

# Helping Without Caring: Role Definition and the Gender-Stratified Effects of Emotional Labor in Debt Settlement Firms

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## Abstract

Research on emotional labor has shown that workers who are required to feign emotions are more likely to suffer ill effects than those who are able to deep act their emotions. The authors argue that what may stand between surface and deep acting is workers' ability to claim the kind of socially valued role that makes their enactment of emotional display rules seem consistent with that role. The authors draw on observations and interviews with workers in the debt settlement industry to show that men who were agents were able to claim that they were educating clients rather than selling to them. This made it possible for them to avoid feeling that they were taking advantage of customers who might have been better off without the service they sold them. Men were able to help clients in a way that did not conflict with their role as salespeople. Women agents, by contrast, were not able to style themselves educators. Instead, clients and employers expected them to adopt a therapeutic role with their clients. However, this role conflicted

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sharply with the expectation that agents be effective salespeople and forced women agents to feign feelings of care and optimism. Clients, coworkers, and employers, the authors show, shaped workers' freedom to define their emotional labor in satisfying ways.

**Keywords**

emotion labor, gender, job satisfaction, service workers

Ever since Hochschild's (1983) observation that for women, "mothering . . . silently attaches itself to many a job description" (p. 170), scholars have documented the emotional care work involved in jobs in which women predominate. Women are expected to demonstrate solicitousness, nurturance, and comfort in jobs ranging from nursing to car sales (Guy & Newman, 2004; Hochschild, 1983; Martin, 1999; Nixon, 2009; Steinberg & Figgart, 1999; Wharton, 2009). This is true even when women hold the same job that men do. For example, women fitness trainers are expected to develop personal supportive relationships with their clients, even at the risk of making them seem less than professional (George, 2008). Women auto salespeople are expected to serve as confidantes to potential customers (Lawson, 2000). Women paralegals are judged competent if they take good care of their attorneys, whereas male paralegals are required only to be helpful and polite (Pierce, 1995).

What are the consequences of the emotional care work that women are expected to provide? Early research suggested that whether women feigned the nurturing emotions they were supposed to feel or deep acted their way into truly feeling them, the experience was psychologically stressful (Hochschild, 1983; Pierce, 1995). More recent work, however, has suggested that, far from onerous, deep acting feelings of solicitousness and nurturance may be satisfying for women. While surface acting emotions is associated with burnout, deep acting emotions is not (Brotheridge & Grandey, 2002; Grandey, 2003; Totterdell & Holman, 2003; Wharton, 2009; Zapf & Holz, 2006). Women may be able to deep act feelings of nurturance and care, in particular, because they accord with valued social roles of womanhood and mothering (Bulan, Erickson, & Wharton, 1997; Johnson & Spector, 2007).

Our ethnographic study of the emotional labor that women and men perform in debt settlement firms challenges this picture. Debt settlement agencies negotiate with creditors on clients' behalf in order to settle debts for a portion of the original amount owed. As part of the process,

debt settlement agents encourage clients to stop payment altogether on outstanding debts to provide leverage in negotiation. In addition to persuading people in debt to sign up for their services, agents have to handle clients' distress as they realize they will suffer penalties for stopping payment. The agents we observed, whether men or women, engaged in emotional performances of solicitousness and comfort. However, women agents experienced the emotional labor they performed as far more stressful than men did. Indeed, women found the job of agent so emotionally onerous that they tended to either quit the firm altogether or trade the job of agent for one of negotiator. According to employees and employers, the job of negotiator was more stressful than the job of agent but involved less care work.

To make sense of this puzzle, we build on the insight that people are able to deep act the emotions required of their jobs when the emotions required are consistent with socially valued roles. But we extend the insight in two ways. First, we argue that the roles associated with a particular job are not objectively given. Employees may interpret their job requirements in terms of a variety of familiar roles. This is important because some roles may enable them to deep act emotions without encountering the role conflicts that would otherwise make deep acting difficult. But our second argument is that the ability to pick and choose among socially valued roles is not equally available to all workers. Whether because the connection between women and caretaking is so strong that employers and clients discourage women from claiming alternative roles or because women simply lack cultural access to as many alternative roles as men, women find themselves unable to avoid the conflicts that come with a caretaking role and unable to trade that role for another one.

Thus, in the debt settlement agencies we studied, men were able to define their work as "educating" clients. As we will show, this role allowed them to deep act feelings of solicitude and care without experiencing conflicts between a role of helping and one of selling clients a service they did not need. Men, in essence, were able to detach helping from caring. Women were not able to do so. Defining their work as helping clients in a therapeutic sense, women agents were frustrated by their belief that they were not truly helping their clients. That role conflict made it difficult for them to deep act the emotions they were expected to display. But women *were not able* to define what they did as educating. We focus on the role of clients and employers in making that job definition impossible for women. The result was that women agents suffered the psychological burdens of emotional labor more than did men.

The social construction of emotional labor matters, we conclude, for how onerous it is. This does not mean people can define what it is they are doing any way they want to. Rather, the capacity to define one's emotional labor in satisfying ways is socially stratified.

In the next section, we summarize research on the psychological consequences of emotional labor. Then, we draw on theory and research on role identities to argue that emotional labor's consequences are mediated by employees' ability to interpret their job requirements in tune with valued social roles.

### **Emotional Labor and Gender Inequality**

Hochschild (1983) described emotional labor as involving the effort to "induce or suppress feeling in order to sustain the outward countenance that produces the proper state of mind in others" (p. 7). In a work setting, emotional labor is performed in response to feeling rules prescribed by management. It is exploitative insofar as it produces value but is unrewarded financially. Workers are not paid for the emotional labor they do, but they are penalized if they do not do it. The flight attendants that Hochschild studied, for example, were not paid for their determined good cheer, even though it was required of the job.

In an economy like ours, where manufacturing jobs have been replaced by an increasingly large service sector, emotional labor has become essential to diverse jobs in which workers interact with customers (see special issues of *Work and Occupations* 2000 and 2010 on service work and, specifically, the relations between employers, workers, and customers). Many of those jobs require that workers display emotions they are not feeling. Workers may surface act, in which they pretend to feel the appropriate emotions (or "act in bad faith," as Rafaeli & Sutton [1987] put it), or they may deep act, in which they find ways to elicit in themselves the appropriate emotions. When deep acting, they try to affect "the inner shape of a feeling"; when surface acting, they try to affect "the outward appearance of one" (Hochschild, 1983, p. 36). Either way, however, the emotional dissonance workers experience is likely to result over time in a sense of inauthenticity, stress, and burnout. Women are especially vulnerable to these effects. Women are more likely than men to hold jobs requiring emotional labor because the displays of deference, friendliness, empathy, and an ability to suppress anger that are usually required of those jobs are widely seen as natural to women. In addition, women lack the "status shield" that protects higher status workers from being the target of negative emotions by others

(Hochschild 1983, p. 163). Women, much more than men, are expected to withstand the anger of others without expressing anger in return.

Since Hochschild's book, scholars have studied emotion labor in a variety of settings. By and large, research has confirmed Hochschild's arguments about the gendering of emotional labor. However, researchers have raised a number of questions about its psychosocial effects. Emotional labor may not always be emotionally taxing. Indeed, it may be the source of satisfaction. For example, professionals engage in a great deal of emotion work but do not experience it as terribly onerous (Pierce, 1995). Emotional labor performed as part of jobs that permit workers more autonomy seems to have minimally negative effects (Grandey, Fisk, & Steiner, 2005; Wharton, 1993). Challenging Hochschild's assumption that workers perform emotional labor solely to conform to managerially imposed feeling rules, scholars have pointed out that workers may use emotional labor as a way to exercise control over their clients (Paules, 1991; Tolich 1993). Features of the job or the emotional interactions required of it may be less important than how workers respond to those requirements in determining the psychological effects of emotional labor (Wharton, 2009).

One of the most durable findings in this line of research is that workers who are able to feel the emotions they are called on to feel, rather than only surface acting, are less likely to experience psychological stress (Brotheridge & Grandey, 2002; Grandey, 2003; Johnson & Spector, 2007; Totterdell & Holman, 2003; Wharton, 2009; Zapf & Holz, 2006). Workers who are surface acting experience simultaneously the emotion they are trying to suppress and the emotion they are required to display, which creates mental exhaustion. By contrast, when workers deep act, they do not experience that dissonance between their felt emotions and those they are required to perform.

### *Culturally Available Roles and Deep Acting*

What makes it possible for workers to deep act the emotions they are required to display? Some people may simply be better than others in regulating their emotions (Grandey, 2000). Since deep acting involves taking the perspective of the other (Totterdell & Holman, 2003), people with strong capacities for empathy are probably better able to deep act. Ashforth and Humphrey (1993) argue that workers' identification with the role they are performing allows them to follow the emotional display rules associated with that role. Rather than being required to display emotions one does not feel, the experience is of expressing one's

authentic self. For example, if one's role is treating sick patients, one can maintain equanimity with an angry patient, perhaps by attributing his anger to his sense of helplessness. "The greater one's identification with a given service role, the greater the 'zone of indifference' . . . that is, the greater the range of role demands with which one is willing to comply without critically evaluating the demands" (p. 99).

We build on this insight by recognizing that the identities that people enact in their jobs may not be contained in their formal job description (Grant, Morales, & Sallaz, 2009). While employers may expect workers to enact certain identities without explicitly asking them to do so, workers also have some leeway to define what it is they are doing and to adopt the emotional rules that accompany that definition (Ashforth & Humphrey, 1993, p. 95; Leidner, 1993; Lopez, 2010). People have access to culturally familiar relationship scripts that indicate, among other things, the appropriate level of self-disclosure for a particular relationship, the expected level of intimacy, and the norms of exchange (Baldwin, 1992; Ginsburg, 1988; Wish, Deutsch, & Kaplan, 1976). For example, the detectives in Stenross and Kleinman's (1989) study characterized their work as crime-solving. They preferred to spend time with criminals, whose emotional outbursts they could dismiss as a ploy and with whom they saw themselves matching wits, than with victims, whose emotions could not be dismissed so easily. The detectives still did a considerable amount of emotional labor. However, defining their role as one of cerebral crime-solving both decreased the amount of emotional labor they were required to do and made the emotional labor they did do less taxing. Simpson (2004, 2006) describes male librarians calling themselves "information specialists" or "researchers," male flight attendants emphasizing the safety and security aspects of their job rather than the service component, and male nurses defining themselves as experts. Doing so made their jobs more satisfying, possibly by allowing them to deep act the emotions associated with a masculine role.

This perspective accords with the argument that women often derive satisfaction from jobs that are "people oriented" because they are congruent with women's traditional care-taking role (Bulan et al., 1997, p. 252; Johnson & Spector, 2007). Women's experience of "role authenticity," as Johnson and Spector (2007, p. 323) put it, allows them to deep act the emotions required of them and makes the emotion work they do seem a reflection of who they really are rather than a violation of it.

While workers are often creative in defining their work in terms of positive identities, and are therefore able to deep act the emotions

required of them, they face at least two constraints in that process. Features of the job may make it difficult for workers to enact their desired role (Lopez, 2006). For example, employers may pressure workers to adopt a role that conflicts with the one they favor. Thus, Grant et al. (2009) found that nurses struggled with hospital administrators' characterization of them as angelic and spiritual when they had to do the profane work of actually caring for patients. Alternatively, workers may find that their job puts into conflict two roles they value equally. The emotional display rules associated with one role may be at odds with those of another. This was the case for the homeschooling mothers studied by Lois (2006), who found that a teacher's stance of cool professionalism conflicted with the emotional expectations attached to their role as mother. In a third dynamic, workers may be required by employers to engage in emotional performances that seem in direct violation of a salient identity. This was the case for the bank employees whose managers put a premium on rules and procedures rather than service (Schneider, 1980). Employees who experienced the largest discrepancy between their own service orientation and that of management were most frustrated.

As the last example suggests, workers who identify strongly with a role identity are more vulnerable to experiencing dissonance when the emotional display rules conflict with that identity. As Thoits (1991) writes, "failing to meet normative expectations in identity performance should decrease self-esteem" (p. 105). This suggests that if women identify with a helping role, they may feel inauthentic if they are prevented from acting in line with that role. They may be forced to surface act feelings of caretaking.

This experience may not be uncommon. Consider jobs in which workers sell people a product or a service that they may not need: diet products, time shares, a suntan, an expensive DNA testing kit, self-publishing services, or cosmetic surgery. Jobs like these often require that the worker try to convince the client that he or she will be helped by the product or service. Indeed, advertising may emphasize quasi-medical benefits. Such jobs may put workers in contact with clients who are not affluent, and for whom purchasing the product or service means not purchasing other, perhaps more necessary, items. To make the sale, workers in this situation may have to offer support, consolation, optimism, and advice to people whom, they know, might be genuinely better off without the service or product they are selling.

Deep acting emotions in a situation like this poses real challenges. One can imagine that workers would fall back on surface acting.

They would have to pretend that they were confident the product would improve the client's appearance and life. They would have to pretend that they cared about someone who was naïve enough to believe that publishing with a vanity press would lead to fame and fortune. Undoubtedly, there is variation in whether workers can deep act in situations like these. Some workers may be better able than others to convince themselves that they really are helping, evidence to the contrary (Ashforth & Humphrey, 1993). Some products and services are probably less obviously useless and some clients are less likely to elicit in employees the concern that they are exploiting in the guise of helping.

We are interested, though, in the different challenges faced by men and women. We propose that men are better able to deep act their emotions in jobs like these because they are not seen as, and do not see themselves as, emotional caretakers. They are not likened to mothers or friends or therapists. Instead, they are able to claim roles of guide, educator, or expert. Those roles involve giving the client something of value (guidance, information, and expertise) but do not depend on creating a strong emotional bond with the client. As a result, they do not put the worker in conflict with the helping role. Men in these jobs should be able to deep act feelings of solicitousness and care without experiencing dissonance.

But this raises an obvious question. Why can women not claim the same role that men do? Why can women not style themselves educators, guides, or experts? Thoits (1991) argues that higher status groups have access to more numerous roles, which allows them to avoid identity-threatening stressors. Alternatively, the problem is not so much that women can imagine themselves in fewer roles as it is that people with whom they interact—employers, clients, and other employees—may discourage them from claiming anything but a therapeutic caretaking role. Research on women and men in the same jobs has shown that women tend to adopt a caretaking role while men do not (George, 2008; Lawson, 2000; Leidner, 1993; Pierce, 1995). But we know less about the processes by which women are discouraged from adopting alternative roles. Managers may communicate directly or indirectly the role they expect women workers to adopt (Mullaney & Shope, 2012). Clients may impose their expectations of appropriate behavior (Bellas, 1999; Lively 2002; and see Kang, 2003 and Harlow, 2003 on how expectations vary by race and class rather than gender). Managers may interpret clients' expectations in ways that limit workers' freedom of emotional self-definition. Or coworkers may model appropriate roles (Lively, 2000). Paying attention to workers' interactions with other



actors in the workplace thus may shed light on the processes by which workers come to feel they are or are not themselves in particular roles.

We explore these possibilities in studying debt settlement. For reasons that we will describe, the job of selling debt settlement services requires agents to display emotions that they do not spontaneously feel. Because both men and women work as agents, we can probe the interplay of employers and clients' expectations and agents' own emotional management strategies in shaping the emotional labor that agents are required to perform. We describe the work of debt settlement below before describing our case and methods.

### *The Case*

Debt settlement firms emerged in the 1980s. Banks had established debt settlement divisions to facilitate settlements with credit cardholders who defaulted on payments, and these evolved into a profitable industry of freestanding firms. In 2010, there were more than 2,000 debt settlement companies. The 250 companies in the industry's two leading trade associations had more than 425,000 customers and had enrolled \$11.7 billion in credit card debt (Goodman, 2010). Debt settlement agencies also handle monies owed on mortgages and repossessed boats and vehicles, Internal Revenue Service debt, and various forms of medical debt. Agencies' profit comes from retaining a percentage of the payment made by a client. Before federal legislation was passed in 2010 that banned the practice, agencies often required that clients set up a separate bank account so the agency could withdraw a monthly payment even before successfully settling the clients' debts (Federal Trade Commission, 2009; Senate Committee on Commerce, Transportation, and Science, 2010; Wilshusen, 2011; Wyatt, 2010). Now agencies subtract a portion of the settlement amount before they pay it to the creditor.

Debt settlement firms acquire customers in several ways. The agency's telemarketers call people on lists that have been purchased from credit agencies and pass on "warm leads" to agents. Agents then call these people, who have expressed some interest in signing up for the agency's services. If the agency does not have telemarketers, agents will cold call potential clients from credit agencies' lists. Clients may also call the agency themselves, in response to television, radio, or Internet advertising. Potential clients are passed directly to agents.

Once a client has contracted for the agency's services, one agent works directly with the client. Agents usually have a caseload of 20

to 30 clients. An agent reviews the client's debts and, with the client, decides which ones to try to settle. The agent instructs the client to write a letter to the creditor describing any hardship that makes it difficult for the client to repay the debt, such as a disability or being laid off. The agent usually also instructs the client to stop payments on the debt. This gives the agency leverage in its negotiations with the creditor. However, it is a risky strategy, since defaulting on payment renders the client vulnerable to legal action as well as weakening her or his credit rating. Agents must persuade clients nevertheless to take that risk.

The client's file is passed to one of the agency's negotiators. Negotiators contact creditors to try to obtain a settlement on the client's behalf. Negotiators prefer to work with creditors' in-house collection departments than with third party collection agencies. The latter are less likely to agree to a settlement favorable to the client, since they have purchased the debt generally at 10% to 20% of the original amount owed. This makes it difficult for them to profit by way of a settlement. By contrast, an in-house collector can secure between 40% and 80% of the original debt by working with a debt settlement agency. On the other hand, collectors are generally unwilling to settle unless they can be convinced that they will not secure payment otherwise. Collection departments and agencies are often large, so it is rare for a negotiator to deal with the same collector repeatedly.

If a collector agrees to a settlement that the negotiator believes is favorable to the client, the collection agency next sends a contract stipulating the terms of the agreement to the debt settlement agency, which all parties sign. The agent then arranges for payment from the client's escrow account.

Most debt settlement agencies have positions of agents and at least one negotiator, in addition to the owner of the firm. Larger firms also have floor managers and telemarketers. Agents are hired mainly by way of advertisements, often posted on Craigslist. Agents often come to debt collection from failing firms in the mortgage and lending industry. Less commonly, they are referred to the job through networks in real estate, collections, and law firms handling bankruptcies. Generally, agents must have had experience in sales, collections, real estate, or bankruptcy processing, and they must have telephone and in-person conversational skills. No other skills or credentials are required. Negotiators are recruited from among the firm's agents. Working as an agent has given them a familiarity with the laws around debt and the practices governing credit at various credit institutions. No additional skills, other than an ability to work well with collectors, are required for the job.

## Data and Methods

Our research consisted of interviews with 26 agents, negotiators, and agency owners between Fall 2011 and Summer 2014 and field observations at two debt settlement firms in the fall and winter of 2011. Tufail was employed as a telemarketer and agent at a debt settlement agency from November 2009 to April 2011. After the firm closed, she retained contact with several agents. Those agents provided contact information for other agents, negotiators, and firm owners for interviews. Initial interviews were conducted by Tufail in person and were tape-recorded. Interviews ran from 45 minutes to 3.5 hours with the median 1.75 hours. Questions addressed the agent's standard procedure for trying to sign clients and the kinds of resistance he or she encountered; the sources of variation in clients' views of debt; the skills that were required of the jobs of agent and negotiator; and, in interviews with both agents and negotiators, the kinds of emotional experiences that came with the job. Polletta and Tufail went over Tufail's notes after each interview to identify patterns as well as additional questions for subsequent interviews.

Our initial interviews drew our attention to what seemed a surprising pattern. Men and women were hired as agents. But women were much more likely to quit, our interviewees said, or to shift over to the job of negotiator when it was offered. Indeed, all but one of the women negotiators we interviewed or observed began as agents. Our interviewees agreed that the job of negotiator was almost always held by a woman. The job of negotiator was not better paid than that of agent, and the male agents we asked said that it was a more stressful job. Negotiators spent most of their time on the phone with collectors, trying to cajole them to agree to a settlement. Collectors often treated negotiators dismissively or angrily. We wondered, therefore, why men tended to stay on as agents and women tended to accept jobs as negotiators. This was especially puzzling since the job of agent seemed to involve the kinds of emotional labor that women's jobs typically involve, namely, solicitousness and concern toward clients who were worried about their financial troubles, along with a comforting optimism that signing up with the firm was the solution to those troubles. Why did women leave that job?

We therefore conducted a second round of interviews in 2013–2014 to probe men and women's experiences of being an agent. Interviews were conducted either by phone or in person with eight of the original interviewees, along with two agency owners, two agents, and four negotiators who had not been interviewed the first time. Tufail asked interviewees to describe who tended to hold jobs of agent and negotiator and

why that was the case. She also asked interviewees to compare the jobs in terms of their remuneration, stress, and satisfaction. Interviewees in both rounds had between 1 and 13 years of experience in the debt relief industry, with the median 4 years (see Table 1). Collectively, they had worked at more than two-dozen firms. Ten interviewees were women; the rest were men. Thirteen of the interviewees were White, 5 were Latino, 4 were African American, and 3 were Asian or Asian American. Interviewees ranged in age from 20 to 45, with the median age 30 years. Their educational attainment ranged from a high school diploma to a postgraduate degree, but 62% did not have a college degree.

Tufail also made contact with the heads of two debt settlement firms located in the Los Angeles area. We refer to the firms here by the pseudonyms Second Chance Settlement and Red Heron Financial Services. According to our interviewees, both firms were typical in terms of their clientele, the kinds of debts they dealt with, and their revenue. Second Chance Settlement operated from 2008 to shortly after our observation period ended in 2011. It employed between 18 and 23 agents during the years of its operation. Red Heron was established in 2008 and operated as a debt settlement firm until 2011. After that, it expanded its range of services to include settlements in personal injury and workers' compensation claims. During the period of our observation, 11 agents worked there. Tufail observed agents and negotiators at work in both firms for a total of 29 hours. With the permission of the client or collector, agents and negotiators allowed Tufail to listen to their phone conversations (however, since we did not formally consent clients or collectors, we do not quote them). After calls, Tufail was able to ask the agent or negotiator questions about how he or she had handled the client or collector. In addition, she paid special attention to the ways in which men and women agents interacted with clients. Tufail was also able to ask seven women agents about their experiences. Since almost all our formal interviews with women were with former agents who had taken jobs as negotiators, these on-the-job conversations gave us access to the perspectives of women who were currently working as agents. Polletta and Tufail reviewed Tufail's notes after each day of observations and identified emerging patterns and interactional dynamics worth investigating further.

Both authors reviewed the transcripts of the interviews and the field notes. We zeroed in on how agents and negotiators described their interactions with clients and collection agencies. We were interested in the kinds of emotional performances that were required of the job and

**Table 1** Interviewees by Interview Round, Position, and Years in Business.

Interviewee name	Interview rounds	Previous position	Current or last position	Years in business
DeShawn	1	Agent	Firm owner	5
Mateo	1	Agent	Firm owner	3
Robert	1, 2	Agent	Firm owner	10
Jason	1		Agent	1
Connor	1, 2		Agent	4
Jessica	1, 2	Agent	Negotiator	2
Brittany	1, 2		Agent	2
Dustin	1		Agent	5
Christian	1		Agent	8
Logan	1		Agent	3
Heather	1	Agent	Negotiator	2
Nia	1, 2	Agent	Negotiator	7
Bradley	1		Agent	4
Aisha	1, 2	Agent	Negotiator	2
Darryl	1, 2		Agent	3
Jenna	1	Agent	Negotiator	5
Alejandro	1, 2		Agent	3
Denise	1	Agent	Negotiator	5
Brett	2		Agent	6
Ahmed	2	Agent	Firm owner	13
Tanisha	2		Negotiator	2
Jose	2		Agent	4
Kaitlin	2	Agent	Negotiator	2
Jeffrey	2		Agent	5
Jada	2	Agent	Negotiator	7
Luke	2	Agent	Firm owner	9

how workers experienced those requirements. We wrote a series of memos delineating men and women's characterizations of jobs of agent and negotiator. Then, we focused on the ways in which interviewees characterized their relationship with clients, looking especially for the different roles they identified ("you're an educator," "like a financial advisor," and "like a counselor") and the emotion work they connected to those roles. We tacked back and forth from the memos to the

transcripts, looking for confirming and disconfirming evidence for the arguments we were developing.

In the following, we note differences of experience among interviewees. Where we provide illustrative quotes from one or two interviewees, we note whether their views were similar to those of other interviewees. We use pseudonyms to refer to interviewees.

## **Results**

We begin by comparing men's and women's experiences of working as agents. We show that men's construction of their role as one of educating clients allowed them to sell clients their services without worrying that they were exploiting them. Adopting a role of educator did not generate role conflicts. Women agents, we show, did not define their role as one of educating. This was not their choice. Instead, employers and clients pushed women to adopt a therapeutic role. The result, however, was that women encountered profoundly stressful conflicts between their desire to help clients and their sense that they were not truly helping them.

### *Men as Educators*

As we noted, as part of the process of debt settlement, agents encouraged clients to stop payment altogether on outstanding debts to provide leverage in negotiation. This meant that agents had to convince clients that they were helping them at the same time as they exposed them to serious financial penalty. The job would seem to require surface acting emotions of solicitousness, compassion, and a pragmatic optimism. Yet, men who were agents did not seem very concerned with the potential role conflict between helping and selling. Nor did they seem to experience the stress of surface acting.

DeShawn was one of only three men we interviewed who even referred to the fact that clients might suffer financial penalties by signing up with the firm. He observed: "The firm absolutely is motivated by one thing: profits. A lot of times that gets in the way of truly helping people." He went on, "to be quite honest, the firm's interest, always—probably 98% of the time or more—wins in terms of when you balance the client's interest and the firm's interest. By far the firm is in the lead." We asked if that was difficult for him as person. "No," he said. Other interviewees referred frequently to the fact that working as an agent was much less stressful than working as a negotiator. For example, Robert, who was an agent before he owned his own firm, observed:

“Agents seemed to love their jobs because they were less work and less stress.”

Why did male agents not find their jobs stressful? Why did they not experience the emotional toll of selling a service to emotionally distraught people who might be better off without the service? It was not that men did not engage in emotional labor. In interviews, they described long conversations with clients who were angry, depressed, and in severe, often heartbreaking, financial straits. Interviewees described trying to forge bonds with people by empathizing with their plight (“connecting with the consumer is connecting with their greatest pain”) in conversations that were “very deep,” as DeShawn put it, and “extremely personal,” as a former agent, Mateo did, and that extended over days and sometimes weeks. Robert described encountering “depression, anxiety, sadness, because usually by the time they call you . . . either they’re losing their home, they’ve lost their job. So these are people that are very emotional.” We observed men listening to clients and sympathizing with them. Men complained about the abusive phone calls they fielded from people who were “unhappy,” “depressed,” “scared,” or “were just rude” or “who wanted the help but were from the get-go real negative.”

So male agents were required to suppress anger, to offer sympathy, and to perform confidence in the value of services that they knew could create real financial liabilities for clients. But they described the emotional labor they performed neither in terms of selling a service nor as caring for clients. Rather, they described their work as educating consumers about their financial options. As an agent at Second Chance Settlement put it “We know how to give customers information that will teach them. They need to be educated, you know?” Dustin, an agent, contrasted the emotional labor required of negotiators with what agents were good at: “We are, you know, definitely better at just signing up clients and explaining how things work.” DeShawn observed: “What it is at the core is education.” Jose said similarly, “To be an agent, you have to be logical, an educator.” Logan enthused,

The great thing about just being an agent is that you are educating people—they really hear what you are trying to get across, you know? You get them to be more aware of their options, and you let them know how things work in general. Almost like a financial advisor.

Men’s self-description as educators and advisors explains why they did not worry that they were taking advantage of financially troubled

clients. “You know, they can make up their own minds when you educate them,” Robert explained. “And you don’t really have to sell them. When you’re sharing the different policies, rules, regulations, and laws that are available to them, when you’re outlining the different options—people can make up their own mind.” Robert, like others, emphasized the extent to which callers were free to make their own decisions, once provided objective information by the agent.

Asked what a successful call looked like, Mateo answered, “Somebody that actually understands, not just the option that we’re presenting to them which is debt negotiation, somebody that actually understands all their options. Bankruptcy, debt consolidation, credit counseling, even making the payments back to their creditors.” A good client, in other words, was the opposite of an easily manipulated one: He or she was akin to a bright student. And the agent was providing the client with something he or she needed. As Brett put it, “I know that I am giving people information that they really need. They don’t know it, and I am the expert.” He explained, “It’s up to them whether they want to take our advice or not.” Contrasting his job with that of negotiating, he disavowed responsibility for the client: “I’m not so invested in seeing everything through to the end. I’ll lay out the information, let them know what the options are, what would work best for them, and then it’s their choice.” Logan similarly contrasted his role with that of a negotiator. If a creditor rejected a plan,

if it hits the fan, really it’s on the negotiator who couldn’t close. An agent lays it all out, and it isn’t really your problem whether they choose to go with your plan or not. Your job is to alert and teach.

It was not that agents were cavalier about the risks of debt settlement. Part of their role was preparing clients for the consequences of stopping payment. Mateo explained,

We wanted to make sure that people understood that, yes, this is going to get you out of debt in a short period of time but there is also some negative effects that go with it. Such as: your credit is going to get destroyed. You are not going to be able to take out another credit card for several months or even several years. So, we wanted to make sure that they understood the negative impact—the harassing phone calls they are going to be getting from the creditors. We warned them that we couldn’t stop every single phone call and that they were going to get letters, they were going to get phone calls. But to disregard them and let us handle it.



Mateo seemed to be enacting the role of financial advisor that Logan described earlier. That role involved much more than simply selling a service; it also involved advice and care (“let us handle it”). Mateo’s description made it seem that he was fully invested in that identity. He, like other agents, also demonstrated the perspective taking that Axtell et al. (2007) found was a key component of deep acting.

You have to always take into consideration that these consumers don’t always know. Maybe they are not computer savvy, maybe they don’t watch the news, maybe they don’t read the newspaper. You have to take all these things into consideration, and explain it to them like it’s the first time they ever heard about it.

Further evidence for our claim that men avoided the stress of surface acting by defining themselves as educators comes from DeShawn, who, as we noted earlier, acknowledged that the firm’s profits trumped clients’ interests. When asked if that bothered him personally, he said that it did not. Then he went on,

I don’t want to say that it’s turning a blind eye, because it’s not. What it is at the core is education. And any time you’re a consumer or a client, you have to be educated. The individuals who got helped the most were the consumers and clients who were the most educated. Unfortunately, that’s how it is. And the individuals who were the least educated were the individuals who got most taken advantage of. When you are talking about, especially, someone who consolidates and communicates financial matters on a daily basis versus someone who barely manages their own personal finances, that is an unfair match. So, it is everyone’s responsibility, no matter who you are, if you care about yourself and your financial health, to learn as much and to know as much as possible.

He went on to talk about himself as always striving to learn more about the world. He seemed to be suggesting that the advantage he had over clients was that he had sought out education about financial matters and they had not. He was willing to help educate clients, but he was not responsible for their failure to know what was in their best interests. Jose, an agent, opined that to be a good agent, “You have to be logical, an educator.” Women were not as effective, he explained,

because it’s natural for women to want to help, to want to make a difference for people who are less fortunate. That’s amazing, but that makes

them a liability as an agent, because a lot of them can't make the tough calls.

Jose seemed to equate "educating" with making "tough calls;" presumably, telling clients authoritatively what to do.

Despite the ambiguity in their notion of education, agents seemed to truly believe that education was what they were doing. To be sure, this was not always the case. Alejandro, an agent, confessed, "To be honest with you, we knew that we were sometimes advising things that were against people's common sense. And so if you act authoritative even when you had no idea what you were talking about, that was important." In the main, however, conceptualizing their role as one of educating debtors allowed agents to do the emotional labor required of their job without experiencing it as requiring that they feign helping.

A conception of their role as educators allowed male agents not only to *define* their work as involving less emotional labor than it might otherwise have done but also to *do* less emotional labor. Agents said they tried to be detached, objective, and professional. Robert described his emotional tone as, "Professionalism at all times. Take nothing personally and remember the motto 'Some will, some won't, so what? Next'." When the interviewer pressed him on how he talked with clients, he described an emotional stance that was congenial but not especially warm.

Understanding, genuine, listening to the person, and if they're elderly, you're going to slow down, and you are going to try to relate to them on their own level. If it's a younger guy, you're going to hit the bullet points with him, and move through it.

Agents Justin and Mateo similarly described a stance that was congenial but also authoritative. Justin: "You need to be professional, be courteous, but never let a client take the reins on where the conversation is going. You, as the professional, need to guide [the client]." Mateo: "calm, in charge." Alejandro offered, "You have to be assertive always, but you still want to come off as a human being and not a robot or something." Being perceived as a human being seems a fairly low bar when it comes to emotional labor.

As we noted, debt settlement agents did have to deal with frustrated—and frustrating—debtors. They did have to offer clients sympathy and they did have to profess confidence in debt settlement. However, these kinds of emotional labor were both easier for men and were less

often expected of them because they were seen as providing expertise rather than therapeutic care. To be sure, it might be argued that claiming to sell expertise would also produce a role conflict, since an expert's job is to discriminate between services that are legitimate and those that are quackery. However, debt settlement agents who adopted the role of educator were able to separate the resource they were providing clients from what clients chose to do with it. One might also argue that, with women's domination of K-12 education, the role of educator is a stereotypically feminine one. However, since the clients of debt settlement agents were adults, the imagined relationship was closer to one between a university instructor and a student, and university instructors are stereotyped as men (Messner, 2000; Rakow, 1991). More important, as we have shown, men described the job of educating in ways that contrasted it to stereotypically feminine traits. Education was logical and objective and depended on the educator's expertise and authority over the student.

### *Women as Therapeutic Caregivers*

Unlike our male interviewees, women were extremely sensitive to and disturbed by the fact that as agents, they had to sell people a service they did not need. Jessica, who worked as an agent before becoming a negotiator, said,

Sometimes it is very hard for me to think about being an agent. I love being a negotiator, because I get to help people! Honestly, [lowers voice] it's awesome that I don't have to worry about manipulating clients and signing up people that maybe shouldn't be signed up. I am just happy that I can sleep at night knowing that I go to work that morning and I fight to get people's money from these companies. The agent job would be hard on my conscience.

Nia also contrasted her job as a negotiator to that of being an agent, "I'm not selling things to people who might not need it. I'm not on the phone listening to heartbreak and pain all day."

Asked why other women agents often quit, Brittany said wryly, "if I was to guess, it's because maybe they care more about whether the client is better off after signing up for debt settlement than before it." A woman agent at Red Heron Financial similar observed:

Women quit because I think it's harder for us to accept how wrong what we're doing [as agents] really is. I knew I was probably harming people in

what I was doing. And that isn't easy, but I can't find any other work right now where I can make as much money as I am. I can't go work at K-mart and get paid a quarter of what I'm making now, working 3 times the hours, just to clear my conscience. Maybe I'm just a little tougher than other [women] agents have been. But—even me—if I could switch over [to the negotiator job] I probably would. I'd take that pay cut for a clearer conscience.

Robert, an employer, acknowledged that women's discomfort with exploiting clients was at least partly responsible for their high turnover:

To be honest, I did have more women that were agents quit than men. I'm not sure if that was because it was the environment, or if it was the fact that sometimes they needed to do more work to get the same number of sales, or if it is just harder for women to get used to the idea that they are selling a product that might not always be in the best interest of the client

Darryl, an agent, was straightforward: Women, he said, "might prefer the negotiator job because it's a little easier on the conscience."

Women's discomfort with the role of agent was evident in an interaction we observed at Second Chance Settlement. A male agent was describing the effects of federal legislation, which prohibited debt settlement firms from taking payment from clients before the resolution of a case. "The law really isn't helping," he said. "We're trying to do our jobs, and it's not helping us to do that. It's not helping us do better for the clients—" A female agent, who was sitting nearby, interrupted, saying in an exasperated tone, "Oh my *god!* You all know that we aren't helping anyone. They wouldn't have passed [the law] if we were. And we all know it."

During a group conversation at Red Heron Financial about the effects of the legislation, a woman agent got up to leave the conversation, muttering:

Everyone's walking around here pretending like we aren't just a bunch of vultures circling around these damn people. Better that the law is passed so we aren't able to do as much damage. Maybe then I'll have to just get another job and the choice will be made for me.

Men, as we noted, seemed to avoid the sense that they were taking advantage of vulnerable clients. They did so by envisioning their role as one of educating clients. Women agents did not see themselves that

way. The one current woman agent and the eight former agents we interviewed did not describe their jobs as involving education. Nor did any of the seven women agents we talked to on the job. Rather, they emphasized helping and supporting clients. Being “a shoulder to cry on and to just listen to their problems” was “an important part of the job,” Aisha, a former agent, explained. “You needed to be there for them. To be, almost to be like a counselor.” Much more than men, women agents won clients over by being empathetic, mirroring their indignation, and reassuring them that trying to settle their debts was the right course of action. “Clients were more emotionally dependent on female agents,” Jenna, formerly an agent, explained. “We [as women] did a good amount of handholding because of that. It was an expectation we needed to fulfill. And that is what we did.” “That’s where the female agents had a lot of success,” said Darryl, an agent.

They would listen a lot and that could really resonate with clients. Some of them were really having a pretty bad time: losing their homes, upside down on their mortgages, and just drowning in debt. Just about to lose everything. For stressed out people, sometimes having someone who lends you an ear and who you can vent to is so comforting. Especially since sometimes they couldn’t even really talk to their family or anyone else. It’s therapeutic, and in that way I think that the female agents I knew were natural at that.

Clients’ expectations of women agents were evident in an interaction we observed at Second Chance Settlement. An agent’s client was irritated when the agent, who was on another call, tried to get her off the phone. The client complained that the agent was not being compassionate. She had signed with this agent rather than a man she named because this agent had more compassion, she said. The agent sought to reassure her, saying that she would call right back. “I promise I’ll make the time. You said it right—I always have time for you!” After hanging up, and before she returned to the call she had put on hold, the agent rolled her eyes at Tufail, sighed, and said, “Ugh. Just ugh.”

Whether or not a therapeutic role was natural, women like the agent we just quoted found it emotionally exhausting. Aisha, a former agent, described a woman client confiding in her a series of mounting problems. “Every time we talked, she would unload all the problems she was going through and I would just listen.” She confessed, “It was so hard to hear it.” Nia observed, “As mothers, we already have enough to deal with in our own lives. It’s depressing listening to all of that.” And

Jessica: “I was incredibly burned out when I was an agent—and I remember that other [women] agents were too.”

Why then, did women not define themselves as educators? Why did they not redefine the job of agent in a way that made it less emotionally taxing? Because women did not have that option. Women could not effectively style themselves educators. Although male agents and firm owners often described men as better than women at educating clients, they also acknowledged that men had an advantage in doing that. Several agents and firm owners said that clients perceived men to be authoritative. Connor, an agent, suggested that men might be better as agents “just because you need to have the client willing to listen. And if you aren’t taken seriously by the client, then you aren’t going to get people enrolled.” Robert, the former firm owner, observed “If I think back on it, I just thought that men tended to be more believable as agents, and did a better job of convincing the clients. They were more forceful—” then he stopped. “Well I mean, it isn’t even just that,” he continued.

It’s more that clients won’t second-guess their expertise on debt as much if it’s a male agent. A female agent has to do more work to convince a client that she is the expert. That’s sad. But that’s the way our society is. Even when the [woman] agent knows more than a man, people just assume she knows less, and so they ask more questions, they are more suspicious. And I potentially lost more clients. It sucks—but as an entrepreneur, you need to know how people think about things—and take advantage of that to be successful.

Robert said flatly, “the client doesn’t see [a woman] as an educator. If the client can’t see that, then no amount of convincing will work.”

A male agent with whom Tufail talked at Red Heron Financial Services acknowledged that when agents calculated how much the client would pay as a portion of his or her income, agents all used the same technique. “It’s just a spreadsheet. We all have it.” He paused. “But when you think of a lawyer or an analyst, you don’t usually picture a woman. [Clients] don’t have the same faith when it’s a woman.” A woman agent chimed in: “I’ve even had some [clients] who asked to see how I did their budget. I have never seen that happen with a guy.” Note that the man speaking was implicitly claiming a professional role: a lawyer or an analyst. Nia, a negotiator, observed: “Men can control

the conversation, because they are the quote-unquote experts. They answer questions, they teach them [clients] about the laws and all that. And the clients listen.”

Like Nia, but without the irony of her observation, a male agent at Second Chance Settlement connected educating clients with a relationship in which the agent talked and the client listened.

We know how to give customers information that will teach them. They need to be educated, you know? They lack an education sometimes, and that's why, when it's a man they are talking to then they will probably listen more. Maybe they feel like this is an authority; then they are more likely to listen and sign up and do what is right. With women agents, that's something that they have trouble with maybe. I mean, don't get me wrong, they are good agents. But that is maybe more tough for them.

We argue that educating was “tough” for women because of the pressures on them to be care workers, not educators. This is clear in an exchange between Tufail, a male agent, and two female agents at Second Chance Settlement. The man had opined that men were more effective agents than women, and Tufail asked why. He explained:

These ladies [agents] waste a ton of time on listening to sob stories. You just need to tell them that you aren't their therapist! Bro-if I was your therapist, I'd be charging you 150 bucks an hour. [Laughs]. Unlike these [women] agents, we [men] just shut it down because we would let these people know—hey, you need to listen up, or you're going to miss out on this important information. You need to approach this in a—it needs to be a logical strategy. Crying over the phone isn't going to help you get to a better place with your finances and it's not going to make your family any more money. But the women [agents]? They just can't find a way to shut it down! They just listen and listen. Meanwhile, we [men] have just made two other calls and enrolled a second client.

One of the women agents cut in, protesting:

No. No—excuse me—it's not that simple. Sure we want to shut it down! I get tired listening to it. It's so exhausting to just hear that all day, to hear people cry, complain and vent. But when I try, [clients] won't comply. Its like they didn't even hear me, and keep going.

The second woman agent joined in:

Or, they say to you that, well, they accuse you, really, of being insensitive or harsh. You feel like a bitch. It's a totally different reaction [to a woman]! It's like they expect—it's a different standard of what they expect from us.

The first woman agreed:

Exactly! When I was green and just got hired, I tried to use the lines that the guys used, verbatim. All that got me was hang ups and rudeness. So no, trying to shut it down and tell people that [they need to listen for an important opportunity] won't work for us. So—as usual, like everything in life—you guys just have everything easier, get everything handed to you on a silver platter.

The two women agents were emphatic that they could not adopt the educative role that men adopted, and that it was clients who compelled them to adopt a therapeutic role. Both women indicated that it was a role they did not want. One's comment that it was "exhausting to just hear that all day, to hear people cry, complain and vent" indicates that she did not find it easy to take the perspective of clients in that situation. This suggests that the emotion work she did involved a good deal of surface acting.

We saw further evidence of the role women agents were expected to play when an older client called a woman negotiator at Second Chance Settlement to complain about being harassed by the creditors she had stopped paying. As we noted earlier, normally clients did not interact with negotiators, but this client had called the negotiator several times. The client described her anxiety and embarrassment about being called repeatedly by collection agents while her children were there. The negotiator responded sympathetically, "You know what that's called ma'am? It's called harassment!" The negotiator asked if the client had talked to Mike, her agent, about it. No, the client said, she hadn't talked to Mike because she didn't think he really understood or cared about her situation. She praised the negotiator for always listening to her and said that she was terrified that the collector would call while her other son was visiting. "Oh, you poor thing. That sounds just terrible," the negotiator responded. "Well I can tell you I will do my best to get them on the phone right now and let's see if I can't work something out for you okay? Don't worry." The client thanked her warmly and said that Mike could learn something from her.



This client clearly wanted emotional support from her male agent and felt she was not getting it. Yet, she did not feel entitled to ask for it. She did feel entitled to ask for it from the female negotiator, despite the fact that this was not the negotiator's job. Had the negotiator been an agent, the client would likely have called even more frequently. The interaction thus highlights the different expectations of men and women. Women could not style themselves educators, not because they lacked knowledge or natural authority but because clients demanded from them something else: emotional support, not education.

### *Women as Advocates*

Asked about the effectiveness of an emotionally supportive strategy compared with an educative one, Darryl, an agent, observed, "I don't think one was necessarily better than another. It just depended on the client and their attitude." More generally, although some male agents and firm owners told us that women were not as effective as men in getting clients to agree to settle debts, the women we interviewed who had worked as agents disagreed with that assessment. As Nia, a former agent, commented,

To be really honest women are probably as good as men at being agents, and better at being negotiators. We are just probably really well suited to sales because we don't have that ego in the way, and we are really patient. I was a better agent than most men at the firm I worked at. A lot of the women were consistently doing better!

A woman agent at Red Heron insisted, "being a woman is like having one hand tied behind your back—clients question everything you do. But we still enroll as many clients as you all [male agents]. Probably even more." An agent at Second Chance said, similarly, "Oh, we are pretty good at what we do! Me and these girls [fellow women agents] are always at the top of the board."

We do not have the data that would allow us to adjudicate between the two views. More important for our purposes, however, women agents found the emotional labor they were expected to perform emotionally trying because it was dishonest. Several interviewees, including firm owners, argued that women agents were more likely to quit than men. They attributed it both to the pressure women faced as agents to rack up contracts and to the fact that, as Robert put it, it was probably

“harder for women to get used to the idea that they are selling a product that might not always be in the best interest of the client.”

The emotional stresses women experienced as agents also helps to explain why many took the job of negotiator when they were offered it. This was an otherwise surprising choice. The job of negotiator did not pay better than did the job of agent. Only one of the eight former agents we interviewed cited the fact that the job of negotiator had more flexible hours, so either this was not normally the case or else it was not a strong appeal of the job. In fact, one former agent at Second Chance Settlement said that it was the opposite: She took the job of negotiator “in spite of the problem with the hours because I couldn’t take being an agent anymore. The stress of it was getting out of hand.” All the interviewees we asked—whether men or women, agents or negotiators—agreed that the job of negotiator was harder than that of agent. As Brett, an agent, commented,

Let’s just say that I would hate to have that job [negotiator]. Like I was saying earlier, they have to work harder than agents do, and they really do put up with a lot of bull. Agents I don’t think deal with as much crap from clients.

In fact, according to our interviewees, men were rarely offered the job of negotiator. Whether this was exclusively because employers felt that women were better at the job or also because they knew no men would accept the job is unclear.

Women did do emotional labor in the job of negotiator. In addition to being routinely stonewalled or yelled at by creditors, they had to engage in a series of emotional performances in order to shift creditors from a stance of hostility or indifference to one of sympathy for a client’s situation or at least a recognition that their firm would do better accepting a settlement than not doing so (Tufail and Polletta, 2015). What made women negotiators’ emotional labor tolerable was the fact that they experienced themselves as advocates for clients. The legitimacy of that role made women’s shrewd emotional performance seem an accomplishment. Jessica justified the emotional toll of her work by the fact that she was doing good.

Sometimes I do get tired. I get exhausted, you know? It can be very draining switching from happy to angry to...playing the sympathy card. Some days I’m like ‘I can’t do this today!’ But then I do realize that I am fighting for these people. Helping others is always hard.

In comments like this one, women negotiators justified the stress of their job by the fact that they were helping their clients. Their emotional labor was less onerous than that required to sell clients a service they did not need. Certainly, one could argue that as a part of the firm, negotiators were part of the enterprise to sell clients a service they did not need. Indeed, each time negotiators were successful in securing a favorable settlement, they may have sent the message to potential clients that debt settlement would work for them, even though, much of the time, it did not. But women negotiators seemed to delineate their own moral responsibility narrowly. Once a client had committed to debt settlement (something out of the negotiator's realm of influence), the negotiator would do whatever she could to help the client. Doing the emotional labor required of negotiating was tolerable because it was consistent with a helping role. As Nia put it,

Sometimes I have to put up with really abusive collectors. But it doesn't matter, because I know that I am doing a good thing. They are already signed up anyway, and now it's up to me to get them the best settlement offer possible.

An exchange between two agents at Red Heron Financial Services reveals how women viewed the emotional labor required of negotiators—and how men viewed the job differently. The female agent averred,

Despite all the bullshit negativity, I think most [female agents] would rather have the [negotiator's] job than what we've got now. At least I'd be able to be proud of what I was doing! If [the owner] offered, I'd take it in a heartbeat.

The male agent cut in, incredulously, "So you wouldn't care if you made less than you do now?" The female agent: "Nope. Not even a little. I would get to make people's lives better. It's more than I can say for what I do right now."

## Conclusion

Both men and women agents saw their jobs as helping people in debt. The difference was that men were able to conceptualize their helping role as one of educating, and women were not. By seeing themselves as educators, men avoided the conflict that women experienced between claiming to help people and taking advantage of them. This, we have

argued, is why men were able to deep act emotions of care and confidence while women were forced to surface act them. And this was why women found the job of agent so demoralizing.

Our analysis of emotion work in debt settlement thus makes two broader points about the relations between emotions, gender, work, and inequality. Emotional labor may be more or less burdensome depending on whether it is experienced as an expression of a socially valued role or as in conflict with one. The emotional nurturance that women workers are often expected to provide may be satisfying rather than stressful because it allows women to enact a favored caretaking identity. However, women in that situation may be especially sensitive to demands for emotional performances that are at odds with one of nurturance. Debt settlement agents positioned themselves as in the helping business: Their job was to assist clients in dealing with emotionally trying financial difficulties. Given the stigma attached to indebtedness and its frequent attribution to psychological problems, it makes sense that services aimed at getting people out of debt would have a quasi-therapeutic air. But debt settlement firms were in the business of profit, and that created a role conflict, one which women experienced more sharply than men.

This raises the question of the types of jobs that are likely to produce conflicts with socially valued roles. How typical are jobs like debt settlement? There are many other businesses that trade on their proximity to more obviously therapeutic services, whether medical or psychological. Women in these jobs may be especially vulnerable to the conflict between helping and selling. And men in these jobs may be advantaged by their ability to claim roles that offer help without offering emotional support. The question is whether this situation extends beyond jobs that put their therapeutic claims forefront. Many jobs that women hold require emotional caretaking, and many also privilege values that conflict with caretaking: efficiency, say, or an orientation to quantifiable results. Are these jobs onerous for women not despite the fact that caretaking comes naturally for women, but rather because caretaking comes naturally for them?

Our second argument also raises further questions. While workers have the capacity to define the emotional work they do in ways unintended by management, that capacity is unevenly distributed. In our case, clients, employers, and coworkers together signaled to women that it was not appropriate for them to adopt a role of educator. As a result, women agents' work was much more emotionally taxing. However, we have not fully probed the relations between self-definition and actual work. Does a masculine label for a job allow workers to do

less emotional labor? Or does it simply allow them to distance themselves psychologically from the emotional labor they do? In our case, adopting the role of educator allowed men to do less emotional labor than women did, but this may not always be the case. More generally, future research should investigate whether the claimed role actually guides the emotional labor that workers do or whether it just describes it.

Finally, future research on jobs involving emotional labor should examine further the roles of clients, employers, and coworkers in ratifying or even shaping workers' definition of the work they do. Employers may be quick to justify an unequal division of emotional labor as "what the client wants," even when clients' wants are ambiguous or ambivalent. The latter reminds us that while interactants jointly construct the situation, they do on the basis of popular stereotypes and often unchallenged beliefs.

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