

Social security and gender

Briefing for a new government



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A briefing from the UK Women's Budget Group - 2024

Summary

- Both the pandemic and the cost-of-living crisis starkly illustrated why a social security system is critical to our country's social infrastructure: it protects us financially during times of unexpected crisis or risk (e.g. unemployment; sickness, and even national lockdown), providing income replacement. It also supports those who have additional costs (such as disability, children). It can also relieve and prevent poverty. And it can encourage engagement with the wider labour market for those who need extra financial support.
- Social security is particularly vital in securing economic independence for all women. This is because women are more likely than men to rely on social security for a larger proportion of their income because on average they have lower earnings, lower savings and less assets, and greater (unpaid) caring responsibilities. Yet the current system is falling short for millions of women and children.
- Economic dependence makes women more vulnerable to domestic and sexual abuse and violence, since it makes it harder to leave abusive relationships. This is particularly true for migrant women who have No Recourse to Public Funds (NRPF).
- Cuts and changes made to benefits from 2010 have exacerbated economic inequalities for different groups of women (including women from Black, Asian and Minority Ethnic backgrounds, lone mothers and disabled women), and increased in-work poverty for women and children.
- Benefits which help to meet additional disability-related costs are vital to disabled people's participation in society and are of particular value to women, who are the majority of disabled people. Women are also more likely to be providing unpaid care for disabled people. A social security system that provides for these women is vital to recognise their humanity and wider contributions to society beyond paid employment.
- The Government should increase the real value of benefits to at least restore their pre-pandemic values. It should also retain regular uprating of social security benefits.
- Additionally, policies which reduce the number of means-tested benefits still further, such as the benefit cap, two-child limit and the 'No Recourse to Public Funds' rule should be abolished.
- The Government should return Child Benefit to its original status as supporting all families with children and increase the amount to £50 per child.

- In the longer term, insofar as is possible, social security should be non-means-tested, based on individual entitlement, and encourage the sharing of care. This should be done in consultation with users, with the impact on equality assessed and acted upon at every stage as part of a holistic review of public spending and taxation.

Introduction

Social security is a fundamental element of a caring economy that should provide income security, promote well-being, decent living standards and opportunities to everyone to fulfil their potential.

Social Security¹ has many functions. These include alleviating and preventing poverty, protecting against risks, providing income security, redistributing resources between groups and over the life course, reducing inequalities, and serves as an economic and social stabiliser².

COVID-19 and the economic impact of lockdowns confirmed the importance of a system available to all in times of crises. Yet the current system is falling short for millions of people, especially women and children.

This briefing explains how recent reforms to the social security system for working-age people and children in the UK have disproportionately disadvantaged women, especially women from ethnic minority backgrounds, disabled and migrant women, and lone mothers. It outlines how a more adequate and sustainable social security system is vital to the recovery of people's lives and the economy.

It also recommends creating a social security system that provides universal social protection and promotes equality, justice, dignity, and human rights.

¹ This briefing uses the shorthand 'social security' to mean UK social security policy that is primarily reserved to Westminster. Social security policy is devolved to different degrees in Wales, Scotland and Northern Ireland, and some is also localised, so this briefing does not cover benefits that are the responsibility of other governments. Devolved governments have also developed their own 'mitigation packages' to limit the more restrictive elements of UK policy since 2010.

² <https://wbg.org.uk/analysis/managing-risk-through-security/>

³ WBG (2020) [Creating a caring economy: a call to action](#)

⁴ WBG (2018) [Disabled women and austerity](#)

In the UK, women, on average, continue to earn less than men. Because of caring responsibilities and more time dedicated to unpaid domestic and care work than men, women have less time for paid work across a lifetime³. This means that, on average, women are more likely to rely on social security and receive more of their individual and household income from the social security system than men.

Many women face barriers in undertaking paid work due to sickness, disability or caring responsibilities. Women are the majority of disabled people and those caring for disabled people⁴. A social security system that provides for these women is vital to recognise their humanity and wider contributions to society beyond paid employment.

Social security is also vital in securing economic independence for all women. Economic dependence makes women more vulnerable to domestic and sexual abuse and violence since it makes it harder to leave abusive relationships⁵. More generally, economic dependence can undermine autonomy and equality in relationships.

Women and social security⁶

Cuts and changes made to benefits from 2010 resulted in reduced payments and increases in

⁵ WBG (2021) [Distribution of money within the household and current social security issues for couples in the UK](#)

⁶ WBG's 2019 briefing on Social Security and Gender gives a full account of changes made from 2010 – 2019. WBG (2019) [Social security and gender: a story of increasing vulnerability](#). See also WBG (2024) Who bears the brunt? Intersectional analysis of social security cuts since 2010. <https://www.wbg.org.uk/publication/who-bears-the-brunt-intersectional-analysis-of-social-security-cuts-since-2010/>

women's, children's, and in-work poverty⁷. The introduction of Universal Credit, the benefit cap, the two-child limit, the 'bedroom tax', the benefits freeze and other changes have exacerbated inequalities of gender, race, class⁸ and disability⁹. The **benefits freeze** (2016-2020) meant that many working-age benefits were not increased in line with inflation, pushing families with children in particular into poverty¹⁰. Recent increases have not made up for what was lost.

Universal credit

Universal Credit (UC), announced in 2010 and gradually rolled out from 2013, replaces six means-tested benefits and tax credits into one, means-tested and monthly-paid benefit¹¹. New claimants now start on UC, while migration from the different legacy benefits to UC is expected to finalise by 2024/25, except for Employment and Support Allowance (ESA) only claimants, who are likely to be notified by December 2025)¹². This means some people still receive older means-tested benefits and/or tax credits.

UC is failing in its ambitions to 'make work pay', lift people out of poverty, and provide income to meet basic needs¹³.

Cuts to work allowances (amount that can be earned before getting cuts in UC payments) and a taper rate higher than the one for tax credits

reduced employment incentives for many 'second earners' (often women), thus affecting the capacity of many women to enter employment or earn a decent living.

Women are also much more likely than men to be victims/survivors of domestic abuse, so the benefit cap, and other restrictions on benefit payments, can leave survivors trapped with an abusive partner. Payment of UC into a single bank account can make women more vulnerable to economic abuse¹⁴.

The work-related conditionality in UC affects a large group of women¹⁵. Parents of young children are expected to be available for (limited hours of) paid work and actively seeking it.

Starting from October 2023, the conditions for working parents receiving Universal Credit are stricter. Parents of children between 3 and 13 years old must work or actively seek employment for a maximum of 30 hours per week. Prior to this change, parents of 3 and 4-year-olds were required to work or seek employment for a maximum of 16 hours. For parents of children aged 5 to 12, the maximum was 25 hours. Additionally, for parents with children under 3 years old, the government increased the frequency of visits to a work coach¹⁶.

This can be problematic in particular for lone parents (84% of whom are women¹⁷) who

⁷ Joseph Rowntree Foundation (2020) [What has driven the rise of in-work poverty?](#)

⁸ WBG (2019) [Intersecting inequalities](#)

⁹ WBG (2018) [Disabled women and austerity](#)

¹⁰ Joseph Rowntree Foundation (2019) [End the benefit freeze to stop people being swept into poverty](#)

¹¹ Though it is possible to apply for Alternative Payment Arrangements under certain circumstances. In Scotland and Northern Ireland there are other special payment arrangements.

¹² Ministerial Statement April 2024: <https://questions-statements.parliament.uk/written-statements/detail/2024-05-21/hcws485> (Migration was originally scheduled for 2028/29: GOV.UK (2022) [Managed move of claimants to Universal Credit set to restart](#); RevenueBenefits (2023) [Universal credit: Managed migration roll-out schedule](#))

¹³ House of Lords Economic Affairs Committee (2020) [Universal Credit isn't working: proposals for policy reform](#)

¹⁴ M. Howard and A. Skipp (2015) [Unequal, trapped & controlled. Women's experience of financial abuse and potential implications for Universal Credit](#). Women's Aid for the TUC; M. Howard and F. Bennett (2021) [Distribution of money within the household and current social security issues for couples in the UK](#). WBG

¹⁵ WBG (2017) [Universal Credit: a 2017 briefing from the UK Women's Budget Group](#)

¹⁶ DWP (2023) [Employment boost for thousands of parents on Universal Credit](#). Gingerbread (2023) [Changes to Universal Credit conditionality: Gingerbread's response](#).

¹⁷ ONS (2023) [Families and households](#), Table 1.

struggle with combining job-seeking and looking after their children. And in couples, the parental role of partners who are not the 'main carer' is not recognised in their work conditionality.

There is concern that there is little awareness amongst Jobcentre staff of the complexities of gender roles and relationships, and especially domestic abuse¹⁸.

Childcare support under UC is only sufficient to cover part-time hours because it is subject to a cap on total eligible costs. In March 2023, the Government announced changes to the childcare element of Universal Credit, deciding to pay it upfront in the first month and uprating the cap¹⁹.

Child Benefit

Child benefit is paid to most parents or guardians to help with the cost of raising children. Since 2013, its universal nature has been compromised by the High-Income Child Benefit Tax Charge (HICBTC)²⁰. Changes made in the Spring 2024 Budget to increase the threshold at which child benefit is withdrawn to £60,000 and the rate at which it is withdrawn, while enabling more families to retain Child Benefit, retains the HICBTC which contradicts the principle of independent taxation, can lead to lower take up (in turn compromising access to parent and carer credits for the state pension) and adds further administrative complexity. A future government should abolish the HIBC and return Child Benefit as a payment for all qualifying families. It. The real value of Child Benefit has also been significantly

reduced by consecutive freezes and/or uprating by less than inflation²¹. These cuts have disproportionately affected women as they account for around 9 out of 10 Child Benefit recipients²². Children often live in poverty because their mothers do so.

Disabled women and disability/incapacity benefits

Disabled people have unique needs for social security and have been disproportionately affected by austerity²³.

The Personal Independence Payment (PIP), which replaced the Disability Living Allowance (DLA), is a non-contributory, non-means-tested benefit intended to contribute to the additional costs of disability. Almost 55% of those receiving PIP are women²⁴.

Employment and Support Allowance (ESA) is intended for those with a disability or health condition that affects how much they can work. It can be payable as a contributory benefit for those who have paid or been credited with enough national insurance contributions (called 'New Style' ESA). It can also be paid as a means-tested benefit (called 'income-related' ESA), and it is the means-tested aspect of ESA which is being replaced by UC.

Women have been disproportionately affected by the cuts to disability benefits, both as claimants and as carers²⁵. 59% of unpaid carers are women (60% among those caring for more than 50 hours

¹⁸ In 2018, a [Work and Pensions Committee Inquiry](#) found that service providers reported that training on domestic abuse 'lack[ed] detail'.

¹⁹ WBG (2023) [Response to Spring Budget 2023](#)

²⁰ <https://www.wbg.org.uk/publication/child-benefit-briefing-2024>

²¹ Bennett, F. and Himmelweit, S. (2020) [Taxation and social security: overview paper](#) for the WBG Commission on a Gender-Equal Economy

²² As of August 2023 86% of recipients were female:

<https://www.gov.uk/government/statistics/child-benefit-statistics-annual->

[release-august-2023/child-benefit-statistics-annual-release-data-at-august-2023](#)

²³ Disability Benefits Consortium (2019) [Has welfare become unfair? The impact of welfare changes on disabled people](#). See also WBG (2024) [Who bears the brunt? Intersectional analysis of social security cuts since 2010](#).

²⁴ Calculated from [DWP StatExplore](#): PIP cases with entitlement,; age and gender by Daily Living Award Status, as of January 2024

²⁵ WBG (2018) [Disabled Women and Austerity](#)

per week)²⁶. Almost 73% of people who receive Carer's Allowance are women²⁷.

Changes to disability benefits and the work capability assessment

In a white paper linked to the Spring Budget 2023, the Government announced the abolition of the Work Capability Assessment (WCA)²⁸. It is currently used to assess eligibility for an additional amount in Universal Credit and for contributory Employment and Support Allowance (ESA)²⁹. It also exempts someone from work-related requirements.

Instead of receiving the 'limited capability for work-related activity' (LCWRA) element³⁰, a new 'health element' of UC will be payable if the claimant *also* receives PIP. However, PIP is not an incapacity benefit but aims to support additional disability-related costs. There would be some exemptions for those without PIP to get the UC health element, such as pregnancy, having cancer treatment or near the end of life. Instead of the WCA, 'personalised conditionality' would be set by a work coach using their discretion. Disability organisations have expressed serious concerns about the impact of this change³¹, as have other organisations³².

Around 29% of UC or income-related ESA claimants don't receive PIP (or DLA), so could lose out from the proposed health element in

UC³³. Around 60% of those with limited capability for work don't receive PIP/DLA so potentially could face changes to their work-related conditionality³⁴.

In September 2023, the Government announced a consultation to amend the WCA prior to abolishing it, due to more new claimants being assessed as having limited capacity for work (also known as the support group). It proposed changing four WCA descriptors (particularly affecting people with mobility needs and those with mental health issues)³⁵, and the 'substantial risk' criteria (which enables almost 15% of claimants to be eligible)³⁶. These changes would be implemented from 2025.

Although DWP statistics indicate that 53% of UC claimants affected by a health condition or disability were women³⁷, there is little data on the gender of claimants likely to be affected by the WCA abolition (nor the tightening of the support group criteria). There does not appear to be a published Equality Impact Assessment of the white paper proposals³⁸ nor the WCA changes³⁹.

A further Green Paper was published in April 2024 proposing changes to PIP eligibility for

²⁶ ONS (2023) [Census 2021](#). Unpaid care.

²⁷ Calculated from [DWP StatExplore](#): CA cases in payment; Gender, as of November 2023.

²⁸ DWP (2023) [Transforming Support: The health and disability white paper](#).

²⁹ The future of contributory ESA is unclear, though the Health and Disability white paper refers to retaining a 'health and sickness contributory benefit (p.33). see also "[Proposals to abolish the Work Capability Assessment](#)"

³⁰ £416.19 per month as of April 2024

³¹ Disability Rights UK (2023) [DR UK says: Chancellor, we need rights not discretion](#)

³² CPAG (n.d.) [The future of the work capability assessment](#); and Z2K (2023) [Briefing](#)

³³ S. Kennedy, F. Hobson and A. Mackley (2023) [Proposals to abolish the Work Capability Assessment](#). House of Commons Library.

³⁴ Ibid.

³⁵ L. Murphy (2023) [Reassessing the Work Capability Assessment](#). Resolution Foundation.

³⁶ DWP (2023) [Open consultation. Work Capability Assessment: activities and descriptors](#).

³⁷ Between 2019 and 2023:

<https://www.gov.uk/government/statistics/universal-credit-work-capability-assessment-statistics-april-2019-to-december-2023>

³⁸ Public Law Project (2023) [Five problems with the spring budget and health and disability white paper](#).

³⁹ NAWRA (2023) [NAWRA's response to the DWP's consultation on proposed changes to the work capability assessment](#)

those using aids/appliances, further targeting of support and alternatives to cash payments⁴⁰.

As in the case of other working-age benefit cuts, reductions in the level of support for disability may be framed as a labour market activation policy. However, recent government decisions have created a tougher regime that restricts people's opportunities rather than fostering them. Cuts to social care and other social services have a role to play in this discrimination⁴¹.

Housing benefit and tenants⁴²

Housing Benefit (HB) is paid to help with the cost of accommodation and is being replaced by a "housing payment" in UC. Since 2010 the amount of HB that someone can receive has been reduced⁴³. These measures include:

Changes to Local Housing Allowance (LHA) rates, which determine the amount of HB and housing payment that people can claim. In 2011 LHA rates were reduced from the 50th percentile of local rents for properties of the relevant size to the 30th percentile. In 2013, they were indexed only to the Consumer Price Index (CPI), which is often significantly lower than rental increases⁴⁴. LHA rates were updated to cover 30% of rents in 2020 in response to COVID-19⁴⁵ and have been frozen since then.

This has left many low-income private renters facing a shortfall between the housing benefit they can claim and their actual rents⁴⁶.

It is difficult to estimate the proportion of women receiving Housing Benefit as it is based on household characteristics. However, 50% of HB recipients are in single-women-headed households, and almost 16% are in couple households (many of which will include women)⁴⁷. Around three-fifths of tenants on HB are women⁴⁸.

Migrant women⁴⁹

Many migrants have a condition on their visas, which means they have no access to certain public funds, including HB or housing support and UC. This is called 'No Recourse to Public Funds' (NRPF)⁵⁰. NRPF leaves many women on family and dependent visas economically dependent on their partners and facing destitution if the relationship breaks down. Undocumented women and asylum seekers also do not have access to adequate support⁵¹. Most refugees supporting victims/survivors of domestic abuse cannot accept women with NRPF as they depend on HB to fund their services, leaving such women with very limited housing options.

Many migrant women are forced to return to their abuser, depend on friends and acquaintances or find other means of survival – options that put

⁴⁰ <https://www.gov.uk/government/consultations/modernising-support-for-independent-living-the-health-and-disability-green-paper>

⁴¹ WBG (2019) [Gender and social care](#)

⁴² WBG's report '[A Home of Her Own: Women and Housing](#)' (2019) contains more detail on housing policy. There are important interactions with the social security system to cover here and further detail in the [Housing and Gender Pre-budget briefing 2022](#)

⁴³ W. Wilson and F. Hobson (2021) [The rent safety net: changes since 2010](#). House of Commons Library.

⁴⁴ Andrew Hood, IFS, at [post Autumn Statement briefing](#), 26 November 2015

⁴⁵ Shelter (2020) [New LHA rates: what do they mean?](#)

⁴⁶ Institute for Fiscal Studies (2017) [The cost of housing for low-income renters](#)

⁴⁷ Calculated from DWP [Stat-Xplore](#): Housing Benefit – Data from April 2018, , family type by gender (single claimants only) as of February 2024.

⁴⁸ Calculated from DWP [Stat-Xplore](#) Housing Benefit – Data from April 2018, , as of February 2024 , counting female single claimants and 50% of people in couples claiming housing benefits.

⁴⁹ For more on migrant women's experiences of the social security system read our 2020 briefing '[Migrant women and social security](#)'

⁵⁰ NRPF Network (n.d.) [Immigration status and entitlements](#)

⁵¹ Women for Refugee Women (2020) [Will I ever be safe? Asylum seeking women and destitution](#).

them at risk of further harm. These are all parts of the hostile environment created towards migrants.

Survivors of violence and abuse

Benefit cuts such as the two-child limit and Benefit Cap have meant that survivors may be unable to afford to leave an abuser⁵². The exemption from the two-child limit (the so-called 'rape clause') does not apply to women living with the perpetrator⁵³. Reductions in crisis support from local welfare assistance schemes and the five-week wait for UC have meant limited help to meet the immediate costs of leaving.

Experiences of domestic abuse worsened during the pandemic, as some abusers used COVID-19 and lockdowns to escalate abuse; at the same time access to support services, already underfunded, was severely limited⁵⁴.

Poverty

Levels of poverty and destitution in the UK are seriously concerning. The "Destitution in the UK 2023" report by the Joseph Rowntree Foundation⁵⁵ shows that nearly 3.8 million people experienced destitution in 2022, with 1 million being children. The levels of destitution have increased among households with children, particularly lone parents. The number of lone parents (which are mainly lone mothers)

experiencing destitution has increased from 65,000 in 2019 to 191,000 in 2022. Moreover, the number of children experiencing destitution has increased by 186% since 2017. Many children are living in households in deep poverty⁵⁶.

Changes to means-tested benefits since 2010 include breaking the link between need and entitlement, so the families affected don't always get the minimum entitlement; particularly:

- The **benefit cap** (2016) limits how much social security many people can claim depending on their circumstances⁵⁷. Benefits are clawed back via Universal Credit (UC) or Housing Benefit. 73% of households that are UC capped are single parents⁵⁸ (who are predominantly women).
- The **two-child limit** restricts the amount of means-tested help to two children, affecting 422,000 households⁵⁹, many of whom are from black and minority ethnic families⁶⁰. There are some exceptions which include being a child conceived via rape. The two-child cap is predicted to result in a majority of larger families being in poverty by 2028/9⁶¹.

⁵² WBG (2019) [Benefits or barriers? Making social security work for survivors of violence and abuser across the UK's four nations.](#)

⁵³ Women's Aid (2018) [Welfare Reform and Domestic Abuse.](#)

⁵⁴ Women's Aid. (2020) A Perfect Storm: [The Impact of the Covid-19 Pandemic on Domestic Abuse Survivors and the Services Supporting Them.](#) Bristol: Women's Aid; WBG (2022) [Violence against women and girls.](#) Pre-budget briefing 2022.

⁵⁵ JRF (2023) [Destitution in the UK 2023.](#)

⁵⁶ <https://cpag.org.uk/sites/default/files/2024-02/CPAG-Poverty-177-ending-child-poverty-how-it-can-be-done.pdf>

⁵⁷ GOV.UK [Benefit cap](#)

⁵⁸ DWP benefit cap statistics for November 2023:

<https://www.gov.uk/government/statistics/benefit-cap-number-of-households-capped-to-november-2023>

⁵⁹ DWP statistics November 2023

<https://www.gov.uk/government/statistics/universal-credit-and-child-tax-credit-claimants-statistics-related-to-the-policy-to-provide-support-for-a-maximum-of-2-children-april-2023/universal-credit-and-child-tax-credit-claimants-statistics-related-to-the-policy-to-provide-support-for-a-maximum-of-two-children-april-2023>

⁶⁰ WBG (2024) Who bears the brunt? Intersectional analysis of social security cuts since 2010

⁶¹ <https://www.resolutionfoundation.org/publications/ratchets-retrenchment-and-reform/>

Recommendations

In the short term:

- **Increase the real value of benefits to at least restore their pre-pandemic values.** Also, retain regular uprating of social security benefits. Otherwise, the ongoing cost of living crisis is set to further worsen low-income families' ability to afford essentials.
- **Abolish the Benefit Cap and Two-child limit** to prevent child poverty and make other changes to UC such as ending the UC five-week wait and introducing a second-earner work allowance.
- **Abolish the High-Income Child Benefit Charge and increase Child Benefit to £50 per child:** Child Benefit fell significantly in real terms during austerity. We recommend an above inflation increase to counter this and also close the inequality gaps that widened during the COVID-19 pandemic and the cost-of-living crisis.
- **Get Universal Credit to claimants sooner by making advances non-repayable grants:** Currently, families have to wait five weeks for a payment, or accrue debt in the form of an advance, which is only available as a loan.
- **Remove the 'No Recourse to Public Funds' condition** which excludes many migrant women from support.
- **Retain PIP and related disability benefits as cash payments and as a vital**

contribution towards the additional costs of disability.

In the longer term, a better social security system should be:

- **Taking a life-course approach,** so that the benefits system does not impede movement into and out of different types of employment that suit people at different stages of their lives. It should recognise that many people, particularly women, have employment histories interrupted by caring breaks and ensure that this does not lead to poverty in old age.
- **Designed by and for users,** so that the decision-making process on future reforms includes the views and voices of users, as well as those of other experts. This also includes adhering to the spirit of international obligations such as the UN Conventions on the rights of the child, disabled people and women, and where possible, designing out any opportunities for abusers to perpetrate violence and abuse⁶².
- **Assessed for equality impacts** at every stage as an integral part of the policymaking process⁶³, in other words when policies are designed, implemented, and revised.
- **Part of a holistic review of social security, tax and public services,** because people need public services as well as income. Social security works in combination with other parts of the social protection system, including housing and health, social and childcare, and needs to be evaluated as

⁶² Along the lines of [Engender's approach to primary prevention of VAWG in Scotland](#).

⁶³ WBG (2018) [Inquiry into Enforcement of the Equality Act](#), Response from the UK Women's Budget Group

part of that system as a whole and the taxation system that funds it, including for its equality impact.

- Based on **individual entitlement** as far as possible, so as to foster economic autonomy for individuals and make economic and financial abuse more difficult to perpetrate. Individual interests may not coincide within a family or household and therefore individual access to income also matters.
- **Non-means-tested**, to prevent and not just provide relief from poverty; to compensate people for additional costs (such as children or disability related); and to ensure that individuals have access to an alternative source of income, to be able to refuse degrading forms of employment. Some means-testing will still be required, but autonomy ought to be prioritised here.
- Encouraging the **sharing of care**, so that the gendered division of labour is not exacerbated. No policy should rely on just one individual having to be the main carer or the main earner in a family.

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