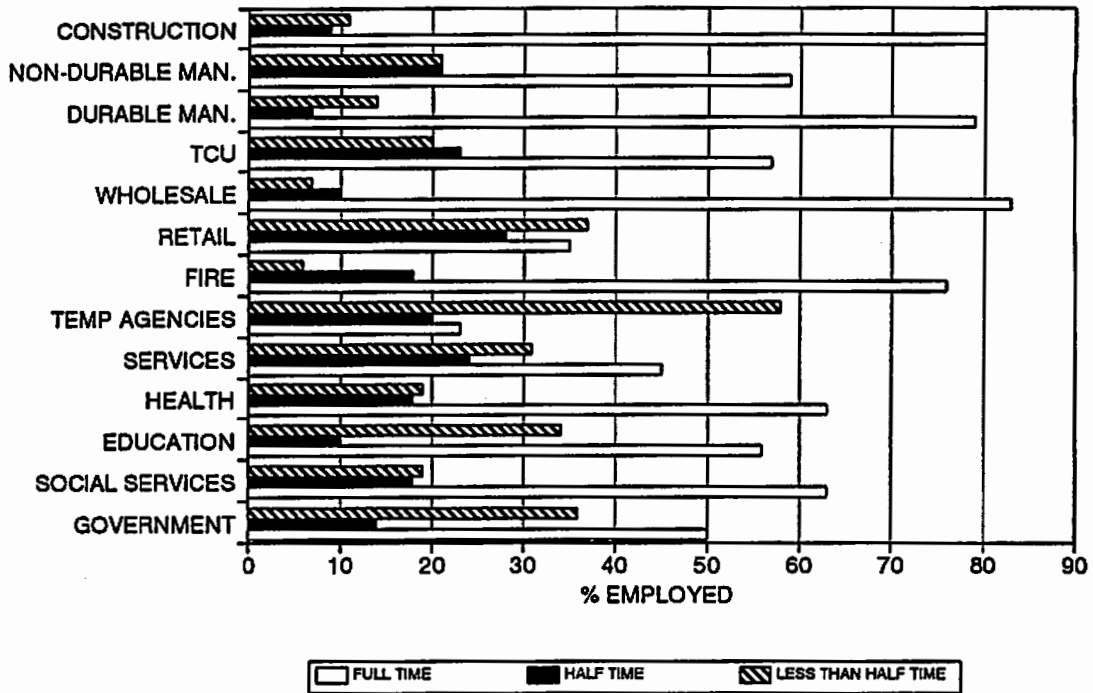
TERMINATION STATUS, TYPE OF EMPLOYMENT AND AVERAGE WAGE  
 FIRST QUARTER AFTER TERMINATION BY INDUSTRY OF EMPLOYER  
 EMPLOYEE WAGE FILE COMPUTER MATCH

PERCENT ROW	EMPLOYMENT STATUS					N=	ALL
	NEGATIVE TERM.	POSITIVE TERM.	LESS THAN HALF TIME	HALF TIME	FULL TIME		
NOT EMPLOYED	74%	26%	0%	0%	0%	1141	100
GOVERNMENT	42	58	38	14	50	50	100
SOCIAL SERVICES	16	84	19	18	63	233	100
EDUCATION	20	80	34	10	58	70	100
HEALTH SERVICES	26	74	19	18	63	227	100
TEMP AGENCIES	27	73	31	24	45	286	100
FIRE	54	46	58	20	23	274	100
RETAIL	8	92	6	18	78	109	100
WHOLESALE	33	67	37	28	35	270	100
TCU	18	82	7	10	83	82	100
DURABLE MAN.	35	65	20	23	57	81	100
NON-DURABLE MAN.	16	84	14	7	79	209	100
CONSTRUCTION	27	73	21	21	59	128	100
AG,MINING,LANDSCAPE	11	89	11	9	80	81	100
ALL	42	58	50	8	42	12	100
ALL	44	56	18	12	35	3251	100

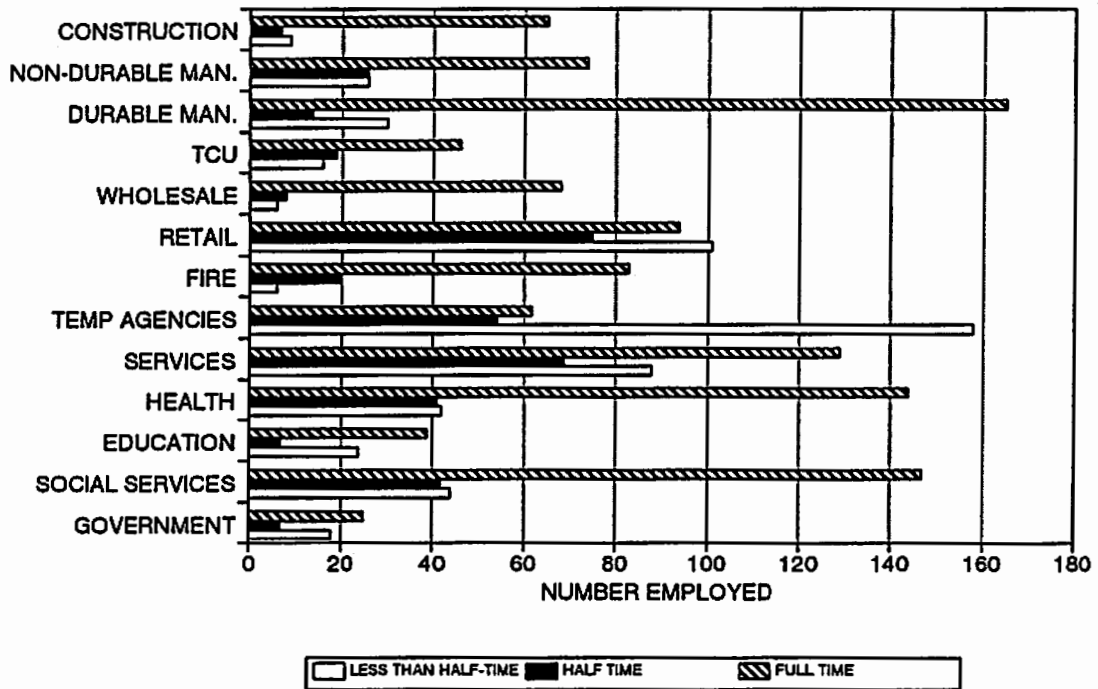
AVG. WAGE 1ST QT.	EMPLOYMENT STATUS					N=	ALL
	NEGATIVE TERM.	POSITIVE TERM.	LESS THAN HALF TIME	HALF TIME	FULL TIME		
NOT EMPLOYED	0	0	0	0	0	1141	0
GOVERNMENT	\$1,832	\$2,147	\$440	\$1,385	\$3,294	50	\$2,015
SOCIAL SERVICES	\$1,328	\$2,636	\$502	\$1,415	\$3,294	233	\$2,428
EDUCATION	\$1,221	\$2,752	\$497	\$1,462	\$3,822	70	\$2,446
HEALTH SERVICES	\$1,813	\$2,575	\$555	\$1,498	\$3,159	227	\$2,377
TEMP AGENCIES	\$1,154	\$2,078	\$553	\$1,467	\$2,890	286	\$1,828
FIRE	\$847	\$1,367	\$339	\$1,475	\$2,661	274	\$1,088
RETAIL	\$2,603	\$2,709	\$673	\$1,551	\$3,124	109	\$2,701
WHOLESALE	\$1,215	\$1,708	\$458	\$1,434	\$2,802	270	\$1,544
TCU	\$2,363	\$3,262	\$315	\$1,415	\$3,541	82	\$3,098
DURABLE MAN.	\$1,341	\$2,630	\$480	\$1,512	\$3,054	81	\$2,184
NON-DURABLE MAN.	\$3,040	\$3,260	\$601	\$1,624	\$3,838	209	\$3,225
CONSTRUCTION	\$2,121	\$2,202	\$517	\$1,437	\$3,025	126	\$2,180
AG,MINING,LANDSCAPE	\$3,099	\$3,406	\$363	\$1,362	\$4,004	81	\$3,371
ALL	\$434	\$2,617	\$285	\$1,290	\$3,522	12	\$1,708
ALL	651	2076	459	1465	3267	3251	1484

NUMBER	EMPLOYMENT STATUS					N=	ALL
	NEGATIVE TERM.	POSITIVE TERM.	LESS THAN HALF TIME	HALF TIME	FULL TIME		
NOT EMPLOYED	840	301	1	0	7	1141	1141
GOVERNMENT	21	29	18	7	25	50	50
SOCIAL SERVICES	37	196	44	42	147	233	233
EDUCATION	14	56	24	7	39	70	70
HEALTH SERVICES	59	168	42	41	144	227	227
TEMP AGENCIES	77	209	88	69	129	286	286
FIRE	147	127	158	54	62	274	274
RETAIL	9	100	6	20	83	109	109
WHOLESALE	89	181	101	75	94	270	270
TCU	15	87	6	8	68	82	82
DURABLE MAN.	28	53	16	19	46	81	81
NON-DURABLE MAN.	33	178	30	14	165	209	209
CONSTRUCTION	34	92	26	26	74	126	126
AG,MINING,LANDSCAPE	9	72	9	7	65	81	81
ALL	5	7	6	1	5	12	12
ALL	1417	1834	575	390	1153	3251	3251

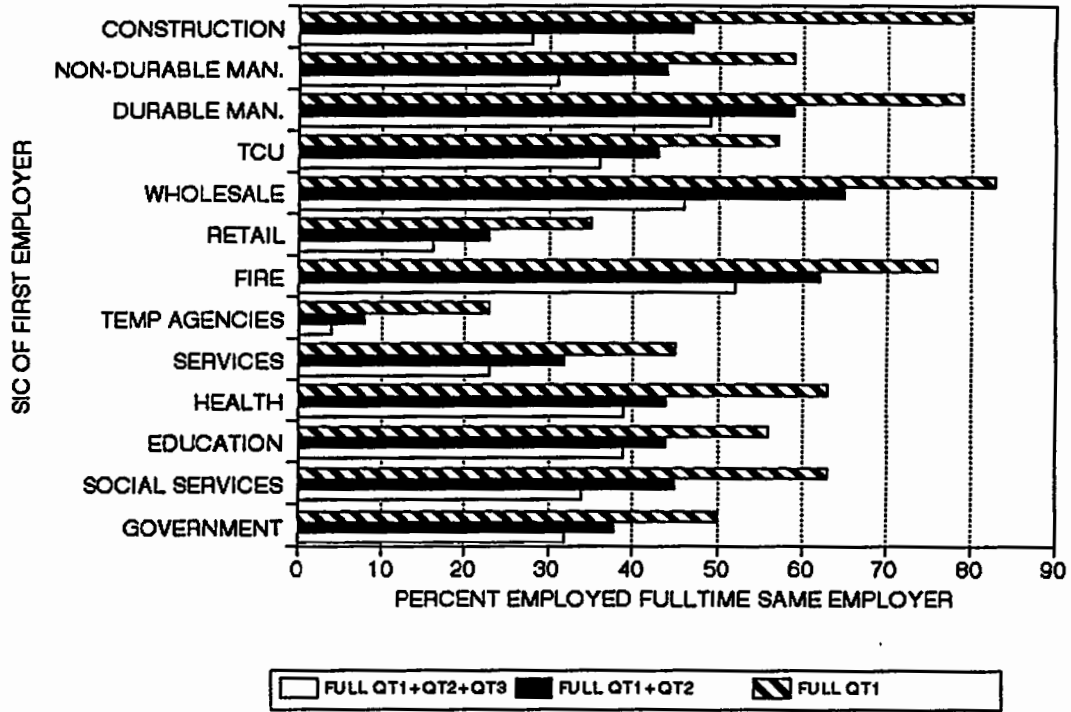
**% EMPLOYED FULL,PART,LESS BY INDUSTRY  
1ST QUARTER EMPLOYER AFTER TERMINATION**



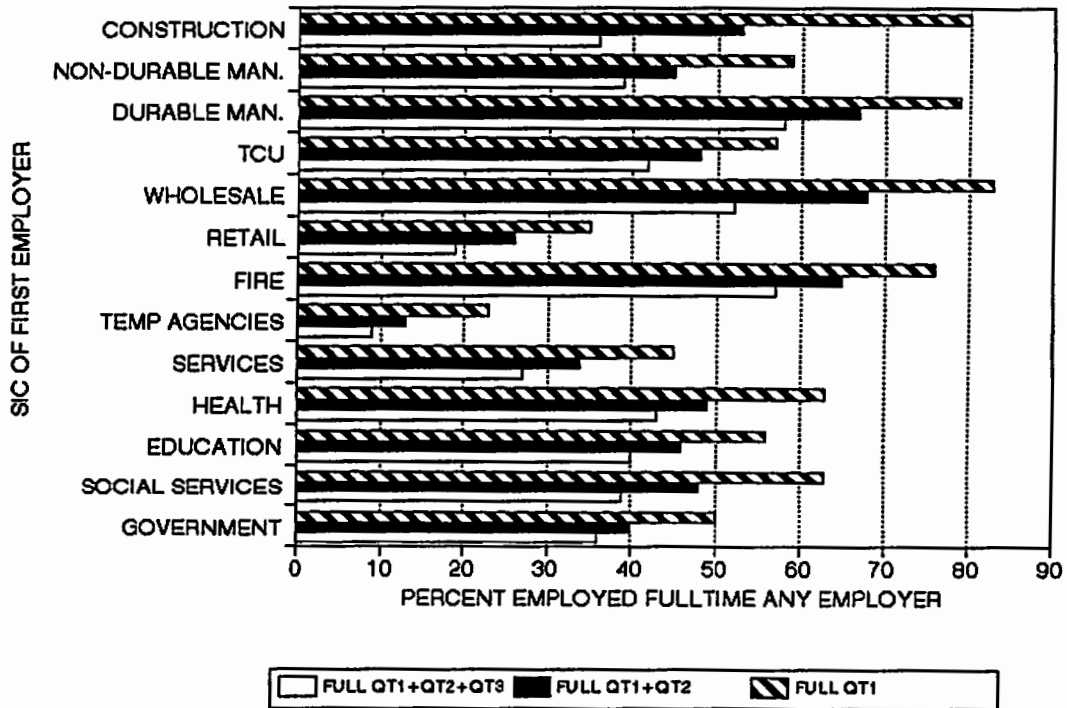
**# EMPLOYED FULL,PART,LESS BY INDUSTRY  
1ST QUARTER EMPLOYER AFTER TERMINATION**



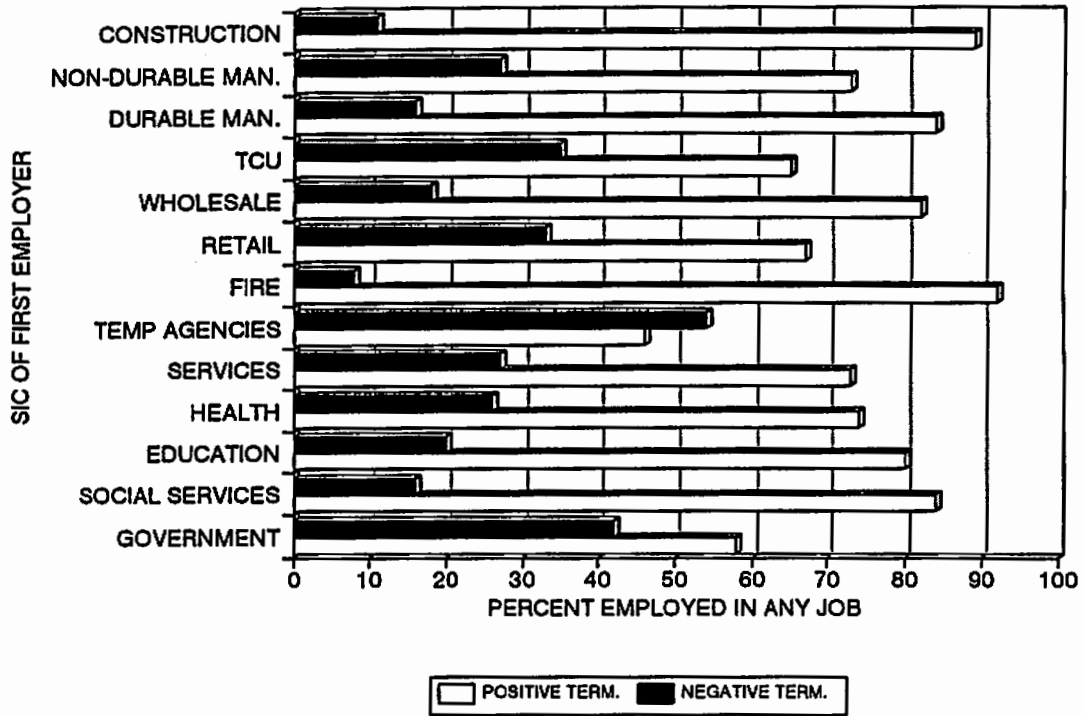
**% EMPLOYED FULLTIME BY SAME EMPLOYER  
1,2 AND 3 QUARTERS AFTER TERMINATION**



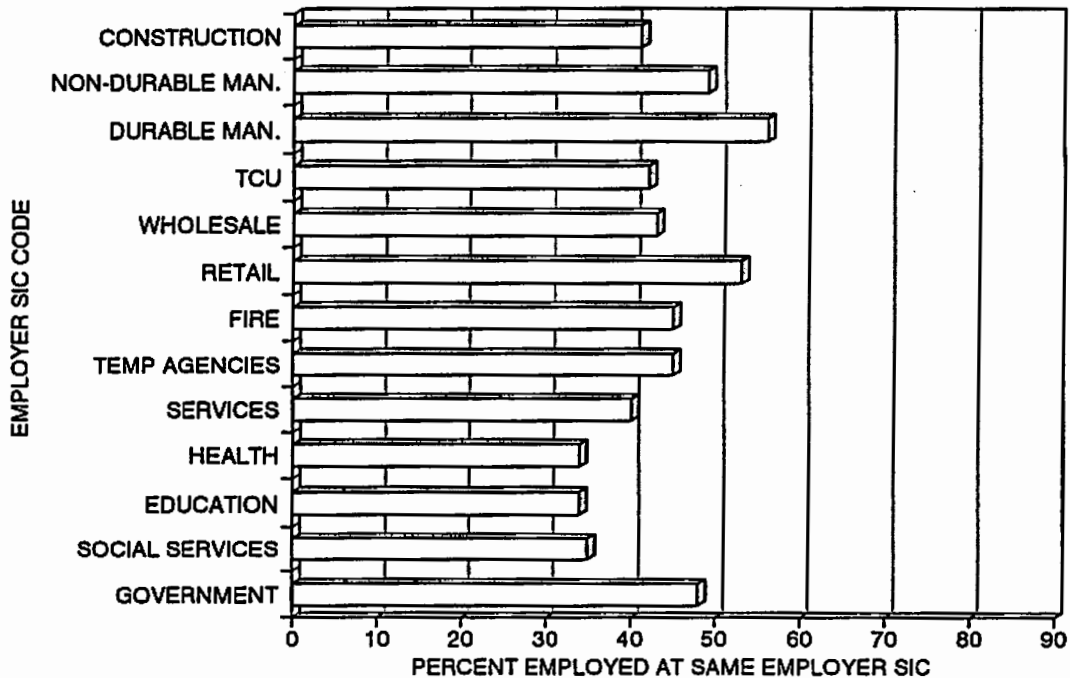
**% EMPLOYED FULLTIME BY ANY EMPLOYER  
1,2 AND 3 QUARTERS AFTER TERMINATION**



TERMINATION STATUS BY TYPE OF EMPLOYER  
FIRST QUARTER AFTER TERMINATION



POST EMPLOYER SIC SAME AS PRE EMPLOYER  
FIRST QUARTER AFTER TERMINATION



### **Volume of Employment Varied by Sector**

- The poorest sectors for full-time employment had the highest number of first quarter workers and were located in the service, temp agency and retail sectors. Only 23 percent of those in temp agencies, 45 percent in services, and 35 percent in retail trade were working full-time, while 58 percent of temps were working less than half-time, 37 percent of those in retail trade were less than half-time, and 31 percent of those in services were less than half-time.
- The second highest industrial groupings had much better rates of full-time employment with durable manufacturing workers showing 79 percent employed full-time, social services 63 percent full-time, and health 63 percent full-time.
- Other sectors with high percentages of full-time employment but lower volume included wholesale trade (83 percent full-time), construction (80 percent), and FIRE (76 percent).

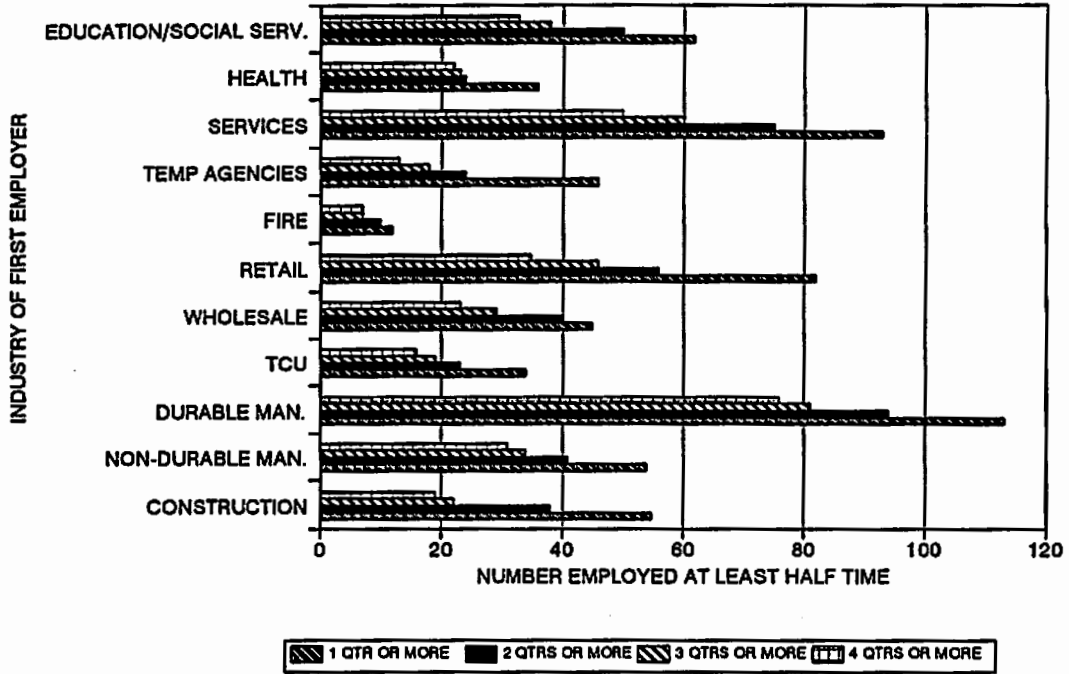
### **Full-Time Employment Retention by SIC**

- The best rates for full-time employment retained for two quarters and three quarters following termination were in durable manufacturing, wholesale trade and FIRE, where over 57 percent of participants worked full-time in the first two quarters following termination and 45 percent or more worked full-time the first three quarters after termination.
- The poorest records for full-time employment were in services, retail and temp agencies. These sectors showed the lowest percent of consistent full-time employment across quarters with less than 25 percent employed full-time for 3 consecutive quarters and less than a third for 2 quarters after termination.

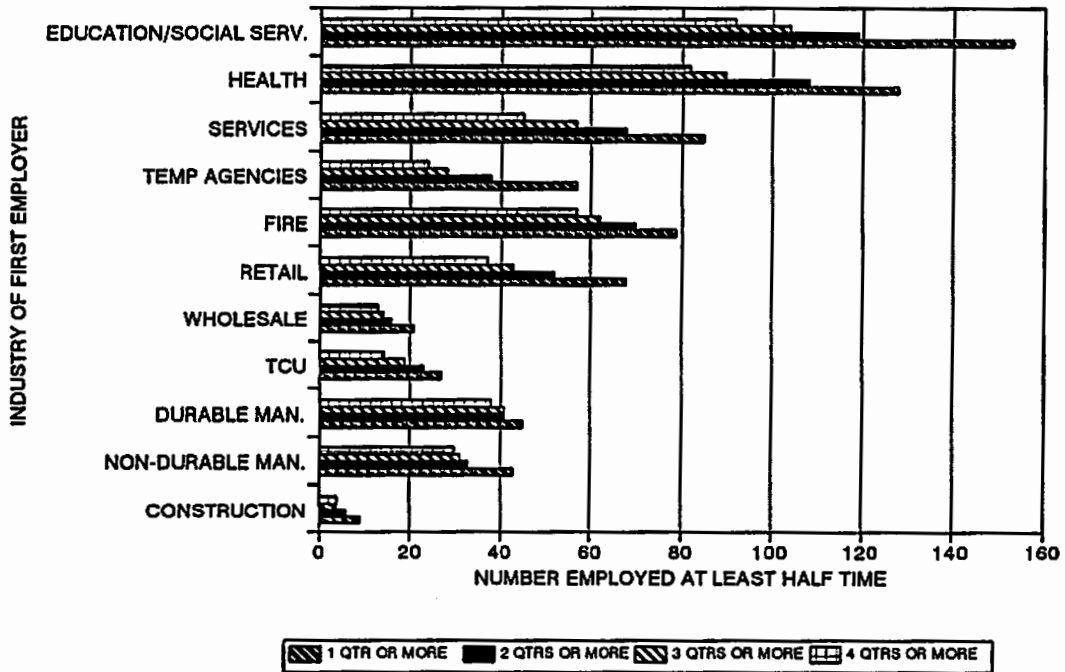
### **Variations by Gender for Full and Part-time Employment**

- Durable manufacturing, social services, health and services provided the largest number of full-time positions over the period studied. However, the number of jobs varied significantly by gender as did the percentage of employment within sectors.
- Men initially employed at least half-time were heavily concentrated in durable manufacturing, services and retail trade and less so in FIRE and health industries.
- By contrast, women working at least half-time were most heavily concentrated in education/social services, health, services and FIRE and less so in construction and manufacturing.

### MALES EMPLOYED AT LEAST HALF TIME 1,2,3 OR 4 QUARTERS AFTER TERMINATION

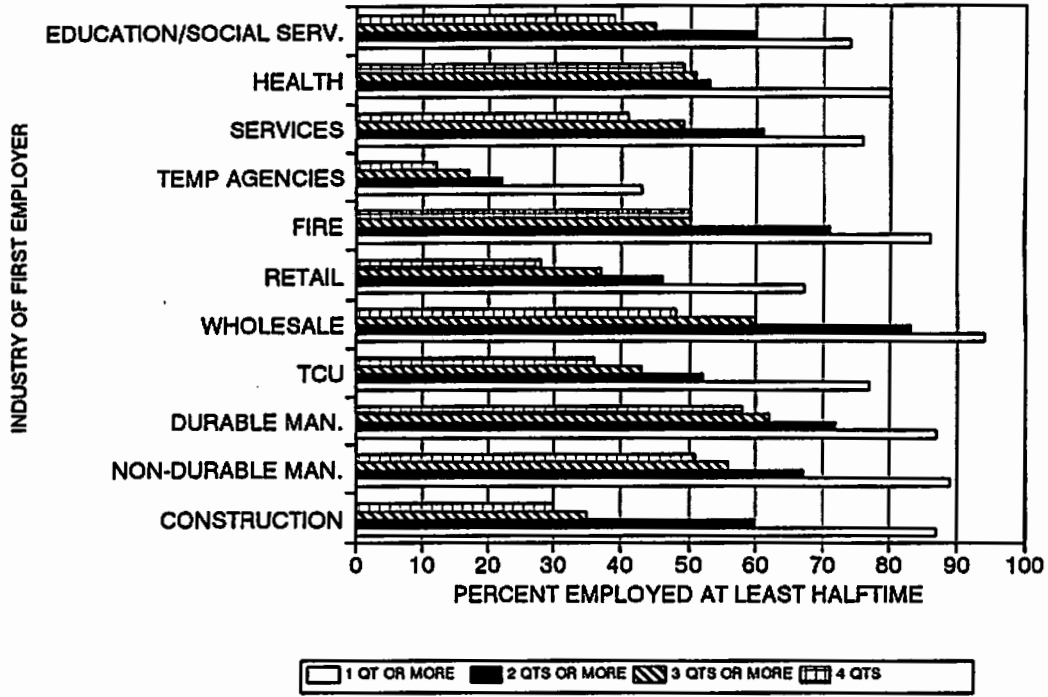


### FEMALES EMPLOYED AT LEAST HALF TIME 1,2,3 OR 4 QUARTERS AFTER TERMINATION

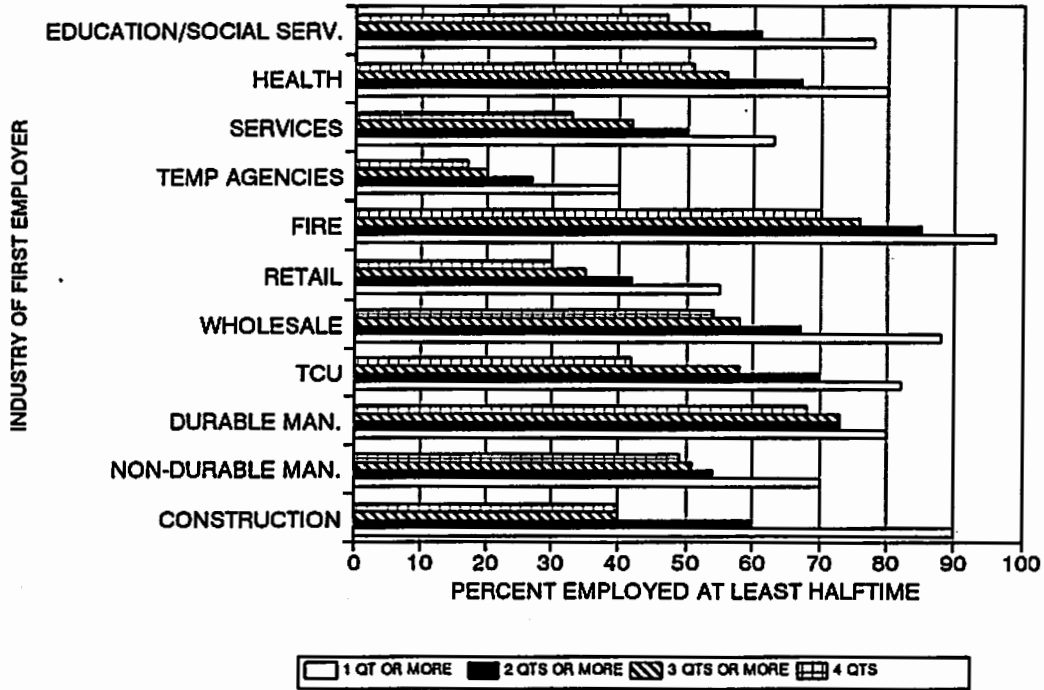




**MEN EMPLOYED HALFTIME OR MORE  
1,2,3 OR 4 QUARTERS AFTER TERMINATION**



**WOMEN EMPLOYED HALFTIME OR MORE  
1,2,3 OR 4 QUARTERS AFTER TERMINATION**



- For men the likelihood of sustained employment in half time or better work was best where initial employment was in manufacturing (durable and non-durable), wholesale trade, FIRE and health. Half of male participants in these sectors were employed at half-time or more for 4 quarters. Retail trade and temp agencies had the lowest rates of sustained employment; 13 percent of those initially employed in temp agencies and 27 percent of those initially in retail trade remained employed at half-time or better for 4 quarters following termination.
- The majority of women were employed at sustained levels of half-time or more for the first three quarters in most industries with the exception of temp agencies, retail trade, services and construction. The highest levels of employment retention were for women who were initially working in FIRE and durable manufacturing where over 2/3 retained at least half-time employment or better for 4 consecutive quarters. The track record of these sectors was followed by the wholesale, health, non-durable manufacturing, and education/social service sectors where 1st quarter employment in these sectors resulted in sustained half-time employment or better for 4 quarters for 45 to 55 percent of women.

### **Annual Earnings and Consistent Full-Time Employment by SIC Code and by Gender**

Those participants working full-time for all of the first four quarters following termination were analyzed by gender to determine average earnings and level of sustained full-time employment by SIC code.

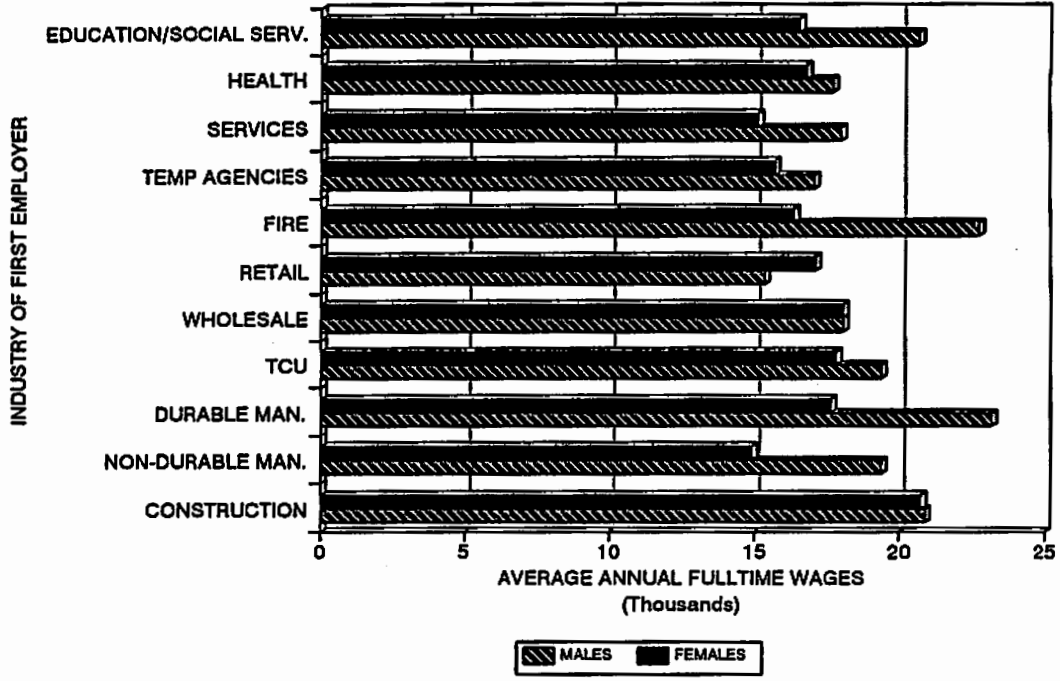
#### **Males**

- Wages for full-time employment were highest when the initial employment was in durable manufacturing. This sector provided highest rates of employment full-time for four quarters (46 percent) and the highest average annual income for workers employed 4 quarters at full-time (\$23,232).
- FIRE, construction and education/social services were close behind with average annual earnings above \$20,000. However, the percentage of men working full-time for 4 quarters was below 30 percent for construction and education/social services. Only 15 men were initially employed in the FIRE (finance, insurance and real estate) sector with over 40 percent of these men obtaining full-time employment for 4 quarters.

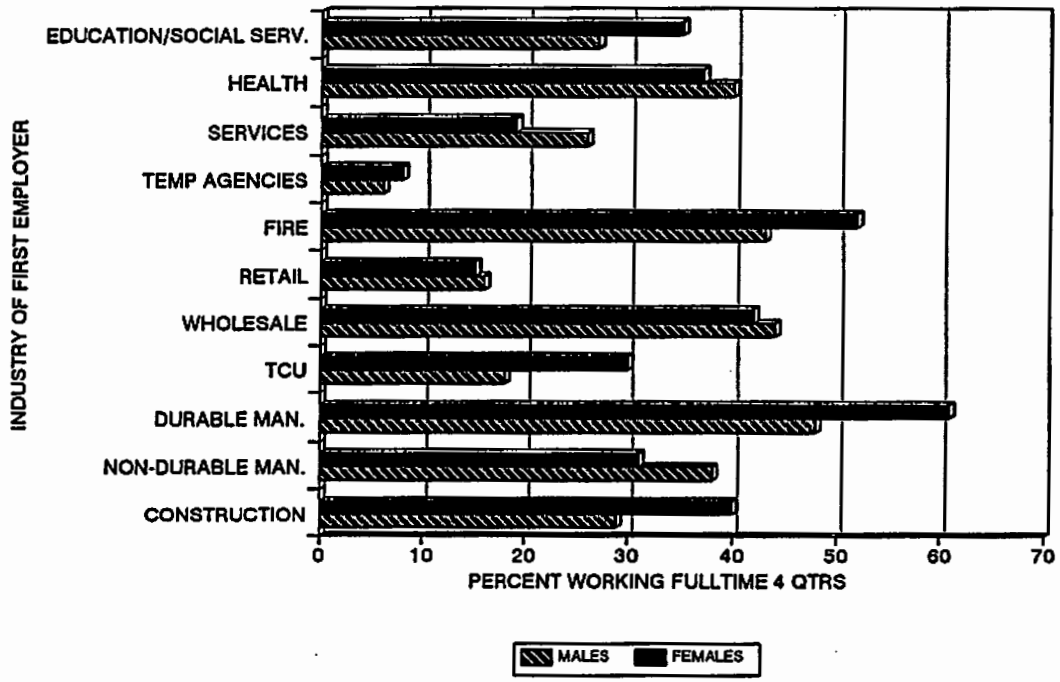
#### **Women**

- For women the best paying jobs as measured by annual earnings appeared to be in non-traditional employment, that is, sectors where fewer women seek out employment. These sectors included construction, wholesale trade, TCU (transportation, communications and utilities), and durable manufacturing, where year-round full-time workers earned about \$17,500 for average annual wages. Among women securing initial employment in

### AVERAGE ANNUAL WAGES FOR PARTICIPANTS WORKING FULLTIME FOR FOUR QUARTERS



### PERCENT OF PARTICIPANTS BY INDUSTRY WORKING FULLTIME FOR FOUR QUARTERS



wholesale trade, 42 percent obtained full-time year-round employment; in construction 40 percent of women worked full-time year-round, and in durable manufacturing 61 percent worked full-time year-round. However, while the likelihood of obtaining full-time employment for a year was high within these sectors, the actual number of clients employed in these industries was low.

- Health, education/social services, and FIRE provided the largest number of full-time opportunities for women, but with only a 35 to 40 percent likelihood of annual full-time employment at average wages of just over \$16,000.
- Initial employment experiences least likely to be followed by annual full-time employment were in services, retail trade and temp agencies, where well below 20 percent of those employed found annual full-time employment.

## **IV. One-Year Follow-Up Analysis of Employment Retention**

### **Participation and Outcomes by Race and Gender**

The employment experience of recent participants was examined by race and gender for participants who terminated from the Title IIA program between January 1, 1990 and March 31, 1993. This time period allowed at least four quarters of pre- and post- program data and a sufficient number of participants to permit analysis by gender and race for white, black and Hispanic clients, while still being able to capture recent participant experience. Numbers for Native Americans and Asian/Pacific Islanders were very small for the period studied and were not included in this analysis.

Outcome measures used to assess post-program participation included average wages and employment experience by quarter and throughout the four quarters of the post-program follow-up period. These measures included the following.

**Percent employed full-time** by quarter for the four quarters before and after program enrollment was used to show the overall participation rate for full-time workers.

**Average wages for full-time employment** showed the earnings impact of continued full-time employment.

**Percent employed at least half-time** provided a more generous measure of program outcome over time to gauge the employment experience.

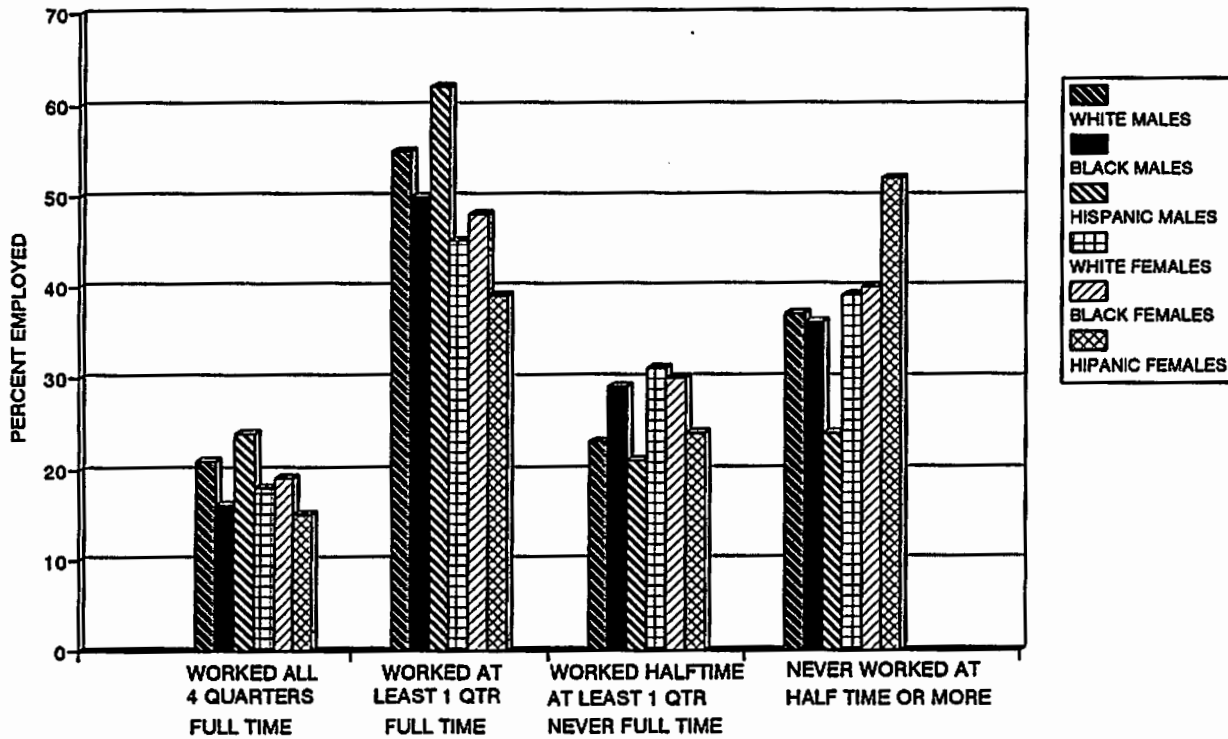
**Average earnings for those working half-time or more** were used to provide a description of program outcome which combines level of employment with overall earnings.

**Consecutive quarters of full-time employment** provided a measure of labor force attachment for full-time workers tracking their experience through successive quarters.

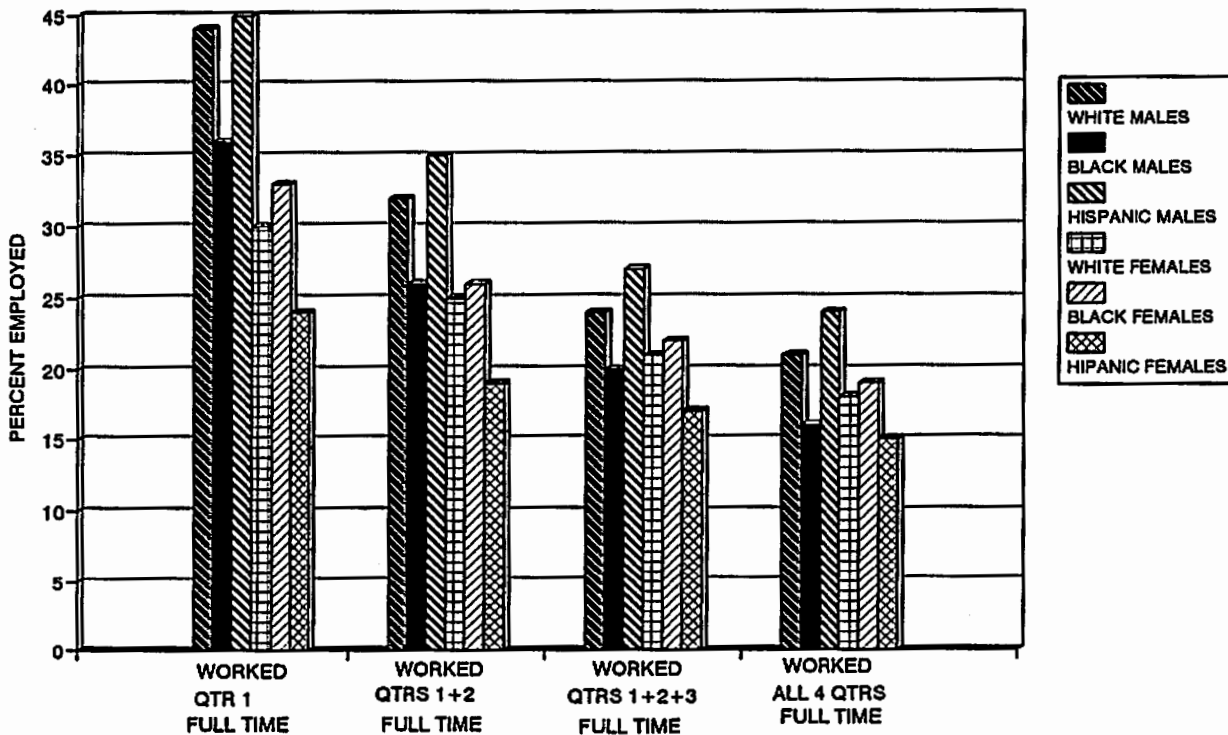
### **Males**

- Employment rates were best for Hispanic males for full-time employment and employment at the half-time level or better. Retention in full-time employment was also highest in each of the post-program quarters studied. Quarterly employment rates for full-time employment showed declined for Quarters Two and Three and then rebounded in Quarter Four.
- White males lagged increasingly behind Hispanic males so that at 4 quarters after termination employment was 10 percent or more below. Retention in full-time employment for white males was less than for Hispanics for each quarter and showed the

### EMPLOYMENT STATUS IN THE FOUR QUARTERS FOLLOWING TERMINATION BY RACE AND SEX



### FULLTIME WORKERS IN THE FOUR QUARTERS FOLLOWING TERMINATION BY RACE AND SEX



same patterns for the 2nd, 3rd and 4th quarters of follow-up. Quarterly employment rates for those working full-time and for those working at least half-time showed consistent declines over time.

- Black male employment rates were well below those of whites and Hispanics in the initial follow-up quarter but then converged over time, overtaking white male rates measured four quarters out on percent of those working full-time and percent working at least half-time. Retention of black males in full-time employment remained well below rates for Hispanics and whites but the gap did not appear to worsen over time.
- Average wages were highest for whites and aside from a 2nd quarter decline gradually increased over time for both full-time workers and those working half-time or more. Hispanic workers posted average wages similar to those of whites for 2nd and 3rd quarters but showed significant declines in Quarter Four. Average wages for black workers were consistently \$250 below white males for full-time work and as much as \$500 below by 4th quarter for those working at least half-time or more.

### **Women**

- Black and white women showed little difference on measures of employment over time, retention in full-time employment and average wages. Compared to their male counterparts, women showed little or no decline in full-time employment, compared to notable declines for men over time. A similar pattern can be seen for employment at half-time or more where female rates eventually exceeded the male counterparts by 4th quarter. Similarly on measures of retention in full-time employment, women had initially lower 1st quarter full-time employment but showed much less of a decline in quarters two and three than males. The wages of black and white women were similar in the initial and 4th quarter of follow-up but remained well below wages for their male counterparts.
- Hispanic women had the lowest employment rates and wages when compared to black and white women. However, when retention was measured using consecutive quarters of full-time employment, it was found that while initial full-time employment was lowest, subsequent declines in quarters 2, 3 and 4 were lowest of all groups.

## **V. Two-Year Follow-Up Analysis by Year of Termination**

### **Participation and Outcomes by Race and Gender**

The representation of women in the JTPA Title IIA population has remained constant at about a 60/40 split since 1989 with black women accounting for a third of the total across most years. For the male population minority participation has increased gradually with Hispanic men reaching a high of 9 percent of terminees in 1994 and white males declining gradually since 1988 with a 6 percent share in Calendar Year 1994.

Employment rates were calculated for each population using the DILHR wage file, measuring any earnings in a quarter and full-time employment for each program year. The number of Native Americans and Asian/Pacific Islanders was too small to provide reliable trends over time. The population of men and women by race is summarized for each group for the 5 year period 1989-1993. Overall, the performance of women and men were at all time highs in Calendar Year 1993 for full-time employment and well above 1991 and 1992 lows.

### **Black Women**

The overall trend shows a fairly consistent full-time employment rate as measured 1 to 2 years after termination at 30 to 35 percent, with overall employment at 50 to 55 percent.

- In Calendar Year 1993 rates rose to a high of 40 percent for full-time employment and to 71 percent for any earnings as of the first quarter after termination. Employment gained in Quarter 2 for clients employed full-time while the percent with any earnings declined in Quarter 2 for 1993 terminees.
- Pre-program overall employment levels were between the 30 and 40 percent rate in Calendar Years 1991, 1992, and 1993 as measured in the quarter immediately prior to enrollment.
- Post-program employment for those with any earnings showed high rates for Calendar Year 1993 and gradually decreasing rates as the number of quarters after termination increased so that 8 quarters out 50 to 55 percent of participants had any earnings.
- Pre-program full-time employment trends showed a 10 to 15 percent rate gradually declining to less than 10 percent in the quarter prior to enrollment.



**CHARACTERISTICS OF THE TITLE IIA POPULATION  
BY CALENDAR YEAR OF TERMINATION**

	PERCENT COLUMN (BY YEAR)							
	1988	1989	1990	1991	1992	1993	1994	ALL
<b>WOMEN</b>								
WHITE	14%	14%	14%	8%	12%	10%	11%	12%
BLACK	27%	33%	36%	36%	34%	42%	37%	33%
HISPANIC	4%	7%	7%	9%	9%	4%	9%	7%
NATIVE AMERICAN	1%	1%	1%	3%	1%	1%	1%	1%
ASIAN/PACIFIC ISLANDER	2%	1%	1%	1%	0%	1%	0%	1%
<b>TOTAL WOMEN</b>	<b>47%</b>	<b>57%</b>	<b>60%</b>	<b>57%</b>	<b>57%</b>	<b>58%</b>	<b>58%</b>	<b>55%</b>
<b>MEN</b>								
WHITE	13%	10%	7%	7%	9%	6%	6%	9%
BLACK	32%	25%	25%	26%	27%	30%	25%	28%
HISPANIC	5%	5%	6%	7%	7%	5%	9%	6%
NATIVE AMERICAN	1%	1%	0%	1%	0%	0%	0%	0%
ASIAN/PACIFIC ISLANDER	3%	3%	2%	3%	1%	0%	1%	2%
<b>TOTAL MEN</b>	<b>53%</b>	<b>43%</b>	<b>40%</b>	<b>43%</b>	<b>43%</b>	<b>42%</b>	<b>42%</b>	<b>45%</b>
<b>ALL</b>	<b>1393</b>	<b>998</b>	<b>1067</b>	<b>1026</b>	<b>749</b>	<b>499</b>	<b>482</b>	<b>6491</b>

**PERCENT EMPLOYED FULL TIME IN QUARTER AFTER TERMINATION (WAGE FILE)**

	1989	1990	1991	1992	1993
<b>WOMEN</b>					
WHITE	36%	33%	27%	26%	52%
BLACK	37	40	26	31	40
HISPANIC	27	35	17	18	43
<b>TOTAL WOMEN</b>	<b>37</b>	<b>39</b>	<b>25</b>	<b>28</b>	<b>42</b>
<b>MEN</b>					
WHITE	38	50	42	39	40
BLACK	34	37	34	36	40
HISPANIC	46	51	40	39	65
<b>TOTAL MEN</b>	<b>38</b>	<b>42</b>	<b>37</b>	<b>36</b>	<b>43</b>
<b>ALL</b>	<b>37</b>	<b>40</b>	<b>30</b>	<b>31</b>	<b>43</b>

**PERCENT EMPLOYED AT ANY TIME IN QUARTER AFTER TERMINATION (WAGE FILE)**

	1989	1990	1991	1992	1993
<b>WOMEN</b>					
WHITE	66%	65%	62%	62%	77%
BLACK	68	70	60	61	71
HISPANIC	43	51	48	45	62
<b>TOTAL WOMEN</b>	<b>65</b>	<b>67</b>	<b>57</b>	<b>59</b>	<b>71</b>
<b>MEN</b>					
WHITE	73	78	70	62	63
BLACK	66	72	65	65	63
HISPANIC	76	73	75	71	85
<b>TOTAL MEN</b>	<b>70</b>	<b>74</b>	<b>68</b>	<b>64</b>	<b>65</b>
<b>ALL</b>	<b>67</b>	<b>70</b>	<b>62</b>	<b>62</b>	<b>69</b>

## **Hispanic Women**

Hispanic women showed lower pre-program and post-program employment levels for both full-time employment and quarters with any earned income when compared to black or white women.

- Full-time employment rates and quarters with any earned income were highest in 1993 and well above previous years as measured one quarter after termination, but were followed by lower rates for the second quarter.
- Pre-program overall employment levels were lowest for Hispanic women, with 30 percent or below in all years and lowest (10-20 percent) for Calendar Year 1993. Full-time pre-program employment showed similar trends with full-time employment at or below 10 percent in the 4 quarters preceding enrollment and lowest for Program Year 1993.
- Post-program overall employment rates held a tight pattern over the 8 quarters of follow-up at 45-50 percent with any earnings in a quarter, the exception being 1993.
- Full-time employment rates showed much more variation by year despite similarly low pre-program employment levels with 1993 well above and 1992 well below an overall average rate of 30 percent.

## **White Women**

Overall, white women had higher rates for earned income in the quarters than black or Hispanic women, but full-time employment rates showed wide variation over the years.

- Calendar Year 1993 full-time employment and overall employment rates were highest for the first quarter after termination compared to previous years and to other minorities. However, full-time employment in the second quarter after termination fell 10 percent to 42 percent.
- Pre-program full-time employment levels were generally low (below 10 percent in all quarters prior to enrollment) with the exception of 1993 when full-time employment were 23 percent in the fourth quarter prior to enrollment. Rates for any earned income were just below 40 percent in the quarter prior to enrollment.
- Post-program overall employment levels stayed well above the 55 percent level over the up to 8 quarters measured with the exception of Calendar Year 1991 participants who had the lowest rates.

- Full-time employment patterns were not consistent across years. Calendar Years 1991 and 1992 levels remained low at about 30 percent, Program Year 1989 was at about the 40 percent level, and Program Years 1990 was at 35 percent overall.

### **Black Men**

Pre- and post-employment patterns for black men were very similar to patterns for black women on measures of full-time employment and any earned income with fairly consistent patterns across program years.

- Full-time employment was highest in Calendar Year 1993 measured the first quarter after termination while the overall employment rate was relatively low compared to previous years.
- Pre-program full-time employment was below 20 percent in each of the 4 quarters preceding enrollment and at or below the 50 percent rate for pre-program quarters with any earnings.
- Post-program full-time employment showed the typical pattern of decline in post-program quarters 1 and 2 followed by a stable rate of full-time employment at about 30 percent.
- Overall, employment levels clustered at between 50 and 60 percent after initial first and second quarter declines.

### **Hispanic Men**

Hispanic men showed the best overall employment trends both for full-time employment and for any earned income compared to black or white men and women.

- Full-time employment rates were higher in the quarters following termination. Calendar Year 1993 rates again showed the highest rates with 65 percent, followed by an 11 percent decline in the second quarter after termination. Full-time employment generally increased in 1990, 1991 and 1992 the further out from termination.
- Overall employment trends were between 60 and 70 percent in post-program quarters 2 through 8 with slightly declining rates overall in subsequent quarters. Calendar Year 1993 participants again showed highest rates in the first quarter after termination with 85 percent employed but dropping to 73 percent by the second quarter of follow-up.

## **White Men**

Overall, white men showed pre- and post-program employment rates very similar to black men on measures of any earned income and slightly higher rates on measures of full-time employment.

- Pre-program full-time employment showed gradually declining rates up to the first quarter prior to enrollment and was less than 10 percent in any given year. Overall pre-program employment as measured by any earnings in a quarter was lower for white males in most years than for black or Hispanic men.
- Post-program full-time employment remained fairly stable at 30 to 40 percent after the initial first and second quarter decline and the rate for white men with any earnings remained stable as well with a 50 to 60 percent rate of employment.

## **VI. Advantages of Using DILHR Wage Data for Administrative Planning and Program Evaluation**

- **99 Percent Coverage of Earnings Data**

Matching of social security numbers with the state wage file allows us access to all wages paid by employers covered under state reporting requirements. This includes almost all employers in the state. It does not, however, cover churches, farm labor where employment is below 10 employees, out-of-state firms, or domestics working in the employ of a family. Those participants working in non-covered establishments are less likely to be covered by fringe benefits. To the extent that earned income from these employment episodes may be a significant source of earnings, however, they are not captured with the computer matching. When the JTPA population of positive terminations was matched against the wage file by year, it captured reported earnings for 99 percent of all positive terminations.

- **Measures Long-term Outcomes**

Creation of a longitudinal data base allows analysis of the long-term outcomes of program components by industrial sector and participant characteristics. The employment history of participants can be tracked 1, 2, 3 and 4 years after program completion, with analysis of job retention, earnings, and level of employment possible at points in time as well as measurement across years.

- **Cost Effective**

For an estimated \$500 per year the DILHR will match their most recent wage data against a roster of program participants to generate the most recent five quarters of wage data. There is a lag between the end of a quarter when employers begin to submit data and the time such data is available for analysis which results in a lag time of up to 4 to 6 months. Employee and employer identifiers are stripped from the data file by DILHR prior to returning participant earnings to protect the confidentiality of all involved.

- **Accuracy of Employment Data Superior to Follow-up Survey Data**

Current JTPA follow-up survey methodology is subject to four types of errors common to any survey research efforts. These errors have adverse effects on the accuracy of post-program outcomes.

One of the last program quarter may show a lower employment rate than individuals terminating in the last week of the quarter.

- Hourly wages, weeks worked and number of hours worked per week are not included in wages reported by employers; only the sum of wages paid during the quarter are reported. As a result, full and part-time work status must be derived. Full-time employment can be approximated by using the prevailing minimum wage and 35 hours or more per week as full-time status times 13 weeks in a quarter (i.e.,  $\$4.25 \times 35 \text{ hours} \times 13 = \$1,933.75$ ). Half-time is computed as 20 hours per week at the prevailing minimum wages for 13 weeks.

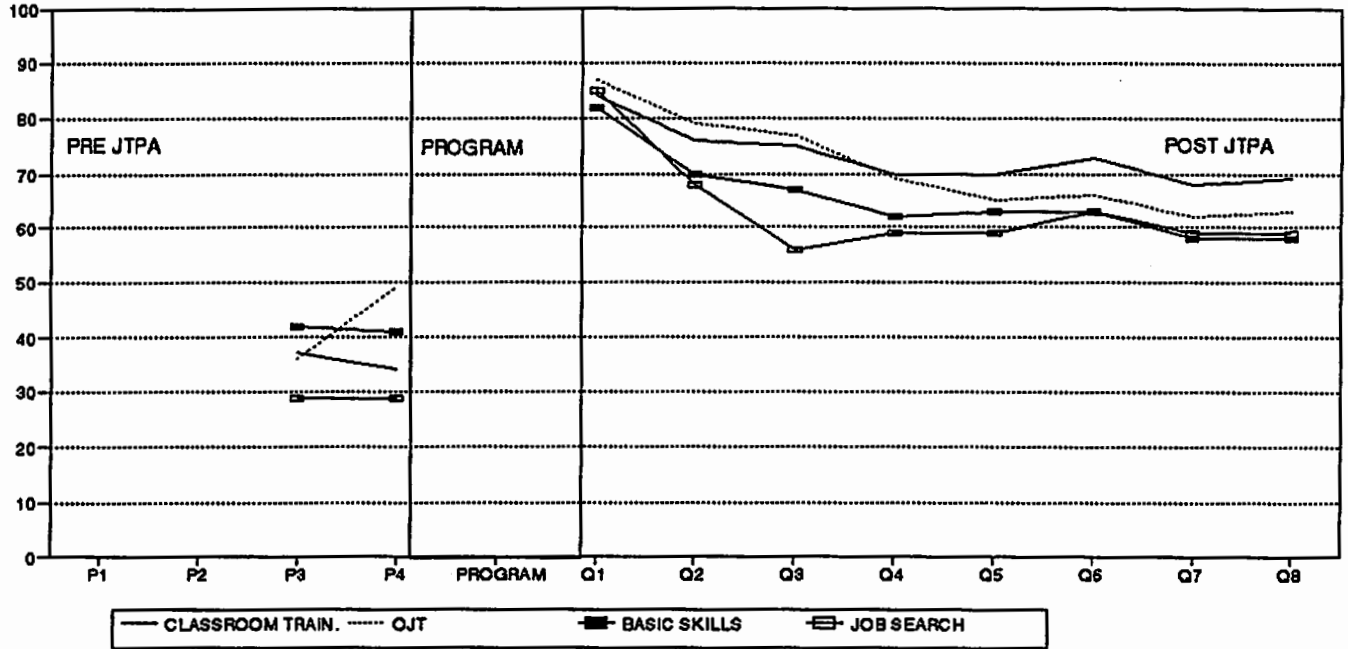
MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

NUMBER	NUMBER OF PARTICIPANTS								PERCENT WORKING FIRST QUARTER								WORKING FULLTIME FIRST QUARTER							
	1988	1989	1990	1991	1992	1993	1994	1988	1989	1990	1991	1992	1993	1994	1988	1989	1990	1991	1992	1993	1994			
DUPLICATED COUNT																								
JOB SEARCH	20	75	235	281	324	220	253	65%	64%	73%	66%	63%	80%	18%	25%	32%	47%	32%	32%	56%	13%			
ON THE JOB TRAINING	228	141	192	220	131	54	38	77%	82%	76%	74%	70%	78%	16%	50%	54%	49%	45%	48%	56%	13%			
CLASSROOM TRAINING	467	402	507	513	356	181	217	70%	68%	70%	59%	56%	70%	20%	38%	39%	43%	27%	25%	47%	10%			
BASIC SKILLS	708	472	379	335	199	142	164	65%	61%	66%	58%	59%	53%	22%	30%	31%	33%	26%	27%	23%	11%			
WORK EXPERIENCE	30	27	30	28	19	11	9	70%	48%	60%	43%	53%	64%	0%	30%	30%	33%	14%	26%	45%	0%			
PROGRAM MIXES																								
CLASSROOM AND BASIC SKILLS	26	30	37	51	28	10	36	69%	50%	57%	57%	57%	60%	31%	31%	27%	35%	29%	21%	20%	11%			
OJT AND BSAIC SKILLS	2	2	1	17	2	2	5	50%	100%	100%	88%	100%	50%	40%	50%	50%	100%	65%	50%	50%	40%			
OJT AND CLASSROOM	6	2	7	26	15	14	11	67%	100%	100%	81%	80%	86%	9%	50%	50%	86%	42%	47%	79%	9%			
JOB SEARCH AND OJT	0	6	21	30	18	16	11		83%	81%	73%	61%	88%	18%		50%	52%	40%	33%	75%	9%			
JOB SEARCH AND CLASSROOM	11	54	180	214	167	92	128	64%	65%	73%	66%	54%	74%	20%	18%	30%	48%	32%	25%	52%	15%			
JOB SEARCH AND BASIC SKILLS	0	7	4	14	43	9	42		43%	100%	71%	63%	89%	29%		14%	100%	21%	37%	56%	17%			
TOTAL	1393	998	1067	1026	749	499	482	69%	67%	70%	62%	62%	69%	18%	36%	37%	40%	30%	31%	43%	11%			

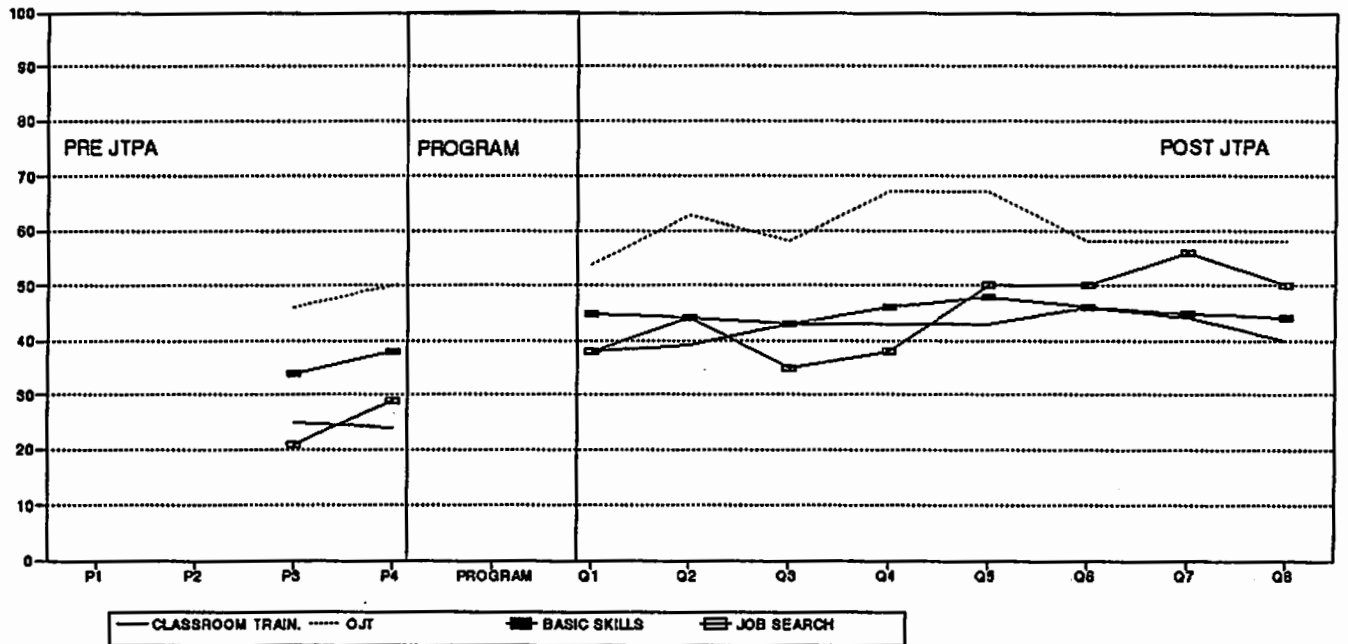
% Column	PERCENT OF TOTAL ACTIVITY								TERMINATION RATES							
	1988	1989	1990	1991	1992	1993	1994	1988	1989	1990	1991	1992	1993	1994		
DUPLICATED COUNT																
JOB SEARCH	1%	8%	22%	27%	43%	44%	52%	45%	55%	68%	56%	51%	71%	77%		
ON THE JOB TRAINING	16	14	18	21	17	11	8	78%	83%	80%	74%	72%	74%	74%		
CLASSROOM TRAINING	34	40	48	50	48	36	45	66%	66%	63%	50%	38%	51%	56%		
BASIC SKILLS	51	47	36	33	27	28	34	62%	42%	62%	47%	36%	49%	43%		
WORK EXPERIENCE	2	3	3	3	3	2	2	77%	56%	80%	57%	47%	45%	78%		
PROGRAM MIXES																
CLASSROOM AND BASIC SKILLS	2	3	3	5	4	2	7	69%	50%	68%	55%	46%	20%	67%		
OJT AND BSAIC SKILLS	0	0	0	2	0	0	1	50%	100%	100%	71%	50%	0%	80%		
OJT AND CLASSROOM	0	0	1	3	2	3	2	83%	100%	100%	73%	60%	79%	73%		
JOB SEARCH AND OJT	0	1	2	3	2	3	2		83%	67%	50%	67%	69%	91%		
JOB SEARCH AND CLASSROOM	1	5	17	21	22	18	27	27%	61%	72%	55%	42%	63%	71%		
JOB SEARCH AND BASIC SKILLS	0	1	0	1	6	2	9		43%	100%	57%	33%	67%	81%		
TOTAL	100	100	100	100	100	100	100	66%	57%	64%	54%	47%	59%	57%		

MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

POSITIVE TERMINATIONS BY COMPONENT CY89  
PERCENT WITH ANY EARNINGS IN A QUARTER



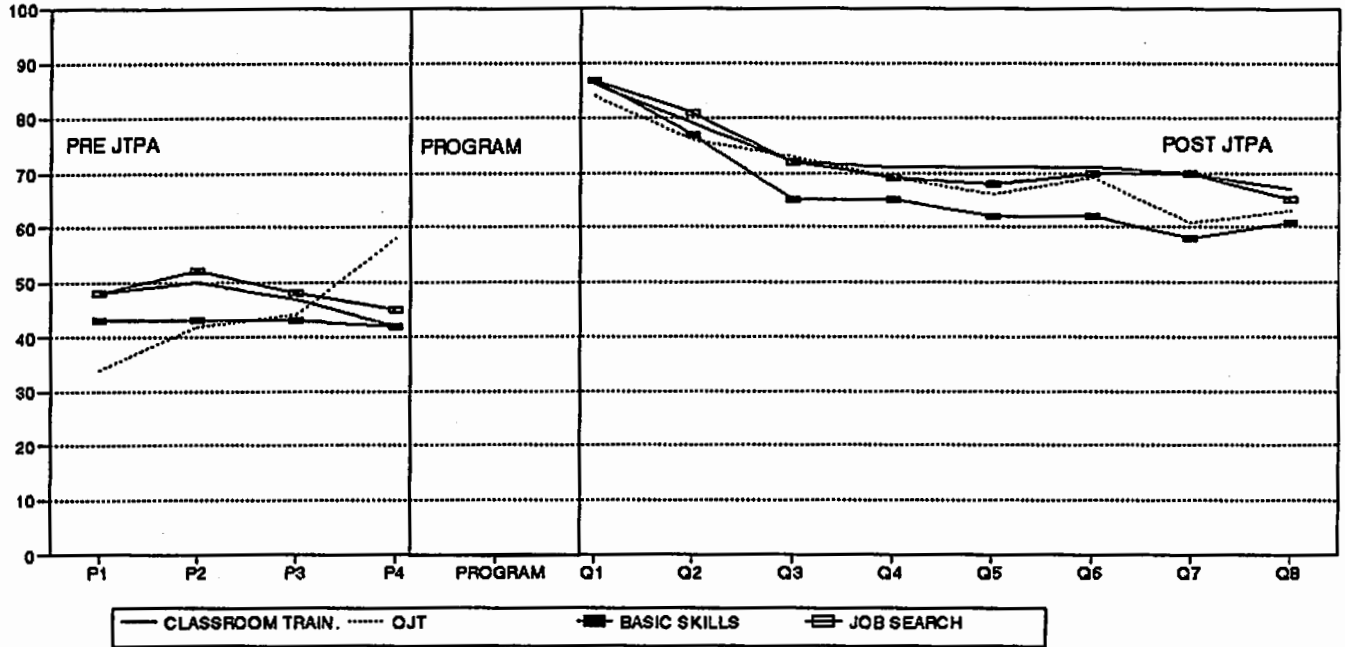
NEGATIVE TERMINATIONS BY COMPONENT CY89  
PERCENT WITH ANY EARNINGS IN A QUARTER



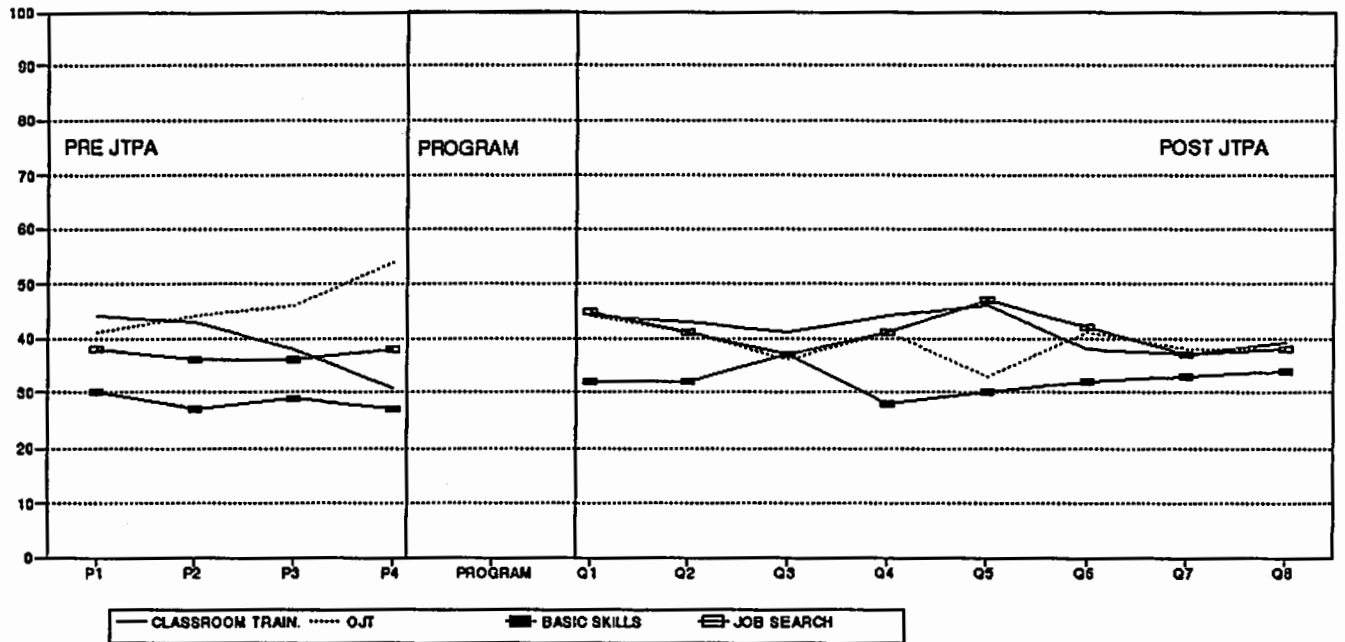


MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

POSITIVE TERMINATIONS BY COMPONENT CY90  
PERCENT WITH ANY EARNINGS IN A QUARTER

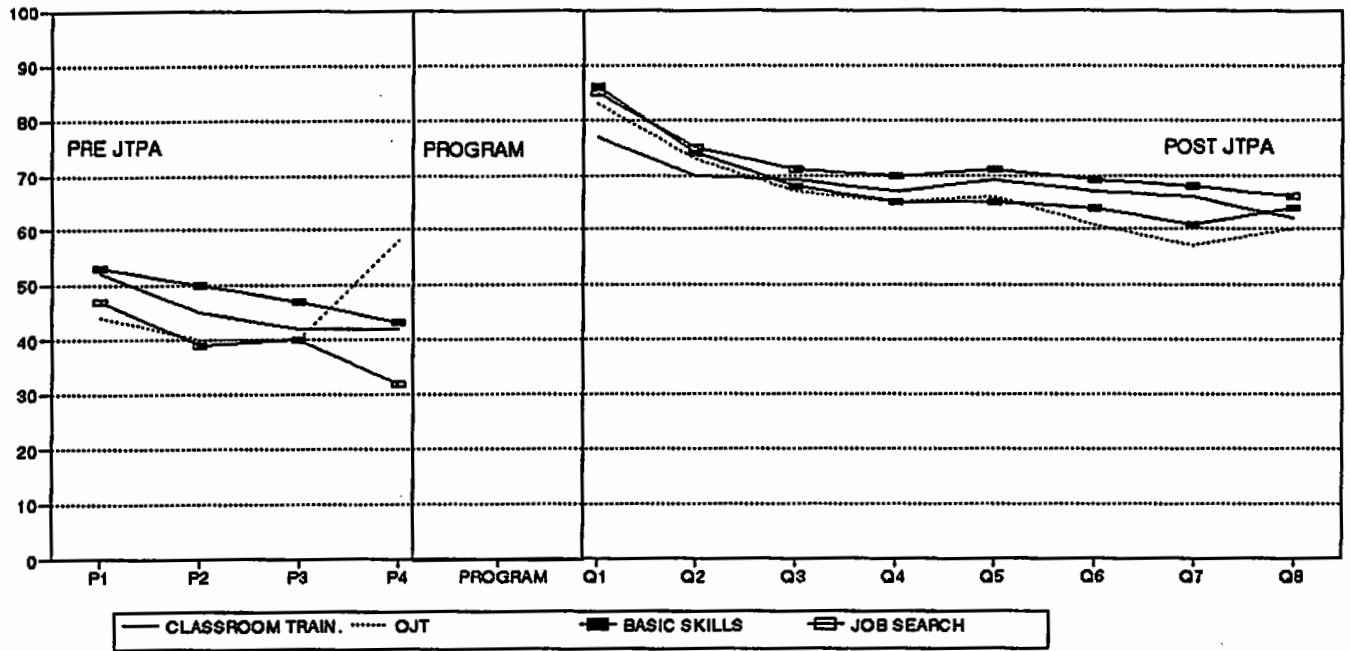


NEGATIVE TERMINATIONS BY COMPONENT CY90  
PERCENT WITH ANY EARNINGS IN A QUARTER

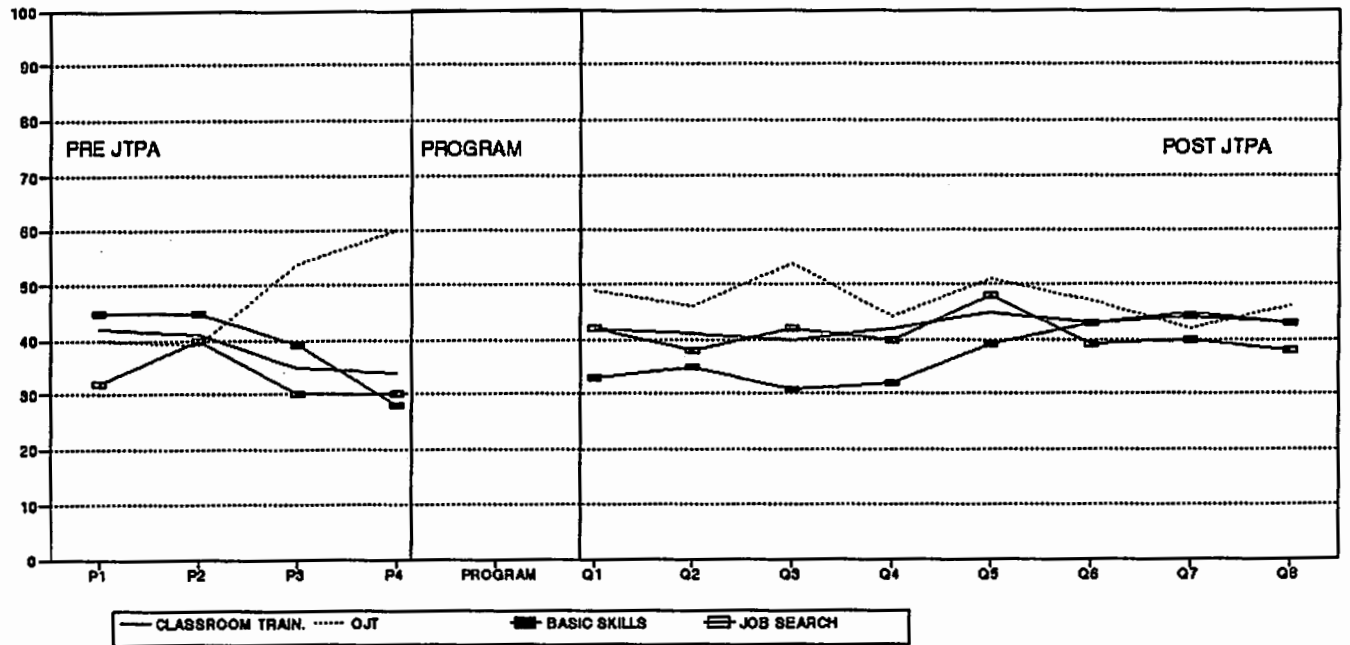


MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

POSITIVE TERMINATIONS BY COMPONENT CY91  
PERCENT WITH ANY EARNINGS IN A QUARTER

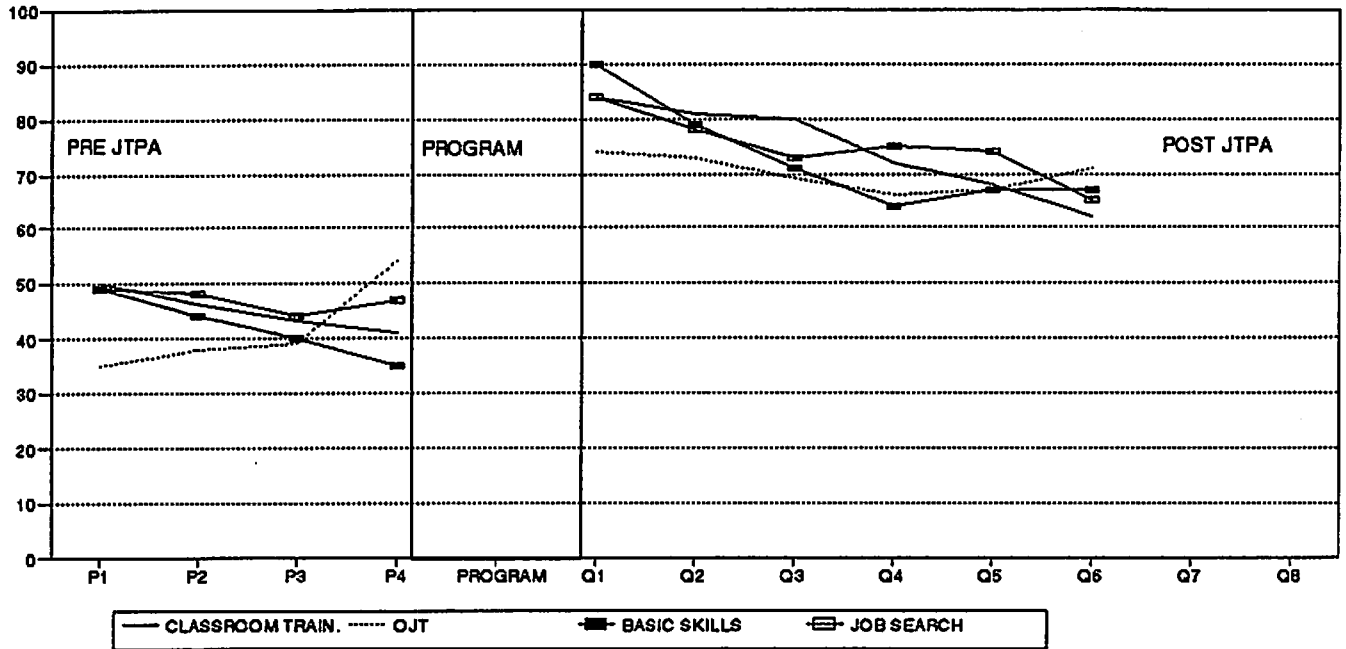


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PERCENT WITH ANY EARNINGS IN A QUARTER

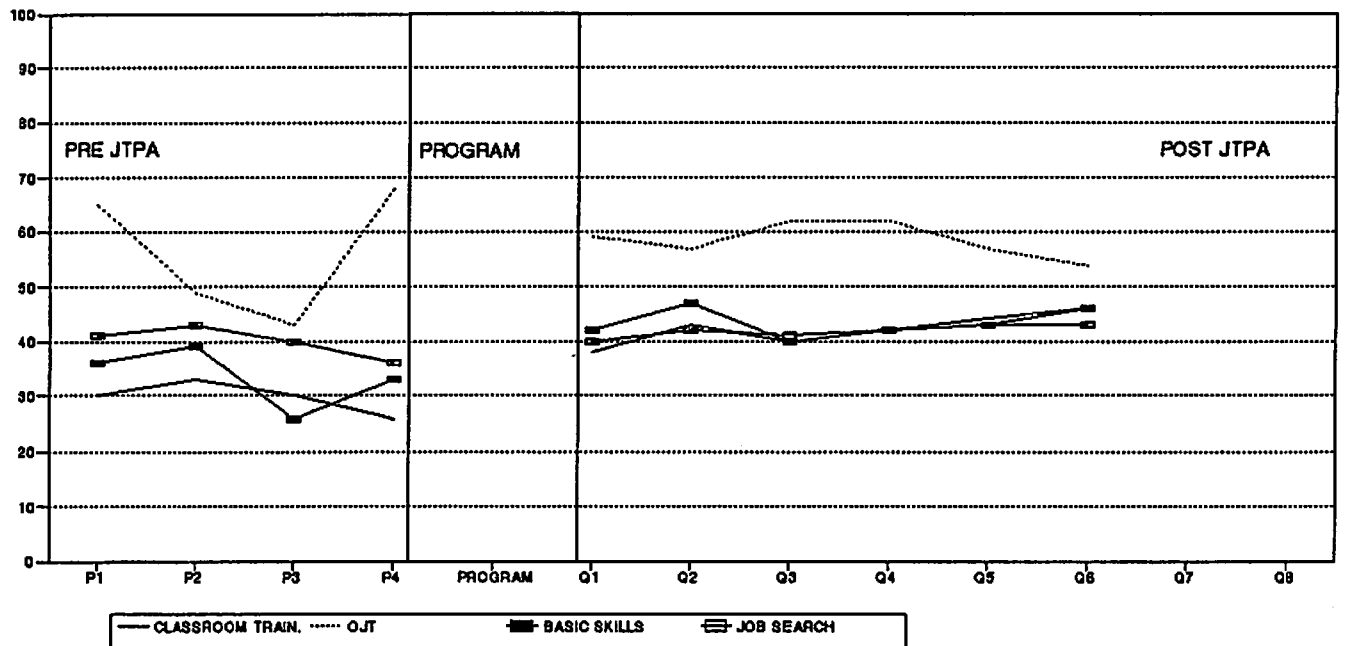


MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

POSITIVE TERMINATIONS BY COMPONENT CY92  
PERCENT WITH ANY EARNINGS IN A QUARTER

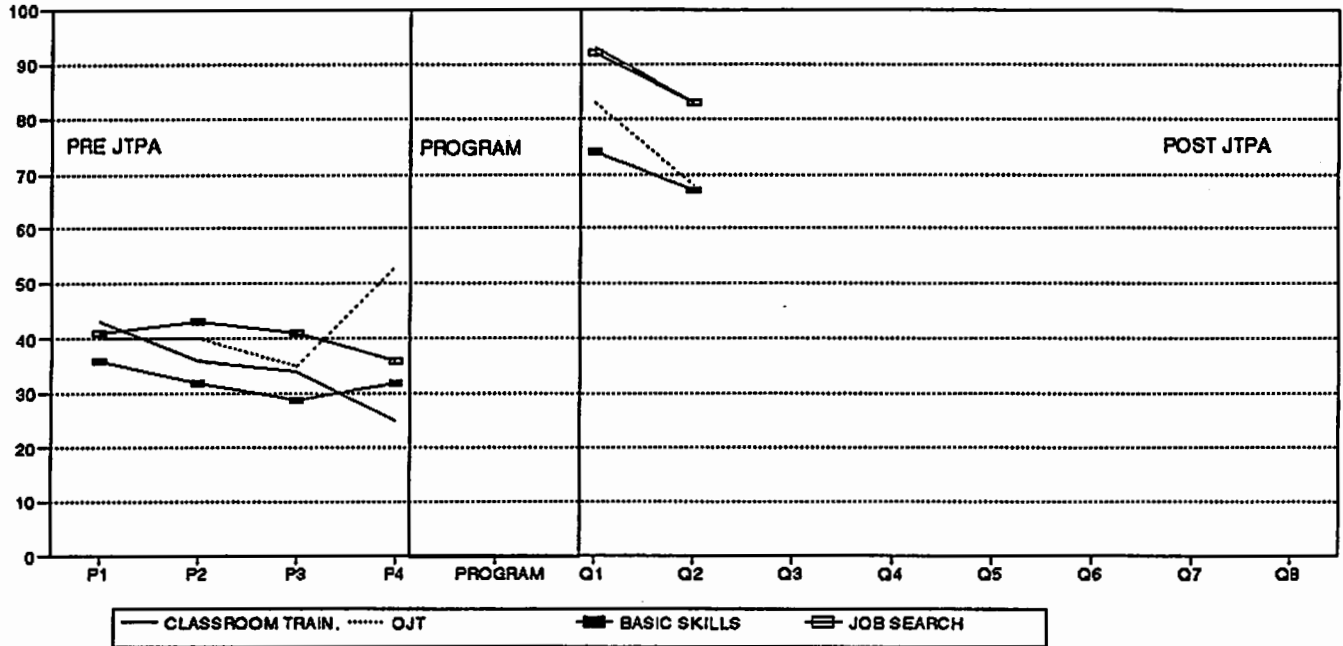


NEGATIVE TERMINATIONS BY COMPONENT CY92  
PERCENT WITH ANY EARNINGS IN A QUARTER

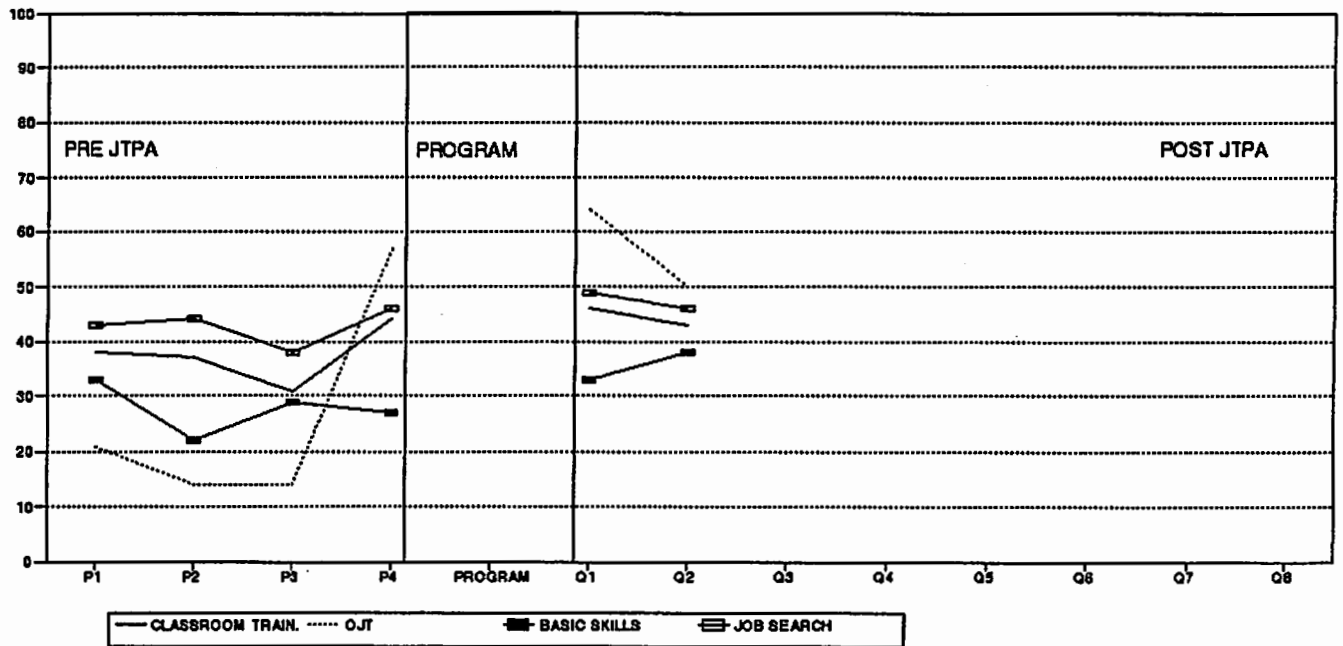


MILWAUKEE COUNTY PRIVATE INDUSTRY COUNCIL TITLE IIA TRENDS

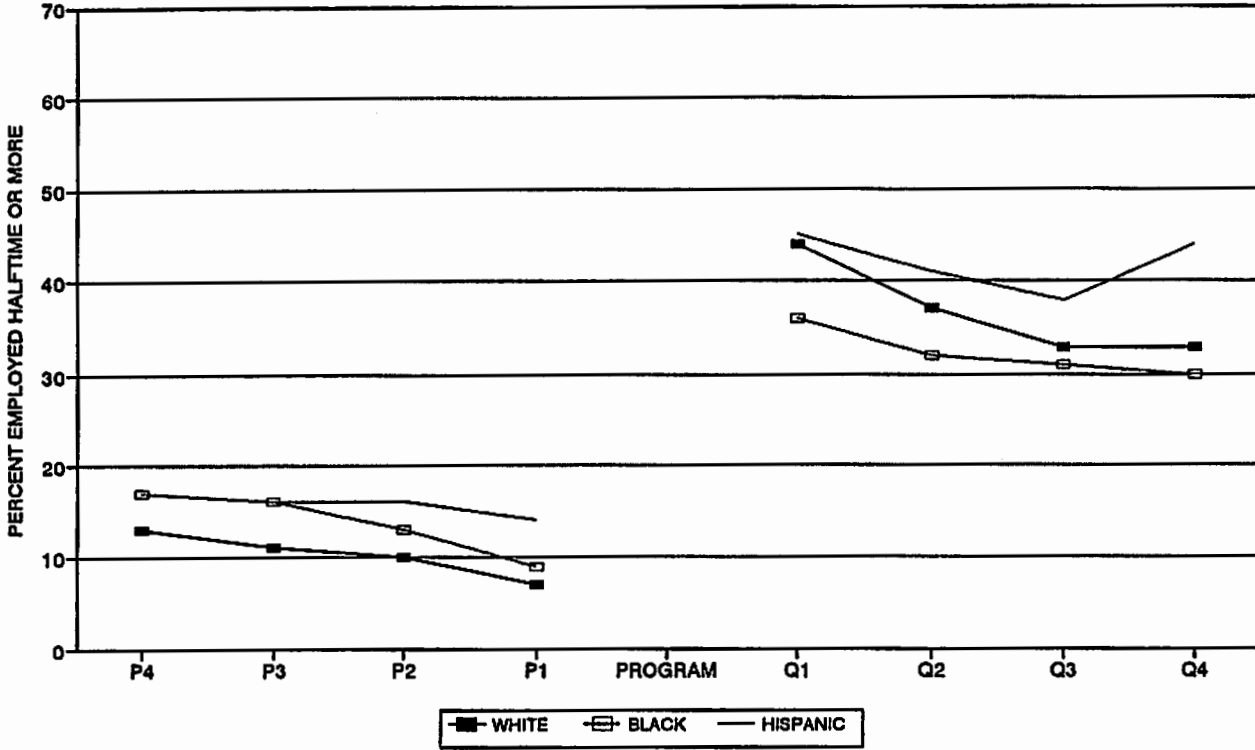
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PERCENT WITH ANY EARNINGS IN A QUARTER



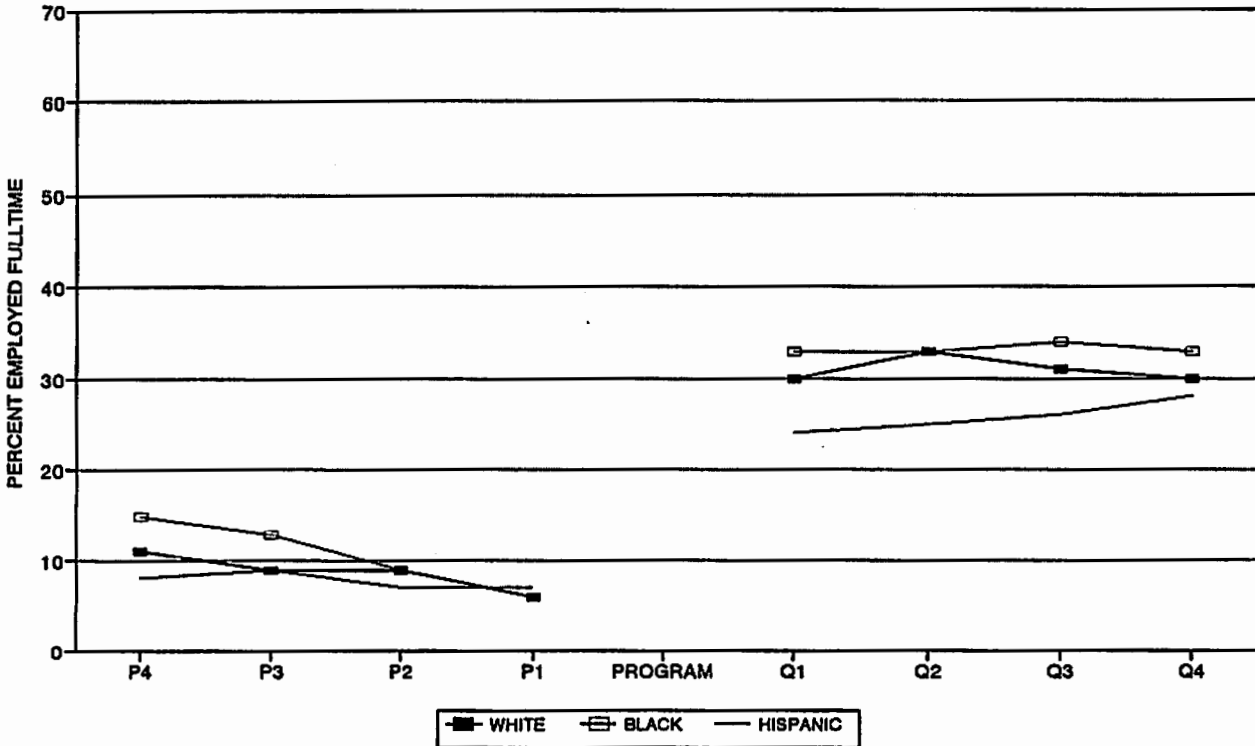
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PERCENT WITH ANY EARNINGS IN A QUARTER



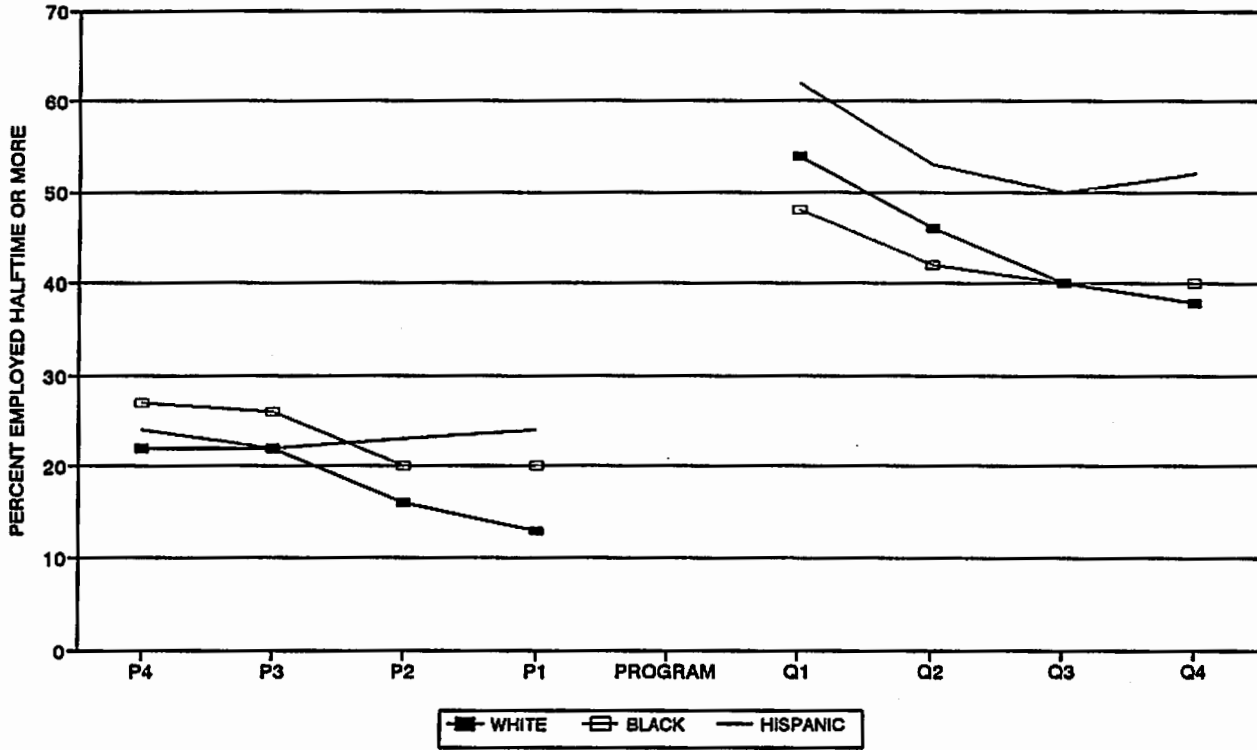
PERCENT EMPLOYED PRE AND POST PROGRAM  
FOR MEN EMPLOYED FULLTIME BY RACE



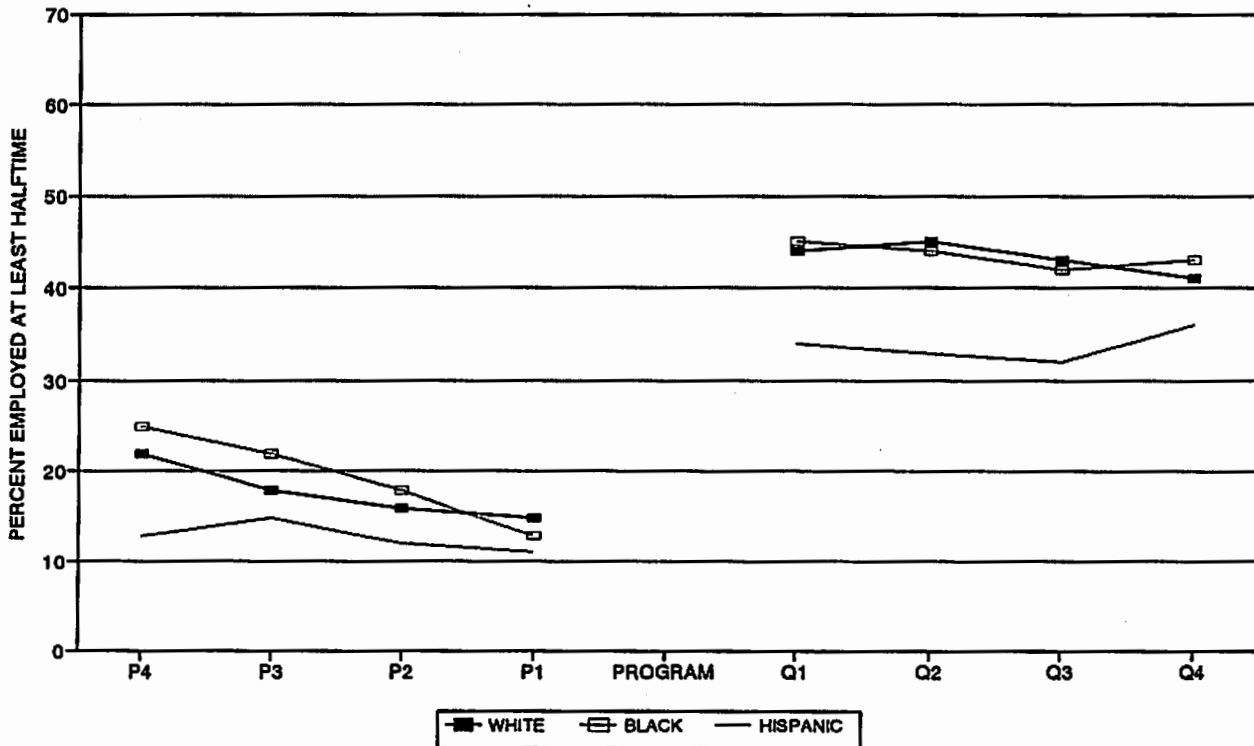
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FOR WOMEN EMPLOYED FULLTIME BY RACE



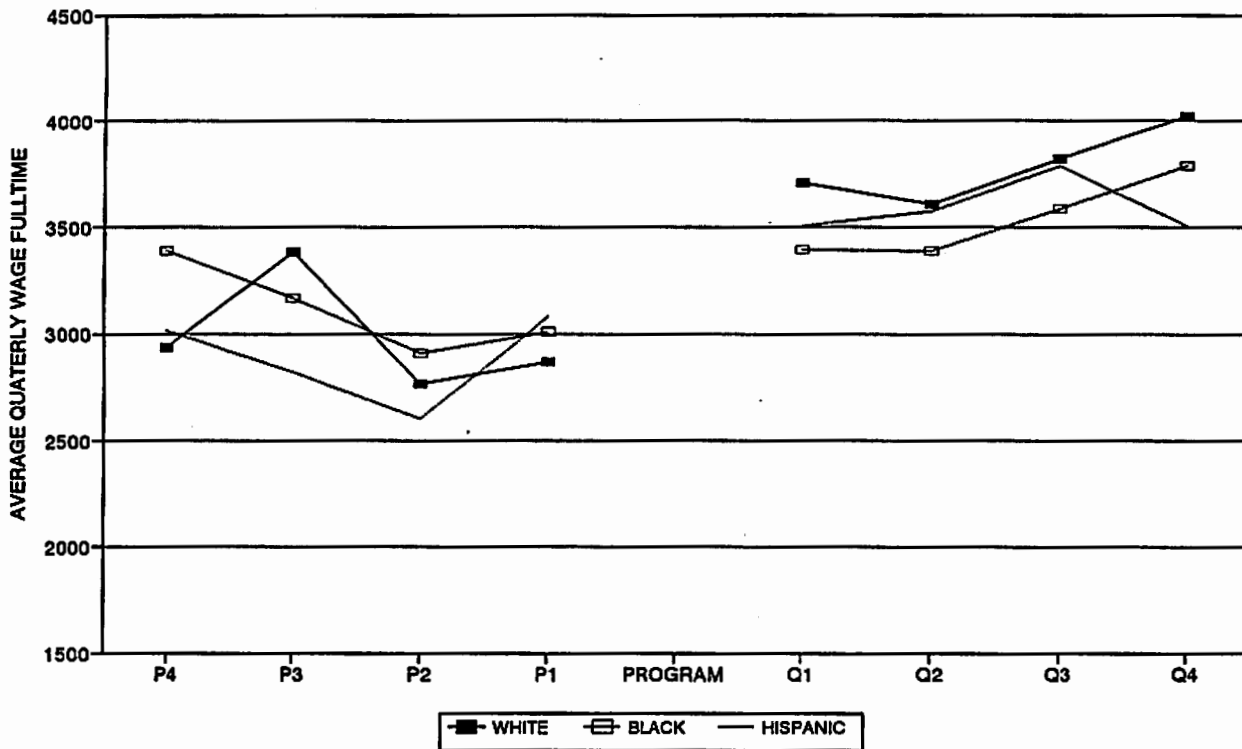
PERCENT EMPLOYED PRE AND POST PROGRAM  
FOR MEN EMPLOYED AT LEAST HALFTIME



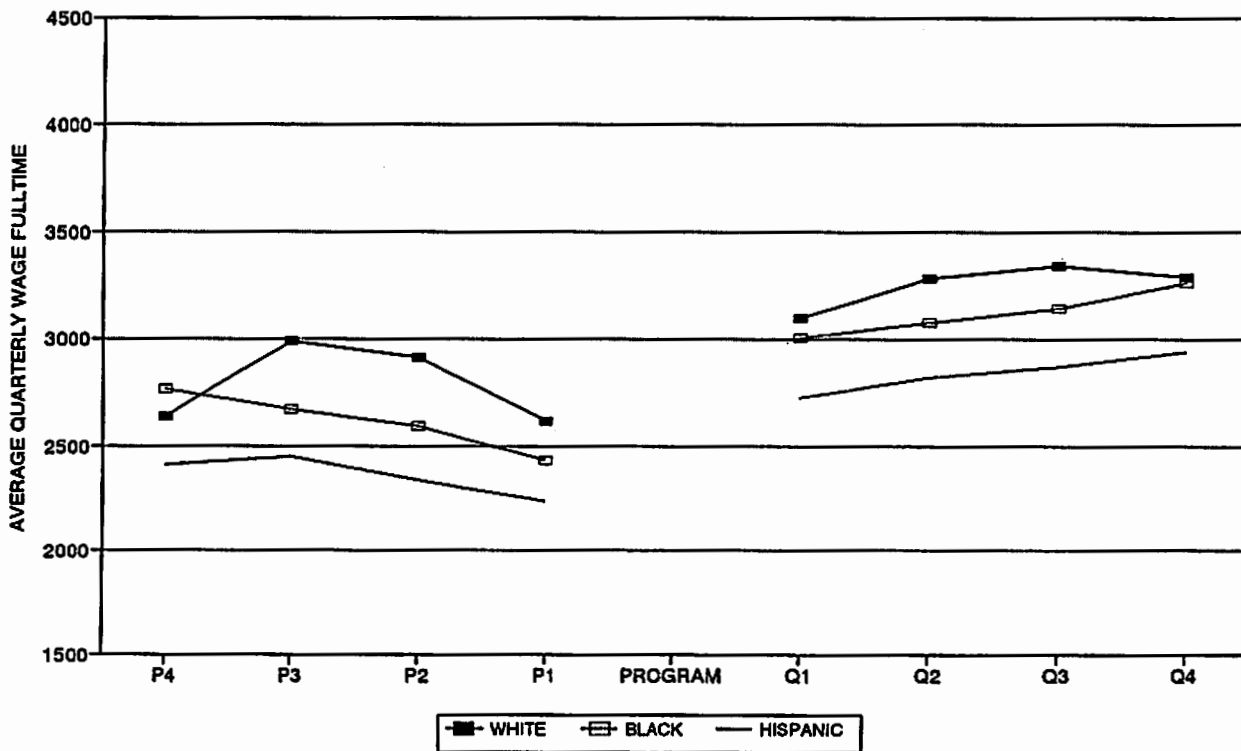
PERCENT EMPLOYED PRE AND POST PROGRAM  
FOR WOMEN EMPLOYED AT LEAST HALFTIME



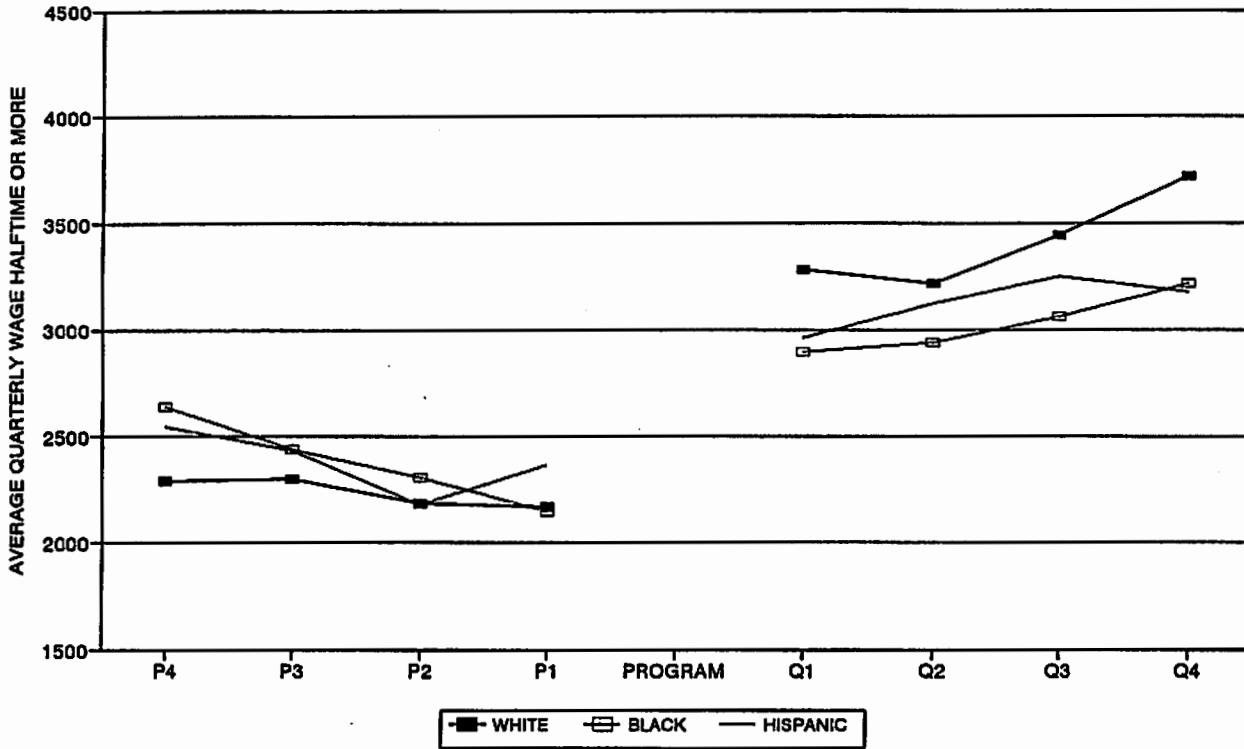
**AVERAGE QTRLY WAGE PRE AND POST PROGRAM  
FULLTIME EMPLOYMENT BY RACE FOR MEN**



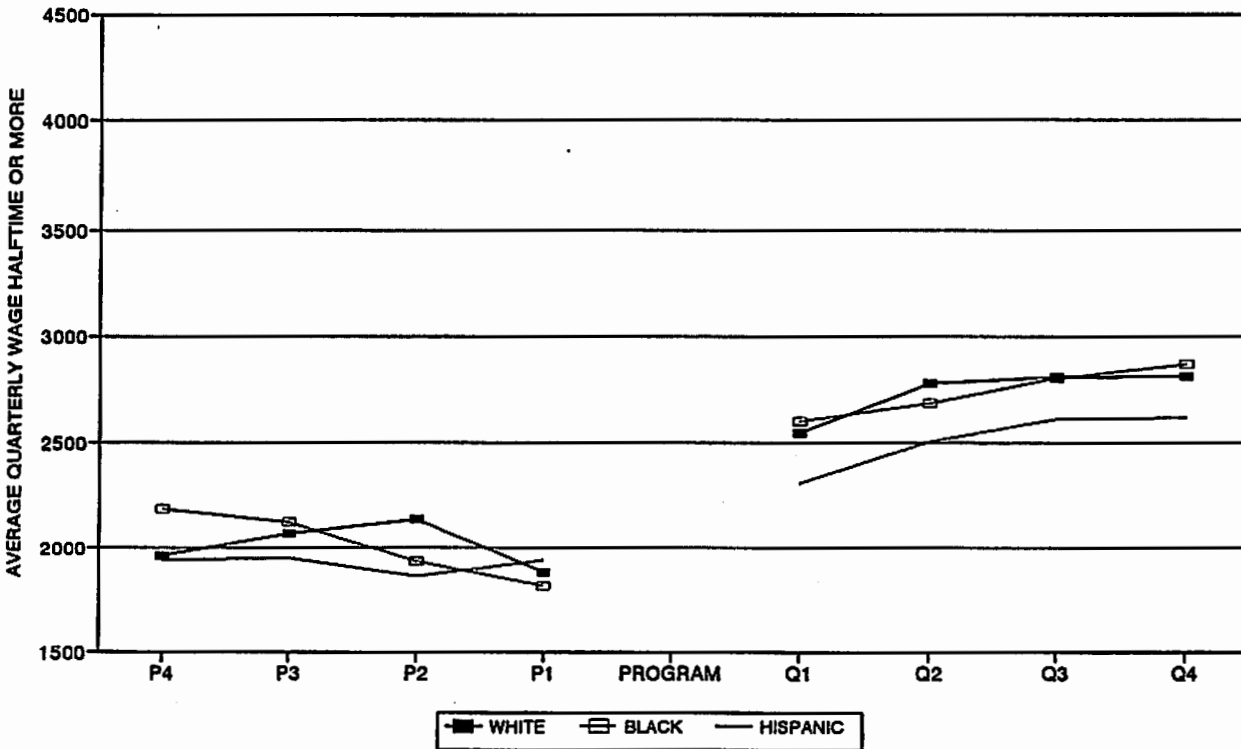
**AVERAGE QTRLY WAGE PRE AND POST PROGRAM  
FULLTIME EMPLOYMENT BY RACE FOR WOMEN**



**AVERAGE QTRLY WAGE PRE AND POST PROGRAM  
FOR MEN EMPLOYED AT LEAST HALFTIME**

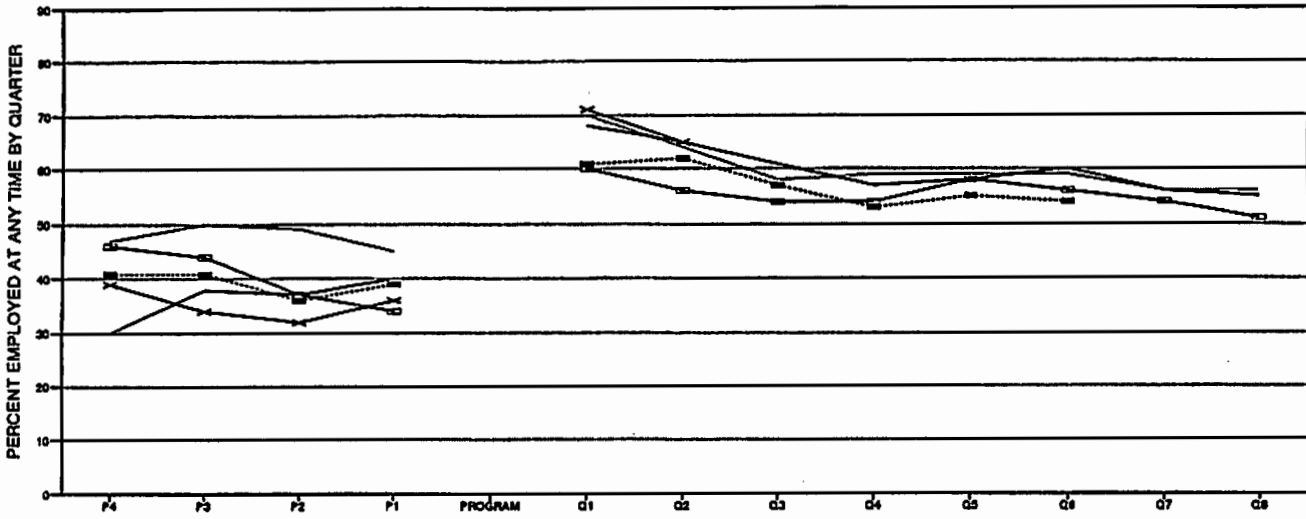


**AVERAGE QTRLY WAGE PRE AND POST PROGRAM  
FOR WOMEN EMPLOYED AT LEAST HALFTIME**

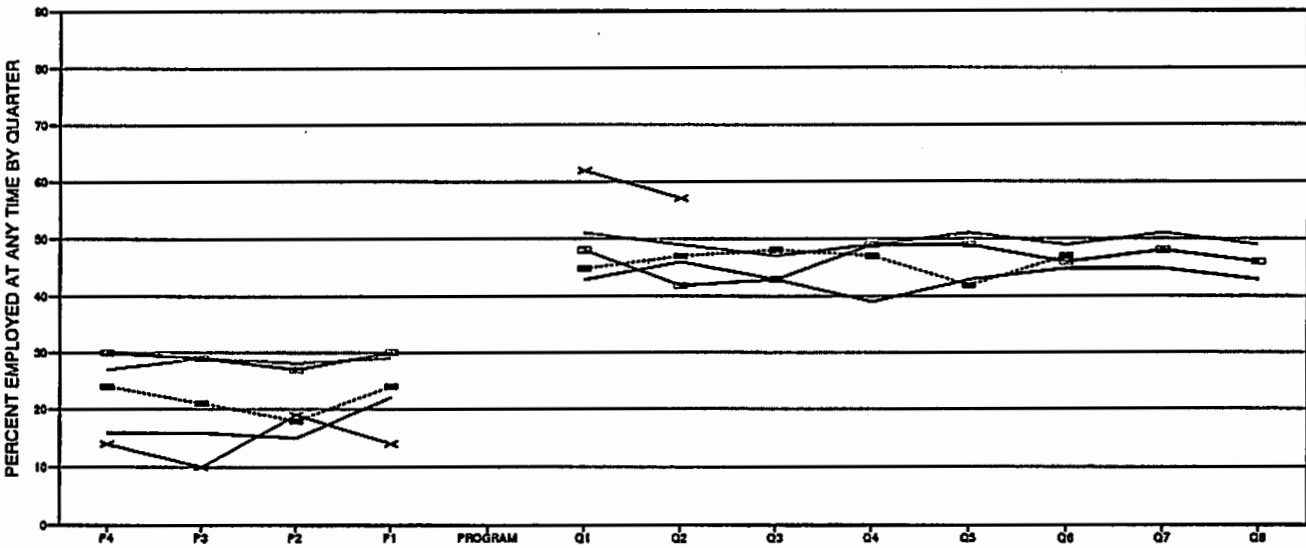




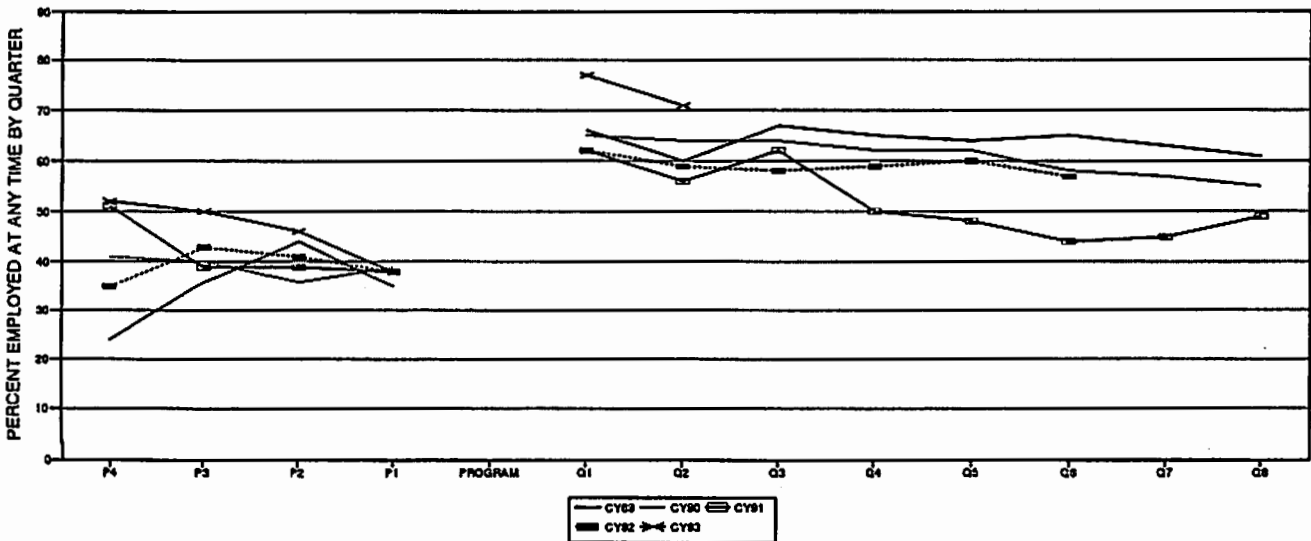
ANY EARNED INCOME BY RACE AND GENDER  
CY 1989-93 BLACK WOMEN



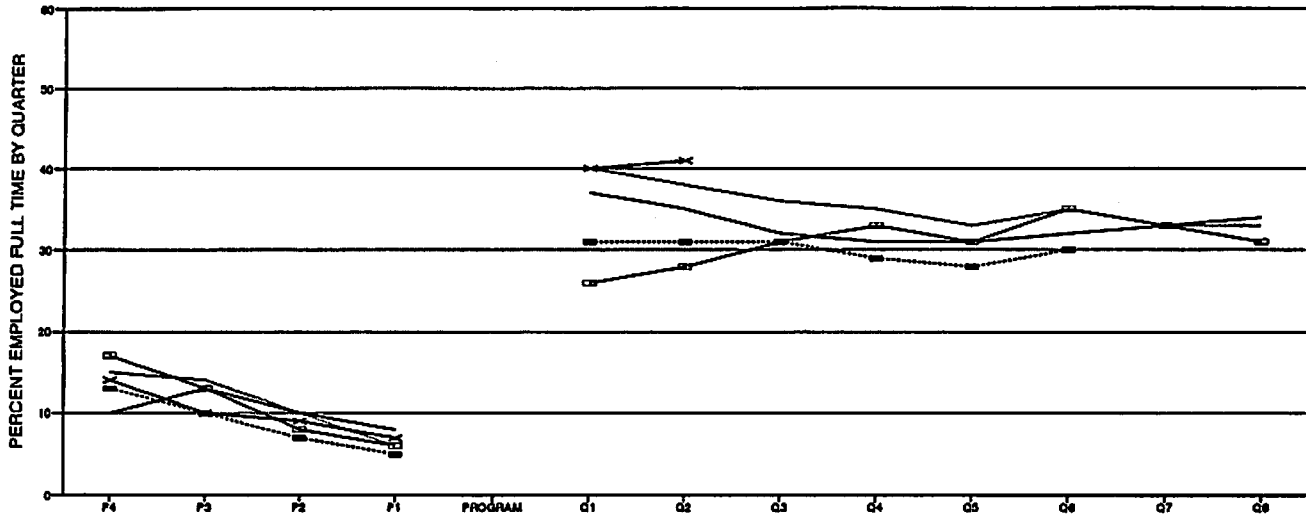
CY 1989-93 HISPANIC WOMEN



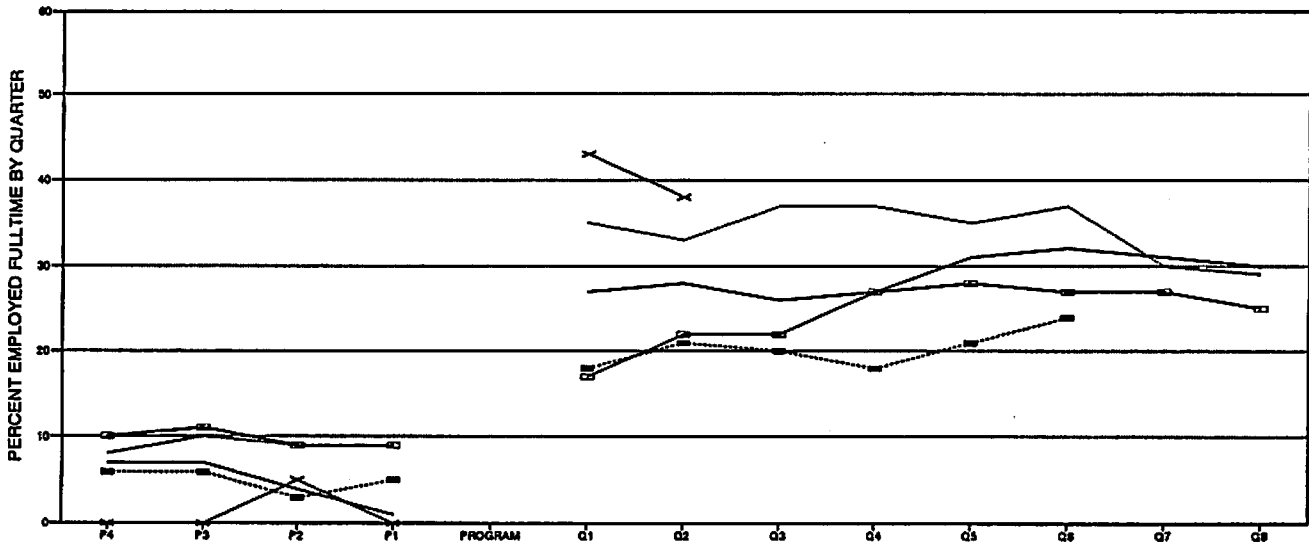
CY 1989-93 WHITE WOMEN



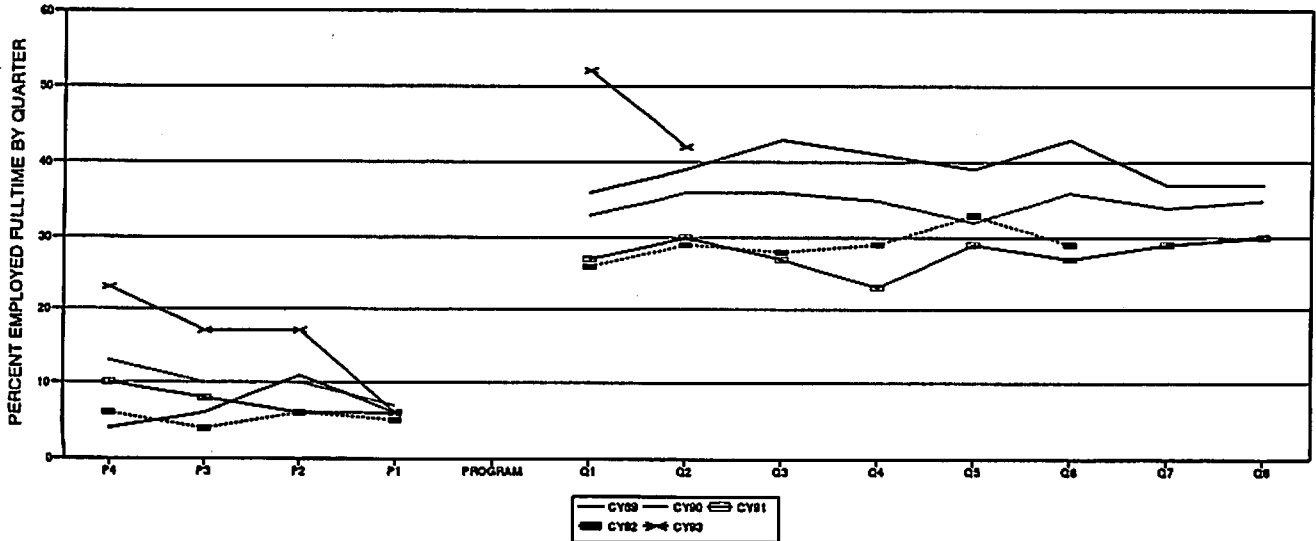
FULLTIME EMPLOYMENT BY RACE AND GENDER  
CY 1989-93 BLACK WOMEN



CY 1989-93 HISPANIC WOMEN

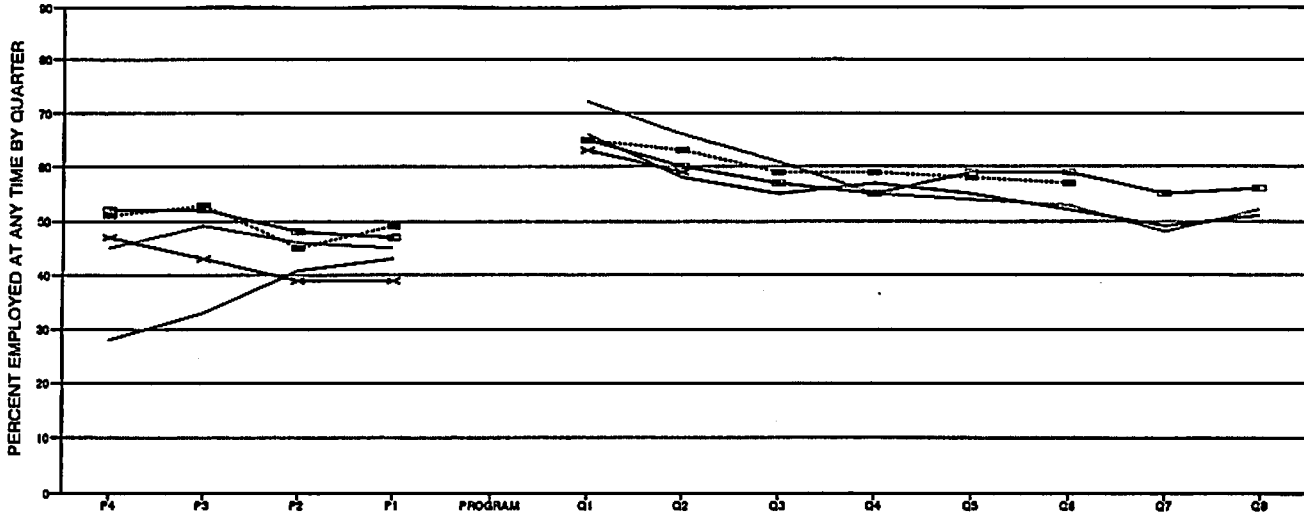


CY 1989-93 WHITE WOMEN

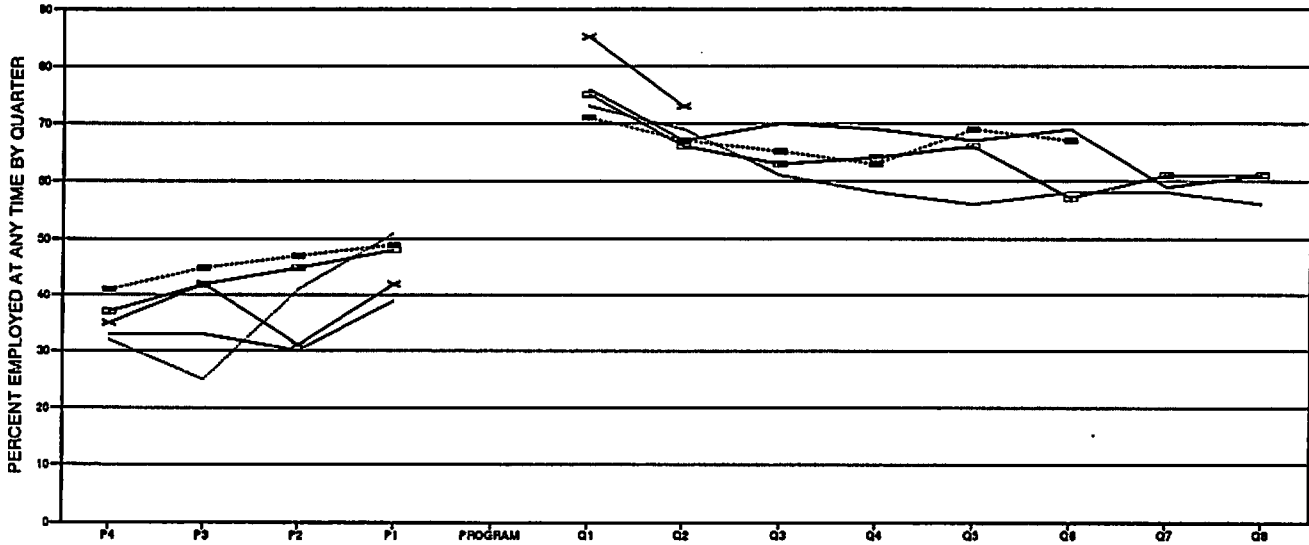


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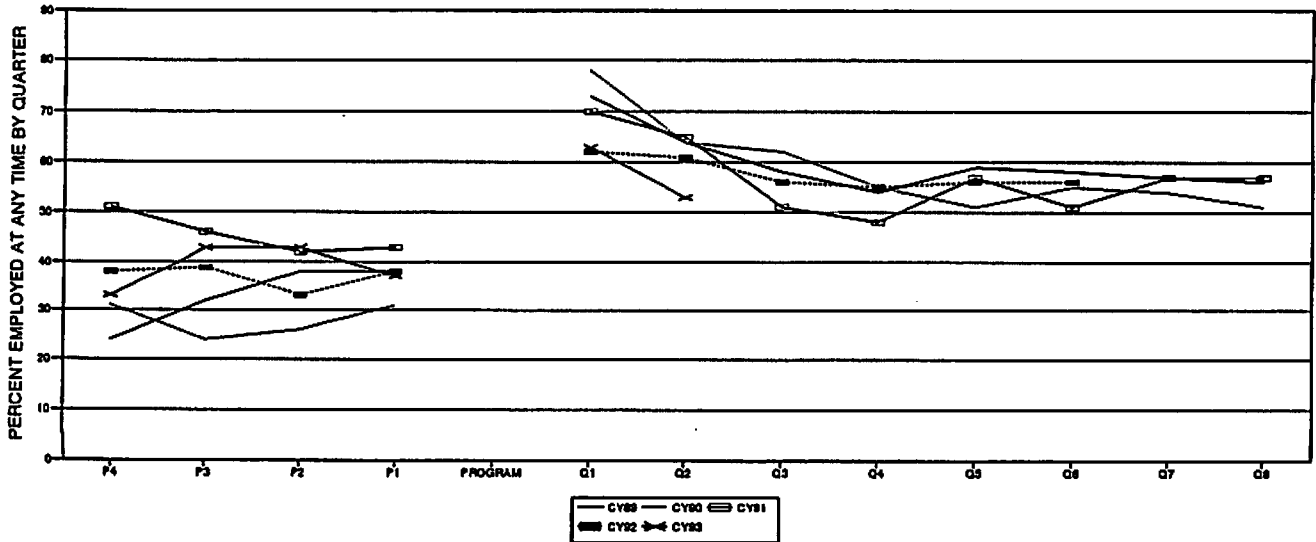
ANY EARNED INCOME BY RACE AND GENDER  
CY 1989-93 BLACK MEN



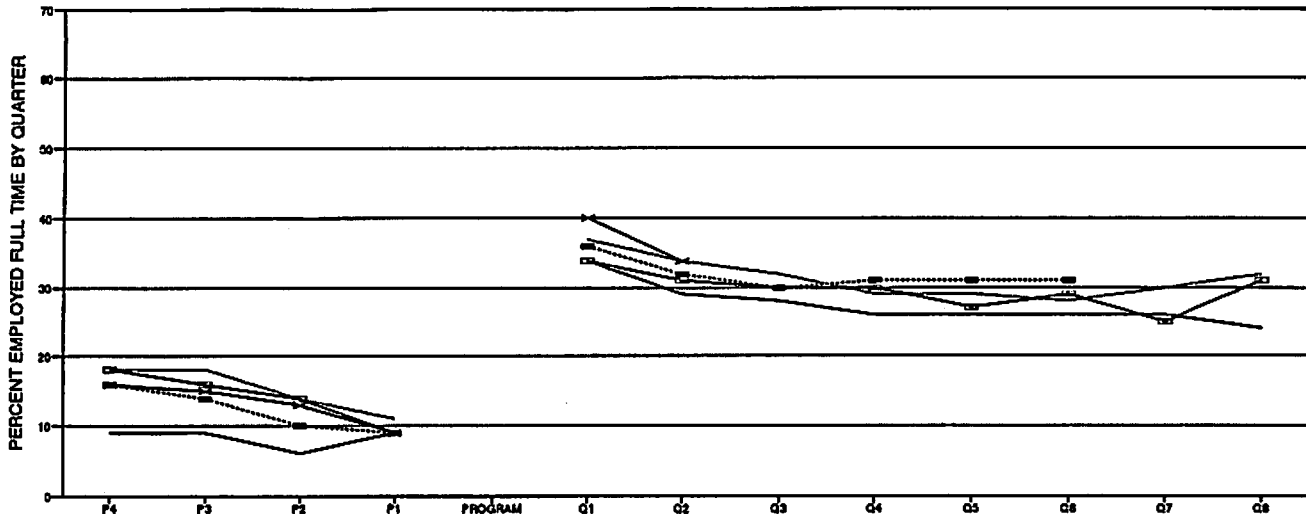
CY 1989-93 HISPANIC MEN



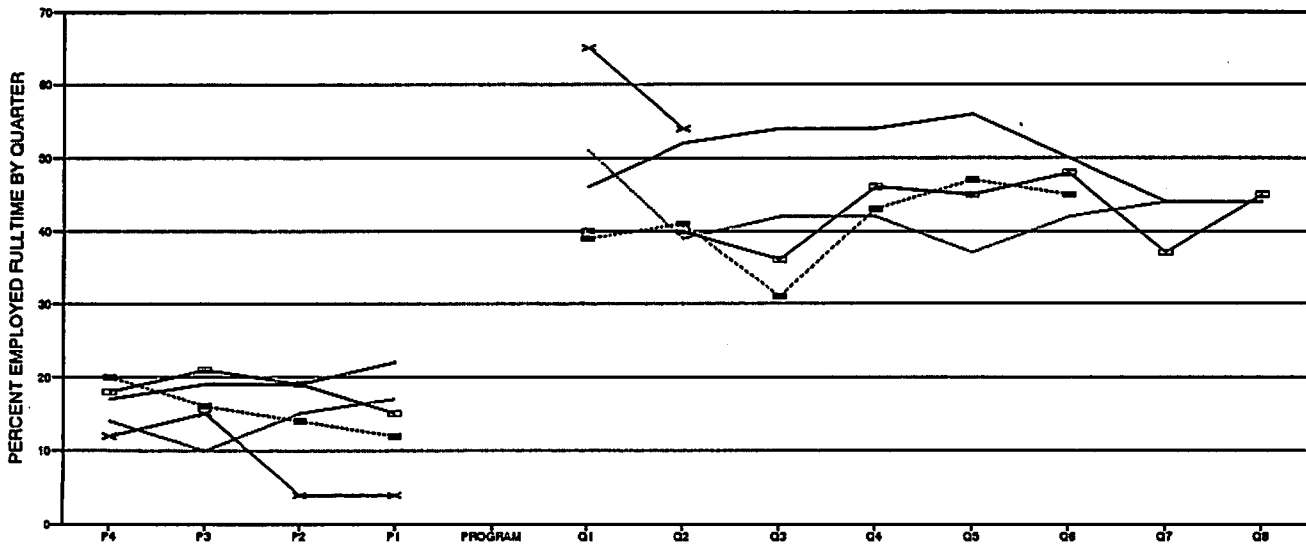
CY 1989-93 WHITE MEN



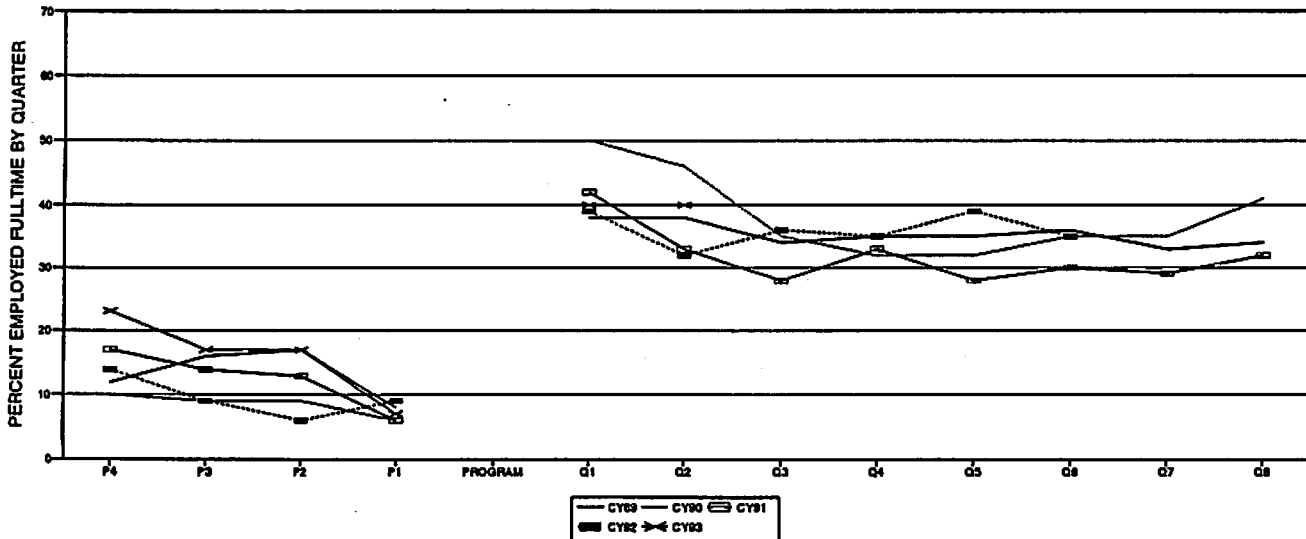
FULLTIME EMPLOYMENT BY RACE AND GENDER  
CY 1989-93 BLACK MEN



CY 1989-93 HISPANIC MEN

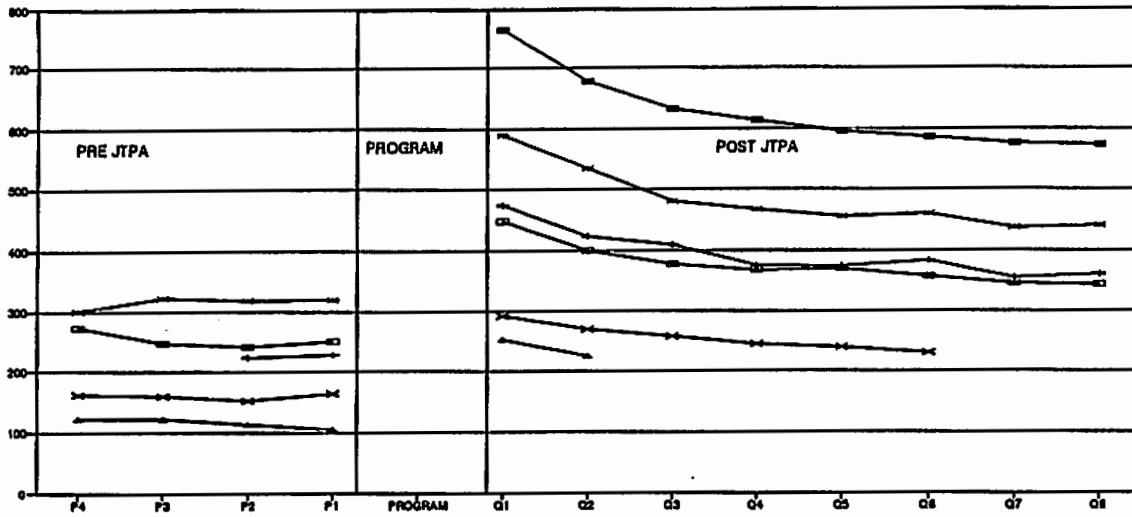


CY 1989-93 WHITE MEN

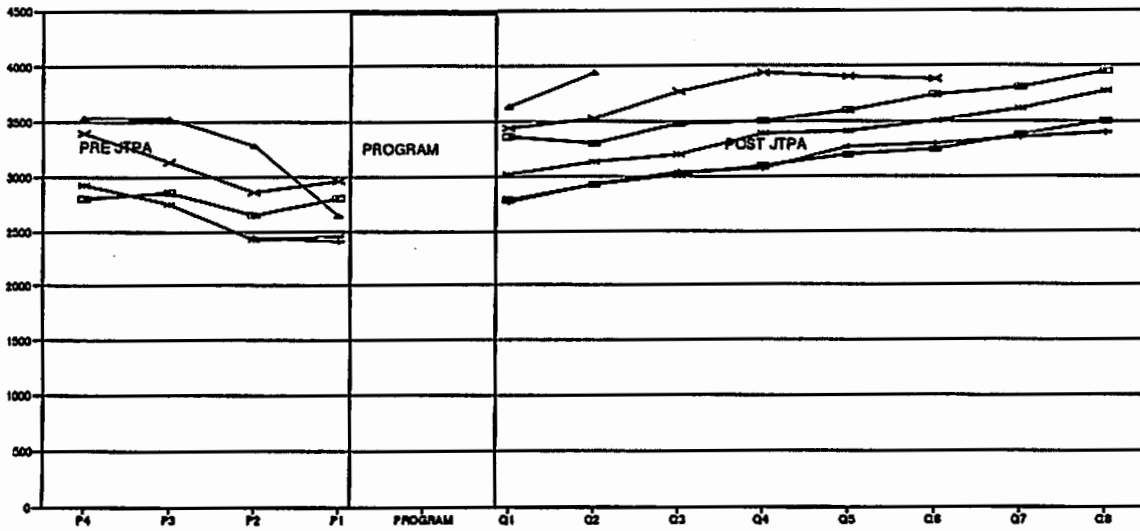


— CY89 — CY90 □ CY91  
 ■ CY92 ▲ CY93

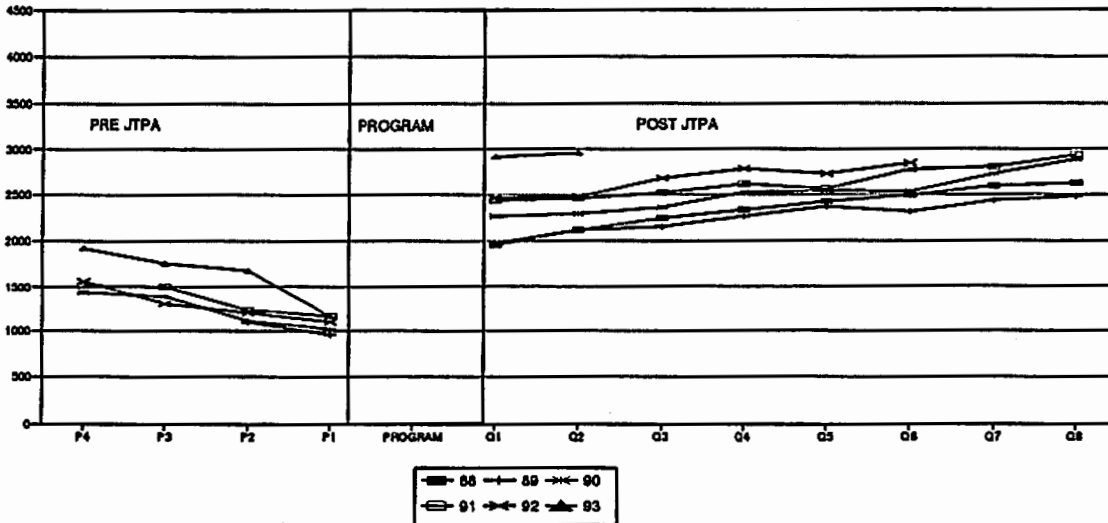
POSITIVE TERMINATIONS 1988-1993  
PERSONS WITH ANY EARNINGS IN A QUARTER



AVERAGE FULLTIME EARNINGS IN A QUARTER

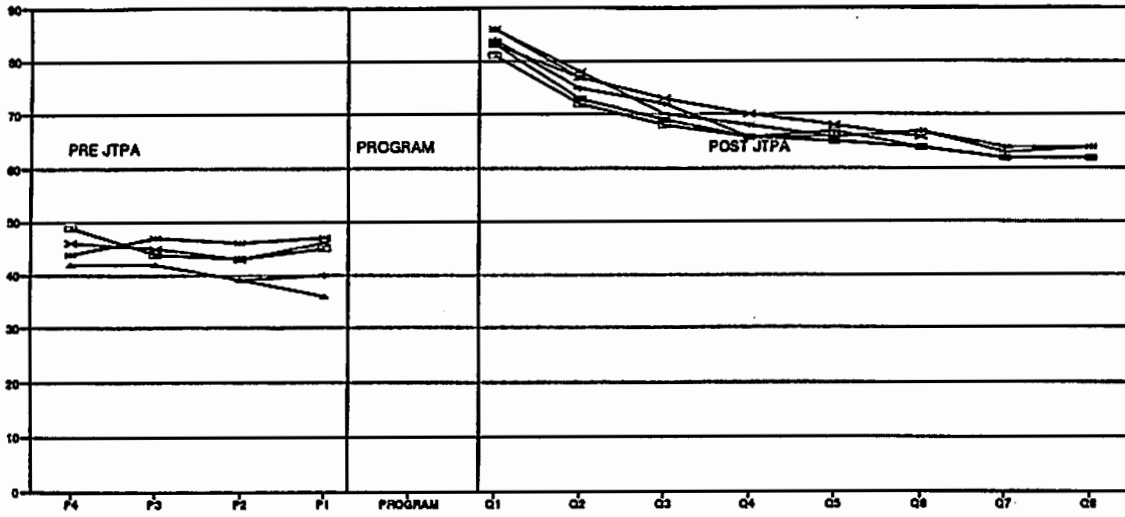


AVG. QUARTERLY EARNINGS THOSE WORKING

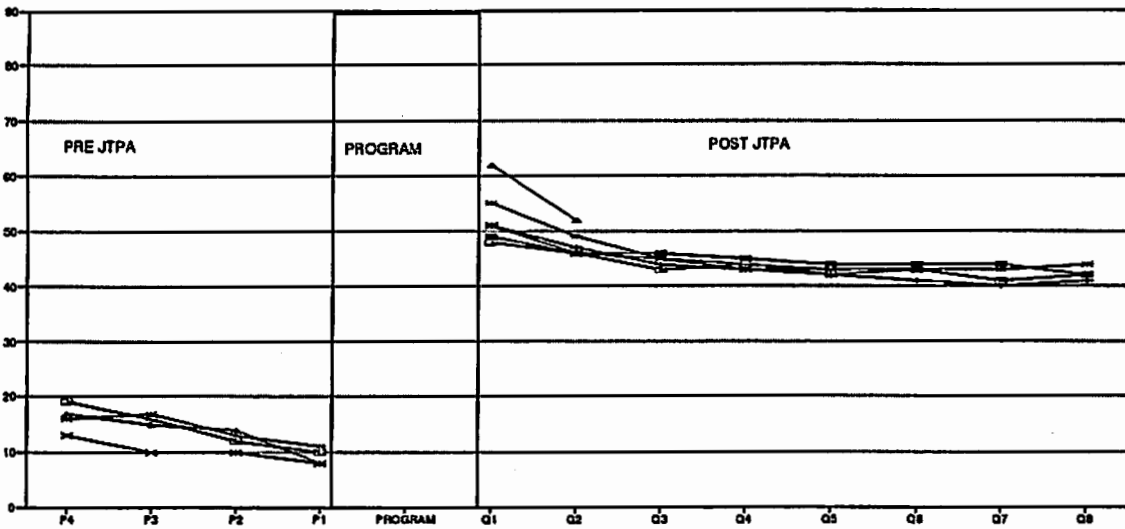


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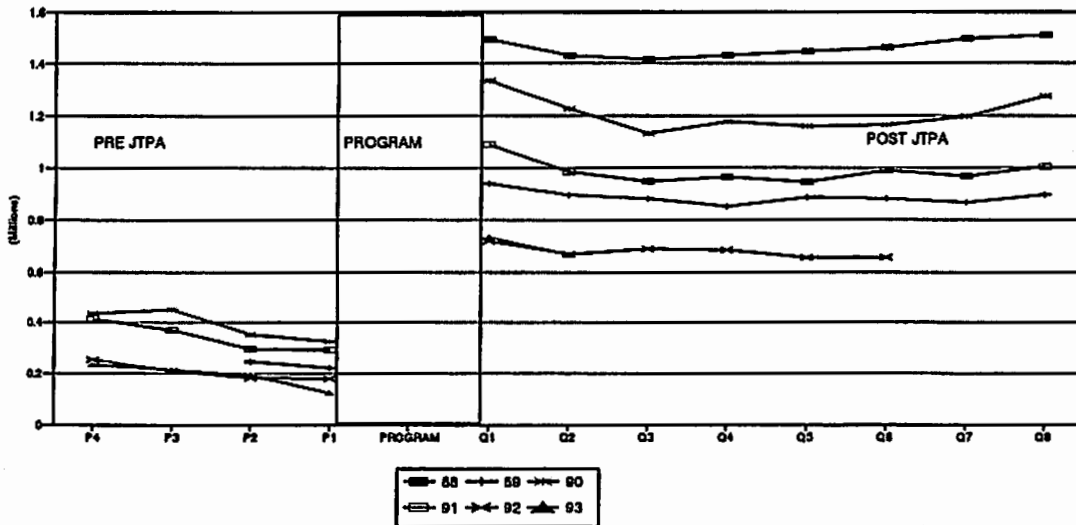
POSITIVE TERMINATIONS 1988-1993  
PERCENT WITH ANY EARNINGS IN A QUARTER



PERCENT WORKING FULLTIME IN A QUARTER

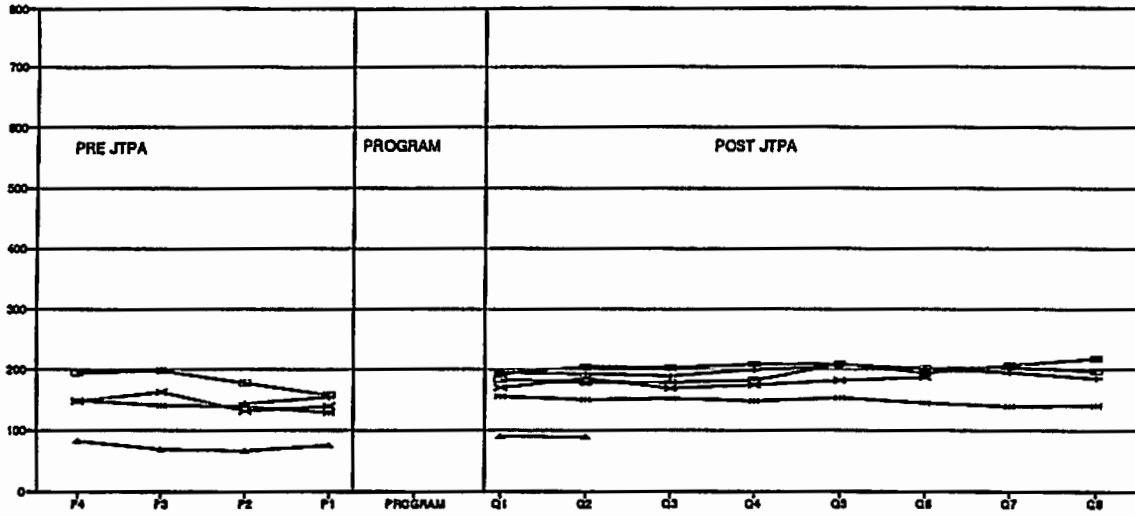


SUM OF ALL EARNINGS IN A QUARTER

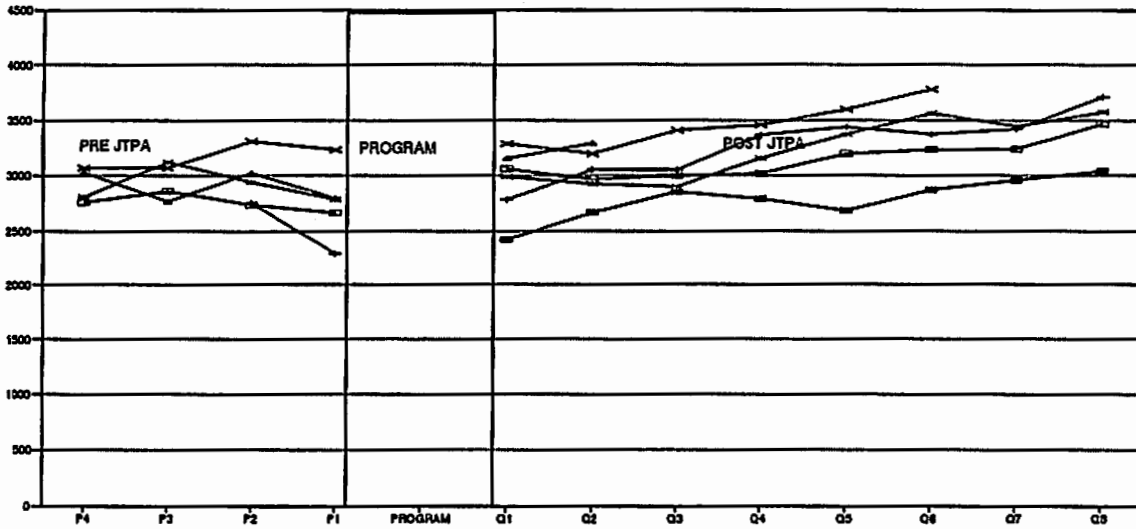


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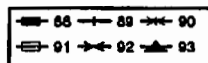
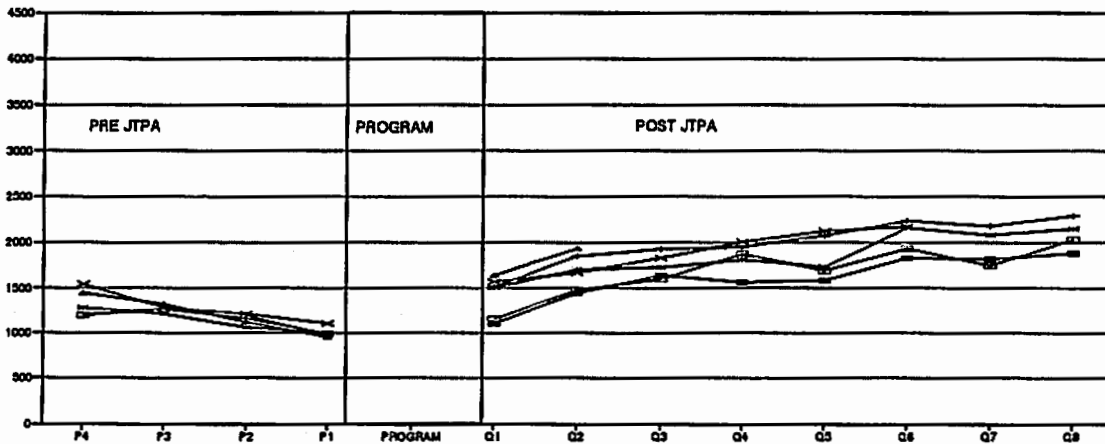
**NEGATIVE TERMINATIONS 1988-1993  
PERSONS WITH ANY EARNINGS IN A QUARTER**



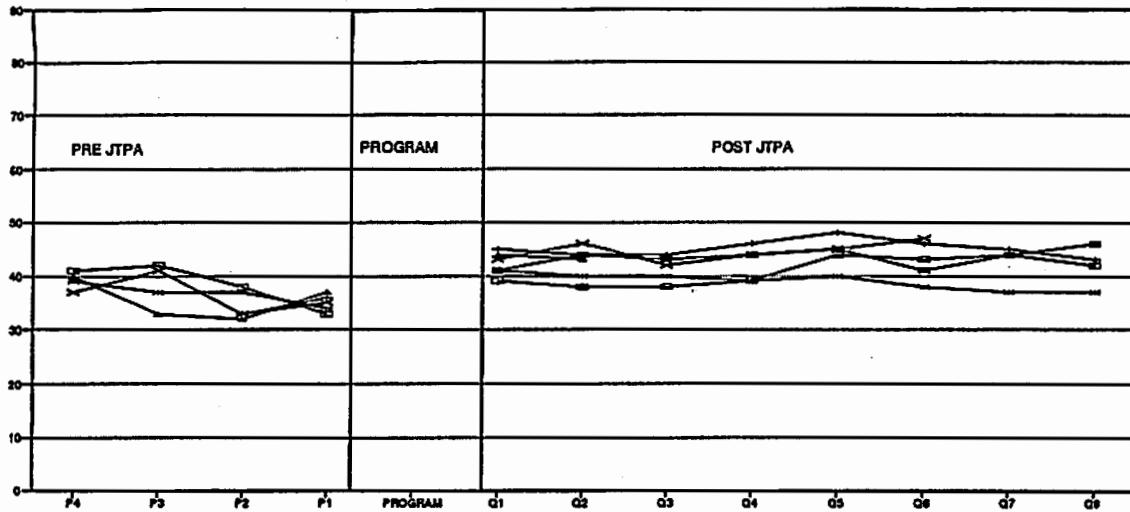
**AVERAGE FULLTIME EARNINGS IN A QUARTER**



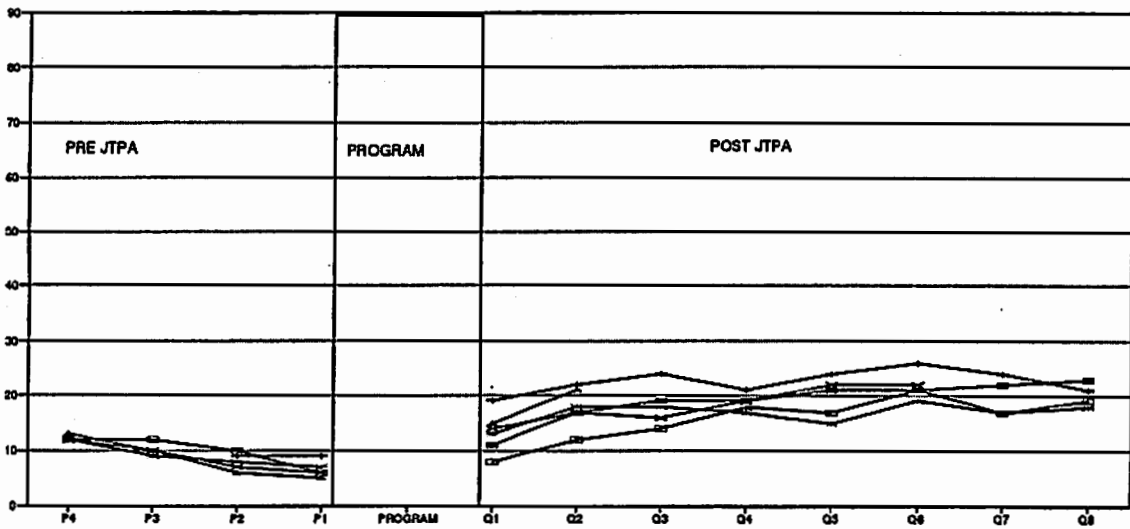
**AVG. QUARTERLY EARNINGS THOSE WORKING**



**NEGATIVE TERMINATIONS 1988-1993  
PERCENT WITH ANY EARNINGS IN A QUARTER**



**PERCENT WORKING FULLTIME IN A QUARTER**



**SUM OF ALL EARNINGS IN A QUARTER**

