

Chapter # 20

PRICED AND PRESSED: EMPLOYED FEMALES' COPING STRATEGIES FOR THRIVING AMIDST CHALLENGES IN A DEMANDING WORLD

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ABSTRACT

Financially empowered women play vital roles in supporting their families and communities, contributing to broader societal benefits, including improved education, better health outcomes, and reduced child mortality. Employed females (EFs) face the challenge of balancing work, household responsibilities, and other commitments, which can impact their overall well-being. This study explores the challenges EFs encounter and the coping strategies they adopt, particularly during purchasing decision tasks. The results presented were part of a larger research project that included similar independent qualitative and quantitative studies. An exploratory qualitative study involved four EF focus groups that identified and described challenges and coping strategies until data saturation was achieved. Furthermore, an exploratory quantitative study (N = 255) was conducted among EFs using online questionnaires, providing descriptive insights. Across both phases, time and financial constraints emerged as the primary challenges. While many EFs utilised adaptive coping strategies—such as seeking support, planning purchases, and shopping online—some resorted to less sustainable behaviours, including overpaying for convenience, relying on fast food, and exhibiting fight-or-flight responses. These findings underscore the need for strategies that foster psychological well-being, potentially enhancing EFs' ability to manage stress, maintain productivity, and strengthen self-efficacy, ultimately supporting psychological and social well-being.

Keywords: employed females; challenges, coping strategies, well-being, women.

1. INTRODUCTION

An ever-increasing number of females have continued to enter the workforce over the past few years due to the need for increased financial support in families, while also attending to their psychosocial needs. This enables employed females (EFs) to contribute to their families and communities, promoting wider social benefits (HSRC, 2024). Although the female employment rate in South Africa (SA) is only 55,8%, this is a 38% increase from 1995 (StatsSA, 2024). However, regardless of employment status, more than 60% of women are considered the primary household purchasers of various household products, such as clothing, food, and appliances, as well as household services (IQBusiness, 2020; Kinnear & Naidoo, 2024). Additionally, the family and homemaking responsibilities of EFs have remained relatively unchanged, and EFs are consequently expected to balance dual roles regarding work, home, and other responsibilities, which add to stress and lower overall well-being levels (Commission of Gender Equality, 2024). Stressors may include work-related expectations and dual role responsibilities, such as working second shifts as a mother, wife, caretaker, or homemaker on returning from a day's work as an employee (Muis, Nai'em, Arsin, Darwis, Thamrin, & Hans, 2021). These stressors, along with education,

income and even age (Bertocchi, Brunetti, & Torricelli, 2014), negatively affect the overall well-being of EFs (Poms, Fleming, & Jacobsen, 2016).

With more than 42% of South African households being female-headed (StatsSA, 2023), female health is of utmost importance, as healthy females serve as a foundation for healthy societies. South African EFs work an average of 42 hours per week, exceeding the European average, while managing domestic responsibilities (IOL, 2019). Local cultural norms and societal expectations thus shape the specific challenges EFs face and the coping strategies they adopt, which may differ from those observed in other countries. Considering the physical and emotional burden of EFs to meet all the set responsibilities along with various challenges such as lack of time, work-life conflict and long work hours both at work and at home, EFs experience increasing levels of stress and anxiety, which may result in burnout and emotional exhaustion, all of which could influence their ability to make informed purchase decisions (Kinnear & Naidoo, 2024; Van der Merwe, Dreyer, du Preez, de Beer, Mielmann, & Wyma, 2020).

2. INFORMED DECISION-MAKING OF EMPLOYED FEMALES, THEIR CHALLENGES AND COPING STRATEGIES

Consumer decision-making is complex and influenced by psychological, social, and marketing factors, many of which are often unconscious (Šostar & Ristanovic, 2023). It is therefore not a simple task to understand different consumers, as the way each consumer thinks and makes purchase decisions differs (Fernandes & Londhe, 2014). Hence, decision-making processes are intricate, and the psychological, social, and marketing factors influencing consumer decision-making are not always considered. These influential factors are not all consciously applied to the several simultaneous processes involved during need recognition, evaluation, selection, purchase, and post-purchase evaluation of products (Schiffman & Wissenblit, 2023). Therefore, the circumstances in which consumers, such as EFs, find themselves and the accompanying challenges majorly contribute to their purchase decisions.

2.1. Challenges Experienced by Employed Females Influencing Informed Decision-Making

When compared to unemployed females, EFs often spend less time in physical stores and are less likely to devote time and effort to their shopping trips (Huddleston & Minahan, 2011). This hinders informed decision-making and is often aggravated by in-store challenges (Granot, Greene, & Brashear, 2010). Employment occupies a significant portion of the time and energy of any person's life (Devi & Rani, 2016). However, it has been found that EFs are time-constrained, as they must attend to household chores even after a day at work (Miley & Mack, 2009). EFs are thus often referred to as "time-buying-customers" (Huddleston & Minahan, 2011), as purchases frequently occur in haste to attend to various chores and roles (Schueller-Weidekamm & Kautzy-Willer, 2012). This lack of time, work, and role overload experienced by most EFs contributes to higher levels of stress and anxiety, which ultimately results in work-life conflict (Devi & Rani, 2016).

Role overload is defined as an equation where the volume of behaviour demanded by the role exceeds the time and energy available to do so (Kinnear & Naidoo, 2024), leading to role conflict, described as the demands of a role making it challenging to fulfil the demands of another (Anastasopoulou, Vraimaki, & Trivellaset, 2023). Consequently, EFs attempt to fulfil multiple roles simultaneously (Cavagnis, Russo, Danioni, & Barni, 2023) while still

aiming to thrive in their workplace (Farradinna & Halim, 2016). Nevertheless, continuous role overload and limited time experienced by EFs (Miley & Mack, 2009), along with the inconsistency between the demands placed on EFs and their capability to handle these demands (Poms et al., 2016), trigger heightened levels of anxiety and stress (Anastasopoulou et al., 2023). Stress theories concerning role expectations suggest that women's role evaluation demands and experiences of role overload are more critical than those of men. Consequently, women may experience heightened stress, ranging on a continuum from acute to chronic, increasing their vulnerability to mental health issues such as burnout, depression, and anxiety (Gonzalez-Mulé, Kim, & Ryu, 2021; Li, Shaffer, Wang, & Huang, 2021). Therefore, continuous work pressure tends to negatively influence psychological health, leading to chronic emotional problems (Farradinna & Halim, 2016; Mollart, Skinner, Newing, & Foureur, 2013), as often experienced by EFs. Burnout can be a challenge for women who play multiple significant roles and is characterised by emotional exhaustion, feeling stressed and drained, depersonalisation, and a reduced sense of personal accomplishment (Mollart et al., 2013; Farradinna & Halim, 2016). However, as women still often take primary responsibility for being the dependent caretaker, mother, and wife, burnout is more likely to occur in their lives compared to their male counterparts (Cavagnis et al., 2023; Muis et al., 2021). Therefore, EFs are more susceptible to increased levels of stress due to being exposed to stressors and frustration in everyday life (Anastasopoulou et al., 2023). Hence, EFs must have ways, such as coping strategies, to manage the challenges they face at work and home, which cannot always be controlled, before they negatively impact their well-being (Van der Merwe et al., 2020).

2.2. Coping Strategies of Employed Female Consumers

Coping strategies are efforts individuals use to manage stress and maintain progress toward personal goals, typically following challenging experiences (Bakker & de Vries, 2021). For EFs, coping strategies are essential in managing role conflict and maintaining a functional work-life balance (WLB) (Cavagnis et al., 2023). The literature distinguishes between problem-focused and emotion-focused coping (Nikolaev, Lerman, Boudreaux, & Mueller, 2023). Problem-focused strategies aim to resolve the source of stress, such as planning, task management, and seeking practical solutions. In contrast, emotion-focused strategies aim to alleviate emotional distress, often through avoidance behaviours like venting, denial, or distraction, which may not address the root problem (Nikolaev et al., 2023).

Despite the growing interest in stress, challenges, and coping (Cavagnis et al., 2023), research on how EFs in emerging economies manage household purchasing decisions alongside work-life demands is limited. Consumers, particularly EFs, adopt coping strategies to reduce stress, simplify decision-making, and regain control over their time and energy (Bakker & de Vries, 2021; Cavagnis et al., 2023). These include seeking support, outsourcing, multitasking, flexible work arrangements (Anastasopoulou et al., 2023), brand loyalty, and online shopping (McGowan, Redeker, Cooper, & Greenan, 2012). While work-life imbalance poses significant health risks (Leineweber, Baltzer, Hanson, & Westerlund, 2012), a better balance has been linked to improved psychosocial well-being, job satisfaction, and overall health (Yang & Jo, 2022; Hariri, Othman, Anuar, Lin, & Zainudin, 2024). This study examines the specific challenges and coping strategies employed by South African EF respondents in a household purchasing context.

3. METHOD

This research chapter employed a mixed-methods approach by integrating qualitative and quantitative data from two separate research studies, focusing on a similar topic, as part of a larger project to present a comprehensive exploration in a South African context. Both studies received ethical clearance from the Health Research Ethics Committee (HREC) (XXX-00003-19-S1; XXX-00079-23-A1) at the involved tertiary institution in SA and were executed according to the ethical guidelines. A concise description of each study's methodology will be presented, after which the findings of both will be integrated with the results and discussions to enhance the depth of the overall insights on this matter.

3.1. Qualitative Research Study

Non-probability, purposive, and snowball sampling methods were suitable for the qualitative study. Data saturation was reached after four focus group discussions, each with a minimum of six South African EF consumers ($N = 26$), to explore challenges and coping strategies when making household purchasing decisions. An interview guide ensured that participants remained focused throughout the interview. An inductive, manual content analysis was conducted to code data and identify emerging themes with categories and sub-categories. The participants also completed a brief demographic questionnaire to sketch a demographic profile of the sample population and provide context for interpreting the data. Most participants were between the ages of 18 and 35 (65.4%), and the majority (69.2%) had obtained a university degree. All participants were employed and involved in their household's purchasing decisions, as stipulated by the study's inclusion criteria. Almost half of the participants (46.1%) reported making such decisions daily. More than half of the participants (57.7%) had dependents living in their household, i.e., children or relatives, and only 29.2% were the sole providers of income in their households.

3.2. Quantitative Research Study

For the quantitative study, convenience sampling was employed to recruit South African EF respondents to participate in an online questionnaire. This questionnaire was advertised for participation on social media platforms (Facebook, Instagram, and WhatsApp) as part of a larger, descriptive, cross-sectional survey. Furthermore, a social media expert assisted in advertising the research project through paid, targeted advertisements, thereby employing convenience sampling. This chapter will focus on the EFs' challenges and coping strategies encountered when making daily purchases. Quantitative data were analysed using descriptive (frequencies, percentages, and mean ranking of factors) and inferential statistics (Exploratory factor analysis) in IBM® SPSS® Version 22. Respondents ($N = 255$) primarily spoke Afrikaans (43.5%), followed by English (25.9%). They were married or living with a partner (55.3%) and were relatively young (18-44 years; 71.3%). Most respondents were employed full-time (77.8%), and 64.3% had children. Although the findings of these studies cannot be generalised to the entire EF population of SA, they are deemed appropriate for the exploratory purposes of this study to shed light on this matter and guide future research on this topic.

4. FINDINGS

Table 1 presents the related themes, categories, and subcategories from the qualitative findings, alongside the quantitative factors ranked by mean scores, from most to least agreed upon, for an integrated interpretation of the findings from both studies. The qualitative findings were affirmed with the quantitative factors, and clusters of five collective challenges and six coping strategies were identified from the combined results.

Financial pressures were highlighted as a significant challenge, with rising product prices complicating the purchasing of healthy, high-quality, and eco-friendly products while adhering to a strict budget and addressing the diverse needs of households. Participants with **children** reported a distinct set of challenges, such as undertaking independent shopping excursions without their children's accompaniment or planning their shopping around their children's schedules or emotional states, which resulted in unsatisfactory and challenging shopping experiences.

Long work hours and high workload also emerged as a challenge, as they affected participants' WLB. Extended working hours restrict participants to shopping at specific retail establishments within designated time slots and days. This leads to increased expenditure and temporal store limitations, such as depleted stock levels and in-store traffic congestion, all contributing to feelings of frustration, stress, and being overwhelmed. The demanding challenge of **limited time** for household purchases is further aggravated by in-store challenges, including unavailable products, changing store layouts, poor organisation, crowded stores, and substandard customer service, which hinder efficient product procurement and contribute to heightened stress levels among EFs. Women are often the primary household purchasers and usually conduct most of their shopping independently, without assistance, highlighting the **lack of support** that exacerbates their time constraints.

To address the noted challenges, EFs revert to various coping strategies. **Familiarity** was identified as a coping strategy, helping participants save time and reduce challenges. This approach involved purchasing familiar brands from familiar stores located nearby or en route, and utilising stores with familiar layouts and preferred product offerings to minimise in-store frustrations and optimise time management. **Executive functioning support** and **cognitive flexibility** also emerged as a coping mechanism. Participants realised that specific challenges are unavoidable and, therefore, displayed a **fight-or-flight** response.

Table 1.

*Summary of the **challenges** experienced by employed female consumers and the **coping strategies** used when making household purchases, from a qualitative (themes, categories and sub-categories from four focus groups) and quantitative (N=255; factors according to Exploratory Factor Analysis) study.*

Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors					
Themes	Categories	Sub-categories	Factor name and items	¹ α	Inter-item correlation	² Mean factor score	³ SD	
Challenges of employed females			Challenges of employed females: (⁴ KMO = 0.904)					
Challenge 1: Finances								
Cost of living	Price increase of food. Strict budget.		Internal struggles regarding informed decisions	0.864	0.480	3.499	0.894	
			My budget is straining.					
			I often find that quality products are too expensive.					
			I feel emotional when I struggle to cope.					
			I find it hard to visit new shops/centres.					

Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors				
Themes	Categories	Sub-categories	Factor name and items	¹ α	Inter-item correlation	² Mean factor score	³ SD
			I find it hard to buy eco-friendly products due to high prices. I find it hard to buy healthy products. I find it hard to make purchases due to the different needs in my household.				
Challenge 2: Children influencing shopping							
Children	Limited to certain shopping times. Unsatisfying shopping experience.	Children's moods. Children's school hours.	Lack of alone time	0.725	0.472	3.360	0.998
			I have to do shopping alone; I prefer to do the shopping alone. I struggle to do shopping with my children.				
Challenge 3: Long work hours and high workload							
Work hour limitations	Certain stores.	More expensive store.	Work-life balance struggles	0.817	0.471	3.033	1.042
	Certain times.	Empty shelves. Congested traffic. Limited space.	I often experience stress; I find it hard to maintain a work and family balance. My workload is overwhelming.				
	Certain days.	Unable to compare prices.	I do not have enough time to do shopping. My work hours are straining.				
Challenge 4: Time and product availability							
Lack of time	For household purchases. Cannot plan purchases. Affects quality purchases. High volume of purchases.		Product and time availability	0.688	0.359	2.956	0.894
In-store challenges	Changing the store layout or revamping.	Untidy. Unable to find needed products. Time-consuming.	Online deliveries or purchases are not available in the town or area I live in. I find it hard to buy eco-friendly products due to a lack of availability.				
	Incorrect allocation of store products.		I do not have time to do proper research on new products or clothes.				
	Unorganised store.		I buy the first product I see due to time constraints.				
	Busy stores.	Long queues.					
	Unsatisfied service.	Employees not trained well.					
	Employees' attitude.						
Challenge 5: Lack of support							
Insufficient support	Forced to purchase products on their own.		Lack of support system	0.705	0.545	2.738	1.097
			I do not have any support from my family. I do not have any support from friends.				
Qualitative study: Themes, categories, and sub-categories of coping strategies of EFs			Quantitative study: Extracted factors of coping strategies of EFs (² KMO = 0.904)				
Coping strategy 1: Familiarity							
Shopping at specific stores	Close by.	Walking distance.	Buy familiar brand	0.711	0.460	4.034	0.654
	On the usual route. Stores with familiar layouts save time. With specific needed products. With a variety of products. Less in-store frustration.		I buy familiar products when doing necessary purchases. I buy familiar brands or products. I buy certain brands or products I know.				
Coping strategy 2: Executive function support and cognitive flexibility – emotional management							
Manage attitude by creating a mental shift	Circumstances.	Children's moods. Children's school hours.	Fight or flight response	0.662	0.342	3.838	0.736
	Poor services.		I have to multi-task. I work overtime to get my work done. When I am stressed, I suppress my feelings/emotions and continue with my work.				
Mood	Postpones shopping.	In-store frustrations.	I buy the cheapest options.				
	Good mood.						
	Bad mood.						

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Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors				
Themes	Categories	Sub-categories	Factor name and items	¹ α	Inter-item correlation	² Mean factor score	³ SD
Coping strategy 3: Home management support							
Shopping support	Arranged for someone to do their shopping for them.	Spouse. Family member. Others.	Relying on External sources for help and information	0.609	0.248	3.380	0.752
			I have people (e.g. husband/flat mate) to help me with household tasks. I have employees (e.g. domestic workers) to help me with household tasks. I ask advice from family/friends when I need to purchase an unknown product. I research unknown products before I buy them. I rely on recommendations of products from friends/family.				
Coping strategy 4: Pro-active behaviour							
Planned purchases	List.	Make own lists; Assistance with lists	Higher-order holistic approach	0.709	0.333	3.177	0.792
	Plan purchases for specific days.	Weekly basis. Weekends. Monthly basis. Seasonal basis.	I resort to activities such as exercise to distract me from stressful situations. I see a therapist to help me deal with stressful situations.				
	Plan purchases for specific times.	During lunch breaks. During work hours. Less traffic. Flexitime. Around children's schedules.	I plan shopping in advance. I buy eco-friendly products because it is better for the environment. Eco-friendly labelled products make purchasing decisions easier for me .				
	Check prices of items before making purchases.						
	Check for specific products before making purchases.						
	Well-thought-through purchases.	Plan to go shopping. Think about what is needed at home before shopping.					
	Bulk purchases.	Save money. Save time. Avoid daily shopping.					
	Specials to save money.	Monthly basis. Bulk purchases.					
	Cheaper products.	Easy disposal.					
	Budget.	Additional expenses.					
Meals	Advance preparation.						
Coping strategy 5: Childcare							
Childcare support	Arranged someone to look after their children.		Strategies to cope with children	0.599	0.333	2.785	0.929
			I take my children with me to do shopping to spend time with them. I take my children with me to do shopping because I do not have anyone to look after them while I do shopping. I rely on family members to look after my children when I do shopping.				
Coping strategy 6: Time and frustration-saving strategies							
Willingness to pay more	Better quality. Time-saving. Better fit. Better service.	Brands	Short-cut heuristics to save time	0.782	0.374	2.761	0.882
	I do online shopping for clothing to save time.						
Rewards to feel good	Deserved rewards.		I do online shopping for food to save time. I buy the most expensive option of the product/clothing I need. I buy take-away food because I do not have time to prepare food myself.				
Meals	Convenience food.	Cheaper. Time-saving. Effortless	I buy take-away food because I do not have time to prepare food myself.				
	Look for alternative options.	Convenience	I buy ready-made meals because I think it is healthier than take-away food.				
Shopping online	Positive towards online shopping.	General products; Clothing and cosmetics					

Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors				
Themes	Categories	Sub-categories	Factor name and items	¹ α	Inter-item correlation	² Mean factor score	³ SD
	Convenience.	Any time of day; Greater stock availability; Time-saving; Effortless; Specials					
	Detailed product information.	Reviews; Product comparison; Price comparison					

¹ Cronbach alpha (α)

² Likert Scale: 1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly agree

³ SD – Standard deviation

⁴ Kaiser-Meyer-Olkin Measure of sampling adequacy (KMO)

By creating a mental shift, participants may opt to postpone shopping when experiencing negative emotional states or difficulty with children. Alternatively, they may endure in-store frustrations and substandard services, multitask while shopping, extend their working hours, suppress their emotional responses, or select the least expensive products to expedite the process.

To manage their shopping tasks efficiently, participants utilise their **home management support** — unpaid assistance from family members and spouses, or paid assistance from employees or domestic workers — to assist with shopping-related activities and product recommendations. To meet obligations effectively, participants adopt **proactive behaviours** such as compiling lists, planning meticulous shopping trips, comparing prices and products, making bulk purchases, and strictly adhering to budgets. They also identified meal preparation as a time-efficient practice, prioritised environmental sustainability by selecting eco-friendly products, and engaged in preventative behaviours, i.e., regular exercise and therapy sessions to manage stress and support their psychological well-being. Since shopping with children often leads to unsatisfactory shopping experiences, participants arrange for **childcare** support; however, some opt to face the challenge of store visits to prioritise spending quality time with their children. Participants also employ time-saving and frustration-reducing **strategies** using various shortcut heuristic approaches, such as paying premium prices, shopping online, or purchasing convenient foods to save time and avoid potential frustrations. Additionally, some participants regard purchases as a form of emotional regulation to enhance their mood.

5. CONCLUSION

Among the most prominent challenges for EFs in SA are financial pressures and time scarcity, which contribute to mental and emotional fatigue and can influence purchasing behaviour. According to Dzomonda, Neneh, and Jaiyeoba (2025), women who employ a combination of emotion-based and problem-based coping strategies tend to be more resilient and navigate challenges more effectively, thereby enhancing their subjective overall well-being. However, it is evident from our findings that although participants implement both these coping strategies, mainly to address time-related challenges, they also frequently employ unhealthy and unsustainable behaviours. These include suppressing emotions, working excessive hours, opting for the cheapest products or overspending, and relying on convenience, which often leads to unhealthy meals. EFs also indicate coping strategies; even though it is the only limited choice they must make, i.e., taking children with them to do shopping due to the lack of a solution. Even though these coping mechanisms may provide temporary short-term emotional coping by alleviating stress or helping to achieve a

short-term goal, in the long run, they ultimately reinforce unhealthy habits, exacerbating EFs' challenges. Consequently, over time, this adds to heightened stress, a diminished sense of self-efficacy, and a reduction in overall psychological and social well-being among EFs. Therefore, it is essential to promote and advance problem-focused coping strategies such as supportive employment environments, proactive behaviour, effective home management support systems, and the use of supportive technological advancements. These strategies foster sustained psychological resilience, assist with emotional regulation, and enhance subjective overall well-being.

With "priced and pressed" becoming the norm across SA and the broader global landscape, females are under pressure and struggling to cope with WLB, while increasingly joining the workforce out of necessity due to the high costs of today's economy. Although females in the workforce can reflect societal advancement, most females need to navigate a double burden of career and caregiver roles. Female burnout severely impacts all levels of society, and healthy coping strategies are not a luxury anymore but a lifeline to ensure the overall well-being of EFs. Accordingly, encouraging sustained, constructive coping mechanisms – encompassing both problem- and emotion-focused strategies – is critical for fostering and safeguarding the overall well-being of EFs.

6. IMPLICATIONS AND RECOMMENDATIONS

Although this study highlights key challenges and coping strategies, the findings are context-specific and not generalisable to the global EF population. Therefore, further research across diverse settings, both within SA and globally, is essential to gain a deeper understanding of sustainable, healthy coping strategies. These strategies can alleviate the challenges EFs face and enhance their overall well-being, guiding more targeted and sustainable interventions.

One significant issue reported by EFs is the frustration caused by frequent changes to store layouts. While intended to meet retail industry goals, these changes often increase stress and deter engagement, prompting avoidance rather than participation. Retailers should critically assess the actual benefits of such changes.

Another key concern is the lack of flexible working hours. Despite growing awareness of its importance, the industry essentially maintains rigid schedules and shows limited support for EFs' family responsibilities. This issue, highlighted by Kinnear and Naidoo (2024) in the South African context, underscores the need for employers to prioritise flexible work arrangements. Doing so would empower EFs to manage their roles more effectively, reduce stress, boost productivity, and improve their overall quality of life.

Promoting WLB for EFs is also aligned with broader societal goals. Sustainability, which aims to improve living standards and ensure a better future, is central to this. The United Nations' 17 Sustainable Development Goals (SDGs) reflect this commitment, particularly SDG 3 (Good Health and Well-being), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth) (Anastasopoulou et al., 2023). Addressing WLB challenges through evidence-based research and industry reform will thus contribute to a healthier, more equitable, and sustainable future for both EFs and society.

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