

A close-up photograph of a young Black woman with her hair styled in many small, tight braids. She is looking down intently at a white document she is holding. The document appears to be a form or a ledger with several columns and rows of text, though the specific details are not legible. She is wearing a brown jacket. The background is blurred, showing other people in a classroom or community setting. The overall tone is focused and educational.

POSTSECONDARY SUCCESS

BILL & MELINDA
GATES foundation

**OUR GOAL IS TO HELP THE NATION
DOUBLE THE NUMBER OF LOW-INCOME
ADULTS WHO EARN POSTSECONDARY
DEGREES OR CREDENTIALS BY AGE 26**



OUR MISSION

Giving all Americans a realistic chance at achieving the American Dream is among the biggest challenges our country faces today.

At the Bill & Melinda Gates Foundation, we believe that every life has equal value and each individual should have the opportunity to live up to his or her potential. We are privileged to work with people around the world to reduce inequity and increase access to opportunity. In the United States, the key to opportunity is education. Education is the great equalizer. It enriches our lives, informs our choices, and prepares us for meaningful employment and to contribute to the communities in which we live.



The foundation's work in this country is focused on two major initiatives: ensuring that a high school education should result in college readiness and that postsecondary education should result in a degree or certificate with genuine economic value. This paper is focused on the postsecondary effort.

For generations of Americans, the high school diploma delivered on the value of an education. It got you a ticket to the American Dream. That meant a steady job to support your family and a chance to launch a career.

But now, high school is no longer high enough. Success in the 21st century demands skills, attitudes, and abilities that make some form of postsecondary education a virtual requirement. In today's world, a postsecondary credential has become as important as a high school diploma used to be.

In the United States today, there are millions of young adults—especially low-income young adults—who have both the ability and desire to continue their education past high school. However, they are stalled by limited access to affordable, quality options and competing demands for their time and energy.

Grim statistics drive the point home. Only about 53 percent of Americans earn some degree or credential after high school, a figure that drops to about 25 percent for low-income students.

For these young people, having the will and not the way impedes their economic and personal progress, affecting not only their prospects but those of their children. In the near and long term, this situation compromises our nation's ability to compete effectively in a global economy—to produce young adults capable of taking on the demands of and succeeding in a 21st century workplace and democracy.

That's why we've set an ambitious goal to help the nation double the number of low-income adults who earn postsecondary degrees or credentials—meaningful credentials with value in the workplace and labor market—by age 26. To accomplish this, America must connect the millions of young Americans who have the will to get the education they need with a way to get there.



OUR CHALLENGE

Education has always paid off for American workers. But the reward for a college degree today is perhaps greater than ever with business demanding skilled labor in a competitive global economy. In the last 10 years, technical changes have pushed the education payoff dramatically in favor of those with more skills and more education.

More than 40 years ago, the United States recognized the importance of education after high school and made it a priority to ensure all young people had access to college. Through a combination of federal, state, and philanthropic initiatives, college enrollment rates grew steadily for two decades before stagnating at about 67 percent in the late 1990s.

While our rate of high school graduates going to college continues to rank among the highest in the world,¹ most students will never complete college. Only about half of college students in the United States graduate within six years.² The rate for low-income students is closer to 25 percent,³ and only about 20 percent of African-American and Hispanics aged 25-34 have earned some kind of postsecondary degree.⁴ And among community college students, the graduation rate is estimated to be 38 percent.⁵ This means the return on our nation's significant investments in higher education is well below what it could and should be.

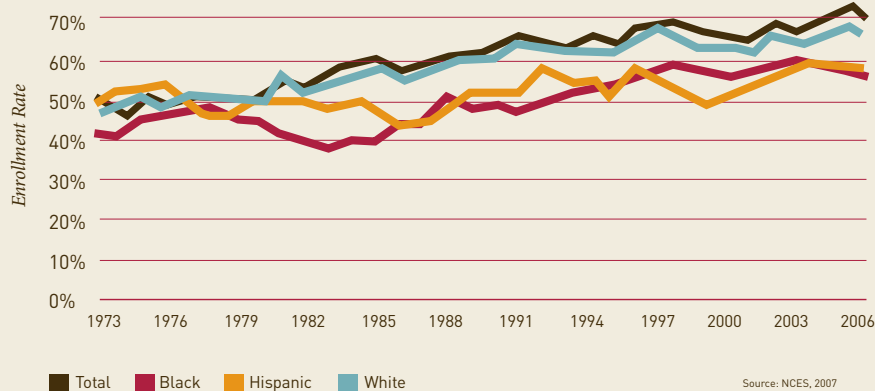
This challenge is becoming increasingly urgent for four reasons:

AFFORDABILITY TRENDS: While our struggling economy hits all families hard, it hits lower-income families the hardest. When President Lyndon Johnson signed the Higher Education Act into law, the original focus was on providing aid to low-income students so they could access college. Since that time, tuition has more than doubled at public and private universities.⁶ While federal student aid programs have grown significantly, with several new programs and tax benefits, they have not grown fast enough to keep up with tuition. At the same time, existing aid sources continue to shift to families higher up the income ladder; and the squeeze on low-income families continues to increase.⁷

“To thousands of young men and women, this act means the path of knowledge is open to all that have the determination to walk it. It means a way to deeper personal fulfillment, greater personal productivity, and increased personal reward. This bill... means that a high school senior anywhere in this great land of ours can apply to any college or any university in any of the 50 States and not be turned away because his family is poor.”

— Lyndon Baines Johnson, 1965,
upon signing the Higher Education Act into law

COLLEGE ENROLLMENT RATES BY AGE AND ETHNICITY



WORKFORCE TRENDS: The types of jobs fueling our economy continue to change rapidly. Technological advances have not only changed the products Americans create but the way American businesses actually build their products. Success in the workplace demands advanced skills in critical thinking and problem solving, as well as a kind of intellectual agility that enables one to shift readily from one task or project to another. Workers who have strong language and math skills, technological capabilities, and a capacity to work well in teams are most likely to succeed.

Too many of our young people are not being effectively prepared for these new jobs. Companies like Caterpillar, the world's largest maker of construction and mining equipment and diesel and natural gas engines, increasingly require employees with more than a high school diploma. However, they are having a hard time finding them. The National Association of Manufacturers reports that 90 percent of manufacturers are experiencing a shortage of qualified skilled production employees, including machinists, operators, craft workers, distributors, and technicians.⁸

These workforce shortages are only predicted to grow. The Bureau of Labor Statistics projects that through 2014, more than half of all new jobs will require more than a high school diploma. Twenty-two of the 30 fastest-growing career fields will require some postsecondary education.⁹

DEMOGRAPHIC TRENDS: The shortage of U.S. workers will only worsen as the baby boomers retire from the workplace with fewer skilled employees in the pipeline to replace them. For the first time since the government started keeping track, the average education level of U.S. workers is expected to decline.¹⁰

This phenomenon is due, in part, to the fact that all net growth in the labor force over the next 20 years will come from population groups that our education system has too often neglected. This presents both an urgent challenge and an opportunity. In the two decades from 1980 to 2000, the percentage of whites in the working-age population dropped from 82 percent to 72 percent and is expected to drop again to 62 percent by 2020.¹¹ African-American and Hispanic students are among the fastest-growing populations. It is estimated that by 2050, more than 45 percent of the population will be African-American or Hispanic. Yet our education system has never served these populations well. Historically, the majority have attended schools with high concentrations of low-income students. These high-poverty schools often face shortages of appropriately trained teachers and instructional materials, leading to dismal high school and college completion rates. The United States now has a civic and economic imperative to live up to the promise of a good education for all.

INTERNATIONAL EDUCATION TRENDS: As college completion rates in the United States have stagnated over the past generation, other industrialized nations have increased the percentage of younger adults with a two- or four-year college degree. Twenty years ago, we were first in the world in the percentage of adults ages 25–34 with a postsecondary credential. Now we are tied for 10th in the world and heading in the wrong direction.¹²

THE BABY BOOM CHALLENGE

Based in Luxembourg, ArcelorMittal is the largest steel company in the world and the largest steel producer in the United States. It employs more than 320,000 people in more than 60 countries.

ArcelorMittal faces a huge baby boom challenge. Today, 50 percent of its workforce is eligible for retirement. At the same time, the jobs of the future will require a lot more than four years of high school. That's a big shift for an industry that for decades relied almost entirely on employees with high school diplomas.

The old factory floor jobs are much more sophisticated. Many more positions require skills in computer systems, electronics, mechanics, and robotics. According to Dennis Arouca, vice president of labor relations for ArcelorMittal, "It's the difference between flying a single-prop plane and a space shuttle."

The company is about to launch its Steelworker for the Future Initiative. Working with two local community colleges, the company will offer a combination employment/college training program.

Students will start off with several months of classes in a specially designed two-year degree program, then alternate between paid on-the-job training at ArcelorMittal and their community college classes. After two and a half to three years, they will have earned an associate's degree with the possibility of an offer for a full-time steelworker's job.

Source: ArcelorMittal

OUR STRATEGY

It is no longer enough to say more young people are accessing college. For the sake of their future and our country's future, we have to double the number of young people who complete college.

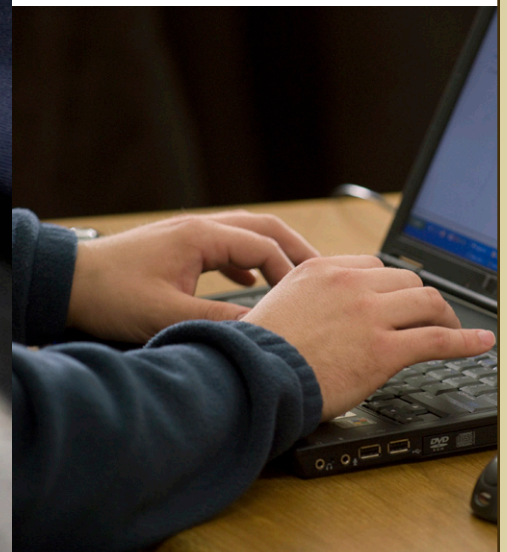
The foundation has a significant program to improve the performance of the American high school. We know that many low-income young people don't complete college because they never graduate from high school or graduate with weak academic skills. At the same time, we've learned we can't stop there. Our work in postsecondary education, with its focus on completion, is a natural extension of our current education work.

We do not approach this work with a preference for one kind of institution or credential type. Our efforts will be aimed at strengthening policies and practices across the range of postsecondary institutions that enroll the most low-income and minority students, specifically two-year colleges (public and private), four-year state colleges and universities, and minority-serving institutions. In the short term, one focus will be on community colleges because they enroll the largest numbers of low-income students and represent institutions where philanthropic dollars can be highly catalytic.

In the first four years of our work, we will focus on the following:

IMPROVE THE PERFORMANCE OF THE POSTSECONDARY EDUCATION SYSTEM. From the moment students enroll in college, they should be guided along a clear pathway to graduation and a career. Despite an increasing number of public and private providers entering the postsecondary education system, there has been very little change in how these institutions design their programs and create support systems to meet the needs of their students, many of whom enter college without the necessary skills to perform college-level work. Our strategy focuses on addressing these needs by stimulating institutional practices focused on completion while decreasing the time and cost required to complete a credential with value in the workplace. Our investments will include:

- Innovations in performance management and institutional practices that make it possible to get more students to and through credential-granting programs. Our early investments will be supporting data-driven efforts to accelerate the rate of academic catch-up for poorly prepared young students, and improve the first year experience
- New technology products and platforms that produce dramatic improvement in learning and completion rates and can be developed and adopted at scale
- Partnerships with business alliances and labor coalitions to develop practices and policies that make it easier for young adults to successfully combine school and work



SUPPORT YOUNG ADULT SUCCESS.

While most young adults understand the value of education in the abstract, too often real-life pressures get in the way and prevent them from completing a degree. This is especially true for low-income young people who may have financial constraints, jobs, and family obligations that compete for their time and attention. By offering support, reducing the barriers that prevent them from learning, and reinforcing their motivation to learn and succeed, we expect more young people to be able to focus on completing a degree. Our investments will include:

- Tools and consumer information that will ensure young people have the guidance they need, including data that shows which credentials lead to the greatest opportunity, information about where and how they might complete these credentials, and guidance about which institutions have the best track record for getting their students through school and into careers
- Organizations and alliances that will provide new and more efficient on-ramps to postsecondary education that will bridge the preparation gap and keep the focus on completion, whether through large networks of employers, community-based and civic organizations, or new linkages between networks
- Incentives that can reinforce young people's motivation to succeed

ENCOURAGE U.S. LEADERS TO COMMIT TO HELPING STUDENTS COMPLETE THEIR DEGREES.

Since 1965, much of our higher education policies, including funding and financial aid, have been focused on college access. We will use our voice and convening power to make the case about the importance of getting students to and through college. Our investments will be focused on mobilizing and inspiring leaders, employers, and communities across the country to embrace the goal and make the policy and financial commitments necessary to achieve it. To this end, we will support research, communications, and policy analysis efforts that:

- Highlight the importance of doubling the number of young people who earn a postsecondary credential
- Shed light on promising policy approaches around funding, accountability, financial aid, and successful colleges that shift the system's focus to access and completion for all young Americans

Underlying all three of these priority areas are two related areas of focus:

DATA AND INFORMATION. If we are going to help the nation reach this ambitious goal, we need better information and data to tell us if we're making progress. Best practice institutions have built data systems that track students from their entrance into school to their first job after graduation. But for most postsecondary institutions, it is a different story. Getting accurate completion rates, especially for part-time students, is challenging. Many colleges have little access to real-time knowledge if and when their students are beginning to drop out. Administrators have inconsistent access to data that ensure their programs are aligned with labor market demand. Students make critical choices about where to go to college and what to major in with little data about program quality or graduates' success. Without better data, educators, students, and policymakers lack the information they need to make good decisions that will support and reinforce a commitment to completion.

INNOVATION. Today's postsecondary system was not designed to deliver the outcomes to which America must now aspire. Innovation is critical to the transformation required to reach our double-the-numbers goal. Our approach will seek out and invest in new models aimed at creating more cost-effective ways to deliver learning and credentials that are tailored to low-income young adult needs and tied to labor market demand. We will stimulate the growth of the most promising and scalable alternative solutions and, where appropriate, manage the transfer of successful practices back into the traditional postsecondary system. This may include new program and institution designs to scale from within the traditional system, employer- and community-led alternative models, content and product development networks for student-centric learning technology, and new learning technology delivery platforms that aggregate content and tailor solutions to specific populations' needs.



WHY THIS FOCUS?

We believe that in order to dramatically increase completion rates, we need to bring innovation to bear to accelerate the pace and scale of improvements. To accomplish this, our approach centers around four key principles:

1. Postsecondary education is the critical pathway to leading individuals and their families out of poverty.
2. Doubling the numbers will require innovation and performance improvements within the current system.
3. Effective innovations and improvements will put young people at the center, driving towards a system designed to ensure that students succeed.
4. Business partnerships are critical to our success.



POSTSECONDARY EDUCATION IS THE CRITICAL PATHWAY TO LEADING INDIVIDUALS AND THEIR FAMILIES OUT OF POVERTY.

Of all the ways to increase opportunity, education is arguably the most important. Education improves an individual's life and the lives he or she will come into contact with. It plays a critical role in ensuring our democracy remains healthy and strong. According to a 2007 report from the College Board, the level of education a person acquires is likely to influence almost every facet of a person's life.¹³

Earnings: Across all racial and ethnic groups and for both men and women, the more education you have, the higher your earnings. Those with some college but no degree earned 18 percent more than their peers with just a high school degree. Those with an associate's degree earned 29 percent more and those with a bachelor's degree earned 62 percent more.

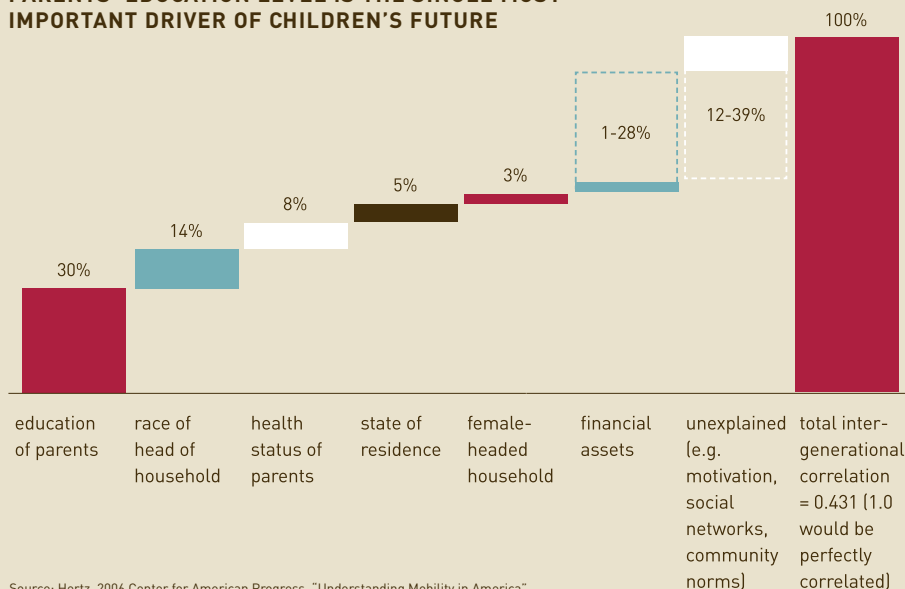
Health: Across all income and age groups, the percentage of adults perceiving themselves as very healthy increases with higher levels of education. In fact, the more educated you are, the less likely you are to smoke. By 2005, only about 20 percent of adults smoked. Among four-year college graduates, only nine percent smoked. At every age, individuals with higher levels of education are more likely to engage in exercise than those with lower levels of education.

Civic engagement: From voting to volunteerism, the more you've gone to school, the more likely you are to be active in your community. In every age group, adults with higher levels of education are more likely to vote than those with less education. In the 2004 presidential election, 76 percent of U.S. citizens ages 25–44 who were college graduates voted, compared to 59 percent of high school graduates.

Perhaps most significantly, education is the critical tool in breaking the cycle of intergenerational poverty. Parental education has been estimated to be the most important driver of children's future income—more important than race, health, or family assets.

Children of parents with higher levels of educational attainment are more likely to be healthier, better prepared for school, and more involved in all types of extracurricular activities than other children.¹⁴

PARENTS' EDUCATION LEVEL IS THE SINGLE MOST IMPORTANT DRIVER OF CHILDREN'S FUTURE



Source: Hertz. 2006 Center for American Progress, "Understanding Mobility in America"

DOUBLING THE NUMBERS WILL REQUIRE INNOVATION AND PERFORMANCE IMPROVEMENTS WITHIN THE CURRENT SYSTEM

As we consider our mission, we know we need to support policies and practices that will help increase the number of low-income young adults who attend college. However, first, colleges must work better for those who are already there. This will require fundamental changes in the system and improvements at a pace and scale we as a nation have yet to achieve. Therefore, at the core of our work are investments in improving practices and performance of postsecondary institutions and encouraging new and innovative delivery mechanisms.

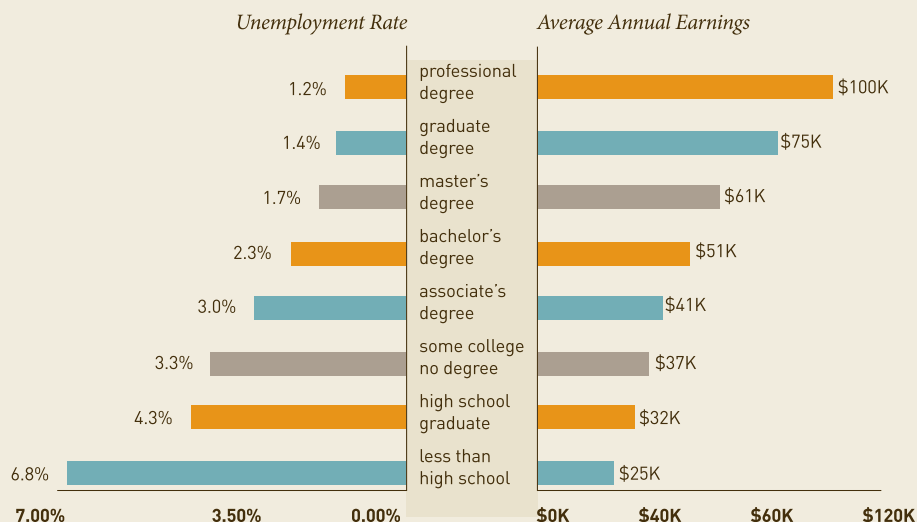
Within postsecondary education, the foundation's work will begin with an emphasis on two-year colleges rather than four-year institutions. This is not a reflection of the value we place on a bachelor's degree; we know that bachelor's degrees typically have more market value than associate's degrees and other credentials and often have better completion rates for low-income students. However, we believe that the foundation can best complement the work of others by supporting efforts aimed at public two-year colleges. These institutions play a particularly critical role in serving first-time postsecondary students. With open-access admissions, relatively low tuition, and nearly 1,200 schools across the country, two-year colleges are accessible to most young people in the United States.

We intend to build on and support the good work of our foundation colleagues

in this arena, including the investments made by the Lumina Foundation for Education (see sidebar on next page), the Ford Foundation, the Charles Stewart Mott Foundation, the W.K. Kellogg Foundation, the James Irvine Foundation, the William and Flora Hewlett Foundation, and the Joyce Foundation. We will also invest and learn from private schools and any other institutions or programs that show promise for helping young people earn meaningful and valuable postsecondary credentials. We will be driven by what works; we are agnostic about form.

A critical focus of our early investments to build out a more successful postsecondary system will be to address the lack of academic preparation of incoming students. Recent studies suggest that 43 percent of all community college students are placed in remedial education courses.¹⁵ The quality of that experience determines the likelihood of completion. Today, only about one-third of poorly prepared students will enroll in a remedial course, complete it, and pass the exam required to go on to a college-level course. Despite the pressing need, few resources have been committed to generating innovation in remedial education. A particular focus of our early investments will be supporting efforts to improve developmental education through technology. Our goal is to dramatically accelerate the pace of academic catch-up for poorly prepared students.

EDUCATION IS A KEY DRIVER OF EMPLOYMENT AND INCOME



Source: Bureau of the Census, Bureau of Labor Statistics; published by Postsecondary Education OPPORTUNITY; 2006 unemployment rate, 2005 earnings



EFFECTIVE INNOVATIONS AND IMPROVEMENTS WILL PUT YOUNG PEOPLE AT THE CENTER, DRIVING TOWARDS A SYSTEM DESIGNED TO ENSURE THAT STUDENTS SUCCEED.

If our country is to double the number of young adults who earn a postsecondary credential by 2025, we must make it easier for all young people to go further faster. But to have impact, we have to ensure education is designed with the student in mind.

The educational environment has not caught up to the technology-oriented students who are now entering college—from how we teach students to how we communicate with them. Underlying all of our investments is the principle that institutions, pedagogical approaches, and personal and professional networks must be designed in a way that helps these young people complete a degree. For example:

- Because the vast majority of students have to work, we will invest in strategies that recognize their financial realities and better integrate work and school.
- Because we know that this generation of young people has grown up in a world

dominated by technology, where products are delivered on demand and customized to their needs and interests, we will invest in more effectively integrating these attributes into postsecondary education learning delivery systems.

There are approximately 16.3 million low-income young adults in the United States ages 16–26. The foundation’s immediate focus will be on the nearly 10 million young people currently enrolled in postsecondary education or working, often in dead-end jobs.

We also recognize the urgent needs of “disconnected young adults,” about 10 percent of those ages 16–26 who are neither in school nor participating in the workforce. In the early years of our work, we will fund research to build an evidence base on the most effective approaches to connect these young people to continued education and jobs.

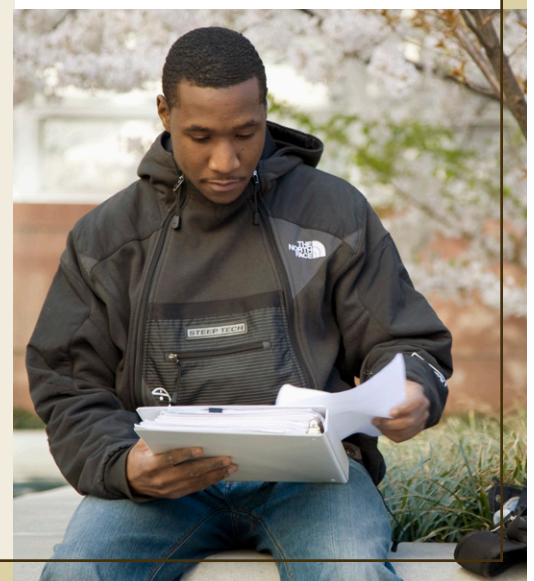
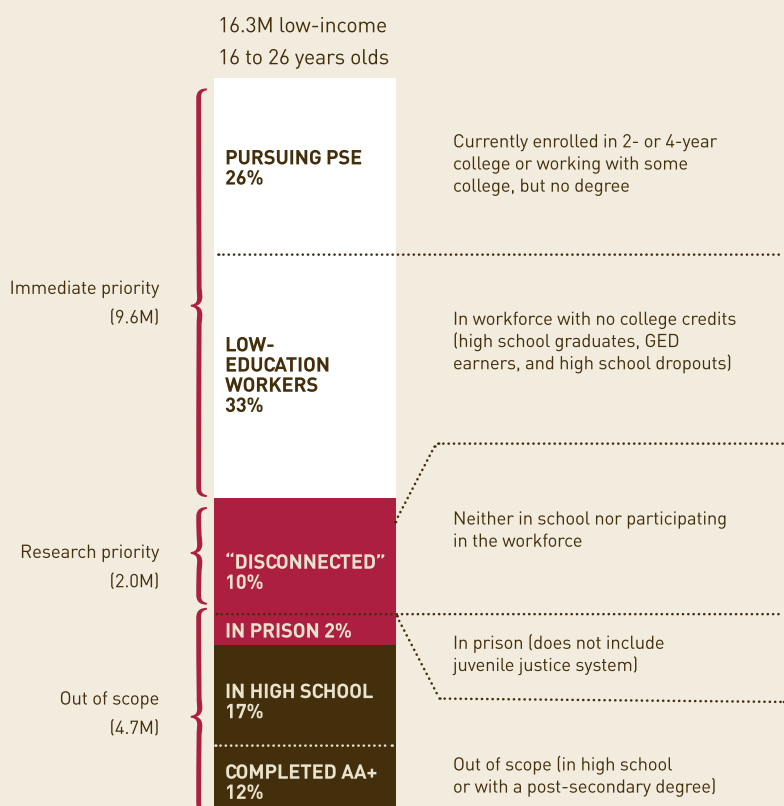
BUSINESS PARTNERSHIPS ARE CRITICAL TO OUR SUCCESS.

To double the number of young adults who earn a degree with value in the labor market, the relationship between educators and employers must be dynamic and interactive. With 68 percent of low-income young people in the workforce, business is a critical partner as an employer of young adults. It is also an effective advocacy voice and a partner in rethinking how best to prepare young people for meaningful careers.

Workforce development efforts that act in isolation from business leaders often produce an increased supply of workers who have inadequate or irrelevant preparation. Employers can provide both content and context for education. They can help educators understand that employment is now organized largely around work, not positions. The broader and deeper the skills and abilities an employee brings to the workplace, the greater his or her chances for advancement.

To close the distance between educators and employers, we will work with businesses to provide real-time understanding of labor market trends, as well as the credentials, skills, and abilities that are of value. Proven models for learning also need to be identified—both inside and outside the workplace.

THE POSTSECONDARY SUCCESS STRATEGY WILL FOCUS ON KEY SEGMENTS OF THE 16- TO 26-YEAR-OLD LOW-INCOME POPULATION.



A Commitment to Learning

We recognize that we are urging an ambitious goal for the nation, and setting a high bar for the contribution we can make as philanthropists. Yet as a foundation, we are uniquely positioned to take risks, make long-term investments that require steady work and a clear-eyed evaluation of the evidence, and make adjustments based on what we are learning. As a private foundation, we are well situated to launch and test new reform approaches that challenge conventional wisdom and the status quo.

We do not enter this work believing we have the answers. We take learning very seriously. Therefore, we are committed to track progress based on interim outcomes, share what we are learning with others, and adjust our tactics based on that knowledge. We are structuring the first four years to test several hypotheses about how best to have impact while asking several critical questions:

- What practices are most cost-effective at helping postsecondary educational institutions improve productivity and performance?
- What role can alternative delivery mechanisms play in doubling the numbers? What types of students are they best positioned to serve?
- What are the models that employers, credentialing agencies, and postsecondary educational institutions can use to work together in supporting student employees and increasing the labor market value of credentials?
- What are the most effective supports and incentives for different populations? What do they cost? Which organizations are best positioned to deliver them? Which are most transferable and scalable?
- What are the state and national policies that are most effective at incentivizing students and postsecondary educational institutions around student success and completion?

What we learn in answer to these questions will help us refine our strategies and ultimately shape how the foundation moves forward.

Conclusion

Frederick Douglass once said: “Some know the value of education by having it. I know its value by not having it.”

In the 21st century, the United States cannot afford to have any more of its young people come to learn the value of education by not having it.

Doubling the number of low-income young adults who earn a postsecondary degree will require us to take a leap that transforms both students’ perspectives and our postsecondary system so that all students can overcome the obstacles that might otherwise keep them from the education they deserve. We are committed to working with partners large and small, including governments, nonprofits, and other foundations.

Young people now making the transition to adulthood will be our country’s leaders in one of the most challenging times in history. At other times in our country’s history, we have achieved remarkable increases in access to education. We believe this moment is another of those times. Our history proves we can accomplish this goal if we apply commitment, ingenuity, and innovation.

ACHIEVING THE DREAM

Achieving the Dream, funded by the Lumina Foundation for Education, is a national initiative to help more community college students succeed, especially students of color, working adults, and students from low-income families. Launched in 2004, the initiative involves a partnership of more than 20 organizations and includes 83 colleges in 15 states.

The initiative emphasizes the increased use of data to inform decision making and the commitment to making progress against a specific set of student success metrics. Progress at each of the network schools

is assessed by noting the trends in the percentage of students who successfully complete the courses they take, advance from remedial to credit-bearing courses, enroll from one semester to the next, and earn a degree and/or certificate.

Achieving the Dream has laid an important foundation for change at participating institutions. We are eager to continue the work of the Lumina Foundation and the Achieving the Dream network.

We hope to leverage the “culture of evidence” that has become a distinguishing

characteristic of the Achieving the Dream network to dive deep into the issue of academic acceleration to determine how far and how fast community colleges and statewide systems can improve student outcomes. The Achieving the Dream colleges have made significant progress in the past few years in developing and testing pilot programs in this area, some of which show real promise. We expect to build on this good work by driving the most promising programs to scale among the network of colleges.

¹ Hauptman, A. (2008). "Participation, Persistence, and Attainment Rates: The U.S. Standing," *International Higher Education*. No. 52. Summer 2008.

² US Department of Education, Beginning Post-Secondary Survey initiated with first-time college students in 2000

³ National Education Longitudinal Survey 88/2000 with controls for socioeconomic status.

⁴ U.S. Census Bureau, Public Use Microdata Samples, 2000 Census)

⁵ The community college rate is not a measure of those who enter intending to earn a two-year degree. Many students who enroll in community college courses do not plan to receive a degree.

⁶ College Board (2007). *Trends in College Pricing*. NY: College Board.

⁷ College Board (2007). *Trends in Student Aid*. NY: The College Board. Forty-eight percent of students from families with 2002 incomes below \$40,000 borrowed from federal and private sources, compared to 39 percent of similar students in 1992-1993. The average amount borrowed by these students increased by about \$1,500 per academic year.

⁸ Eisen, P., Jasinowski, J. and Kleinert, R. (2005). *2005 Skills Gap Report – A Survey of the Manufacturing Workforce*. DC: National Association of Manufacturers, the Manufacturing Institute.

⁹ Heckler, D. (2004). *Occupational Employment Projections to 2014*. Monthly Labor Review, November 2005. DC: U.S. Department of Labor. Bureau of Labor Statistics. Accessed at www.bls.gov/opub/mlr/2005/11/art5full.pdf.

¹⁰ Kelly, P. (2005). *As America Becomes More Diverse: The Impact of State Higher Education Inequality*. Boulder, CO: National Center for Higher Education Management Systems, 2005.

¹¹ Kelly (2005). Citing U.S. Census Bureau, Public Use Microdata Samples and U.S. Population Projections Based on 2000 Census.

¹² OECD (2008). *Education at a Glance*. Paris: OECD. Table A1.2a.

¹³ Unless otherwise noted, all statistics were drawn from Baum, S. and Ma, J. (2007). *Education Pays 2007: The Benefits of Higher Education for Individuals and Society*. NYC: College Board.

¹⁴ Baum and Ma (2007).

¹⁵ Strong American Schools, *Diploma to Nowhere* (2008).

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