

State Of Working Alaska 2009

An economic analysis of working families in Alaska

Alaska Center for Public Policy

an independent non-partisan, non-profit think tank advancing
public policy that benefits low- and medium-income families in Alaska

Alaska Center for Public Policy

The Alaska Center for Public Policy (ACPP), is an independent, non-partisan, non-profit think tank established in 2004. The Center is committed to the development of public policies and programs that improve the economic and social wellbeing of individuals, families, and communities in Alaska.

State of Working Alaska 2009

This economic report is a joint project of Alaska Center for Public Policy (ACPP) and the Economic Policy Institute (EPI). Data come from EPI's analysis of the U.S. Bureau of Labor Statistics and Census Bureau, unless otherwise noted. The Center is grateful for the substantial assistance provided by EPI.

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Introduction: Economic Trends Not So Good for Alaskan Families

2009 has been a tough year for most Alaskans, especially for low-income families. Economically, Alaska is doing better than some states and the nation, but worse than others. The global economic and financial downturn has hit Alaska. Family wages will be affected as consequence. High unemployment rates appeared in May 2009. State economists forecasted that Alaska would be in a recession this year. In 2008 Alaska had the largest decline, in the nation, in real Gross State Product, reaching -2% due to a decline in petroleum extraction, and the economy was less productive overall.¹

Meanwhile, a large segment of the population faces higher costs of living, rising unemployment, and stagnated real wages. On average, Alaska's economic indicators are in better shape than national statistics, but some borough economies are not in good shape. Inflation and unemployment rates in these boroughs are up to double, compared to Anchorage statistics.

Economic indicators show that Alaska is heading to a recession. The increasing unemployment rates confirm that firms have been cutting costs due to weakening markets. Employees are being laid-off; leaving them in an environment of rising prices for all basic goods and services. Low-income families have had to deal with rising inflation and stagnated wages for a long time.

The current minimum wage of \$7.25 is near poverty levels in Alaska. People earning the minimum wage live at constant risk. Those individuals cannot afford the basic necessities to survive: healthcare, shelter, food, and the expenses of a family. In order to meet a basic family budget (2 Parent, 2 Child) an individual should be earning \$25.46 per hour (3.5 times the minimum wage) and for a family of 1 parent 1 child, the parent should be earning \$18.28 per hour (2.5 times the minimum wage), in Anchorage.²

Alaska's geographical position makes goods and services expensive compared to the rest of the states. Transportation, energy, and food increases are some of the reasons for the high costs of living. The farther north, east, or west of anchorage one lives, the higher prices consumers have to pay. Extreme weather conditions and lack of roads leaves no other option than to fly to remote communities. Moreover, Inflation is increasing at a faster rate than wages, further eroding family purchasing power.

Overview: the State of Alaska

Alaska is the biggest state in the United States by area, but the 47th most populous state with about 680,000 citizens (2008 estimate)³. Alaska is organized differently than the rest of the states. It is divided into 16 boroughs, the equivalent of counties, in which 87% of the population lives. The rest of the population is outside the boroughs and distributed in 11 census areas. The state's population is disproportionally allocated. More than half the people, 54%,

are in Anchorage / Mat-Su Borough. The rest of the population is distributed all over the state.⁴

Historically, oil and gold had been key factors in Alaska's population growth. However, currently the population growth had been the result of natural forces: births minus deaths.

Alaska's population growth from 2000-2008 advanced an average annual rate of 1.1%, a significant difference compared with national rate of 0.8%. The state had a natural increase of 59,828 people and a negative net migration ("in" minus "out") of 7,030 people from 2000 to 2008. Meanwhile, in the most recent years, the 2007-2008 period, Alaska increased 7,770 people through natural increase, and had a negative net migration of 2,560.⁵

Alaska is an extremely diverse state in which 16.2% of the population is Native. The predominant category is White, which is 70.1% of the population. African Americans are 3.8%, 4.2% of the population is Asian, Hawaiian and Pacific compose 0.6%, and the population that claim a heritage of two or more races include 5.2% of the total.⁶

Higher Living Costs for Alaskans

Families in Alaska expect to pay a higher cost in their daily purchasing. However, not all goods and service have the enormous recent price increase of gasoline. The high gasoline price increases are in part because people find it hard to substitute. On the other hand, family incomes and wages have not increased as fast as gasoline or other goods. This pushes families to work more or to reduce expenses. The reduction of expenses is not always possible for low-income families that are living on the margin in the first place. Low-income people have few other options but to work more hours to increase their earning in order to meet their basic expenses, or to cut into necessities.

It is important to note that not only low-income people face these financial problems. This report illustrates how goods and services have been increasing at a faster rate than the median hourly wage making harder for the middle class to afford a living wage.

There are many ways a family can create a budget to cover their expenses. In order to have a decent "middle class" life, the Economic Policy Institute has created a basic family budget calculator to measure the costs of a basic living expenses in Alaska's regions. The base of this budget is a "living wage," which can be estimated to afford all necessary costs: housing, food, childcare, transportation, taxes, and other supplies. Using this budget, families can estimate their income or living wage to meet these basic living expenses. Policy makers can have a better grasp on what incomes in this state yield what quality of life.

Two Basic Alaska Family Budgets

The Basic Alaska Family Budget: Barely Clinging To The Middle Class

It is important to note that a basic family budget is indeed ‘basic.’ It comprises only the amounts a family needs to spend to feed, shelter, and clothe itself, get to work and school, and subsist in 21st century America. Hence, it includes no savings, no restaurant meals, no funds for emergencies—not even renters’ insurance to protect against fire, flood or theft.

– EPI basic budget documentation

For more detailed information on how the estimated numbers were determined, visit: http://www.epi.org/pages/budget_calculator_intro/

The two basic family budgets below identify a more realistic threshold for families in Alaska, compared to the traditional poverty line. The tables estimate a family’s basic annual expenses by geographic area of the state. It is important to note that rural areas have a higher cost of living. In rural areas people pay more for healthcare, transportation, housing and taxes. These two budgets help give an idea of the basic spending needs of Alaskan families. A family with an income below the basic Alaska family budget faces potential threats against the well-being of household.

Basic Family Budget Monthly Expenses and Annual Totals, by Area, 2007 2 Parents, 2 Children

AREA*	Housing	Food	Childcare	Transportation	Healthcare ¹	Other Necessities	Taxes	Total
Anchorage, AK HUD Metro FMR Area	930	643	1,203	404	492	378	364	52,967
Fairbanks, AK MSA	934	643	1,203	468	492	379	384	54,040
Matanuska- Susitna Borough, AK HUD Metro FMR Area	879	643	1,203	468	492	366	364	52,981
Rural	1,044	643	1,224	524	524	406	457	57,865

¹ **Important note:** The cost of health care in all the basic family budgets presented here is based on a formula that combines and averages several very different ways that a family might have access to health care. For example, if a family had Medicaid coverage, an estimated average monthly cost for health care would be zero. On the other hand, if the family were able to qualify with a private insurer to purchase

health insurance from a broker, a family could spend \$1,000 or \$1,500 or more per month in insurance premiums, deductibles, and co-payment charges before the first dollar of insured coverage kicks in.

For details about how the health care component of the basic family budget was determined, see pages 5-7 of "2008 Economic Policy Institute Family Budgets Technical Documentation," available online at: http://www.epi.org/page/-/old/datazone/fambud/2008_epi_family_budgets_tech_doc.pdf.

Source: Economic Policy Institute, Basic Family Budget Calculator

Basic Family Budget Monthly Expenses and Annual Totals, by Area, 2007 1 Parent, 1 Child Family

AREA*	Housing	Food	Childcare	Transportation	Healthcare	Other Necessities	Taxes	Total
Anchorage, AK HUD Metro FMR Area	930	317	690	298	296	300	338	38,027
Fairbanks, AK MSA	934	317	690	343	296	301	356	38,835
Matanuska-Susitna Borough, AK HUD Metro FMR Area	879	317	690	343	296	288	332	37,729
Rural	1,044	317	819	390	312	327	460	44,037

Source: Economic Policy Institute, Basic Family Budget Calculator

Important: see footnote #1 above (four person family budget) about healthcare costs.

*Area Definitions: HUD: Housing and Urban Development; MSA: Metropolitan Statistical Area; FMR: Fair Market Rent; Rural: All areas that are not classified as either MSA or HUD Fair Market Rent.

Living Wage, Real Wage, and Minimum Wage: Closing a wide gap

The hourly living wage below shows the gap existing with Alaska's minimum wage. The hourly wage was calculated using the basic Alaska family budget (2080 hours per year). One Parent, one child family living in Anchorage, working full-time, without any other source of income should be earning \$18.28 per hour — including taxes — to meet a basic family budget.

Meanwhile, Alaska minimum wage had been increased to \$7.25 per hour – To meet a recent increase in the Federal minimum wage.⁷ This means that an individual working full-time (2080 hours per year) with a minimum wage would be earning \$15,080, annually slightly above the federal poverty line (\$13,530) for one person in a family.

Alaska's new minimum wage, \$7.75, will become effective December 31st, 2009, 50 cents above the Federal minimum wage.⁹ However, the new minimum wage earning per year totals \$16,120, still too low to afford a

proper living in Alaska. Nevertheless, increasing the minimum wage is critical for low income families and is a stimulus for the recovery of the economy.

Minimum Wage and Hourly Living Wage (2007)

Minimum Wage (Until December 31,2009)	\$7.25
New Minimum Wage (After December 31, 2009)	\$7.50

The Hourly Wage of One Worker Necessary to Earn the Equivalent of the Basic Family Budget for a <u>Family of One Adult one Child</u>	
Anchorage, AK HUD Metro FMR Area	\$18.28
Fairbanks, AK MSA	\$18.67
Matanuska-Susitna Borough, AK HUD Metro FMR Area	\$18.14
Rural	\$21.17

Source: Economic Policy Institute, Basic Family Budget Calculator

Hourly Living Wage (2007) and Minimum Wage

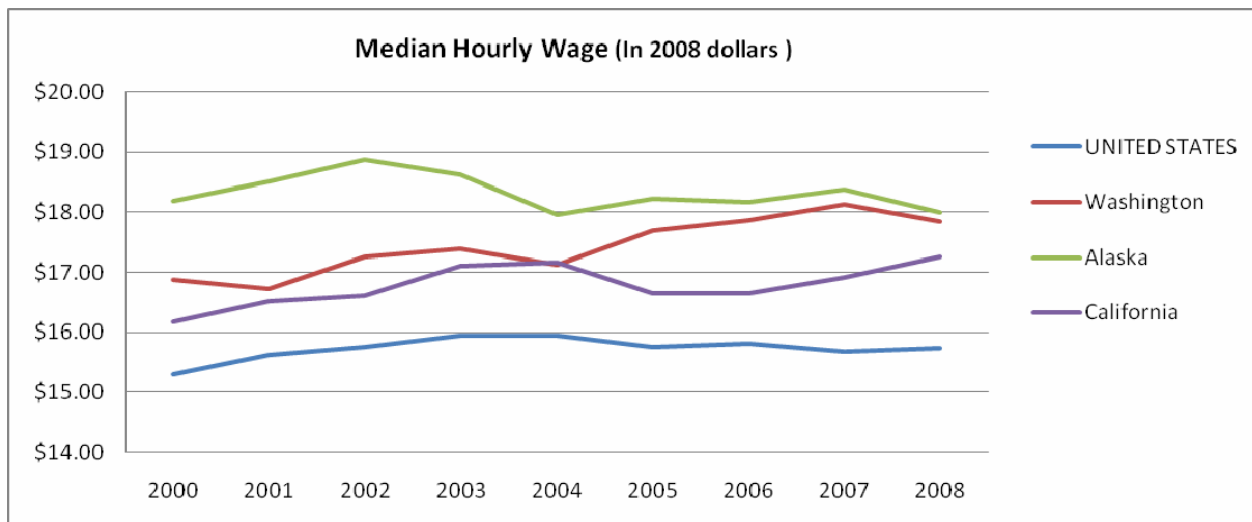
Minimum Wage (Until December 31,2009)	\$7.25
New Minimum Wage (After December 31, 2009)	\$7.50

The Hourly Wage of One Worker Necessary to Earn the Equivalent of the Basic Family Budget for a <u>Family of Two Adults Two Children</u>	
Anchorage, AK HUD Metro FMR Area	\$25.46
Fairbanks, AK MSA	\$25.98
Matanuska-Susitna Borough, AK HUD Metro FMR Area	\$25.47
Rural	\$27.82

Source: Economic Policy Institute, Basic Family Budget Calculator

It would take about two and a half full-time jobs at the new minimum wage of \$7.50 an hour to earn enough money to support a two-member family at the level of a basic family budget. It would take almost three and a half full-time jobs at the new minimum wage of \$7.50 an hour to earn enough money to support a four-member family at the level of a basic family budget.

Alaska Wages Stagnate



Source: Economic Policy Institute analysis of Current Population Survey data

In 2008, The Economic Policy Institute analysis of Current Population and Data estimated that Alaskans had the highest real wages within its division (Washington, California, Hawaii, Oregon). Alaska's median hourly wage, (50th percentile) adjusted for inflation was \$17.99. However, Alaska's real hourly wage (nominal wage plus inflation) has been decreasing since it peaked (\$18.86) in 2002.

Alaskan's median hourly wage was higher than the nation's average (\$15.74) and even higher than neighboring states. For example, in Washington state the 2008 real wage (\$17.83) was slightly below Alaska's wage, but Washington's hourly wage has been rising since 2004, almost reaching Alaska's wage. California's real median hourly wage (\$17.25) was to some extent lower than Alaska's wage, but it has been experiencing an upward sloping trend since 2006.

In Alaska the 2007 median hourly wage was \$18.37, but by the end of 2008 it had dropped to \$17.99. This is 38 cents lost per every hour worked in 2008. Costing the average employee a loss of \$15.20 per week (in 2007 dollars). This is a 2.11% decline in Alaskan's median hourly wage in one year period, and a 4.61% decline since it peak in 2002. ¹⁰

Over the last eight years the real median hourly wage has been stagnant. As a result of inflation, the cost of a family budget has increased, while wages have not kept up. Which represent a lag on progress for a vast majority of workers.

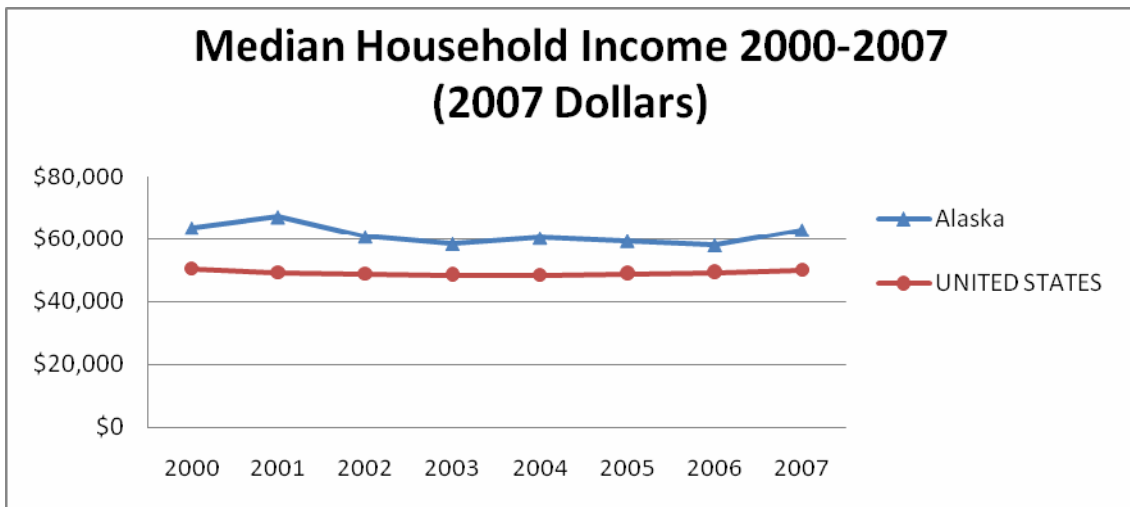
Wages by Decile in Alaska (In 2008 Dollars)

The table below shows 2008 wages by percentile. This means that half of the workforce earned less than \$17.99 per hour and half earned more. Recall that in order to earn a basic living wage in a 1 parent, 1 child family, a worker in a single-worker family should be earning \$18.28 per hour. For a family of 4 (2 parent, 2 children) a worker in a single-worker family should be earning \$25.46 per hour.

	10th percentile	20th percentile	30th percentile	40th percentile	50th percentile (Median)	60th percentile	70th percentile	80th percentile	90th percentile
2008	\$9.38	\$11.60	\$13.75	\$15.84	\$17.99	\$20.79	\$24.23	\$29.75	\$38.31

Source: Economic Policy Institute analysis of Current Population Survey data

Alaskan Household Incomes



Adjusted by CPI-U-RS.

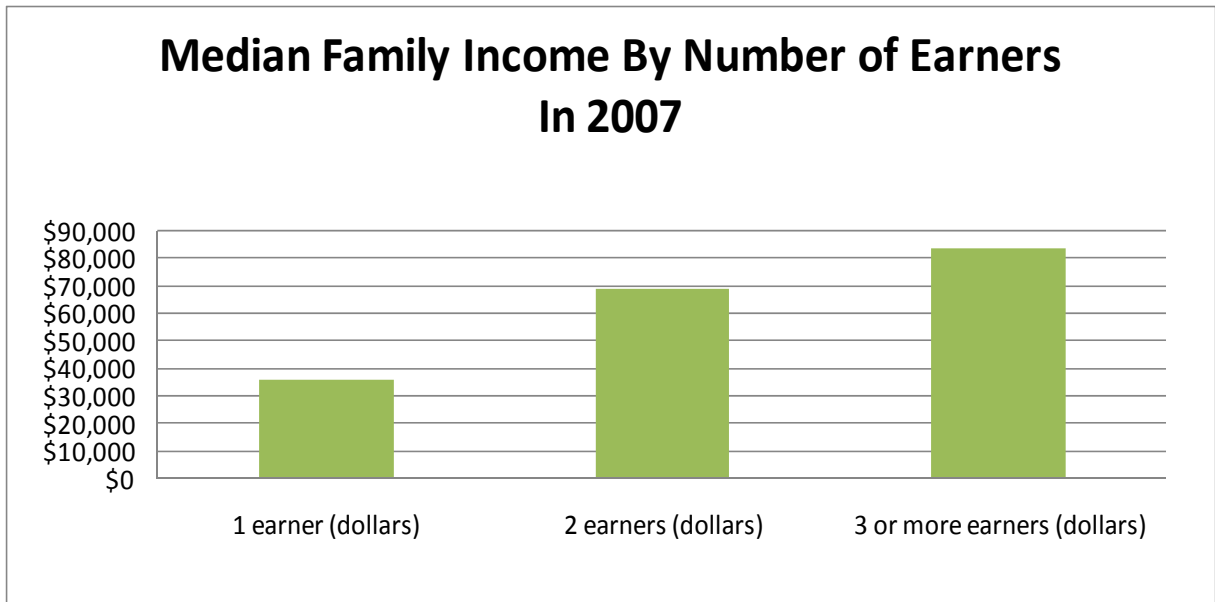
Source: U.S. Census Bureau, <http://www.census.gov/hhes/www/income/histinc/h08.html>

The table above indicates Alaska family income stagnation: no real growth in median household income since 2000. In other words, on average a worker had no gains. He/she stayed the same after seven years of work, regardless of tenure and productivity.

The U.S. Census Bureau data showed Alaska's median household income of \$63,625 in 2000 (in 2007 dollars). In 2007 the median household income decreased to \$62,233. The highest year was 2001 with a median household

income of \$67,187. In seven years, household income decreased leaving workers no better-off

The United States median household income showed a decrease as well. In 2000, median household income was \$50,554, and after seven years ended up at \$50,233. This was a smaller decrease than in Alaska.



Adjusted by CPI-U-RS.

Source: U.S. Census Bureau, 2007 American Community Survey
<http://www.census.gov/hhes/www/income/statemedfaminc.html>

Median Family Income (2007)

1 Earner - \$46,412

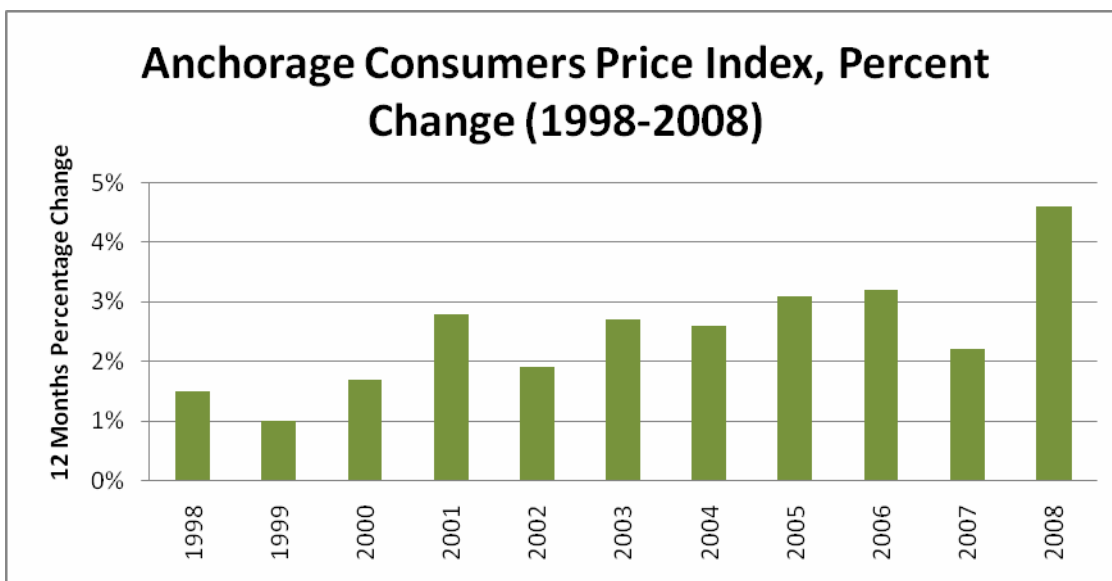
2 Earner - \$76,322

3 Earner - \$94,748

Note that, the median family income is the income exactly in the middle of all Alaskans incomes, sorted in ascending order. Therefore, a significant percentage of the population is still below the median.

Alaska Cost of Living

Costs Up. Family Purchasing Power Down.



Source: U.S. Department of Labor, Bureau of Labor Statistics

The most recent year for which there is information, 2008, was a year of high costs for all Alaskans compared to 2007. According to the Bureau of Labor Statistics of the U.S. Department of Labor the consumer's price index in Anchorage metropolitan area rose by 4.5%, which is high when compared to national inflation rate of 3.8%.

Some factors like energy, food, housing and transportation prices have strongly contributed to this inflation rate. Housing and transportation are the most heavily weighted components. Housing rose by 2.9% in 2008.

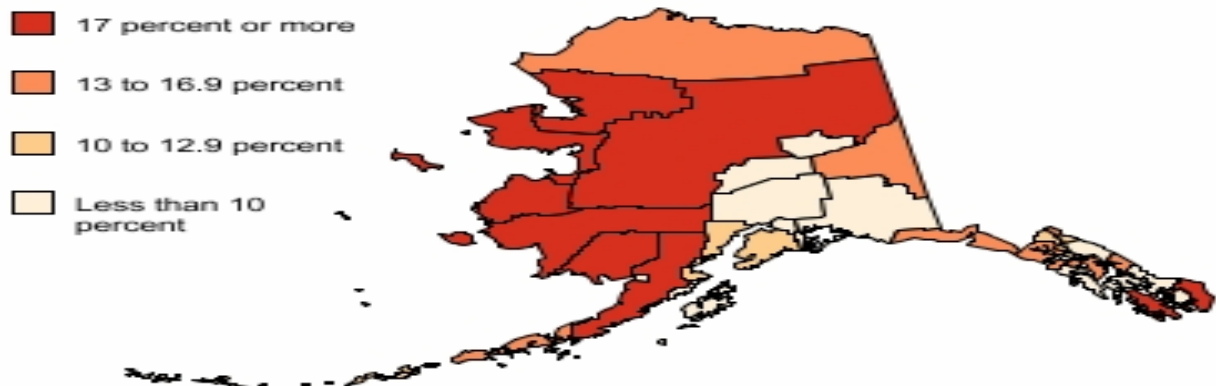
Shelter components increased 2.8%, fuels and utilities components advanced 2.1%. Utility (piped) gas services prices decreased 2.0% meanwhile, electricity rose by 6.7%.

Transportation prices rose a dramatically 10.7% during 2008, compared to 1.2%, in 2007. All gasoline prices skyrocketed 26.6%, compared to just 6.5% in 2007.

Food and beverages rose 3.8% during the period. Over the year, apparel prices advanced 1.5%, and medical care costs increased 2.9%

The Anchorage area's Consumers Price Index for all Urban Consumers (CPI-U) rose to 189.5 in 2008 (1982-84=100). A basket of goods and services that cost \$100 in 1982-84 cost an average of \$189.5 in 2008.

Poverty in Alaska



Source: United States department of Agriculture, Economic Research Service

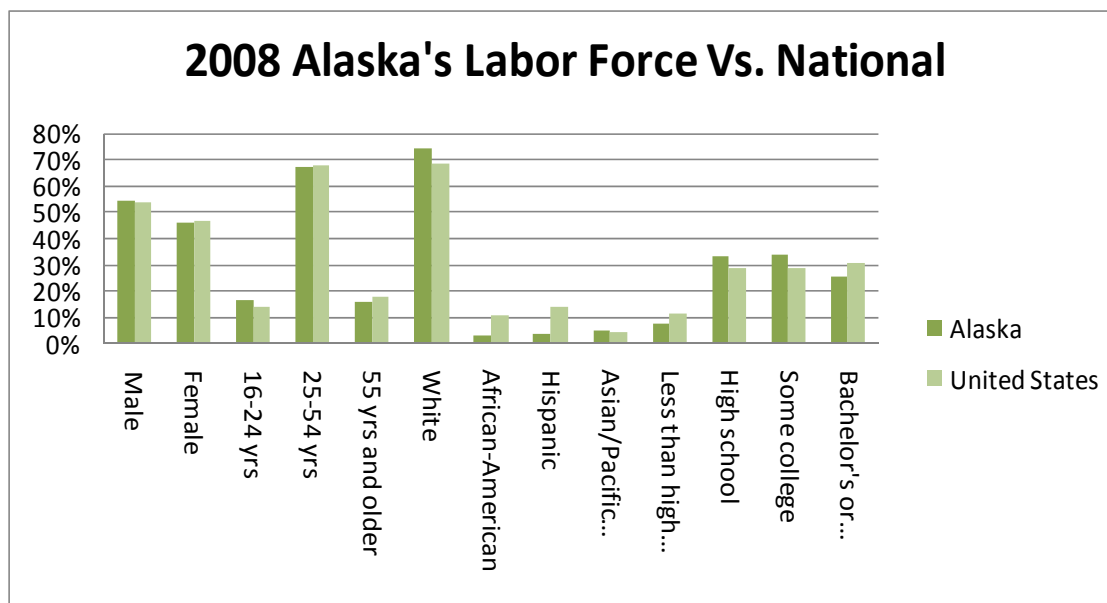
Poverty levels for 2009 were \$22,890 for a three person family and \$27,570 for a family of four.¹¹

Among Alaska's children 11.5% under age 18 lived below the federal poverty level in 2007. It is an important decrease in childhood poverty from 2006 (15.1%). Meanwhile, the national childhood poverty rate rose to 18% in 2007. The Alaska poverty rate decreased quickly, making Alaska one of the lowest in the nation.

However, Alaska poverty is not evenly distributed. For example, in 2007, Wade Hampton area (Western Alaska Census Area) had the highest percentage of people in poverty in the State (27.3%). Nearly three people out of every ten live in poverty in Wade Hampton Area. This is more than double compared to Anchorage or the state's average).

Economic downturns are particularly devastating among poor people. Those people already at the economic bottom suffer much more.

Characteristics of the Alaska Labor Force



Source: Economic Policy Institute analysis of Current Population Survey data

Alaska labor force characteristics compared with the nation are very similar. In 2008, 67.4% of the labor force were 25-54 yrs and 16-24 yrs people made 16.4% of the labor force. Over the last eight years these latter percentages did not change considerably. The only percentage that was increased was the share made by 55 yrs and older, from 10.6% in 2000 to 16.2% in 2008.¹²

Labor profile by race has not change much in the last eight years. The predominant race is white with a 74.5% of the total labor force.

Education in the labor force was favorable for Alaskans in 2008, compared to national statistics. In 2008, 33.6% of Alaskan labor force had some college education. Meanwhile, national percentage was 28.9%.

Employment

Despite the downturn the national economy is facing, Alaska has added employees to the total nonfarm numbers during the last eight years. In 2008, the average industry employment was 322,400 jobs, seasonally adjusted; compared to 2007 which ended up with 317,900 nonfarm jobs.

In Alaska the main employer is government, which in 2008 employed 82,817 people. The second highest employer sector by share is Trade, Transportation and Utilities with an annual average, in 2008 of 64,800 people. In 2008, almost all nonfarm employment sectors fluctuated around the 2007 levels, except for Natural Resources and Mining which jumped from 13,900 in 2007 to 15,300 in

2008.¹³

The oil industry generates more than one quarter of the gross state product.¹⁴ In addition it provides the highest wages in the labor market. Therefore, Alaska's economy is heavily dependent on the oil industry.

At the end of this year, 2009, nonfarm employment may not be as successful a story as it was in 2008. During the first quarter of 2009 Alaska started to feel the national and global recession with job losses. According to the Bureau of Labor Statistics, in June 2009 Alaska saw a contraction in the total nonfarm employment. Going from its highest month: February with 324,200 jobs, compared to June 322,300 jobs, about 2000 jobs lost. Construction, hospitality, leisure, trade, transportation, and utilities were some of the sectors with job losses. Meanwhile, sectors like mining, education, health services and government showed constant growth.

Rural Employment

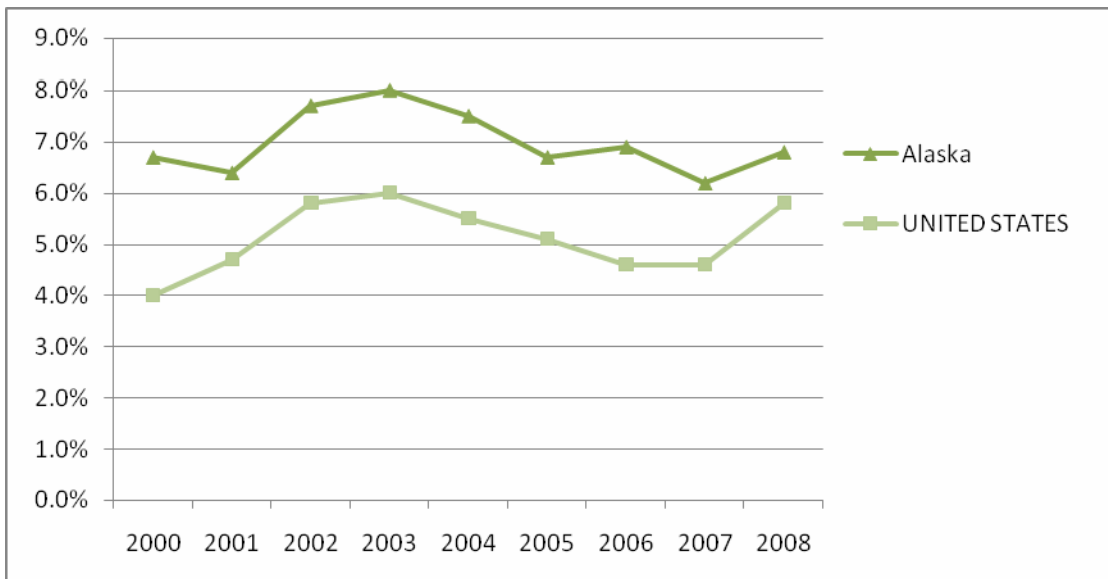
Non-government jobs are very scarce in rural villages and other rural communities. Government in those communities and villages is the main employer. For example, the Lake and Peninsula Borough local government employs more than half of the working population in that area.

Public education is the largest employer in the public sector. Police officers, water treatment operators, and firefighters are some of the other jobs provided by the local government.

In 2002, Alaska was ranked 4th in local government spending, \$4,178 per capita. The spending was larger than the national average of \$3,576 per capita.¹⁵

Unemployment

Alaska's Unemployment Rate Vs. National Rate, 2000-2008



Source: Economic Policy Institute analysis of Current Population Survey data
Using CPI-U-RS

Historically, Alaska has had an unemployment rate higher than the national average. In 2008 the unemployment rate increased by 0.6%, going from 6.2% in 2007 to 6.8% at the end of the year, which is not an alarming increase compared to the rapid increase in the first quarter of 2009.

The unemployment rate in 2009 jumped from an average of 6.8% in 2008 to 7.8% in January, 7.9% in February, 8.4% in March, 8.0% in April, and 8.1% in May. The national and Alaska's unemployment rate, at the beginning of 2009, were very similar, but the national unemployment rate in May 2009 skyrocketed to 9.4%. In contrast, Alaska unemployment rates look low compared to Michigan State, which hit the 12.9% in April 2009, or California's 11.0%.¹⁶

The Alaska regional unemployment rate varies a lot. In April, 2009, the Southwest Region had high unemployment hitting 15.6%. The Interior Region's unemployment rate was 8.2%. Wade Hampton census area, Western Alaska, marked the highest unemployment rate in the entire state with a 24.5%. Usually Wade Hampton unemployment rate is high. In 2008 its average was 20.1%.

Seventeen out of twenty-seven boroughs and census areas were between 10% and 25% unemployment rate in April 2009.¹⁷

Long-term unemployment

The long-term unemployment rate is similar to the unemployment rate. Long-term unemployment also includes part-time workers that would like to work full-time, and persons who don't have a job and haven't been looking for one

in the last four weeks (also known as “marginally attached”).

In 2008, Alaska long-term unemployment was 13%, relatively low compared to the national, 19.7% or 21.5% from California.¹⁸

Unemployment Insurance

Unemployment Insurance was created in the 1930’s as part of the Social Security Act. Unemployment insurance provides economic stability during unemployment and economic downturns. Alaska’s Unemployment Insurance costs are shared by employers and employees. Employers pay 76% and the remaining 24% is paid by the employee. Alaska was ranked second in 2005 in terms of the percentage of unemployed who received unemployment benefits. However, the state is ranked as one of the lowest states in weekly benefits. In 2006 Alaska was ranked 48th with an average weekly benefit of \$198.¹⁹

Conclusions

The *State of Working Alaska 2009* reports data, trends and economic performance that can be taken in consideration by policymakers to address critical issues facing Alaskan families. Some of the findings the *State of Working Alaska 2009* are:

- A basic family budget includes only the amounts a family needs to spend to feed, shelter, and clothe itself, and get to work and school. It includes no savings, no restaurant meals, no funds for emergencies. In Anchorage a basic budget for a family of four is approximately \$53,000. It is higher in rural areas.
- In order to afford a basic Anchorage family budget for a two-member family (one parent, one child) with one earner, the parent needs to earn at least \$18.28 per hour (2.5 times the minimum wage). Half of all workers in Alaska earn less than this.
- In order to afford a basic Anchorage family budget in a four-member family, (two parents, two children) in a single-earner household, an individual needs to earn at least \$25.46 per hour (3.5 times the minimum wage). Approximately two-thirds of all workers in Alaska earn less than this.
- Alaska’s average real hourly wage (taking inflation into account) has been stagnant since 2002.
- Alaska’s real family income (taking inflation into account) has been stagnant since 2000.

Policy makers have a wide range of opportunities to strengthen the safety-net for Alaskan families who are trying to survive on less than a living wage. For example they can strengthen unemployment insurance, raise minimum wage, expand public transportation, reduce barriers to qualifying for Denali KidCare, require insurers to publicly justify premium hikes, and provide public support for the state-wide network of community health centers.

Endnotes

- ¹ Bureau of Economic Analysis, U.S. Department of Commerce
- ² Economic Policy Institute, Basic Family Budget Calculators. For more information visit, http://www.epi.org/content/budget_calculator
- ³ U.S Census Bureau
- ⁴ State of Alaska Department of Labor and Work Force Development, Labor Department Release State Borough and Place 2008 Populations
- ⁵ Ibid
- ⁶ Economic Policy Institute analysis of Current Population Survey data
- ⁷ U.S. Department of Labor, Wage and Hours Divisions.
<http://www.dol.gov/esa/whd/flsa/>
- ⁸ Ibid
- ⁹ The Alaska State Legislature,
http://www.legis.state.ak.us/basis/get_bill.asp?session=26&bill=SB
- ¹⁰ Economic Policy Institute analysis of Current Population Survey data
- ¹¹ U.S Department of Health and Human Services, The 2009 HHS Poverty Guidelines, <http://aspe.hhs.gov/poverty/09poverty.shtml>
- ¹² Economic Policy Institute analysis of Current Population Survey data
- ¹³ Economic Policy Institute analysis of Current Employment Statistics survey data

- ¹⁴ State of Alaska Department of Labor and Work Force Development,
<http://labor.alaska.gov/research/trends/sep08ind.pdf>
- ¹⁵ State of Alaska Department of Labor and Work Force Development,
<http://labor.alaska.gov/research/trends/oct06ind.pdf>
- ¹⁶ Economic Policy Institute analysis of Current Population Survey data
- ¹⁷ Economic Policy Institute analysis of Current Population Survey data
- ¹⁸ Economic Policy Institute analysis of Current Population Survey data
- ¹⁹ State of Alaska Department of Labor and Work Force Development, Alaska Unemployment Insurance.