

1 INTRODUCTION

This report presents the results of an online survey fielded between Friday 23rd and Tuesday 27th September. It concerns the use of electronic payments following PayPal's cancellation of a number of organisations accounts including the Free Speech Union and Us For Them. The survey was distributed on social media with the majority of responses generated by tweets of the survey request by Toby Young and the Free Speech Union.

In total 3,172 people took part in the survey. Of those taking part:

- 1,872 support the work of the Free Speech Union and Us For Them
- 745 opposed it
- 388 were neutral but thought they had the right to operate.

163 ticked other, with 143 leaving a comment.

The survey introduction (Section 4) provides relevant background information. This is followed by the results of all questions with the actual questions asked. These are shown for four sample groups (supporters, opponents, neutral and others) and by sex where there were significant differences.

The sample profile is included in section 6. The sample was more male than female (56% vs 31%). The majority were in the 45 to 64 age band with a mean age of 55. 70% were working, 22% retired.

This survey was conducted on behalf of The Democratic Network by Accord.me.UK. Extracts from it can be quoted without prior permission providing they are attributed as: Electronic Payments Survey: The Democratic Network September 2022.

The Democratic Network helps people get involved in local elections and decision making and in campaigns at a local and national level. For further details visit www.TheDemocraticNetwork.org or contact Support@TheDemocraticNetwork.

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2 SUMMARY OF RESULTS

2.1 USE OF PAYPAL

Prior to the recent news 86% used PayPal to make payments, 30% to receive payments, 11% did not use PayPal.

Supporters were slightly less like to use PayPal to make payments (84%) or receive payments (27%); all other groups were more likely to make and receive payments. The majority of supporters who used PayPal used it less than once a week prior to the news, those in other groups typically used it 1 to 3 times a week with opponents using it most often.

2.2 ACTIONS TAKEN

Following the news the vast majority (86%) of supporters had stopped or reduced their use of PayPal or cancelled their PayPal account:

- 45% had stopped using PayPal
- 31% had cancelled their PayPal account
- 20% had reduced use.

If we project these across the whole of the free speech community it is likely that thousands, perhaps tens of thousands of people will have stopped using PayPal in the UK.

25% of supporters had made negative posts about PayPal on social media or made a complaint.

62% of those who were neutral had cancelled, stopped or reduced their use of PayPal; 18% had made negative posts or a complaint.

Only 1% of those who opposed the two groups has cancelled, stopped or reduced their use of PayPal, 56% increasing their use of PayPal, 54% making social media posts in support of PayPal.

2.3 ATTITUDES TOWARDS ELECTRONIC PAYMENTS

When asked to about their attitudes towards organisations asking for their bank account or credit card details:

- 41% agreed 'I am generally comfortable giving my card or bank details to organisations I support'
- 40% 'I am cautious and only give card or bank details to some organisations'
- 18% 'I prefer not to give my card or bank details.'

46% of supporters were generally comfortable. 31% of opponents preferred not to give their card or bank details, suggesting that this group a more reliant on PayPal.

Overall males were slightly more comfortable giving their card or bank details than females (45% vs 40%).

2.4 ALTERNATIVES TO PAYPAL

When asked what alternatives to PayPal they were aware of 465 wrote in answers with cash being most popular (92 mentions) followed by Bank Transfer (79), Apple Pay (74) and Stripe (62). There was a distinct lack of UK based alternatives.

2.5 EXPERIENCE OF PROBLEMS WITH OTHER ORGANISATIONS

7% had experienced payment problems with other organisations or payment providers in the past two years, 21% had experienced other problems with Big Tech companies over the past two years. These figures rose to 8% and 30% for opponents and 7% and 21% for the neutral group. This suggests the latter have sympathy with the problems experienced by the Free Speech Union and Us For Them, even though they may not know enough about them or actually support them.

2.6 THE IMPORTANCE OF CASH

Whilst 81% of supporters said that it was 'very important' to keep using cash, this fell to 10% for opponents. Overall cash was very important to 72% of females and 60% of males.

2.7 CONTACTING MPS

2,092 respondents said they would be willing to send the survey report to their MP. Given the significant developments over the past week we are checking plans for a Parliamentary debate prior to emailing respondents.

3 OBSERVATIONS

These survey results suggest that thousands, perhaps tens of thousands, of free speech supporters in the UK will have acted to reduce or stop their use of PayPal. As a result of the publicity surrounding this event the issue has been covered in the mainstream media (including the Daily Mail, The Telegraph, The Times and The Express) with concerns expressed by many MPs and Peers. Late in the day on Monday 27th September PayPal reversed their decision as reported in The Spectator:

<https://www.spectator.co.uk/article/paypal-has-restored-my-accounts>

PayPal have also reinstated UsForThem's account. In both cases no explanation was provided.

The survey results show that problems are not confined to PayPal and support the need for a debate in the House of Commons. Ideally this should be tabled by the government, once they are back from conference recess. This seems reasonable given the position taken by the Leader of the House, who referred to 'customer service' issues being a significant issue in MPs in-boxes.

We will email those survey participants who were willing to contact their MPs in the next few days. It will be worth sharing your own experiences with your MP (if you run a business this could be the MP where you live or the MP where your business is located) and asking them to support a debate.

My reading is that we need a basic set of GOOD PRACTICE principles. These might be:

ELECTRONIC PAYMENTS : COMMON SENSE GOOD PRACTICE

Payment service providers should give organisations or individuals who use their services to collect money...

- Warnings of concerns prior to action being taken
- Sufficient notice of closure of an account
- Detailed reasons and evidence for proposed closures
- And provide a human contact who is sufficiently informed and authoritative to discuss the above and enable the account to continue being used.

Where a service provider seeks to impose significant levels of 'terms and conditions' on users these should be appropriately cleared in advance of an account being opened.

The Democratic Network: September 2022

The potentially active suspension of accounts by US based technology companies is of great concern to Free Speech advocates in the UK and elsewhere. Survey respondents also cited wider issues, for example relating to censorship or misinformation. Previous research we have undertaken suggests the latter is a widespread concern.

Whilst the UK government is supportive of the tech sector, it has also notably worked with Big Tech in the area of 'misinformation.' It is clear that, if we live in a democracy, we need freedom of expression. The majority of people represented in this survey clearly feel that PayPal overstepped the mark in this respect; many feel they cannot be trusted.

We need to be clear as to whether the UK is a democracy in which free speech and open debate is encouraged, or a more closed society in which speech is monitored and controlled.

The survey also shows a lack of awareness of alternatives to PayPal, and concerns about sharing bank account details online. It will be worth asking what encouragement the government has provided to UK based organisations working in this area. One such organisation, Trilo, has built a card-free payments network, putting customers privacy and freedoms first. Like many start-ups they need to achieve scale, which requires merchants and people to sign up to use it.

In the area of information, the UK has a well-established and completely independent search engine, Mojeek. It is the only one in Europe, is used globally, heavily in the US and has a unique proposition and business model. Awareness of this UK based alternative is low but growing. Mojeek recently scored highly in a European Horizon funding proposal to develop web search engines focussed on digital sovereignty for Europe; this funding is no longer available. Perhaps Brexit should be providing the opportunity to grab back such initiatives that can transform UK digital sovereignty.

Finally, having experienced digital customer service problems with two business banks earlier this year, I contacted the media department of our new UK based bank. Sadly I just got an email referring me to the wrong online service bot. As this survey shows, there are significant concerns about customer service, free speech and censorship. A parliamentary debate will be welcomed.

Nigel Jacklin

4 SURVEY INTRODUCTION

The text below was used to introduce the survey and provides relevant background information.

In the past two weeks a number of groups have had their PayPal accounts cancelled. This issue was raised in the Houses of Parliament by MP Danny Kruger on Thursday 22nd September. In response to his question Penny Mordaunt, Leader of the House of Commons, acknowledged that the problems experienced by the Free Speech Union, Us For Them and others were common themes in MP's case work and suggested that this would be a good topic for a debate.

Please take part in our survey and let us know your experience and opinions. If we get sufficient replies we will share it with MPs.

The survey should only take around 5 minutes to complete. The information you provide will be treated in the strictest confidence as guaranteed by the Code of Conduct of the Market Research Society. The survey is being conducted on behalf of The Democratic Network by Accord.me.UK. At the end of the survey you will be able to opt in to receive the survey results.

We really appreciate your help with the survey; please feel free to pass it on to others.

Nigel Jacklin
Founder
The Democratic Network

5 FULL RESULTS

5.1 USE OF PAYPAL

Prior to the recent news 86% used PayPal to make payments, 30% to receive payments, 11% did not use PayPal.

Supporters were slightly less like to use PayPal to make payments (84%) or receive payments (27%); all other groups were more likely to make and receive payments (see table). The majority of supporters who used PayPal used it less than once a week prior to the news, those in other groups typically used it 1 to 3 times a week with opponents using it most often.

Prior to the news about the cancellation of these or other accounts which of the following best described your use of PayPal?

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
I used it to make payments	2739	1578	658	354	147
	86%	84%	88%	91%	90%
I used it to receive payments	954	502	265	130	57
	30%	27%	36%	34%	35%
Neither of these	357	242	73	26	16
	11%	13%	10%	7%	10%
No reply	5	1	2	-	-
	0%	0%	0%	-	-

How often did you used to make or receive payments? (Base: Those using PayPal)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2810	1629	670	362	147
Daily/almost daily	197	76	82	24	15
	7%	5%	12%	7%	10%
2 to 3 times a week	495	234	153	77	31
	18%	14%	23%	21%	21%
Once a week	665	363	171	92	38
	24%	22%	26%	25%	26%
Less often	1446	953	263	167	62
	51%	59%	39%	46%	42%
No reply	7	3	1	2	1
	0%	0%	0%	1%	1%

5.2 ACTIONS TAKEN

Following the news the vast majority (86%) of supporters had stopped or reduced their use of PayPal or cancelled their PayPal account:

- 45% had stopped using PayPal
- 31% had cancelled their PayPal account
- 20% had reduced use.

25% of supporters had made negative posts about PayPal on social media or made a complaint.

62% of those who were neutral had cancelled, stopped or reduced their use of PayPal; 18% had made negative posts or a complaint.

Only 1% of those who opposed the two groups has cancelled, stopped or reduced their use of PayPal, 56% increasing their use of PayPal, 54% making social media posts in support of PayPal.

Which, if any, of the following actions have you taken since PayPal was in the news for cancelling these or other accounts? (Base: Those using PayPal)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2810	1629	670	362	147
Stopped/Reduced/Cancelled	1638	1403	7	225	2
NET	58%	86%	1%	62%	1%
Stopped using PayPal	865	740	3	121	1
	31%	45%	0%	33%	1%
Reduced my use of PayPal	383	331	2	49	-
	14%	20%	0%	14%	-
Cancelled a PayPal account	598	513	3	81	1
	21%	31%	0%	22%	1%
Started using PayPal more	490	15	372	52	51
	17%	1%	56%	14%	35%
Posted negative comments about PayPal on social media or made a complaint	481	414	1	65	1
	17%	25%	0%	18%	1%
Made posts in support of PayPal	465	16	364	32	53
	17%	1%	54%	9%	36%
Other	261	97	67	47	50
	9%	6%	10%	13%	34%
No reply	92	27	37	15	12
	3%	2%	6%	4%	8%

5.3 ATTITUDES TOWARDS ELECTRONIC PAYMENTS

When asked to about their attitudes towards organisations asking for their bank account or credit card details:

- 41% agreed 'I am generally comfortable giving my card or bank details to organisations I support'
- 40% 'I am cautious and only give card or bank details to some organisations'
- 18% 'I prefer not to give my card or bank details.'

46% of supporters were generally comfortable. 31% of opponents preferred not to give their card or bank details, suggesting that this group a more reliant on PayPal.

Overall males were slightly more comfortable giving their card or bank details than females (45% vs 40%).

Many organisations accept payments using your credit card or bank account details. Which of the following best describes your attitude towards using this payment method? (Base: ALL)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
I am generally comfortable giving my card or bank details to organisations I support	1301 41%	857 46%	252 34%	138 36%	54 33%
I am cautious and only give card or bank details to some organisations	1274 40%	786 42%	257 34%	175 45%	55 34%
I prefer not to give my card or bank details	578 18%	225 12%	229 31%	73 19%	50 31%
No reply	19 1%	4 0%	7 1%	2 1%	4 2%

	Total	Gender		
		Male	Female	Other/prefer not to say
Base	3172	1717	812	72
I am generally comfortable giving my card or bank details to organisations I support	1301 41%	775 45%	321 40%	21 29%
I am cautious and only give card or bank details to some organisations	1274 40%	666 39%	362 45%	28 39%
I prefer not to give my card or bank details	578 18%	272 16%	124 15%	22 31%
No reply	19 1%	4 0%	5 1%	1 1%

5.4 ALTERNATIVES TO PAYPAL

When asked what alternatives to PayPal they were aware of 465 wrote in answers with cash being most popular (92 mentions) followed by Bank Transfer (79), Apple Pay (74) and Stripe (62). There was a distinct lack of UK based alternatives.

Cash (92 mentions), Bank Transfer (79), Apple Pay (74), Stripe (62), Google Pay (39), Bitcoin (36), Cheque (36), Cryptocurrency (unspecified, 32), Credit card (29), Direct Debit (20), Revolut (17), Venmo (11), Square (10).

Skrill, Visa, Wise, Amazon Pay, World Pay, Barter, Sage Pay, CashApp, Debit Card, Patreon, Standing Order (5-9 mentions each).

All with 5+ mentions shown.

5.5 EXPERIENCE OF PROBLEMS WITH OTHER ORGANISATIONS

7% had experienced payment problems with other organisations or payment providers in the past two years, 21% had experienced other problems with Big Tech companies over the past two years. These figures rose to 8% and 30% for opponents and 7% and 21% for the neutral group. This suggests the latter have sympathy with the problems experienced by the Free Speech Union and Us For Them, even though they may not know enough about them or actually support them.

A listing of the organisations with whom people have experienced problems is provided below.

Have you experienced payment problems with other organisations or payment providers in the past two years? (Base: ALL)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
Yes	212 7%	156 8%	23 3%	28 7%	5 3%
No	2945 93%	1707 91%	721 97%	358 92%	156 96%
No reply	15 0%	9 0%	1 0%	2 1%	2 1%

Top Payment Providers People Have Had Problems With

GoFundMe (12 mentions), Barclays Bank, HSBC (both 7), Banks (unspecified), NatWest (both 6), eBay, Patreon (both 5).

The list shows all with 5+ mentions.

And have you experienced other problems with Big Tech companies over the past two years? (Base: ALL)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
Yes	686 22%	570 30%	22 3%	82 21%	12 7%
No	2464 78%	1286 69%	722 97%	304 78%	149 91%
No reply	22 1%	16 1%	1 0%	2 1%	2 1%

Top Big Tech Organisations People Have Had Problems With

Twitter (286 mentions), Facebook (200), YouTube (55), Google (40), LinkedIn (22), Instagram (15), Amazon (12), Social Media (unspecified, 6), Reddit (5).

The list shows all with 5+ mentions. This will be biased towards Twitter given the way the survey was conducted.

5.6 THE IMPORTANCE OF CASH

Whilst 81% of supporters said that it was 'very important' to keep using cash, this fell to 10% for opponents.

Overall cash was very important to 72% of females and 60% of males.

How important is it to you to be able to keep using cash? (Base: ALL)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
Very important	1861 59%	1525 81%	76 10%	230 59%	28 17%
Fairly important	455 14%	205 11%	158 21%	65 17%	26 16%
Not particularly important	850 27%	139 7%	510 68%	93 24%	108 66%
No reply	6 0%	3 0%	1 0%	-	1 1%

	Total	Gender		
		Male	Female	Other/prefer not to say
Base	3172	1717	812	72
Very important	1861 59%	1035 60%	583 72%	23 32%
Fairly important	455 14%	252 15%	94 12%	12 17%
Not particularly important	850 27%	430 25%	134 17%	36 50%
No reply	6 0%	-	1 0%	1 1%

5.7 CONTACTING MPS

2,092 respondents said they would be willing to send the survey report to their MP. Given the significant developments over the past week we are checking plans for a Parliamentary debate prior to emailing respondents.

If we produce a report would you be willing to send it to your MP? (Base: ALL)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	3172	1872	745	388	163
Yes	2092	1669	156	246	20
	66%	89%	21%	63%	12%
No	1046	185	583	140	137
	33%	10%	78%	36%	84%
No reply	34	18	6	2	6
	1%	1%	1%	1%	4%

5.8 SAMPLE PROFILE

Survey participants were given the choice to opt out or complete their demographics. 2,652 people completed this section (84%).

The sample was more male than female (56% vs 31%). Where there were key differences between males and females we have included a table in the report.

The majority were in the 45 to 64 age band with a mean age of 55. Supporters were older (mean age 56) than opponents (mean age 53).

The sample was well balanced regionally. 77% lived in England, 12% in Scotland, Wales or Northern Ireland, 9% outside the UK. 62% lived in a town, village or the countryside, 35% in a city (3% did not reply).

70% were working, 22% retired. The sample includes the full range of occupations. The top job categories were IT/digital (15% of those working), health/nursing/medical care and science/engineering/research (both 8%) followed by education (7%) and sales/marketing/customer services (6%).

Are you: (Base: Those answering demographics section)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2652	1703	511	332	104
Male	1717	1112	326	207	72
	65%	65%	64%	62%	69%
Female	812	552	125	113	21
	31%	32%	24%	34%	20%
Other/prefer not to say	72	16	39	8	9
	3%	1%	8%	2%	9%
No reply	51	23	21	4	2
	2%	1%	4%	1%	2%

How old are you: (Base: Those answering demographics section)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2652	1703	511	332	104
Mean age	55	56	53	54	52
Under 18	2	1	1	-	-
	0%	0%	0%	-	-
18-24	12	5	6	1	-
	0%	0%	1%	0%	-
25-34	74	39	23	11	1
	3%	2%	5%	3%	1%
35-44	347	188	82	53	24
	13%	11%	16%	16%	23%
45-54	826	506	174	108	38
	31%	30%	34%	33%	37%
55-64	885	607	139	109	30
	33%	36%	27%	33%	29%
65-74	389	294	51	36	7
	15%	17%	10%	11%	7%
75 or older	64	42	11	9	2
	2%	2%	2%	3%	2%
No reply	53	21	24	5	2
	2%	1%	5%	2%	2%

Do you live in: (Base: Those answering demographics section)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2652	1703	511	332	104
England	2037	1315	388	253	80
	77%	77%	76%	76%	77%
Scotland	159	101	33	20	5
	6%	6%	6%	6%	5%
Wales	103	68	22	8	5
	4%	4%	4%	2%	5%
Northern Ireland	62	42	13	6	1
	2%	2%	3%	2%	1%
Outside the UK	243	158	32	42	11
	9%	9%	6%	13%	11%
No reply	48	19	23	3	2
	2%	1%	5%	1%	2%

Which of the following best describes your current occupational status? Please tick all that apply (Base: Those answering demographics section)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2652	1703	511	332	104
Running my own business with employees	315 12%	194 11%	63 12%	41 12%	17 16%
Self-employed/sole trader	463 17%	304 18%	74 14%	71 21%	14 13%
In full time employment	947 36%	546 32%	226 44%	125 38%	50 48%
In part time employment	190 7%	127 7%	29 6%	26 8%	8 8%
Looking for work	27 1%	20 1%	4 1%	2 1%	1 1%
Studying full or part time	35 1%	19 1%	11 2%	2 1%	3 3%
Help or work on a voluntary/unpaid basis	49 2%	29 2%	12 2%	5 2%	3 3%
Retired	582 22%	434 25%	72 14%	59 18%	16 15%
Maternity leave/looking after children	31 1%	21 1%	6 1%	1 0%	3 3%
Full time carer	43 2%	22 1%	10 2%	7 2%	4 4%
Otherwise not working	86 3%	56 3%	17 3%	10 3%	3 3%
No reply	63 2%	28 2%	24 5%	6 2%	4 4%

Which of these best describes the type of work you do? (Base: Those working)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	1850	1140	377	254	79
Physical jobs: Construction	82	60	9	12	1
	4%	5%	2%	5%	1%
Factory and Workshops	38	24	8	6	-
	2%	2%	2%	2%	-
Transport and Storage	58	40	7	10	1
	3%	4%	2%	4%	1%
Cleaning and Security	13	9	2	2	-
	1%	1%	1%	1%	-
Land and Animals	28	20	3	2	3
	2%	2%	1%	1%	4%
People facing jobs: Retail	50	35	9	5	1
	3%	3%	2%	2%	1%
Hospitality and Personal Services	45	25	10	7	3
	2%	2%	3%	3%	4%
Sales, Marketing and Customer Services	110	71	10	24	5
	6%	6%	3%	9%	6%
Public sector jobs	58	36	12	8	2
	3%	3%	3%	3%	3%
Education	134	84	27	20	3
	7%	7%	7%	8%	4%
Health, Nursing, Medical Care	144	82	38	21	3
	8%	7%	10%	8%	4%
Public Admin and Services	13	8	4	-	1
	1%	1%	1%	-	1%
Specialist jobs: IT/Digital	280	173	60	32	15
	15%	15%	16%	13%	19%
Accounts	40	29	5	4	2
	2%	3%	1%	2%	3%
Finance, Property, Law	180	127	28	22	3
	10%	11%	7%	9%	4%
Arts, Media	92	61	18	11	2
	5%	5%	5%	4%	3%
Science, Engineering, Research	154	80	52	15	7
	8%	7%	14%	6%	9%
Admin, HR	51	33	5	10	3
	3%	3%	1%	4%	4%
Other jobs: Other	176	102	39	25	10
	10%	9%	10%	10%	13%
No reply	104	41	31	18	14
	6%	4%	8%	7%	18%

Do you live in: (Base: Those answering demographics section)

	Total	Support of FSU/UFT			
		Support	Oppose	Neutral	Other
Base	2652	1703	511	332	104
A city	921	565	199	111	46
	35%	33%	39%	33%	44%
A town, village or the countryside	1646	1107	276	213	49
	62%	65%	54%	64%	47%
No reply	85	31	36	8	9
	3%	2%	7%	2%	9%

Which of the following best describes your opinion of groups such as the Free Speech Union (who support free speech!) and UsForThem (who campaign on behalf of children)? (Base: ALL)

	Total	Gender		
		Male	Female	Other/prefer not to say
Base	3172	1717	812	72
I support their work	1872 59%	1112 65%	552 68%	16 22%
I oppose their work	745 23%	326 19%	125 15%	39 54%
I am neutral but think they have the right to operate	388 12%	207 12%	113 14%	8 11%
Other	163 5%	72 4%	21 3%	9 13%
No reply	4 0%	- -	1 0%	- -