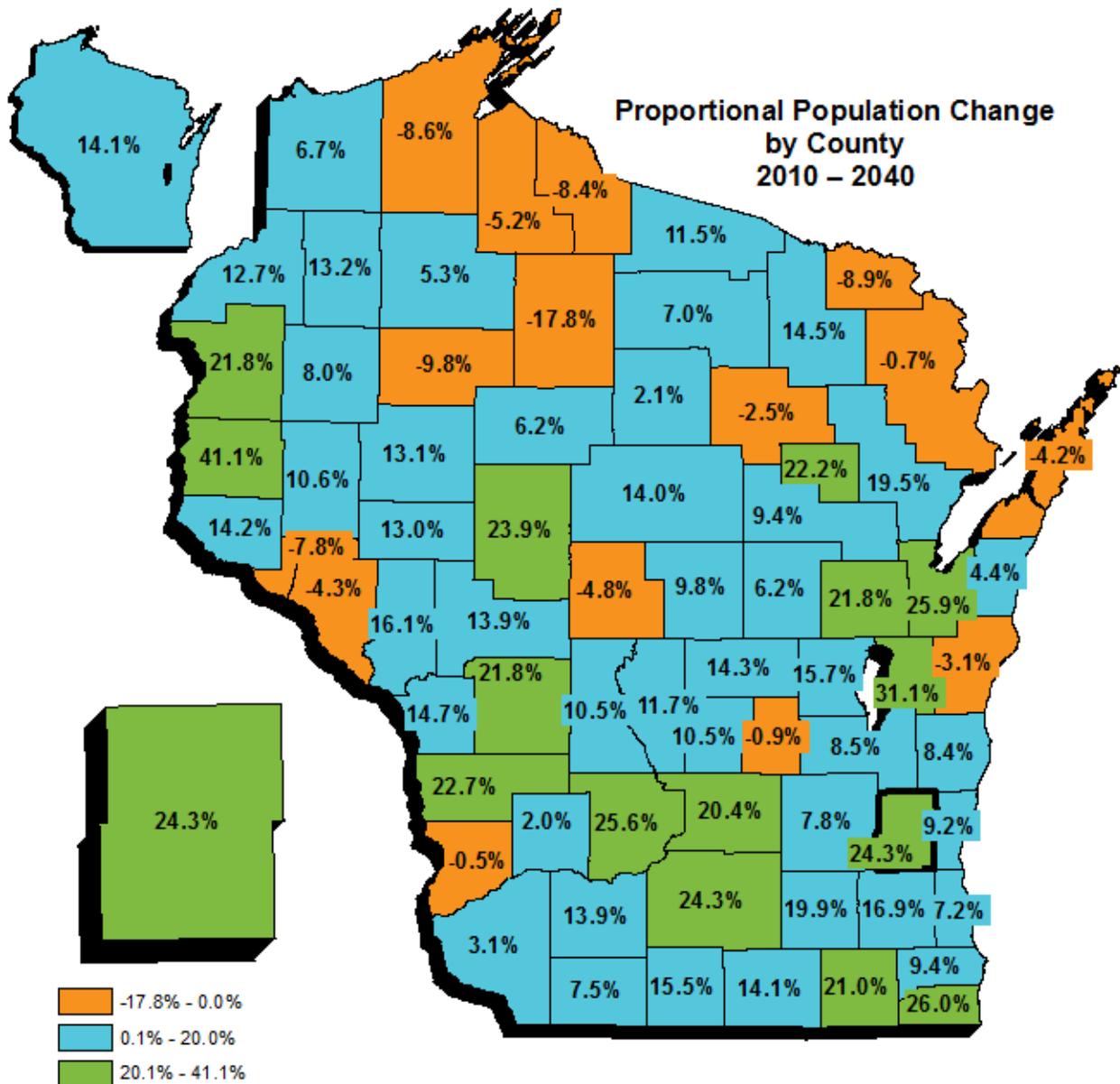


2013 Washington County Economic and Workforce Profile



Source: WI Dept. of Administration Demographic Services, December 2013

Unsteady as She Goes

Economic Situation

The economy continues to improve, albeit at a less than desirable pace. U.S. Gross Domestic Product (GDP) is up 9.2 percent through sixteen quarters since the trough of June 2009. That is the slowest rate of GDP recovery of all post-WWII business cycles.

Our economy is largely based on consumption. Nearly 70 percent of U.S. GDP is consumption or consumer spending. Consumption is being dampened on a number of fronts: real earnings have been flat for a decade; spending supported by home equity has dropped by about \$1.3 trillion since the housing bust; revolving credit has fallen by \$130 billion; interest income is down \$400 billion as the Federal Reserve Bank maintains near-zero interest rates; and our savings rate has turned around from nearly zero, but that has pulled another \$350 billion

out of the consumption contribution to economic growth. The sum total affect is an absence of \$2.2 trillion of spending in a \$16.9 trillion dollar economy, almost 13 percent.

Add in the fact that private non-residential investment is down about \$500 billion and businesses and banks are sitting on a couple trillion dollars in cash.

Also in the mix is a decline in federal, state, and local spending. Between the national sequestration and state and local budget cuts, government spending has been a drag on the economy. During this recovery, government spending is down 1.7 percent. Moreover, the rate at which federal, state and local spending growth will be reestablished will be substantially below historical rates, certainly in the short-term.

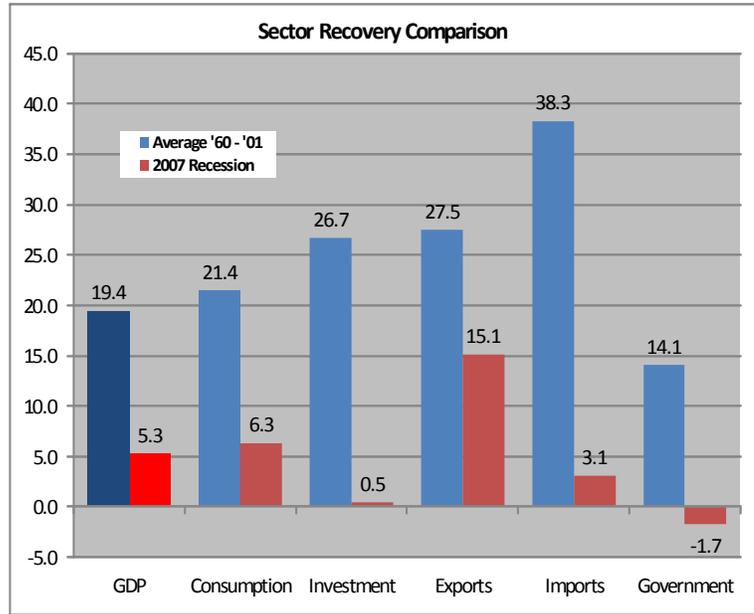
GDP growth is projected to be about 1.8 percent for 2013. Interest rates are expected to remain relatively low, with the Federal Reserve Bank holding the Fed Funds rate near zero into 2015. The outlook for economic growth in the next year is for continued growth at sub-potential rates. U.S. GDP is expected to grow at 2.8 percent in 2014, with growth picking up in the later half of the year. Global activities will have a significant influence on U.S. and Wisconsin economic growth in the near-term as will U.S. government fiscal policy.

Employment Situation

Employment continues to rise as well and the unemployment rate continues to fall, but both are being hampered by the slower than desired economic pace, plus a couple other concerns.

The U.S. and Wisconsin unemployment rates are on a downward trend that is expected to continue. As of October 2013, the seasonally adjusted U.S. unemployment rate is 7.3 percent, down from 7.9 percent in October of 2012. Wisconsin's unemployment rate has also tracked lower over the period and is below than the U.S. rate. Wisconsin's seasonally adjusted unemployment rate was 6.5 percent in October 2013, down from 6.8 percent a year earlier.

Wisconsin jobs have increased during the recovery. The state has added 122,000 private sector jobs since bottoming out in January of 2010, a full six months after the economic recovery began. Over 39,000 of those jobs have been in the manufacturing sector. Neither U.S. nor Wisconsin jobs levels have breached the 2007 prerecession peaks. At the current pace



Source: William Testa, Federal Reserve Bank of Chicago

2013 Washington County Workforce Profile

of job growth, it is expected that Wisconsin jobs will reach new levels in the third quarter of 2015. A spurt of economic growth would hasten the jobs breach timing and spur self-sustaining economic growth. The source of that spurt is not yet visible.

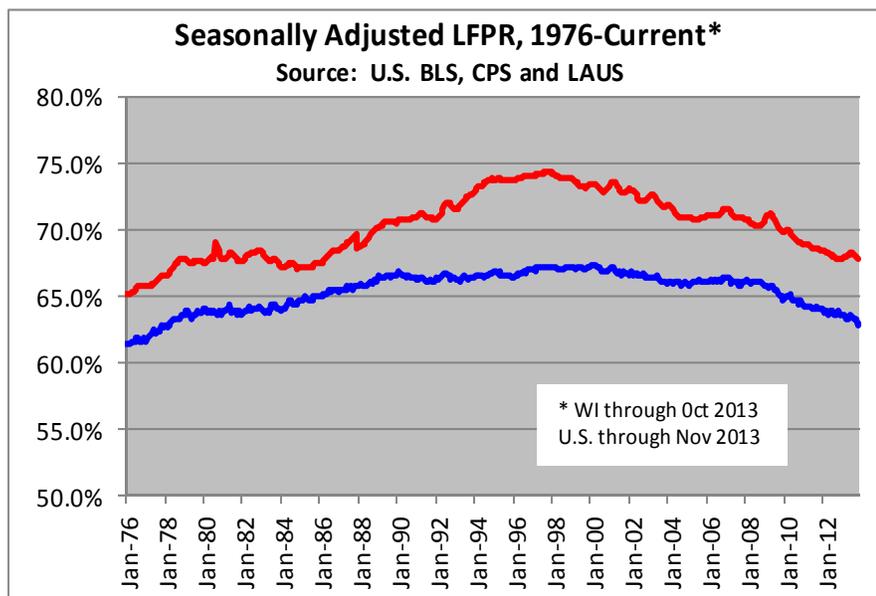
In addition to the subpar pace of economic growth, concomitant business practices are holding back more robust job growth. Above we mentioned that business investment was \$500 billion short of prerecession levels. Adding employment insult to injury, the investments businesses are making are primarily in equipment and software — labor saving investments. Investments in new structures, which would lead to increased employment, are still lagging. Moreover, the slow pace of economic activity allows firms to meet their incremental product demand with self-financed productivity increases versus bank-financed production line expansions.

One of the other concerns mentioned earlier, is that the downward path of the unemployment rate is due in part to job increases and in part to labor force dynamics. While employment has increased and unemployment has decreased, the size of the workforce has also decreased. Wisconsin employment decreased almost 150,000 from its peak in February 2008 to its trough in December 2009, and recovered 59,000 since.* By comparison, Wisconsin's workforce peaked in April 2009, lost 93,000 by September 2012, and recovered only 31,000 people by July 2013. Employment has continued to grow, while the workforce has begun to shrink again. Wisconsin's labor force participation rate has dropped from 71.6 in 2006 to 67.8 today. Both numbers are well off the highs of 74.3 reached back in 1997 and there is little chance for significant upward movement from here on out.

The dearth of qualified workers will continue to challenge the state for years to come. Not only is the problem one of worker quality, it is also one of quantity. The grey tsunami of Baby Boomers nearing the end of their work life cannot be halted. Perhaps, at best, it can be delayed a few years. Even so, only 5 percent of Boomers plan to extend their working years full-time in the job they now have. The flattening (even declining) workforce will affect most industries — construction, manufacturing, retail, information, finance, professional services, education, health care and government.

Attracting and retaining talent should be by now the most critical undertaking of businesses and communities over the foreseeable future. Technology can be substituted to alleviate some of the quantity problem, but more sophisticated technology will require more sophisticated workers. Firms that *invest* in training and attracting talent will have a competitive advantage in producing higher-margin products. Communities that *invest* in attracting and retaining talent will raise the quality of life in their communities that will perpetuate the further attraction of skilled workers and citizens.

* Employment in this case is measured from a household survey as opposed to jobs numbers that are derived from an business establishment survey.



Population and Demographics

Washington County's 10 Most Populous Municipalities

	Apr 1, 2010 Census	Jan 1, 2013 Estimate	Numeric Change	Proportional Change
United States	308,400,408	315,090,923	6,690,515	2.2%
Wisconsin	5,686,986	5,717,110	30,124	0.5%
Washington County	131,887	132,612	725	0.5%
West Bend, City	31,078	31,425	347	1.1%
Germantown, Village	19,749	19,811	62	0.3%
Hartford, City *	14,223	14,274	51	0.4%
Richfield, Town	11,300	11,366	66	0.6%
Jackson, Village	6,753	6,790	37	0.5%
Slinger, Village	5,068	5,122	54	1.1%
West Bend, Town	4,774	4,775	1	N/A
Trenton, Town	4,732	4,732	0	0.0%
Jackson, Town	4,134	4,237	103	2.5%
Farmington, Town	4,014	4,023	9	0.2%

*Washington County portion only.

Source: Demographic Services Center, Wisconsin Department of Administration

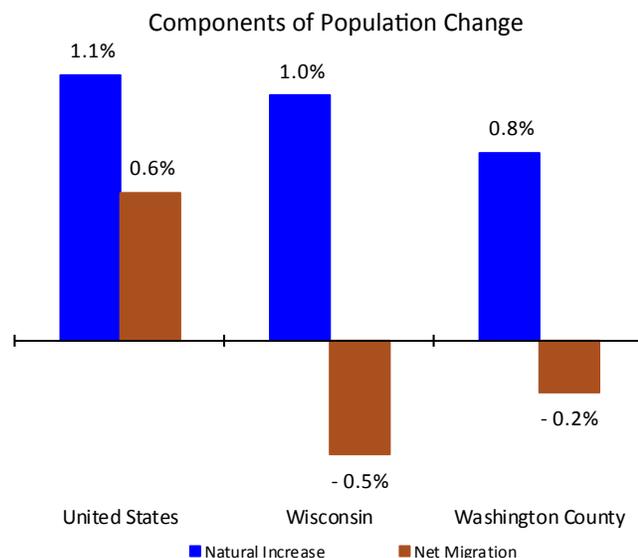
The chart above lists Washington County's ten largest municipalities and compares population growth since the 2010 Census at the municipal, county, state, and national level. Population growth in Wisconsin was sluggish as compared to the United States. Washington County's growth rate matched the state's and was the highest in the southeastern Wisconsin Milwaukee 7 Region, which encompasses Milwaukee, Racine, Kenosha, Walworth, Waukesha, Ozaukee, and Washington Counties. The Milwaukee 7 counties averaged 0.3 percent growth during the period. County growth of 725 residents, or 0.5 percent, was not evenly distributed among municipalities. The City of West Bend added the most people, with almost 350 net new residents, a 1.1 percent increase, but the Town of Jackson had the largest proportional increase with 103 net new residents which represented growth of 2.5 percent during the period.

The Wisconsin Department of Administration recently completed population projections for Wisconsin and each of its counties for the time period 2010 to 2040. Washington County is projected to grow by approximately 9,650 residents or 7.3 percent between 2010 and 2020. This represents a slowing of growth as compared to the 2000 to 2010 decade when Washington grew by almost twelve percent, but is higher than statewide forecasted growth of 5.6 percent through 2020. Population growth in the county and state is expected to slow considerably after 2020 as the "baby boomer" population ages and deaths start to outnumber births. Wisconsin is projected to grow 14.1 percent between 2010 and 2040 while Washington County is projected to grow at a much faster rate, 22.3 percent, putting the county population at just under 164,000 residents by 2040. The county's projected rate of growth through 2040 ranks sixth highest out of Wisconsin's 72 counties. St. Croix County in northwestern Wisconsin, with anticipated growth of 36.8 percent through 2040, was ranked first. St. Croix is part of the Minneapolis-St. Paul-Bloomington metropolitan area.

The graph to the right displays the components of population growth in Washington County, the state, and the nation. The components include migration, which is movement of residents into and out of the area, and natural increases and decreases resulting from births and deaths.

As a result of the recent recession and housing market crash, most Wisconsin counties lost rather than gained residents to migration. Both Wisconsin and Washington County lost population to out-migration, though the county's rate of loss was less than half that of the state's.

Natural increases in population are closely correlated with age



Source: Demographic Services Center, Wisconsin Department of Administration

Commuting Patterns

Commuting Patterns for Washington County, WI



People who work in Washington Co., WI, live

People who live in Washington Co., WI, work

<u>Residence</u>	<u>Estimated # of Workers</u>	<u>Workplace</u>	<u>Estimated # of Workers</u>
Washington Co., WI	34,044	Washington Co., WI	34,044
Milwaukee Co., WI	4,378	Milwaukee Co., WI	14,123
Dodge Co., WI	3,884	Waukesha Co., WI	12,998
Waukesha Co., WI	3,501	Ozaukee Co., WI	4,618
Fond du Lac Co., WI	2,180	Dodge Co., WI	928
Ozaukee Co., WI	1,932	Fond du Lac Co., WI	829
Sheboygan Co., WI	865	Sheboygan Co., WI	367
Jefferson Co., WI	227	Racine Co., WI	222
Racine Co., WI	132	Jefferson Co., WI	177
Walworth Co., WI	93	Dane Co., WI	154

U.S. Dept. of Commerce, Census Bureau, American Community Survey 2007-2011, Table S0801

demographics. Strong natural increases generally occur in younger populations, which have higher fertility and birth rates and lower death rates. The 2012 median age of Wisconsin residents was 38.8 years, slightly older than the United States median of 37.4 years and as expected, the state’s rate of natural increase was slightly lower than the nation’s. At 41.6 years, the median age of Washington County residents was somewhat older than the state median and the county’s rate of natural increase of 0.6 percent was correspondingly lower.

The table above shows where people who work in Washington County live and where people who live in Washington County work. Employed Washington County residents outnumber Washington County jobs by around 17,000. Of the almost 70,000 Washington County residents who are employed, less than half of them, around 34,000 people, work in Washington County and the other 36,000 workers leave their home county to go to work. The largest group, about 27,000 people or 77 percent of out-commuters, travel southeast to Milwaukee County and south to Waukesha County.

Though the largest share (65 percent) of Washington County’s 52,000 jobs are occupied by Washington residents, Milwaukee, Dodge and Waukesha County residents make up 23% of the Washington County workforce. The commuting patterns displayed in the chart above quantify the strong economic ties between Washington and its neighboring counties.

The table below displays travel time to work for residents of Washington County and the state. County residents spend more time commuting to work than average due in large part to their higher rate of out-commute — 51 percent versus 28 percent of state residents. Average travel time to work for Washington County residents, regardless of the county in which they work, is over two minutes longer or twelve percent higher than the state average. Factors contributing to the county’s high rate of out-commute rate include Washington’s favorable location along Highways 41 and 45, which makes commuting feasible, proximity to high wage job markets in Milwaukee and Waukesha Counties, and lower housing costs than either Waukesha or Ozaukee, the other two suburban counties which form, along with suburban Washington County and urban Milwaukee County, the Milwaukee Metropolitan Area. Milwaukee and Waukesha County employers pay the highest wages in the state. Waukesha is number one, with an average annual wage of \$48,614 and Milwaukee, with an average annual wage of \$48,178, is number two. Because the \$39,471 average annual wage in Washington County is so much lower, it makes sense that a majority of the county’s employed residents are willing to spend more time travelling to jobs that pay an average premium of \$9,000 or almost 23 percent more than jobs in their home county.

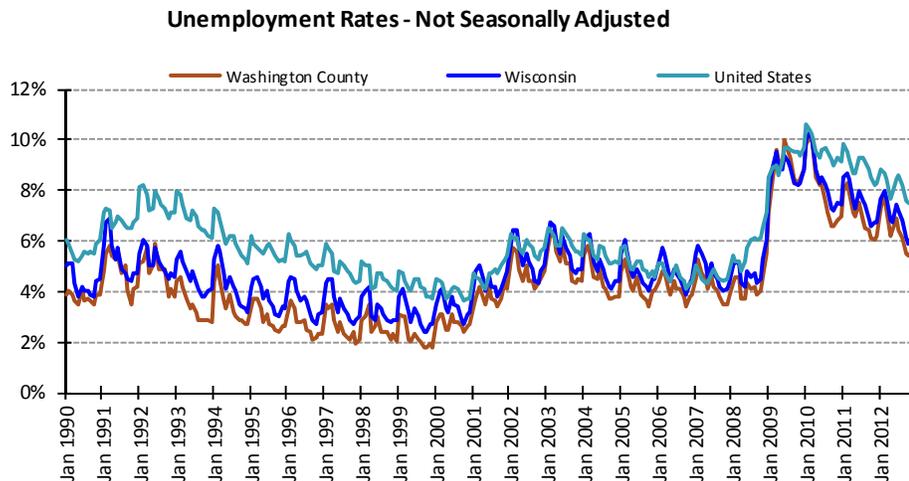
Travel Time to Work (in Minutes)

	< 10	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 44	45 to 59	60+	Average
Washington Co. Estimate	16.6%	14.1%	12.6%	12.9%	8.0%	12.8%	11.0%	7.9%	4.1%	23.7
Wisconsin Estimate	18.8%	17.5%	16.4%	14.8%	6.4%	10.6%	5.4%	5.3%	4.6%	21.5

U.S. Dept. of Commerce, Census Bureau, American Community Survey 2007-2011, Table S0801

Labor Force Dynamics

The labor force dynamics graph to the right tracks the unemployment rate in Washington County since 1990 and compares it to state and national rates during the same time period. Since this unemployment data has not been seasonally adjusted, or smoothed, the graph also shows seasonal employment variations within each year. The seasonality of the county's labor market is moderate and typical, with normal peaks of unemployment early in the year and again in summer as students enter the job market in search of work, and normal troughs late in the year. Washington's seasonal trend closely follows the seasonal trends of the larger state and national labor markets and does not contain the extreme peaks and troughs of some local Wisconsin economies that are based in agriculture or tourism.

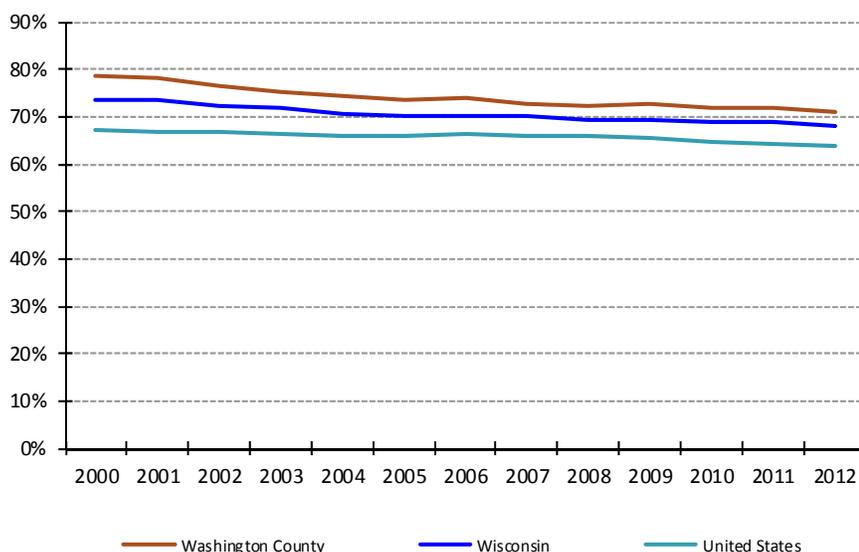


Source: Local Area Unemployment Statistics, Bureau of Labor Statistics

During the 1990s, Wisconsin enjoyed relatively low unemployment, compared to the rest of the country, and Washington County's unemployment rate was even lower. But during the recession of 2001, state and county unemployment rates climbed. The national rate of unemployment also rose during this time, but not as much as state and county rates, which reduced the advantageous gap between higher national unemployment rates and lower state and county rates. The recent recession caused national, state and county unemployment rates to rise sharply after 2008 and peak in early 2010. Since then, rates have steadily fallen as the economy slowly recovers. Unemployment rates remain elevated at all levels, but state and county rates fell faster than national unemployment rates during 2011 and 2012, resulting in a widening gap between higher national and lower state and county rates.

The unemployment rate is closely related to the labor force participation rate (LFPR), which reflects not only an area's economic conditions, but also its age demographics. It is the portion of the population aged 16 years and older who are employed or actively seeking employment. When jobs are plentiful and wages are high, the LFPR tends to increase but when the job market is tight, unemployed workers unable to find a job may become discouraged and quit looking, essentially dropping out of the labor force, lowering the LFPR and effectively lowering the unemployment rate. The LFPR trend between 2000 and 2012 closely mirrors business cycles of the last decade, especially at the state and county level.

Labor Force Participation Rates

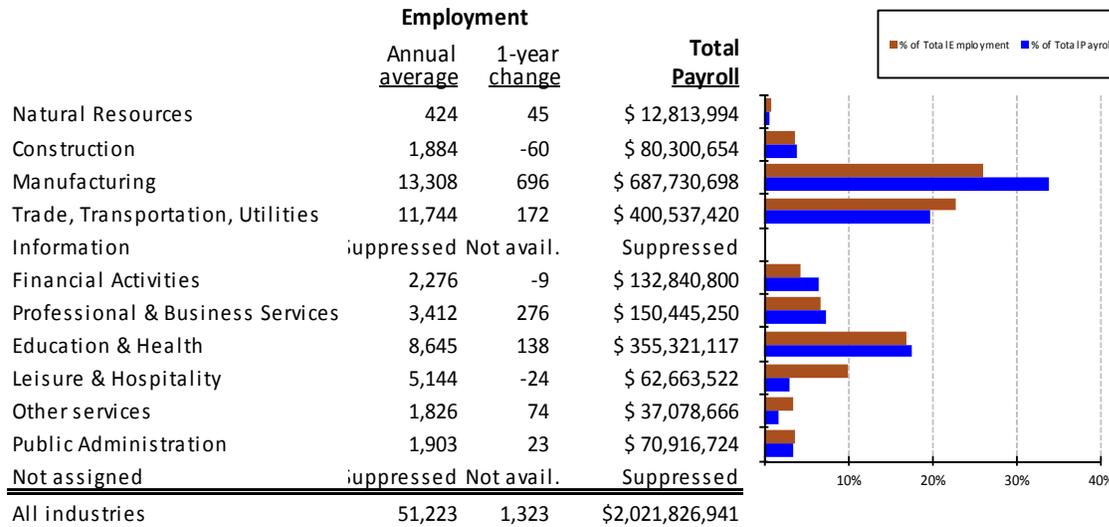


Source: Current Population Survey, U.S. Department of Commerce, Census Bureau

Historically, the state's average LFPR has exceeded the nation's by a wide margin and Washington County's LFPR has exceeded the state's. Coun-

Industry Employment and Wages

2012 Employment and Wage Distribution by Industry in Washington County



Source: WI DWD, Bureau of Workforce Training, Quarterly Census Employment and Wages, June 2013

ty LFPR of 71.2 percent is significantly higher than state and national participation rates of 68.2 and 63.7 percent, respectively. However, LFPRs at all levels have been trending downward as ever increasing numbers of workers age, retire, and drop out of the labor force. And because the county's median age exceeds the state's by almost three years, the gap between state and county LFPRs will likely narrow as Washington County ages more quickly than Wisconsin.

The employment and wage distribution graph above shows the one-year change in employment and economic impact of industry sectors in Washington County from both an employment and payroll perspective. Some data has been suppressed for confidentiality. Washington County had very strong job growth during 2012. The county's job base grew by 1,323 jobs or 2.7 percent during 2012, much higher than average statewide job growth of 1.1 percent during the same period. Most

of the new jobs were in manufacturing, which is the largest sector in terms of not only job growth, but also employment and wages. Manufacturing employment in Washington county increased by 696 jobs or 5.5 percent, more than twice state growth of 2.3 percent in the sector. Manufacturing accounts for 26 percent of the county's job base and 34 percent of total county payroll. This disparity reflects the comparatively higher wages paid to manufacturing workers than to workers in other industries such as trade, transportation, and utilities, the county's next largest employment sector. Trade, transportation, and utilities is almost as large as manufacturing in terms of employment, accounting for 23 percent of the county's job base but only 20 percent of total payroll. The disparity between the proportional size of job base and payroll is especially striking in the leisure and hospitality sector, which employs many young and

Average Annual Wage by Industry Division in 2012

	Average Annual Wage		Percent of Wisconsin	1-year % change
	Wisconsin Average Annual Wage	Washington County Average Annual Wage		
All industries	\$ 41,985	\$ 39,471	94.0%	2.3%
Natural Resources	\$ 33,047	\$ 30,222	91.5%	5.0%
Construction	\$ 51,670	\$ 42,622	82.5%	2.4%
Manufacturing	\$ 52,413	\$ 51,678	98.6%	3.5%
Trade, Transportation & Utilities	\$ 35,946	\$ 34,106	94.9%	0.8%
Information	\$ 56,015	suppressed	Not avail.	Not avail.
Financial Activities	\$ 58,493	\$ 58,366	99.8%	9.7%
Professional & Business Services	\$ 49,451	\$ 44,093	89.2%	8.6%
Education & Health	\$ 43,781	\$ 41,101	93.9%	-5.5%
Leisure & Hospitality	\$ 15,221	\$ 12,182	80.0%	4.2%
Other Services	\$ 23,598	\$ 20,306	86.0%	1.2%
Public Administration	\$ 42,198	\$ 37,266	88.3%	-1.3%

Source: WI DWD, Workforce Training, QCEW, June 2013

part-time workers. Leisure and hospitality accounts for ten percent of county employment but only three percent of total county payroll.

The table above shows average annual wage by industry in Walworth County, compares those wages to the statewide average and displays the county's one-year change in each of the sectors. County wages are, on average, six percent less than state wages and grew 2.3 percent during the year, which was comparable to state average wage increase of 2.4 percent

Prominent Industries and Employers



Prominent Industries in Washington County

Industry Sub-sectors (3-digit NAICS)	Average Employment				Average Monthly Wages				
	2012 Avg.	2007	5-year Percent Change		2012 Avg.	2007 Avg.		5-year Percent Change	
	Washington County	Average	Washington County	Wisconsin	Washington County	Washington County	Wisconsin	Washington County	Wisconsin
Social Assistance	3,913	4,042	-3.2%	9.1%	\$ 1,025	\$934	\$ 1,813	9.7%	8.1%
Food Services and Drinking Places	3,497	3,705	-5.6%	-3.5%	\$ 3,716	\$3,443	\$ 1,056	7.9%	6.5%
Fabricated Metal Product Manufacturing	3,440	3,229	6.5%	-7.2%	\$ 3,627	\$3,301	\$ 4,229	9.9%	12.3%
Educational Services	2,299	2,185	5.2%	7.1%	\$ 5,127	\$4,746	\$ 3,873	8.0%	13.0%
Machinery Manufacturing	2,052	1,678	22.3%	-4.5%	\$ 4,610	\$4,223	\$ 5,285	9.2%	18.7%
Ambulatory Health Care Services	1,796	1,994	-9.9%	9.4%	\$ 2,433	\$2,750	\$ 4,877	-11.5%	1.7%
Administrative and Support Services	1,742	1,144	52.3%	-3.0%	\$ 1,574	\$1,599	\$ 2,270	-1.6%	4.7%
General Merchandise Stores	1,650	1,654	-0.2%	-0.3%	\$ 3,417	\$3,161	\$ 1,682	8.1%	0.4%
Executive, Legislative, and Other General Government Support	1,627	1,910	-14.8%	-12.7%	\$ 3,541	\$3,269	\$ 3,228	8.3%	0.5%
Printing and Related Support Activities	1,618	1,470	10.1%	-12.9%	\$ 2,174	\$1,852	\$ 3,580	17.4%	1.8%

Note: * data suppressed for confidentiality and not available for calculations

during the period. Wages in the county’s largest and fastest growing sector, manufacturing, and also financial activities, which is a comparatively small employment sector, were very close to state average wages in those sectors.

The table above presents further analysis of the industry employment data presented on the previous page. It displays Washington County’s primary employing industry subsectors, five-year wage and employment trends in those subsectors, and comparisons to state averages. It provides a longer term view than data presented on the previous page. Expansion of the general merchandise stores subsector occurred early in the five-year period under review and has slowed considerably in recent years. Large increases in the health subsectors ambulatory health care services and nursing and residential care facilities account for 522 new jobs during the period. These subsectors also experienced above average wage growth during the period, which is to be expected given their strong employment growth. Health care industry expansion is seen across the economy and growth is expected to continue as the population ages and demand for health services rise.

The table below lists the ten largest employers in Washington County ranked according to employment size. It reflects Washington’s unique industry and employment patterns discussed above and also economic and technological trends occurring in the wider economy. The recent recession and slow recovery that followed has been marked by workforce reductions at all levels. When the last County and Economic Profile was written in 2011, two of the county’s ten largest employers had 1,000 or more employees and the other eight had 500 to 999 employees as of June, 2010. Three years later, only one had a payroll exceeding 1,000 and two establishments with fewer than 500 employees are now included among Washington’s ten largest employers. Walmart, which had been the county’s largest employer in 2010, employing over 1,000, is no longer among the top ten employers, nor are any other retailers. While increased automation has led to a reduction of workforce in some industries, the drop in demand caused by the recent recession triggered employment contraction in almost all industries throughout the economy. And as a result of job losses and stagnant wages, consumers are tightening their belts, shopping less, and shopping in different ways. Consumer behavior is rapidly shifting and many shoppers now prefer to make their purchases on-line rather than in brick-and-mortar retail establishments.

Prominent Employers in Washington County

Establishment	Service or Product	Number of Employees
WEST BEND JOINT SCHOOL DISTRICT #1	Elementary and secondary schools	1000 or more employees
QUAD/GRAPHICS INC	Commercial gravure printing	500-999 employees
COUNTY OF WASHINGTON	Executive and legislative offices, combined	500-999 employees
WEST BEND MUTUAL INSURANCE CO	Direct property and casualty insurers	500-999 employees
SIGNICAST LLC	Steel investment foundries	500-999 employees
BROAN-NUTONE LLC	Other lighting equipment manufacturing	500-999 employees
BENEVOLENT CORP CEDAR COMMUNITY	Nursing care facilities	500-999 employees
SAINT JOSEPH'S COMMUNITY HOSPITAL	General medical and surgical hospitals	500-999 employees
WEST BEND CLINIC INC	Offices of physicians, except mental health	250-499 employees
HELGESEN INDUSTRIES INC	Miscellaneous fabricated metal product mfg.	250-499 employees

Source: WI DWD, Bureau of Workforce Training, QCEW, OEA special request, Sept. 2013

Personal Income

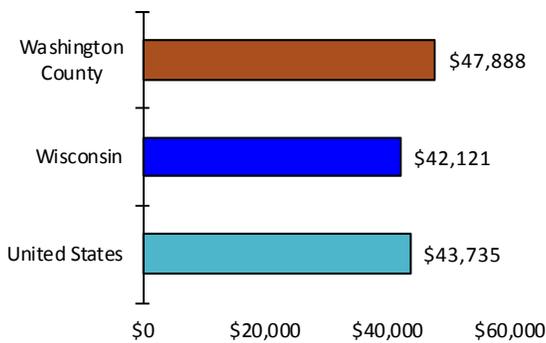
	2002 Nominal Total Personal Income (in thousands)	2002 Total Personal Income in 2012 dollars (in thousands)	2012 Total Personal Income (in thousands)	Nominal change in Total Personal Income (2002 - 2012)	Inflation-adjusted change in Total Personal Income (2002 - 2012)
United States	\$9,145,998,000	\$11,672,408,365	\$13,729,063,000	50.1%	17.6%
Wisconsin	\$169,440,687	\$216,245,498	\$241,200,961	42.4%	11.5%
Washington County	\$4,304,976	\$5,494,145	\$6,352,885	47.6%	15.6%

Source: Bureau of Economic Analysis

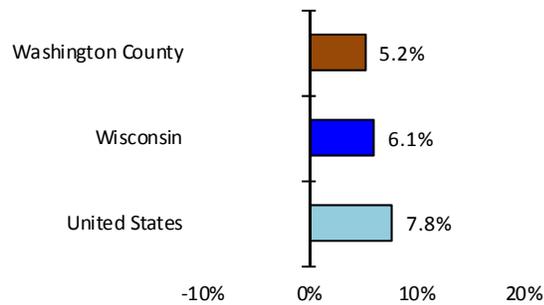
Strong manufacturing growth is also reflected in the list of prominent employers. Only two goods-producing employers, Quad/Graphics and Broan-NuTone, were among the county’s ten largest employers in 2010, but they have been joined by Signicast and Helgesen Industries in 2013.

The chart above displays ten year total personal income (TPI) trend in Washington County, Wisconsin and the United States. Dollar amounts have been adjusted for inflation to allow comparison between 2002 and 2012. TPI consists of earned income from employment plus income from assets (dividends, interest, and rent receipts) plus transfer receipts.

2012 Per Capita Personal Income



Inflation-adjusted change in Per Capita Personal Income (2002 - 2012)



Source: Bureau of Economic Analysis

Transfer receipts are government payments not made in exchange for goods or services. Examples include, but are not limited to, social security checks, unemployment insurance, veterans’ benefits, Medicare, Medicaid, and public assistance. Washington’s ten-year increase in TPI was lower than national TPI growth but higher than state TPI growth. Between 2002 and 2012, the county’s population increased at almost double the rate of state average population growth during the same period, which accounts for much of the difference between higher county and lower state TPI growth.

Per capital personal income (PCPI) is calculated by dividing TPI by the area’s total population. The population number used to calculate PCPI is the entire population, not just those of working age, and includes children, retirees and others who are not typically wage earners. Similar to adjusting for inflation, which allows us to compare between time periods, adjusting TPI to a per capita basis allows us compare areas which have different population sizes. Washington County’s PCPI is higher than state and national PCPI, though ten-year inflation-adjusted growth of PCPI was lower than either state or national growth. This reflects county residents’ stagnant wage growth, since employment earnings comprise and even larger share of personal income in Washington County than in the state or nation. Despite below average growth, Washington’s PCPI is ranked fourth highest in the state, behind Ozaukee, Waukesha, and Dane Counties. Washington County’s strong PCPI comes as no surprise, given it’s hard-working and productive population.

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