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## **Living in a Gender-Binary World: Implications for a Revised Model of Consumer Vulnerability**

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### **Abstract**

Baker, Gentry, and Rittenburg's (2005) model of consumer vulnerability outlines the personal, social, and structural characteristics that frame consumers' experiences of vulnerability in the marketplace. Later applications and enhancements have expanded consumer vulnerability theory. While the theory has been applied in numerous settings, to date it has not been used to examine the ways that gender identity may intersect with market factors to produce vulnerability. Application in this setting also allows for the integration of various model enhancements, and the examination of vulnerability using a more complete formulation of the theory. Based on in-depth qualitative interviews and collages, along with examples from current marketing practice, our research shows consumer vulnerability to be a useful lens for understanding gender variant consumers' experiences and the ways in which marketing systems can be engaged to reshape those experiences.

### **Keywords:**

Consumer vulnerability, gender, macromarketing, gender discrimination, marketing and society, identity, retailing

## Introduction

Gender identity and transgender issues have swept recent popular media. According to Nielsen ratings, over 16 million viewers watched Caitlyn Jenner's interview with Diane Sawyer (regarding her journey from Bruce to Caitlyn), and 8.1 million people in the U.S. saw one or more of the approximately 972,000 Tweets about the program (de Moraes 2015; Levin 2015). News articles drawing attention to transgender issues are becoming increasingly common, with developments regarding restroom access being an example of an ongoing hot topic. Additionally, high profile television shows like *Orange is the New Black* and *Transparent* feature transgender characters.

Concurrently, countries are grappling with legal issues surrounding gender diversity. India and Australia have started recognizing third sex or gender indeterminacy (Commonwealth of Australia 2013; Singh 2014). U.S. law included gender identity as a class protected from discrimination with respect to employment under Executive Order 11246, as amended in 2014 (U.S. Department of Labor 2015). While multiple U.S. states are considering legislation that limits transgender people's access to bathrooms that match their gender identity (Madhani 2016), the Department of Justice under the Obama administration joined the Department of Education in releasing guidance on transgender students for schools that receive federal funding. That administration's interpretation of Title IX, a United States federal civil rights law that bans discrimination in education on the basis of sex, includes gender identity, making it discriminatory to treat transgender students differently from other students (U.S. Department of Justice 2016). More recently the Trump administration rescinded these protections, opening a new round of public debate about the issue (Somashekhar, Brown, and Balingit 2017).

Transgender people in the U.S. are also struggling for access to health care services despite the Affordable Care Act mandating that insurance companies cannot deny coverage based on gender or health history (Gillespie 2015). They must also be wary of violence directed at them. In its most recent report on homicides and hate violence, the LGBTQ community saw a 20 percent increase in incidents. (NCAVP 2016). Homicide victims were overwhelmingly transgender or gender nonconforming (64 percent) and 54 percent were transgender women of color. This continues an upswing in the previous year of an 11 percent increase in homicides even as the overall number of violent incidents went down (NCAVP 2015).

What is the status of transgender individuals in the marketplace? Our research focuses on transgender and gender-nonconforming (see Appendix for a glossary of gender terms) consumers' experiences in the marketplace. Using a grounded theory approach, we let a theoretical perspective emerge from the data, and found that in a macromarketing context, an existing body of theory – consumer vulnerability – made sense as a framework for understanding our data. We then followed an iterative process to both illustrate and evolve the theory in light of our data. We present an integrated, extended model of consumer vulnerability we developed through our data in concert with the existing consumer vulnerability literature. In this article, we will discuss both how the results illustrate the model and the model allows macro-level insights into the data. Given the difficulty of modeling this iterative process after the fact, we present theoretical material and model revisions first, followed by more detailed discussion of the data.

An important motivation for the context is the insight that vulnerability frequently arises from invisibility in the marketplace, and in a strongly binary, gendered marketplace, nonconformity frequently equals invisibility. This market context of gender binaries is so pervasive that it is a very useful frame for examining vulnerability. In addition, the vulnerability

lens is very useful in understanding the location of gender-nonconforming individuals in the market.

## **Vulnerability**

Concerns about physical, psychological, and emotional vulnerability within the market system have surfaced for multiple groups. The topic of consumer vulnerability is critical in understanding how the market system advantages some consumers and disadvantages others. Recently, gender identity and transgender issues have been at the center of cultural and legal developments. Germane to this topic are questions of how the marketplace embraces or excludes individuals on the basis of gender identity, often resulting in these consumers experiencing vulnerability. As such, this context provides an illuminating lens to study consumer vulnerability.

In their seminal article, Baker, Gentry, and Rittenburg (2005) defined consumer vulnerability as:

“a state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products. It occurs when control is not in an individual’s hands, creating a dependence on external factors (e.g., marketers) to create fairness in the marketplace. The actual vulnerability arises from the interaction of individual states, individual characteristics, and external conditions within a context where consumption goals may be hindered and the experience affects personal and social perceptions of self” (p. 134).

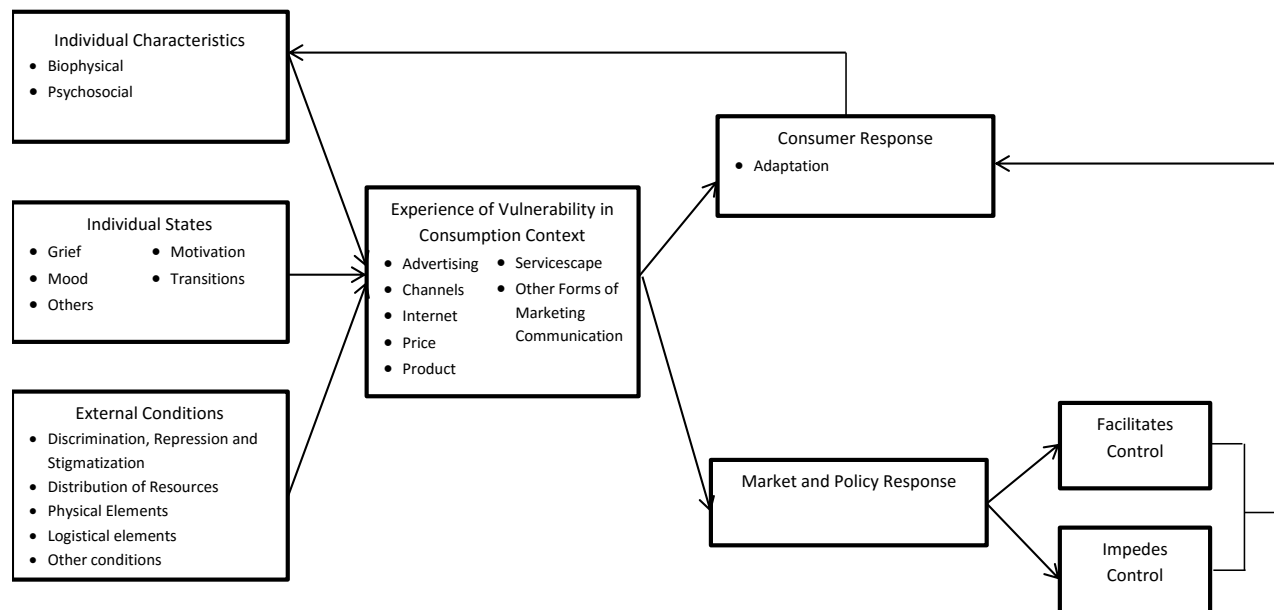
We illustrate the integrated model in the context of gender identity variance, and thus not only does this study present an integrated consumer vulnerability model, but also demonstrates how that model works in a salient context. As we will show, our research in the area of gender identity surfaced a number of themes that pointed to consumer vulnerability as an organizing body of theory. Organizing these themes led to synthesizing the literature into an updated, enhanced model. The enhanced model of consumer vulnerability proposed in this paper is intended to provide a starting point for consumers, marketers, government, and nonprofit groups to address the market structure issues that contribute to some consumers experiencing vulnerability.

### **Consumer Vulnerability and Integrative Model Development**

Significant progress has been made in understanding the phenomenon of consumer vulnerability. Dating from the late 1990s, researchers acknowledged that vulnerability was a complicated and multifaceted construct (Rittenburg and Parthasarathy 1997; Smith and Cooper-Martin 1997). Drawing on literature that identifies an array of factors that can lead to consumer vulnerability, they developed a conceptual model to more precisely define consumer vulnerability and aid macromarketers in understanding the process of vulnerability in the marketplace. Figure 1 reproduces the Baker, Gentry, and Rittenburg (2005) model. Key to this model is the notion that vulnerability includes experiences where the consumer feels disempowered or where their “physical, psychological, or social safety” is threatened in some way (Baker, LaBarge, and Baker 2015, p. 19).

Since 2005, numerous macromarketing scholars have advanced variations and enhancements to the original model. However, these model augmentations have yet to be

Figure 1.



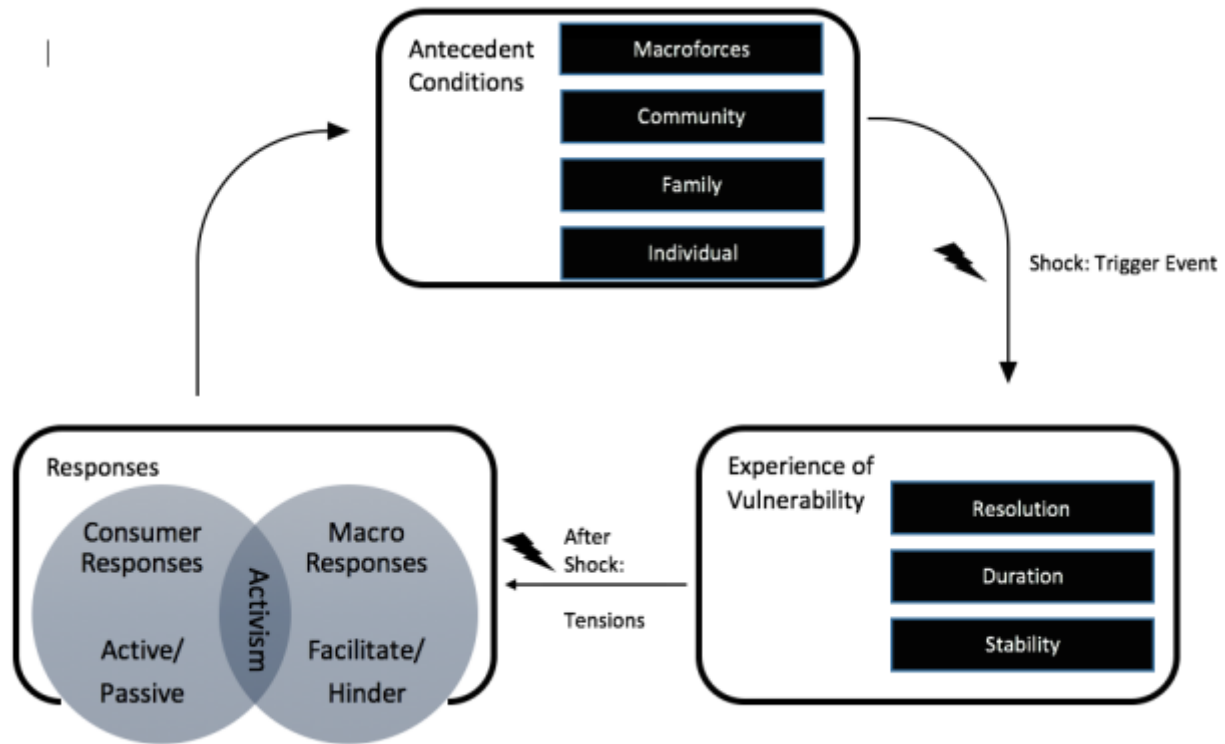
### Original Baker, Gentry & Rittenburg Model

Source: S.M. Baker, J.W. Gentry and T.L. Rittenburg (2005) “Building Understanding of the Domain of Consumer Vulnerability,” *Journal of Macromarketing*, Vol. 25, No. 2 (December), 128-139.

integrated. Using Baker, Gentry, and Rittenburg’s (2005) original consumer vulnerability model and our data, we combine multiple extensions to develop an integrated, extended consumer vulnerability model. Figure 2 illustrates this model.

In the original model, Baker, Gentry, and Rittenburg (2005) argued that individual characteristics, individual states, and external conditions may lead to a vulnerability experience. In their 2012 work, Baker and Mason reorganized the antecedent conditions in order to provide a more nuanced understanding of consumer vulnerability precursors and proposed that individual, family, community, and macro forces can act to increase or decrease the likelihood of vulnerability. They collapsed the individual characteristics (e.g. biophysical and psychosocial characteristics) and individual states (e.g. mood and motivation) dimensions from the original

Figure 2.



### Revised Model of Consumer Vulnerability

model into a single individual factors category. While individual characteristics and individual states were collapsed, Baker and Mason (2012) teased the external conditions (e.g., discrimination and stigmatization) category apart and proposed that family, community, and macro forces can act as either sources of pressure or support. The addition of community and family factors acknowledges the critical social elements that can impact vulnerability.

The final category influencing consumer experiences of vulnerability is macro forces, which includes “natural and built environments, social structures, regulations, technology availability and access, and the distribution of social resources” (Baker and Mason 2012, p. 549). One major macro force is the media, including advertising, comedy shows, television series, and

movies. Systemic, structural issues in society and the marketplace are also macro forces. The model changes proposed by Baker and Mason (2012) are beneficial in two primary ways. First, they acknowledge that certain factors can be either sources of pressure or support. For example, the community of an individual with a disability can support and accept them, thereby reducing the likelihood of a vulnerability experience. However, if the same individual's community instead discriminates against them, this increases their probability of experiencing vulnerability. Second, the new conceptualization identifies where the sources of pressure or support are coming from. This may potentially make it easier to devise interventions that can help decrease the likelihood of vulnerability.

Baker and Mason (2012) also proposed both a triggering event eliciting a shock that initiates the experience of vulnerability as well as ongoing tensions in resolving the vulnerability (shown on Figure 2 as the lightning bolts). After the initial shock, consumers experience vulnerability, and may experience aftershocks – echoes of the original precipitating event – that influence the ongoing experience of vulnerability. For example, a transgender person who has experienced a “shock” from the realization of their true gender identity may later complete a U.S. Census form only to realize that the binary gender categories on the form do not include one appropriate to that individual. Most systems require a declaration of gender and usually still only recognize and support the traditional binary.

Pavia and Mason (2014) offered an important enhancement to the model regarding the experience of vulnerability. They proposed that three dimensions are useful to understanding the experience of consumer vulnerability – the ability to remediate the condition leading to vulnerability, the duration, and the stability of the condition. Pavia and Mason (2014) noted that earlier models seem to be based on the assumption that vulnerability can be remediated, but they

provided examples of consumers whose conditions were not changeable with the argument that in some situations this may not be possible. Nonetheless, family, community, and macro forces responses to these individuals might be changed. They further argued that “vulnerability can be lessened or ameliorated with the right combination of resources and support” (p. 472). While remediation may not be exactly the term appropriate for all contexts, nevertheless the point that some sources of vulnerability have an obvious resolution while others do not is an important one to note. For our integrative model, we use the term “resolve” as a more neutral, inclusive term. Remediation implies return to some previous state or status quo, and such an outcome is not necessarily desired by our respondents. The description of vulnerable states as varying in duration and stability is germane to understanding transgender consumers’ vulnerability experiences. Unlike relatively short-term states such as grief (see, for example, Gentry and Goodwin 1996; Gentry et al. 1994, 1995) or recovery from a disaster (Baker 2009; Baker, Hunt, and Rittenburg 2007), other states might be considered enduring, long-term (though perhaps fluid) characteristics for humans.

As we continue to investigate the model, it is critical to examine responses to vulnerability. In the original model, Baker, Gentry, and Rittenburg (2005) focused on two separate, distinct sets of responses: (1) consumer responses and (2) market and policy responses. Adkins and Jae (2010) introduced key elements of consumer response. In particular, they noted that consumers can have either an active or a passive response to vulnerability. Active responses are those that develop mechanisms for dealing with the marketplace. They may include challenging stereotypes and social judgments (Adkins and Jae 2010). Passive responses, on the other hand, include limiting market participation – in Adkins and Jae (2010), for example -- to establishments where consumers can communicate in their native language.

In addition to market/business responses, Baker and Mason (2012) unpacked Baker, Gentry, and Rittenburg's (2005) public policy responses to include business/market, government, and NGO responses. Drawing on the Baker and Mason refinements, we label these as macro responses. These responses can either hinder or facilitate control (Baker, Gentry, and Rittenburg 2005). There are far-ranging personal and institutional responses through which the vulnerable consumers can either experience further vulnerability or develop resilience, and these responses may impact each other. Further, consumer vulnerability is often experienced by groups, as demonstrated among disaster victims in a community (Baker, Hunt and Rittenburg 2007). We extend the consumer vulnerability model to highlight that consumer and macro responses can overlap. We propose that the intersection between these two response categories is activism – an attempt by one part of the system to influence other parts of the system.

Both Adkins and Jae (2010) and Baker and Mason (2012) include additional feedback loops from the original model; however, we take this a step further and argue that, rather than feedback loops, the consumer vulnerability model should be conceptualized as an iterative, cyclical system where the responses to vulnerability can impact the market structure (either reinforcing the current structure or altering the structure), potentially altering the sources of pressure or support. Each iteration may impact groups of consumers in different ways. The cyclical nature of the model helps illustrate the changing dynamic as the market system impacts individuals and society while individuals and society can impact the market system. There is constant negotiation taking place among individuals, society, and the market. It is critical to point out that due to the cyclical nature of the model competing tensions or vulnerabilities can emerge. For example, responses to vulnerability could potentially create vulnerabilities in other groups of consumers.

A brief historical example illustrates both the cyclical and the competing nature of vulnerabilities. In the 1980s, the human immunodeficiency virus (HIV), leading to Acquired Immunodeficiency Syndrome (AIDS), arrived in the U.S. The virus was initially explicitly labeled as related to the gay community, and exacerbated existing vulnerabilities of gay men due to bias and stigmatization. Initial uncertainty about the transmission vector created near hysteria, as consumers and co-workers worried that they could catch it from casual contact or even being in proximity to carriers. A new cycle arose once it was understood how HIV was transmitted. Other populations – such as health care workers – experienced vulnerability. New procedures were instituted among dentists, for example, to protect not only other patients but the health care workers from contact with bodily fluids. As the public health consequences continued to unfold, though, there was competing vulnerability. Health care workers needed to know if someone had HIV/AIDS, and yet the strong initial association of the virus with the gay community meant that some patients would be leery of getting health care for fear of “outing” themselves, or of being associated with a community of which they were not a member. In addition, some medical practitioners refused to treat patients who were HIV positive, further stigmatizing them and creating an additional vulnerability. Thus, multiple segments of society faced vulnerability, and because these vulnerabilities cascaded, and sometimes competed, it was difficult to resolve all groups’ vulnerabilities simultaneously. In retrospect, we can see how this has worked out through the interplay of marketing and regulatory forces; in the moment it is not always so clear how to resolve these multiple vulnerabilities.

Figure 2 provides a framework for understanding how these forces come together to form a revised, integrated consumer vulnerability model. We use this model to illustrate how transgender and genderqueer consumers’ experiences within the marketplace can be

characterized by vulnerability as we unpack the data in more detail below. Within this framework, we incorporate the refinements to the consumer vulnerability model highlighted above, and offer interpretation and extensions. After discussing our context and methodology, we will share specific responses from our participants. We then discuss our findings, coupled with information on current marketplace developments, as they illustrate application of the model.

### **Context: Transgender Consumers**

A number of scholars have employed the Baker, Gentry and Rittenburg (2005) model to study consumer vulnerability in a variety of populations, including communities experiencing a natural disaster (Baker, Hunt, and Rittenburg 2007), limited English-proficient consumers (Adkins and Jae 2010), and new mothers (The VOICE Group 2010). While consumer vulnerability has been examined in a number of target groups and situations, transgender consumers have received little attention with respect to this concept.

Oftentimes gender and sex are used interchangeably; however, there is a distinct difference between the two constructs. Sex is a biological categorization, while gender is socially constructed (West and Zimmerman 1987). Determining biological sex requires assessment of multiple factors including external physical characteristics, chromosomes, and hormones (Marinucci 2010). However, people usually judge the sex of others instantly and without access to these scientific benchmarks. In contrast, gender is based on societal expectations for a particular gender (how to look, how to act, what to wear, etc.) (Maccoby 1998). While many people identify as the same gender as the sex they were assigned at birth, decoupling gender from biological sex can lead to alternate gender identities. Transgender is “an umbrella term for people whose gender identity differs from . . . the sex they were assigned at birth” (GLAAD

2013, p. 1). While some individuals identify as the opposite gender they were assigned at birth, others identify as genderqueer, encompassing gender identities beyond the traditional male/female binary. Genderqueer includes ungendered or genderless identities, gender-blending or blurring, bi-gender, and third gender. See the Appendix for additional details.

Marketers tend to follow social customs of dividing customers into binary male/female genders. From a macro perspective, these distinctions between male and female impact the market system. For example, product design, retail space, and even entire stores can be gendered. A number of services, including health care, education, and travel, require a declaration of gender and usually provide only traditional binary categories. The marketplace thus institutionalizes notions of binary gender, the essence of which is “[m]aking men and women *different* from one another” (Zinn, Hondagneu-Sotelo, and Messner 2007, p. 148). Societal gender roles and expectations – including marketplace norms – can be marginalizing for many people who have gender identities outside the biologically-based binaries. As the market continually genders space and products--and continues to operate as if the binary is inevitable--it creates an exclusionary environment for this group of consumers. This is particularly concerning due to the fact that consumption is a primary method of identity construction and display in many consumer cultures (Paoletti 2015). Due to the underlying structure of the market, transgender individuals must navigate a marketplace that is unfriendly and places them at a distinct disadvantage. As such, many of these individuals may experience vulnerability in the market.

In order to gain a better understanding of how the market can marginalize those with different gender identities, this paper takes a systems approach to the consumer vulnerability process. This enables us to look at how the market system can create an environment where

transgender consumers may experience vulnerability. Additionally, a systems perspective acknowledges that there are many types of members in a social system, and addressing vulnerability for one group may raise feelings of vulnerability for others in the system. For example, proponents of “bathroom laws” fear that men will use women’s restrooms; that in schools, boys will use girls’ restrooms and locker rooms (ABC 2016). Some feel that providing access for transgender women opens the door for men with predatory intentions. Systems solutions must identify ways of protecting all potentially vulnerable consumers, whether they be transgender or cisgender individuals, while simultaneously recognizing the power differentials that exacerbate vulnerabilities for some.

## **Methodology**

### *Data Collection*

In order to explore consumer vulnerability, it is important to understand the market structure and power imbalances from the point of view of the people who may experience vulnerability, including those whose gender identity does not conform to societal norms. In this study, we employ multiple qualitative methods to tap into these constructs. As part of a larger study on gender nonconformity, we recruited 24 individuals who identify as gender nonconforming. Participants were only screened to the extent that we verified they identified as gender nonconforming and were available to complete the study. Informants identified as some variant of transgender or genderqueer (see Appendix). Individuals were recruited through a variety of means in the U.S. Midwest including an advertisement in a local LGBTQ magazine, local Pride Centers, transgender conferences, listserves, and snowball sampling from informants’ acquaintance networks (Biernacki and Waldorf 1981). All participants lived in cities located throughout the Midwestern United States and come from a wide range of racial and social class

backgrounds. Each informant was given a pseudonym. It is important to note that since names are gendered, participants were allowed to select their own pseudonyms. Similarly, all informants were asked what gender pronouns they prefer (also known as preferred gender pronouns, PGP). Choices included using a single gendered pronoun, gender-neutral pronouns, no pronouns, and alternatively using both female and male pronouns (see Table 1 for a list of informants, PGPs, and gender identities). Out of a deep respect for our informants, we use these choices throughout the paper. All identifiable locations discussed by informants have also been changed to protect anonymity.

We utilize collaging with the Zaltman Metaphor Elicitation Technique (ZMET) and semi-structured in-depth interviews. Respondents first constructed collages depicting their gender identity. Collages have been utilized in a variety of disciplines including anthropology, sociology, psychology, semiotics, and consumer research (Coulter, Zaltman, and Coulter 2001). Collages allow respondents to select visual images that they feel are pertinent to the research topic. Our informants were given all the supplies needed to construct their collage including a selection of magazines from a wide variety of genres, including fashion, travel, home décor, food, sports, and business, as well as magazines specifically targeted to the LGBTQ community. Informants were also told that if they could not find a visual representation of an image they would like to include on their collages, they could draw or write it on the poster board. Similar to the procedure that Chaplin and Roedder John (2005) employed, informants were shown a sample collage unrelated to this research project, to avoid any preconceived notions regarding what their collage should or should not include.

After informants completed their collage, we discussed it with them, following the procedures articulated in the Zaltman Metaphor Elicitation Technique (ZMET) (Coulter and

Zaltman 1994; Coulter, Zaltman, and Coulter 2001). ZMET consists of multiple steps (Coulter and Zaltman 1994); however, some steps elicit more macro-level responses than others. These steps are highlighted in this section. Following the ZMET guidelines, we explored the relationships between images on the collage with our informants. The interconnected nature of these images gives insight into how the individual views the market structure and resulting power imbalances. We also focused on organizing the images into meaningful categories, which gives insight into their worldview and often how they understand the relationship between themselves and the market. One of the major benefits of collages is that they use pictorial data to help the informant discuss their worldview and their experiences within the marketplace.

After discussing the collage, we conducted semi-structured in-depth interviews with our informants to learn more about their experiences in the marketplace. Adhering to McCracken (1988), we began with open-ended “grand-tour” questions to gain insight into informants’ experiences with gender. Grand-tour questions started with more general questions before focusing on more pointed, specific questions. These broader questions also allow informants to become more comfortable with the interviewer before delving into more sensitive topics. Each session (collage, ZMET, and interview) lasted from two to five hours. All interviews were audiotaped and transcribed, with the exception of one where the respondent requested not to be audiotaped. In that case the researchers took extensive notes throughout the interview. Interview transcripts comprised more than 775 pages of text, and data collection also yielded 24 usable collages.

### *Data Analysis*

In analyzing both the collages and the written text from the interviews, we adhered to the tenets of grounded theory (Glaser and Strauss 1967). We searched for emergent themes while also engaging in dialectical tacking (Strauss and Corbin 1998). First, in contrast to the tenets of quantitative research, the grounded theory perspective argues that rather than enter a study with a prior hypothesis, researchers should use the data to develop analytic codes and categories. Strauss and Corbin (1990) advocate three levels of coding: (1) open coding, (2) axial coding, and (3) selective coding (from Flick 2009). In open coding, the focus is on segmenting the data by identifying key codes and concepts within the data. This process gives a more holistic understanding of the data. Since open coding can result in numerous codes (Strauss and Corbin 1990), it was important to organize the codes into meaningful categories. In analyzing both the collages and the written text from the in-depth interviews, we searched for emergent themes (Strauss and Corbin 1998).

During the process of coding and interpreting the results, consumer vulnerability emerged as a potentially important construct. During the second level of coding, axial coding, preliminary findings are refined, and we found that consumer vulnerability fit the data well as an explanatory lens. While we did not set out to study consumer vulnerability, the strength of the model as a lens for this research is further evidence of the appropriateness of this theoretical framework and its subsequent enhancements for issues of consumer gender identity. We analyzed each category individually and as part of the whole. This process allowed us to combine certain categories that were similar and tease other categories apart in order to better answer the research questions. During the final stage of coding, selective coding, we further refined the thematic categories and explored informants' assumptions about their experiences. Furthermore, we continually referred

Table 1. **Informant Characteristics**

<b>Name</b>	<b>Gender Identity</b>	<b>Preferred Gender Pronouns</b>
Anna	Transgender Female	Female pronouns
Audrey	Transgender Female	Female pronouns
Banb	Genderqueer	Female pronouns
Chameleon	Genderqueer	Mix of female and male pronouns
Clark	Transgender Male	Male pronouns
Edward	Transgender Male	Male pronouns
Jordan	Transgender Female	Female pronouns
Jep	Transgender Male	Male pronouns
Kai	Genderqueer	No pronouns
Keagan	Transgender Male	Male pronouns
Kimberly	Transgender Female	Female pronouns
Larry	Genderqueer	Male pronouns
Mark	Transgender Male	Male pronouns
Moon Unit	Genderqueer	Gender neutral pronouns (e.g. ze or hir)*
Pat	Genderqueer	No pronouns
Quinn	Genderqueer	Female pronouns
Roberta	Transgender Female	Female pronouns
Sarah Allison	Transgender Female	Female pronouns
Sati	Transgender Female	Female pronouns
Sean	Transgender Male	Male pronouns
Skylar	Transgender Male	Male pronouns
Sydney	Transgender Female	Female pronouns
T	Transgender Female	Female pronouns
Terry	Genderqueer	Female pronouns

\*Examples of gender-neutral pronouns are available at the Gender-Neutral Pronoun Blog

[available at <https://genderneutralpronoun.wordpress.com/>].

to the interdisciplinary literature to discover consistencies and inconsistencies with the data in order to develop the revised integrated model of consumer vulnerability. We also referred to information in the cultural milieu surrounding gender identity by incorporating developments in retailing, style, politics, and society broadly, as evidenced in news stories and popular culture media. In the following results section we show how the data illustrate the revised model in

operation. In some instances, we will use direct quotes, while in other cases we will describe a situation that an informant discussed. We selected quotes and situations that best illustrate our point.

## **Results**

The elements we included in the enhanced consumer vulnerability model were those revealed in our respondents' experiences. Results are presented in the context of the model. When applied to gender identity, it is clear that the enhanced model can provide insights into the experience of consumer vulnerability. While generally considered an umbrella term, in our discussion of results we specifically use transgender to refer to those who identify within the traditional binary but not as their assigned sex at birth. We will use the term genderqueer to refer to individuals who have a different, non-binary gender identity. Because there are instances where these two subgroups experience vulnerability differently, we are using the terms in this specific fashion.

### *Antecedent Contextual Factors*

Subsumed in the individual pressures category are biophysical and psychosocial dimensions (Baker, Gentry, and Rittenburg 2005; Baker and Mason 2012). Given the historical association of gender with sex and the degree to which commonly accepted gender expression is tied to a biological sex binary, physiological gender markers remain key to gender expressions, especially how others read one's gender (Maccoby 1998; West and Zimmerman 1987). These markers often include so-called secondary sex characteristics such as visible breast tissue, Adam's apples, and long hair. In many cases our informants reported that the expression of their

gender identity includes a need to suppress or hide these characteristics, which requires learning to consume different products and to do so in a manner markedly different from previous consumption patterns. This is especially true of clothing, accessories, and personal care products.

The psychosocial component of the individual factors is also apparent. Many of our respondents noted that others in the marketscape “gender” them (mentally assign a gender and using that in a gendered form of address). This experience can be traumatic, especially if the gender assigned does not correspond to their identity. Both employees and other consumers may be confused by ambiguous gender presentations and exhibit discomfort with genderqueer or transgender individuals. More acutely, the ability to express one’s gender identity and be accurately perceived and accepted by others has implications for the consumer’s very safety, as consumption is crucial to expressing gender identity and being gendered correctly.

Family is often discussed as an antecedent source of support in the vulnerability literature (Baker and Mason 2012). However, our informants noted that for those with gender-nonconforming identities, explaining gender identity variations to parents, partners, children, and extended family tended to be a source of stress and concern for consumers. Many informants discussed the deterioration of family relationships because of their gender identity. One informant, Audrey, showed the weakening of her familial bonds on her collage, pictured in Figure 3.

She explained that the left side of her collage represents the period before her transition when she and her family were extremely close, depicted by a series of five figures with the words “2 gether” and a heart. Her family did not support her transitioning and even now those relationships are frayed. The right side of her collage represents the period after her transition, where she has drawn herself alone, without her family.

Figure 3.



### Collage

Beyond family, community may also act as an antecedent (Baker and Mason 2012). Transgender and genderqueer individuals often struggle to find support within their cities and towns. Many communities actively work to restrict transgender and genderqueer rights. For example, there have been multiple news stories about communities in the U.S. protesting a transgender individual's right to use the bathroom associated with their gender identity (e.g. Grinberg 2015, 2016), in some cases requiring an individual to use the restroom that corresponds with the sex on their birth certificate (ABC 2016). This issue remains unsettled, with events continuing to unfold in the U.S. and around the world.

In the case of transgender and genderqueer individuals, a logical support system within the broader community is the LGBTQ community. Many of our informants are heavily involved with LGBTQ groups and feel they do receive significant support from the community. However,

some mentioned that they feel like they are still outsiders and gay and lesbian issues receive significantly more attention. Roberta argued:

[B]eing transgender, I mean, sometimes people feel like we're not being heard. I don't know if it's not being heard, but we benefit from so much of the legislation just from LGB that sometimes you have to understand being patient. You have to do both, and we have to do a lot ourselves. You can't expect gay and lesbian people to drive all of our legislation, all of the things we want changed in the world.

Other informants discussed how digital platforms like YouTube and Tumblr allow transgender and genderqueer individuals to create community and a type of subculture across geographical boundaries. Marketing researchers have consistently found that subcultures can be an important source of support and can be financially, socially, and symbolically meaningful (e.g., Kozinets 2001; Muniz and O'Guinn 2001). While much of the research in marketing about subcultures revolves around brand communities, the literature is still relevant in this context. There is a heavy consumption component to these online communities, with numerous videos where people talk about their gender identity and transition, giving advice to others going through the transition process, offering product reviews, discussing where to get certain products, trans friendly retail outlets, etc. These online communities provide a wealth of support to gender-nonconforming individuals, particularly those at the beginning of their transition who may not have access to other forms of support.

The final antecedent is macro forces. Many informants discussed the difficulties growing up with negative stereotypes of transpeople portrayed in the media. For example, Anna discussed

a television episode which featured a character undergoing sexual reassignment surgery (SRS) which profoundly affected her transition:

One of the big things I think that stopped me [from transitioning] for a really long time is that there are a lot of really, really negative portrayals of trans people in the media. There is one episode of *South Park* in particular that I saw when I was a teenager that just sort of destroyed the idea for me for years... The character [undergoing SRS] was presented as being impulsive, and stupid, and ugly, and horrible and just all these terrible things. Basically a freak... [T]he message that people get [is] that people do this for deviant sexual reasons. That's certainly the message that I got and I'm like, well I'm not like that and so it became almost impossible for me to consider transitioning as an option.

Years after the episode, Anna could still describe it in significant detail. The vivid recollection even after multiple years is a telling indicator of how much this media representation affected her.

Negative, stereotypical characterizations also appear in advertising. Negative media portrayals can deliver a double impact, potentially negatively influencing gender-nonconforming individuals, and also adversely coloring society's perceptions of transgender and genderqueer people. One informant noted that "advertising is, it has the potential to do good, but very, very frequently it acts to stigmatize people who are different."

### *Experiences of Vulnerability*

Baker and Mason (2012) discussed the initial shock that precipitates experiences of vulnerability. In the case of transgender and genderqueer consumers, there is often a literal shock

of recognition and questioning of one's identity. This often (but not always) occurs in childhood, and recognition of the situation may be in response to social cues that one is not conforming to the gender assigned at birth. A trigger may activate the experience of vulnerability in a market interaction where no identifiable space for gender-nonconforming consumers is available. Since the process of gender identity re-expression and possible transition (in the case of transgender individuals) may be a very long one, without a defined ending point, the experience of vulnerability can be an extended one.

Transgender and genderqueer consumers experience market vulnerability in multiple contexts. We found examples of informants' experiences with physical retail space, interactions with service providers, and gendered products. While the standard portrayals of male and female gender have broadened, the market still generally sees gender as a taken-for-granted binary of the two and has established notions of how much latitude is appropriate in gender portrayals.

Retail spaces are especially prone to recreating the gender binary. Examples include men's and women's departments in stores, as well as whole stores deemed appropriate for one gender or the other. One informant discussed a store that had two separate physical locations, one for men and one for women, on different sides of the street. Many retail establishments and restaurants have only gender-segregated restrooms, and many clothing establishments have only gendered fitting rooms. For genderqueer consumers this can invalidate their identity as they do not identify with either. Transgender consumers also struggle, as they might not fit society's expectations of what a man or woman "should" be or look like. The lack of acknowledgement that there are multiple ways to be male or female makes transgender individuals feel unwelcome and uncomfortable in gendered retail spaces. Most informants reported feeling a lack of control

on at least one occasion, particularly when being unable to find or use a safe restroom or dressing room.

Not only do these segregated spaces create discomfort, anxiety, and dilemmas for gender-nonconforming individuals, but they can create actual danger, as fellow consumers may react violently to perceptions that someone of the wrong gender has “invaded” a gendered space. Griggs (1998) noted, “. . . almost without exception, adults who could not form an immediate opinion about my sex were angry” (p. 3). Just to express their true gender identity can be a risky proposition for genderqueer consumers if it ignites contempt or even violent reprisals from others. Terry, who identifies as genderqueer, noted:

[I]f I’m in the men’s department—no not if, when, I’m always in the men’s department—and I find clothing I want to try on. Well, the women’s department is on the other side of the store and that’s where the dressing rooms are. So you know, I’ve got this pair of men’s trousers, and the men’s dressing room is ten feet away, and the women’s dressing room is clear across the store or maybe even in a different level in the store. And I’m like—I’m in a quandary. So I could tromp my ass all the way over to the women’s department to try on this piece of men’s clothing just to get stared at and harassed by the women’s changing room attendant or do I take these men’s trousers and go into the men’s dressing room which is ten feet away and hope that I pass as a guy so I don’t get harassed or questioned or whatever. So that’s a bad experience that I face every time I buy clothing . . .

It is important to note here that the experience of vulnerability is the focus – cisgendered women, for example, may also shop in the men’s department. However, they would decide to either use

the men's dressing room or go to the women's on the basis of convenience or their own comfort with being in the space, not with the fear of being harassed by employees.

Individuals who identify as gender nonconforming often are mistreated by retail clerks and service personnel. Informants reported sales associates misgendering them, staring at them, laughing at them, and, in some cases, calling them names because they do not fit into society's narrow views of what gender should be. If retail workers interact with someone who does not conform to gender norms, oftentimes the employees become uncomfortable because they cannot easily classify the customer and do not understand how these consumers need to interact with the gendered space. In most cases employees have not been trained on these issues. For example, one informant, Roberta, discussed a service professional in a women's clothing store who refused to allow her to use the changing rooms and made her try on clothes in a back room, which made her uncomfortable. The sales associate, echoing the market's viewpoint, did not realize that there are multiple ways to be female. When interacting with a transgender female, she was not able to put aside these biases and so created a poor shopping experience.

Another major issue is the lack of products within the marketplace. Informants may not be able to buy clothing or shoes that fit due to the stereotypes of how particular genders are proportioned and what particular genders should wear. For example, Jordan noted:

[T]he other problem I have is torso, the shirts will be too short. So if I don't get a shirt that's very, very long, if I bend over I have those challenges. So those are things I have to resolve, when I go shopping. I bought a lot of clothes, where I liked the shirt, but it wasn't proportioned correctly. And then I'd find myself not wearing it, because, duh, it's not proportioned correctly.

It is also difficult for gender-nonconforming consumers to find specialty products they need, such as binders, packers, etc. Being unable to find needed products limits how the consumers express their identity. These could all be considered aftershocks or echoes of the initial rejection of one's gender identity by society and the marketplace. In some cases, these experiences lead to ongoing vulnerability. In other cases, they may lead to eventual development of resilience in dealing with the marketplace.

### *Dynamics of the Vulnerability Experience*

Three dimensions are important in the vulnerability experience: (1) resolution, (2) duration, and (3) stability (Pavia and Mason 2014). Resolution is extremely important in this context. For transgender consumers, the ability to consistently and reliably be appropriately gendered across social situations and contexts might constitute "resolution". However, this "resolution" also brings up multiple ethical issues. First, consumers who want to claim a binary gender may feel pressured to exaggerate their male or female characteristics more than they naturally feel, in order to be accepted by others. Several informants noted that they want to prove that they are "one of the guys/girls", and in some cases this desire may make them act more masculine or feminine than they are in order to avoid anyone questioning their gender identity. For example, in response to us asking if there were any pictures that he did not include on his collage, Skylar said,

I did have a picture of sports cars on there, but I think I just kind of [took it off], because I'm still trying to learn what society wants, what society says a man is.

And I think I always have to hypermasculinize a lot, and that's everything. Like, I love sports cars, I love all that stuff, but they're not... I don't identify with it.

For genderqueer consumers, on the other hand, the only resolution may be some ultimate social acceptance of non-binary gender identities, and that could be a long way off. This element correlates more strongly with Pavia and Mason's (2014) "unresolvable" circumstances. While these consumers may find some temporary resolution in particular places (such as during Selfridge's Agender exhibit when the store temporarily eliminated men's and women's departments), these are often fleeting and all too rare. For complete resolution, society as a whole would have to break down the assumption that gender has to be binary. Only then can the systematic and structural discrimination in the marketplace start to be redressed.

Duration is Pavia and Mason's (2014) next dimension, a meaningful concept for this context as duration of the vulnerability can vary considerably. For transgender consumers who choose to transition using surgical interventions, the duration could be said to be bounded by the length of time involved in complete transition. That is usually measurable at least in years. As with resolution, this brings up similar sensitive issues. One of the main ones is that not everyone can afford to medically transition. Informants often discuss worrying about the expenses surrounding medical transition. Unemployment is typically higher for transgender people than for those that identify as cisgender, resulting in constrained economic circumstances. Additionally, gender-affirming surgery (formerly sexual reassignment surgery) is not always covered by medical insurance (Alonso-Zaldivar 2015). On the other hand, according to the American Bar Association (2015), the Affordable Care Act prohibits sex discrimination in health programs receiving federal funding, and "a growing number of jurisdictions recognize that categorical exclusions of coverage for transition-related care constitute impermissible sex discrimination" (p. 3).

Even after medical procedures, some people may still not be consistently gendered correctly for a variety of reasons. Some characteristics of the body are not amenable to remaking (such as arm length or shoulder width). It is also important to note that not all transgender individuals want to medically transition. In these cases, the duration of vulnerability could be perpetual. For genderqueer consumers, the duration is likely perpetual insofar as they never comply with binary gender norms. As long as the norms exist, the vulnerability experience continues.

The last dimension is stability (Pavia and Mason 2014). Consumers often realize their gender identities after some period of living out a gender based on their assigned sex at birth. Learning to live a new gender identity is often by its very nature an unstable situation, in part because even within the binaries there is latitude in expression of the two genders. Furthermore, as a complex process, learning how to successfully portray one's gender identity involves variability over time. On the other hand, many gender-nonconforming consumers reach a stable place where they are both knowledgeable and comfortable in their gender identity expression, for themselves as well as in terms of social responses to their identity. This leads to the next phase of the model – responses to vulnerability.

### *Consumer Responses*

As expected, consumer responses to vulnerability vary. Baker, Gentry, and Rittenburg (2005) noted that consumers can have negative responses to vulnerability, including learned helplessness. These negative, or passive, responses “contribute to consumers’ feelings of inadequacy, devaluation, and increased likelihood of future imbalances” (Adkins and Jae 2010, p. 96). Something as simple as running to the store can become an ordeal. Informants report that

the unfriendly nature of the marketplace will often drive them to withdraw from the market or hold extremely negative attitudes toward it for long periods of time.

While some consumers' responses may be passive (Adkins and Jae 2010), others can be considered active consumer coping strategies, including repurposing gendered products, elevating the status of gender-free products and spaces, and generally insisting that marketers act more mindfully about the creation of gendered consumption. These responses are "positive behavioral and emotional coping strategies" (Adkins and Jae 2010, p. 96). For example, several informants mentioned that it is important to support businesses that support nonconforming gender identities. Pat said:

I keep lists of places, the restaurants and stores and stuff that have gender-neutral restrooms for example. And I will frequent them and give them my business... [G]oing out to dinner with friends or having a meeting at a coffee shop, you know, I'll pick places that I know have accessible restrooms and/or are queer owned.

Other informants discussed patronizing large retail stores, like Target or Wal-Mart, because it is easier to be unnoticed in those stores. Additionally, the company employees do not know whether someone is shopping for themselves or for someone else.

Baker, Gentry, and Rittenburg's (2005) process of regulating emotions applies here, where consumers may use marginalizing episodes as teaching opportunities. For example, Anna says:

Most of the time, I'm perfectly comfortable with being misgendered and having an opportunity to correct people and to show them "Hey, no, actually, there is this other whole thing going on and I'm going to help you become aware of this whole

other world you may never have considered before.” [T]he idea of being an advocate and an example is really important to me.

However, similar to Pavia and Mason’s (2012) findings on families with children who are disabled, having to constantly operate in a very binary marketplace can be exhausting for transgender and genderqueer consumers. Pat noted:

I think just in general being pronounced in public is hard, I don't like it and it's, you know, you're getting groceries at the grocery store and some person is ringing you up and you might never see that person again and they pronoun you the wrong way, it's like do you want to - I've got about 5000 things that run through my head in about two seconds - do I correct them, do I not, what do I say, do I just walk away, do I divert my eyes and just not say anything so that my voice doesn't give me away, like, what do I do? And it's exhausting it's really exhausting, especially because I don't just stay in my house, I go out and interact with the world and the pronouncing thing happens many times every day and so I constantly am in that sort of state of running the list of all these different things that I could do.

In some ways, expression of a genderqueer identity can be considered a response to a binary-gender market imperative, along the lines of consumer resistance (Baker, Gentry, and Rittenburg 2005; Ozanne and Murray 1995). One informant, Kai, said, “I want people to be confused by my gender identity. Like I want people to not be able to easily categorize me or place me.” This resistance can stem from an explicit recognition that the market is unfriendly and has a rigid perception of what gender is. Terry, who identifies as genderqueer, stated that the marketplace tells her that her very self, as she perceives her gender, is wrong. She said:

All of the advertising - it's so gross. When you mix it in with gender stuff, it's so gross and damaging to me. ... Consumer marketing has made my life, and how I present, wrong. It has made me wrong.

### *Macro Responses*

Macro responses traditionally include both market and nonmarket responses. In our model, nonmarket responses include government, NGO, and social support organizations.

*Market Responses.* Market responses to consumer vulnerability among transgender consumers were mentioned by some of our informants. For example, while clothes shopping offers particular challenges for many trans consumers, some companies offer garments for trans individuals who have not had surgery. Anna described a gaffe, a special type of underwear designed to keep erections from showing through clothing. Provision of such useful products for trans individuals would potentially create a new experience for all consumers, and thus feed back into the macro forces through market change. This might create feelings of vulnerability for other consumers.

Coincidentally such practices also extend the latitude of self-expression for consumers who identify with one of the gender binaries but chafe at the restrictions of gender role expectations. They also create safer, more welcoming spaces for transgender individuals who may experience skepticism from others about successful performativity of their gender. Selfridges in London eliminated men's and women's departments at their flagship store for a month and a half in the spring of 2015, offering customers unisex or gender-neutral options instead (Wilson 2015). In a statement, the store said, "We want to take our customers on a journey where they can shop and dress without limitations or stereotypes. A space where

clothing is no longer imbued with directive gender values, enabling fashion to exist as a purer expression of ‘self’” (Wilson 2015, p. 1).

The media has also started to show more diverse narratives involving transgender people, which our informants appreciate. After Jenner’s interview with Diane Sawyer, she was hired to do a reality television series documenting her journey. One American cable company, TLC, airs a reality series about a teenaged transgender girl while Amazon’s television series *Transparent* (a comedy-drama about a family’s journey when their father transitions to female) has won critical acclaim. In the fall of 2015, the movie, *The Danish Girl*, which loosely follows the story of transgender woman Lili Elbe, was released. Similar themes are emerging within advertising. Transgender model Andreja Pejic has modeled for *Vogue* and is one of the first transgender models featured in a cosmetic beauty campaign (Gregory 2015), and Valentina Sampaio is on the cover of *Elle* Brazil (Horgan 2016). Retail outlets *H&M* and *Barneys* have both used transgender models in advertising campaigns (Beusman 2014; Ermac 2015).

While these are positive steps for vulnerable transgender consumers, gender identity issues still incite controversy. Despite the increase in television shows and movies about transgender characters, these characters are mostly played by cisgender actors rather than transgender actors (Friend 2015). In addition, the most attention has been paid to transgender stories; the same level of awareness has not been extended to gender identities outside the gender binary.

Marketers facilitate control by being more inclusive, such as diversifying the products they offer. The market, however, can also impede consumers’ control. To the extent that the market operates as if spaces and products must be highly gendered, control is taken away from genderqueer consumers. To the extent that the market perpetuates the idea that there are not

multiple valid ways to be a woman or man and treats transgender individuals as second class citizens, relegating them to the backroom rather than a dressing room, control is taken away from these consumers. As long as the market offers limited gendered product selection and continues to broadcast negative stereotypical images through the media, control is taken away from these consumers.

While this study deals with adult subjects, Paoletti (2012) noted that gender-creative children are especially vulnerable, representing “a population that is particularly shut out and frustrated by fashions based on a strict boy-girl gender binary” (p. 14). A niche market has arisen to battle this frustration, developing clothing, accessories, experiences like camps, and other services for gender-creative children. For both children and adults, to the extent that the marketplace creates ungendered spaces and products, and allows for fluidity of gender expression, the market enables transgender and genderqueer consumers to express their identity without vulnerability.

*Nonmarket Responses.* The macro response incorporates other social institutions beyond marketing, including the government through its enactment of public policy and NGOs. In terms of public policy, laws affecting the workplace, as noted earlier, and regulating product offerings, as with health care, can help make inroads in improving awareness, diminishing stereotypes, and providing a more positive market experience for the transgender community.

As discussed earlier, some informants have found support in the LGBTQ community, whether via formal organizations or as a general social referent group. Edward, for example, noted the importance of the general community before entering college, but then even more the community he found *at* college. NGOs such as activist groups, like the Philadelphia Trans Health Conference (PTHC 2015), also play an important role in ameliorating consumer vulnerability.

Many informants mentioned how important these organizations and conferences are for them. They are a way to find and develop community, as well as to access resources and information. One informant, Sati, was particularly excited about a local trans health conference offering a session on voice training. Given the lack of trans-specific resources in many areas, LGBTQ groups may want to partner with other NGOs to raise awareness and educate regarding trans consumer issues.

### *Activism: The Intersection of Consumer and Macro Responses*

Macro level responses include attempts by one element in the system to influence other elements, which we have termed “activism.” One form of activism is active consumer responses. Gender-nonconforming consumers band together with allies and demand change. Many of our informants discussed the importance of giving back to the transgender community, often focusing on combating stereotypes and pushing for equal rights. The activism can take many forms; however, multiple informants discussed attending rallies and conferences in part to share trans stories. For example, Sydney said:

I’m always finding ways to give back. As far as volunteering your time, that’s why I come to the conferences. That same weekend I went to the conference, I went to the National Coming Out Day luncheon. I’ve gone to lobby days. I’ve gone to marriage rallies. I go to those things. I represent our trans community at those things. I’m there. I like going to those things. I like listening to people speak and what they have to say and how we can get our cities and communities together. I think it’s important.

Another informant, Skylar, plans to go into LGBTQ family law as well as civil rights law to help advance trans equality. While these actions are at the consumer level, they aim to make changes at the macro level. The collective action strategy has been seen in other contexts as well, including the fat acceptance movement, where people band together to change society's perceptions of being overweight (Scaraboto and Fischer 2009) and among bisexuals who feel marginalized within the LGBTQ community (Rowe and Rowe 2015). This activism spans the boundary between individual and institutional macro action. In looking at vulnerability responses it is important to understand that these two categories of responses overlap.

The intersection of marketing and society encompasses influences flowing in both directions - organizations can also engage in forms of activism. One example is the marketing of a company's LGBTQ support. Some organizations position their brand in part based on this issue (e.g., as LGBTQ friendly or inclusive). Selfridges and Starbucks are examples. Other business activism includes distancing from anti-LGBTQ initiatives, such as some businesses and entertainers pulling out of North Carolina because of their legislative initiatives.

### *The Cycle of Consumer Vulnerability*

The vulnerability experiences and subsequent consumer and macro responses create a dynamic environment. The model is extended here to portray a cycle where vulnerability can arise in part of the system, be responded to, and then either dissipate or potentially give rise to further vulnerability. As transgender and genderqueer individuals fight discrimination through activism some of their pressures can ease. Informants noted that education is often a major component of activism; once families and communities better understand gender-nonconforming identities, they may become more tolerant and supportive. Similarly, as transgender and

genderqueer individuals either take part in or see the activism, they may be more accepting of their own identity. Consumer and macro responses can also influence the factors leading to vulnerability (Adkins and Jae 2010). If the media do not perpetuate and reinforce negative stereotypes and instead show more diverse gender narratives, society at all levels may become more accepting – communities, families, and individuals. The government can enact laws that protect gender-nonconforming individuals' rights, and NGOs can participate in activism to help end discrimination. It is also important to note that consumer response can influence macro response and vice versa. For example, if transgender consumers feel that a particular retailer is impeding their control in the market, they can boycott that store. With media attention and pressure from outside forces, the retailer may change its actions, or other consumers may join the boycott or alternatively show the store their support.

Baker and Mason (2012) argued that there is a feedback loop from responses to the state of vulnerability which is “characterized by powerlessness and lack of control” (p. 550). We take this a step further and demonstrate that consumer and macro responses influence the next cycle of consumer vulnerability experience dimensions of resolution, duration and stability put forth by Pavia and Mason (2014). The responses can help change whether or not the experience is resolvable. If the market responded to consumer vulnerability by opening gender-neutral bathrooms and changing rooms and being more inclusive, the resolution dimension can change. Similarly, the market could offer more support services during transition which can influence the duration and stability dimensions. Consumer responses may also reshape the consumer vulnerability experience. Ultimately, this is not a case of linear outcomes, but forms a cycle of experience, reaction, and reformation of both marketing and society as the system confronts change over time.

## Discussion

Our research has implications for revisions and extensions to the consumer vulnerability model. Using Baker, Gentry, and Rittenburg's (2005) model as a base, we offer an integrated model that incorporates enhancements from other researchers and makes additional extensions. We use qualitative data to illustrate the model. It is important to note that our revised model is data driven – a valuable extension to the original model and the many subsequent conceptual enhancements. One of the key strengths of this research is the empirical data that grounds the model. Through respondents' comments, we gain insight into a macro dynamic – the gendering happening in the marketplace for all consumers -- as well as the ways in which gender-nonconforming consumers respond to the marketplace.

Many parts of the system can act upon one another to shape the vulnerability experiences of consumers. With regard to the gender identity context, while much of stigmatization and discrimination against gender-nonconforming individuals is overt, such as the media representations, the transgender community also faces considerable systematic, structural discrimination in both society and the retail environment. As previously discussed, due at least in part to the historic association of gender and biological sex, companies do not take the time to fully understand the issues that gender identity raises within the marketplace. As a result, retail space and many of the products inhabiting that space are highly gendered – even in cases where they don't have to be – leaving little room for those whose gender identity does not conform to stereotypical norms.

Some of this may be the result of markets' pursuit of efficiencies. For example, retailers tend to carry the most popular sizes in part because of efficiencies and economy of scale. Serving

a niche market can be expensive. While this may be an unintended consequence, for our informants the result is perceived as the market invalidating their identity and making them feel out of place and unwelcome. While it may be that the only reason they cannot find clothes is purely economic and in no way intentionally discriminatory, this market failure can still create vulnerability and hinder control. This example of vulnerability arising because of markets doing what markets naturally do can also be resolved within a market system.

Awareness of consumers' experiences of vulnerability raises the question of who is responsible for any changes in the system leading to a lessening of vulnerability and greater participation. Answers may follow the logic applied to consumers with disabilities, as in Kaufman-Scarborough and Baker (2005), and depend upon the underlying assumptions and models used. They distinguish between two primary models of disability, the medical and the social perspective, wherein "disability" is thought to stem from the individual's characteristics or from social characteristics and environmental design, respectively. As in other studies of consumer vulnerability, moving the attribution for "disability" from the individual consumer to the macro level not only makes the vulnerability apparent but, like the social model, points out that change can occur at the macro rather than individual level.

A number of systems can respond to any perturbation in the market – businesses, employers, schools, society in general, etc. A critical addition to our revised model is the inclusion of NGOs and other important groups' responses in either perpetuating or decreasing vulnerability. Often, grassroots efforts through activism and advocacy groups are catalysts for instigating change. This addition prompted us to consider the overlap between consumer and macro responses, at the intersection where the consumer confronts the marketplace and even attempts to change it on a more systemic level. We believe this is another significant contribution

of the revised model. While activism is a macro level response, it is simultaneously a consumer response to vulnerability.

Using a social model perspective (Kaufman-Scarborough and Baker 2005), we situate the locus of responsibility for accommodation in the marketplace itself. Changes in the marketplace can lead to greater marketplace involvement and more satisfying consumption experiences – and, ultimately, personal fulfillment – for these consumers. Consumer pressure on the marketing system constitutes market activism. In our theoretical context, some changes have arisen, such as gender-free restrooms and locker rooms. Concerned parents are mobilizing to encourage and even create gender-free children’s products (e.g. Bhasin 2015; Gray 2015). Some forward-thinking corporations have joined consumers in disrupting gendered modes of doing business; Selfridges and Barneys are recent examples. There has also been evidence of these changes in higher education institutions, while high school cases (where minors are involved) have been more controversial (Miller 2015).

Depicting the model as a circular one improves understanding of the vulnerability experience as a cyclical and iterative process. Resolving vulnerabilities engages the market system on a broader level and may set up further cycles of vulnerability for a variety of consumers. Some of the responses to policies and laws designed to protect the rights of vulnerable consumers may (or appear to) create vulnerability in another population. In our context, allowing gender-nonconforming individuals to use the restroom that aligns with their gender identity is perceived to have created further vulnerabilities for cisgendered consumers. Yet just saying “majority rules” constitutes a market failure whereby a group that is already vulnerable experiences even more vulnerability. As Stearn (2015) noted, “the tendency is for companies to appeal to those consumers who are in the least vulnerable situations” (p. 71). As

illustrated by the HIV example, how to resolve competing vulnerabilities is a complex issue and not always easily resolved in the moment. Marketing and policy evolve over time rather than instantaneously. The revised model is valuable in pointing out that entities contemplating changes do well to consider the multiple evolutionary stages that may ensue from any specific initiative. It is hoped that, with better understanding of this process, we can create a more open, inclusive marketplace.

## **Conclusion**

The purpose of this study was to examine the Baker, Gentry and Rittenburg (2005) model of consumer vulnerability and enhancements to this model suggested in the literature, within the context of gender identity variance. In this effort, we discovered that gender identity is an important context for the examination of vulnerability as it occupies the nexus between societal and marketing gender norms, and the ways in which consumers both use and are constrained by marketplace offerings as they enact their gender identity. Gender identity is also a location where consumers challenge the market's power to define individuals and groups.

We further the understanding of how consumers respond to their vulnerability experiences in the market, utilizing both micro and macro responses. We highlight how the market can facilitate or impede these consumers' control. Furthermore, the influence the marketplace has over consumer agency in this context has significant potential consequences for this group of individuals. The questions of identity and consumer agency raised by this research are key issues at the intersection of marketing and society. This research serves to remind marketers of the power they hold in relation to consumers experiencing vulnerability, and how

their actions can have both positive and negative ramifications for these individuals far beyond the marketplace.

Furthermore, a macro systems view of these phenomena is valuable in recognizing the cyclical nature of the consumer vulnerability process. Marketing systems interact to create the antecedents and triggers of vulnerability, and systems also provide opportunities for responses on the part of marketers, government, NGOs, and consumers. What has not been discussed before is how responses bring about a new cycle of consumer vulnerability, which may be triggered in the same or different groups of consumers. The macro systems perspective also highlights the possibility of conflicting vulnerabilities emerging. These topics are potentially rich areas for future research.

We believe this research contributes to a deeper understanding of the nature of consumer vulnerability. Integrating multiple extensions of the original model and utilizing a systems approach allows us to identify structural changes that may be successful in diminishing vulnerability experiences of consumers. Vulnerability is not preordained by an immutable trait, and marketing systems cannot – and should not – attempt to change who the consumer is. They can, however, change how they respond to and portray that consumer. While consumer vulnerability may never be eradicated, a systems view provides the lens to foresee mechanisms for decreasing it. A macro view can provide this perspective. Attention to these systems can halt the cycle of consumer vulnerability to provide a more just marketplace for all.

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## Appendix

### Glossary of Terms

Term	Definition
Androgyne	(1) A person whose biological sex is not readily apparent; (2) a person who is intermediate between the two binary genders; (3) a person who rejects binary gender roles entirely.
Androgynous	A person who may appear as and exhibit traits traditionally associated as both male and female, or as neither male nor female, or as in between male and female. People of any gender identity or sexual orientation can be androgynous.
Assigned sex	The process of sex designation. (See Designated Sex.)
Cisgender	Someone whose gender identity aligns with what they were assigned at birth, a term created to refer to “non-transgender” people without alienating transgender people.
Designated Sex	The sex one is labeled at birth, generally by a medical or birthing professional, based on a cursory examination of external and/or physical sex characteristics such as genitalia and cultural concepts of male and female sexed bodies. Sex designation is used to label one’s gender identity prior to self-identification.
Dysphoria	Unhappiness or sadness with all or some gendered aspects of one’s body, or in response to social misgendering. Some trans* people experience dysphoria, some don’t.
Gender binary	The pervasive social system that tells us there can only be masculine cis men and feminine cis women, and there can be no alternatives in terms of gender identity or expression. May include a sensed requirement that a person must be strictly gendered as either/or.
Gender cues	Socially agreed upon traits used to identify the gender or sex of another person; i.e., hairstyle, clothing, gait, vocal inflection, body shape, facial hair, etc. Cues vary by culture.
Gender Dysphoria	(1) Emotional or mental dissonance between one’s desired concept of their body and what their body actually is, especially in reference to body parts/features that do not align or promote to one’s gender identity; (2) a term used in psychiatry to refer to the incongruence between an individual’s designated birth sex and their gender identity, with marked dissociation from one’s physical body.
Gender expression	How one expresses gender through outward presentation and behavior. It is usually an extension of our gender identity. This includes, for example, a person’s name, clothing, hairstyle, body language and mannerisms. Gender expression may change over time and from day to day, and may or may not conform to an individual’s gender identity.
Gender fluid	A gender identity where a person identifies as (1) neither or both female and male; (2) experiences a range of femaleness and maleness,

	with a denoted movement or flow between genders; (3) consistently experiences their gender identity outside of the gender binary. People who are gender fluid may feel that their gender identity or expression is constantly changing, or that it switches back and forth. See also: Genderqueer.
Gender identity	An individual's internal sense of being male, female, both, neither, or something else. Since gender identity is internal, one's gender identity is not necessarily visible to others. One's gender identity can be the same as or different from their sex assigned at birth.
Gender neutral	Denotes a unisex or all-gender inclusive space, language, etc. For example, a gender-neutral bathroom is a bathroom open to people of any gender identity and expression.
Gender-neutral pronouns	Pronouns other than the usually gendered he or she. Some examples are ze/hir/hirs, and they/them/their, but there are many others.
Gender non-conforming	Gender expression or identity that is outside or beyond a specific culture or society's gender expectations; (2) a term used to refer to individuals or communities who may not identify as transgender, but who do not conform to traditional gender norms. May be used in tandem with other identities.
Genderqueer	People who possess identities which fall outside of the widely accepted gender binary. The term can be used as an umbrella term for all people who are gender nonconforming, or as a specific non-binary gender identity.
Gender role	Cultural expectations for what people should do with their lives, what activities they should enjoy or excel at, and how they should behave, based on their biological sex.
Gender spectrum	The broad range along which people identify and express themselves as gendered beings or not.
Gender variant	(1) People whose gender identity and/or expressions are different from the societal norms; (2) a broad term used to describe or denote people who are outside or beyond culturally expected or required identities or expressions.
Heteronormative	The assumption of heterosexuality as the given or default sexual orientation instead of one of many possibilities, and that the preferred or default relationship is between two people of "opposite" genders; this concept relies on the assumption that gender is binary rather than a spectrum.
Intersex	People who are assigned a sex that does not match their chromosomes, external genitalia, and/or an internal reproductive system that is not considered "standard" or normative for either the male or female sex. About 1.7 percent of the population is intersex.
LGBTQPIA	Acronym representing Lesbian, Gay, Bisexual, Transgender, Queer, Questioning, Pansexual, Intersex, Asexual, Ally. Often seen as LGBT or LGBTQ.
Metrosexual	A heterosexual male or masculine person who has a strong aesthetic sense or interest in personal fashion and appearance.

Misgender	The act of attributing a person to a gender as which they do not identify, for example, calling someone a man who is in fact non-binary.
Neutrois	An identity generally having to do with feeling one does not have a gender, a gender identity, or a defined gender. Some people who identify as neutrois also identify as agender or genderless, and some neutrois people desire to minimize their physical gender markers and to have a more gender-neutral appearance.
Non-binary	Those who identify as a gender that is neither man nor woman or who are not men or women exclusively. Non-binary can refer to a specific gender identity or it can function as an umbrella term which can include (though not always) people who are genderqueer, agender, bigender, neutrois, and others.
Outing	To out oneself is to share an identity that was previously unknown to people, usually referring to sexual orientation or gender identity.
Pangender	A person whose gender identity is comprised of many gender identities and/or expressions.
Passing	(1) The ability to present oneself as their chosen gender identity rather than one's assigned gender; (2) being normatively accepted as one's promoted identity, as part of specific cultural expectations; (3) an individual's desire or ability to be perceived as a member of a particular gender, race, or cultural group. (See also: Read/Being Read.)
Polygender	Identifying as more than one gender or a combination of genders.
Questioning	A person who is in the process of questioning or analyzing their sexual orientation, gender identity, or gender expression.
Read (Getting/Being Read)	(1) How a person's gender is perceived by a casual observer, based on gender cues or expression; (2) a trans* person being perceived as transgender, another gender than what they wish to be perceived, or as their designated sex. Also used in reference to how one's race is perceived based on cues or expression.
Sex	A medical term designating a certain combination of gonads, chromosomes, external gender organs, secondary sex characteristics and hormonal balances. A binary system (man/woman) set by the medical establishment, usually based on genitals and sometimes chromosomes. Because this is usually divided into 'male' and 'female', this category ignores the existence of intersex bodies.
Sexual orientation	To whom one is sexually attracted. Gender identity and sexual orientation may affect one another, but they are not the same. The term transgender does not refer to sexual orientation; it refers to gender identity and/or expression. Common labels for sexual orientation: lesbian, gay, bisexual, pansexual, etc.
Third gender	(1) A gender identity that is neither male nor female, nor androgynous; (2) term used in cultures where another gender is recognized in addition to male and female (genders which have historically fallen under the label 'third gender' include Hijra in India,

	Two-Spirit in many Native American cultures, and Fa'afafine in Samoa); term used to denote people who are not considered men or women for the purpose of social categorization or documentation; generally used for transgender and/or intersex people.
Trans*	Umbrella term, originated from transgender. Used to denote the increasingly wide spectrum of identities within the gender variant spectrum. The asterisk is representative of the widest notation of possible trans* identities. Aimed at promoting unification among gender variant communities by placing focus on gender transgression over specific identity labels, genders, or bodies.
Transgender	(1) An umbrella term for people whose gender identity differs from the sex they were assigned at birth; (2) expressions and identities that challenge the binary male/female gender system in a given culture; (3) anyone who transcends the conventional definitions of man and woman and whose self-identification or expression challenges traditional notions of male and female.
Transition	The coming out process of a trans* person; may be continual or deemed to be a set period of time or series of events; (2) to physically change one's appearance, body, self-describing language, and/or behaviors in accordance with their gender identity. The process may be broken down into parts: social transition (language, clothing, behavior, legal documents) and physical transition (medical care such as hormones and/or surgery).
Transphobia	The fear, hatred, or intolerance of transgender people or those who exhibit gender-nonconforming behavior.
Transsexual	A person whose gender identity is different from their designated sex at birth and has taken steps of physical transition so that their body is congruent to both their gender identity and the conventional concept of sexually male and female bodies.

**Compiled from the following sources:** Ohio University (2016), *LGBT Center*, <https://www.ohio.edu/legit/resources/trans101.cfm>; University of Michigan (2016), *Student Life Spectrum Center*, <https://internationalspectrum.umich.edu/life/definitions>; University of Wisconsin Madison (2012), *LGBT Campus Center*, [https://legit.wisc.edu/documents/Trans\\_and\\_queer\\_glossary.pdf](https://legit.wisc.edu/documents/Trans_and_queer_glossary.pdf); Welcoming Schools (2016) <http://www.welcomingschools.org/>.