



441 G St. N.W.
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Accessible Version

April 9, 2019

The Honorable James M. Inhofe
Chairman
The Honorable Jack Reed
Ranking Member
Committee on Armed Services
United States Senate
The Honorable Adam Smith
Chairman
The Honorable Mac Thornberry
Ranking Member
Committee on Armed Services
House of Representatives

Military Spouse Employment: Participation in and Efforts to Promote the My Career Advancement Account Program

For many of the approximately 612,000 spouses of active duty servicemembers, the special conditions of military life may make it difficult to start or maintain a career.¹ Military spouses may have to move frequently to keep families together when servicemembers are relocated, or they may have to bear a larger share of family responsibilities. The My Career Advancement Account (MyCAA) program is one approach the Department of Defense (DOD) has taken to help military spouses improve their employment opportunities. The MyCAA program provides up to \$4,000 in tuition assistance for education or training for eligible spouses of servicemembers.² The use of MyCAA funds is restricted to the attainment of certificates, licenses, or associate's degrees in a portable career field, which is defined by DOD and the Department of Labor as one that is high-growth, high-demand and most likely to have job openings in military duty locations.

The John S. McCain National Defense Authorization Act for Fiscal Year 2019 includes a provision for GAO to review participation in and awareness of the MyCAA program.³ This report examines (1) what is known about participation rates among military spouses who are eligible for the MyCAA program, and (2) how DOD promotes awareness of and participation in the MyCAA program.

To address the first objective, we reviewed information on the number of spouses who received tuition assistance through MyCAA from annual DOD military family readiness reports for fiscal years 2011 through 2016, the years for which DOD reported MyCAA data. We also obtained

¹The cited number of spouses of active duty servicemembers is from fiscal year 2017.

²To be eligible for the program, spouses must have successfully completed high school and be married to active duty servicemembers in paygrades E-1 to E-5, W-1 to W-2, and O-1 to O-2. Paygrades are administrative classifications used primarily to standardize compensation across military services. Numbers represent pay grades within different pay categories: "E" for enlisted, "W" for warrant officers, and "O" for commissioned officers.

³Pub. L. No. 115-232, § 574 (2018).

data from DOD on military personnel and on the MyCAA program to determine the percentage of spouses who received tuition assistance under MyCAA for fiscal year 2017, the most recent data available at the time of our review. To understand potential reasons for trends in MyCAA participation, we interviewed DOD officials and reviewed 2015 data from its Survey of Active Duty Spouses (ADSS), the most recent available at the time of our review.⁴ We assessed the reliability of these data by conducting data checks, reviewing documentation, and interviewing knowledgeable DOD officials and researchers. We found these data to be sufficiently reliable to generally describe participation in the MyCAA program and have included caveats regarding what the data on the number of potentially eligible spouses represent and other limitations, as appropriate.

To address the second objective, we reviewed DOD's MyCAA outreach materials and analyzed all of the pages on the MyCAA website as of February 2019 using an automated web-scraping program, which extracts and analyzes website data. We assessed the website's content against relevant standards on information quality of federal websites.⁵ We interviewed DOD officials about the agency's efforts to inform eligible spouses about the MyCAA program and promote participation in it. We also interviewed representatives from three military family advocacy organizations that we judgmentally selected on the basis of relevant research the organizations conducted on spouse employment; recommendations from other advocacy organizations; or involvement in DOD's Spouse Ambassador Network, which is composed of a variety of groups that are active in military spouse communities.

We conducted this performance audit from September 2018 to April 2019 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Results in Brief

DOD data show that the number of military spouses receiving tuition assistance through the MyCAA program has declined more than 40 percent, from about 38,000 spouses in fiscal year 2011 to about 21,000 in fiscal year 2017. Further, as of fiscal year 2017, about 7 percent of eligible spouses participated in the program, compared to about 10 percent in fiscal year 2011. Various factors may have contributed to the decline. For example, DOD officials said that external trends such as decreases in the number of active duty forces and improvements in the labor market may have contributed to declines in enrollment. Further, estimates from DOD survey data show that some eligible spouses did not participate in MyCAA because of personal or family obligations or because they needed education or training not covered under the program.

DOD officials also attributed declining participation to a lack of program awareness, which is consistent with 2015 DOD survey estimates that about half of eligible spouses who had not used MyCAA were not aware of the program. DOD officials said that to increase MyCAA program awareness, they developed new content for DOD websites, hosted webinars for military spouses, created e-newsletters, sent hard-copy mailers, and posted information on

⁴DOD administered the survey from December 2014 through May 2015. DOD mailed paper surveys in February 2015 to those who did not respond via the web. The survey asks if respondents had used MyCAA tuition assistance in the past.

⁵<https://digital.gov/resources/checklist-of-requirements-for-federal-digital-services/> accessed December 6, 2018.

various DOD social media accounts. However, we found that some MyCAA outreach materials contained inaccurate website information as of early February 2019. During its review of our draft report, DOD updated these materials to include corrected website information as of March 2019. Nonetheless, spouses may still be deterred from participating in the program due to technical difficulties in accessing the website. As of January 2019, DOD officials said they are taking steps to address technical difficulties with accessing the MyCAA website.

Background

Through MyCAA, up to \$4,000 in tuition assistance is available to spouses of servicemembers within certain paygrades.⁶ Specifically, spouses of active duty servicemembers in paygrades E-1 to E-5, W-1 to W-2, and O-1 to O-2 are eligible for the program. The use of MyCAA tuition assistance is restricted to the attainment of certificates, licenses, or associate's degrees for portable careers, and funds cannot be used for bachelor's or advanced degrees. To request MyCAA tuition assistance, spouses must first develop an education and training plan.⁷ This plan is reviewed and approved by a career coach. Examples of approved career fields for MyCAA include medical assistants and other occupations in the health care industry. After the plan is approved, spouses can request tuition assistance on a course-by-course basis, no earlier than 60 days prior to the start of the course.⁸ As part of a DOD effort to understand the value of the program and identify options for improving it, the RAND Corporation (RAND) studied MyCAA. In its 2015 report, RAND recommended ways that DOD could address potential barriers to using the program, such as by promoting MyCAA on an ongoing basis.⁹

Participation in MyCAA Has Declined since Fiscal Year 2011

According to DOD's annual military family readiness reports and program data, the number and percentage of eligible spouses receiving MyCAA tuition assistance has declined since fiscal year 2011 (see fig. 1). Specifically, about 21,000 spouses received MyCAA tuition assistance in fiscal year 2017, a more than 40 percent decline from the reported number of spouses who received assistance in fiscal year 2011 (about 38,000), though enrollment did not change substantially from fiscal years 2015 to 2017. Further, the percentage of eligible spouses who

⁶We previously reported that since the program's inception in 2009, there have been several changes to its eligibility criteria and benefits. Previously, the MyCAA program was open to any spouse of an active duty servicemember, and they could receive up to \$6,000 in tuition funds for any continuing education, including bachelor's and advanced degrees. See GAO, *Military Spouse Employment Programs: DOD Can Improve Guidance and Performance Monitoring*, GAO-13-60 (Washington, D.C.: December 13, 2012). As of October 2010, DOD (1) changed the eligibility criteria to target the program to spouses of servicemembers within certain paygrades, (2) reduced the benefit amount to \$4,000, and (3) restricted the funds' use to the attainment of associate's degrees, certificates, and licenses, and not for bachelor's or advanced degrees. According to a DOD policy document, these criteria help ensure fiscal sustainability.

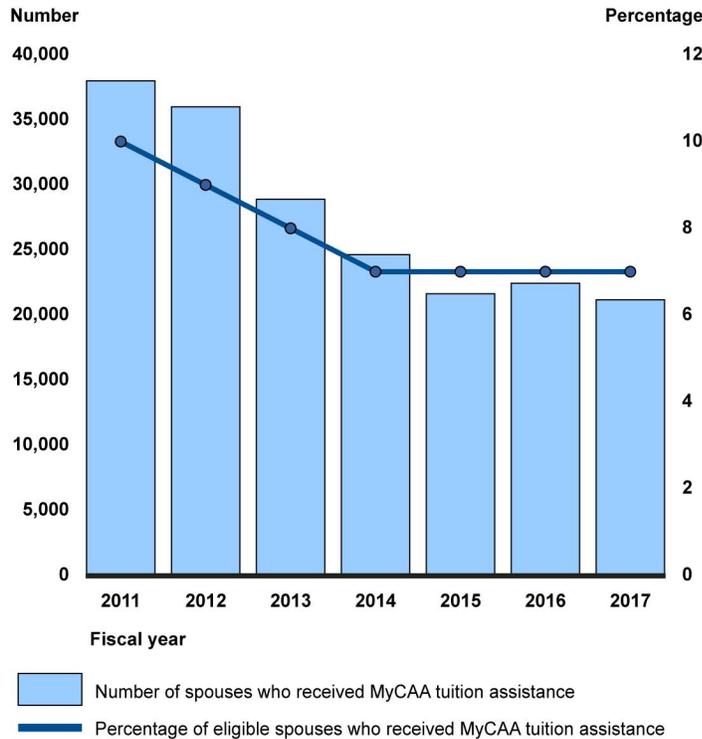
⁷The Military Community and Family Policy office within DOD is responsible for MyCAA program operations. Career coaches, through the Military OneSource call center, assist spouses with completing MyCAA applications and individual career plans.

⁸According to DOD officials, spouses cannot request tuition assistance more than 60 days before the start of a course because course catalogues may not be updated or correct prior to this time period, and this policy also helps the career coaches manage their workload.

⁹See RAND Corporation, *Advancing the Careers of Military Spouses: An Assessment of Education and Employment Goals and Barriers Facing Military Spouses Eligible for MyCAA* (Santa Monica, CA: 2015).

received MyCAA tuition assistance also declined over this time period.¹⁰ However, this decline in the percentage of eligible spouses who participated was less than the decline in the total number of spouses receiving assistance.

Figure 1: Number and Percentage of Eligible Military Spouses Who Received Tuition Assistance through the My Career Advancement Account (MyCAA) Program, Fiscal Years 2011 through 2017



Source: GAO analysis of Department of Defense (DOD) annual reports to Congress on the agency's plans for military family readiness for fiscal years 2011 through 2015, MyCAA program data, and Defense Enrollment Eligibility Reporting System (DEERS) data. | GAO-19-320R

Data table for Figure 1: Number and Percentage of Eligible Military Spouses Who Received Tuition Assistance through the My Career Advancement Account (MyCAA) Program, Fiscal Years 2011 through 2017

Fiscal year	Number of spouses who received MyCAA tuition assistance	Percentage of eligible spouses who received MyCAA tuition assistance
2011	38,000	10
2012	36,000	9
2013	28,898	8
2014	24,644	7
2015	21,638	7
2016	22,438	7

Note: Data on the number who receive tuition assistance are tracked based on the number of spouses who are approved for tuition assistance. According to DOD officials, these data may change over time depending on the completion of approved coursework. For

¹⁰We refer to civilian spouses who are married to servicemembers in paygrades eligible for MyCAA as "eligible spouses," though this group may include spouses who are ineligible for the program based on other factors, such as exhaustion of benefits.

example, if a spouse was approved for tuition assistance but did not attend school, they would be removed from the count of spouses who received tuition assistance that year. For fiscal years 2011 through 2015, the figure presents the values contained in publicly available reports. Values for fiscal years 2016 and 2017 are based on program data GAO obtained from DOD. Data on the number of eligible spouses represent civilian spouses of active duty servicemembers in MyCAA eligible paygrades (E-1 to E-5; W-1 to W-2; and O-1 to O-2), though this group may include spouses who are ineligible for MyCAA based on other factors, such as exhaustion of benefits. Additionally, these data do not include spouses of National Guard or reserve servicemembers who are activated on Title 10 orders, or in an active duty status, though those spouses could be eligible to participate in MyCAA.

According to DOD data, of the approximately 302,000 spouses of servicemembers in MyCAA eligible paygrades in fiscal year 2017, about 7 percent received tuition assistance through the program, similar to the rate for fiscal years 2014 through 2016.¹¹ In comparison, about 10 percent of eligible spouses received tuition assistance in fiscal year 2011. DOD officials said there has been a decline in use of other family benefit programs as well.

Based on information we obtained from DOD officials, DOD survey data, and representatives from military family advocacy organizations, reasons why eligible spouses may not participate in MyCAA include:

- **Broad external trends:** DOD officials said that trends, such as a decline in the number of active duty forces and improvements in the labor market that may encourage spouses to pursue employment instead of education, may contribute to decreases in MyCAA enrollment.¹²
- **Family responsibilities:** DOD officials said that spouses may open a MyCAA account but not complete the application requirements because, for example, of changes in family circumstances, such as having a child or transferring to another location. According to DOD estimates from the 2015 ADSS, of the eligible spouses who were aware of MyCAA but did not use it, about 40 percent reported they had limited time due to personal or family obligations.¹³ Representatives from two military family advocacy organizations we spoke with said that spouses who are busy with childcare may not have time to pursue education or to focus on their career.
- **Education covered by MyCAA:** According to 2015 ADSS estimates, about one-third of eligible spouses who were aware of the program but did not use it reported that they needed education, training, or testing that was not covered by MyCAA. Representatives from two military family advocacy organizations we spoke with said one potential barrier to using MyCAA is that tuition assistance cannot be used towards obtaining a bachelor's degree.

¹¹This number does not include spouses who are active duty servicemembers themselves as they would not be eligible to participate in the MyCAA program. Additionally, data on spouses of active duty servicemembers do not include those married to National Guard or reserve servicemembers who are activated on Title 10 orders, or in an active duty status, though those spouses could potentially be eligible to participate in MyCAA.

¹²According to DOD demographic reports, in fiscal year 2011 there were about 1.4 million active duty servicemembers, of whom 726,500 had spouses. In fiscal year 2017, there were nearly 1.3 million active duty servicemembers, of whom 612,127 had spouses.

¹³We requested estimates from DOD of 2015 survey responses for a subpopulation of respondents not currently in the military and married to servicemembers in eligible paygrades (E-1 to E-5, W-1 to W-2, or O-1 to O-2). The estimates from DOD presented in this report were subject to both nonsampling and sampling errors. Nonsampling errors are those that may be introduced in the results due to the practical difficulties of conducting a survey. For example, survey respondents may have difficulties interpreting a particular question or make errors when selecting responses to a survey question, and study staff may not detect and correct errors during data entry or analysis, all of which can introduce unwanted variability into the survey results. Sampling errors measure the uncertainty introduced into the estimates because not every member of the population was surveyed and are expressed as a margin of error. The margins of error for all estimates presented in this report are +/- 5 percentage points or fewer. In a prior study, RAND analyzed data from the 2012 iteration of this survey for a subpopulation of civilian spouses who were married to servicemembers in eligible paygrades. In its analysis of 2012 ADSS data, RAND estimated that about half of eligible spouses who did not use MyCAA reported that they had limited time due to personal or family obligations.

- *Paygrade eligibility*: Representatives from three military family advocacy organizations said that a servicemember may not remain in an eligible paygrade long enough for their spouse to take advantage of the program. Similarly, according to 2015 ADSS estimates, about 10 percent of eligible spouses who were aware of the program but did not use it believed that they would not be eligible long enough to use MyCAA.¹⁴
- *Lack of awareness*: DOD officials also attributed declining MyCAA participation to a lack of awareness of the program. This is consistent with 2015 ADSS estimates which indicated that about a quarter of eligible spouses used MyCAA, and of those who had not used the program at any time, about half were unaware of it.¹⁵

DOD Has a Strategy to Increase Awareness of MyCAA and Has Taken Steps to Address Inaccurate Information and Website Accessibility Issues that Could Hinder Participation

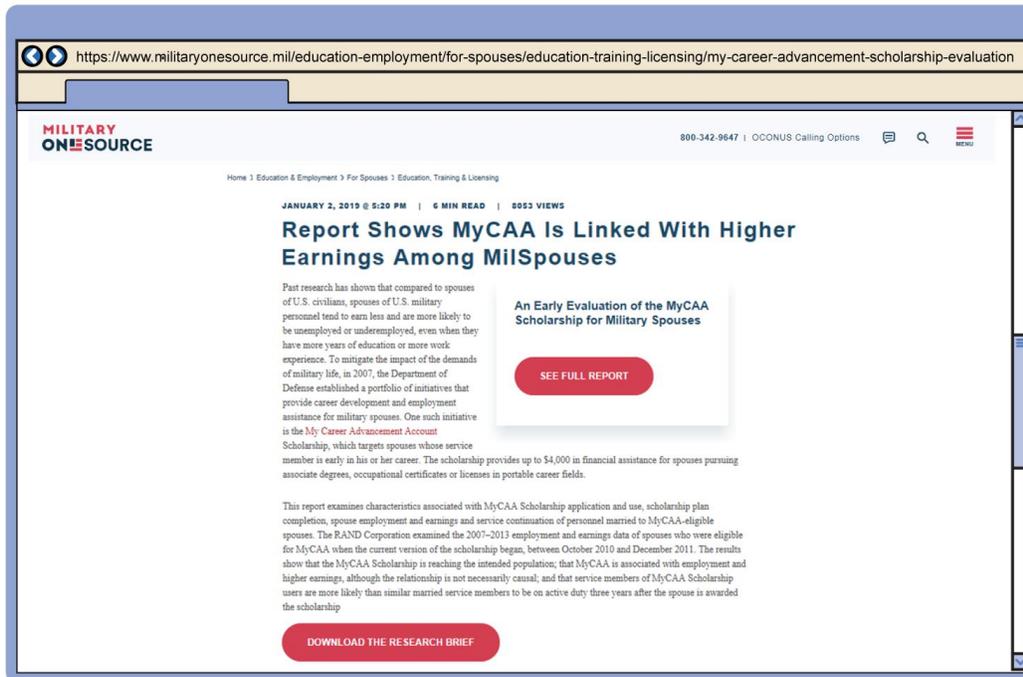
DOD officials described several regular outreach efforts to increase awareness of the MyCAA program. In its 2015 study, RAND recommended that DOD promote MyCAA on a continuing basis because about half of eligible spouses who did not use the program were not aware of the program.¹⁶ DOD officials told us that in response to this gap in awareness, they produced content for DOD websites, hosted webinars with military spouses, created e-newsletters, sent hard-copy mailers, and posted information on various DOD social media accounts (for an example of this outreach, see fig. 2).

¹⁴In addition to MyCAA, there are other programs that provide educational services for military spouses. For example, spouses may be eligible for benefits under the Post-9/11 GI Bill, which includes tuition for postsecondary courses. For more information on programs that provide educational services to servicemembers and their families, see GAO, *Military and Veteran Support: Detailed Inventory of Federal Programs to Help Servicemembers Achieve Civilian Employment*, [GAO-19-97R](#) (Washington, D.C.: January 17, 2019).

¹⁵In its study of 2012 ADSS data, RAND estimated that one in five eligible spouses used the MyCAA program in the previous year and, of those who did not use it, approximately half were unaware of MyCAA.

¹⁶RAND Corporation, *Advancing the Careers of Military Spouses*. In addition, RAND released a report in 2016 that suggested performance indicators for the Spouse Education and Career Opportunities program. See RAND Corporation, *The Military Spouse Education and Career Opportunities Program: Recommendations for an Internal Monitoring System* (Santa Monica, CA: 2016).

Figure 2: Excerpt of Department of Defense Blog Post Promoting the My Career Advancement Account (MyCAA) Program



Source: <https://www.militaryonesource.mil/education-employment/for-spouses/education-training-licensing/my-career-advancement-scholarship-evaluation> accessed Jan. 8, 2019. | GAO-19-320R

Additionally, career coaches at a DOD call center are responsible for helping military spouses develop career plans and referring them to appropriate services to address challenges to enrolling in MyCAA. DOD officials also said they coordinate with stakeholder groups who work with military spouses. For example, DOD officials told us they meet quarterly with the Spouse Ambassador Network. DOD shares information on MyCAA through various events, such as workshops and hiring events at military installations. Information is also shared during quarterly webinars with career counselors at the installations.

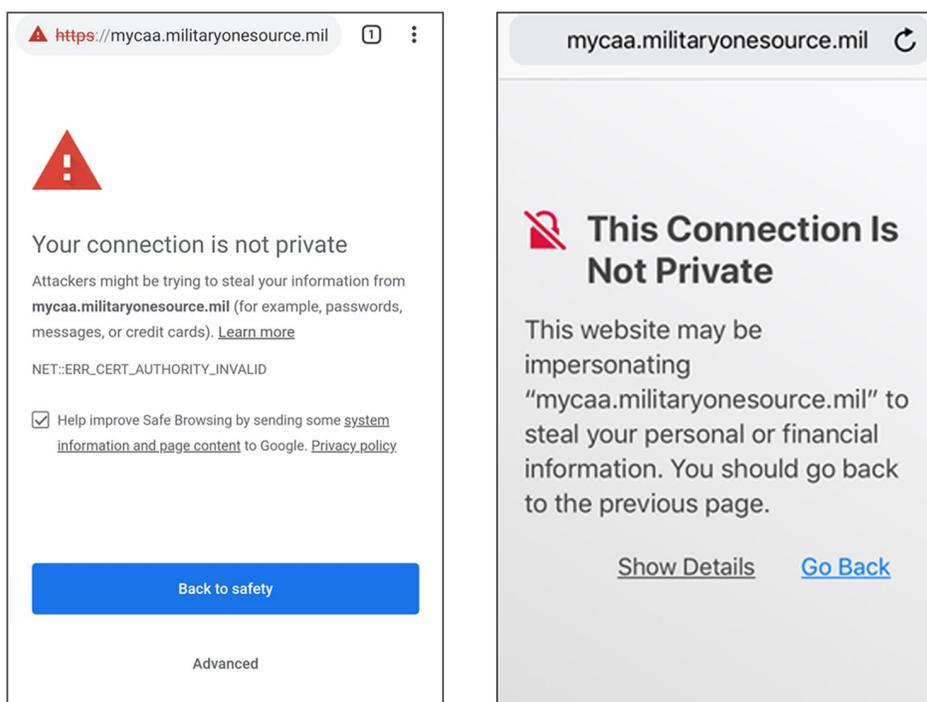
To expand on its ongoing efforts to increase program awareness, DOD drafted a formal communication strategy in October 2018 for its MyCAA outreach, which was in its initial implementation phase at the time of our review. This strategy proposes ways to tailor communications to various segments of the program's intended audience. For example, communications directed toward military spouses who are early in their careers will highlight the pursuit of licenses, certificates, or associate's degrees as a useful start to an education or career plan. The strategy also seeks to increase awareness among the stakeholder groups that have a role in connecting military spouses to resources. These include the Spouse Ambassador Network, schools, career coaches, installation-based employment readiness specialists, and spouses with experience navigating military life, among others.

However, we found that some of DOD's outreach materials contained inaccurate website information and that the MyCAA website can be difficult to access. For example, DOD distributes a Frequently Asked Questions document for MyCAA which, at the time of our review, referred users to an inactive link for enrolling in the program. DOD officials told us this was because DOD changed the address of the MyCAA website in July 2018 as part of a move to a cloud platform and had not updated all of the corresponding documents. Officials said they update their outreach materials every year or when there is a major program change. However,

as of early February 2019, the Frequently Asked Questions document and nine additional MyCAA outreach materials had not been updated to reflect the new website address.¹⁷ As a result, military spouses who had relied on that information may have encountered an obstacle to successfully enrolling in the program. During its review of our draft report, DOD updated these materials to include corrected website information as of March 2019.¹⁸

The MyCAA website has also experienced technical difficulties, which may affect the website’s accessibility and deter eligible military spouses from enrolling. DOD officials said that the MyCAA website’s identification verification system experienced 13 outages from June through November 2018. The MyCAA website also experienced technical issues from July through mid-August 2018 as the agency implemented software upgrades and moved the website to a cloud platform. DOD officials told us that as a result, some spouses were unable to register for Fall 2018 classes and enrollment in MyCAA declined. In addition, the website may be difficult to access from certain devices. According to DOD officials, about 30 percent of those who visit the MyCAA website access it via a mobile device. However, we had difficulty accessing the website from mobile devices. For example, we received an error message that the connection to the site may not be private (see fig. 3).

Figure 3: Two Examples of Error Messages When Accessing My Career Advancement Account (MyCAA) Website



Source: <https://mycaa.militaryonesource.mil> (images as of Feb. 6, 2019 on a Chrome browser in an Android 9 operating system and on a Safari browser in an iPhone iOS 12 operating system). | GAO-19-320R

¹⁷Using an automated web scraping program, which extracts and analyzes website data, we examined all of the pages on the MyCAA website at <https://mycaa.militaryonesource.mil>. On the 40 pages of the site, we found 8 pdf documents, including the Frequently Asked Questions document, which listed an inaccurate web address for the program. In addition, DOD officials provided us with 2 additional outreach documents that contained an inactive link.

¹⁸We reviewed DOD’s updates in March 2019 and found that the outreach materials that we previously identified as having inaccurate website information no longer contain the inactive link. Moreover, according to DOD officials, DOD’s communication strategy seeks to keep MyCAA outreach materials current through regular updates.

Representatives from one military family advocacy organization we spoke with described receiving a similar error message on other DOD websites that include information on the MyCAA program, and said eligible spouses would likely leave the website rather than take additional steps to access it after receiving this type of message.

DOD has taken steps to address technical difficulties with the website. Specifically, DOD's communication strategy includes potential updates to the MyCAA website's user interface to make it more mobile-friendly. Additionally, for users who receive an error message when attempting to reach the site, DOD provides instructions for installing a special DOD file containing a security certificate to eliminate the error message if they have not clicked through the error message to install the relevant certificate. DOD officials told us that nearly all of the other websites under the purview of the Military Community and Family Policy office use a different type of security certificate so that this special DOD file is not needed. As of January 2019, DOD officials said they are considering using this type of certificate for the MyCAA site as well.

Agency Comments

We provided a copy of this draft report to the Department of Defense for review and comment. These comments are reproduced in enclosure I. In our draft report, we recommended that DOD update the MyCAA outreach materials to include the program's current website address. During the agency's review of our draft report, DOD agreed with this recommendation and updated the MyCAA outreach materials. We subsequently reviewed the outreach materials in March 2019 and confirmed DOD corrected the materials. As a result of the agency's actions, we removed the recommendation from our report.

We are sending copies of this report to the appropriate congressional committees, the Secretary of the Department of Defense, and other interested parties. In addition, the report is available at no charge on the GAO website at <http://www.gao.gov>.

If you or your staff have any questions about this report please contact me at (202) 512-7215 or gurkinc@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. GAO staff who made key contributions to this report are listed in enclosure II.



Chelsea Gurkin
Acting Director
Education, Workforce, and Income Security
Enclosures-2

Enclosure I: Comments from the Department of Defense



MANPOWER AND
RESERVE AFFAIRS

OFFICE OF THE ASSISTANT SECRETARY OF DEFENSE

1500 DEFENSE PENTAGON
WASHINGTON, D.C. 20301-1500

MAR - 5 2019

Ms. Chelsa Gurkin
Acting Director, Education, Workforce, and Income Security
U.S. Government Accountability Office
441 G Street, N.W.
Washington, DC 20548

Dear Ms. Gurkin:

This is the Department of Defense (DoD) response to the GAO Draft Report, GAO-19-320R, "MILITARY SPOUSE EMPLOYMENT: Participation in and Efforts to Promote the My Career Advancement Account Program," dated February 8, 2019 (GAO Code 103026). The Office of the Secretary of Defense is committed to implementing the GAO recommendation to update the My Career Advancement Account (MyCAA) outreach materials, including the Frequently Asked Questions, and the current address of the program's website.

Supporting military spouse education and career opportunities is a top priority of my office. We have developed a robust communication strategy for the MyCAA program, to include regular updates to associated outreach materials. Consistent with our communication strategy and GAO's recommendation, all MyCAA outreach materials are now current. We will continue to ensure that military spouses are aware of our resources and that those resources are easily accessible. We appreciate the GAO's work to review the MyCAA program and offer actionable recommendations.

Our response to the draft GAO report is enclosed.

Sincerely,

A handwritten signature in black ink, appearing to read "Ann G. Johnston".

Ann G. Johnston
Deputy Assistant Secretary of Defense
(Military Community and Family Policy)

Enclosure:
As stated

**GAO DRAFT REPORT DATED FEBRUARY 8, 2019
GAO-19-320R (GAO CODE 103026)**

**“MILITARY SPOUSE EMPLOYMENT: PARTICIPATION IN AND EFFORTS TO
PROMOTE THE MY CAREER ADVANCEMENT ACCOUNT PROGRAM”**

**DEPARTMENT OF DEFENSE COMMENTS
TO THE GAO RECOMMENDATION**

RECOMMENDATION 1: The Secretary of Defense should update the MyCAA outreach materials, including the Frequently Asked Questions, to include the current address of the program’s website.

DoD RESPONSE: The Department of Defense concurs with GAO’s recommendation to update the MyCAA outreach materials, including the Frequently Asked Questions, to include the current address of the program’s website. The updates have been completed and all MyCAA outreach materials are now current.

Text of Enclosure I: Comments from the Department of Defense

Page 1

Ms. Chelsa Gurkin

Acting Director, Education, Workforce, and Income Security

U.S. Government Accountability Office 441 G Street, N.W.

Washington, DC 20548 Dear Ms. Gurkin:

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Our response to the draft GAO report is enclosed.

Sincerely,

Ann G. Johnson

Deputy Assistant Secretary of Defense (Military Community and Family Policy)

Enclosure:

As stated

Page 2

GAO DRAFT REPORT DATED FEBRUARY 8, 2019 GAO-19-320R (GAO CODE 103026)

"MILITARY SPOUSE EMPLOYMENT: PARTICIPATION IN AND EFFORTS TO PROMOTE THE MY CAREER ADVANCEMENT ACCOUNT PROGRAM"

DEPARTMENT OF DEFENSE COMMENTS TO THE GAO RECOMMENDATION

RECOMMENDATION 1: The Secretary of Defense should update the MyCAA outreach materials, including the Frequently Asked Questions, to include the current address of the program's website.

DoD RESPONSE: The Department of Defense concurs with GAO's recommendation to update the MyCAA outreach materials, including the Frequently Asked Questions, to include the current address of the program's website. The updates have been completed and all MyCAA outreach materials are now current.

Enclosure II: GAO Contact and Staff Acknowledgments

GAO contact Chelsa Gurkin, (202) 512-7215 or gurkinc@gao.gov

Staff Acknowledgments In addition to the contact named above, Meeta Engle (Assistant Director), Amrita Sen (Analyst-in-Charge), Lucas Alvarez, James Ashley, Alex Galuten, Serena Lo, Sheila R. McCoy, Mimi Nguyen, Stacy Ouellette, Benjamin Sinoff, and Almeta Spencer made significant contributions to this report. Also contributing to this report were: Amy Anderson, Danielle Giese, Cynthia Grant, Kimberly Mayo, Christopher Morehouse, and Catherine Roark.

(103026)