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# Older Workers: The 'Unavoidable Obligation' of Extending Our Working Lives?

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Abstract

Older workers are becoming an increasing topic of research interest and policy concern as the populations of Europe, the United States and many other countries age. Some commentators argue that living longer means that there will be an 'unavoidable obligation' to work for longer as well. This article considers the reasons for concern about an ageing workforce. It then looks at the different literatures, which seek to research and understand the position of older workers. It provides a snapshot of the work that those over 50 years of age in the UK currently do and poses the question of whether we want to work for longer or whether a culture of early retirement prevails. It concludes by arguing for a more fine grained understanding of the composition of the older worker cohort, differentiated by class, gender and race and for more research on flexible work, gradual retirement and managing health at work.

## Introduction

The last 40 years have seen dramatic changes in the labour markets of Western Europe and the United States. There have been changes in the nature of work – the shift from manufacturing to services and the impacts of technology in many areas such as office work and administration and changes in who works – the rise of female participation rates in paid employment and the extension of education and training resulting in the later entry to full time paid employment of many young people. In the 1980s and 1990s, this was typically coupled with earlier ages of retirement, especially for men, resulting in what appeared to be a shrinking working life, in which some might expect to spend roughly a third of their lives in education, a third in paid employment and the last third in a new age of leisure in retirement (OECD 2010; Taylor 2008, p. 11; Höfacker 2010, p. 5). Whilst younger workers and issues of transition from school to work have long been of interest, the changing profile of the labour force towards an ageing population has only more recently attracted research interest alongside increasing political concern.

Whilst the fact that we are living longer and for many healthier older lives is a cause for celebration, it is increasingly being reframed as a major social, economic and political problem. In particular, an ageing population is argued to unbalance the established inter-generational contract on which many welfare states are based, namely that current prime age workers pay for the pensions and health care of the retired (for a review of international policy documents concerned with inter-generational solidarity see Zaidi et al. 2010). If this so called 'dependency ratio' is fundamentally altered by increasing numbers of older people as a proportion of the total population combined with a delay in entry to the labour market for younger people because of longer periods in education and training, then Governments face tough questions about how to pay for education, pensions, health care and care services, especially in the context of global economic turbulence (on

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current projections of the dependency ratio see Dini 2009, p. 11; Pensions Commission 2004, Chapter 1; for a more tempered view of the 'dependency crisis' see Timonen 2008)). In response, so far, Governments in many countries have focused on extending working lives and encouraging us to save more and to delay retirement (for a summary of policy initiatives in the United Kingdom see Smeaton et al. 2009, pp. 3–4; Vickerstaff et al. 2008, pp. 21–24; for an introduction to policy responses in other countries see the contributions in Taylor 2008).

It is in this context that what older workers do and want is of considerable sociological interest. To provide the reader with an overview of existing research on older workers, this discussion is divided into four sections: first, a brief review of the different literatures in the field; second, a summary of the current labour market position of older workers in the UK, defined as those 50 -years old and above; third an assessment of what research tells us about whether older workers want their working lives extended and finally, a conclusion and some suggestions for where research needs to go to improve our understanding of the dimensions and effects of an ageing workforce.

## Literatures on the ageing workforce

It is possible to identify at least four comparatively distinct (yet interrelated) literatures on older workers. The first, derived primarily from labour economics, focuses upon what it defines as the dimensions of the emerging dependency ratio crisis and the pensions challenge of an ageing population. It overwhelmingly concludes that working longer (raising average retirement ages) is a necessary precondition for funding welfare and pensions in the future (see for example, Magnus 2009; Munnell and Sass 2008; OECD 2006). Indeed, working longer may even be presented as an 'unavoidable obligation' in the face of an ageing population (Reday- Mulvey 2005, p. 195). Whilst agreeing on the solution, writers in this field recognise the practical difficulties in achieving an extension to working life and argue for policy measures which address all the major stakeholders, namely government, employers and individuals. This includes the role of governments in trying to extend our working lives, through policies such as changes to the state pension age, legislation on age discrimination and changes to benefit regimes, especially disability and ill-health routes out of the labour market. The role of employers or the demand question: do employers want to employ older workers, and finally, the individual's orientation to work and retirement: do people want to work for longer?

A second strand of research is policy oriented and primarily commissioned by Government. It focuses on the barriers to extending working lives, getting people off benefits and back into work, why people do not save more for their retirement and responses to policy changes such as raising state pension ages. This literature generally agrees that it is possible to look at early exit from the labour market (that is before state pension age) in terms of push and pull factors. The key push factors are declining health, impact of caring responsibilities on ability to work, job satisfaction and redundancy (Humphrey et al. 2003**;** Phillipson and Smith 2005, pp. 22–29; Smeaton and Vegeris 2009, pp. 15–18); the major pull factors are finance, that is being able to afford to retire and having the desired lifestyle in retirement and motivations to enjoy leisure in retirement 'whilst health lasts' (see for example, Humphrey et al. 2003; Vickerstaff et al. 2008). Research on older workers outside the labour market show that once unemployed it is more difficult for those over 50 years of age to get back into work. In the past, many of these older unemployed were redefined as incapable of working as they moved from job seeking to incapacity benefits (see Beatty and Fothergill 2007).

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Research on people's responses to Government policy on saving for retirement and extending working life has suggested a number of barriers to the policy agenda. Widespread financial illiteracy is a major obstacle; it means that many people do not understand their pensions or their likely financial position in retirement and are difficult to reach with messages about the need to save more (see for example, Barnes and Taylor 2006; Clery et al. 2007, pp. 55–82; Sykes et al. 2005). In addition, there is considerable public misunderstanding of policy and cynicism about the motives of government in raising state pension ages, enacting age discrimination legislation or offering state pension deferral (Hedges et al. 2009; Vickerstaff et al. 2008, pp. 87–106).

A third stream of work focuses on the demand side of the older workers issues, namely whether employers discriminate against older workers and in what ways and how, if at all, organisations are preparing for an ageing workforce. This literature tends to come out of an industrial relations/human resource management tradition and focuses upon recruitment and selection processes, access to training, career management, diversity policies, opportunities for phased retirement and moves towards 'active ageing policies' (see for example, Buyens et al. 2009; Loretto and White 2006; Riach 2009; Taylor and Walker 1998; Van Dalen et al. 2009). The conclusions of this research are not especially comforting to the extending working-life agenda: many organisations have no specific strategies with regard to age management and the business case for an age diverse workforce though often asserted seems extremely fragile in practice (McNair and Flynn 2005; Metcalf and Meadows 2006). The labour supply argument that an older, experienced workforce will profit from future skills shortages looks weak in the context of recession.

The last focus of research, coming primarily out of social gerontology, seeks to focus on the individual experience of ageing and how the older worker themselves respond to changing demographics and pressures to extend their working life. This literature includes an awareness of how class, gender and race condition the experience of later life (see the contributions in Vincent et al. 2006). Older workers are positioned at a critical point in some key debates in social gerontology (see for example Biggs 2004; Blaikie 2006). It has been typical to define older workers in relation to upcoming retirement and to see their changing relationship to the labour market and production as defining their social position, motivation and outlook. However, as in other areas of sociological inquiry, some researchers stress the role of consumption as the new basis for identity formation, with 'third agers' leading the way in a new age of expenditure fuelled leisure (see for example, Blaikie 2006; Gilleard 1996; Gilleard and Higgs 2000). These debates tap into wider discussion about individualisation and risk and the extent to which retirement has been de-institutionalised (Vickerstaff and Cox 2005).

These different literatures, although from varying standpoints, illustrate that there is burgeoning research and policy concern with the ageing workforce and its implications for government policy, employer actions and the individual. We proceed now to consider what work, older workers are actually doing in the United Kingdom today.

## The pattern of work for older workers

In the 1980s and 1990s, early retirement (well in advance of state pension age (SPA)) became an institutionalised way of reducing headcount in organisations and managing restructuring. This trend has more recently started to reverse, and participation rates for the 50-state pension age (SPA) group and the SPA+ cohorts have been increasing since the middle 1990s (Whiting 2005). Labour force participation rates vary with age and gender across the lifecourse. Table 1 demonstrates that employment rates among men and

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**Table 1.** Economic activity for men and women by age group (UK) (%) Jan–Mar 2009

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | In employment | ILO* unemployed | Economically inactive | In employment | ILO unemployed | Economically inactive |
| *Age* | | | | | | |
| 16–19 | 39.2 | 13.9 | 47.0 | 41.0 | 10.7 | 48.3 |
| 20–24 | 64.4 | 13.5 | 22.1 | 61.6 | 7.6 | 30.8 |
| 25–29 | 84.9 | 8.3 | 6.8 | 71.8 | 5.3 | 22.9 |
| 30–34 | 87.9 | 5.8 | 6.4 | 72.0 | 4.1 | 23.8 |
| 35–39 | 88.8 | 4.5 | 6.7 | 73.6 | 3.7 | 22.7 |
| 40–44 | 88.1 | 4.8 | 7.1 | 76.8 | 3.7 | 19.4 |
| 45–49 | 86.6 | 4.8 | 8.6 | 78.2 | 3.8 | 17.9 |
| 50–54 | 83.2 | 4.8 | 11.9 | 75.3 | 2.7 | 22.0 |
| 55–59 | 76.4 | 4.8 | 18.7 | 64.7 | 2.0 | 33.3 |
| 60–64 | 57.6 | 3.0 | 39.4 | 34.2 | 0.7 | 65.1 |
| 65–69 | 22.2 | 0.8 | 77.0 | 13.7 | # | 85.9 |
| 70+ | 4.7 | # | 95.2 | 2.0 | # | 97.9 |
| Total N (000s) | 15627 | 1349 | 7064 | 13501 | 873 | 10942 |

*Source*: LFS data, January–March 2009 (analysis by Loretto in Loretto & Vickerstaff forthcoming).
*The ILO definition of unemployed counts as unemployed those aged 16 or over who are without a job, are available to start work in the next 2 weeks and who have been seeking a job in the last 4 weeks, or were waiting to start a job already obtained in the next 2 weeks.

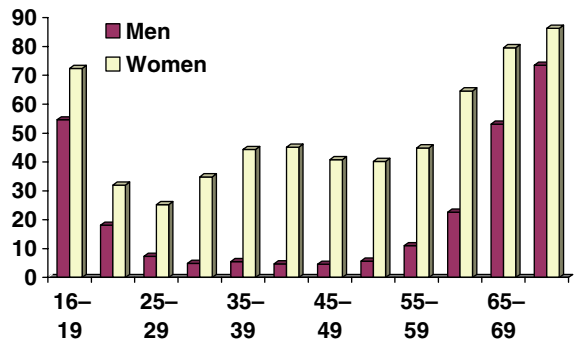


**Figure 1.** Of those in employment in each age group, % who are working part-time. *Source*: LFS data, January–March 2009 (analysis by Loretto in Loretto & Vickerstaff forthcoming).

women reduce sharply after state pension ages (currently 60 for women and 65 for men). The drop is especially sharp for women, but for both sexes participation rates are already reducing in the period prior to state pension age. In terms of hours, worked women predominate in part-time employment across the age ranges, but older men are much more likely to work part-time than prime age (25–49) men. For those still working in their late sixties and into their seventies, part-time work predominates for both men and women, see Figure 1.

There are also gender and age differences in the kind of work which people do. Public sector working is most prevalent for those aged 40–50 with one-fifth of men and two-fifths of women in those age groups employed by the public sector. With respect to

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occupational status, in all age groups, women are less likely to be employed in the top occupational groups (managers, senior officials and professional occupations) and more likely to be employed in administrative and secretarial occupations. Both men and women over 50 are less likely than their counterparts of 'prime age' to be employed in these top categories (for a fuller analysis see Loretto and Vickerstaff forthcoming).

This quick tour of the labour market statistics with regard to age demonstrates that both gender and age structure the likely experience of paid employment. Although labour market participation rates continue to rise for older groups, and especially women, it is still the case that the majority have left the labour market before they are 65. In 2008, the average retirement age for men was 64.6 years the highest level since 1984, the average retirement age for women had risen to 61.9 years (Khan 2009). It would appear that in contrast to the 1980s, working lives are extending and that with women's state pension age rising progressively to 65 in 2020, we might expect women's average retirement ages to increase further. Let us turn now to what older workers want: are they embracing the 'unavoidable obligation' of working longer or are they forced to continue working for economic reasons?

## Do we want our working lives extended?

There is a conundrum in existing research on what older workers want. In a range of surveys, those 50 + are found to hold positive views about work, and many express a willingness to consider extending their working lives or continuing to work after they have 'retired'. Qualitative interview or focus group–based research on the same theme reveals a much more qualified picture.

In two surveys conducted in 2003 and 2004, McNair and colleagues found that 'older people are strongly attached to work (though not always to their current jobs)', and that a high proportion said that they would consider some form of paid or unpaid work after formal retirement (McNair 2006). Although these surveys also found a strong divide between those in more qualified, higher income, better occupations and those who were poorly qualified and in routine jobs.

In a recent large scale survey conducted for the Equalities and Human Rights Commission, we have a rich picture of older workers motivations to work (Smeaton et al. 2009). Three quarters of the sample said that their current jobs were interesting and that their skills were made good use of. However, there were differences across the age range 50–65+ in reasons for working with around half of those in the 50- to 55- year old-group saying that financial need was the most important reason whereas the 65+ group were more likely to say that they worked because they enjoyed the work. There is likely to be a strong survivor effect here, with those still working at 65 more likely to have a positive attitude to work, the more disaffected having already left or been encouraged to leave (Smeaton et al. 2009, p. 17). The survey also revealed that a large minority of older workers would like to change aspects of their jobs such as hours worked or their occupation. The factors which older workers cited as making their jobs less than ideal were occupation, hours worked and levels of seniority (Smeaton et al. 2009, pp. 18–21). The percentage stating that their occupation was less than ideal was considerably higher amongst administrative and secretarial employees, sales and customer service workers, process plant and machine operatives and those in elementary occupations than those in professional, technical, skilled trades and managerial occupations (Smeaton et al. 2009, pp. 24–25). These results appear to reinforce some of the inconsistencies we find in survey data: people express positive attitudes towards work, but when invited to analyse their current employment, a significant minority tend to be much more negative.

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In the last 30 years, 'early retirement' for professionals and managers and many employees in the public sector has to some extent become entrenched as an expectation (Scales and Scase 2000: 5; Phillipson 2002; Meadows 2003, vii). There is a strong cultural assumption that retiring early and enjoying a period of free time with the opportunity to travel or pursue leisure interests is the majority aspiration, especially for the 'baby boomer generation' (Biggs et al. 2006; Huber and Skidmore 2003; Phillipson 2007: 185). It is this view of retirement which appears in some qualitative studies where the desire to extend working lives is much more qualified than that typically found in surveys.

In an interview-based study of 96 respondents overwhelmingly in the age range 50–65, based in three different geographical locations (Vickerstaff et al. 2008), many of the men, who had started work at 15 or 16 and worked more or less continuously since, felt that they had done their bit and viewed retirement as a deserved reward for a long working life. The following comment was typical:

> Once folk get to a certain age, they want to look at and do other things, I'm sure, rather than keep on the treadmill of work. I feel that after having done 30, 40 years of work, it's a just reward if you're able to sit back and relax.'(Male, Edinburgh) (Vickerstaff et al. 2008, p .103)

Many expressed similar views that especially in relation to manual work it was not possible to expect people to continue working indefinitely because of the inherently arduous nature of the work. For those who would consider working for longer, there was a strong preference for part-time or flexible work but when this was explored in greater detail, it often turned out that the desired degree of flexibility was probably unrealistic, for example:

> I would go back part-time perhaps. But then again, it would have to be a very, very decent salary and short hours and long holidays! (Female, Edinburgh) (Vickerstaff et al. 2008, p. 32)

In relation to the possibilities of both paid and unpaid work, there was a strong sense that at this time in their lives employment would take a back seat and would need to fit round other aspects of their life and not *vice versa* as had been the case for much of their working years. Overall people were looking forward to the freedom that retirement offered but understood that there were constraints to achieving this aspiration:

> So it is having the leisure time I think, the freedom to do what you like, providing you can afford it of course. That's everybody's problem, I suppose, at different levels, you know? (Female, Nottingham) (Vickerstaff et al. 2008, p. 78)

There was a strong view that choice was the critical factor for older workers – that people should not be forced to stop working because of arbitrary retirement ages if they wanted to continue working, but equally people should not be forced to work longer than they really wanted to (Vickerstaff et al. 2008, pp. 81–83).

A focus group–based study by Hedges et al. (2009) similarly found less than fulsome support for the extending working-life agenda. This study concluded that people seemed to sustain two conflicting models of retirement simultaneously: one aspirational, which involved a vision of an active and fulfilling period of life after work, the second much grimmer composed of an image of a time of decline and potential privation (Hedges et al. 2009, p. 18). They concluded that 'the simple idea of working longer held little appeal for most respondents and usually on the face of it seemed undesirable' (Hedges et al. 2009, p. 28).

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Once again, the respondents to this study were in favour of choice, there were those who liked their jobs and wanted to carry on working, but this was a matter of choice, as one of their respondents commented:

> I think for me the word 'retirement' means having a choice, and if you want to go back to work it's having that choice. Whereas preretirement you're having to work. (Hedges et al. 2009, p. 22).

In a questionnaire-based study of Belgian employers and employees, researchers similarly concluded:

> While the right to remain at work after the age of 65 years is regarded as positive, the duty to continue working after the age of 65 years receives a very negative response. (Buyens et al. 2009, p. 113)

Despite some apparent differences in what older workers want as revealed in surveys as opposed to interviews and focus groups, there are a number of common findings in much of the research about the experience of work and in relation to the distinctions between different segments of older workers; there are dangers in focusing solely on age and neglecting class, gender and race. A strong theme, which emerges in most studies, is that older workers are critical of their jobs, that job satisfaction is an important factor in terms of continuing in employment and that many have experienced an intensification of work; as Smeaton et al. comment: 'The 'pull' of retirement will be stronger if individuals feel unchallenged and bored or overworked and stressed' (Smeaton et al. 2009 p. 112). This may in part help to explain the difference in study outcomes: in a survey people may express a general view that work is good for you in terms of finance, social interaction and keeping active so in principle staying in work has theoretical benefits but when asked in detail about their current job you get more of a focus on the negative and demotivating aspects. This suggests that job quality is an important factor in extending working lives.

There is a strong preference amongst older workers for access to flexible work options (Smeaton et al. 2009, pp. 47–49; 108–110; Vickerstaff et al. 2008, pp. 5, 72–74). It is also clear that for older workers outside of paid employment for reasons of unemployment, health or caring responsibilities, access to flexible work arrangements is likely to make reengagement with the labour market easier (Loretto et al. 2005; Loretto et al. 2007). However, in practice, with the exception of women working part-time, relatively few older workers actually have access to flexible working (Loretto et al. 2007). There is also considerable support for the idea of gradual or phased retirement instead of the cliff-edge approach to stopping work altogether and retiring, but in reality very few people have explored the possibilities for a gradual wind down and comparatively few organisations actively offer it (Hedges et al. 2009, p. 25; Vickerstaff et al. 2004).

Another theme which emerges very strongly from the research literature is that 'older workers' as a category usually defined as those 50 and above is not an homogenous group: gender, class, race and health significantly differentiate experience, life chances and motivations. This has traditionally been referred to as the 'two nations in retirement': the privileged and well paid in more interesting jobs who may stay in work or retire early but essentially have the choice as opposed to the disadvantaged and less well off, who are more likely to suffer health problems and to leave employment involuntarily (Phillipson 2007, p. 188). As Walker and Foster (2006, p. 53) put it: 'Retirement is not a homogenising experience'; accumulated advantage and disadvantage lead to very different pathways

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into older age with very different prospects. Research increasingly makes at least a three-fold distinction between different segments of the older worker population: those, most typically managers, professionals or skilled trades people who like their work and typically want to carry on working in one form or another ('choosers'); those who dislike their work and would like to be able to leave it as soon as possible ('survivors'), and a third group who quite like their work but find it stressful for one reason or another ('jugglers') (compare the classification in Hedges et al. 2009, p. 29 and Barnes et al. 2004 with McNair and Flynn 2005, p. 490). The main lines of differentiation in opportunities for older workers open up around variations in levels of qualification, disparities in income and occupational level and gender. Many of the current generations of older women (50+) have fragmented work histories in which they have combined family and domestic responsibilities with paid employment; they are much less likely to be in employment that has good prospects in terms of pay and promotion and fewer have an occupational pension. Attitudes about working for longer are often gendered in the sense that the incentives and disincentives differ for women and men (Vickerstaff et al. 2008, p. 9). As Smeaton and Vegeris in a review of the position of older people inside and outside the labour market conclude:

> While older people can encounter discrimination and fewer opportunities compared with younger generations, starker gaps are evident **within** older age groups according to a range of determinants; class and gender the most notable. (2009, p. xi)

The research literature on what older workers want, although differing in the degrees to which extending working lives is viewed positively, agrees that there is considerable dissatisfaction with current work opportunities and that opportunities for choice about when and how to continue working or retire are not evenly distributed amongst the population.

## Conclusions and directions for future research

Governments across Europe remain convinced of the imperative of encouraging people to delay retirement and work for longer. As we can expect to live longer, the argument goes we should expect to work for longer. State pension ages are rising in many countries. The research on older workers' experience of working and their aspirations for retirement provide a much more qualified picture. Constraints on continuing to work such as health issues, caring responsibilities and age discrimination provide the real context in which older workers try to make choices. In addition, this brief review of the literature suggests that we need to be careful about taking the category of 'older workers' (normally defined as 50+), as self-evidently a 'group' that can be studied. It is important to stress the heterogeneity of this age cohort, which comprises a number of different generations and individuals differentiated markedly by class, gender, ethnic origin, levels of income, health status and domestic circumstances and that is before we begin to consider differences in outlook and aspirations (Vickerstaff et al. 2007, p. 203). Not least, studies of age categorisation processes indicate that there are significant differences in the ages which individuals define themselves and others as 'old' (Abrams et al. 2009). Perhaps driven by the public policy focus on 'older workers' research so far, with a few honourable exceptions, has paid insufficient attention to these differences and their effects and in particular how structures of discrimination intersect to locate particular groups of older workers in particularly disadvantaged positions (for example on the intersection of age and gender see Krekula 2007; Moore 2009; Loretto and Vickerstaff forthcoming).

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There is also a need to explore in greater detail a number of the changes in work that are suggested as possible solutions to the early retirement urge, namely increased flexible work options, bridge employment, better management of health at work and phased or gradual retirement. Though much trumpeted as measures likely to encourage people to delay retirement and work for longer, the labour force survey figures suggest that comparatively few older workers have access to flexible work options (Loretto et al. 2007) and empirical evidence on the other measures are limited too (Smeaton and Vegeris 2009, pp. 14–35). It is also clear that for some routine workers in low-paid sectors such as retail, health and social care flexible work is driven by employer demands rather than to accommodate employees' interests and often part-time work is associated with lower earnings, poor training and career prospects and lower pensions in later life.

It is important to understand and further research the implications of extending working life and associated measures for different segments of the 50+ age cohort. If we are to improve our grasp of the kinds of work that older workers might want, we need a more fine grained appreciation of the challenges which face individuals located at different intersections of disadvantage. At the moment, it is clear that the 'unavoidable obligation' of working longer as we live longer will have very diverse implications and effects for different groups.

## Short Biography

Sarah Vickerstaff is a Professor in Work and Employment in the School of Social Policy, Sociology and Social Research at the University of Kent. Her main research focus is on changes to the relationship between paid work and the life course, in particular at the beginning and end of 'working life'. She has recently completed a number of projects on older workers and retirement for the Joseph Rowntree Foundation, the Economic and Social Research Council, the Equal Opportunities Commission and the Department for Work and Pensions. This research has both a theoretical significance in understanding the employment implications of an ageing workforce and a policy focus on the opportunities and threats of extending working lives. Her recent publications include: *The Future for Older Workers: New perspectives* editors W. Loretto, S. Vickerstaff and P. White, Policy Press (2007). *Encouraging labour market activity among 60-64 year olds*. S. Vickerstaff, W. Lorretto, J. Billings, P. Brown, L. Mitton, T. Parkin and P. White, Department for Work and Pensions, Research Report No. 531 (2008). *Employment Support for Carers,* Sarah Vickerstaff, Wendy Loretto, Alisoun Milne, Jenny Billings, Elaine Alden and Phil White, Department for Work and Pensions, Research Report, No. 597 (2009).

## Note

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