

The Greatest Scam

Network Marketing and the Neoliberal Economization of Everyday Life
in the United States of America

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Abstract

This thesis examines how neoliberalism has penetrated the everyday life of middle-class Americans, leading to new forms of living and new collective understandings of the capitalist economic order. In order to understand how neoliberalism has penetrated the everyday life of middle-class Americans, I conducted one year of ethnographic fieldwork among people participating in network marketing, a form of sales that also includes the recruitment of additional salespeople – what is known as building a network. Network marketers do not receive a salary or direct commission; they generate income through recruitment. This structure encourages network marketers to rethink their social relationships in financial terms, reframing their personal connections as opportunities to earn money. Network marketing is a particularly strong case to illustrate neoliberalism in the United States because it epitomizes core tenets of neoliberalism like individual responsibility and entrepreneurialism, while also illuminating how a financial logic has replaced employment as the ideal pathway to middle-class life. This is emerging as part of the large-scale economic transformation from post-war regulated capitalism to neoliberal capitalism which has created intense economic insecurity and inequality for many people in the United States. I introduce a framework called the neoliberal economization of everyday life to analyze how mundane aspects of daily life – social encounters, routines, and modes of self-representation – become saturated with a capitalist economic logic. I demonstrate how the economization of everyday life naturalizes economic inequality and fosters social relationships dictated by a capitalist logic, which limits other non-economic aspects of human life that bind people together.

TABLE OF CONTENTS

CHAPTER ONE: A CASE STUDY OF THE NEOLIBERAL ECONOMIZATION OF EVERYDAY LIFE.....	1
<i>Research Problem and Questions</i>	3
<i>Research Field: Neoliberalism</i>	4
Macro-level Neoliberalism	4
Micro-level Neoliberalism	7
Macro and Micro-Neoliberalism: Key Takeaways	9
<i>Key Analytical Framework: The Economization of Everyday Life</i>	10
1: The Investor Archetype	11
2: Marketization	13
3: Post-Work Imagination.....	14
4: Pyramid Schemes	17
<i>Analytical Contribution</i>	18
<i>The Social World of Network Marketing</i>	19
Overview of Data.....	21
Multi-sited Fieldwork	21
Ethnographic Choices	23
The Anthropologist's Role	25
Becoming Part of the Scheme	28
Outline of the Thesis	32
CHAPTER TWO: THE NEOLIBERAL RESTRUCTURING OF US CAPITALISM.....	35
<i>From Regulated to Neoliberal Capitalism</i>	35
Economic Insecurity	35
Economic Inequality	37
Neoliberal Capitalism in the San Francisco Bay Area	38
The Case of Independent Contracting.....	40
Network Marketing and Independent Contracting.....	41
The Squeezed US Middle Class.....	42
A Note on Race.....	44
<i>Cultural Tropes</i>	45
The Stories Americans Tell Themselves	45
The American Dream.....	47
The Californian Context.....	48
<i>Network Marketing as an Economic and Cultural Phenomenon</i>	50
A Brief History of US Network Marketing.....	50
<i>The Economics of Network Marketing and Independent Contracting</i>	52
Network Marketing Company Structure	52
Sales Networks	55

Selling Supplements	56
Social-Economic Principles	57
Earning Volume	59
Sales Process	61
Income Information.....	62
Situating Pyramid Schemes	64
<i>Empirical Contribution</i>	66
CHAPTER THREE: POST-WORK IMAGINATION	69
<i>The Breakdown of Work as a Social Contract</i>	71
Economic Expectations and Realities	73
<i>Financializing Economic Security</i>	76
Imagining Residual Passive Income	78
Imagining the Investor Archetype	80
Economic Security as Exclusive	83
<i>Envisioning The Good Life</i>	86
Clinging to Middle Class Aspirations.....	91
<i>A Neoliberal Future Without Work?</i>	92
CHAPTER FOUR: MARKETIZING THE PERSONAL	94
<i>Narrating Life Stories</i>	96
Marketizing the Private	101
<i>Personalizing the Company and its Products</i>	104
Marketizing The Nuclear Family	106
<i>Personalizing Alternative Health Expertise</i>	110
Marketizing Health Expertise	114
<i>The Personal Neoliberal Economy</i>	116
CHAPTER FIVE: SPECULATING ON SOCIAL LIFE	119
<i>Financializing Social Life</i>	123
Financializing Time and Daily Rhythms	127
<i>Intimate Alliances and Ephemeral Ties</i>	130
Intimate Alliances	130
Ephemeral Ties	134
<i>Speculating on Social Life as a Neoliberal Practice</i>	137
CONCLUSION: THE NEOLIBERAL ECONOMIZATION OF EVERYDAY LIFE.....	139
<i>Neoliberalism and the Good Life</i>	140
<i>Individualized Solutions for Collective Problems</i>	142
<i>Masking Exploitation</i>	145
<i>Suggestions for Future Research</i>	146

BIBLIOGRAPHY.....	147
SVENSK SAMMENFATNING	163



Figures and table

Table 1: Gender and Race composition of research participants	21
Figure A: US Income Growth from 1976 to 2021.	37
Figure B: Bay Area Income Inequality 2000-2019.	39
Figure C: NatureRise’s Sales network.	55
Figure D: Example of Rick’s Sales Organization	59
Figure E: NatureRise’s Transaction Process	61
Figure F: Profits and Losses of Network Marketing Participants	65
Figure G: “The Greatest Scam”.....	68
Figure H: The Magic of Geometrical Progression	78
Figure I: Active and Passive Income.....	81
Figure J: Recruiting List provided by NatureRise.....	124

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*Mathias Levi Toft Kristiansen
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Chapter One: A Case Study of The Neoliberal Economization of Everyday Life

One afternoon in August 2019, I was packed into Susan’s Chevrolet Silverado with Rick, Susan, her two small children, and a large German Shepherd dog as we drove along the twisting country road north of San Francisco. Susan and Rick had just finished a “Sip and Freedom party” at the house of one of their customers living in the area. The purpose of this party was to encourage guests to buy dietary supplements, such as meal replacement shakes and beverages, from the network marketing companies for which the two of them sold products. Only four guests had participated in the party that Sunday—a low turnout—but Susan and Rick still felt satisfied because half of those guests had ended up buying their supplements¹.

Rick, a Vietnamese American in his early fifties, had worked as a network marketer for nine years; Susan, a white woman in her early forties, had done so for four. They were friends and independent contractors, not employees, for two American health network marketing companies selling dietary supplements. I call these companies NatureRise and Holic in this monograph.

Network marketing companies operate under a particular business model: a network of marketers sell products directly to people on behalf of the company while also recruiting people to join their network as salespeople. It is called network marketing for this reason. Marketers tried to recruit people with the incentive that their continuous purchases and sales of dietary health supplements could qualify them to earn money. Rick and Susan named their sales events “Sip and Freedom parties” because they wanted to convey that you could gain “financial freedom”—i.e., become wealthy—through network marketing.

Despite summer nearing its end, it was blazing hot outside. The dry air and strong winds were indicative of the beginning of the wildfire season that plagues the region. After packing the back of her truck with two huge boxes of supplement samples, Susan offered to take Rick and me to the nearest train station for our commute back to San Francisco.

¹ I use pseudonyms for all people mentioned in this monograph

Before our journey, we stopped at a gas station. While Susan filled up the tank, we heard a loud bang and felt a bump inside the vehicle. A truck had backed into the side of the Silverado. After ensuring that none of us had suffered any injuries, Susan and Rick took photos of the other vehicle's license plate and the visible damage to the Silverado.

A young man named Dan rushed out from inside the gas station. Stunned, he explained that he was the truck owner and that he must have forgotten to pull the parking brake, which caused the truck to roll back on the sloped surface.

Susan and Dan went inside the gas station to exchange information while Rick and I watched Susan's children and dog. When Susan came back to us, she looked worried. She explained that she did not know if her insurance would cover the damages to the vehicle, as she had just signed up for a new insurance plan. Rick assured her that Dan's insurance would have to cover the damages. Susan said she hoped so, but Dan only had a temporary driver's license, which could cause a potential problem.

Dan came back to us, still looking shaken. Susan put her arm around him and told him that it would be okay. Dan smiled as Rick made small talk with him, asking questions about where he lived and what he did for work. Dan responded vaguely, seemingly keen to focus on the car issue with Susan rather than make conversation.

Rick asked Dan if there was anything he would like to improve about his health and lifestyle. Would he, for example, want to make more money?

Dan did not answer. Rick then asked Dan if he could send him a few videos about NatureRise's dietary supplements and Dan agreed.

Susan and Dan arranged to keep in touch, and we drove away from the station. In the truck, Susan said that she had considered introducing the dietary supplements to Dan, but she felt that it might not be an appropriate time.

Rick told Susan confidently, "I believe that everything happens for a reason."

Susan nodded and confirmed that she had the same life philosophy. Rick continued, explaining that he believed the incident with Dan was not accidental, but rather an opportunity.

This episode happened six months into the ethnographic fieldwork I conducted among two groups of network marketers, including Rick and Susan, in the San Francisco Bay Area between April 2019 and April 2020. From having spent a lot of time with Rick, I knew that when he described an accidental encounter with a stranger as an opportunity, he meant a specific opportunity: a financial opportunity to make money. What led marketers such as Rick and Susan to perceive an accidental encounter at a gas station on a Sunday

afternoon as an opportunity to make money? What kind of larger social forces and economic structures in the United States might have incentivized Rick and Susan to consider the recruitment of strangers to buy health supplements as a pathway to wealth—and what does that tell us about contemporary US society?

Arguably, aspiring to get rich is a core trope and a familiar narrative in US society. Quintessential American rags to riches narratives invoke the idea that individuals can earn fortunes through grit and determination. The episode I witnessed on that Sunday resembles these archetypical American prosperity narratives. After all, Rick and Susan were individually chasing wealth by making the unintended encounter with a stranger into a sales opportunity. They had done activities like these together for years, from early mornings to late afternoons, on the weekends, driving on the scenic Californian roads and bringing their little family members along for the pursuit.

Nonetheless, the episode also reveals a different reality than those portrayed in conventional rags-to-riches narratives. For example, Rick and Susan were working for NatureRise, a company that did not employ them. They received no salary for the products they sold, had no set working hours, did not operate out of any fixed physical location, and were not required to demonstrate any special training or credentials. They were participating in a form of work called independent contracting, intimately linked to a large-scale economic shift since the 1980s that social scientists frequently term “neoliberalism.”

Research Problem and Questions

The episode I observed that Sunday exemplifies the central problem that I investigate in this monograph: how neoliberalism has penetrated the everyday life of middle class Americans and led to new forms of living, financialized social relationships, and new collective understandings of the capitalist economic order and how to get rich within it. I use the case of network marketing to explore this research problem, because network marketing is exemplary of how neoliberalism affects middle class Americans’ understanding of the good life, encouraging them to financialize everyday behavior; re-imagine social contracts, and aspire to a life without work. More specifically, I ask the following research questions:

RQ 1: How does neoliberalism affect people’s understanding of the society they are a part of and their life aspirations?

RQ 2: How does neoliberalism affect people’s everyday social behavior?

This introduction proceeds as follows: First, I outline my research field, the anthropology of neoliberalism. From there, I describe a) the key analytical framework, which is the economization of everyday life and b) the key concepts, which are the investor archetype, marketization, post-work imagination, and pyramid schemes. Thereafter, I describe the ethnographic fieldwork and data that serve as the empirical basis for this thesis. I end this introduction by summarizing the main content of the chapters of the thesis.

Research Field: Neoliberalism

This monograph contributes to the anthropology of neoliberalism with a specific focus on the penetration of neoliberalism into people's everyday lives. Specifically, I use neoliberalism as a theory to understand socio-economic changes on a macro and micro-level. First, neoliberalism is a theory that models a macro-level global socio-economic transformation that has occurred since the 1980s, resulting in increased economic inequality and insecurity. Second, neoliberalism also models how these large-scale transformations structure people's understandings of their society, aspirations, and everyday behavior at the micro-level.

In the following section, I outline how some social scientists have conceptualized neoliberalism on the macro and micro-level. From there, I present my analytical framework related to neoliberalism: the economization of everyday life.

Macro-level Neoliberalism

On a macro-level, neoliberalism refers to a particular political ideology that intends to create prosperous societies and individual well-being by creating policies that facilitate intense economic action, unlimited growth, and competition on economic markets through privatization of public sectors, industry deregulation, shrinking of social services, financialization, and entrepreneurialism (See Brown 2015; Harvey 2007; Peck 2010; Peck et al. 2012). The ideology was first developed by libertarian political philosophers and neoclassical economists in the post- World War II years among the Chicago School of Economics and the Mont Pèlerin thought collective (Mirowski 2014; Mirowski and Plehwe 2009). These academics specifically developed neoliberalism as a direct antidote to socialism and communism (Plehwe et al. 2020; Harvey 2007). They argued that economic competition and intense capitalist market

participation had to be intentionally facilitated to reform what they considered to be the penetration of socialist doctrines and policies. Those academics conceptualized neoliberalism as an ideology to create what they considered individual prosperity and a better and more desirable society.

The neoliberal ideology has been promoted by global political leaders and financial institutions since the 1980s, resulting in the proliferation of market-oriented economic policies worldwide. In contrast to intellectuals, most of those politicians never use(d) neoliberalism explicitly to describe their policies; in other words, it is a scholarly term that describes the ideology and policies of increased privatization, financialization, and deregulation of public and social services. Additionally, the notion of self-responsibility has become a central aspect of neoliberal ideology. As part of the shrinking of welfare services, neoliberalism advocates for placing financial and social obligations on individuals and families rather than the state (See Cooper 2017). In other words, neoliberalism expects people to take care of themselves financially and socially, be independent and self-governed rather than rely on the state (See Trnka and Trundle 2017).

Scholars of neoliberal ideology and policies have focused on how neoliberalism has dramatically contributed to growing economic inequality and austerity and has increased the wealth gap between the top percentile of wealthy individuals and the rest of society; to be clear, most social scientists are critical of neoliberalism (e.g., Kotz 2018; Peck 2010; Harvey 2005; Brown 2015; Rakopoulos 2018). According to political scientist Wendy Brown (2015), scholars of neoliberalism are concerned with the intensified penetration of market commodification into central aspects of social life, from surrogacy to infrastructure to intimate relationships and the environment. Corporate and financial interests increasingly influence democratic institutions, political decision-making, governance, and policies. Finally, neoliberal financialization has caused financial crises and bubbles (Kotz 2017).

Scholarship show that neoliberalism is a contemporary global phenomenon; political leaders have promoted and introduced neoliberal ideology and policies around the world (e.g., Harvey 2005; Han 2012; Schuster 2015; Gago 2017; Rakopoulos 2018). The ideology has taken different regional and national forms (Brown 2015). For example, Chile introduced neoliberal policies after the violent military coup in 1973 that replaced socialist President Salvador Allende with General Adolfo Pinochet. Neoliberalism was violently forced upon Chileans with the support of US President Richard Nixon (See e.g., Han 2012; Brown 2015). In other global contexts, neoliberalism has developed without direct violence. In the Global South, financial institutions such as the International Monetary Fund have pushed neoliberalism to solve poverty since

the 1980s. In Scandinavia, politicians have attempted to integrate neoliberal policies with social welfare discourses. In the United States, President Ronald Reagan most notably introduced neoliberal policies in the 1980s. However, President Bill Clinton also promoted neoliberal policies during his presidential tenure, notably the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (see Cooper 2017).

To understand why politicians worldwide suddenly started to introduce neoliberal policies, geographer David Harvey (2007) argues that we must understand the social context of that time. Harvey asserts that in the 1970s, politicians worldwide started to integrate neoliberalist ideology into their policies as a concrete solution to a global economic crisis that had resulted in recession, inflation, and unemployment. In other words, neoliberal policies were a political-economic project to re-establish and “fix” capitalism as the dominant socio-economic arrangement nationally and globally.

In the next chapter, I will discuss more extensively the relationship between capitalism and neoliberalism in the US context. For the present, it is sufficient to say that in the United States, neoliberalism caused a significant reduction in social welfare programs and wealth redistribution, deregulation of markets, privatization, and discourses promoting self-responsibility, entrepreneurialism, investments, and competitiveness (See Graeber 2019; Harvey 2007; Katz 2018). Education, infrastructure, and housing became increasingly privatized and commodified; the labor market transformed so that Fordist industrial jobs were outsourced to the Global South or automated, while service and knowledge industries fundamentally replaced manufacturing industries – what scholars term deindustrialization (e.g., Walley 2013; Newman 1999).

The neoliberal reorganization of work concerned a structural rearrangement of sectors and worker skills, attitudes, and experiences. Since the 1980s, the labor market in the United States has been characterized by independent contracting, temporary and contingent work arrangements, wage stagnation, downsizing, the decline of unions, new demands for skills connected to new professional, managerial, and sales occupations, and penetration of work into non-work aspects of life (See e.g., Gershon 2017; Graeber 2018; Kalleberg 2011).

With the election of President Donald Trump in 2016 and the general surge of right-wing politics in the West, some social scientists and commentators argued that neoliberalism had ended (e.g., Plehwe et al. 2020). They argued that the surge in right-wing populism globally, with its political promises of restoring national economies, industrial jobs, and infrastructure, evidenced a decline in the neoliberal ideology. Yet, as Donald Trump's presidential tenure evidenced, neoliberal policies continued in the United States as they became

integrated with right-wing populist discourses. It is now clear that the wealthiest percentage of the United States population benefitted from Donald Trump's economic policies, and the wealth gap continued to increase. According to political scientist Dieter Plehwe (2020), there are two dominant answers to why neoliberalism continues to dominate political policies and ideologies: 1) neoliberal policies serve those in power or 2) neoliberalism has a tremendous ability to morph and integrate political ideologies such as conservatism and liberalism.

Micro-level Neoliberalism

On a micro-level, neoliberalism refers to the way neoliberal ideology and policies shape people's everyday lives, such as their thoughts, understandings, imaginations, behavior, and social relationships. Anthropologist James Ferguson (2010) argues that neoliberalism can be understood as a political, economic ideology, which affects people's understanding of themselves and shapes their social world. Similarly, anthropologist Ilana Gershon (2011) understands neoliberalism as a set of postwar governmental macro policies, which have created a reality, in which people understand themselves through a particular market logic; concretely, social life and selfhood are now understood as something that ought to be managed like a business, in which traits, relationships, and qualities are various kinds of assets. In other words, there is a causal relationship between macro and micro-level neoliberalism.

A rich body of ethnographic literature demonstrates the structural and everyday consequences of neoliberal policies and ideology on a micro-level. Anthropologists have focused on how neoliberal policies and discourses of self-responsibility and privatization of public services have created new forms of insecure economic arrangements related to labor standards, education, and health care. Some anthropologists explore how people resist and cope with neoliberal ideologies, and they explain how global inequalities, austerity, marginalization, and dispossession have increased because of neoliberal policies (e.g., Han 2018; Muehlebach 2012; Molé 2010; Stout 2019; Rakopoulos 2018). Another body of anthropological literature examines the ways that neoliberalism shapes subjects, relationships, livelihoods, and communities (e.g., Freeman 2014; Urciuoli 2008; Gershon 2017; Lane 2011; Açıksöz 2020; Takeyama 2016; O'Neill 2018; Gagné 2020).

Some anthropologists examining micro-level neoliberalism use social theorist Michel Foucault's idea of the neoliberal economic man or homo economicus (see Freeman 2014; Gershon 2011). In a set of public lectures from 1979 to 1983, Michel Foucault (2010) argued that neoliberalism promotes a

particular economic archetype, which he called *homo economicus*. This archetype is an “entrepreneur of himself, being for himself his own capital, being for himself his own producer, being for himself the source of his earnings” (226). In other words, neoliberalism promotes an entrepreneurial, individualized, self-interested, and transactional way of being and acting in the world.

Several anthropologists have examined the ethnographic realities of the neoliberal entrepreneurial subject. For example, Bonnie Urciuoli (2008) argues that a particular neoliberal skill discourse dominates in the United States. She asserts that corporate experts on online websites promote a skill discourse. They encourage job candidates to think of themselves as possessing a “bundle of skills,” including social relationships, personal qualities, life experiences, and alliances (Urciuoli 2008, 211). For Urciuoli, the skill discourse in the United States values “soft” skills in contrast to “hard” skills associated with manual labor. Urciuoli argues that during the Fordism era, skills referred to the manual or mechanic expertise used to solve specific tasks. For Urciuoli, the definition of a skill has expanded fundamentally in the contemporary United States, demonstrated by how corporate experts suggest job candidates develop soft skills, including communication skills, and social and interpersonal relationships. Centrally, these skills are marketized as those that job candidates should exchange in the labor market.

Building on Urciuoli’s insights, anthropologist Ilana Gershon (2017) argues that relationships between employees and employers have changed significantly in the United States since the 1980s. As I noted above, employees are expected to perceive themselves metaphorically as businesses that engage in temporary and strategic partnerships with employers, rather than in long-lasting relationships. That approach influences the skills that are demanded of workers so that they may become employable. Employers and HR consultants expect job candidates to brand themselves and to network strategically to secure employment (Gershon 2017).

In other research, Gershon (2016) remarks that a growing body of anthropological literature are documenting how neoliberal norms about self-responsibility are often contradictory in practice (Gershon 2016). Gershon has explored how job seekers in the US attempt to construct their ‘personal brands’ based on the imaginations of neoliberal flexibility and self-management (Ibid). According to Gershon, online platforms like LinkedIn and Facebook have enabled these workers to constantly consider how they present themselves as an innovative and unique business. This has also created an industry of presentation coaches and techniques that job seekers are expected to use in order to become an employable subject. However, Gershon argues that, in reality, companies are often not only looking for flexibility; rather, they also seek stability

and standardization in relation to, for example, career choices and education. This contradiction creates confused individuals, since they need to be both flexible and stable.

Anthropologists who conduct research on network marketing also investigate entrepreneurialism and self-responsibility. For example, anthropologist Peter Cahn (2008) argues that network marketing started in Mexico after the introduction of neoliberal reforms in the 1980s. He found that middle class Mexicans participate in network marketing to sustain a middle class identity and livelihood connected to consumerist desires. Mexican participants internalize and embrace entrepreneurial discourses of self-responsibility related to neoliberalist ideology. To take another example, in Ara Wilson's work on network marketing in Thailand (1999), she argues that the expansion of American network marketing companies into Thailand draws on existing local retail traditions, such as market stalls and vendors. In that sense, selling is an integrated part of life for some Thai people. However, participants associate local retail practices with an unluccrative lifestyle and social status. In turn, American direct selling companies offer a discourse of entrepreneurialism that differs from perceptions of local retail practices. For Thai participants, network marketing offers an entrepreneurial identity associated with the American business culture. Anthropologist Detlev Krige (2012) also analyzes network marketing as part of an increased neoliberal development in a South African context. He argues that black South African participants from the middle class draw on an increased entrepreneurial discourse, which values risk-taking individuals searching for new financial markets as an opportunity for personal profit. Rather than focusing on the companies as exploitive, Krige argues that the societal valorization of entrepreneurialism explains why people participate in potentially fraudulent financial schemes like network marketing. To Krige, participants are doing precisely what the South African government expected of its citizens: subjugating themselves to a neoliberal financialization logic.

Macro and Micro-Neoliberalism: Key Takeaways

Two critical aspects of macro and micro neoliberalism are important for my case of network marketing. First, the increased economic inequality and insecurity produced by neoliberalism is a significant macro-level development that connects to network marketers' experiences. The people I knew who participated in network marketing responded to increased economic inequality and insecurity in how they imagined their positions and possibilities in the US economy. They considered network marketing to be a unique opportunity to advance financially in what they saw as an unequal socio-economic hierarchy.

In other words, there is a causal relationship between macro-level neoliberalism and my case of network marketing, making the network marketing a subject that helps us understand the social and economic effects of macro-level neoliberalism on a micro-level.

Second, network marketing is also related to the intentional weakening of social services, work arrangements, and promotion of self-responsibility. That relates directly to network marketing. The marketers were independent contractors without a guaranteed income and benefits. As we have seen, they relied on themselves for income and economic advancement, evident in neoliberal models of self-responsibility. They framed self-responsibility as the key to economic opportunity in the United States in contrast to more conventional work arrangements. Macro-level neoliberalism heavily intensified insecure and unequal economic conditions, in which marketers turn to independent contracting to circumvent the problems of neoliberalism. Thus, there is a paradoxical connection between macro-level neoliberalism and network marketing. Marketers turn to network marketing to free themselves from the economic insecurity and inequality produced by macro-level neoliberalism. Still, contemporary network marketing is a fundamental neoliberal phenomenon that accelerates and intensifies micro-neoliberal behavior and thoughts.

Key Analytical Framework: The Economization of Everyday Life

In the following section, I develop the key analytical framework related to micro and macro-level neoliberalism that I use in this monograph. That overarching framework is the economization of everyday life. I use the framework to understand how (macro) neoliberal ideology and policies shape (micro) neoliberal everyday life, namely relationships, imagination, and economic conduct. Central to the economization of everyday life in this monograph are four components: 1) the investor archetype, 2) marketization, 3) post-work Imagination, and 4) pyramid schemes.

The economization of everyday life refers to the broad social science literature that examines how capitalist economic logic penetrates and shapes social relationships, everyday behavior, perceptions, and imaginations. Key aspects of this economic logic are profit maximization, commodification, marketization, return on investment, and asset accumulation. In other words, the economic logics that undergird most research on the economization of life are capitalist and market-oriented in contrast to, for example, subsistence and planned economic logic (e.g., Sahlins 2017; Yan 1996). There, I follow sociologists Koray Çalışkan's and Michel Callon's (2009, 370) definition of

economization, which refers to “the processes that constitute the behaviors, organizations, institutions and, more generally, the objects in a particular society which are tentatively and often controversially qualified, by scholars and/or lay people, as ‘economic.’” Succinctly put, the economization of everyday life examines how and when sociality and everyday life become a site of capitalist interaction. That includes the key questions of how, why, and when people intertwine the social, mundane, and the economic in their everyday life.

Economization has been a central concept for many scholars of neoliberalism, especially related to micro-level neoliberalism. Scholars use the concept to, for example, examine the increased capitalist valuation of biological life (Murphy 2017), death (Livne 2019), nature and the environment (Fourcade 2011), and sexuality (Hakim 2011). Wendy Brown (2015) argues that neoliberalism particularly encourages and facilitates the economization of human life so that all spheres of life, such as social, legal, scientific, biological, and emotional life are framed in economic and capitalist terms, in contrast to other ways of valuing life, such as moral, democratic, legal, or aesthetic.

1: The Investor Archetype

According to Brown (2015), a particular archetype typifies the increased economization of life: the investor. The investor archetype characterizes a societal development in which individuals approach most aspects of life, such as education, work, home, health, relationships, and hobbies, as forms of investments and assets that can and should yield a return. In short, financial logic shapes the investor archetypes’ life choices, relationships, actions, and thoughts, which is why it is a form of economization of everyday life. The investor’s investments, assets, and returns may be monetary but can also be understood more broadly as something one does to get a better life. For example, as part of his homo economicus idea, Foucault argues that neoliberalism promotes migration as a form of investment. He writes “Migration is an investment; the migrant is an investor. He is an entrepreneur of himself who incurs expenses by investing to obtain some kind of improvement” (2010, 230).

Wendy Brown (2015, 31) also gives us a few examples to illustrate this point:

A student might undertake charitable service to enrich her college application profile; however, the service remains unwaged, and the desire for a particular college may exceed its promise of income enhancement. Similarly, a parent might choose a primary school for a child based on its placement rates in secondary schools who have high placement rates

in elite colleges, yet not be calculating primarily either the monetary outlays for this child or the income that the grown child is expected to earn.

The financial logic that shapes the investor archetype is similar to what some scholars term the financialization of everyday life. Scholars use that concept to describe how people increasingly engage in financial planning and investments and how more aspects of life, such as properties and debt, become monetary value (e.g., Martin 2002; Weiss 2020; Langley 2007; Van Der Zwan 2014). I have chosen to focus on a particular financial logic connected to economization rather than financialization. I have made that choice because most network marketers I knew did not own or invest in any assets, properties, or trade stocks as part of their activities. Financial planning was not a dominant practice among them. Instead, they earned a commission by selling products to customers on behalf of a company whose owners control the means of production and gaining revenue. Nonetheless, network marketing participants drew heavily on financialized discourses, imaginations, and logic, such as earning a residual income without working and building social relationships as potential monetary assets. In other words, financial logic and discourse had penetrated their everyday lives rather than what are conventionally viewed as concrete financial practices. I mainly show that the marketers saw social ties and accidental social encounters as sources of potential financial gain. In other words, the investor archetype and financial logic help us to understand how neoliberalism has penetrated social behavior and relationship and thus directly relates to my research questions.

To understand the financial component of economization, I operationalize anthropologist Caitlin Zaloom's (2019) analytical construct of "social speculation." Zaloom uses social speculation to describe how middle class American parents speculate on their children's future by saving and investing money for college. They do this in the hope that their children can achieve a desirable future with financial stability. In other words, she uses social speculation to analyze a concrete financial practice in contrast to the way I use it. For Zaloom, these personal finance practices are highly speculative because parents cannot know if their savings and investments will bear fruit. Zaloom argues it is essentially a form of betting based on hopeful visions of their children's future.

In this monograph, I revise the concept of social speculation to examine the financial logic of residual income and social components of investment, and assets that were central to my ethnographic research. I extend Zaloom's concept to show how marketers financially speculated to create and maintain close and intimate relationships with people they thought they could benefit from financially. They also ended relationships they considered financially

unbeneficial. In other words, I show that they approached social life as an investment, asset, and potential return like the investor archetype. Furthermore, I show that this particular financial logic was directly related to their aspiration of getting a comfortable middle class life without working.

The investor archetype helps us to understand how neoliberalism encourages people to perceive social relationships and encounters as investments and assets. Macro-level neoliberalism encourages people to economize their everyday social behavior, relationships, and thoughts on a micro-level. The investor archetype also helps us to understand how neoliberal financial logic encourages people to imagine that they can circumvent the economic insecurity produced by neoliberalism by relying on financial non-work sources of income. To restate, using the investor archetype can teach us two main things about macro and micro neoliberalism. Macro-level neoliberalism has created fertile ground for economization because it has produced economic inequality and insecurity. In response, people economize their social life and relationships. We will see that this has particular social implications on a micro-level concerning social obligations and collective solutions.

2: Marketization

The expansion of market activity into more spheres of social life is a central component of the economization of everyday life in this monograph. Often, scholars call this development for marketization (e.g., Çalışkan and Callon 2009; Brown 2015; Balibar 2020). I follow political scientists Matthias Schmelzer and Dieter Plehwe (2015, 489), who define neoliberal marketization as “...an expanded notion of commodification, extending market rationalities to spheres not traditionally considered merely in economic terms, like education, health, or social reproduction (marriage markets, dating exchanges, etc.)” Thus, marketization, specifically, denotes expanding market activity to a range of domains in everyday life. More and more aspects of everyday life become a transactional site for buying and selling goods and services so that daily life becomes saturated by market activity.

The concept of marketization relies on the premise that there are spheres of everyday life that have not yet or at least did not used to be part of the capitalist market. Yet, how to conceptualize the relationship between capitalists’ markets and other spheres of social life has been debated extensively. Notably, economic anthropologist Karl Polanyi argued that the spread of capitalist market economies since the industrial revolution had created economies “disembedded” from social institutions and relationships (Polanyi 2001). Interpreting Polanyi, economic sociologist Fred Block coined the concept of “marketness”

to point out that nothing exists outside the market economy. The market is not disembodied from the social; instead, we can speak of various degrees of how a market logic influences transactions in each society and time (Block 1990; see also Krippner 2001). For Block, “high marketness” is when a transaction is predominantly based on price considerations. In contrast, “low marketness” is less concerned with price but allows social relations to influence the trade.

It is important to note that marketization has always been part of capitalism. After all, the idea of buying and selling goods and services on the market is foundational to capitalism as an economic structure (e.g., Smith 1970). As we will see in the following chapter, marketization has also been central to the American cultural understanding of the United States as a nation founded by entrepreneurs. Yet, neoliberal marketization is a specific form of capitalist marketization. The aspects of everyday life that have become sites of marketization differ from those under industrial forms of capitalist marketization.

In this monograph, I take the perspective that there are parts of everyday social life that are not part of the capitalist market but are becoming marketized. In other words, the concept of marketization deals with economic processes in a particular way—something that was not previously part of the market becomes part of the market through micro-level social actions. Ultimately, I use marketization to illuminate the micro-level neoliberal behavior that contributes to marketizing central aspects of everyday life (See also Balibar 2020).

3: Post-Work Imagination

Neither Brown, Foucault, nor other scholars explicitly discuss how imagination is central to economization. However, in this monograph, I explicitly contend that imagination is a component of the economization of everyday life. I maintain that certain imaginations about economic limitations and opportunities connected to employment structures and work push people to economize their social lives. Those imaginations are heavily structured by macro and micro-level neoliberalism. In part, we can learn that what leads people to economize their lives is their imaginations about the limitations and possibilities of living in a capitalist economy and specific cultural ideals about the good life. Thus, we can learn that micro and macro-level neoliberalism is not an abstract and disembodied phenomenon but something that becomes an integral part of people’s imagination, leading to micro-level neoliberal practices and behavior.

To be clear, many scholars have researched the connection between economic practices and imagination, such as high finance bankers’ imaginations of economic markets (Ortiz 2013), business people’s imaginations of economic risks (Orta 2020), imaginations of wealth among conspiracy theorists

(Rakopoulos 2018), activists' imaginations of economic alternatives to capitalism (Appel 2014), and villagers' imaginations of disaster capitalism (Benadusi 2018). For example, Hannah Appel (2014) coined the term economic imagination to describe the way people grasp and convey the possibilities and limitations connected to living in a modern economy. Appel coined the term to conceptualize the discourses of Occupy Wall Street activists in New York City. She found that former Wall Street bankers, disillusioned with the US economy and their complicity in the 2008 economic crisis, turned to activism to advocate for a more just economy. The former bankers had once believed in the possibilities of American neoliberal capitalism as a source of financial prosperity for all Americans, but the 2008 economic crisis made them reevaluate that belief.

I take from Appel the notion that people's ideas about the possibilities and limitations connected to living in a modern economy help us to understand their economic practices and behavior. In my case, those actions were really about economizing on more and more aspects of social life. Yet, the imaginations that drove such activities were not just about the economy as an abstract category but about the specific parts of the economy, such as corporate employment, economic inequality, and college education, what I term a post-work imagination in this monograph.

Few anthropologists have used post-work as a concept to examine ethnographic material; it is overwhelmingly used as a normative concept by philosophers and social theorists to reimagine the role and organization of work in contemporary society. Some philosophers, such as Nick Srnicek and Alex Williams (2015), and Katie Weeks (2011), explicitly use imaginaries to discuss post-work. They are concerned with the increased capitalist penetration of social life, albeit without naming it economization. While some of that post-work literature explicitly urges us to imagine a future without human work, such as a fully automated workforce, others present a more pragmatic post-work imaginary, such as shortening labor supplies by reducing work hours and ending the societal valorization of the work ethic (e.g., Srnicek and Williams 2015). Writing from a US perspective, philosopher Katie Weeks (2011) proposes a post-work society in which Americans "decenter" waged work from being central to almost all aspects of their lives. For Weeks, "post-work" does not mean a complete abandonment of the remunerative work in human life but rather a society without rigid work structures and norms; people can make a living and find a purpose beyond their employment contract. The key message related to post-work is that contemporary work arrangements are a societal problem, but that work still fundamentally organizes people's everyday lives and meaning making.

I consider the post-work concept as part of a broader scholarly discussion about the future of work, which also recently has become an anthropological and sociological research focus (e.g., Graeber 2019; Walley 2020; Beckhorn 2021; Schoneboom 2018). Without using post-work or imagination as a concept, scholars have researched novel attempts to reorganize income distribution through regional basic-income structures, and passive income schemes, which are indicative of the way that people are attempting to limit their dependency on employment in their lives (e.g., Ferguson 2015; Fridman 2017). Additionally, anthropologists James Ferguson and Tania Li (2018) argue that politicians and scholars, for centuries, have promoted “proper waged jobs” as a central solution to development, individual prosperity, and socio-economic instability. In my words, they imagined waged employment as the ideal economic opportunity. However, the political belief in wage labor has been replaced by a concern that many groups worldwide can no longer rely on waged jobs as a source of stability. Ferguson and Li contend that despite such realization, societal discourses about work still lack the ability to think beyond “the promised land of jobs for all.”

According to anthropologist David Graeber (2019), many white-collar workers do not like their jobs. Graeber situates this claim in a US historical context, asserting that the economist John Maynard Keynes argued in the 1930s that technological advancement and automation would result in a 15-hour work week. Graeber notes that Keynes’ prediction was wrong; instead, people are working even more in what Graeber polemically calls “bullshit jobs,” such as clerical and managerial professions, sales, and marketing. According to Graeber, “bullshit jobs” have no socio-economic value. Instead, they have moral value because of the societal discourse that work is morally important and that people who do not submit to an intense work ethic are undeserving of societal care and assistance.

Without using post-work explicitly, anthropologist Paul Green (2020) has researched how a particular subset of white and educated Americans, Australians, and Europeans find work that they can combine with leisure activities and traveling. This group of people—who call themselves “digital nomads”—earn income as lifestyle bloggers or coaches, marketers, or web developers while traveling to tourist destinations worldwide. Green argues that digital nomads perceive their lifestyle and income-producing activities as a way of freeing themselves from traditional nine-to-five employment regimes and to realize a more entrepreneurial life with the self-control of work hours, activities, leisure, and physical location. Yet, Green also points out that the motivations for this work-life approach are connected to economic and work precarity, especially in the United States.

This monograph bridges post-work and economic imagination to understand how imaginations about work lead marketers to economize their lives to escape conventional work structures. Many post-work theorists argue normatively against capitalism. In contrast, this monograph reveals that post-work imagination is not always an abandonment of capitalism or neoliberalism, as many post-work theorists suggest. On the contrary, it is a particular acceleration of neoliberal capitalism, evident in how post-work imagination pushes people to economize their everyday lives and put their trust in financial logic. The case of network marketing shows that post-work imagination is intimately connected to the economization of everyday life and financial logic on the micro-level. In other words, as a concept, post-work imagination gives insights into how the financial logic of neoliberalism contributes to imagining and articulating of a future without work as desirable.

4: Pyramid Schemes

The final component of this monograph's economization of everyday life framework is pyramid schemes. The anthropological literature shows that participation in pyramid schemes is driven by people's ideas of a prosperous economic future for themselves and their families outside conventional work arrangements. It is an expression of dissatisfaction with the established economic and societal order. As it will become apparent during this monograph, the term pyramid schemes has multiple meanings; as an emic concept used by the marketers I knew, as a legal term sometimes used to categorize network marketing as illegal, and as a scholarly concept to understand how people imagine that they can achieve particular financial aspirations outside the established economy. Analytically, pyramid schemes can tell us something important about how marketers imagined their position within national and corporate economic hierarchies and how to advance within them as an alternative to employment. In other words, the concept reveals something about how people imagine the consequences and possibilities of macro-level neoliberalism in their daily lives as well as their micro-level responses, which directly relate to my first research question.

The anthropological literature on pyramid schemes is limited, and most anthropologists have focused on the recent rise of pyramid schemes in Eastern European post-socialist contexts (see, e.g., Musaraj 2020; Verdery 1995). For example, anthropologist Smoki Musaraj (2020) has examined the social and economic effects of the collapse of the Albanian pyramid schemes that attracted half of the country's population in the 1990s. Owners organized participants like a Ponzi scheme in which the scheme owner transfers the money

from new investors to early investors (Think: Paul robs Peter to pay Paula). In other words, the schemes had no physical products and thus differed slightly from network marketing companies. Musaraj argues that the schemes were a losing game financially, yet people still participated because they imagined it offered them an accelerated path to a predictable economic life.

Researching a similar empirical context, anthropologist Leonie Schiffauer (2019) argues that Russian pyramid schemes are often masked as legal network marketing companies by the owners. In her work, she chooses not to distinguish between pyramid schemes and network marketing schemes because the pyramid structure, the financial promises, and recruitment methods of network marketing resemble pyramid schemes. Focusing specifically on participants in a small Siberian town, Schiffauer argues that her interlocutor's participation taught them to see pyramid schemes as an attractive alternative to fulfilling their economic desires through conventional business and work arrangements.

The critical insight from the literature on pyramid schemes is that participants imagine that they can reconfigure economic power hierarchies and advance financially within them. The literature also teaches that people participate in pyramid schemes as a response to economic insecurity. In this monograph, I add to this conversation by showing that pyramid schemes have an intimate connection to micro-level neoliberal thoughts and behavior, such as financial logics and marketization.

Analytical Contribution

I offer three analytical contributions to the anthropology of neoliberalism, with a particular focus on the economization of everyday life (I will talk more about my empirical contributions in the next chapter). First, this monograph advances our understanding of the macro- and micro-level neoliberalism because it addresses how Americans navigate the increasing financial inequality and the expanding wealth gap in the United States. It provides insights into a particular activity, and the sociality people seek in times of economic insecurity. Additionally, I contribute to an ongoing scholarly discussion among social scientists about how people react to the increasing penetration of capitalist markets into their everyday lives and whether that is a desirable or problematic development on a societal level.

Second, this monograph offers insights into how the micro-level neoliberalism plays out in people's everyday lives, specifically how people increasingly economize their relationships, encounters, and behavior in response to macro-level neoliberalism. In other words, I offer insights into the connection between large-scale economic changes and everyday neoliberal behavior and

practices. Here, I also engage in a scholarly discussion about the social implications of treating fellow humans as monetary assets and sources of economic gain. Even though the economization of everyday life is an expected response to macro-level neoliberalism, it fundamentally inhibits the many non-economic ways of relating to other people. In short, we can learn how large-scale economic changes shape how humans engage with each other daily.

Third, I argue that my monograph demonstrates how neoliberalism has fundamentally affected people's understanding of the good life. I explore a novel development that will be a central theme in the anthropology of neoliberalism in the coming years. Work is no longer the primary way that people understand their path to the good life. Rather, a neoliberal financial logic of residual income and marketization has replaced imaginations of work as central to the good life. In other words, the good life has become economized, as I discuss, has particular implications for how we understand the good life on a societal level.

The Social World of Network Marketing

Now that I have outlined my research field and analytical framework, I move on to discuss my fieldwork and data collection process. It requires us to take a step back to when I began my fieldwork to fully understand how I collected my ethnographic material, made choices, and ultimately came to focus on network marketers as my research population and monograph subject. When I arrived in the San Francisco Bay Area on April 15, 2019, I did not intend to study people's participation in network marketing or how people respond to economic transformations in the United States. I had proposed studying alternative health practices in that region, so when I arrived in the San Francisco Bay Area, my field sites were alternative health gatherings. Residents met to discuss ways to improve their health at these meetings. At one of those get-togethers at a bar in the financial district of San Francisco, I met Rick, who later turned out to become one of my key interlocutors. Rick attended these alternative health gatherings regularly as part of his networking routines. At the meeting, about fifteen people were sitting around a table. Rick coincidentally ended up sitting next to me. I introduced myself to Rick as a Ph.D. student from Sweden researching health activities in the Bay Area, and that I was especially interested in biohacking, which was the focus of the meeting. Rick seemed to be immediately interested in me. He presented himself to me as a health coach. While passionately explaining his concerns about health care and industrial food, he asked me multiple questions about my life, dreams, family,

and plans. At the end of the meeting, he asked for my contact information, and we agreed to stay in touch.

Later that evening, Rick texted me *YouTube* videos explaining the science behind NatureRise's dietary supplements to eliminate toxins from the body and improve health. The videos framed the United States as being in a dire health and environmental crisis due to exposure to synthetic chemicals. NatureRise's dietary supplements were the solution to that crisis, as the videos and Rick suggested. In the days that followed, Rick called and asked me what I had learned from the videos. He also set up a call for me to talk with Monty, whom I later found out was a NatureRise millionaire based in Nashville. Rick and Monty wanted me to buy NatureRise's supplements, which I declined to do. I reminded Rick that I was not interested in improving my health but in researching his health knowledge, ideas, and activities. While it was clear to me that Rick wanted me to buy the dietary supplements that he talked so passionately about, I was initially not aware that he was participating in network marketing. Frankly, I was not even knowledgeable about what network marketing was at that point. A few weeks into my fieldwork, when Rick called and invited me to his house to talk about nutrition, health, and NatureRise's supplements, it became clearer.

Together with two NatureRise customers, Rick shared a two-bedroom house in the southern part of San Francisco, a historically Asian, Black, and Latino neighborhood that had become gentrified like most other areas of the city. A couch, office desk, and large television took up most of the space in his living room. Rick had put framed family photos of his daughter, siblings, and parents on the office table. On the wall hung handwritten inspirational quotes such as "living life to the fullest." Next to the inspirational quotes, Rick had placed around thirty post-it notes with handwritten names. He had arranged them in a pyramid shape stretching down from the top of the panels. Later, Rick explained that the post-it pyramid represented some of the recruits in his sales organization. Under the television, Rick had stacked canisters and boxes of NatureRise's supplements, essentially making his living room into a showroom for NatureRise.

Rick's house eventually became a vital field site as part of my participant research. In his house, many of the NatureRise marketers I came to know met with each other. They met a few times a week for "Sip and Freedom parties" and trainings where they discussed how to recruit new customers to their sales organization, tasted the supplements, critiqued mainstream economic and healthcare institutions in the United States, and promoted alternative health and financial ideas on how to limit reliance on these institutions.

Rick introduced me to around thirty-five other marketers and customers in his sales network (which he called business associates and friends), ten of whom also became important research participants. Hence, Rick was a central gatekeeper and key interlocutor, especially in the early stage of my fieldwork, as he introduced me to other marketers as a Ph.D. student who, according to him, was researching and writing a book about nutrition and health in the US.

Overview of Data

The ethnographic material that forms the basis for this monograph was collected from multi-sited fieldwork between April 2019 and April 2020 in the San Francisco Bay Area (primary site), Las Vegas, Los Angeles, Nashville, Sacramento, and Pasadena, and online on *Facebook*, *YouTube*, *Instagram*, *Vimeo*, *LinkedIn*, *Reddit*, and *FaceTime* as well as during conference calls. Over a year, I spoke with and observed the practices of approximately 150 NatureRise, Holic, and Elevate marketers, from which twenty-five became regular and close interlocutors I spent time with weekly. Two-thirds of the marketers were women. Moreover, 60% of the marketers were white, 33% were Latinx, 3% were Asian-American, and 3% were Black. The people I came to know were between 23 and 67 years old.

<i>Gender</i>	
Men	26%
Women	74%
<i>Race</i>	
Latinx	33%
White	60%
Asian-American	3.5%
Black	3.5%

Table 1: Gender and Race composition of Research Participants (n=150)

Multi-sited Fieldwork

One reason that many contemporary anthropologists conduct multi-sited fieldwork is that the ethnographer allows their interlocutors to decide the field's boundaries offline and online (see, e.g., Hannerz 2003). This enables the ethnographer to rethink and expand their understanding of the field, which

ultimately contributes to ethnographic knowledge about the field. Multi-sited fieldwork also helps anthropologists develop their understanding of a field as something that is not always restricted to a single physical site. I had not initially planned to do multi-sited fieldwork, but I based my fieldwork on following the movement of my interlocutors. In other words, I followed them wherever they went for their network marketing activities. I would have missed critical components of their practices and discourses if I had not chosen to follow the marketers outside the Bay Area to events and gatherings.

Nonetheless, a limitation of multi-sited fieldwork is the difficulty of connecting people's practices to a place. Situating people's practices and ideas in a specific location has been central to anthropologists for a century. Traditionally, it is the core element of anthropological work. It has been paramount for two reasons. First, to document and preserve social life's cultural, geographical, and social particularities (e.g., Boas 2011) and second, to compare insights from one site with insights from another, thus expanding our knowledge of social life in general (e.g., Mauss 2004). In this monograph, I contextualize the marketers' practices and lives in the San Francisco Bay Area, but I am not arguing that network marketing is a particular Bay Area phenomenon.

I collected most of my data from three key field sites: marketers' residences or rented offices, 2) events, and 3) traveling in public and private transportation. My interlocutors gathered for sales meetings or trainings at their homes or rental offices in the Bay Area a minimum of two to three times a week. Additionally, I followed marketers to local, regional, and national events two to three times a month. A typical day in my field included meeting up with my interlocutors early in the morning to ride a train or drive to another marketer's house for a "Sip and Freedom party." At the party, I spent the time observing and talking with marketers and customers. After the party, we would typically go out for dinner, to the farmers' market, or do some daily chores such as grocery shopping, during which marketers also tried to recruit new customers. Thus, a large portion of my data comes from conversations on public transportation and in cars traveling. As noted, I also mingled with marketers weekly in public spaces as they did their daily chores, such as buying groceries, getting a haircut, eating lunch, and moving furniture. As I observed these activities and conversations, I wrote field notes in a physical notebook or on my phone.

Ultimately, most of my data comes from what I consider as activity-oriented ethnography, meaning that I mostly spent time with my interlocutors when they did something purposely connected to their network marketing activities. Put differently, since I did not live with them or carry out a traditional "village" or "urban neighborhood" ethnography where I would have easier access to informally observe the daily life outside what they perceived as

businesses activities, most of the ethnographic data focus on my interlocutor's network marketing practices, social-business relationships, life histories, and conversations with each other when they were working (e.g., Whyte 2003; Kullick 2019; Mead 1928; Wulff 1988; Hannerz 2004).

Ethnographic Choices

As I went to gatherings regularly at Rick's house and generally socialized with NatureRise's marketers during the first few months of my fieldwork, I also began considering how the focus of my project was changing as I learned more about their lives. The financial, marketing, and entrepreneurial practices of recruiting people, selling supplements, and the social critiques embedded in these practices were just as central as their alternative health activities. In other words, since I was spending significant time with NatureRise's marketers, I was no longer mainly researching alternative health practices in the Bay Area but people's participation in network marketing. A few months into my fieldwork, I decided to focus solely on network marketing as my ethnographic research topic. Two primary anthropological reasons motivated that choice.

First, I was puzzled by the dense sociality and the intertwinement of business and sociality that existed among the NatureRise marketers I had come to know. Some lived together, were family members, or longtime friends, and relied on each other socially and financially. They also had business relationships with one another and spent considerable time together trying to make money by recruiting salespeople in public spaces and online.

Second, they expressed critiques of mainstream economic and health institutions that were grounded in profound reflections, heated debates, and personal life experiences among them, but the network marketing solution they appealed to seemed utopian to me. I wanted to know why they so intensely believed network marketing to be the solution to failed societal institutions, a solution that both perplexed and fascinated me. It became even more intriguing because I learned that network marketing was often accused of and determined to be a pyramid scheme. I learned that from the NatureRise marketers who developed discursive techniques to reframe the notion of pyramid schemes. During the research online, I found that multiple network marketing companies in the United States had been legally determined to be pyramid schemes, and there was a public debate about the fraudulent nature of the business model. The way the marketers I had come to know responded to those accusations motivated my anthropological curiosity.

In July 2019, I asked the NatureRise marketers I had come to know how they felt about me changing my research focus to their network marketing

activities rather than solely focusing on their health practices. I told them that it meant that I would be observing the economics and entrepreneurial aspects of their practices and lives as well. They welcomed that. It was my impression that they accepted that because of the role I had come to occupy among them, which I describe in detail later in this chapter.

Most of the NatureRise marketers were also selling and consuming products from Holic, another network marketing company that sold dietary supplements. Rick had met Vicky at a NatureRise event and had introduced her to the other NatureRise marketers in the Bay Area. Vicky was selling products from both NatureRise and Holic. She had successfully recruited other NatureRise marketers to consume products from Holic. In that sense, I came to focus on Holic because most of the NatureRise marketers also sold and consumed products from that company.

For the first four months of my fieldwork, I only spent time with NatureRise and Holic marketers. However, I then decided to expand my research to marketers involved with other network marketing companies in the health and wellness industry based in the San Francisco Bay Area. I made a list of network marketing companies in the United States and started contacting marketers on *LinkedIn* based in the Bay Area. At that point, I had become familiar with some of the emic language marketers used. I knew that they used phrases, such as “health and wealth coaches” or “business associates,” or “Financial Freedom” to describe themselves and their activities, so I used those keywords in my online search for marketers. In my search, I corresponded with five different marketers affiliated with five different companies, but ultimately decided to focus mainly on a group of marketers affiliated with a company I call Elevate.

Rosita, an Elevate marketer in her late forties, facilitated my entry to this group. I found Rosita’s phone number and email online on Elevate’s website, where they announced their marketers’ weekly sales meetings along with the contact information. They described Rosita’s sales meeting as being in Spanish and English on Tuesdays at 7 pm at a hotel at the San Jose Airport.

I sent Rosita an email describing myself, and my research, but she never responded. Since I knew the location and time of their meetings, I then decided to go to the hotel at the San Jose Airport where Rosita had listed that they hosted the sales meeting. There was no meeting that Tuesday, the receptionist told me at the lobby. The following day, I called Rosita and got in touch with her. I explained that I was researching people’s participation in network marketing and asked if I could come to their meetings to observe. Rosita said that they had just moved their gatherings from the hotel to a new rental office in

East San Jose. I was welcome to attend the meetings with one condition: I had to be open-minded and willing to learn about network marketing.

While Rosita had listed their weekly meetings as also being conducted in English, the business presentations were primarily in Spanish. Around thirty Latinx attended the meetings weekly. Rosita rented the office space with Gloria, with whom she also lived. Rosita and Gloria's weekly meetings became another key field site for me. From the outside, the building looked like a common retail building that one can find in urban spaces across the United States. However, in contrast to the generic beauty salons, insurance companies, Starbucks, and restaurants, Rosita and Gloria had covered the door and windows in black plastic. There were no logos or signs that revealed the building's purpose. In the parking lot, groups of homeless people found shelter for the night, a common reality in most urban spaces in the Bay Area. Anyone who passed the building would likely consider it empty or not even notice it. Nevertheless, Rosita and Gloria had given the room inside the building life by painting the walls in lively colors, hanging framed photos of smiling groups of people, and arranging potted plants around the room.

Out of the thirty weekly Elevate marketers that attended the meetings, ten became important research participants. While they all spoke English, they mostly spoke Spanish at their meetings and when they traveled to events. My non-existing Spanish language skills restricted my ability to participate in the sociality among Elevate marketers properly, but I learned to pay greater attention to non-verbal gestures. While I relied on Rosita and Gloria as translators, I mainly engaged with Elevate marketers whom I knew were comfortable speaking English.

Finally, I conducted phone interviews with six former marketers about their involvement in network marketing. These former marketers were actively part of the self-identified online community of "Anti-MLM advocates" that use social media platforms and blogs to advocate against network marketing. Historically, network marketing companies in the United States have referred to their business model as multi-level marketing (MLM) or direct sales. Media, government institutions, and scholars predominately use the term multi-level marketing and-or MLM rather than network marketing. However, the people and companies I engaged with referred to their practices as network marketing. In this thesis, I use network marketing to stay close to most of my interlocutor's perspectives. Most of the critical emic perspectives on network marketing presented in this monograph are based on conversations with former marketers.

The Anthropologist's Role

My role among the marketers was always as a potential recruit. They hoped they could convert me to become a customer. They were open about their intentions of recruiting me, and I was honest about my intentions, and not wanting to become a customer. Multiple ethical considerations led to my decision to not become a customer. Crucially, I found it essential to establish a distance between my interlocutors and me. Due to the dense sociality among the marketers, they often forgot that I was a researcher doing participant observation. By not signing up as a customer, I figured it would keep reminding them that I was a researcher. They forgot about my role as a researcher because the social practice of network marketing blurred the boundaries between customers and friends.

Many anthropologists believe that friendship with interlocutors is a natural and desired feature of ethnographic fieldwork. For example, anthropologists Steven Sampson and Anna Hedlund (2022) write that anthropologists are trained to think that closeness with interlocutors equals good and important data. However, Sampson and Hedlund argue that anthropologists must also train to “back off” and try to keep an emotional distance to the people with whom they work. They must work to find a balance between “involvement and detachment” because such balance is central to have a reflexive and cogent ethnographic analysis.

Sampson and Hedlund’s insight resonates with my approach during my fieldwork. Not only did I think that a certain detachment from the marketers’ practices would benefit my ethnographic analysis, I also felt that I had an ethical and professional responsibility to ensure that my interlocutors were reminded about the research purpose of our engagement almost every time I saw them. In other words, I did not consider friendship, complete immersion, and deep attachment as a desired aspect of my fieldwork, even though I did develop close and personal relationships with many of my interlocutors.

The choice of not becoming a customer allowed me to remind my interlocutors about my research intentions often, but it also resulted in having a role in which I never got the chance to go beyond being a potential recruit. In other words, my engagement with them was always as a potential recruit in a way that, for them, often took precedence over my role as an anthropologist. Thus, much of the ethnographic data and analysis in this monograph relate to recruitment because it played a central role throughout my fieldwork.

While my refusal to buy supplements marked the fact that I was a researcher, the marketers also forgot about my role as a researcher because there was nothing significantly different about my presence and me as a person that made me stand out among them. Because the marketers were part of a diverse

racially and gendered group with native and non-native English speakers, I did not stand out significantly among them.²

Therefore, my fieldwork also differed from some forms of traditional anthropological fieldwork. For example, anthropologists Luke Lassiter and Elizabeth Campbell (2010) argue that ethnography has long been dominated by a normative imagination of the anthropologist as a solitary fieldworker embedded in an exotic, extreme, and remote setting to extract knowledge from a “radical other.” Lassiter and Campbell call this imagination the “Malinowskian Imaginary,” in reference to Malinowski’s programmatic call about fieldwork as an activity that requires “going native” to examine “the other.” While the marketers’ practices and views puzzled me, and I often found their practices strange, the marketers were not radical others to me, and the San Francisco Bay Area was not a remote or extreme setting for me. Still, the marketers occasionally pointed out the national difference between Sweden and the US when they explained their frustration with the US economy and society. They also highlighted my otherness when they talked about how I had managed, through personal contacts, to find a cheap place to live in Palo Alto, a city known among locals for being a notoriously expensive place to live. Put differently, they saw me as a person with a certain privilege and social capital, which they actively used as part of their recruitment efforts.

Another reason I chose not to become a customer concerned the temporary nature of ethnographic fieldwork. My engagement with my interlocutors would always be time determined. I was going back to Sweden at the end of my fieldwork. While I generally sympathized with their critiques and motivations for participating in network marketing, I did not share their belief in network marketing as the solution or the path to the good life. Yet, I had no interest in exposing the marketers’ or the companies’ activities as fraudulent as many of the former marketers I spoke with did.

Ultimately, my decision to not become a customer was guided by anthropologist Jennifer Patico’s (2018) notion of “Critical Empathy.” Based on fieldwork among American men marrying Russian women, Patico considers the way her own role as an American female feminist ethnographer influenced her ethnographic work. According to Patico, the American men considered themselves as victims: marginalized by society and attacked by American women. They were explicitly anti-feminist and framed themselves as victims of American feminism. Patico considered the men’s views and practices as horrifying, but she also found them caring and kind. Consequently, Patico argues that ethnographers must have a critical distance to the practices and views of their interlocutors, but they equally have a duty to humanize their perspectives and

² My presence among the Elevate marketers was an exception to this because of the language barriers.

practices. She coined the term critical empathy to emphasize an ethnographic approach that both involves critical thought and compassion toward interlocutors.

Based on the critical emphatic approach, becoming a customer or salesperson would have been insincere. The marketers invested each recruit with a strong sense of excitement and hope. For them, there was always the potential that the recruit might go out and recruit even more people and expand their sales organization, which would help enable them to achieve their financial aspirations. If I had become part of their sales organization, they would most likely have invested that hope in me to a greater extent than they already did as a potential recruit. Ultimately, I could not give them what they hoped for. If I had agreed to become part of their sales organization, even for research purposes, I would actively and falsely have promoted the idea that I was a means for them to achieve their financial hopes; I would have treated them with a lack of empathy.

During my fieldwork, I considered the anthropological consequence of not becoming a customer and salesperson. For example, I thought about potentially missing some of my field's central phenomenological aspects. How did it feel to consume the supplements in a routinized and disciplined way? How did marketers feel peer pressure to recruit more customers after becoming a salesperson? My main concern was that I was not fulfilling an anthropological ideal of trying to immerse myself in the everyday experiences of the people I was researching. That was not only a concern for me but also for my interlocutors. For example, Rick reminded me that choosing not to consume the supplements was equivalent to a visitor at an aquarium looking at the fish behind the glass but not experiencing swimming in the water like the fish. Rick was right, and I agreed that I could not access parts of their experiences because I chose not to buy or sell the products. Nonetheless, my research also led me to wonder if the ethnographic project is about doing the same things as our interlocutors to get an embodied understanding of how they experience the world. Here, my otherness was a more significant issue because, in my case, no matter how much I consumed the products they sold or attempted to recruit people, I could still never share the same social, financial, and medical concerns as they did.

Becoming Part of the Scheme

I generally tried to be a neutral observer when marketers tried to recruit new customers, but the following vignette illustrates how I sometimes became involuntarily part of their recruitment dynamic.

One afternoon in August 2019, Ron, Carl, Rick, and I sat with Adesh, a middle-aged South Asian–American who marketers were trying to recruit to their sales organization. We were in Nashville for the annual NatureRise convention. Earlier that day, Rick had met Adesh in an Uber. Adesh worked full-time as an engineer but also had a side gig as an Uber driver. Rick had invited Adesh to join us at the convention, so he decided to stop by the convention center after he had finished driving for the afternoon. Adesh arrived at the perfect time as there was a break between training sessions, so many of the company millionaires were mingling in the hallway. Rick, Ron, and Carl introduced Adesh to them and afterward, we walked to a quiet area of the lobby and sat together. Rick and Ron arranged the seating. Adesh sat on a soft couch, Rick sat next to Adesh in a chair with Ron in front of him, and Carl and I sat in the background a few meters from the table.

Rick handed Adesh a product catalog with hundreds of different dietary supplements sold by NatureRise. Adesh scrolled through the catalog while Rick asked him if he would like to improve his health and lifestyle. Adesh seemed indifferent and said that he was not interested in improving his health. Rick nodded and then directed his attention to the financial opportunity of recruiting customers who might be interested in improving their health.

Rick explained that recruiting other people was a smart way for Adesh to pay for his food. By joining NatureRise, Adesh’s weekly grocery budget would be “redirected” so that the money he usually spent on food could be spent on something else. Rick suggested that it was a thrifty practice because Adesh could eat NatureRise products as his primary daily intake of food, which would be paid when recruited customers bought products.

“How much do you spend weekly on food?” Rick asked him.

Adesh could not give Rick an exact number because it differed from week to week as some weeks, he ate out more than others. He smiled and told us that selling was a psychological skill. Without hesitation, Rick assured Adesh they were not selling him anything and then tried to redirect his attention to the \$600 package in the product catalog, which contained meal replacements and supplements for 30 days.

Rick talked passionately about the health benefits of the different products in the \$600 package; the adaptogens that reduced stress, the nutritional benefits of the shakes, and the “cleanse for life” supplements that eliminated toxins. As Rick presented the products, Adesh seemed to become more interested because he found a pen and started to take notes about what Rick was explaining. At one point, Adesh looked up from the catalog and said, “Oh, it is like Herbalife,” which is a competing network marketing company. Rick shook his head and

said that NatureRise was not like Herbalife because Herbalife did not pay their marketers fairly, and their products contained toxins.

Adesh replied, “Yes, but the structure is the same?”

Ron responded and told Adesh that the payment structure was the same as Herbalife.

“But my relative lost money with Herbalife because they wanted her to buy more products than she could sell,” Adesh informed us. Rick and Ron quickly assured Adesh that NatureRise was not like that because they ate the products and did not store them. NatureRise marketers never ended up with any surplus inventory because they could eat all the NatureRise products as part of their daily food intake, they argued.

Now, Rick looked back at Carl and involved him in the conversation. Up to this point, Carl had been silent, except for telling Adesh that he also worked as an engineer. Rick asked Carl to share what women had told him since he started consuming NatureRise’s supplements. Carl explained that women had told him that he looked “radiant.” He laughed and explained that he thought it was a strange observation because he had never heard anyone characterize a man as radiant. Adesh listened to Carl, but then looked straight at me and said, “I can already tell why you use the products. For working out and dieting. Am I right or wrong?”

Until that point, I had sat silently in the background, taking notes, but had not yet introduced myself as a researcher to Adesh. I smiled and told him that he was wrong. Before I could explain further, Rick laughed and said to me eagerly, “Explain to him why you are here!”

I told Adesh that I was a Ph.D. student in anthropology who was researching people’s participation in network marketing. Ron interrupted me and gave Adesh some additional information about my presence: “He is observing us right now, what we are doing, for his thesis.” Rick told Adesh that I was neither a customer nor a marketer.

Adesh nodded to me and then looked at Rick. He declared that he was only interested in the business aspect of NatureRise, but it concerned him that he might not be able to recruit any customers. Rick promised to help him, but Adesh repeated that psychology was the key in sales.

“You are clearly good at selling, but I am not sure that I am,” he told Rick.

“We are not trying to convince people,” Rick assured Adesh and continued, “We ask questions; we do not convince anyone.”

Adesh sat back on the couch and looked at me. He smiled and said, “You have a Ph.D. You are a smart guy. You know there are so many products out there.”

Ron tried to regain control of the conversation. He said to Adesh that he should recruit people who also wanted to earn money. He explained how much income Adesh potentially would earn weekly, which could be between \$54 to \$13,500 a week, in accordance with NatureRise's income plan. Ron looked at Rick and suggested that Rick stay an extra night in Nashville before flying back to San Francisco. That way, Rick could arrange a presentation with Adesh in his house to help him recruit customers. Rick shook his head in disagreement and said that he would arrange with Monty, the local top income earner, to present at Adesh's house.

"What are your plans for the evening?" Rick asked Adesh. "We are going to a dinner party at a steakhouse with our team, and you are welcome to join us." Adesh nodded but did not give Rick a definite answer.

Next, Rick took out an enrollment form and put it in front of Adesh. He asked Adesh if he wanted to fill it in so we could go out. New customers filled out an enrollment form when they joined NatureRise, and the document requested what product package they wanted to buy as well as details, such as address, credit card information, and signature.

While Adesh looked at the enrollment form, his phone rang. He talked on the phone for a few minutes and then told us that he had to leave. As we followed Adesh to the exit, Rick asked him if he would join us the following morning and if he could bring more people.

"It is too early for me, but we can meet later," he replied.

After Adesh left, we walked out onto the streets of Nashville. Spirits were high, and Rick and Ron were energetic even though they had not completely closed the sale with Adesh. They seemed confident that Adesh would join NatureRise because they discussed where to place him in the sales organization. Rick, who had done most of the work to recruit Adesh, told Ron that he would put Adesh under him in the sales organization so that Ron would also benefit financially from assisting Rick in recruiting Adesh.

As the vignette above illustrates, I could not always control my role as an ethnographer among the network marketers. Incidents like these were ethnographically productive because they invited me to consider how I presented myself and revealed how my interlocutors understood and explained my role to strangers. That also became evident in how the NatureRise marketers talked about what they imagined the contribution of my research would become. They hoped that my thesis would become a book that could tell the "truth" about health care and economic failures in the United States and how NatureRise was a solution to that based on my observations and conversations with them. While I talked with them about the anthropological processes of analyzing material and developing my independent argument, they never abandoned the

idea that my work should promote their beliefs and practices. They even suggested that I start teaching network marketing to college students after my Ph.D. studies.

Overall, my fieldwork followed a conventional form of fieldwork in being a long-term process, in which the ethnographer makes reflective and conscious decisions but also experiences serendipity and coincidences that determine the kind of data they produce and the people they ultimately end up doing research among. At the same time, my fieldwork focused primarily on the marketers' activities and practices related to their network marketing business, which is evident in the discourses, conversations, life histories, documents, and practices that I describe and analyze in this monograph. For primarily ethical but also analytical reasons, I choose an ethnographic approach in which I did not completely immerse myself in the marketers' practices, which affected my role among them and the kind of evidence I present throughout this text.

Outline of the Thesis

This monograph has four chapters beyond this chapter and a conclusion. Each ethnographic chapter in this monograph addresses the research problem in different ways and explicitly analyzes the ethnographic material using the economization of everyday life as the key framework. Chapter Two, "The Neoliberal Restructuring of US Capitalism," situates my study and research problem in a larger historical, socio-economic, and cultural context. It has four empirical contexts related to the penetration of neoliberalism in everyday life. First, I describe the macro-level shift from post-war regulated capitalism to neoliberal capitalism, which I show has resulted in economic inequality and insecurity for most Americans. Second, I show that the shift from regulated post-war capitalism to neoliberal capitalism has inhibited the possibility of achieving a middle class life that used to be accessible if you had a job under regulated capitalism. Third, I outline the dominant American cultural ideals of economic security and prosperity, such as rags to riches and bootstrapping narratives, the American Dream, and rugged individualism. Finally, I specify the economics of network marketing.

Chapter Three, "Post-Work Imagination," deals with a particular imagination among network marketers concerning work. This chapter primarily contributes to answering how macro-level neoliberalism shapes people's understanding of their society and life aspirations. Drawing on the marketers' biographical narratives and communal discourses as core data in this chapter, I present three central components of the marketer's post-work imagination. The first component concerns how the marketers considered themselves victims of

systemic injustices that had inhibited them from achieving economic stability because of what they considered a hierarchical, deceptive, and exploitive labor system that had not rewarded them. Second, these marketers focused on residual income as the pathway economic security. This imagination is directly related to investor archetype and financial logic. Drawing on ethnographic observations of company discourses at events and conferences, I show that NatureRise and Elevate encouraged marketers to imagine residual income as the ideal source of economic security in the contemporary United States as opposed to, for example, education and employment. The third component of the marketers' post-work imagination concerns how they tried to build their financial futures by imagining and discussing what their life would look like as wealthy individuals.

Chapter Four, "Marketizing the Personal," contributes to answering how neoliberalism affects social behavior on a micro-level by examining how the marketers marketized personal and private aspects of their lives for financial gain. I focus, in particular, on three components of this neoliberal marketization of the personal among NatureRise marketers: The marketization of personal life stories, the family, and health expertise. I show that marketers told personal "testimonies" about what they considered the life-changing and transformative effects of the NatureRise supplements. Such stories had a particular neoliberal form among marketers because they focused heavily on confessing and revealing personal parts of their stories with the intention of selling supplements. Bluntly, marketers came to see their personal stories as a sales pitch. Second, I show the marketers' efforts to personalize the company and products by representing NatureRise as a morally driven family-owned business oriented toward helping families. Representing NatureRise as a morally driven family business worked to personalize the products and company because there were already cultural ideas of the family business as a morally driven and personal endeavor in the United States. Finally, I show how the NatureRise marketers I knew relied on personal connections to three top income earners and each other for alternative health information, concretely about agri-industrial and pharmaceutical industries and dietary supplementing. Marketers dispensed such information through personal relationships and sales networks. In other words, marketers communicated their health knowledge to people in their sales networks with whom they had a personal relationship, intending to get them to buy supplements.

Chapter Five, "Speculating on Social Life," focuses on how social speculation structured marketers' social relationships and behavior. This chapter addresses the financial logic of neoliberalism by showing how marketers financialized social relationships. Drawing on ethnographic observations of

recruitment efforts, informal conversations on public transportation, and biographical narratives as key data, this chapter shows that marketers cultivated financial and emotional relationships. Yet, the potential for profit ultimately decided the kind of relationships they developed with each other. Extending Caitlin Zaloom's (2019) concept of social speculation, this chapter argues that the marketer's social life (i.e., their relationships and behavior) became a source of economic speculation. The marketers did not consider money as something to pollute their relationships, but rather, as a desired and required feature of network marketing. Still, I advance the argument that economic speculation on social life inhibited and weakened social obligations and commitments that did not fit neatly into the monetary logic that was encouraged by network marketing companies. Thus, this chapter relates to the overall focus of the thesis by showing how economic speculation has a significant social effect on people's everyday lives.

Chapter six, "The Neoliberal Economization of Everyday Life," is the conclusion. Here, I present and summarize the main findings and answer my research questions.

Chapter Two: The Neoliberal Restructuring of US Capitalism

This chapter discusses four empirical contexts related to the penetration of neoliberalism in everyday life in the US and, more specifically, in California and the San Francisco Bay Area. First, I describe the macro-level shift from post-war regulated capitalism to neoliberal capitalism. I show that the shift has resulted in new forms of work, such as independent contracting as well as economic inequality and insecurity for most Americans. Second, I show that the movement from regulated post-war capitalism to neoliberal capitalism has complicated the possibility of getting a middle class life that used to be accessible if you had a waged job under regulated capitalism. Those middle class aspirations are still integral to American life, but neoliberal capitalism has limited who can attain them. Third, I outline the dominant American cultural ideals of economic prosperity, such as rags to riches narratives and rugged individualism. Next, I specify the economics of network marketing, such as the independent contracting network structure, compensation plan, and the network marketing companies. I conclude the chapter by highlighting the key aspects of these empirical contexts.

From Regulated to Neoliberal Capitalism

Economic Insecurity

Social scientists argue that Americans are experiencing increased economic insecurity (e.g., Hacker 2019; Pugh 2015; Gusterson and Besteman 2009; Cooper 2014; Levy 2022). Economic insecurity means the possibility of financial difficulty due to economic loss or stagnation. For political scientist Jacob Hacker (2019), contemporary life in the United States is characterized by what he calls “the great risk shift.” The great risk shift denotes a transition in economic risk and responsibility from US institutions during the post-war era (1945–1979) to individuals since the 1980s. Political scientists Joe Soss, Jacob Hacker, and Susanne Mettler (2007) argue that during the post-war years, many white families experienced upward social mobility due to increased access to government subsidized education, mortgages, and white-collar and manufacturing jobs offering stable wages and benefits. Between 1947 and

1973, the US economy flourished, which benefitted many Americans. Poverty decreased by 50%, while the median household income doubled (Soss et al. 2007). After the Civil Rights Act in 1964, black people and women started benefitting from the growing US economy (Hacker 2019). Overall, government and corporations in American society contributed to the fastest capitalist growth in world history and a general sense of economic security for many Americans (Kotz 2018).

Economist David Kotz (2018) argues that we should understand the prosperous post-war economy as a result of a particular form of regulated (Keynesian) capitalism in which the US government adjusted the economy to circumvent an economic crisis and collapse. He also contends that:

This outlook saw capitalism as having outgrown its rough youth and now encompassing both government and private enterprise in a ‘mixed economy’ of markets and state planning. Corporations were supposed to serve a variety of constituencies—consumers, employees, the local community, the general public—as well as their shareholders. (Kotz 2018, 32)

Ultimately, policymakers, politicians, business owners, and workers saw capitalism as an economic arrangement that serves multiple societal purposes beyond individual gain.

Yet, Kotz asserts that in the mid 1970s, economic security started deteriorating as a new form of neoliberal capitalism replaced regulated capitalism. We can use Kotz’s genealogy to help us understand Hacker’s notion of the great risk shift as a result of neoliberalism. For example, social welfare policies created to promote economic security in the post-war years were replaced by market-oriented policies, making Americans individually responsible for their livelihood and financial security (Kotz 2018). Large-scale deindustrialization, downsizing, and outsourcing resulted in the decline of stable manufacturing industries and jobs (For example, Walley 2013; Dudley 1994; Chen 2015). Union membership and collective bargaining decreased as temporary and contingent employment increased and the cost of living rose (Kalleberg 2011; Soss et al. 2007; Western and Rosenfeld 2011). Other consequences of neoliberalism can be seen in phenomena like tax breaks in investment income for the wealthiest members of society, a rapid increase in college tuition, independent contracting work, reliance on financial instruments, and a surge in personal bankruptcy, household debt, and evictions (Kotz 2018; Desmond 2017; Shaw 2018; Porter 2012; Chen and Newman 2007). Ultimately, policies were no longer helping Americans on a population level

Economic Inequality

In addition to rising economic insecurity, neoliberal capitalism has also produced rising economic inequality. Following Jacob Hacker (2019), I understand economic inequality as a disparity in real income.³ There is significant evidence that shows that economic inequality has increased dramatically in the United States since 1980 (Hacker 2019; Soss et al. 2007; Kotz 2018; Blanchet et al. 2022). As the graph below shows, the disparity in real income intensified remarkably among people in the United States between 1976 and 2021 (Blanchet et al. 2022). The graph also shows that not only is there an income disparity, but few people are at the top income growth bracket, while the majority are at the bottom. In short, there has been extremely unequal income growth.

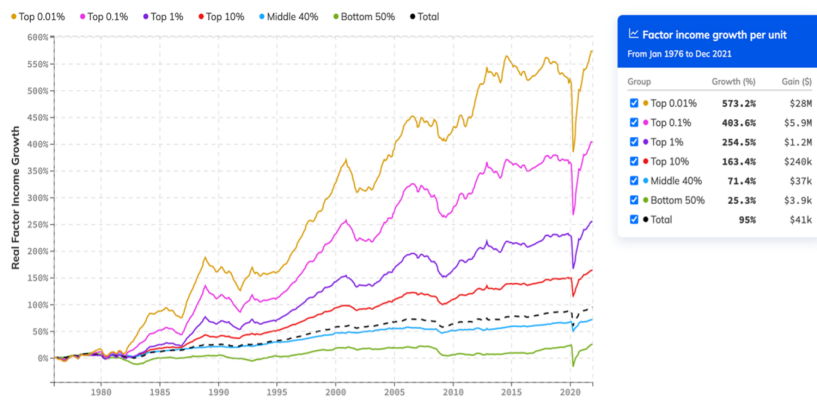


Figure A: US Income Growth from 1976 to 2021. Source: Blanchet et al. (2022).

The vast disparity in who profits from economic growth in the United States is intimately related to neoliberal policies and the restructuring of capitalism. According to David Kotz (2017), the neoliberal restructuring of capitalism in the United States produced economic inequality. For example, the restructuring consisted of deregulating financial markets, which led to a finance-driven economy characterized by asset accumulation, shareholders, corporate stocks, and investment in financial markets (e.g., Allon 2010; Langley 2007). It led to increased economic inequality because investment in financial markets contributed to making asset owners and investors wealthy (Kotz 2018). In other

³ Real income refers to the amount of money earned prior to inflation adjustment.

words, rising asset wealth increased economic inequality. Neoliberal policies that lowered the tax on capital, high income, and property allowed this to occur (Kotz 2018).

Similarly, Kotz argues that neoliberal capitalism encouraged US companies to direct their full attention to their shareholders and short-term financial returns rather than the workers; Company economic growth and returns primarily benefitted their shareholders, which expanded the wealth among this group of already affluent citizens. Serving the shareholders' interest was also profitable for the company CEOs, as their salary went from 22 times higher than the average worker in 1973 to 327 higher in 2007 (Kotz 2018).

Neoliberal Capitalism in the San Francisco Bay Area

We have seen that the large-scale neoliberal shift has produced intense economic inequality and insecurity in the United States for most people. In this section, I focus on how this has played out in the San Francisco Bay Area where the marketers I knew lived. Scholars and social activists argue that the San Francisco Bay Area faces a severe affordability crisis (Treuhaft et al. 2018; Bellisario et al. 2016). That crisis is driven by what economic equity advocate Sarah Treuhaft and colleagues' call "the twin forces of a housing shortage—particularly affordable housing—and uneven wage growth have converged to create a regional crisis" (Treuhaft et al. 2018, 5). While rent and housing prices have grown dramatically in the region, wages have only increased for a small percentage of high-income workers, but the area is among the wealthiest economies in the world due to the Silicon Valley technology industry. Silicon Valley historically refers to Santa Clara County in the southern region of the San Francisco Bay Area. However, the boundaries of "Silicon Valley" are contested today, since a large part of the tech industry's offices are based in nearby San Francisco and Oakland, where tech entrepreneurs and workers also live and work. With the invention and the emergence of the internet and the digital economy in the 1980s, Silicon Valley became known as a global brand for innovation and a hub for high-tech entrepreneurship, venture capital, and American wealth (Starr 2010). Sarah Treuhaft and colleagues argue that "Beyond contributing to economic inequality, the influx of highly paid knowledge-economy workers has put enormous pressure on the region's housing market, driving up rents and home prices, as well as the costs of other goods and services" (2018,11).

During the last ten years, there have been heated debates and considerable tension in the San Francisco Bay Area concerning the tech industry, especially due to pressing issues of gentrification, rising housing prices, and

homelessness. As we see in the graph below, most Bay Area workers have experienced declining income growth or minimal income growth in the last twenty years. In contrast, the top percentile income earners have seen their wages rise to almost 25% in twenty years, increasing income inequality significantly.

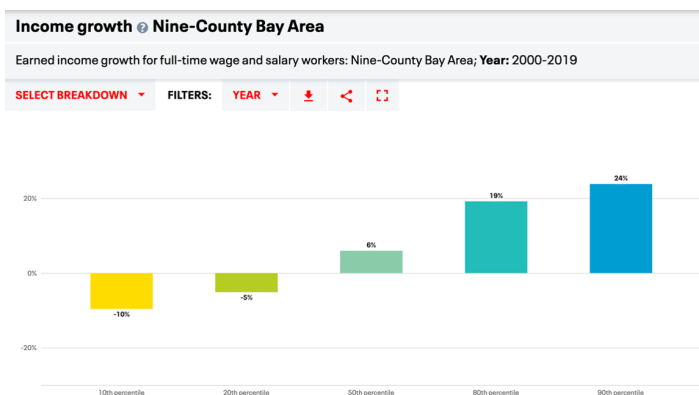


Figure B: Bay Area Income Inequality 2000-2019. Source: Bay Area Equity Atlas (2022)

A surge in homeless encampments makes the realities of income disparity and impoverishment obvious in the urban public spaces in the San Francisco Bay Area (See also Bourgois and Schonberg 2009). The Bay Area Council Economic Institute reports that: “Between 2017 and 2020, the Bay Area’s homeless population grew by 6,878 individuals to a total of 35,118—accounting for more than a quarter of the growth in the total US. homeless population” (The Bay Area Council Economic Institute 2021).

Among the 7.1 million Bay Area residents, the median personal income in this region was \$72,766 annually in 2019, more than double the \$31,133 national median. Consequently, many low- and middle-income workers struggle to afford housing and the other living costs on their working wages. The combination of unequal wage growth, lack of affordable housing, and growing homelessness led the marketers I knew to claim that: “people are one paycheck from homelessness.”

While insecurity and inequality increased for most Americans due to neoliberalism, it has had a particular socio-economic effect on those living in the San Francisco Bay Area. Their economic insecurity and inequality are particularly aggressive and visible. The marketers I knew responded to the socio-economic developments under neoliberal capitalism that were more dramatic than elsewhere.

The Case of Independent Contracting

As mentioned in the first chapter, network marketers are independent contractors, which meant that they were not guaranteed an income or benefits for their sales activities, did not operate out of any fixed physical location, had no set hours, and were not required to demonstrate any special training or credentials. Labor data from the US Bureau of Labor show that approximately 7% of the US workforce were independent contractors in 2017 (The Economics Daily: US Bureau of Labor Statistics 2018; See also Bernhardt and Thomason 2017). Diverse industries use independent contractors, but they are most dominant in sales, services, personal care, cleaning, the gig economy, construction, and media and design occupations (Bernhardt and Thomason 2017).

The contemporary debates about independent contracting have especially concerned the insecurity of the so-called “gig economy” (Ravenelle 2019). The gig economy refers to the widespread use of online on-demand services such as ridesharing and food delivery since around 2010. Like network marketing under regulated capitalism, it is a form of independent contracting, that is, a company pays a worker to do a service for a customer on behalf of the company. The public debate about the gig economy has primarily concerned the lack of essential employment benefits for gig workers, low pay but increased worker flexibility, and the financial need to work two jobs in the US due to the rising cost of living (Ravenelle 2019).

The classification of independent contractors was also being debated during the time of my research. In 2019, the state of California introduced a state law limiting companies’ abilities to classify workers as independent contractors across multiple industries; the public focus on the gig economy was a contributing factor for this change. The purpose was to impose a minimum level of labor protection and avoid misclassification of employees (California Department of Industrial Relations 2022). However, network marketing was one of the few industries that was exempt from adhering to that state law.

Social scientists studying the labor market in the United States suggest different reasons why companies use independent contractors. One explanation centers on the company’s motivation, as the companies can lower their expenditures by contracting independent contractors instead of hiring employees (Bernhardt and Thomason 2017). Another explanation focuses on the individual choices of workers; people may find the time-flexibility of independent contracting appealing and a better fit for their lifestyles. Thirdly, structural unemployment and economic insecurity also likely contribute to an increase in independent contracting. For example, some people may consider it their only

available income source or as the only option for a supplemental income source (Bernhardt and Thomason 2017).

Network Marketing and Independent Contracting

While there has been an increased public focus on independent contracting in relation to economic insecurity since the beginning of the 21st century, network marketing companies have used independent contractors for much longer. Chronicling the history of network marketing, sociologist Nicole Biggart (1989) argues that network marketing organizations started categorizing their salespeople as independent contractors in 1935. At that time, the US government and President Franklin Roosevelt introduced the New Deal economic policies, which enforced stricter regulations on businesses and labor to promote social welfare programs (Biggart 1989). Network marketing companies considered the Social Security Act of 1935 a financial risk to their business practices because employers and employees had to finance the policy. Up until then, network marketing companies had no employer responsibilities for their salespeople except paying them for their sales. Whether they classified them as employees or independent salespeople mattered less before the New Deal era. Because of the New Deal reforms, however, network marketing companies started worrying about the financial burden of paying their salespeople a potential minimum wage, which was a political agenda at the time. Thus, it became an essential legal and financial question if the companies classified network marketers as employees.

Classifying salespeople as independent contractors was the companies' solution to avoid the financial responsibilities of paying their salespeople a salary and contributing to social welfare. The companies categorized sellers as being in a business for themselves, and they only facilitated that business' opportunities. As Nicole Biggart argues in her research on network marketing in the United States, the companies' purpose in classifying salespeople as independent contractors was straightforward: "a cheaper labor supply" (Biggart 1989, 40).

With the rise of neoliberalism, independent contracting has become a central theme in contemporary public and scholarly debates about economic insecurity in the United States in a way that differs from the post-war years. During the post-war years, women were primarily independent contractors participating in network marketing to limit their financial dependency on their spouses. In other words, people participated in network marketing to earn an extra income on top of wages earned by the breadwinner. While such women were highly economically insecure, they participated in independent contracting for

different societal reasons than did participants in contemporary forms of independent contracting, including the marketers I knew. Today, people participate in network marketing because their regular jobs do not offer them a living wage and they are not earning enough to afford housing and a middle class lifestyle to which they aspire. Post-war network marketers already had a middle class lifestyle because of regulated capitalism and the subsidized economy. By contrast, contemporary network marketers chose to become independent contractors because they believed it could fulfill their aspirations for economic security.

Here, it is worth noting that in the Bay Area context, the aspirations for economic security and getting rich are intimately linked because if you are not on the higher rungs of the income ladder in the Bay Area, you are economically insecure. In this local context (and perhaps also in other US urban areas), neoliberalism has created a symbiosis between economic inequality and economic insecurity.

In sum, I focus on independent contracting as an empirical context in this monograph because it allows me to examine how both the macro- and micro-level neoliberalism play out in people's everyday lives. I show in this monograph that the marketers' independent contracting represented what they imagined was an opportunity to get rich. They aspired for upward social mobility and to circumvent economic insecurity. In the context of San Francisco, these aspirations were linked to being wealthy.

The Squeezed US Middle Class

The increased economic inequality and insecurity cause public commentators and politicians in the United States to frequently talk about the squeezed American middle class (e.g., Kasakove and Gebeloff 2022; Rose 2020; Sawhill and Guyot 2020). Democratic congresswoman and speaker of the House Nancy Pelosi coined the term in 2006 as part of her political plan to restore the economy. The squeezed American middle class refers to a large portion of the American population born between 1965 and 1985, for whom normative societal ideals about upward social mobility have become increasingly difficult to achieve due to a relative decline in real income and an increase in the cost of living, insecure work arrangements, and income inequality. This group of Americans has lived through large-scale and rapid neoliberal structural changes to the United States economy that have been happening since the 1980s.

When scholars and pundits talk about middle class in the United States, they generally argue that beyond income and distance to poverty, the middle

class represents aspirations for a particular lifestyle in an American context, such as aspirations of house ownership, financial stability, the nuclear family, and disposable income to take a vacation (e.g., Krause et al. 2018). Yet, middle class has also had different forms during different periods in American history.

According to anthropologist Rachel Heiman (2015), the US middle class has existed since the colonial era, when it represented shopkeepers, salespeople, doctors, farmers, lawyers, and teachers. The group was a minority relative to working class people and capitalists during this era. During industrialization, the middle class expanded rapidly, beginning at the end of the 19th century. Here, new forms of industrial work and increasing production of goods contributed to the expansion of the American middle class, giving more people greater economic opportunities. Capitalists also relied on the middle class to produce and consume their goods and work in their companies.

In the post-war years, the government and big companies played a central role in facilitating a middle class life for many Americans. During this time, middle class life meant material security, stable employment, social belonging, and disposable income. When scholars discuss post-war middle class life, they often talk about Fordism (For example, Clarke 1992; Pizzolatto 2013). Fordism refers to a system of standardized mass production associated with industrial capitalism and the Ford Motor Company in the United States. Importantly, Fordism was a social contract in which wages, organized labor, and government programs offered financial stability and lifestyles characterized by mass consumption, leisure, and homeownership to a subset of white male workers in exchange for their work (Weston 2012). Here, work provided financial security and comfort to a select group of people (I will return to this social contract in the next chapter on post-work imaginations). The government of the United States supported middle class prosperity in the post-war years by subsidizing education and housing for (mostly white) male Americans, notably with the G.I. Bill of 1944 that financially supported the veterans returning to US society, which made up 40% of the male population aged 20–24 (Coontz 2016). In that sense, middle class life came to represent American patriotism, privilege, and white male status.

Rachel Heiman (2015) points out that the ending of Keynesian welfare programs, economic restructuring, and the rise of neoliberal policies in the 1970–80s contributed to the dismantling of middle class prosperity. However, Americans' aspirations to a middle class life did not disappear with neoliberalism. Still, neoliberalism has changed what it means to be middle class: how and which people achieve it. Against this historical backdrop, we should understand the marketers' aspirations to get rich and their choice to participate in network marketing contracting as a particular response to changing middle

class realities in the United States: Later, I return to how marketers believed network marketing would make them wealthy.

It is central to note that the marketers I knew rarely “classed” themselves and each other. Class was not an emic concept they used. Yet, their specific social characteristics, living conditions, discourses, as well as their local socio-economic context led me to consider them as the lower-middle class. My interlocutors believed that a life of house ownership, financial stability, and disposable income to take a vacation were desirable and possibly within their reach, but few of them had achieved this entirely. Most people in this study participated in network marketing as an addition to working full-time jobs. Approximately half of the marketers I engaged with had a college degree in economics, English, pharmacy, engineering, and IT, but only one of my key interlocutors relied on network marketing as his only source of income. Few of the marketers with college degrees were employed in fields connected to their educational background. In addition to network marketing, they were employed or self-employed in occupations such as engineering, survey data collection, service jobs such as bartending, cleaning or teaching, or manual labor such as construction. Had they entered adulthood during the post-war years, those full-time jobs would likely have been enough to realize their aspirations, and they might not have participated in network marketing.

Because of the contemporary socio-economic context, the marketers I knew believed that they had to become wealthy to get a middle class life. Like scholars and social activists, they argued that most people in the San Francisco Bay Area could no longer rely on their jobs to afford the soaring housing prices and save up for retirement, vacation, or unexpected expenses. They particularly problematized the connection between work and unaffordable housing in the Bay Area. To them, local rent and housing prices had risen to levels that only a tiny percentage of wealthy people could afford. In other words, they saw themselves as living in a local context where many people had trouble affording housing costs and a middle class life on a working salary.

A Note on Race

Race fundamentally structures social life in the United States, including people’s socio-economic possibilities, privileges, relationships with each other, and understanding of their society. More than class, race is an emic and vernacular category in the US, in contrast to, for example, Scandinavia. It is part of an everyday and institutional vocabulary to categorize social differences and circumstances; for example, there is a tremendous amount of historical, sociological, and economic data on race in the United States. As I described in the

introduction, my field was racially diverse. This relates to the fact that the Bay Area is one of the most racially diverse regions in the country (though still racially segregated, like most American urban areas). For example, people of color have been the majority in the region since the 1980s, with Asian-Pacific Islanders and Latinx being the region's largest POC populations (Bay Area Equity Atlas 2022).

Nevertheless, race was not a dominant theme among the marketers I knew. They did not discuss race related to their network marketing activities and only occasionally talked about economic inequality and insecurity as racialized. I found some indications that race structured the economic hierarchies in NatureRise and Elevate. For example, almost all the "top income earners" in NatureRise were white, and in Elevate they were Latinx. Marketers only rarely commented on this; in other words, they downplayed race as relevant to their activities. As a result, I do not explicitly theorize race in relation to network marketing in this monograph because of my lack of robust ethnographic data related to this issue. However, the racial politics of network marketing and, more broadly, the American neoliberal economy is a theme that I plan to keep examining more closely in my future research endeavors.

Cultural Tropes

The Stories Americans Tell Themselves

When discussing wealth and class aspirations in the United States, it is helpful to consider some cultural tropes and stories that have structured Americans' understanding of economic activity and societal success since the country's foundation. Rugged individualism, self-reliance, the American dream, and rags-to-riches narratives have long been part of the cultural imagination of individual prosperity in the United States. Different professions and figures have embodied this cultural imagination throughout American history. For example, historian Stephanie Coontz (2016, 121) argues that, in the United States, European settlers have often been portrayed as extraordinarily determined individuals who came to the United States and "built a land of plenty out of nothing." For Coontz, the frontier stories of *Little House on the Prairie*, familiar to many Americans, exemplify such a portrayal. Most European settlers were not entrepreneurs but farmers and workers. Still, they have come to represent a form of entrepreneurialism because of the idea that they built their own fortune from scratch. In reality, though, as Coontz (2016) reminds us, the European settlers were far from self-reliant. They relied on the removal of the land that Native Americans had cultivated for centuries, on their social networks

embedded in religious institutions, ethnic communities, and families, and on federal land grants (See also Walley 2013).

Additionally, since the Antebellum period (1812–1862), Americans have celebrated entrepreneurs as hardworking, pioneering, and prosperous individuals who craft their own opportunities and control their own resources. Historian L.P. Cain argues that American independence and the establishment of the first colonies were fundamentally intertwined with a certain entrepreneurial subjectivity, so that “What became the United States of America was born of entrepreneurship” (2010, 331).

In the 19th century, the so-called rags to riches and bootstrapping narratives were popularized in American culture through author Horatio Alger’s novels about impoverished boys who became successful, self-made and profitable men through determination and hard work (See also Catano 2001; Walley 2013). Scholars point to how these narratives helped construct a particular American meritocratic ideal, in which people ought to become entrepreneurs of their own successes in life, despite their impoverished social circumstances (Catano 2001). In other words, rags to riches and bootstrapping narratives promoted an idea of radical possibility and agency in which individuals can overcome their socio-economic conditions by working hard. As sociologist Leslie McCall argues: “In a way, the “bootstraps” trope of hard work conquering adversity trumps all other tropes. It implies that economic success is possible against all odds, even against a tilted playing field, if one just works hard and perseveres” (2013, 141).

Rags to riches and bootstrapping narratives are an integrated part of contemporary American culture, evident in sports, reality tv, religious institutions, and recovery programs. It is part of a national celebration and institutionalization of redemption narratives, in which humans can overcome adversity and struggles by being opportunistic and personally responsible (e.g., Weber 2009; McGee 2007).

As we see, core ideas about entrepreneurialism and economic opportunism pre-dates neoliberalism. In other words, neoliberalism did not produce those ideals and imaginations in an American context, but they certainly have shaped them and given them a new form. It is no longer the ideal of the self-sufficient frontier man depending on his own resources that shapes Americans’ perception of economic activity today, but rather the strategic reliance on social networks, social skills, and alliances (e.g., Gershon 2017; Urchioli 2008).

The American Dream

While neoliberalism has moved the perception of rugged individualism to reliance on social networks, the idea of individual responsibility and merit is still dominant in the United States. Here, the American dream plays a central role. The American dream is a dominant cultural and national imagination deeply related to rags to riches narratives, bootstrapping, and individual prosperity. The American dream is the belief that hard work gives individuals an equal opportunity for economic success, happiness, and security. It is also an idea about radical social mobility, as hard work is seen as the critical pathway to overcoming economic and social constraints, as exemplified in Alger's rags to riches stories (See Walley 2013; McCall 2013; Catano 2001).

Ethnographic research also demonstrates how some Americans internalize the ideals of the American dream in their everyday lives. Research shows that Americans believe that they are individually responsible for overcoming economic and social circumstances such as unemployment, bankruptcy, wealth, and debt. In anthropologist Karen Ho's (2009) work on Wall Street finance brokers, she investigates how the American dream informed the social world of high finance as bankers interpreted their work as a form of rugged individualism and money meritocracy,

which is its dominant (though contested) narrative justifying its social order and employee composition. The money meritocracy posits that the only color Wall Street sees is green, and because its lust for money is even greater than that of most institutions, it is inadvertently "less racist and sexist" than society at large (2009, 107).

In other words, Ho's work shows that the American dream is also part of an imagination in which some Americans believe that the racial and gendered hierarchies that have structured the country since its origin can be erased. Overall, ethnographic studies show that many Americans subscribe to the idea that personal merit determines their social and economic position and possibilities in society (Chen 2015; Lane 2011; Newman 1999).

The imagination about the American hard-working individual has also been critically scrutinized by scholars and in public discourse. The inaccessibility of the American dream is an established sociological fact; on a population level, work is simply no longer enough to overcome socio-economic barriers (McCall 2013). My fieldwork took place during a contemporary moment when

an increasing number of Americans were voicing dissatisfaction with the fact that the American dream is unachievable for the majority of the population. They felt that their lives were not turning out to be the way they imagined. Following the election of President Donald Trump in 2016, scholars, journalists, and politicians focused on white right-wing voters' disillusion of the American dream and the lack of economic opportunity. This group blamed liberal political elites and immigrants for their failure to realize the American dream (Hochschild 2016; Schrock et al. 2016; Enders and Uscinski 2021).

The Californian Context

More than most places, California has captured people's imagination as a place of personal opportunity and economic prosperity. That imagination is due to the power of Hollywood and Silicon Valley industries, the Spanish missionaries, and liberal and progressive social movements such as the hippies and gay rights advocates associated with the region.

Historically, young Americans who traveled to California and the west during the Gold Rush in their pursuit of wealth and economic opportunity were inspired by the self-made archetype. Scholarship has also argued that the Northern Californian Gold Rush in the mid 19th century—with its links to entrepreneurship, frontier capitalism, and technological exploration—also plays a fundamental role in understanding the desire for technology, innovation, economic prosperity, and optimism that has become synonymous with Northern California (Matthews 2003). The Gold Rush shaped how Northern California was envisioned as a place where experimentation is encouraged, and material desires can be achieved (Starr and Orsi 2000). In the inter- and post-war period, this vision would inform electronic companies, investors, financiers, and entrepreneurs affiliated with the Bay Area elite schools such as Stanford University and University of California at Berkeley in their development of technology for radio, television, and the US military, as well as attract countercultural movements, artists, bohemians, and spiritual movements to the region (Shankar 2008).

Even though cultural and historical representations often depict California as a libertarian utopia filled with optimism and wealth, where individuals seek personal fortune and prosperous futures, scholars have identified the insecurity of living and working in California (Brett and Rossiter 2005; Barbrook and Cameron 1996). For example, in her classic ethnography about Hollywood, anthropologist Hortense Powdermaker (1951) describes how hopeful Americans flock to Los Angeles in order to make a breakthrough in the movie industry. For Powdermaker, Hollywood is informed by mythologies about the

American Dream, which are constantly reproduced and presented back to Americans on the silver screen. In reality, however, Powdermaker sketches out the vulnerable and anxious social world of Hollywood, where everyone is trying to be their own entrepreneur by also competing against and relying on others for opportunities and advantageous relationships that can advance their careers. The question of personal achievement in California is also central in sociologist Elsa Davidson's (2011) ethnography on high school students in Silicon Valley, a region which has one of the highest youth suicide rates in the country. Davidson examines the ways that high school students in Silicon Valley struggle to live up to the expectations and regional narratives of personal achievement and opportunity that are constantly produced and imposed upon them by parents and the school system in their daily lives (Davidson 2011). In a similar study, anthropologist Shalini Shankar (2008) investigates how the promises of technology, successful entrepreneurship, and "California living" are intertwined with diasporic cultural experiences among South Asian American teens in Silicon Valley.

Health and wellness discourses and practices are intimately related to the imaginations of personal success and liberation in California. The state has a long history of attracting humans and communities who seek to find happiness by experimenting with their own bodies (English Lueck 2010). As historian Natalia Mehlman Petrzela (2018) notes, self-care retreats, bodybuilding gyms, New Age holism, experimental dieting practices, yoga, natural medicine, and an outdoor lifestyle are fundamentally tied to the imaginations of the good life in California. Anthropologist Jan English-Lueck (2010) has explored ethnographically how work-life and health practices have become intimately enmeshed for residents in Silicon Valley, so that they now consider it fundamental to work on and experiment with their bodies in order to achieve success at work. For English-Lueck, this intertwinement is fundamentally grounded in wellness discourses that historically have been central to people living in California and are informed by a "deep diversity" of health paradigms, from alternative medicine to biomedicine.

In my research, I found that there is an asymmetry between the idealized cultural representations of California in popular culture and how the marketers envisioned their lives in the region. While Californians are often portrayed in popular culture as the embodiment of frontier capitalism and individual success, these representations did not reflect the lived realities of the marketers I knew. They did not discuss California or the Bay Area as an Eldorado of economic opportunity, health, and prosperity. In fact, they rarely talked about California.

Network Marketing as an Economic and Cultural Phenomenon

We have seen that Americans have experienced major economic transformations that have significantly structured their economic opportunities, possibilities, practices, and attitudes. We also saw that these changes affect the larger cultural and historical fabric in the United States, which promotes individualism and hard work. In this study, I focus on how people living in the San Francisco Bay Area have responded to these economic changes by laboring as network marketers. To understand why this group of people considered network marketing to be a suitable response to economic change, we must consider network marketing companies as a cultural and economic phenomenon in the United States. In this section, I will outline the history of network marketing companies in the United States to show how they have historically positioned themselves in response to the socio-economic changes. Second, I will describe the three network marketing companies that are part of this monograph. Third, I will discuss the network and sales model of the independent contractors. Finally, I will describe network marketing companies' contemporary public and legal representations as fraudulent pyramid schemes.

A Brief History of US Network Marketing

As noted above, network marketing has a long and rich history in the United States. Historian Jessica Burch (2016) traces network marketing (called “direct sales” at that time) back to traveling salespeople of the 19th century who sold goods directly to people on behalf of companies. The practice also had the social function of bringing goods to people living in remote areas while promoting a consumerist and urban lifestyle (Burch 2016; see also Biggart 1989). In contrast to contemporary forms of network marketing, direct sales in earlier periods were less organized as salespeople acquired their goods from manufacturers and at auctions, which they then sold. In other words, network marketing at this time did not involve independent contractors as it does today. Furthermore, it diverged from contemporary network marketing because companies did not pay sellers to recruit new salespeople.

In the 1940s, direct sales companies began introducing a so-called “finder’s fee”: the companies paid salespeople to recruit new salespeople. Companies began rewarding sellers not only for their direct sales to customers but also for the sales of the people they recruited; this feature transformed direct sales into network marketing. The American chemist Carl F. Rehnberg first invented the

network marketing model in 1945 to sell the vitamins he produced for Nutrilite, a California-based vitamin company. Network marketing, as we know it today, was created in California to sell supplements and thus has a direct historical connection to my field. Ultimately, Rehnborg's business system established the organized network marketing as we know it today. Multiple direct sales companies chose to adopt Rehnborg's system.

In post-war America, network marketing grew significantly, especially as a female occupation in rural and suburban regions. Companies such as Mary Kay Cosmetics and Amway marketed network marketing as a business venture for white, middle class women to fulfill aspirations of financial independence and professional identity while also living up to societal expectations of being domestic caregivers (Burch 2016). Women could structure their working hours and sell products from their homes to friends and family while maintaining household duties. At the same time, the products that network marketing companies sold were highly gendered. Most companies targeted middle class women by selling cosmetics, kitchen wares, and household products.

The figure of the successful white female marketer was personified by Mary Kay Ash, who founded the network marketing company Mary Kay Cosmetics in 1963. Publicly, Ash presented herself as a stylish woman and appealed to conventional feminine markers by wearing makeup, jewelry, and colorful dress suits. Ash was outspoken about her own experiences of discrimination as a woman in corporate America, which she claimed motivated her to form the Mary Kay Cosmetics company (Ash 1994). In Ash's autobiography "Miracles Happen," she describes how she founded her company with the purpose of offering women an opportunity to succeed in the workplace without having to neglect their desire to take care of their families (Ash 1994).

Gender was not a dominant theme among the marketers with whom I engaged. However, the historical context of network marketing companies as a gendered occupation still matters in understanding how the companies have had great success in positioning their products and business to follow societal norms and structural developments. To take another example that is different from gender, network marketing companies have also used economic recessions and mass unemployment as an opportunity to recruit new salespeople to their companies (Biggart 1989). I also witnessed this phenomenon during my research when the COVID-19 pandemic began toward the end of my fieldwork. The marketers with whom I engaged, and their companies promoted network marketing as an opportunity to make up for the income that many Americans had suddenly lost due to the mass unemployment caused by the pandemic. Ultimately, network marketing companies have historically been

successful in marketing themselves in response to and as a solution to larger societal and economic transformations.

The Economics of Network Marketing and Independent Contracting

In the following section, I outline NatureRise, Elevate's, and Holic's administrative structure and histories. Second, I explain the sales networks and independent contracting aspects of NatureRise and Elevate. Then I focus on the products and sales and the income of network marketers and their companies. Finally, I discuss the legal aspects of network marketing.

Network Marketing Company Structure

Network marketing companies such as Elevate, NatureRise, and Holic have a particular corporate structure. The companies are organized like conventional companies with owners who employ salaried workers in HR, legal, and finance divisions, management, product development, and customer departments. The network marketers I know called the companies' employees "corporate." According to the employment website Zippa, Elevate employs between 500–1000 salaried workers, and NatureRise employs 800. Zippa also reports that the average salary at NatureRise is \$30,704 annually and \$14.76 hourly⁴

In addition to salaried employees, network marketing companies appoint non-salaried "independent contractors" to sell and market their products, which is my primary focus in this monograph. According to the NatureRise website, they had 64,000 independent contractors in 2015. Put differently, independent contractors constitute a significant percentage of NatureRise's workforce. According to the Direct Sales Association (DSA 2021), 16.2 million, which is 5% of Americans, signed an independent contractor agreement with a network marketing company in 2021⁵. Most were women (74%) between 35 and 54 (49%) living in California and Texas, the most populated US states.

Network marketing companies like NatureRise and Elevate formally appoint independent contractors. Participants sign a seven-page legally binding contract before they start selling and recruiting. According to the NatureRise

⁴ Zippa discloses that their salary information is based on the US Bureau of Labor Statistics data.

⁵ The Direct Sales Association is a trade association for 130 American network marketing companies, including Elevate and NatureRise.

contract shown below, participants agree to become “independent associates” of NatureRise, which means:

You acknowledge and agree that you are not an agent, employee, legal representative or franchisee of NatureRise. You further understand and agree that you will not be treated as an employee for federal or state tax purposes and will not be treated as an employee for purposes of the Federal Unemployment Act, Insurance Contributions Act or Social Security Act, or any state unemployment laws, state employment security laws, or any state workers compensation laws. You understand and agree that you are responsible for and will pay all federal and state taxes, including income taxes, self-employment taxes, sales taxes, local taxes, and/or local license fees that apply to your activities and compensation received under the Associate Contract. As a self-employed independent contractor, you will be operating your own independent business, buying and selling products and services available through and by NatureRise on your own accord. Although you are an independent contractor, you acknowledge that any information that is related to NatureRise and/or that you obtain as a result of your Independent Associate status is for purposes of selling and distribution of NatureRise’s goods and services and is governed by the Policies and Compensation Plan. You have complete freedom in determining the number of hours you will devote to your business, and you have the sole discretion of scheduling such hours. NatureRise will not provide you with a place of business, and if you desire a place of business other than your own residence, you will be responsible for procuring, furnishing, equipping, and paying for such place of business. As a self-employed independent contractor, you are also responsible for complying with any applicable federal, state, provincial, or local business licensing requirements.

Besides independent contractors and salaried employees, NatureRise and Elevate hired “Scientific board members.” They had a ‘Scientific Advisory Board’ (SAB) consisting of nutritional professionals and medical scientists. In 2020, the NatureRise SAB consisted of four men and one woman. Of the male SAB members, two had PhDs in Nutritional Science, one of whom was a professor in Human and Physiological Sciences at Skidmore College, and two were medical practitioners. The sole female board member was a top earner, and a retired optometrist.

The primary role of the NatureRise SAB was to communicate and legitimize the scientific basis of NatureRise products and dietary programs to marketers and the public. For example, NatureRise funded studies on the impact

of intermittent fasting on weight loss and the influence of dieting on the body's 'detoxification process,' which were published in peer-reviewed journals such as the *International Journal of Environmental Research and Public Health* and *Frontiers in Physiology*. Other peer-reviewed studies funded by NatureRise explicitly researched the benefits of their products.

NatureRise was founded in Arizona in 2002 by three white Americans: A couple who had been a marketer and a company executive in other health network marketing companies and a male nutritional supplement formulator (known as the 'mineral man' among marketers) who had formulated supplements for other health network marketing companies. Online sources suggest that one of the co-founders of NatureRise also co-founded the company behind the 'Cambridge Diet,' a controversial but popular weight-loss company that distributed its meal replacement products through a network marketing structure in the 1980s. While NatureRise especially markets their meal replacement shake and their 'cleansing' drink (which claims to address toxicity, fatigue, aging, metabolic diseases, weight-loss, and stress), they sell over 100 other health products, targeting issues from aging to "performance."

Elevate was founded in 1998 in Utah by a white American couple. According to Elevate marketers and company marketing material, this couple was part of the Church of Jesus Christ of Latter-day Saints (Mormon church). They had been Mormon missionaries in central America before they started Elevate. When the male founder started experiencing health issues, he was unsatisfied with the natural remedies that he found on the US market, so the couple decided to start Elevate to sell what they considered as quality health supplements. While Elevate mainly markets vitamins that improve the immune system, the company sells around 100 different products targeting aging, brain health, eye health, heart health, urinary health, sleep, and skin issues.

Holic was founded in North Carolina by two white male former network marketers. Holic sells 24 products ranging from liquid "gold," "silver," and "copper" concentrate marketed as a mineral supplement as well as vitamin capsules with extracted nutrients from incubated fertile chicken eggs marketed to eliminate stress and improve "vitality."

Sales Networks



Figure C: NatureRise's Sales Network. Source: NatureRise Marketing Material

In this section, I focus on the sales networks of the non-salaried independent contractors. As I described, network marketing companies operate under a particular business model: a network of marketers sell products directly to people on behalf of the company while also recruiting people to join their network as salespeople. Illustrated in figure C is a generic example of “you,” a NatureRise marketer’s sales network of her recruits. The marketers I spent time with expanded their sales network when: 1) they personally recruited people to consume and sell the company products and 2) those people recruited other people. A marketer’s sales network thus expanded when anyone in the network recruited a new person. The people marked in gray in the illustration above demonstrate people that “you” has personally recruited to her sales network. The people marked in blue illustrate recruits that other people in her sales network have recruited.

As shown above, new recruits are at the bottom of the sales hierarchy. A central aspect of the network marketing business model is that marketers earn money from the purchases by each recruit below them in their sales network, regardless of whether they have personally recruited them or not. Thus, “you” earns money from both blue and gray recruits. While “you” only has thirteen recruits, some marketers I spent time with had hundreds or even thousands of people below them in their sales network whom they had never met in person. Yet, they nevertheless earned money from those people’s purchases and sales. Ultimately, the possibility of earning unlimited money from the sales of lower ranked recruits was central to the marketer’s idea about how to make money. They connected this with a particular form of financial imagination they called residual income, which I will return to later.

In network marketing, the sales network is structured like a pyramid. The marketers I came to know had their own sales network while also being part of another marketer’s sales network. That meant they were essentially part of

a large hierarchical pyramid structure with thousands of people. The pyramid hierarchy encompassed a special economic relationship among marketers within a company. Marketers called this being “financially linked.” Being financially linked meant that each marketer had an economic interest in everyone below them, selling and buying as often and to as many as possible.

Beyond being part of hierarchical sales networks, NatureRise and Elevate also ranked marketers based on their income and recruitment, which I will return to in the next chapter. Marketers in NatureRise and Elevate had different titles based on these rankings. Most of the marketers I worked with were on the lower rungs of the rankings. When marketers advanced in rank, they earned a one-time financial reward, but there was also a significant social status attached to a marketer’s ranking and title.

Selling Supplements

NatureRise, Elevate, and Holic sold over 100 different dietary supplements, such as meal replacement shakes, beverages, and vitamins. The companies are part of a growing trend in the United States. The use of dietary supplements among adults has increased significantly in the last 20 years. According to a survey conducted by the US National Center for Health Statistics, almost 60% of US adults consume dietary supplements monthly (Mishra et al. 2021).

The dietary supplements that my interlocutors consumed and sold were important to them because, through the circulation of supplements in their sales network, they earned money. Elevate and NatureRise attached the products they sold with a so-called “business volume (BV).” That meant that when the network marketers sold products to anyone in their network, they earned “business volume” instead of dollars. In practice, it meant that once they accumulated a certain amount of BV from product sales, only then would Elevate or NatureRise pay them a commission. Whether a marketer was eligible to earn a commission was based on multiple criteria. For example, marketers in NatureRise had to accumulate 900 BV from the product sales of \$1,800 in their sales network to earn a \$54 commission. Furthermore, they had to accumulate BV from each of their right and left teams to earn commission. Additionally, Elevate and NatureRise required marketers to purchase or sell at least \$150 worth of products per month. Marketers could choose either to sell these products to others or consume the products themselves.

NatureRise marketers called the accumulation of 900 volumes to make a “cycle.” NatureRise marketers could hypothetically reach up to 250 cycles per week, resulting in a \$13,500 weekly commission. Furthermore, marketers

could also earn bonuses and rewards when they recruited new people to their sales network.

NatureRise primarily sold supplement packages, what marketers called “packs.” These packages differed in price, but the one that the marketers most often tried to sell cost \$622. This package, called a value pack or 30-day pack, contained meal replacement shakes, “detox” liquids, vitamins, energy drinks, protein snacks, and bars, plus a \$75 event voucher (event tickets could cost up to \$200) and a \$25 product coupon. NatureRise attached the value pack with 333 business volumes. In other words, marketers had to sell approximately three value packs for a total of \$1800 to earn a \$54 commission.

Social-Economic Principles

Every NatureRise marketer’s sales organization consisted of a left and right team, which network marketers called a binary compensation plan. Every Elevate and Holic marketers’ sales organization consisted of one team with different levels or “generations,” what network marketers called a generational compensation plan.

In this section, I describe the key features of the binary compensation plan. I focus primarily on NatureRise’s binary compensation plan because most of my ethnographic material, conversations, and observations concerned this plan. My lack of Spanish language skills inhibited my ability to fully grasp Elevate marketers’ compensation plan presentations. However, I understood the basic premise of all network marketing plans. All marketers had to accumulate volume or points through recruitment and sales to earn residual income. While I engaged Rosita and Gloria in conversations about their plan and saw visualizations of it, I never fully understood the plan’s specifics to the same degree as the NatureRise compensation plan, which I observed NatureRise marketers present up to three times a week. At the same time, my inability to fully understand Elevate’s compensation plan also points to another central point about the network marketing compensation plans, that is, they were convoluted and hard to understand. In other words, it required tremendous labor for new marketers to 1) understand the compensation plan and 2) communicate the compensation plan to new marketers. Likely for this reason, the NatureRise marketers, most of them were also Holic marketers, did not present Holic’s compensation plan to the same extent as the NatureRise compensation plan.

The overall principle of the binary compensation plan was that NatureRise required each marketer to place their new recruits (both customers and salespeople) on either the “left” or the “right” team. NatureRise provided each marketer with access to an online platform they called the Back Office. This was

an online platform where each marketer could track and view their volume, commission, ranking, customer recruits, place recruits on their teams, and orders on behalf of their customers.

Neither the marketers nor the founders explained why NatureRise had a binary compensation plan with teams rather than a unitary or generational plan. They did explain that the team based and collaborative structure differed from other network marketing companies. Still, I found that Elevate was also used to the idea of having a team in marketing themselves.

According to network marketing compensation plan developers online, the binary compensation plan is the most popular among network marketing companies because the binary team-based approach incentivizes network marketers to collaborate in recruiting new people (Rawlins 2020). They say it leads to better chances for expanding the sales and customer base. Additionally, the binary compensation plan does not restrict how many people marketers can recruit to their teams, as do other compensation plans.

In contrast, scholarly research show that the binary compensation plan is heavily biased against most recruits (e.g., Legara et al. 2008). Data scientist Erika Legara and colleagues (2008) document that the binary compensation plan mathematically follows the so-called Pareto principle or the law of the vital few so that the first 20% of recruited marketers earn 80% of the total sales profit. In other words, the binary compensation plan produces a huge income disparity among participants. The marketers I know did not focus on this reality, as they were occupied with explaining how one could hypothetically earn more than earlier recruits and advance to become one of the top 20%, as I will explain later in this chapter.

Earning Volume

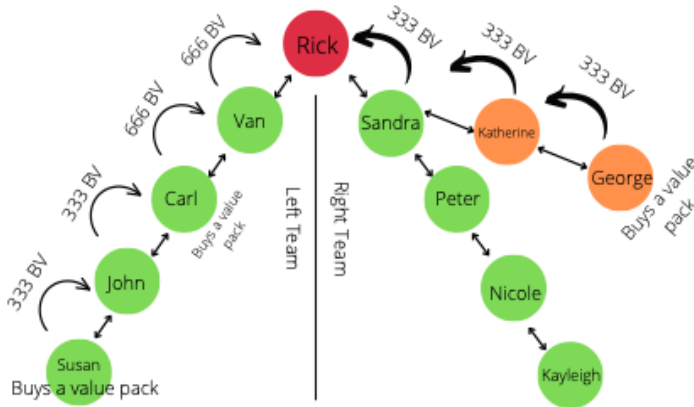


Figure D: Example of Rick's Sales Organization. Made by the author (2022)

Above is an illustration that I have made of how Rick earns a weekly cycle from the sales in his organization. The green dots above represent a small portion of the people Rick has personally recruited to the left and right team of his sales organization. The orange dots represent two of the recruits from Sandra, one of Rick's salespeople. In principle, Rick could log in to his Back Office at any time of day and move the green recruits around in his sales organization as he wanted. He could move people from the right team to the left team or move new recruits up, so they did not have to be at the bottom of the sales organization. For example, Rick could replace Van's position with Susan's if he desired. He could also replace Peter with Carl.

The marketer's placement of recruits in the sales organization followed particular social and economic principles and strategies. Marketers frequently discussed and applied such strategies for moving people around in their sales organization. For example, since Carl and Susan lived close to each other, it made sense for Rick to have them on the same team because he reasoned, they could then work together closely to recruit new people to the right team, something which the three of them would benefit from financially as I explain in the section below. Family members were also often put on the same team because they could work together to recruit other family members. Other times, marketers placed recruits based on their joint recruitment effort. For example, if Peter had worked hard to assist Rick in the recruitment of Kayleigh, Rick would put her on the right team so Peter would benefit from her purchases. In

other words, social principles determined the placement of recruits, which NatureRise’s marketing material also promoted as the guiding incentive behind the binary compensation plan. For example, the marketing material explained that the binary model invited team members to work together to get recruits.

For NatureRise, it made sense to push this idea of teamwork and cooperation because their goal was to get as many customers as possible. They relied on marketers to make that happen; the more marketers they could get together to recruit new customers, the better business would be for the marketers and their companies. For marketers, it made sense to engage in teamwork because it could be financially beneficial to them when new recruits became part of their team. For the companies, it made sense because each recruit had to sell or buy the company’s products. In that sense, each marketer’s sales organization was a particular social and economic formation guided by economic and social principles.

The visual above also illustrates how NatureRise marketers accumulate BV and earn cycles. For example, it sets off a chain reaction when Susan, on the bottom left corner, buys the value pack: 333 BV “rolls up” to Rick and every marketer he has placed above Susan. It is important to understand that even though Rick personally recruited Susan, he is not the only one who receives BV from Susan’s purchase, as the illustration demonstrates. The people Rick has placed above Susan on his left team (John, Carl, and Van) also receive BV, but notice how no one on his right team receives BV from Susan’s value pack. On the right team, Peter would receive BV from all of Kayleigh’s purchases because Rick had placed her below him on the right team as a reward for his recruitment assistance.

Notably, the BV “rolling up” the sales organization does not stop at Rick. The thousands of marketers above Rick in NatureRise also receive the BV from Susan’s purchase. Thus, marketers do not only earn BV from the people that they personally recruited but also from every person below them in the organization who purchases products. For example, Rick did not personally recruit Katherine or George, as the orange dots illustrate. Rick recruited Sandra, who recruited Katherine, who recruited George. Since Rick recruited Sandra, he earns BV from George’s and Katherine’s purchases. However, since Sandra is above Peter, neither Nicole nor Kayleigh receive any BV for sales made by Sandra.

As mentioned, marketers’ “cycle” when they accumulate 900 BV. Yet, NatureRise makes it even more tricky to cycle because at least 300 BV must come from one team and 600 BV from the other. To iterate, marketers cannot earn a cycle if they only accumulate BV from one team. Even though they may have collected 900 BV or more on one team, they will not be able to earn a cycle

before they accumulate a minimum of 300 BV on the other team. In the illustration above, Rick accumulates 666 BV on his left team from Susan and Carl’s purchase of the value pack and 344 on his right team from George’s purchase. That means Rick accumulates 1010 BV in total, earning him a one-time cycle of 54 USD.

Sales Process

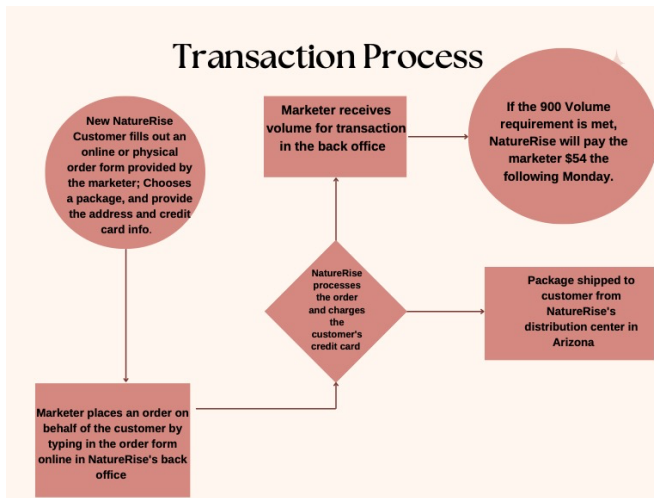


Figure E: NatureRise’s Transaction Process. Made by the author (2022)

The above figure shows a NatureRise marketer’s entire sales process. New customers filled out an order form provided by the marketer when they joined NatureRise. The document requested what product package they wanted to buy, plus details like the customer’s address, credit card information, and signature. NatureRise offered two different customer options: “Customer” and “preferred customer.” Customers bought products from a marketer as described above. Preferred customers also bought products from a marketer as described above, but they also signed up for a monthly subscription, agreeing to buy the products on a recurring basis. Preferred customers got discounts on the products, so there was an incentive to become a preferred customer. Customers and preferred customers were not eligible to sell or recruit people. They were not independent contractors. While I did talk with people who were only

“product users,” the majority of my ethnographic material was from people who sold and recruited as independent contractors.

As part of the sale, the marketer logged in to their Back Office platform and placed the order by typing in the information provided by the customer. NatureRise’s customer service would process the order and charge the customer’s credit card. When NatureRise received the customer’s payment, the marketer could see the volume they had received for the sale in their back office. If the marketer had sold products worth 900 Volume, i.e., a cycle, NatureRise would pay them \$54 the following Monday. At the same time, NatureRise would ship the order to the customer from their Arizona distribution center.

The marketers I engaged with all consumed their own products while also selling them. There was a requirement for marketers to make sales in their networks to be eligible as marketers. Earning an income relied on people in their sales network selling and buying supplements regularly; the more they sold, the higher the financial reward. All the network marketers I engaged with thus also consumed the products regularly.

For the marketers with whom I spent time, the products were a potential source of income, but they also represented an alternative to relying on health care and industrial food institutions in the United States, as I discuss later in this monograph.

Income Information

The marketers I knew rarely talked about if or how much money they earned from network marketing or how much they spent on their participation (such as on products, company events, and travels). During my research, I occasionally asked them about the economics of their activities. When I asked Rosita, she told me that she made around \$1500 monthly, but a large portion of that income went to paying the rent for the office she rented for sales events with Gloria and Don Hector. Gloria told me that she earned around \$2000 monthly. Katherine reported making \$500 per month, but she spent one-third of her salary on health products, including NatureRise’s supplements. Lisa announced that she “cycled” 10 times, earning \$540 weekly. Rick, who called himself a “professional network marketer” and claimed he made his living as a marketer, would not disclose to others or me how much money he earned monthly. As the preceding suggests, I asked about the marketer’s income, but it was hard to get a clear and complete overview of the actual economics of their activities. The marketers were also vague about their income to potential recruits and each other.

For example, on a Tuesday afternoon in September 2019, I sat in an Uber with Rick, Donna, and George. We were on our way to a NatureRise sales event in Mountain View. Jenna, a local, top-income earner, hosted the event, which she held in a conference room connected to a gated apartment complex. Rick sat in the front seat while the rest of us were squeezed together in the back seat. While driving, Donna looked down at her phone, reading Rick's Facebook post, which he had posted earlier that day. Rick posted the message: "Would you like to make \$13,500 weekly?"

Donna, new to NatureRise, looked up from her phone and asked Rick: "How much do you make monthly?" Rick said: "It fluctuates a lot, so it is hard to say directly, but I will make six figures this year. He paused for a second and then said, "Everyone is on a different journey." The previous Saturday, Donna had asked Rick the same question, but he had given her a similar vague answer.

Considering the American cultural context, it was not unexpected that marketers such as Rick only talked vaguely about their income. After all, as anthropologist Caitlin Zaloom (2019) notes, Americans generally feel uncomfortable talking about their income. She writes:

Sex, politics, religion—Americans are far more likely to discuss these sensitive topics with friends, neighbors, and relatives than they are to share information about how much money they make, save, and owe. Talking about financial matters is taboo (ibid. 40).

Network marketing is saturated with abstract and vague discourses and vocabulary about income and money, such as top income earners, residual income, and six-figure incomes. While NatureRise and Elevate posted the top 200 monthly income earners on their website, they never disclosed exactly how much those individuals earned. For example, NatureRise published a list on their website in 2021, featuring 15 marketers they claimed earned an annual seven-figure income (over one million dollars). They also listed 269 marketers who earned a six-figure income (\$100,000 and 999,999) and 2,076 who made a five-figure income (\$10,000 and less than \$100,000). According to this list, Rick and Susan were among the five-figure income earners, yet the list did not specify precisely how much they earned. The difference between \$10,000 and \$90,000 is enormous when it comes to the personal ability to live up to a middle class lifestyle in the San Francisco Bay Area.

Finally, of the three network marketing companies I focus on in this monograph, NatureRise and Elevate have the most public, including corporate information, available online. This information reveals that the founders and

other private investors privately own NatureRise and Elevate. The companies also have financial backing from American private-equity firms. In other words, multiple stakeholders manage the company's finances and profit from this economic arrangement. Nonetheless, in 2020, numerous professional business observers and credit rating agencies announced that NatureRise was heavily indebted. The debt led the observers to predict that the company would declare bankruptcy in the near future because of its inability to repay its \$375 million deficit.

Situating Pyramid Schemes

In this monograph, pyramid schemes have multiple important meanings that help us to understand how neoliberalism has affected everyday life and why people participate in network marketing. The previous chapter specifies that a pyramid scheme is an analytical term related to the economization of everyday life. In this section, I focus primarily on it as a legal term; later in this monograph, I will discuss it thoroughly as an emic concept used by the marketers.

The network marketing business model is often viewed in the United States as fraudulent and constituting an illegal pyramid scheme. Popular culture, news media, online communities, government agencies, and lawsuits have called attention to network marketing as an exploitative and illicit practice, partially because people on top of the sales network earn an income from people below them (See Wicker 2019). The claim of a potential for financial gain and a flexible lifestyle for network marketers has also received public attention as manipulative and false, considering that only 11% of US network marketers earned around or above the median personal income in the United States, according to a 2018 survey on 601 network marketing participants (DeLiema et al. 2018). As seen below, the survey found that two-thirds of the participants lost money or made nothing, while 90% of the latter lost up to \$5,000.

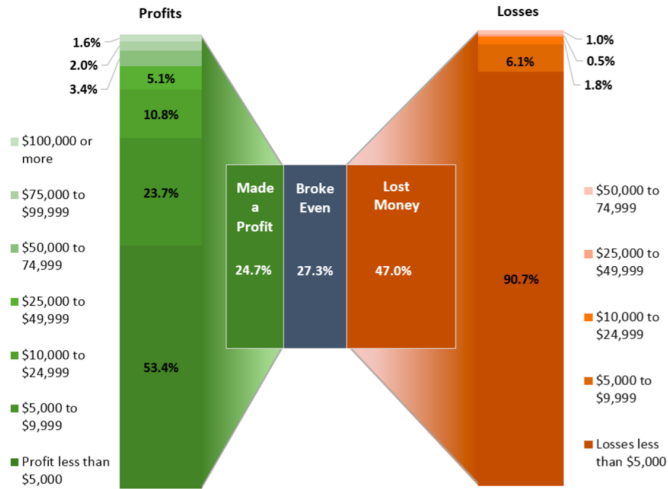


Figure F: Profits and Losses of Network Marketing Participants. Source: DeLiema et al. 2018

The income model in network marketing resembles a pyramid and is sometimes ruled in court to be a pyramid scheme. Participants in pyramid schemes pay money to become part of the scheme and earn a financial reward by recruiting other participants to join the scheme. In contrast to legal network marketing companies, pyramid schemes do not sell a product, so recruiting people to join the scheme is the actual product (Koehn 2001). In the United States, the Federal Trade Commission (FTC 2021) defines a company as a pyramid scheme if it does not sell a product, its participants make suggestions about high financial rewards, its focus is significantly on the recruitment of new salespeople rather than on retail sales to customers, it rewards participants for recruitment beyond product sales, and it requires participants to invest a significant amount of money to participate (FTC 2021, Keep and Vander Nat 2014). While these definitions are legal guidelines and information to consumers in the United States, legal institutions determine on a case-by-case basis whether specific network marketing companies operate as pyramid schemes.

Neither of the three companies in this study has (yet) been legally determined to operate as a pyramid scheme by the FTC or any American court. Yet, although the marketers I engaged with sold products, their practices and economic desires were also centered on recruiting new people as salespeople to their organization. Not all the people in their sales organization were salespeople, but all the marketers I engaged with sold products or had a desire to sell.

The marketers I got to know also understood that different organizations and public groups in the United States scrutinized their practices as potentially being a pyramid scheme. When they tried to recruit new customers, they faced skepticism from people asking them if they participated in an illegal pyramid scheme. The marketers developed discursive techniques to morally reframe their participation by questioning what a pyramid scheme actually is. In chapter three, I show that they focused on the hierarchical structure of a pyramid, in which people on top of the pyramid earn money from people below. They commonly explained how companies in the US are, in fact, pyramid schemes because they segment employers into rigid hierarchies that determine financial and social statuses among employers and employees in organizations. In their view, the organizational form of many companies in the US never allows workers to advance to the same income and social status as people on a managerial level, such as the CEO.

Empirical Contribution

In this chapter, I have focused on four contextual dimensions of my study. First, I outlined the socio-economic conditions in the United States and the San Francisco Bay Area, which help us to understand how marketers participate in network marketing as a response to both local and national economic inequality and insecurity. I discussed the shift from regulated post-war capitalism to neoliberal capitalism, which has resulted in increasing economic inequality and insecurity. Documenting this shift is important because it shows that marketers were responding to a transformation of capitalism produced by neoliberal economic and political policies when they chose to become network marketers. Second, the empirical context also correlates with the research problem because the shift from regulated post-war capitalism to neoliberal capitalism has inhibited people's possibility of attaining a middle class lifestyle. This used to be accessible if you had a well-paying white-collar or industrial job as a white man. Middle class aspirations are still integral to American desires, but neoliberal capitalism has changed and limited who can achieve this socio-economic level. Third, I have situated my study in a particular American cultural context. I argue that cultural tropes of entrepreneurialism, the self-made person, and rags to riches narratives are part of the marketer's cultural fabric. Four, I showed in this chapter that the binary compensation is a social and economic formation in which marketers are incentivized and required to build social relationships, expand their own and others' "teams," and speculate and

strategize on how to utilize sociality to make money. I return to this in chapter 5.

**In America, we retire at 67,
life expectancy is 79. Some
people start working at 18,
many start sooner.
So, do the math. It means
we work for 49 yrs only to
enjoy for 12. This is the
GREATEST SCAM! Wake up
people !!**




Figure G: "The Greatest Scam" posted by Rick on his Instagram on July 2022

Chapter Three: Post-Work Imagination

On a Wednesday evening in July 2019, George, Rick, and I sat in Rick's living room at one of the weekly "Sip and Freedom" parties he hosted. We talked about corporate employment in the United States. George and I sat next to each other on a small sofa, while Rick sat in front of us in an office chair. Rick had found a diagram on Google of a corporate hierarchy in the United States. Rick plugged his phone into the TV screen in front of us, and we all viewed the diagram together. The illustration was shaped like a pyramid with the Chief Executive Officer (CEO) on top, followed by the Chief Operating Officer (COO) and the Chief Financial Officer (CFO).

As we looked at the screen, Rick said, "The CEO of any company makes all the money." He explained that corporations in the United States have "at-will policies" in which they have the right to terminate employees within two weeks without cause.

Rick shook his head, looked at me, and said, "Do you think that is fair?"

I said no. Nodding approvingly, Rick explained that most people in the United States go to college and end up working forty hours a week in a job they do not benefit from financially. He said, "I have done that as well."

Getting all worked up, Rick told me and George that people like himself had been building the CEO's dream even though they were susceptible to termination with two weeks' notice. "That is how corporations operate in the United States," he concluded.

Rick then turned our attention to network marketing. He explained that network marketing was appealing because it offered another opportunity. Smiling, he said, "Network marketing is an opportunity to build your own team, to be your own boss." Rick pointed at George and said eagerly, "Once George starts taking off, he has the opportunity to earn more than me."

Like Rick, the marketers I knew regularly discussed what they thought about working and living in the American economy. Those discussions had three central themes: Unequal and rigged corporate hierarchies and employment structures as illustrated in the vignette above; the meaning(less) of work, as indicated by Rick's Instagram post; and the reframing of economic opportunity by relying on imagined non-work sources of income.

In this chapter, I argue that the ethnographic themes represent a neoliberal post-work imagination characterized by 1) the breakdown of work as a social contract, 2) financializing economic security and 3) envisioning a middle class life without work. The post-work imagination is a component of the neoliberal

economization of everyday life, in that marketers relied on a neoliberal financial logic in their conceptualization of economic security. This neoliberal financial logic invited marketers to imagine a life without work as more economically secure and more desirable than waged employment. Thus, this chapter particularly explores how neoliberalism affected the marketers' view on economic security in the United States and how neoliberalism had shaped their everyday understandings of economic security. In other words, it addresses the first RQ concerning how neoliberalism affects the way in which people understand the society they are a part of and their life aspirations.

The chapter has three core parts, and it proceeds as follows. The first part concerns the breakdown of work as a social contract in the contemporary United States. Ethnographically, I focus on how the marketers' discussions of unequal employment structures concerned economic insecurity and inequality, which fueled their conviction that the CEOs of the world were getting richer while ordinary employees like themselves were not getting a fair share of the pie. They framed the American economy as a hierarchical social order that structured people's social and financial possibilities, such as access to wealth, and societal status. The marketers explained that deceptive societal work structures and institutions had inhibited them from achieving economic security. As we have seen throughout this monograph, neoliberalism is the main driver of the increased economic insecurity in the United States. In that sense, the social circumstances produced by macro-level neoliberalism have created a reality in which people like marketers reject conventional employment. Analytically, I frame this as a neoliberal breakdown of work as a social contract.

Second, marketers' discussions of and participation in network marketing gave them a sense of hope of an economically secure future for themselves without having to work. They relied on a neoliberal financial logic and the investor archetype to achieve this. Rather than simply losing faith in the economy, the marketers imagined income without working as the source of economic security. They called this form of non-work income "residual income" or "passive income." Network marketing companies like NatureRise and Elevate encouraged marketers to imagine that the ideal base of economic security in the contemporary United States was residual passive income, not education and employment. Ultimately, the second component of their post-work imagination concerned applying a financial logic to economic security.

Third, marketers believed that they could create their financial future by participating in imaginative activities together, inspired by New Age literature and a belief system they called "The Law of Attraction." Concretely, in a function-follows-form kind of reasoning, they strove to create a desired financial future by sharing their thoughts on how their life as wealthy people would look.

The Law of Attraction was not something the marketers had made up. It was part of a more significant contemporary social trend that has seen a surge in popularity among middle class folks, influencers, and celebrities in the United States and elsewhere since the mid-2000s (Jennings 2020). The popularity of this practice comes at the intersection of the booming interest in New Age spiritual practices since the 1960s combined with neoliberal self-help culture, which have promoted radical individuality and personal responsibility as the answer to everything from health, finances, social relationships, work, and family life since the 1980s (e.g., Gecewicz 2018). The Law of Attraction literature had convinced my interlocutors that people could achieve a financially secure middle class life with the help of positive thinking as opposed to working in a 9-5 job. Put directly, they believed that financial prosperity could be brought about by thinking about post-work.

The Breakdown of Work as a Social Contract

All the marketers I came to know had experiences of not living up to normative standards of success in the United States. As they described, those standards had five defining features: a heterosexual nuclear family, financial security, wealth, owning property, and professional achievement.

Ron, a white NatureRise marketer in his late forties, had developed an antipathy toward the government and financial institutions throughout his life. A self-described high school dropout, Ron was a vocal Trump supporter. He was pro-business but against Wall Street (See also Hirschfeld 2016). Ron explained that Wall Street bankers and “old money” essentially controlled the finances and people’s lives in the United States. To Ron, this was evident in the fraudulent practices of Wall Street bankers who had repackaged the subprime mortgages that caused the 2008 economic recession: “They cut Americans’ mortgages in a thousand pieces, like a cheese, repackaged them, and sold them,” he explained. And the result was that ordinary Americans ended up paying the price by losing their homes.

Financial and personal disappointments had taken a toll on Ron’s life. In his thirties, he got divorced and lost contact with three of his children after a painful custody battle with his ex-wife. With little hope of financial stability, Ron had sworn to do everything in his power not to rely on the “system” anymore. He invested a great deal of time in finding ways to game the system, such as paying as little in income taxes as possible.

After losing the custody and contact with his children, Ron decided to move across the country to San Francisco to work as an electrician. Working as an electrician is a stable job in most of the United States; nevertheless, it did not

pay enough to get Ron a proper middle class life in the Bay Area. As a side gig, Ron started buying and selling real estate in East Palo Alto, a historically low-income black and Latino neighborhood that underwent rapid gentrification as a result of the influx of tech companies in the area. Ron engaged in a practice called “house flipping,” which refers to buying a property, renovating it, and selling it quickly for a profit. Ron was successful and had made \$750,000 flipping three houses in East Palo Alto.

Ron decided to invest the money he earned from house flipping in a business venture. Growing up in New Orleans, Ron drank smoothies from Smoothie King, a national smoothie franchise founded locally. Ron wanted to open a Smoothie King franchise in the Bay Area. His reasoning for that was straightforward: Californians loved health foods, and it would be natural for him to sell smoothies because of his upbringing in New Orleans. In other words, he saw an economic opportunity in the franchise business just like he had seen an economic opportunity in flipping houses and later in network marketing. Therefore, in the late 2000s, Ron opened a Smoothie King franchise in San Jose’s Santana Row district, a high-end commercial and residential neighborhood.

The Smoothie King venture was unsuccessful. As a Smoothie King franchise owner, Ron was financially responsible for sales, employment, tax, and inventory. He initially invested \$250,000 for the rights to use the Smoothie King brand and products, but in the end, he ended up losing all the money he had earned from flipping houses. While running the Smoothie King in San Jose, Ron met Rick through a NatureRise contractor, in Rick’s sales organization, who had held an event at Ron’s Smoothie King store. At the time, Ron declined Rick’s offer to join NatureRise; a decision he later came to regret, because he reasoned that he could have become a top income earner if he had joined at that time.

Eventually, Ron remarried and had three more children. At this point, he was also trying to launch an online retail store, a venture that ultimately also failed. His entrepreneurial endeavors impacted his family life, and Ron had not spent much time with his children and wife while trying to become a successful businesses owner. In 2019, Ron contacted Rick on Facebook and told him that he would give NatureRise a try. His primary reason for joining NatureRise was his desire to spend more time with his children and accumulate enough wealth to pay for their college education.

Rick was not a stranger to some of the life experiences shared by Ron. Rick had also lost contact with his teenage daughter after he divorced his ex-wife. Prior to this divorce, Rick was the breadwinner, working different jobs that he described as “high tech and low tech.” Rick shared that stress and burnout

dominated his life as he struggled to make ends meet on one salary in the highly cost Bay Area economy.

Rick was born in Vietnam, but he immigrated to the United States as a child in the late 1970s. In Vietnam, Rick's family had been wealthy. They had owned a large and successful rice company. However, because of the American invasion of Vietnam, Rick's family had to abandon their country and their businesses. In contrast to how they lived in Vietnam, when they arrived in San Francisco, Rick's family moved into a low-income neighborhood. The sudden contrast between a life of wealth and a life of hardship, Rick told me, shaped his life. He explained that it made him question American imperialism and capitalism, and he searched for the "truth" about how financial interests and political power fundamentally shape American society.

Rick was a first-generation college graduate. Growing up, he dreamed about going to college, but his family had not thought it would be a possibility for him. When Rick was admitted to the University of California at Davis, he felt very proud of his achievement. He supported himself financially by working for FedEx during his first year at college, but then he transferred to a local state school in San Francisco because his family needed his help with daily chores. After graduating from college with a degree in agricultural economics, Rick began working in the tech industry. He came to regret his decision to go to college because he felt that the education he received had not provided him with the financial opportunities and life that he had expected. Instead, Rick joined NatureRise because he did not want to "stress out about money all the time."

Other marketers I came to know echoed those experiences when they spoke about their lives. Rosita, for example, lost her house, marriage, and what she described as her "comfortable life" in Los Angeles during the financial recession in 2008. Rosita explained that she assumed she would be "financially safe" most of her life if she followed the life course her parents suggested. She obtained a college degree as a pharmacist and then a stable full-time job. However, when the financial recession hit, she suddenly found herself sleeping on a friend's couch after she lost everything. Rosita explained that her parents and society had told people of her generation that as long as they went to college and got a job, they would achieve their dream life. "We have been deceived," she told me.

Economic Expectations and Realities

While it would be easy to dismiss the laments of people like Rosita, Ron, and Rick as coming from a place of relative privilege, it might also be illuminating

to take their claims of victimhood seriously. Although none of the marketers I came to know lived in poverty, they all belonged to the generations born between 1965 and 1990, and they have experienced tremendous economic turmoil, instability, and insecurity following the large-scale neoliberal transition. The marketers' participation in network marketing was a response to the last forty years of local and national economic and social policies. It was also shaped by their recognition that the United States is a fundamentally unequal society, which directly impacts the life experiences of its citizens.

Ron, Rick, and Rosita's narratives point to a disjuncture between their economic expectations and economic realities. Ron expected his self-employed ventures would bring him a better life in San Francisco than he had in New Orleans. Most of his ventures turned out to not be successful. Rick had put his trust in the American Dream as he worked his way through college as a first generation college student to get a better life than his immigrant parents, but ended up economically insecure and stressed about money working multiple jobs. Rosita had also put her trust in the idea that as long as she went to college and got a job, she would achieve her aspirations. That did not happen due to the financial crisis.

Participation in network marketing encouraged marketers to read the disjuncture between economic expectations and realities as resulting from a particular societal structure connected to employment, having a 9–5 job, education, and corporations. For example, after Ron contacted Rick on Facebook in 2019, Ron was invited to join Rick and other NatureRise marketers for a NatureRise convention in Nashville. At the convention, Ron was told that he would learn more about the company, receive recruitment training by the successful top income earners, and meet other marketers affiliated with the company.

On one of the last days of the convention in Nashville, Hailey, a white, top income earner, trained Rick, Ron, and 12,000 other NatureRise marketers to respond to pyramid scheme accusations. Standing on a large stage in high heels and a red jumpsuit, Hailey complained to the audience that “it sucks when someone says you're in a pyramid scheme.”

She said that she had never heard of the term pyramid scheme the first time someone accused her of being in one, but it just did not sound right to her. She decided that it was an opportunity to educate herself on what exactly was a pyramid scheme.

Hailey asked the audience to grab a pen and a piece of paper.

“Draw a triangle on the paper,” Hailey instructed the audience.

As people drew a triangle, Hailey asked the audience, “if you were working at a Fortune 500 company, where would the CEO be placed in the triangle?”

Hailey didn't wait for an answer. "At the top!" she shouted.

She paused for a second, walked across the stage, and asked, "Where would all the mid-level management be?"

"In the middle," she said, and continued, "And where would all the hard-working employees be?"

This time, Hailey did not answer her question. She just nodded while saying "Right," clearly believing that the audience understood the point she was making.

Hailey then said, "The chances of the hard-working employees making it to the top and earning the same amount of income as the CEO are slim to..."

Leaving the sentence dangling, Hailey moved closer to the edge of the stage, looked at the audience and indicated that it was their turn to chime in.

"None!" the audience roared.

"Yes, that's right," Hailey responded, grinning expansively.

Her smile disappeared as she explained that she was not criticizing anyone who worked for a company. She was merely explaining the way companies worked, for teaching purposes.

At the end of her presentation, Hailey instructed the audience to turn the triangle they had drawn upside down and look at it. She smiled and exclaimed, "Now, you are the CEO!"

Presentations such as Hailey's aimed to instill a belief in the audience that people who worked in corporate America were being exploited because of a rigid organizational hierarchy. Other top income earners also conveyed this message by talking at length about their own life experiences, which they framed as starting at the bottom of the economic hierarchy. Those stories followed a well-rehearsed rags-to-riches script, chronicling their struggles to manage their professional and family life while trying to make ends meet. The top income earners explained that they had followed the conventional route of earning a college degree, working in corporate jobs, getting married, having children, and buying a house. However, rather than providing them with security, happiness, and comfort, that route had resulted in stress, overwork, marital and financial problems, debt, and a lack of family time. They were constantly trying to make ends meet while working in a job that did not reward them. In other words, a central post-work imagination entailed framing themselves as victims of a societal work structure that they had trusted would provide them security, fortune, and happiness. The marketers I came to know also learned to represent their life stories in accordance with such a cultural script. I will return to this later.

Marketers' ideas about employment, college education, and having a job show that neoliberalism has changed the meaning of employment in a

particular sense; employment has lost its importance as a social contract, which has been central to American understandings of work in different periods of history (see Gershon 2017; Walley 2013; Newman 1999). For example, anthropologist Ilana Gershon (2017) argues that people in the 17th and 18th centuries saw themselves as workers who engaged in a rental relationship with employers; they rented themselves and their skills to a given employer for a fixed amount of time in exchange for money. Gershon explains that workers consented to trade their time, autonomy, and capacities for work because it provided a sense of financial security and stability. In other words, they gave up and sacrificed some of their freedom in exchange for stability. Gershon calls that exchange a social contract.

The idea of work as a particular form of social contract between an employee and employer was also central to post-war Fordism. As we saw in chapter one, Fordist workers agreed to exchange their time and skills at the factory for a decent salary in a fair labor market that they could use to get a stable middle class life in the government-subsidized economy. Centrally, as a social contract, work was seen as relational, fair for most, negotiable, and transactional.

Under neoliberalism, work no longer represents a relational social contract in the same way; it centers on the individual's own ability to get financial stability, as per Ilana Gershon's (2017) concept of managing oneself as a business. The disjuncture between economic expectations of work providing financial security and economic realities of work as financially insecure shows that neoliberalism has dismantled work as a Fordist social contract, which is especially evident in the local context of the Bay Area. As we saw in the first chapter, many people have a hard time getting financial security in the Bay Area by working as a wage-labor employee. Workers have seen their wages stagnate; their cost of living run amok while their CEO's salary has increased rapidly. In other words, the idea that work is supposed to be a social contract in which workers exchange their time and effort for financial stability does not exist for most San Francisco Bay Area residents. The marketers' life stories and ideas about corporations as pyramid schemes speak to that reality. Ultimately, the first aspect of post-work imagination concerned the neoliberalism breakdown of work as a social contract that used to provide a sense of economic security for most Americans.

Financializing Economic Security

The marketers I knew wanted to find a way for themselves to achieve the economic goals that they had not met through conventional employment,

education, or entrepreneurship. In other words, they did not abandon the idea of gaining economic security. In this section, I show that the marketers instead financialized their vision of economic security, which is the second component of their post-work imagination. They did not see themselves as being able to get economic security as workers but by accumulating residual income. Network marketing, they were convinced, was the perfect vehicle to achieve that. Fueling their conviction that network marketing was the right way to gain economic security was the fact that NatureRise and Elevate had a hierarchical economic and social structure—one that the marketers, in fact, critiqued as having kept them from realizing their ambitions. The companies also had clear hierarchies based on earnings. Most participants earned a modest income and were constantly focused on earning more. At the same time, network marketing appealed to a financialized imagination of earning an income without working, what marketers called passive residual income.

In NatureRise and Elevate, participants could out-earn each other no matter how early or late they joined the company, as we saw in the previous chapter. The seemingly flexible nature of how much money one might earn gave the marketers I got to know the hope that they had a more genuine opportunity to get economic security. Marketers could, in theory, out-earn each other because of the payment structure in network marketing. As we saw in chapter 1, Elevate and NatureRise attached the products they sold with a so-called “business volume.” This meant that when the network marketers sold products to anyone in their organization, they earned volume—instead of dollars. In practice, this meant that once a NatureRise marketer accumulated a volume of 300 on one team and 600 on another, NatureRise would pay them a commission. Whether a NatureRise marketer was eligible to earn a commission was based on different criteria. In terms of actual dollars, marketers had to accumulate volume from the product sales of \$1,800 in their sales network to earn a \$54 commission (in other words, the commission was 3%).

Ron had the opportunity to make more commission than Rick because NatureRise required marketers to meet volume criteria before getting paid. Rick would not get paid if he could not meet those volume criteria. For example, if Rick only accumulated volume on one team, but Ron managed to get volume from both his teams, he would earn more than Rick, even though Rick had recruited him. While Ron never made more than Rick during my research, the fact that the network hierarchy did not rigidly determine financial earning was central to the marketers with whom I worked.

Imagining Residual Passive Income

The marketers I got to know argued that in a conventional corporate job, people “trade their time for money”, i.e., people work for one hour and get paid for one hour. For marketers, network marketing differed from ordinary employment because they saw evidence in a few top income earners that network marketing could offer a few people the possibility to earn unlimited income “residually” and “passively” from people in their sales organization who made purchases.

“Residual passive income” means recurring income from a source that only requires a one-time action. For example, music and book royalties are residual passive income because the artist or writer may continue to get paid through royalties after their one-time action of creating the work. Renting out an apartment also generates residual income. Marketers referred to residual passive income as “making money in your sleep.” A favorite mantra I heard countless times was, “If you don’t find a way to make money in your sleep, you will work until you die.”

Marketers imagined their residual income would grow as they recruited salespeople and customers to the network. Marketers appealed to a particular financial logic to convey this idea. At Sip and Freedom parties, they showed the “penny-a-day” image, illustrated below.

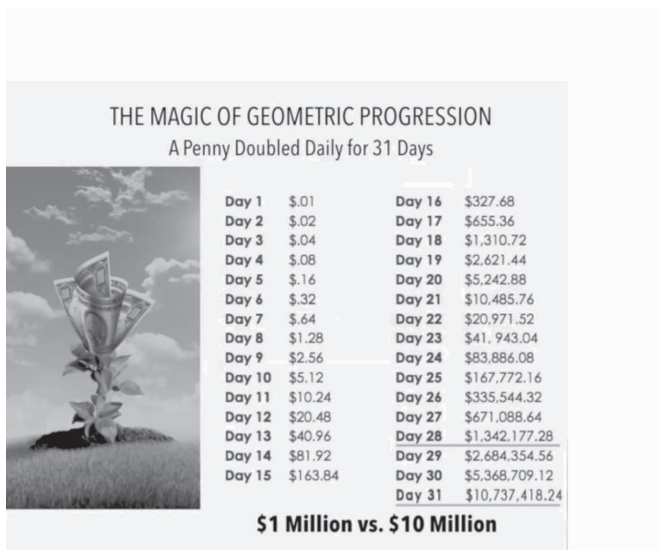


Figure H: The Magic of Geometrical Progression

Following the logic of geometric progression, if a person saves a penny on the first day and doubles that each consecutive day, one will theoretically have 10,737,428.24 million USD after the 31st day. However, in this highly imaginative exercise, marketers substitute pennies with recruits i.e., actual people in their sales network, so that one person they recruited on the first day ideally recruited another person so that their network doubled on the second day, and so on. Most importantly, they imagined that their residual income would also double with each new person recruited to their network, since each of these people would purchase products.

The example above shows how a neoliberal financial logic penetrated marketers' ideas about economic security. Marketers imagined that they would progressively earn money from the one-time action of recruiting a new customer, indicative of the idea of residual income. The imagination of progressively earning residual income was persuasive to the marketers because it signified a radically different way of getting economic security, which they could not get through employment. Indeed, as the penny-a-day image suggests, residual income was linked to getting rich quickly. As we have seen, employment represented economic insecurity for the marketers, not making ends meet, losing a house, and stressing about money. Marketers imagined that they would be economically insecure for the rest of their lives if they did not earn residual income. The financial logic of income trickling into their bank accounts as they were sleeping was a financialized imagination about finally becoming economically secure. Passive income not only represented a radically different way of making money than working in a 9–5 job, but it also represented a different life. A life with fulfilled aspirations, which made it a central part of their post-work imagination.

Nonetheless, the marketers' actual practices showed that recruiting never followed geometrical progression and, in fact, relied on constant social labor, which I return to in the following chapters. Furthermore, as we have seen, marketers had to fulfill multiple criteria to earn a small commission, making the potential of earning residual income much less straightforward than the penny-a-day geometrical progression suggests. Additionally, their status as independent contractors made them more economically insecure than they would have been in a conventional 9-5 job with a basic salary, pension, and benefits. Independent contractors received none of these things.

Finally, the idea of geometrical progression also suggested a disembodied, automated, and non-personal way of making money, far from how marketers made money in reality. In fact, in many ways, marketers sold supplements to people they knew, and they also wanted to make money through personal

connections. In the penny-a-day example above, people were numbers, but in a later chapter, we will see that marketers warned against treating each other as numbers. Still, as we have seen, marketers encouraged other marketers to substitute pennies for people. They financialized people as sources of economic gain as a kind of asset. That is evidence of how a particular financial logic had penetrated their thoughts about getting economic security. I will return to this financial logic in chapter five, where I will discuss how marketers explicitly came to see social relationships and behavior as assets and inter-mixed the personal and economic.

Imagining the Investor Archetype

As part of their imagination of residual income, the marketers understood themselves as investors rather than employees, which is central to the economization of everyday life. In their self-understanding as investors, the controversial American private finance author and self-proclaimed real estate millionaire Robert Kiyosaki inspired them. Kiyosaki (1997) wrote the book *Rich Dad, Poor Dad*, which was a crucial component in the marketers' understandings of themselves as investors.

Rich Dad, Poor Dad follows a conventional rags-to-riches narrative. Kiyosaki chronicles his life growing up in Hawaii in the 1960s with an academic father ('Poor Dad') who, despite being highly educated, lived an economically insecure life, struggled to save up money, and ended up broke. Kiyosaki's dad told him to get a college degree to get a stable job but did not teach him how to invest money. In other words, poor dad mirrored precisely the economically insecure life marketers explained they had when they relied on college and employment. In contrast, Kiyosaki's best friend's father ('Rich Dad') was a successful entrepreneur and business owner without a high school degree. He taught Kiyosaki how to make residual passive income from investments rather than from a salary. According to Kiyosaki, he learned from his 'Rich Dad' that only "losers" follow the conventional educational and employment route. Ultimately, marketers learned from Kiyosaki that residual income made people like the marketers successful winners in the US economy, in contrast to employees and college graduates who were economically insecure losers.

Kiyosaki has made a career out of advising Americans about their personal finances and fueling their hopes about how to "get out of the rat race." His books, one of which directly addresses network marketers, have sold over 28 million copies (Olen 2013). Two of these books were co-authored with Donald Trump, such as *Why We Want You To Be Rich* (Kiyosaki and Trump 2006).

At Sip and Freedom parties, marketers passionately retold the story of Rich Dad, Poor Dad. When they told the story, they always showed the image below, featuring two versions of Robert Kiyosaki.

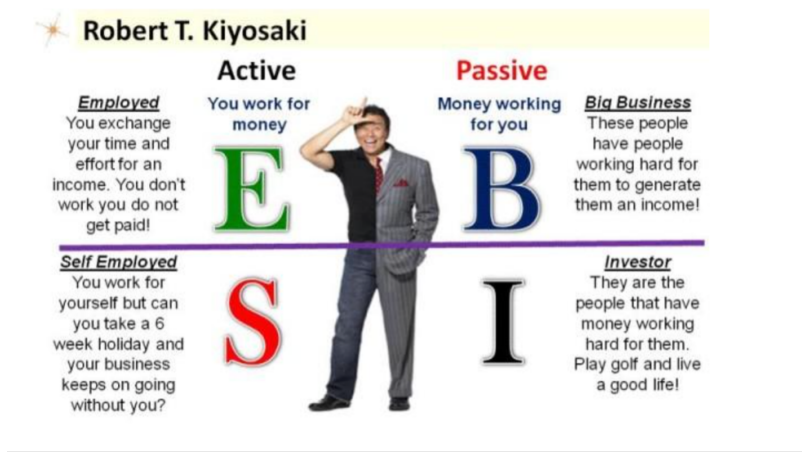


Figure I: Active and Passive Income used by Marketers at Sip and Freedom Parties

On the left is the “employee and self-employed” Kiyosaki in casual clothes, using his hand to form an L on his forehead to signal “Loser.” On the right side, Kiyosaki is dressed like a businessperson in a suit who makes a residual passive income from his investments or business instead of working for his money in a job. At Sip and Freedom parties, marketers repeated Kiyosaki’s explanation that on the left side of the quadrant, people were “losers” because they earned an “active” income: they traded their time for money as salaried employees. The marketers I met imagined themselves on the right side of the quadrant as investors, even though, in reality, they were independent contractors. Hence, they, without a doubt, fell under the self-employed category in Kiyosaki’s quadrant.

Kiyosaki's quadrant and narrative fueled the marketers’ post-work imagination in two dominant ways. First, it contributed to the breakdown of work as a social contract. As we saw earlier in this chapter, the idea that workers exchange their time and effort for an income was a central component of work as a social contract from the 17th century through Fordism. In Kiyosaki’s representation, workers who exchange their effort and time for money are

“losers.” Marketers learned to imagine that work as a social contract was a loser structure, and the financial logic of investment was a winner structure. Additionally, they learned that the “loser structure” of employment leads to financial insecurity like Poor Dad and that being an investor leads to the good life like Rich Dad.

Yet, Kiyosaki’s representation, however, missed some central aspects of being an employee in the United States. Employees not only exchange their time and effort for an income, but they also get benefits, pensions, and occupational health protection, something the marketers were missing in their role as independent contractors. Additionally, when employees trade their time for an income, they get time off from work. Their wage income and time off allow them to do other activities than just working. Finally, being an employee and having a job are certainly about getting an income; however, for many people, they are also about doing something meaningful and purposeful with their lives and getting social recognition and dignity. In other words, marketers learned to perceive employment as a one-dimensional practice solely structured by monetary motivations. That points to the economization of their thoughts as they learned to understand work and education solely through an economic calculus.

As I point out above, Kiyosaki’s image encouraged marketers to imagine themselves as investors. In reality, network marketing was not a form of investment or financial practice. Their income was not like stocks and interest. It was a form of compensation for a sales service they did as independent contractors. Nonetheless, the marketer’s self-understanding as investors exemplifies the neoliberal financial logic. The idea of making money passively as an investor is highly connected to the rise of neoliberal finance and people’s investment in stocks, bonds, and property as passive income. The marketer’s misguided image of themselves as investors exemplifies how neoliberalism affected the marketers’ thoughts and penetrated their everyday lives. The case of network marketing shows that a neoliberal finance logic has entered people’s views about economic opportunity even when they are not engaging in actual finance practices. As we saw in the introduction, the investor archetype characterizes a reality in which individuals approach different aspects of life as investments and assets that can and should yield a return. In other words, neoliberalism encourages us to perceive ourselves as investors that generate a monetary return beyond actual investments in stocks or bonds. We might find it odd or paradoxical that marketers imagined themselves as investors when they did not invest in any financial instruments. Yet, we should understand this imagination as a core component of the neoliberal investor archetype who

learns to see the central aspects of life as assets that ideally can generate a passive income return.

Economic Security as Exclusive

As we saw in the previous section, winners and losers existed as part of the marketer's post-work imagination. In other words, the marketer's post-work imagination established a social hierarchy divided by those who earned active and passive income. That social hierarchy represented passive income earners as financially secure and living the good life. In contrast, active income earners were trying to make ends meet.

In network marketing, a hierarchical division of people based on income was a core part of the structure. Marketers in NatureRise and Elevate were ranked based on the residual income they earned. In NatureRise, marketers were ranked according to five levels, and Elevate marketers could advance through seven rankings. In NatureRise, these rankings were called "Associate," "Consultant," "Manager," "Director," and "Executive." Elevate named their rankings "Associate," "Builder," "Diamond," "Presidential Diamond," "International Diamond," "Gold International Diamond," and "Platinum International Diamond." The pace of marketers' rank advancement could earn them a financial reward and complimentary title. For example, if a NatureRise contractor earned the rank of a manager within two months of starting as a marketer, he or she was awarded a \$250 bonus plus the title of "Crystal Manager."

In addition to these rankings, in NatureRise, marketers could earn silver, gold, and platinum stars. Along with the ranking title, the number of stars signaled a position in the financial hierarchy. At conventions such as the one in Nashville, marketers wore badges that showed their ranking and stars. For example, silver star marketers carried a silver-colored badge, gold marketers carried golden badges, and platinum stars walked around with glitter badges. At events, marketers with golden and platinum badges had exclusive access to VIP trainings and parties.

The marketers I met who were ranked highest, such as Rosita and Gloria (International Diamond), Rick (1 Gold star Crystal Executive), and Susan (Crystal Manager), acted as mentors for marketers below them who acted as apprentices, such as Lisa (Consultant), Anne (Consultant), Katherine (Consultant), Ron (Consultant), and George (Associate).

When a marketer advanced in ranking, the person who had recruited them also earned a financial reward of up to \$1000. Essentially, marketers had a financial incentive to help their recruits advance in the rankings and personally advance in the hierarchy as quickly as possible. The higher marketers were

ranked on the company scale, the more social status and authority they had. The top income earners were accorded an aura of authority among the marketers, who treated them as celebrities. Top earners all claimed on stage that they had earned six and seven-figure incomes with titles of platinum star executives and platinum international diamond. There were only a few top earners in Elevate and NatureRise—out of 64,000 marketers in NatureRise, for example, only a few hundred were top earners, as documented in the previous chapter.

The marketers I know familiarized themselves with the top earners, including their names, appearances, and personal stories. This was easy to do because the companies featured the top earners in their marketing material. Top earners all had social media profiles in which they foregrounded their aspirational lifestyle. They also spoke on stage at national and regional company events and served as important figures to mark the economic hierarchy among marketers. For example, at the national NatureRise convention in Nashville in 2019, twelve thousand marketers stood up and cheered as the top earners walked onto a wide stage in a large arena, accompanied by energetic electronic beats blasted from massive loudspeakers.

Many of the top earners were heterosexual couples, or women with sun-kissed tans wearing floral dresses. Most were white. Under the bright stage lights, they gathered in a group at the center of the stage. They hugged, smiled, and took selfies with each other. On each side of the stage, two large screens flashed a disclaimer that reminded the audience to not consider these top earners' incomes as typical. It said:

The ability to earn income under the NatureRise compensation plan depends on many factors including an individual Associate's business, social, and sales skills; personal ambition and activity; availability of time and financial resources; and access to a large network of family, friends, and business contacts. NatureRise cannot and does not guarantee any particular level of earnings. Even Associates who dedicate a significant amount of time, effort, and personal funds may not achieve a meaningful level of success.

No one seemed to pay attention to the screen's disclaimer. The eyes and mobile phone cameras of the audience were fixated on the spectacle on stage. A male host introduced some of the top earners in a deep baritone. His theatrical style mimicked the vocals of a boxing ring announcer. Some of the faces of the people on stage were recognizable from the life-sized cardboard cutouts placed outside the convention center's entrance. The audience drew closer to the front of the stage. They looked up at the top earners and filmed them with their phones.

Anthropologist David Graeber (2011) argues that one dominant national mythology in the United States is the imagination that unlimited social, upward mobility and wealth are always a possibility. Graeber reminds us that the vital part of that mythology is not whether it is true, but that American's generally have bought into that narrative throughout history:

Americans have always seen the United States as a land of opportunity. Neither can it be denied that from the perspective of an immigrant from Haiti or Bangladesh, it continues to be one. But America has always been a country built on the promise of unlimited upward mobility. Here, the remarkable thing is how little the discourse has changed with the changing statistical reality. (Graeber 2011, 187)

Similarly, Anthropologist Caitlin Zaloom (2019) argues that middle class families in the United States believe that their socio-economic conditions do not determine their children's possibilities in life. Instead, they instill in their children that they can overcome whatever economic constraints they may face. Zaloom calls this ideology of radical opportunity and privilege an "open future."

Spectacles like the ones at the Nashville convention show that many Americans view an "open future" as being about more than their children. Disadvantaged as they may be, even adults can succeed. Marketers believed that the possibility of economic security as in the "open future" was attainable for them. Yet, in contrast to Zaloom's middle class interlocutors, parades of top earners also seemed to demonstrate that economic security was a privilege intimately connected to residual income and neoliberal finance logics, rather than education and employment. Such a privilege was worthy of celebration, admiration, and even celebrity status.

Network marketing companies' economic hierarchy and spectacles also showed another dimension related to the post-work imagination. They framed financial security as highly exclusive. As we saw earlier in this chapter, top income earners narrated their lives following the rags-to-riches script. According to them, they went from financially insecure to secure with the help of network marketing. When they become top earners, they become financially secure. Yet, as we have seen, very few people in network marketing had the privilege of getting economic security as top earners through network marketing. The framing and celebration of economic security as exclusive and for the selected few top earners represents a radically different vision than when work was a social contract during regulated post-war capitalism. There, people saw work as a structure providing economic security for the majority, not a selective few.

For my interlocutors, the neoliberal financial logic has replaced work and employment as the key imagined path to economic security in the United States. Additionally, neoliberalism has created a reality in the United States and especially in the Bay Area, in which financial security is a luxury that only the wealthy can enjoy. Network marketing companies mirror this societal reality in that one needs to be on the top rung of the income hierarchy to enjoy financial security. Yet, importantly, they also gave people, like marketers, the hope that they could advance and rise to the top in that hierarchy with the help of residual income.

Envisioning The Good Life

None of the marketers I knew had ever achieved the same economic and social status as the top income earners they celebrated and admired. Instead, the marketers participated in activities with each other, in which they imagined a life as wealthy and leisured. They called these activities “casting a vision.” Casting a vision meant visualizing the life they wanted to achieve and communicating that to each other and potential customers. In many ways, the life that marketers envisioned was like post-war middle class aspirations, such as home ownership, disposable income, and leisure time. As I suggested in the previous chapter, neoliberalism has not changed the middle class aspirations in the United States. Still, neoliberalism has limited who achieves a middle class life significantly, as evident in the squeezing of the middle class. In this section, I describe how middle class aspirations influenced the marketers’ post-work imagination.

Marketers guided and influenced each other’s visions of a middle class life. For example, one Saturday morning in January, Clara, Rick, and I were driving to a sales meeting at Anne’s house. During our journey, Rick asked Clara to describe her ideal life. Clara had recently joined NatureRise, and she explained that she would like to become healthier, i.e., lose some weight and increase her energy. In terms of finances, she said she would like to own a house to live in with her sisters. Clara said she had a close relationship with her sisters who lived in Massachusetts, where Clara was born. Rick nodded and asked Clara how big the house should be. “Three floors,” Clara replied quickly, and explained that each of the three siblings could have their own floor. Although she wanted to live with her sisters, she also wanted privacy, and she imagined that each floor of the house would be like their own apartment.

Now, Rick asked Clara to consider the house’s location: “Where would you live with your sisters?” Clara seemed to have thought about that question before because she replied that she wanted to live in Mill Valley, a quaint,

affluent town, north of San Francisco surrounded by redwoods, canyons, and mountains. “What features would your house in Mill Valley have?” Rick asked, “Would it, for example, have a swimming pool?” Clara said she thought that a swimming pool would be a nice feature of the house, but it was not that important to her. She emphasized that a parking garage was more important. “Which cars would be parked in that garage?” Rick quickly followed up. Clara thought about this question for a while. “A safe car,” she said. Rick said that if Clara wanted a safe car, she should get a Volvo.

While it is not wrong to interpret the marketers’ practice of “casting a vision” as a playful activity to kill some time together while driving, that is not the whole story, since they considered the activity to be a meaningful one with significant material effects. Casting a vision was not just about playing. Marketers had a shared commitment to a modern New Age belief system they called the “Law of Attraction”. When I asked them what the Law of Attraction meant, marketers told me that it was a belief system through which people can attract what they desire by visualizing it, thinking about it, and speaking it into existence: through what they called “manifesting and affirmation.” Marketers were confident that their financial desires would come true if they dared to “cast it out in the world” through thoughts and words. Visualizations and manifestations of desires were necessary for the marketers because they believed that these techniques also created an inner feeling of having already achieved what they desired, which would help conjure the desired lifestyle into actual physical existence. Ultimately, the core logic of casting a vision was that desires became a reality through thinking, speaking, and feeling.

Among anthropologists and religious scholars, New Age spirituality refers to a diverse range of practices, beliefs, and rituals such as astrology, channeling, tarot, reiki, witchcraft, crystals, healing, and herbal therapies (See Brown 1999; Pike 2004). Anthropologist Sarah Pike (2004) argues that:

For New Agers, self-growth techniques and physical healing practices are based on the assumption that positive thinking most effectively produces change. They believe that salvation comes through the discovery and cultivation of the divine inner self with the help of techniques that can be learned from books and workshops as well as spiritual teachers. In addition to spiritual thinking, they assert that negative thinking is illusory, and that it is within human ability to change them to positive ones. New Agers believes that tapping one’s own physic powers is the root of both physical and psychological healing, and the techniques they use to do so, are varied and diverse. (Pike 2004, 23)

New Age believers blend ideas and knowledge from religious and spiritual traditions, such as Tibetan Buddhism, Native American folk knowledge, and Christianity. They primarily use books and the internet to communicate their ideas. The Law of Attraction dates back to the American New Thought movement of the early 19th century, which included famous writers such as Henry Thoreau and Ralph Waldo Emerson.

Contemporary self-help authors began publishing books and videos promoting the practice in the early 2000s. Most notable, the Australian self-help author Rhonda Byrne (2006) published the movie “The Secret”. That movie features twenty-four self-described doctors, philosophers, personal development writers, quantum physicists, and spiritual messengers who promote the idea that people can cognitively create their reality through thoughts and feelings. Byrne later turned the film into a book, which became an instant success. The American publisher Harper Collins estimates that it has sold more than 35 million copies worldwide. Byrne’s work has also received celebrity endorsements from Oprah Winfrey and Larry King. The Secret features instructions on how to cognitively attract wealth, desirable social relationships, and good health. The book’s central claim is that the Law of Attraction is a physical law like Isaac Newton’s Law of Gravity; thoughts and feelings are physical energies consisting of matter and “frequencies” that the universe responds to causally. The marketers frequently expressed the same philosophy to each other as they talked about how they attracted and engaged with people who were at the same “frequency” as them. Following such logic, negative thoughts create unwanted realities, and positive thoughts create desirable realities. One can say that the Law of Attraction replaces the all-powerful god of Abrahamic religions for the universe. Like the god of Abrahamic religions, the universe has agency indeed, according to the Law of Attraction believers.

The marketers I knew predominantly used the Law of Attraction to get material goods such as more money and new customers. It was part of their post-work imagination because it convinced them they would be able to get economic security and a middle class life in an insecure neoliberal economy. Like residual income, the Law of Attraction represented something radically different from work, which made it part of their post-work imagination. Belief in the Law of Attraction guided many aspects of marketers’ economic lives. They envisioned people with certain desirable qualities whom they wanted to recruit to their sales organization and imagined themselves with material possessions. The marketers hung posters they called “Vision Boards” on their walls at home. On the boards, they wrote the names of the commodities, people, and feelings they wanted to attract. In some instances, marketers like Lisa also wrote affirmation notes, which she hung in different rooms around her

apartment. An example of Lisa's affirmations was: "I will attract successful women." A central part of the marketers' vision casting also had to do with representing and embodying the middle class life they wanted for others.

For example, on a May afternoon in 2019, Rick posted a live video of himself while he was in Las Vegas with John, Louise, Carl, and Brooke and me for a NatureRise University event at the spa resort in the Nevada desert. Before the convention began, we decided to visit the Bellagio, a famous luxury casino hotel and resort on the Las Vegas Strip with approximately 4,000 rooms and 36 floors. Next to the Bellagio's spectacular lobby, the hotel had a 14,000-square-foot botanical garden, open to the public.

We walked around the garden together with a crowd of other tourists. We looked at the "Japanese spring theme" with granite water fountains, cherry trees in full blossom, garden beds with purple and red tulips, and tall, red-crowned crane replicas under a cubicle glass ceiling. At one point, Rick took out his iPhone and started recording a Facebook live video. He held his phone up in front of his face and smiled. In the video, his pink collared shirt matched the blossomed cherry trees in the background. Looking straight into the camera with a smile, he explained that "we" were at the Bellagio. He pointed his phone at John, Louise, and Brooke, who stood next to him. He asked them how they were feeling about being in "Las Vegas, Sin City." They gave huge grins and told Rick that it was beautiful to be in Las Vegas.

Rick turned the phone away from Brooke, John, and Louise and walked around the garden while recording the impressive flowers, bird replicas, and stone formations. He walked slowly and did not say anything for almost a minute; the only sound in the video came from the peaceful 'Japanese' harmonies and gushing water from the fountains in the garden.

Rick's posts commonly idealized the vision of not working a 9-to-5 office job. Being at the Bellagio, having time and disposable income to travel to Las Vegas and enjoying resorts indicated a liberation from routinized work obligations associated with traditional wage labor. As anthropologist Noelle Stout (2019) reminds us, post-war middle class life in the United States is partly characterized by aspirations for leisure and work activities and ways of spending disposable income. Stout also asserts – like the notion of the squeezed middle class – that even as such life is becoming less attainable for most Americans due to neoliberal economic insecurity, they still want that life (See also Heiman 2015). As we have seen, the marketers realized that such a life was hard to get due to the economic insecurity they faced. By selectively showcasing aspects of such a life through social media, the marketers could embody and envision casting the middle class life to which they aspired.

To take another example, after a sales gathering on a Saturday in October 2019, Rick, Lisa, and I drove to the ranch where Lisa worked outside San Francisco. Earlier that day, Rick had been searching for a costume he could wear later that night for a Halloween party. At the Sip and Freedom Party, Lisa and Rick decided that Rick should dress up as a cowboy. She had a western hat and leather boots with metal spurs on the ranch that he could borrow. As we walked around the horse stables on the ranch, Lisa showed us Axel, her gray and white mustang horse. Rick asked me to record him while he rode Axel. He changed his clothes, donned a brown cowboy hat, took off his shirt, and covered his bare torso with an open blue vest.

Lisa stood in the center of a fenced horse-riding arena and instructed Rick how to ride Axel. I stood outside the fenced arena and recorded Rick with his phone as he tried to follow Lisa's instructions. He sat straight and tall in the black saddle and looked comfortable with relaxed shoulders as he slowly moved around the arena in a circle. Inside the arena, Lisa also started to record Rick. He picked up speed and managed to ride Axel without Lisa's instructions.

The staging of him riding around the arena illustrated Rick and Lisa's desire to display spontaneous and exciting moments in their lives: Rick was suddenly out on a ranch, riding a horse, bare-shirted and wearing a cowboy hat. At that time, he was not a regular horseback rider; later, he would do it more often with Lisa. Golden afternoon sun rays from the setting sun penetrated the arena and naturally lit up the beige sand covering the entire arena. With brown hills peaking on the horizon, the scenery depicted an idyllic atmosphere. After thirty minutes of riding Lisa's horse, Rick asked me to take some still photos of him. Later that night, Rick uploaded some of the videos and images we had recorded of him during the day onto Facebook.

Rick and Lisa displayed their apparent liberation from 9–5 work routines by directing the focus on his ability to be flexible in apparent, spontaneous and improvised ways. Yet, what appeared to Rick and Lisa to be a liberation from work obligations was also an example of how neoliberalism had fundamentally reshaped the marketer's behavior as a form of economization. Rick and Lisa posted videos to attract potential customers. They reasoned that if people saw how much fun they had, everyone would be curious about how they could get the same lifestyle and contact him. While I never observed people contacting them, they believed it was possible because top-income earners told stories about how that had happened to them.

Despite often showcasing leisure and playful activities on social media, the marketers I know reminded each other that casting a vision was not just play, but that it had real financial consequences. Ultimately, they disciplined each

other into taking the Law of Attraction seriously as a financial thought system to get the middle class life that they could not get by being just an employee. For example, on a Saturday afternoon in September 2020, Lisa, Rick, Anne, and I visited Miguel, Anne's son-in-law. Anne had just recruited Miguel to her sales organization, and he had invited us for a sales meeting. As we sat in Miguel's living room and waited for other people to show up, we talked about how to make money as a NatureRise marketer. Rick asked Miguel how much money he dreamed of making in network marketing. Miguel explained that it would be nice to make \$1,000 extra a month, which would help him pay his mortgage. Rick looked at Miguel in disbelief: "Not more?" he asked. Miguel looked a bit confused, but before he could respond to Rick, Lisa said to Miguel: "Remember that your small financial goals also become a reality." Lisa then suggested that Miguel think about bigger financial goals because they would also eventually become a reality.

Clinging to Middle Class Aspirations

In her research on student loan debt in the United States, Caitlin Zaloom (2018) argues that middle class families engage in practices she calls "projective fictions," which involve the families attempting to anticipate their economic future by budgeting and financial planning so they can send their children to college, which is a central part of post-war middle class aspirations for many Americans. Zaloom argues that projective fiction "generates an account of future success or failure, here related to whether or not the family will be able to pay their portion of a child's college expenses. These layered projections define a future course" (Zaloom 2018, 231).

The marketers' practices of casting a vision were also a form of projective fiction. Casting a vision encouraged them to imagine a future as middle class and economically secure. Yet, in contrast to Zaloom's research subjects, the marketers' projective fictions were not about anticipating their desired future but rather about calling into being their desired economic future (See also Beckert 2013; Miyazaki 2013; Ortiz 2013).

Zaloom situates projective fiction as part of a larger societal context in the United States. Since the 1940s, economic policies have given Americans the idea that they can and should imagine their financial future to achieve an idealized middle class life. Zaloom argues that post-war policies, such as the GI Bill, gave many Americans a sense of near-future predictability as middle class citizens. Later, tax policies encouraged Americans to save money for their children's future college education and invest those savings in mutual funds. Thus, the last 70 years of economic policies in the United States have made financial

foresight, planning, and imagination a core part of American life. While it may be tempting to dismiss the marketers' practices of casting a vision as simply wishful thinking, it may be more suitable to perceive it as a particular expression of the social norm that Americans should imagine and create their economic future. Zaloom's interlocutors differ from the marketers because they engaged in practical financial planning and did more than think about how to get money. Still, I argue that casting a vision was essentially an attempt by the marketers to live up to the societal middle class norms and expectations. Furthermore, it is not accidental that the marketers' visions of middle class economic security happen at a period in American history in which that kind of life has increasingly become unreachable for the majority, especially in the San Francisco Bay Area. Casting a vision was about holding on to the idea that such middle class life was still possible and within reach in the contemporary United States.

A Neoliberal Future Without Work?

In this chapter, we have seen that the marketers considered employment, education, and conventional American middle class trajectories as dead-end projects. The dead end-projects were replaced by an alternative and smarter way of making money, such as income without working. This post-work imagination included economic hierarchies as core features. In other words, they did not try to reimagine a different way of organizing the US economy to eradicate economic disparity. Instead, they focused their energy on advancing within it. Because a neoliberal finance logic had replaced work as the ideal path to the good life, it is no surprise that marketers were not advocating for changing the labor market or restoring work as a social contract. Why advocate for an idea you fundamentally do not believe in and that has disappointed you most of your adult life?

Marketers' post-work imagination inhibited collective efforts to change economic structures by fundamentally focusing on the individual, but it also had another social implication. It made marketers unable to recognize that network marketing and making money in your sleep were more exploitative than conventional work structures. As we have seen, marketers made peanuts from their sales, fulfilled multiple criteria to earn a small commission, and worked all the time without benefits. Only a few people benefitted financially from this arrangement. While it is the case that contemporary employment structures are indeed weakening in the United States, workers are still guaranteed a salary, some benefits, and time off. The fact that most marketers kept their full-time employment while being network marketers also suggests that they had to rely

on the security of conventional jobs as a steadier source of income. In other words, it was an implicit recognition that employment still has economic advantages in the United States.

Because participation in network marketing was essentially an imagination about an ideal middle class future without work, marketers did not focus on this paradox. The desire to succeed as network marketers, become one of the top income earners, and get economic security took precedence over discussions of how such desires also led to even more exploitative economic orders. As we will see in the following chapters, this had particular social effects on marketers. Money-making became an all-encompassing discourse and practice by which they came to understand their society, relationships, aspirations, failures, and successes.

As we saw in the introduction, most post-work theorists argue normatively against capitalism. The concept is mostly understood as anti-capitalist. In this chapter, I have by contrast showed that post-work is not always an abandonment of capitalism or neoliberalism, as many post-work theorists suggest. In my case, a particular acceleration of neoliberal capitalism. The marketers saw neoliberal capitalism as the solution to the problems created by neoliberal capitalism.

Here, I want to make the analytical point that the marketers' post-work imagination appealed to a pragmatic acceptance of capitalism as the only viable economic arrangement, or what cultural theorist Marc Fischer (2010) refers to as capitalist realism. This is the idea, belief, or tacit acceptance that capitalism is the dominant economic arrangement and a feasible alternative to it does not exist. Fischer finds evidence of capitalist realism in dominant political discourses, such as Margaret Thatcher's neoliberal mantra, "there is no alternative," anti-capitalist movements' abandonment of seeking alternatives to capitalism, and the political will to provide economic assistance for financial institutions during economic recessions that are created by these institutions. One could say that capitalist realism is, at its core, the idea that capitalism is not great for most people, but we have to try to make the best of it for ourselves within the system because there are no better alternatives. As we have seen in this chapter, marketers' post-work imagination promoted this idea.

Chapter Four: Marketizing the Personal

In the previous chapter, we saw that NatureRise marketers participated in large conventions together, where they celebrated top income earners and the financial hierarchies in the company. A core component of those gatherings entailed NatureRise's corporate staff dispensing health information and promoting NatureRise's dietary supplements to the marketers. The staff did that in different ways. For example, in a large room entitled "The World of NatureRise," at the convention in Nashville, which I attended with a group of network marketers from San Francisco, the company had set up around thirty stalls displaying the hundreds of products they sold. At those stands, certified nutritionists and Scientific Advisory Board members employed by NatureRise were available to answer any questions that marketers had regarding the supplements throughout the convention. In Nashville, "The World of NatureRise" was heavily visited and marketers waited in line at each stand to consult the experts.

In addition to having direct personal access to NatureRise's health experts at conferences, marketers could also watch SAB members' presentations on stage. A presentation by Matthew, NatureRise's newly appointed Chief Scientific Officer (CSO), was especially well-attended in Nashville, filling up the entire conference room with 12,000 marketers. On Friday night of the convention, Matthew stood on the main stage and told the large crowd a heartfelt rags-to-riches story about how he went from living in a trailer park as a child to becoming a successful scientist with a Ph.D. from Harvard Medical School. Matthew was a white man in his 40s who wore a suit and a colorful bowtie for his presentation. That night, he stood before the marketers for the first time, as NatureRise had only recently headhunted him from a competing network marketing company. In the weeks leading up to the conference, the marketers I knew had talked about Matthew's presentation with anticipation, and when he came on stage, a big roar from the crowd welcomed him.

Matthew was well-spoken and entertaining, while also expressing his strong skepticism in American food, medical and pharmaceutical industries. On the Friday night in Nashville, he started by telling his personal story, in which he recounted his upbringing in a trailer park in a small town in Utah. His parents did not have college degrees, but they taught him about "integrity and hard work." In other words, Matthew grew up working class. As he spoke, a screen behind him displayed what seemed to be photos from Matthew's family album: the trailer he grew up in, his parents, and a photo of his wife and four children. Matthew explained that he did not go to college immediately after high school. In his 20s, he worked stocking shelves at the department

store Target. One day, he told his wife that his dream was to become a scientist, and she encouraged him to pursue that dream. He enrolled at the University of Utah and made a few “key discoveries” while majoring in biology. Because of his research, the American Association for the Advancement of Science asked him to present at their annual conference. He claimed that the research he presented there was mentioned in *Science Magazine*, which led to him getting a job researching cancer at the National Institute of Health after he graduated from college. Harvard Medical School later accepted him as a Ph.D. student in Biomedical Sciences and, according to Matthew’s narrative, he ended up finishing “first in his class, three years ahead of the average student.”

Matthew said he had multiple opportunities to work for pharmaceutical companies after graduation, but he chose to work for NatureRise for a lower salary, because “the world is in an all-time health disparity,” and he could not see himself developing drugs for diseases that could be prevented by proper nutrition. For Matthew, it was impossible to solve this “health disparity” by relying on companies who “cared more about profit than people’s health.” Instead, Matthew wanted a “true revolution,” where people learned to control their own health – a revolution to be led by NatureRise and its marketers.

Matthew’s Nashville presentation exemplifies a central component of how neoliberalism has penetrated everyday life and affected the marketer’s social behavior. In a presentation aimed at encouraging marketers to sell supplements and recruit marketers, Matthew explicitly marketed personal aspects of his life such as growing up working class, achieving academic success, his moral stance toward big pharma, and taking a pay cut to create a “health revolution.” The photos from his family album also explicitly conveyed personal and private aspects of Matthew’s life. In other words, Matthew marketized his personal life story with the intention of increasing NatureRise’s sales of supplements. Such practices are a manifestation of micro-level neoliberalism. As we saw in the introduction, marketization is a central feature of the economization of everyday life. It specifically denotes the expansion of market activity into increased spheres of everyday life so that everyday life becomes a transactional site of buying and selling goods and services. Neoliberal marketization is a specific form of capitalist marketization. The aspects of everyday life that have become sites of marketization differ from those under industrial forms of capitalist marketization. New aspects of everyday life are becoming included and even necessary for market transaction under neoliberal capitalism. Those new aspects include personal stories and traumatic experiences, so that “how I feel and felt,” “what happened to me,” “how I view the world,” and “what my upbringing and family looks like” are becoming instruments for selling.

The NatureRise marketers I know followed Matthew's example by marketizing personal and private aspects of their lives as a sales pitch. The previous chapter primarily explored the second RQ concerning how neoliberalism affects the way in which people understand the society they are a part of and their life aspirations. This chapter focuses on the first RQ, namely how neoliberalism affected marketers' everyday social behavior. I explore three components of this neoliberal marketization: 1) the marketization of personal life stories, 2) the marketization of the nuclear family, and 3) the marketization of personal health expertise. In the first part of the chapter, I illustrate this expansion of market activity by focusing on the marketer's personal life stories. Marketers told personal "testimonies" about what they considered the life-changing and transformative effects of NatureRise's supplements that followed a conventional American bootstrapping script. Such narratives exemplify neoliberal marketization because the marketers confessed and revealed personal parts of their lives with the intention of selling supplements and recruiting other marketers. They learned from top income earners that they could persuade potential customers to buy the supplements by relating their personal stories to the products and company.

The second part looks at a different but related aspect of neoliberal marketization. I mainly show the efforts to personalize the company and its products and represent NatureRise as a morally driven family-owned business, oriented toward helping other families. Representations of NatureRise as a morally driven family business drew power from existing cultural ideas of the family business as a morally good and personal endeavor in the United States. Furthermore, neoliberal policymakers have intentionally created a socio-economic reality in which the family unit has come to replace social welfare in the United States.

In the third part of this chapter, I show how the NatureRise marketers relied on personal connections to three top income earners and each other for alternative health information, related to agri-industrial and pharmaceutical industries and dietary supplementing. I contend that the circulation of this type of health information is an aspect of neoliberal marketization because marketers depended on communicating this health knowledge to people in their sales networks with whom they had a personal relationship, in order to get them to buy supplements.

Narrating Life Stories

In this section, I describe how marketers shared personal stories about the bodily symptoms and emotional struggles they experienced before they started

consuming NatureRise’s supplements and how they were able to circumvent those symptoms and problems by taking supplements. They called those personal stories “testimonies.” Top earners and the NatureRise marketing material encouraged the marketers to share their testimonies because they thought it would improve sales if potential customers associated the dietary supplements with individual personal life experiences. These stories often followed a specific rag-to-riches style script, in which the marketers recounted how they used to struggle both physically and emotionally before becoming a consumer of supplements. The marketer’s struggles were resolved after joining NatureRise because of the healing properties of the health products, and the income they had earned.

Top income earners taught marketers how to develop and present their testimonies at events and conventions. For example, on a blazing hot spring day in 2019, Rick, Carl, and I attended a NatureRise University event outside Las Vegas in the Nevada desert. The event was held at a beautiful spa resort with valet parking, a swimming pool, and a water fountain. At the event, women were dressed in floral dresses and colorful jumpsuits and sat on the chairs next to the pool. They wore beige felt hats and sandals. The men at the event wore athleisure clothes such as tank tops and sneakers or casual linen shirts. After relaxing by the water fountain and looking at the brown and dusty Nevada landscape, we walked into a conference room together with three thousand other marketers.

In the room, the top income earner Paige came to the stage and began “training” marketers on how to present their story. A white woman in her thirties from Georgia, named Paige, eagerly explained that people felt connected to her because she shared the challenges that she had faced in life. She told us that people will “connect with you through your weaknesses.”

Paige asked the audience to write down a story about the benefits they had experienced through NatureRise. While people in the audience wrote down their stories in their booklets provided by NatureRise, Paige advised them to focus on a “before” experience. She gave a few examples: “Before NatureRise, I had no energy; before NatureRise, I could not sleep through the night...”

Using a screen on stage, Paige listed a “four-step story structure” that marketers could use to present themselves. The first two parts encouraged marketers to develop a story in which they (1) initially talked about their background followed by (2) what they desired to change about that background. The third part focused on how NatureRise had (3) “come to the rescue” and finally, the story ended with (4) how that made marketers feel about the future. Paige reminded the audience that part two was the most important. “The challenge in

your story is how you connect with people,” she repeated as her take-home message.

The marketers I know drew on the narrative structure presented by Paige as they shared their testimonies on a weekly basis with potential customers and each other. For example, at Sip and Freedom parties, Rick and Susan would typically invite two or three marketers to share their testimonies with potential customers. Lisa always shared her testimony at Sip and Freedom parties. In front of customers, Lisa characterized her life before NatureRise as a huge struggle. She gave a personal example of how “Toxins” had interfered with her ability to lead a “healthy life.” Lisa explained to new customers how her body “used to be full of toxins” because she had been exposed to the surrounding “environmental toxins” and pesticides that farmers sprayed around her house and the ranch where she worked. According to Lisa, these pesticides caused topical skin and food allergies, memory loss, hair loss, and constant fatigue. She highlighted how she used to pull her car over to the side of the road to nap on her way to work in the morning because she felt fatigued and was hit by a “wave of exhaustion.” For Lisa, it got to a point where she had to cancel appointments with her friends because she was too tired to meet with them. She accrued medical debt in desperation to solve the issue through mainstream medical institutions.

Lisa explained that one day her friend Susan suggested she start consuming the NatureRise supplements as a solution to her ailments. On that day, Lisa had called Susan to cancel their lunch appointment due to her fatigue. As Lisa explained her symptoms to Susan, it made Susan realize that it was, in fact, Lisa’s exposure to pesticides and other toxins that caused her ailments. Lisa agreed to try the supplements sold by Susan and went on a “nine-day cleanse.” In accordance with a company SAB member on YouTube, one had to de-tox one’s body in order to be healthy. Toxins were absorbed in the blood cells and “stored” in the fat cells from which they had to be expelled. SAB members and NatureRise marketers called this expelling process “cleansing.” NatureRise sold a specific supplement to accomplish this, appropriately enough called “Cleanse for Life.” The product, which cost \$34 for a 32 oz. (950 ml.) bottle, contained a liquid combination of extracted plants that the company claimed removed toxins from the body. NatureRise marketers consumed doses of this drink while they fasted for 24 or 48 hours. On what they called “cleanse days,” their intake of food consisted of four servings of the beverage: one in the morning, one at midday, one in the afternoon, and one in the evening.

At the Sip and Freedom parties, Lisa’s face always lit up as she neared the ending of her testimony. She said that she now felt “fantastic” and had a

newfound energy to spend time with friends and family. If Susan was present, Lisa looked at Susan and told her that she was so grateful.

The marketers' testimonies were often very confessional and sometimes evoked strong emotional reactions as they teared up and sobbed telling them. They talked openly about their struggles, weaknesses, and tragedies. Some of the marketers' testimonies also included recounting experiences of depression, death of family members, cancer affecting their children, and suicidal thoughts.

At the Sip and Freedom Parties, Rick and Susan would sometimes video record and live-stream the testimonies on Facebook. When this happened, the stories became public material within their sales and social networks to comment on and for other marketers to share as a way to sell products or recruit new customers. The online circulation of other marketers' testimonies (without asking for consent) in NatureRise's chat rooms or to potential customers was a common practice among the marketers I came to know.

Furthermore, NatureRise itself produced hundreds of testimonies with marketers, which they made publicly available on a YouTube channel during my research. Some of those videos were professionally made and featured the testimonies of many of the top income earners. The videos followed Paige's story structure. For example, one video featured Elizabeth, a white NatureRise top earner who had trained the San Francisco marketers I knew at the NatureRise University event in Nevada. The video was produced by NatureRise and appeared on Elizabeth's public YouTube channel.

It began by showing Elizabeth sitting in her living room. She had long blonde hair and wore a floral dress. Her fingernails were painted maroon and matched the flowers on her dress and the curtains behind her. Elizabeth smiled, as she began speaking and looked down at her hands and said: "So, growing up on a family farm in North Dakota." She paused, looked up, and smiled: "So, where do I start?" she said and laughed. "So many stories...".

The scene shifted to a rural setting: a white farm building in the middle of a vast green pasture. The sun was setting, and mellow piano music played as Elizabeth narrated: "My grandpa and grandma actually paid us to milk cows and feed calves at a young age." A photo of Elizabeth as a child appeared. She was smiling at the camera as she stood next to a cow. "At a young age, they really wanted to instill in us that hard work ethic, you know, is what you are rewarded for," Elizabeth went on. The scene shifted to a photo of Elizabeth's parents and her as a baby:

My parents were so positive. Something that they always wanted was to instill in their kids that they could be, do and have anything they wanted

with hard work and being a good person and having integrity, and helping other people. I wanted to pursue something in health and wellness. I didn't know what. I didn't know if it would be the medical profession, but I had a close family friend who was a chiropractor and got me very passionate about prevention and nutrition.

As Elizabeth conveyed this classic American dream narrative, the scene shifted back to her in her living room. She looked down and said

I had been accepted to chiropracting school and it was a great milestone. I mean, I was very, very excited. It was going to be me moving off the farm, you know, and into this brand-new life in Minneapolis and two months after, I found out that I was pregnant with my little girl.

As Elizabeth continued narrating, a photo of Elizabeth and a baby appeared. She went on: "What was hardest for me going through the struggles as I did as a single mom, I was alone." Elizabeth looked into the camera:

I didn't have anybody near me; I was eight hours away from my family when I first started chiropractic school, so it was literally me and my daughter when I was in graduate school. And financially, struggling, but every single day having to say, you know, I am gonna make it. You know, logging into a bank account and constantly feeling like I literally don't know what is going to be there.

Elizabeth explained that in graduate school, she gave birth to another child: "I doubted myself," she said as she teared up:

You know, really for the first time. How? It's too much. It's... how are you gonna do it? I just found myself to be an empty shell of a mom that wanted more time with both of her girls and that's where I was. I was just trying to barely survive every day. When I met Nicole, it was the perfect timing.

The scene cut to a photo of Elizabeth and Nicole. Elizabeth said:

I had been literally on my knees praying for something. She listened to my heart; she listened to what I could see in my future, if NatureRise could be a vehicle for me or the platform for me. To be able to have more time with my girls and design my days around them. I was seeing a lot in the industry that I was not happy about, and as a mom I got really

concerned about the lack of labeling that was happening and really labeling lies, when I came to consumers kind of being misled, when it came to the nutrition industry. I also had a doctorate, so I didn't want to be part of something that didn't require a certification for people to give health advice. I just had no idea of how incredible a network marketing opportunity could be until I actually gave it a chance to be open enough to listen.

The scene changed to Elizabeth standing in a kitchen with two other women and a girl. NatureRise's products surrounded them. She continued,

I remember getting the shipment. I remember looking at the guide. I can vividly remember opening the box, and I was excited, but I was also skeptical. I had to make sure that what was in the product was no compromise policy for the ingredients I would put in my body and recommend to anyone else.

The scene cut to Elizabeth drinking a meal replacement shake with her daughter in the kitchen:

I was happier; I was more present; I was dancing; I was playing at the playground, almost without realizing it. There was something that came along with the products that I didn't know would become my favorite part about NatureRise and that is the culture and the community and the vision that I created for people to have support. I was able to pay off my car, pay for my daughter's braces, chunk down all my student loans within a really short period of time, but what is so fulfilling is the person you become in the process. Everyday single day, making small choices that make you a better person, and I cannot imagine what my life would be like without NatureRise. I feel compelled and obligated to share what it has done for me in such a short period of time to help me get on my feet again and now build a legacy for my girls. We think that people want more weight loss, want more energy, when in fact they want more fulfilled lives.

Marketizing the Private

The marketers' testimonies described above represent a crucial feature of neoliberalism. The expanding economization of more domains of life. Here, the testimonies represented a neoliberal marketization of private and personal parts of life into a sales pitch. While recounting personal stories is not an

exclusive neoliberal phenomenon, using one's stories of struggles for monetary gain is particularly neoliberal. As we saw in the ethnographic description of Paige's training, marketers were encouraged to interpret their lives through the binary "before and after" NatureRise supplement construction because top income earners told them that it would help them "connect with," i.e., recruit more customers. The marketers were encouraged to interpret their personal lives in a "before and after structure" as a source of monetary gain, but they were also encouraged to communicate it to whomever they considered to be potential customers.

Cultural theorists Sarah Ahmad and Jackie Stacey (2001) argue that "testimonial culture" is central to multiple aspects of contemporary social life. For example, celebrities and talk shows heavily push confessional narratives, and "trauma survivor" stories are also common in legal, medical, political, and therapeutic settings. Ahmad and Stacey argue that individuals now have a particular desire to testify, which is deeply connected to neoliberal ideas about individualism. They contend that "the desire to tell one's own story can easily support particular neo-liberal or conservative agendas based on a heroic construction of the individual and the individuated self" (2001, 4).

The marketers' testimonies should be considered an aspect of the neoliberal individualism. After all, their testimonies were all about centering themselves on overcoming struggles through the market-economy and inviting the audience to think that they individually could do the same by buying dietary supplements. Indeed, their testimonies followed central neoliberal logics of self-responsibility, market intensification, and consumption. However, here I want to focus on a more novel dimension of how the testimonies are a form of neoliberal marketization beyond neoliberal individualism. Ahmad and Stacy contend that each testimony invites different responses from the audience, such as anger, sympathy, recognition, or reconciliation. In other words, the traumatic and violent stories of the Holocaust or apartheid survivors evoke a fundamentally different response from the audience than a reality TV confession by Kim Kardashian. The motivation behind each testimony is not the same, and the reception is also not the same. In the case I discuss here, the marketers' testimonies were an example of neoliberal marketization because their only appeal and expected response from the audience was monetary. Put bluntly, they did not seek sympathy or emotional recognition from their audience; rather, they sought monetary compensation. The stories were told to facilitate supplement transaction, which is a manifestation of neoliberal marketization.

Potential customers had different responses to the testimonies, and sometimes they were not the ones that marketers hoped for. For example, one Saturday in August 2019, we were at a Sip and Freedom party at Anne's house in

Brentwood. Carol, Helen, Miguel, Abigail, and Roger sat on the couch next to me. Most of them knew Anne well. Carol was Anne's neighbor. Helen was Anne's daughter, and she had brought her husband Miguel. Abigail was Anne's friend. Susan was the one who had arranged the meeting, together with Rick and Lisa. Susan had also invited her friend Roger.

Anne's living room was small. The couch and armchair took up most of the room. A large painting of a young Native American couple and some family photos hung on the wall. Outside on the back terrace, Anne's Pitbull, Milo, was barking. He was not allowed inside the house during the meeting, and he wasn't happy.

Anne stood up in front of us and thanked us all for coming to her home. She told us that she owned her own cleaning company. Her job exposed her to toxins and chemicals, she said. The toxins, she explained, caused her anxiety, fatigue, depression, and brain fog. She said that she joined NatureRise out of desperation to cure herself of those ailments. Before NatureRise, she often canceled appointments with friends and family. She felt fatigued all the time, so fatigued that she had difficulty staying awake in the daytime. She said that her anxiety disappeared after only five days of consuming NatureRise's nutritional supplements. She had more "mental clarity" and no longer felt fatigued, she said. Anne spoke quickly and with intensity. Sometimes she stopped for a second as if she was searching for the right words.

At one point, Anne paused. She explained that she would like to share something personal with us. She turned around and stood facing the wall with her back to us. She pointed at her neck and said that she used to have a deep scar there from a severe car accident thirty years ago. She had also lost her child in the accident, she said sobbing. It was an emotional moment. I looked around the room and noticed that people were tearing up, but Susan was still video-recording Anne on her phone. Anne explained that the scar began to heal when she consumed NatureRise's dietary supplements. She walked around the room, displaying her neck, and she waited patiently while we gazed at it, examining the scar, which was still visible.

After the presentation, we all gathered in Anne's kitchen. Susan and Rick handed out some samples of the supplements to the guests, but Carol politely declined to taste them. She explained that she had only come to the event to support Anne on her recovery journey. While Carol might have known that the testimonies were intended to be a sales pitch, she did not respond to the testimonies in the marketing way in which the marketers had hoped. Refusing to taste the samples was a rejection of the intended neoliberal purpose of the testimonies. Instead, Carol responded to the testimonies as a friend who cared about Anne's well-being rather than as a form of neoliberal marketization.

After Carol left later that day, the marketers discussed how they were disappointed that Carol had not been more engaged during the day. That disappointment stemmed from Carol not responding to the presentation with her money by buying supplements as expected by the marketers.

Marketizing personal stories relied on the individual. Interpreting life experiences in coherence with conventions and encouraging other people to respond to the stories by individually buying supplements. This practice requires people using their personal stories for sheer monetary purpose and encouraging people to think about their life experiences as a way to make money. Of course, constructing and telling personal stories has always been part of human life. We do this for different reasons and in settings, as a form of salvation, confession, healing, discipline, artistic and academic expression, and power in religious, art, medical, political, academic, and legal contexts (e.g., Foucault 2021; Kleinman 1989; Skultans 1998; Walley 2013). Under neoliberalism, however, such practices have become heavily monetized, at least in my research context. For marketers, the personal story lost some of its non-monetary meanings and potential, as exemplified by the case of Carol.

According to anthropologist Ilana Gershon (2017), American jobseekers' "brand" themselves as part of their neoliberal management of themselves as a business. Gershon contends that jobseekers must create a coherent narrative of their lives and constantly manage their image online to become desirable job candidates. Her central argument is that when personal branding is about continually managing one's image, there is no division between work and personal life. For marketers, that was also the case. While we saw in the previous chapter that the marketers considered network marketing to be less work, constructing and sharing their testimonies was a labor-intensive practice. Yet, for marketers, marketizing the personal testimonies did not feel like work because they were sharing their personal stories with friends and family members.

Personalizing the Company and its Products

The marketers personalized the products and the company's image, which I focus on as another component of the marketers' marketization of the personal. This personalization had one dominant purpose: to frame NatureRise as a moral and good capitalist enterprise in contrast to pharmaceutical and agri-industrial companies' apparent immoral pursuit of profit. Throughout this chapter, we have seen examples of how marketers promoted the idea that their practices had a moral purpose. For example, Matthew connected his journey as a scientist to a larger moral purpose of creating a "true health revolution" to help people against the greedy pharmaceutical industry. He suggested that

harmful forms of capitalism existed, such as pharmaceutical companies that only cared about profit. In contrast, there also existed good capitalism, namely NatureRise, which, according to Matthew, had a larger moral purpose of helping people control their health. Matthew appealed to a vision of social and moral change rather than profit when he used words such as “revolution” and “disparity” to describe the purpose of buying supplements. To take another example, we saw that Lisa framed Susan’s supplementing pitch to her as a friendly form of help for which Lisa was grateful. In framing their economic pursuits as moral, the marketers indicated that they believed that market activity and capitalism could be morally good.

The framing of NatureRise as a moral company was evident in NatureRise’s official story about the discovery of its products as well as the way its founders and marketers represented NatureRise as a family company. For example, on a morning in August 2019, Ronald, who was one of NatureRise’s founders, explained how he had discovered a particular form of herbal substance used in NatureRise’s supplement, which marketers called adaptogens. We sat inside a convention center in downtown Nashville. Ronald and Mary were sitting on a white leather couch at the center of a wide stage. They were talking to NatureRise’s Executive Director, Brian, about NatureRise’s history. Ronald and Mary were a white married couple in their late 60s. The bright stage lighting highlighted their suntanned skin and facial cosmetic procedures, such as Botox and makeup. Mary’s white jumpsuit, blonde hair, white pearl necklace, ring, and watch matched the white couch. Ronald wore a marine blue suit over a white shirt, with a matching blue pearl ring on his right hand. Their son, David, sat next to them on the couch in a black blazer jacket and listened to them chronicle the parts of their life histories that led them to form NatureRise.

At one point, Brian asked Ronald to tell the audience how he discovered adaptogens since, by his estimation, that was what made NatureRise special. Brian did not specify what adaptogens were. He assumed that everyone in the audience knew, which was probably true. According to marketers, adaptogens were plants that grow in extremely harsh, natural environments. They said that scientists had found that these plants showed an extraordinary ability to adapt to their environments, hence their name. My interlocutors and company representatives claimed that adaptogens’ abilities to persevere in the wild could transfer to humans that consume the plants. The adaptogens in NatureRise’s products included Peruvian Maca Root from the Andes, Shilajit from the Himalayas, and Siberian Ginseng.

Before answering Brian, Ronald smiled, folded his hands together, and moved forward on the couch. He looked at Brian and explained that, in 1991,

he and his colleagues worked to “enhance human performance.” They had developed a relationship with an Olympic trainer from the Soviet Union during the early 1990s, and Ronald had been keen on figuring out why Soviet athletes were extraordinarily successful in competitions. He looked out at the audience and stated that the Olympic trainer had informed Ronald that he knew a Soviet scientist who was working on something “top secret” called adaptogens. I call this scientist Maxim.

The Olympic trainer had introduced Ronald to Maxim, and Ronald convinced Maxim to travel to the US and discuss adaptogen’s potential with him. For two weeks, Maxim and Ronald talked about adaptogens in Mary’s and Ronald’s living room. According to Ronald, Maxim had told him that, during WWII, he had worked as a pharmacologist to keep Soviet soldiers awake with drugs so they could defend against the German invasion. However, when the war ended, Maxim had sworn that he would find natural substances that had similar effects but did not harm the human body, like drugs. In his pursuit of natural remedies, Maxim had discovered the “king of adaptogens,” namely Siberian Ginseng. Ronald told us that Maxim discovered how Siberian Ginseng and other adaptogens enhanced and protected the human body. The Soviet Union kept that discovery a closely guarded secret from the outside world as they started using adaptogens in their athletics and space programs, Ronald explained.

Ronald eagerly and confidently chronicled his endeavor to bring adaptogens to the US. According to Ronald, Maxim was hesitant when Ronald told him that he wanted to get adaptogens outside the Soviet Union, fearing that Ronald’s plan would endanger his and his family’s lives. Adaptogens were a valuable Soviet secret. However, during Maxim’s two-week stay in the US, the Soviet Union collapsed, Ronald told us and smiled. He then traveled with Maxim to the former Soviet Union with \$200,000 in a money belt. Ronald evoked a sense of danger as he described how being in the former Soviet Union at that time was like “being in the wild west.” He saw people standing in “breadlines,” he explained, as Mary shook her head. In a joking manner, Ronald said that before traveling to the Soviet Union, he told Mary that he was not sure when or if he would return.

Marketizing The Nuclear Family

The staging in Nashville, with Ronald sitting on a couch surrounded by his family being interviewed, made his story about his life and discovery seem unscripted. He spoke in a cheerful and lighthearted manner, but with confidence and certainty about how he, with the support of his wife, discovered

adaptogens. The setting also conveyed the idea of NatureRise as a family business, invoking the personal, intimate, and private as a core part of the company's history. The marketers also commented on NatureRise as a family business. For example, they referred to Ronald, Mary, and David as the "Bryants," pluralizing their last name to call attention to the identity of NatureRise as a family business, and also to indicate that they had personal relationships with the founders. The company's family identity was also evident in how Ronald and Mary spoke openly about the fact that David was preparing to fill out their shoes when they retired, as their son was the "heir" of NatureRise. Furthermore, David's wife, Amanda, was a top income earner in NatureRise. She also publicly promoted NatureRise with David, Mary, and Ronald. This could be seen as a form of nepotism and seemed like a textbook example of the marketers' ideas about rigged corporate hierarchies, but the marketers I knew did not view NatureRise this way.

The nuclear family had a particular symbolic significance among NatureRise marketers and executives. For example, NatureRise rewarded specific marketers with a couple of the year award, which I will discuss in the next chapter. Families traveled together to events, as Susan did in the opening vignette of this monograph.

In other promotional settings, Mary conveyed the idea that family was a central component of NatureRise. For example, in an interview featured on the NatureRise YouTube channel, Mary explained that:

My passion is about families because I am a mom and a grandma, and I know how important the family unit is. And I know when people have incredible health, it affects the whole family. And I know that without your health, it is a disaster. So, you know, keeping your body healthy is so important and then also creating a great income for your family; it makes you feel so good inside that you are doing this. You are a good role model for your children. Your children will look up to you and say: 'Look, my mom and dad did this.' And so, you can get the whole family involved, and that family unit is so important, and I truly believe that this profession has made my family stronger, and I know it has done that for other families, too.

Mary explicitly personalized the consumption of supplements as part of family life and as a parental duty. In other words, she marketized parental and family care and the nuclear family. It was not accidental that Mary and Ronald portrayed NatureRise as a family business intended to help other families, which then could help their own families. It was part of their efforts to personalize their products, and the company, and frame NatureRise as a moral form

of capitalist enterprise. They were ascribing NatureRise's products and the company with a clear family identity.

Cultural ideas exist in the United States and elsewhere, of the family business as something more personal and morally driven than a simple instrumental pursuit of money (Astrachan et al. 2020; Creed 2000). The concept of family business has multiple moral meanings in an American context. In a rural setting, the notion of the family farm appeals to conservative and pastoral moral ideas about hard work, social order, responsibility, and family solidarity (Dudley 2002). In urban settings, a family-run business may call forth images of hardworking immigrants who try to provide a better future for their children, invoking moral values of duty and hard work. Additionally, family-owned businesses also represent some of the most powerful, controversial, and wealthy corporations in the United States, as evidenced by Walmart (the Walton family), Ford Motors, Koch Industries, and Nike (the Knight family). Recently, there has been a surge in popularity of American TV shows about family businesses, such as *Yellowstone* (2018) about a family-owned ranch in Montana, *Succession* (2018) about a family-owned global media conglomerate, and *Righteous Gemstones* (2019) about a family-owned mega-church in the South. Earlier popular TV shows such as *Dallas* (1978) and *Dynasty* (1981) also chronicle the social lives of the family-owned business. In these shows, family business is portrayed as cynical, self-interested, and greedy. They offer a moral critique of the family business in contrast to the romanticized trope of the family farm or hardworking immigrant family.

The marketers I knew attached only positive moral values to NatureRise; they bought into the romanticized image of the family business. The company owners, its products, and they themselves had a moral responsibility to help people improve their health and finances, they assured me. Furthermore, the idea of NatureRise as a virtuous company was also enhanced by the fact that marketers believed that they knew the people from whom they got their supplements. The products were "family manufactured" supplements, distributed through social networks of friends and family members. In contrast to going to Walgreens or CVS to buy vitamins, here the personal represented something morally good for the marketers.

Another way in which the family identity image of NatureRise worked directly relates to neoliberalism. Social theorist Melinda Cooper (2017) argues that neoliberal policies in the United States have specifically assigned social and financial responsibility to individuals and also the family unit as a direct replacement for social welfare. This is evident in the family's responsibility for paying for college tuition (Zaloom 2019) and housing (Desmond 2017). This structural shift reflects the ideas of American neoliberal academics, such

as Milton Friedman and Gary Becker, who argued in the 1970s that the nuclear family should be responsible for individuals' welfare, and not the state. In other words, they saw the family as the replacement of the state. According to Cooper, they promoted this idea for several reasons: as a criticism of welfare spending and as a moral project because they saw the social welfare system as impersonal while family obligations were personal. Furthermore, neoliberal thinkers such as Gary Becker and Neo-Conservatives argued that welfare spending had made women "too independent," which resulted in a family breakdown. They reasoned that the state was essentially subsidizing the destruction of the nuclear family.

Arguably, neoliberalism has shaped Americans' ideas about the family in encouraging them to see the family as a better source of welfare than the state. Neoliberal policies force Americans to depend on their family if they want a stable financial life in the neoliberal economy. In other words, neoliberalism has not only affected the marketers' thoughts about the family, but it has also given the family a bigger economic role in individual welfare. Portraying NatureRise as a family business was a neoliberal marketization of the personal, which worked very well because marketers already found themselves in a societal context where they had to rely on themselves and their personal ties for basic welfare. In the next chapter on social speculation, I look more closely at how this affected the marketers' relationships with each other.

In my field site, NatureRise's marketization of the nuclear family encouraged the marketers I knew to marketize something that did not represent their own lived realities. Their lives did not adhere to the nuclear family structure. NatureRise as a family-oriented endeavor and family unit was more an imagination than a reality among the marketers I came to know. To return to the earlier stories about my interlocutors, after a complicated custody battle and divorce, Ron lost contact with his children. Rick was also divorced and had lost regular contact with his daughter. Susan was a single parent of three children. Katherine was unmarried, childless, and lived with her parents. In short, the lives of these marketers were more in line with the contemporary sociological realities of American kinship than the idealized representations of the nuclear family marketized by themselves and Mary and Ronald (For more on American kinship, see Schneider 1968 and Coontz 2016). In fact, the marketers did not express a firm desire to build a nuclear family. Ultimately, NatureRise's marketization of the nuclear family was an attempt to personalize and moralize its products and company in order to increase their sales of supplements.

Personalizing Alternative Health Expertise

The final component of marketizing the personal relates to health expertise, which I focus on in this section. The NatureRise marketers I knew relied on NatureRise's top earners, SAB members and each other, for knowledge about health. For the marketers I spent time with, this knowledge constituted an alternative to the information provided by established healthcare institutions and agro-industrial and pharmaceutical companies in the United States, which they considered to be unreliable sources. As part of the general framing of NatureRise as a personal, moral, and family oriented company, marketers considered health information reliable when it came from sources with whom they were personally or socially connected in NatureRise networks. In addition to marketizing their experiences of ill health, they marketized personalized health expertise as part of their ambition to sell supplements.

Informed by top income earners and SAB members like Matthew, the NatureRise marketers I knew claimed that Americans' health was severely threatened because Americans consumed nutritionally deficient industrial food and pharmaceutical drugs that contained harmful chemicals. The marketers connected this threat to one's health to pharmaceutical drugs and industrial food found in American national supermarkets, fast-food restaurants, and pharmacies such as Walmart, Costco, and Safeway, McDonald's, Burger King, Walmart, Walgreens, and CVS. The marketers claimed that the drugs and food were manufactured by big American corporations, such as Monsanto and DuPont chemicals, and promoted by mainstream healthcare and agri-industrial institutions. Monsanto is widely known in the US for their production of genetically engineered crops, synthetic bovine hormone injected in milk cows to increase milk production, and pesticides and herbicides (weed killers) used in small and large-scale agricultural production, especially the product Roundup. DuPont Chemicals is primarily known for its production of genetically modified seeds and synthetic materials, such as Teflon used as a coating in non-stick pans, and clothing materials, such as nylon, neoprene, and Lycra.

The marketers explained that they had experienced declining health because they had been exposed to the chemicals produced by those companies and eaten the "nutritionally bankrupt foods" that resulted from their products. They emphasized sensations such as sleeplessness, hair and memory loss, fatigue, depression, skin rashes, open wounds, infections, and joint pain, which affected their ability to work, be happy, and function in daily life. The marketers I met in the San Francisco Bay Area got their ideas about their health being threatened from three main sources: Stephen, a white male self-proclaimed "health and wellness expert" in his fifties; Vicky, a white woman in her fifties,

who called herself a “clinical nutritionist”; and Frank, a white man in his eighties with a Ph.D. in nutritional science.

Stephen and Vicky were NatureRise’s top earners, and some of the first participants to join the company as marketers. Stephen was based in Denver and frequently toured the United States (meaning that he spoke at sales events hosted by other NatureRise marketers), promoting his self-published books on toxicity, health, and dieting. Among the NatureRise marketers I came to know, he was considered an essential source of expertise in toxicity and supplements. The marketers I knew occasionally attended his presentations in person. Stephen had no formal scientific credentials, but he claimed that he had spent the past sixteen years researching the effects of toxic chemicals on the human body by working with and learning from world-renowned medical and nutritional scientists. Stephen was one of the fifteen marketers in NatureRise who, according to the company’s marketing material, made an annual seven figure income in 2021.

Vicky lived in Georgia, and was also a marketer for Holic, another network marketing company that sold dietary supplements and marketed similar concerns about toxins and nutritional deficiency. Like Stephen, Vicky also had a financial motivation for dispensing health advice: she was selling products from both NatureRise and Holic. When Vicky gave health advice to marketers, she relied on information from self-published books by alternative health authors, which the marketers I knew also started reading after Vicky had recommended them.

The third source of nutritional information, Frank, was not one of the top earners; instead, he was part of what the NatureRise company called its SAB. As explained in the introduction, this board comprised nutritional scientists and medical doctors who were appointed by the owners of NatureRise to communicate the scientific basis of its products to marketers through podcasts and videos, and product marketing presentations at events. NatureRise employed Frank to dispense health information to the marketers. In other words, Frank did not directly earn money from selling supplements to marketers, but his income nonetheless was derived from the sale of supplements.

Of these three experts, the NatureRise marketers I spent time with had the closest social relationship with Vicky. When they gathered weekly at Rick’s or Anne’s home, Rick FaceTimed with Vicky so they could talk to her about toxicity and supplements. In these conversations, Vicky presented information about what she considered to be essential health issues in the United States. She stated that the United States was facing environmental ruination due to the synthetic chemicals used in industrial agriculture, which threatened the marketers’ health. Vicky explained that toxins from companies like Monsanto and

Dupont had “depleted” the industrial American food supply of essential nutrients. Here, Vicky and the marketers concretely meant conventional farmers’ use of pesticides and herbicides in food production. Such depletion meant that synthetic chemicals had killed the microorganisms in the soil that break down minerals, which harm the ability of plants to absorb essential nutrients. In this dire context, NatureRise supplied the necessary nutrients that people were unable to obtain from eating food.

Every Saturday at 8 a.m., Rick and Vicky hosted what they called a “coaching call.” Rick and Vicky’s hour-long coaching call worked in the following way. Before the call, Rick and Vicky would send out a text message to their social network with a phone number people should call to join the coaching session. When participants called the number, a machine voice asked them to state their name and dial a pin code, which Rick and Vicky had included in the text message. Rick and Vicky limited the access to their coaching call to people they had invited and provided with a password. Unlike Vicky’s FaceTime calls, participants in the coaching calls could not see Vicky and Rick’s faces; it worked like a regular phone call. Before every call, Vicky and Rick asked listeners to mute their phones to avoid noise and chatter from participants. Rick and Vicky’s coaching call also differed from Vicky’s FaceTime call because the coaching calls were scheduled for every Saturday at 8 a.m., and people received invitations via phone; in other words, they were more formalized. In contrast, Vicky’s FaceTime calls were more spontaneous, as Rick called her when we were sitting and chatting about health.

In the calls, Rick and Vicky took turns to “coach” their listeners. They commonly divided the calls into three themes: health, wealth, and self-development. As in Vicky’s FaceTime calls, Rick and Vicky talked passionately about the problems and dangers of toxins and the health benefits of supplementing with NatureRise and Holic products. Occasionally, they asked some of their customers to join the coaching call by talking about their experiences with consuming NatureRise and Holic supplements. After coaching listeners on health, Rick and Vicky turned their attention to the financial possibilities of selling the dietary supplements. When talking about health and economic issues, Rick and Vicky presented a harsh social critique of mainstream health, food, and financial institutions in the United States, but they often ended the calls on a more positive note with self-help speeches on love, emotional connections between people, and understanding the purpose and meaning of being human.

When Vicky invited Rick to host the weekly calls with her in November 2019, he felt flattered and proud that she chose him to co-host when she could have chosen many others from her network. Rick explained that he considered

Vicky his business partner, mentor, friend, and doctor. She is a “genius,” he said. Rick prioritized hosting the coaching calls on early weekend mornings, despite also traveling on the train or in Lisa’s car to do a presentation somewhere in the Bay Area at the house of one of his recruits. Before the calls, he prepared by writing down bullet points and keywords in a notebook about what to say on the call.

Other marketers agreed with Rick that Vicky’s health advice was helpful. Vicky had also helped Katherine many times with health issues, Katherine explained. The way Katherine smiled and clapped her hands when Rick FaceTimed Vicky also showed that Katherine was excited about talking to Vicky. Katherine consulted Vicky to get health advice about issues relating to both her and her family members. For example, she asked Vicky for advice about her father, who suffered congestive heart failure. Katherine was skeptical of the medical doctors’ advice, so she consulted Vicky for her assessment. Vicky suggested that she gave her father some Holic supplements. Beyond discussing her father’s health with Vicky, Katherine also corresponded privately with Vicky about her own health issues.

Vicky functioned as a doctor for several of the marketers I met. For example, Vicky provided her health expertise to an audience of forty churchgoers. On a Sunday evening in August 2019, Rick, Katherine, George, Anne, Susan, and I were visiting a church in a small town outside San Francisco that was hosting a “Health and Wealth” event where Vicky spoke about health and dietary supplements. The structure of her presentation followed a conventionalized script that was common among top earners who lectured about health and toxicity: speakers first introduced a specific cause, namely toxins and nutritional deficiency to explain health issues such as fatigue, allergies, body ache, weight gain, or cancer. They then claimed that those issues could be resolved—by consuming the specific dietary supplements they happened to sell.

On this evening, Vicky deftly mixed biomedical language and the marketing pitches of Holic supplements with references to Christian scripture and inspirational quotes. She drew a diagram on a whiteboard that illustrated how mineral deficiencies impact cellular development. While drawing this diagram, she said: “God only wants man to wake up.” She also mentioned that “we are all angels, and we are all messengers.” In response, some members in the audience shouted, “Amen!”

Toward the end of the church event, Vicky pointed at a woman in the front row and asked her to stand up. The woman stood up and turned around and looked at the audience. Vicky walked over to her and told her that polyps in her colon were the cause of her visible skin tags. Vicky mentioned some symptoms, and the woman responded that she had indeed experienced some of those

symptoms. Vicky claimed that the polyps would disappear if the woman started taking dietary supplements from Holic.

After the event, Vicky drove with us back to San Francisco as she had arranged with Rick to stay the night at his place, which is an example of the personal nature of the marketers' economic ties. Sleeping at Rick's house made it easier for Vicky to drive with him and George to Susan's house the following day, where she had agreed to do a presentation for some of Susan's potential customers before flying back to Georgia. Marketers considered it a special occasion when top earners like Vicky visited them. This became especially clear to me during her presentation at the church. In the middle of the presentation, I received a text from Rick, who was sitting a few rows in front of me. He asked me if I could do him a favor and pay for groceries at Whole Foods on our way back so he could cook a nice organic dinner for Vicky. The marketers were especially fond of Whole Foods since they considered it one of the few grocery stores where they could buy a diverse selection of organic and non-GMO produce without toxins.

This was not the first time that Rick had asked me for money (usually between 40–80 dollars) to cover his expenses connected to being a marketer. I never said no when he asked, so I replied that I would send him some money through the mobile app Venmo. During the one-hour drive from the church to Whole Foods, Vicky told Rick multiple times that there was no need to stop by Whole Foods because of her. However, Rick insisted and told her that it was not a problem. Once we were inside Whole Foods, Rick was especially eager to buy Vicky different natural health foods, such as coconut water and kombucha. Rick's desire to please and treat Vicky was another indication of how some top earners were considered worthy of special treatment. It was also a gesture that recognized the personal relationship they had.

Marketizing Health Expertise

The ethnographic details described above show that the personal construction of alternative health expertise among the marketers is a particular form of neoliberal behavior. Vicky, Frank, Stephen, and Rick marketized their personal health expertise among marketers as a way to facilitate sales of supplements. This alternative health expertise circulated primarily among marketers who knew each other personally. Marketers passed on alternative health information about nutritional deficiency and supplements to people who were already part of or potentially would become part of the network marketer's sales organization.

It is common that people in the United States rely on their social networks for knowledge, remedies, and advice about their health. For example, sociologist Cecilia Menjivar (2002) argues that female Guatemalan immigrants in the United States rely on their social networks for biomedical and herbal health remedies and knowledge. According to Menjivar, the larger political-economic context of health care in the United States fundamentally contributes to immigrants' reliance on each other for their health. They are forced to rely on each other for health remedies and information because they lack formal access to the American health care system. However, it is not only disenfranchised communities that depend on each other for health advice and products. Reliance on social networks for health advice and remedies is also a middle class phenomenon in the United States, especially regarding dietary supplements. For example, anthropologists Maryann McCabe and Antonella Fabri (2012) argue that dietary supplementing is embedded in social networks of friends and families: consumers of dietary supplements share their experiences and recommend products to each other in their social networks.

The marketer's alternative health practice resembles the above but also differs crucially because they marketized their health advice. Ultimately, Stephen, Vicky, Rick, and other marketers hoped to capitalize on dispensing information about toxicity, health, and supplements through the personal and social ties connected to their sales organization. Their health expertise was aimed at getting more people in their organization to buy the supplements they always included in their presentations and coaching about the NatureRise and Holic supplements was always presented as the solution to the apparent nutritional deficiency in the food and health crisis in the US. While Stephen's books and presentations did not explicitly mention NatureRise's supplements, he always mentioned that people should get in touch with the event host if they were interested in the solutions for nutritional deficiency, which again happened to be NatureRise's supplements.

We saw in the introduction that marketization is a component of the economization of everyday life. Market activity and the logic of buying and selling goods have expanded to new domains of human interaction. It may be that Vicky had more than a financial motive for talking with marketers on FaceTime multiple times a week, becoming their personal doctor, flying from Georgia to the Bay Area on a Sunday to present at a church, staying the night at Rick's place and traveling with him and George to Susan's house to do a presentation the following day. Rick clearly also felt a personal satisfaction and pride "coaching" listeners on Saturday mornings; he did not only do it to make money. Stephen perhaps had other reasons than to make money when he toured the United States and wrote his books about supplementing. Arguably,

these efforts were not only about securing his position in NatureRise's financial hierarchy. Nevertheless, it is hard not to interpret their behavior and relationships as neoliberal marketization. Their personal health practices were always motivated by expanding their sales organization and increasing their sales of supplements. They offered personal health advice to facilitate their sales transactions.

In recent years, there has been a significant public focus on individual consumers' choices as a way to address contemporary societal problems, especially related to the planetary crisis and environmental risks. This is evident in the societal calls for people to engage in "green consumerism" and "sustainable consumption." This includes choosing to take climate-friendly transportation instead of flying; buying local and organic food instead of industrialized and mass-produced; installing solar panels at home and recycling (see Lukacs 2017). While those practices arguably signal a genuine desire to create a more sustainable world, they are fundamentally neoliberal because they focus on the daily choices and behavior of individual consumers acting in a capitalist marketplace. They invoke the idea that people's market choices give them a form of power and autonomy to change something for themselves and potentially the world. As environmental sociologist Andrew Szasz's (2007) puts it, Americans are "shopping their way to safety," instead of trying to change governmental regulations and policies.

The marketing of personalized health expertise is a part of contemporary consumerist neoliberalism connected to marketization. Personalized health expertise and the dietary supplement promotion relied on individual consumption. It circulated in market-linked relationships and was part of entrepreneurial strategies, claimed to solve individual experiences of toxification. Crucially, it was not about collectively addressing the planetary crisis, systemic health disparities, for-profit health care, and environmental disasters. It exemplifies how neoliberalism has created a focus on the choices of individual consumers and a reliance on personal ties.

The Personal Neoliberal Economy

In recent years, a personalized form of capitalism has become increasingly popular across different industries such as hospitality, fitness, retail, and food (e.g., O'Regan and Choe 2017; Harvey et al. 2014). It is, for example, evident in hospitality services such as Airbnb, in which travelers share or rent a homeowner's residence for a short-term. Such exchange is personalized because

travelers (often) stay in a person's home and communicate with the place's owner. Services like Airbnb promote their service as a personal and intimate and non-institutional form of traveling compared to staying at a hotel. They also promote it as an opportunity for homeowners to have a side gig, making money by renting out their properties. To take another example, the occupation of personal trainers has become a central component of the fitness industry as a way to give clients personal and tailored advice about dieting and workouts. In other words, people marketize more and more aspects of their personal lives under neoliberalism, and such marketization of the personal seems to be desired by consumers and sellers.

We should understand the marketers' attempt to marketize the personal as consumers and sellers as part of a contemporary phenomenon related to the neoliberal economy, in which more and more aspects of life are becoming part of the market. As we have seen in this chapter, marketers liked the personal aspects of buying supplements from people with whom they believed they had a personal connection. We also saw that personal transformation stories became central to the marketer's endeavor to sell their supplements. Those stories existed alongside NatureRise's representation as a family business, which invoked a personal and moral form of capitalism.

It is crucial to understand that the marketization of the personal is, in many ways, a consequence of the great risk shift created by neoliberalism. Due to shrinking social services in the United States, many people must rely on personal connections, themselves, and their families for basic welfare. As we saw, neoliberal thinkers explicitly framed social welfare as impersonal and the family as personal and moral. In that sense, the personal has a central, ideological economic function under neoliberalism. It put more financial responsibility on individuals rather than the state and forces people to participate in the market for their welfare rather than relying on the state. In that sense, it is not surprising that marketizing the personal has become a central part of commercial ventures in recent years.

Chapter Five: Speculating on Social Life

At the end of a November night in 2019, Rosita, Gloria, and their Elevate sales associates danced together in a close circle to lively Salsa music. They laughed and smiled at each other as they moved their bodies with ease. It was Rosita's birthday, and she and Gloria had invited their network marketing associates to celebrate with a potluck dinner, birthday cake, and dancing. A short woman with golden-brown hair, Rosita rented an office space with Gloria, a Latina in her sixties. As I noted in chapter one, they rented the office to facilitate their network marketing sales events together with the Elevate sales network that they had cultivated over the last five years. Those sales events brought together potential customers that Rosita and Gloria found online, accidentally, and intentional encounters in public spaces, and through their social ties. The point of the events was to inform these potential customers about dietary supplements and the financial opportunities that arise from selling them.

Rosita and Gloria took over the office lease a few months before Rosita's birthday, and it had been a financial commitment for them. They paid \$3,200 in rent, but Rosita reasoned that the office was an investment because it provided them with a place to bring potential customers. Rosita and Gloria paid the rent from the money they earned from selling Elevate supplements. After signing the lease, they repainted the walls in lively green and blue, and they spruced up the room with potted plants. Next to the plants, they displayed canisters and bottles of the supplements they sold.

Before their weekly sales events, Rosita and Gloria prepared their office for guests. They mopped the floor, arranged chairs, checked that the speakers worked properly, made coffee, and changed into professional attire: two-piece suits and high heels. When guests arrived, Rosita would sway around in her high heels to loud salsa music while greeting people with a big smile and hugs. She was the center of attention at these events. Gloria had a different role: she made sure that guests sat comfortably in the conference chairs and made sure that guests paid the eight-dollar entry fee the two women charged everyone to participate in the events, unless they were first-time guests.

Beyond sharing an office rental, Rosita and Gloria lived together in a house in a suburban neighborhood of San Jose, along with Gloria's mother and teenage son. Rosita had been born and raised in Los Angeles, where she had graduated with a degree in pharmacy from a local college. After working as a pharmaceutical representative for some years, Rosita started working as an assistant retail manager at a discount department store. As mentioned in chapter

three, at this time, she lived in a five-bedroom house with her husband, but a few years after the economic recession of 2008, Rosita lost her house and got divorced.

In 2012, she met Gloria on an online platform that connected people who wanted to improve their Spanish language skills. Rosita grew up with Mexican parents but never learned to write Spanish correctly. Gloria was born in Mexico but came to the United States as a teenager. After they connected online, they began talking with each other on the phone. They developed a friendship: Rosita told Gloria all about her sudden life changes, and she felt that Gloria was a good listener. Rosita was ten years younger than Gloria, and she told me that Gloria became a mother figure to her. In 2014, Rosita quit her job at the department store because she felt that her boss was mistreating her. Her mother passed away around the same time, and she wanted to change her life. Gloria suggested that Rosita move in with her and her family in San Jose. Even though she hesitated to relocate her entire life to northern California, Rosita ultimately decided to move.

A year after Rosita had moved to San Jose, a homeopathic medicine practitioner introduced her to Elevate dietary supplements. Rosita had consulted the homeopathic practitioner because she wanted to find some herbal remedies that could help a friend who had cancer. The homeopathic practitioner had no herbal remedies but instead suggested that Rosita purchase some Elevate dietary supplements for her friend, which she did. The friend died shortly thereafter, but Rosita felt that the supplements had made the passing less painful than it otherwise might have been. She started consuming the supplements herself, together with Gloria, who had chronic joint pain related to her work as a cashier. Shortly after they began taking the supplements, Rosita realized that they could also make money together from selling them. And so, they teamed up and went for it.

Rosita and Gloria's experiences indicate that the network marketers I engaged with were entangled socially and economically. Some of the marketers, like Rosita and Gloria, had formed their relationships before starting their network marketing ventures. Their relationships were not initially driven by a shared economic interest; they developed into an economic relationship and alliance after Rosita encouraged Gloria to buy the supplements from her and they started as marketers together. Other marketers I met had affectionate relationships that began more like a customer-seller relationship. In other words, it is possible to distinguish two different relationship genealogies among the marketers. Some of them had relationships that started as economic relationships, but which turned affectionate later. In contrast, there were also relationships that began as an emotional connection and later also became economical.

This chapter is about how neoliberalism affected the marketers' social behavior. I focus on how the marketers I know saw and approached social ties and accidental social encounters as sources of potential financial gain. I argue that this was a form of social speculation because the marketers never knew with certainty whether their efforts to recruit people through encounters in public spaces or among existing social networks would be profitable. However, the potential of making money from social encounters was a constant motivator. Ultimately, this led marketers to approach mundane chores, hobbies, friendships, and other interactions as opportunities to recruit new customers.

My understanding of social speculation extends and revises anthropologist Caitlin Zaloom's work (2019). She originally coined the term "social speculation" to conceptualize how parents speculate on their children's future by saving and investing money for college so their children can achieve a desirable and financially stable future. As we saw in the introduction, these personal finance practices are highly speculative because parents cannot know if their savings and investments will bear fruit. Zaloom argues it is essentially a form of betting based on hopeful visions of the future. While Zaloom focuses on how social speculation is a form of paternal care, I consider social speculation as an example of how the neoliberal financial logic has penetrated everyday social relationships in the sense that people become potential assets and sources of money.

What I call social speculation bears a resemblance to contemporary social networking practices that characterize white-collar work culture in the United States, in which workers build connections with people who might turn out to become professionally useful in the future (see Gershon 2017). As we saw in chapter one, anthropologist Ilana Gershon (2017) coined the term "self as a business," which describes how employment has changed in the United States since the 1980s. As Gershon describes, job recruiters encouraged workers to perceive themselves as if they were a business. This required the constant cultivation of social networks that recruiters promoted as necessary for workers to get a job. Gershon identifies two dominant networking approaches among Bay Area tech workers. The first approach is based on luck: people explore and build connections with as many "weak ties" as possible because those connections might become beneficial in the future. The other approach focuses on strategically targeting specific people with mutual interests.

However, Gershon does not conceptualize these networking practices as a form of social speculation and thus part of the neoliberal financial logic. By contrast, I consider it exemplary of how people in the United States are encouraged to speculate strategically on social relationships that can be potentially economically advantageous (See also Desmond 2012; Newman 2020;

Roussel 2017; Rosas 2001). In these practices, people and social encounters became assets for future monetary gain, and people invest in social relationships with their time and money to make money. Their practices are grounded in a neoliberal financial logic.

In this chapter, I argue that social networking also exemplifies micro-level neoliberal behavior. Neoliberalism has reframed social relationships as financial, meaning that people have come to understand social encounters as potential financial assets and investments that can generate an economic return. This social speculation is an acceleration of the neoliberal financial logic because people financialize not only objects such as stocks and property but also people. Furthermore, social speculation exemplifies how neoliberalism has also financialized people's time, so the logic of financial gain takes over people's daily rhythm and schedules.

The chapter has three core sections and proceeds as follows. The first section concerns how marketers learned to financialize their social lives. It shows that top income earners trained marketers to approach every social encounter as an opportunity to recruit new customers and salespeople to their organizations. Here, casual encounters became potential financial assets, and going to public spaces was a potential investment that could pay off. Social speculation became the overarching motivation for which they chose to engage with people.

The second section focuses on how social speculation led marketers to financialize their daily rhythms. Social speculation was about constantly meeting and engaging with people. In other words, there was no clear distinction between work, social, and leisure time, as social speculation blurred those boundaries. To marketers, this practice appeared to be a liberation from work obligations and thus part of their post-work imagination. Yet, socially speculating was an example of how neoliberalism had fundamentally penetrated the marketer's behavior and thoughts so that all hours of life could and should be devoted to making money.

The third section focuses on how social speculation affected the marketers' relationships with each other. Marketers speculated about how to maintain close and intimate relationships with people they thought they could benefit from financially. They also ended relationships they considered financially unbeneficial. Ultimately, social speculation inhibited relationships that did not fit within a financial logic.

Financializing Social Life

Marketers considered everyday social encounters as economic opportunities to make money. They were trained to pursue social relationships and view people they met as economic opportunities and potential economic assets. The top earners were responsible for these trainings at national and local conventions, online conference calls, on social media, and in marketing material. The central takeaway message from the top earner's trainings was that marketers should always perceive all their social ties and encounters as an opportunity to find new customers; they should be open to the possibility that anyone they meet could become a potential customer and salesperson and not discriminate based on gender, race, occupation, and politics (see also Ho 2009).

For example, top earners trained marketers to search for potential customers in public spaces, such as when they went to grocery stores, fitness centers, and coffee shops. They encouraged marketers to expand their social circles for the purpose of finding new customers. This advice included finding new hobbies, as well as offline and online groups, from which the marketers potentially recruit new customers. Figure J below gives examples of this kind of advice. To take another example, Paige, who also trained marketers on telling stories as we saw in chapter 4, instructed marketers to look for potential customers in their old high school yearbooks, even though they might no longer be in contact with those folks.



Figure J: Recruiting List provided by NatureRise

Top earners’ encouragement to turn their social lives into sales opportunities became a reality for marketers. Rosita deciding to combine her birthday party with network marketing is an example of this. To take another example, on a Sunday night in March 2020, Lisa, Rick, and I went to a family-style restaurant in Antioch, a town outside San Francisco. We had just finished a long sales meeting at the house of one of Lisa’s customers.

Tired and hungry after the sales meeting, we had decided, I thought, to wind down and finish the day with a meal together. There was a line to get a table at the restaurant, so Rick asked if we could sit at the bar. Families were sitting together enjoying a night out, while servers ran around and tried to catch up with the orders. As we sat at the bar and ate our cheesy pasta, we chitchatted casually with each other, but we mostly sat quietly and watched the news on the TV screen above the bar.

At one point, Lisa interrupted our TV watching. She began talking with the female bartender behind the counter. Lisa asked her about her life and how the bartender felt about working at the restaurant. The bartender did not have much time to talk; she explained that she had just gotten off work and was about to head home to her child. Lisa and Rick smiled and congratulated her for being a mother.

Our casual dinner quickly turned into social speculation, which became evident when Lisa asked the bartender, “Are you interested in learning about

health and wealth?” Rick tried to give the bartender some context to Lisa’s question by explaining that he and Lisa were health and wealth coaches who helped people earn money. The bartender smiled but hesitated, explaining that she was busy working full time and taking care of her family, so she did not have much time.

Lisa nodded, smiled, and replied, “Then let me ask another question.” She explained to the bartender that she was also a horse-riding instructor at a local ranch. She invited the bartender to bring her family to join her at the ranch the following Saturday. The bartender was polite and agreed to exchange phone numbers with Lisa. Her family would probably enjoy a day at the ranch, the bartender reasoned. Before she left the restaurant, Lisa handed her a tip and thanked her for the excellent service.

As this incident suggests, for Lisa and Rick, recruitment was an integral part of their daily lives. I do not believe they had planned to recruit service workers when we entered the restaurant on that Sunday. Yet, they did it because a key aspect of their network marketing practices included approaching social life as a sales opportunity. Lisa and Rick knew that courting service workers at restaurants would not necessarily lead to an immediate sale. Securing long-term customer commitment often required more engagement and relationship building, which was a crucial feature of social speculation. Even though the bartender was hesitant and not so interested, Lisa’s approach was still successful because her goal was to get the bartender’s contact information. The bartender’s phone number enabled Lisa to send her information about the network marketing products and income opportunities, an approach taught by the top earners. In other words, Lisa followed the top earners’ advice that recruiting often required patient and step-by-step relationship building.

Additionally, Lisa had learned from the trainers’ guidance that recruiting new customers relied on behaving in specific ways. Top earners and NatureRise’s training manuals provided marketers with scripts of how to behave toward potential customers. Those scripts contained examples of verbiage showing what marketers could say to potential customers they were recruiting. The scripts included questions that were supposed to demonstrate curiosity and interest in people’s lives, dreams, and hobbies such as: “What are your hobbies?” “What do you like about your job?” “Where have you traveled” and “What would you be doing if you didn’t have to be at work?” As this suggests, social speculation required calculated strategizing.

In addition to scripted questions, trainers told people to show care, kindness, and support for customers in their daily lives by, for example, always remembering to congratulate potential customers on important life events and attending social gatherings when invited by customers. The notion of

hospitality also played an important role among marketers as they considered their homes important sites for selling products. They invited potential customers to their homes every week to present products and “business opportunities.” The marketers asked people they had just met, friends, family members, colleagues, clients, and other marketers in their network to come to the events.

The marketers I knew turned their homes into a place of business, and they performed specific gestures of hospitality toward potential customers. They used these gestures to introduce the products they sold and to engage potential customers in conversations about the products. For example, marketers typically served refreshments and snacks at their sales events, which were samples of the products they sold. Before customers arrived, marketers cut NatureRise chocolate and peanut butter protein bars into small pieces, filled bowls with flavored “healthy” company chips, and chilled energy drinks so they were ready for prospective customers when they arrived. Serving the supplements as refreshments and food for guests was a marketing strategy.

While some marketers prepared the snacks, another marketer would sit in the room with potential customers to ensure the conversation was going smoothly. When guests arrived, marketers typically walked around and served the product samples neatly arranged on trays while guests mingled. The marketers presented the samples as small treats. They told guests to take their time to taste the products and reminded them not to hold back on the snacks and refreshments. As they served the samples, they started conversations with the guests about the snacks: Which one did they prefer? How did they taste? Did they prefer dark or milk chocolate? As the guests listened to the one-hour presentation about the products and income opportunity, one marketer was always responsible for walking around the room and refilling glasses with energy drinks.

When the one-hour presentation ended, marketers stopped serving refreshments and sat down with the guests to talk to them about the products. Sales often happened at these times. The marketers’ hospitality proved to have some importance in the sales situations. For example, the guests had to trust marketers whom they potentially had never met before with sensitive information, such as their credit card information and signature. New customers filled out an enrollment form when they joined NatureRise as customers. The document requested what product package they wanted to buy and details such as address, credit card number and expiration date, and signature. Ultimately, marketers’ gestures of hospitality had a transactional purpose, exemplary of social speculation; showing curiosity, hospitality, praise, and kindness was essentially a social technique intended to elicit adequate information about potential

customers so they could position the products and income opportunity as relevant to their lives. As a social strategy, it also had the purpose of forming or maintaining social relationships with people who had not yet become customers.

Christy, a white, top earner in her thirties, taught the marketers that their behavior had to be “genuine” and “authentic” because while finding new customers was a “numbers game,” people were “more than a number.” Top earners told marketers that they were recruiting others to become part of a social network of people who genuinely cared and showed support for each other. Christy called that form of relationship building “planting seeds.” The metaphor of planting seeds worked to teach marketers that looking for customers required nurturing and care so that customers bought the products.

Inviting the bartender and her family to Lisa’s ranch was an opportunity for Lisa to start planting seeds and nurturing a relationship with her. The metaphor of planting seeds evidenced another dimension of the marketer’s social speculation. It was not only a daily routine to look for new people; it was just as much about maintaining relationships with people, inviting them to their home and serving them, even those not immediately interested in buying the products. The trainers taught marketers that just because people did not show an interest in purchasing the products directly, they could still be interested at some point in their lives. Essentially, social speculation only ended when someone became a customer, or the Network marketer quit network marketing.

As we have seen, social speculation exhibits a neoliberal financial logic because ideas about investment, assets, and returns fundamentally structure marketers’ daily social lives and encounters. Top income earners invited marketers to financialize all aspects of their social lives, and most of them did. They were encouraged to approach people they met as potential economic assets that could eventually turn in to paying customers or salespeople. For example, Rosita explicitly told me she considered customers and salespeople as “assets.” Marketers saw social interactions as a form of calculated investment that would help them generate a potential return in the future, evident of the investor archetype and the economization of everyday life. Yet, in contrast to stock trading and pension planning, marketers financialized people. In other words, social speculation represents an acceleration of everyday life’s financial logic into interpersonal domains.

Financializing Time and Daily Rhythms

Social speculation occupied most of the marketer’s daily rhythms. In other words, they had financialized their time. That was evident on one Sunday

morning in October 2019, when Rick and I boarded the train in downtown San Francisco. On the train, Rick kept his sunglasses on and he slumped back on the train's soft gray leather seats in front of me. He opened his mouth wide and yawned deeply a few times. I knew that he had been out late the night before, because earlier that morning I had woken up to text messages from him with multiple photos from a party. In the photos, Rick stood dressed in an all-white attire and gave a toothy smile while he had his arms around a couple of women in dresses and high heels.

Most weekends, Rick attended social events and took part in the San Francisco nightlife. He mingled and networked with people whom he hoped to recruit to his network of NatureRise supplement consumers. Given his former work as a nightclub event planner in Los Angeles, Las Vegas, and San Francisco, it came naturally for Rick to socialize with people after normal working hours. In his job as an event planner, he had met thousands of people, and he was used to staying out late partying. Rick had the phone numbers of most people he met in the nightlife and elsewhere. Rick showed me that he had phone numbers of 18,000 people on his phone. While showing me this, he dubbed himself "a professional networker."

When I met Rick on the train on weekend mornings, he always updated me on his nocturnal activities: who he had met, what they had been doing, where he had gone, and how much fun everyone had had. On the train that Sunday morning, Rick told me he had not gotten much sleep because he had spent the night partying at the penthouse of a millionaire friend. This friend was an elderly real estate developer who regularly bought NatureRise's supplements from Rick.

Taking out his phone, Rick scrolled through photos of the stunning panorama view of San Francisco Bay from his friend's apartment. Despite his lack of sleep, Rick was sitting on the train that Sunday morning because he had arranged a Sip and Freedom party in Antioch, a small town two hours away from San Francisco. Rick did not look like he was particularly excited about spending his Sunday in the suburbs. He gazed at me and said, "We are going back as soon as I have finished the presentation."

While Rick's exciting photos of partying the day before contrasted with our sluggish morning commute, both of these things show how Rick financialized his time. He structured his days and nights intending to meet people he could recruit to his sales network. While this structure negatively affected his sleep pattern, he considered it a core part of being a professional marketer. In that sense, marketers' daily rhythms became recruiting time, another central aspect of how neoliberalism penetrated the marketer's everyday life. Even though the network marketers talked about their activities "as making money in your

sleep,” as we see with Rick, it was more a post-work imagination than a reality. Pursuing money in your sleep requires the absence of actual sleep, as the vignette above shows.

Cultural critic Jonathan Crary (2014) argues that sleep and rest are no longer considered a central part of life in neoliberal societies that excessively value economic growth, what he calls “24-7 capitalism.” In 24-7 capitalism, he contends that every hour is devoted to economic activity. This dimension of the marketers’ lives also related to contemporary neoliberal work structures, such as independent contracting, in which marketers did not have a fixed schedule decided by the employer. According to anthropologist Emily Martin (1994), ideas of being flexible had become central in multiple aspects in the US. American life in the 1990s; from business management and corporate culture to consumer goods and services, to medical and scientific understandings of body systems and immunology. For Martin, people in the US were seduced by the idea of being flexible to enduring constant change. Fixed and passive lives were less desirable than those that were active and flexible. Print commercials and advertisements capitalized on that trend by marketing products and services centered on flexibility (Martin 1994). A related aspect of the neoliberal valorization of flexibility is the neoliberal transformation of employment in almost all sectors of the global economy. Anthropologist Elizabeth Dunn (2004) describes how corporations generally no longer rely on rigid Fordist and scientific management principles as a way of organizing work, but fundamentally govern labor practices based on flexibility, where workers are expected to be independent and self-motivated instead of passive and repetitive. This is illustrated in the way workplaces perform individual evaluations of workers’ performances, personality tests, and promote a desire for lifelong learning. Such practices contrast with earlier forms of capitalism. For example, sociologist E.P. Thompson (1967) argues that temporally and physically separating remunerative work from non-work was central to the development of industrial capitalism. He asserts that agricultural work prior to industrial capitalism was organized around tasks rather than time. Industrial capitalists introduced the time management of workers to control them and to synchronize and routinize production.

Social speculation was about constantly meeting and networking with people: Time could be used as an opportunity to recruit. In other words, social speculation blurred the boundaries between personal, social, work, leisure, and sleep time. Here, it is also worth remembering that marketers referred to their network marketing income as “making money in your sleep.” Even saying this shows that a neoliberal logic of money-making unproblematically had even entered the most private spheres of life, such as sleeping.

Intimate Alliances and Ephemeral Ties

I now consider social speculation from another angle, specifically how the practice affected the marketers' social relationships with each other. Anthropologists and sociologists show that economic activity and social relationships do not need to be oppositional; they can be deeply intertwined in everyday life as people try to balance self-interest for money with social and communal obligations (Yanagisako 2002; Bear et al. 2015; Zelizer 2005; Schneider 1968; Rakopoulos 2017). The entanglement of business, intimacy, friendship, and kinship is central to network marketing participants and companies (e.g., Cheltekis 2017; Biggart 1989; Schiffauer 2019; Hardon et al. 2019). For example, Leonie Schiffauer (2019) found that Siberian marketers working for an American company recruited, to their sales organization, people with whom they had close social ties based on kinship obligations rather than individual business aspirations. She argues that it is not American entrepreneurial logic that motivates the Siberians' participation, but mutual commitment and support. Schiffauer also argues that ideas about obligation and support are a central part of the company's marketing strategy. According to her, American network marketing companies in Siberia use local ideas about social relations for economic gain, marketed as a form of "compassionate capitalism" (Schiffauer 2019).

The intertwining of economic activity and social relationships was also dominant among the marketers I got to know. However, commercial interest was the primary incentive that organized and dictated their relationships. A crucial part of their social speculation was the intentional cultivation of friendships and intimacy as an integrated part of what they saw as an economic opportunity. More specifically, social speculation created genuine friendships and romantic relationships, but commercial interests also made these relationships short-lived. Social speculation required building personal relationships with other marketers who they thought they would benefit from financially. If those contacts did not bear fruit, they would also end the marketers' relationships with other marketers. Ultimately, a core feature of social speculation included the termination of relationships that my interlocutors considered financially unbeneficial.

Intimate Alliances

A few months after meeting each other as part of a local NatureRise sales network, Rick and Lisa developed a loving relationship. Their relationship was

romantic; they were affectionate toward each other, had physical proximity, spent a significant amount of time together, and attended each other's family gatherings.

Lisa had joined NatureRise after her friend Susan had introduced her to NatureRise's supplements. Susan and Lisa knew each other from the local horse-riding community. A year before Susan recruited Lisa, Susan had started buying NatureRise's supplements from Rick, whom she had met while working as a bartender. Susan introduced Lisa to Rick because all of them were part of the same sales network and both lived locally. Rick and Lisa started spending time with each other because of their financial connection. Rick collaborated with Lisa at weekly gatherings and on the phone so she could sell to as many new customers as possible because he would earn money from that. Rick would make money from Lisa's sales because of the network marketing businesses' structure in which marketers earn money from the purchases made by each recruit in their sales network, regardless of whether they have personally recruited them as customers or not. Since Rick had recruited Susan as a customer and Susan had recruited Lisa as a customer, Rick would make money from Lisa's sales.

Thus, Rick, the local "team leader" and a more experienced marketer than Lisa, was eager to teach her how to increase her sales, something from which they would both benefit financially. Their relationship, however, developed into something more than financial. On the one hand, Rick talked to other people about how he saw economic potential in Lisa. He appreciated how Lisa was "coachable," but, on the other hand, he also spoke passionately about other aspects of her personality, such as her positivity, kindness, and impressive skills as a horse-riding instructor. Lisa talked about how Rick could help her recruit more customers, but she also explained to other people that he was a loving father and a person who changed people's lives.

Rick and Lisa developed a close relationship. Rick taught Lisa how to recruit new customers, and Lisa taught Rick how to ride horses. That dynamic seemed to suit both Lisa and Rick as they shared a desire to cultivate the kind of "flexible lifestyle" that network marketing promised. Rick cooked Vietnamese food for Lisa as they began negotiating gender roles in their relationship. For example, Rick, who did not own a car, ritually took the driver's seat in Lisa's pick-up truck, something Lisa seemed to appreciate. As Rick and Lisa spent their days together driving around in Lisa's pick-up truck, they posted videos on social media documenting their shared leisurely activities on horseback, in the hilly countryside, and with their friends. Additionally, Rick and Lisa's affectionate-financial relationship also included Lisa's family since Lisa had recruited her mom Anne as a customer.

As a company, NatureRise idealized couples and friends who were financially connected, like Rick and Lisa. They were highlighted in the company's marketing materials, which featured stories and "testimonies" about how friends and couples achieved financial success together. Top earners spoke at company events about how they had started their network marketing ventures together with their friends and partners. Once a year, NatureRise awarded couples who had been financially successful in the company with a "Couple of the Year" award. In ways like this, the companies framed the conjoining of personal ties and money as intimate financial alliances and a desirable aspect of being a marketer.

The marketers I came to know demonstrated their affectionate relationships in different ways. When they saw each other at their weekly gatherings, they gave each other long and intense hugs. Most marketers were friends or family members who often gathered at each other's houses, so there was nothing unusual about them hugging each other. Yet, when they greeted potential customers at these gatherings, they advised them that they were "huggers," who preferred to give hugs instead of shaking hands. The hugging culture among marketers was a physical expression of how network marketers showed gestures for transactional purposes.

The physical proximity between marketers also extended to other aspects of their interactions. Occasionally, the marketers I spent time with traveled together to national and regional company events and conventions on the weekends. They all shared sleeping space at these events, ranging from three marketers sharing a hotel room to twelve marketers sharing an Airbnb apartment. In some instances, marketers shared the same bed, arranged to ensure that male marketers slept next to each other, and female marketers slept next to each other. There was a financial reason for the marketers sharing accommodation when traveling to events together: it limited the cost of an already expensive trip of up to \$500 for tickets, transportation, food, and accommodation. Nevertheless, the sharing of sleeping spaces at events also revealed that part of their activities as network marketers included having physical closeness and sharing private rooms.

The previously described arrangement of shared sleeping spaces was intended to convey that the physical closeness between marketers denoted nothing sexual or romantic; there was a limit to the intimacy marketers had with each other when attending work-related events. Although marketers idealized couples, friendships, and physical closeness as parts of their business culture, they also signaled boundaries regarding appropriate and inappropriate displays of relationships as dependent on different situations and contexts.

As well as the marketers I learned from maintaining a close physical proximity to each other, they simultaneously used language to convey the affectionate personal relationship they had. Most notably, the marketers I came to know told each other that they loved each other when they met at gatherings and in online group chats. When top income earners spoke on stage at company events, they publicly expressed their love for the person who had recruited them to the company. In ways such as this, marketers ritually signaled a specific kind of love for each other to demonstrate that people involved in network marketing indeed have a personal and affectionate relationship with financially linked marketers. Yet, even though the marketers had loving relationships and used love and affectionate language among each other, they also described their relationships with a financialized vocabulary, using key phrases, such as “financially linked,” “leveraging” each other, and becoming each other’s “assets.”

To the marketers, being financially linked referred to the economic relationship they had with each other, in which they could earn a commission from each other’s sales. The marketers connected the phrase “leveraging” to financial linkage; to leverage each other was the process of benefitting economically from financially linked marketers’ sales. For example, one Saturday in August 2019, George, Rick, and I talked about leverage. We sat together on Rick’s couch, and I asked Rick and George to explain to me what leverage meant because they often talked about it with each other.

Rick said, “Okay, let me explain it to you,” while he pointed at the wall in front of the couch.

As explained in chapter two, Rick had placed around 30 post-it notes with handwritten names on his living room wall. He had arranged them in a pyramid shape stretching down from the top of the panels, representing some of the customers in his sales organization. Ultimately, the arrangement of post-it notes was a visual illustration of some of his sales organization.

While pointing at this visual illustration, Rick took me through the basic logic of network marketing. He explained that he had recruited his friends, Sandra and Vang, as customers when he joined NatureRise 10 years ago; Sandra and Vang were two of the names on the post-it notes.

Rick said that Sandra and Vang had recruited their customers, Nicky and Peter, who became part of Rick’s sales organization. Rick had placed Nicky’s and Peter’s post-it notes just below Sandra and Vang.

Rick explained that Nicky and Peter had recruited Daniel and Alexandra, who had also become part of Rick’s sales organization. Rick explained that this dynamic could continue infinitely, which was why he had 2,000 financially linked customers in his sales organization.

Now, Rick said there was a natural limit to how much time he could spend recruiting new customers; there were only 24 hours in a day, and he could not work 24/7. Yet, because of the financial linkage among marketers, everyone in his sales organization would recruit their customers, which would ultimately accumulate to thousands of hours of collective recruitment work that he could benefit from financially. This leverage signaled a belief that financially linked marketers collectively benefitted financially from each other's recruitment work and sales.

While Rick's explanation of leverage could also essentially be interpreted as a form of exploitation of other people's work, Rick insisted that the concept had a collective purpose because all financially linked marketers could benefit from each other's sales: "We all benefit from the thousand hours of work," he said. Here, two aspects are central to keep in mind. On the one hand, it was correct that marketers could benefit financially from each other's sales, as I have explained throughout this thesis. Yet, on the other hand, what Rick did not mention in his description of leverage was the fact that marketers did not benefit equally from leveraging; some marketers always benefitted more from other people's sales due to the hierarchical sales organization structure in which higher-placed marketers accumulated more volume from the sales of lower-placed marketers, which they then could convert to financial commissions.

While marketers used leverage to highlight the economic advantages of financial linkage, they also used the concept to explain a social relationship that they believed consisted of collaboration, help, and care, to highlight the social component of their practices. In that way, marketers intertwined their financialized language and logic with ideas about interpersonal intimacy, which was also highly evident in their recruitment strategies.

Ephemeral Ties

We have seen that part of marketer's social speculation was to build personal relationships with other marketers who they thought they would benefit from financially. If recruitment of new customers to their sales network did not go as hoped, they ended these relationships they considered financially unbeneficial.

During my research, this aspect is most evident in George and Rick's relationship. They spent a few days a week together for a few months, but then suddenly stopped spending time with each other because their shared endeavor to recruit new customers was unsuccessful. George was a 66-year-old black Air Force veteran with a degree in IT from a local college. He and Rick had

met each other through Katherine, a 49-year-old Filipino American who worked as a secretary for a construction company in San Francisco. In 2018, when they both worked together as food delivery drivers, Katherine recruited George to her NatureRise network as a customer. Beyond working together, George lived with Katherine and her parents in the basement of Katherine's childhood home in the southern part of San Francisco.

Katherine and George were a part of Rick's customer network. Rick lived a few blocks from Katherine and George. In the spring and summer of 2019, Katherine, George, and I visited Rick a few times a week at his two-bedroom house that he shared with a couple who were also NatureRise customers. When we gathered at Rick's house, he taught Katherine and George strategies to recruit new customers. He helped them to identify potential customers and told them what to explain to customers they wanted to recruit.

What bound Rick and George together was their mutual interest in increasing their sales. In the fall of 2019, Rick stopped inviting George, Katherine, and me to his house. He said that he was too busy helping Lisa and Anne expand their customer network in that area, 55 miles from his house. The sales strategies that Rick taught to George and Katherine were not working as they had hoped. George had difficulties recruiting new customers. George was also looking for a new place to live, as he could no longer afford to pay the rent at Katherine's house. When George moved away from the neighborhood, he fell out of touch with Rick and Katherine. When they occasionally talked on the phone, Rick tried to help George find a new place to live. However, they did not talk anywhere close to the extent they did when George had lived in the neighborhood. When George moved out, Rick moved into Katherine's basement instead.

Marketers such as Rick and George did not talk with me about any emotional challenges related to their provisional relationship. Still, for other marketers, the temporary and financialized nature of their relationships was not without emotional strife.

This became especially apparent via a story told at a national NatureRise convention in Nashville in 2019 by Marylyn, a white California-based top earner in her fifties. Before becoming a top earner at NatureRise, Marylyn had worked as a hairdresser and been a top earner in another health-based network marketing company. In front of an audience of 12,000 people, she explained how her good friend in her customer organization had left to join another network marketing company. Marylyn told this story as part of a presentation on how marketers build relationships with potential customers and what they say "to get them to say yes" to joining NatureRise.

At the end of her training, Marylyn suddenly began to cry. While sobbing, she told the audience that she wanted to leave them with a story from that year. She said, “My number one business builder—750,000 USD a year, came to my house, slept at my house, borrowed my money, I took care of her kids like they were my own - quit my team.” Marylyn paused for a second and took a deep breath. She stopped sobbing, looked out at the audience, and raised her voice as she explained that her sales organization had grown despite her friend leaving. Marylyn shouted out the names of a few people in her sales organization and said, “Amazing group, we rallied!” The audience was cheering her on, but she lowered her voice. She explained that her friend had joined two other network marketing companies after leaving NatureRise, but without success. Marylyn concluded, “Now she is back at the job she originally started at.”

Marylyn’s story reveals that marketers’ perception of their relationships could also change dramatically if one of them left the company entirely and joined another company. Marylyn’s story illustrates that the close and intimate relationship between marketers relied on their shared financial involvement in NatureRise. Without economic ties between marketers, their social relationships could rapidly change to ones characterized by betrayal and resentment instead of affection and love.

The provisional and changeable nature of relationships among marketers was also evident in my conversation with Lexi, a white former marketer from New Jersey in her early thirties. Lexi had a college degree in marketing and had been involved with two network marketing companies in the health and beauty industry when she was in her mid-twenties. Lexi was active on social media as an influencer who made what she called “anti-MLM” YouTube videos. The purpose of these videos was to inform viewers on what she considered were the exploitative and fraudulent aspects of network marketing. Lexi was not alone in producing anti-MLM social media content. During the duration of this study, multiple white women in their twenties and thirties posted anti-MLM content on social media. Some of the most popular videos produced by these anti-MLM influencers had close to a million views. Lexi’s videos had up to 43,000 views.

During my conversation with Lexi, she explained that she became involved in network marketing because of “the entrepreneurial lifestyle” she thought it offered. She also wanted to use network marketing to pay off her \$100,000 student and credit card debt. Yet, after some time, Lexi realized that she was spending more money on network marketing than she was earning: “It was not a great business,” she explained. When Lexi told her superiors in the company that she was leaving, she faced “radio silence.” In her experience, there was a significant amount of “love bombing”—an excessive use of loving words and

actions—from people in her sales organization when she was active as a marketer. However, Lexi said that when she left, “they acted like I didn’t exist.”

Speculating on Social Life as a Neoliberal Practice

Intimate and loving, yet provisional, relationships exist in the US that are not directly dictated by motivation for monetary gain. People fall in and out of love, get divorced, temporarily share common interests and activities, and lose and get back in contact with childhood, college, or work-related friends (e.g., Richards 2021). These life circumstances can produce feelings of betrayal and resentment. Yet, they can also be perceived with indifference, acceptance, or satisfaction. From this perspective, the kind of relationship marketers built with each other was in many ways ordinary in an American context. While aspects of their relationships seem familiar, as we have seen in this chapter, marketers also approached social life as something they strategically invested in with their time, attention, and emotions, with the expectation of a potential monetary return. They financially assessed central parts of social life. Thus, while the marketers’ economic relationships were never entirely monetary, we also saw how commercial interests could make these relationships highly ephemeral and financialized as a logic of investment and assets structured the marketers’ relationships.

Economic anthropologists generally insist that people are not primarily driven by economic self-interest, maximizing personal monetary gain, and rational calculation. Social scientists often refer to such motivations as the economic man (*Homo economicus*). While financial incentives influence people’s actions, anthropologists assert that people are primarily driven by other sentiments and values, be they moral, emotional, political, or religious. Take, for example, anthropologist James Frazer’s (2013) reading of Bronislaw Malinowski’s classic work on the Kula trade.

In the present treatise Dr. Malinowski is mainly concerned with what at first sight might seem a purely economic activity of the Trobriand Islanders; but, with his usual width of outlook and fineness of perception, he is careful to point out that the curious circulation of valuables, which takes place between the inhabitants of the Trobriand and other islands, while it is accompanied by ordinary trade, is by no means itself a purely commercial transaction; he shows that it is not based on a simple calculation of utility, of profit and loss, but that it satisfies emotional and aesthetic needs of a higher order than the mere gratification of animal wants. This leads Dr. Malinowski to pass some severe strictures on the conception of the Primitive Economic Man as a kind of bogey who, it appears,

still haunts economic text-books and even extends his blighting influence to the minds of certain anthropologists. Rigged out in cast-off garments of Mr. Jeremy Bentham and Mr. Gradgrind, this horrible phantom is apparently actuated by no other motive than that of filthy lucre, which he pursues relentlessly, on Spencerian principles, along the line of least resistance. (Frazer 2013, X)

Frazer and Malinowski had an ambition of reframing a western essentialized conceptualization of indigenous people as driven by self-interest, greed, and calculation. According to sociologist Mark Granovetter (1985), neoclassical economists assumed that social relationships do not influence people's financial activities. According to Granovetter, such school of economists had an "atomized" understanding of social behavior in which people's market activities are driven by rational self-interest and competition, what he calls "under-socialized." The aspiration of criticizing economic theory and showing that people engage in economic activity for non-economic purposes has persisted among anthropologists and sociologists (Scheriber and Gillette 2021; Nightingale 2013; Rakopoulos 2017; Gillette et al. forthcoming; O'Keeffe 2018).

This chapter shows that self-interest and personal gain are central to neoliberal behavior. Social speculation shows us that social relationships, which do not include financial benefits, are terminated. My central point here is that social speculation is dictated by the logic of the market and limits the various non-economic aspects of human life that bind people together. Financialized ideas about investment and assets are, to paraphrase Frazer, "the highest order" by which marketers valued their relationships. Among the marketers I came to know, there was no higher order than making money in the market economy, in contrast to Malinowski and Frazer's claim. Self-interest and cynical calculation have become central to neoliberal behavior, even as scholars may dislike this feature of human life.

Conclusion: The Neoliberal Economization of Everyday Life

Through a study of network marketing in the San Francisco Bay Area, I have argued that neoliberalism has pushed people in the United States to economize their everyday life in an effort to get economic security and the middle class life to which they aspire. Economization of everyday life happens when a neoliberal financial and market logic penetrates and structures social relationships, daily behavior, and imaginations. I have used the analytical framework throughout this monograph to illustrate how (macro-level) neoliberal ideological structures (micro-level) everyday life, shaping relationships, imagination, and social conduct. Concretely, I have showed that macro-level neoliberalism encourages people to financialize relationships, imagine a life without work, marketize aspects of their personal lives, and consume dietary supplements as part of their effort to get economic security.

My monograph describes how a large-scale economic restructuring from post-war regulated capitalism to macro-level neoliberal capitalism has created intense economic insecurity and inequality for most people in the United States. Neoliberal economization of everyday life emerges as a micro-level response to this increased economic insecurity and inequality as Americans are overwhelmingly pushed to be individually responsible for their financial security in what Jacob Hacker (2019) calls the great risk shift. This great risk shift makes achieving a middle class lifestyle increasingly challenging for many Americans. This difficulty is particularly acute in the San Francisco Bay Area, where soaring housing prices and a high cost of living make a middle class life the purview of the rich.

In this study, I have focused on network marketing, a form of independent contracting. Independent contracting is a work arrangement in which a company pays a person to do a service for a customer on behalf of the company. As a form of independent contracting, network marketing manifests macro-level neoliberalism and the great risk shift. In contrast to wage labor, network marketers do not receive a salary for their sales activities. They get no employment benefits, have no set hours, and they lack occupational health agreements.

They are individually responsible for their income, which they generate by recruiting customers and sellers as we have seen in multiple ethnographic examples of this monograph.

Most of the 150 network marketers I have focused on in this monograph lived in the San Francisco Bay Area. Economic security has become increasingly unattainable through conventional employment in the San Francisco Bay Area because of the region's intense affordability crisis. Many San Francisco Bay Area residents are economically insecure, and the income disparity is staggering. Macro-level neoliberalism in the San Francisco Bay Area has created a very specific relationship between economic inequality and economic insecurity, intimately linking aspirations of economic security with becoming wealthy. Economic security has become exclusive for the few rather than accessible to the majority, in a particularly dramatic manifestation of macro-level neoliberalism.

Neoliberalism and the Good Life

This monograph has shown that such a dire socio-economic context to cope with their economic challenges provide exceptionally fertile ground for the neoliberal economization of everyday life. People seek new ways of getting economic security, leading to new forms of living, financialized social relationships, and new collective understandings of the US economy. One manifestation of the neoliberal economization of everyday life is what I call post-work imagination, in which a neoliberal financial logic of residual income and the investor archetype have replaced work and employment as the imagined path to economic security and middle class life. My discussion of the post-work imagination answers my first RQ concerning how neoliberalism affects the way in which people understand the society they are a part of and their life aspirations. I find that macro-level neoliberalism has not changed people's aspirations to a middle class life with home ownership, disposable income, economic security, and leisure. In other words, in a US context, the good life is still about achieving an idealized middle class life similar to the post-war period. Yet, while Americans have not abandoned the aspirations of middle class life, the imagined trajectory of how to get such a life has changed to becoming informed by a neoliberal financial logic rather than based on employment and education. Network marketing has proven to be a particularly strong case to illustrate this change. The marketers I came to know heavily promoted an imagined financial logic of residual passive income as a substitute for corporate employment and wage labor, which they considered an economic dead-end.

The post-work imagination is a novel development that I believe will be a research agenda among anthropologists of neoliberalism and scholars of US society in the coming years. We are starting to see a new everyday dismissal of work and employment as the pathway to get the kind of life to which many Americans still aspire. The breakdown of work and employment as the societal contract, which has dominated Americans' understandings of economic security and the good life for decades, if not longer, has affected how Americans imagine a good life. A neoliberal financial logic of residual income, assets, and investors has replaced employment as the source of middle class status. Neoliberalism appears to create a new collective understanding of how to achieve the good life in the United States, and the idea of the good life reflects a neoliberal financial logic. A financialized and marketized form of capitalism is emerging as the only meaningful structure of the good life. Marketizing and financializing close social relationships, time and leisure, making money in your sleep, consuming and selling supplements, and imagining yourself as an investor rather than an employee and a new neoliberal path to middle class lifestyle. To be clear, the good life was also economized during post-war capitalism. People worked at the factories and white-collar jobs so they could enjoy the benefits of consumption, which became synonymous with the good middle class life. In other words, capitalism has long been the only socio-economic structure to build a desirable future for oneself in the United States. What is different now is the non-neoliberal aspects of what makes a good life. That could be building social relationships for non-monetary purposes or collectively building a society in which economic security does not rely on the uncertainty of financial markets.

I am arguing that we are witnessing an increasing neoliberal economization of everyday life in the United States. Thus, I explicitly follow scholars who say that neoliberalism is still highly relevant as a research field. I disagree with scholars who argue that neoliberalism has lost its importance as a research field and is vague and confusing as an analytical construct (see e.g., Eriksen et al. 2015; Ganti 2014; Kingfisher and Maskovsky 2008). This monograph shows that neoliberalism is not going away anytime soon, regardless of whether scholars might be tired of reading about the subject. The social consequences of neoliberalism are still relevant as a research agenda. My position is similar to that of scholars who try to think through how neoliberalism continues to adapt and transform, such as historians Dieter Plehwe, Quinn Slobodian, and Philip Mirowski, who write:

Jamie Peck has suggested that neoliberalism lost “another of its nine lives” after the global financial crisis in 2008. We adopt his metaphor in

seeing neoliberalism as less like a zombie and more like a cat. Though cats are granted nine lives, this is not meant literally. There is no sorcery in their survival, simply a preternatural ability. As a body of thought and set of practices, neoliberalism too has proven agile and acrobatic, prone to escaping alive from even the most treacherous predicaments. As Peck writes, it has shown a consistent feline capacity to “fail-and-flail-forward.” (2020, 2).

Individualized Solutions for Collective Problems

As shown, the implications of the neoliberal economization of everyday life are multiple. The disappearance of work as a social contract and reliance on neoliberal financial logics creates a particularly aggressive economy in which economic security and the good life are only for the few. In such an aggressive economy, people do what they can to climb the ladder individually, as evidenced by the network marketing income structure. Neoliberalism pushes individual responsibility, which leads to individualized solutions to economic insecurity, as opposed to collective responses for change. Additionally, when people in a society are mainly occupied with their financial advancement, they unintentionally naturalize and individualize economic inequality as a regular part of society. Individual solutions are then unlikely to reduce economic inequality. That is also evident in how network marketers celebrated top income earners and the highly unequal financial hierarchies in the companies. The ultimate goal for top income earners in network marketing is not to earn less, to distribute their earnings to other marketers, for the wealthy to be less wealthy, but for individuals to join the exclusive ranks of the wealthy and ultimately earn more and more.

My point here is not that Americans do not care about the severe economic inequality and insecurity that people face on a societal level. We have seen plenty of proof in recent years that Americans care about such issues, as evidenced in movements such as Occupy Wall Street and the popularity of politicians such as Bernie Sanders and Alexandria Ocasio-Cortez. My point, however, is that while some people may support collective political endeavors to address economic inequality and insecurity on a societal level, many are mostly occupied with figuring out how to circumvent and escape economic insecurity for themselves. We have seen substantial evidence of this in this monograph. Marketers did not attempt to change the unequal social structures they criticized as unfair. They wanted to find a way for themselves to advance within society.

Network marketing appealed to marketers because they believed it offered them a chance to succeed financially and climb to the top of the pyramid. The marketer's discourse that employment and economic structures resembled a pyramid scheme worked for them as a way to criticize mainstream capitalist institutions, explain why they had not achieved financial security, and justify network marketing. The discourse of the pyramid scheme was part of the neoliberal economization of everyday life because marketers believed that the only way to circumvent unequal economic hierarchies was by accelerating market activity. Yet, marketers' celebration of network marketing income hierarchies and economic growth reproduced the same macro-level neoliberal logic they criticized as unjust. I am far from alone in wondering why the recognition of the problems of macro-level neoliberalism has not led to rejecting the neoliberal capitalist system, but rather lead to more neoliberal capitalism. According to anthropologists Peter Benson and Stuart Kirsch (2010), there is a public attitude of resignation in the contemporary economy in the United States. They write:

Resignation indicates that expectations about a positive future have been abrogated and that their repair is beyond the capacity or control of the resigned subject... The everyday politics of resignation implies recognition, not only that have things gone awry, but also that one is practically unable to do anything about it. Resignation can also index acknowledgment that structural limitations impede one's ability to bring about change. (Benson and Kirch 2010, 469)

Here, Benson and Kirsch's central point is that there exists a fatalist attitude and sense of lost agency to change anything about the contemporary economy, fueled by the experience of criticism failing to cause meaningful change. Writing about the economic consequences of the COVID-19 pandemic, Anthropologist David Graeber (2021) makes a similar point. He argues that criticism is stalled by those with economic power claiming:

... This is what happened after the 2008 financial crash. There was a brief moment of questioning. (What is "finance," anyway? Isn't it just other people's debts? What is money? Is it just debt, too? What's debt? Isn't it just a promise? If money and debt are just a collection of promises we make to each other, then couldn't we just as easily make different ones?) The window was almost instantly shut by those insisting we shut up, stop thinking, and get back to work, or at least start looking for it. (Graeber 2021)

Throughout this monograph, we have seen that marketers did not propose an alternative to neoliberal capitalism as the dominant economic arrangement. Rather, they saw neoliberal capitalism as the solution to the problems created by neoliberal capitalism.

This monograph scrutinizes how this is manifested in people's social behavior, which relates to my second RQ. Network marketers approached social life, time, relationships, and casual encounters with a neoliberal financial logic. Specifically, I used the analytical concept of social speculation to show and argue that their social lives were dictated by the logics of assets, returns, and investments, which inhibited the non-economic aspects of human life that bind people together. Debates about the link between the economic and the social are foundational to economic anthropology as my references to Polanyi, Yanagisako, Malinowski, Frazer, Rakopolous, and Gillette et al. reveal. Yet, for ethnographic reasons, most anthropologists are cautious about explicitly arguing that economic activities are primarily motivated by instrumental personal gain and self-interest. Anthropologists and sociologists have tried to set classical economists straight by arguing that people's conduct is often motivated by non-economic sentiments and values. This monograph suggests that neoliberalism has created a reality in which social behavior can be primarily motivated by monetary gain. I do not argue that economic gain is the only motivation that structures people's engagement with each other under neoliberalism. Yet, my monograph provides solid evidence that, for some, self-interest has become the highest order by which social relations are structured.

We should understand this particular form of neoliberal economization of social behavior as a manifestation of micro-level neoliberalism in response to macro-level neoliberal restructuring. In other words, the people I came to know socially speculated because they found themselves in an economically insecure context and wanted to get economic security. They adopted a neoliberal financial logic to get a desired life through alternative economic trajectories to paid work. This is an essential part of my argument about people's economic self-interest and my perspective on an age-old debate on economic anthropology—contemporary neoliberalism's social and economic circumstances fuel social speculation, marketize the personal, and produce post-work imagination. Americans did not socially speculate, collectively construct post-work imagination, or marketize the personal during post-war regulated capitalism because they did not need to; many people could get the kind of life to which they aspired through employment.

Masking Exploitation

The neoliberal economization of everyday life makes it hard for people to recognize when they are getting exploited. As we have seen, marketers tried to reframe their practices as less exploitative than corporate employment and wage labor. Yet, in network marketing, a few top income earners benefit financially from the work of the majority. Additionally, marketers get almost nothing in monetary commission for their constant labor. It is hard for marketers to recognize such an exploitative structure because they imagine themselves not as workers but as investors and independent contractors without a boss, who is making money in their sleep. How then can they realize that they are getting exploited? The neoliberal financial logic, reframing of mainstream corporations as pyramid schemes, the cultivation of intimate social relationships, and personal stories in network marketing make it hard for marketers to recognize their practices as a form of work that exploits them.

As we have seen in this monograph, network marketers engage in a tremendous amount of discursive and emotional labor to soften their activities as a form of work, as evident in the chapter on personal marketization. Marketizing the personal in this monograph partially answers the second RQ about how neoliberalism affects people's everyday social behavior. Marketization means expanding market activity to new spheres of everyday life so that more and more aspects of everyday life become a transactional site for buying and selling goods. Daily life becomes saturated by market activity. In my case, I showed that personal experiences, life histories, and health and illness became marketized in network marketing. Marketization is not unique to neoliberalism. Still, this monograph has demonstrated that marketization accelerates and expands under neoliberalism. Marketization has become part of people's personal and private lives, encouraging them to use their life struggles, ideas about the family, and personal relationships as an opportunity to sell products.

It is not easy for network marketers to recognize themselves as part of an exploitative economic structure. Recognizing that would mean that they essentially had to accept that they were being exploited by people they deem family, people they love, and people to whom they reveal deeply personal stories. The deeply personal social dynamics of network marketing make it incredibly hard for marketers to see the broader economic structure of which they are a part.

Suggestions for Future Research

My study of the neoliberal economization of everyday life shows that neoliberalism survives by penetrating new aspects of life. Further studies should address if, how, and why such penetration happens in different geographical contexts. For example, does the neoliberal economization of everyday life emerge in other socio-economic contexts, such as Scandinavian Welfare states? If so, which form does neoliberal economization take, and how do people respond to such neoliberal economization? Furthermore, we would benefit from understanding if other economic anthropologists and sociologists see the expanded neoliberal economization of everyday life among other independent contractor professions or economic activities. Is post-work imagination, neoliberal marketization, and social speculation also dominant among other independent contractors and in different geographical contexts?

Further studies should also address how neoliberal economization penetrates aspects of people's lives that are not directly about monetary gain. In other words, scholars should examine if financial logics also dictate people's non-economic aspirations. As we saw in the introduction, Michel Foucault (2010) argued that migrant's aspirations for a better life are dictated by an economic logic of investment and return. Additionally, Wendy Brown (2015) argued that young people might become volunteers to improve their resumes to get into college. What can ethnographic research teach us about neoliberal economization to spheres of life that do not involve direct economic motivations? This thesis has answered some key questions about the neoliberal economization of everyday life, but more research is welcomed.

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Svensk Sammenfatning

Den Størsta Bluffen: Nätverksmarknadsföring och den Nyliberala Ekonomiseringen av Vardagen i USA

Genom en etnografisk studie av nätverksmarknadsföring i San Francisco Bay Area hävdar denna avhandling att nyliberalismen har drivit människor i USA att ekonomisera sin vardag i ett försök att få ekonomisk trygghet och det medelklassliv som de eftersträvar. Ekonomisering av vardagen sker när nyliberal finans- och marknadslogik penetrerar sociala relationer, dagligt beteende och föreställningar. Jag har använt *ekonomisering av vardagen* som analytiskt ramverk genomgående i denna monografi för att illustrera hur (makroskalig) nyliberal ideologi strukturerar (mikroskaligt) vardagsliv, formar relationer, föreställningar och socialt beteende. Konkret har jag visat att makroskalig nyliberalism influerar människor att finansiera relationer, föreställa sig ett liv utan arbete, marknadsföra aspekter av deras personliga liv och konsumera kosttillskott som en del av deras strävan att få ekonomisk trygghet och en medelklasslivsstil.

I denna studie har jag fokuserat på nätverksmarknadsföring. Till skillnad från många andra yrken så är nätverksmarknadsförare inte avlönade för sin säljverksamhet. De har inte heller några anställningsförmåner; inga bestämda tider och de saknar dessutom företagshälsoavtal. De genererar intäkt genom rekrytering av kunder och andra säljare, och är således individuellt ansvariga för sina inkomster.

Min monografi beskriver hur en storskalig ekonomisk omstrukturering från efterkrigstidens reglerade kapitalism till makroskalig nyliberal kapitalism har skapat en intensiv ekonomisk osäkerhet och ojämlikhet för de flesta människor i USA. Nyliberal ekonomisering av vardagslivet uppstår som ett svar på denna ökade ekonomiska osäkerhet och ojämlikhet då amerikaner övergripande pressas att vara individuellt ansvariga för sin ekonomiska säkerhet vilket Jacob Hacker (2019) kallar det stora riskskiftet. Detta stora riskskifte innebär att det är alltmer utmanande att uppnå en medelklasslivsstil för många amerikaner. Denna utmaning är därpå särskilt akut i San Francisco Bay Area, där skyhöga bostadspriser och höga levnadskostnader gör ett medelklassliv till de välbärgades ansvarsområde.

De flesta av de 150 nätverksmarknadsförare som jag har fokuserat på i denna monografi bodde i San Francisco Bay Area. Ekonomisk säkerhet har blivit svåruppnåeligt genom konventionellt avlönad sysselsättning i området.

Många invånare i San Francisco Bay Area lever i ekonomisk osäkerhet, och inkomstskillnaderna mellan invånarna i området är avsevärda. Makroskalig nyliberalism i San Francisco Bay Area har skapat ett mycket specifikt förhållande mellan ekonomisk ojämlikhet och ekonomisk osäkerhet, intimt sammankopplat med strävandet efter ekonomisk säkerhet vilket enbart anses vara förmögenhet. Ekonomisk säkerhet har alltså blivit uppnåeligt för några få snarare än att det är tillgängligt för majoriteten, i en särskilt dramatisk manifestation av makroskalig nyliberalism.

Den här monografin har visat att för att uthärda ett socioekonomiskt sammanhang såsom det ser ut i San Francisco Bay Area och hantera de ekonomiska utmaningar som resultatet av ett sådant sammanhang ger exceptionellt fruktbar grund för den nyliberala ekonomiseringen av vardagen. Människor söker nya sätt att få ekonomisk trygghet, vilket leder till nya livsformer, finansiellt anpassade sociala relationer och nya kollektiva förståelser av den amerikanska ekonomin. En manifestation av den nyliberala ekonomiseringen av vardagen är vad jag kallar *post-work imagination*, där en nyliberal ekonomisk logik av passiv inkomst har ersatt lönearbete som den tänkta vägen till ekonomisk trygghet och medelklassliv. Jag hävdar att makroskalig nyliberalism inte har förändrat människors ambitioner till ett medelklassliv med bostadsägande, disponibel inkomst, ekonomisk trygghet och fritid. Med andra ord, i ett amerikanskt sammanhang handlar det goda livet fortfarande om att uppnå ett idealiserat medelklassliv som liknar efterkrigstiden. Ändå, även om amerikanerna inte har övergett medelklasslivets ambitioner, har den föreställda banan för hur man skaffar sig ett sådant liv förändrats till att bli informerad av en nyliberal finansiell logik snarare än baserad på sysselsättning. Nätverksmarknadsföring har visat sig vara ett särskilt starkt område för att illustrera denna förändring. Marknadsförarna som figurerar i monografin ansåg att lönearbete är en ekonomisk återvändsgränd och framhöll istället en neoliberal ekonomisk logik.

Det finns ett flertal implikationer av den nyliberala ekonomiseringen av vardagen. Att arbetet som socialt kontrakt försvinner och ett ökat beroende av nyliberala ekonomiska logiker skapar en särskilt aggressiv ekonomi där ekonomisk trygghet och det goda livet endast är till för ett fåtal. I en sådan aggressiv ekonomi gör människor vad de kan för att individuellt ta sig upp i samhällets högre skikt, detta framgår också av inkomststrukturen för nätverksmarknadsföring. Nyliberalismen driver individuellt ansvar, vilket leder till individualiserade lösningar på ekonomisk otrygghet i motsats till kollektiva reaktioner för förändring. Dessutom, när människor i ett samhälle huvudsakligen är upptagna av sina ekonomiska framsteg, normaliserar de oavsiktligt ekonomisk ojämlikhet som en individuell angelägenhet och en naturlig del av samhället. I nätverksmarknadsföring visades detta genom att det yttersta målet för

toppinkomsttagare uppenbarligen inte är att tjäna mindre, inte heller att fördela sina inkomster till andra marknadsförare med resultatet att de rika ska bli mindre rika, snarare utan att individer ska ansluta sig till de övre skikten i företaget och i slutändan tjäna mer och mer.

Denna monografi granskar hur detta manifesteras i människors sociala beteende. Nätverksmarknadsförarens inställning till socialt liv, tid, relationer och tillfälliga möten med en nyliberal finansiell logik. Specifikt använde jag det analytiska konceptet *social spekulatio*n för att visa och argumentera för att deras sociala liv dikterades av logiken för tillgångar, avkastning och investeringar, vilket hämmade de icke-ekonomiska aspekterna av mänskligt liv som binder samman människor. Debatter om kopplingen mellan det ekonomiska och det sociala är grundläggande för ekonomisk antropologi. Ändå är de flesta antropologer försiktiga med att uttryckligen hävda att ekonomiska aktiviteter främst motiveras av instrumentell personlig vinning och egenintresse. Antropologer och sociologer har försökt ställa klassiska ekonomer till rätta genom att hävda att människors beteende ofta motiveras av icke-ekonomiska känslor och värderingar. Denna monografi antyder att nyliberalismen har skapat en verklighet där socialt beteende i första hand kan motiveras av monetär vinst. Jag hävdar inte att ekonomisk vinst är den enda motivationen som strukturerar människors engagemang med varandra under nyliberalismen. Ändå illustrerar min monografi substantiella belägg för att egenintresse har för somliga blivit den högsta ordningen för sociala relationer.

Ytterligare studier bör ta upp om, hur och varför sådan penetration sker i olika geografiska sammanhang. Till exempel, dyker den nyliberala ekonomiseringen av vardagslivet fram i andra socioekonomiska sammanhang, såsom i skandinaviska välfärdsstater? Om så är fallet, vilken form tar den nyliberala ekonomiseringen, och hur reagerar människor på en sådan nyliberal ekonomisering? Vidare skulle det gagna oss att undersöka om andra ekonomiska antropologer och sociologer ser den utökade nyliberala ekonomiseringen av vardagslivet bland andra oberoende entreprenörsyrken eller ekonomisk verksamhet. Är *post-work imagination*, *nyliberal marknadsföring* och *social spekulatio*n dominerande också bland andra yrken och i olika geografiska sammanhang?

