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Services Using Statistical Tools

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Employment Research is published quarterly by the W.E. Upjohn Institute for Employment Research. Issues appear in January, April, July, and October.

The Institute is a nonprofit research organization devoted to finding and promoting solutions to employment-related problems at the national, state, and local level. The Institute is an activity of the W.E. Upjohn Unemployment Trustee Corporation, which was established in 1932 to administer a fund set aside by the late Dr. W.E. Upjohn, founder of the Upjohn Company, to conduct research on the causes and effects of unemployment and seek measures for the alleviation of the hardships suffered by the unemployed.

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Randall W. Eberts
Executive Director

Randall W. Eberts

Targeting Welfare-to-Work Services Using Statistical Tools

The W.E. Upjohn Institute recently completed a pilot project that demonstrates the effectiveness of a statistical assessment and referral system in improving the job retention of welfare recipients participating in welfare-to-work programs. The motivation for the development of this tool was the potential benefit of addressing the specific needs of each welfare recipient, rather than providing all customers with basically the same set of services (which has been the approach of most welfare-to-work programs).

This administrative tool provides a quick and efficient means to assess the needs of participants during their enrollment into welfare-to-work programs and then to use the assessment to refer participants to service providers that are better suited to meet those needs. The system is based on statistical methods and uses administrative data. It is designed to be integrated into an existing intake process, to require minimal (if any) additional staff, and to comply with the procedures and practices of existing welfare-to-work programs.

The Institute developed the assessment and referral system for the Kalamazoo-St. Joseph Workforce Development Board, which administers Michigan's

welfare-to-work program, referred to as Work First, for two counties in southwestern Michigan. (The Institute is the administrative entity for the Kalamazoo-St. Joseph Workforce Development Board.) The pilot project took place from January 1998 through March 2000, during which time more than 6,000 welfare recipients participated in the program. The Employment and Training Administration of the U.S. Department of Labor funded the pilot project.

Need for an Efficient Assessment and Referral System

Welfare reform has focused on getting welfare recipients into jobs as quickly as possible. In 1996, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) replaced the six-decade-old Aid to Families with Dependent Children (AFDC) program with the Temporary Assistance for Needy Families (TANF) program. The underlying principle of the reform movement is that experience on the job is as valuable—if not more so—as classroom or other forms of job preparation and skill development outside the workplace. The reform emphasizes that actual work experience provides self-esteem, self-

discipline, and job know-how, and such experience starts welfare recipients on the path of future career advancement and economic self-sufficiency. Michigan's Work First program stresses the placement of welfare recipients into jobs as quickly as possible and provides job search assistance to help with this process.

Targeting employment services for welfare recipients is more effective than a one-size-fits-all approach.

In implementing this approach, state agencies and local offices face significant challenges. Foremost is the challenge of providing the appropriate level and mix of employment services that will prepare welfare recipients for employment and equip them with enough skills to retain their jobs. Most welfare-to-work programs provide the same initial set of services to all welfare recipients, regardless of their needs and past work history. Yet, studies have shown that Work First-type programs are more effective when services are targeted to meet individual needs (Gueron and Pauly 1991). Only after clients have tried to find a job but have failed to do so have local offices provided them with more than a minimal set of services.

In order to target employment services more effectively, local offices must first assess the needs of clients and determine which services are most appropriate in meeting their needs. However, limited program dollars often preclude hiring enough case workers to assess the needs of welfare recipients as they enroll in welfare-to-work programs. Furthermore, there are not enough counselors to assist even those who return to the program after failing to hold a job for any significant length of time. These customers are often required to go through the same orientation and receive the same minimal level of services as they received when they first enrolled in the program. Thus, there is a need for a low-

cost assessment and referral system that can be integrated into existing operating systems of welfare-to-work programs.

The Concept of Statistical Assessment and Referral

Central to the Kalamazoo-St. Joseph Workforce Development Board (WDB) pilot project is a statistical assessment tool that is based on the statistical relationship between an individual's attributes and job retention. The basic factors used in the assessment tool are shown in Table 1. Three hypothetical customers are used to illustrate how their attributes determine their employability score. The score is a weighted sum of the attributes, in which the weights reflect the relative contribution of each attribute to job retention. For example, person A is young and has no formal education or prior work experience. Based on the experience of past Work First participants, the model predicts she will find and retain a job with a probability of 1.6 percent. Person C, on the other hand, is older, has a high school education and prior work experience. The model predicts that she has a much better chance of finding and retaining a job, yielding a probability of 88.0 percent. The statistical relationships are derived from the experience of welfare recipients who participated in the Kalamazoo-St.

Joseph Work First program a year before the pilot project began.

Because the predicted probability of employment reflects the extent to which an individual faces barriers to employment, the score can be used to determine the level and type of employment services that may help the individual find employment. Those with a high employability score are expected to need little assistance in finding a job, while those with a low score are expected to require significantly more assistance.

Operation of the Pilot Project

The Kalamazoo-St. Joseph WDB pilot used the statistical assessment tool to provide an initial assessment of the needs of welfare recipients as they enrolled in the Work First program. Employability scores were estimated for each enrollee based on administrative data collected by the Work First agency. Local agency staff loaded the information onto a laptop computer, which contained the statistical assessment algorithm. While the enrollees attended an orientation session, the employability scores were computed, and the staff then used those scores to refer participants to three different service providers.

Prior to conducting the pilot project, WDB staff determined which of the three

Table 1 Personal Attributes and Employability Scores

Attributes	Person A	Person B	Person C
Age	22	35	38
No formal schooling	1	0	0
Completed 8th grade or less	0	0	0
Completed 9th grade	0	0	0
Completed high school	0	0	1
GED	0	1	0
Vocational education	0	0	0
Not in target group	0	0	0
Not in compliance	1	0	0
Prior employment	0	1	1
Predicted probability of employment and retention	1.6	88.4	88.0

SOURCE: Author's calculations of Kalamazoo-St. Joseph WDB administrative data for the Work First program.

service organizations already under contract with the WDB would most benefit participants with certain employability scores. The determination was based on analysis of the data and opinions of WDB staff regarding each service organization. Analysis conducted before the pilot project began found that the number of hours participants engaged in certain service activities varied by service provider. WDB staff also observed that service providers pursued different approaches in providing services that may be more suited for some types of customers than others. Based on this assessment, participants with employability scores in the lowest third of the distribution were assigned to one provider, those in the middle group were assigned to another provider, and those at the high end of the distribution were referred to a third subcontractor, as shown in Figure 1.

Evaluation of the Pilot Project

The evaluation assessed the relative effectiveness of referring participants with specific employability scores to various service providers. We used a random assignment design in which participants within each of the three groupings of employability scores were randomly assigned to a control group and

a treatment group. Those within the control groups were randomly assigned to each of the three subcontractors.

The evaluation found that referring participants to service providers according to their employability score increased the overall effectiveness of the program. Using a job retention rate of 90 consecutive days as the employment outcome, results showed that

- The statistical assessment tool was successful in distinguishing among participants with respect to their likelihood of employment and retention.
- The optimal referral pattern based on the statistical assessment tool yielded retention rates that were 25 percent higher than if participants were randomly assigned to providers.
- The difference in retention rates between the best and worst referral combinations was 56 percent.

We also looked at the earnings-to-cost ratio as an outcome criterion and found that the ratio of earnings to the average cost of the program during the 90-day retention period was 1.84 for the optimal referral combination versus 1.44 for the worst referral combination, a difference of about 30 percent.

Figure 1 Referral of Participants to Providers Based on Employability Scores (i.e., probability of employment)

Conclusions and Extensions

Evaluation results show that targeting employment services to the specific needs of welfare-to-work participants is more effective in placing and retaining welfare recipients in jobs than pursuing a one-size-fits-all approach. Furthermore, this increase in job retention rates was achieved without significantly increasing the cost of the program.

Encouraged by the success of this pilot project, the Upjohn Institute, with support from the Employment and Training Administration of the U.S. Department of Labor, is also developing a statistical assessment and referral system for services provided within a one-stop environment. These administrative tools, referred to as the Frontline Decision Support System (FDSS), are being developed to help front-line staff quickly assess the needs of customers and refer them to services that best meet their needs. FDSS includes new tools to 1) help customers conduct a systematic search for jobs that offer the best employment match and to set a realistic wage goal, and 2) assist staff in determining which one-stop center services are most likely to be effective in meeting the needs of specific customers in becoming employed. The FDSS tools are designed to be used within the current data retrieval and display systems implemented by states for their one-stop centers. The system is currently being developed for the states of Georgia and Washington.

Randall W. Eberts is Executive Director at the W.E. Upjohn Institute for Employment Research

Suggestions for further reading

Eberts, Randall W. 2001. *Design, Implementation, and Evaluation of the Work First Profiling Pilot Project*. Final Report submitted to the U.S. Department of Labor, August 31; available on the Upjohn Institute Web site: www.upjohninst.org.

Gueron, Judith, and Edward Pauly. 1991. *From Welfare to Work*. New York: Russell Sage Foundation.

Dissertation Award Recipients Chosen

The recipients of the W.E. Upjohn Institute's Dissertation Award competition for 2001 have been chosen. The winner of the Dissertation Award is Amitabh Chandra, whose dissertation was titled "Labor Market Dropouts and the Racial Wage Gap: 1940-90." He demonstrates that literature on the racial wage gap has systematically overstated the economic gains of African-American men by ignoring their withdrawal from the labor force. He finds support for a modified version of the selective withdrawal hypothesis which includes labor supply responses to declining skill prices, in addition to the original hypothesis that relies on expanding transfer programs as the cause of falling labor supply. For this work, data from 1940-1990 from the decennial census was used. Dr. Chandra earned a Ph.D. in economics from the University of Kentucky; his advisor was Mark C. Berger. Chandra is now at Dartmouth College.

Another Honorable Mention was awarded to Stephanie R. Aaronson, for her dissertation, "Changing Wage Growth 1967-1997: Causes and Consequences." Between 1967 and 1987, wage growth for young men declined from 63 to 54 percent over the first 10 years of a career. These changes in wage growth varied among education groups. This dissertation examines whether young men take expected wage growth into consideration when making labor supply decisions and hence whether the changes in wage growth can explain the patterns of labor force participation observed over the past 30 years. Aaronson also documents that these changes have been accompanied by changes in lifetime earnings and in lifetime earnings inequality both among and within education groups. Also explored are the underlying causes of the trends in wage growth, with focus on the roles of demographic and technological change. Dr. Aaronson earned a Ph.D. in economics from Columbia University; her

advisor was Stephen Cameron. She is now with the Federal Reserve Board.

An Honorable Mention in the competition was awarded to Govert E. Bijwaard, for his dissertation titled "Rank Estimation of Duration Models." Two approaches to estimating the effect of a time-varying treatment on survival have been the Mixed Proportional Hazard (MPH) model and the Accelerated Failure Time (AFT) model. If all the covariates are exogenous, many possible procedures exist for estimating the parameters of such models. However, if some covariates are endogenous, these methods fail. This thesis is one of the first attempts to provide instrumental methods for these models that have endogenous covariates. Also included is a new solution to the well-known inference problems of MPS models. Dr. Bijwaard earned a Ph.D. from the Free University, Amsterdam; his advisor was Geert Ridder. Bijwaard is now at Erasmus University in Rotterdam.

Institute Offers DOL Public Use Data

Employment Research Data Center

With the cooperation and assistance of the U.S. Department of Labor, the Upjohn Institute has begun serving as the repository for public use data collected by the DOL's Employment and Training Administration. The data sets, which originate from surveys, wage records, and project or program reporting, are offered by the Institute on CD-ROM for a nominal fee. Included on the CDs are the projects' final reports, executive summaries, and abstracts, as well as the information necessary for researchers to access the data using a variety of commonly used statistical software programs.

Executive Director Randall Eberts says that, "While these data sets have been analyzed to provide various levels of

evaluation for specific programs, further analysis can yield additional insights. Federal reporting by states for program administration purposes also yields a variety of data. While these data are created and collected for a specific purpose, the true value of the data may exist in its ability to inform additional research conducted by the ETA, its contractors, academicians, and other researchers."

Much of the information concerning the projects and data is available for free at the Employment Research Data Center found on the Institute's Web site, <http://www.upjohninst.org>. Offered there are executive summaries, data summaries, CD contents, selected final reports, and instructions on how to order data CDs.

Over the next several months, we anticipate offering the data and reports for at least 11 projects; more will be made available in the future. In the near term, look for the following projects:

The Lifelong Learning Demonstration
Evaluation of Short-Time Compensation
Programs

Unemployment Insurance Spells
Evaluation of Active Labor Market
Programs in Hungary

Evaluation of Active Labor Market
Programs in Poland

Assisting Unemployment Insurance
Claimants: The Long-Term Impact of
the Job Search Assistance
Demonstration

The New Jersey Unemployment
Insurance Reemployment
Demonstration Project

The Pennsylvania Unemployment
Insurance Reemployment Bonus
Demonstration Project

The Illinois Unemployment Insurance
Reemployment Bonus Demonstration
Project

The Washington Unemployment
Insurance Reemployment Bonus
Demonstration Project

JTPA Standardized Program Information
Report FY 98

John Turner

Risk Sharing through Social Security Retirement Income Systems

A Comparison of Canada and the United States

Workers bear risk through variations in compensation due to changes in wage and nonwage compensation, the hours and tenure on their job, and benefits from government labor market programs. Insights about worker risk-bearing can be gained through comparisons of the Canadian and U.S. labor markets, which is the topic of a recently published Upjohn volume (Turner 2001). Labor markets in the two countries have many similarities (such as facing the aging of the baby-boom generation) and many inter-connections (they exchange more goods and services than any other two countries in the world).

The social security old-age benefit programs in Canada and the United States provide social insurance that reduces risk bearing by workers and are one aspect of the pattern of risk-bearing in the two countries. Perhaps because of societal differences concerning the role of government, the Canadian and U.S. programs differ in ways that affect the amount of risk-bearing they provide.

While most analyses of retirement benefits focus on the expected level of pension benefits, or on their rate of return or internal rate of return, the riskiness of retirement benefits and their risk-bearing aspects are also important to workers. A simple measure of the riskiness of retirement benefits is the variability in their real value. This measure is affected by factors influencing the accrual of real

pension benefits up to retirement (primarily wages and hours worked) and by factors affecting the variability in the real value of benefits once benefit payment has started, which is tied to the indexation of the benefits for inflation.

The simple measure of risk is inadequate because financial theory indicates that risk can be considered only in the context of the total portfolio held by the retiree or worker. The correlation of pension risk with other risks the worker faces should be considered. When retirement benefit risks are positively correlated with job risks, the effects of retirement benefit risks are more serious. When retirement benefit risks offset job-related risks, the variability in retirement benefits plays an insurance role.

The primary income-producing asset of most workers is the human capital associated with their job, which often has risks that are positively correlated with the risks of an occupational pension plan (if one is provided). Traditional defined-benefit pension plans tend to reward longevity on a job, and thus any factor that increases the risk of losing one's job also adversely affects the value of the pension. Social security, however, is an important part of the wealth portfolio of most workers and is often structured so as to offset job-related risks, for example, by allowing workers to exclude periods of low earnings when calculating benefit levels.

Risk Bearing in Retirement Income Systems

Social security benefits in both Canada and the United States are provided by traditional defined-benefit plans that determine benefits by applying a formula to the worker's years of service and earnings. In structuring social security systems, a tradeoff occurs between providing incentives and providing risk-bearing. When social security benefits are perfectly tied to wages, as in an individual account plan that bases contributions on wages, no risk-bearing is provided, but rather the risks in terms of the level of benefits are correlated with job risks. Risk-bearing in social security can be provided by a defined-benefit plan by making the benefit formula or the tax support progressive. Income redistribution can be considered an aspect of risk-bearing concerning risks to one's labor market earnings.

Canadian-U.S. Comparisons

Risk-bearing concerning future retirement income in the Canadian and U.S. social security systems can be compared along various aspects of retirement income risk, such as:

- wage risk due to unanticipated changes in the worker's wages,
- early retirement risk due to unanticipated changes in the age at which the worker retires,
- longevity risk due to the uncertainty as to date of death,
- demographic risk due to unanticipated changes in population age structure,
- inflation risk due to unanticipated changes in the price level,
- political risk due to unanticipated changes in taxes and the benefit formula, and
- financial market risk due to unexpected fluctuations in asset prices.

While demographic risk is often the focus of discussions, age structure changes due to fertility are completely known once a cohort has been born, and,

Table 1 Income Replaced by Social Security in the United States and Canada (U.S. \$)

Individual's earnings preretirement (\$)	Old-age benefit ^a (\$)	U.S. replacement rate (%)	Canadian replacement rate (%)
0	0	NA	NA
6,450	5,087	79	130
12,900	7,346	57	71
19,350	9,606	50	51
25,800	11,868	46	42
51,600	13,764	27	21
129,000	13,764	11	8

^aThe old-age benefit calculation assumes the worker retired at age 65 in 1994 with average indexed annual earnings shown in the left-most column.

SOURCE: Gunderson, Hyatt, and Pesando (1996).

from that point, the major risks are due to immigration and mortality changes.

Table 1 shows calculated replacement rates provided by social security to workers at different levels of preretirement earnings. Compared with the United States, social security benefits in Canada are more progressive, being more generous for low-income workers and less generous for high-income workers.

Not taken into account in the standard measures of progressivity, both the Canadian and U.S. social security systems allow workers to exclude some low earnings years when determining benefits. For workers suffering a loss in earnings, this provision protects their social security benefits from being reduced by that loss.

In the United States, for workers with more than 35 years of earnings, social security excludes their lowest years when calculating benefits. Thus, someone starting at age 18 and working to 62 would have 44 years of work and 9 dropout years; someone starting at age 22 would have 40 years of work and 5 dropout years.

In Canada, full-career workers eventually will be able to exclude their seven lowest years of earnings (or 15 percent of their working years, whichever is lower, counting all years from age 18 to age 65), in calculating benefits. Thus, for current lower-income workers who start working at 18 and retire at 62, the

Canadian system provides fewer dropout years than does the U.S. system (6.6 vs. 9), providing less protection against periods of low earnings. For someone starting work at 22, the pattern is reversed with respect to the United States (6 vs. 5).

Survivor's benefits are more generous in Canada than in the United States for women who have worked but less generous for women who never worked outside the home. In Canada, a surviving wife continues to receive her Old Age Security benefit, while that of her husband ends at his death. Thus, she receives 50 percent of the benefits they both received while her husband was alive. In addition, she receives 60 percent of the Canada Pension Plan benefit of her husband. She thus receives less than 60 percent of their joint benefits. A U.S. woman who had never worked outside the home would receive 67 percent of the joint benefit received by herself and her husband while he was alive. Indexation of benefits provides insurance against inflation during retirement. The United States provides full annual price indexation of benefits starting at retirement. Canada provides quarterly indexation of benefits for Old Age Security benefits. When inflation is low, the difference between quarterly and annual indexation is unimportant, but in periods of high inflation, Canada provides

better protection against inflation than does the United States.

The progressivity of a retirement income system is affected both by the structure of benefits and the structure of taxes used to finance the benefits. The exclusion of the first Can\$3,500 of earnings from social security payroll taxes is a progressive feature of the Canadian tax support for social security that is not present in the United States. Also, Canada finances roughly one-third of old-age benefits through general revenues. General revenues, primarily from personal income taxes, are a more progressive source of taxes than are social security taxes because of the higher tax rates that apply to higher earners. Thus, overall it appears that the Canadian system is more progressive in its tax structure that supports social security financing.

Conclusions

While in some ways the U.S. system provides greater protection against risks, overall it seems the Canadian system provides greater insurance against income risks through the greater progressivity of its financing and benefits. For most women, it provides more generous survivor's protection, but it provides less generous protection for widows who have not worked.

John A. Turner works in the Public Policy Institute of AARP.

Suggestions for further reading

Gunderson, Morley, Douglas Hyatt, and James E. Pesando. 1996. "Public Pension Plans in the United States and Canada." Prepared for the W.E. Upjohn Institute Conference on Employee Benefits, Labor Costs, and Labor Markets in Canada and the United States, November 4-6, 1994.

Turner, John A., ed. 2001. *Pay At Risk: Compensation and Employment Risk in the United States and Canada*. Kalamazoo, Michigan: W.E. Upjohn Institute for Employment Research.

New & Recent Books on Unemployment Insurance

NEW Reemployment Bonuses in the Unemployment Insurance System Evidence from Three Experiments

Philip K. Robins
and Robert G. Spiegelman
Editors

During the 1980s, the federal government sponsored social experiments to determine whether or not offers of financial bonuses persuaded recipients of

unemployment insurance to return to work sooner. A number of experimental designs were tried and some clear results were seen. While policymakers so far have chosen not to implement such bonus offers, the issue of how to increase active job search among UI recipients remains an issue, and bonus offers constitute one of only a handful of options at their disposal that might achieve that goal.

In this new volume, a select group of UI researchers describes the motivation for and the design, implementation, and impacts of UI bonus experiments administered in Illinois, Pennsylvania, and Washington. They also describe the benefits and costs of the various experimental treatments for the government as a whole, the UI system in particular, the claimants' earnings, and the overall net benefits to society.

Contributors include Robert G. Spiegelman, Walter A. Corson, Paul T. Decker, Christopher J. O'Leary, Stephen A. Woodbury, Carl Davidson, and Philip K. Robins.

296 pp. \$39 cloth ISBN 0-88099-226-3
\$25 paper ISBN 0-88099-225-5 / 2001.

Topics in Unemployment Insurance Financing

Wayne Vroman

When—or if—the next recession hits, some states may find that their unemployment insurance (UI) trust fund balances will fall short of what's needed to pay for

growing numbers of UI claims. The reason, says Wayne Vroman, is that the economic boom of the 1990s has given states the confidence to enact new financing schemes that allow a serious reduction in the size of UI trust fund balances.

Vroman's warning, based on recent financing practices, should have credence with policymakers today: "States are more at risk for insolvency in the late 1990s than they were in 1990. A repetition of widespread and large-scale borrowing of the past is a distinct possibility."

He bases this statement on an empirical study that examines historical levels of states' UI trust fund balances between recessions and the specific methods used to finance trust fund balances. These methods include traditional means of financing, tax-base indexing, state reserve funds, and "flexible" financing such as solvency taxes and legislative response mechanisms. In addition, he addresses the tradeoffs of financing UI debt by either borrowing from the U.S. Treasury or state bond issues.

305 pp. \$34 cloth ISBN 0-88099-194-1
\$19 paper ISBN 0-88099-193-3 / 1998.

Unemployment Insurance in the United States

Analysis of Policy Issues

Christopher J. O'Leary
and Stephen A. Wandner
Editors

O'Leary and Wandner offer 15 original essays that reflect the current state of knowledge on policy issues critical to the performance and success of the

nation's UI system. The essays are based on up-to-date program data, enabling the authors to provide analyses on and recommendations for issues at the forefront of the UI policy debate.

Topics include coverage, eligibility, adequacy and duration of benefits, labor market attachment, benefit financing, fraud and abuse, the intersection of UI with other income maintenance programs, federal-state relations (including devolution), and more.

"O'Leary and Wandner state their objectives in the preface: 'to present an accessible survey of what is known about how the federal-state system of unemployment insurance (UI) works in the United States and to offer ideas for further improvement to the system.' They have achieved their objectives. Not only do these papers describe how the system works, but they review analyses of the key issues, and suggest options for further research and improvement in the system. I recommend [this book] highly."

Richard A. Hobbie,
Monthly Labor Review

762 pp. \$50 cloth ISBN 0-88099-174-7
\$33 paper ISBN 0-88099-173-9 / 1997.

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