



**CALIFORNIA'S BIGGEST RETURN:
Raising college attainment to 60 percent
for all by 2030 will generate \$133 billion
in additional federal and state revenue**

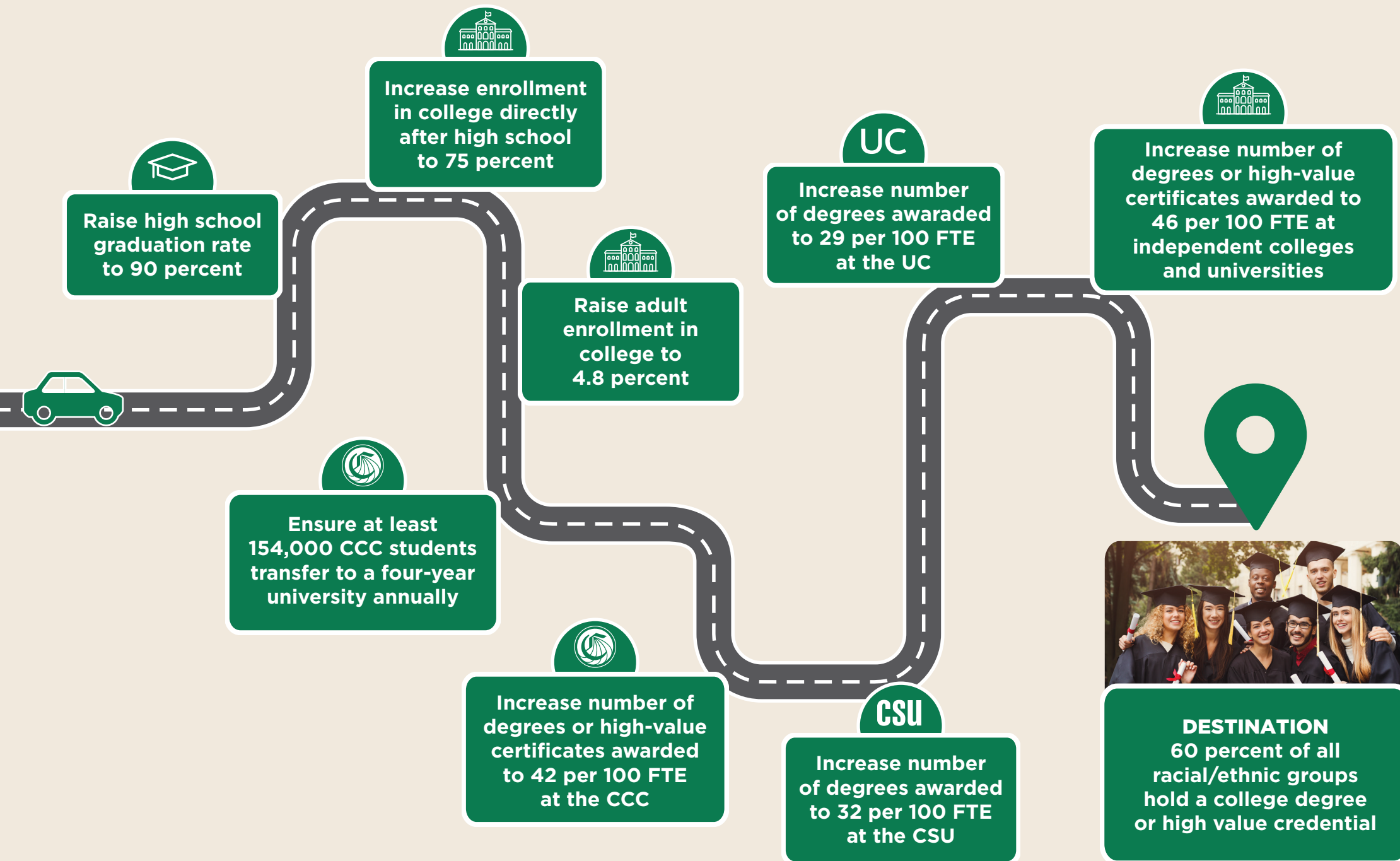
*A road map for how our state can reap the high rewards of
improving college attainment for all racial/ethnic groups*

**60 percent
college
attainment
for all** = **\$133 billion
ROI for
California
and our Nation** + **\$435 billion
ROI for
California
residents**



ROADMAP TO 60 PERCENT COLLEGE ATTAINMENT FOR ALL

A Big Payoff for California and Our Nation



\$133 BILLION
RETURN ON INVESTMENT
for California and our Nation



\$44 BILLION
in additional revenue

\$62 BILLION
in additional revenue



\$19 BILLION
in savings

\$3 BILLION
in savings



\$5 BILLION
in joint savings



DESTINATION
60 percent of all racial/ethnic groups hold a college degree or high value credential



California residents will see
\$435 BILLION
in additional income
before taxes

The most significant investment California made in the 1960's was the creation of, arguably, the best public higher education system in the world. The 1965 Master Plan for Higher Education created a three-tiered system of higher education that provided a place in college for any Californian seeking the opportunity. From research universities to accessible four-year public state universities and community colleges, the Master Plan for Higher Education catapulted California into world leadership in gross domestic product such that today, the state is the 5th largest economy in the world.¹

While revolutionary for its time, the design of the Master Plan no longer reflects the economic and workforce demands of the state and has led to uneven degree attainment and income inequality across the state. Today, California needs additional college graduates and a more ambitious Master Plan to help us meet the economic imperatives of the next decade. Our information-based economy requires higher levels of education than ever before. The minimum entry-level job in California, more often than not, requires a bachelor's degree. The state also has a large, highly educated aging workforce of Baby Boomers who benefited from the Master Plan but are now moving into retirement and whose talent must be replaced. This aging workforce is putting a large demand on health care services that require more professionals with a college education. These factors combined create an acute demand for college-educated adults, but those poised to assume positions in our workforce have not been supported to earn college degrees at a rate sufficient to keep pace with economic and workforce needs.

If California is to remain competitive, maintain its economic standing as the fifth largest economy in the world, and meet workforce needs, the state must ensure that college preparation and opportunity are provided in a more equitable way, and **we must close racial/ethnic gaps in college attainment while ensuring that 60 percent of residents in every racial/ethnic group hold a college credential by 2030. If we do not take action, by 2030, we estimate only 32.5 percent of the state's Latinx workforce will have a degree or high-value credential. This is barely half of the 60 percent goal articulated above.**

Latinx Californians account for almost 40 percent of the state's population, making them the state's largest demographic group. However, Latinx adults have the lowest levels of educational attainment of any demographic group in California, with only one in five holding a college degree of any sort.

Ensuring that at least 60 percent of the state's workforce holds a college credential, and that at least 60 percent of the state's Latinx, Black, and American Indian/Alaska Native (AIAN) residents hold a college credential will generate an additional 2.5 million credentials over the coming decade. **Moving from a 32.5 percent college attainment rate among Latinx Californians in the workforce to a 60 percent college attainment would result in 1.26 million additional bachelor's degrees and 1.16 million additional associate degrees and certificates for the state's Latinx residents alone.**



Ensuring that at least 60 percent of the state's workforce holds a college credential, and that at least 60 percent of the state's Latinx, Black, and American Indian/Alaska Native residents hold a college credential will generate an additional 2.5 million credentials over the coming decade.

The average income for a Latinx member of California's workforce population would increase from \$32,509/year to \$42,130/year by 2030. Raising the percentage of Black Californians with a degree or high-value credential from 50.2 percent to 60 percent would lift the average income for Black Californians in the workforce from \$39,114 to \$43,310 by 2030.

This increase in college graduates will make Californians an additional \$329 billion richer over the next 10 years after accounting for taxes—that's \$329 billion for residents to save or spend on goods and services in the state. The combination of additional tax revenues to the state from income, sales, and property taxes, combined with state savings in cash aid, food stamps, disability, and corrections programs will net almost \$63 billion in state revenue over the coming decade.

But to yield the billions in return outlined above, California must make an \$80 billion investment over the same time period.

That investment must go toward closing the college attainment gap by strengthening and improving outcomes across California's education system. In this report, we outline ambitious targets for our state's K-12 system, community colleges, and universities, and we note the tremendous impact that closing the racial/ethnic degree gap will have on our state's educational attainment and economic health.

This report focuses on the impact of raising degree attainment for California's Black, Latinx, and American Indian/Alaska Native populations, specifically. We acknowledge that there is tremendous variation within the Asian-American, Native Hawaiian, and Pacific Islander (AANHPI) community with regards to college access and degree completion, with some AANHPI subgroups seeing bachelor's degree attainment rates of 70 percent and others as low as 10 percent.² The Campaign for College Opportunity will release an updated State of Higher Education for Asian American, Native Hawaiian, and Pacific Islander Californians later this year that focuses on California's support for AANHPI students in our colleges and universities, but the data available for this analysis did not permit the modeling of increased degree attainment for groups within the AANHPI community. We support efforts to ensure a 60 percent attainment goal applies to all such groups. Success in supporting AANHPI groups to degree and high-value certificate completion will further enhance the economic returns discussed in this report.



WITH A 60 PERCENT COLLEGE ATTAINMENT RATE:

The average income for a Latinx Californian would increase from \$32,509 to \$42,130 annually.

The average income for a Black Californian would increase from \$39,114 to \$43,310 annually.



Improving College Attainment for All Racial/Ethnic Groups Yields Big Returns for Individuals and the State

THE INDIVIDUAL RETURN

On average, a person with an associate degree in California earns \$13,793 more per year than somebody with only a high school diploma. Over the course of a career, this could add up to a half-million dollars in additional income. **Students earning a four-year degree will earn over one million dollars more in their lifetimes than their peers with high school diplomas.** Earnings, however, are only one of many benefits.

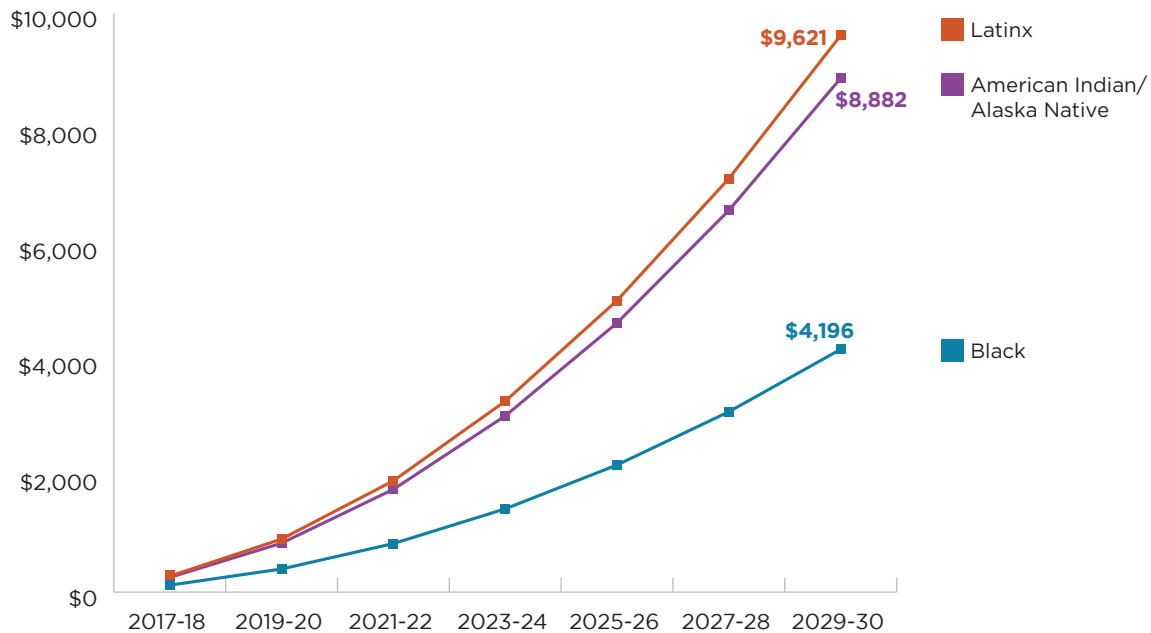
Individuals who have earned a college credential are more likely to be employed, have health insurance, be homeowners, start a small business, engage civically, and they are incarcerated at lower rates and require less expenditures on social services. A college degree has also been shown to shield individuals from the negative effects of economic recessions.³

When the COVID-19 global pandemic hit California's economy in 2020, workers with college degrees were more likely to keep their jobs than those with only a high school diploma. In fact, in the surge of unemployment filings in March 2020, Californians with a high school diploma or less accounted for nearly 80 percent of initial claimants.⁴ And when COVID-19 hit, college-educated workers were more likely to be in positions where they could work from home. In one national survey, 65 percent of respondents with a Bachelor's degree or higher reported teleworking in response to the pandemic, compared to only 22 percent of those with a high school diploma or less.⁵

Higher levels of college attainment will increase the personal income of individuals and close wealth gaps between underrepresented minoritized populations and whites. On average, California's Black, Latinx, and American Indian/Alaska Native residents earn half of what white residents earn but raising all racial/ethnic groups college attainment levels to 60 percent would increase income and reduce wealth gaps.

Raising the attainment of Latinx Californians from 32.5 percent to 60 percent would raise the average income for Latinx members of California's workforce by \$9,621 by 2030.

Figure 1. Change in Personal Income per Black, Latinx, and American Indian/Alaska Native Member of the Workforce





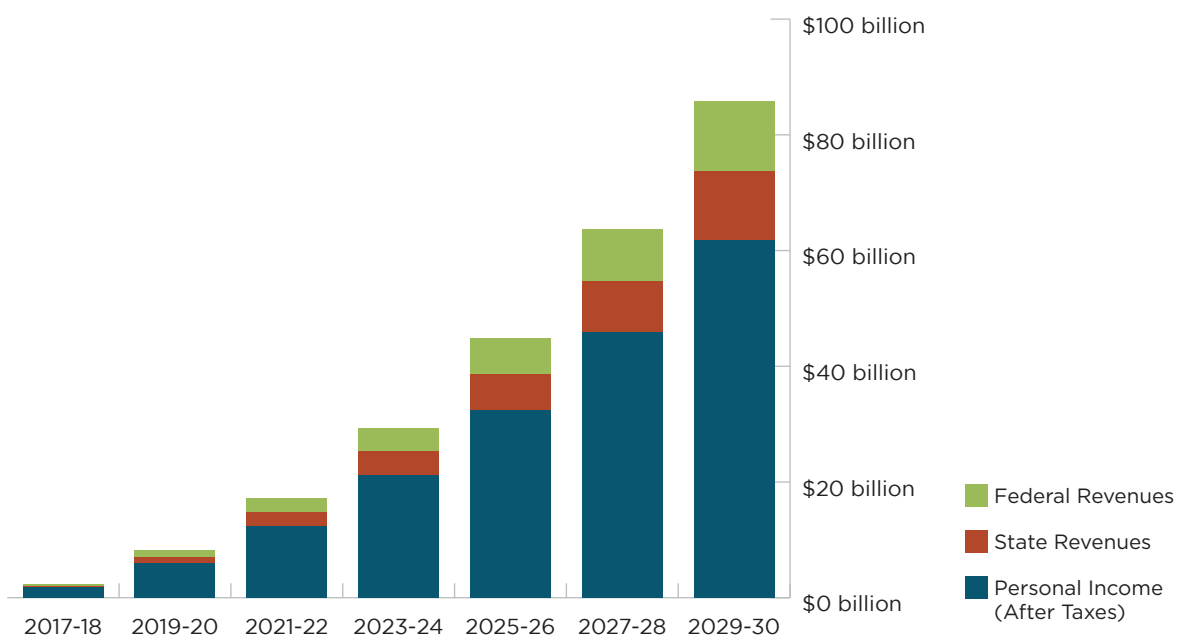
THE STATE RETURN

A more highly educated workforce is also beneficial to the state's economy. Our 2012 report found that for every \$1 invested in higher education, the state receives \$4.50 in return.⁶ Residents with higher levels of education earn and spend more money in the state, contribute to local tax bases, are incarcerated at lower rates, and require less taxpayer expenditures on social services. **Ensuring that 60 percent of Californians hold a degree or high-value credential across all racial/ethnic subgroups would yield nearly \$20 billion in savings to the state** in health and criminal justice state expenditures by 2030. This will also create \$80 billion in additional income to California residents per year by 2030, with increased taxes and cost savings netting almost \$12 billion to the state's budget and more than \$12 billion to the federal government annually.

While the majority of increases in state and federal revenues come from increased tax revenues, California's state budget would also see a savings of over \$2.7 billion year in Medicaid costs, and almost \$900 million in the Corrections budget.

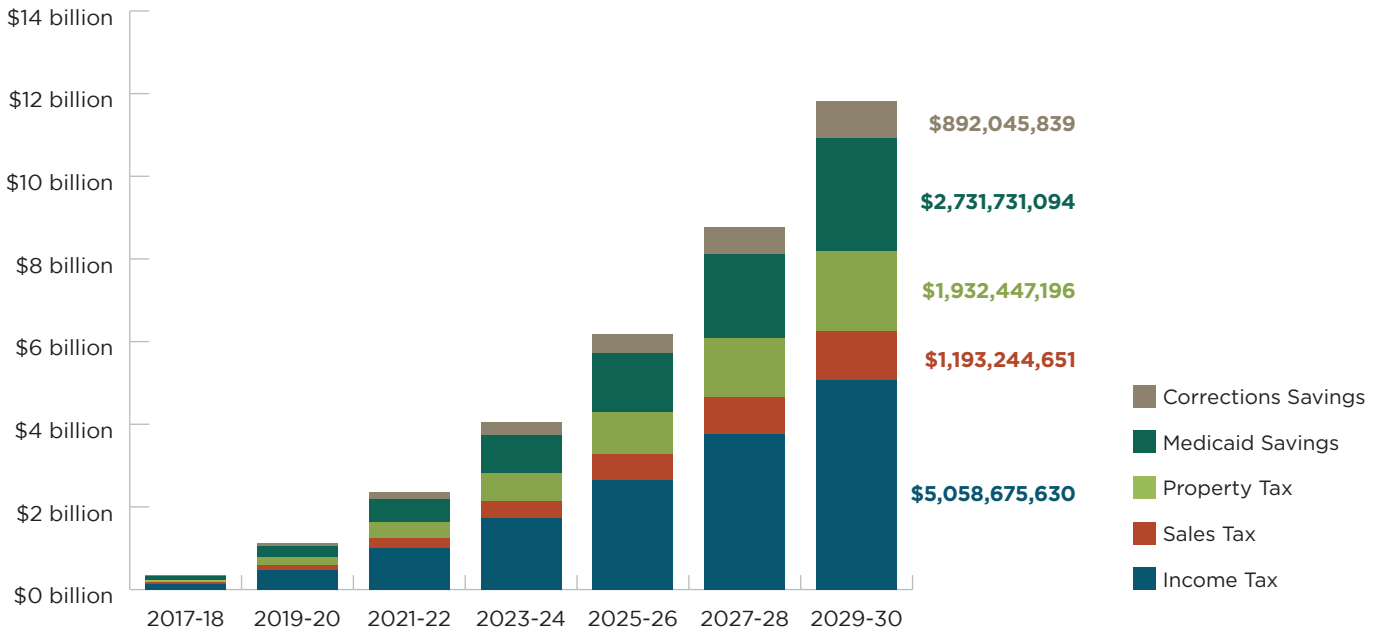
Californians will net an additional \$60 billion after taxes annually by 2030 if we ensure that 60 percent of the state's residents hold a degree or high-value credential across all racial/ethnic subgroups.

Figure 2. Additional Revenues Generated



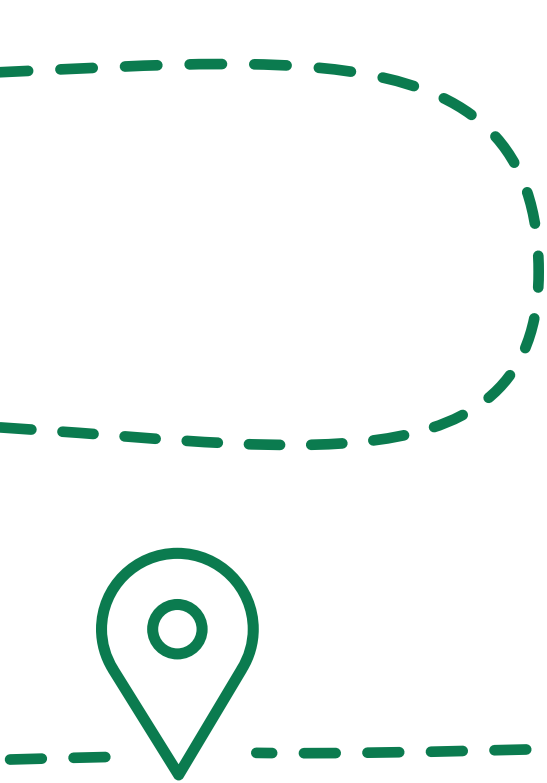
Ensuring that 60 percent of Californians hold a degree or high-value credential across racial/ethnic subgroups will yield billions to the state in the form of additional tax revenues and cost savings.

Figure 3. Additional State Revenues Generated



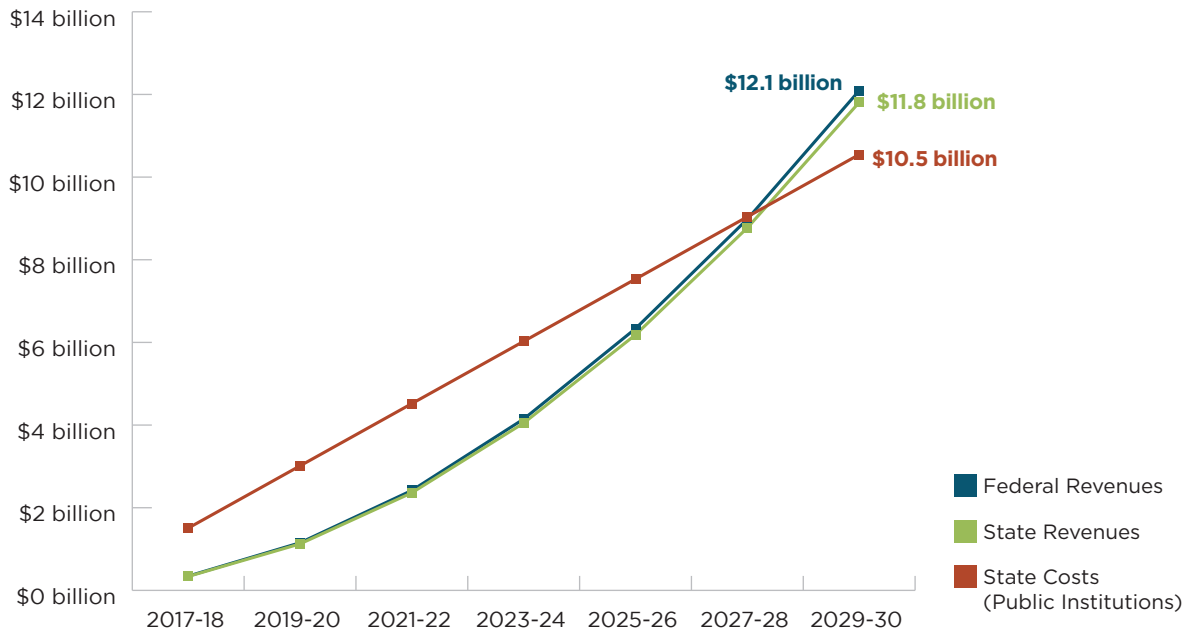
The federal government will receive over \$11 billion in additional taxes and would save over \$500 million in Medicare costs alone annually.

An additional one billion dollars each year would be saved on programs jointly funded by state and federal resources, including cash aid, food stamps, and disability programs.



Raising college attainment is worth it and will pay for itself in the long run.

Figure 4. State Costs vs. Revenues Generated



Raising college attainment to 60 percent for all racial/ethnic groups will require a substantial investment, but this investment will yield an even more substantial return. State investment, including Cal Grant expenditures for example, will rise as the state supports more students in their pursuit of higher education. Though the initial costs are high, **by 2028, the revenue benefits to the state alone will outweigh the costs by almost \$2 billion annually.** By 2030, the cumulative costs will be close to **\$80 billion**, but the additional revenues netted to the state and federal governments combined will be **\$133 billion** over this time frame.

BY 2030

the cumulative costs will be close to **\$80 billion** but the additional revenues to the state and federal governments combined will exceed **\$133 billion.**





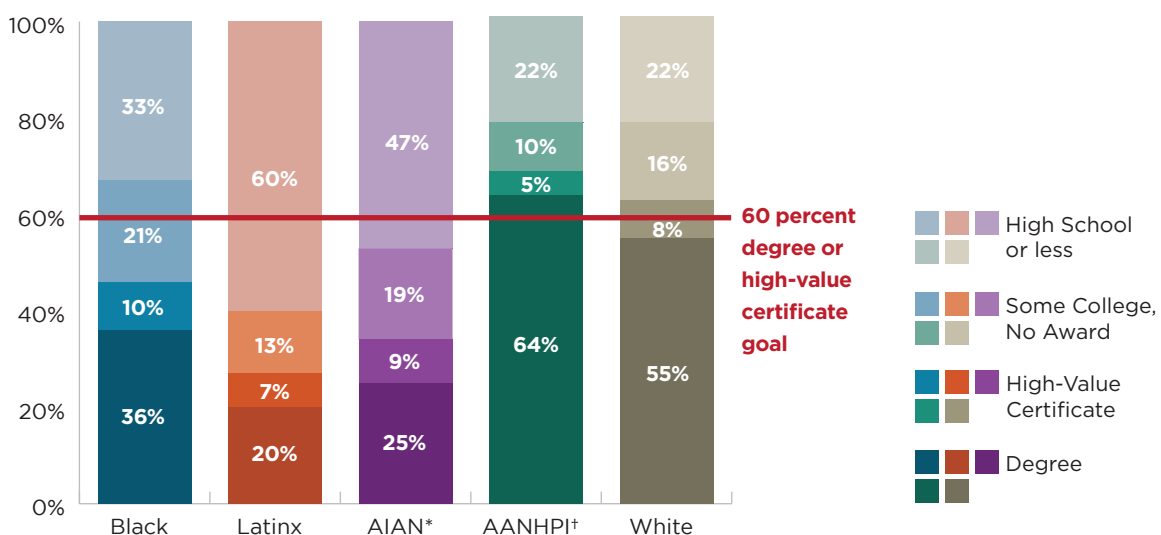
A Roadmap for Raising College Attainment to 60 Percent for All Racial/Ethnic Subgroups in California

Generating 2.5 million additional credentials by 2030 will not be easy, but if any state can do it, California can. It will require increases in state and federal funding for California’s high schools and community colleges, as well as additional financial aid for students. It will require improved high school graduation and college preparation, improvements in transfer, certificate and associate degree completion at our community colleges, and increased enrollments and completions at our four-year colleges and universities with intentional strategies to close racial/ethnic gaps and measurable success in awarding degrees and high-value credentials to Black, Latinx, and Native American/Alaska Native students.

Current educational attainment rates for California’s racial/ethnic demographic groups show that a majority of the state’s Black, Latinx, and American Indian/Alaska Native adults are nowhere near a 60 percent attainment rate (See Figure 5).

Forty-six percent of Black Californians, 27 percent of Latinx Californians, and 34 percent of American Indian/Alaska Native Californians currently hold a degree or high-value credential.

Figure 5. Educational Attainment, California Population 25-64 years old



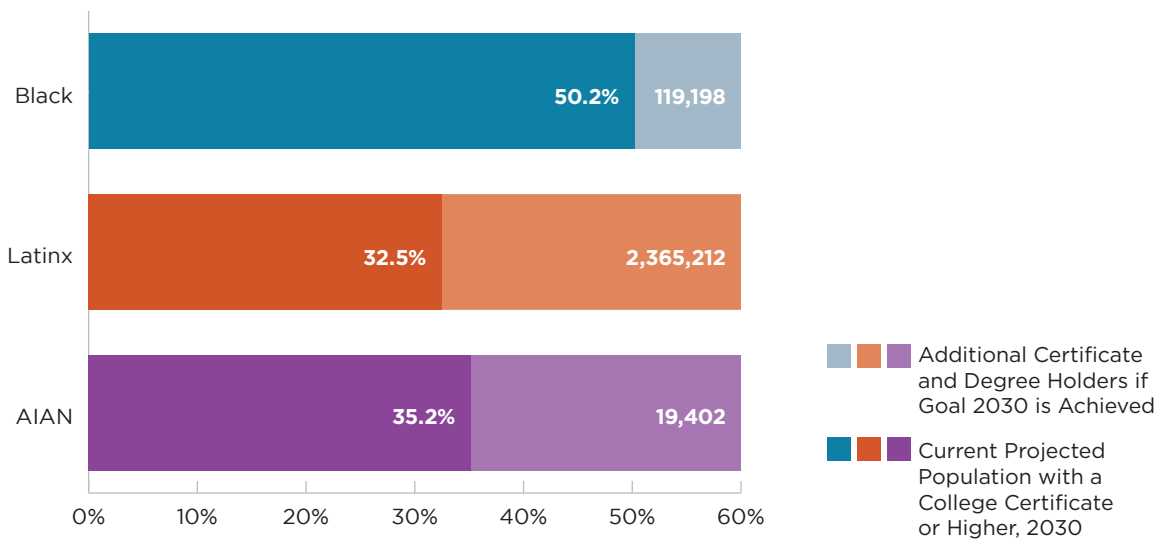
Note: Educational attainment data from the US Census does not include certificates. We rely on estimates from the Georgetown Center for Education and the Workforce indicating seven percent of California’s labor force holds a high-value certificate. We then assume the distribution of these certificates mirrors the distribution of the set of residents with some college/no degree to estimate certificate-holders by race/ethnicity.

However, there continues to be positive growth in degree attainment such that we are on track to see 32.5 percent of the state’s Latinx residents with a degree or high-value credential by 2030 compared to 27 percent in 2018 (See Figure 5). While this is an improvement, it is barely half way toward a 60 percent attainment goal for all racial/ethnic groups which is needed to yield the additional 2.5 million college credentials.

Table 1. Additional Degrees and Certificates from Closing Racial Attainment Gap for Latinx, Black, and AIAN Californians

	Current Projected Population with a College Certificate or Higher, 2030	Explicit and Intentional Action Toward a 60% Goal by 2030	Additional Certificate and Degree Holders if Goal 2030 is Achieved			
			Total	Bachelor’s	Associates	Certificates
Black	50.2%	60.0%	119,198	73,047	20,814	25,336
Latinx	32.5%	60.0%	2,365,212	1,258,053	534,265	572,894
AIAN	35.2%	60.0%	19,402	9,642	4,946	4,814
Total			2,503,812	1,340,742	560,026	603,044

Figure 6. Additional Degrees and Certificates from Closing Racial Attainment Gap for Latinx, Black, and AIAN Californians





It is clear that ambitious targets are needed to close racial/ethnic gaps in college attainment and achieve 60 percent attainment for all racial/ethnic groups. Table 2 outlines ambitious targets for our K-12 sector and institutions of higher education to close the gaps and raise attainment. The targets include the following:

1

CALIFORNIA MUST LEAD THE NATION IN HIGH SCHOOL GRADUATION.

The state's high schools must increase the percentage of each entering cohort that successfully graduates. In our 2016 baseline year, just over 80 percent of high school students were successfully completing their high school education. This must increase to at least 90 percent, with an emphasis on growing the share of graduates who have satisfied the A-G requirements for University of California and California State University eligibility

2

CALIFORNIA MUST LEAD THE NATION IN COLLEGE-ENROLLMENT DIRECTLY FOLLOWING HIGH SCHOOL.

High schools and colleges must work to ensure that more students enroll in college within 12 months of earning their high school diploma. Currently, fewer than two-thirds of California's high school graduates are enrolling in college directly after high school. The state must ensure this improves to 75 percent.

3

CALIFORNIA MUST INCREASE ENROLLMENT OF ADULTS IN COLLEGE.

Even as we strengthen the pathway from California's high schools to its colleges and universities, we must reach out to those who are already in the workforce, but who stand to benefit by earning a degree or high-value credential. In our 2016 baseline year, 3.9 percent of California residents between the ages of 20 and 44 enrolled in college for the first time. Here too, California must lead the nation, ensuring the number of first-time enrollees, aged 20-44, equals at least 4.77 percent of the state's 20-44 year-old population. Efforts to engage adult learners should include those with some college, but no degree. Engaging this population will help California reach a 60 percent goal. About one in five of the state's Black and American Indian/Alaska Native residents has attended college, but received no degree or certificate.

4

CALIFORNIA MUST INCREASE THE NUMBER OF TRANSFER STUDENTS FROM COMMUNITY COLLEGES TO FOUR-YEAR INSTITUTIONS.

By 2030, the number of transfer students enrolling in our four-year institutions each year must grow to exceed 150,000 students annually, up from 88,080 in 2018.

5

CALIFORNIA COMMUNITY COLLEGES MUST IMPROVE DEGREE PRODUCTION.

In 2018, California's community colleges awarded 29.8 credentials for every 100 full-time equivalent (FTE) student on their campuses. This compares to the national average of 32.8 degrees/100FTEs. By 2030, community colleges in the state of California must be awarding at least 42 degrees for every 100 FTE students on their campuses. Efforts to improve degree completion must also target adult learners who have some college but no degree.

6

CALIFORNIA'S PUBLIC UNIVERSITIES MUST IMPROVE DEGREE PRODUCTION.

The University of California and the California State University systems both exceed the national averages for degrees awarded per 100 FTEs. However, if 60 percent of California's residents, including 60 percent of residents in every racial/ethnic subgroup, hold high-value credentials, then California's public universities must lead the nation in graduating their students and move from 25.6 awards per 100 FTEs to 28.6 awards at the University of California system and 27 awards per 100 FTEs to 31.6 degrees at the California State University system.. Efforts to improve degree completion must also target adult learners who have some college but no degree.

7

CALIFORNIA'S INDEPENDENT COLLEGES AND UNIVERSITIES MUST IMPROVE DEGREE PRODUCTION.

California's independent colleges and universities award 35.7 degrees per 100 FTEs. This must improve to best in nation, or 46 degrees awarded per 100 FTEs. Efforts to improve degree completion must also target adult learners who have some college but no degree.

Table 2. Closing the Attainment Gap

	2016 Baseline	2030 Goals	Net Impact on Credential Attainment
High School Graduation Rate	82.7%	90.4%	<p>Additional credentials: 2,510,560</p> <p>Additional state revenues: \$63.0 billion</p> <p>Additional federal revenues: \$64.5 billion</p> <p>Additional cost to state: \$79.1 billion</p>
Percent Enrolling Directly out of High School	63.2%	74.8%	
1st time enrollment, 20-44 YO	3.9%	4.8%	
Transfer Students per Year	88,080	154,140	
Credentials Awarded per 100 full-time equivalent (FTE) students at Public Two-Year Colleges	29.8	41.8	
Credentials Awarded per 100 FTE Students at the University of California	25.6	28.6	
Credentials Awarded per 100 FTE Students at the California State University	27.0	31.6	
Credentials Awarded per 100 FTE Students at Independent Colleges and Universities	35.7	46.4	

A Word on Full-Time Equivalent Students

The measure used here, **Credentials per 100 FTE Students**, allows us to consider that the state's public colleges and universities enroll both full-time and part-time students. FTE is a way to aggregate part-time students into full-time students. State funding and college budgets are based on FTE.



An Infrastructure to Reach 60 Percent College Attainment for All Racial/Ethnic Groups

Achieving the goal of 60 percent college attainment for all racial/ethnic groups requires California to have an infrastructure in place that sets expectations and builds in accountability for success.

The necessary infrastructure that must be built to ensure California can reach 60 percent college attainment for all racial/ethnic groups includes:

- 1** The formal establishment of a **degree attainment goal codified in law** that contains specific, separate, and trackable annual attainment targets for Latinx, Blacks, American Indian/Alaska Natives, and marginalized groups within the Asian American, Native Hawaiian and Pacific Islander communities.
- 2** A gubernatorial directive to California's colleges and universities to **develop plans** to increase the racial/ethnic diversity of students, faculty and staff; promote cultural competence; increase enrollment, retention, and graduation; and foster a culture of racial/ethnic equity and inclusion. Include performance targets on select goals, and annual progress towards ensuring admissions and hiring practices do not discriminate against people of color and women.
- 3** The **robust use of data, disaggregated by race/ethnicity**, centralized and prioritized across California's institutions of higher education that captures roadblocks to student success, where intervention is most needed, where investment will pay off, and the progress toward closing racial equity gaps. This data should inform budget allocations and policy decisions by our governor and state leaders. California should continue its work toward the establishment of a robust, statewide longitudinal data system.
- 4** The creation of **public and transparent tools and processes** on the progress of closing racial equity gaps such that students, families, community members and advocates have readily available data and information to know how well campuses and higher education systems in the state are serving students and whether they are making progress on closing racial/ethnic equity gaps. This could come in the form of public data portals or annual progress reports to the legislature and governor.
- 5** Prioritization of **state funding to incentivize colleges and universities to serve and improve outcomes** for underrepresented students of color. Audit implementation of existing California policies designed to close racial/ethnic equity gaps to ensure implementation is occurring equitably across the state and that gaps are closing.



Expansion and rigorous monitoring of state investments in California’s institutions of higher education for **faculty hiring to ensure greater representation** of Black, Latinx and Asian, Native Hawaiian, Pacific Islander faculty. Require that these state investments also be utilized for efforts to retain Latinx, Black and AANHPI faculty and staff. State investments should encourage inquiry into institutional processes that lead to inequitable racial/ethnic representation among campus faculty and leadership.



The establishment of a **higher education coordinating body** that would set goals, provide oversight, and collect data to improve transparency and advance California toward the 60 percent attainment goal. This body could produce an annual “State of Racial Equity in Higher Education” report that lists each institution of higher education in California on key metrics and benchmarks toward the attainment goal and closing of racial equity gaps.



Investment of additional resources for **Hispanic Serving Institutions (HSI) and Asian American Native Alaskan Pacific Islander Serving Institutions (AANAPISI)** and those campuses serving significant populations of Native American/Alaska Native and Black students to support enrollment and success. Create statewide HSI and AANAPISI task forces to identify supports needed to best serve their student bodies and work with emerging HSI’s and AANAPISI’s to receive federal designation and access federal funding.



The **appointment of racially/ethnically diverse individuals** that are reflective of California’s student body as well as individuals **who are equity focused leaders** to the UC Board of Regents, CSU Board of Trustees, California Community Colleges Board of Governors, the California Student Aid Commission, the Bureau for Private Postsecondary Education, college and university systemwide and campus presidents and chancellors.

Conclusion

A college degree or credential is the best investment an individual can make in themselves and the best investment the state can make for its economic health and future. A college degree or credential is a safeguard for the state and individuals during economic downturns, not unlike the global pandemic crisis we find ourselves in today. It is the safeguard too few Latinx, Black, Native American and many within the Asian American community have that has led to tremendous inequality.

As we enter 2021, careful policy and budget decisions will need to be made that stabilize our economy while setting the stage for recovery. Greater investment in higher education, with its unparalleled returns, must be a key economic and racial equity strategy for California. This brief outlines specific targets for college preparation, access and completion for all racial/ethnic groups, that if invested in and met, can yield returns in the hundreds of billions while closing racial/ethnic equity gaps. The targets are ambitious but California is an ambitious state. We lead the country in innovation and have a track record of transformative policies that set the tone and direction for the nation on multiple fronts. California can and must be the model for the nation in expanding college opportunity, especially during this COVID-19 crisis, as an economic and racial equity imperative and as a tremendous good for the state and all whom call it home.



Acknowledgements

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