
Data Profile: Just Getting by in the Tri-Valley

August, 2021

TRI-VALLEY
ANTI-POVERTY
COLLABORATIVE



Background

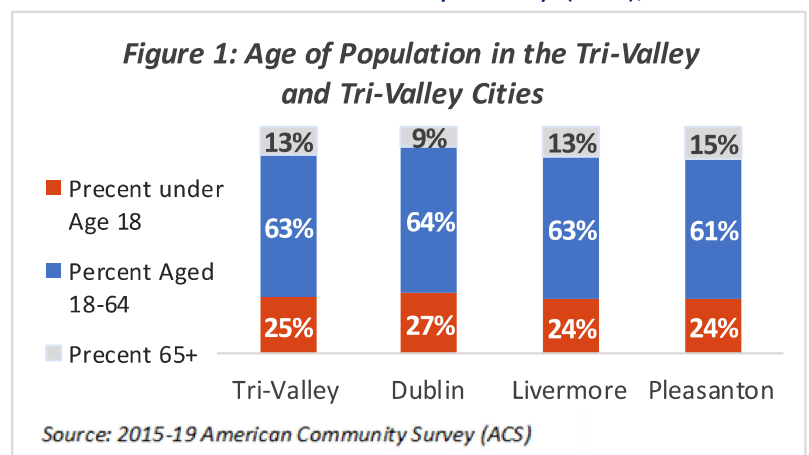
This data profile shows the changing population and demographics of the growing Tri-Valley community which encompasses the cities of Dublin, Livermore, and Pleasanton in the San Francisco Bay Area. The data reveal that just getting by is a struggle for many individuals and families. While this is an issue across the Bay Area, suburban communities such as the Tri-Valley have unique considerations for low-income households, such as lack of reliable public transportation, pockets of concentrated poverty, access to services that address basic needs, and more acute housing affordability issues. However, with its close proximity to Silicon Valley, commitment to affordable housing efforts, and high-quality schools the Tri-Valley will only continue to grow. As it does, purposeful planning and coordination is needed to ensure those living at or near poverty are not left behind.

About the Tri-Valley Anti-Poverty Collaborative

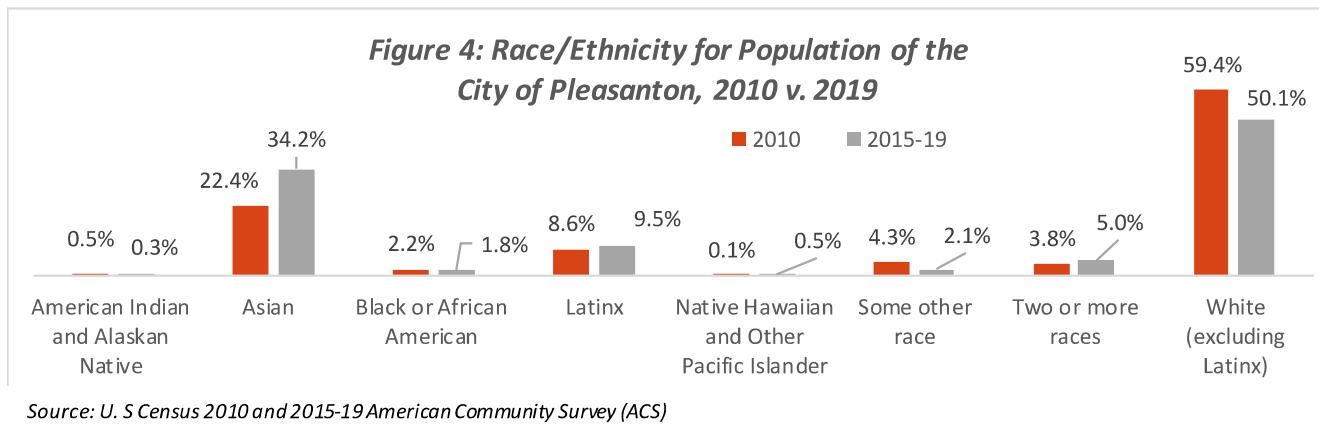
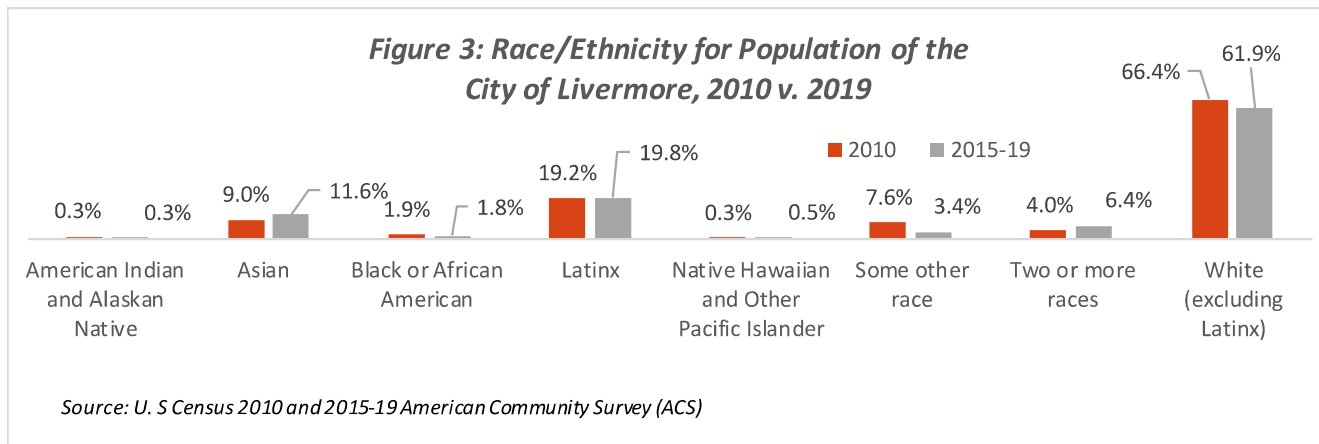
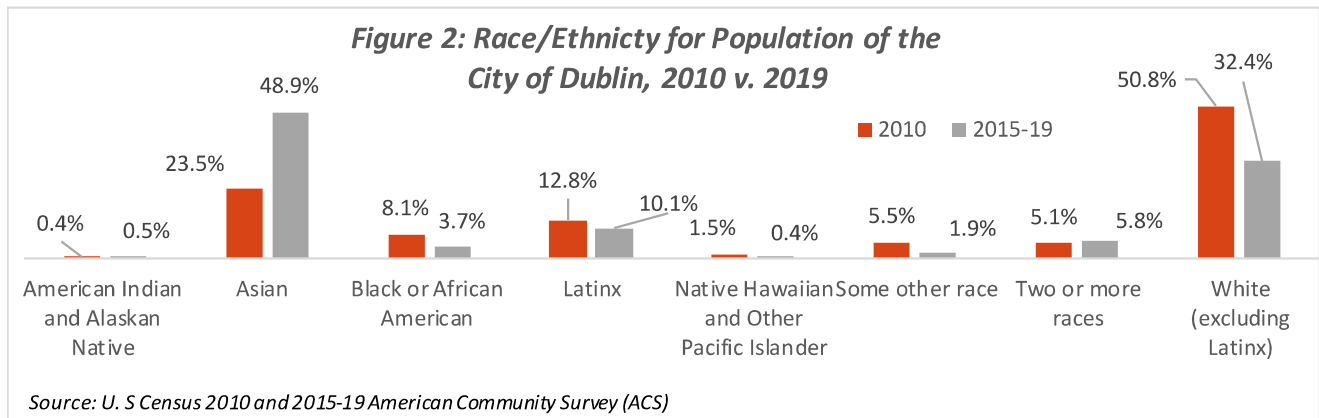
The Tri-Valley Anti-Poverty Collaborative (TVAPC), a project of the Tri-Valley Nonprofit Alliance, is a cross-sector collaboration formed to address this need and to bring light to the issue of hidden poverty in this community. Over forty organizations participate with TVAPC representing government agencies, school districts, nonprofits and safety net service providers, the business community, faith-based organizations, and residents. TVAPC brings attention to the upstream variables that lead to disparities in economic, health, education, and quality of life outcomes called the Social Determinants of Health and advocates for the redress of inequitable conditions.

General Population of the Tri-Valley

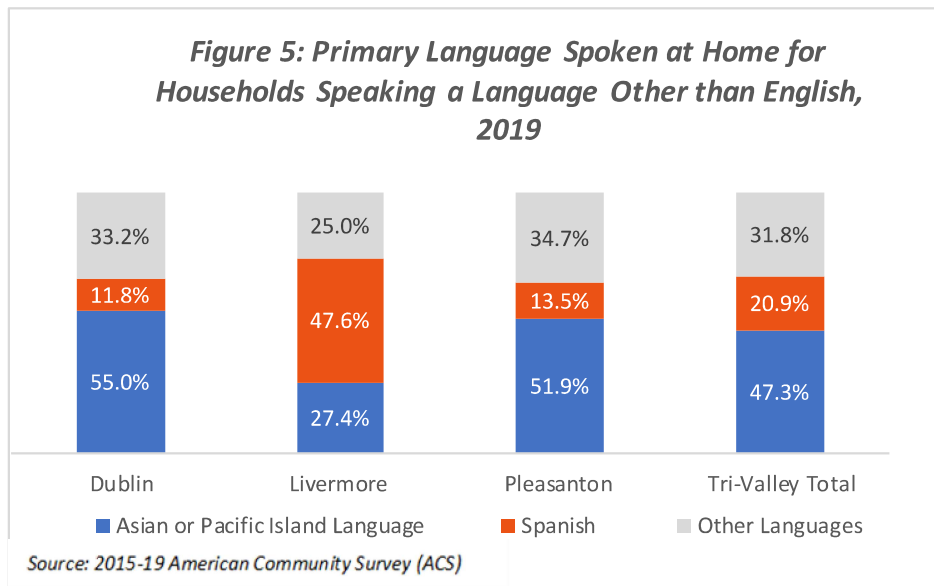
Population Overview: According to the 2015-2019 American Community Survey (ACS), the Tri-Valley experienced a decade of growth, rising from a total population of 189,381 in 2010 to a population of 232,656 in 2019ⁱ. This was a 22% increase. The city with the most growth was Dublin, expanding from a total population of 42,657 in 2010 to 61,240 in 2019. Pleasanton grew from 68,204 in 2010 to 81,717 in 2019 and the population of Livermore rose from a total population of 78,520 to 89,699 in the same time frame. The age distribution of the population of the Tri-Valley and of the three cities individually is similar. The city of Dublin has a somewhat younger population, as displayed in the bar chart above (Figure 1).



Changing Demographic: The racial ethnic breakdown of the population of the Tri-Valley has also changed over the last ten years. With a growing Asian population, a declining White population, and the Latinx and Black or African American population remaining mostly constant. The below figures show the race/ethnicity breakdown for each city.



Overall, 33.7% (218,242) of households in the Tri-Valley community speak a language other than English at home, and just under half of those households (47.3%) speak an Asian or Pacific Island language and 20.9% speak Spanish. Close to half (48.4%) of households in Dublin speak a language other than English at home and of that group, over half (55%) speak an Asian or Pacific Island language. Figure 5 shows the breakdown of languages spoken at home for those who speak a language other than English in the Tri-valley as a whole and by city.



In the Tri-Valley, 27.6% of the population was born in a country outside the United States, classified by the U.S. Census as “foreign born.” Dublin has the highest proportion of foreign -born residents at 39%, followed by Pleasanton 32% and Livermore at 15.7%. The educational attainment of this group living in the Tri-Valley is high, with 66.7% having a bachelor’s degree or higher, this is more than the general Tri-Valley population (58.4%).

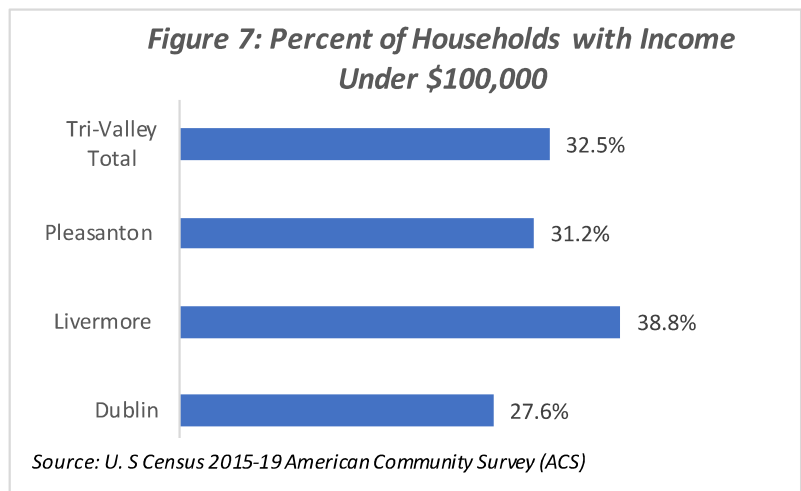
Income, Poverty and Quality of Life

Income: The average median income in all three cities increased from \$105,643 in the 2010 U.S. Census to \$144,717 in the 2015 -2019 ACS. However, the National Low Income Housing Coalition named Alameda County as one of the top ten least affordable counties in the nation in 2019ⁱⁱ. The Economic Policy Institute (EPI)’s Family Budget Calculator measures the income a family needs in order to attain a modest yet adequate standard of living and provides a more accurate and complete measure of economic security, this includes the cost of rent, child care, transportation and other basic needs. The EPI Family Budget Calculator cost of living for a two-parent, two-child family in Alameda County is \$121,922ⁱⁱⁱ. This is **more than twice** what a two -earner family making California’s minimum wage would make (\$58,240) **and more than four times** the federal poverty level for a family of four (\$26,500), see Figure 6.

Figure 6: Annual Income for Family of Four in Alameda County by Type, 2019



In the Tri-Valley there are 26,925 households with incomes below \$100,000 comprising 32.5% of all households. And 12,084 or 14.6% of households make less than \$50,000, which is above the poverty level for a family of four but less than half what they need to make ends meet. Over forty percent (44.6%) of the 2,769 single, female head of householders in the Tri-Valley have an annual income of less than \$50,000 and close to 70% make less than \$100,000 a year.



Thirty-two percent of those born in another country (foreign born) make less than \$75,000. For seniors, 30.2% have an income of less than \$40,000 annually which is less than the what the Family Budget Calculator determines is needed to get by for one adult in Alameda County (\$43,633).

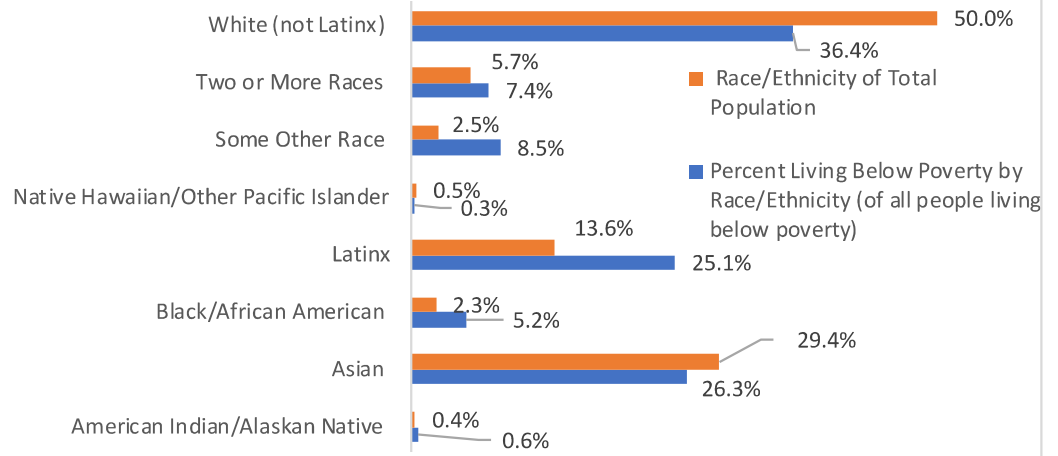
Living on a Fixed Income in the Tri-Valley

Paul is a 93-year-old veteran living in a small apartment at a Livermore senior housing complex. He is retired and lives on \$19,000 a year, most of which goes to medical expenses and housing. Even when the temperature outside hits triple digits, he cannot afford to turn on the air conditioning. Paul eats once or twice a day to save money. He still drives and is grateful for his vehicle because he has a disability, making utilizing public transportation difficult. Having just survived cancer, Paul is happy to still be independent with help from an unpaid caregiver, and hopes to live to 100. *Names have been changed

Poverty: For the Tri-Valley cities, poverty levels are lower than Alameda County as a whole (9.8%). According to the 2015-2019 ACS, the poverty rate for Dublin was 4.0%, 4.5% in Livermore, and 4.3% in Pleasanton. While the federal poverty level, as indicated above, does not give an accurate

picture of how many families are struggling to meet their basic needs in the Tri-Valley it is an important marker because it is used as eligibility for many public benefits and entitlement programs. There are 9,952 people living below poverty in the Tri-Valley, according to the 2015-19 ACS. Overall, there was an 60% increase since the year 2000 in the number of people

Figure 8: Race/Ethnicity of Total Population vs. Race/Ethnicity of Total Population of People Living in Poverty, 2019

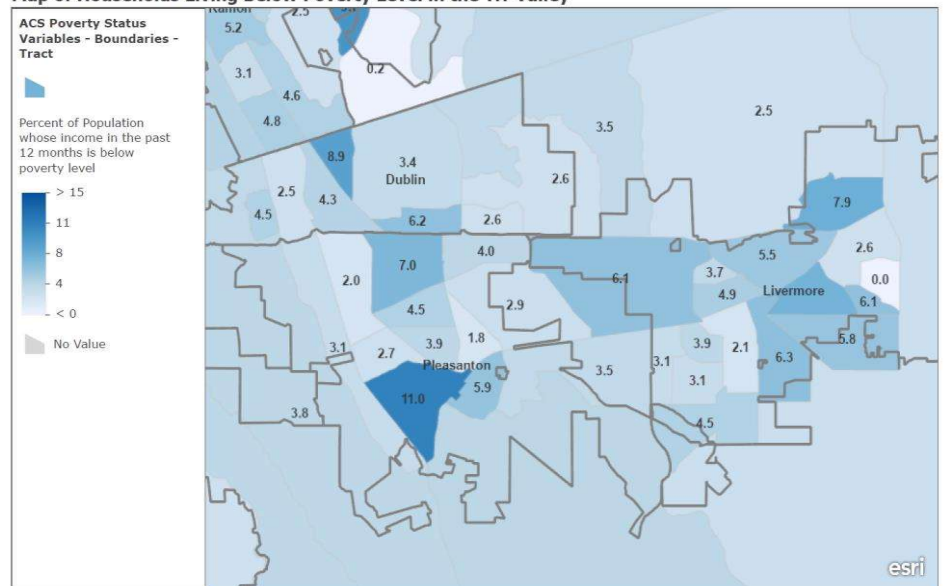


Source: U. S Census 2015-19 American Community Survey (ACS)

living in poverty in the Tri-Valley. Poverty disproportionately impacts people of color, as shown in Figure 8. In Pleasanton, 18.6% of the entire Black/African American population live below the poverty level as do 22% of the population who identify as some other race. In addition to race/ethnicity, the gender of those living in poverty is not balanced, as 57% of people living in poverty in the Tri-Valley identify as female. Of all people living in poverty, 25.8% are children under the age of 18 and 9.8% are adults 65 and over.

How Poverty is Experienced in the Tri-Valley: There are pockets of poverty in the Tri-Valley. This includes neighborhoods in East Livermore where the percent of households living in poverty is close to 8%. An example is the neighborhood around the Marilyn Avenue Elementary School where 72.3% of all students are eligible for free-reduced priced lunch and 44.3% are English Language Learners. The Tri-Valley Anti-Poverty Connections program supported a Spanish-Speaking parent education program at the school with positive results. This is an example of how focused programming in high need areas can have

Map of Households Living Below Poverty Level in the Tri-Valley



impact. However, residents of the Tri-Valley often experience poverty or struggle to get by in isolation which can make designing programs and outreaching to impacted residents difficult.

Families Just Getting by in The Tri-Valley

Claudia* lives in the Tri-Valley with her daughter and she feels like she is the only single mom on the block. Her neighbors are all affluent, and she feels that they don't have an understanding of what her life is like. It is difficult because her daughter doesn't have what other neighborhood children do. For example, neighborhood children attend extra-curricular and after school activities, yet she cannot afford this for her daughter. Claudia does not have a support network in her neighborhood and relies on her daughter's school to receive information about resources. Claudia recently decided to buy a mobile home as she is unable to afford rent elsewhere. While public assistance would help her make ends meet, she is fearful it may hurt her ability to become a citizen. *Names have been changed

Employment: Overall, the Tri-Valley had 21% job growth between 2000-2012, exceeding that of other Bay Area communities and demonstrating a higher rate than for the state as whole^{iv}. According to the Housing Affordability and Displacement Report of 2019 for the Tri-Valley Cities of Dublin, Livermore and Pleasanton, close to 39% of all primary jobs in the Tri-Valley had annual earnings of \$40,000 or below. A substantial portion of new employment growth in the Tri-Valley has been in industries that typically have lower wages, such as educational services, accommodation and food services, and health care.

Like most communities in the nation, the pandemic took a toll on the economy of the Tri-Valley. In February 2021, the California Employment Development Department (EDD) reported Alameda County's unemployment rate at 6.8% (54,800), two times what it was just one year prior, a result of the COVID-19 crisis^v. The same trend was true for the Tri-Valley where during the pandemic (August, 2021) unemployment was double that of the prior year, see Figure 9 below. As of May, 2021, rates have improved somewhat, with an unemployment rate of 4.6% in Dublin, 4.7% in Livermore, and 4.3% in Pleasanton^{vi}.

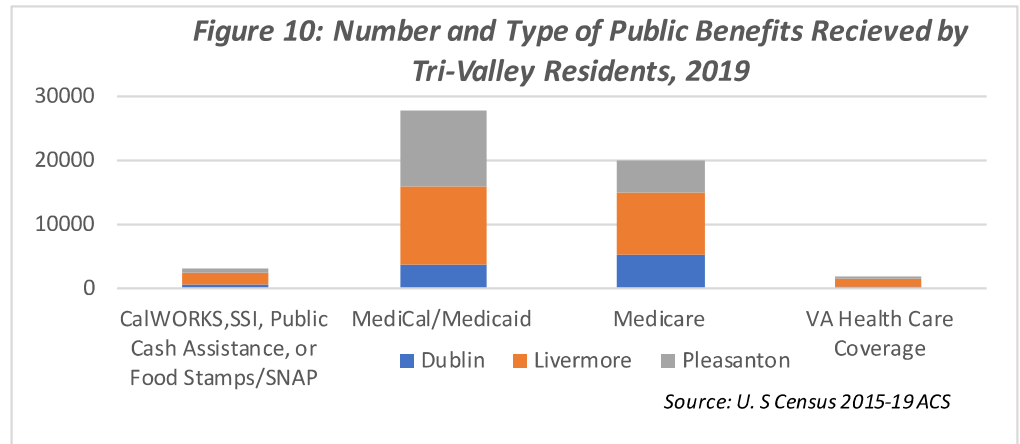
Figure 9

Tri-Valley City	Unemployment Rate in August 2019	Unemployment Rate in August 2020	Percent Increase
Dublin	2.5%	5.4%	2.90%
Livermore	2.5%	5.3%	2.80%
Pleasanton	2.5%	5.1%	2.60%

Source: [CA Employment Development Department](#)

Public Benefits: Over one in five people (52,797) in the Tri-Valley utilize a public benefit such as MediCal/Medicaid, Medicare, CalWORKS, Social Security Insurance (SSI), CalFresh/SNAP (Food Stamps), Cash Assistance, or Veterans Administration.

Assistance according to the 2015-19 ACS (Figure 10). There are 27,959 people receiving MediCal/Medicaid, making it the most common type utilized.



Livermore has the most people receiving a public benefit (24,569), followed by Pleasanton (18,080) and Dublin (10,148).

Making Hard Choices

“I got a job which was better pay, so at \$14 an hour I still had subsidy and I still was able to keep my daughter’s Medi-Cal. But when I made \$2 an hour more; I became unqualified for healthcare and my subsidies, so it was counterproductive for me to make more money. Now I’m in the hole almost \$170 a month because I make \$2 more an hour.” – TVAPC Focus Group participant

Transportation and Commuting: One of the biggest service gaps for low-income people living in suburban cities and towns is access to reliable public transportation. Only 9.7% of those commuting to work took public transportation in the Tri-Valley according to the 2015-2019 ACS. The highest percentage was in Dublin (14.5%) followed by Pleasanton (10.3%), and Livermore (4.3%). The dependency of commuting by car and longer than average commuting times is particularly difficult for low-income families, leading to the need to pay for longer hours in child care, higher fuel costs, lack of sleep, and stress. Close to forty percent (37.5%) of commuters had a commute time of over 45 minutes to work in the Tri-Valley. In Dublin it was particularly high, with 44.6% reporting a commute time of over 45 minutes to work. These commuter trends, coupled with the rise in average median income is due to an increase in high wage earners moving to the area and commuting to Silicon Valley, San Mateo County, and San Francisco^{vii}. Furthermore, displacement has resulted in more people moving to San Joaquin County and traveling through the Tri-Valley to get to work, causing more traffic^{viii}. Overall, Tri-Valley cities have All Transit Performance Scores between 4.3 and 5.3, out of 10, which means access to and usage of public transportation in the cities is not ideal^{ix}.

Child Care: According to the Alameda County Early Care and Education program, more than 115,000 Alameda County children lack access to formal child care and early education^x. Only 31% of Alameda County children with working parents have a licensed child care and early education space available to them^{xi}. Estimates are that full time child care or preschool in Alameda County costs approximately \$25,000 - 23,000 per year^{xii}. The Alameda County Early Care and Education Program reported the number of families income eligible for child care subsidies is significantly higher than the number of subsidies received due to a lack of funding for subsidies (see Figure 11). Recent efforts, such as the passage of Alameda County’s Measure C: Children’s Health and Child Care Initiative, and an infusion of funding from the state and federal government may help positively impact the number of families provided with subsidized care in the future.

Figure 11

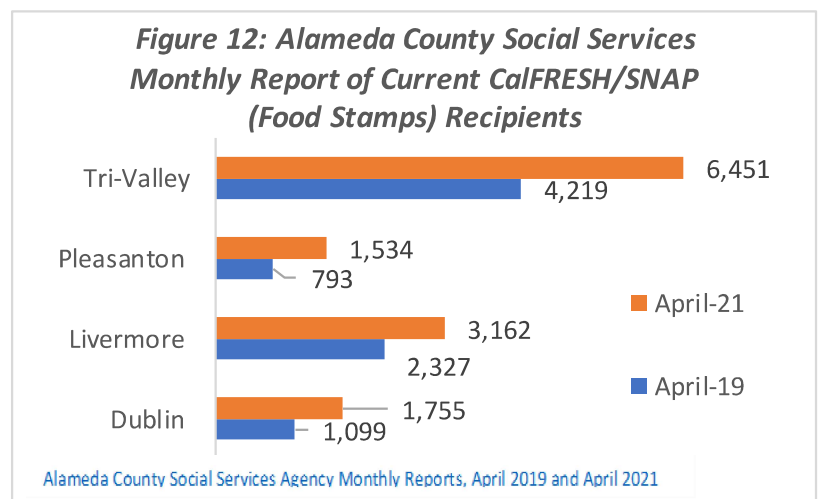
City	Number of Families Income Eligible for Subsidized Child Care	Number Receiving Subsidy in 2020	Child Care Funding Subsidy Gap
Dublin	623	116	(507)
Livermore	1,088	377	(711)
Pleasanton	920	98	(822)
Total	2,631	591	(2,040)

Alameda County Early Care and Education Program, Cities Profiles, 2020

Food Access

Food Banks and Meal Programs: According to Feeding America, almost 800,000 Bay Area residents are food insecure with the highest number living in Alameda County. Pre-pandemic, approximately 12% of the total population in the county were food insecure^{xiii}. Those numbers have dramatically increased due to economic and food access issues brought on by the pandemic. Prior to the pandemic, the Alameda County Community Food Bank distributed 380,000 meals a week but they now provide food for approximately 1 million meals per week^{xiv}. The same increase in need was experienced in the Tri-Valley, for example Open Heart Kitchen served over 542,000 meals in 2020, up from over 300,000 in 2019^{xv}.

Free and Reduced Priced Meals and CalFRESH: In the Tri-Valley, 5,511 children receive free and reduced priced lunches at school, the majority are in the Livermore Joint Unified School District (3,288) in. The total



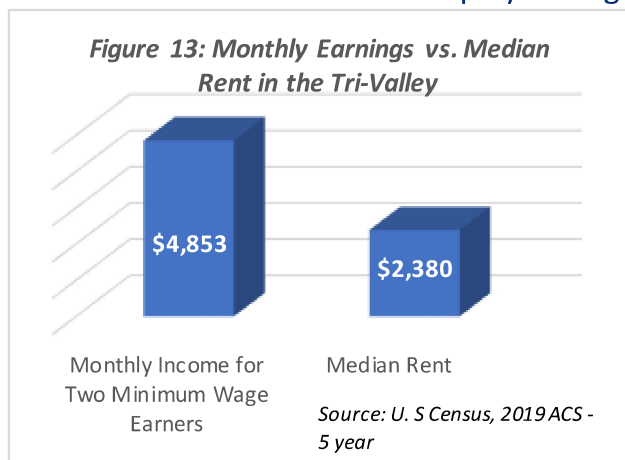
number of households receiving CalFRESH/SNAP (Food Stamps) in the Tri-Valley in 2019 was 1,442 according to the 2015-2019 ACS. Households with children represent 76.7% of all households receiving CalFRESH/SNAP (Food Stamps), while seniors over the age of 60 represent 30.8%. More recent data (Figure 12) from the Alameda County Social Services Agency shows that the number of individuals receiving CalFRESH/SNAP has dramatically increased between 2019 and 2021, likely due to the COVID-19 pandemic.

Just Getting By.... In the Pandemic

A single mother, Gabriela* and her daughter share a bedroom in a small apartment with two non-relative roommates to partition the rent. Gabriela struggles to get by on a retail worker’s salary. The four of them share a bathroom. “Sometimes we need to wake up 30 minutes early so we can use the bathroom,” she said. When the pandemic hit, the school-based daycare closed, which meant Gabriela had to pay a babysitter or forgo work. It made for a difficult decision, as paying the babysitter cut into her hourly wage. However, even though her work schedule was erratic and unpredictable, she took hours as they were offered. Her daughter’s babysitter did not speak English or have WiFi, making attending remote school difficult. Gabriela and her daughter get by with help from the food pantries at two local churches. Gabriela’s daughter receives medical care through Axis Community Health, but Gabriela does not have care for herself and said would go to the emergency room if she were sick enough to need care. *Names changed

Housing, Displacement and the Unhoused

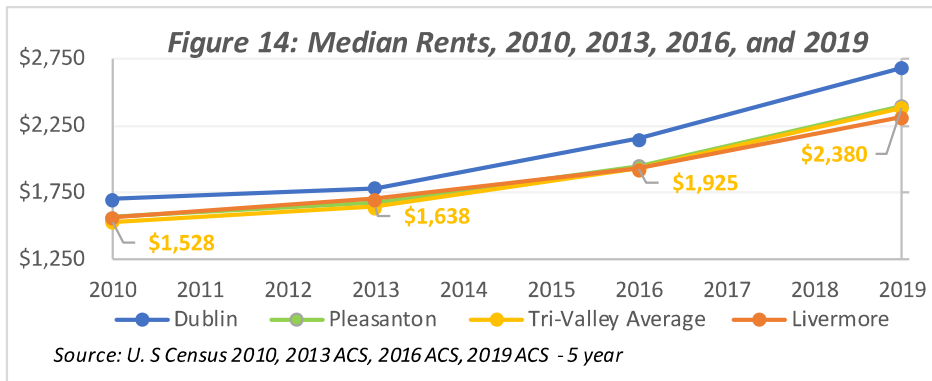
Cost of Housing: Throughout the Bay Area the lack of affordable housing has reached a crisis point. According to the Housing Affordability and Displacement Report of 2019 for the Tri-Valley Cities of Dublin, Livermore and Pleasanton, the housing crisis is causing displacement pressures on lower-income households because employment growth has increased demand for housing in the Tri-



Valley area^{xvi}. The result is that housing prices are going up and lower income residents are at high risk for displacement. According to the report “Tri-Valley Rising 2018” from the Bay Area Council Economic Institute, the Tri-Valley issued a total of 13,591 housing permits from 2007 to 2016, while adding about 34,400 jobs over the same time period. This is behind counties such as San Joaquin but is at a better pace than others such as San Francisco^{xvii}.

In the Tri-Valley, renter occupied units make up 30.2% of all occupied housing units. The 2021 Fair Market Rate (FMR) in Alameda County is \$2,383 per month, which is a 13.3% increase over 2016

FMR of \$2,103. In the Tri-Valley, rents have increased dramatically over the last ten years. For

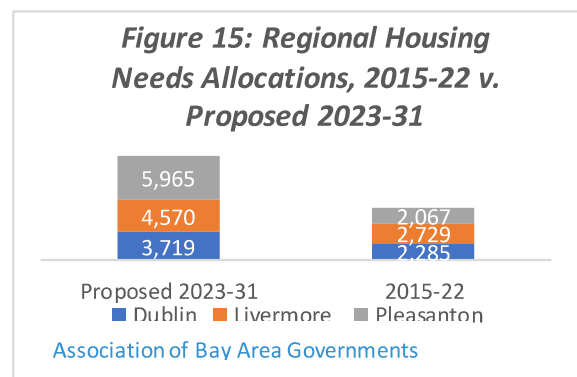


example, in Dublin, the median rent increased almost \$1,000, from \$1,702 in the 2010 Census to \$2,681 in the 2015-2019 ACS (Figure 14). Once housing costs exceed 30% of a household's total income, the household is

considered to be cost-burdened. The 2015-2019 ACS reports that in the Tri-Valley, 42% of occupied units are rent burdened. In Dublin, the rate is 42% of rental units, Livermore it is 51%, and in Pleasanton it is 45.3%. In the Tri-Valley, 2,394 units qualified as overcrowded¹, according to the 2015-19 ACS and 77% of the overcrowded units were renters.

Unhoused Population: The high cost of living and escalating rents in the county have contributed to an increase in the number of people experiencing homelessness. The 2019 EveryOne Counts Point in Time homeless count and survey estimated that 8,022 individuals were homeless in Alameda County, a 29% increase from 2017^{xviii}. Seventy percent (70%) of the people counted were Black/African American, 13% Latinx, 13% Other, 11% White and 1% Asian. There was a time that the Point in Time Count was not even conducted in the Tri-Valley due to low numbers of homeless in the area. However, the most recent homeless Point in Time count found an increase in homelessness in the Tri-Valley, rising from 282 in 2017 to 342 in 2019. Most of those gains were in the unsheltered and unhoused population, rising from 180 in 2017 to 257 in 2019. There were 127 Tri-Valley public school students categorized as homeless in 2017-18 school year^{xix}.

Keeping up with Demand: One reason for the increase in housing instability and homelessness is that the Bay Area has not kept up with the demand for new housing. The state requires each local jurisdiction to share in the responsibility for meeting the needs for housing for people of all income levels by assigning Regional Housing Needs Allocations (RHNA). The 2015-2022 RHNA was a total of 9,055



new units for the Tri-Valley. The above moderate -income unit allocation was exceeded twice over at 5,286 but the moderate to very low-income unit allocations (6,498) were not met (see Figure

¹ Overcrowded is defined by the US Census as having more than 1.01 person per bedroom in a housing unit.

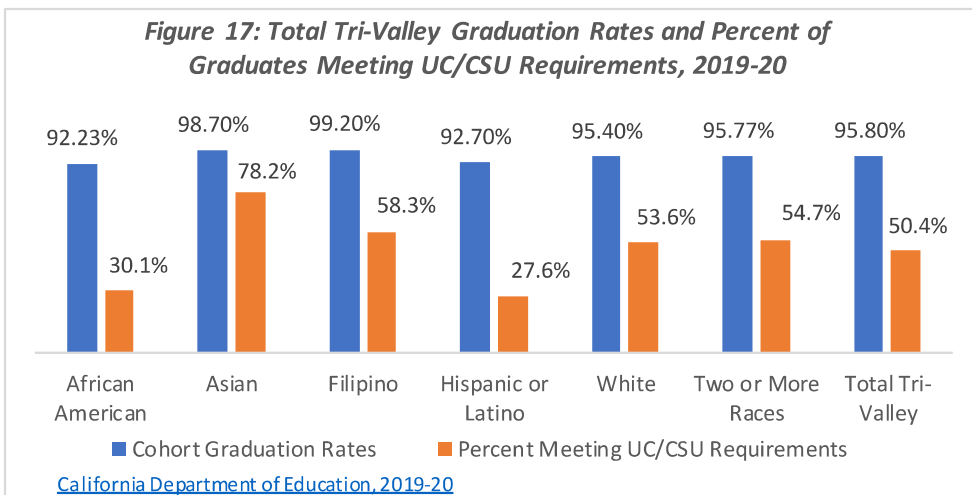
16).^{xx} A draft of proposed allocations for 2023-31 was released increasing the RHNA for Tri-Valley cities to a total of 14,254 (see Figure 15).

Figure 16: Percentage of 2015-2023 Regional Housing Needs Allocations Met^{xxi}

	Very Low Income 50% of Area Median Income (AMI) or \$58,100	Low Income 80% of AMI or \$89,600	Moderate Income 120% of AMI or \$125,300	Above Moderate Income Above 120% AM
Dublin	3.3%	8.7%	7.3%	551.5%
Pleasanton	34%	18.4%	6.6%	265.8%
Livermore	10.3%	11.2%	93.8%	115.3%

Education

A key element in combating poverty is ensuring children have access to a high-quality education, allowing them to have access to better paying jobs and more opportunities later in life. Overall, the



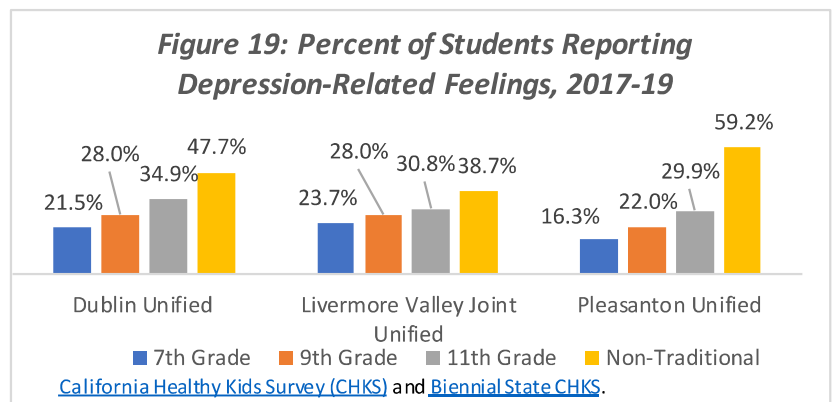
school districts are high performing in the Tri-Valley, with a graduation rate of 95.8% which exceeds the county average of 87.3%^{xxii}. As noted earlier in the report, some racial/ethnic groups are disproportionately impacted by poverty in the Tri-Valley. There is also a

disparity in the number of students of color meeting the requirements for University of California or California State Universities with Black/African American and Latinx students less likely to meet those requirements than their peers (see Figure 17). The trend continues for chronic absenteeism as shown in Figure 18 which research proves has lasting impact on school success^{xxiii}. Similar to absenteeism, third grade reading skills are a predictor of high school graduation rates. In both the Dublin and Pleasanton Unified School Districts, 79% of third grade students met or exceeded grade-level standards in English Language Arts (CAASPP) while in the Livermore Valley Joint School District it was 60% in the 2018-19 school year^{xxiv}. All three districts exceed the county^{xxv} rate of 55%. Similar to many districts in California, while Tri-Valley schools serve many students well, some sub-populations of students struggle.

Health

Many health conditions are rooted in lack of access to health care and preventative services that come about as a result of living in poverty. According to a report by the Bay Area Regional Health Inequities Initiative, “Life expectancy in the Bay Area, as in the nation as a whole, conforms to a pattern called the “social gradient,” in which the more income and wealth people have, the more likely they are to live longer, while people with less income and wealth can expect to live comparatively shorter lives.” While overall the Tri-Valley appears healthy, access to health care, mental health care, and dental care, continue to be an issue for those in the low-income community. Health data specifically for low-income members of the Tri-Valley community is shared below when possible, and for the Tri-Valley and Alameda County when data for subsets of the population is not available.

Children: Overall, the Tri-Valley has a healthy population of children with similar or better rates of asthma, health insurance coverage, immunizations, obesity, and meeting physical fitness standards as other children in the county. However, concerns about the mental health of adolescents have risen over the last decade, as rates of mental health intervention and suicides have climbed^{xxv}. In the Tri-Valley, the rates of adolescents reporting depressive related feelings is similar to that of the rest of the county (Figure 19). Across the county, the state, and the nation, access to affordable culturally appropriate mental health care services for all ages is an ongoing issue only exacerbated by the COVID-19 pandemic.

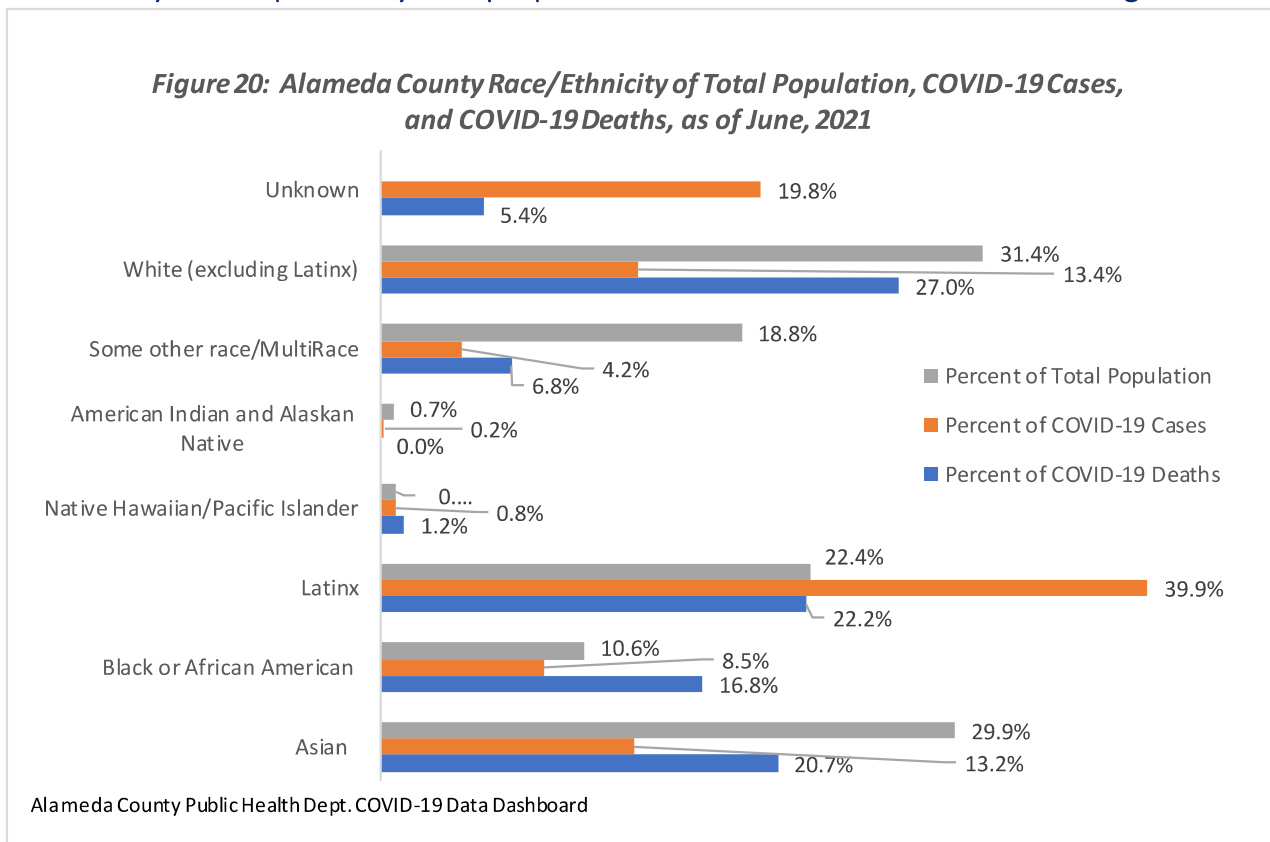


The Alameda County Oral Health Strategic Plan for 2019-24 by the Alameda County Office of Dental Health cites the fact that in 2016, only half of Medi-Cal eligible children ages 6 to 20 in Alameda County had a dental visit during the past year^{xxvi}. Research shows that poor dental health contributes to school absences and can lead to chronic conditions in adulthood such as heart disease, diabetes and stroke^{xxvii}. Research also shows that that California children living in poverty have five times more untreated dental decay than children from families with higher incomes^{xxviii}.

Adult and Seniors: Similar to the children of the Tri-Valley, adults and seniors are generally healthy, as compared to the rest of the county. However, there are areas of Livermore where cardiovascular disease and disabilities are higher than other parts of the county^{xxix}. The

Community Health Needs Assessment for Stanford Health Care-ValleyCare lists behavioral health (mental health), health care access and delivery, and housing and homelessness as the top three community health needs^{xxx}. The issue of alcohol consumption^{xxx} and substance abuse along with mental health concerns was raised as an issue in the report. In the Tri-Valley cities of Dublin, Livermore and Pleasanton, there is only one FQHC. This is a concern because most low-income people receive health care at FQHCs. Lack of access to health care can impact health outcomes. For example, the index of premature death based on ethnicity (premature death for non-Whites vs. Whites) is worse in the Tri-Valley/Central Contra Costa County area (48) than the rest of the state (36.8)^{xxxi}. In relationship to safety, the Alameda County Social Services Monthly Report for April, 2021 shows there were 133 seniors in the care of Adult Protective Services, as compared to 86 in April, 2020.

Impact of COVID-19: The true long-term impact of the COVID-19 crisis on the health and economy of the Tri-Valley community is yet to be known. As of May, 2021, each city had vaccinated almost or just over half of the population above the age of 16. There were 1,722 known cases in Dublin, 4,243 known cases in Livermore, and 2,308 cases in Pleasanton. Countywide, the Latinx population was disproportionately impacted by outsized numbers of cases and the Black/African American community was impacted by a disproportionate number of deaths as seen in Figure 20 below.



COVID-19's Disproportionate Impact on Low-Income Tri-Valley Families

Mei and her husband have four children, two of whom have special needs. Her father recently moved in after he had a stroke and was diagnosed with cancer. All seven of them live in a two-bedroom apartment in the Tri-Valley. This year, her husband was laid off and her income was impacted due to COVID-19 related cutbacks. They receive food from the local pantry, but her children with special needs have a diet that requires food not readily available at pantries. Mei is thankful for the free diapers she receives from Hively and the care they receive at Axis Community Health. However, her father's medication is still expensive. This year the family has gone without many things, including clothes, dental care, and using their second car. Mei is exhausted from working, caring for her family, and the stress of managing distance learning but she "tries to stay positive and just survive." *Names have been changed

Tri-Valley Anti-Poverty Collaborative Call to Action

ADD

End Notes

- ⁱ United States Census, American Community Survey, 2015-19, www.census.gov, referred to throughout document as “2015-19 ACS”
- ⁱⁱ National Low Incoming Housing Coalition, “Out of Reach Report, 2019”: https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf
- ⁱⁱⁱ Economic Policy Institute, Family Budget Calculator: https://www.epi.org/resources/budget/?gclid=CjwKCAjw7diEBhB-EiwAskVi1zdhdONnh4i39mu9DzzLHVkR9XEmDWzxNTBv4PJgonXTB62J_YzW8RoCawYQAvD_BwE
- ^{iv} Bay Area Council Economic Institute, “Tri-Valley Rising: It’s Vital Role in the Bay Area Economy”: http://www.bayareaeconomy.org/files/pdf/BACEI_Tri_Valley_report.pdf
- ^v , State of California, Employment Development Department: <https://www.labormarketinfo.edd.ca.gov/data/labor-force-and-unemployment-for-cities-and-census-areas.html>
- ^{vi} State of California, Employment Development Department: <https://www.labormarketinfo.edd.ca.gov/data/labor-force-and-unemployment-for-cities-and-census-areas.html>
- ^{vii} Report on Housing Affordability and Displacement in the Tri-Valley Cities of Dublin, Livermore and Pleasanton: <https://www.cityoflivermore.net/civicax/filebank/blobdload.aspx?t=65227.17&BlobID=20770>
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