"Doing Gender": Men and Women Selling Insurance

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Scholars who study men and women using the sex differences model often assume some type of biological or genetic differences between the sexes. In other words, attributes that are considered masculine, such as aggressiveness, competitiveness, and domination are often believed inherent in manhood; conversely femininity, with its emphasis on motherhood and caretaking, is understood as an innate characteristic of womanhood. Paradigms like this are detrimental in that they ignore day-to-day social interactions that are involved in the construction of gender. By interchanging gender and sex, differences between men and women become viewed as the natural order of things within this model. Furthermore, by basing gender strictly on procreative differences, potential for personal, human agency is also abandoned. However, the normalization of gender inequality in our society is partly a result of this idea that gender is innate or natural. Consequently, to rely on biological or physiological characteristics to dictate gender roles in society would also mean looking to biology for evidence that would not only accept, but also naturalize systems of gender inequality.

The social construction of gender differs from the sex differences model by exploring day-to-day interactions among men and women. For example, men are valued as powerful and authoritative, while women tend to be valued for being sympathetic, compassionate, and, most importantly, for their child-rearing abilities.

In other words, gender is socially constructed by assigning attributes into the categories of "man" and "woman." Moreover, these divisions must be strikingly different in order for gender to operate successfully in our society. For instance, attributes that are considered masculine are reserved for the gender category "man," while femininity and womanhood are associated with ideas of weakness, passivity, and subordination. These characteristics do not only work to polarize the differences between men and women, but also to support a system of social stratification that distributes unequal amounts of power and prestige between men and women. This unequal distribution of power is by no means coincidental or arbitrary, but indicative of the characteristics that are valued within our society. Hence, a hierarchical ladder of inequality develops, granting men more privileges than their female counterparts.

This study examines gender inequality by utilizing West and Zimmerman's application of the concept "doing gender," or how women and men perform gender through their daily work as insurance agents. Through intensive interviews with both men and women, this project attempts to answer the following questions:

- How are men and women actively "doing gender" through their work as insurance agents?
- Are gender expectations kept in place through sales techniques and client expectations?
- Do female agents actively perceive themselves as redefining traditional gender roles?

However, for this study, "doing gender" leaves the realm of face-to-face interaction, and instead focuses on how these agents, via telephone, performed their appropriate gender roles. Interactive service work involves direct interaction with customers, or as referred to by insurance agents, "prospective clients." Although interactive service work has previously been studied with regard to face-to-face interaction, the agents I interviewed never directly met with their clients. Traditionally, interactive service work is influenced by how customers and employees commingle in face-to-face

interaction; however, the only form of interaction for these agents was through the telephone. Furthermore, it is important to consider how their work as insurance agents relates to their own gender identities. For example, selling insurance via phone may seem gender neutral because it is absent of face-to-face contact. However, because both men and women perform this task, the gender of these agents is not irrelevant. Thus, analyzing the impact of gender in regards to interactive service work must be re-evaluated, for, in the context of this study, face-to-face contact was impossible. These implications are explored using an interactive service work model. This model posits that the success of one's work depends on the quality of the interaction as well as the personal attributes of the worker, in this case "personal attributes" relevant to "doing gender."(Leidner). The social construction of gender is supported through face-to-face interactions. It also asserts that gender categories are fluid, and often change over time as people learn how to alter and resist social structures. People resist or conform to gender ideals by "doing gender." In essence, people assume an active role in regard to their gender performance, and often alter their gender role depending on the social context.

Data and Methods

My four interviewees were agents in a moderately sized insurance call center located in a midwestern city. All of the agents made their sales by phone, as the company provided prospects through specific mass marketing accounts. While these four candidates were my co-workers, I went to great lengths to interview those with whom I had little informal knowledge. In most cases, I recognized them by name alone. Both gender groups were represented, as I chose two females and two males to participate in this study. All of the interviews took place off sight, giving the participants an opportunity to critically think about the questions in relation to his or her job experience. The four participants had all been in their current position for less than a year and had little previous experience in the field of insurance sales.

Informant Backgrounds

Interview One: "Andrew"

Andrew is a 35-year-old married white male residing in a dual-income family with one small child. He was drawn to his current job through an advertisement in his local newspaper that featured the fact that there would be no "cold calls." When asked to recall what drew him to the insurance industry, he stated that he simply wanted to provide a service for people. Although Andrew's previous job experience is sales-oriented, most of his work was performed for a small, independent sales company. While he enjoyed his previous work, he also became disillusioned with the goals of his past employer. Andrew did not hesitate to tell me that he is earning considerably less in his current position as an insurance agent but looked forward to receiving larger incentives.

Andrew works full-time as an insurance agent and is held to a stringent sales quota. Because he has only been employed with his current company for six months, his sales quota is lower than most of his peers. Andrew perceives his quota as fair and feels he will meet it successfully. In fact, he is one of the top sales agents for his company, boasting more than forty sales per month. He has already received several awards for top sales and is presently striving for a monthly goal of 50 sales. Andrew understands his job responsibilities to include taking as many calls as possible to ensure multiple sales each day. He feels that his supervisor is extremely pleased with his performance and is often singled out for praise in regards to his customer service skills. When asked about his recent sales success, Andrew explains that he is not pushy and his customers know that he just trying to get the sale.

Interview Two: "Brad"

Brad is a 33-year-old single white male. He has a background in sales, although this is his first job selling insurance. Brad heard about his current position as an insurance agent through a family member who is also employed by the same company, but in another capacity. Brad was not looking for another job in sales, but wanted to stay in the area after his previous employer went out of

business. At the time of our interview Brad had been in his position for only 4 months; nonetheless, he is pleased with his achievements and sales. When asked if he thought the sales quota was unattainable, he stated that he does not worry about meeting his quota because he realizes that insurance is a "learning process."

Brad holds a full-time position and enjoys meeting new customers (via phone). Because he has a background in history, he feels he can easily "connect" with his prospects. He especially enjoys talking with retired war veterans or those who have fought in previous wars. Brad feels that selling insurance is a "big responsibility" and that the role of the agent is to be entirely knowledgeable about his/her product. For Brad, using the sales techniques provided by the script, and being knowledgeable about the product he sells, is the key to achieving high sales. With ongoing training provided by the company, Brad is confident that he will be successful in his current position.

Interview Three: "Marsha"

Marsha is a 22-year-old white, married woman living in a two income household. Marsha works part-time to accommodate the childcare needs for her infant daughter. Although Marsha is one of the youngest agents in the office, she has a significant amount of sales experience from her previous employment. In fact, following high school Marsha began working for a mortgage company, selling title insurance. She talks of the fact that she sold title insurance without a professional license, and therefore, was unable to benefit from earning commissions. Marsha chose to enter the insurance industry due to the pay potential and the idea that she could earn a specialized license, something extremely important to her since college is not an immediate option. Also, Marsha highlighted the idea that she could work part-time, earn an adequate income, and still find time for her daughter and husband.

For Marsha, the typical insurance agent is someone who is aware of the customer's needs and is extremely knowledgeable about the product. However, she does suggest that some agents are "pushy" because they are in the business to "sell and make money."

While Marsha agrees that the most important aspect of insurance sales is knowing the needs of your customer, she disagrees with using intimidating tactics to make the sale. In fact, Marsha describes herself as always giving her customer an "out," by presenting them with several options. In other words, if the customer is not ready to buy, she accommodates them by providing friendly service. Marsha considers herself still in the learning process regarding insurance. Although she readily meets her quota each month, she also aspires to servicing and selling multiple policies. Marsha describes herself as a good listener and ready to meet the needs of her customer. And while sales are important, taking time for the customer is primary.

Interview Four: "Christie"

Christie is a 32-year-old single white female working in a full-time position. She entered the insurance field after working for more than 9 years in mental health jobs. While a sales position did not particularly appeal to her, Christie heard about her present job from a family member who had previously worked for the company. Christie admits that the appeal of her present job was "normal" hours, which freed her from working evenings, weekends, and holidays. This type of schedule was something not afforded to her for several years while she was employed in the mental health field.

At the time of our interview, Christie had been employed with her current company for 7 months and talked of looking for another job. Indeed, Christie had become disillusioned by insurance sales, particularly the techniques she felt required to use in order to make a sale. She viewed the sales tactics as "pushy" and "impersonal," and felt these methods conflicted with her personality. In fact she stated that her service is customer based and not sales based. These inconsistencies also interfered with Christie's perception of her success as an insurance agent. Indeed, she expressed doubts about meeting her monthly quota and is fearful that she may eventually be terminated if her sales do not increase. Compared to her previous jobs, Christie perceives selling insurance as a "grown-up kind of job," and dislikes the focus on incentives

and "money, money, money." Christie outwardly expresses her lack of motivation in regards to selling and admits that she doesn't feel "good at it."

Components of Interactive Service Work

The success of insurance agents depends on the agents' ability to construct situations that elicit a desired response from the client, or, in other words, results in a sale of the product. These desired responses are the result of what Jennifer Pierce calls "emotional labor." In other words, "emotional labor" describes how one changes their emotional feeling to fit the context of a particular social situation. The key here is that the agent attempts to produce an altered emotional state in their customer. I examine how agents, by "doing gender," attempted to control the social interaction by using: (1) scripting; (2) strategic friendliness; (3) control and intimidation; and (4) a needs-based approach.

Scripting

Like interactive service work that is routinized in jobs such as insurance sales, interactions between agents and customers are for the most part restricted. These restrictions are directly controlled by employers, usually in the form of "scripting." All of the respondents identified various ways in which scripting affected their job responsibilities. As described in Robin Leidner's book, *Fast Food, Fast Talk*, scripting controls interactions between employees and customers (156). Furthermore, Leidner suggests that scripting relies on a mutual understanding between employee and client in regards to appropriate interactions. Much of the work performed by the agents I interviewed was routinized to the point of memorization. In fact, all of the interviewees revealed that they simply read the sales script off of the computer while conversing with a prospective client. For example, when asked about company guidelines in deviating from the script, Andrew responded:

> I think we pretty well stick to the script. I mean everyone adapts it a little to his or her own style.

> But if something is so scripted and no one is interacting with you, the customer is not going to know what you are talking about.

Here, Andrew speaks of the importance of personalizing the script to fit ones own "style." Andrew's reaction to the limitations that the script provides is consistent with Leidner's findings that workers reject these scripts, and often alter them to produce an interaction that is not entirely standardized. While Marsha would like every call to end in a sale, she states that merely reading the script from route deters her from selling:

> Even though we have a set script that we read off of the computer, not everyone follows it. Everyone seems to have their own certain style. I like to establish rapport with my customer first thing, and it's hard to do with the script they provide.

Scripting is dependent on the idea that both employee and customer are aware of "normalized" gender interactions. Indeed, both make assumptions that rely on gendered behavior. For example, Marsha talks of building rapport by finding out the needs of the customer. While she admits that she is supposed to use the selling points that the script provides, her goal of a quality interaction is to involve the needs of the customer (which the script does not provide) and to avoid sounding "pushy." In fact, agents like Marsha may organize their interactions around their gender or the gender of their customer. For example, it is important for Marsha to establish rapport with her client "first thing" which is consistent with gender expectations that women must be sympathetic to others' needs. Indeed, Marsha found it necessary to use a needs-based approach that is consistent with her gender role, while Andrew was more intent on procuring a sale at any cost. While these gendered interactions may go unrecognized by the agents themselves, they remain essential to understanding the social construction of gender.

Strategic Friendliness

Strategic friendliness is a concept introduced by Jennifer Pierce in her article, "Rambo Litigators: Emotional Labor in a Male Dominated Occupation." Pierce asserts that strategic friendliness involves "being nice, welcoming, playing dumb, or behaving courteously" in order to manipulate the customer (310). By remaining polite and tactful while building rapport, the agent is assured a better chance at the sale. Strategic friendliness involved creating a favorable impression of oneself so as to manipulate the emotions of the prospective client. What is being manipulated is not only the customer, but the agent as well. In essence, by accentuating an "eagerness to please," insurance agents, especially women, limit their gender role by assuring that this type of behavior is inherent or natural. For instance, Pierce concluded that by using "niceness" as a strategy, female trial lawyers who adopted a gentler approach, consistent with gender expectations, were able to manipulate their witness in order to elicit the desired response (315). In fact, all of my respondents were able to identify behaviors they believed to be inherently masculine or feminine in regards to using strategic friendliness. When asked what attributes female insurance agents bring to the position that males do not, Andrew replied:

> This is going to sound sexist . . .but guys like someone flirting with them on the other end (of the phone). And if you sound cute guys are going to like talking to you. As long as you have a pleasant voice, guys will think you are flirting. I just think women are more sympathetic listeners.

While Andrew recognized that his analysis may be "sexist," he also felt that flirting and providing a "sympathetic ear" were necessary for female agents in order to make a sale. Furthermore, Andrew stated that men were at a disadvantage because they are not as sympathetic as women to a customer's previous experiences with buying insurance. Andrew feels that his success comes from the fact

that he can "talk sports" or "listen to a guy gripe about his wife." Essentially, strategic friendliness is gender-typed, at least for Andrew, who feels that he can "bond with a guy in a way he couldn't bond with a woman." While Pierce found that both male and female trial lawyers could both use strategic friendliness successfully, the men I interviewed regarded this strategy as specific to women.

Christie also recognized that flirting was essential in order to manipulate the customer into assuming the sale. Although she perceives flirting as stereotypical in regards to women, she states that most female insurance agents she works with use this technique to coax the customer to purchase a policy. On the other hand, Christie notes that men do not have to fill space (during the conversation) by flirting, because "they know more about insurance than women do." Christie admitted that she has difficulty selling insurance without flirting or being "extremely friendly" because she is afraid a man "will ask me questions that I don't know the answer to." The perception that men have a better understanding of insurance than women is consistent with our understanding of gender. In other words, men are deemed logical, analytical thinkers, while women must resort to flirting or exaggerated friendliness in order to influence the feelings of her prospective client.

Although Marsha did not highlight "flirting" as an effective means to manipulate the customer, she did point out that women are more compassionate than men in regards to selling insurance. While she describes the techniques male insurance agents use as more aggressive and "pushy," she identifies "sympathy" and "compassion" as the most effective strategy. Elaine J. Hall's study "Smiling, Deferring, and Flirting" is consistent with Marsha's belief that women are simply more "sympathetic" or "good listeners." Hall found that women waitresses are stereotyped as "friendly" and expected to display "cheerfulness" at all times. Hall referred to this gender performance as a "job flirt" (452). Unfortunately, these stereotypical gender roles are often perpetuated by women themselves, who come to believe that these expectations are "natural." The following description from Marsha ex-plains how

these stereotypes are ingrained into one's everyday gender performance:

> I'm definitely not pushy. I try to find what the needs of my customer are and then sell to them based on their needs. I'm a good listener. I talk a lot with my hands, even though the customer can't see me. I think this helps me sound friendly, like the customer can tell how animated I am. I also try to sympathize with them. I want to show them that I have emotions and that I am a human being too.

Hence, it is important for Marsha to convey to her customer that she is simply providing a product based on the customer's needs. While attributes of compassion and friendliness may not be contrived, she recognizes the importance of sounding "friendly" and "animated." At no point in our conversation does Marsha highlight her knowledge of insurance as a strategy for selling, but instead states the primary strength she brings to the position is her interest in knowing the needs of her customer. This need-based technique highly contrasts with Andrew's strategy of "never giving the customer a chance to say 'No.'"

While remaining focused on the goal of the sale, Brad was able to combine his assertiveness with a needs-based approach. He felt it was important to "educate the customer in terms of what their needs are," but at the same time he assumed the sale and rarely gave the customer the chance to back out. Brad stated that "being friendly" was important, but for the most part his job was simply to provide the customer with an "accurate quote." While Brad did not pinpoint that men were at a disadvantage because they did not use a "job flirt," he noticed that women bonded to the customer more quickly than men:

> Women can talk about their children quite a lot. I guess men have children, but they just don't talk about it. Women can always get some connection

> with the customer. I try to do that, but sometimes it's hard. It's easier with men to talk about cars or whatever.

Hence, strategic friendliness provides different gender expectations for men and women. Both Andrew and Brad felt that they are prevented them from utilizing a "job flirt," or lending a "sympathetic ear" because this type of "strategic friendliness" is inconsistent with their gender role as logical, analytic thinkers. Christie and Marsha, in contrast, had to rely on conventional gender themes that imply women are compassionate, sympathetic, pleasing, nurturing, and even flirtatious in order to manipulate the customer into accepting the sale.

Control and Intimidation

Although strategic friendliness worked to manipulate the end result—selling the policy— it does not adequately describe the intensity of the controlled interactions, or what Arlie Hochschild calls "emotion work" within the agent-client relationship (Leidner). In essence, while agents were expected to be polite and courteous at all times, controlling the situation through contrived emotions heightened gender expectations. More specifically, strategies that employed control or intimidation often resulted in exaggerated gender roles. For example, Andrew took pride in the fact that he could control the outcome of his interaction by maintaining rapport throughout the conversation. The following describes Andrew's perception of his sales technique:

> First, I try to get them to trust me by building some rapport. And if that means laughing with a guy who gripes about his wife, I'll laugh. When a guy does that with me to get a sale, I'll go along with it. I never ask them for the sale, I just keep going . . .I just keep taking information until they stop. I don't give them the chance to say 'No.' I assume the sale. I'm not pushy; they can stop me at any point.

Andrew's message here is contradictory. In other words, he claims that the customer can stop him at any time, but yet he never gives the prospective client the chance to say "No." The gender implications involved in Andrew's strategy becomes strikingly apparent when compared with the responses from both female informants. For instance, Christie and Marsha never stray from a needs-based philosophy. In other words, the "emotion work" that Andrew uses is based on intimidation or "never backing down," while the female agents do not consider this a practical approach. And while Brad, too, would like to assume the sale, it is important for him to educate the client as well. Moreover, Andrew and Brad may identify their customer's needs, but unlike Marsha and Christie, identifying needs is not necessary for securing a sale.

Needs-Based Approach

For Andrew and Brad the sale is as important as meeting the customer's needs, while Christie and Marsha place the customer's needs before the sale. Christie and Marsha rely on "emotional labor" that reinforces the customer's belief that the agent has their best interests in mind. Hence, there is no need for intimidation or "pushiness"; after all, the sale will be accomplished because a temporary façade of trust has been built by simply identifying the customer's needs. The following expert describes Marsha's needs-based approach:

> I'm a great listener. By listening to my customers, I can build a good rapport with them based on their needs. I don't think there has been a phone call where I haven't been able to find something in common with the caller. This way I feel like I am getting to know the person I am talking to.

Furthermore, Marsha highlights that she gives her customer an "out":

> If they don't want to buy now, I'll give them other options. I know I probably lose a lot of sales that way, but I think the customer appreciates it in the long run. Men push the sale more . . . even if they sound rude.

By presenting her customers with an "out," Marsha not only averts failure (losing the sale), but also changes her own emotions to alter the feelings of her customer. For example, much of Marsha's sales presentation is spent on finding something in common with her prospective client, rather than assuming the customer called to purchase insurance. By averting the apparent goal--selling the policy--Marsha is more concerned with appearing kind and sympathetic. Christie, too, loses sight of the winning goal and instead focuses on building rapport. When asked to explain sales techniques that may entice her prospects to buy, Christie explains:

> I don't know, sometimes I will throw in some selling points. In terms of rapport I try to be chit-chatty to the customer's comfort level. I don't do good in assuming the sale . . . I take a low-key approach. I just hurry through the script because I want to make it better for the customer . . . I'm supposed to be selling at that point but I know they [customers] don't like to wait on the phone for me.

Similar to Marsha, Christie believes her "low-key" approach to be most beneficial to the customer. Consistent with Leidner's findings, interactive service workers who feel they must provide their customers with nonmanipulative sincerity and consideration based on individual characteristics often find it difficult to perform their jobs adequately (156). Hence, both Marsha and Christie attempt to use a variety of strategies that distance themselves from the identities implied by their jobs: in this case, assuming the sale at any cost, regardless of the customers' needs (Leidner).

Conclusion

By "doing gender" the men and women who participated in this study contributed to the naturalization of gender stereotypes. For example, Marsha and Christie used strategic friendliness, especially the "job flirt" in order to achieve their sales goals. In contrast, Andrew and Brad utilized their knowledge of insurance to build rapport and then secure the sale. This perpetuation of gender roles is significant more so for women than for men, for the things that women do are undervalued in our society. As the beginning of this study pointed out, in the social construction of gender, it does not necessarily matter what men and women do so as long as what they do is perceived as different (Lorber 1994). These gender differences are associated with varying amounts of social worth. Therefore, flirting or displaying an eagerness to please is associated with gender expectations for women; while men are expected to be competitive and assertive. These expectations of how men and women are supposed to act gives way to how gender is constructed in our society.

Have traditional gender roles been redefined by active participation in "doing gender?" What this study has shown is that instead of disrupting gender or resisting gender stereotypes, women have perpetuated them. For example, men and women recognized how important "flirting" was for women in order to overcome a customer's objections. Also, men were identified as "pushy" or aggressive and were believed to be much more knowledgeable about insurance than women. At no time did the two female informants find it necessary to know a lot about insurance in order to sell. Instead, these women focused on meeting the needs of the customer.

Gender inequality, as a systematic social arrangement, relies on the idea that men and women unquestionably adhere to their gender roles and expectations. For example, the women I interviewed often contributed to their own inequality because they reproduced gender stereotypes. However, it is important to note that these stereotypes are not a result of inherent, biological predispositions, rather they are the result of "doing gender" in everyday

social situations. Because gender is such a familiar part of our social reality, gender roles are not easily disturbed (Lorber). In other words, to disrupt or subvert gender would mean paying attention to how gender roles are actually practiced and (re)produced. This is difficult when sales tactics are used (such as scripting and emotional labor) that depend on some mutual understanding between employee and customer. Routinized sales tactics also imply that gender roles are absolute and unchanging. While the men and women insurance agents in this study readily recognized gender stereotypes, they were unaware of how these stereotypes prevented redefining traditional gender roles.

Future Research

This study has provided insights into the relevance of "doing gender" in the workplace. However, it would also be interesting to explore strategies that may force both men and women to look at their own gender attitudes. Both men and women could point out gender stereotypes they did not recognize as their own. For example, while the women recognized how much "flirting" influenced their sales presentation they did not actively identify this technique as perpetuating gender. Like Marx's analysis that a revolution could not take place without some type of class-consciousness, I believe a "gender-consciousness" is needed as well in order to break down gender stereotypes. Because gender is such a familiar part of our lives, men and women find it difficult to pay attention to how gender is produced in our society. Future research must include an analysis of ways in which both men and women can disrupt gender in the workplace in order to produce some sort of "gender-consciousness."

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