

Disproportionate Enrollment Annual Report 2018-19

Rogue Community College

OVERVIEW

Findings from the Civil Rights Career and Technical Education On-Site Review, issued June 27th, 2017, to Rogue Community College (RCC), asked RCC to

“Develop a process to be used by the College to examine enrollment data in order to ascertain if criteria or standards for admission are disproportionately excluding persons of a particular race, color, national origin, sex or disability consistent with requirements in the Vocational Education Guidelines IV-K, as explained in the Dear Colleague Letter from June, 2016. “

Rogue Community College was asked to send both procedures and proof of implementation to the Oregon Department of Education by April 15th, 2018. As part of RCC’s response, an administrative procedure (AP 102¹) was developed to require an annual assessment of disproportionate enrollment reported to the Executive Leadership Team for review.

This report reviews the results and recommendations of the disproportionate enrollment analysis completed for the 2018-19 academic year. As requested in the Civil Rights Review findings, the analysis examined enrollment data by race, ethnicity, national origin, gender, and disability, as well as age.

SUMMARY OF RESULTS

See **Appendix A** for a summary table showing RCC demographics since 2014/15 and current county rates.

Gender: Analysis showed that the percentage of male enrollment continues to decline, but that women are still under-represented in some traditionally male Career and Technical Education (CTE) programs and continue to make up the majority of traditionally female CTE programs.

Race: Findings on individual race breakdowns were inconclusive due to small percentages in both the college district and the student population, though when non-Hispanic people of color are grouped together it does appear RCC enrolls a larger percentage than what resides in the community college service district.

Hispanic Ethnicity: The participation rate of students of Hispanic ethnicity continues to increase and is proportionally greater than those which reside in the community college district.

Disability: Findings on disability were also inconclusive as RCC numbers only include students who report needing a disability accommodation to Disability Services. This data cannot tell us if our population of students with disabilities is proportional to the population of the college district. Disability Services data does show, however, that student usage of accommodations is increasing, especially among CTE students.

¹ <https://web.roguecc.edu/administrative-procedures-and-general-information/access-educational-opportunities-disproportional>

Age: Traditional students (ages 18-24) are overrepresented at the college, and the proportion of the underrepresented nontraditional students (ages 25-64) has been slowly declining.

Nation of Origin: Nation of Origin includes an examination of potential disproportional enrollment of nonnative English speakers (*i.e.*, English Language Learners or ELLs). Given the relatively recent transition to collecting English Language Learner information at RCC, and data sharing agreements with local high schools, Institutional Research is planning a more ‘in depth’ examination enrollment of ELLs.

METHODOLOGY

As the Civil Rights Review was focused on the enrollment of students who intend to receive a certificate or degree (as opposed to continuing education classes), and RCC’s student major records are unreliable, new metrics were developed to determine student intent. Analysis of student records showed that students who registered for at least 12 credits during an academic year were the most representative of students who intend to obtain a certificate or degree, and this became the broad metric for **Overall Credential-Seeking** student degree intent.

Two, more specified, degree-intent metrics were developed to examine differences between students on an **Academic** path (*i.e.*, seeking to obtain an associate’s degree and/or transfer) and those who were focused on **Career and Technical Education** (CTE). Students were flagged as “Academic” if they registered for 12-or-more academic credits. Students were flagged as “CTE” if they registered for 12-or-more Career and Technical Education credits. Remedial credits were excluded from both groups because they could be used for either academic or CTE credentials. It is possible for students to take 12 academic and 12 CTE credits in one year, so there is some overlap between the two groups, but broader definitions were retained in order to get a more inclusive picture of student enrollment activity. Any student enrolled in at least one CTE course was included in the examination of gender within specific CTE departments.

For gender analysis, to be consistent with previous reports, students with no reported gender were counted as male. This decision was made so as not to artificially increase already existing female majorities and to provide more conservative estimates of gender proportion. In the analysis of gender within CTE departments, however, students without a reported gender were left out because their designation as one or another gender would have significantly changed the enrollment proportions of some departments.

American Community Survey (ACS) data were used to establish a community comparison for RCC demographic proportions. The American Community Survey was developed by the U.S. Census Bureau to assess population demographics between census years². It is used to allocate more the \$675 billion dollars of federal and state funds each year. ACS population data is reported as estimates with confidence intervals included.

Most ACS reports come in 1-year or 5-year versions. The 5-year versions were used for the group comparisons in this report because their estimates are more accurate for smaller geographic areas (*i.e.*, counties). Given the methodology behind the calculation of the estimates, it is not recommended that multiple years of the same report are compiled in order to produce county-level trend data. Thus, the latest year where a 5-year report was available was used. Reports were generated for both Josephine and Jackson County, then compiled in order to get a better idea of the community college district overall.

² <https://www.census.gov/programs-surveys/acs/about.html>

RCC data from the past five academic years were included in this analysis. Additional charts and tables for all five years can be found in the appendices at the end of this report.

ANALYSIS AND RECOMMENDATIONS

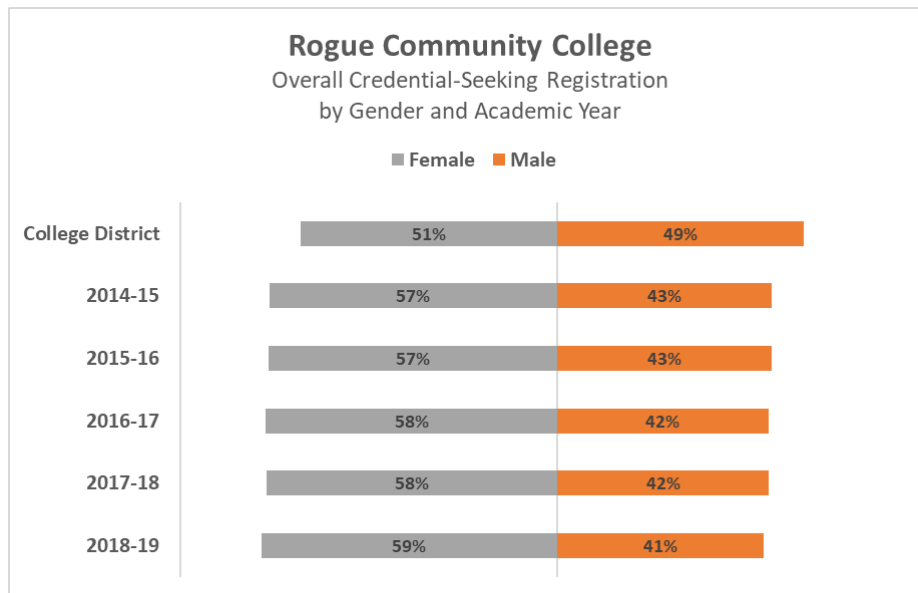
GENDER

County Analysis. Josephine and Jackson County have similar percentages of female and male residents. In Jackson County, 50.9% of working age (15-64) residents are female, compared to 50.7% in Josephine County. Given the significant difference in the size of the counties, the total percentage of female residents in the community college district as a whole is 50.9%.

Working Age ¹ Residents of Josephine and Jackson County Total and Percentage of Individuals by Gender						
Gender	Jackson County		Josephine County		District	
	Total	Percent	Total	Percent	Total	Percent
Female	67,076	50.9%	25,298	50.7%	92,374	50.9%
Male	64,684	49.1%	24,595	49.3%	89,279	49.1%

¹ Working age is defined as ages 15 to 64; ACS B101001 (5-Year; 2017)

Overall Enrollment. Overall credential-seeking enrollment was analyzed to determine the percentage of females to males for the past five academic years. The percentage of female students registered for 12- or more credits per academic year has risen from 57.2% in 2014-15 to 58.8% in 2018-19 (see **Appendix B**).



Academic Coursework Enrollment. When registration for 12 or more credits of academic coursework was isolated, the percentage of female students increased. The results of this comparative analyses were expected given the cross-over of female-male college enrollment rates at a national level reported

in 2007³. In the 2018-19 academic year, female registration in academic coursework was about 12 percentage points greater than the proportion of working-age female residents of Josephine and Jackson County.

Rogue Community College Students Registering for 12-or more Credits of Academic Coursework By Gender and Academic Year			
Year	Gender	Total Students	Percent
2014-15	Female	2,918	61.6%
	Male	1,817	38.4%
	Total	4,735	
2015-16	Female	2,683	60.8%
	Male	1,728	39.2%
	Total	4,411	
2016-17	Female	2,601	60.6%
	Male	1,693	39.4%
	Total	4,294	
2017-18	Female	2,508	61.5%
	Male	1,568	38.5%
	Total	4,076	
2018-19	Female	2,507	62.6%
	Male	1,497	37.4%
	Total	4,004	

Post-secondary education plays a significant role in reducing poverty within a geographical area for historically underserved populations. Over-representation in enrollment, especially at a community college whose mission is to directly serve the community, can serve to reduce the impact of poverty on local underserved populations.

Poverty data for working-age residents of Josephine and Jackson County were reviewed to determine whether the estimated proportion of female residents living below the poverty line in the last 12 months was higher than the proportion of working age female residents, indicating under-employment for working age females.

Working Age¹ Residents of Josephine and Jackson County Poverty Status By Gender In the Past 12 Months						
Gender	Jackson County		Josephine County		District	
	Total	Percent	Total	Percent	Total	Percent
Female	12,908	55.7%	5,352	53.2%	18,260	54.9%
Male	10,281	44.3%	4,716	46.8%	14,997	45.1%

¹ Working age is defined as ages 15 to 64; ACS B17001 (5-Year; 2017)

³ <http://www.prb.org/Publications/Articles/2007/CrossoverinFemaleMaleCollegeEnrollmentRates.aspx>

As reported in the previous table, about 55% of working-age residents living below the poverty line within the community college district were female. That is 4 percentage points higher than the proportion of female working-age residents in the college district, indicating economic inequity favoring working-age males. This suggests that over-enrollment of females in academic coursework may serve to reduce the economic disadvantage of female residents in the community college district.

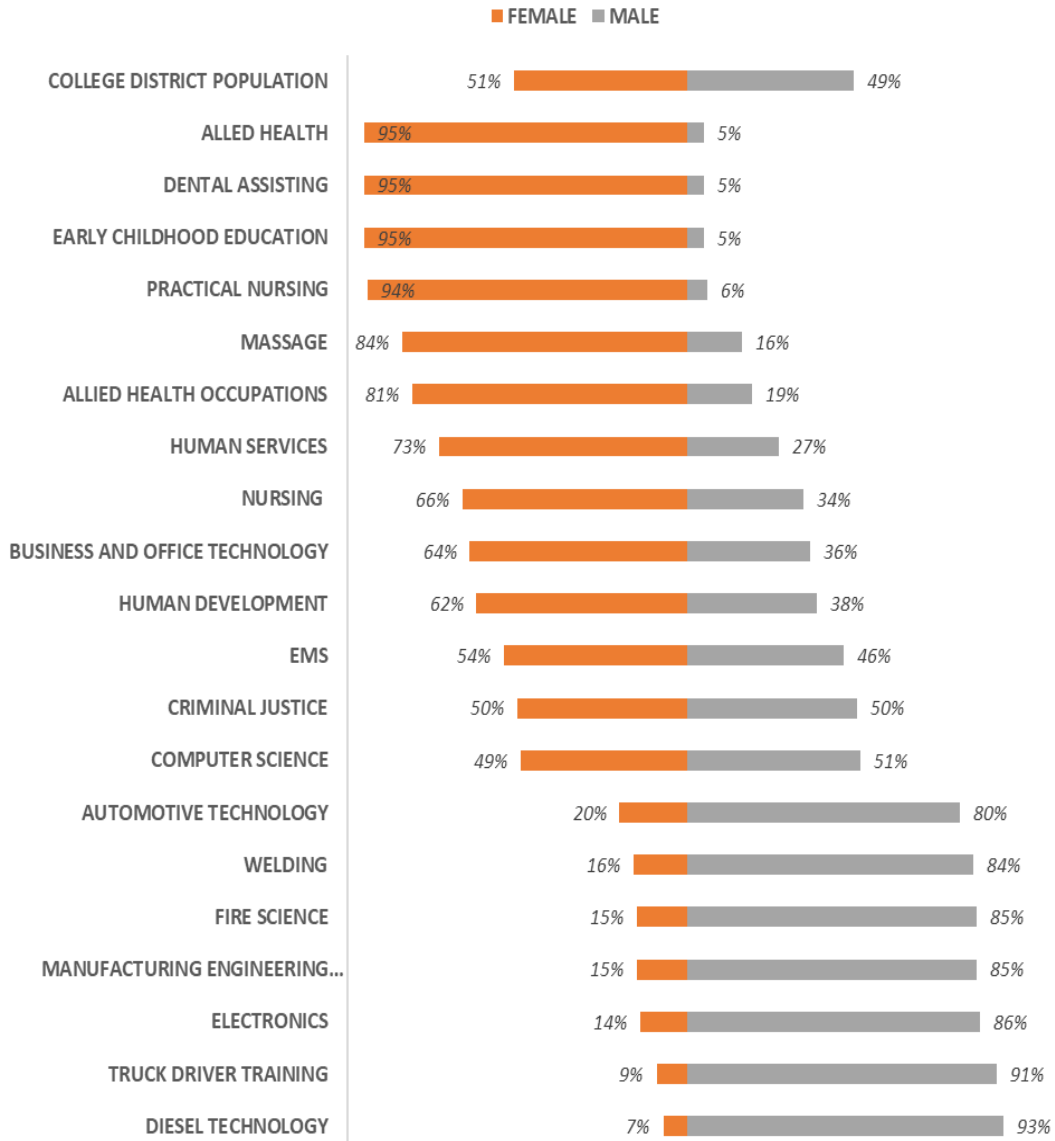
CTE Coursework Enrollment. Five years of trend data show a steady increase in the percentage of female students enrolling in 12-or more CTE credits, going from 48.3% in 2014-15 to 56.2% in 2018-19.

Rogue Community College			
Students Registering for 12 or more Credits of Career and Technical Education Coursework			
By Gender and Academic Year			
Year	Gender	Total Students	Percent
2014-15	Female	488	48.3%
	Male	522	51.7%
	Total	1010	
2015-16	Female	489	51.6%
	Male	458	51.6%
	Total	947	
2016-17	Female	514	53.6%
	Male	445	46.4%
	Total	959	
2017-18	Female	537	55.4%
	Male	432	44.6%
	Total	969	
2018-19	Female	530	56.2%
	Male	413	43.8%
	Total	943	

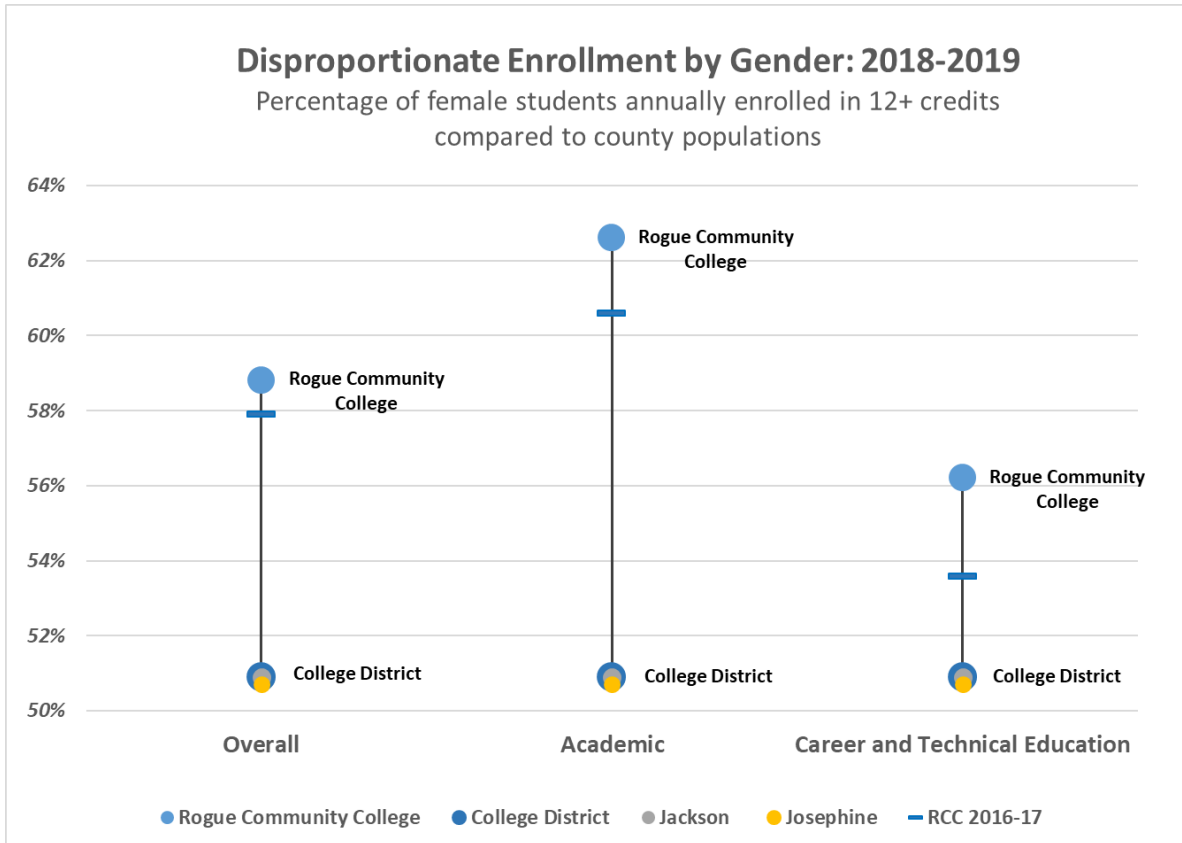
Though the proportion of female students in CTE programs overall has been rising, a closer look at individual departments shows a more complicated picture and more pronounced gender disparities. The following chart shows students enrolled in at least 1 CTE course by gender and instructional department. The first bar shows the district population for comparison. These disparities reflect the masculinization and feminization of these fields of work.

Rogue Community College

Enrollment in Career and Technical Education by Gender and Department (AY 2018-19)



Synopsis. The chart below shows that female enrollment has risen in all enrollment groups since the 2016-17 academic year. Female enrollment is concentrated in academic courses, but still overrepresented in CTE courses when compared to the community college district.



The results of this gender analysis indicate that Rogue Community College (RCC) over-enrolls female students (59% compared to the 51% female population in the district). This reflects the national trend reported by the US Department of Education in 2015, showing 56% of enrollment in postsecondary education was female⁴. Female enrollment in 2-year institutions was projected to be greater than 57% by 2019⁵. Though RCC’s female enrollment is two percentage points above the projected national average, this may reflect the higher level of poverty women face in both Josephine and Jackson County. In RCC’s community college district, 18% of women age 25 to 64 were estimated as living below the poverty line compared to 16% of men⁶. Education decreases an individual’s likelihood of living in poverty, especially for women who may not wish to go into well-paying, but masculinized trades that don’t require post-secondary education.

Recommendation. Continue to examine gender-related barriers to student enrollment in specific CTE programs. Disproportionate enrollment could result from biased recruiting and advising practices in addition to common gender norms and socialization. Instructional departments who offer coursework leading to an occupation which is traditionally associated with a specific gender should include analysis of potential barriers in their program evaluations. Increasing overall female enrollment indicates a need to learn more about what prevents men

⁴ <https://nces.ed.gov/fastfacts/display.asp?id=98>

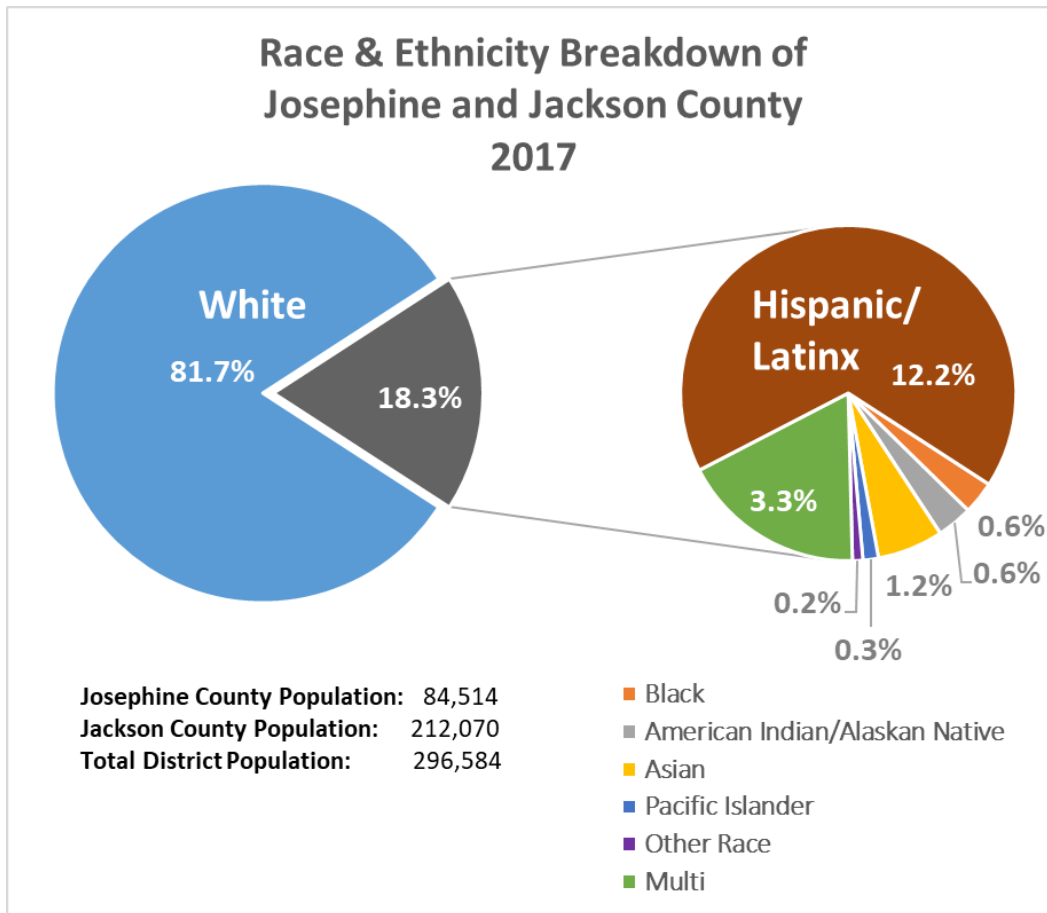
⁵ https://nces.ed.gov/programs/digest/d16/tables/dt16_303.70.asp

⁶ American Community Survey Report #B17001; 2017, 5-year estimate

from enrolling so that RCC can better meet the educational needs of men in the community and begin to create targeted recruitment strategies for them.

RACE AND ETHNICITY

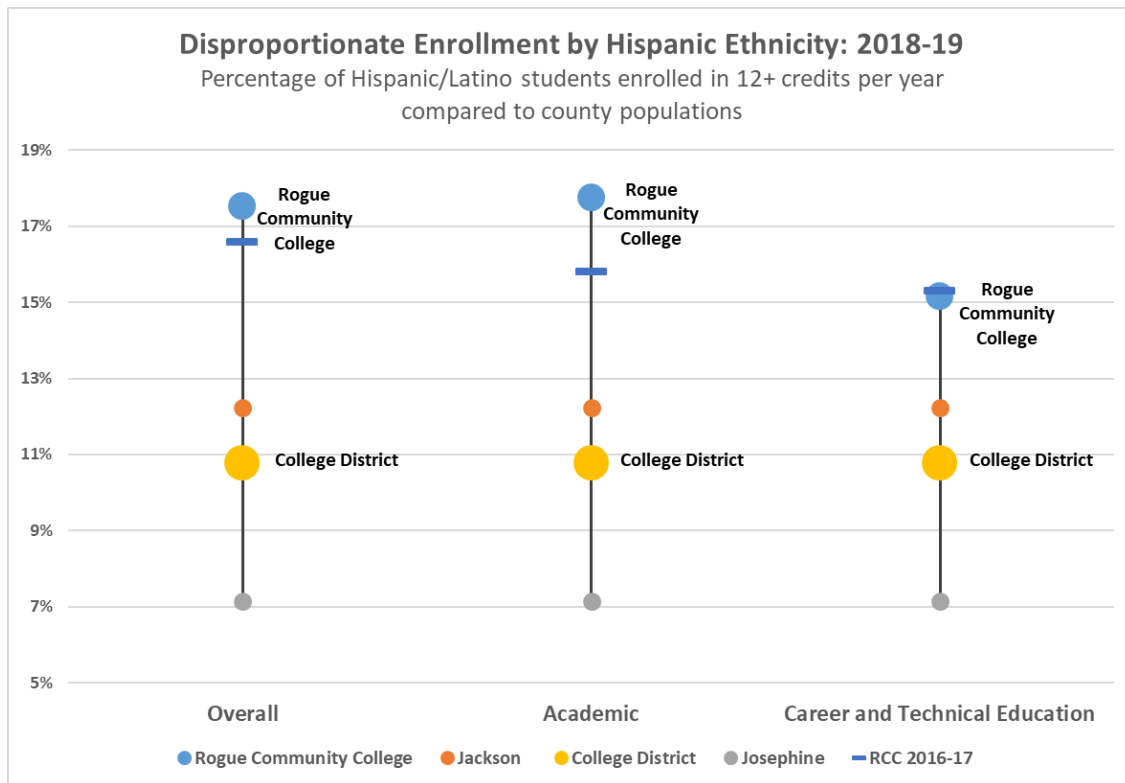
Race. The low percentage of non-white, non-Hispanic residents in Jackson and Josephine County makes it difficult to determine whether disproportionate enrollment is occurring at RCC, due to large margins of error for estimating small percentages in county sized geographical areas⁷. When non-Hispanic people of color are grouped together, it does appear that RCC enrolls a higher percentage than the percentage of non-Hispanic people of color which reside in the community college service district (see **Appendix C**).



Recommendation. While the assessment of disproportionate enrollment by race is inconclusive, special attention should be paid to traditionally underserved races to ensure equal access to educational opportunities. Recruitment and advising should remain cognizant of potential biases which may disproportionately impact students of color. One potential way to identify bias for smaller populations is to hold focus groups of students to discuss their educational experiences at RCC. Additionally, it is recommended that analysis of race/ethnicity be included in program evaluation, especially for Career and Technical Education Programs.

⁷ American Community Survey Report #B03002; 2017, 5-year estimate

Hispanic Ethnicity. Unlike race, conclusive results were found for enrollment of Hispanic students compared to the population in Josephine and Jackson County, as the size of the Hispanic population is much larger (see **Appendix C**).



As shown in the chart above, RCC over-enrolls Hispanic students compared to the Hispanic population living in the community college district. The proportion of the students registering for 12-or-more credits who were of Hispanic ethnicity increased from 13.5% in 2014-15 to 17.5% in 2018-19 (changes since the 2016-17 academic year are shown in the chart). When analysis is narrowed to those taking academic credits, the results are similar with 13.1% in 2014-15 increasing to 17.8% in 2018-19. While the Hispanic proportion of students registering for 12-or-more CTE credits is less than the proportion enrolled in 12-or-more Academic credits, it still is significantly higher than the proportion of Hispanic residents living in Josephine and Jackson Counties.

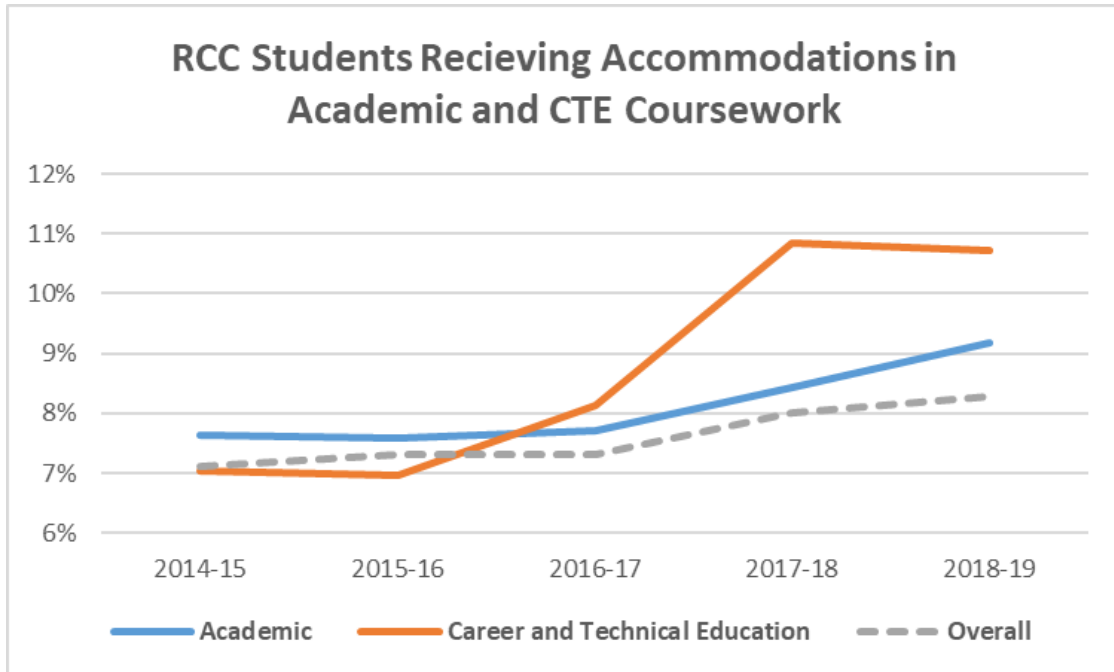
As with other protected classes, over-enrollment can be justified when it serves to reduce the education and wage gaps that result from being historically underserved. This is the case for Hispanic residents in the community college district. In both Josephine and Jackson County, Hispanic residents are significantly more likely to live below the poverty level. In 2017, it was estimated that 28% of Hispanic Jackson County residents lived below the poverty level, almost double the estimate for non-Hispanic white residents, at 15%⁸. This difference may be attributable to the education gap in Jackson County, where 41% of Hispanic residents over the age of 25 do not have a high school credential compared to 8% of non-Hispanic white residents⁹.

⁸ American Community Survey, Report #B17001i and #B17001H; 2017, 5-year.

⁹ American Community Survey, Report #S1501; 2017, 5-year.

Recommendation. It is recommended that RCC continue its efforts to increase access and retention of Hispanic students, especially focusing on outreach to Hispanic adult and English-language learners who may need additional support from Adult Basic Skills prior to entry into college-level coursework. Annual review of potential changes to the Hispanic population in both Josephine and Jackson County should continue.

DISABILITY



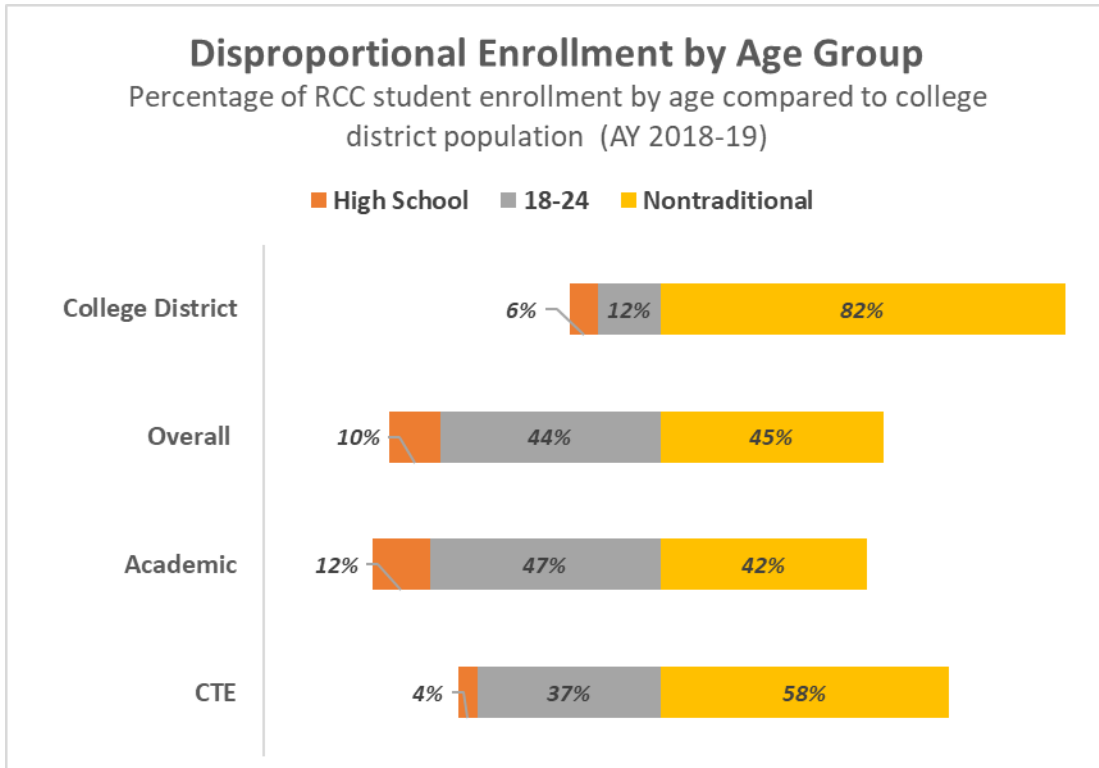
Disability. Results for determining disproportionate enrollment focusing on disability are inconclusive due to differing definitions of disability when comparing the Rogue Community College student population to that of the college district as a whole. RCC only tracks whether a student has received a disability accommodation, not whether a student is disabled; it is possible that there are many students with disabilities who do not receive accommodations.

Due to the difficulty of establishing an accurate comparison between RCC and the college district, an analysis was conducted to see if there was any discrepancy in accommodation between students enrolled in 12 or more academic credits and those enrolled in 12 or more Career and Technical Education credits. As shown in the graph above, student accommodations in both groups have risen since 2014-15, with accommodations for students in CTE coursework surpassing those in academic coursework in the 2016-17 academic year. In 2018-19, the gap between the two was almost two percentage points with 9.2% of academic students receiving disability accommodations compared to 10.7% of CTE students. The differences between the two groups are relatively small, but could be increasing. It is not clear whether the discrepancy is a result of changing enrollment or increasing awareness of Disability Services among CTE students.

Recommendation. While disability accommodations for students are increasing overall, there may be a growing discrepancy between students enrolled in CTE and academic coursework. It is recommended that awareness and use of Disability Services be promoted in advising, orientation activities, and academic courses. Special attention should be paid to potential barriers which disabled students may face when reviewing recruitment and retention processes.

AGE

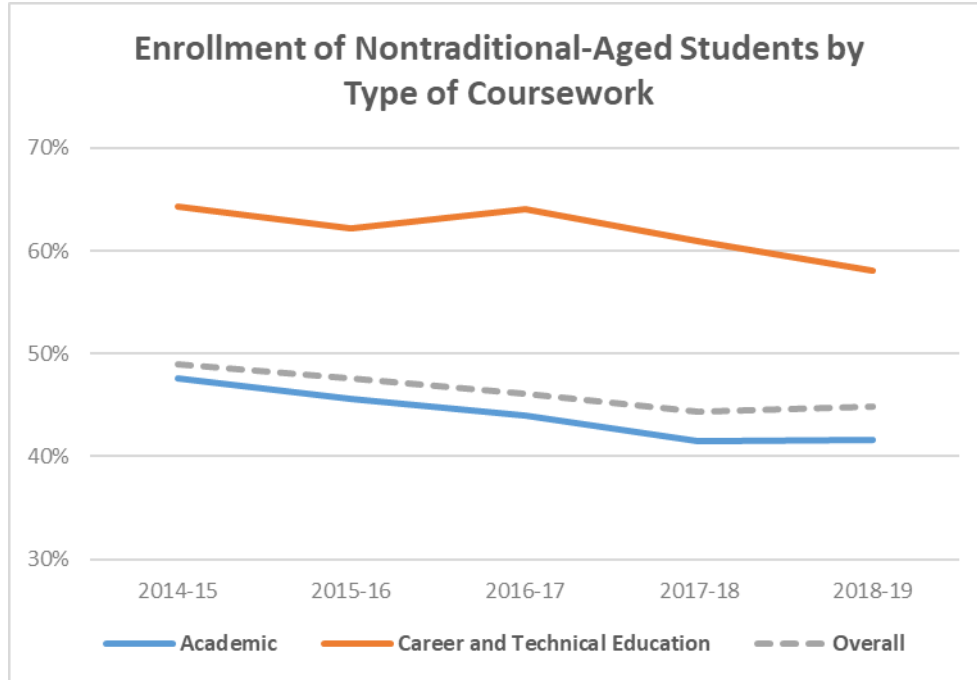
While age is not a federally protected class, age discrimination is prohibited in Oregon public education¹⁰. Analyses were conducted to determine whether enrollment by age in the three course groups was disproportionate to the district population (see **Appendix D**).



As may be expected, results of the analyses showed over-enrollment of individuals under the age of 25, or “traditional” students. Over half of RCC’s 2018-19 academic and overall enrollment was under the age of 25 compared to 18% of the community college district. For those enrolled in at least 12 CTE credits during the 2018-19 academic year, the percentage was lower at 41%, but still significantly higher than the overall population of Josephine and Jackson County.

The following chart shows that enrollment of non-traditional students between the ages of 25 and 64 has been trending downward since the 2014-15 academic year.

¹⁰ ORS 659.850



Typically, over-enrollment of those under the age of 25 is not a cause for concern. It is expected that older individuals have already obtained both their postsecondary education and subsequent vocation. In economically distressed areas, it is common to forgo postsecondary education due to a widespread lack of resources; therefore, a greater percentage of individuals over the age of 24 do not have an associate or higher degree. This can lead to a higher rate of poverty, as education and wage earnings are positively correlated.

Both Josephine and Jackson County were listed by Business Oregon as distressed areas in 2019.¹¹ Poverty rates in Southern Oregon are between four and eight percentage points higher than other areas of the state¹². In Josephine County, an estimated 74.0% of the population over the age of 25 does not have an associate or higher postsecondary degree¹³. While unemployment rates have decreased in Oregon as a whole, in June 2019 both Josephine and Jackson Counties’ unemployment rates were higher than the state average¹⁴. For these reasons, the 24-40% under-enrollment of nontraditional students, when compared to the college district, is concerning, especially as these students face barriers unique to their age when returning to college.

Recommendation. Special attention should be paid to the recruitment and retention of nontraditional-aged students (*i.e.*, adult learners) at Rogue Community College, and identifying potential institutional barriers to their enrollment.

¹¹ <https://www.oregon4biz.com/Publications/Distressed-List/>

¹² <https://oregoneconomicanalysis.com/2016/12/29/regional-poverty-2015/>

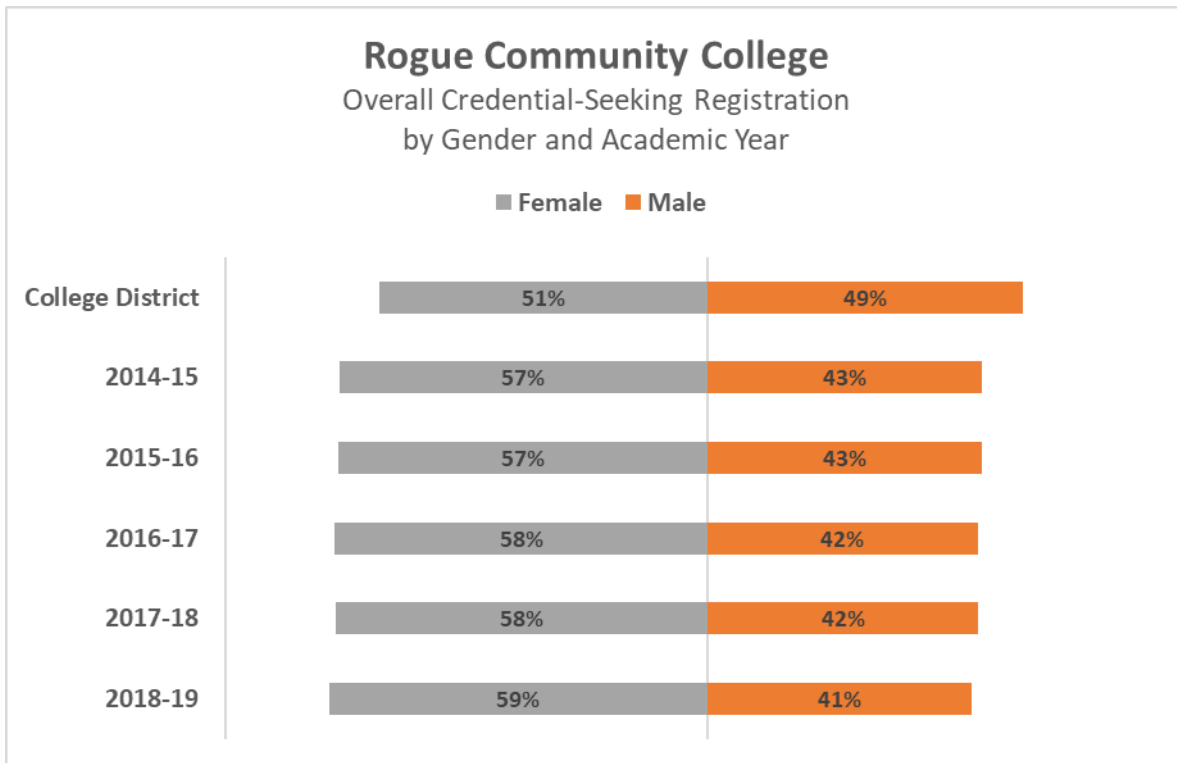
¹³ American Community Survey Report #B15002; 2017, 5 year.

¹⁴ <https://www.qualityinfo.org/rogue-valley>

Appendix A: Summary Table

Rogue Community College Overall Credential-Seeking* Registration By Gender, Race/Ethnicity, Age Group and Academic Year												
	College District 2017 5-Year Estimate**		2014-15		2015-16		2016-17		2017-18		2018-19	
Gender	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Female	92,374	50.9%	3,714	57.2%	3,471	57.3%	3,516	57.9%	3,316	57.8%	3,308	58.8%
Male	89,279	49.1%	2,778	42.8%	2,583	42.7%	2,553	42.1%	2,421	42.2%	2,317	41.2%
Total	296,584		6,492		6,054		6,069		5,737		5,625	
Race/Ethnicity	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Asian	2,985	1.0%	83	1.3%	74	1.2%	91	1.5%	83	1.4%	79	1.4%
Black	1,555	0.5%	68	1.0%	69	1.1%	62	1.0%	59	1.0%	63	1.1%
Hispanic	31,959	10.8%	878	13.5%	873	14.4%	1,005	16.6%	934	16.3%	986	17.5%
International	NA	NA	6	0.1%	***	***	***	***	***	***	***	***
Multi-Racial	9,561	3.2%	215	3.3%	254	4.2%	271	4.5%	263	4.6%	257	4.6%
Native American/ Alaskan Native	2,375	0.8%	108	1.7%	83	1.4%	84	1.4%	81	1.4%	79	1.4%
Pacific Islander	584	0.2%	28	0.4%	30	0.5%	37	0.6%	37	0.6%	37	0.7%
Unknown	465	0.2%	277	4.3%	242	4.0%	242	4.0%	234	4.1%	208	3.7%
White	247,100	83.3%	4829	74.4%	4424	73.1%	4,272	70.4%	4,042	70.5%	3,914	69.6%
Total	296,584		6492		6054		6,069		5,737		5,625	
Age Group	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Less than 18	10,614	5.8%	501	7.7%	507	8.4%	638	10.5%	614	10.7%	588	10.5%
18-24	22,693	12.5%	2797	43.1%	2643	43.7%	2,607	43.0%	2554	44.5%	2,490	44.3%
25-64	148,346	81.7%	3182	49.0%	2882	47.6%	2,801	46.2%	2543	44.3%	2,523	44.9%
65+			12	0.2%	22	0.4%	23	0.4%	26	0.5%	24	0.4%
Total	181,653		6492		6054		6,069		5,737		5,625	
<p>*Credential Seeking students are those who registered for 12 or more credits in a year. This definition of "credential seeking" is similar to the one used by the Voluntary Framework of Accountability, which is calculated based on students' earning of 12 or more semester credits by the end of their second year. As 1 semester credit is equivalent to 1.5 quarter credits, the metric would be 22.5 quarter credits by the end of the second year, or 11.25 (about 12) quarter credits by the end of the first year.</p> <p>**Estimates for gender categories are based on residents in the age range of 15 to 64</p> <p>***Numbers Less than 6 are suppressed due to FERPA suppression requirements</p>												

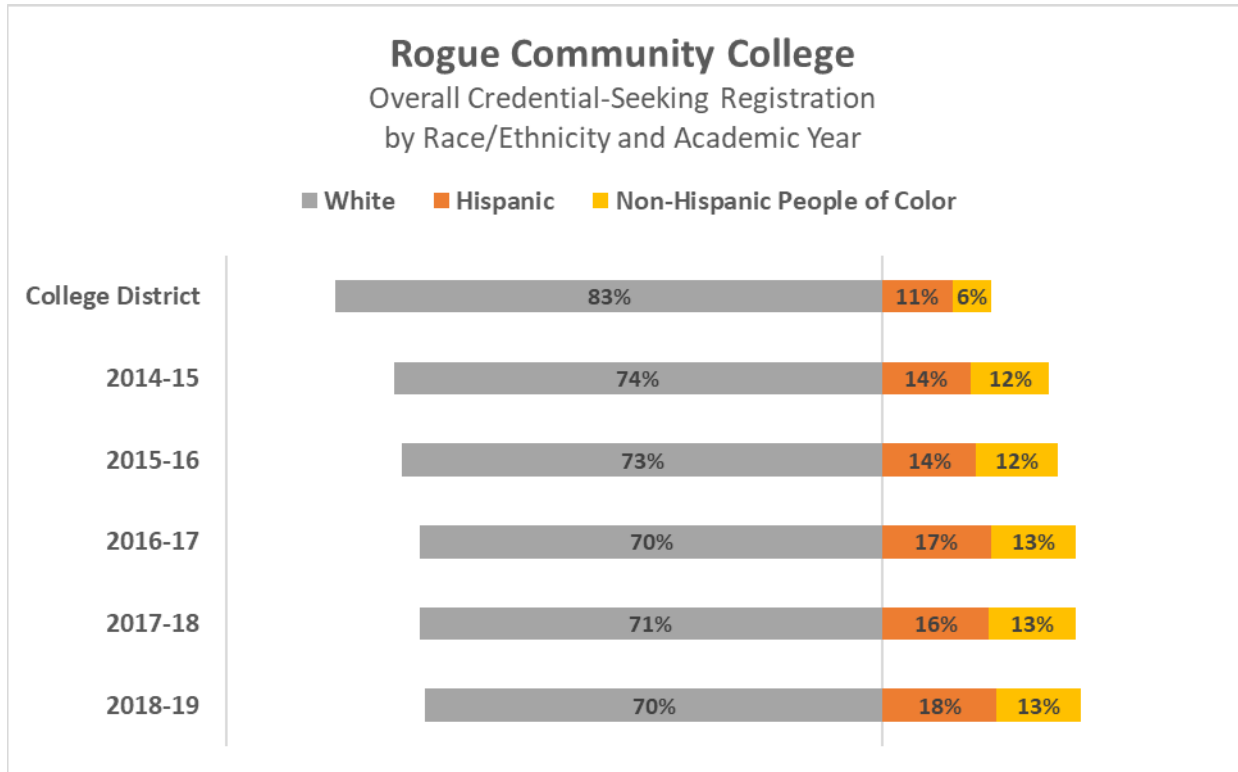
Appendix B: Overall Enrollment by Gender



Rogue Community College Overall Credential-Seeking* Registration By Gender and Academic Year												
Gender	College District 2017 5-Year Estimate		2014-15		2015-16		2016-17		2017-18		2018-19	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Female	92,374	50.9%	3,714	57.2%	3,471	57.3%	3,516	57.9%	3,316	57.8%	3,308	58.8%
Male	89,279	49.1%	2,778	42.8%	2,583	42.7%	2,553	42.1%	2,421	42.2%	2,317	41.2%
Total	296,584		6,492		6,054		6,069		5,737		5,625	

*Credential Seeking students are those who registered for 12 or more credits in a year. This definition of "credential seeking" is similar to the one used by the Voluntary Framework of Accountability, which is calculated based on students' earning of 12 or more semester credits by the end of their second year. As 1 semester credit is equivalent to 1.5 quarter credits, the metric would be 22.5 quarter credits by the end of the second year, or 11.25 (about 12) quarter credits by the end of the first year.

Appendix C: Overall Enrollment by Race/Ethnicity

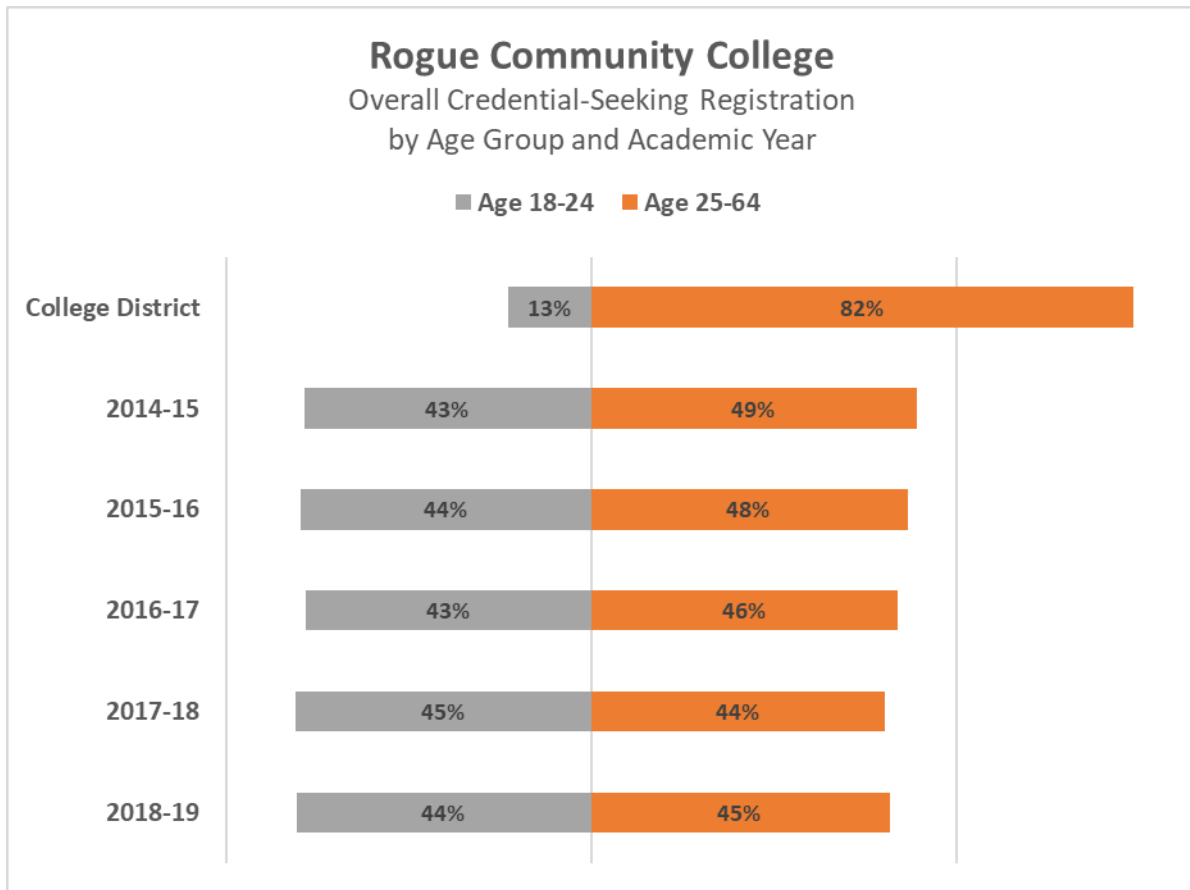


Rogue Community College Overall Credential-Seeking* Registration By Race/Ethnicity and Academic Year												
Race/Ethnicity	College District 2017 5-Year Estimate		2014-15		2015-16		2016-17		2017-18		2018-19	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Asian	2,985	1.0%	83	1.3%	74	1.2%	91	1.5%	83	1.4%	79	1.4%
Black	1,555	0.5%	68	1.0%	69	1.1%	62	1.0%	59	1.0%	63	1.1%
Hispanic	31,959	10.8%	878	13.5%	873	14.4%	1,005	16.6%	934	16.3%	986	17.5%
International	NA	NA	6	0.1%	**	**	**	**	**	**	**	**
Multi-Racial	9,561	3.2%	215	3.3%	254	4.2%	271	4.5%	263	4.6%	257	4.6%
Native American/ Alaskan Native	2,375	0.8%	108	1.7%	83	1.4%	84	1.4%	81	1.4%	79	1.4%
Pacific Islander	584	0.2%	28	0.4%	30	0.5%	37	0.6%	37	0.6%	37	0.7%
Unknown	465	0.2%	277	4.3%	242	4.0%	242	4.0%	234	4.1%	208	3.7%
White	247,100	83.3%	4829	74.4%	4424	73.1%	4,272	70.4%	4,042	70.5%	3,914	69.6%
Total	296,584		6492		6054		6,069		5,737		5,625	

*Credential Seeking students are those who registered for 12 or more credits in a year. This definition of "credential seeking" is similar to the one used by the Voluntary Framework of Accountability, which is calculated based on students' earning of 12 or more semester credits by the end of their second year. As 1 semester credit is equivalent to 1.5 quarter credits, the metric would be 22.5 quarter credits by the end of the second year, or 11.25 (about 12) quarter credits by the end of the first year.

**Numbers Less than 6 are suppressed due to FERPA suppression requirements

Appendix D: Overall Enrollment by Age Group



Rogue Community College Overall Credential-Seeking* Registration By Age Group and Academic Year													
College District 2017 5-Year Estimate			Age Group	2014-15		2015-16		2016-17		2017-18		2018-19	
Age Group	Total	Percent		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
15-17	10,614	5.8%	Less than 18	501	7.7%	507	8.4%	638	10.5%	614	10.7%	588	10.5%
18-24	22,693	12.5%	18-24	2797	43.1%	2643	43.7%	2,607	43.0%	2554	44.5%	2,490	44.3%
25-64	148,346	81.7%	25-64	3182	49.0%	2882	47.6%	2,801	46.2%	2543	44.3%	2,523	44.9%
			65+	12	0.2%	22	0.4%	23	0.4%	26	0.5%	24	0.4%
Total	181,653		Total	6492		6054		6,069		5,737		5,625	

*Credential Seeking students are those who registered for 12 or more credits in a year. This definition of "credential seeking" is similar to the one used by the Voluntary Framework of Accountability, which is calculated based on students' earning of 12 or more semester credits by the end of their second year. As 1 semester credit is equivalent to 1.5 quarter credits, the metric would be 22.5 quarter credits by the end of the second year, or 11.25 (about 12) quarter credits by the end of the first year.