

In Celebration of Black Moms Cash as Care



In Celebration of Black Moms: Cash as Care

BY EBONY CHILDS & MADELINE NEIGHLY, ECONOMIC SECURITY PROJECT

In collaboration with the Insight Center, Springboard To Opportunities, Magnolia Mother's Trust, Expecting Justice and the Abundant Birth Project

INTRODUCTION

Black women are the cornerstone of their families¹ and communities,² our economy,³ and, increasingly, our democracy.⁴ Despite their central role in ensuring the health and wellbeing of so many others, Black women in America have been systematically excluded and marginalized in ways that mean there is little time and space for them to care for themselves, let alone thrive. In order to create an equitable society that supports everyone, we must prioritize the economic stability of Black women.

Leaning into the [Black Women Best](#) framework designed by Janelle Jones, we know that there are many necessary ways in which Black women must be supported. Notably, enacting a federal guaranteed income is one of them. In this paper, we will explore the ways in which a guaranteed income provided to Black women, specifically Black mothers,⁵ can lead to improvements in health, family and extended community relationships, and general quality of life—for Black women and for everyone else.

Cash as Care. We see direct cash to Black mothers as a form of direct care, enabling them to better support themselves and others.

1. Prior to the coronavirus pandemic and its devastating economic impact on mothers, two-thirds of mothers were the primary or co-breadwinners for their families with 41.2 acting as the primary or sole breadwinner. More than 80 percent of Black women are the sole or co-breadwinner, with 68 percent of Black women acting as the sole breadwinner for their family (Glynn, 2021).
2. Three Black women started Black Lives Matter, what may be the largest social justice movement in American protest history (Buchanan et al., 2020).
3. Black women have always had the highest levels of labor market participation compared to other women (Banks, 2019). Black women and Latinas are both more likely to be employed in “essential work,” and are thus more vulnerable to COVID-19 exposure, and more likely to be sorted into essential work with the lowest wages (Hamilton et al., 2021).
4. Black women consistently show up in moments of political crisis. Black women organized and clinched the wins of Reverend Raphael Warnock and Jon Ossoff in Georgia, flipping the Senate from Republican controlled to Democratic, and were central to the presidential victory for Joe Biden (Herndon, 2020). Black women have played an outsized role in several other elections, such as the Doug Jones victory in Alabama (Duster & Tuakli, 2017).
5. Black women and mothers play a particular role in community care. As existing inequality has been amplified over the past year, these effects ripple across the entire communities. Black women often are anchors in their communities providing care beyond the bounds of a nuclear family which is why this report includes Black women alongside Black mothers. In this report, we are leaning into the framing and definition offered by the [Black Mamas Matter Alliance](#) that recognizes Black moms as those who care for and mother Black families and communities—whether they are trans, cis, or gender non-conforming.



As the COVID-19 pandemic exposed the need for a robust social safety net, we've witnessed an increased acceptance of direct cash payments as a necessary intervention to both this immediate crisis and longstanding inequality. Proving to be an important lifeline, the federal government spent over \$850 billion on direct cash payments between the CASH Act, CARES Act, and the American Rescue Plan (ARP) stimulus checks (Economic Security Project, 2021). In fact, the \$1,200 payment from the CARES Act, along with unemployment benefits, kept 18 million people out of poverty in April of 2020 as the global economy cratered. When those benefits ran out, there was a dramatic increase in poverty, most acutely for Black and Latinx people (Parolin et al., 2020). Recognizing the need for ongoing support, the ARP expands the Child Tax Credit (CTC) to include families with no earned income. It not only increases the amount of support but also provides payments in monthly installments. The CTC is expected to cut the child poverty rate nearly in half during its year-long implementation, and policymakers are already calling for the reforms to be made permanent. While making up only 14 percent of the total population of children in the U.S., as of 2019, Black children account for more than 25 percent of children living below the poverty line (Haider, 2021).

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Guaranteed income is not a new idea, but we believe it should be targeted toward one of the most structurally disadvantaged groups in the US: Black women, specifically Black moms. Recent data from guaranteed income projects shows the power of unrestricted cash in supporting the health, wellbeing and economic stability of recipients. In March of this year, the Stockton Economic Empowerment Demonstration (SEED) released initial



results from their two-year study, during which 125 Stockton, CA residents were provided with \$500 per month. The researchers found that recipients showed lower levels of depression and anxiety, and enhanced emotional wellbeing as compared to the control group (West et al., 2021). While the focus of SEED was not specific to Black moms, Black Stocktonians and women were overrepresented in the study (see the [SEED Dashboard](#) for more information). Mothers participating in Magnolia Mother's Trust (MMT), a program that provides Black mothers living in federally subsidized housing in Jackson, Mississippi \$1,000 per month for one year, saw a decrease in food insecurity and an increase in the ability to cover basic needs (Springboard To Opportunities, 2021).

The potential for unrestricted cash payments to mitigate the economic precarity that too many families—of all races—face and that existed long before COVID hit is great. For Black women in particular, who have long been structurally marginalized, overcrowded into low-wage positions and locked out of opportunity, guaranteed income can provide financial security, which in turn may boost positive outcomes across other measures of care including health.

How Black Women Have Been Structurally Excluded

Income and wealth: Despite having high rates of labor participation, Black women are pushed into low-wage and precarious work that offer few or no benefits (Banks, 2019). For example, Black women in Jackson, Mississippi, home of the Magnolia Mother's Trust program, are overrepresented in occupations that pay only \$23,000 per year on average, yet are underrepresented in occupations paying \$40,000 per year (Price & Bhattacharya, 2020). For Black women, attaining higher education does not guarantee economic mobility. More Black women are obtaining college degrees, however, their median earnings are still significantly lower than other women with college degrees (DuMonthier et al., 2017). Even if Black women manage to climb their way into the middle class, the obligations they have to support their families and extended networks dwindle any wealth before it can accumulate (Petersen, 2021). In 2019, single Black women had a median net wealth of \$7,000 compared to white men who had a median net wealth of \$92,000. The median Black household had a net wealth 90 percent less than the median white household (Struyven et al., 2021). Often middle-class Black women are stuck running in place trying to make up for generations of wealth loss and extraction while being the main source of financial support in their family.

Maternal health: Racist and sexist treatment is suspected to be the main factor driving the wide racial disparities in maternal and infant mortality among Black women.⁶ The U.S. Centers for Disease Control and Prevention reports that Black women have the highest rate of pregnancy related deaths in the U.S., three times the rate than that of white women (Petersen et al., 2019). Black women in the United States also experience shockingly high rates of infant mortality compared to other racial and ethnic groups. The Black infant mortality rate (IMR) has been “roughly twice that of white IMR for over 35 years” (Smith et al., 2018).

Mental health: While all women are more than twice as likely as men to experience a major depression, Black women are only half as likely as white women to seek mental health help (Richards, n.d.; Floyd, 2020). In general, Black Americans have the same rates

6. The racial disparities in maternal mortality rates among Black women are consistent regardless of income level, education level and condition of health (Taylor et al., 2019). One example is Serena Williams, a college educated, famous, wealthy Black woman prone to blood clots, who nearly died from giving birth because of racist treatment by hospital staff (Salam, 2018).

of mental illness as other Americans, but Black Americans often receive poor quality of care and lack access to culturally competent mental health care, worsening outcomes (American Psychiatric Association, 2017).

Physical health: Compared to white Americans, Black Americans die at an earlier age for all causes, and Black Americans are more likely to report cost as a limiting factor in receiving health care (Centers for Disease Control and Prevention, 2017).⁷ Approximately 11 percent of Black Americans are not covered by health insurance coverage, compared to about 7 percent of white Americans, and Black Americans are often more likely to receive worse care than whites (American Psychiatric Association, 2017).

Gendered racism shapes policy: The racist myth of Black women being lazy and fraudulent i.e. what became known as the welfare queen trope has long influenced public welfare policy (see [A Killer Stereotype](#)). From the earliest welfare program for poor women⁸ to the New Deal⁹ to the Reagan welfare cuts and Clinton welfare reform, Black women have been excluded, scapegoated, and marginalized (Rich, 1984; Nadasen, 2016). With the welfare reform of the 1990s, an increased focus on wage-earning work, independence, and marriage were introduced into federal policy, and the states were provided increased flexibility in drafting their own rules (Weaver & Gais, 2002). Almost immediately, states began drafting increasingly restrictive welfare rules, privileging wage-earning work over education, imposing time limits, reducing assistance to those unable to meet requirements, and more. Importantly, policies restricting cash assistance are more common in states with large Black populations, as racist and gendered notions of deservedness continue to influence public policy (Weaver & Gais, 2002).

We recognize that, alone, guaranteed income is not sufficient to build economic and social equity, and it should also be considered a complement to, and not a replacement for, other social supports. However, it is essential in its potential to help Black women, Black moms, and everyone else address neglected needs. SEED researchers found that although the stipend made paying necessary expenses like rent and childcare easier, it was insufficient to fully cover such prohibitive costs (West et al., 2021). They recommend other accompanying measures including protection against predatory financing and exorbitant fines and fees from the criminal justice system; paid family leave and universal childcare; rental assistance and other tenant protections; and a living minimum wage.

Unconditional cash is care. And it's a key way to undo generations of systemic exclusions throughout our economy and society that hold Black women, Black mothers, and all of us back.

7. Black Americans spend a larger percentage of their income on out-of-pocket health care costs than white Americans (Taylor, 2010).

8. The first government sponsored welfare program for poor women with dependent children, the Mother's Pension program, was designed to keep widows and their children together and out of the poor house. Nearly all states excluded Black women from participating with only Ohio and Pennsylvania providing Black mothers with support. Thus, despite the fact that Black mothers were at least as likely to be in need, 96 percent of recipients of the Mother's Pension were white (Aizer et al., 2014)

9. While the New Deal included critical safeguards for American workers, it specifically excluded domestic and agricultural workers at a time when 90 percent of Black women worked in these fields (Roosevelt Institute, 2020).

An Ironically Harmful Trope: The Strong Black Woman

Despite continuously showing up and caring for others, in both paid and unpaid positions, there is little to no care infrastructure created for Black women. Instead, the myth of the Strong Black Woman has been created. Though we know that Black women are strong, this trope actually hinders—even derails—policies that would bolster their well-being. Described by researchers Liao, Wei, and Yin, the Strong Black Woman (SBW) is a race-gender schema that prescribes culturally specific feminine expectations for Black women, including unyielding strength, assumption of multiple roles, and caring for others (e.g., Beauboeuf-Lafontant, 2007; Settles et al., 2008, cited in Liao et al., 2019). The **SBW schema both demands strength and caregiving from Black women while also positioning them as not needing the same.** When internalizing the SBW identity, Black women may be more likely to postpone self-care and prioritize others' needs. The SBW persona can contribute to a positive self image and resilience, however, it is also linked to strained interpersonal relationships, loneliness, and anxiety and depression (Liao et al., 2019).

In the end, we know that Black women and mothers are strong, but they are not indestructible. They need and deserve a care infrastructure that will always show up for them as they do for us. “Cash as care” is one way to begin building this necessary system.



Annals of the New York Academy of Sciences, 2019

Racial discrimination, the superwoman schema, and allostatic load: exploring an integrative stress coping model among African American women

CASH AS CARE

A. The Potential and Effectiveness of Unconditional Cash

Guaranteed income is the provision of regular cash payments with no strings attached and no work requirements. Designed to provide an income floor through which no one can fall, guaranteed income is grounded in the values of trust and respect for recipients. For women in particular, who often take on unpaid labor and head of household duties,¹⁰ guaranteed income can provide the space to prioritize their care, whether it's seeking medical attention or spending time doing enjoyable activities. Being able to care for oneself is necessary for good overall physical and mental health.

Unconditional cash provides autonomy and puts trust—and agency—in the hands of the recipients themselves, which departs from long held racist and sexist beliefs about people in poverty. Racist predictions that the income would encourage frivolous spending or laziness have consistently been debunked by the research. Evidence shows that recipients spend most funds on food and household needs, and that the cash not only leads to better employment outcomes but also the space to take care of young children or pursue education.

B. Cash Provides Safety, Security and Choice

In America, “freedom” is a defining ideal, and yet it remains out of reach for too many—especially Black mothers. In MMT's first year, the percentage of mothers able to pay bills without additional support jumped from 37 to 80 percent. Additionally, the mothers were able to pay off more than \$10,000 of predatory debt collectively. In

10. In addition to their participation in the wage-earning workforce, Black women have substantial unpaid caregiving responsibilities. Over half of all Black households with children under age 18 are headed by women, about one in six Black women live with a person with disabilities, and 20 percent of all caregivers between the ages of 50 and 55, most of whom are women, are Black (DuMonthier et al., 2017).

the second cohort, the percentage of mothers who were able to pay bills without additional support jumped from 27 percent to 83 percent, which was particularly significant given the reported increase of bills and expenses across all households due to the COVID-19 pandemic. The additional cash replaced borrowing as a budget strategy for mothers to meet basic household needs (Springboard To Opportunities, 2021). These findings suggest that the mothers no longer had to borrow from predatory sources or rely on their friend and familial networks to get by.

Importantly, guaranteed income may allow recipients to avoid situations of involuntary dependence in which they are forced to rely on people who they may otherwise deem unsafe in order to survive. It can give them choice over who is in their and their children's environment which contributes to their overall health and safety. A mother in SEED confided that she stayed in an abusive marriage for longer than she should have because she didn't have the money or resources to leave at the time (West et al., 2021). FreeFrom, an organization helping intimate partner violence survivors achieve financial independence, created a Safety Fund in response to COVID-19 which granted a one-time, unrestricted \$250 payment to over 4,100 survivors in the U.S. Grantees who responded to a follow up survey identified unrestricted cash as their priority need (followed by utility bill relief, debt relief, and a safe job). According to a FreeFrom report, "covering direct costs like car repairs and clothes for work helped them [the survivors] maintain custody of their kids, earn income, take steps towards independence from a harm-doer, and stay housed" (FreeFrom, 2021).

C. Cash Provides Choice in Medical Care

As outlined above and documented by rigorous research, Black women and mothers are confronted by an inequitable health care system and unequal health outcomes. Cash can help them overcome this reality in crucial ways. To combat the high rates of preterm births among Black and Pacific Islander infants in San Francisco, for example, the Abundant Birth Project will give pregnant Black and Pacific Islander mothers a guaranteed income of \$1,000 per month during their pregnancy and for up to two years of their child's life (additional details about the project follow). Their mission is based on the success of previous cash experiments on improving the health of mothers and families. A study of the MINCOME experiment in Manitoba, Canada found that an increase of approximately 10 percent in income from an unconditional income supplement during pregnancy resulted in reductions of low birth weight and preterm birth (Brownell et al., 2016; Brownell et al., 2018). An increase of \$1,000 in the Earned Income Tax Credit given to single mothers with less than 12 years of education has been linked to declines in low birth weight, significantly among Black mothers (Hoynes et al., 2015).

D. Cash Supports Physical and Mental Health and Wellbeing

Moms always put others first, but unconditional cash supplements create opportunity for women to seek medical care and prioritize their own wellbeing. The \$500 a month provided by the SEED pilot allowed women in the program to seek dental and preventative medical care they may have postponed for years (West et al., 2021). Similarly, mothers in the Magnolia



Mother's Trust program were 30 percent more likely to seek dental and professional medical care for sickness or chronic illness while receiving the cash supplement than they were prior to receiving the funds. Also, the funds led to a 25 percent increase in mothers with health insurance coverage (Springboard To Opportunities, 2021). For women who are economically vulnerable and have long had to prioritize competing needs, often putting themselves last, a guaranteed income may provide an opportunity to finally care for themselves. One SEED recipient bought an adequate amount of feminine hygiene products for the first time in months as she often neglected her own needs to provide for her grandchildren. Another woman with health limitations was able to pay someone to mow her grass on a hot day (West et al., 2021).

In addition to providing for medical health needs, a guaranteed income may bolster recipients' mental health, particularly by providing relief from the stress that comes with living in poverty. Recipients in SEED were less anxious and depressed. They experienced more energy and less fatigue, and significant improvement in overall emotional wellbeing. As one recipient described, "I had panic attacks and anxiety. I was at the point where I had to take a pill for it. And I haven't even touched them in awhile. I used to carry them all the time." Another woman talked about being able to read and write poetry and "try out recipes, watch a nice movie with someone, call your loved ones and give them encouragement" which illustrates how cash allows time for leisure activities important for social connection and connection to oneself - elements essential for good mental health (West et al., 2021). Results of the MINCOME experiment showed a significant decline in hospitalizations particularly for mental health diagnoses (Forget, 2011).

"I had panic attacks and anxiety. I was at the point where I had to take a pill for it. And I haven't even touched them in awhile."

E. Cash Provides Improved Food Security

Research on direct cash payments has been linked to improved food security. First year disbursements in MMT led to an increase in the percentage of mothers able to make three homemade meals a day for their family. The second-year cohort was able to budget an extra \$150 for food and household expenses (Springboard to Opportunities 2021). In SEED, recipients were able to improve the food security of their own households which by extension improved the food security of the networks that they would often borrow from when they didn't have enough funds for food (West et al., 2021). In fact, averaging more than 36 percent of all expenses, food was by far the largest expenditure among SEED participants.¹¹ These findings are in line with previous studies. An examination of the Mother's Pension program, the first government-sponsored welfare program in the U.S. for low-income mothers with dependent children, found that the

11. At an average of 22.70 percent, sales and merchandise was the next highest expense category (West et al., 2021).

cash transfers significantly reduced the probability of being underweight and helped families improve the nutrition of their children, especially for children at greatest risk of malnutrition (Aizer et al., 2016). Rural cash transfer programs in Iowa and North Carolina had a positive impact on nutrition quality, and an income experiment in Gary, Indiana showed positive effects on birth weight for the most at-risk groups (Marinescu, 2017; Forget, 2011).

F. Cash Improves Familial Relationships

Research shows that cash, by relieving financial burdens and the associated stress, can improve family and community relationships. According to a study on the impact of a casino dividend on the Eastern Band Cherokee in North Carolina, parents had a better relationship with their children after the dividend went into effect. Researchers attributed improved behavior among both parents and children to the increase in parental quality which they saw as a direct result of the additional income (Akee et al., 2010). Parents in SEED described how the cash affected the relationship with their children: “watching tv with my kids instead of yelling,” “I can breathe and do homework with them.” Parents mentioned using the extra funds to take their children on outings such as going to the movies, to get ice cream, or to a theme park (West et al., 2021). The money has given parents more time to spend with their children thereby improving the quality of their relationship.

“I can breathe and do homework with them.”

G. Cash Creates Space for Risk Taking and Pursuing Opportunities

Cash allows for the material means and spare time to take risks and set goals for better life outcomes, something that is predominantly only afforded to privileged groups including white men. The percentage of SEED recipients with full-time employment increased from 28 percent at the start of the program to 40 percent one year later compared to a 5 percent increase in the control group. The cash made it possible for the recipients to remove financial and time constraints, such as reducing the number of hours working part-time or in gig work, to pursue higher quality employment. They were able to take on internships, training, or coursework that would lead to better opportunities. As one recipient described, “the only reason I got the internship was because of me taking the risk of having to quit a job before and knowing that I have that money. I could sustain myself until this new opportunity came around, and I was able to take it.” Another recipient was able to take time off work to study for his real estate license (West et al., 2021). As a result of the extra monthly income, the percentage of MMT mothers with a completed high school education increased by 22 percent in the first cohort of women. In the second cohort, mothers reported having used the funds to continue schooling, purchase a reliable car for transportation, and even start their own business. Additionally, participants stressed that the money was a lifeline during layoffs due to COVID-19 and being able to afford or provide childcare for children during remote learning (Springboard To Opportunities, 2021).

CURRENT AND FUTURE GUARANTEED INCOME DEMONSTRATIONS SUPPORTING BLACK MOTHERS

The success of the Magnolia Mother's Trust and the Stockton pilot caught the interest of policymakers and advocates, which started a new wave of guaranteed income programs across the country. From Stockton Mayor Tubbs' leadership with SEED came [Mayors for a Guaranteed Income](#) (MGI), and the learnings of the Magnolia Mother's Trust are shaping the ways in which demonstrations prioritize historically marginalized and excluded communities. In recognizing the racial inequities inhibiting economic mobility for people of color, some pilots have explicitly focused on communities of color. Other programs are focusing specifically on families or mothers.

Magnolia Mother's Trust

Jackson, MS

Entering its third cohort cycle in which Black moms living in subsidized housing in Jackson, Mississippi are provided with \$1,000 per month in unrestricted cash, the Magnolia Mother's Trust is the longest-running guaranteed income program in the U.S. since the 1960s and 70s. Funded entirely by philanthropic donations, the Magnolia Mother's Trust has worked with more than 200 Black moms. Learn more about the Magnolia Mother's Trust and their parent organization Springboard To Opportunities and support their work [here](#).

Abundant Birth Project

San Francisco, CA

Designed to support Black and Pacific Islander pregnant people in San Francisco--whose risk of preterm birth is far higher than that of their white neighbors--the Abundant Birth Project will provide \$1,000 a month to 150 people during their pregnancies and the first 6 months of their child's life. The program hopes to raise funds to provide ongoing support through the first two years of the children's lives. Learn more about the Abundant Birth Project and their parent organization Expecting Justice and support their work [here](#).

Family Health Project

Lynn, MA

A simple, scalable program to help new mothers and their babies, Family Health Project provides new moms with \$400 each month for 36 months. Money is provided without condition and delivered through a corporate debit card partner. Participants are referred into the program by federally qualified community health centers and an independent social services firm provides onboarding and ongoing support. The Family Health Project, modeled after Baby's First Years, is funded solely by private philanthropists. Their initial program launched in Spring 2021 in collaboration with Lynn (MA) Community Health Center with 15 families participating. The initial pilot program hopes to demonstrate the scale-ability of this simple, reliable service delivery approach. Learn more about the Family Health Project and support their work [here](#).

MOMmentum

Marin County, CA

MOMentum is a countywide pilot in Marin County, California. Launching in May 2021, the program will provide 125 low-income moms with \$1,000 a month for 24 months. Designed with input from the intended recipients, MOMentum is designed to give moms an opportunity for greater independence over their lives, their finances, and the future for themselves and their children. MOMentum is fully funded by philanthropic donations. Learn more about MOMentum [here](#).

Puget Sound Program

Washington State

Leaders from the United Indians of All Tribes Foundation, Seattle Indian Health Board, Cowlitz Behavioral Health, Native American Women's Dialogue on Infant Mortality, and Pacific Islander Health Board are designing a guaranteed income pilot supported by Perigee Fund. The program will enroll pregnant families within the Puget Sound urban Indian and Pacific Islander communities in a cash support program, from pregnancy through the first 3 years of the children's lives. The partners also manage culturally-rooted programs that connect families to health care, doulas, home visiting, early care and education, heritage, and community. Learn more about the United Indians of All Tribes Foundation [here](#).

The Bridge Project

New York, NY

Launching in June 2021, the Bridge Project is designed to support low-income mothers in New York City during the first 1,000 days of their children's lives by providing them with consistent, unconditional cash on a biweekly basis. The first phase of the Bridge Project will provide either \$500 or \$1,000 a month to 100 Black and immigrant mothers living in Washington Heights and Harlem. The program hopes to launch future phases throughout New York City's boroughs to support mothers and their babies and alleviate child poverty. Learn more about the Bridge Project and their parent organization The Monarch Foundation and support their work [here](#).

Hilltop School

San Francisco, CA

MyPath has partnered with Hilltop school to provide financial mentoring and cohort-based learning circles directly to over 50 young parenting mothers that are receiving a \$330 basic income for 6 months. The goal of the program is to provide access to healthy and safe financial products and accounts, reduce poverty related anxiety created by COVID-19, and create a strong economic foothold for their young children. Learn more about the Hilltop School project at MyPath and support their work [here](#).

CONCLUSION

In the U.S., Black women and mothers have long been denied the care they deserve. Cash as care can not only hasten current recovery efforts, but it can also help us begin to recover from generations of exclusion, exploitation, and inequity. The extensive evidence on the benefits of cash gives hope during a time when Black women are feeling the brunt of the pandemic's economic fallout: higher unemployment rates and employment loss, greater risk of infection, and higher death rates than other racial groups (Gould & Wilson, 2020). These disparities are exacerbated by the institutional anti-Black racism and sexism that has existed since the ships hit the shore and have kept the majority of Black women facing poor outcomes in health and economic mobility ever since. Because of this, it makes sense to use the wellbeing of Black women as a metric for the success of any economic policy. The impact of cash transfers shows the potential for a permanent federal guaranteed income policy, with Black women at the center, to significantly improve the lives of everyone. Everyone deserves to live with dignity and have the space to breathe easier. The cash response to the pandemic showed we have the means to make this happen. All we need is the collective will.

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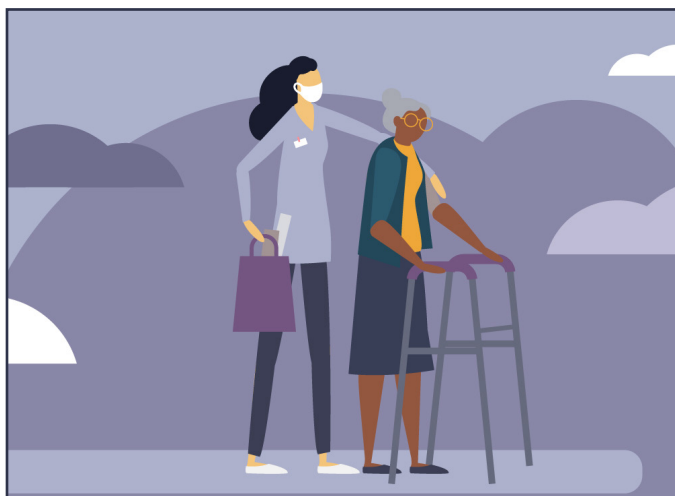
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