

New Jersey Department of Labor and Workforce Development

Annual Performance Report Program Year (PY) 2013

Workforce Information Grant

Introduction

New Jersey's Division of Workforce Research & Analytics (WRA) is responsible for all grant-related Labor Market Information (LMI) activities under the Workforce Information Core Products and Services grant. WRA is part of the Office of Research and Information (ORI) within the NJ Department of Labor and Workforce Development (LWD).

As required by the Employment and Training Administration (ETA) under the grant, the ORI is providing this report on activities during Program Year (PY) 2013.

Leveraging this federal grant funding with other funding sources has enabled ORI to maximize the quantity and quality of the products and services it has provided to the American Job Center community and other workforce information customers.

ORI has coordinated its efforts with those of other LWD program areas to deliver the core products and services articulated in the New Jersey Unified Workforce Investment Plan – 2012-2017. Except for core products that have a national focus, all other activities are supported within the context of the State Plan, which stresses providing the citizens of New Jersey with the accurate and timely labor market information required for a demand-driven American Job Center system.

ORI provides delivery of Labor Market Information (LMI) products to the American Job Center community, students and job seekers through four primary means. These methods include the ORI Internet Web site; dissemination of LMI through a variety of publications; outreach activities conducted by labor market analyst field staff and, finally, by providing career and occupational information in support of the state Center for Occupational Employment Information (COEI) which delivers this information to students and to job seekers exploring career options. ORI also develops and delivers a wide range of LMI to strengthen the capabilities of New Jersey's innovative Jobs4Jersey.com labor exchange tools. In addition, ORI staff continues to focus on capacity building and on providing training to assist employment and training providers, employment counselors and planners to understand and implement LMI in their efforts.

PY 2013 ETA Core Deliverables

1. Populate the WID with state and local data

ORI staff continue updating all core (see list below) Workforce Information Database (WID) tables using Version 2.3 for use in current web-based applications.

- Three licensing tables, as required
- School tables (completers and school names)
- Current Employment Statistics (CES)
- Local Area Unemployment Statistics (LAUS)
- Quarterly Census of Employment and Wages (QCEW)
- Industry/Occupational Projections
- Industry/Occupational Estimates
- Occupational Employment Survey wages

ORI staff continues to populate and maintain WID Tables using Version 2.5. Version 2.5 will eventually be used to update web applications of the LWD Web site.

ORI staff continues to release additional dynamic tools and reports that rely on data from the WID in conjunction with the development of the LWD Web site. Functionality of existing tools/reports will be improved as LWD IT staff upgrades components of the LWD Web site.

ORI staff use the WID to create custom analysis/reports using various labor market information indicators contained in WID tables to help customers gain insight on state and local trends.

ORI staff use Webtrends software to monitor hits to various Web pages and links on the ORI Web site. This information is used to analyze Web traffic and to ensure that data products are accessible to the public. Adjustments are made based on appropriate levels of traffic to a particular page, data release dates, overall traffic over several months, etc.

2. Produce and disseminate industry and occupational employment projections

Long-term Employment Projections:

Staff completed and submitted long-term industry and occupational employment projections (2012-2022) by the June 30, 2014 deadline. The projections were developed using the software and methodologies prescribed by the Projections Managing Partnership (PMP). The projections were reviewed for consistency and reasonableness by the field staff within the Division of Workforce Research & Analytics. The projections were also reviewed for reasonableness and consistency relative to New Jersey's long-term population and labor force projections.

Long-term county occupational projections were provided to the Center for Occupational Employment Information. The projections were also made available to the public through the LPA web site at:

http://lwd.dol.state.nj.us/labor/lpa/employ/indoccpj/indoccpj_index.html

The data is also available for the Workforce Information Database.

There were no further activities performed on the long-term projections during PY 2013 due to the two-year cycle of the long-term projections.

Short-term Employment Projections:

The short-term 2013-2015 industry and occupational employment projections were completed and submitted by ORI's Bureau of Labor Market Information by the June 30, 2014 due date. The projections were completed using the software and methodologies prescribed by the Projections Managing Partnership. The projections were reviewed for consistency and reasonableness by the staff within Workforce, Research & Analytics.

The short-term occupational projections have also been provided for posting on the national state projections Web site.

3. Conduct and publish relevant economic analyses, special workforce information, and/or economic benefit to the Governor and state and local Workforce Investment Boards (WIBs)

"Your Career" brochures

In support of the New Jersey Department of Labor and Workforce Development's priority of developing a statewide workforce to match the occupational needs of employers, the Office of Research and Information developed new "Your Career" materials. The materials, available in both printed and digital formats, were designed around the state's seven key industry clusters. These key sectors were identified by the ORI industry analysts as providing more than two-thirds of New Jersey's paid wages and employing more than two-thirds of workers in the state.

Industry analysts identified the annual and projected openings in various job titles in each industry cluster, the salary scales attached to each and the availability of those jobs, along with the educational levels required to be considered for each position. Meetings were held with employers, representatives of the New Jersey Talent Network associated with each industry cluster, ORI's Digital Outreach Unit and industry analysts to supplement this data with additional business intelligence. Industry analysts then provided expertise in translating employer feedback. As new data becomes available for each industry area, ORI's industry analysts will continue to provide up-to-date labor market information for these materials.

The printed "Your Career" brochures were distributed to all America Job Centers, the New Jersey Talent Networks, libraries, industry and business associations, Workforce Investment Boards, county colleges, high school teachers and school counselors throughout the state. The initial printing of 35,000 brochures (5,000 per key industry cluster) received such wide praise that a second printing is anticipated. The digital publications can be found online at:

<http://jobs4jersey.com/jobs4jersey/jobseekers/newcareers/>

Occupational Employment & Wages – A Detailed Analysis of New Jersey’s Occupational Landscape

A new report based on the Occupational and Employment Statistics (OES) Wage Survey was created and published by the Office of Research & Information. Released in February 2014, the report presents the 2012 OES Wage Survey data in a format that supports New Jersey’s targeted industry cluster approach to workforce and economic development.

The OES employment and wage data was aggregated by industry to present occupational statistics for the seven targeted industry clusters (Financial Services; Life Sciences; Transportation, Logistics & Distribution; Health Care; Technology; Advanced Manufacturing; Leisure, Hospitality & Retail), with an additional category for Science, Technology, Engineering and Math (STEM) occupations. These data were also developed for local labor areas, allowing for geographic analysis by industry cluster.

The report was distributed to all American Job Centers and local Workforce Investment Boards. The report has proven to be a valuable tool for counselors in offering career pathways information for job seekers. The report was cited by the U.S. DOL – ETA as exceeding the standards for the Workforce Information Grant (WIG), and should be continued.

Occupational Employment & Wages – A Detailed Analysis of New Jersey’s Occupational Landscape is also available online at:

http://lwd.dol.state.nj.us/labor/lpa/employ/oeswage/nj_oes_wage_report.pdf

Industry Sector Analyses

WRA recognizes that industry sectors are the engines that drive job expansion and business attraction in New Jersey. WRA has directed its resources to develop strong relationships between private sector industries, workforce partners, and the education community. This comprehensive approach provides identification of existing industry and state assets/advantages, while attempting to define changing or emerging trends and opportunities in specific sectors.

The industry sectors reflect their importance to the overall economy currently or heading into the future. A summary sheet of the key industries can be viewed here:

<http://lwd.dol.state.nj.us/labor/lpa/pub/lmv/cluster%20handout.pdf>

Detailed industry analysis reports have been prepared and published with the latest available LMI during PY 2013. They are listed below. These reports were created to inform legislators, WIBs, and other policy makers of the strategic position each targeted industry has in New Jersey’s economy and what steps can be taken to help these industries prosper. A link is provided to access the individual reports.

New Jersey’s Biopharma/Life Sciences Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/biopharma.pdf>

New Jersey's Advanced Manufacturing Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/advmfg.pdf>

New Jersey's Transportation, Logistics & Distribution Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/tld.pdf>

New Jersey's Financial Services Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/finance.pdf>

New Jersey's Health Care Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/healthcare.pdf>

New Jersey's Technology Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/technology.pdf>

New Jersey's Leisure, Hospitality and Retail Cluster:

<http://lwd.state.nj.us/labor/lpa/pub/empecon/lhr.pdf>

Regional Focus

Regional Focus newsletters contain quarterly regional analysis of the local labor areas in New Jersey. Each region and its labor areas have unique industry, labor force and demographic characteristics. *Regional Focus* offers insight and analysis on the changing employment situation in New Jersey's northern, central and southern labor areas, its industries and comparisons with statewide data. These publications are designed to inform a wide variety of LMI customers including, local Workforce Investment Boards, job counselors and job seekers.

Regional Focus newsletters contain articles, analysis, tables and charts illustrating employment by industry, unemployment rates, characteristics of the unemployed, and highlights of economic activity that let *Regional Focus* develop a picture of New Jersey labor areas and insight into changes within them. These newsletters are published on a quarterly basis and distributed through an email subscriber list of over 1,100 recipients. They can also be accessed from the ORI Web site at:

<http://lwd.state.nj.us/labor/lpa/pub/regfocus/RFSouth10.pdf>

<http://lwd.state.nj.us/labor/lpa/pub/regfocus/rfcentral10.pdf>

<http://lwd.state.nj.us/labor/lpa/pub/regfocus/rfnorth10.pdf>

Posting products, information and reports on the internet.

All ORI publications, reports and data are available on our Web site at: http://lwd.dol.state.nj.us/labor/lpa/LMI_index.html. The Web site is maintained on a daily basis to provide current information to the user community.

Monthly reports and publications posted to the Web site include: the *New Jersey Economic Indicators Data Series*, a comprehensive look at New Jersey's economy with current and historical data, and statistical snapshots comparing economic indicators for the nation and the state. It also provides detailed data on

changes within industry sectors with data files for labor force, employment, unemployment, and building permits. The *Employment Situation Press Release* contains the latest monthly estimates of New Jersey's employment and unemployment data. The *Labor Market Information Update* contains a monthly overview of New Jersey's current labor market conditions.

Quarterly reports and publications posted to the Web site include: Data files for *Quarterly Census of Employment and Wages (QCEW)* for jobs covered by unemployment insurance statewide and by county. *Local Employment Dynamics (LED)*, is a program that uses state and federal information to provide a series of *Quarterly Workforce Indicators (QWI)* including turnover rates, new hires and job creation for local areas by industry, age and sex.

Semi-annual reports and publications posted to the Web site include: *Occupational Wage Survey Data*, files containing wage data for individual occupations for the state and Metropolitan Statistical Areas (MSA). Wages are presented for over 600 occupations at the state level and about 350 at the MSA level. Data is presented by occupational and industrial groups.

Annual reports and publications posted to the Web site include: Data files for population and household estimates, income and poverty, the state domestic product, and the annual demographic profile are posted.

County Community Fact Books

Each *County Community Fact Book* provides a detailed look at a county, its people and its economy. Included are facts and figures on current industry trends, population, unemployment and income. The *Fact Book* also provides a look into the future and provides the latest population, labor force, industry and occupational projections. The *County Community Fact Book* series is meant to be a reference tool for use in local and regional economic development planning, Workforce Investment Board strategies and for employment and training providers. The *Fact Books* are updated annually.

Access to all 21 *Regional Fact Books* (one for each New Jersey County) can be found on the Web at: http://lwd.dol.state.nj.us/labor/lpa/pub/factbook/factbook_index.html

County Labor Market Information Snapshot

Each County Labor Market Information Snapshot provides key labor market indicators for all 21 counties. This guide gives workforce and education policymakers key information about local industries to enable informed decision making.

All 21 county LMI snapshots are available on the Internet at:

<http://lwd.dol.state.nj.us/labor/lpa/pub/regfocus-index.html>

County Fact Sheets

Each county (21) fact sheet was produced by the Labor Market Field Analyst responsible for covering that particular county. The fact sheets contain population and demographic facts, business and industry facts and geographic facts.

All 21 county fact sheets are available on the Internet at:
http://lwd.dol.state.nj.us/labor/lpa/pub/cntyfact/cntyfactsheet_index.html

5. Partner and consult on a continuing basis with workforce investment boards and other key workforce and economic development partners and stakeholders.

During the past program year, WRA has played an important role in economic development efforts in the state. Information and analysis to support various projects that would lead to job creation in New Jersey were provided to both public and private economic development entities. Research included detailed labor availability studies, industry staffing patterns, occupational wage analysis, industry profiles, demographic profiles, education training/requirements and company specific material.

WRA has become a trusted data and information resource for workforce, industry and company information for Governor Christie's **Partnership for Action**, the centerpiece for the Administration's economic development agenda. Led by Lt. Governor Kim Guadagno, it serves as the starting point for all initiatives, policies and efforts related to growing New Jersey's economy and creating quality, sustainable jobs. The **New Jersey Partnership for Action** is a three-legged approach consisting of interconnected and highly focused organizational elements: the *Business Action Center*, the *New Jersey Economic Development Authority* and *Choose New Jersey, Inc.*

In addition to supporting economic development, WRA also supports the workforce community through its industry and local labor market analysts. These specialists interact with American Job Center managers, WIBs, county economic development officials and others in government and private business.

The main goal is to provide labor market information and technical support, when needed. In the past, the Bureau analysts functioned only as a resource providing an overview of available labor market information tools, how the data can be accessed on the Internet and how it can help Workforce/American Job Center staff perform their job responsibilities, so as to better serve their customers.

Currently, staff members have been heavily involved in several statewide training initiatives and providing hands-on technical support. Also, in an effort to establish an innovative feedback chain, staff attend job counseling sessions to gain insight into the types of data needed to better assist jobseekers. Analysts have provided LMI training to both REA and PROS Counselors. In addition, analysts have actively supported the NJ Talent Networks with data and information regarding their specific industry clusters. In addition, analysts have participated in industry cluster Talent Advisory Councils to obtain information on employer workforce need. New Jersey established NJ Talent Networks to focus on the specific needs within key industries in the state in order to connect employers, job seekers, the state's American Job Centers and educational institutions.

Analysts also regularly give presentations to American Job Center workers, WIBs, economic development groups, Talent Networks, state organizations, colleges and universities and to private organizations.

Following are some of the key training events and/or presentations/information sessions staff conducted during the program year.

Labor Market Information-Trainings, Presentation, WIB Meetings, One Stop Visits			
Event	Date	Location	Synopsis
Workforce Investment Board Meetings and sub-committee meetings	Various	Various	Analysts provide updates of labor market information for the local area and answer any specific questions that Board members may have on the local economy.
One-Stop Career Center Visits	Various	Various	Analysts serve as a resource person for local LMI data and analysis. Staff also provides training on the application of the data.
Labor Market Information Seminars/Workshops for One-Stop customers	Various	Various	Analysts provided LMI for WorkFirst New Jersey Clients at American Job Centers. These events are developed and presented to help clients of the LWD's American Job Centers to: <ul style="list-style-type: none"> a. Learn about labor market information b. Understand the relevance of labor market information in the economy, particularly in relationship to employment and career update. c. Identify appropriate labor market tools for job search, education and training, evaluation of labor market conditions, etc. d. Receive hands-on opportunities to participate in using labor market tools to obtain real-time job search and career results.
Career Awareness Initiative Meetings	Various	NJ Department of Labor and Workforce Development	Provided critical expertise and developed content for the new NJLWD Career Awareness brochures. LMI industry analysts developed occupational groupings for the seven key industry clusters and participated as industry experts in meetings with industry employers.
Health Care Industry – Talent Advisory Council Meeting	10/16/13	New Brunswick	LMI Chief and analyst provided updated labor market information to the Health Care Employer Talent Advisory Council
BioNJ HR Fourm	Various	Rutgers University – Busch Campus Center & Bridgewater	Analyst participated in a roundtable discussion and answered labor market information related questions.

County Economic Development Corp.	Various	Bergen, Hudson, Morris & Union	Analysts met with staff several times to provide LMI updates. Discussions included economic development activities. When applicable, analysts attended partnership meetings and provided LMI updates.
American Job Center Partnership meetings	Various	Various	Analysts provided updates of labor market information for the local areas and answered questions that partners had about the local economy.
Jersey Job Club	Various	Jersey City One-Stop	Analyst provided Jersey Job Club members with training/seminars on the use of Real Time Labor Demand Information.
New Jersey Business and Industry Skills Gap Discussion	Various	NJBIA – Trenton	Labor Market Information staff partnered with NJBIA to develop a skills gap survey.
Health Care Workforce Council	Various	Rutgers Labor Education Center – New Brunswick	As industry experts, Labor Market Analysts participated as panelists and resource people for various agencies.
Transportation, Logistics & Distribution – Talent Advisory Council Meeting	8/7/13	Rutgers Labor Education Center – New Brunswick	LMI Chief and analyst served as resource persons, and provided updated Labor Market Information.
Advanced Manufacturing – Talent Advisory Council Meeting	8/8/13	New Brunswick, NJ	LMI Chief and analyst served as resource persons, and provided updated labor market information
Jersey Job Club Seminar	8/9/13	Neptune	Analyst presented to Jersey Job Club members on “Using Economic Trends and Labor Market Information in Job Searches & Career Development” and distributed occupational wage information.
Workforce Development WIB Partners Meeting	9/24/13	NJ Department of Labor and Workforce Development	LMI Chief and analyst attended the Workforce New Jersey WIB Partners meeting and provided recently released/revised data products including the Monthly LMI Update, Key Industry Fact Sheet, and Labor Market Information County Snapshots (Data for Decision Making), Regional Focus, At-A-Glance posters and folders with updated industry reports for the seven key Industry sectors.

Morris County Planning & Development Meeting	9/26/13	Morristown, NJ	Analysts met with staff members to discuss LMI data, identifying LMI resources to staff needs. They also distributed LMI materials, such as demographic data, key industry information, various publications, etc.
Manufacture Week Kick Off Event	10/4/13	NJIT – Newark, NJ	LMI chief and analysts attended an Advanced Manufacturing Talent Network event kicking off ManufactureNJ Industry Week. They provided for distribution the updated Key Industry Fact Sheet, LMI subscription forms and LMI Survey postcards.
Ocean County Workforce Investment Board (WIB) – One-Stop Collaborative Meeting	10/15/13	Toms River, NJ	Analyst presented Labor Market Information updates to the Ocean County WIB, and distributed “Data for Decision Making” fact sheets for Ocean County.
Health Care Industry – Talent Advisory Council Meeting	10/16/13	New Brunswick, NJ	LMI chief and analyst served as resource persons, and provided updated labor market information.
Financial Services Talent Advisory Council Meeting	11/14/13	Labor Education Center (Rutgers) New Brunswick, NJ	Labor market analysts served as resource persons and provided updated labor market information.
Jersey Job Club Seminar	11/14/13	Neptune, NJ	Analyst presented to New Jersey Job Club members on “New Jersey’s Changing Employment Landscape” and distributed Jobs4Jersey pamphlets, and LMI “Data for Decision Making” fact sheets for Monmouth County.
Advanced Manufacturing Industry – Executive Round Table Meeting	11/20/13	New Brunswick, NJ	Analyst provided updated labor market information, and served as a resource person for the executive board members.
Career Workshop	12/5/13	Newark, NJ	The department’s Deputy Commissioner presented on the Transportation/Logistics and Distribution Industry to participants of the career workshop; an analyst served as a resource person.
Life Sciences Talent Advisory Council	12/12/13	New Brunswick, NJ	Analyst participated in a roundtable discussion and answered labor market information related questions.

Talent Network Directors Meeting	1/15/14	NJ Department of Labor and Workforce Development	LMI Chief attended as a resource person and distributed Key Industry Cluster Fact Sheets, Industry Reports, Subscription forms, and the Regional Focus Newsletters for the north, central and southern regions.
BioNJ HR Fourm	2/4/14	Rutgers University – Busch Campus Center	Analyst participated in a roundtable discussion and answered labor market information related questions on the life sciences industry.
Labor Market Information for Job Seekers at Rutgers School of Health Related Professions	2/21/14	Rutgers University – Stratford, NJ	Analysts presented information on the benefits of labor market information, and how to examine the local labor market.
State Employment and Training Commission (SETC) Council on Gender Parity in Labor and Education	3/12/14	Labor education Center – New Brunswick	LMI Chief presented to the Gender Parity Council Science Sub-Committee a report entitled “Women in STEM (Science Technology Engineering and Math) Industries: A New Jersey Perspective.”
Health Care Industry Week Kick-Off Meeting	4/7/14	Rutgers University - Piscataway, NJ	Analysts provided labor market information on the region and industry.
Project Reemployment Opportunity System (PROS) Training	4/15/14	NJ Department of Labor and Workforce Development	LMI Chief and analyst provided labor market information training for the PROS Staff (ES interviewers and counselors).
Technology Business Start-Up Workshop	4/24/14	The Enterprise Center at Burlington County College – Mt. Laurel, NJ	LMI Chief attended as the resource person for the Technology Industry.
Professional Development on Talent Network Industry Sector Training	4/28/14 5/2 /14 5/19/14 5/28/14 6/6/3/14 6/10/14	Parsippany, NJ Hamilton, NJ Westampton, NJ Mullica Hill, NJ Sayreville, NJ Union, NJ	The LMI Bureau provided materials for inclusion in the training packages prepared by Workforce Development for WIB, One-Stop Career Center, State and County staff, Business Service Representatives, OJT writers and Division of Vocational Rehabilitation Services staff. The Analysts attended the training sessions to provide technical assistance.
Career One-Stop Interviewer Staff LMI Training	5/6/14 and 5/7/14	NJ Department of Labor and Workforce Development (NJLWD)	Analyst presented updated Labor Market Information to American Job Center interviewers, including information on data tools and reports, LMI publications and products, the Career One-Stop site, OnRamp,

			Jobs4Jersey, and My Skills My Future. Copies of Labor Market Information publications were also distributed.
Life Sciences Interview	5/15/14	Conference Call	Analyst discussed NJ's Life Sciences with NJBiz reporter. LMI related information was provided as research input to assist the reporter in educating the public about the landscape of NJ's Life Sciences Cluster.
Life Sciences Interview	5/30/14	Conference Call	Analyst discussed NJ's Life Sciences with a WNYC Radio reporter. Information was provided as research input to assist the reporter in educating the public about the landscape of NJ's Life Sciences Cluster.
NJ State Data Center Annual Network Meeting	6/18/14	New Brunswick, NJ	Analyst presented 2014 Occupational Employment and Wage Report. The Bureau of Labor Market Information also provided Industry Fact Sheets and reports, and Regional reports.
Re-Employment and Eligibility Assessment (REA) Program – Labor Market Information Training	6/26/14	NJ Department of Labor and Workforce Development	LMI Chief presented updated Labor Market Information to the REA Program counselors, including information on data tools and reports, LMI publications and products, the Career One-Stop site, OnRamp, Jobs4Jersey, and My Skills My Future. Copies of Labor Market Information publications were also distributed.
Cumberland County Business and Industry Committee Meeting	6/4/14	Millville, NJ	Analyst presented updated Labor Market Information for Cumberland county, which included employment rates, labor statistics, and local developments.

Summary of Customer Consultation

The customer consultation for Program Year 2013 was a survey to assess the usefulness of State-produced labor market information (LMI) products and services. A web-based customer survey was developed and emailed in April 2014 to over 350 NJLWD staff, including counselors, interviewers, managers and business representatives. The purpose of the survey was to consult with the workforce community about the usefulness of the labor market information and the services provided to them by the Office of Research and Information's labor market analysts.

Overall, 63 percent of staff completed the survey. Almost all (98 percent) of the respondents who completed the survey were familiar with labor market information, used various products and were satisfied with

products and services. A majority of respondents were familiar with the Labor Market Analyst assigned to their area and many provided comments about the helpful assistance given by the analysts.

The monthly Labor Market Information Update was the product or service most often received by the respondents from their labor market analyst (69 percent). This was followed by the New Jersey Economy at a Glance (50 percent), NJ Labor Market Views (46 percent) and general data (such as projections, wages, occupational employment and wages, industry employment and job listings), fewer than 46 percent.

The primary recommendation from the survey was to evaluate the respondents' comments and incorporate into various labor market information products and/or services the suggested changes that can be implemented to improve the usefulness of products and services for customers.

This workforce product was funded by a grant awarded by the U.S. Department of Labor's Employment and Training Administration. The product was created by the grantee and does not necessarily reflect the official position of the U.S. Department of Labor. The U.S. Department of Labor makes no guarantees, warranties, or assurances of any kind, express or implied, with respect to such information, including any information on linked sites and including, but not limited to, accuracy of the information or its completeness, timeliness, usefulness, adequacy, continued availability, or ownership. This product is copyrighted by the institution that created it. Internal use by an organization and/or personal use by an individual for non-commercial purposes is permissible. All other uses require the prior authorization of the copyrighted owner.