BEYOND "HEY HUN!" AND #BOSSBABE: MOTIVATIONS FOR MILITARY

SPOUSE INVOLVEMENT IN MULTI-LEVEL MARKETING

A Dissertation

by

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ABSTRACT

Military spouses are one of the most under- and unemployed groups in the United States labor market. Many attribute this to a transient lifestyle that is characterized by relocation every three to five years, disrupting the careers of many spouses. As one means of employment, some military spouses have turned to multi-level marketing (MLM) organizations. However, MLMs are known to be risky and costly, with high levels of financial failure. Why, then, are military spouses involved with MLMs at such high rates? Using a mixed methods approach, this study examined survey data ($n = 161$) and interview data ($n = 16$) from military spouses who are involved in multi-level marketing organizations in order to answer two key research questions: 1) Why do military spouses join multi-level marketing organizations? And 2) Why do military spouses remain with multi-level marketing organizations? Using data from exploratory analyses and follow up one-on-one interviews, I highlight various factors that influence a military spouse's journey in MLMs. Experiencing the life shifts of having children, enduring military moves, and undergoing periods of self-reflection creates various needs for the military spouse. These needs merge with existing MLM product use to lead the military spouse to believe that joining the MLM organization will meet those needs. The decision to stay or leave the MLM organization ultimately comes down to the degree to which a military spouse experiences job embeddedness across four different categories: lifestyle, finances, community, and organizational practices. This study contributes data which shed light on why military spouses pursue and maintain MLM employment, concluding that MLM employment does meet the varied needs of military spouses.

Additional supports for military spouses from various organizational and governmental sources are discussed to help ensure that military spouses are better equipped to make the best employment-related decisions to meet their needs.

DEDICATION

This dissertation is dedicated to the military spouses out there who fight to overcome all of the ridiculous barriers to meaningful employment they encounter as a result of marrying into the military – this work is not only for those who have signed up to work with multi-level marketing organizations, but also for those who geo-bached for the good of their careers, who set aside work entirely to prioritize family, and for those who have barely refrained from slapping members of the "Well, you knew what you were signing up for when you married them!" contingent. May you all find the job of your dreams!

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Louis Pasteur once wrote: "*Let me tell you the secret that has led to my goal. My strength lies solely in my tenacity.*" The difference between myself and Monsieur Pasteur (besides the fact that one of us prevented death via milk and the other seems to welcome death via milk by continuing to consume dairy products despite severe lactose intolerance) is that my strength does not lie solely in _my_ tenacity. It has been bolstered by the perseverance and determination of those around me. Without them, I never would have started or finished this degree.

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CONTRIBUTORS AND FUNDING SOURCES

Contributors

Funding Sources

TABLE OF CONTENTS

Page

LIST OF FIGURES

LIST OF TABLES

CHAPTER I

INTRODUCTION

Active duty U.S. military members and their families are essentially transient. A typical active duty military family can expect to move every three to five years, with some families moving even more frequently depending on the needs and wants of the U.S. Armed Forces (Friedman et al., 2015; Lim et al., 2007). Military spouses are often considered "trailing spouses," following their spouse from one location to another over the course of the servicemember's career.[1] As a result of frequent relocations, many military spouses experience significant career disruption (Friedman et al., 2015; Lim et al., 2007; Meadows et al., 2016; Stone, 2014).

As one means of employment, some military spouses have turned to multi-level marketing companies (MLMs). In MLMs (like Amway, Avon, or Herbalife), people act as independent contractors, buying goods at a discount and re-selling those goods for profit, often to friends and family. Many spouses believe that MLM employment is flexible enough to keep up with their ever-changing military lifestyle (Mondalek, 2018). However, many economists and business leaders have highlighted the significant financial risks involved with MLMs. Purchasing inventory up front can be costly, especially if people are unable to sell products in their local area as a result of a saturated market, and research from the Federal Trade Commission indicates that 99.7% of those

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[1] For the purpose of this dissertation, the term *military spouse* will refer to the non-military spouses of military members as opposed to military members in *dual military* relationships (i.e., a relationship where both members serve in the military).

1

involved in multi-level marketing lose money (Taylor, 2012). This inspired the overarching research question for this project: *what is driving military spouses' employment with MLMs?*

While there are no reliable statistics regarding the number of military spouses involved in MLMs, Joe Mariano, President of the Direct Selling Association (DSA), noted that "virtually every company [among both the 130 member organizations of the DSA and other organizations who are not involved in the DSA] has some degree of penetration and interest" in military communities (Mondalek, 2018). This, in part, appears to have happened as a result of DSA lobbying efforts directed towards military base commanders, working to convince them of the benefits of direct sales and MLMs (Mondalek, 2018). MLMs appear so prevalent to some in the military community that the satirical military news site *Duffel Blog* jokingly noted the Department of Defense (DoD) would soon be setting up SCENTCOM: a playful combination of the many scent-based MLM organizations and the suffix -COM, used to indicate a unified military command that organizes efforts across military branches to serve a specific region or function. Functions of the fictional SCENTCOM include, "...announcing the official start date of pumpkin spice season, deconflicting high-pressure sales parties, and verifying that each business sends consistent nagging Facebook invites for special sales events just for friends" (blondesoverbaghdad, 2016).

While popular media has examined the role of MLMs in the military spouse labor market, the industrial and organizational psychology literature has overlooked not only this particular phenomenon and the reasons for its occurrence, but also the

ubiquitousness of multilevel marketing in the labor market and many of the challenges facing military spouse employment altogether. Using a mixed methods approach, this dissertation seeks to discover what motivates military spouses' engagement with multi-level marketing as well as the reasons why they remain with an organization. A preliminary survey was used to collect demographic and contact information from active duty military spouses, as well as gather information on military spouse employment (both generally and within MLMs). Results and insights from the quantitative survey were then used to inform the sample and content of the semi-structured interview questions (Clark et al., 2016). The qualitative semi-structured interviews probed some of the findings from the initial survey and provided additional information that the initial survey did not cover. Together, these two components illuminated both the employment-related and personal needs of military spouses and the extent to which MLMs fulfill those needs, embedding military spouses in their respective MLM organizations.

CHAPTER II

BACKGROUND & LITERATURE REVIEW

Multi-Level Marketing

Multi-level marketing is a specific subtype of direct selling. According to the

Direct Selling Association (DSA), direct selling is defined as follows:

"...a business model that offers entrepreneurial opportunities to independent

contractors to market and/or sell products and services, typically outside of a

fixed retail establishment, through one-to-one selling, in-home product

demonstrations or online. Compensation is ultimately based on sales and may be

earned based on personal sales and/or the sales of others in their sales

organizations" (Direct Selling Association, n.d.).

Direct selling is often contrasted with traditional and franchise marketing. Direct

selling allows the manufacturer and/or corporate sponsor of a product to circumvent the

costs associated with certain intermediary groups involved in traditional marketing,

including agents, brokers, wholesalers, and retailers (Hibbard et al., 2020; Pratt, 1994).

Instead, direct selling allows the manufacturer to provide products directly to the retail

distributors who assume the roles of ordering, financing, promoting, and selling the

goods directly to consumers (Pratt, 1994).

Multi-level marketing is also a type of network direct selling. While MLMs

maintain the aspect of the manufacturer providing products to distributors who order,

finance, promote, and sell goods to consumers, MLMs have two further defining

characteristics. First, MLMs are organized as hierarchical networks, with each focal

4

distributor located in a network with other distributors both above and (possibly) below the focal distributor. Second, MLMs have a variety of recognition levels within the organization. The first characteristic is what most readily comes to peoples' minds when they think of MLMs. The levels here stem from the recruitment of new distributors into an existing distributor's sales network, referred to as sponsorship (Pratt, 1994). Those recruited under an individual distributor are often referred to as that distributor's *downline* (Federal Trade Commission [FTC], 2019). The recruiting, or *upline*, distributor will often make a commission based on a percentage of the sales from their downline distributors. However, unlike a pyramid scheme, a distributor in an MLM is not required to recruit new members in order to make money (FTC, 2019).

Recognition levels, on the other hand, are essentially different reward levels awarded for achieving certain milestones. These achievements often relate to a combination of personal sales volume as well as your organizational sales volume (that is, the combined sales of those in your downline). Rewards at different recognition levels often consist of a change in compensation percentage from the organization, but can also encompass one-time bonuses, gifts, or opportunities (the most famous of which may be the two-year pink Cadillac lease earned by Mary Kay distributors who sell $96,000 worth of wholesale product for two consecutive quarters).

How Do MLMs differ from Pyramid Schemes?

MLMs are sometimes described as "pyramid schemes." However, the two are different (although it should be noted that some MLMs are actually pyramid schemes and are MLMs in name only). The difference, according to the Federal Trade

Commission (FTC), comes down to product use (FTC, 2019). A company can be considered an MLM if the company and its distributors make money *primarily* from the sale of products to end-users (that is, the person who will ultimately use the product and not the distributor themselves). In a pyramid scheme, a company and some high-level distributors make money primarily through recruitment fees, participation fees, and requirements that distributors repeatedly purchase a certain amount of product because of a requirement to keep an inventory of goods (Pratt, 1994). Additionally, recruits often must pay fees for expensive training sessions or required marketing materials. Those at the bottom of the pyramid will receive little to no compensation, while those at the top receive money so long as they continue to recruit new members (FTC, 2019). The money earned is based entirely on a hierarchical set up which provides funds to those who recruited them. Note that pyramid schemes are illegal and subject to prosecution under regulations related to deceptive trade practices or fraud, while MLMs are not.

Despite the structural differences between MLMs and pyramid schemes, legitimate MLMs have become associated with pyramid schemes in part because their employees are considered independent contractors and may push certain narratives without the explicit consent of the parent organization. For instance, the FTC warns that some of the signs of pyramid schemes include current distributors making "extravagant promises about your earning potential," "play[ing] on your emotions or us[ing] high-pressure sales tactics...saying you'll lose the opportunity if you don't act now," and "buy[ing] more products than they want to use or can resell, just to stay active in the company" (FTC, 2019). Even if the parent organization does not directly engage in these

tactics, distributors have been known to make overblown claims and encourage their downlines to purchase large amounts of product (Bond, 2019; Brooks, 2019). In fact, some have argued that countermeasures directed at preventing legitimate MLMs from operating as pyramid schemes have not helped in part because the nature of the MLM model is such that the regulations targeting the parent organizations have little impact on the day-to-day operations of the distributors (Groß & Vriens, 2019). Specifically, they assert that MLM financial structures are designed to take advantage of the nature of the independent contractor relationship. For instance, while a legitimate MLM would not require an employee to make minimum monthly purchases or build a downline, in practice, the compensation plans of many MLM organizations are tied to specific requirements related to both product purchases and the financial health of a person's downline.

One such example is the MLM organization Young Living Essential Oils. When an individual joins the organization, they are brought in at the rank of Distributor. With base-level Distributor status an individual gets wholesale pricing (24% off the retail price), meaning that a bottle of Young Living's 'Common Sense' oil (marketed as a "*proprietary blend of essential oils formulated to enhance rational decision-making abilities leading to increased wellness, purpose, and abundance*") can be bought by the distributor at $35.50 a bottle and sold for $46.71 for a $11.21 profit (Young Living Essential Oils, 2020a). Those wishing to sell oils can either purchase the oils themselves and sell them, or they can sign up customers who are able to purchase oils from the Young Living website through the Distributor. However, if the Distributor sells oils to

customers online, the Distributor must first buy at least 50 personal volume (PV) points worth of items per month in order to be eligible to qualify for retail earnings (Young Living Essential Oil, 2020b). Typically, the PV points equate to the wholesale dollar amount, meaning the Member needs to buy at least 50 wholesale dollars worth of product each month.

In order to achieve a commission-earning Distributor rank, a Distributor must first sign people up into their downline. Similar to the base-level Distributor, a commission-earning Distributor must buy 100 PV points worth of items each month in order to be eligible for commission, which is 8% of the sales of the person in their immediate downline (i.e., Level 1) and 5% of the sales of the person the next level down (i.e., Level 2; see Table 1). If a Distributor were to fail to purchase 100 PV worth of product in a month, they would be ineligible to get a paycheck or receive any bonuses, regardless of how much they or their downline sold (Young Living Essential Oil, 2020b). In order to help people remember to make their purchases, Young Living created the Essential Rewards program which automatically ships 100 PV of product to individuals each month. In 2018, 88.8% of all active members were Distributors and their average annual income was $4, ranging from $0 to $1022 (Young Living Essential Oils, 2019b). This is especially troublesome, given that monthly commission amounts less than $25 are issued as a store credit to purchase more product, not as an actual check or direct deposit (Young Living Essential Oil, 2019a)

So, again, while a legitimate MLM never requires participants to purchase products every month, Young Living makes it impossible to earn money unless you do

so. In addition, these purchases likely fall afoul of what is known as the 70/30 Amway
Rule. When the FTC assessed whether or not Amway was an unlawful pyramid scheme
in 1979, they concluded that Amway was legitimate because, "Amway required its
representative to submit proof of resale demonstrating no more than 30% of purchased
product was for personal use or [in] storage before permitting its representatives to
purchase additional product" (O'Shaughnessy v. Young Living Essential Oils et al.,
2020, pp. 11-12). The 70/30 rule is meant to protect members from inventory loading (or
purchasing more product than one would reasonably use or sell), but many organizations
do not enforce this rule.

Table 1. Compensation Plan Information for Young Living Oils Distributors by Rank

Rank	Percentage of All Distributors	Qualification to earn a paycheck	Average Annual Income	Unilevel Commission
Distributor	88.8%	50 PV 100 PV	$4	No commission Level 1 - 8% Level 2 - 5%
Star	7.9%	100 PV 500 OGV	$261	Level 1 - 8% Level 2 - 5% Level 3 - 4%
Senior Star	2.0%	100 PV 2000 OGV	$1,551	Level 1 - 8% Level 2 - 5% Level 3 - 4% Level 4 - 4%
Executive	0.9%	100 PV 4000 OGV Two 1000/Leg	$3,835	Level 1 - 8% Level 2 - 5% Level 3 - 4% Level 4 - 4% Level 5 - 4%

Note. Adapted from https://www.youngliving.com/en_US/opportunity/compensation-plan

In order to achieve the next rank up ("Star"), the member must meet both PV and organizational group volume (OGV) minimums of 100 PV and 500 OGV respectively (Young Living, 2020a; Young Living Essential Oil, 2020b; Young Living Essential Oils, 2019a). As depicted in Figure 1, this means that the Distributor must introduce at least one new member into their downline (depicted in orange). Then, after purchasing 100 PV worth of product, the Distributor and everyone in their downline organization as a whole (i.e., all of the orange recruits) must purchase 500 OGV worth of product together. At this point, they are able to earn 8% commission from their immediate downline and additional commission from each downline's downline (see both Figure 1 and Table 1).

Figure 1. Example of a Young Living "Star" Distributor's Organization
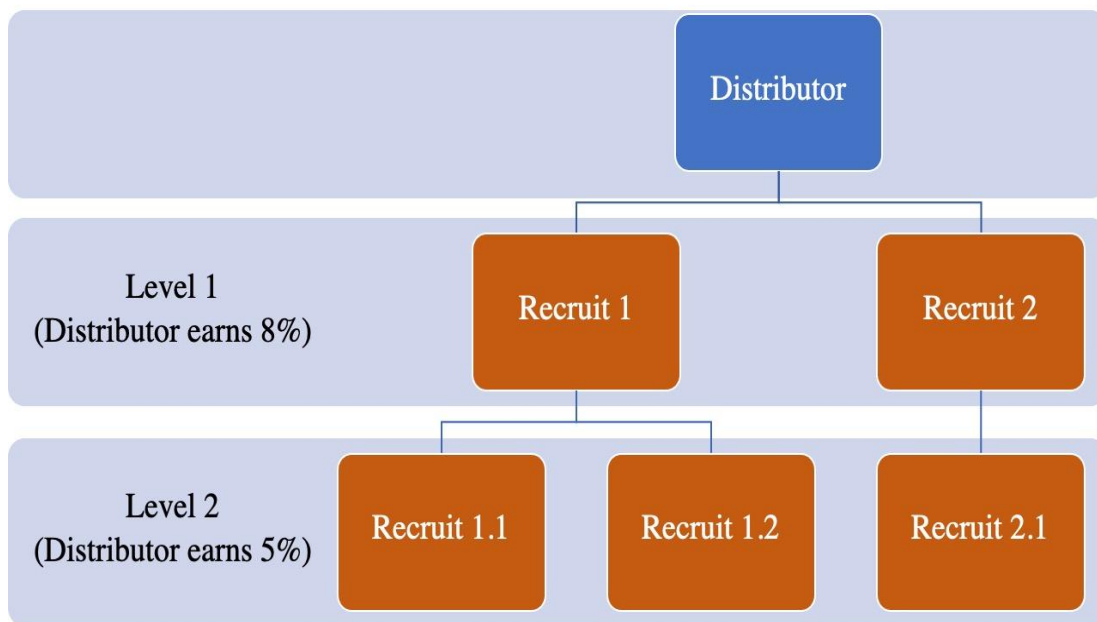
Note. This image depicts an example of a "Star" distributor's organization. To be eligible for Star rank commission, a member must have at least one person in their downline; personally purchase 100 PV points worth of product per month; and then, together with their downline (depicted in orange), purchase an additional 500 points worth of product per month. After meeting these standards, they can earn 8% of the PV from their level 1 recruits and 5% of the commission from their level 2 recruits.

Star members made up the second largest group of commission-earning distributors at 7.9%, but their average annual income was only $261 (ranging from $0 to $2791; Young Living Essential Oils, 2019b). While potential earnings increase at even higher levels, the fact remains that less than 0.5% of people working for Young Living ever make it to a rank where the average annual income is above the federal poverty guidelines for a single person.

To better highlight how difficult it is to be financially successful with Young Living in particular, I want to highlight the efforts of one distributor and blogger who chronicled her journey online, Caitlin King. She quit her job as a teacher and set a goal to replace previous income by working as an essential oil distributor from home (King, 2017). Table 2 provides information on King's rank, how many months it takes a distributor on average to achieve their new rank from the previous rank (according to Young Living), how many months it took King to achieve said rank, the average monthly income as provided by the organization, King's monthly paycheck range, and the number of people in her downline when she hit said rank. While Young Living provides much of the same information she provides, she makes the claim that unlike other distributors who "shoot through the ranks super fast," she has "gone at a bit of a slower pace through the ranks." However, if we compare her trajectory with those provided by Young Living, we see that she does shoot through the ranks anywhere from two to five times faster than the average distributor.

Table 2. Rank and Earning Information from Single Distributor Compared to Young Living Averages

King's Rank	Avg. Months to Rank for all Distributors	King's Months to Rank	Avg. Monthly Income for All Distributors	King's Range of Monthly Income	Initial Number in King's Downline
Star	13	1	$21.75	Low: $184.60 High: $452.63	5
Senior Star	21	4	$129.25	Low: $192.40 High: $728.35	26
Executive	28	9	$319.58	Low: $472.26 High: $1,529.95	146
Silver	38	15	$1321.75	Low: $1539.85 High: $3227.61	460
Gold	50	17	$3937.75	Low: 3493.41 High: $6,851.49	695

Note. Adapted from https://mychocolatemoments.com/2017/12/20/young-living-ranks-explained/.

In addition to the speed at which she progresses through these ranks, it is important to note the number of people in her downline organization relative to her monthly income. Specifically, the month she made Silver, she had a monthly paycheck of $1539.85 (or approximately $350 less than the modal Texas A&M Psychological and Brain Sciences graduate student) and had 460 people in her downline. The requirements for Silver are even more stringent than those of previous ranks, mandating 100 PV and 10,000 OGV (of which, two of your 'legs' or teams need to provide 4,000 OGV) among other requirements. And for all of this management and team oversight, the average annual income is still only $15,861 before expenses (which includes PV, an account maintenance fee, and any promotional materials used for marketing), and this rank is only achieved by 0.3% of individuals (Young Living Essential Oils, 2019).

Military Spouse Employment

As stated earlier, military spouses are one of the most under- and unemployed groups in the United States labor market (Cooney et al., 2011; Friedman et al., 2015; Meadows et al., 2016). According to the U.S. Department of Labor (2019), only 53% of military spouses participate in the labor market, and 13% are unemployed. This is in comparison to the 76% of the general population that is engaged in the workforce and approximately 3.6% of the general population who were unemployed as of May 2019 (U.S. Bureau of Labor Statistics [BLS]*,* 2019). The inclusion of pre-pandemic numbers is purposeful, because the economic volatility throughout the COVID-19 crisis makes it difficult to draw meaningful comparisons between military spouses and the general labor market.

In the same study, approximately 90% of the employed female sample was determined to be underemployed by either their educational experience or their previous employment experience, and 47% were underemployed according to both their educational experience and their employment experience (Stone, 2014). Underemployment according to educational experience is defined as possessing a higher level of formal education than is needed for their current position. An example of this underemployment type is a spouse who has obtained a Master's degree in a STEM field and is working in a customer service position at a local retail store, which typically requires a high school diploma, GED, or even less as high school students are sometimes employed in these roles. Underemployment by employment experience is defined as holding more years of work experience than is required by their current position. An

example of this type of underemployment is a spouse with previous managerial experience who takes an entry-level job. Spouses can also be underemployed in terms of the number of hours they are working per week relative to the number they are available (Lim & Schulker, 2010), such as a spouse who works only 12 hours a week when they would like to work closer to 40. Notably, underemployment according to educational and/or employment experiences are more reflective of person-position mismatch than is the mismatch between desired and actual hours worked per week. Person-position mismatch indicates that the qualities or skills a person has does not "fit" with the qualities or skills necessary for the job (Lord & Maher, 2002). In the example provided, the spouse's overqualification drives the lack of fit.

Underemployment has significant negative effects on the physiological and psychological well-being of employees. Underemployment is related to poorer levels of functional and subjective health, increased alcohol abuse, increased chronic illness, lower life satisfaction, increased depression, negative self-concept, and lower job satisfaction (Dooley et al., 2000; Dooley & Prause, 2004; Friedland & Price, 2003). Additionally, military spouse employment-related issues like under- and unemployment have been identified as a key reason why some military members choose to leave the military before the end of a full 20-year career (Huffman et al., 2019).

Employment-related Needs and Motivations of Military Spouses

Employment often fulfills a variety of physiological and psychological needs, which can motivate an employee to both join an organization and remain with the organization (Kanfer et al., 2017; Meyer et al., 2004; Pinder, 2014). In the psychological

literature, a need has been defined as "variable internal states that when activated or aroused, energize and direct behavior" (Pittman & Ziegler, 2007). Early theorists like Murray (1938) and Maslow (1943) conceptualized models describing how various needs drive human behavior, from basic physiological needs like water to higher-level needs like love and power. Later theorists have focused more intently on needs at a psychological level. Deci and Ryan (2000) define needs as "innate psychological nutriments that are essential for ongoing psychological growth, integrity, and well-being" (p. 229), noting that a complete understanding of a person's goal-related behaviors and motivations can be achieved through an examination of their needs. Throughout the process of this proposed study, it is likely that responses to the questions of why military spouses join and remain in MLMs will focus on the role of MLM employment as a means of fulfilling the personal and employment-related needs of military spouses.

Needs and Motivation at Work

Motivation is often used as an overarching term to describe a network of phenomena that generates voluntary action and determines the form, direction, intensity, and duration of those various actions (Kanfer et al., 2017; Pinder, 2014). Broadly, motivation is thought of as an interactive process between person-, task-, and environmental-based facets that impact both the choices an individual makes and the resources they devote to behaviors, including work-related behavior (Kanfer et al., 2017; Meyer et al., 2004). While the field of motivation is very broad, Locke and Latham (1990) argue that all motivation is first and foremost brought about by needs, which are

15

the foundation to fully understanding a person's motivations both inside and outside of the workplace setting. Personal values are also considered to impact motivation and are viewed as the bridge between needs and action. People are often motivated to action by what they value most, and the goals they set are viewed as an application of a person's values to a given situation (Locke & Latham, 1990; Locke & Latham, 2002).

Self-Determination Theory

Deci and Ryan (1985) also incorporate the idea that need fulfillment motivates goals and behaviors as part of their Self-Determination Theory (SDT). Specifically, they note that people are universally motivated to fulfill their basic needs for autonomy, relatedness, and competence, and that these needs are essential to understanding both what people's goals are and the ways in which they pursue these goals (Deci & Ryan, 1985). Autonomy is the idea that one is in control of aspects related to the self. This might include having control over one's work schedule or the ability to choose what to wear to work. Relatedness is a sense of belonging, which in the workplace can refer to a sense of camaraderie with one's coworkers. Competence is the sense that one is knowledgeable about how to handle both day-to-day tasks and challenges in the work environment. SDT states that individuals who have all three needs met will experience intrinsic motivation, while those who do not have those needs met will be extrinsically motivated (Deci & Ryan, 2000).

Both intrinsic and extrinsic forms of motivation have impacts on work performance. Intrinsic motivation exists when tasks are completed because they are inherently interesting and enjoyable to the person in question, satisfying one or more of

16

the needs for autonomy, competence, and relatedness (Kanfer et al., 2017). In this instance, military spouses might engage in MLM work because they found the work to be interesting, new, or challenging, or because they feel a strong sense of community with their fellow MLMers (Deci & Ryan, 2000).

Extrinsic motivation, on the other hand, stems more from external demands rather than one's interests (Kanfer et al., 2017). If a military spouse were to engage in MLM work because of externally motivated reasons, they may do so because of a desire for money or a desire to avoid being shamed for underemployment. Deci and Ryan (2000) proposed that extrinsic motivation can vary in the degree to which the behaviors performed are controlled versus self-determined. They separate extrinsic motivation into four types: external motivation (the person is motivated by external rewards); introjected motivation (the person is motivated by the prospects of avoid feelings of guilt or shame about not living up to expectations); identified motivation (the person is motivated to perform because the behavior they perform expresses their values); and integrated motivation (the person is motivated to perform because they identify with the importance of the behavior and they integrate the behavior into their whole self-concept). Identified and integrated motivation are perceived by the individual as more autonomous and self-endorsed and are likely to be associated with higher levels of organizational commitment and workplace performance, similar to that of intrinsic motivation (Deci & Ryan, 2000).

Psychology of Working Theory and Decent Work

Self-Determination Theory can be further situated within Duffy et al.'s (2016) Psychology of Working Theory (PWT). PWT was conceptualized as a way to bring contextual factors to the forefront alongside individual differences in order to explain career decisions, needs satisfaction, and the outcomes of work fulfillment and well-being, especially among individuals with limited social privilege. PWT centers on the concept of securing *decent work*, or work that "ensure[s] that women and men enjoy working conditions that are safe, allow[s] adequate free time and rest, take[s] into account family and social values, provide[s] for adequate compensation in case of lost or reduced income, and permit[s] access to adequate healthcare" (Duffy et al., 2016, p. 130).

Outcomes. Duffy et al. (2016) argue that obtaining decent work fulfills not only self-determination needs *a la* Deci and Ryan, but also survival needs and social connection needs. Survival needs include the need for food, shelter, reliable income, and social capital. Many employees are unable to meet these needs because of low wages, lack of benefits, and social marginalization. Because decent work requires that employees are provided fair wages and safe working conditions, performing decent work would ideally ensure that employees are able to meet their various survival needs (Duffy et al., 2016).

Further, the need for social connection includes positive interpersonal interactions and the creation of social connections both in the workplace and in the community at large (Duffy et al., 2016). These individual social connections with

18

employees, employers, and clients in the workplace can provide an individual with a sense of meaning, belongingness, and connectedness, especially in workplaces with positive climates (Baumeister & Leary, 1995). Social connections can also lead to a sense of being connected to the world at large, allowing people to feel that they are contributing to their communities (Duffy et al., 2016). Many who do not have access to decent work are unable to fulfill their relational needs, especially vulnerable workers (e.g. migrants, women) who may be mistreated by people in positions of power (e.g., customers or employers). Those who perform decent work, on the other hand, will ideally be able to meet their need for social connection and healthy relationships.

According to the PWT framework, employees who have their survival needs, social connection needs, and self-determination needs met through decent work will have a higher sense of work fulfillment and a higher sense of overall well-being (Duffy et al., 2016). In general, research has shown that individuals in low paying jobs (where survival needs are least likely to be met) are more dissatisfied with their jobs than those in higher paying jobs (Clark et al., 1996). Similarly, people from lower socioeconomic backgrounds who have less education and make less money are significantly less likely to see their job as a "calling" and derive less meaning from their workplace experiences (Allan et al., 2014, 2016; Duffy et al., 2013). Additionally, employees whose work benefits others and who get to see the positive outcomes of their work have a greater sense of job satisfaction and meaningfulness, and tend to have higher self-esteem and social worth (Allan et al., 2014; Grant, 2007; Grant & Berry, 2011). Those who meet

self-determination needs also experience greater well-being and increased work enjoyment (Andreassen et al., 2010; Deci et al., 2001).

Contextual Factors of Decent Work

One of the benefits of the PWT framework is the acknowledgement that the ability to obtain decent work is influenced by various contextual factors. Specifically, economic constraints and marginalization negatively predict both work volition (i.e., perceived choice related to career decision-making) and career adaptability (i.e., readiness to adapt to and cope with current and future job tasks), which has a negative impact on the ability to secure decent work (Duffy et al., 2016). Additionally, the relationship between economic constraints and marginalization on work volition and career adaptability are moderated by social support and economic conditions, among other factors. These factors also influence a military spouse's ability to both obtain decent work and fulfill personal and employment-related needs. As issues of under- and unemployment in the military spouse community have been the subject of reports for decades (cf. Harrell et al., 2004; Hosek et al., 2002; Lim et al., 2007), many key barriers to successful military spouse employment have been identified by both military spouses and employment policy experts that can help identify specific military spouse needs.

According to a military spouse employment report undertaken by the Institute for Veteran and Military Families at the University of Syracuse (Stone, 2014), military spouses offered the following as their top four reasons for being currently unemployed:

1) "I could not find work that matched my skills/education level" (27.8%);
2) "I cannot find work flexible enough to accommodate my spouse's schedule" (17.4%);
3) "I want to be able to stay home to care for my children" (11.2%); and

20

4) "I have childcare problems (e.g., too costly, lack of availability)" (11.1%).

The following examples highlight some potential personal and employment-related needs of military spouses that are informed by various barriers and that may motivate MLM employment.

Financial Needs. One of the basic needs a job fulfills is the need for money (Latham, 2012). There are various motivations for needing money, including the need to provide food and shelter, to feel financially secure, or to gain social status (Srivastava et al., 2001). Specifically, women often choose the path of self-employment out of a desire to create a sense of financial security for their families (Allen & Curington, 2014). This is mirrored in the military spouse community, where military spouses listed both a desire to save money for the future and to contribute to the family as two of their most important reasons for why they want to, need to, or currently work (Stone, 2014).

However, studies have also shown that women tend to be less financially successful than men in self-employment ventures (Allen & Curington, 2014; Karoly & Zissimopoulos, 2003). This may be due in part to work-day time allocation. Even when women are able to work at home, they typically devote less time to employment-related work and more time to house-related tasks (Gimenez-Nadal et al., 2012). As compared to men, who focus heavily on work during traditional working hours, self-employed women were found to spend large portions of the working day on housework and childcare tasks, leaving work tasks to the end of the day when children are in bed or when a spouse can come home from work to watch the children (Gimenez-Nadal et al., 2012). As such, women's self-employment has typically been considered to be a closer

substitute for part-time work or job market non-participation than for full-time

employment (Georgellis & Wall, 2005). In view of the fact that the majority of MLMs

are financially unsuccessful for the individual distributors, it is likely that MLM

involvement does not actually fulfill a need for money or financial success. So, what

motivates military spouse involvement in MLMs? And what encourages spouses to

continue participation?

      Meaningful Work and Job-Skills Match. One of the most important reasons

military spouses listed for wanting to work, needing to work, or currently working, was

the need for personal satisfaction and the desire for a career (Stone, 2014). Meaningful

work (or work that is *subjectively* significant, contributes to a greater good, and allows

for personal growth) contributes to overall well-being and a sense of fulfillment by

meeting self-determination needs, social connection needs, and survival needs (Duffy et

al., 2016; Rosso et al., 2010; Steger et al., 2012). Existing research on meaningful work

indicates that work volition (the perceived ability to choose work that is not exploitative

or degrading and offers the chance to engage in intrinsically motivating tasks) predicts

meaningful work, but that greater economic constraints, lower socioeconomic status, and

increased risk of marginalization all limit work volition and, thus, the ability to find

meaningful work (Allan et al., 2016; Duffy et al., 2016).

      Individuals often perceive their work as more meaningful and important when

they are able to leverage their strengths (Berg et al., 2013). Previous research on Amway

(one of the most famous and pervasive MLM organizations) has indicated that many find

the chance to "be your own boss" and "own your own business" to better align with their

perceived skill set, perhaps in contrast to taking a job that they are overqualified for (Pratt, 1994). That is, MLM distributors might see MLMs as a way to match their current skill and education levels in a way that other positions do not. Because MLMs encourage downline recruiting, military spouses could have the opportunity to act as a manager or leader of their sales organization. For those with managerial experience, this could be an enticing prospect.

In a similar vein, one study on self-employment indicates that women are more likely than men to indicate a preference for "taking the best work [a respondent] could find, under the circumstances," which strongly increases their probability of self-employment (Allen & Curington, 2014). Allen and Curington (2014) suggested that it is possible that many of the women in their sample are "trailing spouses" who often choose self-employment because it is the best possible choice in a restricted labor market. Therefore, the extent to which MLM involvement is a means to engage in work that is personally meaningful versus being a last-ditch effort to avoid unemployment is yet to be determined.

Flexibility. While the need for a flexible schedule is not unique to military spousedom, there is an expectation among military families that the "military comes first," leaving the spouse to work around rapid deployments, high work demands, frequent moves, and an often unpredictable and ever-changing work schedule (Huffman et al., 2019). The unofficial motto of the military spouse is "*Semper Gumby*" or "Always Flexible." This desire for schedule flexibility is mirrored in the civilian spouse population. One study comparing and contrasting the self-employment motivations of

men and women indicated that men who choose to pursue self-employment do so mainly for financial reasons (Allen & Curington, 2014). Women, on the other hand, choose self-employment mainly out of a desire for schedule flexibility and the ability to work around childcare needs (Allen & Curington, 2014).

As average childcare costs in the United States exceed $1200 a month, the opportunity to care for children and work from home around the child's schedule can be particularly enticing (Workman & Jessen-Howard, 2018). Childcare costs may make it financially unfeasible to work a full-time position outside of the home, and the additional domestic responsibilities associated with children often fall to women and pull them away from full-time professional careers and managerial positions (Hill et al., 2004; Hom et al., 2008; Workman & Jessen-Howard, 2018). Additionally, certain facets of the military lifestyle (e.g., irregular spouse work schedules, mid-day military spouse social events) may necessitate flexible scheduling. These barriers, while not always specific to military spouses, highlight many of the needs that working women face when joining, re-joining, or choosing to remain in the labor market. As such, it is likely that many spouses turn to MLMs because they believe that the position will allow for more flexibility with the opportunity to work from home.

Combatting Stereotypes. In addition to the many other stressors that accompany employment, many military spouses face negative stereotypes related to their unemployment or underemployment status. The term *dependapotamus* is a portmanteau combining *dependent* (the DoD term for a military family member) and *hippopotamus* (a

wonderful animal, in this case referred to for its large size). A dependapotamus is defined by the Urban Dictionary as:

> "...a service-members [sic] dependent who is a "stay-at-home mom" that doesn't do a damn thing all day besides sitting on the couch looking remarkably similar to Jabba the Hut [sic] leaching [sic] off of military benefits and eating anything that gets too close."

and

> "...the spouse of a military Service Member... Typical behavior for Dependapotami is to sit at home, as they do not work (hence the dependency), smoke cigarettes bought with the SM (Service Member)'s pay, talk on a cellular phone (purchased by the SM) to other Dependapotami, whilst ignoring the children to whom she/it serves as "Caregiver." Often, the Dependapotamus will sell the idea of not working or pursuing an education...by claiming to 'stay home with the kids.'"

This stereotype related to staying-at-home, even with a legitimate need to care for children, can impact the way in which the military member's coworkers and other military spouses view the spouse in question (Ziff & Garland-Jackson, 2020). Clearly, this is a gendered term not used with male military spouses. In an effort to distance themselves from this pervasive stereotype, a spouse might do what they can to secure some type of employment. However, employment in MLMs can come with its own set of stereotypes, so the extent to which MLM employment prevents military spouse stereotyping is also unclear.

None of the existing studies on military spouse employment and needs-fulfillment have directly examined the role of multi-level marketing in the military spouse labor market. The proposed study aims to fill this gap regarding the choice of a military spouse to engage and remain in an MLM, as well as to better understand both what needs are filled by MLM employment and how the MLM has filled that need in a way that more traditional employment cannot or does not.

CHAPTER III

METHODOLOGICAL APPROACH

Philosophical Foundations of this Study

Framing one's worldviews are an important component of conducting a mixed methods study (Creswell & Plano Clark, 2017). Such views shape the way a scientist thinks, works, believes, and makes assumptions, and can therefore shape the work itself. At a broad level, these philosophical assumptions (or paradigms) are a person's basic set of assumptions and beliefs that guide their scientific inquiries (Guba & Lincoln, 2005). This paradigm is reflective of the researcher's beliefs about the nature of reality (ontology), the nature of knowledge (epistemology), the role of personal values (axiology), and how to gain knowledge (methodology). As such, the ontological, epistemological, axiological, and methodological approaches of this study are based on pragmatism.

A pragmatic worldview takes what some describe as "an explicitly value-oriented approach to research" (Johnson & Onwuegbuzie, 2004, p. 17). One of the central tenets of pragmatism states that "engagement in philosophical activity [like research] should be done to address problems" (Biesta, 2010, p. 3). As such, a pragmatist research paradigm focuses on the consequences of research and how the knowledge generated by the researcher can enable people to act (Creswell & Plano Clark, 2017; Huffman, 2018; Tashakkori & Teddlie, 2010). A pragmatic approach embraces the use of both qualitative and quantitative methodologies in an attempt to answer the question

at hand, with early pragmatic scholars rejecting the idea that reality could be obtained through the use of a single scientific method (Kaushik & Walsh, 2019; Morgan, 2014b).

From an ontological perspective, pragmatists are doubtful of the fact that reality can ever fully be determined. Instead, there can be a mix of singular and multiple realities that morph over time (Creswell & Plano Clark, 2017). The selection of one version of reality over others is dependent upon the extent to which the version of reality is useful in novel or unpredictable situations (Kaushik & Walsh, 2019). In this way, the world is both real *and* socially constructed.

As such, pragmatism holds a relational epistemology. Epistemology is defined as our assumptions about our knowledge of the world, how we gain that knowledge, and the relationship between the researcher and the subject of their research (Guba & Lincoln, 2005). Pragmatism emphasizes the idea that while knowledge itself is not reality, knowledge is created to change and improve problematic situations (Kaushik & Walsh, 2019). Knowledge is based on experience, and that it is those experiences that shape our perceptions of the world (Kaushik & Walsh, 2019). Furthermore, knowledge is a byproduct of all of the experiences and interpretations of social experiences since birth. While knowledge is unique to each person in this way, knowledge can also be shared because it stems from socially shared experiences (Morgan, 2014a). Therefore, this epistemology holds room for the knowledge-creating experiences of the researcher while acknowledging that knowledge is generated in connection to other people (Huffman, 2018).

Axiology and Positionality

Axiology refers to the role values play in research (Creswell & Plano Clark, 2017). In a pragmatist approach to research, values play a role in the selection of the research question, the interpretation of results, and the extent to which the researcher adopts subjective and/or objective stance(s). This can be compared to both a positivist paradigm (in which a researcher uses checks and controls to remain as unbiased as possible) and a constructivist worldview (in which bias is considered to be impossible to eliminate and is valued and infused throughout the research process). Scientifically speaking, I value both qualitative narratives and quantitative understanding. I believe that the "correct" balance between the two requires critical thinking and open-mindedness. In a pragmatic paradigm, the involvement of the researcher and their personal biases and values are injected to the extent that it helps address the research question at hand. Pragmatist research is researcher reflexive - it requires that the researcher is aware of and reflects upon the biases, attitudes, values, and beliefs that shape every part of the study from beginning to end (Hesse-Biber & Leavy, 2011).

As an active-duty military spouse who has experienced unemployment and underemployment first-hand, I am bringing in a set of biases that will inform and impact my interactions with the topic and the subjects in this study. Indeed, my aforementioned experiences and my knowledge of the high rates of involvement in these oft-unprofitable MLM ventures influenced my decision to study this phenomenon. I believe that military spouses are undervalued in the labor market, and that this can have a severe negative impact on all facets of a military spouse's life. Specifically, I am acutely aware of the

fact that the majority of military spouses are women who, by virtue of being women, would likely have been economically disadvantaged without the added stressors of military spousehood (Graf et al., 2018). I see this as a problem, and as such want to address this issue. In addition to valuing the economic livelihood of military spouses, I also value interpersonal interaction with my research subjects. Throughout the study, I wanted to ensure that the voices of the military spouses were clearly heard.

Pragmatism emphasizes the ways in which different methodologies produce different understandings of reality because of the way in which the researcher interacts with the phenomena at hand (Biddle & Schafft, 2015). It acknowledges the different strengths and weaknesses of qualitative and quantitative methodologies but advocates for a practical approach in which a scientist uses whatever means necessary to address the question and problem at hand (Creswell & Plano Clark, 2017). Because of this, pragmatism has become the most popular positionality for many mixed methods researchers (Biddle & Schafft, 2015; Creswell & Plano Clark, 2017; Tashakkori & Teddlie, 2010). As such, the research design was pragmatically developed to capture a more complete understanding of military spouse involvement in MLM organizations.

Research Design

For this project, I used a mixed method approach to answer two key questions: 1) *Why do military spouses join multi-level marketing organizations?* And 2) *Why do military spouses remain with multi-level marketing organizations?*

As inquiries surrounding military spouse employment are a mix of psychological and policy-related issues, and are both academic and applied, a mixed methods approach

suits these questions. Further, as this is a new area of research with the potential to influence policy related to military spouse employment, "audiences such as policy makers, practitioners, and others in applied areas [will] need multiple forms of evidence to document and inform the research problems" (Creswell & Plano Clark, 2017, pp. 21–22). A mixed method design allows for the collection and analysis of both qualitative and quantitative data in order to more thoroughly answer a research question, based on the premise that neither qualitative nor quantitative methods alone can capture the total information at hand (Creswell, 2002; Tashakkori & Teddlie, 2010).

Three factors must be considered when designing a mixed methods study: priority, implementation, and integration (Creswell et al., 2002). Priority refers to the method (either qualitative or quantitative) that is given the most emphasis in the study. Implementation refers to the order in which the data collection and data analyses are conducted. Implementation can occur sequentially (e.g., qualitative data collection and qualitative analysis followed by quantitative data collection and qualitative analysis) or concurrently (e.g., qualitative and quantitative data collection at the same time). Integration refers to the mixing of qualitative and quantitative data during the research process.

In order to adequately cover the topic at hand, I used an explanatory sequential quan → QUAL design. A sequential quan → QUAL design is, as the name suggests, a mixed method design in which researchers implement a quantitative component that is followed up by a qualitative component, with the purpose of using the qualitative data to elaborate on or confirm the initial qualitative results (Clark et al., 2016). The

capitalization of 'QUAL' indicates that the qualitative component is the priority or core

component, while the lowercase letters of 'quan' indicates that the quantitative

component is complementary to the core component (Johnson & Onwuegbuzie, 2004).

In a sequential quan → QUAL design, the smaller or de-emphasized quantitative

study can help guide the data collection for the principally qualitative study (Morgan,

1998). For instance, quantitative results can establish preliminary results for further

testing and guide purposive sampling (Morgan, 1998). As such, the goal of the

quantitative portion of the study was to both collect demographic and contact

information from active-duty military spouses, as well as gather more information on

military spouse employment and employment-related attitudes (both generally and

within MLMs). Results and insights from the quantitative survey (see Appendix A) were

then used to inform the creation, addition, and/or modification of semi-structured

interview questions, and the identification of individuals for the follow up interviews

(Clark et al., 2016).

In the second portion of the study, semi-structured one-on-one interviews were

used to both probe some of the findings from the initial survey and explore the additional

motivations for MLM employment that the initial survey did not cover. Interviews were

transcribed and analyzed beginning with the process of memoing and reading. Memoing

is a key component of qualitative research, in which the researcher records their ideas,

feelings, and thoughts about the project at hand (Birks & Mills, 2015). Memoing

provides an audit trail of ideas, changes, and decisions made throughout the course of

the study, and provides a way for the researcher to be able to look back and better

understand the decisions they have made regarding everything from why they chose a certain participant to why they created a certain code. Rereading memos and interview transcripts before coding can help reorient the researcher to the task at hand (Birks & Mills, 2015). After this preliminary exploration, the data were coded and the initial codes were explored for themes (Creswell, 2002; Saldaña, 2013).

Afterwards, the two sets of data were interpreted together, with each set of findings aiding in the interpretation of the other. The rationale for this mixed methods approach is that the quantitative data provides a generalized picture of the needs and motivations of military spouse MLM employees, while the qualitative data provides depth by further explaining the initial quantitative results and providing additional information regarding the views of spouses as they pertain to their work. Using qualitative and quantitative methods in this way can give a powerful voice to the lived experiences of military spouses (Hodgkin, 2008). This study was granted ethical approval from the Texas A&M Institutional Review Board.

Stage 1 - Quantitative Study Design

The research questions in the first quantitative phase drive the design of the survey, and are as follows: 1) *Why do military spouses join multi-level marketing organizations?* And 2) *Why do military spouses remain with multi-level marketing organizations?* Data were collected using an online Qualtrics survey consisting of various open-ended and Likert scale questions (see Appendix A). This was a cross-sectional survey design, as the data were collected at a single point in time (Creswell & Plano Clark, 2017).

Sampling Procedures. My population of interest consisted of spouses of active duty U.S. military members who were involved with an MLM organization at the time I deployed my quantitative survey. Spouses were required to be affiliated with either the Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard, and had to be residing in the United States. Although some military spouses may be involved with MLMs when stationed overseas, they are often legally prohibited from running businesses due to Status of Forces Agreements (SOFAs) with host nations. Running a business in violation of SOFAs can have implications for tax and visa statuses and can negatively affect the relationship between the U.S. military and the host nation.

For the quantitative portion of the study, I used a combination of self-selection sampling and snowball sampling. A recruitment message was posted on various forms of social media related to the military, military spouses, and MLMs (including email listservs, Facebook groups, Instagram pages, and Twitter accounts) between the survey period of March 24, 2021 and June 15, 2021. Additionally, I directly messaged over 1000 people who self-identified as military spouses in MLMs on Instagram and Facebook to invite them to take the survey. Those who responded positively were also asked to share the recruitment message with any military spouse friends that were involved with MLMs. In an attempt to increase the diversity of my sample, I reached out to social media accounts or groups geared towards specific subgroups of military spouses. For instance, some military spouses tag their pictures on Instagram with specific hashtags like #mochamilspouse (used primarily by Black women), #lgbtmilitary (used primarily by LBGT military couples), or #malemilspouse (used primarily by

34

military spouses who are men). I also reached out to the following interest groups to ask if they would be willing to share my survey with their members or followers: Foreign Military Spouse Association (foreign-born spouses of U.S. service members), Modern Military Association of America (LGBTQ military families), Black Military Wives, Homefront United (reserves and National Guard military families), and Macho Spouse (male military spouses). I also asked those in my personal military spouse network to share the recruitment message and take the survey if they were eligible (but I did not include them in my qualitative study). Those who were eligible to take the survey could elect to participate, and those who chose to provide contact information were entered into a drawing for one of five $50 gift cards.

Due to the anticipated analyses (i.e., t-tests and ANOVAs to assess differences between groups within demographic variables listed in Appendix A) for the quantitative section of this survey, I computed an *a priori* power analysis using G*Power 3.1.9.6, consisting of a power of .80, an alpha error probability of .05, and a medium effect size of $f = 0.25$ with six groups to represent a demographic variable (like military branch) with six categories (Faul et al., 2007). A sample size of 216 was recommended to conduct this study. Recognizing that not all respondents are likely to provide complete data, and in order to ensure enough volunteers for the qualitative portion of the study, the target sample size was 400 completed surveys.

Participants. I had 301 participants start my survey. Of the 301, 26 were prevented from completing the survey as they did not meet one of the inclusion criteria (i.e., at least 18 years old, current active or reserve military spouse, currently living in

35

the United States, and currently working a MLM business). Of the remaining 275

participants, only 237 participants provided both the name and some information about

their MLM organization and their experience in it (e.g., which MLM, income made,

number of people in their downline). Among the 237 participants providing some critical

information, 71 participants had significant amounts of missing data, with many

participants failing to respond to any of the scales or demographic information. There

were 166 participants who fully completed the survey.[2] Because participants dropped out

of the survey at various points, sample sizes are included when referring to various

analyses. Table 3 shows selected demographic information for the sample.

Among the individuals who provided their demographic information, 100% of

the sample were women and 85.4% were White. Despite efforts to diversify the sample,

multi-level marketing as a whole is a very White, woman-centric enterprise. The DSA

(2021) indicates that of their 7.7 million direct sellers and discount buyers, 75% were

women and 87% were white. Additionally, only about 12% of active duty military

spouses are men and 79% are White (Military OneSource, 2019). Thus, despite the lack

of variability in the sample, it is a reasonable reflection of the population.

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[2]Survey data collection ended mid-June 2021 (with approval from the dissertation committee), prior to reaching the sample size of 216 recommended by the *a priori* power analysis. Data collection slowed considerably around this time, likely due to the end of the school year and the beginning of Permanent Change of Station (PCS) season (the period of time in the summer when the majority of military families are moved to their new duty stations).

Table 3. Demographic Characteristics of the Military Spouse Sample

Demographic Characteristic	
Gender (*n* = 166)	Women (100%)
Average Age (*n* = 163)	34.13 years (*SD* = 5.99)
Race (*n* = 164)	Percentage of Participants
Asian	1.8%
Black	3.0%
White	85.4%
Hispanic/Latinx	7.9%
Pacific Islander	1.2%
I prefer to self-describe	0.6%
Sexual Orientation (*n* = 163)	Percentage of Participants
Straight/Heterosexual	96.9%
Gay or Lesbian	0.6%
Bisexual	1.8%
I prefer to self-describe	0.6%
Average Length of Marriage (*n* =162)	9.88 years (*SD* = 5.54)
Children (*n* = 166)	Percentage of Participants
Yes	91.0%
No	9.0%
Average Number of Children (n = 148)	2.20 children (*SD* = 1.04)
Regular Use of Childcare (*n* = 150)	Percentage of Participants
Yes	33.3%
No	66.7%
Military Branch (*n* = 165)	Percentage of Participants

Demographic Characteristic	
Army	31.5%
Navy	19.4%
Air Force	33.3%
Marine Corps	11.5%
Space Force	1.2%
Coast Guard	3.0%
Spouse's Ranks *(n* = 164)	Percentage of Participants
Junior Enlisted	7.9%
Noncommissioned Officer (NCO)	28.7%
Senior Enlisted	10.4%
Warrant Officer	4.9%
Company Grade Officer (CGO)	14.0%
Field Grade Officer (FGO)	34.1%
Average Number of PCSs (*n* = 157)	3.79 PCSs (*SD* = 2.7)
Have you chosen to "geo-bach"?* (*n* = 160)	Percentage of Participants
No	80.0%
Yes	20.0%
Average "geo-bach" assignments* (*n* = 31)	1.32 assignments (*SD* = 0.98)
Immigrant Status (*n* = 164)	Percentage of Participants
Yes	3.7%
No	96.3%
Disability Status (*n* = 161)	Percentage of Participants
A sensory impairment	1.2%

Demographic Characteristic	
A learning disability	0.6%
A mental health disorder	20.5%
None of the above	72.7%
Multiple	5.0%
Education Completed (*n* = 164)	Percentage of Participants
High school/GED	2.4%
Some college	13.4%
Trade/technical/vocational training	4.9%
Associate degree	6.1%
Bachelor's degree	46.3%
Master's degree	20.1%
Professional degree (M.D., J.D., PharmD)	3.7%
Doctorate Degree	3.0%
Number of Years of Work Experience	Average Years
Full-time Work Experience *(n* = 142)	8.55 years (*SD* = 5.61)
Part-time Work Experience *(n* = 122)	7.56 years (*SD* = 6.53)
Childhood Family Income (*n* = 162)	Percentage of Participants
Low income	11.1%
Lower-middle income	27.8%
Middle income	43.2%
Upper-middle income	14.8%
High income	3.1%

Note. * Geo-bach stands for "geographic bachelor," which is a term used when a military family makes a choice to live in a different location from the military member's assigned duty station. For example, the military member may be assigned to Mississippi while the family chooses to stay in California.

Quantitative Survey Questions. The first section of the survey (see Appendix A) asked questions intended to screen participants and ensure that they are active duty military spouses, age 18 or older, living in the United States, who are currently working for an MLM organization. Participants who did not meet these criteria were not eligible to continue responding to the survey.

The second section asked additional questions regarding the specific MLM an individual is involved in. In addition to asking what organization they work for, respondents were asked about tenure, recruitment, how much time they spend per week working on their business, and how much of their inventory they sell. Many of these questions were adapted from an article written by the FTC on questions to ask MLM distributors when considering whether or not to join an MLM (FTC, 2019).

The final section of the survey included scales of various psychological constructs that were situated within the larger nomological networks of needs and motivations in the workplace. Based on a review of the Industrial-Organizational (I-O) Psychology literature, needs and motivations are often drivers of starting with and staying with an organization. Because the desire for meaningful work has been identified as a major motivation for military spouses seeking employment (Stone, 2014), the measures included in the quantitative survey were inspired by the situational and individual-level factors identified in Duffy et al.'s (2016) Psychology of Working Theory (PWT). Each of the scales used to measure each construct have been validated in prior studies (including some with military spouse samples). A complete list of items is reported in Appendix A.

Relational Health. To assess the extent to which a participant relates to and is involved with the military spouse community at large, I used Liang et al.'s (2002) Community Relational Health Index ($\alpha = 0.95$). The Community Relational Health Index consists of 14 items from three subscales. The first subscale measures the extent to which a person feels empowered by their community (e.g., "I feel better about myself after my interactions with this community."). The second measures the extent to which a person believes the community engages with them (e.g., "This community provides me with emotional support."). The third subscale uses reverse-coded items to measure the extent to which a participant believes they can be authentic with the community in question (e.g., "Members of this community are not free to just be themselves."). Items are rated on a 5-point Likert scale where (1) is "Never" and (5) is "Always."

Work Volition. To assess the extent to which a participant believes they have choices related to career decision making, I used Duffy et al.'s (2012) Work Volition Scale ($\alpha = 0.92$). This 13-item measure asks participants to rate items on a 7-point Likert scale where (1) is "Strongly Disagree" and (7) is "Strongly Agree." Sample items include "I feel that outside forces have really limited my work and career options," and "I've been able to choose the jobs I have wanted."

Career Adaptability. To assess the readiness and resourcefulness of the military spouse participants with regards to their career paths, I used Maggiori et al.'s (2017) 12-item Career Adapt-Abilities - Short Form ($\alpha = 0.88$). This measure asks participants to rate how strongly they have developed certain abilities using a 5-point Likert scale where (1) is "Not Strong" and (5) is "Strongest." Sample abilities include "Looking for

opportunities to grow as a person" and "Becoming aware of the educational and vocational choices I must make."

Decent Work. To assess participants' perceptions of whether or not the current job they have constitutes decent work, I used Duffy et al.'s (2017) Decent Work Scale (α = 0.83). The Decent Work Scale asks participants to read a series of 15 statements and rate how strongly they agree with the statements on a 5-point Likert scale where (1) is "Strongly Disagree" and (5) is "Strongly Agree." Sample items include "I get good healthcare benefits from my job," "I do not feel I am paid enough based on my qualifications and experience," and "The values of my organization match my family values."

Work Needs Satisfaction. To assess the extent to which a participant's job meets various needs, I used Autin et al.'s (2019) Work Needs Satisfaction Scale (α = 0.95). This is a 20-item scale that asks participants to rate how strongly they agree or disagree with statements on a 5-point Likert scale where (1) is "Strongly Disagree" and (5) is "Strongly Agree." The Work Needs Satisfaction Scale measures need satisfaction along five dimensions that are thought to be met by performing decent work according to the Psychology of Working Theory (Duffy et al., 2016). These dimensions are as follows: survival needs (e.g., "My work allows me to have the resources to pay for adequate housing for my family."); social contribution needs (e.g., "My work allows me to make a contribution to the greater social good."); SDT competence needs (e.g., "My work allows me to feel competent."); SDT relatedness needs (e.g., "My work allows me to

42

feel supported by others."); and SDT autonomy needs (e.g., "My work allows me to feel free to do things my own way.").

Work Fulfillment. In order to assess the extent to which a participant believes that they are fulfilled by their work, I used Allan et al.'s (2014) Work as Meaning Inventory ($\alpha = 0.96$). This scale measures three dimensions of work fulfillment: positive meaning (e.g., "I have found a meaningful career."), meaning making through work (e.g., "I view my work as contributing to my personal growth."), and the greater good (e.g., "I know my work makes a positive difference in the world."). Participants rate items using a 5-point Likert scale where (1) is "Absolutely Untrue" and (5) is "Absolutely True."

Wellbeing. In order to assess participant wellbeing, I used Diener et al.'s (1985) Satisfaction with Life Scale ($\alpha = 0.82$). This is a five-item scale that asks participants to rate how strongly they agree or disagree with certain statements on a 5-point Likert scale where (1) is "Strongly Disagree" and (5) is "Strongly Agree." Sample items include "In most ways, my life is close to ideal," and "I am satisfied with my life."

Turnover Intentions. In order to assess turnover intentions, I used Kelloway et al.'s (1999) Turnover Intentions scale ($\alpha = 0.85$). This is a four-item scale that asks participants to rate how strongly they agree or disagree with certain statements on a 5-point Likert scale where (1) is "Strongly Disagree" and (5) is "Strongly Agree." Sample items include "I am thinking about leaving this organization," and "I intend to ask people about new job opportunities."

43

Demographic information. Demographic information was collected. These questions relate to the role of the person as an individual, an employee, and as a military spouse. Individual information included gender, race, and number of children (if any). Military-specific questions asked the spouse about their military branch affiliation; whether their spouse is active duty; their spouse's rank and number of years in the military; and the number of times they have gone through a Permanent Change of Station (PCS; otherwise known as a military move). They were also asked questions regarding their education (and what kind of degree they have if they have a Bachelor's degree or higher) and how many years of work experience they have. Participants were also asked whether they would be willing to participate in a follow up interview in exchange for a $25 Amazon gift card.

Stage 2 - Qualitative Study Design

Participants. Participants ($n = 16$) in the qualitative portion of the study were selected from the pool of 71 participants who indicated a willingness to be interviewed. I initially selected participants from the sample who differed on the predictor variables of significance in the quantitative portion of the study (i.e., years as a military spouse; spouse rank; education; and annual income). The goal was not to pick outliers, but to select participants who represented groups of participants with differing views to help me understand why the variability in the survey responses exists where it does. Further participants were theoretically sampled based on the information emerging from the coded interview in order to help me better refine the dimensions of the categories that emerged from the interview data (e.g., selecting participants to assist in the exploration

of varying financial needs). Participants selected for an interview (average interview length = 50 minutes) were provided a $25 gift card in exchange for their participation.

The sample size for the qualitative portion is much smaller than that of the quantitative portion, as it was driven by the data collected; participants were interviewed until saturation was achieved. Saturation is the point at which "no significant new insights from the data can better describe, dimensionalize, or contextualize the categories that have emerged from the data" (Conlon et al., 2020, p. 948). To determine whether or not I had reached saturation, I relied heavily on the information documented in my memos. According to the information in my memos, the categories themselves (or groupings of codes that represent a higher-level concept) were broadly present by the 4th interview. However, the categories themselves were "thin," or lacking information about the properties of the categories (or the characteristics of the category that "defines [the category] and gives it meaning," Strauss & Corbin, 1998, p. 101) As such, I was still actively exploring those various dimensions. By the time I analyzed the 10th and 11th interviews, there were no new categories or dimensions emerging. For example, the information I got from analyzing the 11th interview did not add to the properties of the categories but did provide me with some good quotes regarding the need for an identity outside of being a military spouse and stay-at-home mom. The remaining five interviews were conducted in order to meet my minimum interviewee requirement as set out by the dissertation committee, to ensure I reached saturation, and to ensure that I had covered key demographic factors that seemed *a priori* to be important to new themes. Even as I was completing those interviews there were no new properties emerging.

Additionally, I was able to triangulate my interview data on the needs and motivations of military spouses with the open-ended survey data I collected asking military spouses why they joined their MLM organization. Between the interview data and the survey data there were no new reasons for joining or staying, and, again, by the time I conducted the 11th interview there were no new properties emerging within these reasons or the needs category as a whole.

Data Collection. Virtual, semi-structured, one-on-one interviews were conducted with each military spouse via Zoom. Semi-structured interviews are a type of interview in which certain questions or topics of discussion are determined by the researcher beforehand, but ultimately allows for freedom to engage with the participant's initial responses by asking unplanned follow-up questions as necessary (Adams, 2015). Overall, this technique guides the participant, helping them produce rich narratives that reveal their insights into the topic at hand (Patton, 2002). Interviews were recorded and then transcribed verbatim using commercially available automated transcription services from Temi (www.temi.com) and were checked by the researcher for accuracy.

To the extent possible, I followed McNamara's (2009) principles for preparing for an interview in order to start the interview on the right foot. I asked that participants select an interview time and location where there would be minimal distractions over the course of the hour-long interview. Of course, this was not fully within my control and may also have been out of the control of the participant (e.g., some were stay-at-home parents homeschooling during the COVID-19 pandemic). However, I tried to remain as

flexible as possible with my personal availability, including times in the evenings and on weekends so as to accommodate military spouses in all U.S. time zones.

The day before the interview, I sent an email to remind them of our scheduled time. I also provided them with a copy of the informed consent paperwork in advance. Once I began the interview call, I explained the purpose of the interview and addressed any issues related to confidentiality (including the fact that their data was masked in the manuscript using a pseudonym), the format of the interview, the timing of the interview, and how to get in contact with me at a later date as outlined in the informed consent. I also provided a little bit of information about myself (including my role as a current active duty military spouse) to build rapport with the interviewee. Finally, I asked if they had any questions or concerns that they would like to have addressed before we get started with the interview. After answering any questions, I began recording.

During the interview, I took notes to help me note areas for follow-up. Additional field notes were taken after each interview, to include information on the overall tone of the conversation and any general impressions of the stories told by the military spouse. Analysis of the transcripts began shortly after each interview and continued as additional interviews were taking place with other military spouses.

Questioning Route. The final questioning route is included in Appendix B. Many of the questions were developed using the information gleaned from the quantitative survey. Researchers who frequently conduct qualitative interviews note that anywhere from six to ten quality questions can take an hour or more to get through, which underscores the importance of question design and pilot testing the interview protocol

(Jacob & Furgerson, 2012). I piloted the first draft of my interview questions with a fellow military spouse who used to work with an MLM organization in order to gain any insider insight necessary to make my questions as strong as possible. I discussed the interview questions with this spouse to ensure that my questions were clearly worded, relevant to my research questions, and able to elicit the type of information I expected (Chenail, 2011). The military spouse I worked with informed me that, because of the prevalence of anti-MLM sentiment, some spouses might object to their company being labeled as an MLM (even if that is technically and legally what it is). She encouraged me to be open to using the words "network marketing" or "social selling" to make the participants feel more comfortable. As such, I also added a question to my questioning route regarding anti-MLM experiences or stereotypes faced by my participants. While I have this question listed at the end of the questioning route (see question 9 in Appendix B), I found myself asking this question at various points in the interview, typically as a result of the interviewee disclosing an anti-MLM experience they had faced.

The first set of questions in a questioning route are used as a way to connect to the interviewee and make them comfortable with the interview process. Asking for basic background data (e.g., how long they have been married to their military partner) allows me to build rapport while they answer easy questions. Arranging the questions in order from least to most difficult (or controversial) allows them to warm up to the interview process, build trust with the interviewer, and gain confidence (Jacob & Furgerson, 2012). Therefore, the following questions were part of the questioning route for the semi-structured interviews:

1. How long have you been together with your spouse?

    a. Have you been a military spouse the entire time?

2. What company are you a distributor for?

    a. How long have you been associated with them?

    b. Have you worked for any other multi-level marketing companies before?

As stated earlier, the remaining questions were informed by the results of the quantitative survey. In crafting those questions I wanted to adhere to best practices, including the idea that good interview questions should be "big, expansive" questions that allow the participant freedom in how they respond (Jacob & Furgerson, 2012, p. 4). For instance, the first main question in the questioning route was: "Tell me about how you got involved with your company." This open-ended prompt allowed the participant to take control of their narrative and include pieces of their story that they found to be most relevant to their MLM involvement. Indeed, responses to this prompt often provided pertinent information that elicited follow-up questions, including the addition of a follow-up question related to the influence of life shifts in relation to their decisions to get involved with their MLM (see question 3a). In my copy of the questioning route, I also included potential follow-up questions or bullet-pointed ideas for each question so that I was prepared to prompt them to talk about specific information if they did not address some topics that I want to know. In addition to adding question 3a, I also included a follow-up question asking whether or not participants described their work with their MLM to others as a job or as more of a hobby, as it became apparent while

interviewing participants that there were differences in how military spouses viewed

their work (see question 4d).

I also added two questions to the end of the questioning route that I was curious

about, but that did not focus on motivations for joining or staying with MLM

organizations. As I worked on this dissertation, I often heard people refer to all MLM

organizations as scams, aware that the typical MLMer loses money while participating.

People would ask me whether or not the military spouses involved knew about the

typical lack of financial success before joining, so I included that as question 10. As a

result of some of the responses to question 10, I created question 11, which asked

military spouses what they thought other spouses needed to know before they signed up

with any type of MLM organization. While the questions (and subsequent responses)

themselves were not relevant to the specific research questions at hand, I found them

personally interesting.

At the end of each session, I thanked my participants for their participation and

confirmed their contact information for gift card disbursement. I also asked if they

would be willing to be contacted at a later date if I had any questions about their

responses or needed to ask a follow-up question. Finally, I asked if they had any

questions related to the interview we just completed and ensured that they had my

contact information if they needed to follow up with me.

Data Analysis Plan. In the case of qualitative research, a data analysis plan

consists of more than simple coding. The data analysis process consists of everything

from post-interview memoing to transcription, and to engaging with the data in various

stages. As part of my data analysis process, I engaged in two research practices: 1) simultaneous data collection and analysis (Charmaz, 2014), and 2) what Glaser and Strauss (1967) called the *constant comparative method*. Using simultaneous data collection and analysis allowed me to engage with the data immediately after collection, whereas engaging in constant comparison required that I constantly compared codes to codes and interviews to interviews to find the various similarities and differences that ultimately provided an answer to my research questions. These practices lead to a very active and fluid data collection and analysis process. In general, though, the flow of data collection for a single interview consisted of the following steps: immediate post-interview memoing; interview transcription; reading the transcript without coding; initial coding; post-coding memoing; comparison to other interviews and memoing (if applicable); re-examination of any pertinent memos; focused coding; and comparison to other interviews (if applicable).

Post-Interview Protocol - Memos and Transcription. Following each interview session, I created a memo of my thoughts regarding the interview and the data collected. Charmaz (2014) notes that memo-writing is a crucial component of qualitative research because it requires the researcher to engage with the data early on. If I asked follow-up questions that seemed to elicit a good response, I used that information to modify my questioning protocol to include that question in future interviews.[3] The willingness to

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[3]Modifications to the questioning protocol included the addition of related questions, small changes in wording, reordering of the questioning route, different prioritization of follow up prompts, and additional follow up prompts. This is consistent with the submitted IRB protocol, which was designed for a semi-structured interview and noted that such changes could be made.

modify a portion of the protocol is a part of a concept known as *emergent design*. Emergent design allows for shifts or changes in all phases of the research process, which allows the researcher to make changes to the interview plan as necessary (Creswell, 2007). The idea behind emergent design is to be responsive to both the participants and the data being collected by responding to what they are saying or doing.

Another reason for memoing is that it helps the researcher refine ideas and begin to think critically about the categories that form throughout the interview process. Memos also created an audit trail as I moved through the research process. Audit trails (like memos) are meant to document the various methodological, analytical, and theoretical decisions a researcher makes, including why an interview question was initially asked or why it was refined in later stages (Bowen, 2009). In addition to strengthening the transparency and rigor of my work, these memos also helped me keep track of my thoughts and choices regarding coding during the data analysis process.

After memoing, I transcribed the interviews using an online program called Temi. Temi is an automatic transcription service that first automatically transcribes the audio recording, and then plays back the recording while highlighting the text it is reading, making it easy to edit the transcription. It is also designed for easy export to Microsoft Word. After the audio data was transcribed, I printed a copy of the transcripts (with the text of the transcription taking up half of the page, leaving a black space on the other side) in order to perform the initial coding.

Initial Coding. I first coded the data using a process known as initial coding. This process, sometimes called open coding, breaks the participants' data into discrete

segments (Charmaz, 2014; Saldaña, 2013). Charmaz (2014) states that the goal of initial coding is to "remain open to all possible theoretical directions indicated by your readings of the data" (p. 114). In the initial coding, I started the process of conceptualizing and categorizing the data based on the information emerging from the transcripts as I examined them line-by-line. Here, I followed the recommendations of Charmaz to move quickly in order to "spark…thinking and spawn a fresh view of the data" (Charmaz, 2014, p. 118). Initial coding was completed via pen-and-paper methods.

Because I also wanted to make sure the voice of the military spouses came through in my research, I incorporated *in vivo* codes during the initial coding process. *In vivo* codes are codes that consist of the exact words or phrases used by the military spouse. Using *in vivo* codes was helpful in part because some of the language used by military spouses and MLMers are unique to the communities in which the individuals engage. By pulling out the exact language used (and providing adequate information in the manuscript for the reader to understand the word or phrase listed as a code), I can provide a deeper understanding of the language, culture, and worldviews of military spouse MLMers (Saldaña, 2013).

Focused Coding. Next, I used focused coding to examine how various categories from the initial coding process related to each other (Saldaña, 2013). Charmaz (2006) notes that focused coding is "more directed, selective, and conceptual than word-by-word, line-by-line, and incident-by-incident coding" (p. 57). Indeed, she defines it as, "using the most significant and/or frequent earlier codes to sift through large amounts of data," both to determine the accuracy of past initial codes as well as refine the codes

53

altogether (Charmaz, 2006, p. 57-58). In addition to using the initial code information, I frequently returned to my memos that provided information on my initial impressions of the similarities, differences, and emerging categories from the coded transcripts.

Additionally, as I engaged in focused coding and examined my various categories, I returned to the transcripts in order to find quotes from my participants that best underscored the categories at hand. Again, it was important to me that I actively included the voices of military spouses throughout this project, and that I did so in a way that is accurate. As such, I again made use of my written memos to ensure that all of my quotes are understood in the full context of the interview given.

Qualitative Results and Integration. In order to fully "mix" a mixed methods study, researchers must present the results of both the qualitative and quantitative components in an integrated format. To present these results, I made use of joint display tables, which placed the information from each component side-by-side (Creswell & Plano Clark, 2017). In addition to the tables, both quantitative information from the survey and stories from the military spouse interviewees were combined in a narrative format.

CHAPTER IV

RESULTS

The research questions for this study were: 1) Why do military spouses join multi-level marketing organizations? And 2) Why do military spouses remain with multi-level marketing organizations? In the following section, I report the data analysis from the quantitative study to describe how and why I chose my interview participants and developed my interview questions. I also include profiles of my interviewees and discuss the categories that capture both how military spouses initially arrive at their decision to join MLMs and the factors which enable them to stay. Both direct quotes and summarized responses are presented to illustrate the Quotations from the interview participants are provided in italics and may have been edited for clarity. Existing theories are introduced throughout the results as part of the process of a grounded theory literature review, highlighting points of intersection and divergence with the data (Charmaz, 2014).

Multi-Level Marketing Information

Using descriptive analyses, I analyzed the data military spouses provided regarding their multi-level marketing organizations. Of the 237 spouses who provided information on their organization, approximately 36% of the sample worked for a beauty-related MLM, and a little over 15% worked for a fitness-related MLM (for a complete list of MLMs represented in this survey, see Appendix C). These two categories constituted over half of the sample, with the rest falling into various other categories (see Table 4).

Table 4. Number of Participants by MLM Category

MLM Category	Number of Participants ($n = 237$)
Beauty	85
Fitness	36
Essential Oils	33
Health & Wellness	31
Home Goods	22
Clothing & Jewelry	18
Scents/Candles	12

The majority of spouses (93.2%) were involved in only one MLM, while an additional 5.5% were involved in two MLMs. Three other spouses were involved in three, four, and five MLMs apiece across various categories. The average spouse has been with her MLM(s) for 3.26 years ($SD = 2.8$ years). The spouse with the shortest tenure at the time of the survey had been in for a month, and the spouse with the longest tenure had been in for over 17 years.

The size of downline organizations varied quite drastically. As shown in Table 5, the total number of downline recruits range from 0 to 35000. An examination of a boxplot showing the number of downline recruits indicated that there were 35 outliers (ranging from 1500 downline recruits to 35000) as determined by the interquartile range (IQR) criterion (Frey, 2018). Because the mean value is sensitive to outliers, it is more appropriate to look at the median number of downline individuals to get a sense of what the typical military spouse's downline looks like. In that instance, the median downline

number was 11 people, the median number of individuals a military spouse has personally recruited into their downline was 9, and the median number of individuals they had personally recruited in the past year was 4.

Table 5. Information on the Number of Individuals in a Military Spouse's Downline

	Mean (SD)	Median	Range (Min-Max)
Total Number in Downline	700.61 (4083.99)	11	0 - 35000
Personal Downline Recruits	38.85 (111.22)	9	0 - 1000
Personal Recruits in Past Year	8.95 (13.63)	4	0 - 127

Data on military spouse income was analyzed both with and without outliers. With the outliers included, the average annual income from MLM work was $23,566.98 ($SD$ = $92,461.36) and the median annual income was $2500. Using information provided on wage and average hours worked per week, it was determined that the average hourly wage was $24.50, with the average time spent on the business as 13.43 hours a week. By excluding the outliers entirely (which were determined via an examination of a boxplot to be the highest 19 incomes ranging from $40,000 to $900,000 annually), those numbers dropped to an average annual income of $6,230.10 ($SD$ = $9,025.39), a median annual income of $1800, and an average hourly wage of $10.24 ($SD$ = $14.16). As a point of comparison, a full time (40 hour) worker at the federal minimum wage of $7.25 an hour would make about $15,080 annually and a part-time (20 hour) worker would make $7540 annually.

Participants were asked to respond to an open-ended question asking: "Why did you choose to work for this organization?" Reasons for joining were analyzed via

conceptual content analysis, where the responses were coded into one or more categories which were then counted to determine the frequency of each category (Hesse-Biber & Leavy, 2011). Final categories and frequencies are depicted in Table 6, with 225 participants providing a total of 509 reasons for joining across 14 different categories. The top three categories people discussed when explaining why they chose to work for their MLM organizations were product use, wanting a purpose, and income.

Table 6. Frequency table of reasons for joining an MLM organization

Category	Frequency
Business design (e.g.: no inventory, compensation plan)	34
Community (e.g.: wanting new friends, supporting friends)	19
Facing Employment Issues (e.g.: losing previous job, no other job options)	25
Family Obligations (e.g.: spouse schedule, staying home with children)	35
Flexibility (e.g.: flexible hours, control of doing business)	12
Helping Others (e.g.: positive results, sharing with others, role model)	39
Income (e.g.: earning income, paying for own products)	52
Organizational Values (e.g.: aligning with personal values, no pressure to sell)	22
Others' Success (e.g.: friend's success, family member's success)	5
Portability (e.g.: working during PCS, moving to new locations)	26
Potential for Success (e.g.: low risk, income potential)	15
Product Discounts (e.g.: discounts, free products, offer on sign up)	40
Product Use (e.g.: loving product, already using product, positive results)	133
Wanting a Purpose (e.g.: something for self, personal development)	52

Analyses Relevant to Constructing Interview Questions and Selecting Participants

The means, standard deviations, and correlations for the study variables are located in Table 7. Of interest, there were a few statistically significant (though weak) correlations between certain demographic, family, and work-related variables. The following correlations reported in the text are those that met a threshold of $p < .05$. Childcare use and work meaningfulness ($r = -0.19$) were correlated, such that childcare use was related to a decreased sense of work meaningfulness. Spouse rank and satisfaction with life ($r = 0.20$) were correlated, such that higher rank related to higher levels of satisfaction with life. Education had a weak negative correlation with decent work ($r = -0.28$), work needs satisfaction ($r = -0.26$), and a moderate negative relationship with work meaningfulness ($r = -0.32$), indicating that higher levels of education related to lower perceptions of decent work, work needs satisfaction, and work meaningfulness. Education was positively related to turnover intentions ($r = 0.20$), such that higher levels of education related to higher turnover intentions. The number of people a military spouse had personally recruited into their downline had weak positive correlations with perceptions of decent work ($r = 0.19$), work needs satisfaction ($r = 0.23$), and work meaningfulness ($r = 0.24$), and a weak negative correlation with turnover intentions ($r = -0.19$). Finally, MLM income had weak, positive correlations with both work needs satisfaction ($r = 0.21$) and work meaningfulness ($r = 0.18$) such that higher income related to stronger feelings of needs satisfaction and work meaningfulness. As expected, the variables representing decent work experiences and well-being (relational health, work volition, career adaptability, decent work, work needs

satisfaction, work meaningfulness, satisfaction with life, and turnover intentions) were

positively correlated (with the exception of turnover intentions, which was negatively

correlated with the others), with varying degrees of strength.

Table 7. Correlations of the Independent and Dependent Variables

	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1. Race[a]	0.15	0.35	--																	
2. Sexual Orientation[b]	0.03	0.17	.03	--																
3. Disability[c]	0.27	0.45	.02	.21**	--															
4. Has Children[d]	0.91	0.29	.07	-.19*	-.14	--														
5. Childcare Use[e]	0.33	0.47	-.09	-.10	.00	NA	--													
6. # of Children	2.20	1.04	-.01	-.12	-.16	NA	.03	--												
7. Years as Mil Spouse	9.88	5.50	-.00	-.14	-.08	.32**	.15	.32**	--											
8. Spouse Rank[f]	12.01	6.05	-.11	-.20**	-.14	.23**	.18*	.21*	.48**	--										
9. Education[g]	1.91	1.10	-.14	-.08	-.17*	-.01	.25**	.06	.12	.32**	--									
10. # Personal Recruits	38.85	111.22	-.12	-.05	-.06	.07	-.05	.11	.05	.12	-.04	--								
11. MLM Income	23566.98	92641.36	-.09	-.05	-.10	.07	.01	.06	.15	.17*	.07	.56**	--							
12. Relational Health	3.26	0.93	-.05	-.11	-.07	-.08	-.07	.14	-.00	.14	-.05	.10	.03	--						
13. Work Volition	65.26	16.47	-.02	-.14	-.03	.02	.07	-.06	-.13	.03	-.14	.09	.09	.36**	--					
14. Career Adaptability	45.67	7.57	.09	.04	-.00	.01	-.03	.10	-.03	-.00	-.12	.11	.13	.23**	.14	--				
15. Decent Work	58.69	8.14	.10	-.10	.04	.07	.15	.05	.10	.11	-.28**	.19*	.12	.24**	.29**	.17*	--			
16. Work Needs Satisfaction	4.27	0.69	.03	-.13	.06	-.04	-.06	.04	-.06	.10	-.26**	.23**	.21*	.28**	.24**	.21**	.64**	--		
17. Work Meaningfulness	41.83	8.13	.02	-.12	.08	-.05	-.19*	.03	-.06	-.02	-.32**	.24**	.18*	.24**	.23**	.18*	.52**	.84**	--	
18. Satisfaction with Life	20.43	3.49	-.06	-.29**	-.04	.13	.15	.08	.01	.20**	-.08	.13	.16	.34**	.47**	.16*	.37**	.33**	.27**	--
19. Turnover Intentions	6.33	3.27	.09	.13	.05	-.03	.11	.07	.01	-.09	.20*	-.19*	-.14	-.19*	-.34**	-.18*	-.52**	-.70**	-.66**	-.38**

Note. * indicates $p < .05$. ** indicates $p < .01$. [a]Coded 0 = White and 1 = People of Color; [b]Coded 0 = Straight and 1 = LGB+; [c]Coded 0 = No disability and 1 = Disability; [d]Coded 0 = No Children and 1 = Children; [e]Coded 0 = No childcare and 1 = Childcare; [f]Coded from numbers 1 through 20 with ranks E-1 through O-6 in order; [g]Coded 0 = High School or Some College, 1 = 2-year degree, 2 = Bachelor's Degree, 3 = Master's Degree, 4 = Doctorate or Professional Degree.

Next, I conducted a series of exploratory comparative analyses on the survey data to examine differences on the outcomes of interest based on various personal, military, family, and MLM characteristics such as demographics, MLM income, and tenure in the organization. In this mixed method approach the focus was on "describing interesting aspects of the data, on determining which tentative findings are of particular interest, and on proposing efficient ways in which future studies may confirm or disconfirm the initial exploratory results" (Wagenmakers et al., 2012, p. 635) rather than testing specific hypotheses. This meant that I worked to explore possible comparisons using a variety of statistical techniques, which resulted in 210 *t*-tests, 148 ANOVAs, 37 regression analyses, and 1 structural equations model. Analyses were based on the types of variables involved, which meant that for the most part I ran either *t*-tests or ANOVAs when I examined differences between groups with categorical variables and regressions when I wanted to examine the relationships between my independent and dependent variables. I found significant relationships between four predictor variables and five different outcome variables (Table 8), which highlighted certain factors that needed to be accounted for in the interview sampling. As such, it is also important to remember that while confirmatory p-values are interpreted as "statistical proof" for the hypothesis in question, exploratory p-values should be interpreted only as a point of interest, or as a starting point from which to form future hypotheses (Gaus et al., 2015).

Table 8. Unstandardized Regression Coefficients from Multiple Regression Analyses Predicting Workplace Outcomes

Predictor Variables	Outcome Variables		
	Work Volition		
	b	95% CI [LL, UL]	Model Fit
Years Military Spouse	-0.35**	[-0.55, -0.14]	R^2 = .067**
			95% CI[.01,.15]
	Work Volition – Financial		
	b	95% CI [LL, UL]	Model Fit
Spouse Rank	-1.45**	[-2.39, -0.51]	R^2 = .054**
			95% CI[.01,.13]
	Work Meaningfulness		
	b	95% CI [LL, UL]	Model Fit
	-2.33**	[-3.40, -1.26]	R^2 = .105**
			95% CI[.03,.20]
	Work Needs Satisfaction		
	b	95% CI [LL, UL]	Model Fit
Education	-0.16**	[-0.25, -0.06]	R^2 = .067**
			95% CI[.01,.15]
	Turnover Intentions		
	b	95% CI [LL, UL]	Model Fit
	0.60*	[0.14, 1.05]	R^2 = .040*
			95% CI[.01,.11]
	Work Needs Satisfaction		
	b	95% CI [LL, UL]	Model Fit
	2.84e-05**	[0.00, 0.00]	R^2 = .150**
			95% CI[.05,.26]
	Work Meaningfulness		
	b	95% CI [LL, UL]	Model Fit
Annual MLM Income	2.48e-04**	[0.00, 0.00]	R^2 = .075**
			95% CI[.01,.17]
	Turnover Intentions		
	b	95% CI [LL, UL]	Model Fit
	-9.83e-05**	[-0.00, -0.00]	R^2 = .076**
			95% CI[.01,.17]

Note. * indicates p < .05. ** indicates p < .01.

I explored the relationship between the rank of a spouses' service member and their perceptions of work volition related to financial constraints (i.e., needing to take "just any job" for the money). Higher rank of military spouse's service member (and,

therefore, the more income the service member contributed to household finances) led to a decreased sense of financial constraints ($b = -1.45$, 95% CI [-2.39, -0.51]). Conversely, a higher number of years spent as a military spouse related to a decreased sense of overall work volition ($b = -0.35$, 95% CI [-0.55, -0.14]), perhaps indicating that military spouses who have experienced years of compounding military moves, unemployment, and underemployment no longer believe they have as much choice in the job market as they once had.

Regression analyses also indicated that the annual income earned by the military spouse from her MLM work also impacted work needs satisfaction, work meaningfulness, and turnover intentions. As annual income increased, so did scores on work needs satisfaction ($b = 2.84e-05$, 95% CI [0.00, 0.00]) and work meaningfulness ($b = 2.48e-04$, 95% CI [0.00, 0.00]). Additionally, as annual income increased, the participant's turnover intentions decreased ($b = -9.83e-05$, 95% CI [0.00, 0.00]). Admittedly, these numbers are incredibly small, and should be taken in the context that the average annual income for the military spouses in this sample (after removing 19 outliers) is only $6230.10. For every $10,000 increase in salary, work needs satisfaction would increase 0.3 points (on a scale from 1 to 5); work meaningfulness would increase 2.5 points (on a scale from 10 to 50); and turnover intentions would decrease 0.1 points (on a scale from 4 to 20).

A military spouse's education level also factored into their perceptions of their work as having meaning and as satisfying their needs. Military spouses with higher levels of education were less likely to perceive their MLM work as meaningful ($b = -$

2.33, 95% CI [-3.40, -1.26]) and less likely to indicate that their MLM work was satisfying their needs (b = -0.16, 95% CI [-0.25, -0.06]). Similarly, military spouses with higher levels of education were more likely to indicate higher turnover intentions (b = 0.60, 95% CI [0.14, 1.05]).

In sum, the predictors of military spouse education level and annual MLM income were significant in many of the exploratory analyses, suggesting that these were key factors to explore. Spouse rank also appeared to be worth considering, although it appeared likely that rank was acting as a proxy for overall family income. As the number of personal downline recruits was weakly correlated with several outcome variables, I also decided to consider that variable moving forward as well. The outcome variables of interest appeared to center on the concepts of volition, meaningfulness, needs satisfaction, and turnover intentions. As their statistical significance indicated their role as a point of interest in this study, I knew that I wanted to develop questions based on these concepts.

Additionally, I also considered other relationships that were not statistically significant but which I had previously thought might be significant. For instance, there were also no differences based on military branch or business category, but I wanted to ensure that my interview sample was as diverse as possible both to ensure that there were no differences that the survey was unable to pick up on, and to make sure that various branches and businesses were well represented. Also, there were no differences on any of the work-related outcomes of interest between women who had children and women who did not, but among women who did have children, there was a weak

correlation between work meaningfulness and childcare use. Thus, I still felt that it was important to understand why there were no major differences in light of work on the experiences of parents overall and parents with flexible work arrangements, which discusses how balancing childcare and work can either increase or decrease work satisfaction depending on work-family balance (Chung & Van der Lippe, 2020).

Questioning Route Development

Based on this information, I created a series of interview questions to further ascertain why military spouses initially turn to MLMs and why they remain (see Appendix B). As stated earlier, the first two questions were meant as a way to build rapport with the interview participants. Although the questions are basic and are easily answered, it also allowed me the opportunity to share my experiences from the military spouse community and build a shared foundation with the participants.

The third question is the beginning of the "big, expansive" questions which allow a military spouse to share her story. I started by inviting the military spouse to share how she became involved in her company. As time went on and as the codes began to emerge, I added a sub-prompt to question three because I noticed that many women underwent some sort of "life shift" event (e.g., having a child) prior to joining their MLM; I wanted to determine how much that event played into their decision to join.

Given the results from the quantitative portion of the study which noted that overall volition and financial volition fluctuate based on various factors, I also asked participants if they had been looking for other job opportunities at the time they had joined the organization. If needed, I also prompted them to discuss how much choice

66

they felt they had during the job search, difficulties they faced that may have influenced

their decision, and the impact that their MLM income plays on their decision to work for

their organization. As I neared the end of the interviewing, I also added a question to the

questioning route to clarify whether or not the military spouse participants viewed their

work with their MLM as a job or if they perceived it more along the lines of a "side gig"

or hobby, as it became apparent that this difference influenced how the military spouses

approached their business.

Similarly, I designed questions to probe the rewarding and the difficult aspects of

their jobs in order to understand what factors they value or dislike about their current

working situation, and how those factors may have impacted their scores on the Work

Needs Satisfaction Scale. I also asked about how meaningful they view their work in

light of the relationships between MLM income and military spouse education on Work

Meaningfulness. Similarly, I designed question 8 to determine what might contribute to

MLM turnover intentions among military spouses, including examining any possible

plans a military spouse might have for after their spouse leaves the military. Finally,

question 7 ("In what way has being a military spouse been a part of your journey?") was

designed to encourage spouses to reflect on the ways in which the military has (or has

not) influenced their decisions and impacted their work.

Sample Selection

After designing my interview questions, I selected my initial group of military

spouses to interview. To begin, I selected participants who typified the regression

results. For instance, because the regression results indicated that a higher number of

years spent as a military spouse related to a decreased sense of overall work volition, I looked for military spouses along the spectrum of years as a military spouse (which ranged from 1 year to 22 years among the pool of 71 participants who indicated a willingness to be interviewed) and specifically selected spouses who had fewer years as a military spouse with higher work volition scores alongside spouses with over a decade of military spouse tenure who had low work volition scores. This process was repeated with consideration to the other significant regression results highlighted above to identify a preliminary pool of 22 spouses who appeared to have the most typical characteristics of the group.

I also selected participants along the characteristics that were not statistically significant, as a way to either reconfirm the results of the quantitative portion of the study or to discover differences that may not have been picked up by the study. When possible, I reached out to racial and sexual minorities. I also worked to ensure diversity in both the category of business (e.g., health and wellness, beauty, home goods) and the company (i.e., ensuring that no single business dominated the interview sample).

As I began the process of coding interview data, additional participants were theoretically sampled based on the information that emerged. For example, when speaking to military spouses with children it became apparent that unmet childcare needs were frequently a deciding factor for joining an MLM, despite the fact that this did not appear to be important in the regression results. However, these needs would not be the same for spouses who did not have children. Therefore, even though there were no significant differences on work outcomes between the spouses with and without

children, I worked to include both groups of spouses in order to help me better refine the

dimensions of the "needs" category that ultimately emerged from the interview data.

This way of selecting participants to interview ultimately led to the creation of my

overall model, which features robust categories highlighting the reasons why military

spouses both join and stay with their MLM. The final sample of 16 interview

participants is presented below in Table 9. This table provides a brief biography,

information related to their active-duty spouse, and information about their particular

MLM.

Table 9. Information Table for Interview Participants

Name	Biography	Active Duty Spouse Information	MLM Information
Emily	Military spouse of 3 years. Previously served in the Air Force herself, now holds a full-time government position. Has a master's degree.	Officer in the Air Force stationed in the Northeastern United States. Approximate TRMC is $135,693.76 per year.	Distributor for a beauty company at the 3rd of 11 levels. Has been with the company for 0.34 years. Reported annual income is $300.00.
Mary	Military spouse of 10 years. Previously served in the Army herself. Not otherwise employed. Has a bachelor's degree.	Officer in the Army stationed in the Southeastern United States. Approximate TRMC is $157,488.95 per year.	Distributor for a clothing company at the 2nd of 6 levels. Has been with the company for 3.75 years. Reported annual income is $15,000.00.
Anna	Military spouse of nearly 6 years. Not otherwise employed. Has a high school diploma.	Enlisted Member in the Army stationed in the Midwestern United States. Approximate TRMC is $58,239.73 per year.	Distributor for an essential oils company at the 4th of 10 levels. Has been with the company for 2.75 years. Reported annual income is $0.00.
Olivia	Military spouse of 4 years. Not otherwise employed. Has an associate's degree.	Enlisted Member in the Marine Corps stationed in the Southeastern United States. Approximate TRMC is $54,555.33 per year.	Distributor for a health and wellness company at the 2nd of 5 levels, and a distributor for a clothing company at the 1st of 13 levels. Has been with the health and wellness company for 2.5 years and the clothing company for 0.17 years. Reported annual income from both is $1,464.57.

Name	Biography	Active Duty Spouse Information	MLM Information
Alyssa	Military spouse of nearly 4 years. Works part time as a nurse. Has a bachelor's degree.	Officer in the Air Force stationed in the Southeastern United States. Approximate TRMC is $105,726.05 per year.	Distributor for a beauty company at the 3rd of 11 levels. Has been with the company for 0.92 years. Reported annual income is $6,200.00.
Elizabeth	Military spouse of 13 years. Not otherwise employed. Has a bachelor's degree.	Officer in the Navy stationed in the Western United States. Approximate TRMC is $132,134.67 per year.	Distributor for a home goods company at the 1st of 8 levels. Has been with the company for 6.17 years. Reported annual income is $0.00.
Meaghan	Military spouse of nearly 10 years. Not otherwise employed. Has an associate's degree.	Enlisted Member in the Navy stationed in the Western United States. Approximate TRMC is $85,001.62 per year.	Distributor for a scents/candles company at the 6th of 8 levels. Has been with the company for 6.17 years. Reported annual income is $8,000.00.
Miriam	Military spouse of 15 years. Not otherwise employed. Has a bachelor's degree.	Officer in the Space Force stationed in the Southeastern United States. Approximate TRMC is $154,427.66 per year.	Distributor for a health and wellness company at the 4th of 5 levels. Has been with the company for 5.08 years. Reported annual income is $35,000.00.
Amber	Military spouse of 12 years. Not otherwise employed. Has a high school diploma.	Enlisted Member in the Air Force stationed in the Southeastern United States. Approximate TRMC is $67,476.13.	Distributor for a beauty company at the 7th of 9 levels. Has been with the company for 8.58 years. Reported annual income is $68,000.00.

Name	Biography	Active Duty Spouse Information	MLM Information
Rebecca	Military spouse of 15 years. Not otherwise employed. Has a high school diploma.	Officer in the Navy stationed in the Northeastern United States. Approximate TRMC is $129,971.73.	Distributor for a fitness company at the 2nd level of 19. Has been with the company for 3 years. Reported annual income is $3,000.00.
Julia	Military spouse of 5 years. Not otherwise employed. Has a bachelor's degree.	Enlisted Member in the Army stationed in the Southeastern United States. Approximate TRMC is $72,962.56.	Distributor for a clothing company at the 3rd of 11 levels. Has been with the company for 1.17 years. Reported annual income is $6,000.00.
Bethany	Military spouse of 7 years. Works full time as an insurance broker. Completed high school.	Enlisted Member in the Air Force stationed in the Southwestern United States. Approximate TRMC is $62,500.53.	Distributor for a fitness company at the 2nd level of 19. Has been with the company for 1.08 years. Reported annual income is $700.00.
Jennifer	Military spouse of 7 years. Works part time as a virtual assistant. Has a master's degree.	Enlisted Member in the Air Force stationed in the Southeastern United States. Approximate TRMC is $73,585.	Distributor for a beauty company at the 2nd of 7 levels. Has been with the company for 1.17 years. Reported annual income is $1,500.00.
Chloe	Military spouse of 1 year. Works part time as a contractor. Has a high school diploma.	Enlisted Member in the Army stationed in the Southeastern United States. Approximate TRMC is $67,498.13.	Distributor for a health and wellness company at the 2nd of 9 levels. Has been with the company for 1.83 years. Reported annual income is $5,000.00.

Name	Biography	Active Duty Spouse Information	MLM Information
Heather	Military spouse of 16 years. Works part time as a marketing assistant. Has a bachelor's degree.	Officer in the Navy stationed in the Southeastern United States. Approximate TRMC is $147,458.43.	Distributor for an essential oils company at the 6th of 10 levels. Has been with the company for 5.34 years. Reported annual income is $30,000.00.
Kristina	Military spouse of 17 years. Not otherwise employed. Has a master's degree.	Officer in the Space Force stationed in the Southwestern United States. Approximate TRMC is $142,258.18 per year.	Distributor for a beauty company at the 8th of 11 levels. Has been with the company for 3.5 years. Reported annual income is $36,000.00.

Note. All names listed are pseudonyms. Total Regular Military Compensation (TRMC) is approximated using rank, years of military service, tax filing status, family size, and duty station ZIP code. Regular Military Compensation includes basic pay, Basic Allowance for Housing, and Basic Allowance for Subsistence, and the federal income tax advantage that accrues due to the non-taxable status of the allowances, but it does not include additional bonuses or duty pay specific to certain jobs or service in deployed locations. https://militarypay.defense.gov/calculators/rmc-calculator/

Overall Model

The overall model shown in Figure 2 below depicts the factors that influence a military spouse's journey in MLMs. The experience of life shifts creates various needs for the spouse and merges with prior product use to lead the military spouse to believe that joining the MLM organization will meet those needs. The decision to stay or leave the MLM organization ultimately comes down to the degree to which a military spouse experiences job embeddedness across four different categories: lifestyle, finances, community, and organizational practices. I use the phrase job embeddedness, which implies the theory first crafted by Mitchell et al. (2001), because the emergent themes align well with this concept in the I-O psychology literature. As will be discussed in greater detail, these four categories were often discussed in light of the links people had, the fit they experience, and the sacrifices they would make if they left their MLM organization. The full model is discussed throughout the remainder of the chapter

Figure 2. Reasons for Military Spouses Joining and Staying in MLMs

	Category	Subcategory	Representative Properties
Reasons for Joining	Experiencing life shifts	• Military Moves • Children • Self Reflection	• Losing community, financial costs of moving, quitting previous job • Wanting to stay home, childcare issues • Finding a purpose, reclaiming an identity, desiring growth
	Purchasing products	• Supporting Friends • Self Interest • Continuing Interest	• Helping a friend • Aligning to personal values, solving a problem • Using product the regularly, wanting product discount

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│  Military Spouse Joins MLM  │
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	Category	Subcategory	Representative Properties
Reasons for Staying	Lifestyle	• Family needs • Self-focused needs • Professional opportunities • Product use	• Childcare, flexibility, portability • Fulfillment, feeling successful • Meeting goals, learning opportunities, using existing talents • Seeing desired results, regular use, product discounts
	Finances	• Need for income • Earning income	• Financial hardship, reliance on second income, meeting financial goals • Active or passive income, amount of money earned
	Community	• Interpersonal relationships • Community standing	• Upline, downline • Being a role model, helping others
	Organizational Practices	• Company values • Company changes • Company policies	• Company mission, company integrity, giving back • Leadership changes, policy changes • Inventory/purchasing, downline structures, income possibilities, bonuses

Links	Fit	Sacrifice

75

Reasons for Joining an MLM

Over the course of analyzing the interview responses, I determined that there were two main driving forces behind joining an MLM. The first is experiencing life shifts, specifically those related to military moves, having children, and going through a period of self reflection. The second is related to their product use. Of the 16 spouses interviewed, all personally use the products that they sell. Military spouses indicated that they typically begin purchasing the products of the MLM that they eventually join either as a way to support friends or out of their own self-interest, and they continued to show a lasting interest in the product. Whichever way they began using the product, the combined force of using the product around a life shift event led military spouses to believe that their needs could be best met by joining their MLM as a distributor.

Experiencing Life Shifts

Military spouses indicated the experience of certain life shifts had an impact on their decision to ultimately join their multi-level marketing organization. Life shifts in the context of this project are both internally and externally instigated events that, when experienced, drive the formation of new needs. These needs, in turn, influence the decision to turn to multi-level marketing employment. Life shift experiences included military moves, having children, or initiating a period of self reflection. Table 10 lists the interviewed military spouses, and notes both the number of times they have undergone a Permanent Change of Station (PCS) and the number of children they have, alongside whether or not they use childcare outside of the home.

Table 10. Information on Life Shifts in Interview Sample

Name	Number of PCSs	Number of Children	Childcare?
Emily	6	1	Yes
Mary	4	2	Yes
Anna	2	1	Yes
Olivia	1	2	No
Alyssa	2	0	—
Elizabeth	4	2	Yes
Meaghan	3	2	No
Miriam	5	3	Yes
Amber	4	2	No
Rebecca	6	2	No
Julia	1	1	No
Bethany	0	1	Yes
Jennifer	3	1	No
Chloe	0	0	—
Heather	11	5	Yes
Kristina	7	4	No

It should be noted that life shifts appear to be conceptually similar to the idea of "shocks" as described in Lee and Mitchell's (1994) Unfolding Model of Turnover Theory. A shock is defined as "a very distinguishable event that *jars* employees toward deliberate judgments about their jobs and, perhaps, to voluntarily quit their job" (Lee & Mitchell, 1994, p. 60). However, there are two major differences between the life shifts

described here and shocks. First and foremost, life shifts do not have to be very distinguishable events. While both military moves and having children are distinguishable events, self reflection is not. Self reflection can result from growing dissatisfaction with ones' situation over time, or perhaps even just a general sense of wanting to improve oneself. Secondly, shocks are events "that generate information or has meaning about a person's job" (Lee & Mitchell, 1994, p. 60). Some of the military spouses interviewed who underwent a life shift were not employed at the time of the life shift, and therefore the event would not have generated information about a current job that would have induced them to consider turning over. As Lee and Mitchell state, "unless an event produces job-related deliberations that involve the prospect of leaving a job…it is not a shock" (Lee & Mitchell, 1994, p. 60).

Military Moves. The average military spouse in the survey sample has experienced between 3 and 4 ($M = 3.79$) military moves over the course of their tenure as a military spouse. Moves were described by the spouses as expected, yet disruptive. Oftentimes a military move leads to the isolation of a spouse as she loses her community, including coworkers, friends made at a previous duty station, and any family members who may have been living nearby. Anna felt that loss acutely after the birth of her son while she was "*living in Alaska, you know, thousands of miles away from home.*" As the spouses settle into their new duty station, they feel the need to create a new community.

Additional hardships can stem from the costs of moving. According to a recent survey, military families lose an average of $5,000 per move, which can quickly add up

when typical moves are spaced out every two to three years (Jowers, 2020). Some of the interviewed spouses indicated that they had incurred unexpected moving costs (especially for those who moved to locations outside of the continental United States [OCONUS]) during the course of their time in transit. Costs for moving can include hotel or travel costs not covered by the government, costs to replace lost or damaged household goods, childcare expenses, and the time one might need to take off work to plan, pack, and/or oversee the moving process. Military families must also secure new housing, which, depending on the location and housing market, might require families to buy a home or pay steep rental deposits. Additionally, for households with animals moving to OCONUS locations, the government does not provide any additional funding for relocating pets, which means that things like airplane cargo feeds, hotel fees for pet friendly rooms, and costs for mandatory quarantine periods (which can be upwards of a month) are all the responsibility of the service member and their family. Amber explained the situation faced by her family when they faced back-to-back OCONUS moves with two dogs immediately after entering the military:

> *"Our first overseas move was, we got orders when he was in tech school. We just had massive amounts of debt, and it was just like one step forward, two steps back. So when your first base is overseas and you kind of joined the military partially for like the income to begin with? The main thing was that we were just really in over our heads from, I think it was, like, $7,000 over the course of four years to pay for our dogs to fly with us. Like, the extra income was necessary for*

us, you know, after multiple overseas moves. We were broke, so I was looking for

just like anything at all that was going to help."

Finding ways to cover these costs can become an urgent need for military families.

When a military spouse moves, they often must quit their previous job. On average, military spouses in my sample have had 16 years of work experience split between nearly 7.5 years of part-time work experience (defined as less than 40 hours a week) and 8.5 years of full-time work experience (defined as 40 or more hours a week). While many of the military spouses in the interview sample held government positions on their military installations, others held jobs in the local community. However, both types of jobs usually require a local presence, meaning that the job cannot be held remotely. Kristina, who has worked as both a professional musician and music teacher, summed up her plight by saying:

> "*It is incredibly difficult to start over again and again. You know, just in my*
>
> *music career, as a musician you can't move every two years and have your*
>
> *reputation precede you. Like, I've been starting over every single time we move.*"

Spouses indicated that they were looking for jobs at their new duty stations not only to earn money, but also to fulfill a need to engage in something that is personally and professionally fulfilling.

Children. Of the 166 participants in my survey who responded to information about their children, over 90% indicated that they had children, and only one-third of those with children indicated that they used some form of regular childcare outside of the home. The extent to which that is a choice they make or a choice that is made for

80

them due to outside circumstances was not covered in the survey. However, it remains clear that the majority of the childcare responsibilities fall to these military spouses. In the interviews, military spouses discussed their desires to stay home with their children and the childcare issues they face that have forced them into a position as a stay at home mom.

Many women indicated that after they had a child, they found themselves wanting to stay home with their child, even if they had made a decision beforehand to return to work. Olivia said:

> "*Once I had my first child, I had all intention of going back to work, I was actively looking for daycares. But after a lot of prayer, I was torn. Like, yeah, I love my baby, but I also, like, it's a big part of my identity being a medical assistant. But I decided I wasn't going to go back to work, and I was just going to be a stay-at-home mom.*"

Similarly, Julia recounted how she and her husband had a conversation before they had their first child and decided that "*one of us needs to stay home to give our daughter as much of a stable environment as possible, especially with him constantly leaving.*"

However, many other military spouses experienced issues related to finding and retaining childcare. As military spouses are already likely to be underemployed or working part time hours, it might not make sense to work if the salary does not fully cover childcare expenses. As Meaghan shared, "*I was working part time as a medical assistant, and my paychecks were literally going to childcare and gas and then I had nothing left.*" She also revealed that she could not have afforded to transition to full time

work, either. "*My babysitter at the time was a friend of mine who I was kind of paying under the table, a very reasonable rate,*" she laughed. "*For me to go full time, I would've had to actually find a preschool or daycare for her and I would've been paying way more than I make.*"

The problem of paying for childcare, of course, only happens if parents can first find childcare. Due in part to issues brought about by the COVID-19 pandemic, military spouses are finding it difficult to find childcare in their local communities. This issue is even more prevalent in overseas locations, where one military spouse stationed recalled her previous experiences in Italy where she was unable to get a childcare slot in the installation's Child Development Center (CDC). Jennifer, who was employed in a government service position as a commander's secretary, put her child on the daycare list the day she found out she was pregnant. She said, "*I knew how long of a wait it was. So, he was like born, and then three months later I was still like number 50 on the list. I finally ended up resigning my position.*"

Even if childcare can be paid for and found, many military spouses rightfully pointed out that school and/or childcare hours often do not align with the typical working day. Rebecca, a military spouse who previously worked in the dental field, noted:

> "*My son starts school at 9:40 and doesn't get out until 4:00. So how am I supposed to, without daycare, put him on the bus and get him off the bus and still work a full time job? I can't do that. I would have to find him before care and after care, and it's expensive.*"

Self Reflection. Self reflection is conceptualized as a shift initiated by reflection on one's current situation in life. Self reflection can occur on its own or as a result of another life shift. For instance, many of the military spouses interviewed often initiated the life shift of self reflection after having also experienced a PCS or welcoming a child to their family. However, for other military spouses self reflection occurred on its own, and was not caused by any specific life event that they identified.

Of the military spouses who had children, most indicated that while being a mother was a very rewarding experience, it could also feel like an all-consuming experience. Jennifer said that she began to look for something purposeful outside of her routine before joining her beauty company in part because:

> *"being a new mom is sometimes all engrossing, and you still need something that feels like you. Like, the thought of having something that I could push towards goals for just myself that didn't really have anything to do with the fact that I just had a human sounded really appealing."*

Like Jennifer, many spouses indicated the need to find a purpose for their own edification outside of being a mom and housewife, even as they found joy in motherhood as a whole.

Similarly, military spouses who were forced to quit their job during a move or after having a child also sometimes felt a loss of their professional identity, and the need to reclaim a professional identity. Julia shared her story, saying, "*Ever since having my daughter it has been a very rough journey for me. I literally call it an identity crisis, like I lost who I was before her.*" Not only did she leave her job after having her child and

PCSing, but in the early stages of the COVID-19 pandemic she lost the ability to go and workout with her friends, something she considers central to her identity as a physically healthy and social person. She continues: "*I love being a stay-at-home mom, but I also need [this job] to feel fulfilled. To feel like I do have another purpose, another identity outside of being a mom.*" Similar to the concept of finding a purpose, military spouses indicated a desire to rebuild an identity outside of being a mother or a military spouse, and indicated that they were able to do so by joining their MLM organization.

Other military spouses, through their initiation of the self-discovery shift, indicated a desire for personal or professional growth. When Alyssa, a nurse who found her hours cut during the early months of COVID-19, reflected on her current situation, she decided that she wanted to find a side-gig "*that could potentially grow into something as a backup.*" Similarly, Emily decided that she wanted to work to improve her customer service skills for her current government job, and felt that she could do so in a "*social sales aspect.*" Others, like Bethany, were looking for ways to improve their overall health and wellness and find like-minded individuals to help provide accountability. Ultimately, the military spouses determined that the ways in which they wanted to grow could be met by joining their respective MLM organizations.

Life Shift Combinations. Combinations of these various life shifts are not uncommon and can lead to compounding effects. For instance, Mary's story combines all three life shift categories. "*I got out of the military after my husband got an overseas assignment,*" she said, referring to her prior experience as a military pilot. Mary worked overseas with the U.S. government in a position she loved for a little over two years

before her husband was reassigned to a military base in Texas. Once stateside, she sought job opportunities that would continue to be professionally fulfilling but was turned down despite her decade of military and governmental experiences. In addition to going through a "*disheartening*" job search process, she was also in the process of finalizing their adoption from overseas. She said:

> "*Being a new parent is really overwhelming. And then being a new parent to a child who is two, and being in a place without family? And, you know, to feel like I literally cannot get a job. All of that was just extremely isolating, extremely high stress. And I basically, you know, gave up. There's no way I'm gonna be able to work outside the home.*"

Compounding experiences like these drive the creation of multiple needs, including the need for a fulfilling job with decent pay, adequate childcare one can afford, and a solid support system.

Purchasing Products

Typically, around the same time a military spouse was experiencing their various life shifts, they were introduced to the products that their multi-level marketing company sells. Every military spouse interviewed actively uses the products they sell. The experiences in the purchasing products category can be divided into one or more of the following sub-categories: supporting friends, seeking solutions, or continuing interest.

Supporting Friends. Of the military spouses surveyed, most were introduced to their MLM and the products they sold through a fellow military spouse or civilian friend

(see Table 11), while the majority of the interview sample was introduced via a civilian

friend.

Table 11. How Military Spouses are Introduced to Their MLM Organization

Category	Percentage from survey (*n* = 228)	How interviewed spouses were introduced
Casual acquaintance	3.95%	Mary, Olivia
Civilian spouse friend	35.96%	Jennifer, Emily, Anna, Alyssa, Heather, Chloe, Amber, Meaghan, Julia
Coworker	3.07%	
Family member	5.26%	
Military spouse friend	42.54%	Rebecca, Elizabeth, Kristina, Miriam
Self	0.88%	
Social media	5.70%	Bethany
Vendor/in-home party	2.19%	
Other	0.44%	

Among the military spouses who were interviewed, many indicated that at the

time they were introduced to the product, they began to purchase the product as a way to

support their friends' businesses. In fact, many of the spouses interviewed indicated that

at the time they were introduced to the product, they were wary of the fact that it was

produced by an MLM. Miriam said that she attended her first product party to support

her friend and found that the party host was "*very down to earth, very normal, you*

know? Not like a weirdo like sometimes you have in your head when you think about

network marketing." Others did not mind the fact that it was an MLM product, but were

wary about the product itself. Heather supported her friend for about six months, saying

that she would "*comment on posts or show up to classes that she did, knowing it was helpful,*" while still not purchasing products, in part because she had no interest "*in going down the rabbit hole of all, like, healthy and natural.*" Even with their reservations surrounding the people and the products, these spouses purposefully supported their friends and eventually began to use the products in their own lives.

Self Interest. Other military spouses indicated that they began to use the products out of self interest, either to bring their way of living closer in line with their personal values or to solve certain problems that they were currently experiencing. Some military spouses purposefully sought out the products that they were using as a way to further align their lifestyles to personal values they hold. For instance, Elizabeth said that she values "*being good on the environment and making things all natural,*" which partially motivated her search for environmentally friendly and sustainable cleaning products. Olivia values learning about and improving her health and sought out the health supplements and products offered by her organization in part because she wanted to use a company that takes an "*holistic approach*" and provides the education needed to make long-term health improvements.

Others were looking specifically for a solution to problems they may have had. Such problems included skin issues, hair issues, physical health issues, and postpartum depression, some of which were caused by the life shifts they had recently experienced. For Chloe, the products provided by her company provided a solution to help improve her physical health. She said without her products, "*I would probably, honestly not be*

able to get out of bed in the morning. I have three [autoimmune disorders], so it's very

beneficial for me."

Continuing Interest. What ties together the individuals who started using the products either as a way to support their friends or as a way to seek solutions to their problems is the continuing, long-term interest they have in the product. After Emily experienced hormonal skin issues after giving birth to her child, she found that the skincare products her friend introduced her to completely changed her skin. She began to purchase and use the product on a regular basis, switching away from her old skincare routine. Many spouses described how much they loved the product and were passionate about the results it produced for them, driving them to use the product regularly. Heather best reflected this collective attitude when she said, "*I'm fully in on the value of the products… how do you stop buying these products once you know how valuable they are and how important they are?*"

Participants also revealed that because they began to use the products more regularly, the discounts offered by joining their organization as a distributor were also a nice incentive. In addition to the discounts offered by every organization when signing up as a distributor (which allows people to purchase their products at the wholesale price), certain organizations offer additional military discounts that are applicable to military spouses and might cover things like monthly business fees. Even if an individual initially decides not to work the business, the discounts offered make it easy to do so. As Rebecca said about the military discount offered by her fitness MLM, "*The*

fact that I don't have to pay a monthly fee and I can get a discount on products that I

love, like, it doesn't make any sense for me not to sign up as a coach."

While the initial product purchasing and the experience of life shifts did not

always occur in tandem, they often occurred in close proximity to each other. In this

way, the military spouse concludes that the needs created by the life shifts they

experienced could be met by working for the MLM organization whose products she

was already using and enjoyed. For one military spouse, the decision to join her

organization began months after her initial introduction. Amber was introduced to the

products by a friend who sent her some samples, but as she was on the brink of moving

from the one overseas location to another overseas location, she "*got them, smelled*

them, and then, like, threw them in a box." She said that it was not until four months

after she arrived in her new overseas location and was "*really trying to figure out what*

am I going to do?" that she ended up unpacking the samples and "*kind of had this, 'oh,*

let me go look into it' moment." She signed up as a distributor the next day because she

believed that doing so would help solve her needs that materialized as a result of her life

shifts.

Reasons for Staying in an MLM

While the decision to join an MLM was driven by the desire to meet the various

needs generated by life shift events, the decision to stay is slightly more complicated.

Harman et al. (2007) note that "the vast majority of scholarly efforts presume that

staying is simply the opposite of leaving," which meant that "traditional turnover models

[held] that employees leave because of negative job attitudes and stay because of

positive job attitudes" (p. 53). However, that is not the case with many employees, to include military spouses in multi-level marketing organizations.

Given the relationship between needs satisfaction, work meaningfulness, and turnover intentions, Table 12 provides information on each interviewed spouse, their scores on work needs satisfaction, work meaningfulness, turnover intentions, and their response to the question "Have you ever considered leaving your job?" Higher numbers indicate higher satisfaction, meaningfulness, and turnover intentions.

Table 12 shows that while overall work needs satisfaction and work meaningfulness related to their MLM is high, 11 of the 16 interviewees indicated that they have thought about quitting their job with their MLM at some point in time. As such, they were asked to reflect on what ultimately kept them going.

While I worked to avoid imposing any existing framework on my data, throughout the course of the interviews, it became clear that a decision to stay with or leave an organization was based on various factors that pushed or pulled a military spouse. Within the I-O psychology literature, this push and pull is highlighted best by the construct of job embeddedness, which refers to the ways in which an employee is fixed within an organization, making it more or less likely that they choose to leave or stay (Mitchell et al, 2001). Specifically, job embeddedness examines how links to other people, the extent to which different dimensions of the job create a sense of fit between the organization and a person's personal life, and the sacrifices a person would make if they left the organization can predict a person's intention to leave (Mitchell et al., 2001).

Table 12. Work Needs Satisfaction, Work Meaningfulness, and Turnover Intentions of Interviewed Military Spouses

Name	WNSS Score (1 to 10)	WMI Score (1 to 10)	TI Score (1 to 10)	Considered Leaving?
Olivia	10.00	10.00	1.00	Yes
Amber	10.00	10.00	1.00	No
Heather	9.78	10.00	1.00	No
Alyssa	9.21	10.00	1.00	No
Anna	9.21	9.78	1.00	Yes
Bethany	9.10	9.78	3.81	Yes
Miriam	8.99	8.88	1.00	No
Rebecca	8.99	8.88	3.25	Yes
Kristina	8.09	8.88	1.00	Yes
Chloe	8.88	8.65	1.00	No
Meaghan	8.20	8.65	1.00	Yes
Julia	8.76	7.75	4.94	Yes
Emily	8.99	6.85	1.00	Yes
Jennifer	6.40	6.63	5.50	Yes
Mary	7.41	5.28	5.50	Yes
Elizabeth	6.85	4.15	5.50	Yes

Note. Work Needs Satisfaction, Work as Meaning Inventory, and Turnover Intention scores have been rescaled so that they have the same lower (1) and upper (10) limits.

Fit is a dimension of job embeddedness which is best described as the compatibility between the employee and the organization (Mitchell et al., 2001). There are various categories in which a person can experience fit; for example, they might fit well with the mission of the organization but experience poor fit in terms of salary if the salary is too low. However, that person may stay with the organization because it is worth it to them to be earning less than their "fit" ideal if they believe in the value of that job. Links are another dimension of job embeddedness which refer to the various formal

and informal connections a person has with institutions, locations, and other people (Mitchell et al., 2001). Typically, the more connections an individual has, the more embedded they will be (Mitchell et al., 2001). Sacrifice describes the perceived loss of psychological or material benefits that would occur after leaving the current organization. The more that an employee believes that they would sacrifice, the more difficult it would be to leave, potentially embedding them further within the organization (Mitchell et al., 2001).

Military spouses are constantly making a determination of the extent to which their involvement in the MLM meets their needs (both those generated by their life shifts as well as other needs which have arisen throughout their MLM journey) across the categories of Lifestyle, Finances, Community, and Organizational Practices (see Figure 2). Specifically, military spouses are constantly examining the relationships between themselves and their organizations in terms of the ***fit*** between their lifestyle, their finances, and the organizational practices; the ***links*** they have with the community they have built through their MLM; and the ***sacrifices*** they would make regarding their lifestyles, their community, their finances, and their organizational practices by leaving their MLM organizations.

Lifestyle

One of the main ways in which a military spouse becomes embedded in their MLM organization is through the fit between their lifestyle and the organization and their determination of the sacrifices they would make to their lifestyle if they left their

MLM. My interviews and analysis uncovered four main sub-categories of lifestyle: family needs, self-focused needs, professional opportunities, and product use.

Family Needs. Family needs in the military are not all that different from the family needs of civilians. Families are looking for the best ways to care for their children and spend time together as a family. However, military life can add a degree of instability with deployments, TDYs, military moves, and inflexible schedules on the part of the military members themselves. As such, many military spouses have found that working for their MLM organization has given them the flexibility needed to work around their family demands, especially those relating to childcare. Military spouses also stressed that the flexibility to work whenever and wherever they wanted became especially important when schools closed down and transitioned to online learning during the early months of the COVID-19 pandemic. "*That's just a really big gift,*" Miriam said, "*being able to be like, okay, what does my schedule need to look like today? What kind of things do I need to take care of for my kids? When can I fit my work into that picture versus the other way around?*"

In addition to meeting childcare needs, military spouses were also available during the day to support their spouses. Meaghan said, "*I can go to ceremonies and stuff like that. I was denied time off for a ceremony of his before, which was hugely frustrating. And I've also been able to volunteer with his command, with the [Family Readiness Group].*" Some spouses indicated that they engage in volunteering with groups like Air Force Key Spouses or the Army Family Readiness Group (FRG) not

only because they value helping other military spouses, but because a position like that is often expected for spouses of military members of a certain rank.

On the other hand, some spouses emphasized that flexibility has its limits; if you are trying to build or grow your business, you do need to be able to set aside time to work. As Amber remarked: "*I always say my business hours are flexible - they're not optional, but they're very flexible.*" Olivia, a mother to two children, noted that sometimes doing the work meant that she had to sacrifice family time when her husband was home, specifically so that he could watch the children during things like Zoom meetings, but that certain smaller sacrifices (like not being able to put her children to bed every night) were worth the growth she was experiencing. The extent to which spouses are able to balance those family needs with the demands of the job influenced their overall embeddedness. Further, the family support demands do shift over time. For instance, the extent to which the spouse needed to provide childcare was brought up in discussions of staying or leaving. When asked about her long-term business plans, Julia stated that her current plan is to stay with her organization until her kids "*are old enough where they're in school and they're not relying on me 24/7. Being a stay-at-home mom is my [primary] job, so I'm making [her MLM] my [paid] job for right now.*" As they grow up, she is considering going back to school to become a dietician.

Military spouses also indicated the importance of having a job that is portable. Miriam noted that the ability to continue working during a PCS and not needing to find a new job or start all over again at the bottom of the career ladder at the new duty station was something she considered as a strong reason to stay with her company. Many of the

military spouses told stories of continuing to work through their moves while traveling or living in hotel rooms, and Meaghan reported that her business "*not only survived a cross country move, but it survived an OCONUS move from Washington to Hawaii. I was promoted while living in a hotel.*" On the other hand, portability can be limited by OCONUS moves. Jennifer quit her job with a prior MLM in part because of the SOFA regulations limiting her ability to run her MLM business at her previous duty station in Italy.

The spouses were also clear that the flexibility and portability would be considered a sacrifice if they were to give it up. Miriam provided the most comprehensive explanation of this, contrasting her current lifestyle to that of her former career as a financial planner in the corporate world, noting that the lack of flexibility at her previous job created demands even with childcare and school options. When talking about that work life balance, she said:

> "*It was a very stressful time in general and I just felt very stretched in every direction. You know, I was trying to manage work and home life, and every time my daughter got sick, my husband doesn't have a lot of flexibility with the military. So it's kind of up to me to be the one to take care of that and to take vacation time to be able to do that. And in the end I was like, you know what? I have a really great salary, but the stress of it all is not worth it.*"

Self-Focused Needs. Self-focused needs are needs that the military spouses have that focus on their own personal wants and desires. Many of the military spouses interviewed indicated that they were looking for something that provided them with a

95

sense of fulfillment or perhaps even a new purpose and identity. For many spouses, joining their MLM gave them something new to feel passionate about. The extent to which the MLM continued to meet their personal, emotional needs varied. For some, the MLM continued to meet their self-focused needs, embedding them further into their organizations. Alyssa talked about her newfound sense of fulfillment, and how the stress of her everyday nursing job during COVID-19 has been balanced out by the fun of selling skincare: "*When I make a sale it's like a little serotonin boost. It's a fun little thing I can do on the side*." For others, involvement in their MLM waned, making them question their continued participation. As sales have fluctuated and both her upline and downlines have shrunk, Anna disclosed that she has fluctuated from feeling "*gung-ho, working my butt off to promote my identity as [Anna] the oily lady!*" to experiencing frustration. She said she and her friends are "*not completely jumping ship, but not putting full effort in right now*" in part because her personal needs for support and feeling successful were no longer being met to the extent they previously were.

However, some spouses anticipated that they might be sacrificing a sense of personal fulfillment by quitting their MLM. Julia said that the two main factors that have kept her from quitting are the fear of feeling like a failure and the need to have something fulfilling in her life. On the other hand, other spouses reported feeling as though this position is less fulfilling than they had hoped, becoming frustrated with missing out on sales goals month after month. As such, these spouses may feel like there is less of a sacrifice to be made here.

Professional opportunities. Military spouses also discussed the extent to which their existing skills matched with those required of their MLM. In some instances, spouses saw the work provided as an opportunity for professional growth. Others were less excited, realizing that the social selling aspect is not something that they are passionate about or hope to do long term. Elizabeth, who has a bachelor's degree in Child Development, stated:

> "*Selling and business was never what I intended to do when I went to college. That was never on my radar. I just think MLMs are perfect for a stay-at-home parent that's looking for something extra, but I would never consider it like a full-time job. I'd rather work with kids.*"

Spouses also considered their current professional opportunities in light of their long-term goals. Some spouses feel a complete sense of professional commitment and plan to stay with their organization long after their spouse leaves the military. Other military spouses view working with their MLM as a way to succeed professionally in the moment but have plans to leave their MLM after their spouse leaves the military so that they can pursue their actual, long-term professional goals. Emily, who has an MBA and a full-time government job, revealed that she takes advantage of the training opportunities in marketing and communications offered through her MLM so that she can eventually meet her goal of a higher paying job in the civilian sector. While she appreciates the opportunities for self-improvement provided, she also states, "*if I ever felt like [my work with my MLM] was taking away from my, like, actual career*

progression I would absolutely stop." At the moment, though, she perceives a fit between her beauty MLM and her current professional pathway.

Product Use. As discussed earlier, product use is one of the driving forces behind the initial involvement in MLMs. It is also a point of consideration for people who are choosing to stay in the organization. Overall, the product continues to fit in their lifestyle as they both use these products regularly and see the desired results from the product. Even though she is no longer as invested or excited about selling, Elizabeth says, "*I fully believe in their products and I love them, which I think is a big incentive for me to be here.*" However, it is possible to become dispassionate about the product entirely, which can influence the decision to leave the organization. In sharing her experiences from a previous MLM organization, Chloe divulged that she quit her old health and wellness MLM when she found herself "*in a rut physically, knowing that there had to be something better out there.*" She stopped using the previous product regularly, and ended up quitting altogether as the product no longer fit her lifestyle. Upon quitting, she moved to her current health and wellness MLM where she sees better results from the products.

The main organizational benefit that military spouses were typically unwilling to sacrifice was that of the product discounts. While many of the spouses declared that they were unlikely to ever stop using the product even if they left the company, they also noted that it was worth sticking around as a seller specifically for the discount, even if they were less active in selling. In fact, Jennifer indicated that even if she decided to quit selling entirely, she would keep her membership active solely for the discount.

Conversely, Emily suggested that she was open to the fact that her view of the discount might change in the long-term, stating: "*I don't think 10 years from now it would be worth it to me just to get the discount. I would rather just maybe scale back what I'm buying or have a splurge month and not buy things monthly.*"

Finances

Financial compatibility between a military spouse and their MLM organization was based on both their need (or their family's need) for a second income, as well as their ability to earn an income from their MLM work.

Need for Income. Most of the military spouses interviewed indicated that their money was nice to have but not necessary, and nearly all explicitly stated that finances were not a motivation for joining an MLM. This may be due in large part to the income and benefits generated by the active duty spouse. In addition to their basic pay, military members are provided with a tax-free housing allowance, a tax-free subsistence allowance, and health insurance with no premiums or enrollment fees (DoD, 2021; Tricare, 2022). Table 13 below shows the average annual regular military compensation for enlisted personnel and officers at points near the beginning (E-1 and O-1), middle (E-5 and O-4), and end (E-8 and O-6) of a 20-year career.

The study suggests that while military spouses do not use MLM income as a primary source of income overall, enlisted spouses indicated that their income was typically used to help increase the family's financial stability through things like adding to savings or paying off debt. Conversely, officer spouses were more likely to indicate that the money was "fun money" or merely a nice bonus, but not crucial to survival in

any way. For instance, Mary (an O-5 spouse) said "*I like to get the money from it, but I don't depend on it,*" while Emily (an O-4 spouse) stated that while she'd love to make a large, passive income she would be happy if she made enough at the end of the year to buy a designer handbag. While Meaghan (an E-6 spouse) now uses her MLM income to put in savings or pay for an upcoming Disneyland trip, she also reflected back to her time as a junior enlisted spouse, recounting:

> "*I think back to the times where the income helped. Where we've been between paychecks and because of [her MLM] we've been able to put diapers on our kids, or food on the table, or pay for a date night that my husband I desperately needed.*"

This mirrors the results from the survey, which indicated that spouses with higher ranked (and higher paid) active-duty spouses typically had a decreased sense of financial constraints.

Table 13. Average Annual Pay for Select Enlisted Personnel and Officers

Pay Grade	Average Annual Basic Pay	Average Annual Housing Allowance	Average Annual Subsistence Allowance	Average Annual Regular Military Compensation
E-1	$21,420	$15,190	$4,638	$44,010
E-5	$38,213	$20,555	$4,638	$68,397
E-8	$68,156	$25,338	$4,638	$102,586
O-1	$41,842	$19,071	$3,194	$68,676
O-4	$97,231	$29,300	$3,194	$138,072
O-6	$143,567	$34,035	$3,194	$191,451

Note. Rates are rounded to the nearest whole dollar. Average Annual Regular Military Compensation also accounts for typical tax advantages experienced by military families including tax free periods for military deployments.

Earning Income. Even if they do not need the income from their MLM business to survive, the ability to earn an income and contribute to household expenses influences the decision to stay with the organization. Within earning an income, there is also the consideration of whether or not they're making a passive income, or if they're actively working for their money. A passive income is money that is earned without requiring "too much" effort (e.g., earning income from rental properties, investing; (Corporate Finance Institute, n.d.). Many of the spouses who are not as active in their selling or promotion of the product noted that they stay with the MLM because they are essentially making money for little to no work. Amber, who stated that she is currently out-earning her husband with income from her MLM, proclaimed that because she is earning her five-figure income with 10 hours of work or less a week, there would be no reason for her to quit. Even at the lower levels of the income scale, spouses note the ability to even bring in just enough money to cover their own personal products keeps them working. However, some have determined that it's worth it to stay with the MLM even if their expenditures outweigh their income. Rebecca said:

> "*My husband tells me all the time, 'You're spending more money than you're making.' And I said, 'I don't care!' <laughs> It's not about the money for me. I love [the products] and I'm never going to quit. Like, that sounds terrible that I don't care that I'm spending all this money and not making it back, but it's the truth.*"

The risk of sacrificing their income also further embedded military spouses within their current MLM. For spouses with larger MLM incomes, the sacrifice would

be more apparent in their everyday lives. Kristina declared that the passive income generated by her beauty MLM "*has given me the option to seek things for fulfillment instead of an income, and that's a huge thing,*" which was a sentiment echoed by other military spouses with larger incomes (including Amber, who hopes to earn enough to allow her husband to retire from the military early). By earning what amounts to double a full-time minimum wage job in a quarter of the time (approximately 10 hours a week), Kristina has time to pursue other personal and professional passions, including her music and volunteer work. In general, sacrificing an income was tied to the fact that it provided a sense of independence. Elizabeth expressed, "*it's like my extra, so I don't feel so bad asking my husband for it, you know?*" Even though she only makes enough to pay for her products, she still plans on letting people purchase through her until the orders stop, in part because she doesn't believe it would make sense to lose out on passive income that she does not put a lot of effort into.

Community

As noted in the section on life shifts, a military move often causes the military spouse to lose her in-person community as she is moved away from friends and sometimes family members. Military spouses in MLMs declared that one of the strongest driving factors to remain with their organization was the community they have built through their organization, as they can often take their community with them virtually when they move to a new location. They also indicated that these connections are among the most meaningful aspects of their job. When military spouses referred to

their MLM communities, they discussed both their interpersonal relationships and their community standing.

Interpersonal relationships. Military spouses discussed three main sub-categories of interpersonal relationships: the relationships with their upline, the relationships with their downline, and the relationships they have built with their customers. The ways in which each type of relationship unfolds can impact a spouse's desire to stay or leave their organization.

Upline. The relationships that military spouses have built with their uplines vary by person and organization and can have a great impact on the turnover intentions of the employee. Some military spouses stated that it was important to choose your upline carefully, looking for someone who "*...is not going anywhere and leaves you in the dust,*" as Rebecca said. In some organizations, a person's upline is who they will turn to for active coaching and accountability. Chloe looked specifically for someone who was active, supportive, and authentic. On the other hand, an upline who is not present to help when someone runs into difficulty can cause the military spouse to feel alone and unsupported. Elizabeth said that she no longer felt motivated after her upline disappeared, "*because I knew this girl and we were friends and she was all gung ho about it, which got me gung ho about it. And now I'm like, are you there? Ugh.*" So while Elizabeth has stuck around, she has valued her job less and less over time.

Downline. The downline links are a great connecting factor for many of the military spouses involved in MLMs. Overall, military spouses ($n = 215$) had a median number of 11 people in their downline overall, nine of whom they have personally

recruited. Military spouses overall tend to feel a sense of responsibility to their downline members, some of whom have decided not to leave in part because of their responsibilities. Anna, who herself had difficulties with an absent upline, mentioned that she has put off leaving because she wanted to make sure her downline is cared for. She stated: "*I still have people underneath me and I didn't want to leave anybody else hanging because I felt like I was left hanging.*"

As fulfilling a need for community (especially after a move) was one of the driving forces behind joining an MLM, it makes sense that the potential of sacrificing that same community would encourage military spouses to remain. For many of the military spouses, not only have they built a community of friends, but they feel responsible to their coworkers. Many spouses had similar views to those of Bethany, who opined that if she left her organization she would miss creating a community with like-minded people who share similar goals and hold each other accountable. Others have felt the community links whittle away over their time in the organization, and therefore feel like there would be less of a sacrifice to be made in this area.

Community Standing. Military spouses also valued the standing they held in their MLM communities. They often expressed that they valued the chance to help others both by providing a quality product and by acting as a role model. For instance, the ability to help both civilian and military spouses find jobs and generate their own income was another reason for continuing in the MLM. Kristina notes that "*there's something special in helping each other and learning together, especially as women working on a business.*" For many of the women with active downlines, they wanted to

be able to help those in their downline develop skills that are relevant outside of their MLM work and encourage them to meet goals that would lead to another level of success. Amber says, "*To be able to teach someone how to do something and how to have an impact on their family finances? There's nothing more meaningful.*"

Some military spouses reported that they feel as though they are acting as a positive influence or role model for others, especially in terms of MLMs centered around health and wellness, which encourages them to stay in their MLM. Heather said, "*guiding [people] towards looking for resources and helping them do their own research is something that will keep you going. It really has a lasting impact.*" Others indicated that they felt valued by their customers in large part because of the stories they have heard about how much the customers value their products. This is particularly salient for certain categories of MLMs (e.g., health and wellness, fitness), in part because the purpose of the product is to elicit some sort of transformation. This holds true even outside of the aforementioned MLMs, where military spouse distributors have recited stories of the self-esteem boosts experienced by customers who have bought clothing, or used certain hair products, or have triggered happy memories by a scent from different products. Jennifer talked about the positive effect that helping her friend through postpartum hair loss had on her and her commitment to the organization, highlighting why many of the military spouses interviewed indicated that helping others was one of the most meaningful parts of working for their MLM.

Organizational Practices

When a military spouse considers the MLM's organizational practices, she examines the overall company values, the various company policies, and company changes since she started with her organization. All military spouses stated that getting to know the company's practices, rules, and values was one of the most important considerations before getting involved.

Company Values. When examining what a company's values are, military spouses consider the company's mission, their history of integrity, and the ways in which a company chooses to give back to the community at large. For example, Olivia is personally passionate about physical fitness and loves the fact that her clothing MLM promotes body inclusivity. "*It's really ingrained in their culture. It's not like, oh we're body inclusive, but all the pictures we show are skinny minis, right? Like it's really a part of their culture.*" On the other hand, Julia (who also works with the same clothing MLM as Olivia) says they promote a "*FOMO-mentality*" (fear of missing out) and "*a hustle mentality, which a lot of companies do,*" which she believes makes it easier for distributors to get caught up purchasing more products than they can afford.

Some spouses noted that the opportunities for giving back through volunteering or donating are especially meaningful to them. Meaghan touts the ways in which her organization gives to nationally known charitable groups that mean a lot to her personally. Even if the organization as a whole does not engage in these practices, oftentimes the individual teams or sellers will do so on their own. Emily revealed that the reason she joined her specific team was because they regularly organize charity and

donation opportunities, and Kristina stated that she knows her customers also find meaning when she donates a percentage of her profits to certain causes, like she did in late 2021 to assist Afghan refugees after the military withdrawal from Afghanistan.

On the other hand, many of the military spouses affirmed that the entire multi-level marketing enterprise is viewed negatively in part because of the lack of integrity on behalf of some companies throughout MLM history, and because of sellers or distributors who do not follow company guidelines on what is or is not allowed in the selling process. Some spouses were open about the fact that they have created dummy accounts for friends or family members in order to inflate their downline numbers, while other spouses conveyed that their company's enforcement of both organizational regulations and federal regulations made them feel even better about the integrity of their organization.

Company Changes. Some spouses addressed recent changes within their MLM organization as a factor that influenced their decision to remain in the organization. These changes can include things like changes to the incentive structures, ways of doing business or marketing strategies, or changes to leadership. Mary's experience really exemplifies the ways in which these changes can have a significant impact on how military spouses view their place in the organization. When she started with the organization, it was a small and close knit team. However, she noted that in the past year they hired "*big wig marketing people from other MLMs whose techniques don't necessarily work in our field.*" The changes toward company growth made by the new executives have cause her to reconsider her role, saying:

> "*I just, I don't feel like they have our interests in mind anymore. A lot of the decisions that they're making or not making are starting to feel like they're negatively affecting us, the people that are actually moving the merchandise. They've really started pushing their website and their web sales, but their website is really not good.*"

She has also been worried about the possibility of an incentive structure which could shift from the current multi-level structure to that of an affiliate-only structure. An affiliate-only structure is pure direct sales; she would not have any downline and would therefore only make income from the products she sold directly (versus the current MLM structure where she makes income directly from the products she sells and a percentage of what her downline sells). She says:

> "*I just sort of see the writing on the wall and I've brought it up multiple times to various people in leadership where I'm like, look, I know you guys say that you're not switching to affiliate only. You're not gonna, you know, get rid of the merchandisers. But these types of decisions are a red flag.*"

As such, the changes that have been made and the changes that could be made in the future have influenced her view of the organization and her long-term role within it.

Company Policies. Most of the military spouses interviewed highlighted the importance of understanding a company's policies before joining, especially around topics like inventory and purchasing requirements, requirements for structuring your downline (and how that influences one's income), income structures, and rules for bonuses.

Inventory and purchasing requirements (or the lack thereof) were frequently brought up as a major point of consideration. While many companies do not have inventory requirements, the amount that military spouses in the survey sample spent on inventory ranged from $0 to $45000 ($M = $1010.18, $SD = $4,174.00, median $0.00), and of the 94 spouses who purchased inventory, the average spouse has only sold 44.5% of it in the past year. While only one of the companies in the interviewed spouse pool has an inventory requirement, many of the companies have a minimum purchasing requirement in order to be eligible for a paycheck. Many spouses noted that they typically meet this minimum requirement based on their own product use. For the company that has an inventory requirement, Mary revealed that even though she has recently considered leaving her company, the fact that she has approximately $17,000 worth of inventory has prevented her from doing so outright.

Downline structures and income structures were also important to military spouses. Some spouses expressed frustration with how their downlines were required to operate in order to maximize their financial benefits. In the survey sample, nearly 22% of the average military spouse's MLM income came from recruiting other distributors and selling them things like starter packs, which means that recruiting and selling difficulties can have a negative impact on nearly a quarter of a military spouse's pay. Both Anna and Heather have experienced struggles with the ways in which they have to balance both sales within their organization as a whole and the sale within each leg of their essential oils MLM downlines. While that discouraged Anna, Heather sees it as more of the typical cycle of retail. She said, "*All businesses are gonna go up and down.*

People will start dropping out if things start to dip. You have to be able to ride that out."
Conversely, Alyssa indicated that her organization focuses more on individual sales than recruiting distributors, and doesn't require her to structure her downline in any particular way. She saw the focus on selling to consumers over recruitment as something that *"...kind of sealed the deal, because I don't want to be viewed as one of those predatory boss babes."*

Another benefit that spouses indicated an unwillingness to sacrifice were the organizational bonuses unrelated to income. These included opportunities for free products, the ability to access special or newly released products available only to distributors, and incentive trips. In fact, Mary divulged that one of the reasons she continued with her organization despite the troubling company changes was the fact that she did not want to lose out on her fully-funded trip to Cancun that she earned by meeting certain sales goals. She said:

> "*I earned a cruise in 2020 that got canceled and rescheduled as a trip to Cancun. I had been kind of holding on [and staying with the company] because I didn't wanna lose my trip. I just kept saying, I'll just stick around till the cruise, and then I'll stick around till Cancun. And then you go to Cancun and you see all your friends in person, and it's fun and you get excited again.*"

Additionally, Mary's story highlights the ways in which many of these categories are interrelated. Her desire not to sacrifice an organizational benefit led to her attendance at this trip with other friends who are involved with her MLM. This interaction increased the salience of not only her community, but of the other ways in which her lifestyle

110

currently fits with the organization (including the professional opportunities she has been

able to take advantage of and the personal and emotional needs met by the job).

CHAPTER V

DISCUSSION

The purpose of this study was to examine why military spouses join MLMs, as well as why they remain with an MLM organization over time. Based on prior theory and research, I anticipated that MLM employment was used as a way to meet various personal and professional needs for military spouses.

The results of this mixed method study showed that the initial plunge into the world of MLM was prompted by a combination of a life shift event (or multiple life shift events) and initial product purchasing. As military spouses purchased products from their MLM company in a customer capacity, they began to believe that the needs created across the life shift categories of military moves, having children, or self-reflection could best be met by joining their MLM as a distributor. Upon joining, they base their decisions to stay with their MLM based on the extent to which they experience job embeddedness: that is, the extent to which they experience *fit* with their MLM in terms of compatibility with their lifestyle, finances, and organizational practices; the greater their *links* are with their MLM community; and the consideration of *sacrifices* they would make with regards to their lifestyle, community, finances, and organizational benefits if they were to leave their MLM. The greater job embeddedness they experience across all categories, the more likely they are to remain with their organization.

Theoretical Implications

Decent Work

Although the notion of decent work is a guiding concept for this dissertation, the limitations of decent work's framework can be seen through the examination of the career decisions and needs satisfaction of military spouses' MLM work. As described in the introduction of this dissertation, decent work is work that meets five considerations: safe working conditions; adequate free time/rest; alignment with family and social values; adequate compensation; and access to adequate healthcare. But what happens when the work 1) meets only some of decent work criteria (e.g., safe conditions, time for free time/rest, and aligns with family/social values), 2) adequately meets the personal and professional needs of the employees, and 3) the other needs (e.g., income and healthcare) are already provided for in another capacity? Having certain needs met by outside sources appears to be the case when it comes to military spouses' MLM work, at least for some of them.

This finding suggests that the concept of decent work is limited and context dependent. As a prime example, many countries other than the United States consider health care to be a human right that should be provided to its citizens by the government; in the United States, it is a job benefit provided for some workers. It seems unlikely that decent work in these other countries would require healthcare, as the notion is antithetical to their cultural concepts of healthcare and human rights. In instances like this, some of the criteria for decent work are met by institutions outside of the

organization itself, and calls into question the global applicability of the concept of decent work.

Further, in the United States, it is not all that uncommon for married couples to sign up for health insurance provided through only one of the spouse's workplaces (Leonhardt, 2019), just as it is not uncommon for one spouse to be considered the "breadwinner" in terms of salary (U.S. Census Bureau, 2021). It is therefore possible that married couples might make decisions about jobs because of their calculations about healthcare and income. For instance, if one partner is in a more traditional job with quality health insurance for the family and a salary that allows the family to live comfortably on a single income, the other spouse may feel more comfortable engaging in an MLM even with the additional risk and lack of benefits because they are otherwise covered by their traditionally employed spouse. In exchange for foregoing a job with these benefits, military spouses may select MLM employment in order to maximize other benefits, such as flexibility. On the other hand, those who do not have a secure level of spousal income or insurance may not feel comfortable with the risk associated with MLM work. This appears to align with prior research indicating that higher median household income tends to predict higher MLM participation (Backman & Hanspal, 2019). This could also hold true for individuals who are not married. They may be willing to take on the risk of MLM work for potential MLM gains if they have another job that provides a steadier income or insurance compared to single individuals who would be fully reliant on MLM work to provide for all their needs.

Thus, an important finding from this research is that the decent work concept draws together important needs that should be met in peoples' lives, but they do not have to be met by work only. Instead, work can be decent when some of these needs are not met by the organization so long as it is being met somewhere. For instance, in a country where access to healthcare is not tied to one's job, decent work would likely not need to provide healthcare in order to be considered decent. However, in a country that provides a Universal Basic Income, we would still expect that an organization must provide adequate compensation for the task at hand. As such, the low wages for MLM workers may still not meet that threshold, but we might also feel comfortable allowing people to pursue more casual, hobby-like employment if their needs were otherwise being met.

In that same vein, military spouses (specifically those who choose to pursue MLM employment) may be a unique population when it comes to the consideration of whether or not MLM employment constitutes decent work. Based on the information provided by military spouses, MLM work does meet some (but not all) of the decent work criteria. Overall, MLM work is safe, allows for free time and rest, and typically aligns with the family/social values of the spouse in question. But based on the overall income information provided by the spouses, MLM work typically does not provide access to adequate compensation (based on the fact the median military spouse [excluding outliers] earns $4.49 an hour), and it does not provide access to healthcare. However, these needs have been met as a result of their spouse's employment in the military (e.g., steady salary, access to healthcare and affordable insurance, food and housing allowances).

Another important insight is whether MLMs are a job or a hobby, and whether this distinction matters to the distributor's experience of MLMs as decent work. As one of the interviewed spouses noted, some military spouses treat their involvement with their MLM as more of a hobby, and hobbies typically cost a person money. Yet hobbies are often ways for people to experience their free time and align their tasks with their personal and family values, either instead of or in addition to experiencing them through work or other important life components.

This job versus hobby mindset should not, of course, be used to excuse businesses from paying fair wages to the people who sell for them. Some spouses in the interview claimed that those who were losing money or not earning an income were not taking the work seriously enough (saying things like "If they were serious about it, they'd be making more money!"). To some extent, of course there is a limit on the income a person makes if they are not consistently "showing up" and working the business. As a parallel, if an hourly minimum wage worker only shows up for a single hour in a pay period, they should not expect a large paycheck. Conversely, hourly minimum wage workers would still expect *some* income as a result of that minimum wage. Similarly, I believe distributors should expect to earn money every time they sell - otherwise, that distributor just added to the company's profit without getting anything in return. Importantly, the minimum wage should be fair – it should be *decent*.

In this study, military spouses indicated that while financial reasons were considered when it came to joining or staying with their organization, in many instances the money was not something that they needed or motivated their employment (though it

116

was nice to have). In contrast, prior literature on general military spouse employment suggests that the most important reason given for why military spouses work is in order to earn money to pay bills and basic expenses (Castaneda & Harrell, 2008). Based on the current research, it appears likely that the spouses who elect to remain in their MLM organizations feel as though their basic expenses are adequately covered through their spouses' employment in the military and, where applicable, their own work in more traditional work settings. Because they do not need the income or the healthcare, they are more likely to stick with their company even if their wages would typically be considered inadequate.

Outside of the military spouse realm, previous research has indicated that the opportunities for short- and long-term supplemental income (Coughlan et al., 2016) and financial independence (Kiaw & de Run, 2007) rank among the top reasons why distributors join direct sales organizations. Unfortunately, this previous work did not collect information on the financial status of participants outside of their MLM organization. In the future, researchers should examine the extent to which the ability to choose MLM employment and stay with an MLM is a function of various needs being met by outside sources (e.g., spouse's job paying for healthcare, having a partner with an adequate salary). This dissertation is a first look at this question, but among a unique population within the United States. Additionally, cross-national research that accounts for government programs like universal healthcare and universal basic income would also illuminate this issue.

Job Embeddedness

My findings also have implications for job embeddedness theory. The composite theory conceptualized by Mitchell et al. (2001) considers both on-the-job (organizational) embeddedness and off-the-job (community) embeddedness factors. Organizational embeddedness factors refer to the employee's relationships to facets of the organization as a whole whereas community embeddedness factors refer specifically to the employee's relationships to facets of the physical community in which they reside. For instance, community fit factors might include how well you fit in with your local political climate or the local outdoor or entertainment activities (e.g., hiking, theater, professional sports). Community sacrifices might mean giving up short commute times if you select a job further from home or leaving a safe neighborhood if you need to move for your job.

This physical community seems particularly irrelevant to military spouses who PCS regularly and who are in portable jobs like MLMs. In discussions with the military spouses over the course of this study, there were no community embeddedness factors brought up as considerations for remaining with their organizations. The lack of community or off-the-job embeddedness factors mentioned by spouses could be due in part because the job itself is designed to be as flexible as possible, allowing you to work whenever, wherever, and with whomever you choose. As such, an employee is not typically restricted to a specific community. However, this could also be reflective of the attitudes of military spouses towards their current communities. Most spouses know that their location is temporary, so even if they love their current location, their home, and

118

their local friends, they know that they will likely be leaving soon and know that their involvement with their portable MLM job is unlikely to be affected by the prospect of leaving that community.

Similar to the concept of decent work, job embeddedness theory may be limited in generalizability as a result of the way that it views community embeddedness factors. Just as it is possible for certain facets of decent work (e.g. health care access) to be met outside of the job itself, it may also be the case that fit, links, and sacrifice related to the community can be impacted by entities outside of the physical community in which a spouse is located. It may not matter as much that military spouses have links specifically to the local area (e.g., friends, work out group, church community), but it may matter more that those links are occurring in some form or fashion (e.g., group chats with friends from a prior base, online fitness classes, virtual church). As we move into an era where remote work is becoming more available, further research should be conducted on the limitations of community embeddedness factors on employment-related decisions and job embeddedness. Specifically, additional research could examine the limits of community embeddedness for individuals who move frequently and have little to no say in where they move.

Practical Implications

This work adds to the general literature on military spouse employment, specifically understanding the role that MLM employment plays in the military spouse community. Many of the discussions in popular culture surrounding multi-level marketing point to the idea of MLMs being a scam or taking advantage of those who are

119

involved (with the exception, of course, of those who "strike it rich"). In fact, this was a concern I held coming into this study. However, this research indicates that there are military spouses who are meeting their needs through their work with various MLM organizations.

Childcare

One key takeaway from this study is the need for better childcare options. While many spouses view it as a privilege to be able to take care of their children at home, many simultaneously felt stuck by the fact that a lack of childcare severely limited their employment opportunities. As noted in the introduction to this dissertation, the Institute for Veterans and Military Families (Stone, 2014) study on military spouse employment noted that three of the top four reasons for being currently unemployed related to childcare and familial needs and obligations ("I cannot find work flexible enough to accommodate my spouse's schedule;" "I want to be able to stay home to care for my children;" "I have childcare problems [e.g. too costly, lack of availability]"), which was echoed in this study as the needs created by having children drove many military spouses to pursue MLM involvement. Childcare costs can be prohibitively expensive - in California, the state which houses the most active duty military personnel - the average annual cost of infant child care is $16,945 (Duffin, 2021; Economic Policy Institute, 2020). Additionally, low childcare provider wages and a lack of benefits in general (but exacerbated by the pandemic) have led to a childcare shortage, meaning parents are often on long waitlists for childcare (Nguyen, 2021). Every time a military family moves, they are put at the bottom of the waiting list.

Both the lack of availability and high costs of childcare in the communities surrounding military installations means that spouses disproportionately take on childcare responsibilities to the detriment of their careers. Additionally, the COVID-19 pandemic has exacerbated childcare issues. During the pandemic, military child development centers for preschool-aged children have been limited to 75 percent of their pre-COVID capacity worldwide, while before- and after-school childcare for school age children has been limited to about 65 percent of its pre-COVID capacity (Jowers, 2021). A survey by the National Military Family Association (2021) found that 49% of the military families surveyed reported lost or reduced access to childcare during the April to December 2020 time period. Further, limited capacity and frequent shutdowns (either due to staffing shortages or mandatory quarantines during outbreaks) have meant that childcare is often not consistent. Military spouses have been disproportionately impacted by this dearth of childcare and the increase of virtual learning for school-aged children. According to the Blue Star Families' Military Family Lifestyle Survey (2021), 42% of active duty spouses who were employed before the pandemic had stopped working at some point during the pandemic, with 68% of those spouses remaining unemployed approximately a year later. The lack of childcare and schooling options played a large part in that, with 36% of active duty spouses who were not working indicating that they were currently unemployed specifically so that they could supervise virtual learning or homeschool their children and 34% indicating that childcare is unaffordable (Blue Star Families, 2021). It is no wonder that the ability for a job to fit around family needs is high on the considerations of fit to MLMs for military spouses. Based on the current

study, some military spouses indicated that they would rather be employed at a more traditional job but were unable to pursue those possibilities due to childcare issues.

While the extent to which readily available childcare could increase opportunities for a military spouse to choose an alternate job over their MLM employment, it would allow women to actively participate in the labor force to the extent that they choose. Even for spouses in MLMs, childcare (even in a part-time capacity) would enable them to focus fully on their business pursuits instead of splitting energy and attention between caring for children and working a business.

Employer Supports for Military Spouses

Additionally, this research has highlighted the need to encourage employers (particularly those who claim to be "military spouse friendly") to reassess how their job opportunities are or are not meeting the needs of military spouses. While nobody owes a military spouse a job, being a "military spouse friendly" employer that has policies that prevent military spouses from entering full-time, meaningful, and possibly long-term careers is off-putting. Looking at job sites that are supposedly catering to military spouses, it becomes apparent that employers are not at all aware of the true needs of military spouses. Companies will often post positions that are location-based (sometimes with no opportunity to transfer to a new location) and consist of very few hours a week. The jobs targeted towards military spouses are often entry-level, ignoring the fact that U.S. military spouses are amongst some of the most educated employees in the nation with years of varied job experiences (Stone, 2014). To that extent, organizations should endeavor to determine which jobs of theirs could be fully remote, keeping in mind the

benefits of remote work ranging from decreased costs of running business to increased employee productivity (Farrer, 2020). Additionally, organizations should facilitate transfers to other sites and could also consider a network of regional businesses and organizations that could share information about jobs (e.g., local governments near military installations, school districts, etc).

Military spouses have also indicated that both financial supports to cover childcare expenses (35%) and permission to work remotely (31%) were their preferred solutions to alleviating school and childcare difficulties (Blue Star Families, 2021). In an effort to remain competitive, some employers are offering childcare subsidies to help recruit and retain remotely working parents (Lobell, 2020). However, flexibility for the possibility of helping with childcare may be less likely. It is common for organizations to have a clause in remote work agreements stating that remote work is not to be used as a substitute for dependent care, specifically noting that an employee is expected to have other childcare arrangements during working hours. To address the needs of military spouses while remaining responsive to business needs, organizations could adopt a flexible work policy. Flexibility is a common need for a military spouse, including flexible periods around school pickup and drop off times, or military life events like promotion ceremonies. Some organizations already have policies like this in place, allowing employees certain amounts of time a year to attend things like school plays, volunteer, or take time off to vote in an election. Some are even more flexible, with either no or very few standard working hours, which allow spouses the freedom to select when they will work. Examining organizational and position needs closely may provide

more flexibility to employees, which will help groups like military spouses and working parents.

Organizations should also consider creating policies addressing the inevitable military moves. As they typically happen every three to five years, organizations could consider whether they are able to provide a PCS-specific paid time off or if they would prefer that military spouses use their regular paid time off. They could also provide unpaid time, allowing the spouse to keep their job while giving them adequate time to move and settle in. This latter policy proposal is parallel to the guarantees in the Family and Medical Leave Act (FMLA), which organizations manage to comply with when required to do so. Additional options could include job share policies, where military spouses working for the same company could split a single position. Not only could this allow spouses the opportunity for part-time work if they so desired (e.g., one spouse works during the morning when she has childcare, and the other works in the afternoon), but it could help reduce disruptions from moving (e.g., one spouse takes over full time for a week while the other moves from New Mexico to Colorado). While these opportunities for organizational change will inevitably continue as COVID-19 continues to reshape our economy, there is an opportunity for organizations to press forward on opening remote positions and providing benefits to access the talent pool that is military spouses. It would also behoove organizations who track military spouse friendly employers (like the Military Friendly® program[4]) to consider elevating the importance

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[4] https://www.militaryfriendly.com/military-spouse-friendly-employers/

of childcare services and remote opportunities, looking not only at the presence of such opportunities, but the quality of the opportunities as well. Given the consistent research on military spouse employment issues related to moving and childcare, organizations without either or both of these options in place cannot truly be considered military spouse friendly.

Government Policies

Finally, the U.S. government also needs to provide additional employment assistance to military spouses. There should be an increased emphasis on funding and expanding childcare services on military installations, both as a way to create government jobs for military spouses and to provide the childcare spouses need in order to get jobs on and off base. The difficulties accessing steady childcare while moving every three years demands a solution catered to military families, and childcare on a military installation is likely the best way to do so.

In addition to addressing childcare issues, military spouses should also receive assistance during military moves. The weeks surrounding moves can be hectic, and often involve looking for new housing, packing the house, physically moving to a new location, and unpacking and settling into the new location. While military spouses have certain job protections relating to short-notice deployments or military caregiving under FMLA, there are currently no enumerated protections for military spouses who are moving with their service member (Department of Labor, 2013). While employers have the option to provide military spouse employees with paid or unpaid time off during military moves, they are not required to. Protection under regulations like FMLA could

require certain organizations to provide military spouses with a reasonable amount of unpaid time off in order to complete a military move while protecting their jobs.

State-specific legislation may also benefit military spouses as well. For instance, the state of Washington provides paid medical and family leave for employees who have worked a total of 820 hours for any employers who have paid tax in the state over the past 12 months (Washington Department of Labor and Industries, 2021). If a military move was an FMLA-protected event, military spouses who have lived and worked in Washington for the requisite period of time would be able to continue to draw pay while uprooting their lives.

The government must also provide military spouses with additional assistance for overseas jobs. The existing SOFA agreements in many countries prevent a military spouse who had both a remote position and a supportive organization from keeping their job overseas. For instance, the U.S.-NATO SOFA in Italy prevents military spouses from working anywhere off base and was first written in 1951 - in an era when women were typically expected to stay home (Bath, 2022). As every interviewed spouse who had lived overseas explained, the jobs on the OCONUS military installations are often hard to come by and typically do not match up with the education or experience levels of many of the spouses looking for jobs. At a Naval installation in Naples, Italy, 56% of the full time on-base positions are filled by Italian citizens (Bath, 2022). Conversely, jobs off of the installations often require a spouse to forego their SOFA rights and protections to get a work visa. Even if a spouse takes a job with a private American employer via a remote agreement, Italy will require the military spouse to give up their SOFA status

(which includes giving up on-base housing and commissary access), return to the U.S., and wait for an Italian work visa in order to return (Bath, 2022). It would also require that both the individual spouse and their organization pay required Italian payroll and income taxes (Bath, 2022). The U.S. government and Department of Defense desperately need to revise existing SOFA agreements so that they are both equitable to the host nations and the military spouses who reside there. This would include re-writing provisions for military spouses involved in MLM organizations, especially surrounding limitations on the use of the postal system.

Finally, both the Department of Defense and the direct sales/MLM industry should do their best to ensure that military spouses are aware of the risks that come along with MLM employment. When asked about whether or not they were aware that 99.7% of people in MLMs lose money, 13 out of 16 military spouses responded that they did know that statistic. While most felt that this number did not wholly apply to them and their specific organizations, many pointed out that there are predatory MLM organizations out there who will take advantage of military spouses simply because what they are claiming to offer (flexibility, community, financial freedom, etc.) is something that military spouses need and often fail to get elsewhere. While being taken advantage of by an MLM is nothing new, there are national security issues that can come into play when a military spouse is involved. Not only can financial issues cause anxiety and stress, but large amounts of family debt can prevent military members from receiving required security clearances as it could make them more susceptible to exchanging state secrets for money (Office of the Director of National Intelligence, 2017). While the

women in my sample seemed to have an overall sense of their financial situations and limitations, it was apparent that not many had systems set up in order to track their MLM-related finances. Most had a general awareness of their income levels, but many freely admitted that their accounting was lax in terms of regular business budgeting. For those who are less aware of their financial situations, MLM involvement could easily take a turn for the worse.

To that extent, the spouses I interviewed had multiple ideas about what MLM education for military spouses could look like. First and foremost, spouses suggested providing education on various company rules and requirements. Family service centers on the military installations could help spouses read through the MLM documents and contracts to help them decipher guidelines related to inventory, minimum purchasing requirements, and income disclosure statements. Other spouses suggested classes on personal finance, taxes for business, and general recordkeeping. While some bases offer similar classes, I have not seen evidence of classes tailored to military spouses in multi-level marketing, and military members in general feel that the Department of Defense needs to provide more financial literacy training (Blue Star Families, 2015). Spouses also indicated that they would like to see classes on the social side of social selling, including how to pick a supportive upline; how to sell to and recruit friends, family, and strangers without being pushy; and the limitations on who they recruit when their spouses are in command positions (so as not to exert undue command influence). Some spouses even indicated that they would be interested in teaching classes like these in order to prevent other spouses from making common mistakes. Figuring out ways to

harness the power of the military spouse network to educate others may help mitigate some of the common MLM pitfalls.

The extent to which military spouses use MLMs as a primary means of employment has yet to be determined. As stated in the introduction of this dissertation, MLM employment appears to be quite common and widespread in military communities, but there have been no studies to date to determine any numbers. I believe this has implications for the rate of military spouse employment data as a whole. All of the spouses who agreed to take my survey were required to answer "Yes" to a statement saying they were "actively working" their business. However, when I spoke to the interviewees, some indicated that they viewed their MLM involvement as more of a hobby than a job. How, then, might they respond to nationwide surveys on military spouse employment? If they view their work as a hobby, but answer "yes" to being employed part-time, national statistics on true military spouse employment may be inflated. This does bring into question how we determine "true" work - if you make small amounts of money on behalf of an organization just for fun, is that work? Or do we consider that to be something else? Future research on how we define work, both in general and for military spouses, should be pursued.

Limitations

There are a few main limitations that should be addressed here. Primarily, the homogeneity of the sample in terms of demographics introduces the possibility that I was unable to capture important variations in the population. The majority of the sample was white, and all of the participants in this study were women. While the racial

composition of the sample closely aligns with the overall racial characteristics of multi-level marketing in general (87% white; DSA, 2021), I was unable to explore gender differences on my outcome variables of interest as I had no men in my sample. While women comprise 92% of the military spouse community (the majority of male military spouses are also in the military; Military OneSource, 2019; Williams et al., 2020), and while there are relatively few men who are involved in multi-level marketing (DSA, 2021), I believe that there could have been differences related to the life shift events and subsequent needs experienced by male military spouses. Military spouse research in general should work to be more purposefully inclusive of civilian male military spouses.

Similarly, the survey sample also limited the number of military spouses of color that I could include in my interview. Only 14.6% of my sample consisted of women of color, and of those only 12 women volunteered to be interviewed. Unfortunately, those I reached out to never responded to requests for interview. While it is likely that there were few women of color in my sample because multi-level marketing is a predominantly white field, it may also be the case that my initial outreach was unsatisfactory and may have missed MLM organizations that are either targeted towards racial minority groups or who are more racially inclusive in general. Either way, just as military spouse research should be more inclusive of civilian male military spouses, it should also be more purposefully inclusive of military spouses of color.

Additionally, all of the military spouses involved in this study were currently active in the MLM organizations. This may be one of the reasons why military spouses in this sample appear to make more money from MLM organizations than the population

at large. Not only did I ask for military spouses to be actively selling (which likely turned away spouses who sell casually or who join only for the discount), but I also heavily relied on those who have a MLM and military spouse presence on social media. It is likely that who self-selected into the survey are military spouses who are both proud of their job and feel that they are doing well financially. Conversely, those who are not doing well financially or who are embarrassed about financial losses related to their MLM involvement were unwilling to take the survey, which then was not as reflective of those who either made no money or lost money. As stated earlier, many of the military spouses freely admitted that they did not formally create a budget for their business or keep close track of income versus businesses expenses. As such, it may also be the case that many of the military spouses in the survey did not correctly self-report their MLM income, inflating the numbers to portray a better financial situation than they actually have.

To get a better understanding of the dimensions of job embeddedness, it may have been helpful to interview participants who had left their organizations. In doing so, I might have a more in-depth perspective on the limitations of fit, the impact of community links in encouraging a person to stay or leave, or the extent to which a person truly felt the sacrifice they had made by leaving their organization. I also may have had a better understanding of the alternative that ultimately drew the military spouse away from their organization (whether it was another MLM organization or a different job opportunity entirely). It is also possible that there are parallels to the pre-joining part of the model, in that the life-shift events that precipitated MLM involvement

(i.e., military moves, children, self-reflection) may have ultimately drawn military spouses away from their organization. The answers to these questions, while not proposed for this study, could have provided even greater insight. However, they were not relevant or appropriate given the current sample of individuals who are actively involved in a MLM organization.

Conclusion

This study increased a general understanding of military spouse employment in MLM organizations. MLM employment does, in fact, meet the varied needs of military spouses, and the extent to which those needs are met can further embed them within the organization. However, it is important to note that some spouses do wish for alternatives to this type of employment and are currently unable to do so both because of a lack of alternatives that meet their needs, especially their needs for childcare and overall flexibility. Additional education and support from organizations and the U.S. government could help ensure that military spouses are better equipped to make the best employment-related decisions to meet their needs.

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QUANTITATIVE SURVEY QUESTIONS

<u>Screening Questions</u>
- Are you at least 18 years of age?
  - [Yes, No]
- Are you currently an active-duty military spouse married to a U.S. servicemember?
  - [Yes, No]
- Do you currently live within the United States of America?
  - [Yes, No]
- Are you currently a distributor for a *<u>multilevel marketing</u>*, *<u>network marketing</u>*, or *<u>direct sales</u>* organization (like Young Living, Scentsy, Jamberry Nails, Arbonne, or Mary Kay)?
  - [Yes, No]
    - Which organization(s) are you currently affiliated with?
      - [Open ended]

<u>MLM-specific Questions</u>
- How long have you been involved with your organization?
  - [Year, Months]
- What is your current rank (e.g., Distributor, Gold, Market Mentor, etc.)?
  - [open ended]
- Who introduced you to this organization?
  - [Family Member, Civilian Spouse Friend, Military Spouse Friend, Coworker, Other]
- Why did you choose to work for this organization?
  - [open ended]
- Approximately much money did you make last year, after expenses?
  - [open ended]
- How many people are currently in your downline?
  - [open ended]
- Approximately how many people in your downline have you *personally* recruited?
  - [open ended]
  - Approximately how many people in your downline did you *personally* recruit *within the last year*?

- ■ [open ended]
- ● Approximately what percentage of the money that you made last year – income and bonuses less your expenses – came from recruiting other distributors and selling them inventory or other items to get started?
  - ○ [sliding scale 0 to 100]
- ● On average, how much time do you spend on your business each week?
  - ○ [open ended]
- ● Approximately how much inventory have you purchased within the last year?
  - ○ [open ended]
  - ○ Approximately what percentage of your inventory have you sold?
    - ● [sliding scale 0 to 100]
- ● Are you employed outside of your work with your MLM?
  - ○ [Yes, No]
  - ○ Full time or part time?
    - ■ [Full time, Part time]

Relational Health Indices - Community (Liang et al., 2002); $\alpha = 0.95$
Next to each statement below, please indicate the number that best applies to your relationship with or involvement in [the military spouse] community. 1=Never; 2=Seldom; 3=Sometimes; 4=Often; 5=Always

1. I feel a sense of belonging to this community
2. I feel better about myself after my interactions with this community
3. If members of this community know something is bothering me, they ask me about it
4. Members of this community are not free to just be themselves (r)
5. I feel understood by members of this community
6. I feel mobilized to personal action after meetings within this community
7. There are parts of myself I feel I must hide from this community (r)
8. It seems as if people in this community really like me as a person
9. There is a lot of backbiting and gossiping in this community (r)
10. Members of this community are very competitive with each other (r)
11. I have a greater sense of self-worth through my connection with this community
12. My connections with this community are so inspiring that they motivate me to pursue relationships with other people outside this community
13. This community has shaped by identity in many ways
14. This community provides me with emotional support

Subscales: Empowerment/Zest: 2,6,11,12,13; Engagement: 1,3,5,8,14; Authenticity: 4,7,9,10

Work Volition Scale (Duffy et al., 2012); $\alpha = 0.92$

Please select one answer to each of the following statements based on the scale below. 1 = strongly disagree - 7 = strongly agree

1. I've been able to choose the jobs I have wanted.
2. I can do the kind of work I want, despite external barriers.
3. I feel total control over my job choices.
4. I feel able to change jobs if I want to.
5. Due to my financial situation, I need to take any job I can find.
6. When looking for work, I'll take whatever I can get.
7. In order to provide for my family, I often have to take jobs I do not enjoy.
8. I don't like my job, but it would be impossible for me to find a new one.
9. The only thing that matters in choosing a job is to make ends meet.
10. I feel that outside forces have really limited my work and career options.
11. The current state of the economy prevents me from working in the job I want.
12. Negative factors outside my personal control had a large impact on my current career choice.
13. The jobs I would like to pursue don't exist in my area.

Career Adapt-Abilities Scale - Short Form (Maggiori et al., 2017); $\alpha = 0.88$

Different people use different strengths to build their careers. No one is good at everything, each of us emphasizes some strengths more than others. Please rate how strongly you have developed each of the following abilities using the scale below. 1 = Not strong; 2 = Somewhat strong; 3 = Strong; 4 = Very strong; 5 = Strongest

1. Thinking about what my future will be like
2. Preparing for the future
3. Becoming aware of the educational and vocational choices I must make
4. Making decisions by myself
5. Taking responsibility for my actions
6. Counting on myself
7. Looking for opportunities to grow as a person
8. Investigating options before making a choice
9. Observing different ways of doing things
10. Taking care to do things well
11. Learning new skills
12. Working up to my ability

Decent Work Scale (Duffy et al., 2017); $\alpha = 0.83$

Please read through each statement below and rate how strongly you agree or disagree with the following statements [regarding your current job in your MLM organization]. 1 = strongly disagree; 5 = strongly agree

1. I feel emotionally safe interacting with people at work
2. At work, I feel safe from emotional or verbal abuse of any kind
3. I feel physically safe interacting with people at work
4. I get good healthcare benefits from my job
5. I have a good healthcare plan at work
6. My employer provides acceptable options for healthcare
7. I am not properly paid for my work(r)
8. I do not feel I am paid enough based on my qualifications and experience(r)
9. I am rewarded adequately for my work
10. I do not have enough time for non-work activities(r)
11. I have no time to rest during the work week(r)
12. I have free time during the work week
13. The values of my organization match my family values
14. My organization's values align with my family values
15. The values of my organization match the values within my community

Work Needs Satisfaction Scale (Autin et al., 2019); $\alpha = 0.95$

Please read through each statement below and rate how strongly you agree or disagree with the following statements [with regards to your current job in your MLM organization]. 1 = strongly disagree; 5 = strongly agree

My work allows me to:

1. Have the resources to provide nutritious food for myself and my family.
2. Have the resources to pay for adequate housing for my family.
3. Have the resources to pay for utilities, such as water, heating, and electric, on time.
4. Have the resources to maintain the health of myself and my family.
5. Make a contribution to the greater social good.
6. Feel like I am doing something important for my community.
7. Feel a part of something greater by helping to sustain our world.
8. Feel like I am making a difference.
9. Feel like I am good at my job.
10. Feel like I am good at what I do.
11. Feel like I know what I'm doing.
12. Feel competent.

13. Feel like I fit in.
14. Feel like I belong.
15. Feel understood by others.
16. Feel supported by others.
17. Do tasks the way I want.
18. Feel free to do things my own way.
19. Take actions that promote my real needs.
20. Choose whether or not I have to do certain tasks.

Subscales: Survival needs (1-4); Social contribution needs (5-8); SDT competence needs (9-12); SDT relatedness needs (13-16); SDT autonomy needs (17-20).

Work as Meaning Inventory (Allan et al., 2014); $\alpha = 0.96$
Please read through each statement below and rate how strongly you believe the statement to be true or untrue. 1 = absolutely untrue to 5 = absolutely true
1. I have found a meaningful career.
2. I understand how my work contributes to my life's meaning.
3. I have a good sense of what makes my job meaningful.
4. I have discovered work that has a satisfying purpose.
5. I view my work as contributing to my personal growth.
6. My work helps me understand myself better.
7. My work helps me make sense of the world around me
8. My work really makes no difference to the world. (r)
9. I know my work makes a positive difference in the world.
10. The work I do serves a greater purpose.

Subscales: Positive meaning (1-4); Meaning Making through Work (5-7); Greater Good (8-10)

Satisfaction with Life Scale (Diener et al., 1985); $\alpha = 0.82$
Please read through each statement below and rate how strongly you agree or disagree with the following statements. 1 = strongly disagree; 5 = strongly agree
1. In most ways, my life is close to my ideal
2. The conditions of my life are excellent
3. I am satisfied with my life
4. So far I have gotten the important things I want in life
5. If I could live my life over, I would change almost nothing

Turnover Intentions (Kelloway et al., 1999); $\alpha = 0.85$

Please read through each statement below and rate how strongly you agree or disagree with the following statements as they relate to your current job. 1 = strongly disagree; 5 = strongly agree

1. I am thinking about leaving this organization.
2. I intend to ask people about new job opportunities.
3. I am planning to look for a new job.
4. I don't plan to be in this organization much longer.

Demographics
- Gender
    - Man
    - Woman
    - Non-binary
    - I prefer to self describe [fill in the blank]
- Age
    - [fill in the blank]
- Race
    - Asian
    - Black
    - White
    - Hispanic/Latinx
    - Native American
    - Pacific Islander
    - I prefer to self describe [fill in the blank]
- Sexual orientation
    - Straight/Heterosexual
    - Gay or Lesbian
    - Bisexual
    - Asexual
    - I prefer to self describe [fill in the blank]
- Marital status
    - Single
    - Married
    - Separated
    - Divorced
    - Widowed
- How long have you been married to your current partner?

- ○ (fill in the blank)
- Do you have children? Number of? Use outside childcare?
  - ○ [Yes, No]
    - ■ How many children do you have?
      - ● [fill in the blank]
    - ■ Do you regularly use childcare outside of the home (e.g., daycare, CDC, preschool)
      - ● [Yes, No]
- Military
  - ○ Military branch affiliation
    - ■ Army
    - ■ Navy
    - ■ Air Force
    - ■ Marine Corps
    - ■ Space Force
  - ○ Spouse's rank
    - ■ [drop down list - E-1 through O-9)
  - ○ # of years as a military spouse
    - ■ [fill in the blank]
  - ○ Number of times PCS'd
    - ■ [fill in the blank]
  - ○ Have you ever chosen to "geo-bach" or live in separate geographic locations when your spouse received PCS orders? If yes, how many times?
    - ■ [Yes/No]; [fill in the blank]
- Immigrant Status - Are you a citizen or lawful permanent resident of the United States?
  - ○ [Yes, No]
- Disability Status - With which of the following have you been diagnosed?
  - ○ A sensory impairment (vision or hearing)
  - ○ A mobility impairment
  - ○ A learning disability (e.g., ADHD, dyslexia)
  - ○ A mental health disorder
  - ○ A disability or impairment not listed above
  - ○ None of the above
- Education (Higher than high school - Please list any degrees/certificates?)
  - ○ Less than high school completed
  - ○ High school graduate, diploma or GED

- ○ Some college
- ○ Trade/Technical/Vocational training
- ○ Associate degree
- ○ Bachelor's degree
- ○ Master's degree
- ○ Professional Degree (M.D., J.D., Pharm. D.)
- ○ Doctorate Degree
- # of years of work experience
  - ○ Years of full-time work experience [fill in the blank]
  - ○ Years of part-time work experience [fill in the blank]
- Family Income - When you were growing up, would you describe your family as:
    - ■ Low income
    - ■ Lower-middle income
    - ■ Middle income
    - ■ Upper-middle income
    - ■ High income

Interview Potential
- Are you willing to be contacted for the opportunity to participate in an hour-long phone/Zoom interview for a $25 gift card?
  - ○ [Yes, No]
- Email address [Open ended]

APPENDIX B

ONE-ON-ONE INTERVIEW QUESTIONING ROUTE

1. How long have you been married to your spouse?

   a. Have you been a military spouse the entire time?

2. What company are you a distributor for?

   a. How long have you been associated with them?

   b. Have you worked for any other multi-level marketing companies before?

3. Tell me how you got involved with your company.

   a. How much did [your life shift] play into your decision to join?

4. I'd like to talk about the time immediately before you started working with your company. Were you looking for other job opportunities at the time?

   a. How much of a choice do you feel like you had when you were looking for jobs?

   b. Did difficulties in finding other jobs impact your decision to start MLMs?

   c. How much does the financial aspect of your job play into your decision to work for your company?

   d. Do you describe this to others as your job or as more of a hobby?

5. What kind of opportunities have you had from this job?

   a. What has been the most rewarding part of your job?

   b. What has been the most difficult part of your job?

6. How meaningful is your work?

   a. Have you noticed any changes in how much you value your job since you started?

7. In what way has being a military spouse been a part of your journey?

8. Have you ever considered leaving your job?

    a. What made you want to leave? What ultimately made you stay?

    b. What are your plans for your business after your spouse leaves the military?

9. Have you had experiences with negative MLM stereotypes?

    a. How often do you experience this?

10. I'd like to ask you a question that I get a lot from people who hear about my dissertation. People who aren't in MLMs often say things like "Do people really make money doing that?" or "Aren't they all just scams?" I'm going to read you a statement from the U.S. Federal Trade Commission, and I'd like to get your reaction to it. The Federal Trade Commission conducted a study of 400 different MLMs and found that 99.7% of people who get involved with multi-level marketing never break even and actually lose money. So, I have two questions: 1) Have you ever heard this statistic before? And 2) What is your response to it?

11. If you had to set up a class for military spouses who are looking at getting into MLMs (any MLM, not just yours), what would you want to make sure they knew before signing up with a company?

COMPLETE LIST OF MLM ORGANIZATIONS REPRESENTED IN THE SURVEY

Company	Number of Participants	Category
Beachbody	36	Fitness
Young Living	24	Essential Oils
Monat	22	Beauty
Rodan + Fields	22	Beauty
Norwex	13	Home Goods
Beautycounter	11	Beauty
Scentsy	11	Scents/Candles
DoTERRA	9	Essential Oils
Plexus	7	Health & Wellness
Color Street	6	Beauty
Seint	6	Beauty
Arbonne	5	Health & Wellness
Mary Kay	5	Beauty
Savvi	5	Clothing & Jewelry
Herbalife	4	Health & Wellness
Pampered Chef	4	Home Goods
Zyia	4	Clothing & Jewelry
Le-Vel	3	Health & Wellness
Paparazzi	3	Clothing & Jewelry
Pure Romance	3	Health & Wellness

Company	Number of Participants	Category
SeneGence	3	Beauty
DotDotSmile	2	Clothing & Jewelry
Lemongrass Spa	2	Beauty
Origami Owl	2	Clothing & Jewelry
Thirty-One	2	Home Goods
Usborne Books & More	2	Home Goods
Bellame	1	Beauty
Crunchi	1	Beauty
Farmasi	1	Beauty
Isagenix	1	Health & Wellness
ItWorks Global	1	Health & Wellness
Juice Plus	1	Health & Wellness
Juvenae	1	Beauty
Limelife	1	Beauty
LuLaRoe	1	Clothing & Jewelry
Modere	1	Health & Wellness
Nuskin	1	Beauty
Nutrametrix	1	Health & Wellness
Pink Zebra	1	Scents/Candles
Pomifera	1	Beauty
Pruvit	1	Health & Wellness
Q Sciences	1	Health & Wellness

Company	Number of Participants	Category
Sipology by Steeped Tea	1	Health & Wellness
Stella & Dot	1	Clothing & Jewelry
Tupperware	1	Home Goods
Youngevity	1	Health & Wellness
Younique	1	Beauty