



Report - March 2020

New York's Free Tuition Promise Falling Short

Faced with major economic disruption, New Yorkers are likely to turn to higher education. But while the Excelsior Scholarship program is growing, CUNY students and community college students statewide continue to be underserved.

by Eli Dvorkin and Brody Viney

New Yorkers across the state are confronting growing fears about their economic futures, fueled by the immediate impact of coronavirus and the threat of an impending recession. As job losses mount in the service sector and businesses close, many New Yorkers are likely to respond by opting to pursue a college credential—and with it, a shot at more stable employment down the road.

In this challenging environment, New York State will have to do more than ever to ensure that low-income students can afford to obtain a college degree. But despite its well-intentioned purpose, New York State's flagship free tuition program—the Excelsior Scholarship—is still serving just a tiny fraction of the state's lower-income students, limiting the effectiveness of this highly touted initiative.

This first-ever analysis of data from the first two years of the program—2017 and 2018—finds that strikingly few students at the City University of New York (CUNY) and at community colleges across the state are receiving the scholarship. The Center for an Urban Future first analyzed awards from the Excelsior Scholarship's inaugural year in August 2018. This new report provides the first look at awards from both the first and second year of the program and finds that the results remain cause for concern.

Our analysis finds that CUNY community college students remain particularly underserved by the program. A total of only 335 scholarships, amounting to less than \$1.3 million, were awarded to students across CUNY's seven community college campuses in 2018—just 1 percent of the total funding awarded that year. Just nine students at Hostos Community College and ten students at Bronx Community College received awards in 2018, the lowest numbers of any colleges in the state.

CUNY students received just 4,073 (16 percent) of the 25,100 scholarships awarded in 2018, despite making up 39 percent of the state's enrolled undergraduate students. Statewide, community college students at CUNY and the State University of New York (SUNY) make up almost half of all students but received just 4,797 (19 percent) of the scholarships awarded in 2018—down from 4,975 (24 percent) in 2017.

Although CUNY students and community college students across the state remain notably underserved by the Excelsior Scholarship, our analysis finds that total awards grew significantly in the program's second year. The number of scholarships awarded increased from 20,458 in 2017 to 25,100 in 2018—a 22.7 percent jump—and total scholarship funding increased more than 40 percent in the program's second year. Overall, the share of New York undergraduates receiving Excelsior funding increased from 3.2 percent in 2017 to 4 percent in 2018.

Among our key findings:

Excelsior Scholarship is serving very few CUNY students and few community college students statewide.

- CUNY community college students remain particularly underserved by the program. Just 335 scholarships, totaling less than \$1.3 million, were awarded to students across CUNY's seven community college campuses. This represented just 1 percent of the total funding awarded under the program in 2018.
- Overall, CUNY students continue to be underrepresented among scholarship recipients in 2018. CUNY students received 4,073 (16 percent) of the 25,100 scholarships awarded in 2018, despite making up 39 percent of the state's enrolled undergraduate students. The share of scholarships awarded to CUNY students remained unchanged from 2017.
- Statewide, community college students at CUNY and SUNY make up 47 percent of all undergraduates but received just 4,797 (19 percent) of the scholarships awarded in 2018. This was down from 4,975 (24 percent of awards) in 2017.

Rates of Excelsior Scholarship awards vary widely by college, with CUNY seeing much lower rates than SUNY.

- At four SUNY state colleges—University at Buffalo, Albany, Binghamton, and Stony Brook—more than 1,000 students received Excelsior Scholarships in 2018.
- By comparison, only nine students in total at CUNY's Hostos Community College and ten students at Bronx Community College received scholarships—just 0.1 percent of all students enrolled at these colleges. Six of seven CUNY community colleges received fewer than 100 scholarships, with the exception of Borough of Manhattan Community College, which received 123.
- The 25 colleges with the highest share of enrolled students receiving scholarships were all SUNY state colleges. Among them, 16.5 percent of students at Fredonia, 15.6 percent of students at Geneseo, and more than 13 percent of students at Oswego, Brockport, Oneota, and Cobleskill received scholarships.
- Of the 25 colleges with the lowest share of enrolled students receiving scholarships, 19 were community colleges. All of CUNY's community college campuses except Guttman were among the 25 colleges with the lowest scholarship rates.
- The number of scholarships fell from 2017 to 2018 at 23 colleges, with declines of 34.4 percent at LaGuardia Community College and 25.9 percent at SUNY Westchester. However, total scholarship funding only fell at six colleges, including CUNY Baruch, down 21.4 percent, and SUNY North Country, down 18.4 percent.
- Every CUNY college other than Hunter received a share of the total number of scholarships that was below their share of total state enrollments. By contrast, 27 of the 58 SUNY colleges received a share of scholarships above their share of enrollments.
- Among the SUNY colleges with a disproportionate share of scholarships, Albany received 6 percent of all scholarships despite having only 2.2 percent of all enrolled students; University at Buffalo received 7.2 percent of all scholarships

despite having 3.5 percent of all students; and Binghamton received 5.7 percent of all scholarships despite having 2.2 percent of all students.

As New Yorkers prepare to face major economic disruption in the weeks and months ahead, thousands are likely to turn to the state's public colleges to help get a leg up in a difficult economy. In the wake of the last recession, enrollment spiked at colleges statewide as the job market stagnated and more New Yorkers sought out a postsecondary credential to help advance their economic prospects. New York State's generous tuition assistance programs—including the well-intentioned Excelsior Scholarship—are helping to expand access to public colleges, and these initiatives will be put to the test in the months ahead.

However, our analysis finds that the Excelsior Scholarship falls short of the scale of the challenge and underserves the students most in need of support. In some ways, this reflects the design of the program, with many of the state's lowest-income students already able to access other forms of tuition assistance and scholarship funding.

At the same time, strict eligibility requirements of the program may be acting as a further barrier to participation. To qualify, applicants must be enrolled in 12 credits per term and 30 credits per year, and must have earned at least 30 credits in any prior years of college study. In part due to this requirement, on-time graduation rates have been higher for Excelsior students than for non-Excelsior students. But this requirement leaves out thousands of the state's part-time students, many of whom are juggling families and jobs while working toward a degree. While updated data on applications and rejections is not available, our previous analysis found that having insufficient credits was the overwhelming reason applicants were rejected in 2017—accounting for 83 percent of all rejections.

One potential reason that the total number of awards increased is that the income threshold for the program has risen, from \$100,000 in 2017 to \$110,000 in 2018 and \$125,000 in 2019. Governor Cuomo recently proposed raising this threshold further, to \$150,000. However, it is unlikely that higher income thresholds will improve access to college funding for students most in need of extra financial support.

Importantly, the program does not address non-tuition barriers to college access and college success. To make obtaining a college degree a reality for far more New Yorkers, further investments will be needed in areas such as transportation, child care, food and housing insecurity, and other basic needs assistance—financial challenges that disproportionately derail lower-income students from the path to a degree.

In the meantime, the Excelsior Scholarship program can be improved with a few key tweaks. Governor Cuomo and the State Legislature should reduce the 30-credit requirement to a regular 24-credit course-load and drop the on-time graduation requirement. The program should be expanded to cover summer enrollment, so students can accrue credits more quickly. And the state's current Tuition Assistance Program should be expanded to support part-time students, many of whom struggle to receive tuition benefits. By doing so, state leaders can ensure that the New Yorkers whose lives would be most transformed by a college credential have the best chance possible at success.

Methodology

This data brief uses Excelsior Scholarship program data from the New York State Higher Education Services Corporation, available here.

Enrollments are calculated as total fall undergraduate enrollments for each college. CUNY fall 2018 enrollment is available here. CUNY enrollment for prior years is available here. SUNY fall 2018 enrollment is available here. SUNY enrollment for prior years is available here.

Our August 2018 report on the Excelsior Program relied on preliminary scholarship data released by the New York State Higher Education Corporation. The new data provides updated statistics on the program for the 2017 year, with 598 fewer

scholarships awarded in 2017 than previously estimated.

The new data shows that 805 fewer scholarships were awarded at CUNY colleges than previously estimated, while 207 more scholarships were awarded at SUNY colleges than previously estimated.

The new data shows 622 fewer scholarships were awarded at community colleges across the state than previously estimated, while 24 more scholarships were awarded at senior or state colleges than previously estimated.

Table 1: Total Enrollment and Awards by College Type

	2017			2018		
	UNDERGRADUATE ENROLLMENT	EXCELSIOR AWARDS	SHARE	UNDERGRADUATE ENROLLMENT	EXCELSIOR AWARDS	SHARE
CUNY						
COMMUNITY COLLEGES	95,951	356	0.4%	95,073	335	0.4%
SENIOR COLLEGES	148,469	2,994	2.0%	149,878	3,738	2.5%
CUNY TOTAL	244,420	3,350	1.4%	244,951	4,073	1.7%
SUNY						
COMMUNITY COLLEGES	209,233	4,619	2.2%	199,661	4,462	2.2%
SENIOR/STATE COLLEGES	181,952	12,489	6.9%	182,080	16,565	9.1%
SUNY TOTAL	391,185	17,108	4.4%	381,741	21,027	5.5%
ALL						
COMMUNITY COLLEGES	305,184	4,975	1.6%	294,734	4,797	1.6%
ALL SENIOR COLLEGES	330,421	15,483	4.7%	331,958	20,303	6.1%
New York State Total	635,605	20,458	3.2%	626,692	25,100	4.0%

Table 2: Growth in enrollments, awards, and award funding, 2017-2018

2017-2018

	ENROLLMENT GROWTH	AWARD GROWTH	FUNDING GROWTH
CUNY			
COMMUNITY COLLEGES	-0.9%	-5.9%	55.5%
SENIOR COLLEGES	0.9%	24.8%	42.0%
CUNY TOTAL	0.2%	21.6%	43.1%
SUNY			
COMMUNITY COLLEGES	-4.6%	-3.4%	14.6%
SENIOR/STATE COLLEGES	0.1%	32.6%	50.4%
SUNY TOTAL	-2.4%	22.9%	43.2%
COMMUNITY COLLEGES	-3.4%	-3.6%	17.2%
SENIOR COLLEGES	0.5%	31.1%	49.0%
New York State Total	-1.4%	22.7%	43.2%

Table 3: Enrollment and Awards as a Share of Total

	2017			2018		
	SHARE OF ENROLLMENTS	SHARE OF AWARDS	SHARE OF FUNDING	SHARE OF ENROLLMENTS	SHARE OF AWARDS	SHARE OF FUNDING
CUNY						
COMMUNITY COLLEGES	15%	2%	1%	15%	1%	1%
SENIOR COLLEGES	23%	15%	14%	24%	15%	14%

Table 3: Enrollment and Awards as a Share of Total

	2017			2018		
CUNY TOTAL	38%	16%	15%	39%	16%	15%
SUNY						
COMMUNITY COLLEGES	33%	23%	17%	32%	18%	14%
SENIOR/STATE COLLEGES	29%	61%	68%	29%	66%	71%
SUNY TOTAL	62%	84%	85%	61%	84%	85%
<hr/>						
COMMUNITY COLLEGES	48%	24%	18%	47%	19%	15%
SENIOR/STATE COLLEGES	52%	76%	82%	53%	81%	85%
New York State Total	100%	100%	100%	100%	100%	100%

Table 4: Enrollment and Awards by College

	2017			2018		
	UNDERGRADUATE ENROLLMENT	EXCELSIOR AWARDS	SHARE	UNDERGRADUATE ENROLLMENT	EXCELSIOR AWARDS	SHARE
CUNY COMMUNITY COLLEGES						
BMCC	26,932	97	0.4%	26,506	123	0.5%
BRONX	10,935	10	0.1%	10,519	10	0.1%
GUTTMAN	1,066	36	3.4%	955	37	3.9%
HOSTOS	7,211	11	0.2%	7,331	9	0.1%
KINGSBOROUGH	15,034	43	0.3%	15,051	38	0.3%
LAGUARDIA	19,373	61	0.3%	19,300	40	0.2%

Table 4: Enrollment and Awards by College

	2017			2018		
QUEENSBOROUGH	15,400	98	0.6%	15,411	78	0.5%
CUNY SENIOR COLLEGES						
BARUCH	15,253	345	2.3%	15,024	349	2.3%
BROOKLYN	14,689	315	2.1%	14,978	388	2.6%
CITY	13,210	293	2.2%	13,186	363	2.8%
HUNTER	16,844	545	3.2%	17,212	769	4.5%
JOHN JAY	12,916	361	2.8%	13,319	456	3.4%
LEHMAN	11,978	163	1.4%	12,639	230	1.8%
MEDGAR EVERS	6,652	54	0.8%	6,638	52	0.8%
NYCCT	17,279	179	1.0%	17,269	204	1.2%
QUEENS	16,680	346	2.1%	16,620	452	2.7%
STATEN ISLAND	12,509	249	2.0%	12,211	305	2.5%
YORK	8,393	144	1.7%	8,495	170	2.0%
PROFESSIONAL STUDIES	2,066	-	0.0%	2,111	-	0.0%
LABOR & URBAN STUDIES	-	-	0.0%	176	-	0.0%
SUNY COMMUNITY COLLEGES						
ADIRONDACK	3,892	140	3.6%	3,727	145	3.9%
BROOME	5,624	201	3.6%	6,507	222	3.4%
CAYUGA COUNTY	3,784	63	1.7%	3,775	65	1.7%

Table 4: Enrollment and Awards by College

	2017			2018		
CLINTON	1,583	39	2.5%	1,376	60	4.4%
COLUMBIA- GREENE	1,623	32	2.0%	1,578	41	2.6%
CORNING	3,834	88	2.3%	3,424	77	2.2%
DUTCHESS	9,061	146	1.6%	8,582	138	1.6%
ERIE	11,135	281	2.5%	10,529	255	2.4%
FASHION INSTITUTE	8,661	292	3.4%	8,555	330	3.9%
FINGER LAKES	6,353	215	3.4%	5,944	168	2.8%
FULTON- MONTGOMERY	2,403	75	3.1%	2,451	77	3.1%
GENESEE	5,906	141	2.4%	5,530	120	2.2%
HERKIMER COUNTY	2,632	94	3.6%	2,398	91	3.8%
HUDSON VALLEY	11,020	367	3.3%	10,896	386	3.5%
JAMESTOWN	4,463	89	2.0%	4,476	117	2.6%
JEFFERSON	3,460	119	3.4%	3,277	100	3.1%
MOHAWK VALLEY	6,506	147	2.3%	6,317	150	2.4%
MONROE	12,907	353	2.7%	12,273	307	2.5%
NASSAU	19,059	255	1.3%	17,406	207	1.2%
NIAGARA COUNTY	5,439	179	3.3%	5,047	172	3.4%
NORTH COUNTRY	2,006	19	0.9%	1,978	15	0.8%
ONONDAGA	10,659	264	2.5%	9,834	237	2.4%

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	2017			2018		
ORANGE COUNTY	6,601	120	1.8%	6,617	112	1.7%
ROCKLAND	6,950	115	1.7%	6,859	96	1.4%
SCHENECTADY COUNTY	6,588	78	1.2%	5,231	67	1.3%
SUFFOLK COUNTY	26,756	435	1.6%	26,078	463	1.8%
SULLIVAN COUNTY	1,565	28	1.8%	1,534	28	1.8%
TOMPKINS CORTLAND	2,632	63	2.4%	2,373	59	2.5%
ULSTER COUNTY	3,560	65	1.8%	3,554	71	2.0%
WESTCHESTER	12,571	116	0.9%	11,535	86	0.7%
SUNY SENIOR/STATE COLLEGES						
ALBANY	13,508	1,174	8.7%	13,598	1,516	11.1%
ALFRED STATE	4,188	376	9.0%	3,737	437	11.7%
BINGHAMTON	13,724	1,072	7.8%	14,021	1,419	10.1%
BROCKPORT	7,180	703	9.8%	7,057	939	13.3%
BUFFALO STATE	8,527	582	6.8%	8,082	687	8.5%
BUFFALO UNIVERSITY	21,020	1,496	7.1%	21,612	1,814	8.4%
CANTON	3,183	168	5.3%	3,216	249	7.7%
COBLESKILL	2,297	225	9.8%	2,332	305	13.1%
CORNELL STATUTORY	5,852	8	0.1%	5,968	18	0.3%

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CORTLAND	6,346	610	9.6%	6,343	819	12.9%
DELHI	3,467	264	7.6%	3,238	300	9.3%
EMPIRE STATE	9,810	54	0.6%	9,327	50	0.5%
ENVIR SCI & FORESTRY	1,791	79	4.4%	1,825	129	7.1%
FARMINGDALE	9,552	412	4.3%	9,916	539	5.4%
FREDONIA	4,393	568	12.9%	4,431	730	16.5%
GENESEO	5,524	588	10.6%	5,494	857	15.6%
MARITIME	1,641	58	3.5%	1,586	70	4.4%
MORRISVILLE	3,063	211	6.9%	2,986	218	7.3%
NEW PALTZ	6,733	539	8.0%	6,692	739	11.0%
OLD WESTBURY	4,635	229	4.9%	4,784	305	6.4%
ONEONTA	5,940	565	9.5%	6,046	797	13.2%
OSWEGO	7,125	699	9.8%	7,081	955	13.5%
PLATTSBURGH	5,351	342	6.4%	5,297	578	10.9%
POTSDAM	3,321	210	6.3%	3,298	370	11.2%
PURCHASE	4,063	291	7.2%	4,134	461	11.2%
STONY BROOK	17,293	831	4.8%	17,474	1,074	6.1%
SUNY POLY	2,179	128	5.9%	2,256	175	7.8%
UPSTATE MEDICAL	246	7	2.8%	249	15	6.0%
New York State Total	635,605	20,458	3.2%	626,692	25,100	4.0%

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Table 2: Growth in enrollments, awards, and award funding, 2017-2018

	2017-2018		
	ENROLLMENT GROWTH	AWARD GROWTH	FUNDING GROWTH
CUNY			
COMMUNITY COLLEGES	-0.9%	-5.9%	55.5%
SENIOR COLLEGES	0.9%	24.8%	42.0%

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2017-2018			
CUNY TOTAL	0.2%	21.6%	43.1%
SUNY			
COMMUNITY COLLEGES	-4.6%	-3.4%	14.6%
SENIOR/STATE COLLEGES	0.1%	32.6%	50.4%
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COMMUNITY COLLEGES	15%	2%	1%	15%	1%	1%
SENIOR COLLEGES	23%	15%	14%	24%	15%	14%
CUNY TOTAL	38%	16%	15%	39%	16%	15%
SUNY						
COMMUNITY COLLEGES	33%	23%	17%	32%	18%	14%
SENIOR/STATE COLLEGES	29%	61%	68%	29%	66%	71%

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	2017			2018		
SUNY TOTAL	62%	84%	85%	61%	84%	85%
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SENIOR/STATE COLLEGES	52%	76%	82%	53%	81%	85%
New York State Total	100%	100%	100%	100%	100%	100%

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BROOKLYN	14,689	315	2.1%	14,978	388	2.6%
CITY	13,210	293	2.2%	13,186	363	2.8%

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	2017			2018		
HUNTER	16,844	545	3.2%	17,212	769	4.5%
JOHN JAY	12,916	361	2.8%	13,319	456	3.4%
LEHMAN	11,978	163	1.4%	12,639	230	1.8%
MEDGAR EVERS	6,652	54	0.8%	6,638	52	0.8%
NYCCT	17,279	179	1.0%	17,269	204	1.2%
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YORK	8,393	144	1.7%	8,495	170	2.0%
PROFESSIONAL STUDIES	2,066	-	0.0%	2,111	-	0.0%
LABOR & URBAN STUDIES	-	-	0.0%	176	-	0.0%
SUNY COMMUNITY COLLEGES						
ADIRONDACK	3,892	140	3.6%	3,727	145	3.9%
BROOME	5,624	201	3.6%	6,507	222	3.4%
CAYUGA COUNTY	3,784	63	1.7%	3,775	65	1.7%
CLINTON	1,583	39	2.5%	1,376	60	4.4%
COLUMBIA- GREENE	1,623	32	2.0%	1,578	41	2.6%
CORNING	3,834	88	2.3%	3,424	77	2.2%
DUTCHESS	9,061	146	1.6%	8,582	138	1.6%
ERIE	11,135	281	2.5%	10,529	255	2.4%

Table 4: Enrollment and Awards by College

	2017			2018		
FASHION INSTITUTE	8,661	292	3.4%	8,555	330	3.9%
FINGER LAKES	6,353	215	3.4%	5,944	168	2.8%
FULTON-MONTGOMERY	2,403	75	3.1%	2,451	77	3.1%
GENESEE	5,906	141	2.4%	5,530	120	2.2%
HERKIMER COUNTY	2,632	94	3.6%	2,398	91	3.8%
HUDSON VALLEY	11,020	367	3.3%	10,896	386	3.5%
JAMESTOWN	4,463	89	2.0%	4,476	117	2.6%
JEFFERSON	3,460	119	3.4%	3,277	100	3.1%
MOHAWK VALLEY	6,506	147	2.3%	6,317	150	2.4%
MONROE	12,907	353	2.7%	12,273	307	2.5%
NASSAU	19,059	255	1.3%	17,406	207	1.2%
NIAGARA COUNTY	5,439	179	3.3%	5,047	172	3.4%
NORTH COUNTRY	2,006	19	0.9%	1,978	15	0.8%
ONONDAGA	10,659	264	2.5%	9,834	237	2.4%
ORANGE COUNTY	6,601	120	1.8%	6,617	112	1.7%
ROCKLAND	6,950	115	1.7%	6,859	96	1.4%
SCHENECTADY COUNTY	6,588	78	1.2%	5,231	67	1.3%
SUFFOLK COUNTY	26,756	435	1.6%	26,078	463	1.8%

Table 4: Enrollment and Awards by College

	2017			2018		
SULLIVAN COUNTY	1,565	28	1.8%	1,534	28	1.8%
TOMPKINS CORTLAND	2,632	63	2.4%	2,373	59	2.5%
ULSTER COUNTY	3,560	65	1.8%	3,554	71	2.0%
WESTCHESTER	12,571	116	0.9%	11,535	86	0.7%
SUNY SENIOR/STATE COLLEGES						
ALBANY	13,508	1,174	8.7%	13,598	1,516	11.1%
ALFRED STATE	4,188	376	9.0%	3,737	437	11.7%
BINGHAMTON	13,724	1,072	7.8%	14,021	1,419	10.1%
BROCKPORT	7,180	703	9.8%	7,057	939	13.3%
BUFFALO STATE	8,527	582	6.8%	8,082	687	8.5%
BUFFALO UNIVERSITY	21,020	1,496	7.1%	21,612	1,814	8.4%
CANTON	3,183	168	5.3%	3,216	249	7.7%
COBLESKILL	2,297	225	9.8%	2,332	305	13.1%
CORNELL STATUTORY	5,852	8	0.1%	5,968	18	0.3%
CORTLAND	6,346	610	9.6%	6,343	819	12.9%
DELHI	3,467	264	7.6%	3,238	300	9.3%
EMPIRE STATE	9,810	54	0.6%	9,327	50	0.5%
ENVIR SCI & FORESTRY	1,791	79	4.4%	1,825	129	7.1%
FARMINGDALE	9,552	412	4.3%	9,916	539	5.4%

Table 4: Enrollment and Awards by College

	2017			2018		
FREDONIA	4,393	568	12.9%	4,431	730	16.5%
GENESEO	5,524	588	10.6%	5,494	857	15.6%
MARITIME	1,641	58	3.5%	1,586	70	4.4%
MORRISVILLE	3,063	211	6.9%	2,986	218	7.3%
NEW PALTZ	6,733	539	8.0%	6,692	739	11.0%
OLD WESTBURY	4,635	229	4.9%	4,784	305	6.4%
ONEONTA	5,940	565	9.5%	6,046	797	13.2%
OSWEGO	7,125	699	9.8%	7,081	955	13.5%
PLATTSBURGH	5,351	342	6.4%	5,297	578	10.9%
POTSDAM	3,321	210	6.3%	3,298	370	11.2%
PURCHASE	4,063	291	7.2%	4,134	461	11.2%
STONY BROOK	17,293	831	4.8%	17,474	1,074	6.1%
SUNY POLY	2,179	128	5.9%	2,256	175	7.8%
UPSTATE MEDICAL	246	7	2.8%	249	15	6.0%
New York State Total	635,605	20,458	3.2%	626,692	25,100	4.0%

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Center for an Urban Future (CUF) is an independent, nonprofit think tank that generates innovative policies to create jobs, reduce inequality and help lower income New Yorkers climb into the middle class. For 20 years, CUF has published accessible, data-driven reports on ways to grow and diversify the economy and expand opportunity that are anchored in rigorous research, not preconceived notions about outcome. Our work has been a powerful catalyst for policy change in New York City and serves as an invaluable resource for government officials, community groups, nonprofit practitioners and business leaders as they advocate for and implement policies to address some of New York's biggest challenges and opportunities.

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