

**The Impact of Familial and Marital Status on the
Performance of Life Insurance Agents—
The Case of Taiwan**

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Abstract

Using Million Dollar Round Table member qualification as the performance indicator of life insurance agents, this research investigated the relationship of familial and marital status variables with the performance of female life insurance agents in Taiwan by using male insurance agents as the comparison sample. In all samples, the performance of agents who were married, single parent, re-married, or whose spouse or sibling was also a life insurance agent was better than other agents. In the comparison samples, married, or re-married of male life insurance agents had better performance than other male agents. In the female samples, the performance of insurance agents who were single parents and whose spouse or sibling was also a life insurance agent was better than other female agents. Comparing familial and marital status factors with performance between male and female agents, familial responsibilities and economic stress were common significant factors that drove insurance agents to pursue higher levels of performance.

Key words: female life insurance agent; familial and marital status; performance

JEL classification: M12; O15

1. Introduction

Over the past 30 years, rising educational standards have given women more career opportunities in Taiwan. During the same time period, the professional environment changed as more women gained work experience and sought gender equality. The percentage of unmarried women, the average age of marriage for women¹, the divorce rate, and the percentage of widowed women have all shown upward trends over these years.² In addition, the percentage of women in the overall workforce has also increased.

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With regards to the research of the relationship among the factors of marital status, family, and career for female workers, Yu (2000) pointed out that for female managers, who were equally family oriented and career oriented, the simultaneous satisfaction of their familial expectations and career goals was most important to them. For these female managers, their belief was that as long as their time was planned out well, any conflicts between work and family could be resolved. No matter how the female managers viewed themselves in the workplace, their important role in the family still existed. Therefore, the balance between work and family was the key to happiness of the female workers. However, for the female workers, it was not easy to solve the conflict between work and family. Fu and Shaffer (2001) found that, in the struggle for the balance between work and family, the priority of work was higher than family for female workers. This phenomenon was more prevalent for respondents with higher reported working hours, probably because these respondents spent more time on their careers and less with their family, leading to complaints from family members and exacerbating the work-family conflict. Kim and Ling (2001) studied 102 married Singapore women entrepreneurs and found that married women had a need for spouse support, flexible work schedule, and full-day school in order to alleviate the work-family conflict. Maintaining the relationship with their spouses was also important for these women; Chen (2006) pointed out that married female workers had simultaneous roles of employee, wife, mother, and family caretaker. Given limited time and energy, the need to satisfy the demands of these different roles can easily create gender role conflicts, leading to communication problems, marital issues, and discipline problems with the children. However, Chen (2006) also pointed out that not all of the effects of work-family conflict were negative. Stress and conflict also created a drive for female workers to grow in life, and a “woman’s tenacity” could be seen clearly in married female workers juggling multiple roles.

Balmforth and Gardner (2006) examined whether work-family facilitation, family-work facilitation, work-family conflict, and family-work conflict were associated with job satisfaction, organizational commitment, organizational citizenship behavior, and intention to leave for employees in a New Zealand organization. They mentioned that levels of work-family and family-work facilitation and conflict were not related to gender, age, or number of dependents. With regard to marital status, single respondents reported higher levels of family-work facilitation than married respondents. For the relationship of marital status with performance of life insurance agents, the findings of Lee (2003) and Hung (2007) revealed that the performance of married agents were better than unmarried counterparts. Liou (2005) studied the correlation between personal characteristics and performance of agents working for foreign life insurance companies in Taiwan and found that married female agents had a better performance than unmarried counterparts. Wu et al. (2010) found that work-family conflict was negatively related to perceived business success and marriage satisfaction and family-to-work conflict predicted perceived business success.

In the life insurance industry in Taiwan as of August 2013, there were 60,891

male agents and 124,341 female agents.³ The ratio between male and female agents is about 1 to 2 in Taiwan. Compared to other industries, the number of female workers is very large, and female agents play a very important role in life insurance promotion in Taiwan. Among the honors or awards for the performance of life insurance agents, the Million Dollar Round Table (MDRT) is the top honor pursued by life insurance agents. The MDRT is an international, independent association of less than 1% of the world's top life insurance and financial services professionals from 464 companies in more than 80 nations and territories. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct, and outstanding client service. MDRT membership is recognized internationally as the standard of sales excellence in the life insurance and financial services business. The production requirement for MDRT membership in the United States, in 2014, was based on a minimum of US\$91,000 of eligible commissions paid or US\$182,000 eligible paid premiums credited to the agent's account in the year 2013.⁴ There are about 30,000 life insurance agents who are qualified for MDRT membership globally. After applying the World Bank's Purchasing Power Parity (PPP) index, the production requirement for MDRT membership is converted into the different currencies of each member country. In order to qualify for 2014 MDRT membership, the production requirement for life insurance agents in Taiwan is either NT\$3,776,200 in premiums or NT\$1,888,100 in commissions in the year 2013.⁵ In Taiwan, about 5 out of 1000 life insurance agents are qualified for MDRT membership.

For female life insurance agents in Taiwan, little has been done to explore the relationship of marital status and family with performance in previous research. The purpose of this research is to investigate the relationship between marital and family status with the performance of female insurance agents in Taiwan's life insurance industry. In this research, the qualification of MDRT membership is used as the standard to divide the samples into two groups. The first group consists of high performance life insurance agents who are qualified for MDRT membership, and the second group consists of "average" performance life insurance agents who are not qualified for MDRT membership. Life insurance agents who have ever earned the MDRT membership were assigned into high performance group as the research target, and the rest of the life insurance agents were assigned into the average performance group as the comparison group. We used MDRT membership as the proxy for high performance of life insurance agents and compared the impacts of familial and marital status on the performance of male and female life insurance agents.

The rest of this paper is outlined as follows. Section 2 describes the research design and data used, Section 3 shows research results, and Section 4 summarizes conclusions and states suggestions.

2. Research Design and Data Analysis

2.1 Questionnaire and Variables

The data used in this research were collected by questionnaire survey. Referring to the literature above, the questionnaire used in this research, as detailed in the appendix, includes three parts: (1) personal demographic data, (2) family and marital status, and (3) professional background. For personal demographic data, gender, age, and education level of respondents were collected. For marital and family status, we collected data of respondents' current marital status, number of children, and whether the respondent was remarried or a single parent. Single parent was defined as a parent, not living with a spouse or partner, who has most of the day-to-day responsibilities in raising the child or children. For performance data, we collected the first-year-premium (FYP), first-year-commission (FYC), and the experiences of MDRT of respondents.

2.2 Distribution and Collection of Questionnaires

The respondents of the survey were the agents of life insurance companies in Taiwan. To facilitate data collection, sample data were collected through paper and internet questionnaires by convenience sampling. The survey was carried out from February to March 2007. The survey questionnaires were distributed to insurance agents with and without MDRT membership at the ratio of 1 to 3. The results of questionnaire collection are shown in Table 1. Overall, 640 questionnaires were distributed and 498 questionnaires were filled out and collected. The collection rate was 77.8%. Among collected questionnaires, excluding 79 invalid questionnaires, 419 questionnaires were valid; thus, the questionnaire validity rate was 84.1%.

Table 1. Distribution and Collection of Questionnaires

	Life Insurance Companies	Life Insurance Broker Companies	Total
Questionnaires Distributed	430	210	640
Questionnaires Collected	308	190	498
Questionnaire Collection Rate	71.6%	90.5%	77.8%
Invalid Questionnaires	21	58	79
Valid Questionnaires	287	132	419
Questionnaire Validity Rate	93.2%	69.5%	84.1%

2.3 Data Analysis

2.3.1 Cross-Tabulation Analysis and Non-Parametric Chi-Square Test

In order to investigate the correlation between the family and marital status and the performance of life insurance agents, a cross-tabulation analysis and non-parametric Chi-square test were applied. The variables with significant correlation with the MDRT membership were then included in a logistic regression model. As in Bendel and Afiffi (1977) and Mickey and Greenland (1989), variables were skipped in variable selection for the logistic regression analysis based on the common significance cutoff criterion of 0.05. Based on a suggestion in Wang and Guo (2008, p. 187–188), variables with p-values lower than 0.25 in cross-tabulation analysis were included in the logistic regression analysis.

2.3.2 Logistic Regression Analysis

A logistic regression model was used to examine the impact of marital and familial status variables on the performance of life insurance agents. The dummy variable of MDRT membership was used as the proxy of the performance of life insurance agents. If a life insurance agent has ever earned MDRT membership, the dummy variable is equal to 1 and to 0 otherwise. The marital and familial status variables selected from the cross-tabulation analysis and non-parametric Chi-square test were then used as the predictor variables in the logistic regression model. If the predictor variables in a multiple regression model are highly correlated, multicollinearity will disturb the estimation of regression coefficients. In order to address this problem, we applied backward stepwise regression analysis. For backward stepwise regression analysis, all selected predictor variables were included in logistic regression model in the first step. In the second step, the variable with the least significant regression coefficient was then removed from the model, and the regression model was re-estimated. This procedure was repeated until all predictor variables in the logistic regression model were significant.

3. Research Results

3.1 Descriptive Statistics of Variables

The gender distribution is displayed in Table 2. There were more females than males in the sample data, with percentages 65.2% and 34.8% respectively, consistent with the known gender distribution of life insurance agents in Taiwan. The cell percentage ratios of cross tabulation between gender and MDRT membership were similar between male and female life agents, and between life agents with or without MDRT membership. The gender ratios were about 1 to 2 between male and female samples, consistent with the population distribution of life insurance agents. The Chi-square statistic was 0.37 with p-value of 0.54. This result revealed that the probability to become a MDRT member was equal between male and female life insurance agents.

Table 2. Descriptive Statistics of Gender and MDRT Membership

Variables	Categories	MDRT Membership				Total	Total		
		Yes		No					
		Row %	Column %	Row %	Column %				
Gender	Male	33	22.60%	32.35%	113	77.40%	35.65%	146	34.84%
	Female	69	25.27%	67.65%	204	74.73%	64.35%	273	65.16%
Total		102	24.34%	317	75.66%				

Notes: Chi-square: 0.37; p-value: 0.54.

The marital status distribution is shown in Table 3. About 70% of respondents were married, divorced, or widowed and 30% were unmarried. Between male and female agents, 40% of male samples were unmarried, while only 28% of female

samples were unmarried. Only 6 respondents were remarried, and all of them were male. There were 28 respondents who were single parents. Among them, the single parent ratio for female agents was 8.1% higher than the ratio of male agents, 4.1%. Most of the respondents were concentrated around ages from 25 to 49 years.

Table 3. Descriptive Statistics of Demographic Variables

Variables	Categories	All the Samples	Female Sample	Male Sample	Chi-Square	P-Value
Current Marriage Status	Unmarried	134 (31.98%)	76 (27.84%)	58 (39.73%)	11.164	0.011***
	Married	260 (62.05%)	175 (64.10%)	85 (58.22%)		
	Divorced	22 (5.25%)	20 (7.33%)	2 (1.37%)		
	Widowed	3 (0.72%)	2 (0.73%)	1 (0.68%)		
Remarried	No	413 (98.57%)	273 (100.00%)	140 (95.89%)	11.382	0.001***
	Yes	6 (1.43%)	0 (0.00%)	6 (4.11%)		
Single Parent	No	391 (93.32%)	251 (91.94%)	140 (95.89%)	2.379	0.123
	Yes	28 (6.68%)	22 (8.06%)	6 (4.11%)		
Age Group	20~24	20 (4.77%)	11 (4.03%)	9 (6.16%)	10.863	0.210
	25~29	82 (19.57%)	44 (16.12%)	38 (26.03%)		
	30~34	68 (16.23%)	46 (16.85%)	22 (15.07%)		
	35~39	95 (22.67%)	67 (24.54%)	28 (19.18%)		
	40~44	70 (16.71%)	44 (16.12%)	26 (17.81%)		
	45~49	51 (12.17%)	37 (13.55%)	14 (9.59%)		
	50~54	24 (5.73%)	16 (5.86%)	8 (5.48%)		
	55~59	7 (1.67%)	6 (2.20%)	1 (0.68%)		
Above 60	2 (0.48%)	2 (0.73%)	0 (0.00%)			
Education Level	Junior High	6 (1.43%)	5 (1.8%)	1 (1.4%)	16.111	0.003***
	Senior High	121 (28.88%)	95 (34.8%)	26 (17.8%)		
	College	154 (36.75%)	94 (34.4%)	60 (41.1%)		
	University	125 (29.83%)	73 (26.7%)	52 (35.6%)		
Graduate School	13 (3.10%)	6 (2.2%)	7 (4.8%)			
Number of Children	0	160 (38.19%)	92 (33.70%)	68 (46.58%)	7.644	0.054*
	1	69 (16.47%)	50 (18.32%)	19 (13.01%)		
	2	127 (30.31%)	85 (31.14%)	42 (28.77%)		
	3 or More	63 (15.04%)	46 (16.85%)	17 (11.64%)		
When to Start the Job of Life Insurance Agent	Before Married	197 (47.02%)	109 (39.93%)	88 (60.27%)	15.810	0.000***
	After Married	222 (52.98%)	164 (60.07%)	58 (39.73%)		
Spouse is a Life Insurance Agent	No	360 (85.92%)	238 (87.18%)	122 (83.56%)	1.029	0.310
	Yes	59 (14.08%)	35 (12.82%)	24 (16.44%)		
Parent is a Life Insurance Agent	No	412 (98.33%)	271 (99.27%)	141 (96.58%)	4.197	0.041**
	Yes	7 (1.67%)	2 (0.73%)	5 (3.42%)		
Sibling is a Life Insurance Agent	No	371 (88.54%)	239 (87.55%)	132 (90.41%)	0.770	0.380
	Yes	48 (11.46%)	34 (12.45%)	14 (9.59%)		

Most of the respondents had an education up to the level of senior high school, college, or university. The average education level of female agents was lower than male agents. 66.3% of female agents had children, which was higher than the

percentage of male agents, 53.4%. Most male agents started their careers in life insurance before they were married, while most female agents became insurance agents after they were married. For the variables of family members (spouse, parents, siblings) who were also working as life insurance agents, the percentages of a spouse and parents were higher for male agents, while the ratio of sibling was higher for female agents.

3.2 Cross-Tabulation Analysis

The family and marital status variables mentioned above were used in the cross-tabulation analysis. The results are listed in Table 4. The results of Chi-square tests showed that the variables of marital status, remarried indicator, single parent indicator, number of children, and whether the spouse was a life insurance agent were significantly correlated with MDRT membership. The p-value of the cross-tabulation analysis for the indicator variable of whether the sibling also worked as a life insurance agent was 0.12. Although the variable of whether a sibling also worked as a life insurance agent did not reach statistical significance, it was lower than 0.25. Therefore, we included this indicator variable in the logistic regression model.

Table 4. Cross-Tabulation Analysis (All Samples)

Variables	Categories	MDRT Membership						Chi-Square	P-Value
		Yes			No				
		Number	Row %	Column %	Number	Row %	Column %		
Marriage Status	Unmarried	18	13.43%	17.65%	116	86.57%	36.59%	15.67	0.00***
	Married	74	28.46%	72.55%	186	71.54%	58.68%		
	Divorced	8	36.36%	7.84%	14	63.64%	4.42%		
	Widowed	2	66.67%	1.96%	1	33.33%	0.32%		
Remarried	Yes	4	66.67%	3.92%	2	33.33%	0.63%	9.48	0.00***
	No	98	23.73%	96.08%	315	76.27%	99.37%		
Single Parent	Yes	12	42.86%	11.76%	16	57.14%	5.05%	12.40	0.00***
	No	90	23.02%	88.24%	301	76.98%	94.95%		
	0	25	15.63%	24.51%	135	84.38%	42.59%		
Number of Children	1	19	27.54%	18.63%	50	72.46%	15.77%	10.94	0.01***
	2	39	30.71%	38.24%	88	69.29%	27.76%		
	3 and More	19	30.16%	18.63%	44	69.84%	13.88%		
Spouse is a Life Insurance Agent	Yes	25	42.37%	24.51%	34	57.63%	10.73%	12.12	0.00***
	No	77	21.39%	75.49%	283	78.61%	89.27%		
Parent is a Life Insurance Agent	Yes	1	14.29%	0.98%	6	85.71%	1.89%	0.39	0.53
	No	101	24.51%	99.02%	311	75.49%	98.11%		
Sibling is a Life Insurance Agent	Yes	16	33.33%	15.69%	32	66.67%	10.09%	2.38	0.12
	No	86	23.18%	84.31%	285	76.82%	89.91%		

3.3 Logistic Regression Analysis

Before running the logistic regression analysis, we made the following dummy variables. A dummy variable of married was derived from the marital status variable for those who were married. The value of dummy variable “married” was 1 for the respondents who were currently were married and 0 otherwise. We also made a dummy variable of “having-children” from the variable of number-of-children. The value of dummy variable “having-children” was 1 for agents who had one or more children and 0 otherwise. The dummy variable of “female” was equal to 1 for female agents and 0 for male agents. These dummy variables and the variables selected from the cross-tabulation analysis above were used in the logistic regression model to evaluate the odds of life insurance agents earning MDRT membership.

First, we used all sample data to run the backward stepwise logistic regression analysis. The final results, shown in Table 5, reveal that indicator variables of married, single parent, remarried, spouse, and sibling also being life insurance agents were statistically significantly associated with MDRT membership.

Table 5. Backward Stepwise Logistic Regression Analysis (All Samples)

Variables	B	S.E.	Wald	P-Value	Exp(B)
Married	0.619	0.290	4.548	0.033**	1.857
Single Parent	1.331	0.443	9.041	0.003***	3.786
Remarried	1.776	0.892	3.968	0.046**	5.908
Spouse is a Life Insurance Agent	0.932	0.315	8.770	0.003***	2.539
Sibling is a Life Insurance Agent	0.590	0.341	2.989	0.084*	1.804
Constant	-1.919	0.249	59.436	0.000***	0.147

Notes: ***, **, and * denote significance at 1%, 5%, and 10% significance levels.

The regression coefficients were all positive and statistically significant. This means that life insurance agents who were married or have a spouse or sibling who was also a life insurance agent had a higher probability of MDRT membership. In addition, life insurance agents who were remarried or a single parent also had a higher probability of MDRT membership.

The focus of this research was to evaluate the impacts of family and marital status variables on the performance of female and male life insurance agents. Consequently, we divided the data into two samples based on agent gender and re-estimated the logistic regression model to identify variables associated with MDRT membership for female and male life insurance agents.

The results of the backward stepwise logistic regression analysis for male agents are displayed in Table 6. Only the dummy variables for married and remarried were significant at the final step of the selection process. The regression coefficients of the dummy variables of married and remarried were positive, which means that male life insurance agents who were married or remarried had a higher probability of MDRT membership. Married or remarried male life insurance agents generally had more family responsibilities and economic pressure than agents who were single. These could be the reasons why married or remarried male life

insurance agents had better performance in general.

Table 6. Backward Logistic Regression Analysis (Male Samples)

Variables	B	S.E.	Wald	P-Value	Exp(B)
Married	1.024	0.459	4.978	0.026**	2.784
Remarried	2.054	0.917	5.015	0.025**	7.799
Constant	-2.009	0.394	26.026	0.000**	0.134

Notes: ***, **, and * denote significance at 1%, 5%, and 10% significance levels.

For the female samples, the final results of backward stepwise regression analysis are shown in Table 7. The regression coefficients for single parent or having a spouse or sibling who was also a life insurance were positive and statistically significant. This result means that female life agents who were single parents or had a spouse or sibling who was also a life insurance agent had a higher probability of MDRT membership.

Due to easy entry and flexible work hours, being a life insurance agent may be a good career choice for women who were single parents. In order to support herself and her children under economic pressure, female agents needed to work harder, which might be why the performance of female insurance agents who were single parents was better. In Taiwan's social environment, women who are no longer married often look for support from their extended family. If a woman's sibling was a life insurance agent, she might be introduced to the life insurance industry and begin her career as a life insurance agent. Her sibling's experience may also be a positive factor in her performance. On the other hand, if a female insurance agent performed very well as a life insurance agent, she may persuade her spouse to give up his original job and become a life insurance agent. Thus, life insurance agents may tend to be married to other life insurance agents. This could be one reason why having a spouse who was a life insurance agent was significantly associated with the performance of female life insurance agents.

Table 7. Backward Logistic Regression Analysis (Female Samples)

Variables	B	S.E.	Wald	P-Value	Exp(B)
Single Parent	0.874	0.483	3.274	0.070*	2.395
Spouse is a Life Insurance Agent	1.176	0.388	9.172	0.002***	3.243
Sibling is a Life Insurance Agent	1.001	0.393	6.493	0.011**	2.720
Constant	-1.579	0.189	69.707	0.000***	0.206

Notes: ***, **, and * denote significance at 1%, 5%, and 10% significance levels.

Comparing the empirical results for the relationships between family and marital status variables and the performance of female and male life insurance agents, we found that family responsibility and economic pressure may be common factors that pushed both female and male life insurance agents to pursue better performance. However, due to different social expectations for males and females, the family and marital status variables significantly associated with performance were different for male and female agents in Taiwan. The dummy variables of married or remarried were significant only for male agents, while being a single

parent was significant only for female agents. Having a spouse who was also a life insurance agent was also associated with the performance of female agents.

4. Conclusion

This research used the qualification of MDRT membership as the indicator for the performance of life insurance agents, and used male insurance agents as the contrast sample, to investigate relationships between family and marital status variables and performance of female life insurance agents.

The empirical results showed that both family responsibility and the economic pressure from raising a family may be driving forces in pushing male and female agents to pursue higher performance. The life insurance agents who were married, remarried or single parents, or whose spouse or sibling were also life insurance agents, had better performance. Because of the differences in social expectations for the males and females in Taiwan, the statistically significant variables in predicting performance were different for male and female life insurance agents. The dummy variables of married and remarried were significantly associated with the performance of male agents. In contrast, the dummy variable of being a single parent was significantly associated with the performance of female agents. The dummy variable of having a spouse or sibling was also a life insurance agent was also significantly associated with the performance of female agents.

When recruiting insurance agents, life insurance companies may target middle-aged females who are either married and have children or single parents. Agents with these characteristics tend to have more experience and they may use their family responsibilities as a catalyst to achieve high performance.

Notes

1. The average age of the first marriage of women rose from 24.6 to 29.5, from 1982 to 2012. Retrieved October 24, 2013, from Department of Household Registration, Ministry of the Interior, R.O.C. Web site: http://www.ris.gov.tw/zh_TW/346.
2. From 1983 to 2013, for the age over 15, the percentage of divorced women rose from 1.22% to 7.81%, and the percentage of widowed women rose from 6.95% to 9.94%. Retrieved October 24, 2013, from Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. Web site: <http://www.dgbas.gov.tw/ct.asp?xItem=15408&CtNode=4594&mp=1>.
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Appendix: Questionnaire**Part I. Personal background.**

1. Gender: Male Female
2. Date of Birth: Year _____ Month _____ Day _____
3. Education Level: Junior High Senior High College
 University Graduate

Part II. Family status and marriage experience.

4. Marriage status: (1) You are now, Unmarried Married
 Divorced Widowed
(2) When did start your career of life insurance agent?
 Before married After married
(3) Have you ever remarried? Yes No
5. How many children do you have? 0 1 2 3 or more
6. Are you a single parent? Yes No

Part III. Life insurance agent background.

7. How long have you been a life insurance agent? _____ years
8. How much was your FYP last year? _____ dollars
9. How much was your FYC last year? _____ dollars
10. For the last three years, how many times have you ever been qualified for MDRT membership? None 1 2 3 or more
13. Have your family members been a life insurance agent?
 No
 Yes, they are my Spouse Parent Children
 Brother/Sister Other