

WORKING & POOR

ISSUE TWO

2004

What You Don't Know Can Hurt You A Case for Education and Skills Training

The poet William Butler Yeats once wrote, "Education is not the filling of a pail but the lighting of a fire."

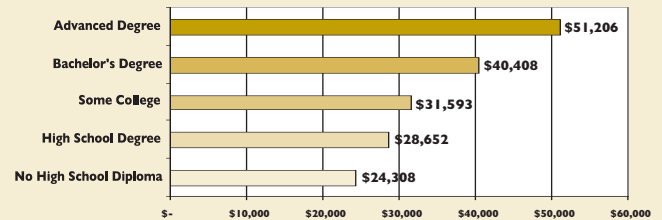
Both data and experience provide ample evidence that workers who have the "fire" that education starts earn more and are better able to provide for their families. Children in turn benefit from their parents' increased education, both economically and developmentally.



The Economic Power of Education

The link between higher education and higher earnings is powerful. Data from the 2000 Census reveal that the median income for individuals with a bachelor's degree who work full time is over \$16,000 more annually than the worker without a high school diploma. The median income for those with a high school degree was \$28,652 per year. Median income rose to \$31,583 with some college, \$40,408 with a bachelor's degree and \$51,206 with an advanced degree.¹ While the 2000 Census data does not provide comparable data on earnings for individuals with associate degrees at the state level, workers nationwide with two-year associate degrees had income of up to 34 percent higher than those with only a high school diploma.

Median Earnings by Education for Wisconsin Full-time Workers

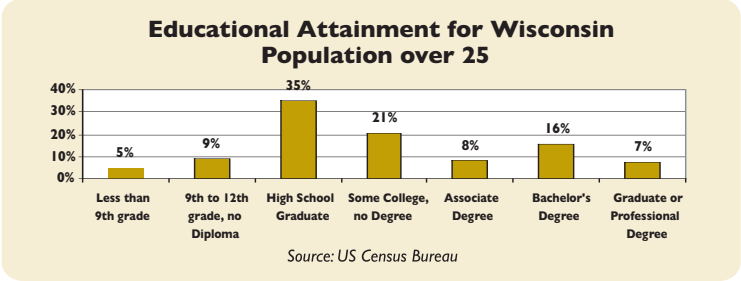


Source: US Census Bureau

The link between higher education and higher earnings is powerful.

Increased education and skill building has always paid off for workers. This may be truer now than ever before as our economy undergoes significant changes. According to a Census Bureau study on education and life earnings, the earnings premium for a college graduate over a high school graduate in the U.S. has grown from 50 percent in 1975 to 80 percent by 2000.² Technological changes in the economy favor highly skilled and educated employees, while at the same time, the decline of labor unions and the shrinking

value of the minimum wage have contributed to a relative drop in the earnings of less educated workers.³



There is strong evidence that an increase in the share of a community's residents who have a post-secondary education benefits not only the individual and his or her family, but also the state as a whole. A recent study of the country's largest cities by CEOs for Cities found that educational levels were the single biggest driver of economic growth in cities, and that high school degrees were not enough.⁴ In addition, studies continue to show that educated people are less likely to commit crimes, less likely to experience frequent job changes, and less likely to need public cash assistance. An analysis of workers in Minnesota revealed that if a person, with dependents making \$5 an hour moved up to a job paying \$10 an hour, the increase in earnings would produce a benefit to the state of about \$8,000 a year.⁵

The Benefits to Children are Real and Lasting

Certainly the most obvious advantage for children whose parents have post-secondary education is economic. Family income plays an important part in children's well-being. In fact, most of the indicators of child well-being are related to family income. Families living at or below the federal poverty line face a huge uphill battle to beat the myriad of poor child outcomes associated with poverty. Approximately 30 percent of Wisconsin children live in families that are considered low-income, and about 25 percent of all families in our state have incomes below 200 percent of the federal poverty level, or \$36,800 per year for a family of four. The vast majority of these families have at least one parent who is working, and most are working full-time and year-round.

Healthy Baby & Healthy Mom

Data from the Wisconsin Department of Health and Family Services confirm that mothers with less than a high school education are less likely to receive timely prenatal care, more likely to smoke during pregnancy, and more likely to have babies born at low birth weights. This is important because women who receive timely prenatal care are less likely to have babies with health problems. In Wisconsin 97 percent of mothers received care in the first trimester of their pregnancy. However, only 65 percent of mothers with less than a high school education received early care.

Early Learning and Language

Numerous studies have found that maternal education is a strong predictor of children's early learning and language comprehension.

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The percentage of young children read aloud to daily by a family member is one important indicator of how well young children are being prepared for school. Mother's education is consistently related to whether children are read to by a family member. In 2001, national studies found that 73 percent of children ages 3 to 5 whose mothers were college graduates were read to every day. By comparison, daily reading occurred for 49 percent of children whose mothers who had completed high school but had no further education, and only 42 percent of children whose mothers had not finished high school were read to every day.

The more language a child hears, the more he or she is likely to use. Mothers with higher levels of education are more likely to talk with their children and use a broader range of vocabulary. Less educated, less advantaged parents tend to talk less and use less varied vocabulary with their children.⁶ Children of mothers with a college education were more likely to have average to advanced language skills, including larger vocabularies and faster growth over time. Studies looking at preschool vocabulary in relation to reading and math skills four years later have suggested that the mother's education level has both short and long-term impacts on the child's development.⁷

Barriers to Success in Wisconsin

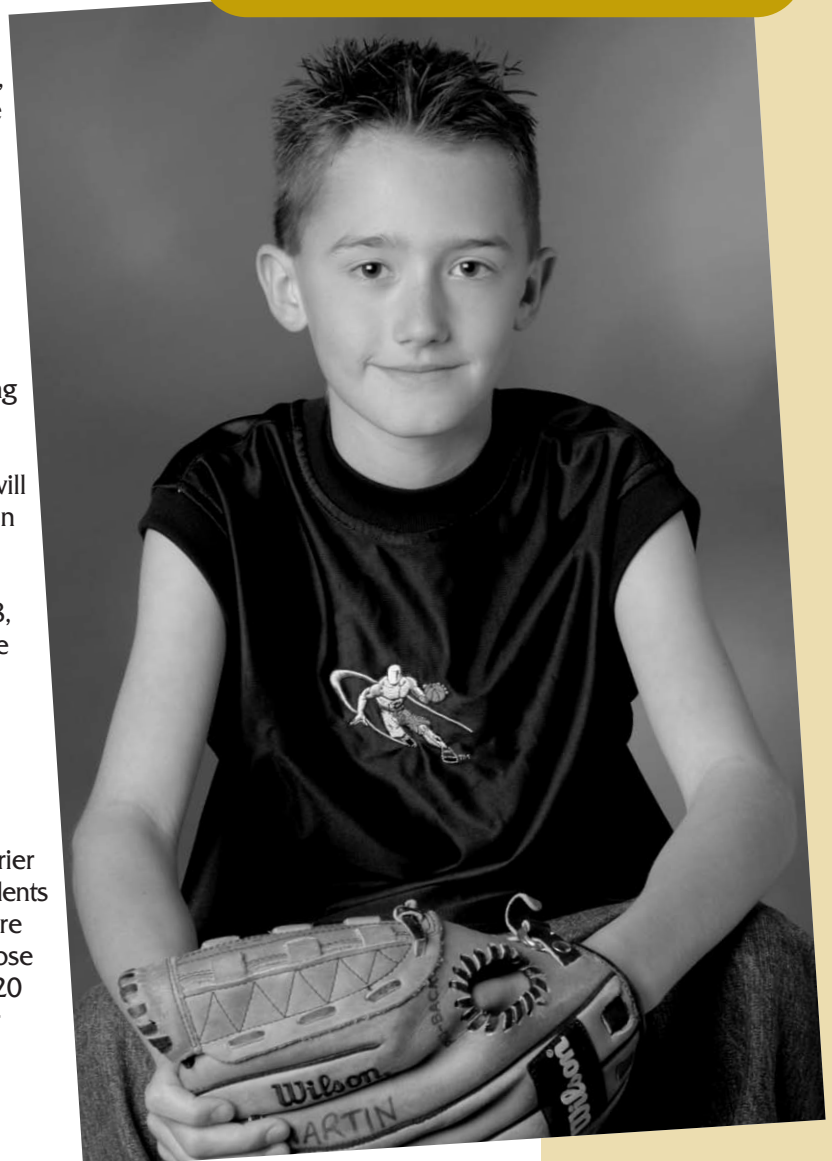
Despite the key role of post-secondary education in qualifying for jobs that pay a family-supporting wage, there are a variety of significant barriers that discourage many workers – particularly low-wage workers – from pursuing education beyond high school.

While Wisconsin's high school graduation rate is one of the highest in the country, the rate of college graduates in the state is mediocre. Wisconsin ranks 22nd nationally in the percentage of heads of household with at least four years of college, while neighboring Minnesota ranks 8th. A study by the Education Commission of the States suggests that only 45 of every 100 Wisconsin students who enter 9th grade will graduate from high school and enroll in college within a year. For students from low-income families, only about 30 percent of those who enter high school will enroll in college within a year of graduation.⁸ In 1998, families in which the head of household had a college degree had twice the median net worth of families whose head of household had only some college.⁹

Income Gap

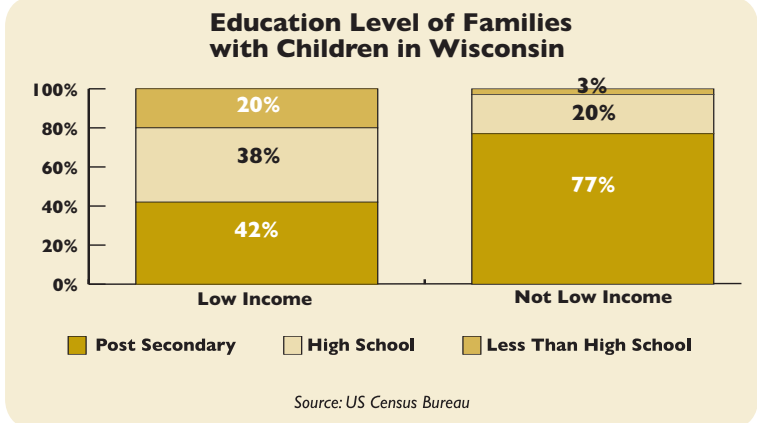
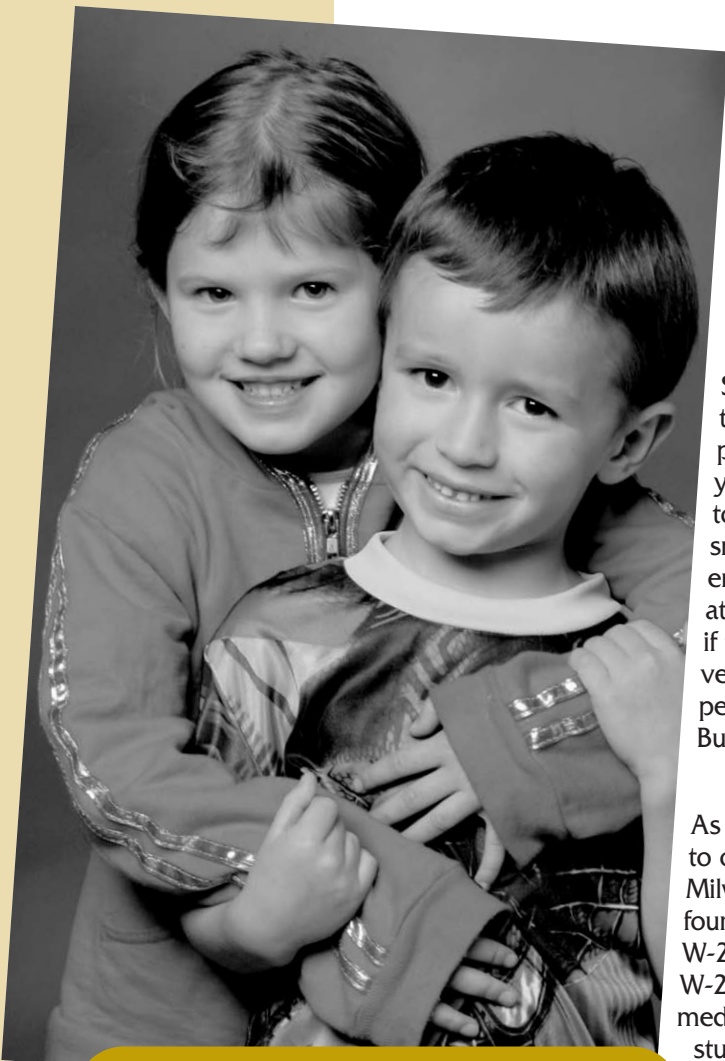
Financial resources to attend college are clearly a barrier to students from low-income families. In Wisconsin students whose families have incomes in the top 20 percent are 7 times more likely to graduate from college than those students whose families have income in the bottom 20 percent. This gap will only widen as state support for public universities dwindles and tuition is raised.

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W-2 Philosophy

The Wisconsin Works (W-2) program does not encourage participants to engage in education. Under the program’s “work first” philosophy, applicants with practically any kind of work history and often without a high school education are labeled “job ready,” diverted to job search and denied cash benefits. Others who are placed in a W-2 work program must continue to look for private employment throughout their participation, and must accept any job they are offered. In general, all participants in W-2 work programs are expected to be in work activities for 28 to 30 hours per week, depending upon which work program they are placed in. Only the remaining 10 to 12 hours per week are available for education and training, regardless of whether the person might benefit from more time in basic education, high school equivalency courses, employment skills training, technical college, or a combination of these in order to better prepare for private employment. (Eighteen and 19 year olds may be allowed to have the hours spent completing their high school education count as their work activity.)



Special provisions in W-2 allow persons attending an approved technical college program full-time and maintaining a 2.0 grade point average to continue to receive cash benefits for up to two years. However, they must also work 25 hours per week in addition to time spent in school – clearly not an option for many parents of small children. In addition, they must continue to look for private employment during their entire program and accept any job offered, at which point eligibility for cash benefits ends. They are on their own if they wish to continue their educational program. Not surprisingly, very few W-2 participants are attending technical college; less than 1 percent in 2000, according to a report by the state Legislative Audit Bureau.

As a result, those who leave the program are generally not prepared to obtain family-sustaining jobs. A recent study of W-2 applicants in Milwaukee by the University of Chicago’s Chapin Hall Center for Children, found that 16 to 24 months after leaving the program, participation in W-2 made no difference in employment and earnings. Participants in W-2 were no more likely to find employment than non-participants, and median earnings were a paltry \$4,131. This is consistent with an earlier study by the state Legislative Audit Bureau of early leavers from the W-2 program statewide. In the year following their exit from W-2, about two-thirds were working, but only one-third had incomes above the poverty line even with the state and federal Earned Income Tax Credits factored in. Clearly, W-2 is not providing a sound basis for families to work their way out of poverty.

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Access to Child Care

The Wisconsin Shares childcare subsidy program is currently unavailable to those low-income parents who are attending school and are not working. Some low-income parents will be able to patch together grants and loans to pay for living expenses as well as school fees, but may still be unable to pursue their educational goals without help paying for childcare.

Access to UI

Unemployment Insurance rules discourage laid-off workers from looking for part-time work while returning to school. Under current rules, workers who lose part-time employment are not eligible for benefits under UI while looking for future employment. Since a large number of part-time employees have family obligations that keep them from working full-time, these arcane regulations disproportionately affect working mothers.

Workforce Investment Act (WIA)

WIA dollars have not traditionally been spent on long-term educational goals. Further, the WIA system is – like W-2 – strongly influenced by a “work first” philosophy, explaining perhaps why Wisconsin invests a lower percentage of its WIA dollars in education and training than does the nation as a whole.

Racial & Ethnic Disparities in Educational Attainment

Obtaining the quality education that is critical to future economic success is a particular challenge for many minority populations in the state. As we celebrate the 50th anniversary of Brown vs. Board of Education – the Supreme Court decision that outlawed “separate but equal” schools based on race – it is disturbing to note that there are still many real and significant gaps in educational achievement and opportunity for children of color in Wisconsin.

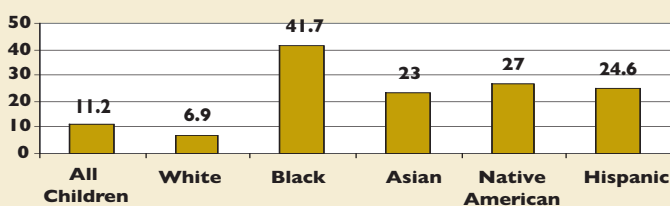
Child Poverty

The most insidious cause of poor outcomes for children is poverty. Of all the aspects of children’s early environment, the family’s socioeconomic status is the most predictive of children’s school

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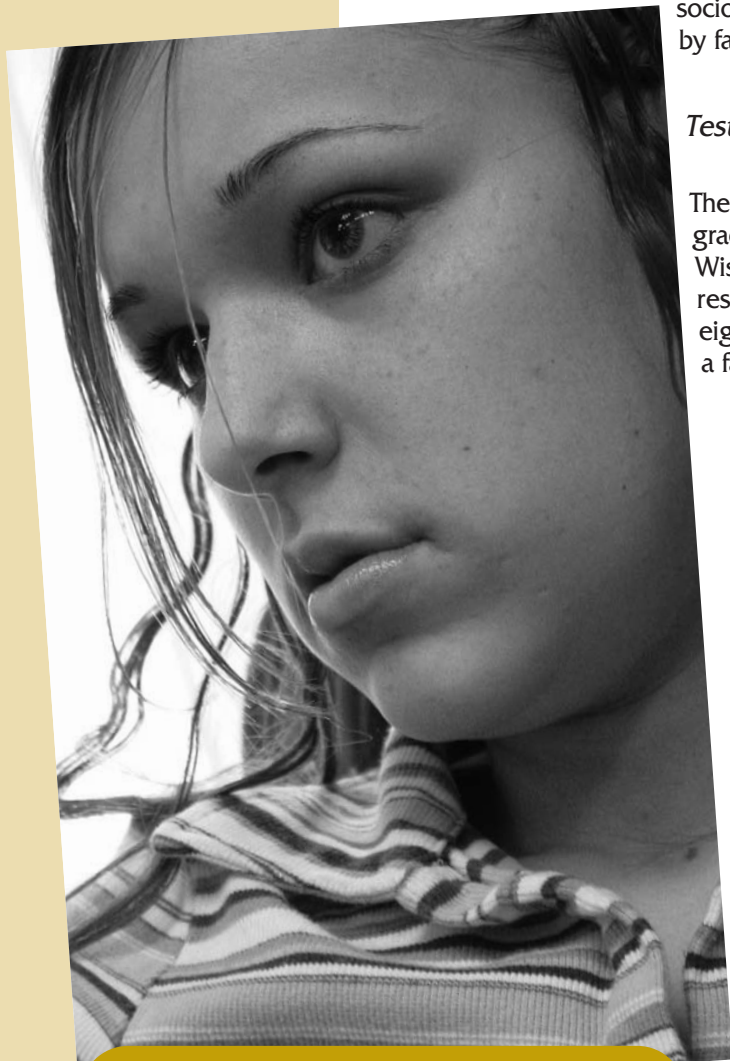


Child Poverty in Wisconsin, 2000



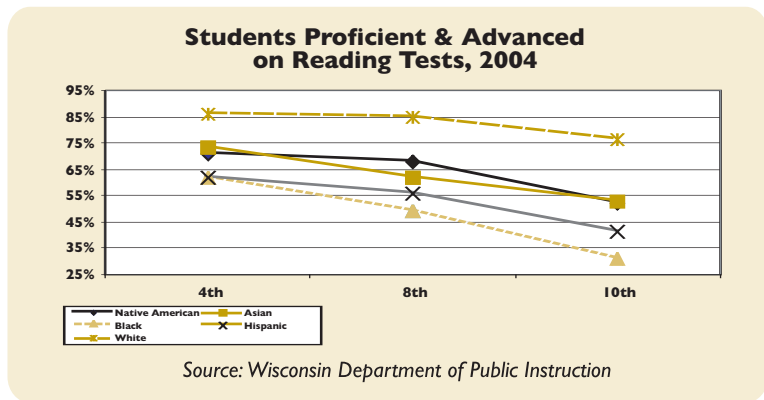
Source: US Census Bureau

readiness, school accomplishments, physical and mental health and later occupational choice. Sadly, children of color in Wisconsin are many times more likely to live in families with income below the federal poverty line than are white children. A recent University of Michigan study confirms that socioeconomic status is strongly related to cognitive skills. Of the many factors considered by the study – including race/ethnicity, family educational expectations, access to quality child care, home reading, computer use, and television habits – socio-economic status accounts for more of a gap than any other factor by far.¹⁰



Test Scores

There is a marked racial disparity in achievement on fourth- and eighth-grade test scores in Wisconsin. While fourth- and eighth-graders in Wisconsin scored above national averages in a major wave of test results in 2002, the gap between the performances of black and white eighth-graders was the largest in the nation. The following chart shows a fairly large gap in reading performance at the 4th grade level.



However, this gap actually widens by 10th grade: 76 percent of white 10th grade students scored at the proficient or advanced level, while only 31 percent of black students achieved that level. Disparities in math and science are even more pronounced.

High School Graduation Rates

Recent data from the U.S. Census Bureau indicate that populations of color have shown improvement in high school completion rates, but still lag significantly behind whites. In 2003, 89.3 percent of white residents 25 or over had completed high school, while only 60.2 percent of Hispanics, and 76 percent of African Americans had graduated.

A 2002 study by the Manhattan Institute for Policy Research indicated that students in Wisconsin have the second highest graduation rate in the country. African American students in the state, however, have the lowest graduation rate in the country at 40 percent, with Latinos falling between the two at 56 percent. Entering today's workforce without at least a high school diploma equates to economic suicide and poverty for most people. Despite this reality we have significant segments of our population entering the labor force uneducated and unprepared.

College Readiness

Virtually all four-year colleges require a student to have taken certain courses and possess certain

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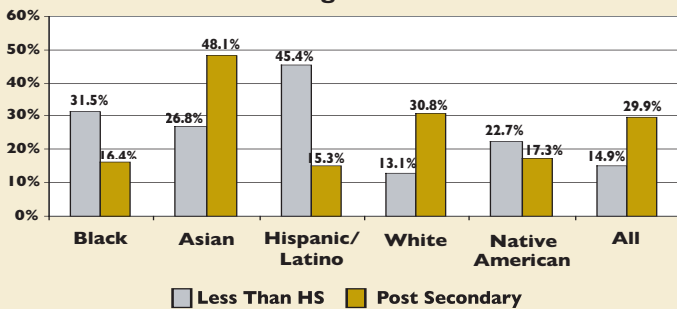
basic skills before their application will even be considered. High school graduates who do not meet these requirements are not “college ready.” Only 36 percent of students who manage to graduate from high school in Wisconsin graduate with the minimal requirements needed to apply to a four-year college or university.¹¹

Wisconsin College Ready Students¹²

White	41%
Black	14%
Hispanic	16%
Asian	Not available
American Indian	20%
Wisconsin average	36%
National average	34%

This represents another lifelong barrier to higher incomes and greater opportunities. Black and Hispanic students are disproportionately unlikely to be college ready. Due to the disparities in graduation and college-readiness rates among racial groups, black and Hispanic students are seriously underrepresented in the pool of minimally qualified college applicants.

Highest Level of Educational Attainment, Age 25+



Source: 2000 Census

Programs and funding must be flexible and nimble enough to change and grow with marketplace demands.

The Importance of Skill Development

While post secondary education is a proven route to success in the workplace, skills training also plays an important role in providing workers with those skills that the market demands and values. Research demonstrates that successful training programs are those that are in tune with what employers need and provide workers the means to advance in the job market or field. This means that programs and funding must be flexible and nimble enough to change and grow with marketplace demands. A number of innovative and successful programs exist in Wisconsin.

Wisconsin Regional Training Partnership (WRTP)

Funded in part by the Annie E. Casey Foundation and the US Department of Labor,



the Milwaukee-area WRTP is a nationally recognized model for workforce development partnerships. The partnership of more than 125 organizations ranging from health care to manufacturing provides technical assistance to help firms stay competitive, enhancing workers' skills through training and preparing new employees. The WRTP has placed more than 1,300 community residents into family sustaining jobs that offer a starting wage of over \$10 an hour, plus full benefits. In the first year of their employment, workers saw a jump in their earnings from \$9,000 to 23,000 annually. More than 90 percent of program participants have been people of color.¹³ As a part of their partnership with community organizations like the YWCA, WRTP operates a state-of-the-art workforce training center where trainees learn to install plumbing or electricity, pour concrete, process bank transactions or care for patients.¹⁴



The goal is to provide workers with a family-supporting wage and to break down racial and gender barriers and stereotypes.

Big-Step

The Big-Step outreach program's goal, pursued in partnership with the Milwaukee Building and Construction Trades Council (MBTC), contractor associations, and their joint apprenticeship-training committees, is to give individuals knowledge of employment and career opportunities in the skilled trades. Over 15 skilled trades, ranging from bricklayers and glaziers to correctional officers and chefs, are included. Big-Step provides assistance to help applicants in math, science, and other academic skills necessary for a successful career in the trades. Big-Step also provides skills for resume and interview preparation. Students take an exit test before receiving their certificate of completion. Eighty percent of students who pass the exit test pass the apprenticeship test. The program also helps students get contacts for apprenticeships. Once accepted into an apprenticeship, students start out making between \$11 and \$15 per hour. Since 1999, 127 students have taken an apprenticeship test and 98 passed, 41 of whom were minorities. Ninety-one have become apprentices. A new program at the Madison YWCA called Training Partnership for the Skilled Trades, based on the Big-Step model, is helping prepare 14 students for apprenticeship tests in the building trades.

TrANS

Transportation Alliance for New Solutions (TrANS), funded in part by the Department of Transportation, is a collaborative effort between community-based organizations (YWCA, Urban League of Greater Madison, Centro Hispano, and others), trade associations, labor unions, government, and contractors to provide entry-level laborer positions for road construction contractors in southeastern Wisconsin. The goal of the program is to provide workers with a family-supporting wage and to break down racial and gender barriers and stereotypes.

In the 120-hour class, trainees are exposed to construction terminology, tool identification and usage, physical conditioning, jobsite safety, evaluation by industry professionals, worksite experience and skills, construction math, blueprint reading, map reading and commercial driver's license instruction. Those who successfully complete the class receive interview opportunities with local road construction contractors. The TrANS program acts as a referral source as well as an advocate once students are placed with a contractor. Wages for first-year road construction crew laborers average \$9.00 to \$12.00 per hour. Experienced workers can earn up to \$20.00 per hour. In the past five years, over 250 people have received training for family-supporting employment through the program.

Surgical Technician Training

Through a partnership between the Milwaukee Private Industry Council, Aurora Health Care and Covenant Hospital System, workers at entry level health care jobs are provided an opportunity to work their way up the ladder in the health care industry through a nine month classroom and hands-on surgical technician training course. Participants' employers continue their benefits and the PIC provides a \$10 per hour stipend. In addition, graduates are guaranteed jobs with Aurora or Covenant. The program is considered a model of how career ladders can be built for entry-level employees. The program can accommodate 20 to 25 students per class. Students who graduated in 2003 now earn between \$15.33 and \$16.33 per hour.

Policies That Put Workers First

A state focus on education, from pre-school through post secondary, that gives workers the tools they need to earn a family-supporting wage not only creates self-sufficiency but is also an economic engine for the state. However, as is evident in the racial and ethnic disparities in student achievement in our state, there remains much to be done to address the needs of students earlier in their education as well.

The following recommendations merely scratch the surface of the possible solutions. However, we believe that if implemented, we could maximize the potential of low-income workers in our state.

1. Allow one-half of a participant's required W-2 work activity to consist of appropriate education and training.

Under current W-2 rules, parents are generally allowed to attend post-secondary education only if they are determined unable to obtain unsubsidized employment without it, regardless of the job. Participants who pursue post-secondary education must be in school full-time, fulfill a 25 hour per week work requirement and continue to look for work – not a very attractive arrangement for most families with small children. There are alternatives.

According to a report from the Center for Law and Social Policy, in 14 states postsecondary education or training alone satisfies the work requirement for TANF recipients, and for more than the 12 months provided under federal law. Maine's Parents as Scholars program is widely touted as one of the most innovative and successful programs for low-income (TANF eligible) families in the country. Parents in this state-funded program can pursue a two or four-year degree while receiving both cash benefits and support services. After the first two years, participants must work twenty hours a week in addition to school. Participation is limited to those determined not to possess the necessary skills for employment paying 85% of the state's median income, those for whom the educational program will significantly improve their ability to support their families, and those with the aptitude to successfully complete the program. State law also limits the number who may participate in this program at any one time.

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Both state and national studies show better success for TANF participants that received job training or other postsecondary education. A 2003 study of welfare recipients in California's community colleges found that the more education students attain, the greater their earnings, even for those who entered without a high school diploma.¹⁵

2. Allow part-time workers in unsubsidized employment under W-2 to receive a partial benefit while participating in approved training.

Currently, a part-time worker may be determined eligible for W-2 and a pro-rated grant only if they are unable to increase their hours or obtain additional work. Once on, they are generally assigned other work activities rather than education. For parents of young children, receiving a pro-rated W-2 grant while working part-time and going to school may be their only reasonable avenue to a family sustaining job. Attending school while working full-time, on the other hand, may be impossible.

3. Do not require job search while a participant makes reasonable progress in approved training.

Requiring job search while a person pursues an educational program, as is the case now, clearly discourages parents from even starting a program, since they are unable to count on finishing. Thus those who might be able to benefit most from additional education and training are deprived of that opportunity by the very structure of the program.

4. Extend childcare subsidies under Wisconsin Shares to low-income families participating in education and training.

Under current law, to be eligible for childcare subsidies under the Wisconsin Shares program while going to school, parents must also be engaged in work activities. For some parents, eligibility for a child care subsidy may be decisive in whether the parent is able to continue with his or her education. Otherwise, parents in these situations may opt for informal, unregulated, undependable care as their only means of improving their employability.

5. Stipulate that at least 50 percent of Workforce Investment Act (WIA) dollars must be used for education and training by local WIA boards.

Federal law requires that WIA services be provided on the basis of "sequential eligibility." This means that there is supposed to be universal access to the first tier of services, called "core services." Participants who are unable to become self-sufficient after receiving at least one core service may qualify for "intensive services." Only after failing to achieve self-sufficiency through at least one intensive service does a participant become eligible for "training services," which in most cases are supposed to be provided in the form of an Individual Training Account, or ITA. ITAs are essentially vouchers that can be redeemed with the approved training provider of the participant's choice. Local agencies have a great deal of discretion in applying this three-stage system. The sequential eligibility structure often means that relatively few participants ever actually



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receive job training, and access to training services varies considerably from region to region. Requiring that a specific minimum percentage, such as 50%, of WIA funds be used for training services would guarantee that a reasonable number of jobseekers receive actual job training through the WIA system. At least one state, Florida, currently has a law on the books requiring that 50% of WIA funds be earmarked for training services. Others are considering such a policy.

6. Address the racial and ethnic disparities in educational outcomes for children by adopting the following recommendations of the Governor’s Task Force on Educational Excellence.

- ▲ Increase investments in small class size by increasing the per pupil SAGE payment from \$2,000 to \$2,500.
- ▲ Invest in before- and after-school wraparound programs in high poverty areas.
- ▲ Increase funding for the state bilingual-bicultural categorical aid program.
- ▲ Increase the state’s commitment to high quality summer school programming
- ▲ Strengthen efforts to recruit and retain minority teachers.
- ▲ Substantially increase special education categorical aids
- ▲ Develop state standards for educational staff and curricula that reflect diversity and multicultural competence.

Conclusion

This paper is the second in a series of *WisKids Count* briefs that discuss the importance of family economic stability to the well-being children. Children have a monumentally better chance when their families prosper, and the research that supports this fact goes far beyond the handful of studies cited here. For many low-income families, lack of post-secondary education is a significant barrier to success. In this paper we have only scratched the surface of what could be done to address these needs. At a minimum, we urge that serious attention be paid to the fact that we are losing a huge number of kids while they are still in their grade school years. Programs that keep kids engaged and involved in school must be made more widely available. In addition, we urge reasonable changes in the state’s Wisconsin Works (W-2) and Wisconsin Shares programs to allow greater educational opportunities with supports for our state’s most needy families. We also recommend changes in WIA priorities to provide increased access to both post secondary education and skills training that lead to family supporting jobs, and urge the state to increase its minimum wage. If implemented, these steps would provide a significant step toward greater economic stability of Wisconsin families, and would provide for brighter futures for our children.

Address the racial and ethnic disparities in educational outcomes for children by following the recommendations of the Governor’s Task Force on Educational Excellence.



Working & Poor: What You Don't Know Can Hurt You

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WisKids Count Coordinator

Carol Medaris,
Senior Staff Attorney

Tamara Grigsby,
Research & Program Specialist

Mission Statement

The Wisconsin Council on Children and Families is a state-wide, multi-issue child advocacy organization. It works to improve the well being of children and families by advocating for effective health, education, justice and human service programs that are accessible and equitable for children.



Endnotes

- ¹ *Earnings by Occupation and Education*, U.S. Census Bureau, www.census.gov
- ² *Workforce First, a practical and affordable path toward a strong Minnesota economy and a decent standard of living for all*, Growth & Justice, February 2004
- ³ *The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings*, Special Studies, US Census Bureau, July 2002
- ⁴ Weissbourd, RW Ventures & Christopher Berry, Harvard University *CEO's for Cities: The Changing Dynamics of Urban America, Executive Preview*, October 2003
- ⁵ Raymond Robertson, Macalester "Workforce First", February 2004
- ⁶ Meredith L. Rowe & Helen Chen Kingston, Harvard School of Education
- ⁷ *The Well-Being of Canada's Young Children*: Government of Canada, Report 2003
- ⁸ Education Commission of the States, *Wisconsin Participation Gap Profile*, 2003
- ⁹ Corporation for Enterprise Development, State Asset Development Report Card, *Benchmarking asset development in fighting poverty*, 2003.
- ¹⁰ Valerie E. Lee and David T. Burkam, *Inequality at the starting gate; Social background differences in achievement as children begin school*, University of Michigan, Economic Policy Institute
- ¹¹ Jay P. Greene and Greg Foster, *Public High School Graduation and College Readiness Rates in the United States, Education Working Paper 3*. Manhattan Institute for Policy Research, September 2003. The college readiness rate is based on three criteria: (1) high school graduation; (2) student transcripts – student has taken four years of English, three years of math and two years each of natural science, social science and foreign language; and (3) basic reading skills – a student's NAEP reading score was at least 265 (score considered by NAEP to be required for a basic level of achievement).
- ¹² The Percentage of all high school students who graduate with college ready transcripts as defined by the Manhattan Institute Study (endnote 10)
- ¹³ *Wisconsin Regional Training Partnership (WRTP) Annual Report, 2002*. www.wrtp.org
- ¹⁴ *The Wisconsin Regional Training Partnership, Developing a highly qualified workforce for the Milwaukee metropolitan area*, Center on Wisconsin Strategy, bovine.ssc.wisc.edu
- ¹⁵ A. Mathur, J. Reichle, J. Strawn, C. Wiseley, *From Jobs to Careers, How California Community College Credentials Pay Off for Welfare Participants*, CLASP, May 2004

Photography: John Urban, Dan Bishop

Art Direction and Design: Michael Martin

WISCONSIN COUNCIL ON CHILDREN AND FAMILIES

16 N. Carroll, Suite 600 • Madison, WI 53703 • (608) 284-0580 • FAX: (608) 284-0583
1442 N. Farwell, Suite 508 • Milwaukee, WI 53202 • (414) 831-8880 • FAX: (414) 298-9127
Website: www.wccf.org