

1 A longitudinal study of perceived stress and cortisol responses in an undergraduate
2 student population from India

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41 **Abstract**

42

43 Young adults entering into college experience immense shifts in both personal and
44 professional environments and this may result in some of them experiencing a lot of
45 stress and difficulty in coping with their new surroundings. Such potentially stressful
46 events may trigger multiple psychological as well as physiological effects. The
47 current study investigated multiple psychological parameters such as PSS14
48 (Perceived Stress Scale), K10 (distress scale) and positive mood measures, along
49 with salivary cortisol levels, in a repeated measures longitudinal study of first year
50 students (~ 19 years of age) enrolled at a residential college in India. Six salivary
51 cortisol samples were collected over a one-year period from 20 students. On each
52 sampling day, a questionnaire designed to evaluate (K10, PSS14 and Mood)
53 psychological parameters was also administered.

54 Overall, men showed a significantly lower level of salivary cortisol compared to
55 women. Men also showed a decrease in perceived stress (PSS14) and distress
56 (K10) with time. However, women reported similar perceived stress and distress
57 levels all year round. Academic stress was reported by the students to be the most
58 important stressor, whereas financial stress was reported the least number of times
59 by all participants. Our results suggest that men seem to have a better capability to
60 adjust to the new environment of a residential program with time. In contrast, women
61 show an elevation in salivary cortisol at the end of the semester (the final
62 assessment stage) in spite of a continuous assessment curricular design. This study
63 not only provides an important glimpse into the sex differences in stress response in
64 the first one year of joining an undergraduate program, but it also provides a
65 valuable longitudinal dataset from the Indian undergraduate student cohort which is
66 lacking in literature.

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78 **Keywords:** psychological, student stress, academic stress, residential program,
79 gender differences, physiological

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91 **Introduction**

92 Stress is any event that poses a threat or challenge to physical and mental wellbeing
93 of an individual (Lazarus and Folkman, 1984). Emerging adults starting college, face
94 stressful events such as coping with a new academic environment, relational
95 responsibility, future financial security and, searching for their own identity among
96 others (Kadison and DeGeronimo, 2004). Late adolescence is a critical age where
97 stressors can affect the physiology and psychology of individuals and risk
98 development of mental health issues in the future (Tennant, 2002). Early life
99 stressors can lead to the onset of anxiety symptoms (Breslau et al., 1997),
100 depression (Brown et al., 1996), schizophrenia (Patel et al., 2007) and even suicidal
101 tendencies (Wilcox et al., 2010). The major physiological reaction mechanism by
102 which individuals cope with any stressor is the activation of Hypothalamo-Pituitary-
103 Adrenal (HPA) axis. Secretion of glucocorticoid hormones especially cortisol from an
104 activated HPA axis mediates a suite of physiological responses that has immediate
105 adaptive function to reduce the impact of the stressor. But prolonged and repeated
106 encounter with stressors leads to dysregulation of the HPA axis, causing detrimental
107 effects on multiple organs and systems (Bollini et al., 2004; López et al., 1999;
108 Sapolsky, 1996; Tsigos and Chrousos, 2002). Chronic stress can result in hyper
109 secretion of cortisol thus downregulating receptor numbers which results in lower
110 negative feedback to the hypothalamus and in one extreme can lead to exaggerated
111 responses to stressful events (e.g. Cushing's syndrome; Sapolsky et al., 2000).
112 Habituation of HPA axis to repeated stressors are also common and this leads to
113 lowering of cortisol levels or blunted diurnal cortisol profile (Thoma et al., 2017).
114 Additionally, higher stress and cortisol level has been found to negatively affect
115 hippocampus which is the major memory control centre (Brown et al., 1996).
116 Therefore, not only does the HPA axis functions in maintaining the basal and stress-
117 related homeostasis but also regulates emotional and cognitive centres in the brain.
118 Thus, for students, chronic stress is likely to interfere with their present academic
119 performance as well as affect long term physical and mental health. However,
120 functioning of basal and reactive responses of the HPA axis is affected by a
121 multitude of other factors from age, sex, dietary intakes, early life experiences, and
122 social factors as well as steroid hormone levels and subjective psychological stress
123 responses (Hsiao et al., 2011). Thus, how students respond to stressors will be
124 highly variable, depending on all the other associated factors that influence their
125 lives.

126 Psychological stressors are among the most important factor affecting HPA axis
127 activity but extensive research connecting HPA axis reactivity and perceived stress
128 responses have found variable relationships (Halford et al., 2012). In some cases,
129 perceived control over stressful events and perception of stress of an immediate
130 stress stimulus have been shown to affect psychological and physiological
131 responses (e.g. Halford et al., 2012). In other cases, negative or no correlation
132 between physiological responses especially cortisol levels and psychological or
133 subjective stress measures are found (e.g., Halford et al., 2012). Some of this
134 variation can also be attributed to the psychological traits being measured as all
135 parameters are not directly influenced by physiological responses or vice versa. The
136 major psychological measures used across studies are perceived stress scale
137 (PSS), active coping measures, mood scores as well as anxiety-depression scores
138 (Halford et al., 2012). Among these, PSS has been used extensively and it measures
139 the degree to which situations in one's life were appraised as stressful during the last
140 month. Similarly, positive and negative mood scores also help to quantify the overall

141 mood of an individual over the last month (Watson et al., 1988). Though such
142 psychological measures are an effective way to understand the major causes of
143 acute or chronic stress, the inconsistency in relationship between physiological and
144 psychological responses is not surprising, given the fact that there is a complex
145 neurobiological interplay between perceived stress and HPA axis functioning. Thus,
146 to better understand and assess stressful life events for an individual, both
147 measurements of physiology and psychology will provide a more comprehensive
148 model approach. On one hand perceived stress measures from psychological
149 surveys help quantify the causes of stress and provides an overall idea of chronic
150 stressors over a month-long period whereas immediate responses to acute stressors
151 are captured by cortisol measures which also helps to assess potential health risks
152 in the long-term.

153 Salivary cortisol has been repeatedly used across studies as a biochemical marker
154 for stress as it can be easily and non-invasively collected. Early morning cortisol
155 levels have been observed to be lower than typical following post-traumatic stress
156 disorder (Wessa et al., 2006), exhaustion (Mommersteeg et al., 2007) and
157 depression (Stetler and Miller, 2005), and elevated responses has been observed in
158 individuals experiencing high work stress (Schulz and Schlotz, 1999). Most studies
159 have been investigating stress and cortisol responses under laboratory conditions by
160 inducing stressful stimuli such as the Trier Social Test or other social challenges
161 (Ellenbogen et al., 2010; Entringer et al., 2010; Espín et al., 2016; Hakamata et al.,
162 2013; Schlotz et al., 2011). Very few studies till date have evaluated stress under
163 real-life conditions and across a longitudinal or repeated scale (Bardi et al., 2011;
164 González-Cabrera et al., 2014).

165 The present study was conducted on a group of residential undergraduate students
166 of biology majors for an entire year. We selected students during their first year of
167 joining the academic program to understand how students cope with a change in
168 both their academic and personal environment. We measured psychological stress
169 parameters and salivary cortisol in students with repeated sampling of 6 times during
170 the early morning hours before breakfast to understand the relationship between
171 physiological and psychological measures of stress across the repeated sampling
172 events. We hypothesised that stress perception within-individuals would be
173 associated with elevation in cortisol responses. We also anticipated differences in
174 cortisol and perceived stress responses between men and women (similar to other
175 findings by Austin et al., 2018; Dawson et al., 2014). We finally predicted a decrease
176 in perceived as well as physiological stress response along the longitudinal scale as
177 individuals were expected to adjust to the novel academic and social environment
178 over time. To our knowledge this is the first longitudinal study to test both perceived
179 and physiological stress response in undergraduate college students from India.

180

181 **Material and methods**

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183 *Participants*

184 Twenty-five undergraduate residential students from the biology major participated in
185 this longitudinal study. Participation for this study was voluntary and we had
186 repeated measurements for ~20 individuals across each time point (Men=7,
187 Women=15; age= 17-21years; Time points=6). The study was conducted from
188 August 2018 to May 2019 with sampling done in the months of August (1),
189 September (2), November (3), January (4), March (5) and May (6). We collected 3
190 samples in the first semester (August-November) and 3 samples in the second

191 semester (January-May). The two sampling points of 5 and 6 at the end of the
192 second semester (March and May) were during assignment submission and during
193 the end-of-the-year examinations.

194

195 *Procedure*

196 We measured cortisol through salivary measurements and perceived stress through
197 questionnaires. Participants provided saliva samples before breakfast between
198 08:00-08:30h and we ensured that individuals did not eat, drink or brushed their
199 teeth 30 mins prior to providing the samples. Participants were requested to
200 passively accumulate and provide ~1-2ml saliva in conical 10ml centrifuge tubes. All
201 samples were stored at -20°C for further analysis. On the same day of saliva
202 collection participants also filled out questionnaires corresponding to perceived
203 stress. The same protocol was used for all repeated measurements. We did not
204 control for menstrual cycle phase for the women participants as early morning
205 cortisol responses are not expected to be significantly affected by menstrual phase
206 (Kudielka and Kirschbaum, 2003).

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208 *Salivary cortisol*

209 Before cortisol analysis, all samples were thawed and centrifuged at 3500rpm for 20
210 min and the supernatant was used for further analyses. Enzyme-Immuno Assay kits
211 (Arbor Assay DetectX Cortisol K003-H5) were used to measure circulating cortisol
212 level. EIA kits were first optimized (Wada et al., 2007) and we subsequently
213 analysed samples at a dilution ratio of 1:4 in duplicate across 4 assays. Percent
214 recovery of cortisol in the assay was 98.93, with an intra-assay coefficient of
215 variation of 0.12-6.84 and an inter-assay coefficient of variation at 9.51 (Inter-assay
216 CV were calculated from a lab standard of known concentration placed on all plates).
217 Hormone levels were determined in reference to seven-point standard curve with a
218 limit of detection at 0.016 ng/ml for cortisol.

219

220 *Psychological evaluation*

221 All participants completed questionnaire on the same day as saliva collection. Three
222 self-reported subjective measures of psychological state were quantified from the
223 questionnaire data: K10 distress scale (Kessler et al., 2002), Perceived Stress
224 Scale-14 (Cohen et al., 1983) and positive mood measure (Watson et al., 1988). K10
225 was calculated on a 5-point scale with distress or K10 measures having 10 questions
226 on how often individuals felt tired/nervous/distressed with scoring from “all of the
227 time” to “none of the time”. Positive mood score was calculated similarly on a 5- point
228 scale from a total of 13 questions, with individuals scoring how
229 inspired/peaceful/satisfied they felt over the last month on a scale from “extremely” to
230 “none at all”. Perceived stress scale (PSS) comprised of a 14-item questionnaire with
231 scores from 0-4 describing how often individuals felt a certain way in the last month.
232 PSS14 included both positive and negative items and for analysis, the positive
233 scores were reversed before calculating the final PSS score (Cohen et al., 1983).
234 Along with the above three measures we also asked participants one open ended
235 question - what aspect of their life caused maximum stress in the last month:
236 academic, own health, health of close one, relationship stress, family issues,
237 financial issues or any other. General data on health issues and medical history were
238 also obtained. We excluded one individual who was on medication as this would
239 severely affect their cortisol response. Sample of the study questionnaire is provided
240 in the supplementary material.

241

242 *Ethical consideration*

243 Participation in this study was voluntary, and the informed consent form was signed
244 by participants at all time points during the sampling. The study was performed in
245 accordance with the Declaration of Helsinki and was approved by the ethics
246 committee of Azim Premji University.

247

248 *Statistical Analyses*

249 Individuals were sampled at 6 time points and cortisol, PSS14, K10 and Mood
250 scores were quantified at each. To test whether cortisol, PSS14, K10 and Mood
251 were independently different between sexes across the six different time points, we
252 performed separate linear mixed effect model analyses (R package: lmer and lmer
253 Test, Kuznetsova et al. 2017) for all response variables except the K10 Distress
254 scale where we used generalised linear mixed effect modelling as data was non-
255 normal (R package: glmmADMB, Bolker et al. 2012). We also log transformed
256 cortisol data to normalise it before performing the linear mixed effect models. In all
257 models, sex and time points were used as interacting fixed factors and individual
258 identity as random effect. All individuals did not participate across all time points and
259 thus we avoided using a parametric repeated ANOVA for the analyses and instead
260 used a mixed model framework which would account for differences in sample
261 repeats.

262 Further to understand if physiological (Cortisol) and psychological (K10, Mood,
263 PSS14) parameters were correlated, we first tested if all psychological parameters
264 were independent or correlated using Pearson's correlation. We found that all
265 variables were significantly correlated with each other (PSS14 and K10: $t=6.12$,
266 $p<0.001$, Pearson's correlation coefficient=0.48; PSS14 and Mood: $t=-6.15$, $p<0.001$,
267 Pearson's correlation coefficient=-0.48) and thus we only used PSS14 to test for
268 correlation between psychological and physiological responses (cortisol). We used
269 Pearson's correlation analyses for each time point and sex. We finally scored
270 presence and absence of various types of stressors (based on the open-ended
271 question): academic, own health, health of close one, relationship stress, family
272 issues and financial issues and used a generalised linear mixed effect modelling with
273 a binomial distribution to test which stressor type contributed most across each time
274 point for both sexes. For this, data was divided across sexes and we ran two
275 separate GLMMs, with presence or absence (1/0) as our response, time point and
276 stressor type as our fixed factors and individual identity as random effect. All post-
277 hoc comparisons were performed using lsmeans function (package: lsmeans; Length
278 2016) and all statistical analyses was performed using R version 3.6 (R core team
279 2019).

280

281 **Results**

282

283 *Psychological and physiological stress across time*

284 We found sex differences across time points for cortisol response and all other
285 psychological variables except the mood parameter. There was a significant
286 interaction effect of sex and time point for the K10 Distress scale wherein women
287 were not different across all time points (all $t<2.50$, $p>0.05$, Fig. 1a) but men showed
288 decreased levels of distress from time points 1 to 4 ($t=3.86$, $p=0.002$, Fig. 1a), 1 to 6
289 ($t=2.94$, $p=0.044$, Fig 1a) and also 2 to 6 ($t=2.98$, $p=0.039$, Fig 1a). Similarly, for
290 PSS14 we found no difference across time points for women (all $t<1.85$, $p>0.05$, Fig.

291 1b) but men showed a decrease in PSS14 from time points 1 to 5 ($t=2.96$, $p=0.046$,
292 Fig. 1b) and 2 to 5 ($t=2.98$, $p=0.041$, Fig. 1b). There was no significant difference
293 between the sexes or across time points for Mood scores (Fig. 1c). Thus, we found
294 that men, but not women showed a reduction in perceived level of stress (PSS14)
295 and distress (K10) across time.

296 Similar to the psychological stress responses, there was a significant difference
297 between men and women in cortisol response with men having overall lower levels
298 of circulating cortisol compared to women ($t=-2.05$, $p=0.042$, Fig. 1d). We also found
299 cortisol levels to be significantly higher for women at time point 5 compared to the
300 first time point ($t=2.22$, $p=0.028$, Fig. 1d).

301 Contribution of individual identity or random effect across all models was 1.5
302 standard deviation or lower.

303

304 *Correlation between physiological and psychological stress responses*

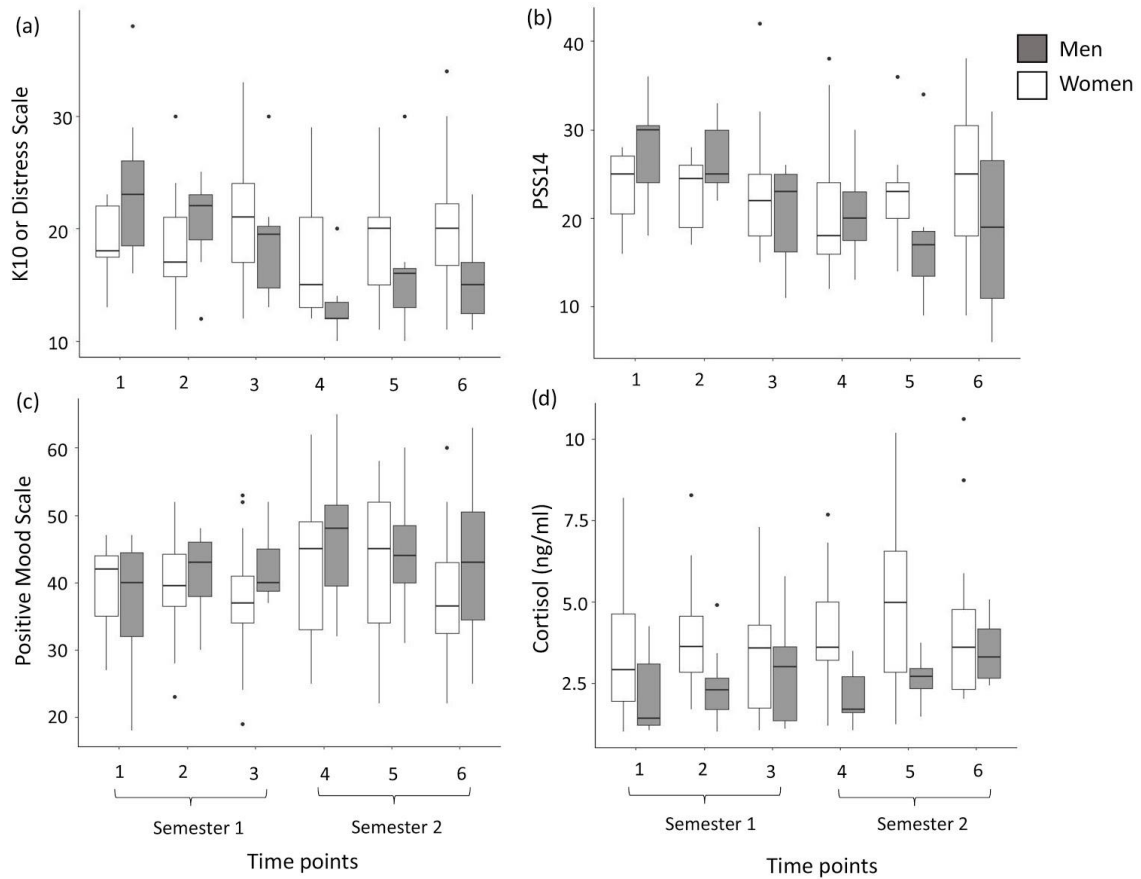
305 When tested separately across sexes and across all time points, we found no
306 significant correlation between PSS14 and cortisol for any combination of sex and
307 time (all $p>0.05$).

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309 *Types of stressors*

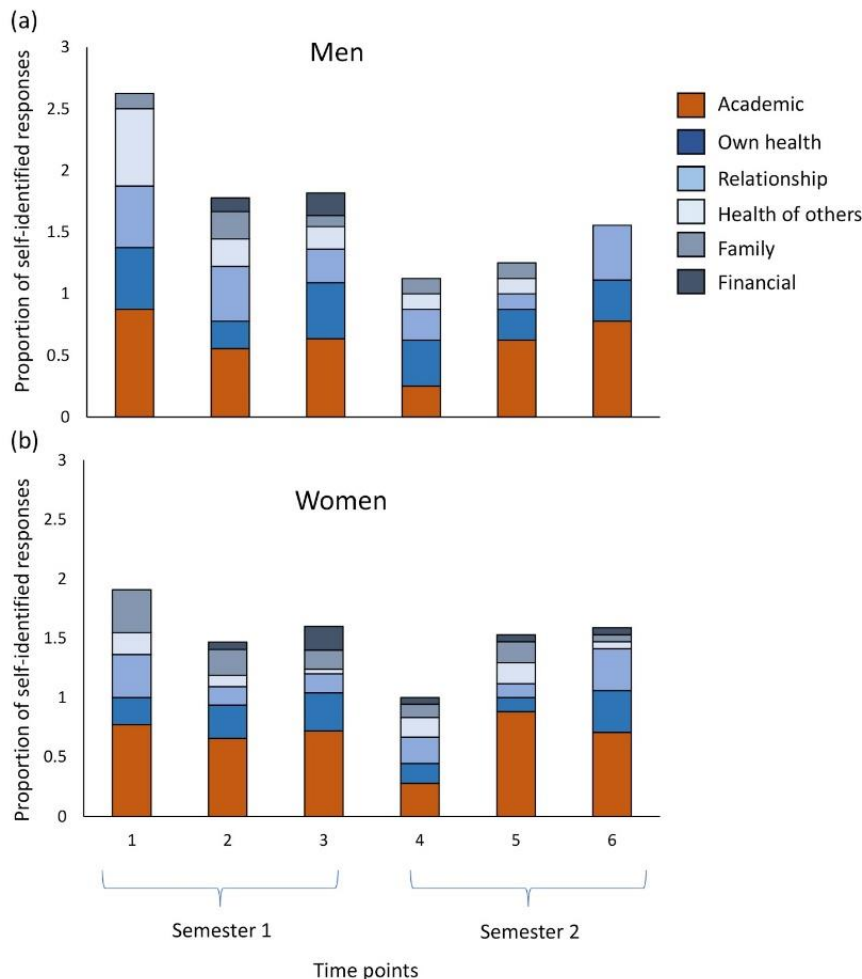
310 All students reported binary (yes/no) responses for presence or absence of different
311 types of stressors which were academic, own health, health of close ones,
312 relationship, financial and family. There were no sex differences across types of
313 stressors reported ($z=-0.66$, $p=0.509$), but different type of stressors significantly
314 differed across time. We thus divided the data across sexes and performed separate
315 mixed effect models to understand how the stressors were different across time
316 points. Total number of stressors reported by both men and women were lowest at
317 time point 4 compared to time point 1 (men: $z=-2.5$, $p=0.012$, Fig. 2a; women: $z=-$
318 2.86 , $p=0.004$, Fig. 2b). Additionally, men also reported a significantly lower number
319 of stressors at time point 5 compared to 1 ($z=-2.23$, $p=0.025$, Fig. 2a).

320 Academic stressor was reported by both males and females the greatest number of
321 times compared to all other stressor types (all $z>3$, $p<0.03$, Fig.2). After academic
322 stressor, own health was reported to be next highest compared to financial stress
323 which was reported least number of times (men: $z=3.02$, $p=0.026$, Fig. 2a; women:
324 $z=3.04$, $p=0.024$, Fig. 2b). Men also reported relationship stress more often than
325 financial stress ($z=2.90$, $p=0.037$, Fig. 2a).



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Figure 1. Psychological measures of (a) K10 Distress scale, (b) PSS14, (c) Mood scale and physiological measures of (d) Cortisol levels of men and women across all time points. Grey and white boxes represent responses of men and women respectively. Boxplots show medians, quartiles, 5th and 95th percentiles and extreme values.



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334 Figure 2. Stacked bar plot shows proportion of self-identified responses for the
335 different types of stressors reported across all time points by (a) men and (b) women
336 participants.

337

338 Discussion

339 The current study provides a combination of measures from both psychological or
340 perceived stress as well as physiological or cortisol responses of residential
341 undergraduate students across a yearlong period. Both men and women students
342 participated in the study and we found that overall, men had lower salivary cortisol
343 levels across the year compared to women. Men also reported a lower score of
344 perceived stress and distress as time progressed after joining the first year of
345 undergraduate education. Women participants reported similar levels of perceived
346 stress and distress across the year although their cortisol responses increased
347 during the end of the semester when assignment submissions were due. When
348 asked about the different types of stressors, students reported academic stress to be
349 the most prevalent as this was reported the maximum number of times across all
350 time points. Financial stress was reported the least number of times. Notably, we
351 found no direct correlation between psychological stress perception and
352 physiological stress responses (cortisol).

353 In humans, the end product of the stress-responsive neuroendocrine system or HPA
354 axis is cortisol. Cortisol acts as the major regulatory hormone that mediates resource
355 allocation during any stressful condition. Salivary cortisol is unbound by
356 glycoproteins and therefore biologically active, and thus provides a good measure of

357 the stress reaction of an individual (Fink, 2000; Tsigos and Chrousos, 2002).
358 Stressful stimuli can activate HPA axis functioning, which in turn elevates cortisol
359 levels (McEwen, 1998). Interestingly, most of the human psychological stress studies
360 have either found no significant difference between the sexes or have found that
361 young men have elevated cortisol levels compared to young women when
362 challenged with acute stressful tasks such as examinations or other laboratory stress
363 tests (see review: Kudielka and Kirschbaum, 2005). This pattern is contrary to our
364 results where we find that women have higher salivary cortisol levels compared to
365 men across an entire year. However, unlike most previous studies, our study does
366 not specifically induce any stressor to the participants and the salivary cortisol
367 represents an unstimulated daily level. Two of the sampling points in our study were
368 during assignment submission stages and we find an increase in salivary cortisol
369 during one such time point (time 5, Fig 1d) compared to the initial time when there
370 was no immediate academic pressure. This elevation in cortisol is likely to be
371 attributed to the anticipation of stressful events (assignment deadlines and marks).
372 The level of elevated salivary cortisol found during this time point in our study is
373 similar to other studies where students are found to increase to comparable cortisol
374 levels during examination (González-Cabrera et al., 2014; Singh et al., 2012).
375 Stressful stimuli or stressful environments trigger both physiological and
376 psychological responses and because both of these are indicators and outcomes of
377 the same phenomenon, we expected some level of correlation between the two.
378 However, we found no correlation between cortisol and other psychological
379 variables, which is similar to the lack of association found in other studies (see
380 reviews: Halford et al., 2008). This can be majorly attributed to the fact that salivary
381 cortisol levels capture the current state whereas PSS14 or the K10 Distress scale
382 used in our study captures perceived stress over a month-long period. Similar results
383 are also observed in a large number of other studies which use PSS14 or PSS10 as
384 a measure for psychological stress (Dawson et al., 2014; Manigault et al., 2018;
385 Putterman and Linden, 2006), whereas the studies using immediate perceived
386 stress measures such as Visual Analog Scale or Stress-O-meter tend to find a
387 correlation between salivary cortisol and perceived stress measures (Chellew et al.,
388 2015; Chong et al., 2017; Esch et al., 2007; Linnemann et al., 2015; Myint et al.,
389 2011). Men in our study showed a decrease in both perceived stress score (PSS14)
390 and distress score (K10) with progression of time. During semester 2, men reported
391 significantly lower scores for perceived stress whereas women did not change their
392 perception of stress from the start of the semester to the end of the academic year.
393 This suggests that men might be adjusting to the new academic environment faster
394 than women. Irrespective of the generally lower perception of stress by women and
395 men, cortisol levels were highest during assignment submission and the end-of-the-
396 year- examination time compared to the start of the semester. This further
397 strengthens the view that cortisol level is majorly influenced by immediate stressors
398 compared to perceived stress measures which are representation of a much longer
399 time period.
400 The major contributing factor for perceived stress in our study seems to be academic
401 pressure as that was reported most often by both men and women across all time
402 points. Overall stressors reported was lowest at the beginning of semester 2 when
403 academic pressure was low and students returned to classes after a break. Though
404 a similar pattern was expected at the beginning of semester 1, the anticipation of a
405 new academic environment and the shift from high school to a college environment
406 likely led to a heightened perception of academic stress at the beginning of semester

407 1. In some previous studies, financial stress has been reported to be a cause of
408 major stressor for undergraduates coming from different socio-economic
409 backgrounds (Kumar et al., 2009; Morra et al., 2008). However, in our study, we find
410 financial stress to be reported least number of times and thus of least concern, which
411 is most likely due to the financial security provided by the University through
412 scholarships. Further, since students stay within a residential campus, they are
413 partially protected from the daily exposure of individual and potentially, familial
414 financial stress. It would be interesting to compare stress profiles of students
415 studying under similar environment but from residential and non-residential study
416 programs.

417 One major limitation of our study is that we did not have information on smoking
418 behaviour or any other consumption of drugs or alcohol. While these variables can
419 influence physiological responses, our repeated measures design should ameliorate
420 the influence of such variables on our findings. We also did not include any
421 questions on the menstrual cycle phase for women because previous studies report
422 that morning cortisol responses were not altered by menstrual cycle phase (Kudielka
423 and Kirschbaum, 2003). However, there have been other studies which also report
424 that women in their luteal phase have similar cortisol responses as men, but women
425 who are in their follicular phase or taking oral contraceptives tend to have lower
426 cortisol responses compared to men (Clemens et al., 1999). In the current study,
427 menstrual phase is unlikely to have influenced our findings and we find that women
428 had higher cortisol responses than men across all time points despite the lack of
429 including menstrual phase information as a covariate. We intentionally excluded
430 information on diet, as our study was on residential campus, and thus all college
431 students were provided the same food during the entire study duration. Finally, we
432 had a sex-biased sample where there were more women than men in our study
433 group and although we had a longitudinal study design, we obtained single
434 measurements at each time point. Future studies should ideally have multiple
435 measurements at each time point with a sex-balanced design along a longitudinal
436 scale. Despite these potential weaknesses, the importance of measuring both
437 physiological and psychological measures are clear, as we observe different patterns
438 of cortisol and perceived stress across different time points in the academic
439 semester. Future research using multiple variables for stress measurements with a
440 greater sample size and longitudinal design would help in addressing the growing
441 issue of poor mental health in academia. With such information on stress-induced
442 triggers and when to expect them, we can also design optimal intervention strategies
443 for a healthy young adult population.

444 The findings of the current study show that among first year undergraduate students
445 from an Indian University, men experience lower perceived stress with time spent in
446 a new academic environment and also exhibit significantly lower cortisol responses
447 compared to women. Academic stressor was perceived as most significant and
448 financial as least significant stressor in the first year of college.

449

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457 **Competing interests**

458 The authors have no competing interests.

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