

II
THE VARIETY OF
URBAN EXPERIENCES

California's Inland Empire: Harbinger of the New Multiracial Suburb

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Ryan Atwood was the juvenile delinquent from the slums of Chino, just east of the county line, as depicted in the popular show *The O.C.* However, Chino was not a crime-ridden pocket in the Golden State, just somewhat down-market from places like Newport Beach. It was not poor; it was not rich; it was just an extension of middle-class America and its particularly Californian variant.

This is the world our family, which came from Mexico, inhabited. When the first of us moved to Chino in 2002, we were surrounded by three things: cows, row crops, and single-family detached homes. With time, the row crops and dairy farms were replaced with shopping centers, warehouses, churches, and more single-family homes.

In Southern California, the population is growing faster in less-urban cities and counties. One of the biggest growth hubs is happening in the region known as the Inland Empire (IE). The IE, where Chino is located, stretches to the border of Arizona and Nevada while encompassing two counties, Riverside and San Bernardino. Combined, these counties are approximately the size of South Carolina, in both geography and population, with about 4.5 million people living in roughly 30,000 square miles.¹

The IE may not have the glamor or cache of the coast, but it's a vibrant and bustling community, where planes constantly land at the Ontario International Airport to off-load products onto waiting trucks to be shipped to nearby warehouses. The airport is strategically located between two major commercial interstate freeways, connecting goods on a national and global scale that includes the Asia-Pacific region and Mexican trade routes. (Neighboring Mexico is the second-largest consumer of US goods in the world.) Ontario International Airport receives approximately 2.4 million visitors per year, post-pandemic, and it continues to grow.² Furthermore,

the IE is close to the ports of Long Beach and Los Angeles, “which handle 40 percent of the nation’s overseas cargo.”³

Indeed, at a time when California is suffering its first population loss, it’s truly the communities to the east of the Coast Ranges that are growing robustly.⁴

The New Suburbia

The IE represents a new kind of suburbia, one more diverse in its population and seeking to establish an identity. The suburbs were once primarily a product of “white flight,” but in recent decades, immigrants and their offspring are transforming these areas, not only in California but around the country. We are entering an era, particularly after the lockdowns, in which the demographic future of the US has shifted decidedly to the suburbs. Dubbed as the “Great American Move” by the Urban Land Institute (ULI), Americans simply accelerated their shift to suburbs during COVID-19, in search of space, affordable housing, job opportunities, and less population density.⁵

Population growth will steadily shift to the suburbs over the next decade. A new Pew Research Center survey illustrates the demographic shift, as 46 percent of Americans expressed a preference for living in the suburbs.⁶ But this is no repeat of the great suburban wave of the 1950s or the white flight that took place after the civil disorders of the 1960s and 1970s. The new suburbia—as can be seen in the IE—is now a driver of diversity, not a restraint.

Demographic Shifts

The Great American Move largely reflects the pattern of younger Americans migrating to the suburbs. This pattern is evident as the median age of those who live in the country’s interior regions is becoming younger and the median age of those in the coastal regions is getting older.⁷ ULI’s and PricewaterhouseCoopers’s recent publication *2021 Emerging Trends in Real Estate United States and Canada* reported that the “central-city population

growth rates have been slowing since 2011, while suburban population growth rates have been steadier. The slowdown coincides with the leading edge of the millennial generation turning 30.”⁸

The highly diverse millennial generation is driving these changes. According to the Brookings Institution, millennials comprise

23 percent of the total population . . . and 38 percent of the primary working age population. Among racial minorities their numbers are even more imposing. Millennials make up 27 percent of the total minority population . . . and a whopping 43 percent of primary working age minorities. . . . [They] comprise more than half of the millennial populations in 10 states, including Texas, Arizona, Florida, Georgia, and New Jersey.⁹

Millennials “accounted for 67% of first-time home purchase mortgage applications and 37% of repeat-purchase applications in the first eight months of 2021.”¹⁰ Their preference for single-family homes is fundamental to the Great American Move, “especially in the more attainably priced areas of the United States. . . . Those regions of the country with the best job growth and the most attainably priced homes will prevail as destinations for homebuyers.”¹¹ Crucially, even as the US total population growth is stagnating, the suburbs are experiencing a population boom.

The number of US births in 2020 declined by 4 percent from 2019.¹² Additionally, our population is aging as the new generation’s size is smaller than the generations preceding it. Generation Z’s (those born 1997–2012) population size of 67.06 million is significantly smaller compared to the millennial generation’s (those born 1981–96) population size of 72.26 million. A similar pattern happened with earlier generations; the boomer generation (those born 1946–64) has a population size of 70.68 million compared to Generation X’s (those born 1965–80) smaller population size of 64.95 million.¹³

As US natality tumbles, minorities and their offspring become ever more crucial. America’s demographic needs have already switched to greater dependence on minorities, principally African Americans and Hispanics, whose fertility rates are materially above those of white non-Hispanics.

Meanwhile, during the past decade, more than 90 percent of population growth in the major metropolitan areas (i.e., those with populations of more than 1,000,000) was in the suburbs and exurbs.¹⁴ Moreover, more than two-thirds of suburban and exurban growth was African American and Hispanic;¹⁵ more than 75 percent of African Americans and 80 percent of Hispanics live in the suburbs and exurbs.¹⁶

During the first phase of mass suburbanization, many communities—Levittown and Lakewood are well-known examples—excluded ethnic minorities through redlining. The fact that suburbs used to be overwhelmingly white has created a notion by some urban and regional planners that minorities and migrants do not desire single-family homes; these planners even claim that developing single-family neighborhoods is inherently racially exclusionary.¹⁷

Yet today there is little reason to punish suburban areas like the IE. It's been decades since suburbs were racially monochrome; foreign-born people, notes a recent ULI report, are just as attracted to suburban locations, particularly around the major immigrant gateways such as Dallas, Houston, Los Angeles, and New York.¹⁸ Indeed, in the 50 largest US metro areas, 44 percent of residents live in racially and ethnically diverse suburbs in which non-whites make up between 20 percent and 60 percent of the population.¹⁹ Over the past decade, non-Hispanic whites accounted for less than 4 percent of growth in suburbs and exurbs, while Latinos accounted for nearly half, with Asians, African Americans, mixed-race people, and other groups making up the balance. Meanwhile, regions with strong suburban land-use policies such as the San Francisco Bay Area have become ever more segregated.²⁰

By the 1990s, newcomers to America began to head not to the urban centers as previous generations had, but directly to the suburbs. The highest-growth counties in exurbia still have a smaller percentage of foreign-born residents and ethnic minorities than the nation as a whole does. However, they have experienced considerably higher foreign-born population growth than the rest of the country has, having added 19 percent from 2015 to 2019.²¹ This is approximately six times the rate in the other counties. As one recent study notes, newcomers, particularly those who are educated, tend to settle in these freshly minted communities, where they become ground-floor residents.²²

Most minorities and immigrants are likely to move to the periphery for the same reasons others do, such as good schools, parks, and safety. They are also attracted by the opportunity for homeownership. African American homeownership is nearly 50 percent higher in the suburbs than in the urban core. Overall, homeownership rates are almost 75 percent higher in the suburbs than in the urban core. Much of this has been driven by an increase in Latino homeownership, which rose from 45 percent in 2015 to nearly 50 percent five years later.²³

Case Study: California's IE

California, as usual, paces the new trends, as more residents move to the state's less dense interior parts. The rising cost of living in California's coastal counties has pressured middle- and low-income families to relocate to the state's more affordable inland counties.

In 2022, the IE's population growth was reported as the fifth-fastest-growing region. It is also the 12th most populous metro area in the US, with Riverside–San Bernardino–Ontario's more than 4.5 million residents.²⁴ Between 2010 and 2022, Riverside increased by 10.4 percent and San Bernardino by 7.2 percent; Riverside County leads as the 10th most populous county in the nation and fastest growing in California.²⁵ In comparison, Orange County (5.9 percent), Ventura County (2.5 percent), and Los Angeles County (2 percent) had significantly less growth in the same period.

Of the top five fastest-growing cities in Southern California, four are located inland, and three are in Riverside County.²⁶ Wendell Cox, principal at Demographia, has pointed out that 24 California counties were gaining net domestic migrants, with 34 counties losing them. All but two of the counties gaining net domestic migrants were in the interior.²⁷

The primary driver, particularly for immigrants, is cost. The average hourly pay in upscale coastal Irvine is \$21.60 an hour, and according to Payscale,²⁸ all being equal, for a single person, that equates to approximately \$3,000 take-home monthly pay. The average rent in Irvine, according to RentCafe, is \$3,074 for approximately 925 square feet.²⁹ (The Orange County average is \$2,432.³⁰) It just does not pencil out.

In previous decades, California's low- and middle-income coastal residents would seek more affordable rents in the inland counties, despite enduring terrible commuting traffic. Yet this move is becoming problematic as rising demand has driven rents up significantly in the IE. According to the *Riverside County and San Bernardino County's 2022 Affordable Housing Needs Report*, renters need to earn \$34.44 per hour in the county of Riverside and \$34.86 per hour in the county of San Bernardino—roughly 2.3 times the state minimum wage—to afford the average monthly asking rents of \$1,971 and \$1,813, respectively.³¹ There's not much left for savings, particularly when the average cost for a round-trip 80-mile commute is around \$450, with increasing gas prices, and not including a car payment, insurance, parking, and other related expenses.³²

At the same time, housing prices, as elsewhere, are escalating. In the IE, the typical home value of a house is now \$534,393, up 26.2 percent over the past year and up 0.9 percent from November 2021,³³ making it one of the hottest housing markets in the country.³⁴ In November 2021, the IE had a year-over-year price gain of 17.6 percent, with the median price being \$529,000, compared to the Los Angeles metropolitan area's year-over-year price gain of 14.3 percent and median house price of \$720,000.³⁵ This red-hot market has created a housing crisis for Southern California in which the housing stock is not able to keep up with the increasing housing demand.

Minorities Reshape the IE

Similar to the native-born population, immigrants are also being affected by the high cost of living in states such as California and New York. Demographic shifts are indicating immigrants are no longer moving to coastal cities as much as previous immigrant generations did. Instead, they are heading to more-affordable areas in the heartland such as Houston, Texas, or Grand Island, Nebraska.³⁶ In high-cost California coastal areas, they are moving to inland cities and counties within the state, in particular the IE.

According to the Center for Social Innovation at the University of California, Riverside (UCR), one in five residents in the IE is an immigrant, as

nearly one million immigrants live in Riverside and San Bernardino counties. About 70 percent of the IE population (approximately 4.5 million) are people of color, and half of this segment of the population are women (approximately 1.5 million).³⁷

The IE's diversity is a legacy of the region's rich immigrant history. The iconic agricultural and livestock industries brought migrants from all over the world. The citrus industry brought Korean migrants to settle in Riverside, where the country's first Koreatown was formed in the early 1900s.³⁸ The Basque, Dutch, Portuguese, and Swiss immigrants formed dairy farms, creating Chino Valley, a "world-class dairy center with more cows per acre and higher milk yields than anywhere else in the world."³⁹

As farming has faded, new immigrants have moved in.

Mike Swaid is the owner of an Arab-Mediterranean restaurant called Kaza Maza Grill in Norco, California. Swaid emigrated to the US from the Middle East. After much success and many challenges in other industries, he pivoted to the restaurant industry. Around 2016, he opened his restaurant and was happily surprised at the assortment of his clientele. "I opened for certain people, and I found the support came from totally different people than what I thought," explained Swaid.

I wasn't getting much people from Middle East. So, most of my customers were like Chinese, black, Mexican, and white. They were a big support and without them, I would probably shut my doors. They supported me from the first day and I really do have a big appreciation.⁴⁰

Census data from 2020 reflect how diverse the IE is today. African Americans accounted for 7.4 percent of the IE's population, while Asian Americans made up 8.7 percent. In Riverside, the share of the Latino population increased from 46 percent in 2010 to 51.6 percent. The Latino demographic in San Bernardino increased from 49 percent in 2010 to 54 percent in 2020. The share of the white population decreased in both counties. Roughly two in three IE residents are something other than a non-Hispanic white.⁴¹ Perhaps the most intriguing demographic change found in the data is the rise of people in the two-or-more-races category.

Minorities and the New Suburban Economy

In contrast with the coastal communities' aging population, the IE workforce is becoming younger, much like the interior of America, as members of the baby-boomer generation continue to retire and a younger workforce replaces them. The "Great Retirement," a silver tsunami of baby boomers leaving the workforce, accelerated in the third quarter of 2020: Nearly 30 million baby boomers left the job market and retired, according to the Pew Research Center.⁴² Much of the younger workforce, in family-formation years, will be found in places like the IE, where minority families, largely Hispanic, constitute 63 percent.⁴³

Job growth in the IE has been fueled by the warehouses sprouting up all over the region, caused by the rise of online shopping and the IE's prime logistical location between the Pacific and North American trade routes with Mexico. Although this is an economic motor generating jobs for the region, many of the warehouse positions offer little upward career mobility and face harsh working conditions.

As a result of the warehouses, certain IE areas suffer from such severe pollution that physicians have dubbed them "diesel dead zones."⁴⁴ San Bernardino's air pollution is among the worst in the nation, with an asthma rate in the 97th percentile statewide.⁴⁵ Its warehouse work has its virtues, but the IE needs to attract higher-paying jobs that promote upward mobility. The key will be found in the next generation, which is largely Latino or mixed-race.

This new generation differs significantly from its predecessors. Pew notes that 61 percent of second-generation Hispanics age 18 to 20 (no longer in high school) were enrolled in college in 2017, compared with 40 percent of their foreign-born counterparts. Overall, the share of postmillennial Hispanics enrolled in college is significantly higher than the rate for millennials in 2002, at 55 percent and 34 percent, respectively (among 18- to 20-year-olds no longer in high school).⁴⁶

The key challenge for those who move to the region—and to other heavily immigrant suburbs—will be finding local, higher-paying jobs with better working conditions that allow them to live there and realize their homeownership aspirations.

In a shrinking, aging economy, a young, diverse workforce is one of a region's most precious assets. If inland California continues to attract

young workers and families from across the state and beyond, these workers can be a spur for growing the regional economy. These demographics bring with them new ideas and investments and look different from the workforce of the 1950s.

Not Your Grandparents' Suburbia: The Broadband Connection

In order for the suburbs to meet the challenges and opportunities in the post-COVID-19 era, suburban development patterns will need to leverage technology and human capital. As is the case with ethnic minorities, this will not be your grandparents' suburbia.

Access to quality broadband will determine the viability and resilience of the suburban workforce in the years to come. The pandemic revealed broadband as essential infrastructure to not only survive today's COVID-19 challenges but also serve as the key to future economic opportunities.

For regions with affordable open space, investments in broadband open up the opportunity to attract national and international talent. COVID-19 significantly accelerated the growth of remote work, telecommuting, and home-based businesses. Remote work was a pre-pandemic trend and is directly tied to opening opportunities for telecommuters to pursue home-ownership in the IE. According to CBRE, the pattern of "Los Angeles resident moves to nearby Inland Empire rose by 14 percent" in 2020.⁴⁷

Vera Russell, the daughter of English and French-Canadian immigrants, and her husband had lived in Orange County for most of their lives until moving to the city of Eastvale in the IE. In 2016, Russell's IT employer faced an impending and expensive rent hike in its commercial lease and was unable to find another affordable commercial lease in Orange County. Her company decided to transfer completely to remote working to reduce its operating costs.

Russell set up her workstation in her dining room, which sparked an idea in her husband's mind. "He started thinking, 'Gosh, if she works from home, we can move anywhere we want!,'" Russell said. "We can move closer to where I work. That way I won't have to commute." But she was resisting the idea of leaving Orange County, where she had lived her whole life but that had become unaffordable.

Her husband persisted.

He said to me, “I’m just going to tell you, we could afford to buy a house. It’s in the Inland Empire. Just suspend your O.C. mentality.” He said, “What’s more important? Do you want to own something, or do you want to be renting until you’re a senior citizen?”

Eventually, Russell was persuaded to let the IE be where she could finally have a real and affordable chance of being a homeowner.⁴⁸

The growth of dispersed work allows the development of new communities made up of remote workers and those who come into the coastal offices only occasionally. Their appeal can be seen in Ontario Ranch, an 8,200-acre master-planned community in Ontario, California, which according to John Burns Real Estate is the region’s top-selling master-planned community and number five nationally. The Ontario community had 1,292 sales in 2020, a 71 percent jump from 755 sales in 2019, ranking it number eight in the US.⁴⁹

Some 1,500 townhouses and single-family houses have been built, and another 700 are planned. Its key market, a spokesperson says, consists of young families, millennials, and minorities—the demographic groups leaving the state for more affordable housing and cost of living elsewhere.⁵⁰ Home prices are around \$500,000 to \$600,000, still high by national standards but significantly lower than median prices in neighboring Los Angeles and Orange County.⁵¹ The development has put in high-speed telecommunications, up to 1,000 megabits per second, to market to buyers who work from home. It also offers the use of e-scooters, drone delivery systems to deliver packages rather than trucks, and even robot carriers to help people lug groceries back home without needing a car.⁵²

New suburban developments will, of course, face regulatory hurdles and challenges if the past is any guide. But making it possible for families to live and work outside the most expensive urban areas will be key to upward mobility for California’s new generations.

Key Challenge: Intellectual Capital

Optimizing broadband's wide-ranging power will also require activating and upskilling the suburbs' dormant human capital.

To meet this challenge, suburbs have to shift their educational focus, as evidenced by the emergence of high school academies programming curricula around specific career paths for students. We see this, for example, in the suburbs of Austin, Texas, where Akins High School's criminal justice program created the country's first high school law clinic, where students assist on real legal cases pertaining to wills, immigration documents, and family law.⁵³ In the IE community of Fontana, California, Entrepreneur High School is a recently opened charter high school providing training in career pathways such as operations, transportation, logistics, and product innovation and design.⁵⁴ Chino High School launched its Biomedical Science and Technology Academy for the 2022–23 school year in Chino, California. A state-of-the-art facility is being built with high-tech equipment for classes including biomedical science, artificial intelligence, and cybersecurity.⁵⁵

The education talent pipeline continues to thrive in the suburbs, as they offer excellent higher education institutions. The IE itself boasts community colleges with great transfer rates to four-year institutions. Loma Linda University and UCR are leading medical research institutions in the region. UCR is currently expanding a medical school program by building state-of-the-art facilities with more space to increase the number of students being trained.

For the third consecutive year, UCR was the top university in the nation for social mobility in 2021, according to *US News & World Report*.⁵⁶ UCR currently ranks as the 83rd university nationwide⁵⁷ and reflects the suburb's diversity, with most of its student body being people of color; in the fall 2021 undergraduate enrollment of 22,687,⁵⁸ 5.6 percent of students were two-plus races, 11 percent white, 41.5 percent Hispanic, 33.8 percent Asian, and 3.3 percent African American.⁵⁹ Further, they were studying a diversity of subjects, including medical and other fields in high demand. UCR's 2020 graduating class broke record highs of six-year graduation rates—considered a leading measure of higher education—with an impressive 77.3 percent, placing it in the top 15 percent of US universities in this

category.⁶⁰ First-generation students comprised 58 percent of the class, compared to less than half in the University of California system and 34 percent nationally.⁶¹ Investing in UCR is investing in the future.

One particularly crucial concern, related to housing and aging demographics, may be home care. Before the COVID-19 outbreaks in assisted-living facilities, caregivers were already reevaluating their options on providing the best care for their loved ones in addition to the high housing cost. According to Genworth's 2019 Cost of Care Survey, the average cost of assisted living in California in 2020 was approximately \$4,500 per month. The least expensive assisted living can be found inland in the cities of Bakersfield and Riverside, with an average monthly cost between \$3,175 and \$3,650.⁶²

According to a 2018 report from AARP, 38 percent of Hispanic family caregivers are between age 18 and 34, making them the youngest ethnic group providing care. These young Hispanic caregivers take on additional caring responsibilities in their younger years, which can leave lasting impacts as they build their own careers and families. In comparison, 34 percent of African American caregivers and just 17 percent of white caregivers are from the millennial generation.⁶³

A New Immigrant-Driven Suburban Boom?

The future of America, particularly California, lies largely with these increasingly diverse suburbs and exurbs. The pandemic and labor shortages, particularly in the medical sector, have continuously shed light on immigrants' contributions to their communities. According to a PBS report, one in six health care workers are immigrants, as are nearly one-quarter of dentists, one-fifth of pharmacists, and almost one-third of physicians.⁶⁴

Minorities and immigrants nationwide account for 30 percent of all small-business growth. Professional services were the most popular sector, with 141,000 immigrant-owned businesses. Retail, construction, education, social services, and hospitality were the next most popular sectors; 65 percent of taxi drivers are immigrants, and 54 percent of dry-cleaning and laundry businesses are owned by immigrants, as well as 53 percent

of gas stations.⁶⁵ A 2020 Stanford University report found Latino-owned businesses “as the fastest growing segment of the U.S. small business ecosystem,” noting that “the number of Latino-owned businesses has grown 34% over the last 10 years compared to just 1% for all other small businesses.”⁶⁶ According to the 2021 McKinsey study *The Economic State of Latinos in America: The American Dream Deferred*,

Latinos are collectively underpaid by \$288 billion a year. In a situation of full parity, they could spend an extra \$660 billion annually. Latino businesses could generate an additional \$2.3 trillion in total revenue each year, and 735,000 new business could be created supporting 6.6 million new jobs. And Latinos’ annual flow of net wealth from one generation to the next could be \$380 billion higher.⁶⁷

According to Legal Zoom, Latina-owned small businesses are the fastest-growing segment of the business community in the United States, playing a key role in fueling the nation’s economy. There are over two million Latina-owned businesses in the country, a growth of more than 137 percent since 2007, according to the National Women’s Business Council.⁶⁸ This is significant for the IE’s economy, which is more than 50 percent Latino. As such, Latinas make up approximately 25 percent of its entire population. Mobile technology is key to their economic success. This has been our experience in the Maclin Open Air Markets in Ontario, California, where one can purchase affordable plants, artisanal jewelry, car parts, low-cost clothing, toys, and much more using only phone banking apps such as Zelle and find products and services via social media networks such as Facebook Marketplace.

More than a third of inland California small-business owners are immigrants. A study conducted in 2012 by the Fiscal Policy Institute found that nearly a third of small-business owners in the region were immigrants, more than double than in the 1990s.⁶⁹ However, “when compared to Los Angeles County and Orange County and the state of California on average, business ownership is lower in the IE region for all ethnic minority groups, except Asian.”⁷⁰ It’s imperative to acknowledge their value and activate their fullest potential. Empowering ethnic entrepreneurship with

tools and technical assistance in the IE is crucial for the region's economic recovery and building a thriving economy.

The classic ethnic markets have served as a one-stop shop for immigrants to connect to services and products addressing their needs. Northgate González Market is an example of how a small family-owned business started by immigrants evolved into one of the most successful economic powerhouses and prominent business leaders in Southern California. The Latino-owned grocery chain generates approximately \$428.70 million in sales⁷¹ while creating 4,000 jobs across its locations. Northgate has tapped into the lucrative Hispanic purchasing power by providing fresh produce, ethnic ingredients, money-wiring services, and even phone cards so migrants can call their loved ones in their home country at lower phone rates.

Part of Northgate's success is due to its business model promoting health, community connections, and job growth. Its latest store, inaugurated in the heart of Riverside, features a medical clinic and a community room; it's available to nonprofit organizations as a meeting space to host health workshops, cooking, yoga classes, and more.⁷² The company's mission to bring healthy food to underserved communities was highlighted by First Lady Michelle Obama during her visit at the Inglewood location in 2012.⁷³

Strategic community-centered partnerships are essential to Northgate's health mission. For example, the clinic services in Northgate's markets are provided through organizations such as Clínica Bienestar or AltaMed, which serve more than 300,000 patients across Los Angeles and Orange counties.⁷⁴

Northgate further strengthens the local economy and communities by empowering the residents it serves. "When people think about where to work, I want them to think of Northgate," said Miguel Gonzalez, cofounder of Northgate González Market.

We tell our employees that we want to grow, and we want to grow with our people, and the only way to be ready for that challenge is if they prepare better. My greatest satisfaction is when I see someone who started as a box person, and now they are a store director.⁷⁵

The organization has “given away \$1 million in scholarships, sponsored health screenings and donated food to churches of all faiths.”⁷⁶

Conclusion

The IE’s Generation Alpha (born 2010s–present), offspring of the fast-migrating millennial population, will be by far the most racially diverse, educated, and tech-savvy demographic. These young people are reshaping the IE and suburbs around the country. They demonstrate their desire for their own American dream, hoping that—even in California—it can be created and maintained for residents and extended to newcomers and a new generation.

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