Life insurance is advertised as a necessity in the event of one’s death so that family members or partners are protected financially. However, advertisements for life insurance will have different target audiences, often impacted by the societal norms and gender roles within the time period in which they are published. Text A, “Life insurance: Don’t bury your head in the sand” is an opinion piece by Kara Gammell, published in *The Telegraph’s* Women’s money advice column in 2012. Specifically targeted at the contemporary woman, this text aims to persuade women of the importance of purchasing life insurance for the sake of her family. Acknowledging the fluidity in gender roles in today’s family, Gammell draws on the empowerment of women to convince them to purchase life insurance, especially if one has children. Text B, a print advertisement for Albany Life Insurance headlined “Are you making plans for your wife’s death” and published in 1983, similarly aims to sell life insurance packages for women, but is instead targeted at her husband. With traditional gender roles transitioning in the 1980s, men were still generally seen as the breadwinners and women as the “housekeepers”, with more value placed on men’s abilities to earn money. Text B argues that in the event of a wife passing away, her husband would be unable to balance working, doing household chores and taking care of children, and would thus spend staggering amounts of money on paying for such services. According to this advertisement, purchasing life insurance for a wife is for the benefit of the children, due to men’s dependence on women to take care of homely matters. While both Text A and Text B endorse the purchase of life insurance for mothers, Text A does so through acknowledging the deterioration of traditional gender roles while Text B does so through imposing gender stereotypes on both the working man and the stay-at-home wife. Ultimately, both texts offer a solution to its respective reader for how to safeguard his or her family and future.

Reason is used in both texts to logically convince readers that the immediate purchase life insurance is necessary. In Text A, Gammell writes, “… one-in-20 children lose a parent before they are finished full-time education.” This statistic instils fear in the audience, as the prospect of one partner dying suddenly becomes quantifiable, and thus much more believable. Because one-in-20 sounds like quite a regular occurrence, parents are much more likely to take precautionary measures immediately, in fear that their child will be that one-in-20. Text B presents a hypothetical anecdote in which the mother is the first to pass away, and the father is then left with an array of homemaking tasks that he is completely incapable of handling. Assuming that this is the exact situation that will occur, Text B states, “… that comes to a staggering £10,400 a year,” followed by the rhetorical question, “Where on earth are you going to get hold of that sort of money?” The adjective “staggering” only emphasizes the enormity and shock of the figure £10,400, which would be a feat to pay for the typical middle-class father of the 1980s. This use of logos effectively informs the reader of the financial consequences that come with not being insured. The following question then puts the reader in a state of fear, combining logos with pathos, while presenting a solution. As such, the reader would come to the conclusion that it makes logical sense to purchase the insurance being advertised, and is also persuaded to out of fear. Towards the end of Text A, Gammell discusses the benefits of purchasing insurance immediately rather than later with the bolded statistic, “… female life insurance rates have increased by as much as 20pc.” Appealing to the money-conscious reader, Text A emphasizes the urgency of immediate action should the family wish to save money, which would be logical for all readers. Text B utilises more rhetorical questions, placed in individual boxes around the advertisement in order to stand out, such as “Could you afford £2,000 a year for a family cook?” and “After hours of office work, could you face hours of housework?” Again, the use of statistic in the first question and essentially more quantifiable resources, in the case of the second question, time, forces the reader to assess whether they would be able to afford to upkeep such a quality of life should a spouse pass away without being insured. Assuming that the reader would answer “no” to these questions, Text B is able to present the reader with a direct solution, persuading the reader to purchase insurance from Albany Life. In both texts, readers are led to assess the cost and benefit of such a purchase, assuming they had the authority and resources to do so.

Both texts are directed at the “breadwinners” or money-makers of the family, with Text A focusing on the modern working woman and Text B focusing on the businessman, revealing the attitudes towards gender in the respective time periods. Text A immediately establishes its audience in the first sentence, “These days, many women of the house are the breadwinner.” This sentence shows the empowerment of women over the past few years, in comparison to times when the ability of women to make money is undermined. The noun “breadwinner” is associated with positive recognition and value, establishing a sense of mutual respect between the author and the audience. As such, the audience feels that they have the power to make a decision for themselves, thus making Text A persuasive from the get-go. On the other hand, Text B imposes gender stereotypes, instilling pride and entitlement in men who earn money for their families. The sentences “That your wife will be the one who will need the financial looking-after. That yours is the life that should be insured, not hers,” instantaneously devalues the woman’s role within the family, reaffirming the idea that the entire family is dependent on the man’s ability. Similarly to Text A, Text B gives its audience the authority to make decisions, increasing its ability to persuade men to make a purchase. An example of pathos, Text B appeals to men’s desire to be in control of the family and have full responsibility. However, Text A ensures the inclusion of women in such parental responsibility, particularly in the sentences, “A parent’s responsibility continues even after death. But there are steps you can take to ensure your family is financially secure.” Using a gender-neutral noun such as “parent” implies that both genders have equal responsibility within the family, and the second person pronoun “you” directly addresses the reader, thus Text A argues that women (the target audience) hold just as much power and authority as their male counterparts. Similarly to how authority is given to the reader in Text B, Gammell is able to make the reader feel strong and worthy of making a decision that will protect the family, hence supporting the persuasiveness of her argument. Oppositely, Text B uses a gender-specific parental noun in the last sentence, “But for a father, it’s a very necessary duty.” By using the noun “father”, Text B yet again silences mothers completely, insinuating that males are the only members of the family that must take precautionary steps to protect their families; in fact, it is a “duty” that no other family member can undertake. Reflective of the societal norms during the 1980s, Text B utilises diction to appeal to its readers’ need to be recognised as an authoritative and responsible head of the family. Through appealing to their respective audiences’ desire for authority, both Text A and Text B are able to strengthen their arguments, making the reader feel as if they are in control.

Since both target audiences are essentially responsible for the wellbeing of their families, both texts manipulate the parents into feeling guilty about not safeguarding their families, and ultimately offer a solution to these problems. This use of pathos appeals to the audience’s parental nature of putting children first, and thus also instills fear in the audience to some extent. In Text A, Gammell writes, “Now, while this seems all very morbid, unfortunately, it’s a grim reality. A parent’s responsibility continues even after death. But there are steps you can take to ensure your family is financially secure.” The author describes the prospect of death with the adjective “morbid”, which carries a negative and dark connotation; however she then continues to juxtapose it with the noun “reality”, which forces the audience to picture themselves in such a position, because it is very much realistically possible. By placing these two words together, the author is able to paint a fearful image and then directly place her audience within the scene. She then appeals to the audience’s sense of responsibility, stating that their duty remains even post-mortem, then revealing life insurance packages as feasible ways to ensure they can carry out their duties. The article encourages women to take advantage of of lower insurance rates before the “implementation of EU gender neutral legislation” on December 21st and even tells the reader to “act now,” employing an imperative to show the urgency of the situation. Text B poses the rhetorical questions, “Could you ever devote the sort of time to them they need and deserve? The nightly bedtime stories? Helping them out with their maths homework? Teaching them what’s what in the big wide world?” These questions ask the advertisement’s male audience whether or not they would be able to handle all of these parental responsibilities, responsibilities that their children are counting on to be fulfilled, emphasized by the verbs “need” and “deserve”. By asking question after question, the author’s intent is to overwhelm the audience to the point where they feel fearful about the imminent future. This fear, similarly to the way it is used in Text A, is fuelled by parental instinct to provide the most that they can for their children. As a result, the audience is again coaxed into purchasing insurance for their wives by following the instructions set out by Albany Life’s advertisement. The husband is invited to “discuss things further with” the company by sending away the cut out in the “bottom right hand corner of this page.” The instructional format of the advertisement and the friendly tone allows the reader a simple solution and an easy way to safeguard his family with Albany life insurance.

Both Text A and Text B, using a variety of literary features and advertising techniques, targets a specific audience of mothers and fathers respectively in order to endorse the purchase of life insurance packages for females in the family. Although the two texts share a common purpose, the difference in how women were perceived in the two eras the texts were published in (2010s and 1980s respectively) is also evident through what values are being portrayed. Text A acknowledges and promotes the empowerment of the modern-day woman who holds just as much power as her male counterpart in making financial decisions, while Text B displays a clear gender dichotomy in terms of roles within the family. These differences are mainly evident through the identification of target audiences, and greatly reflect the shifting values as traditional gender roles continue to increase in fluidity.