

COVID-19 and Household Financial Well-Being

Profile of the Lancaster, PA MSA | December 2021

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Credit serves as an important financial buffer for many households, enabling consumers to smooth out large expenses and compensate for income volatility. For those included in the credit economy,² debt utilization and related indicators provide an important measure of financial health. In the context of the COVID-19 pandemic, exploring recent trends in debt, delinquency, and credit scores offers insights into households' and communities' ability to weather an economic shock.

This report provides an overview of credit scores and debt patterns in the Lancaster MSA.³ To capture changes in credit conditions during the COVID-19 pandemic, this report highlights important trends occurring between the beginning of 2020 through the first quarter of 2021. To provide additional context on pre-pandemic conditions, data from 2019 are also included in figures and described below. The following sections provide key findings from the study period, followed by accompanying figures and tables in the appendix.

1 Please contact Eileen Divringi at eileen.divringi@phil.frb.org for questions related to this report. The author would like to thank Alaina Barca for contributing the maps included in the appendix.

2 According to the Consumer Financial Protection Bureau, roughly one in 10 American adults did not have any credit history with the three largest nationwide credit bureaus in 2010. For more information, see "[Data Point: Credit Invisibles](#)," Consumer Financial Protection Bureau's Office of Research, May 2015.

3 The Lancaster MSA is composed of Lancaster County, PA.

Lancaster MSA – General Overview

- Throughout the study period, the share of adults with debt of any kind did not vary significantly in the Lancaster MSA. In Q1 2019,⁴ 80.4 percent of adults held debt, compared with 81.0 percent in Q1 2021 ([Figure 1](#)). Average total debt, however, decreased from \$55,660 in Q1 2020 to \$55,190 in Q1 2021. This decrease appears to be led by a drop in average credit card debt ([Table 1](#)).
- Among those with debt, the most widely held types in Q1 2021 were credit cards (78.2 percent), auto loans (39.3 percent), and mortgages (35.7 percent) ([Figure 2](#)). Unlike credit card debt, average auto loan and mortgage balances increased slightly between Q1 2020 and Q1 2021 ([Table 1](#)).
- Overall, financial health indicators improved between Q1 2020 and Q1 2021. For instance, the percentage of borrowers with severely delinquent debt declined from a high of 11.2 percent in Q1 2020 to 9.9 percent in Q1 2021 ([Figure 4](#)).
- The share of consumers⁵ with debt in collections also decreased below pre-pandemic levels, to 12.4 percent ([Figure 5](#)).

4 Each quarter corresponds to data reported by creditors in March (Q1), June (Q2), September (Q3), and December (Q4).

5 The term "consumers" refers to the full sample of individuals with a social security number and a credit file included in the CCP (see About the Data). Please note that the existence of a credit file does not necessarily imply active consumer credit use. Borrowers are consumers with debt greater than \$0 in at least one tradeline.

- To some extent, the decline in overall severe delinquency appears to be driven by a decrease in severe delinquency among student loan borrowers. Between Q1 2020 and Q1 2021, the share of borrowers with delinquent student loans declined 4.4 percentage points, representing a 41.6 percent decrease ([Table 2](#)). This decline corresponds with the enactment of an automatic federal student loan forbearance program⁶, as well as other relief programs.

In the Lancaster MSA, 14.6 percent of adults live in low- and moderate-income (LMI) neighborhoods, while 85.4 percent live in middle- and upper-income (MUI) neighborhoods ([Map 1](#)). The shares for neighborhoods that are majority people of color (POC) and majority non-Hispanic White are 7.3 percent and 92.7 percent, respectively ([Map 2](#)). All ten majority POC neighborhoods are also LMI. The next two sections explore credit trends in the Lancaster MSA by neighborhood income and race/ethnicity.

Neighborhood Income Categories

- Throughout the study period, borrowers in LMI neighborhoods had poorer access to credit than those in MUI neighborhoods. For instance, in Q1 2021, 81.6 percent of adults in LMI neighborhoods had a credit file and score, compared with 92.9 percent of adults in MUI neighborhoods ([Figure 7](#)). Additionally, less than half of consumers in LMI neighborhoods had prime credit scores, compared with 71.7 percent of consumers in MUI neighborhoods ([Figure 9](#)).
- Some indicators suggested improving financial health in LMI neighborhoods. For instance, the percentage of borrowers with severely delinquent debt dropped from a high of 22.7 percent in Q1 2020 to 19.9 percent Q1 2021, which is below pre-pandemic levels ([Figure 10](#)). Average credit card debt in LMI neighborhoods also decreased by 14.8 percent between Q1 2020 and Q1 2021 ([Table 3](#)).

- Despite some improvements in credit conditions in LMI neighborhoods, disparities by neighborhood income persisted throughout the study period, as illustrated by markedly higher delinquency rates for most types of debt and a greater likelihood of having debt in collections ([Table 4](#) and [Figure 11](#)).

Neighborhood Majority Race/Ethnicity

- There were significant disparities between the credit profiles of majority White and majority POC neighborhoods in Lancaster. For instance, 92.2 percent of adults in majority-White neighborhoods had a credit file and score, compared with only 78.6 percent of adults in majority-POC neighborhoods ([Figure 13](#)).
- Throughout the study period, there were some improvements in credit indicators in majority-POC neighborhoods. Notably, the share of consumers with prime credit scores increased above pre-pandemic levels, to 42.9 percent ([Figure 15](#)). Severe delinquency and high credit card utilization shares also declined below pre-pandemic levels ([Figures 16](#) and [18](#)). Nevertheless, disparities between majority-POC and majority-White neighborhoods did not substantially narrow.

It may seem counterintuitive to see stable or improving financial health indicators during the historic economic disruption caused by the COVID-19 pandemic and associated shutdowns. However, it is important to note that several major federal policies were implemented to aid the pandemic recovery and support struggling Americans during this period. These included policies directly targeted toward stabilizing financially vulnerable households, including enhanced unemployment insurance benefits, stimulus payments, and expanded forbearance options, particularly for mortgage and student loan borrowers. Recent analyses indicate that some of these policies may have averted widespread economic distress, and even lifted many out of poverty.⁷ Whether the financial resiliency observed during our study period will persist remains to be seen.

6 Unlike traditional forbearance programs, which prevent borrowers from becoming more delinquent than they were at time of enrollment, most borrowers with delinquent federal student loan debt have been reported as current on payments during the forbearance period. See Andrew F. Haughwout, Donghoon Lee, Joelle Scally, and Wilbert van der Klaauw, "A Monthly Peek into Americans' Credit During the COVID-19 Pandemic," Federal Reserve Bank of New York, Liberty Street Economics (blog), August 6, 2020.

7 Laura Wheaton, Linda Giannarelli, and Ilham Dehry, *2021 Poverty Projections: Assessing the Impact of Benefits and Stimulus Measures*, Washington, D.C.: Urban Institute, 2021.



About the Data

This report uses data from the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP), which is derived from Equifax credit file data.⁸ Credit files do not include information on an individual consumer's income or race/ethnicity. However, consumers can be assigned to their neighborhood of residence (defined as census tracts). Using data from the FFIEC 2020 Census Flat File,⁹ we assign neighborhoods to income and majority race/ethnicity categories and break out findings for consumers in each category. The following neighborhood categories are included in this report:

Income:

- Low/moderate income (LMI): tract median family income (MFI) is less than 80 percent of the MFI in the associated MSA or metropolitan division
- Middle/upper income (MUI): tract MFI is greater than or equal to 80 percent of the MFI in the associated MSA or metropolitan division

Majority Race/Ethnicity:

- Majority White: over 50 percent of tract residents identify as both White and non-Hispanic
- Majority people of color (POC): over 50 percent of tract residents identify as a race other than White or as Hispanic or Latino

It is important to note that these categories reflect neighborhood-level characteristics. Some upper-income consumers live in lower-income neighborhoods (and vice versa), and some consumers of color live in majority-White neighborhoods (and vice versa).

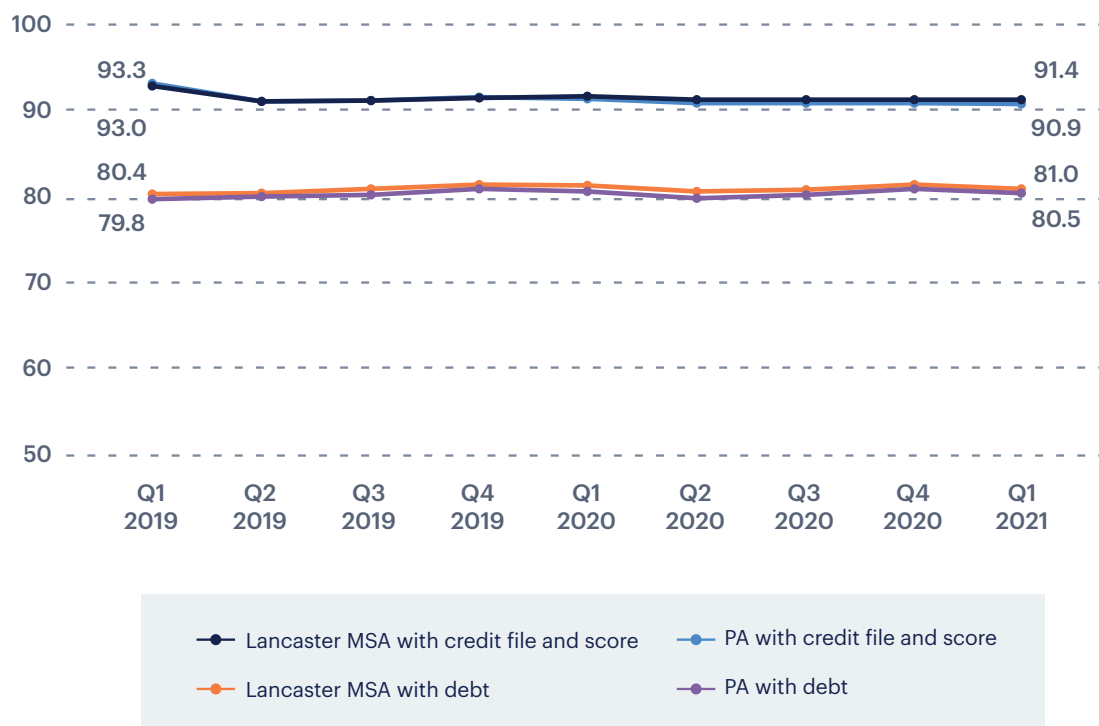
⁸ The CCP is an anonymous, nationally representative one-in-20 sample of all individuals in the United States with a Social Security number and credit file. For more information about this dataset, see Donghoon Lee and Wilbert van der Klaauw, "An Introduction to the FRBNY Consumer Credit Panel," Staff Report 479, Federal Reserve Bank of New York, 2010.

⁹ Available at www.ffiec.gov/censusapp.htm.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

All Consumers

FIGURE 1. Share of Adults with Credit File and Score and Share of Adults with Debt



Note: Credit score refers to the Equifax Risk Score. Adults are defined as residents 18 years or older.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and U.S. Census Bureau American Community Survey 2019 5-year estimates.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

All Consumers, Continued

FIGURE 2A. Share of Borrowers with Auto Debt



FIGURE 2B. Share of Borrowers with Student Loan Debt



FIGURE 2C. Share of Borrowers with Mortgage Debt

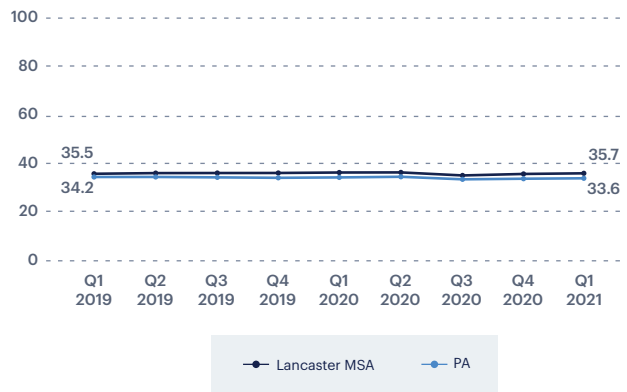


FIGURE 2D. Share of Borrowers with Credit Card Debt

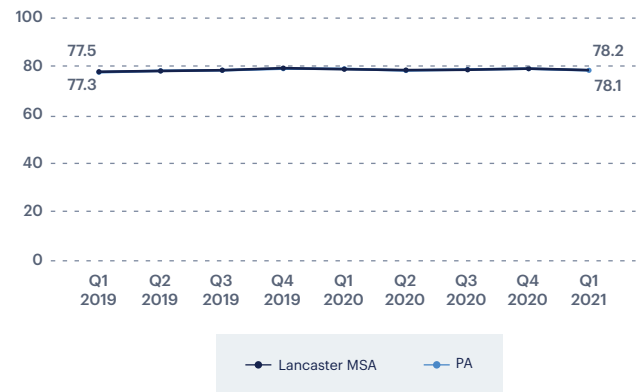
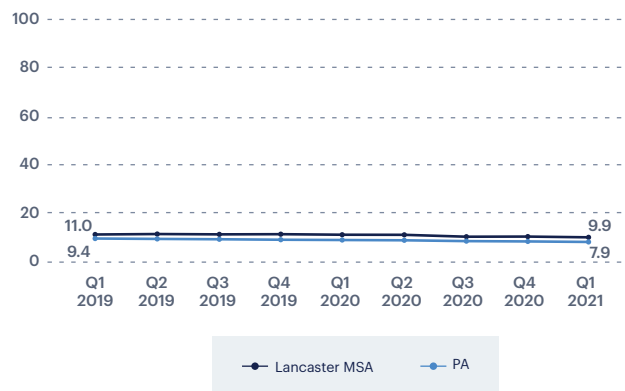


FIGURE 2E. Share of Borrowers with Home Equity Line of Credit (HELOC) Debt



Note: Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

All Consumers, Continued

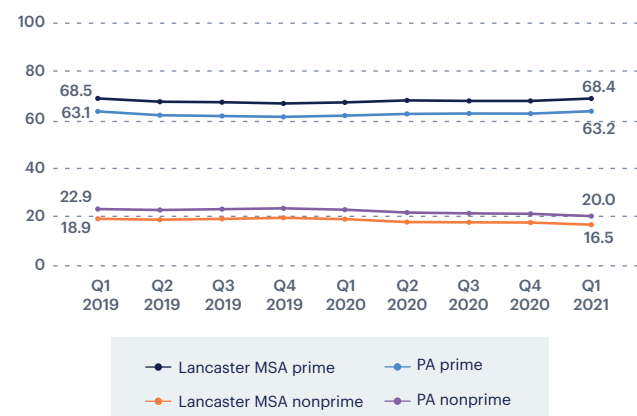
TABLE 1. Average Debt (Q1 2020–Q1 2021)

	LANCASTER MSA			PENNSYLVANIA		
	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)
Total	55,660	55,190	-0.9	59,850	59,490	-0.6
Auto	12,460	12,800	2.7	13,220	13,610	3.0
Mortgage	98,240	100,510	2.3	106,100	108,800	2.5
Student Loan	31,650	32,380	2.3	35,890	36,470	1.6
Credit Card	4,940	4,250	-13.9	5,440	4,640	-14.6
HELOC	27,680	27,160	-1.9	30,590	30,090	-1.7

Note: Figures are rounded to the nearest \$10. HELOC refers to a home equity line of credit. Figures are in 2021 dollars, adjusted using the Bureau of Economic Analysis PCE Price Index. Calculated for consumers with debt >\$0 in each category.

Source: Authors' calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

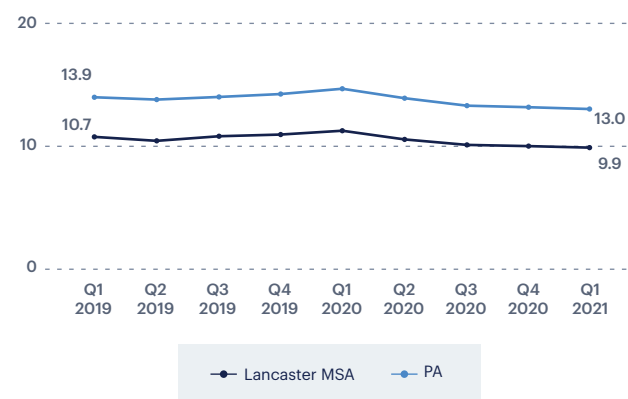
FIGURE 3. Share of Consumers in Credit Score Category



Note: Credit score refers to the Equifax Risk Score. Nonprime is defined as an Equifax Risk Score <660, and prime is defined as an Equifax Risk Score ≥660. Figures do not sum to 100 percent because some consumers do not have a sufficient credit history to generate a score.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

FIGURE 4. Share of Borrowers with Severely Delinquent Debt (90+ Days Past Due)



Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

All Consumers, Continued

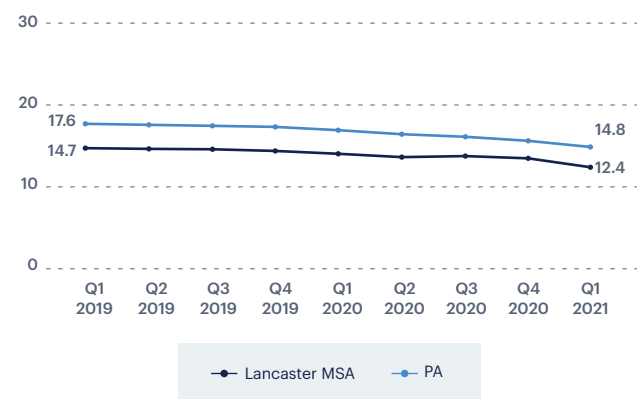
TABLE 2: Share of Borrowers with Severely Delinquent Debt (90+ Days Past Due) by Debt Type (Q1 2020–Q1 2021)

	LANCASTER MSA			PENNSYLVANIA		
	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)
Auto	6.4	6.0	-0.4	7.6	7.1	-0.5
Mortgage	0.8	0.8	0.0	1.4	1.0	-0.4
Student Loan	10.7	6.2	-4.4	13.1	8.6	-4.5
Credit Card	7.8	7.1	-0.7	10.3	9.6	-0.7
HELOC	0.4	0.2	-0.2	0.7	0.7	0.0

Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with debt >\$0 in category.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

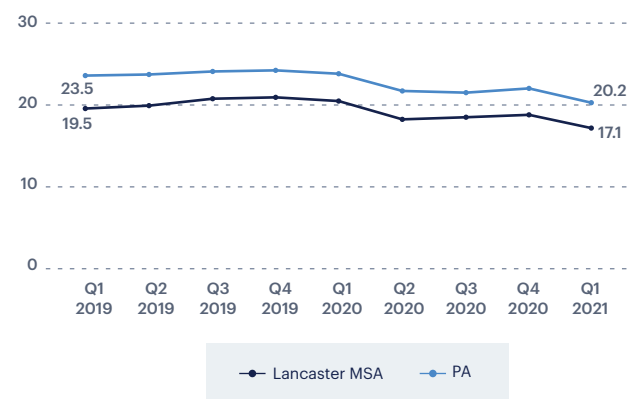
FIGURE 5. Share of Consumers with Debt in Collections



Note: Includes consumer debt collections not handled by the original creditor and adverse public records such as tax liens and debt judgments.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

FIGURE 6. Percent of Credit Card Users with Balances >75% of Their Credit Limit



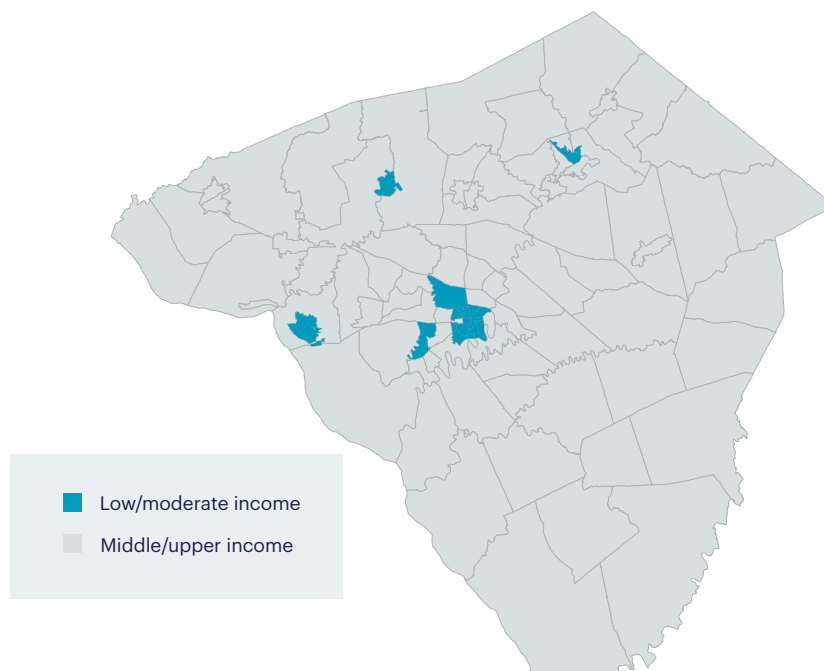
Note: Calculated for consumers with credit card debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP).

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

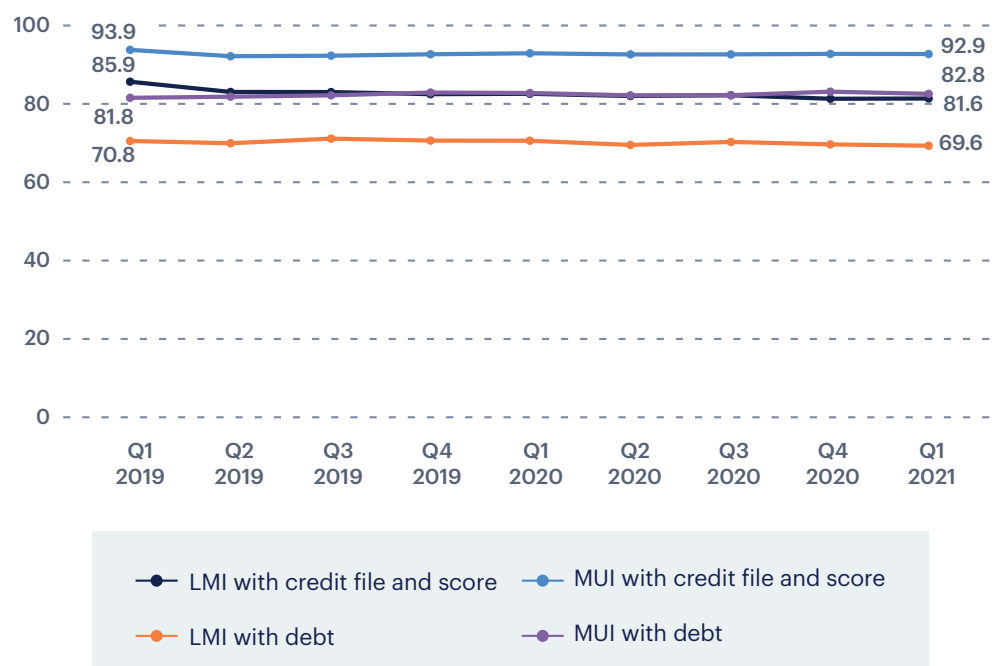
Neighborhood Income Categories

MAP 1. Neighborhood Income Categories in the Lancaster MSA



Source: Neighborhoods are assigned to income categories using data from the FFIEC 2020 Census Flat File. The image was constructed using the 2019 TIGER/Line Shapefiles prepared by the U.S. Census Bureau, 2019.

FIGURE 7. Share of Adults with Credit File and Score and Share of Adults with Debt by Neighborhood Income



Note: Credit score refers to the Equifax Risk Score. Adults are defined as residents 18 years or older.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP), U.S. Census Bureau American Community Survey 2019 5-year estimates, and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Income Categories, Continued

FIGURE 8A. Share of Borrowers with Auto Debt

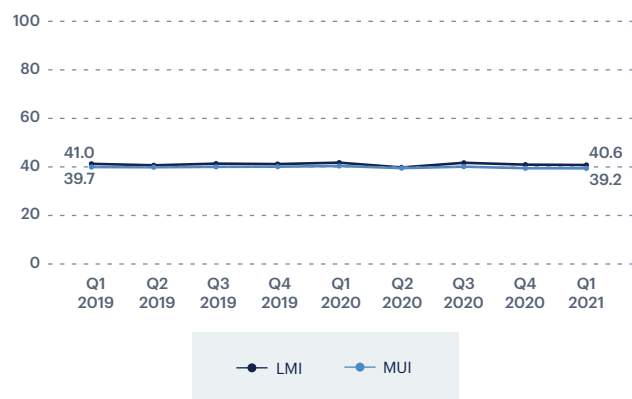


FIGURE 8B. Share of Borrowers with Student Loan Debt



FIGURE 8C. Share of Borrowers with Mortgage Debt



FIGURE 8D. Share of Borrowers with Credit Card Debt

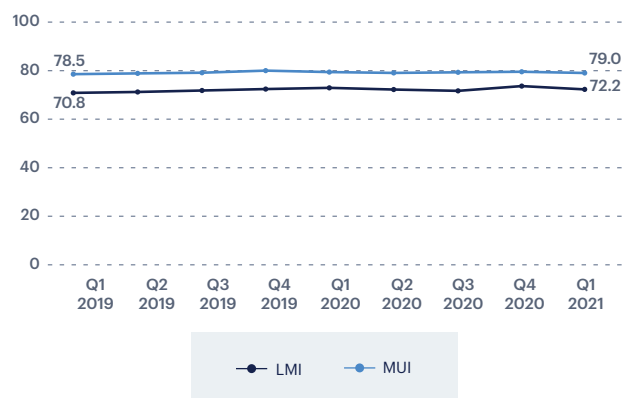
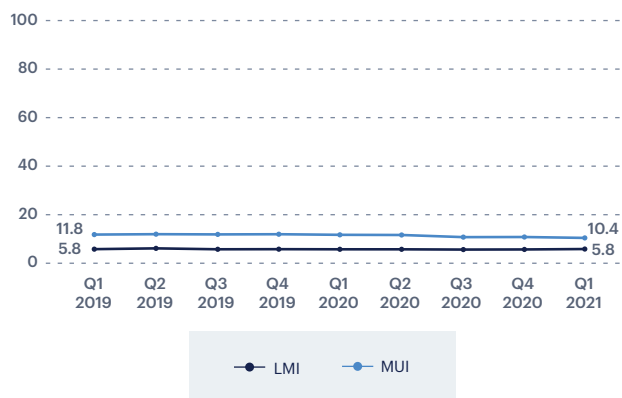


FIGURE 8E. Share of Borrowers with HELOC Debt



Note: Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Income Categories, Continued

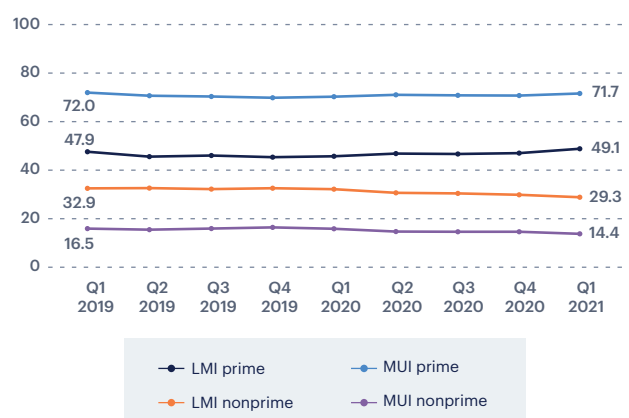
TABLE 3: Average Debt by Neighborhood Income (Q1 2020–Q1 2021)

	LOW/MODERATE			MIDDLE/UPPER		
	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)
Total	39,970	39,230	-1.9	58,040	57,540	-0.9
Auto	10,830	11,440	5.7	12,720	13,000	2.2
Mortgage	76,170	78,050	2.5	100,820	103,110	2.3
Student Loan	27,870	26,640	-4.4	32,430	33,470	3.2
Credit Card	4,270	3,640	-14.8	5,040	4,340	-13.9

Note: Figures are rounded to the nearest \$10. Figures are in 2021 dollars, adjusted using the Bureau of Economic Analysis PCE Price Index. Calculated for consumers with debt >\$0 in each category. Estimates for HELOCs were omitted, as there were fewer than 100 observations in LMI neighborhoods.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

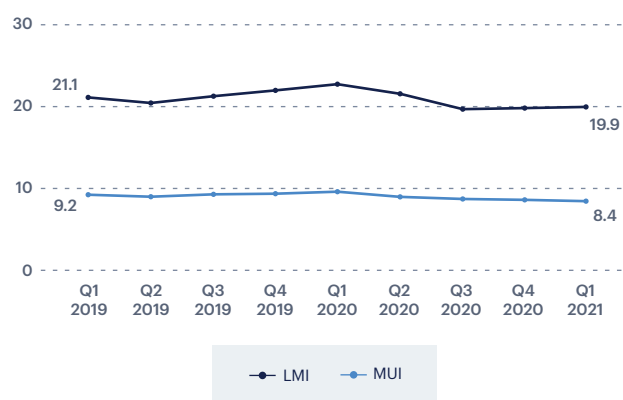
FIGURE 9. Share of Consumers in Credit Score Category by Neighborhood Income



Note: Credit score refers to the Equifax Risk Score. Nonprime is defined as an Equifax Risk Score <660, and prime is defined as an Equifax Risk Score ≥660. Figures do not sum to 100 percent because some consumers do not have sufficient credit history to generate a score.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

FIGURE 10. Borrowers with Severely Delinquent Debt (90+ Days Past Due) by Neighborhood Income



Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Income Categories, Continued

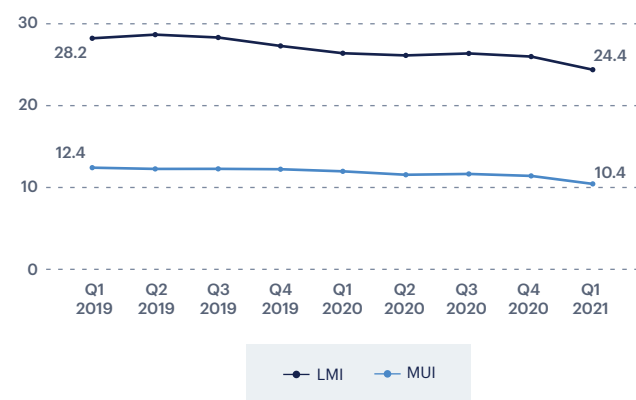
TABLE 4. Share of Borrowers with Severely Delinquent Debt (90+ Days Past Due) by Debt Type and Neighborhood Income (Q1 2020–Q1 2021)

	LOW/MODERATE			MIDDLE/UPPER		
	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)
Auto	13.5	13.3	-0.2	5.3	5.0	-0.3
Mortgage	1.1	0.2	-0.9	0.8	0.9	0.1
Student Loan	20.1	11.1	-9.0	8.9	5.3	-3.6
Credit Card	16.2	14.7	-1.5	6.7	6.1	-0.6

Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with debt >\$0 in each category. Estimates for HELOCs were omitted as there were fewer than 100 observations in LMI neighborhoods.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

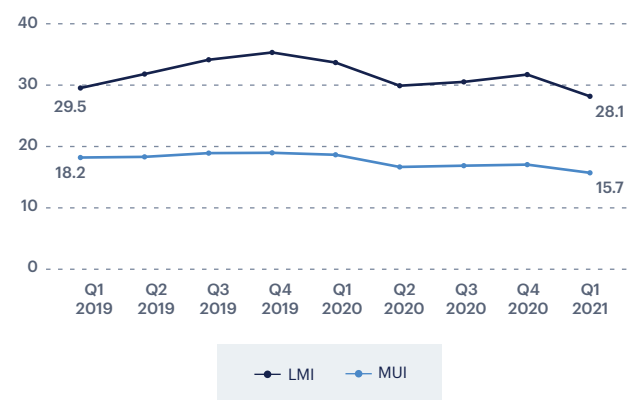
FIGURE 11. Share of Consumers with Debt in Collections by Neighborhood Income



Note: Includes consumer debt collections not handled by the original creditor and adverse public records such as tax liens and debt judgments.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

FIGURE 12. Percent of Credit Card Users with Balances >75% of Their Credit Limit by Neighborhood Income



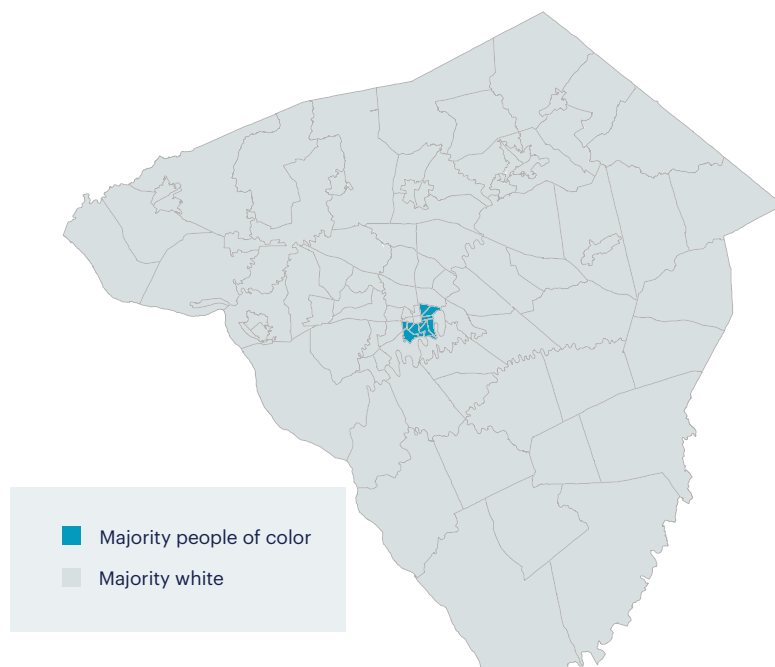
Note: Calculated for consumers with credit card debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

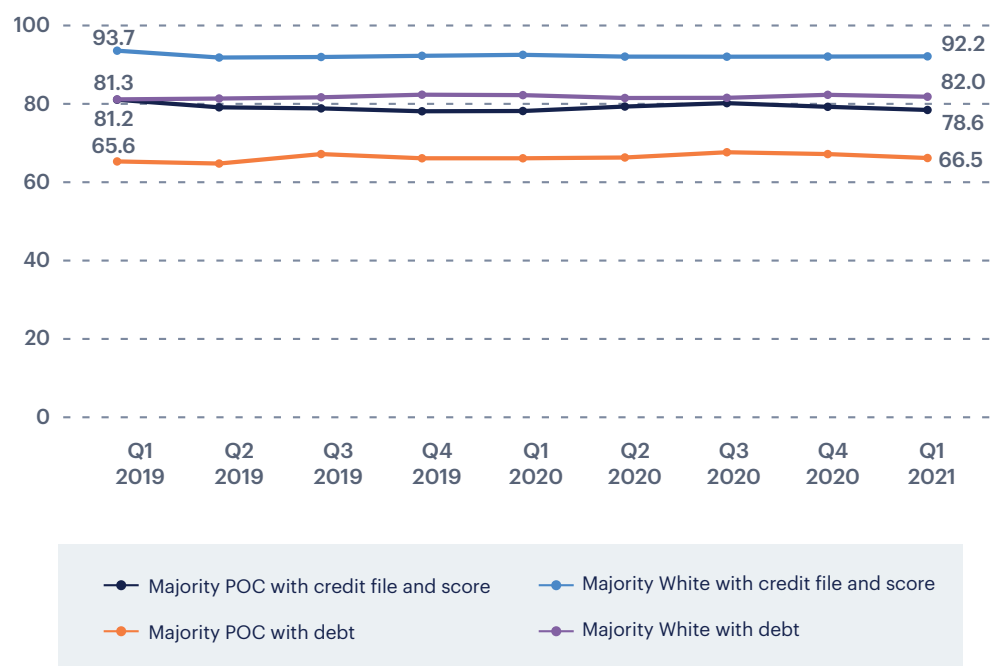
Neighborhood Majority Race/Ethnicity

MAP 2. Majority Race/Ethnicity Categories in the Lancaster MSA



Source: Neighborhoods are assigned to racial/ethnicity categories using data from the FFIEC 2020 Census Flat File. The image was constructed using the 2019 TIGER/Line Shapefiles prepared by the U.S. Census Bureau, 2019.

FIGURE 13. Share of Adults with Credit File and Score and Share of Adults with Debt by Neighborhood Majority Race/Ethnicity



Note: Credit score refers to the Equifax Risk Score. Adults are defined as residents 18 years or older.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP), U.S. Census Bureau American Community Survey 2019 5-year estimates, and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Majority Race/Ethnicity, Continued

FIGURE 14A. Share of Borrowers with Auto Debt

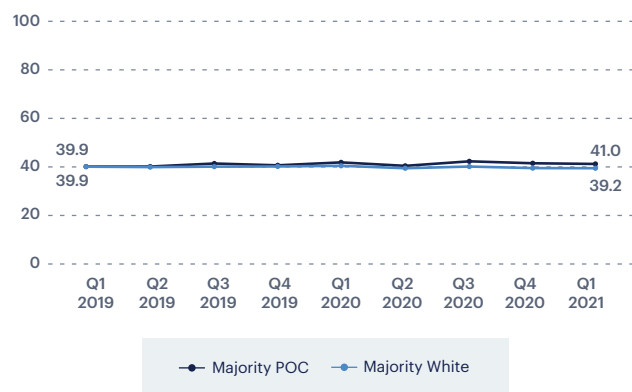


FIGURE 14B. Share of Borrowers with Student Loan Debt

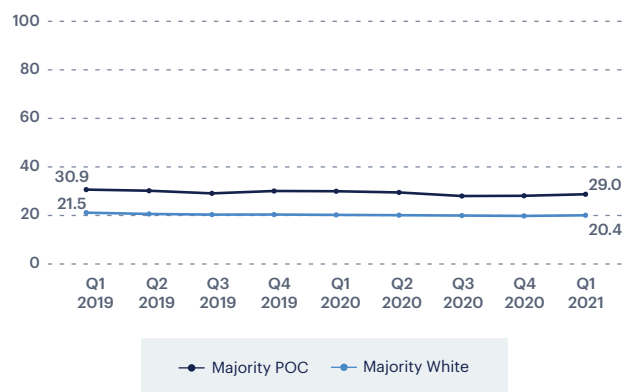


FIGURE 14C. Share of Borrowers with Mortgage Debt

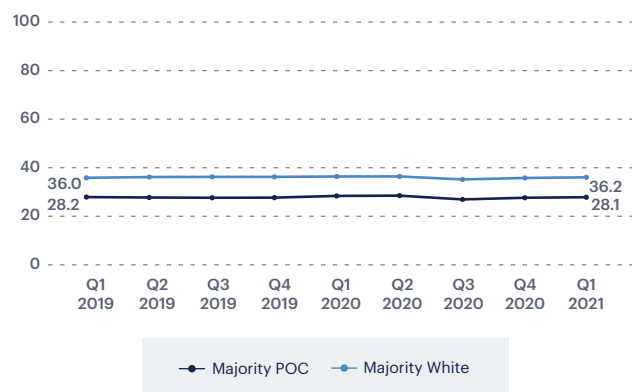


FIGURE 14D. Share of Borrowers with Credit Card Debt

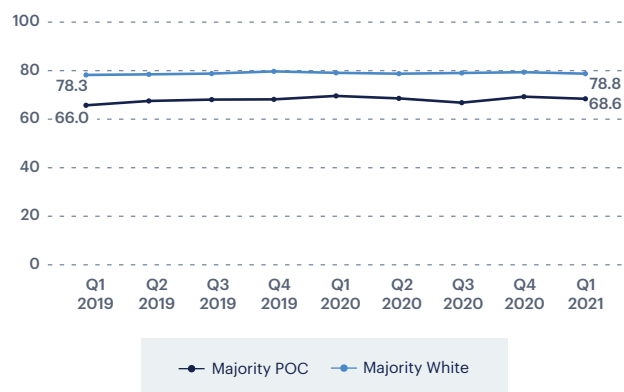
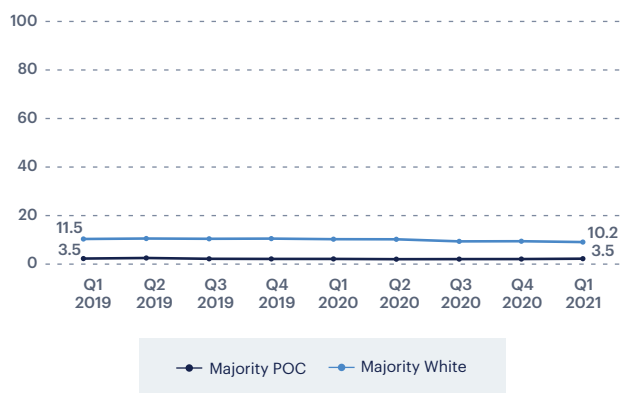


FIGURE 14E. Share of Borrowers with HELOC Debt



Note: Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Majority Race/Ethnicity, Continued

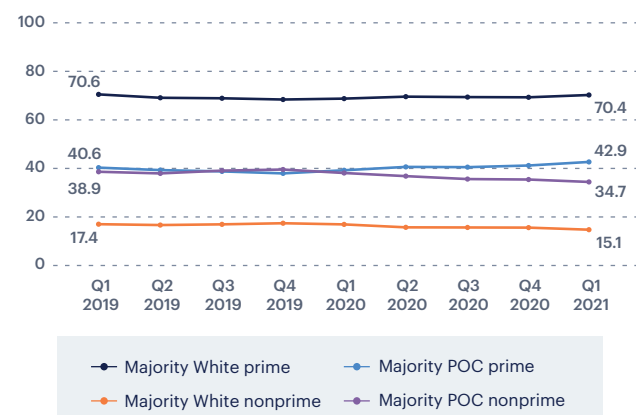
TABLE 5. Average Debt by Neighborhood Majority Race/Ethnicity (Q1 2020–Q1 2021)

	MAJORITY NON-HISPANIC WHITE			MAJORITY PEOPLE OF COLOR		
	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)	Q1 2020 (\$)	Q1 2021 (\$)	CHANGE (%)
Total	57,020	56,500	-0.9	35,500	35,340	-0.4
Auto	12,620	12,970	2.7	10,170	10,260	0.9
Mortgage	99,930	102,160	2.2	64,950	68,310	5.2
Student loan	32,150	32,880	2.3	26,650	26,880	0.8
Credit card	5,010	4,310	-13.9	3,880	3,350	-13.7

Note: Figures rounded to the nearest \$10. Figures are in 2021 dollars, adjusted using Bureau of Economic Analysis PCE Price Index. Calculated for consumers with debt >\$0 in each category. Estimates for HELOCs were omitted, as there were fewer than 100 observations in majority POC neighborhoods.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

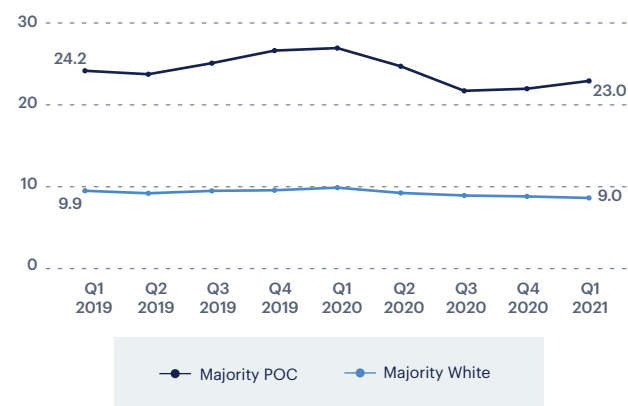
FIGURE 15. Share of Consumers in Credit Score Category by Neighborhood Majority Race/Ethnicity



Note: Credit score refers to the Equifax Risk Score. Nonprime is defined as an Equifax Risk Score <660, and prime is defined as an Equifax Risk Score ≥660. Figures do not add up to 100 percent because some consumers do not have a sufficient credit history to generate a score.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

FIGURE 16. Borrowers with Severely Delinquent Debt (90+ Days Past Due) by Neighborhood Majority Race/Ethnicity



Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with total debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

Appendix – Consumer Credit Conditions in the Lancaster, PA MSA

Neighborhood Majority Race/Ethnicity, Continued

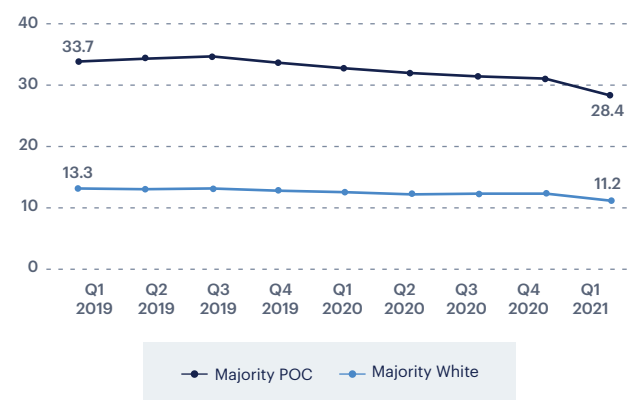
TABLE 6. Share of Borrowers with Severely Delinquent Debt (90+ Days Past Due) by Debt Type and Neighborhood Majority Race/Ethnicity (Q1 2020–Q1 2021)

	MAJORITY NON-HISPANIC WHITE			MAJORITY PEOPLE OF COLOR		
	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)	Q1 2020 (%)	Q1 2021 (%)	CHANGE (PP)
Auto	5.7	5.3	-0.4	16.8	17.3	0.5
Mortgage	0.8	0.8	0.0	0.7	0	-0.7
Student Loan	9.6	5.7	-3.9	22.5	12.4	-10.1
Credit Card	7.1	6.7	-0.4	19.8	15.6	-4.2

Note: Severe delinquency is defined as 90+ days past due, in collections, or classified as severely derogatory. Calculated for consumers with debt >\$0 in category. Estimates for HELOCs were omitted, as there were fewer than 100 observations in majority-POC neighborhoods.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

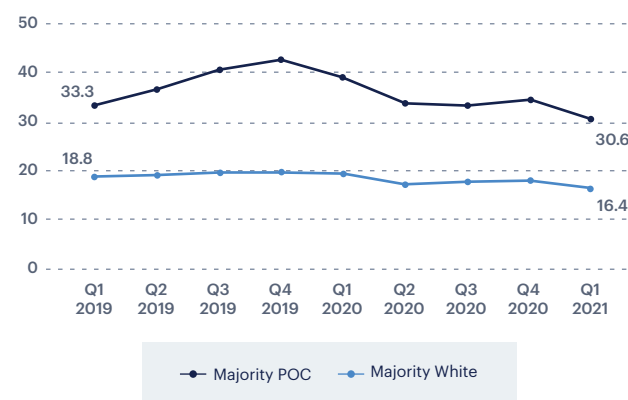
FIGURE 17. Share of Consumers with Debt in Collections by Neighborhood Majority Race/Ethnicity



Note: Includes consumer debt collections not handled by the original creditor and adverse public records such as tax liens and debt judgments.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.

FIGURE 18. Percent of Credit Card Users with Balances >75% of Their Credit Limit by Neighborhood Majority Race/Ethnicity



Note: Calculated for consumers with credit card debt >\$0.

Source: Author's calculations using the Federal Reserve Bank of New York Consumer Credit Panel/Equifax (CCP) and the FFIEC 2020 Census Flat File.