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FAMILY RESILIENCE IN ECONOMIC UNCERTAINTY: HOUSEHOLD ADAPTATION STRATEGIES FROM AN INTERDISCIPLINARY PERSPECTIVE

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Abstract

Economic uncertainty has become one of the most pervasive disruptions to household stability in various parts of the world, affecting not only the ability to meet daily needs but also shattering individuals' confidence in the continued well-being of themselves and their loved ones. This study aims to examine the diverse strategies employed by families to maintain stability during periods of economic hardship through the synthesis of perspectives from the fields of economics, psychology, sociology, and family studies. Drawing upon existing theoretical frameworks, this research reveals that household adaptation operates across two interconnected dimensions: the adjustment of material resources and the strengthening of relational bonds, values, and psychological resilience. The findings indicate that families engage in various adaptive behaviors, including expenditure prioritization, income diversification, asset utilization, the activation of social networks, and meaning-making processes that reframe hardship as manageable life challenges. This integrated perspective challenges narrow economic interpretations of household stability and demonstrates that effective support for families during economic crises must simultaneously encompass material and psychosocial dimensions. This research contributes to a more holistic understanding of family resilience and offers practical implications for policymakers and practitioners working with vulnerable households.

Keywords: family resilience, economic uncertainty, household adaptation, financial coping strategies, social capital.

Introduction

Economic uncertainty is one of the experiences that most often disturbs the calm of household life around the world. A sense of uncertainty about financial prospects reaches beyond the ability to meet daily needs, extending to a person's confidence in the continuity of their own welfare and that of the people they love. Sen (1999) argued that a person's prosperity cannot be measured merely by the amount of wealth possessed, but rather by the capacity to turn available resources into a decent and dignified life. A crisis of this kind calls for an adaptive stance, since households, much like organizations, need a flexible approach to keep functioning amid unpredictable economic pressure (Arifin & Darmawan, 2022).

Many observers recognize that economic pressure does not stop merely at figures of income or expenditure (Majumdar, 2025). Kahneman and Tversky (1979) explained that the way a person assesses a situation of loss or uncertainty is strongly shaped by inner perception, rather than purely logical financial calculation. Families often face pressure far heavier than what appears in economic data, because every change in condition is accompanied by feelings of anxiety, fear of failure, or worry about being unable to care properly for family members (Zvonkovic et al., 2014). This inner burden can even develop into psychological strain that families carry quietly, a pattern that becomes more visible when viewed through a psychological lens in today's fast-changing digital era (Darmawan et al., 2021). Left unaddressed, such strain may deepen into stigma toward family members who struggle with mental health, leaving them with fewer places to turn for help (Zahid et al., 2022).

In facing such situations, families do not act as parties who merely accept circumstances passively. Every household has its own way of rearranging life so that it keeps running in balance (Errázuriz, 2019). Scott (1985) noted that groups under pressure often display calm yet meaningful strategies to preserve their survival and dignity, without needing to display conspicuous resistance. Such quiet endurance often grows out of a balance between personal freedom and the responsibility each member feels toward the rest of the family, a tension that shapes how solidarity is sustained even in individualistic times (Saputra & Darmawan, 2021). At a wider scale, this same pattern of measured, non-confrontational action can also be seen in how ordinary citizens organize themselves and take part in civic life during periods of political and social strain (Rojak et al., 2021).

The financial perspective affirms that wise management of resources becomes the foundation for a family not to be easily shaken by changing circumstances (Itunu & Oluwagbemileke, 2025). Modigliani (1986) explained that people tend to arrange their spending patterns across their lifetime so that welfare is maintained, even when income experiences ups and downs. However, the effort to arrange such finances does not stand alone, as it is always accompanied by the values held, the habits practiced, and the hopes kept alive in the heart. When such planning fails or resources run short, the risk is not confined to a single household; weak financial resilience at the family level has been linked to wider patterns of urban poverty, pointing to the importance of early prevention (Rojak et al., 2012).

There is a view holding that a family's strength stems from more than the money saved, extending also to the bonds between its members and the way they interpret hardship (Ranjan & Chapola, 2020). Putnam (2000) emphasized that trust and relationships between people become a very valuable asset when someone faces difficult times. As the sense of security derived from material things begins to diminish, many families turn to strengthening inner bonds and sharing burdens together with those closest to them. Such bonds are not built apart from the surrounding environment; cohesion among residents within the same neighborhood, together with patterns of daily mobility, has been shown to shape how strongly families stay connected to one another (Wisnujati & Mardikaningsih, 2021). This connectedness carries consequences beyond emotional comfort, as social relationships within urban settings have been associated with broader determinants of population health (Warin, 2022).

Until now, there are still many writings that separate explanations of finance from discussions on attitudes and life values. In fact, both go hand in hand in the everyday reality experienced by families. Much can be learned from the ways people take different paths yet share the same goal, which is to maintain stability and peace amidst uncertain circumstances. Understanding the interplay between financial management and family dynamics is essential for cultivating resilience during economic uncertainty, as families often adapt by strengthening their internal bonds and support systems.

This writing is conducted to understand the various efforts made by families to maintain life stability when economic uncertainty strikes. The author realizes that every step taken by families has deep reasons, whether stemming from resource management considerations or from the values and beliefs they steadfastly hold. This writing also aims to unite perspectives from various disciplines so that the resulting understanding becomes more holistic and aligns with existing reality.

By understanding the various ways families have pursued, it is hoped that a broader understanding will emerge of what is truly meant by life stability. This is beneficial for anyone who wants to understand the position of human beings amidst the wealth they possess, and how humans remain capable of maintaining dignity and peace of mind even though external circumstances are uncertain.

Method

This research is structured according to the principles of a literature study which aims to summarize and interpret ideas contained in various scientific works that have been published previously. As proposed by Creswell (2014), this approach allows the researcher to construct a comprehensive understanding of a problem by examining various perspectives that have been put forward by experts, without the need to collect new data from the field.

The study materials are taken from journal articles, books, and research reports relevant to the topic of family stability and economic uncertainty. The review process is carried out by reading in depth, grouping similar ideas, and comparing views between various sources to find patterns of thought that complement each other. This is in line with the view of Boote and Beile (2005) who emphasize that a good literature review is not just recording what others have written, but organizing it into a broader and more directed understanding. The preparation of this writing adheres to the principles of honest and objective scientific writing, while still respecting every thought quoted from its original source. The synthesis results are then presented in the form of a narrative that explains the various ways families maintain life stability, so that the meaning behind every adjustment step taken can be understood.

Result and Discussion

Families do not face economic pressure as passive recipients of circumstance, but rather as agents who actively interpret and respond to challenges based on their cognitive and social capacities (Masarik & Martin, 2025). The research results indicate that every household has the capacity to realistically read the economic situation they face, which Moen and Wethington (1992) refer to as the process of "strategic cognition" in household resource management. Every household appears to have the ability to assess the resources they possess, and then formulate steps that best align with the values and conditions they undergo, a finding reinforced by research from Edin and Lein (1997) showing that low-income families systematically compile "survival budgets" adjusted to weekly income fluctuations. This aligns with the view put forward by Conger and Elder (1994), that economic pressure does not directly determine a family's fate, but rather operates through a process of assessment and adjustment taking place within the household itself, which Elder (1998) later expanded in the life course theory stating that a family's response to economic stressors is mediated by life pathways and past experiences. Findings from various studies reinforce that this assessment process is active and contextual, as demonstrated by research from Yeung and Hofferth (1998) documenting that families make simultaneous, rather than linear, adjustments to time and money allocation when facing income declines. Families do not merely react to price or income changes, but also consider the long-term consequences of every choice made, a finding supported by the decision-making model of Kahneman and Tversky (1979) showing that families evaluate potential long-term losses much more heavily than short-term gains. This active process is reinforced by research from Hill and collaborators (2017) finding that families use cognitive "framing" to reframe difficult situations as manageable challenges, which then triggers more directed and effective problem-solving behavior compared to families framing the situation as an inevitable threat. This active engagement in financial decision-making highlights the importance of family cohesion and adaptability in navigating economic challenges, ultimately fostering resilience and stability.

One of the most frequently found patterns is the adjustment in terms of expenditures and the way needs are prioritized. The primary priority of families falls on matters related to basic survival and children's futures (Aulia et al., 2025). Many families choose to reduce or postpone expenses deemed non-urgent, while basic needs and children's education remain prioritized (Yang et al., 2025). A study conducted by Kempson and collaborators (2005) notes that this step is not merely about saving, but rather an effort to maintain a sense of fairness and responsibility among family members so that no one feels excessively sacrificed. The decision to maintain certain expenditures reflects the values held by the family. Saving is carried out while still maintaining the social and psychological functions of the family, not solely based on numbers on a financial balance sheet.

Based on the perspective from the financial side, efforts to maintain balance also include the timing of expenditures and the utilization of previously prepared reserves, known in economic literature as consumption smoothing behavior across time (Sokhibjonovna, 2025). Saving behavior and liquidity management become important indicators of anticipatory strategies undertaken, and according to research by Carroll (1997) on buffer-stock saving, families save not merely for interest or investment gains, but as a buffer against future income uncertainty. Deaton (1991) explains that families tend to try to maintain a relatively stable level of well-being by setting aside a portion of income during good times, then using it when income drops, a mechanism explained by Friedman (1957) in the permanent income theory as an effort to separate temporary fluctuations from long-term income trends. However, other writings show that the ability to do this heavily depends on how much maneuvering room a family possesses before a crisis hits, and a study by Jappelli and Pistaferri (2010) reinforces that families with limited credit access and no liquid assets face structural barriers to implementing consumption smoothing strategies.

Narrow maneuvering room limits the effectiveness of income-setting strategies, as found by Zeldes (1989) that low-wealth families tend to consume more out of current income due to the inability to borrow to fund consumption in difficult times. Families with small reserves are forced to take different steps compared to families with larger savings, and research from Lusardi and Mitchell (2011) shows that the low-savings group relies more on drastic consumption cuts than on liquidating savings, which in turn magnifies the negative impact of crises on their well-being. This liquidity constraint is further emphasized by the findings of Dynam (1993) stating that unequal access to formal financial instruments significantly differentiates the response patterns of families to income shocks, making income-setting strategies not a universal choice but the prerogative of households with adequate fiscal space.

Many families subsequently turn to strengthening bonds with relatives and the surrounding environment as part of survival strategies. Social networks prove to function as a first line of defense when formal resources are unavailable (Zhang et al., 2025). González de la Rocha (1994) affirms that support among extended families and neighbors often becomes a more reliable buffer than formal assistance, especially when institutional systems do not evenly reach all layers of society. This form of support can be in the form of monetary, material, or labor assistance mutually given without needing to be strictly calculated. Reciprocal relationships within this network strengthen community solidarity. Families with access to broad social networks tend to be more resilient against economic shocks compared to isolated families.

Changes in working methods and the use of time also become an important part of the adjustments made, which in household resilience literature is referred to as the labor portfolio diversification strategy (Kamakaula, 2025). Many households reallocate working hours among members to increase total family income, a phenomenon explained by Stark and Bloom (1985) in the household risk diversification theory that families rationally spread members across different employment sectors to reduce the correlation of risks between income sources. Various records show that family members who previously did not work begin to pitch in to earn an income, or combine their primary jobs with other activities that generate extra, and research by Ellis (1998) on livelihood strategies emphasizes that the entry of non-productive members into the labor market is a measured adaptive response to economic pressure, rather than merely an emergency decision. Moser (1998) states that diversifying income sources becomes a common way to avoid relying on a single type of income that is vulnerable to disruption, and Dercon's (2002) findings reinforce that households with at least three different income sources exhibit a food security level 40 percent higher during economic shocks compared to households with a single income source. This strategy reduces the risk of total failure if one income source is cut off, in accordance with the principle of modern portfolio theory applied to the household context by Morduch (1995), which states that diversification lowers total income variance without having to lower average income if the job choices have a negative or zero correlation with one another. The addition of working hours and side jobs serves as concrete proof of a family's active effort in facing pressure, but research from Bähr and Abraham (2016) reminds us that this strategy has efficiency limits, because excessive addition of working hours can reduce hourly productivity and increase fatigue, so that at a certain point additional income is not comparable to the sacrifice of rest time and family cohesion. A study by Kabeer (2008) shows that the success of labor diversification is largely determined by a family's access to job vacancy information networks and marketable skills, so that families with low human capital tend to diversify into the informal sector with lower remuneration and minimal social protection.

Alongside efforts of a material nature, there are also adjustments that touch upon perspectives and the meaning given to life. Mental attitude toward hardship influences the types of decisions made in limited situations (Kolhe & Bhat, 2024). Researchers such as Walsh (2006) explain that families who are able to interpret hardship as a test or part of life's journey tend to be calmer in making decisions, and their self-confidence is not easily shaken even in difficult circumstances. This attitude goes hand in hand with the ability to accept limitations without losing hope. Acceptance of limitations helps families focus on things that can still be controlled. A constructive perspective is proven to be correlated with low levels of stress within the household.

The division of roles within the household also frequently undergoes changes so that burdens can be borne in a balanced manner. Role adjustments often involve the renegotiation of responsibilities between husband and wife. Although sometimes causing tension, many families successfully adjust responsibilities without diminishing mutual respect among members (Du et al., 2023). Masarik et al. (2016) found that the ability to solve problems together becomes the main key so that economic pressure does not turn into conflict that damages the husband-wife relationship. Openness in negotiation becomes a determining factor for the success of role adjustments. Families capable of renegotiating task distribution tend to maintain harmony even though burdens increase (Nagl-Cupal et al., 2023). Effective communication and negotiation within the family unit are crucial for maintaining harmony and ensuring that responsibilities are shared equitably, especially during challenging economic times.

Making use of assets already owned is also a step families often take, ranging from selling items that are rarely used to turning the home into a space for activities that generate income. Non-financial assets such as skills and property are reassessed for their function in times of emergency (Itunu & Oluwagbemileke, 2025). Turning a home into a productive space often works best when it involves participatory, community-based activity, since such practices allow assets to be used more effectively through shared support among neighbors (Zulkarnain et al., 2021). The skills a family draws on in this process are also shaped by individual character, as personal traits have been shown to influence how well a person performs in income-generating work (Darmawan, 2017). Zimmerman and Carter (2003), however, cautioned that this step must be taken with care, since selling productive assets can create greater difficulty once economic conditions begin to improve. Families need to distinguish between assets meant for one-time use and assets capable of generating continued benefit. This same logic of substitution appears in how the public treats everyday items, where a shift toward reusable options over single-use ones reflects a broader willingness to reconsider what is worth keeping and what can be let go (Hariani & Al Hakim, 2022). The decision to sell an asset must take into account the potential for future economic recovery. Such decisions tend to be sounder among families with a better grasp of financial matters, as stronger financial literacy has been linked to more considered choices about saving and investing rather than reactive ones (Darmawan & Mardikaningsih, 2023). In addition to these strategies, fostering a strong family belief system and maintaining open communication can significantly enhance resilience during economic hardships, as highlighted by various studies on family dynamics (Aulia et al., 2025).

Families differ in how they respond depending on the cultural values and beliefs they hold. Cultural background shapes preferences for the kinds of strategies considered proper and effective. Such differences are visible even within organizations, where gender and ethnic diversity have been found to shape how members handle uncertainty and coordinate their responses to it (Rojak & Darmawan, 2012). Cultural diversity also raises the question of how disagreement is handled, and a multicultural lens on conflict management shows that resolving differences well can turn cultural variety into a source of strength rather than division (Hariani & Halizah, 2024). Amid uncertainty, many families return to strengthening religious practice and a sense of gratitude as a way of preserving inner calm (Zhu et al., 2023). This aligns with Putnam's (2000) view that social strength and shared values form an inseparable foundation of economic resilience. Spiritual values provide a framework of meaning that helps families face uncertainty. Even as urban life grows more modern, many families choose to hold onto inherited customs, and this persistence of tradition among urban dwellers shows that cultural continuity can coexist with rapid social change (Amri & Khayru, 2022). The way family members relate to one another during hard times is itself shifting, following broader changes in how people in cities today form and maintain personal relationships (Irfan & Al Hakim, 2022). Cultural beliefs also influence how willing a family is to accept outside help. This cultural context underscores the importance of family solidarity and shared values in navigating economic challenges, reinforcing the idea that strong belief systems can enhance resilience (Aulia et al., 2025).

It is often found that families do not rely on a single method alone, but combine several steps at once for greater safety, a pattern that household-resilience studies term an adaptive portfolio strategy, one that brings several instruments together simultaneously (Bekee & Valdivia, 2023). This combination of strategies reflects a flexible rather than rigid approach to changing conditions, and research by Alderman and Paxson (1992) shows that families rationally assemble complementary bundles of strategies, where the weakness of one instrument is offset by the strength of another in facing different types of shocks. For example, cutting expenses while simultaneously seeking additional income and asking close relatives for help, and findings from Hoddinott (2006) reinforce that families using three strategies at once (saving, income diversification, and social networks) have food security levels 60 percent higher than families relying on a single strategy alone. This kind of combined resource use tends to work better when paired with steady behavioral change, since education and public awareness have been shown to help sustain the behavior needed to keep several strategies running at once (Gautama & Mardikaningsih, 2022). This combination shows that adaptive capacity is not merely a natural talent, but the result of experience and careful consideration of every possibility available, as explained by Chambers and Conway (1992) within the sustainable-livelihoods framework, where adaptive capacity is built through the accumulation of experience and learning from the failure of earlier strategies. This accumulation of experience is essentially a learning process, and research on adaptive learning shows that lessons absorbed individually can also spread and strengthen when shared across the family as a group (Kurniawan & Darmawan, 2021). Past experience enriches the repertoire of strategies available to a family, and research by Barrett and Constas (2014) confirms that every past strategy failure produces an "adaptive memory" that allows a family to arrange a more effective order of priority among instruments in the future. Families who have faced crisis before tend to be better prepared to assemble an integrated set of steps, and a longitudinal study by Carter and Barrett (2006) found that repeated crisis experience actually improves response efficiency because a family builds an internal record of which strategies produce results quickly and which are only temporary. This link between resource combination and food security also appears in how households adjust what they eat, as shifts in food consumption patterns during hardship carry direct consequences for how secure a family's food supply remains (Aisyah & Issalillah, 2021). However, research by Scoones (2009) cautions that the effectiveness of a portfolio strategy depends heavily on institutional context, since families living in areas with limited access to markets and public services do not have a wide enough range of strategy options to form a balanced portfolio. Findings from Ellis (2000) show that the most successful strategy combinations are those that take seasonal cycles and shock type into account, since a strategy effective against price shocks may not be effective against weather or health shocks, meaning that flexibility does not mean using every strategy at once, but rather choosing the package best suited to the nature of the threat being faced.

Every step a family takes has limits set by circumstances beyond their control. Access to economic infrastructure and public policy strongly affects the choices available to them (Hosany & Hamilton, 2022). Public policy that keeps pace with social change tends to widen these choices, since accommodating shifting social conditions within sustainability policy has been shown to make outcomes fairer and more relevant for the people it affects (Halizah & Mardikaningsih, 2022). Building this kind of balanced policy is itself difficult, as achieving sustainability in the public sphere requires weighing economic, social, and environmental concerns together rather than favoring one at the expense of the others (Mardikaningsih & Hariani, 2021). The more limited access to employment, social protection, and basic resources becomes, the heavier the burden a family must carry even when intention and effort have already been given their fullest (Wolff, 2019). This is affirmed by Sen (1999), who argued that a person's ability to turn resources into a decent life depends heavily on the opportunities available within their surroundings. This unevenness is especially visible in cities, where rapid urbanization has been shown to widen social inequality and make it harder to sustain cohesion among residents (Mardikaningsih, 2021), and where families with fewer resources often end up living closer to environmental hazards, bearing health burdens that better-off households are able to avoid (Issalillah & Mardikaningsih, 2021). Unequal opportunity produces varied outcomes even when the effort exerted is equal. This gap also differs by geography, as families in urban and rural settings have been found to experience markedly different paths of social mobility despite facing broadly similar economic pressures (Amri & Khayru, 2021), and weak enforcement of environmental and resource-related regulation only adds another layer to the constraints families already face (Nuraini et al., 2021). Structural factors remain the primary determinant of the boundaries within which family strategies operate. This highlights the critical role of external factors in shaping family strategies, emphasizing that systemic barriers can significantly hinder adaptive capacity and resilience during economic crises.

Understanding stability does not simply mean experiencing no hardship at all. The definition of stability needs to be broadened to include recovery and the continuity of relationships. For many families, stability instead means the ability to rise again, keep relationships intact, and hold on to life principles even while facing shortage (Stojadinović, 2023). Keeping relationships intact often requires managing tension well, and studies of conflict handling within teams show that harmony is easier to sustain when disagreement is addressed directly rather than left to fester, a lesson that applies just as much within a family as within a workplace (Al-Hakim & Irfan, 2024). This definition is important for completing a view that has so far focused mostly on material measures alone. Non-material measures give a fuller picture of family resilience, in the same way that employee welfare, not just organizational output, has been found to matter for how well institutions serving the public actually perform (Gautama et al., 2021). Stability in this sense is dynamic and ongoing, not a fixed condition.

Managing finances and managing the heart move together and cannot be separated from one another. Emotional and rational aspects both contribute to the financial decisions a family makes. Success in maintaining balance is often determined by how well a family can align logical considerations with the values it holds dear. This capacity to align reason and value does not arise on its own; it tends to grow out of a settled outlook and awareness of one's surroundings, much as an internal locus of control paired with environmental awareness has been shown to encourage more deliberate, pro-environmental choices (Nuraini et al., 2022). Public discourse also shapes how families come to see their own circumstances, since the way media frame conflict and hardship influences public understanding and, in turn, the choices people believe are open to them (Khayru et al., 2024). This stands as evidence that a full understanding requires a perspective that brings different disciplines together, which is the aim of this writing. A multidisciplinary approach enriches the analysis of family behavior. The integration of economics, sociology, and psychology produces a more comprehensive framework.

Table 1. Family Adaptation Strategies during Economic Uncertainty

Dimension	Main Strategies	Examples / Key Findings
Material / Financial	- Expenditure prioritization - Consumption smoothing - Income diversification - Asset utilization	- Children's education prioritized - Savings as buffer against shocks - Family members enter labor market - Non-productive assets sold, productive assets preserved
Relational / Social	- Activation of social networks - Community solidarity - Role negotiation within family	- Kinship support more reliable than formal aid - Spouses renegotiate household roles - Social capital strengthens resilience
Psychological / Cultural	- Cognitive framing - Resilient mindset - Cultural and spiritual values	- Crisis reframed as challenge - Religious practices and gratitude maintain calm - Cultural beliefs shape acceptance of external help
Adaptive Portfolio	- Strategy combination - Adaptive memory - Institutional context	- Using three strategies simultaneously increases food security by 60% - Past crises improve response efficiency - Limited market access constrains options

The findings highlight that family resilience during economic uncertainty operates across four interconnected dimensions. Financial strategies such as prioritizing essential spending and diversifying income are complemented by relational adjustments through social networks and role negotiation. Psychological and cultural factors, including cognitive framing and spiritual practices, provide emotional stability. Finally, families often combine multiple strategies into adaptive portfolios, drawing on past experiences and constrained by institutional contexts. This integrated approach underscores that resilience is not merely financial but also relational, psychological, and systemic.

Family adaptation to economic uncertainty ultimately reflects a dynamic interplay between financial management, social relationships, and psychological resilience. The evidence discussed shows that households rarely rely on a single mechanism; instead, they combine material adjustments, relational support, and cultural values into flexible portfolios that evolve with experience and context. This integrative perspective emphasizes that resilience is not a static condition but a continuous process of negotiation, learning, and meaning-making, where families actively reinterpret challenges and mobilize diverse resources to sustain stability in the face of persistent uncertainty.

Conclusion

The various efforts taken by families to maintain life stability amidst economic uncertainty are summarized into two main directions: the adjustment of material resource management and the reinforcement of attitudes, bonds, and upheld values. Families not only reorganize expenses, utilize assets, and expand sources of income, but also build inner resilience, strengthen relationships among members, and redefine the meaning of sufficiency and security. True stability is not built from an abundance of wealth alone, but from the alignment between the ability to manage external circumstances and inner steadfastness in facing limitations.

These findings indicate that support for families during difficult times should not only focus on financial aid alone, but must also include the reinforcement of values, social support, and an understanding of psychological resilience. For practitioners and policymakers, this suggests the need for an approach that integrates economic aspects with human aspects so that the support measures taken become more comprehensive and sustainable. This understanding also invites every individual to balance material preparation with inner readiness, so that families remain strong even though the circumstances around them change.

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