

ECONOMICS OF MARRIAGE AND BREAKDOWN: A CASE STUDY OF KOZHIKODE DISTRICT IN KERALA

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Abstract: *Marriage is always contemplated to be a costly affair. But several studies point to the fact that those who get married are financial well off when compared to that of single people. It is because of their responsibilities and societal hopes that they earn more and lead a satisfactory life. On the other hand, there is a large number of breakdowns in these relationships which is legally bounded. Divorce issues devastate the financial status of an individual. It creates social, economic and psychological pressures on both the party and their families. In Kerala, the divorce rates are growing at an unimaginable rate. To analyze the marriage expenditure and the legal expense with alimony approved by the court and to examine the correlation of marriage expense over alimony, a case study is conducted in the Kozhikode district of Kerala. This study is an attempt to analyze the economics of marriage with special emphasis on the economic sufferings.*

Keywords: *Marriage, Divorce, Alimony.*

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1. Introduction

The marriage ceremony is recently being celebrated as a week-long festival by the affluent society. The under privileged part of the society mistook this as a matter of standard and showcased the demonstration effect to level up with the economically stable group. As a result, the expenditure on marriages escalates throughout the society irrespective of caste, region or community. This increased expenditure has no hopes of earning a return, or it remains a dead investment. Along with this, the rate of divorce in each state is of massive hike. The legal expenses for the legitimate break down further add to the dead investment apart from the immeasurable psychological, physical disturbances and diseconomies of scale occurring after separation. None of these seems to be covered by the alimony provided, if legally obligated over the partner. Adding to this, religion plays a major role in the way the marriage ceremony is conducted. Each religion has its own rituals and culture in both marriages as well as marital breakdown. This results in diverse marital regulations and laws. These laws tend to support the women when compared to the male category. Analyzing the economics burden undergone by different genders helps to find if the year old laws are still relevant or not. Thus, the economics of marriage and break down appears to be of great importance in the present scenario.

Kerala, being a consumer state with better standard of living and average income than the rest of the states in India, spends a large part of the savings over the marriage of their child. As per the Government of Kerala Statistics 2014, nearly about five cases are registered in family courts every hour and on an average about 130 cases per day, which is the highest among all the twelve Indian states. None of the other 11 states, five of which are more populous, had more divorce cases than dealt by Kerala in that time period. There were 47,525 cases in 2014. Maharashtra, thrice the

population of Kerala, witnessed half as many divorces as Kerala. This shows the massive growth in the rate of divorce among the most literate states in India than any other states with similar populations.

Modern world assigns a greater role for women which increased their economic independence. This has paved the way for making individual choices. This resulted in the promotion of love marriages, homosexual marriages etc., which are new steps. Thus, it is principally developed into an institution in which interpersonal relationships are acknowledged. In the process of marriage, two people make their relationship public and official, but not permanent. Marriage is a bond between two people that lasts until their death, but may get broken due to divorce. Divorce is otherwise known as the dissolution of the marriage. It is a procedure which leads to ceasing of a marriage relationship or marital union. It necessitates the revoking of legal duties and thus disbanding the oaths of matrimony which own a legal status in each and every country. Laws related to divorce differ from country to country. But in the majority of the countries they are fastened with legal laws which require the sanction of an authority mostly a court. It deals with issues such as property distribution, alimony, and custody and child support, decisions on duration of visiting the child and debt division. Divorce can devastate finance as well. Some reasons are inherent in the process itself. Some assets may lose their value as they cannot be divided into two just as cash or savings account. A house, a car etc may have to be sold and converted into divisible cash. In the case of divorce, as it is difficult to schedule market conditions, it may lead to the sale of these assets even below its optimal value. Divorce may result in huge financial loss, and it is mainly due to the influence of two factors like missing the inherent wealth and State-imposed costs which include alimony and the divorce industry. The players in the divorce industry consist of lawyers and social workers and the laws and authorities.

Economics of Marriage and Divorce

The costs incurred in household formation and breakup and which are related to law are referred to as economics of marriage. Economic status always creates a stimulus to marital status.

Economic cost of separation and financial circumstances

The withdrawal from marriage has had wide economic corollaries. This occurs in a number of ways. There are the direct costs of divorce, including the courts and associated services. The failure in marital relationships has had an indirect bearing on communities which results in other social problems. Traditionally, the burden of caring for the young and the elderly has fallen disproportionately on women. A consequence of divorce is more women in the workforce, leaving less time to care, and a greater burden on government services. Many individuals who are also divorced enter retirement themselves with less financial resources. The procedures of divorce is very complex and repetitive which require cash at all steps in India and it takes a long duration depending on the character of the complaint, the judge's decision and the power of friction. This leads to a large number of pending cases. Usually the children are the victims of the impact of divorce. The lessening of the parent's income adversely affects the welfare of the children. Financial hardships, accumulation of fewer assets and low occupational status are some of the risks involved in divorce.

Alimony and financial provision upon marital breakdown

Courts have a comprehensive decision regarding the financial requirements to be ordered upon marital breakdown. Marital breakdown will include nullity, divorce, and separation. As per the law alimony is considered as legal commitment on a person to give financial assistance beforehand or afterwards to their spouse after the divorce or marital separation to their spouse. The topic of concern for the courts include the age of the party and the duration of marriage, the financial set up of both the party, the property inherited after marriage, the earning capacity, commitments and responsibilities of the parties, their needs, the standard of living, mental or physical illness and the amount spent for the welfare of the entire family. The court has discretion to make different orders. Under Section 22, the court has the right to issue an order stating either of the party to make interim periodical payments to the other party for his maintenance pending suit. In case of employed woman,

alimony will be provided by looking into the difference between the salary of the two parties and the standard of living. Alimony will be fixed in such a manner that it provides the same level of living of her husband. Court will consider the woman's age, her educational qualifications, ability to earn to decide the amount of the alimony, if in case the woman is unemployed. Monthly alimony is checked as 25 per cent of husband's salary by the Supreme Court and it can be changed in accordance to the alterations in husband's salary.

Alimony which is paid either monthly or quarterly is considered as revenue receipt and hence it is taxable. No deductions available for the payer. In certain circumstances the court may also order a party to make a one-time payment in the mode of lump sum. There exists no benchmark on lump sum settlement. It usually ranges from 1/5th to 1/3rd of the husband's net worth and is a one-time settlement and is treated as capital receipt. So it is exempted from tax. Furthermore, the court may also issue orders related to sale, marital settlements, make property adjustment and transfer orders to specified property, which the spouse is entitled to.

While taking into consideration the reasons for marital breakdown, it is commonly assumed that the number one reason for divorce is sexual infidelity; surprisingly however, various polls have thrown up 'lack of communication' as the deal breaker. The recent lifestyle and busy work pressure has decreased the amount of quality time spent by married couples. All these result in constant argument which in turn ends up tragically in divorce. Dependency of women on husband's income was more common in India earlier. Today, women no longer have to rely on man and are not putting up with lazy, abusive or destructive Indian men and extended families who are not giving them a marriage that gives them the recognition, reverence and space. In India, adultery is considered as a criminal offence only if a man commits it, but if wife commits it, she cannot be charged. The wife can file a case for divorce. Another reason that points to divorce is pre-marital relationships. The marriage happens just for the sake of societal status and family pressure. Another reason points to the issues in conceiving a child and even in regions following orthodox beliefs if a boy is not born for a woman, it leads to divorce. Lack of sexual orientation, mental illness and incompetency in doing normal duties are other reasons for the failure of marriages in India. The court has to provide the clients with divorce if the spouse is diagnosed with any communicable disease, such as HIV/AIDS, syphilis, or a virulent and incurable form of leprosy. In India marriages are guided, controlled and inspired by family and are also destroyed by family too. This initiates the role of in-laws and the daughter-in-law. According to many researchers nearly 60% of Indian marriages have problems. There have been so many horrific cases of daughter-in-law being physically abused by families which have ended tragically. The present generation women are not ready to tolerate such type of abuses and so they wish to have divorce. According to the Hindu Divorce Laws in India, if the spouse is having a reasonable fearfulness regarding the partner's character in the mind, then she can file a divorce petition against the cruelty of the partner.

2. Objectives of the Study

- To examine the role of marriage expense and legal expense with the alimony approved by the court.
- To inspect the economic suffering through comparing the correlation of marriage expense over alimony based on gender.
- To analyze and compare the divorce rate in various religions, as well as to analyze the expenditure pattern prevailing among the religions.
- To check the age group in which large heap of divorces occur.

3. Materials and Methods

To pursue the above mentioned objectives, primary data and secondary data is used as methodology in the entire study. Published and unpublished sources form the major collection point of information. As a case study, the data for analysis is collected through random sampling in Kozhikode district of Kerala state. 60 samples were collected from different advocates in and around Kozhikode who dealt with divorce cases in family courts. Published sources contain mainly articles, research works, magazines, newspapers and other internet and website source.

Tools and Techniques for Analysis

For data analysis, Analysis of Variance, Mean, Standard Deviation and Correlation is used. ANOVA or Analysis of Variance is a statistical measurement which identifies whether the means of two or more categories are significantly different or equal to each other in the collected sample. In other words, it helps you to figure out if you need to reject the null hypothesis or to accept the alternative hypothesis. In ANOVA we reject the null hypothesis if p-value is less than or equal to 0.05. Otherwise we accept the null hypothesis. The mean shows the average of the samples whereas the standard deviation shows how much the values of each member in the category differ or deviates.

Standard Deviation can be calculated using the formula

$$S = \sqrt{\frac{\sum(X - \bar{X})^2}{n - 1}}$$

Where, S = sample standard deviation, \bar{X} = sample mean, n = number of scores in sample.

If the value of standard deviation is low, then most of the numbers are close to the average. And if standard deviation is high in the collected sample, it shows that the numbers in the data are spread out from the average.

Correlation is used to measure the potency of association among two variables and the focus of the relationship. The value of the correlation coefficient lies between +1 and -1. If it moves to zero there is a weaker relationship between the two variables. The sign of coefficient proves the focus of relationship. Spearman's rank correlation and Karl Pearson's coefficient of correlation are the two methods of correlation used in the study to calculate the degree of relationship.

Pearson r correlation is calculated by using the formula

$$r = \frac{N \sum xy \cdot \sum(x)(y)}{\sqrt{[N \sum x^2 - \sum(x^2)][N \sum y^2 - \sum(y^2)]}}$$

Where, r = Pearson r correlation coefficient, N = number of observations, $\sum xy$ = summation of the products of paired scores, $\sum x$ = sum of x scores, $\sum y$ = sum of y scores, $\sum x^2$ = sum of squared x scores, $\sum y^2$ = sum of squared y scores

Spearman rank correlation is calculated by using the formula

$$\rho = 1 - \frac{6 \sum d_i^2}{n(n^2 - 1)}$$

ρ = Spearman rank correlation, d_i = the variance between the ranks of corresponding variables, n = number of observations.

Tables, pie charts and bar diagrams are also used for the better illustration, understanding and comparison of the study.

Results and Discussions

To examine the economic aspects of marriage and divorce, a case study concentrating on Kozhikode district of Kerala is undertaken. The data for analysis is collected through random sampling. 60 samples were collected through unpublished secondary data from different advocates in and around Kozhikode who dealt with divorce cases in family courts. Among the 60 samples taken, while comparing the rate of divorce in various religions it is found that, 39 samples are from Hinduism, 14 among the Muslims and rest 7 from Christianity. Hindus constitute the lion share of divorce cases i.e. 65 per cent of the total samples. Christians and Muslims constitute 12 per cent and 23 per cent of the collected samples respectively. The major reason for this can be the interference and settlement of divorces cases by churches, masjids and religious leaders among Christians and Muslims.

Analysis and comparison of marriage expenses among religions: The marriage expenses refer to the expenditure incurred to the bride and groom and their family for the marriage ceremony. It includes invitation and reply cards, reception and other function menus, event location, wedding dress, accessories, hair and facial makeup, event decorations, videography and photography, food, accommodation and transportation and other miscellaneous costs. It also includes the expenditure on gold and other ornaments by the bride's side. Here we compare the expenses incurred by each religion for the purpose of marriage ceremony.

Table 1 Summary statistics of marriage expenses based on religion

Religion	Frequency	Mean	Standard Deviation
Christian	7	757140	382349
Muslim	14	892860	522515
Hindu	39	646150	497148
Total	60	716670	495032

Source: Unpublished secondary data

As mentioned earlier, among the 60 samples, 39 samples belong to the Hindu category, 14 among the Muslims and rest 7 from Christian category. The frequency (or absolute frequency) of an event in Statistics refers to the number of times the event happened in a trial or study. As the table shows, it analyses the summary statistics of marriage expenses based on religion. The mean value of marriage expenses among Christians and Hindus are 757140 and 646150 respectively, whereas, the mean value of Muslims is given as 892860. The mean shows the average. The total mean value of the collected sample lies at 716670. The standard deviation shows how much the values of each member in the category differ or deviates. As measured, Christians and Muslims have the standard deviation of 382349 and 522515 respectively. The standard deviation of Hindus is 497148. Standard deviation is a statistical measurement which shows how much the number in the data spread out from the average. If the value of standard deviation is low, then most of the numbers are close to the average. Since that standard deviation is high in the collected sample, it shows that the numbers in the data are spread out from the average.

Analysis of expenditure pattern prevailing in different religions: To analyze and compare the expenditure pattern in marriage ceremony among different religions, ANOVA or Analysis of Variance test is used. It measures if the means of two or more categories are significantly different or equal to each other in the collected sample. In other words, it helps you to figure out if you need to reject the null hypothesis or to accept the alternative hypothesis. For the given sample, the null hypothesis (H₀) is stated as - The average marriage expenses of all three religions being same. For this data, ANOVA is calculated using SPSS and the p-value is given as 0.235 which is greater than 0.05. In ANOVA we reject the null hypothesis if p-value is less than or equal to 0.05. Otherwise we accept the null hypothesis. Hence we accept the null hypothesis in case of the collected sample here i.e. there is no significant difference between marriage expenses of three religions.

Analysis of marriage age and age during divorce: In this section we analyze and compare the marriage age with the age of the samples during divorce. For the same, we categorize the age into six categories and give the frequency, percentage and cumulative frequency based on their marriage age and age during divorce. According to table 2, 50 per cent of marriages occur below the age of 27 years and half of this gets married before the age of 22 years. The major share in the first category i.e. 18 years to 22 years involves females and there are few male who gets married at 21years, as soon as they become legal to get married. More number of people tends to get married between 28-32 years.

Table 2: Distribution of marriage age

Marriage age	Frequency	Percentage	Cumulative percentage
18-22	15	25	25
22-27	15	25	50
28-32	18	30	80
33-38	7	11.7	91.7
38-42	2	3.3	95
43 and above	3	5	100
Total	60	100	

Source: Unpublished secondary data

The table 3 shows the distribution of divorce cases according to age groups. The table 3 shows the different age group in which the people got divorced. According to the collected samples, 17 people got divorced between 33years to 38 years. By 38years, 71.7 per cent of people in the sample got divorced. As mentioned above, 18 people got married between 28-32 years. Thus, more breakdowns happen at the early stages of their marriage. As the duration of marriage life increases, the tendency to get separated falls. Unlike the traditional reasons like dowry, the major reason for divorce recently is shown to be lack of communication among the partners.

Table 3: Distribution of divorce case according to different age categories.

Divorce age	Frequency	Percentage	Cumulative percentage
18-22	1	1.7	1.7
22-27	13	21.7	23.3
28-32	12	20	43.3
33-38	17	28.3	71.7
38-42	9	15	86.7
43 and above	8	13.3	100
Total	60	100	

Source: Unpublished secondary data

Table 4 shows the duration of married life. People tend to divorce or get separated during the early stages of their married life. 70 per cent of married couples divorce within 0 to 7 years of their marriage. In this 70 per cent, half of them got separated within 3 years of their marriage. As the duration of marriage increases, the chances of being separated decreases.

Table 4: Duration of married life.

Duration of married life	Frequency	Percentage	Cumulative Percentage
0-3 years	21	35	35
4-7 years	21	35	70
8-11 years	11	18.3	88.3
12-15 years	4	6.7	95
16 years and above	3	5	100
Total	60	100	

Source: Unpublished secondary data



Analysis of the role of marriage expense and legal expense in providing alimony: Marriage expense includes the expenditure spent over a marriage ceremony. It also includes gold in the case of brides. The legal expense further indicates the expenditure spent for the legal separation by each party. In this section, we analyse the role of legal and marriage expense in deciding alimony by the court. Here, ANOVA or Analysis of Variance test is used. It measures if the means of two or more categories are significantly different or equal to each other in the collected sample. In other words, it helps you to figure out if you need to reject the null hypothesis or to accept the alternative hypothesis. For the given sample, the null hypothesis is stated as: Average duration of all marriage age group is same. In ANOVA, we reject the null hypothesis if p-value is less than or equal to 0.05. Otherwise we accept the null hypothesis. For this data ANOVA using SPSS gives a p-value 0.392 which is greater than 0.05. Hence we accept the null hypothesis i.e. there is no significant difference between the average duration of different marriage age groups.

Inspecting the gender based economic suffering: The current section tries to inspect and compare the economic burden and suffering by different genders. The gender here is classified into male and female. It compares the marriage and legal expenses held by both male and female. This study also attempts to inspect the provision of alimony sanctioned by the court. Alimony is the legal financial provision that the court provides for the support of females. The male category is supposed to provide the females with alimony. The existence of minor child compels the male parent to provide financial allowance for them as the court sanctions it legally. Alimony is provided on a monthly basis in all religion except for Muslims. Muslims tend to give the lifelong alimony in a single transaction.

Table 5 shows the mean and standard deviation of the sample expenditure based on genders. The mean shows the average whereas the standard deviation shows how much the values of each member in the category differ or deviates. Here, alimony is presented as a financial burden over the male category whereas the female category gets the advantage of alimony. Mean of marriage expenses of male and female with same frequency is 443550 and 1008600 respectively. This shows that the marriage expense is more for female category due to the inclusion of gold and other ornaments. These are generally taken as the asset for brides and since it's returned to them during marital breakdown, this economic burden over the female category gets compensated. The standard deviation of the same is 191808 and 553248 respectively. In the case of legal expenses, male and female has a mean of 7064.5 and 8155.2 respectively. The standard deviation lies at 2842.4 and 3359.7 respectively for male and female. Since the standard deviation is more for female when compared to male category in the case of both marriage expense and legal expense, the number for the female spreads out more than that of male from average.

Table 5: Analysis of gender based economic burden.

	Frequency		Mean		Standard Deviation	
	Male	Female	Male	Female	Male	Female
Marriage expenses	30	30	443550	1008600	191808	553248
Legal expenses	30	30	7064.5	8155.2	2842.4	3359.7
Alimony gained		30		4327.8		1512.8
Alimony given	30		4629		1147.2	

Source: Unpublished secondary data

The alimony is given by male to females as a financial support and if minor child or children exists, financial support has to be given for them as well. The mean of alimony gained by female is given as 4327.8 and the standard deviation s 1512.8 in the collected sample. In the case alimony given by male, the mean is 4629 and standard deviation is 1147.2. In the case of alimony as well, the burden lies over the male category and the female category gets benefited.

Analysis of the relationship between marriage expense, legal expense and alimony: Marriage expense includes the expenditure spent over a marriage ceremony. It also includes gold in the case

of brides. The legal expense further indicates the expenditure spent for the legal separation by each party. The relationship between marriage expense, legal expense and alimony is tested here. Karl Pearson's coefficient of correlation and Spearman's rank correlation coefficient is used here. Both are tested based on gender differentiation as well. Inspecting the relationship between marriage expense and legal expense, the Karl Pearson's coefficient of correlation between marriage expenses and legal expenses is 0.585, whereas the Spearman's rank correlation between marriage expenses and legal expenses is 0.635. Analysing the gender based relationship between marriage expense and alimony, for female Karl Pearson's correlation coefficient between marriage expenses and alimony gained is 0.114. For female Spearman's rank correlation coefficient between marriage expenses and alimony gained is 0.237. For the male category, Karl Pearson's correlation coefficient between marriage expenses and alimony given is 0.076. For male Spearman's rank correlation coefficient between marriage expenses and alimony given is 0.288. Since the values in the correlation coefficient measurement lies near to zero, there exists only weak relationship between marriage expense and alimony for both the gender. Unlike the current test result, if the value of correlation coefficients lied comparatively nearer to 1, there would have a strong and perfect relationship.

4. Conclusion

It is noticeable that marriage is an expensive act, which brings about benefit for the couples directly and indirectly to the society, but divorce destroys the economic balance of the family and creates a taxing life for the partners. This study examined the approach of all religions to marriage expenditure by taking into consideration Kozhikode district of Kerala as case and it is found that there is no significant difference between the religions in spending money for marriages. The correlation between marriage expenses and alimony ordered by the court is calculated and the result shows that there exists only a weak relationship between marriage and alimony for both the gender. It should be noted that in Kerala marriage is counted as a luxurious event and when a divorce happens, the alimony that the court orders to give the other partner has nothing to do with the marriage expense. The marriage expenses are not counted for fixing the alimony for the other party. So it should be concluded that marriage is an economically beneficial relationship only if the couples stand together, but if breakdown occurs in this relationship, that leads to the loss of any one party mainly the male partner because he is the person to whom the court demand to pay the alimony.

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