Research on Marital Decision of Chinese Females in the 21st Century Based on Behavioral Economics

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Abstract: This paper observes and researches a social problem in China, which is the marital anxiety of female. It firstly applies the framework of neoclassical economics to analyse economic reasons for the marriage tendency of Chinese females from aspects of insurance system, trade-off between benefits and costs, as well as social efficiency. The paper also adopts the framework of behavioral economics to discuss irrational marital behaviors and decisions under the current trend, in which psychological effects associated with the recency effect, social reinforcement and regret aversion are included. In order to guide the rational and proper marital decisions of Chinese females in the 21st Century, discussion and suggestions to the social policy and individual actions aiming at are provided.

1. Introduction

The establishment and maintenance of marriage is an essential and indivisible topic when considering the development of human society, the form of social norms, as well as the desire and growth of individuals. Scholars from all over the world have carried out comprehensive research to interpret marriage from various aspects, including economics, sociology, religion, history, demography and so on. Becker, a Nobel laureate in economics, studied marriage from the perspective of economics and published Treatise on The Family, in which he applied the theory of social exchange and put forward the concept of the marriage market [1]. His theory later became the basis for scholars researching on marriage economics and marriage sociology. From the sociological point of view, marriage is essentially a category of social relationships. Famous sociological research was conducted by a famous sociologist named Goode in the United States in 1964, which studied conjugal relationships with the framework containing gender roles, social interaction, intimacy and marital conflicts [2]. Also, in order to trace the historical reasons for the marriage system, researchers studied the religious and historical background of this social problem. For example, Looking for Love in the Legal Discourse of Marriage is an important book focused on the religious system and legal relationship of matrimony, in which its author Renata Grossi states that marriage is traditionally associated with religion and patriarchy [3]. In addition, in 1891, the Finnish anthropologist Westermarck analyzed
the marriage system from the perspective of history, he wrote a series of books named *The History of Human Marriage* which discusses the origin of marriage, various forms of matrimony and related cultures in human history [4]. Psychology is also an important angle to study marriage, which is another focus of this paper. The research of marriage psychology has been expanding from two directions containing negative factors and positive impacts, contents including conjugal commitment, relation maintenance and repair, conflict response, conjugal pressure and the establishment of the welfare system are becoming hot topics.

The matrimony system of different countries is a reflection of their diverse cultural concepts and population situations, which constantly varies according to national conditions and characteristics of the era. In most developed countries with a relatively low birth rate, marriage policy often reflects the encouragement of childbearing. For instance, the legal age of marriage is generally from 16 to 18 years old in most developed countries, and children are empowered to enjoy a complete social security system free of charge, some countries will also provide extra bonus to families with more than one child [5]. However, in countries with large population base and insufficient resources per capita, the marriage policy embodies the advocacy of “late marriage, late childbearing, fewer and better births”. An important example of this is the Marriage law in China, which stipulates that the legal marriage age is 20 for females and 22 for males, at average 4 years later than that in most developed countries [6]. Meanwhile, China implemented the “The Law of Birth Control” of more than 30 years from 1982 to 2015, stipulating that each family can only bear one offspring, and it was not until 2015 that China implemented the "Two-child Policy" officially and began to allow Chinese parents to raise their second child [7]. In addition to the marital legal age and the childbearing policy, the marriage condition of a country is also closely associated with the level of social development and the progress of normative opinion. The freedom and liberation of females in a country reflects the development and civilization level of a society to a great extent. In most highly developed capitalist countries, the marital choices of women generally reflect the characteristics of diversity and freedom, while the constraints and restrictions are less than those in relatively traditional or backward countries. The Chinese government has revised the marriage law three times in 1950, 1980 and 2001, respectively. The changes of content show several obvious trends, including the advocacy of late marriage and late childbearing, the postponement of legal marriage age, the improvement of women's status in the society, and the increase in attention to rights and interests of Chinese females [8]. By comparing the data released by the Ministry of Civil Affairs of The PRC in 2017, it can be concluded that the average marriage age of Chinese women has been continuously postponed, and the marriage rate has shown a downward trend, while the divorce rate has continued to rise in the past 15 years [9]. In 2019, 4.154 million couples in China registered for divorce [10]. These above-mentioned policies and data reveal that the marital options of contemporary Chinese females are becoming increasingly liberal, diversified and rational.

With the development of the social economy, the matrimony trends of society in different periods improve, which can be clearly explained by the economic framework. Additionally, the reflection on this phenomenon is also contributory to policymakers to alleviate this social problem effectively. Therefore, this paper will be focused on the marital choices of Chinese female, firstly apply the framework of neoclassical economics to analyze the economic reasons for the difference between their conjugal options in the past and at present, containing the insurance system, the trade-off between costs and benefits, and social efficiency are included; then discuss relevant irrational behaviors from the aspect of behavioral economics, in which psychological effects including recency effect, social negative reinforcement, and regret aversion are included; finally discuss proper suggestions for correctly guiding Chinese female to rational marital choices, from the perspective of both the society and individuals.
2. Analysis of Marital Decision Changes in Economic Framework

The conjugal relationship used to be the safeguard of Chinese females in the past, resulting from their financial status and the influence of mental factors. However, as the progress of economies and education, an increasing number of women are extricating from the constraint on traditional marital opinions because of the improvement in economic ability and social status. As a consequence, their marital choices are also becoming increasingly various and rational, which is, more specifically, reflected on the obvious trend of late marriage and childbearing, the increasing divorce rate, the decrease in fertility intention, and the rising number of DINK families. This section will concentrate on several concepts of neoclassical economics including the insurance system, the tradeoff between costs and benefits, and the social efficiency, to analyze how these principles reflect and affect the marriage choices of Chinese females.

2.1. Insurance System

One purpose of concluding a marriage is to establish a stable insurance mechanism. One explanation of this is that the marriage relationship can be regarded as an application form, which is mutually guaranteed by both spouses. In this insurance, partners jointly invest resources, share risks and partake benefits.

In China, females have been living at a lower economic status for a long time because of the far-reaching influence of the social division of labor in the feudal period on the ideology and social structure. Therefore, a preponderance of females became the main insured in the relationship, for whom the insurable interests are psychological and economic needs. On the one hand, the marriage contract establishes the sense of security and loyalty that guarantees the satisfaction of mental needs by official laws from the system level. On the other hand, the financial capacity and savings of the spouse might be instrumental in risk-bearing while facing risk events such as unemployment or serious disease.

However, as the social welfare and insurance system in China becomes increasingly complete and comprehensive in the 21st century, a rising number of women start to enter the workplace and assume significant positions, which consequently rises their income level. Therefore, Chinese females are gradually able to be the policyholders of themselves while insurance companies and welfare departments are acting as insurers. This shows that the risk-bearing capacity of contemporary Chinese women is significantly enhanced, thus, the financial security provided by their spouses begins to demonstrate a diminishing marginal utility. As a result, a large number of Chinese females no longer depend on the sense of security offered by the marriage contract completely, and it is no longer a barrier for ladies to enjoy insurance and welfare if they prefer late marriage or even no marriage.

2.2. Trade-off between Costs and Benefits

Another economic concept associated with marital decision-making is the trade-off between costs and benefits. An important benefit of marriage considered by a couple is reducing the average cost of the life. One possible explanation is that a typical Chinese family usually consists of a couple and one or two children, it is the establishment of a multi-member family that can enhance the utilization rate of common resources for a family such as residence and furniture, by apportioning the total fixed cost of house and decoration. Therefore, the per capita cost of living in the multi-member family may be generally lower than that of living alone under the same living conditions and standards.
However, as the development of the economy and society, the balance of this trade-off is broken to a certain extent because of the increasing costs of maintaining a marriage. Firstly, the cost of raising and educating a child in China soars compared with that in the past. This is because in a country with such a large population density, the supply of educational resources is far short of being expected, and the competition for children's enrollment is increasingly fierce. For instance, research shows that in approximately a quarter of Chinese households, the cost of raising and educating a child accounts for over 50% of the total income of both parents [11]. Under the heavy pressure of resource competition, a large number of young Chinese parents have to spend huge economic costs to plan and prepare for the next generation. Therefore, it is obvious that the cost of educating and cultivating a competitive and comprehensive-developed child in China has grown rapidly in recent years. As a result, individuals at marriageable ages are likely to reconsider and rebalance the advantages and disadvantages of raising offspring in the 21st century, which may lead to a decrease in fertility intention as well as strengthening the tendency towards late childbearing.

For a large number of Chinese females, another pivotal reason for late marriage and late childbearing is the higher opportunity cost. In traditional Chinese society, it was the most important mission and inevitable choice of almost all women to marry and procreate, therefore, the opportunity cost of marrying and procreating at an early age is relatively low [12]. However, comparing with the insufficient choices of the past, contemporary Chinese females are able to involve in a variety of options and goals as a result of the improvement of their economic status, whereas entering matrimony signifies that they are responsible to spend considerable time and effort in managing domestic affairs and attending to family members [13]. Meanwhile, as the cost of marriage and procreation, they also have to abandon the benefits of investing time and energy in themselves, such as promotion, job performance and salary improvement. This illustrates that there is a substantial increase in the opportunity cost of early marriage and early childbearing, and consequently, a large number of marriageable ladies are prone to concentrate on personal development instead of devoting time, energy and income in their spouses and children. Furthermore, it is worth mentioning that the trend of late marriage and procreation in China is more obvious among women than men because the expected opportunity cost of early matrimony and childbearing for Chinese females is higher than that of males, which can be ascribed to the current normative beliefs that still attribute added obligation of caring for family members to wives instead of husbands. For females in the marriage market, the advantages of early matrimony are mainly embodied in physical conditions such as youth and beauty, while the benefits of late marriage are reflected on social conditions containing academic qualification, income level, working ability and so on. As the progress of the average educational level, there is an increase in the number of Chinese females that attach more importance to long-term expectations than the previous, this may lead to another concern, namely the marginal utility of advantages in each additional year. If a female has married at a young age, her superiority in the physical condition is reduced over time, meaning that the marginal utility is diminishing, while if she decides to enter matrimony at a mature age, her advantage of social condition accumulated in self-investment is likely to be gradually strengthened, which probably creates increasing marginal benefits in the future. In addition, the expectations and selection criteria of choosing male mates are also time-effective, which may vary with distinct development stages. For Chinese women living in the 21st century, the marginal utility of the material condition is reducing, whereas that of the psychological satisfaction is improving [14]. Thus, in order to enhance the possibility of selecting spouses that meet expectations, contemporary Chinese females are prone to spend longer time to screen their future partners and marry late, because a longer duration is required to experience and measure the sense of psychological security compared with the economic capability. Briefly, the option of late marriage
and late childbearing is a relatively rational decision for the majority of contemporary Chinese females.

2.3. Social Efficiency and Pareto Optimality

The improvement in organizational efficiency in family and society is another important reason for establishing marital nexus. One the one hand, this can be ascribed to benefits associated with the division of labor in family and comparative advantages of genders resulted from differences in terms of characteristics and abilities. An important study of biological distinctions between men and women demonstrates that the comparative advantage of males is embodied in industrial production in which brawn is required due to the high-intensity manual labor, whereas females are found talented at skill-intensive occupations and are suitable for tasks requiring meticulousness and forbearance such as managing household chores and tending to the family [15]. On the other hand, the cost of trammeling Chinese females in family used to be relatively low owing to the limitations of their social position and economic capacity, which was also considered as the Pareto optimality of the society in the previous era [16]. Therefore, to enhance the social efficiency by fully exploiting human resources via mission assignment, the pattern of labor division in which men worked outside while women were confined to family chores dominated the traditional Chinese family.

However, the Pareto Efficiency and the balance of division of labor in the society is changed in the 21st century along with the transformation of economic structure and job requirements. As stated by Rosenzweig and Zhang in 2013, the proportion of traditional large-scale factories in China has been decreasing, while skill-intensive industries have occupied a higher percentage, which may contribute to a reduction in the gender wage gap [15]. Therefore, in the contemporary market of human resources in China, marginal benefits caused by the physical strength advantage of males diminish in several industries, while the skill of resource integration that females are talented at is creating remarkable marginal benefits in various nascent industries and positions. Such outstanding economic benefits and values produced by Chinese women in workplaces may gradually result in an exceeding total revenue comparing to the total cost of executing constraints on women, thus, the previous Pareto equilibrium is no longer the optimal solution for China in the 21st century [16]. In brief, a rising number of career women enter workplaces from abodes as being expected by a variety of skill-intensive jobs in the market, and consequently, the late marriage and late procreation tendency becomes an increasingly efficient alternative for both the Chinese society and females themselves.

3. Analysis of Related Irrational Behaviors in the Framework of Behavioral Economics

In the above discussion, the framework of Neoclassical Economics is applied for analyzing the marriage trend in China in the 21st century. However, in fact, not all phenomena and problems are completely explained by the so-called rational tendency, which can be contributed to the influence of several biases such as cultural impacts and psychological effects. In this section, a series of irrational behaviors existing in reality associated with marital options will be explained by adopting the framework of Behavioral Economics. In 1991, a psychologist named Icek Ajzen put forward the Theory of Planned Behavior (TPB), which is applied for analyzing behavioral patterns of individuals from aspects of behavioral intentions including personal opinions of themselves and normative beliefs of others, as well as the perceived behavioral control referring to the judgment of how easy or difficult that a behavior can be displayed. Based on the framework of TPB, the following three points will be focused on three typical psychological biases of Behavioral Economics, including Recency Effect that affects personal opinions, Social Negative Reinforcement belonging to normative beliefs,
as well as Regret Aversion associated with the perceived control, to analyze several conceivable behaviors of irrationality and non-objectivity.

3.1. Recency Effect

Recency Effect is a concept put forward by psychologist Luchins in 1957, meaning that memories of individuals for recent events and new stimuli are clearer and deeper, from which a statement can be inferred that the latest information will significantly affect attitudes and decisions of individuals about various behaviors.

According to the sixth census data released by the National Bureau of Statistics of China, as of the end of 2010, there were in total 682,329,104 males and 650,481,765 females in the population of approximate 1.33 billion in mainland China, with the population gap of 32 million and the sex ratio of 104.9:100 [17]. Meanwhile, with the increase in highly educated women and career women, a rising number of females are prone to break loose shackles and pressures of marriage as well as emphasizing their freedom and personality. This may result in a delay in the average marriage age and a reduction in the procreation willingness of contemporary marriageable ladies. Under this circumstance, a large number of males are probably passively affected, which may lead to different attitudes towards this trend, and concurrently, the social public opinion may also face the pressure of guiding women to improve their enthusiasm for matrimony and pregnancy. As a consequence, the topic of marriage is likely to become a social concern and may arouse an extensive discussion on the Internet. A large amount of recency information that produces and sales the feminine marriage anxiety is published by various media on social platforms, including over-publicized information such as the portrayed plights of elder women in the marriage market and the potential risks of late procreation, thus, Chinese young females are surrounded by those recency information and are exposed to such stressful environment, which may result in behaviors lacking rational thinking and consideration because of their anxious mood and intense worry about late marriage and late childbearing.

3.2. Social Negative Reinforcement

Social Negative Reinforcement is a basic concept of social learning theory aiming at weakening and eliminating certain behaviors, in which people may socialize their query, criticism and blame of those actions, to rectify behaviors of individuals with the pressure of public opinions and social evaluations [18].

The residual thoughts and stereotypes arose in Chinese feudal society still exert a subtle influence on the impression family responsibility for genders in the 21st century. A considerable number of Chinese citizens hold the opinion such as “it is the obligation of virtuous wives to maintain family harmony” and “it is immoral and derelict behavior for women to abandon family and their marriage” [12]. Such comments reflect that women deciding to divorce are likely to burden with the pressure resulted from normative beliefs and social moral condemnation, which will possibly strengthen their self-reproach, sense of discomfort and dereliction of duty as a consequence. In short, the negative reinforcement of society may hinder contemporary Chinese young women from decisive choices of matrimony dissolution in the face of unsatisfactory marriage.

3.3. Regret Aversion

Regret aversion is a type of emotional bias referring to the strong regret emotion caused by incorrect decisions or inappropriate behaviors [19]. As stated by Benartzi in 1995, in order to avoid the ex-post
remorse, individuals are likely to be prudent, conformist and indecisive, and may even behave irrationally in the face of risky options [20].

The development of marital freedom and feminine emancipate in China is a gradual process, meaning that the perception advocating conjugal harmony still dominates the secular view of marriage at present. Therefore, when disposing of an unsatisfactory marital nexus, even the younger generation expect to evade potential risks and the regret caused by loss. Once resolving to divorce, individuals are probably regretful about such decisions for huge divorce costs and emotional loss, this leads to a result that a large number of Chinese couples especially females would rather endure and compromise on disharmonious conjugal relations than decide to divorce. Furthermore, compared with males in unsatisfactory matrimony, females actually burden higher barriers in terms of both exiting from the marriage market and entering the remarriage market, which can be ascribed to a larger depreciation rate as well as more considerable time costs. Such high divorce costs and possible losses are likely to result in strong resistance to divorce and may impede the rational behaviors of Chinese females in the long-term, even if this option is conductive to stop-loss and self-belay.

In brief, the recency effect impedes rational marital options in the Chinese marriage market from the aspect of personal belief to some extent, because they are probably fearful and worried about the potential dilemma resulted from the option of late marriage and late childbearing. Also, the negative reinforcement of society reflects the criticism and query on divorce from public comments, which possibly lead to irrational actions from the perspective of social norms. In addition, the impacts of regret aversion may engender resistance to divorce because of their overemphasis on conceivable risks and costs, which belongs to a category of the controlled conditions and reveals the relatively low perceived facilitation of Chinese females in the 21st century.

4. Discussion

The improvement in marital policy and the progress of gender awareness is guiding contemporary Chinese females to handle marital issues independently and rationally. However, several policies aimed at protecting the legal rights of the female are ineffectively implemented in practice, which can be attributed to the extended domination of patriarchal society in terms of gender consciousness. This leads to a failure in fulfilling personal interests of living and developing for women bound in marriage, and may even result in heavier economic, mental and social pressure of them. In this section, relevant suggestions suitable for China will be put forward from the aspect of society and individuals, aiming at assisting Chinese females in the 21st century to overcome the contradictions and anxieties in the conjugal relation, ease the current social problem and reduce the obstacles to the realization of rational trend.

4.1. Social Policy and Media Publicity

The freedom of marriage and divorce is a trend worth advocating for both the progress of society and the development of economics, because such a healthy social relationship can liberate the creativity of females and increase the operation efficiency of family and society [16]. Therefore, a comprehensive protection mechanism on women’s rights and interests is needed to provide an enhanced sense of security for them and alleviate their marriage concerns from the perspective of policy and institution.

One of the effective measures to maintain the stability of conjugal relation is to cultivate and require male spouses to shoulder more family responsibilities such as taking care of family members and attending to the trivial but tiresome housework. For example, the Chinese government should
publish a policy to extend the maternity leave for females and the paternity leave for male [21]. Here are a set of comparison statistics that demonstrate the significance of such regulations. In most countries of the Western Europe, Central Europe, and Northern Europe, parents with newborns are empowered to enjoy maternity paid leave that exceeds 40 weeks in total. For instance, as provided by the Danish law of maternity leave, parents of a newborn are entitled to a 4-week prenatal leave, a 14-week maternity leave and a 64-week parental paid leave [22]. Whereas in China, the paternity leave for women is only 14 weeks, and the paternity leave for male spouses is even from only one to four weeks in most provinces [23]. One possible explanation of such variety of the policy of different countries is the diverse phase of national economic development and unequal level of social competitive pressure. However, the company time spent with spouses and children is extremely necessary for the stability of family and conjugal relation regardless of countries and different cultures.

Additionally, the Chinese government ought to consider improving social welfare for divorced females and single mothers, for instance, providing them with higher salaries, financial subsidies in the health care and education issue of children, and empowering them to require their spouses to shoulder the responsibility for accompanying and raising their children after divorce. In countries such as Sweden and Norway, the governments have promulgated the father law, which clearly defined the responsibilities and obligations of fathers in family, whereas China has not yet enacted relevant laws, and the absence of fatherhood has become a common situation for a large number of Chinese families [24]. However, when mothers are considering releasing themselves from an unfortunate marriage, the pressure of raising their children alone with a lack of fatherly love is perhaps their primary worry and anxiety, which may prevent them from ending the unhealthy interpersonal relationship bravely and decisively according to their real conditions as well as psychological desires. Therefore, the anxiety of divorce is likely to be alleviated and problems faced by divorcees can be effectively solved by protecting the rights and interests of divorced women and single mothers from the institutional level.

Apart from the above-mentioned policy approaches, another suggestion that ought to be adopted is about media publicity. News media is a window to express orientation value that reflects the ideology of a group in the society. A large number of marriage anxieties of Chinese females are possibly close related to the excessive discussion of this social issue and the biased report of social media, because in order to attract readers, a great number of media are prone to report several extreme events, to emphasize problems and pressures faced by married women. Thus, a large amount of Chinese unmarried females are likely to be embroiled in an intensification of fear and worry, which may negatively affect their rational perception and judgment. Therefore, in order to guide contemporary Chinese females to behave properly and rationally when dealing with marital problems, the social media are expected to be responsible for reporting news comprehensively and objectively, to reduce the excessive discussion of topics leading to female anxiety, and to supervise news that embodies the feudal ideology of male superiority and female inferiority. Thus, Chinese females in the 21st century are expected to be exposed to a more comprehensive and objective information environment, which is contributory to rational behaviors and decisions.

4.2. Personal Behaviors and Normative Beliefs

In China, the normative beliefs of social and cultural structures have been dominated by the patriarchal society for a long history. To a large extent, the public still holds the opinion that it is the responsibility for female to stay at home, manage housework, assist husband and raise children [25]. As a result, a large number of male spouses lack a sense of family responsibility, and some of them
are not willing to share duty for tedious work such as housekeeping and babysitting. Consequently, young women are likely to show resistance to the potential situation after marriage, in which they may have to face up with heavy family stress at home as well as competitive pressure in the workplace, simultaneously. Thus, there is an increase in the number of Chinese females advocating the choice of late marriage and late childbirth.

In fact, the marriage anxiety of Chinese females in the 21st century puts forward higher requirements for males. Chinese men in the 21st century should understand that the most needed and required factor of their marriage are not wealth and income of their partners, but sharing, understanding and respect. In order to satisfy the expectation of spouses in this new era, males ought to pay more attention to the sense of security, happiness and responsibility as a spouse in marriage [16].

On the other hand, contemporary Chinese females should improve their thoughts and abilities. In this era when everyone pursues individuality and freedom, females also ought to attach importance to self-education, reflect their real demands and desires, recognize the social value of women as well as cultivating the quality and ability of self-esteem, self-confidence and self-love. Meanwhile, Chinese women living in the 21st century are expected to develop their capacities of information screening, perception and judgement, to ponder on marital issues faced by them in a more rational way, and reduce the anxiety and worry caused by external influence, so as to behave and decide in ways that best conforms to their ideal self and ideal social self.

4.3. Expectation

The development of marriage policy and the progress of public beliefs are expected to promote the process of gender equality in China. On the one hand, an improved welfare system and a more objective information environment is contributory to conducting an appropriate condition for the development of contemporary women. On the other hand, the enhanced sense of family responsibility of male spouses and the rational thoughts of females are expected to increase the stability of marriage relations, and to guide Chinese women to deal with marriage issues independently and rationally, thus, it helps to achieve the equality and harmonious development.

It is strongly hoped that a more comprehensive regulation system can be established to protect the legal rights and benefits of single mothers as well as divorced females, to maintain that women are treated fairly in abodes and workplaces. It is also expected that there will be a substantial reduction in gender discrimination and stereotype as the formation of increasingly objective and equal gender awareness in the society of China. Hopefully, a rational marriage trend that is suitable for China's national conditions and dynamic development can be achieved by the joint efforts of all social sectors including the national legislature, government administration, education industry, news media and each individual.

5. Conclusion

In summary, this paper applies the framework of neoclassical economics and behavioral economics to analyze the trend of rational marriage decisions and possible irrational behaviors of contemporary Chinese women. First of all, it introduces various research of scholars on marital issues from different perspectives and announces the current Chinese marriage policies and actual phenomenon. In the second part, the neoclassical economic framework is applied to analyze the current economic conditions of the marital trend in China, including the insurance system, the trade-off between benefits and costs, and social efficiency. Then, several potential irrational behaviors are discussed via the analysis of recency effect, social negative reinforcement and regret aversion under the framework
of behavioral economics. Finally, in the discussion section, suggestions aiming at guiding Chinese females to proper and rational marital decisions are provided from the aspects of social policy, media publicity, personal behavior and normative beliefs.

References