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Close, but No Degree

*Removing Barriers to Degree-Completion and Economic
Advancement in New Jersey*

A REPORT OF THE CENTER FOR WOMEN AND WORK

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EXECUTIVE SUMMARY

In order to successfully compete in New Jersey's changing high-skill economy and to achieve economic sustainability, workers are increasingly required to have postsecondary credentials and degrees. Research shows that achieving a post-secondary degree provides workers with higher wages and greater job stability. Increasing degree attainment can actually drive economic growth. An educated workforce is important to New Jersey's economic viability. Yet, despite benefits to workers and the overall economy, graduation rates are not growing fast enough to meet expected demand.¹ Additionally, many who start college never finish. Even in NJ's highly educated workforce, where 44% of adults have at least a two-year degree, almost a fifth of adults age 25-64 have some college but do not hold a degree.² It is crucial to support these and other workers, both to improve their economic status and to sustain the economic health of New Jersey.

One solution to this challenge is to identify students poised to complete college, specifically those who lack 0-12 credits necessary to obtain an Associate or Bachelor's degree (near-completers), and provide them with flexible options and support services, such as online learning and individualized counseling. This can be done through better integration of higher education opportunities into the state workforce development system. In order to do this, however, New Jersey policy makers and other stakeholders must make changes to the existing workforce development and higher education systems to address obstacles to college completion for disengaged adult students.

In this brief, we examine existing policies, programs, and initiatives in New Jersey to facilitate degree completion through institutionalizing credit and degree attainment as an option for people seeking employment services or publicly-supported education and training through the workforce development system. We conclude with policy recommendations to strengthen state efforts to increase degree completion rates in New Jersey, with a focus on aligning systems and setting goals; funding tuition; providing student supports; recruiting students for completion; providing flexible delivery; and giving credit for alternative activities.

INTRODUCTION

Nearly four years after the recession began in 2008, New Jersey's working families are still struggling to gain a foothold in the labor market and to achieve economic stability. Data from the Working Poor Families Project indicate that in 2010, 193,797 of New Jersey's working families, or 19.6%, were low-income. Meanwhile, millions of families have fallen out of the middle class and the number of working poor in New Jersey has risen. No longer can a New Jersey worker with a high-school diploma be guaranteed access to a job that will provide a middle-class wage.

The new reality of New Jersey's labor market will be that good jobs require post-secondary credentials. However, while the number of jobs requiring post-secondary education has grown rapidly, college completion rates have not kept up. In fact, the college dropout rate is higher in the United States than in any other industrialized country, and of those who begin college today only 29% finish a two-year degree in three years and 56% finish a four-year degree in six years³. Added to this, according to data from the Lumina Foundation for Education, 22.2% of Americans have some college and but no degree. The state of New Jersey fares a little better than the rest of the country, but not by much: 18.2% of New Jerseyans possess some college but have no degree.⁴ While achieving a college degree is not the right option for some, there are those for whom the achievement is closely in reach, and would provide access to better jobs.

A solution to the challenge of creating a better workforce for New Jersey and to getting the working poor out of poverty is targeting those close to a college degree with assistance to achieve that goal. One avenue to reengage these near-completers is to integrate workforce development and higher education systems. For example, more and more workers are accessing the resources of the state workforce development system via One-Stop Career Centers,⁵ through unemployment claims, and in their job search efforts. This system provides information, training opportunities and other resources to many clients. However, much of the available assistance to date has not necessarily been directed to targeting near-completers and helping them achieve degree attainment. A systemic change in workforce development and higher education systems to focus on degree attainment through strong collaboration and data and information sharing will raise awareness of available opportunities and resources and ultimately improve college completion rates among New Jersey's adult students.

New Jersey is well-positioned to make this change. There is a state commitment to this goal, and initiatives and policies are in place that provide a strong foundation for expansion. For example, New Jersey Higher Education has already identified raising college completion rates in the state as a priority. Including the state's workforce development system in this effort would expand the capacity for possible educational funding; make available additional counseling for a student towards employment; and provide a valuable access point for student recruitment, especially for students who may previously have had negative educational experiences.

DEGREE ATTAINMENT IN NEW JERSEY

While New Jersey has a more educated population than many states, with the share of working adults who have achieved an Associate degree higher than the national average, the state still has improvements to make. As is shown in the chart below, over half of the adults in the state still lack a degree, and with high projected job growth in jobs that require a postsecondary degree it will be important to help those individuals who lack that credential achieve it.⁶

Education Attainment in New Jersey

Less than high school	9.9%
High school graduate or equivalency	27.3%
Some college, no degree	18.2%
Associate degree	7.0%
Bachelor's degree	23.9%
Graduate or professional degree	13.7%

Source: The Working Poor Families Project

Furthermore, degree completion in the state is less than ideal: Bachelor's degree six-year graduation rates in New Jersey from 1997-2007 were 61.2%, and three-year Associate degree rates just 13.9%.⁷ There is also significant geographic variation in attainment, which corresponds to wealth: the percentage of adults (25-64) with a two- or four-year degree varies by county from a low of 19.7% in Cumberland to a high of 60.3% in Somerset.⁸

Projected Change in Jobs in New Jersey by Education Level from 2008 to 2018

Education requirement	Increase
Less than High School	2.0%
High School degree	2.7%
Postsecondary degree	5.7%

Source: The Georgetown University Center on Education and the Workforce. Projections of Jobs and Requirements through 2018.

<http://www9.georgetown.edu/grad/gppi/hpi/cew/pdfs/newjersey.pdf>

Labor market projections indicate that New Jersey will need more workers with postsecondary education attainment.⁹ In fact, the state ranks second among states in projected growth of jobs requiring a bachelor's degree.¹⁰

Three services industries are projected to experience the most growth in the state: health care and social assistance, professional and business services, and leisure and hospitality. Of these professional careers, scientific and technical services in particular are expected to see 7.7% job growth from 2008 to 2018.¹¹ These jobs tend to have high education and training requirements.

As will be discussed below, the new Talent Network approach being implemented by the New Jersey Department of Labor and Workforce Development (DLWD) is targeting state industry clusters with a need for a more highly-trained workforce.

TARGETING NEAR COMPLETERS: AN ANSWER TO DEGREE SHORTAGES

The time is ripe to build on new and existing programs, strengthen collaborative efforts between the state's workforce development and higher education systems, and remove barriers to degree completion for disengaged adult students.

One solution to the challenge of creating a better workforce for New Jersey and to getting the working poor out of poverty is for the state to target those close to a college degree and provide them with resources and services to achieve that goal. Through stronger collaboration between the state's workforce development and higher education systems, New Jersey can identify disengaged adult students poised to complete college, specifically those who lack 0-12 credits to obtain an Associate or Bachelor's degree, as they enter the workforce development system and direct them to higher education services and resources.¹² In the current system, disengaged students entering the workforce development system with a desire to complete post-secondary education face many challenges to achieving this goal: funding for many training programs often does not support college credits, many training activities do not count as credit, and many adults, particularly the working poor, require flexibility in education programs to fit college into their already busy work and family lives.

Existing Programs and Resources

New Jersey is well-positioned to help disengaged adult students achieve a post-secondary degree or credential, as it has a strong commitment to increasing the share of workers with a postsecondary degree and existing policies that contribute to this goal. Given the state's experience serving adult learners in postsecondary institutions and the innovative sector-based work being implemented by the workforce development system, the time is ripe to build on new and existing programs, strengthen collaborative efforts between the state's workforce development and higher education systems, and remove barriers in order to facilitate the ability of disengaged adult students to finish the degrees they have started.

In terms of higher education, New Jersey has strong resources in place, and has already made some policy changes to facilitate college completion for disengaged students. For example, *New Jersey's Tuition Waiver program*, a collaborative effort between the state's Department of Labor and Workforce Development and Higher Education, provides tuition free enrollment at public colleges and universities for eligible unemployed workers. This program has great potential, but uptake could be improved. This could be accomplished through greater outreach and

education about the program and enhanced collaboration between the workforce and higher education systems as was suggested above. Another barrier that the program faces is that it is administratively difficult to navigate for higher education institutions and the workforce development system. If the process and administrative procedures were reviewed and improved more people might be able to be served by the program.

New Jersey's Tuition Waiver program and Lampitt Law are model policies that should be expanded and supported through greater outreach and education.

Another successful policy adopted in 2007, the *Lampitt Law*, requires the state's 4-year public universities to accept many community college credits, making it quicker and easier for students to move from community colleges to four-year institutions and obtain bachelor's degree. The Lampitt Law has been a successful step in moving students on the path from a two-year degree to a four-degree and has saved students time and money in their efforts towards a four-year degree. While great strides toward college completion in the state have been made with this law, more can be done. Acceptance of alternate degree programs has grown, and the policy has been particularly useful in terms of allowing students who have earned an A.A. degree to move to another public institution to obtain a B.A., or an A.S. holder to earn a B.S. The value of this important change could be maximized by allowing students who have credit but have not earned a degree to transfer those courses in more instances, in addition to the current policy accepting preliminary courses at the 100 and 200 levels on the same subject matter as equivalent across institutions,¹³ and by facilitating transfers for other types of degrees such as an A.A.S.¹⁴ There is also some difficulty with these transfers especially for disciplines in which community colleges may not provide sufficient appropriate courses. In addition, institutionalizing the ability to transfer credits between community colleges could contribute to improved community college completion rates.

In addition to these efforts, New Jersey Higher Education received a federally-funded College Access Challenge Grant (CAG). CAG funds have supported programs targeting traditional (high school) students, and also have funded the *Disengaged Adults Returning to College Grant Program (DARC)*. DARC I and II provided grants to eight two-year and four-year institutions¹⁵ that adopted a variety of approaches to reach and enroll students near completion (364 students were enrolled in Spring 2011).¹⁶ The project has enhanced the capacity of participating colleges and universities to function as adult-friendly institutions, which will help New Jersey better serve near-completers. DARC III has released a notice of grant opportunity to identify a new cohort of projects.

This is particularly important as research shows that the challenges of staying in school and finishing a degree are compounded for working adults. To work well with this population, higher education institutions need the capacity to provide extensive, targeted, and flexible support and outreach to adult students and a range of options for financing education, obtaining credit, and building on life and career goals. Schools "friendly" to adults also employ

diverse teaching methods, make good use of information technology, and participate in strategic partnerships that improve opportunities.¹⁷

Expanding the number of adult-friendly schools in the state is a positive step forward in the effort to help disengaged adult students obtain a degree. It would be beneficial to the state to involve all community colleges and four-year institutions in this effort.

Higher education institutions need the capacity to provide extensive, targeted, and flexible support and outreach to adult students and a range of options for financing education, obtaining credit, and building on life and career goals.

While there have been great strides in creating an adult-friendly higher education system within the state, more can be done. The DARC I and II evaluation recommended the establishment of a mechanism for statewide use of prior learning assessments applicable across institutions to bolster the use of life experience credits for returning adult students.¹⁸ Such reform is difficult to achieve, but a creative approach to conferring credit for experiences in and out of the classroom would bolster completion among returning students. Credit review is a process of considering past schooling and in some cases life experience, such as military service, to determine which credits can be accepted at an institution of higher education into which a student is transferring. Thomas Edison State College, in Trenton, is among the leading institutions nationwide providing credit review at a reasonable cost.

New Jersey has taken other important steps in improving collaboration among higher education institutions but could further benefit by collaborating with other states, especially considering its shared urban economies and labor markets. Joining a regional higher education consortium would be a beneficial step towards sharing practices and expanding educational opportunities within the state.

The workforce development system is also putting in place an effort that provides a potential mechanism for improving college completion among disengaged adult students: the DLWD has begun implementing an innovative sector strategy called *Talent Networks* that aligns worker needs, training and education, and the needs of employers in high-demand sectors. The Talent Networks coordinate industry sectors such as advanced manufacturing, financial services, health care, transportation, technology, and life sciences to build pipelines of skilled workers in these high-demand occupations. The networks are important because they bring together employers, the workforce system, and educational institutions to help prepare workers for emerging jobs.

DATA COLLECTION: AN IMPORTANT POLICY INITIATIVE FOR DEGREE COMPLETION

Higher Education and the DLWD have signed a memorandum of understanding to improve data sharing, and plans are underway to establish a state-wide longitudinal data collection system from P-12 through higher education that is connected to workforce entry data.

A truly successful college completion initiative within the state requires access to accurate data and the ability to use data successfully between systems. To date, New Jersey has not received federal dollars to integrate its higher education and workforce data systems, but this would serve to facilitate a more streamlined process for identifying near-completers in both systems and directing them to the correct resources in order for them to receive a degree. This integration would better tie jobs and career pathways to education and training programs.

The development of a modern state information system to connect education to the labor market is fairly straightforward and could be conducted by linking existing information that is available but that is currently separated into state institutional silos.¹⁹ The DLWD has records such as job openings data and wage data, Health and Human Services (HHS) retains data on TANF and Food Stamps, and the Department of Education and institutions have student transcripts. This disconnect can easily be overcome by linking student transcript data to these other systems and developing a common identifier that is used by both systems. This action would provide the state with much needed data to identify near completers. It would also help to assess the fit between postsecondary education and training and labor market demand in the state. Additionally, connecting these systems could provide information that the state needs to improve college completion rates by providing data on when and how students become disconnected with the education system and drop out.

Without federal funding to integrate these systems, the state has taken an important step toward improving data: quality Higher Education and the DLWD have signed a memorandum of understanding to improve data sharing and plans are underway to establish a state-wide longitudinal data collection system from P-12 through higher education that is connected to the workforce entry and employment system. While this is a step forward, further efforts should be made to combine these data sets.

ACHIEVING A COLLEGE DEGREE: TIME WELL SPENT FOR NEW JERSEY'S UNEMPLOYED

New Jersey, like other states, has struggled in the economic recovery to put people back to work. The state's unemployment rate was close to the U.S. rate at 8.8% in October 2011,²⁰ but long-term unemployment has hit the state particularly hard: in 2010 the median duration of unemployment was 29 weeks, the second highest in the country, and in July 2011 New Jersey had the highest share of residents who had been out of work for a year or more (37.1%).²¹ Unemployment rates indicate that workers without a postsecondary degree are more vulnerable to weak job markets. College degrees can serve as a buffer and increase earnings: with each additional education credential, average median income rises.²² This can amount to huge lifetime earnings differences, which recent research indicates were \$1.02 million for the average female worker with a high school degree compared to \$1.45 million with an Associate degree and \$2.08 million with a Bachelor's; for male workers the average was \$1.70 million with a high school degree vs. \$1.83 with an Associate degree and \$2.08 with a Bachelor's. Such increases have the potential to move families from poverty to longer-term economic security, which underscores the importance of policy change to facilitate the attainment of postsecondary education.

Median Earnings for Full-Time Year Round Workers, 2006-2008

High School graduate	\$34,197
Some college	\$40,566
Associate degree	\$44,086
Bachelor's degree	\$57,026
Master's degree	\$69,958
Professional degree	\$103,411
Doctoral degree	\$88,867

Source: Julian and Kominski 2011.²³

Given the duration of unemployment for many New Jerseyans, it makes sense to target those with some college and help them to complete their degree. This will not only serve to increase degree attainment in the state, but will likely provide employers with more desirable and skilled employees. Additionally, research shows that providing people with educational opportunities during periods of unemployment staves off depression and improves self-esteem.²⁴ Helping near-completers in New Jersey achieve a college degree will also be beneficial to them and their families and may result in greater economic sustainability.

FUNDING TUITION

Like many states, New Jersey has a workforce development system that is strained in terms of resources, but as dollars become available it would behoove the state to consider covering costs for college completion as a training option.

It is difficult for working adult students in New Jersey who attend college part-time to access tuition aid, for which funding is often complex and limited. Beyond Pell Grants, there are two available funding streams in the state that working poor adult students can qualify for; however these dollars are sometimes difficult to access due to credit requirements. New Jersey's part-time Tuition Aid Grant requires that students take 6 credits per semester, and these dollars can only be used at community colleges. There is also a funding stream called the Education Opportunity Fund, but these dollars are only provided to working adult students who switch from full- to part-time education under extenuating circumstances.²⁵

Providing access to college completion through the workforce development system would make available other sources of possible educational funding. Training dollars from workforce programs such as WIA, Unemployment Insurance and Rapid Response dollars could be used where available. Like many states, New Jersey has a workforce development system that is strained in terms of resources, but as dollars become available it would behoove the state to consider covering costs for college completion as a training option. The workforce system might also be able to provide support services to adult learners such as transportation, child care, and costs of books.

New Jersey can also make use of another benefit offered to the unemployed under a joint effort of the DLWD and Higher Education New Jersey.²⁶ A state program offered to UI claimants provides a waiver for tuition to public colleges and universities. This waiver is offered to students on a space-available basis. Institutions establish rules for accessing the benefit, working in conjunction with the DLWD.

States already participating in a pilot project on adult degree completion are drawing on a variety of funding sources to support college completion efforts, including funds related to DOL Rapid Response services, Individual Training Account (ITA) contracts through WIA, funding from H-1B Technical Skills Training Grants, and Trade Adjustment Assistance funds.²⁷ New Jersey can use these funding options as a model for its own program.

Another financial concern that must be considered regards debt collection. Debt or fines at an institutional level can prevent students from graduating and keep them from acquiring a degree or credential. In some cases these fees can be extensive, involving payment of student loans; in other cases they are simply nominal fees such as library fines and parking tickets. The state should review higher education institution policies regarding debt collection and consider waiving some overdue payments. This effort could remove both a financial and psychological

stumbling block for disengaged adults and enhance a person's prospects of completing her or his degree.

CONCLUSION AND RECOMMENDATIONS

An educated workforce is important to New Jersey's economic viability, and for workers completing unfinished degrees improves economic sustainability. This section summarizes policy recommendations that appear throughout this brief for ways to strengthen state efforts to increase degree completion rates in New Jersey, with a focus on aligning systems and setting goals; funding tuition; providing student supports; recruiting students for completion; proving flexible delivery, and giving credit for alternative activities.

Aligning Systems and Setting Goals

- The NJ Department of Labor and Workforce Development and Higher Education should formalize a collaborative relationship to identify near-completers and provide them with support to complete a two- or four-year degree. These agencies should also set up a state-wide system to measure and increase the number of completers.
- The NJ Department of Labor and Workforce Development should implement a system to gather information that could support college completion in the process of implementing unemployment insurance and Workforce Investment Act (WIA), ideally with steps to verify self-reported information.
- The NJ Department of Labor and Workforce Development and NJ Higher Education should continue efforts to link workforce and higher education data with a longitudinal data system, regardless of whether federal funds are put toward this goal, to track student progress, completion, and workplace success, and to identify ways to improve program performance so fewer students exit before completion. This will help both systems to identify near completers. It will also provide better information to all areas of the system to improve completion rates.
- The NJ Department of Labor and Workforce Development should make use of Talent Networks to better facilitate connections between students, businesses and educational institutions, and align systems with an eye towards degree completion.

Recruiting and Retaining Students for Completion

- The NJ Department of Labor and Workforce Development should expand the Talent Networks initiative to reach disengaged adult students seeking to improve employment prospects through training and education.
- The NJ Department of Labor and Workforce Development should work to identify and target employers in high demand sectors and employers of disengaged adult students to

help ensure that new postsecondary credentials result in improved job quality or a new position.

Funding Tuition

- The NJ Department of Labor and Workforce Development and Higher Education should work together to make college completion an option for training within local WIA initiatives.
- The NJ Department of Labor and Workforce Development and Higher Education should identify mechanisms to fund tuition and programs for adult students. Promising options include the following:
 - Use Pell Grant funds first when possible.
 - Build on the existing Tuition Waiver program for workers receiving unemployment insurance by providing a reduced tuition rate for unemployed workers. In order to do this effectively, changes must be made so that the administration of the program is less cumbersome for both higher education institutions and the workforce development system.
 - Conduct outreach and education to raise awareness of the program.
 - Expand the program to include working poor adult students who lack financial resources.
 - Consider providing reduced tuition for unemployed and low-income workers.
 - Explore options for utilizing the Department of Labor and Workforce Development's Rapid Response service funds and Trade Adjustment Assistance funds to support college completion.
 - Adopt state policy that sets aside a percentage of WIA funds specifically for workers to pursue higher education opportunities and degree completion.

Providing Student Supports

- NJ Higher Education should expand and build upon DARC and other efforts to provide adult learners with the additional support they need and offer flexible options for completion by providing a concierge-type approach with staff time devoted to assisting returning adults and providing supports such as transportation and child care.
- The Office of the Secretary of NJ Higher Education should conduct a review of higher education institution policies regarding debt collection, which can help turn disengaged adult students into graduates and students in arrears into paying students. For example,

waiving some overdue payments (such as library fees) can remove both a financial and psychological stumbling block for disengaged adults.

Providing Flexible Delivery

- The NJ Legislature should expand on the 2007 Lampitt Law to institutionalize the transfer of credits that did not result in a degree, to transfer A.A.S. degrees, and to convert existing experience and other kinds of training such as prior learning and work experience into college credit.
- The NJ Department of Labor and Workforce Development should expand options for delivery of postsecondary education, such as greater flexibility with the Eligible Training Provider list.
- NJ Higher Education should work to expand online learning opportunities within the higher education system.

Giving Credit for Alternate Activities

- New Jersey Higher Education should work to streamline the credit review process, lower its cost, and make credit review available as a supportive service to help students complete college in a shorter period of time.
- New Jersey Higher Education should work with institutions to establish a process for gaining credit for alternate activities, such as credentials gained through apprenticeships and ensure that these can count toward a degree.

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FOOTNOTES

- ¹ See for example, Autor, David. 2010. The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings. The Center for American Progress and The Hamilton Project.
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- ³ Harvard Graduate School of Education (February 2011). Pathways to Prosperity: Meeting the Challenge of Preparing Young Americans for the 21st Century. Accessed March 6, 2012. http://www.gse.harvard.edu/news_events/features/2011/Pathways_to_Prosperty_Feb2011.pdf.
- ⁴ Lumina Foundation. "New Jersey". http://www.luminafoundation.org/state_work/new_jersey/.
- ⁵ One-Stop Career Centers were established under the Workforce Investment Act and offer a variety of services to dislocated workers, job seekers and others at a single venue. Services include training referrals, career counseling, job listings, as well as others. The One-Stop Career Center System is coordinated by the Department of Labor's Employment and Training Administration (ETA).
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- ⁷ College Board. 2010. "The College Completion Agenda Progress Report 2010". Online data from <http://completionagenda.collegeboard.org/state-performance/state/new-jersey>. Accessed November 15, 2011.
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- ⁹ Timian, Jason. "Industry and Occupational Projections for New Jersey: 2008-2018". *New Jersey Department of Labor and Workforce Development*, September 2010. <http://lwd.dol.state.nj.us/labor/lpa/employ/indoccpj/stateocemp.pdf>. Accessed November 2, 2011.
- ¹⁰ The Georgetown University Center on Education and the Workforce. "Projections of Jobs and Education Requirements through 2018: New Jersey". <http://www9.georgetown.edu/grad/gppi/hpi/cew/pdfs/newjersey.pdf>. Accessed November 2, 2011.
- ¹¹ Ibid.
- ¹² Students who do not lack any credits may still not have graduated; for example experiences in some states indicate that students lacking 0 credits for a college degree may have not applied for the degree. There are also students who have transferred from two to four year schools that may be able to transfer credits back to their two year institution and receive a degree.
- ¹³ See "Comprehensive State-Wide Transfer Agreement." <http://www.state.nj.us/highereducation/PDFs/XferAgreementOct08.pdf>.
- ¹⁴ A.A.S. is an Associate of Applied Science. It is typically a two year degree which explores an area in depth and is often linked to a career path.
- ¹⁵ Mercer County Community College, Passaic County Community College, Rider University, William Paterson University, Cumberland County College, Middlesex County College, Ocean County College, and Sussex County Community College.
- ¹⁶ See: D. Bausch, S. Cavanaugh, N. Corre, D. Drescher, J. Godofsky, R. Houston, M. Milhisler & H. Walker (under advisement of C. Van Horn). May 2011. The Assessment of the Disengaged Adults Returning to College Program: An Evaluation Of DARC I and DARC II Institutions. <http://www.state.nj.us/highereducation/grants/Disengaged.htm>
- ¹⁷ The Council for Adult and Experiential Learning has identified qualities of "Adult-Learning Focused Institutions" that conduct outreach, address students' life and career goals, provide a range of flexible options for financing, assess learning from both curriculum and life experiences to assign credit, use a range of teaching methods, provide extensive support, use information technology well, and participate in strategic partnerships that improve opportunities. Wertheim, Judith. September 2009. The Adult Learning Focused Institution (ALFI). Non-traditional No More: Policy Solutions for Adult Learners. Presentation available at: <http://www.wiche.edu/info/ntnm/meetings/2009/stateleaders/wertheim.pdf>. Retrieved November 9, 2011.
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