

# **Boss Babes and Predatory Optimism: Neoliberalism, Multi-level Marketing Schemes, and Gender**

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Capitalism always depends on relentless sales effort to battle against its endemic tendency toward a lack of effective demand. Multi-level marketing schemes (MLMs), which offer individuals the “opportunity” to earn income by becoming independent direct-to-consumer sales people, emphasize and epitomize the optimism, meritocracy, and work ethic particular to our current stage of capitalism, neoliberalism. This research focuses on the co-evolution of multi-level marketing schemes and neoliberalism with a specific focus on their predation on women through “#BossBabe” rhetoric. Multi-level marketing schemes emerge from the tradition of traveling salesmen in the early twentieth century. Prior to WWII, women composed the minority of the door-to-door salesforce, their market primarily restricted to beauty products. After WWII, the number of women involved rose until women took over the majority of direct selling. Fed by the ideological imperatives of neoliberalism, growth of MLMs have increased dramatically since the 1980s, and exploded in the age of social media. Multi-level marketing schemes reinforce neoliberalism and exploit existing gender divides through faux-feminist rhetoric about female empowerment.

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## **Defining Boss Babes**

Capitalism always depends on relentless sales effort to battle against its endemic tendency toward a lack of effective demand. Multi-level marketing schemes (MLMs), which offer individuals the “opportunity” to earn income by becoming independent, flexible, direct-to-consumer sales people, emphasize and epitomize the optimism, meritocracy, and work ethic particular to our current stage of capitalism, neoliberalism.

In the US, religious movements and neoliberal ideology are combined to create a particularly potent synergy with regard to recruiting individuals, particularly women, to participate in MLMs. This research focuses on the co-evolution of multi-level marketing schemes and neoliberalism noting their specific on women through “#BossBabe” rhetoric.

## **A Short History of MLMs**

Multi-level marketing schemes emerge from the tradition of traveling salesmen in the early twentieth century. Prior to WWII, women composed the minority of the door-to-door salesforce, their market primarily restricted to beauty products. After WWII, the number of women

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involved rose until women took over the majority of direct selling. Fed by the ideological imperatives of neoliberalism, growth of MLMs has increased dramatically since the 1980s, and exploded in the age of social media. Multi-level marketing schemes reinforce neoliberalism and exploit existing gender divides through faux-feminist rhetoric about female empowerment.

MLMs are pyramid schemes with a twist. The usual illegal financial pyramid scheme is where early “investors”’ returns on their “investment” are funded by new “investors”’ initial investment, these “returns” are used to attract new “investors” and no actual investments are made; the promoter pockets the proceeds, thereby defrauding all the “investors.” The MLMs get around the illegality of pyramid schemes by selling an actual product. But structurally it is the same as a pyramid scheme. Distributors make money, not by selling the product, but by recruiting new distributors in a typical pyramid fashion. The results are the same however, early distributors in the pyramid make money, the promoter makes money, but those lower in pyramid typically lose their money.

Tiffany Lamoreaux (citing Valentine 1998) writes: “The Federal Trade Commission defines a pyramid scheme as involving companies that:

Promise[s] consumers or investors large profits based primarily on recruiting others to join their program, not based on profits from any real investment or real sale of goods to the public. Some schemes may purport to sell a product, but they simply use the product to hide their pyramid structure. ...[as evident through] inventory loading and lack of retail sales. (Valentine 1988)

“[A]s long as a company does not *require* that new recruits buy large inventories and maintains some level of retail sales ... then companies ... are able to avoid being defined as pyramid schemes under the law.” (Lamoreaux 2013, 188-189)

MLMs go to great lengths to avoid disclosing their practices, retail sales, distributor distributions of income, and distribution of profits. Instead selective information that misrepresents the likelihood of success is provided.

The history of MLMs is well-documented. The California Perfume Company (CPC) recruited female agents to distribute perfume door-to-door in 1886. CPC innovated by replacing the standardized sales pitch with “socializing.” CPC evolved into the now famous Avon company in 1939. Tupperware pioneered the home party in the 1940s and 1950s. Lamoreaux carefully documents the highly gendered (and racialized) nature of the development and promotion of women as their own boss in the history of the MLM (Lamoreaux 2013, 44-79; 80-112).

Lamoreaux describes the gender strategies employed to recruit and legitimize the role of women in direct sales and MLMs. These include four standard narratives: There is having “a foot in both worlds” meaning the home and the world of business. Another narrative is “being in the business of fun” emphasizing the socializing aspect of the experience. There is the “empowering women” narrative arguing that these companies are providing economic opportunities heretofore unavailable to women. And finally there is the path to “financial freedom” narrative (Lamoreaux 2013, 115-154). These are enabling myths deployed to support these institutions (Dugger 2000,

Wrenn 2014). To that end Lamoreaux describes the resort to fantastical (magical) thinking and the (failed) promises of direct sales in a subsequent chapter (Lamoreaux 2013, Chapter 6) showing that these myths have little basis in reality.

Other than Lamoreaux's scholarly analysis, MLMs have not attracted a great deal of attention from other feminist scholars. In her comprehensive assessment of the state of feminist economics, Joyce Jacobsen writes:

The direct sales industry including a large number of cosmetic companies ... employs a large number of women. Direct sales may be more compatible with women's household and childcare work, as much of it occurs on evenings and weekends. Direct sales has been viewed negatively by some researchers, given its relationships with multilevel marketing, whereby you earn money in part by recruiting other salespeople, and pyramid schemes, where all your income comes from recruiting others to join the system and put their money in it. While direct sales and multilevel marketing can be empowering for women, pyramid, or "Ponzi" schemes, can be very destabilizing to social systems and can enrap poorer persons with the promise of pay-offs that do not materialize. (Jacobsen 2020, 96)

It is striking that in Jacobsen's well-documented survey of the feminist economics literature, there is no mention of research regarding direct sales or MLM.<sup>1</sup> Our own survey of the literature found a single article explaining that behavioral economics could construct an argument for why any rational person would participate in an MLM.<sup>2</sup> There is some economic research on MLMs addressed later.

The real feminist and economic concerns of MLM is well summed up by Jessica Wood. She writes:

"The main issue which I and many other people have with these companies is that they claim to be supporting female entrepreneurs and feminism, calling themselves 'Boss Babes' and 'Momtrepreneurs'. They make outrageous claims such as 80 percent of women who earn over 6 figures a year are doing so through direct marketing. Posting an image on Instagram bragging about how they paid for their children's dentist visit with their MLM 'business' implies that it is out of the ordinary for women to be earning their own money or that it is a rare achievement in itself. It almost feels as if feminism has taken a step backwards. (Wood 2019, 5)

She continues:

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<sup>1</sup> In personal correspondence Jacobsen confirmed she was unable to find any published research by feminist economists on the phenomena of direct sales or MLMs.

<sup>2</sup> Given the institutionalist audience for our analysis this paper is mentioned for the purpose of scholarly completeness rather than probity. See Liu 2018.

The very same business model which claims to be supporting feminism is in fact working against it. The lifestyle and image that sellers are creating for themselves isn't of the powerful Momboss but of a sad, desperate women [sic] shilling snake oil to their disinterested Facebook friends. It's gotten to the point that whenever I see a woman on social media with the job title 'entrepreneur', even I need to double check first that she's not selling an MLM product.” (Wood 2019, 5)

## **Secrecy and Deception, Profits and Losses**

Estimates of earnings, profits, and losses from participating as a distributor in an MLM are hard to find. An oft quoted figure on losses comes from Jon M. Taylor's study *The case (for and) against Multi-level Marketing*. He claims that 99.6% of all participants lose money (Taylor 2011, 7-14). Taylor's estimates are made using data from court cases, his own survey of tax preparers, and MLM companies responses to FTC complaints. A study by Robert A FitzPatrick shows 99% of all distributors earn less than \$13 a week (before costs and taxes) in commissions, virtually no multi-level marketing companies sell significant amounts of their products to the public, and the losses of 99% of the distributors are transferred to less than 1% of the people at the top of the sales chain as “commissions.” His study used a data set including 10,000 participants from seven MLM companies.<sup>3</sup> Both of these studies are basically accounting analyses from the data they were able to collect.

AARP constructed a panel survey (with very careful documentation of the construction of the survey). Their results show 63% of their respondents joined to make money by selling the product or service; only 23% expected to make money recruiting other distributors (DeLiema et al, 26). Those surveyed reported that 25% made a profit; 27% broke even, and 47% lost money (DeLiema et al, 31). This study did not break down responses or even give the number of female participants in the study.<sup>4</sup> The AARP study also surveyed people who had never participated in an MLM, of those who refused to join a MLM, 60% said it was because they “thought the business was a scam” (DeLiema et al, 7-8).

Despite the careful data collection and analyses of these studies, all of them share the same problem. MLMs are secretive and only give information when compelled by regulatory or judicial compulsion. Even then, the information provided is selective and misleading. But Taylor's conclusion is replicated in some manner in all the studies: “All MLMs are built on an endless chain of recruitment. MLM compensation plans assume infinite and virgin markets, neither of which exist in the real world. MLM is therefore inherently flawed, deceptive and profitable primarily for founders, ... top of the pyramid promoters, and those who enter the chain of recruitment near the beginning--all at the expense of a revolving door of new recruits, who become its victims” (Taylor 2011, 8-3).

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<sup>3</sup> Constructed by Pyramid Scheme Alert organization.

<sup>4</sup> While early MLMs targeted women and continue to do so today, the endless need for new distributors to keep the scheme going has resulted in MLMs targeting other vulnerable groups, in particular Hispanics and unemployed individuals with student debt (Braun 2016).

Adding to this direct research William Keep noted: “Since the mid-1990s the FTC has not lost a [pyramid scheme prosecution](#). The vast majority of defendants simply folded up their business rather than offer a defense. Those who chose to fight lost.” (Keep 2020). But he notes the response of the industry has been to: “... actively promote counter messages that implicitly deny case law precedence and minimize the impact of distributors committing fraud in the recruitment process. The MLM model aligns incentives in such a way that separating misled recruits from their money through required product purchases provides more earnings for top distributors, more profits for the parent firm, and thus dividends for those who invest in public MLM companies” (Keep 2020).<sup>5</sup>

### **The Potency of Neoliberalism and Religion in U.S. MLM culture**

David G. Bromley’s analysis of quasi-religious enterprises established explicit connections to the prosperity gospel and quasi-religious enterprises (all identified were MLMs). In his extensive analysis of Amway (Bromley 1995, 1998), he noted:

“One important source of cultural underpinning for pursuit of economic success emanates from what social historians term the Gospel of Prosperity. The Gospel asserts that America has a special covenant with God—that in return for obeying his mandates and creating a Christian nation that will eventually carry His message and the American way of life to the entire world, God will raise up America as His most favoured people. The Gospel of Prosperity, which has taken a number of forms through American history, assumed its modern form in the post-Civil War period when individual prosperity came to be viewed as the reward for personal virtue and integrity.” (Bromley 1995, 136)

Bromley further argued: “The appeal of quasi-religious corporates emanates from a disjunction between the public sphere (state and economy) and the private sphere (family and religion). ... Quasi-religious corporates present themselves as providing vehicles for reintegrating important spheres of life that have become disintegrated.” (Bromley 1998, 359) If he is correct, that MLMs attempt to reintegrate the public/private spheres of neoliberalism, this has tremendous consequences for feminist economics (Waller and Wrenn, forthcoming).

Analyzing Veblenian social practices provides insights into the synergy between these two institutions in terms of shared mythology and rituals. Mary V. Wrenn has analyzed Prosperity Theology through “Veblenian social practices” (Wrenn 2020a). Veblenian social practices help explain the appropriation of prosperity theology, already available in the culture, with neoliberal ideology in sustaining the enabling myths employed by MLMs.<sup>6</sup> She identifies: conspicuous consumption (the tithe); invidious distinction of faithfulness; and prosperity emulation; as the Veblenian social practices supporting the prosperity gospel (Wrenn 2020a, 6-13). These practices, deployed by charismatic leaders of these Christian sects, provide the warrant for

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<sup>5</sup> See also Keep and Vander Nat 2014 and Vander Nat and Keep 2014).

<sup>6</sup> Nathalie Luca (2011) in exploring MLMs in different cultural contexts, argued that the growth of MLMs depended on three cultural specific factors: the context of belief, the content of belief, and belief attitudes. We have chosen to use Veblenian social practices to explore these aspect of MLM culture.

believers to engage in “appropriate” behavior within these institutions. That appropriate behavior and belief structure provides the warrant for the behaviors, which just so happens, enrich the charismatic leader.

Wrenn explains that under neoliberalism, the state legitimizes and prioritizes market activities above socially integrative ones. Under capitalism writ large, the economic sphere separates from the other spheres of living—it becomes disembedded (Polanyi 1944). The disembedding intensifies under neoliberalism as does the encroachment into and subordination of the other spheres of living to the dictates and needs of the economic sphere. The economic sphere operates under its own internal logic—that of the market. All the other spheres of living become accommodating and facilitating of that logic or those spheres are marginalized from popular living. Neoliberalism is an economic project which usurps cultural projects, sets the political agenda, and establishes amenable social norms. At the same time the individual living within this world is cast as a fully autonomous being with agency. Individuals are responsible for their own welfare under neoliberalism. The result is a society populated by individuals who are anxious and financially precarious (Wrenn 2020b, 503-504).

Neoliberalism places all responsibility for provisioning on the autonomous individual. Economic outcomes are a result of individual effort only. Added to this is the enabling myth surrounding the entrepreneur as the cultural hero of neoliberal capitalism. (Hamilton [1957] 2010) Taken together this ideology and mythology primes individuals, usually in economically precarious circumstances, to embrace the prosperity gospel’s belief structure. This neoliberal rhetoric is then adopted by MLMs to recruit, sustain participation, enforce discipline, and deflect responsibility for adverse consequences onto the individual distributor, all of which deflects attention from the fraudulent character of the overall enterprise.<sup>7</sup>

### *Neoliberal mythology*

The elevation of the concept autonomous individual to being *the* natural characteristic, therefore the only normal expression of innate human nature, is central to the enabling mythology of neoliberal ideology. The particular actions of the autonomous individual agent are the only causal factor in determining the economic or social outcomes the individual achieves or experiences. When added to the myth of entrepreneurship, which valorizes individual efforts dedicated and hard work in a commercial enterprise, as the path to success in business available to all, neoliberal ideology sets the frame employed to recruit new victims into MLMs.<sup>8</sup>

### *Prosperity Gospel*

The Prosperity Gospel/Prosperity Theology is a distinctly American invention (Wrenn 2020a, 5). During the 1970s, the by-then recognizable catechism of the “name-it-and-claim-it” Prosperity Gospel emerged as its teachers/preachers built empires through televised Christian broadcasting .

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<sup>7</sup> Others have noted the Prosperity Gospel has evolved with neoliberal ideology in a synergistic manner (Bromley 1995, 136).

<sup>8</sup> Note that the myth of the entrepreneur has little to do with Schumpeter’s portrayal of individuals who invent new products or develop new processes for producing existing products, into the economy.

What separates Prosperity Gospel Christians from traditional Christians is the unassailable belief of the Prosperity Gospel that prosperity is in the works; it is the believer's due. The Prosperity Gospel Christian believes that God has victory planned for her and that to receive it, she must act as though she has already received it. The believer must positively confess her trust and belief in God in order to activate into existence that which she is owed. Failure to receive comes from failure to: believe adequately; confess positive belief that one will receive at some point in the near future; or from failure to claim what God has promised (Wrenn 2020a, 6).

### *Conspicuous Consumption (the Tithe)*

The call for tithing—and the disastrous outcomes that follow when one doesn't tithe diligently—are taken primarily from the Book of Malachi. The Prosperity Gospel teaches that the tithe—a financial contribution to the church—is a demonstration of faith; depth of faith is therefore measurable and demonstrable through the act of tithing. More importantly, the Prosperity Gospel teaches that the tithe-as-an-act-of-faith attracts prosperity (Wrenn 2020a, 6). Although warned about the purity of intentions in tithing, the bottom line of the Prosperity Gospel is clear: money measures faith. Tithing is a portent to prosperity (Wrenn 2020a, 8).

In MLMs, new recruits are encouraged to buy product up front to achieve the minimum level of sales to move up to a higher level of distributor status to achieve larger discounts and to demonstrate their faith and commitment to the program<sup>9</sup> (Braun 2016). Or in the language of the prosperity gospel, the tithe—the seed of faith—is planted and the believer receives that for which she asks (Wrenn 2020a, 8).

### *Invidious Distinction of Faithfulness*

Prosperity Gospel preachers claim to be role models—living examples that God's abundance is awarded to the most able practitioners. They argue that their conspicuous displays of wealth provide evidence of the power of the Prosperity Gospel as well as honor God and His beneficence. The wealth of Prosperity Gospel preachers proves their point that faithfulness pays and if you are ill or experiencing financial difficulties, it is the result of insufficient faith. In the world of the Prosperity Gospel, invidious distinctions are essentially distinctions of piety—invidious distinctions of faithfulness (Wrenn 2020a, 9-10). Prosperity Gospel preachers draw from the Abrahamic covenant that faithfulness and fidelity will be rewarded materially as well as spiritually. Thus the Prosperity Gospel sanctifies and ritualizes wealth. If the tithe is a marker of faithfulness, then wealth is God's recognition and reward of that faithfulness—wealth is proof.

The world of MLMs is one of predatory optimism. Those in the distributor network are provided resources, seminars, mentoring, and conventions (for which the distributors pay) all to assure them that if they push on and increase their effort at “duplication” (adding more downstream

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<sup>9</sup> Getting internal materials from MLMs is difficult. Current distributors do not share them. They are copyrighted so they are not online. Private coaches sell books of techniques but they are not company specific. So the content of materials is only available when introduced as evidence in FTC actions, documentaries and newscasts, and testimonials of former distributors, unless you want to join an MLM.

distributors to their individual networks) their success is guaranteed. A small industry of authors, coaches, and companies that sell distributors leads on possible candidates for new distributorships has arisen also selling these services to distributors. Those who leave the distributor network or fail to reach their goals of increased income, wealth, and economic security are portrayed as losers who did not work hard enough. If those same individuals speak out against the MLM structure and practices, they are ashamed of their individual failure and should be shunned by those who remain in the MLM community (Braun 2017; Naikoi 2020). Other critics of the MLMs program (including the distributor's friends and family) are to be shunned as well by the distributor (Naikoi 2020). This is certainly cult-like behavior.

### *Prosperity Emulation*

In the prosperity gospel, the preacher is the pinnacle of faithfulness and the preachers of the Prosperity Gospel not only promise that God will deliver wealth to the faithful, but also offer their own considerable personal wealth as proof (Wrenn 2020a, 9). The doctrine of the Prosperity Gospel specifically states that the individual believer is exceptional in God's view—the proof is in the prosperity. That prosperity is measurable and thus comparable to others through wealth (Wrenn 2020a, 11). Prosperity Theology has emphasized heavily the power of the not simply professed, but confessed affirmations—"positive confessions." Positive thinking, grounded in faith in God and spoken out loud, unleashes prosperity. The only real sin that a believer commits is to speak or think negatively, the punishment for which is that their pessimistic expectations will be fulfilled (Wrenn 2020a, 12). To speak hardship out loud is to allow hardship to exist and persist. Negativity is not allowed—indeed, negativity invites and assures prolonged illness or poverty (Wrenn 2020a, 12).

In MLM's celebratory conventions, displaying the successes of distributors, celebrity endorsements, and well publicized prizes and gifts for the successful distributors are classic conspicuous displays to serve as a prod to the attending distributors to emulate the successful distributors' strategies and work effort in building their distributor network (Braun 2017). Notably absent is significant effort devoted to getting distributors to engage in direct sales of the product to consumers (which is what makes MLMs different from simple financial pyramid schemes in the first place) (Braun 2017).

### **Conclusion**

In Wrenn's exploration of Veblenian social practices, her conclusion rings as true for MLMs as it does for the Prosperity Gospel preachers:

Through these Veblenian social practices, individuals are socialized and habituated to deny the material reality of the failure of their faith. Veblen's Propaganda of Faith is particularly instructive here, as the Prosperity Theology is able to further mitigate doubt and fill its coffers by selling materials which promise and inspire the individual believer to improve her performance in those Veblenian social practices. (Wrenn 2020a, 17)

It is clear that the management and top distributors are using the same Veblenian social practices as prosperity Gospel preachers to sustain their predation on those who join the ever replenishing ranks of distributors destined to lose money for managers and top distributors' benefit. As with

any long con, MLMs use these social practices to make the hapless distributors complicit in their own fleecing.

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