California State University, Fullerton

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Counseling Considerations for Clients with Experience in Multi-Level Marketing (MLM) Companies and Similar Groups

A Final Project in Counseling

by

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Abstract

This study explores how clinicians conceptualize and treat clients with experience in multi-level marketing companies (MLMs) and similar groups. Five mental health professionals were interviewed using a semi-structured approach. Three major themes emerged from these interviews, including these groups' harmful culture and tactics, the issues resulting from membership in these groups, and the importance of supportive treatment for clients with experience in these groups. The results of this study support existing literature that discusses the harmful nature of these groups and the consequences of participation in them. These findings also expand upon existing research by discussing approaches for treating issues that result from involvement in these groups.

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Acknowledgements

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Finalmente, muchas gracias a mi amor, Ruku, por apoyarme siempre. Te amo mucho.

Dedication

I dedicate this project to anyone who has ever been affected by multi-level marketing, whether they have personally been involved or not. Please know that your voices are being heard and that this project is one of many steps I will take throughout my career to shed further light on this subject.

Chapter 1: Introduction

In the midst of a global pandemic, both Dina and her husband had been furloughed from their jobs. Dina, a part-time teacher, knew that she needed to find a new way to make ends meet—especially since she and her husband had a baby on the way.

One day, when scrolling through Instagram, she came across a beautifully curated account of a woman who appeared to be living "the life": a sports car, amazing vacations, and a supportive group of coworkers who seemed excited about the company she worked for, a fancy-looking shampoo company. Out of curiosity, she decided to follow the woman. Soon, she received a direct message from her; Dina wondered what she had done to earn the honor. The woman offered her a spot on her sales team, letting her know that she stood to make "an amazing income selling great products" and that she could "work from her phone." The offer was too good for Dina to pass up, so before she knew it, she was committed to selling fancy shampoo.

Two months later, Dina is up late, her eyes weary as she messages what feels like the hundredth friend-of-a-friend about joining her team so that they, too, can sell fancy shampoo and make a fortune. The person politely rejects her, and Dina checks it off as yet another missed opportunity to make up her initial "investment cost" of $200. She's noticed that her friends and family have been distant from her lately, making excuses to avoid chatting on the phone or getting together over Zoom. She's made a few sales, but only to her grandmother's friends who she's pretty sure were just trying to be nice. Worse yet, she's feeling like she's lost herself. "What am I actually doing with my life?" she wonders.

She gets a text message and hopes that it's one of her friends reaching out to her. Instead, it's from the woman who had recruited her: "How are your numbers looking this month?"

Dina has no idea how to respond. If she tells the truth, she'll hear what she's already been hearing for over a month now: "You just need to work harder. No excuses. Anyone can succeed doing this!"

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While multi-level marketing companies (MLMs) such as Herbalife, Amway, and Mary Kay Cosmetics have existed for decades, the rise of social media and an increased focus on financial freedom has led to greater prominence of these businesses. Newer businesses such as Monat, ItWorks!, and LuLaRoe have been able to grow exponentially in the last several years. According to the World Federation of Direct Selling Associations' (WFDSA) Statistical Database, there are over 118 million people working for MLMs globally, with retail sales totaling 192 billion USD in 2018 (WFDSA, 2018). Those who join these organizations are promised job flexibility, a supportive community of distributors, and opportunities for great wealth.

However, the reality of joining an MLM is often quite different from the expectation. An internet search of MLMs will lead to myriad stories of work-life imbalance, tarnished relationships, financial disasters, and even lawsuits against these companies. Thus, the purpose of the present study is to explore clinicians' experiences working with those who have been in MLMs or similar business schemes. Due to the similarities between *high demand groups* (also known as *cults*) and MLMs, experiences of clinicians who have counseled people from various types of high demand groups (e.g., religious, psychological, political), will also be considered.

The following sections will provide a brief overview of the definition of MLMs as well as their relevant clinical issues, including manipulative recruiting techniques, negative consequences of joining, and potential treatments that may be used to address these consequences.

What is an MLM?

The term *multi-level marketing* has several synonyms, the most common being *direct selling* or *network marketing*. According to Groß and Vriens (2019), rather than being traditional employees, participants in MLMs are self-employed distributors who sell the MLMs' products directly to others. These distributors are generally required to directly invest in inventory from the organization to begin selling. They are persuaded to sell to friends and family members whom they believe have a high chance of buying from them. They are also encouraged to sell to their *warm market,* or those who are one step removed from their immediate circle, such as friends of friends, former classmates, or prior business associates. Because distributors also earn bonuses for every person they recruit, the individuals they sell to will ideally become distributors themselves. The recruiting parties are known as the *upline* and the recruited parties are known as the *downline*. Those in the upline make a commission on their downlines' sales; thus, it befits sellers to have as many people in their downline as possible.

Multi-level marketing companies have been compared to illegal *pyramid schemes,* which rely entirely on recruitment for income and do not offer a legitimate product or service (Groß & Vriens, 2019). MLMs are distinguished from these schemes by offering a product or service, such as cosmetics or insurance. However, this has not precluded MLMs from having similar strategies to pyramid schemes, including an overreliance on recruiting versus selling.

Governmental investigations into these practices began in the latter half of the twentieth century. In 1975, the Federal Trade Commission (FTC) filed a complaint against Amway, an

MLM which specializes in home and health products (FTC v. Amway, 1979). The complaint stated that despite selling legitimate products, the organization was still tantamount to a pyramid scheme due to its business practices, particularly those related to recruiting. Four years later, then-FTC Commissioner Robert Pitofsky ultimately ruled that Amway was indeed a legitimate business opportunity due to countermeasures it was taking to combat legal and ethical problems. These countermeasures included: the *ten customer rule,* which required sellers to sell to a minimum of ten unique customers to receive commissions; the *70% rule*, which required sellers to sell a minimum of 70% of their product on-hand before placing another inventory order; and their buyback policy, which allowed sellers to return their unsold inventory to the organization under highly specific circumstances. After this ruling, other MLM businesses quickly took heed and internally adopted these rules to stay under the FTC's radar. However, these rules were never codified into law, thus making their adherence technically optional as guidelines, as well as difficult to track by the FTC (Nocera, 2015).

Manipulation in MLM Recruiting

As mentioned above, MLM recruiters often target friends, family, and coworkers in an effort to gain recruits and, in turn, maximize their own income. To increase their chances of success, recruiters often look to those in vulnerable positions, such as single mothers, disabled people, or people who have recently lost a job (Butterfield, 1985; Friedner, 2015; Groß & Vriens, 2019). Some demographics, such as the immigrant Latinx population, are also targeted by certain MLMs (Arboleda, n.d.; Zipper, Adair, & Braun, 2016).

Recruiters from MLM groups also appeal to individuals' desire to achieve financial success, undergo spiritual growth, or find a social network (Butterfield, 1985; Friedner, 2015; Groß, 2008). Butterfield (1985) noted that Amway distributors would often portray the

experience as one that is lavish and fruitful to potential recruits, wherein one could have endless opportunities to network with like-minded people while vacationing in exotic places and driving expensive cars. However, he added that the reality for many of these distributors was one of far less success than portrayed. Both Butterfield and Groß (2008) observed that Amway also espoused a sense of corporate spirituality, wherein distributors were asked to have a level of devotion to the organization that mirrored the Amway founders' purported dedication to Christianity, which Groß argues could be harmful to distributors. In her research on deaf Indian MLM distributors, Friedner (2015) reported that a driving force for many deaf Indians joining MLMs was the desire to socialize with and support each other.

Overall, MLMs employ manipulation in both who they target and what methods they use to target them. This may lead people to join MLMs under false pretenses and have resultantly negative experiences as described below.

The Consequences of MLM Participation

Identity enmeshment is common among those who enter MLMs due to the culture of overinvolvement that is often encouraged (Butterfield, 1985; Groß, 2008). Both Butterfield and Groß noted that Amway distributors in both the United States and Germany were encouraged to spend as much time as possible recruiting others while supplementing their recruiting work with rallies, seminars, and training tapes. Butterfield further noted that Amway distributors were encouraged to disassociate themselves from those who did not support Amway and to surround themselves by those in Amway instead. Both authors remarked that these phenomena resulted in some Amway distributors centering their life and identity around the organization.

Interpersonal problems are also common for MLM participants, whether they are between the MLM participant and their pre-existing social network or with the ex-MLM

participant and remaining participants after the person leaves. Ravikumar (2019) discusses several anecdotes in her ethnographic account of MLM activity in India, wherein both romantic and platonic relationships are destroyed due to excessive recruiting attempts or an individual's overinvolvement in their chosen MLM. Groß's (2008) account also discusses the difficulties of leaving an MLM, as ex-participants may be dropped by their MLM friends after they leave.

Lastly, financial difficulties appear to be the rule, rather than the exception, for MLM participants. Fitzpatrick (2005) and Taylor (2011) reported that approximately 99.6% of MLM participants lose money in their MLM. While a more recent study conducted by DeLiema, Shadel, Nofziger, and Pak (2018) is slightly more promising, showing that 74% of participants break even or lose money, this number still suggests that MLM involvement is a path unlikely to yield a profit. The financial troubles brought on by MLM involvement may bring about additional mental and physical health problems ranging from anxiety to high blood pressure (Bruhn, 2015).

While the research pertaining to the negative aspects of MLMs and their resulting treatments is sparse, the issues resulting from MLM involvement are universal signs of human suffering: identity, relationship, and financial issues. Some of the more promising treatments for these issues are discussed below.

Recovering from MLM Participation

Both cognitive-behavioral therapy (CBT) and narrative therapy may be helpful approaches for helping former MLM participants rebuild their sense of self. Cognitive-behavioral therapy may help former participants challenge the negative thoughts that they have developed about themselves throughout the course of their MLM membership (Pack & Condren, 2014; Slotter, Winger, & Soto, 2015; Waite, McManus, & Shafran, 2012). Narrative therapy may

allow former participants to *restory*, or redefine their identity as they transition out of the MLM (Elderton, Clarke, Jones, & Stacey, 2014; Khodayarifard & Sohrabpour, 2018; White, 2007). Both therapies are empirically supported and widely practiced by clinicians, thereby making it easier for former participants to have access to these types of therapy.

For negatively impacted relationships, former MLM participants may find emotionally-focused therapy (EFT) or group therapy helpful. Emotionally-focused couple therapy is an evidence-based practice that may help former participants rebuild their relationships with non-participating partners by strengthening attachment bonds and reducing anxiety about the relationship (Burgess Moser et al., 2016). Group therapy may also assist former participants in finding support from those who have been in a similar situation in an MLM. Research conducted by Bauer, Wolf, Haug, and Kordy (2011) demonstrates the effectiveness of online support groups, which are particularly common among former MLM participants.

Finally, clients' financial well-being may be restored through the use of newer career counseling methods, such as constructionist career counseling (Obi, 2015) or solution-focused financial therapy (SFFT) (Archuleta et al., 2015). Both of these methods offer a structured, personalized way for clients to approach their financial difficulties, which may lead to greater overall well-being.

Locating the Researcher

Anyone who knows me will likely not be surprised by my decision to enter the world of counseling in 2016. I am probably one of the most emotional and sensitive people that others will meet in their lifetime, a total softie. Although I grew up trying to hide this part of myself, I now strive to channel these gifts into a place of healing for everyone from my clients to my

family and friends. In other words, I have always been a therapist, however informally this role may have been taken on at most points in my life.

What may shock people, on the other hand, is my history of being an accountant. In fact, I originally went to college to earn not one, but two accounting degrees: a B.S. and a Masters. I was the President of my university's accounting fraternity, Beta Alpha Psi. I earned my California CPA license, which I still bear to this day, albeit in an "Inactive" state. I left the accounting world in 2015, when I was working for KPMG, LLP and earning more money than I could have imagined making at the age I was at the time. Accounting, while an interesting and lucrative profession, was decidedly not for me—at least not as a full-time job. I wanted to work more directly with people. By that, I certainly didn't mean sitting in a room with six other people crunching numbers and creating documents for 12 hours. Rather, I was interested in actually working with people in their relational and emotional domains.

Despite me appearing to leave one of these worlds behind, both of these worlds equally comprise me today. They both inform how I approach life and will continue to do so in the future. I will work to maintain my accounting license just as much as I will work to obtain and maintain my therapy ones. Moreover, I am happy to say that I will not need to obtain much in the way of additional business training when I finally get to the point of opening up my own private practice (though I'll certainly take it anyway). In fact, I actually look forward to the day when I get to crunch numbers as a way to unwind after a long day. My business background also informs my work with clients, particularly when I do career counseling with them.

In addition to this educational and occupational history with both accounting and counseling, I happen to have, as one might expect by the title of this project, an interesting history with multi-level marketing companies (MLMs) and similar groups. As a high school

senior, I recall being invited to a "party" at my friend's house, who informed me that her friend would be giving a product demonstration. While I thought that this sounded like a rather strange party activity, I decided to go anyway in an effort to spend time with my friend. What I walked into was a group of several other 18 to 20-year-olds sitting in a circle with puzzled looks on their faces as another 18 to 20-year-old awkwardly extolled the virtues of certain personal care products from a company called Pure Romance. When the party leader pulled out an ordering form, I told her I would "think about it" and get back to her if I was interested; she did not appear to appreciate this response. One girl in the group ordered a bottle of lotion through the party leader, though she appeared to be doing so out of a sense of social obligation. Later on, the same friend that had provided a hosting ground for this party would later convince me to buy Organo Gold coffee from her using an oddly similar ordering form.

Fast forward several years and I am an accountant working in Orange County. I had befriended a group of women in the tax department and was once again invited to a party with an accompanying "demonstration." A few people set up an impromptu motivational speech in my friend's living room to talk to us about the wonders of the Landmark Forum, an intense, multi-day, personal development seminar. After the presentation, I somehow ended up being the only person sitting at a table in the kitchen with the presenters as they insisted that I attend one of their seminars the following February. I bought the ticket feeling pressured and extremely uncomfortable, as it was nearly $600. When I got a job interview that happened to land on the day of the seminar, I called to cancel and ask for a refund. Instead of a simple, "Sure, I can get that done for you" from the person on the line, I was met with vitriol, derision, and a scolding about how I wasn't taking my future seriously enough and how Landmark was more important

than any interview I could ever have. Eventually, I had to hang up. They kept my $600, by the way.

Just last year, I recall speaking to a dear friend who informed me that she was interested in signing up to become a distributor for a major skincare MLM. I remember telling her to do her research given how MLMs and their ilk tend to operate, though I tried not to push the issue too much. By this point, I was starting to become significantly more informed about how MLMs and similar companies (such as the aforementioned Landmark) run and how emotionally and financially draining they can be. My friend ended up joining the brand earlier this year. Due to my stance as a very publicly anti-MLM person paired with MLM companies' tendency to discourage association with MLM "haters," her and I have not gotten to connect much this year. It is only due to our effort to find common ground on other issues that we are finally in the process of rekindling our friendship as I write this section of my project.

Despite my knowledge of business and counseling, MLMs and similar groups were not something that got onto my radar until sometime last year. However, as evidenced by my anecdotes above and others I have excluded from here, I have been exposed to these groups for a long time. Friends, family, acquaintances, and even partners of mine have all been touched by MLMs, and they were likely drawn to these groups due to the perceived ease of entry, potential to earn a flexible income, and tight-knit community that MLMs present. However, in this project, my aim is to use my experience from both the business and counseling realms to shed light on a side of MLM that is only recently gaining more traction: the negative, cult-like, often dangerous side. Specifically, I aim to explore the elements of MLM that affect our clients' mental health, such as their identity, relationships, and financial disposition, as well as how we as clinicians can assist them in their journeys to heal.

I aim to tackle this issue as objectively as possible for research's sake, but I believe this project is the beginning of a revolution. By completing it, I am taking on a multibillion-dollar industry that spends millions of dollars annually on lobbying in an effort to stay relevant and legal, per the FTC. As I near the end of my M.S. in counseling program, I have discovered that one of my main goals as a professional is to defend the dignity of the millions of people who have been deceived and exploited by MLMs. Ultimately, this project is dedicated to them.

The Present Study

Following this introductory chapter of the present study, the next chapter explores existing research pertaining to the clinical concerns around MLMs and similar groups. The third chapter describes the research methods used in the present study, including participant recruitment, data collection procedures, the assessment instrument, researcher biases, and the data analysis process. The fourth chapter presents the results of the study and includes a thematic analysis of the data. In these results, three themes emerged, each with three subthemes. The fifth and final chapter analyzes the results of the study in the context of existing literature around MLMs and similar groups; clinical implications, directions for future research, study limitations, and lessons learned from the study are also discussed.

This research provides new insight into clinicians' experiences with clients with experience in MLMs and similar groups. The results of the study suggest that these groups espouse an overall harmful group culture and utilize harmful group tactics such as high-pressure recruiting (often conducted by familiar parties), exploitation of group member vulnerabilities, and manipulation and control. Furthermore, these results suggest that a number of issues can result for clients who participate in these groups, including identity and self-esteem issues, relationship issues, and financial issues. These results also suggest that effective approaches for

clients who leave these groups may include cognitive therapies, addressing client strengths, and encouraging client autonomy. Overall, these results may help guide clinicians who are interested in tending to this emerging area of concern.

Chapter 2: Review of the Literature

This literature review examines the current research related to MLMs from a mental health standpoint, paying particular attention to the negative consequences of joining these businesses as well as how to counsel those who have been involved with them. In this review, these consequences will be condensed into the following three themes: identity enmeshment, interpersonal problems, and financial loss. Counseling considerations in response to these phenomena will be discussed thereafter.

Due to the dearth of research related to the experiences of former MLM members, former members of *high demand groups*—also known as *cults* or *new religious movements*—will be used as a parallel population for research comparison purposes where applicable. Many MLMs and high demand groups share several similar qualities, including the use of persuasive recruiting techniques, the incorporation of spirituality, the promotion of hyperbolic claims, the encouragement of social cohesiveness, and the exertion of control over members. Hassan (2018) categorizes MLMs as *commercial cults* due to their capitalistic spirituality and use of deception and manipulation. In this review, the more specific term *high demand group* will generally be used in place of the familiar term *cult*.

The Selling of a Dream: Who Joins MLMs and Why

In an effort to attract as many distributors as possible, MLMs often employ coercive strategies to attract distributors. Often, these strategies target those who are either experiencing significant life changes or are financially vulnerable. Stay-at-home mothers, ethnic minorities, people with disabilities, and immigrants are frequent targets. In general, those who appear to be on a search for psychospiritual meaning are also particularly vulnerable to joining MLMs. This

latter quality is one that has been shown to be present in many former high demand group members as well.

MLM membership on the surface. Some studies have been conducted around the demographics and motivating factors of MLM participants. In one such study conducted for the American Association of Retired Persons (AARP), DeLiema, Shadel, Nofziger, and Pak (2018) surveyed more than 1,000 Americans to analyze differences between participants in MLM organizations and those who chose not to join these organizations. Survey questions were first generated through the use of focus groups composed of 51 current and former MLM distributers in Orange County, California, and Seattle, Washington. Next, a survey was administered through the GfK KnowledgePanel, an online survey website. In the survey results, the researchers found that MLM participants were mostly female (60%), White (63%), and that a large number were between the ages of 20 and 29 when they initially joined (45%). Forty-four percent earned a yearly income ranging from $50,000 to $99,999. Many also reported experiencing major life events in the six months preceding their recruitment, including moving to a new area (13%) or accruing a significant amount of debt (14%). The most common reason cited for joining an MLM was a desire to make money, whether through the recruitment of others or through the selling of products. A plurality (34%) of people were recruited to their chosen MLM(s) through friends, family members, or coworkers (DeLiema et al., 2018).

While this study sheds light on the demographics and circumstances of MLM membership, it is limited in four ways. First, the survey instrument was not tested for reliability or validity prior to administration. Thus, many of the survey questions appear to lead participants to a specific type of response. A participant who had an answer outside of these options would be required to check “Other” and would not receive the opportunity to explain this answer. The

survey instrument could have benefited from pre-testing and revising prior to actual administration. Second, responses to survey questions were self-reported by the participants, which could have led to participants misrepresenting their experience in their chosen MLM(s). Additionally, there were no measures in place to check fact-based data such as household income and money earned or lost from MLM ventures. Finally, the survey failed to capture the intangible, contextual factors that may have led the MLM participants to join these companies. These spiritual, emotional, and relational aspects are better discussed in additional research presented below.

Manipulating the vulnerable and idealistic. Other research findings show that MLM recruiters specifically target those who they believe will be easy to manipulate, such as people seeking spiritual growth or marginalized demographic groups. In his autoethnographic account of his experience working with Amway in the late 1970s and early 1980s, Butterfield (1985) described Amway opportunities being marketed as highly lucrative and spiritually fulfilling, with many high-ranking distributors speaking at conferences about their expensive cars and feelings of self-empowerment. He compared Amway to a cult by describing the lengths the organization would go to present an artificially positive picture to prospective recruits. He also noted that working for Amway was presented as a viable income opportunity for all Americans and that recruiters frequently targeted stay-at-home mothers and African Americans. Butterfield posited that these vulnerable groups often accepted these opportunities due to the relatively limited leadership opportunities they had at the time of the book's writing. However, he added that these individuals, like most people who joined, would generally lose money and therefore end up in a more tenuous position than ever before as a result.

Three decades later, Friedner (2015) described a similar phenomenon in her ethnographic study of Silver Venture, an MLM that existed in India at the time of the study. She noted a general air of corporate spirituality in the organization, which attracted many distributors seeking a more holistic work experience. She specifically discussed deaf Indians, who had experienced significant challenges under typical employment circumstances and were pressured to join Silver Venture by other members. Those she interviewed reported that they were told they would be able to build a community and make a living in Silver Venture. She underscored that deaf Indians were a vulnerable group in India and were often perceived as desperate due to their disability. As such, she indicated that they and other vulnerable groups were specifically targeted by MLM recruiters.

Lastly, the documentary *Betting on Zero* (Zipper, Adair, & Braun, 2016) expanded upon how the MLM organization Herbalife specifically targets Latinx immigrants, many of whom are eager for viable employment opportunities in the United States. Latinx interviewees in the film discussed the mass Herbalife marketing geared towards Spanish-speaking communities (e.g., product placement in telenovelas, endorsement of the product by soccer players) and how many of their friends and family members have joined the organization. One Ecuadorian immigrant discussed abruptly quitting his construction job to join Herbalife after being falsely told by another distributor that he would make a large amount of money in a short amount of time. The targeting of Latinx populations outlined in the film is supported by statements from Herbalife's own website, where Angela Arboleda, Vice President of Government and External Affairs, discusses Herbalife's partnership with Latinx communities due to their perception of Latinx people as being young, motivated, and entrepreneurial (Arboleda, n.d.).

These accounts expand not only on why people join MLMs, but how MLMs employ the power of persuasion to get them to do so. However, the Butterfield (1985) and Friedner (2015) accounts may also be affected, like all ethnographic research, by the potential bias of the researchers and any others who shared their stories in the process. Additionally, the Zipper et al. (2016) documentary is a film with a specific agenda against Herbalife and is not intended to serve as empirically verified research. Still, these accounts help to substantiate the idea that MLM companies take advantage of vulnerable and idealistic people to comprise their distributor base.

Similarities to high demand group recruiting. The tactics used by MLM recruiters are similar to those used by high demand group recruiters, who also persuasively market their groups towards those who are seeking personal development, a meaningful experience, or a sense of belonging. As a former member of the Unification Church (also known as the "Moonies"), Hassan (2018) recalled that he and other members used psychological pressure to convince recruits to join the Church and specifically targeted those who appeared to be in search of psychospiritual development. Other research demonstrates that this is a common trait sought out by most high-demand group recruiters. In their survey research, Almendros, Carrobles, and Rodríguez-Carballeira (2007) found that both former high demand members and former members of non-cultic groups (e.g., sports, political, or youth groups) scored highly on measures of "Seeking Ideals" and "Seeking Self-Development" within the Cult Involvement Factors assessment. Moreover, former high demand group members in the study reported manipulation as a critical factor in their joining of the group. Almendros et al.'s (2007) findings are supported by qualitative research conducted by Coates (2011) whose interviewees described being "at a typical vulnerable point in life" and "searching for 'something'" (p. 197) when they were

recruited into a high demand group. Furthermore, Rousselet, Duretete, Hardouin, and Grall-Bronnec (2017) found in their mixed methods research that a need for personal development was present in 67.7% of former high demand group members at the time of their commitment. Thus, it can be deduced that high demand group recruiters specifically seek out those who appear to have these qualities.

The studies listed above are not without limitations. Hassan's (2018) account of his experience in the Moonies is autoethnographic and serves as a cautionary tale against high demand groups and mind control; it consequently carries a degree of bias. Additionally, the Cult Involvement Factors assessment from the Almendros et al. (2007) study was neither included in the study nor able to be found online; thus, its reliability and validity cannot be examined. Lastly, both the Coates (2011) and the Rousselet et al. (2017) studies are composed of retrospective, self-reported data that cannot be adequately verified. Nonetheless, the aforementioned research supports the idea that high demand groups present their group as a means for its members to be personally fulfilled. Similarly, many MLMs are presented not only as a viable business opportunity but as a means of social and spiritual gratification. While high demand groups and MLMs appear to have different aims on the surface, their methods of attracting membership through coercion and promises of self-realization appear to be comparable.

From a Dream to a Nightmare: The MLM Experience

Participation in an MLM often follows a trajectory that involves the new distributor being enticed to join, then assimilating into the organization's culture, and then eventually having doubts about or problems with the organization. This conflict often leads to the person leaving the MLM, though it is also common for former distributors to join other MLMs later on (DeLiema et al., 2018). While the details of day-to-day MLM membership vary by organization,

negative distributor experiences frequently feature problems with identity, relationships, and finances.

Identity enmeshment. In her case study of Amway Germany, Groß (2008) employed in-depth interviews, observation, and document analysis to better understand the organization's ethos as well as the experiences of current and former distributors. She noted that the organization espoused a distinct spirituality derived from the staunch Christianity of the organization's American founders. She further noted that Amway Germany's proprietary brand of spirituality encouraged distributors to think positively of the organization, even when presented with substantiated negativity about it. She spoke to one current distributor who remarked that Amway was the only thing distributors needed in their lives, indicating a strong enmeshment with the organization. She found that Amway Germany had implemented an education plan for its distributors, strongly encouraging them to buy motivational Amway tapes and videos, read Amway books, and attend numerous Amway rallies and conferences. While this case study had a paucity of *rich-thick descriptions*, or descriptive quotations from interviewees, it demonstrates the potential for distributors' identities to become inextricable from the work they do for MLMs.

It is striking to note that Butterfield's (1985) account from 23 years prior reported a very similar culture at Amway in the United States. He noted that the organization aggressively promoted individualism, capitalism, and the *American Dream*, or the idea that anyone in the United States can achieve wealth as long as they work hard enough. In his experience, distributors who did not uphold these same values were openly ostracized; belief in a conservative, capitalist system was implied to be a necessary prerequisite for joining Amway. He additionally found that distributors were pushed to give up other pursuits for the sake of Amway

and noted that they were encouraged to disassociate from people who did not approve of their Amway affiliation. Similar to what Groß (2008) found in her research, Butterfield noted that for most distributors, Amway became their primary identity. This account is autoethnographic and, thus, limited by being of a single person's perspective. Although the advent of technology in the last 35 years has drastically altered the recruiting, selling, and training aspects of MLM companies, distributors' experiences in MLMs have remained similar for decades.

Identity enmeshment in former high demand group members. Identity enmeshment is an experience echoed by many of those who have encountered high demand group life. In his account of his time with the Unification Church, Hassan (2018) discussed being pressured to participate in politically conservative causes supported by the Church's leader, Sun Myung Moon. As an even more extreme example of control, he noted that members of the Church were not allowed to marry without Moon's express permission. He later remarked that in a retrospective look at his experience, he was lied to repeatedly and, in turn, learned to fabricate the truth to recruit others when he was still a member. Similarly, in their qualitative study of former members of various high demand groups, Matthews and Salazar (2014) found that many of those they interviewed experienced strict requirements for how much time they needed to devote to the group and with whom they were permitted to associate. These findings were supported by findings in Boeri and Boeri's (2009) qualitative study of former members of the Children of God group (now called "The Family International"), where participants shared similar experiences. It should be noted that the high demand groups included within these accounts exert a significantly higher level of control and abuse than most MLMs reportedly do over their members based on the scholarship reviewed. Furthermore, the information gleaned from these accounts is retrospective and may contain self-report bias from former members.

Nevertheless, these experiences are tied to others' experiences in MLMs through the concept of identity manipulation.

Interpersonal problems. In her ethnographic account of MLM activity in India, Ravikumar (2019) gave examples of families and friendships deteriorating due to MLM involvement. She discussed one couple who experienced a bitter divorce due to a husband leaving an MLM while his wife continued participating in it. Another example she explored was of a young man who attempted to sell MLM products to his friends so frequently that they cut off communication with him while he ended up in thousands of dollars of debt. The essence of these stories is aptly summed up by Ravikumar herself: "When the glitter fades away and one descends from 'dream land' they realize that they have not gained anything. They have, in fact, lost what they originally had in a manner that can never be redeemed" (p. 84). The author is clear throughout this book that she has an agenda of dismantling MLMs due to their problematic qualities. However, despite these biases, this account emphasizes the negative impact of MLM participation on distributors' existing relationships.

In addition to experiencing the loss of existing relationships due to participating in an MLM, many who leave MLMs end up losing the connections they made while in the organization. In Groß's (2008) qualitative study, one interviewee recounted being "dumped" (p. 73) by their friends in Amway Germany shortly after they left the organization, adding that the attention they received when they initially joined was merely a means to promote loyalty to the organization. The cold attitude towards former members of the organization is highlighted further in Butterfield's (1985) autoethnography of his time in Amway. As many people often dedicate a significant portion of their lives to working for an MLM, this sudden loss of a once-ironclad support system can be devastating.

Interpersonal problems for former high demand group members. These experiences of interpersonal problems are similar to those recounted by former high demand group members. In Coates' (2010) qualitative study of this population, many of those interviewed indicated that leaving their group meant losing their family and friends who stayed. These sentiments are supported in another qualitative study by Boeri (2002) in which she interviewed former members of the Children of God group. These interviewees added that they not only felt disconnected from people before and during their group involvement, but felt unable to make connections after leaving the group. The data from these interviews is both retrospective and self-reported, which may result in personal accounts being over- or understated. However, these studies demonstrate that there is a level of interpersonal dysfunction felt by former high demand group members. Although these former group members will often require a significantly higher level of social readjustment than former MLM members, it is clear that many who leave MLMs also leave their groups with significant personal losses.

Financial loss. While many MLM participants discuss the financial success they experience while working for MLMs, true success occurs for a very small minority of distributors. Fitzpatrick (2005) reported that, on average, 99.6% of MLM participants lose money in their chosen MLM, with some losing thousands of dollars. This was later supported by Taylor (2011), who added that the loss rate for product-driven MLMs is worse than that for no-product pyramid schemes, which have a loss rate of approximately 90%. Both authors noted that successful participants are generally those who began with the business early and have been in it for a minimum of several years; generally, these are the founders of the MLM in question. Although these figures are several years old and have likely adjusted over the years, this information serves to dismantle the idea that MLM participation is an easy, profitable business

venture. In fact, these ventures often lead to serious financial losses, which can in turn lead to mental and physical health problems such as high blood pressure, depression, and anxiety (Bruhn, 2015).

Financial loss for former high demand group members. Former high demand group members may also experience serious financial losses, often due to being isolated from society at large for an extended period of time. Many of the participants in Coates' (2010) qualitative study reported losing their housing and having difficulty finding a job after their group involvement. Participants in Matthews and Salazar's (2014) qualitative study discussed similar difficulties in finding employment after group involvement, particularly due to a lack of educational attainment and few opportunities to develop transferable skills. Although high demand group membership does not always involve direct financial investment like MLM involvement does, it can still financially devastate those who partake in it.

Treatment in the Aftermath

To date, there appear to have been no studies that specifically address those recovering from the harmful effects of MLM or similar group membership. As such, the counseling interventions described below will address the three aforementioned themes of identity enmeshment, interpersonal problems, and financial loss. While an evidence base for high demand group recovery-specific interventions is minimal, these will be discussed as well. Lastly, barriers to treatment for this population will be covered.

Rediscovering oneself. One intervention for helping a post-MLM client rebuild their identity involves self-esteem building through cognitive-behavioral therapy (CBT). Both membership in a group and subsequent loss of said membership can impact self-esteem, which can, in turn, impact self-concept (Slotter, Winger, & Soto, 2015). As a result, self-esteem

building can be foundational for someone feeling lost after leaving an MLM. Research conducted by Waite, McManus, and Shafran (2012) demonstrated that CBT, which involves challenging and eventually changing negative thought patterns, was effective in improving the self-esteem of 22 primary care patients. This finding was supported by additional research conducted by Pack and Condren (2014), who found that, on average, participants completing a ten-week CBT group experienced improved self-esteem after treatment and at a three-month follow-up. It should be noted that the sample size for both of these studies was small (22 and 90 participants, respectively), and that the majority of participants were female. However, this research shows promise for CBT as an intervention for self-esteem.

In addition to CBT work, narrative therapy can be helpful in helping clients to *restory*, or redefine, their identity (White, 2007). Narrative therapies have shown promise with a variety of populations. In an experimental study conducted by Khodayarifard and Sohrabpour (2018), a group of Iranian women with addicted husbands who received narrative therapy reported higher levels of psychological well-being than the control group. While this study's sample was limited to women with a specific problem who were from a small area of Tehran, the sample has parallels to MLM distributors in that both groups are vulnerable and likely suffering from damage to self-concept. Another study conducted by Elderton, Clarke, Jones, and Stacey (2014) involved interviewing lesbian, gay, bisexual, and transgender (LGBT) people with learning disabilities who completed a series of narrative workshops. These participants indicated that the workshops enhanced their understanding of their identity and aided in their confidence. This study's sample contained only eleven participants and is, like the sample from Khodayarifard and Sohrabpour's study (2018), limited to a particular population. However, the universal issue of identity is just as applicable to those grappling with current or former MLM involvement.

Rebuilding relationships. Because MLM membership can take a negative toll on romantic relationships, it may be prudent for an MLM-affected couple to explore one of the various forms of couple therapy. For instance, if a couple is experiencing conflict due to one partner's involvement in an MLM, they may benefit from emotionally-focused couple therapy (EFT). In a sample of 32 couples, Burgess Moser et al. (2016) found that the majority of couples who received EFT treatment experienced strengthened attachment bonds and reduced relationship anxiety. While this study was strengthened by its multimodal, longitudinal format, it was limited through its lack of a control group and small sample size. However, it demonstrates that this form of therapy can help couples feel closer and thus communicate more effectively. In the case of MLM involvement, it could provide hope to couples working through the challenging consequences of such membership.

Group therapy may also help those experiencing problems from an MLM connect with new people and strengthen their interpersonal skills. While group therapy generally takes the form of an in-person meeting, several online support groups exist for those who have experienced negative outcomes of MLMs, particularly the Reddit forum "r/antiMLM." In a study exploring group therapy for psychiatric patients via an internet chat room, Bauer, Wolf, Haug, and Kordy (2011) found that those who participated in the chat room had a lower likelihood of mental health relapse than those in the control group. While its participants were inpatient mental health clients, rather than former MLM sellers, this study underscores the therapeutic effects of group commiseration.

Improving economic well-being. Career counseling may help MLM participants address their financial goals and issues. Because MLM involvement often begins as a supplemental job, it may be helpful first to address the overall career goals of the MLM participant, particularly if

they have deemed their primary job insufficient to support their desired lifestyle. Qualitative research performed by Russell (2011) suggests that simply listening to job seekers' needs may help them feel comfortable to explore their career trajectory. However, it should be noted that this study interviewed career helpers, rather than the job seekers themselves. In her experimental research on career counseling, Obi (2015) found that undergraduate students who received constructionist career counseling, a style which is focused on creating one's trajectory in the information age, felt reduced feelings of anxiety and uncertainty about their job search. It is therefore possible that validating stories and providing empowering career counseling interventions can assist an MLM distributor in successfully transitioning out of that role and into a more lucrative, fulfilling career.

While research is limited for financial counseling, this intervention also shows promise in helping clients with specific financial goals such as budgeting, paying off debt, and investing money. In their experimental study involving solution-focused financial therapy (SFFT), Archuleta et al. (2015) found that undergraduate students who received this type of counseling improved their financial well-being, financial behaviors, and financial knowledge after the treatment and at a three-month follow-up. It is important to note that this sample was composed of eight, primarily White undergraduate students from one Midwestern university. However, given the high likelihood of debt accumulation that accompanies MLM membership, SFFT may show promise in not only helping MLM distributors relieve their financial burden, but preventing them from joining other MLMs in the future.

High demand group recovery-specific interventions. Interventions tailored to former high demand group members have historically been aggressive, though clinicians have recently offered a gentler approach. In his ethnography, Hassan (2018) compared his personal brand of

post-group counseling, called *exit counseling*, to the traditionally practiced *deprogramming,* which entails a group member's family staging an intervention with them against their will. By contrast, Hassan described exit counseling as more of a voluntary, multi-day therapy session wherein members are presented with negative information about the group and are free to leave the session at any time. He further discussed several case studies of clients he has successfully worked with using exit counseling, wherein he helped high demand group members from a variety of groups reintegrate back into their original lives. Although this level of therapy may not be necessary for a person in an MLM, it is possible that presenting an MLM participant with factual information related to their chosen organization can help build awareness around the potential pitfalls of MLM involvement.

Barriers to treatment. One barrier to treatment for clients experiencing problems due to MLM membership is a lack of awareness of MLMs as a catalyst for problems. As indicated by survey answers in research conducted by DeLiema et al. (2018), many people join MLMs with the belief that they will turn a profit, though research conducted by Fitzpatrick (2005) and Taylor (2011) shows that a majority of distributors will ultimately lose money. Moreover, while immersed in the organization, distributors are frequently told that they will be successful as long as they work hard, which may lead to them attributing their lack of success to their own personal failings, rather than to the business model as a whole. It is therefore possible that many who are experiencing problems from MLM membership may not view such membership as problematic in their life, even when it is. This can potentially be ameliorated by continued research into the consequences of MLMs, as this can generate awareness of MLMs as a potential clinical issue.

Conversely, clients who are aware of counseling options for these aforementioned problems may be reluctant to seek treatment due to the shame of having been part of an MLM.

While membership figures suggest that many are unaware of or ignore the stigma of MLM, others are aware and may thus be reluctant to discuss their MLM membership with a counselor for fear of judgment. This may be further exacerbated by the lack of counselors with expertise in MLM, as there appear to be virtually none. It may thus be difficult for counselors to provide competent treatment to this population. Clinicians may improve this issue by becoming well-versed in MLMs and approaching a potential client's MLM membership with a non-judgmental attitude.

Finally, cost may be a barrier for many current and former MLM members, as they may be experiencing financial difficulties due to their involvement in the group. If this is the case, attending to clients' case management-related needs such as housing, food, and other basic needs may be necessary as a preliminary step. Clinicians may also take care to either reduce their fees for this population or to conduct a limited number of sessions scheduled over time so as not to strain the client's budget.

Summary and Critique

Research that examines the clinical relevance of MLM membership is limited. As a result, the concept of MLM membership as a clinical issue has thus far been constructed using a combination of empirical and non-empirical sources across both the business and social science disciplines. In the following sections, a concise summary of the research examined in this paper will be discussed. Next, limitations of this existing research will be reviewed. Lastly, gaps in the research will be explored.

Summary of the research. Although many who join MLMs in the United States report being young, middle-class White women (DeLiema et al., 2018), those who join MLMs come from a variety of backgrounds. Multi-level marketing companies appear to specifically target

vulnerable groups such as stay-at-home mothers, people of color, immigrants, people with disabilities, and idealistic people who are seeking personal development (Butterfield, 1985; Friedner, 2015; Zipper et al., 2016). The persuasive recruiting tactics adopted by MLMs are similar to those used by high demand group recruiters, who particularly target those seeking personal growth (Almendros et al., 2007; Coates, 2011; Hassan, 2018; Rousselet et al., 2017).

Once recruited, distributors in an MLM can experience several negative phenomena, including a disrupted identity, problems with relationships, and financial issues. Multi-level marketing companies often employ propagandistic tactics to keep distributors loyal to the organization, which results in distributors attributing a disproportionate amount of importance to it. As a result, their identities become enmeshed with that of the organization itself (Butterfield, 1985; Groß, 2008). Additionally, issues can arise for MLM participants' existing relationships as well as their relationships with those within the MLMs. Participants may experience familial problems as well as problems with friends who disapprove of their involvement with the MLM (Ravikumar, 2019). Upon leaving the MLM, former distributors may lose friends who remain in it due to being seen as disloyal to the organization (Butterfield, 1985; Groß, 2008). Furthermore, it is estimated that a vast majority of participants will lose money in MLMs (Fitzgerald, 2005; Taylor, 2011), resulting in financial problems that may, in turn, lead to additional physical and mental health problems (Bruhn, 2015). Former high demand group members report experiencing similar problems to those listed above as a result of their group membership (Boeri, 2002; Boeri & Boeri, 2009; Coates, 2010; Hassan, 2018; Matthews & Salazar, 2014).

Due to the lack of treatments specifically tailored to MLM participants, options for treating the above issues were explored. Cognitive-behavioral therapy (CBT) demonstrated effectiveness in improving the self-esteem component of identity (Pack & Condren, 2014; Waite

et al., 2012), while narrative therapy was examined as an option for redefining one's identity as a whole (Elderton et al., 2014; Khodayarifard & Sohrabpour, 2018). In reference to interpersonal problems, emotionally-focused couple therapy (EFT) was shown to be effective for increasing relationship strength (Burgess Moser et al., 2016), while internet group therapy was shown to be effective for reducing relapse of mental health problems (Bauer et al., 2011). Finally, both career counseling (Obi, 2015; Russell, 2011) and a newer form of therapy called solution-focused financial therapy (Archuleta et al., 2015), were shown to be effective in addressing financial concerns. The high demand group-recovery specific techniques of deprogramming and exit counseling were discussed, with the latter intervention being the more popular choice of contemporary therapists due to its gentler approach (Hassan, 2018).

Limitations of the research. One general limitation that pertains to some of the research used is age. The Butterfield (1985) ethnographic account was written 35 years ago and thus presented the MLM experience in a completely different context than the current year. The most notable change to the MLM landscape since then is the advent of the internet, which has made MLM recruiting and selling more accessible than ever. Additionally, high demand research conducted by Boeri (2002), Boeri and Boeri (2009), and Almendros et al. (2007) is more than a decade old and may not reflect the experiences of group members in the current year. While high demand groups are still a relevant issue today, they have also altered their activities with the advent of modern technology. While these accounts were chosen due to their relevance to MLM and high demand group research, their temporal context must be considered.

Homogenous samples were the primary threat to external validity observed in many of the examined studies. For instance, the Friedner study (2015) was limited to deaf Indian distributors from a specific MLM. Additionally, the Groß study (2008) was limited to a small

group of current and former distributors from Amway Germany. Undergraduate students were used as a sample for the Obi (2015) and Archuleta et al. (2015) studies. These specific samples may thus make the results of these studies difficult to generalize to the general population of MLM distributors.

Threats to internal validity in the form of instrumentation issues were also present in some of the quantitative research conducted. In the DeLiema et al. study (2018), the survey instrument was not tested for reliability or validity prior to administration. Thus, some of the questions could have potentially led participants to answer them inaccurately. Participants were also able to write whatever they wanted in response to fact-based questions, such as those pertaining to household income and money earned in an MLM. This may have resulted in dishonest answers to these questions, thus skewing the actual numbers of participants' financial positions. Furthermore, the Cult Involvement Factors assessment from Almendros et al. study (2007) was unable to be found online; therefore, its reliability and validity could not be determined.

Gaps in the research. Although there exists a modicum of research pertaining to the experience of MLM participants, this research is often focused on a homogenous sample or a single organization. Large-scale research that investigates the experiences of a diverse sample from several MLMs may produce more generalizable results. For instance, a researcher could administer a survey to a group of former MLM participants that inquires about whether they were exposed to religiously-influenced material while in the MLM. This survey would need to be tested for validity and reliability prior to administration to provide more accurate results. A sample could be recruited from several different MLMs so that their experiences could be compared and contrasted.

Additionally, because research pertaining to MLM-specific treatment is nonexistent, it is pertinent to conduct research that looks explicitly at treating the unique problems associated with MLM membership. One example of a study that could be performed is an experimental study of the effects of narrative therapy on those experiencing identity confusion as a result of being in an MLM. Another example is solution-focused financial therapy (SFFT) being provided to those leaving MLMs. Studies such as these may help determine whether these interventions are useful in treating the population of current and former MLM distributors.

Lastly, there appears to be virtually no research related to counselors' experiences working with this population. Qualitative research that explores the perspectives of clinicians who see MLM-involved clients would help examine MLM involvement as a clinical issue. Additionally, speaking to clinicians could help identify specific ways to treat negative consequences of MLM membership. It may also be relevant to discuss the similarities between high demand group membership and MLM membership with knowledgeable clinicians, as MLMs are often compared to high demand groups in contemporary MLM discourse.

Conclusion

Despite having a strong foothold in the worldwide economy, the MLM business model appears to be harmful to many of those who become involved in it. Many distributors join MLMs in the hopes of finding meaning and making profits, only to find themselves experiencing identity enmeshment, interpersonal problems, and financial loss. While virtually no empirical research exists for treating this population specifically, an eclectic range of treatments from cognitive-behavioral therapy to solution-focused financial therapy shows promise in treating the adverse sequelae of MLM membership. While former high demand group members are used as a parallel population in this paper, it should be noted that this population noticeably differs from

the MLM population, namely in that high demand group membership is generally a more extreme and traumatic experience. Nonetheless, research in the area of MLM psychology may be greatly expanded by speaking to counselors who work with current and former members of high demand groups, as their experience with these groups may lend knowledge to MLM involvement as a clinical concern.

Chapter 3: Method

This chapter details the method used in the present study regarding counseling considerations for clients with experience in multi-level marketing (MLM) organizations and similar groups. The following sections provide information pertaining to the backgrounds of interviewees, the procedures for recruitment and data collection, the development and implementation of the assessment instrument, the researcher's biases, and the data analysis process, including efforts made to increase trustworthiness and rigor.

Participants

The researcher interviewed five clinicians of various backgrounds and experience levels. All interviewees had knowledge of MLMs and similar groups, though not all had direct, clinical experience working with clients with experience in these groups. Where applicable, interviewees spoke about high-demand groups at large and related this experience and knowledge to MLMs and similar groups.

"Pakunoda" is a Canadian social worker and Associate Professor of Social Work at a university in eastern Canada with Bachelor, Master, and PhD degrees in Social Work. Her research interests include identity development and transition, social work practice, narrative studies, and social group disengagement. She additionally maintains a private social work practice and has over 12 years of experience working in the fields of children's mental health, intimate partner violence, homelessness, and medical social work. She was also previously asked to consult on cases for a high-profile MLM, NXIVM, as well a large-group awareness training (LGAT) called the Landmark Forum. She additionally contributed to the successful launch of a counseling program for a women's center in Newfoundland and Labrador. She was recruited to

the present study due to her experience working with clients from high demand groups as well as her expertise in identity issues.

"Leol" is an American licensed therapist and assistant professor of criminal justice at a university in the mid-Atlantic region of the United States. He holds a Bachelor of Arts degree in Bible and Religion, an MAR in Counseling with an emphasis in Marriage and Family Therapy, and a PhD in Public Safety, specializing in Criminal Justice. Prior to his academic career, he worked in community mental health and has specialized in the treatment of eating disorders and sex offenders. He was formerly in an employer cult and has experience with a fundamental Christian cult in his family. His dissertation for his PhD was a qualitative exploration of parental use of the sex offender registry. He possesses several licenses and specializations, including the LPC and ALPS in West Virginia, the IMFT in Ohio, is a Clinically Certified Sex Offender Treatment Specialist (CCSOTS), is a clinical member of the Association for the Treatment of Sexual Abusers (ATSA), and is a clinical fellow of the American Association for Marriage and Family Therapy (AAMFT). He was recruited to the present study due to his personal experience with and knowledge around high-demand groups.

"Morel" is a White South African psychologist who currently works as a researcher and lecturer in a large South African city. He holds bachelor's degrees in finance and Social Science, a Master's degree in Research Psychology, and a PhD in Psychology. His doctoral thesis argued that hypomania could be elicited in "healthy" individuals through systematic exposure to established bipolar triggers. For the last eight years, he has presented talks and workshops on bipolar disorder to clinical psychologists and psychology students. He also has extensive experience researching and giving talks about large group awareness trainings (LGATs). He was chosen for participation in the present study due to his extensive experience with LGATs, which

are substantially similar to MLMs in their recruitment style, group culture, and negative side effects.

"Bonolenov" is an American licensed therapist, author, and speaker living in the New England area of the United States. He holds a Master of Education in Counseling Psychology and recently completed a PhD in Organizational Development and Change. He is a former member of a high-profile new religious movement and has been an anti-cult activist for nearly 40 years. He is the author of four books related to mind control and cult tactics and is also the creator of a popular theoretical model used to describe the methods that cults maintain control over members. He has also written articles about how MLMs and LGATs negatively impact their members. He was chosen to be interviewed for the present study due to his extensive knowledge of and work with people who have been affected by high demand groups, including MLMs.

"Machi" is an American licensed therapist and school counselor living in the American South with licenses in Texas and Utah. She holds a bachelor's degree in psychology and a Master of Education in Counseling. She has worked as a school counselor for over ten years and has provided audio, video, and text therapy to clients over a digital therapy platform for over three years. She was chosen to be interviewed for the present study due to her direct clinical experience counseling clients who have been in MLMs.

Procedure

Prior to conducting interviews, the researcher initiated the Institutional Review Board (IRB) approval process with California State University, Fullerton with application number HSR-20-21-87. The IRB approved the study on September 25th, 2020.

For the present study, the researcher recruited participants using a combination of purposive sampling and snowball sampling (Williams, Patterson, & Edwards, 2014). These

sampling strategies are impacted by the researcher's limited knowledge as well as the reliance on feedback from personal and professional contacts in order to identify experts in the field. Both of these may therefore result in bias in the participant selection. It should particularly be noted that three out the five participants interviewed were recruited from the International Cultic Studies Association (ICSA) website. Due to the niche nature of the researcher's project as well as the spread of the worldwide coronavirus pandemic, the researcher decided at the outset of the project that all interviews would be conducted via the Zoom videoconferencing platform so as to allow for a greater selection of interviewees and maintain safety for all parties involved.

The researcher began the recruitment process by creating a recruitment post for her professional Instagram account, which focuses on sharing information about MLMs as well as the clinical implications of membership in MLMs and similar groups. The post was shared on both her main account feed and Instagram Story in order to reach as many viewers as possible. Several of the researcher's Internet colleagues, including prominent YouTube creators, shared these posts on their own accounts in an effort to help the researcher. From these efforts, one participant ("Machi") responded and indicated that she would be interested due to her direct clinical experience with MLM participants. The researcher then set the interview with Machi and obtained informed consent via email prior to the interview date. The interview lasted approximately 20 minutes over Zoom. The researcher offered to send Machi the transcript as well as the final project, both of which Machi agreed to receive.

Employment of other social media platforms for recruiting such as Facebook, Twitter, and Reddit yielded no additional participants. In light of this, the researcher consulted with her professor, who advised the researcher to reach out to experts directly. The researcher then accessed the ICSA website, which contained the contact information of several clinicians with a

background in high-demand group counseling. Two of the three clinicians that the researcher contacted agreed to participate ("Leol" and "Pakunoda"), while one clinician declined due to a perceived lack of experience in the subject matter. Informed consent was obtained for these clients via email. Leol and Pakunoda's Zoom interviews lasted 55 and 67 minutes, respectively, and both participants were enthusiastic about receiving a copy of the final project upon its completion. Both declined needing to see the transcripts of their respective interviews.

In an effort to procure additional participants through the ICSA website, the researcher also emailed the site administrator to inquire if there were any additional participants they could suggest for the project. The administrator then forwarded the message to a database of users, which yielded several responses by experts in the field. Of these responses, one materialized into an interested participant ("Morel"). Morel completed the informed consent form via email and then met with the researcher over Zoom for approximately 65 minutes. He indicated interest in receiving a copy of the final project, but declined needing to see the transcript of the interview.

Finally, the researcher chose to independently reach out to one participant ("Bonolenov") due to having followed his work for the past two years. After some contact with Bonolenov's assistant, she was able to get his signed consent form via email and conduct his interview over Zoom later the next month. The interview lasted approximately 33 minutes and Bonolenov indicated a desire to see both the transcript and a copy of the final project itself. The transcript was emailed to him in mid-November.

Instrument

The instrument used in the present study was a semi-structured interview based on an interview protocol (Appendix B) developed by the researcher in collaboration with a research team composed of her peers and professor in her final project course. The researcher initially

generated a draft set of research questions based on an examination of the existing literature as well as guidance from the professor. Through additional consultation with the research team, she revised these interview questions in order to improve clarity, encourage open responses, and account for interview length. The final interview protocol included two foundational questions pertaining to participants' experiences working with clients with experience in MLMs and/or high demand groups at large, as well as 14-17 (depending on participant background) specific questions pertaining to MLMs and/or high demand groups at large. The protocol concluded with a question soliciting any additional information that participants found germane to the researcher's topic.

All interviews were recorded over the teleconferencing platform Zoom and subsequently downloaded locally to the researcher's laptop computer. The researcher's computer was password protected, encrypted, and kept in a locked room when not in use. The researcher transcribed all participant interviews herself using an advanced transcription software within a month of each interview, then deleted the audio/video evidence of these interviews from her computer. She ensured the accuracy of the transcripts by reading through them a minimum of three times: once for correcting the audio, once for pre-coding, and once for coding or looking over peer codes. Transcripts are currently being kept within the cloud of the transcription software as well as on the researcher's computer. Participants' identities have been protected through the use of pseudonyms and omission of certain identifying information.

Researcher Biases

It is important to consider the risk of researcher bias inherent in qualitative research as well and the bias inherent in the use of a single researcher. This section discusses relevant

demographic information, life experiences, and other factors related to the researcher that may have affected her collection and interpretation of the data.

The researcher is a 30-year-old, White, cisgender female graduate student. As mentioned in Chapter 1 of this study, she has both direct and indirect experience with MLMs and similar groups. These experiences, which are largely negative, may have influenced the information she was attuned to during interviews as well as the themes she chose to explore in her analysis of the resulting data. Additionally, as the administrator of an MLM- and high-demand group-related Instagram account with over 1,500 followers at the time of writing, the researcher has received numerous anecdotes of negative experiences in MLMs and similar groups, which may have influenced her interpretation of the data. The theoretical leanings of the researcher's graduate program may also have impacted her collection and interpretation of the data, particularly her program's focus on client-centered work and validating clients' lived experiences. Because formal, empirical research on the effects of MLMs and similar groups is lacking, she synthesized the above information into assumptions prior to entering the research process. To counteract her biases, the researcher utilized peer and professor consultation in order to analyze the research in a more objective manner.

Data Analysis

In analyzing the interview data, the researcher utilized a number of methods for immersive engagement as recommended by Ravitch and Carl (2016), including multiple readings, dialogic engagement, multilayered coding, theme generation, and scrutiny. After transcribing the interviews using the NVivo transcription program, the researcher engaged in unstructured readings of the transcripts and wrote down preliminary ideas about themes on the righthand side of the participants' dialogue boxes. The researcher then utilized dialogic

engagement by partnering with a peer from her final project class for discussion, review, and collaboration throughout the coding process. The researcher and her review partner conducted open and axial coding for two of the transcripts in an effort to provide feedback and limit researcher bias. The researcher then independently coded the remaining three transcripts using multiple rounds of open, axial, and thematic coding in order to solidify themes across interviews. Collaboration with the research team helped scrutinize the data analysis process in order to strengthen trustworthiness and rigor. It should be noted that due to safety procedures implemented during the coronavirus pandemic, all dialogic engagement occurred through telecommunication, rather than in person. This may have limited the discussion around differing viewpoints and may have provided for instances of miscommunication.

Trustworthiness and Rigor

Several methods were utilized to ensure trustworthiness and rigor of the research conducted (Williams, Patterson, & Edwards, 2014). The researcher conducted a total of five interviews for a total of four hours' worth of interview material, indicating prolonged engagement with participants. The interview protocol was also adjusted based upon interactions in early interviews so as to facilitate more efficient additional interviews. Although most of the participants chose not to participate in member checking of transcripts, one participant did check their own transcript and had no notes for the researcher, indicating an accurate transcript. Participant biographies, as seen in the "Participants" section of this chapter, were also sent to participants to check for accuracy and adherence to anonymity. The researcher also engaged in peer debriefing by utilizing peer coding as well as consulting with the research team regarding specific coding interpretation for non-peer-coded transcripts. Data collected in the interviews

was also triangulated with prior research in order to compare and contrast between previously collected data and new data from the present study.

Chapter 4: Results

This chapter presents the thematic analysis of the clinician interviews completed. These results are organized into three broad themes that emerged, namely the harmful group culture and tactics of multi-level marketing companies (MLMs) and similar groups, clinical issues resulting from membership in these groups, and the importance of supportive treatment for clients with experience in these groups. Each of these themes is further divided into three subthemes, which detail various components of the overarching theme. Rich text descriptions pertaining to high demand groups as a whole that were indicated by participants to also be applicable to MLMs and similar groups were included in this analysis as well.

Harmful Group Culture and Tactics

In describing their experiences working with clients with present or prior involvement in MLMs and similar groups, each participant spoke about the harmful aspects of these groups. This section presents their descriptions of groups' high-pressure and familiar recruiting, group exploitation of members' vulnerabilities, and the manipulation and control that groups exhibit over their members.

High-pressure and familiar recruiting. Several participants discussed the emphasis placed on recruiting with MLMs and similar groups per their experiences with clients. In comparing the recruiting done by traditional high demand groups versus MLMs and similar groups, Leol stated,

> [T]here tends to be a similarity in the pressure tactics: bring more people on board, get more people here, like the evangelism that Christians do or the marketing that groups like NXIVM would do. But it's all about bringing more and more people on board and really

> pressuring you to do that and pressuring to do more and more, and putting more of your time into this.

Morel supported this idea of MLM and similar group members being pressured to recruit others:

> [T]hey put a huge amount of pressure on people to enroll other people. And again, even the word "enroll," they use that word so often during...I mean, Landmark in particular uses the word "enroll" to describe pretty much everything. So they're constantly dropping this word: "enroll, enroll, enroll." You need to enroll your friends. You need to enroll people in the conversation of what's going to happen...They have to commit verbally to bringing a certain number of people to the graduation evening.

Bonolenov added that group members "are often recruited by co-workers or friends or family members, so they're not approached on the street corner." Machi concurred that many recruiters are familiar individuals (e.g., friends, family, and other existing acquaintances) by saying that "it's very clear that they get targeted by their friends because they don't have a sense of self." Morel expanded upon the idea of familiar recruiters by remarking,

> So your family member, your friend, will come to you and say, "Just trust me. It's going to seem strange. You're not going to understand exactly what's going on, but just push through and by the end of it, I guarantee you're going to have this incredible breakthrough. Your life's going to be different." And so it's this promise of something wonderful that really draws people in and it's that sense of hope.

Exploitation of vulnerabilities. Some participants discussed at least one way in which their clients' vulnerabilities were exploited by their chosen groups. Remarking on why some individuals are more susceptible to MLM and similar group membership, Pakunoda commented,

> I think that they are predatory. I absolutely do. I think that they prey on people and they prey on people that have vulnerabilities. But those vulnerabilities are somewhat specific to the group [in] that I think you need to want to make money to be recruited by an MLM. I think if you're a person who's not really motivated by money or you have sufficient money, it's like you're not going to be really attracted to selling Amway products. So I think that there's that and I think you can see that subtlety in how they recruit people to join them. It's like, "Are you a single mother living at home? Would you like to make more money for your children?" I mean, that's exploiting someone's vulnerability. A poor person, a person who maybe is isolated and can't get out. You know all that. "Let's exploit them."

She later added,

> I worked with homeless youth for five years and I remember that there were some homeless youth that were just really excited about getting involved in Mary Kay or, I don't know, some other ones too. And I was thinking, their options are limited and they don't have high school. They don't know much about business. And here's an opportunity to get some of the things that you might get in a shortcut, you know? And that can be appealing, too.

In speaking about the idealism and spirituality of some group members, Leol reflected,

> The group also offers them the opportunity to save the world like they've always wanted to do in whatever way. It might be for a Christian group, "We're giving you the opportunity to bring all these people to Christ." Or for a mind science group, "We're going to give you this opportunity to bring all these people to enlightenment" or whatever it is. But whatever the brand of salvation is, it gives them the belief that this is it. "This is

> where I fit to be able to make these world shattering changes." So most of the folks I've worked with had very good hearts and very pure motives, and they just wanted to make a difference in people's lives and the group knew how to take advantage of that desire. They knew how to find that strength and use it as a vulnerability. I mean, I've come to believe in working with individuals who are victims of cults, members who were able to leave that I've worked with, that our strengths and our vulnerabilities are the flip side of the same thing. So wherever our strengths are that's where we can find our vulnerabilities. And cult leaders and cult recruiters are very good at recognizing and finding these.

Morel discussed how MLMs and large group awareness trainings (LGATs), which are similar to MLMs in their recruiting structure and group tactics, exploit their members' desire for personal development:

> What LGATs are doing and MLMs are also doing...to a degree is that they are wearing people down and really getting them to trust their intuition and then manipulating things which affect intuition. Things like mood affect intuition a lot. So if you can get a person to feel amazing, which is what these LGATs do while you're providing some information, that amazing feeling is going to get entangled with the information. And you're going to think that that information and that doctrine and those obligations and whatever are far more valuable than what they are. I mean, it's basic classical conditioning, really. You're getting people to associate really shitty ideas with a really good feeling, and because they're really tired, they're not able to process it in a more healthy way and pull all the stuff apart. They've just got ideas that have been drilled into them for four days. Great

> feeling. Those two things come together and they leave it thinking that these ideas are amazing.

Speaking about the use of non-therapists employing therapy techniques in LGATs, he later added, “I think that there are people that are effectively using techniques that are really reserved for a professional psychotherapist,” and,

> [T]hey're effectively using th[ese] technique[s] on a room full of people, but they're applying it in a very uncontained way and in a very abusive way. So here's an example of a person saying to someone that the reason that she's traumatized by rape is just because of the way that she's interpreted the events. And you've got someone crying...and, you know, that's a very powerful image of abuse…

Manipulation and control. Most participants described at least one way in which their clients experienced manipulation or control of their thoughts, information, emotions, or behavior by their chosen group. Speaking about thought manipulation and personal responsibility doctrine in LGATs, Morel observed that,

> It's like whatever the simplistic thinking is that's being applied is true in all circumstances, regardless of the situation. And so their doctrine of complete responsibility for everything applies to a person whether they've been raped, it applies to a person whether they've been abandoned by their parents...I mean, they would say to people in est [precursor to Landmark] in the 70s that if you were in a concentration camp in the Holocaust, it was basically your responsibility. If you had a bad experience, it is because of your poor way of processing information, basically. I mean, it really is a bastardization of cognitive therapy, saying to people, “It's not the circumstance, it's your interpretation of the circumstance that determines how you react emotionally.”

Morel later remarked on information control in LGATs and MLMs, stating,

> [LGAT participants] often think that they are the only people that have responded badly, because the way that the information is controlled is that you don't get to hear the bad stories. Their entire marketing strategy is based around anecdotal evidence and basically testimonial evidence, which is obviously very similar to Herbalife [a health MLM]. So you hear about all the wins, but you don't hear about the losses. So when people do have bad experiences, they think that it's something that they've done wrong.

Bonolenov expanded upon the idea of personal responsibility doctrine as well as gaslighting exhibited by MLMs:

> I argue if a group is legitimate, they should give informed consent, which MLMs don't give. And you should be free to research it independently and ask questions and get answers to questions that aren't turned around on you. "Oh, you have trust issues" or "You have this problem or that problem."…MLMs are entities of authoritarian control. They give the illusion that you're an independent contractor, but you're not free.

Speaking more to the severity of the impact of personal responsibility doctrine on former MLM members, he later added that “people are suicidal leaving MLMs because they think it’s their fault.”

Speaking about how MLMs and similar groups isolate their members, Leol contended,

> There's a sense in which the walls are built up by the time that you have to spend. So you're living in a walled-off community. Not physically, but because your time is so manipulated in selling the product and getting people to sell the product and advertising the product and making your YouTube commercials for the product and you really are living in an isolated community even when you're not living in an isolated community.

Some participants also discussed the black-and-white thinking that is encouraged by MLMs and similar groups, with Pakunoda summarizing the language used by these groups as,

> "[I]f you don't do this, you you'll lose all your money or your friends won't like you or you'll be all alone"…it's often this fear and shame and a whole bunch of other things that can keep people in these groups when they are no longer beneficial to them.

Leol added to this idea speaking about high-demand groups at large, indicating,

> Most of the groups have a form of doom and gloom. That if you're not on board with them, then you're going to suffer during that, but if you're on board with us, you won't suffer during that. For a lot of new age groups, it might be a perpetual doom and gloom that if you're with us, you're enlightened. If you're not, then your life sucks. But there's some form of an apocalyptic vision or a dystopian vision. So, "You've got to join our utopia to avoid the dystopia."

Pakunoda further discussed this by adding, "Some cults will actually have views of outsiders as being evil or wrong, but other groups, other high demand groups just have a sense of outsiders being inferior, right? Or, 'You can't really trust them' or 'They'll never understand you.'"

Clinical Issues Resulting from Membership in MLMs and Similar Groups

All participants spoke to the mental health concerns of clients with involvement in MLMs and similar groups. This section presents their descriptions of their clients' concerns with identity and self-esteem, relationships, and finances.

Identity and self-esteem issues. Pakunoda, whose research work focuses on identity in high demand groups, remarked about the impact that MLMs and similar groups have on their members' identities. Regarding the impact of leaving a group, she stated that it may be difficult because, "as you grow and develop or as life circumstances change and you want to leave, you're

not just leaving a group. You're leaving an understanding of yourself." Expanding on this idea and introducing the impact on trust in oneself, she later added,

> So identity [is an issue] for sure…And this is a common thing that people will describe. it's like, "I know I don't want that, but I don't know what to do next." And there's a subtle, and that is not-so-subtle, mistrust in themselves. Like, "If I could get involved in that, I'm just a moving target for something else." Like, "If I could do that, then I know the next cult that comes along or the next person that's kind to me, I'm just going to dive in hook, line and sinker. And so, how can I protect myself from being so vulnerable?"

Machi commented on "How low [clients'] confidence is and how little they believe in themselves and little they believe they deserve," and stated that one client in particular "could not hold a job, but she could sign on an MLM line. And so, she had done a few [MLMs] because she just couldn't get any other work."

Relationship issues. Several participants discussed the impact of group membership on clients' relationships. Regarding the effect of recruitment by familiar parties, Morel contended that

> [I]t's often a friend or a family member or somebody that you trust that brings you in. It really is like the ultimate betrayal of trust because they are using people that are close to you to get you in without providing you with complete information, which is what's really troubling.

Bonolenov affirmed this idea about the erosion of trust in others by adding,

> My experience is that people leave a group—even, you know, a year of Amway—and they don't learn about cults and mind control. They carry a lot of the crap still in their head and they can be very vulnerable to another group or another group or another group,

> or they might get afraid to trust anybody. That's another thing where they won't even get married or go out on dates because they don't trust their ability to discern what's legit and what's real.

Pakunoda discussed how friendships are impacted by those in MLMs by remarking,

> [I]f I'm trying to sell [an MLM product] and then I go through my social media, I go through my e-mails, or I go through all my friends and I try to get them to buy, I might have a number of friends that will do this because they feel sorry for me. But ultimately, that's not really a good basis for friendship. And what happens if I get really, really invested in this and then a good friend of mine says, "You know what, [Pakunoda], selling these candles or selling this, whatever, is really crap and don't ask me anymore." And then I say, "Well, are you not interested in my financial journey? Are you're not interested in my, you know, being better and, you know..." That could damage that friendship because I'm exploiting my friends.

Leol discussed the difficulty experienced by members who leave a certain group while their loved ones stay: “One of the other [clinical issues] is when there are loved ones still in the group and they want to get their loved ones out and they just can't. They just don't have the ability.” Morel spoke about this and other relational problems for clients with experience in LGATs by adding,

> I think [LGAT membership] brings out the worst in a lot of people, even the people who say they got a lot out of it. To a lot of people around them, they become insufferable and just very difficult to be around because they become quite pushy and very expansive and way too assertive…And often in relationships if one person's been through and another person hasn't, or one person enjoys it and the other one doesn't, then it often does lead to

> rifts in relationships as well, which is never spoken about. They'll talk about all the relationships that are mended, but not take any responsibility for the ones that are destroyed.

Expanding on the similarity in relationship fallout between members of MLMs and LGATs, he later stated,

> Another big similarity between MLMs and an LGATs is that they cause rifts in relationships because the people that get involved with them, that buy into them, are now in a position where if they acknowledge that they've made a mistake, that's a painful thing for them to do psychologically… And so you end up as a person who's been through these things, isolating yourself from family and friends and resenting people who don't think that you've made an amazing decision and therefore spending more time with people who do think you've made an amazing decision, who all happen to obviously be part of Amway or Herbalife or Landmark or whatever the organization happens to be and then it creates an us and them situation, which is not good.

Bonolenov also expanded upon the relationship issues experienced by those in MLMs, reflecting,

> I've had a number of…families who are worried about a loved one who's gone off the deep end…And those are families often where the wife has left the husband or the husband has left the wife who's a fanatic in this, and they're getting deeper and deeper into debt and not sleeping and having car crashes and not eating properly.

He later added, “Marriages are breaking up…There are so many traumas that are...and one of the long-term biggest issues is trust or lack of trust.”

Financial issues. All participants spoke to varying degrees about the financial issues experienced by those who participate in MLMs and similar groups. Speaking about finances as a barrier to post-group treatment, Leol commented,

> Maybe to add to an earlier question about the resources that are needed: financial. Especially for multi-level marketing groups and financial help, not necessarily in the sense of money available for them, but folks that can help them with the financial difficulties they're in because of the MLM. They might have bankruptcy issues and they might need an attorney to help them.

Bonolenov supported this idea by stating that “A lot of people, when they come out of MLMs are broke, basically,” and “People are going bankrupt [in MLMs].” Machi emphasized the role of debt for MLM-involved clients, adding,

> The clients who have come to me about it, they're not coming to me upset that they're being made fun of for their MLM or that, you know, the Internet says it's wrong, but they know it's not. It's more of an, "Oh, my gosh, I've put ten thousand dollars’ worth of merchandise on a credit card that I haven't sold."

Speaking about how clients find themselves in financial trouble in MLMs and similar groups, Morel indicated,

> If you don't have money, [MLM and LGAT recruiters] will be like, "There's money. That's all that's standing in your way. You can't take out a loan?" They'll literally get you to put it on your credit card. They'll get you to call a friend up. They'll have the person that invited you, who's often in the elevated state, they'll get them to put down the deposit and then, you know, you feel obliged to do it.

He later added,

> [T]hen [clients] are going to think, "Okay, well, I've spent X amount of money, I've done this, then I've been taken advantage of by these people." So for them, the only option a lot of the time is to just push deeper into it, to dig their heels and to reinforce that the decision that they've made is the right one.

While Pakunoda did not extensively comment on the financial struggles experienced by group members, she stated that “financial abuse” was common in MLMs and similar groups.

The Importance of Supportive Treatment

Each participant discussed their various interventions and overall therapeutic approaches that they preferred using when working with clients with experience in MLMs and similar groups. This section details these interventions and approaches, which are primarily centered around cognitive therapy, addressing client strengths, and encouraging client autonomy.

Cognitive therapy. All participants discussed their use of either cognitive interventions or an overall cognitive approach in treatment. Leol discussed his preference for cognitive therapy with clients leaving high demand groups, saying,

> I try to do a lot of teaching of the cognitive things, helping them look beyond the group itself. It really is basic cognitive therapy, that being able to analyze what the group did…The way that my mentor would put it: pulling the curtain back on the Wizard of Oz and saying that that's a human being that's just pushing buttons for effects. So trying to pull that curtain back. And that's more of a cognitive, more of a mental activity so that they determine what behaviors they want… I try to teach them some grounding skills that they use on their own. I don't use them with them in in sessions. They can use [them] on their own.

Morel also indicated that he utilized a cognitive approach:

> [T]here's an element of reframing and a cognitive technique in terms of changing the way that people interpret what they've been through…When you have a negative reaction, it's hugely helpful to people to realize that they weren't stupid, that they weren't gullible, that they weren't weak…and actually that their reaction is completely acceptable given what they've been through…But to MLMs, the similarity with LGATs is explaining to people that the process of persuasion, the process of influence that they've been put through is really, really sophisticated. And it's not just fools that get taken advantage of. And that I find is very useful for people as well.

Machi affirmed that she "use[s] cognitive-behavior therapy" as well as solution-focused therapy with her clients leaving groups, stating that her interventions include "setting goals and then breaking down specific behavior goals and journaling goals." Bonolenov also stressed the importance of cognitive restructuring and psychoeducation:

> I say to my clients, "You want to be in your body in the here and now, locus of control internal, not looking to your upline or some external thing, you want to have a positive future orientation where you're not obsessively worrying about the future, but you basically are like, whatever comes, I'm going to deal with it. It'll be okay." And with a toolbox of knowledge about how to discern an unethical group like the BITE model and the influence continuum, you go back, ask the person to go back before they got recruited to the first moments and what did they think? What was their reaction? Well, people often say, "I thought it was a scam. I thought they were crazy," or whatever. So you validate their own perceptions and then you say, "OK, you've been in this group for three years. If you knew then what you know now, would you have ever said yes?" To that introductory talk. And they go, "No, I never would."

While Pakunoda did not outright discuss her use of cognitive therapy as a primary therapeutic approach, she did discuss the importance of normalizing clients' experiences leaving groups, observing that,

> There's a process in the leaving, particularly if it's voluntary leaving…I think knowing that process can be very validating for people, and I bring that knowledge of the process into my sessions to say, "Many people feel this... it is very typical that you go from here to here," which I think merely normalizes it. And I think maybe that's the key word. It's a "normal" process… And so when you feel like you're about to lose your mind or you feel like you're waffling or you can't, you know, "Should I stay or should I go?" That's very, very normal.

Addressing client strengths. All of the participants also discussed the importance of recognizing client strengths in treatment. Discussing the strengths of a client who left a high demand religious group, Pakunoda stated,

> I think it is very helpful is to realize that nothing that we experience in life is a waste…And I think that that message isn't even one that I maybe always consciously try to work to get out because I think it emerges and very early on because I do the narrative work…I was working with somebody who left the Jehovah's Witnesses, and she said, "one thing I can say is that I am very, very confident going up to people, defending a position, asking for things." And so I latched onto that and drew that out. And interestingly enough, she is now in a career where those sorts of characteristics are very useful. And she is actually doing quite well in her career because of those abilities.

Expanding on the idea of focusing on strengths in general, she later added,

> It's weaving together those experiences and those aspects of self that you like and not throwing out six years of your life and all the good and the other things that may have come out of that. Even the learning, you know, and to say, "What can I take from that?" And use it in a positive way, in a positive step forward.

Leol recalled the strength of his clients who have left high demand groups:

> [T]he clients I've worked with that have left cults have probably been the most motivated clients I've ever had, which makes sense…Some of the best therapy I've done was with folks who left a cult. And quite frankly, I think it's because of the cult dynamic, they're so motivated. It's a lot easier to work with someone.

Speaking about a client who spent time in an LGAT and has experienced severe mental health issues resulting from her involvement, Morel remarked,

> [W]hat she found really helped was when I said to her, "You know, the fact that you reacted badly to this has got a lot to do with the fact that you've got a strong sense of right and wrong. You've got a strong conscience. And you didn't just allow yourself to go with the flow and be swept up with the crowd, which is really the easy thing to do. And so because you kept engaged the whole time and you understood that there was something wrong when everyone else was being fooled, you were the one person who was traumatized by it, because effectively these other people have been manipulated and abused, but they've been convinced that it was for their own benefits."

Bonolenov summarized a similar sentiment that he would hypothetically state to one of his clients, saying, "'Look, you're a smart person, right? You never would've voluntarily gotten into this terrible relationship with a guy who is abusing you, if you knew he was going to abuse you.'" He added that by expressing this type of sentiment, "you are empowering the person."

Machi also spoke about “trying to build up the client themselves” and recognized that former MLM participants have strengths around “how to connect with other women” and being “welcoming of relationships.”

Encouraging client autonomy. Most of the participants emphasized the importance of encouraging their clients’ autonomy, regardless of their theoretical orientation or the details of their client’s chosen high demand group. Machi discussed the importance of not telling clients what to do about their MLM participation, stating,

> I don't ever say, "You know what, you need to get out of an MLM, MLMs are wrong." Similarly, I would never say, "You need to leave your husband. He's abusive." If the client doesn't figure out on their own, they're just going to keep doing it.

Leol expanded upon the idea of not giving clients answers, adding,

> My role is to help them move to the next stage in their emotional healing and that's it. And to actually intentionally not give them answers. So being confused and not knowing is actually a human state…We can give them the answers we think are true, but we don't want to give them the answers because it's not our answers that will help them. They need to break away from someone giving them the answers. So we're constantly fighting that battle in therapy of helping them be who they are while still helping them.

Pakunoda further stressed the importance of giving clients with experience in high demand groups autonomy:

> I don't want to assume that what I think is important for them to deal with…I think that is really important and particularly given how in many of these groups personal agency is lost…the last thing that I think I should be doing is saying to somebody, "Oh, and this is how I work. And this is what we need to do together. And you need to worry about this

> and this and this. And we need to..." That is just wrong… I don't see my job as helping people, I see my job as facilitating a process that's useful for them.

Speaking about his own approach in encouraging client autonomy, Bonolenov remarked,

> I say the way to recover from destructive mind control is to know yourself and control your own mind and have your own personal autonomy. So as a therapist, I don't fix people, I don't heal people, but I share my journey…and I tell them, "You need to be in charge of your healing. I'll help. You tell me what's going on for you and we'll problem-solve it and come up with a solution that works..."

Summary

Three main themes emerged from the present study, each composed of three sub-themes. All participants described membership in MLMs and similar groups as largely harmful, often discussing them in the context of high demand groups as a whole, citing high-pressure and familiar recruiting, exploitation of vulnerabilities, and manipulation and control as primary problems within these groups. Additionally, participants discussed the most salient issues that arise from group membership, including issues with identity and self-esteem, relationships, and finances. Finally, all participants shared about their various treatment approaches and interventions employed, focusing on cognitive therapies, the use of client strengths, and the encouragement of client autonomy. The final chapter of this study examines these results in the context of the existing literature pertaining to clients with experience in MLMs and similar groups.

Chapter 5: Discussion

The purpose of the present study was to explore the participants' experiences treating clients with experience in multi-level marketing companies (MLMs) and similar groups. To compare this population with a parallel population, clinical work with high demand group survivors was included in the analysis for this discussion. An analysis of data derived from interviews with five clinicians revealed three themes: the harmful group culture and tactics of MLMs and similar groups, clinical issues resulting from membership in these groups, and the importance of supportive treatment for clients with experience in these groups. Each of these themes was further broken down into three subthemes representing different aspects of the overarching theme. Most of the current literature pertains to the parallel population of high demand group survivors, with minimal literature pertaining specifically to MLMs and similar groups. This final chapter positions the participants' experiences within the context of the existing literature to either confirm, contradict, or present emergent constructs in the treatment of issues resulting from membership in MLMs and similar groups.

Harmful Group Culture and Tactics

A broad theme that emerged from the interviews with participants was a discussion of the harmful culture and tactics of high demand groups, including MLMs and similar groups. Participants specifically noted these groups' tendency to exhibit high-pressure tactics and use familiar parties to recruit, their exploitation of group members' vulnerabilities, and their use of manipulation and control. These findings were largely consistent with what was found in the extant literature.

High-pressure and familiar recruiting. Some of the participants discussed the role of recruiting for MLMs and similar groups and how group members are often pressured to recruit

as many people as possible. This was consistent with the findings of Butterfield (1985) and Hassan (2018), who discussed how recruiting was emphasized in the multinational MLM Amway and in religious high demand groups, respectively. Additionally, three of the participants discussed that members are often recruited by familiar parties, such as friends or family, which affirmed research previously conducted by DeLiema, Shadel, Nofziger, and Pak (2018). Research by Almendros, Carrobles, and Rodríguez-Carballeira (2007); Coates (2011); Hassan (2018); and Rousselet, Duretete, Hardouin, and Grall-Bronnec (2017) also discussed recruiting conducted by unfamiliar members targeting recruits with specific, vulnerable qualities. A discussion of the vulnerabilities exploited by group members in the recruiting phase and beyond is analyzed in the next section.

Exploitation of vulnerabilities. Three of the participants spoke about how clients are exploited by MLMs and similar groups. One participant argued that while she believes that these groups are predatory, she finds that group participants generally have a specific need or vulnerability that attracts them to that group, using the example of a single mother who wants to work from home to make more money for her children. This was consistent with the findings of Butterfield (1985); Friedner (2015); and Zipper, Adair, and Braun (2016), all of whom explored how MLMs target marginalized, often underemployed groups such as stay-at-home mothers, people with disabilities, and immigrants.

Two participants also spoke about how many people join MLMs and similar groups due to having a desire for psychospiritual development, with one participant discussing how large group awareness trainings (LGATs) present their seminars as pseudo-therapeutic in spite of rarely being conducted by licensed therapists. This was consistent with high demand group research conducted by Almendros et al. (2007), Coates (2011), Hassan (2018), and Rousselet et

al. (2017). These researchers discussed how those who participate in high demand groups often do so due to a desire for personal development, being "at a typical vulnerable point in life" (Coates, 2011, p. 197), or seeking ideals.

Manipulation and control. Four of the participants discussed the manipulation and control that is utilized by MLMs and similar groups to exert influence over their members. Two participants discussed how personal responsibility is overemphasized in these groups, to the point where a group member may be perceived to be at fault for their own serious traumas. Another participant added that if MLM participants question or criticize their experience in their group, they often have their own loyalty or competence questioned by other members of the MLM. These results were consistent with the findings of Butterfield (1985) and Groß (2008), who both commented that Amway encouraged others to think positively of the organization and would criticize detractors. Butterfield further emphasized the importance of personal responsibility in Amway by stating that members who were unsuccessful were deemed to be so due to their lack of effort or participation in company-run trainings, rather than due to the nature of the business model itself.

Two participants also discussed the black-and-white, us-versus-them thinking exhibited by those in MLMs and similar groups. One participant spoke about the isolating nature of MLMs, stating that due to the amount of time spent working for the group, it is comparable to living in an insular community. Another participant stated that these groups may encourage members to stay in the group lest they leave and "lose all [their] money or…be all alone." This was affirmed by another participant who discussed how high demand groups in general will often assert that happiness can only be achieved by joining or staying in the group. These findings were consistent with those of Butterfield (1985), who discussed how Amway executives

encouraged members to relinquish anything in their life, including relationships, that did not align with their time spent in Amway. The findings of Hassan (2018), Matthews and Salazar (2014), and Boeri and Boeri (2009) are also relevant to the results of the present study, as they discuss the purposeful alienation orchestrated by high demand groups in general.

Clinical Issues Resulting from Membership in MLMs and Similar Groups

A second broad theme that emerged from the results of the present study were the issues that clients reported to the participants as a result of their membership in MLMs or similar groups. These issues were primarily clustered into the categories of identity and self-esteem issues, relationship issues, and financial issues. These findings were fairly consistent with what was discussed prior in the literature review, though new areas of discussion were also presented.

Identity and self-esteem issues. One participant discussed the difficulty some clients have leaving MLMs or similar groups due to not wanting to relinquish the new identity they formed while in the group. The idea that many group members often form a strong, all-consuming identity that is based around the group was supported by the findings of Butterfield (1985) and Groß (2008), who both discussed how Amway distributors were encouraged to center their life around the company. The findings of Boeri and Boeri (2009), Hassan (2018), and Matthews and Salazar (2014) further supported the idea of identity enmeshment in high demand groups in general, as the groups discussed in these studies encouraged members to be as involved with the group as possible, often while sacrificing personal desires and characteristics.

Two participants discussed how MLM and similar group involvement can lead to self-esteem issues. One participant remarked that clients often lose trust in themselves after being a part of a group and indicated that they may worry about protecting themselves from future scams. Another participant commented about clients having little faith in themselves after

leaving and worrying that they would not be able to get any future work. This issue was supported in the literature by the work of Coates (2010), who remarked that self-esteem and employment issues were common in former high demand group members.

Relationship issues. Several participants remarked about how membership in MLMs and similar groups affects clients' relationships with friends, family, and partners. One participant discussed how being recruited by a familiar person can erode the group member's trust in that person, particularly after they leave. Two participants discussed how those who sell MLM products to friends can be interpreted as exploitative when these friends start feeling like they are being used as a means to an end. Another participant discussed how membership in these groups can affect romantic relationships to the point of breaking up, particularly if one member of a couple disagrees with how the other member is behaving in the group. These phenomena were supported by the work of Ravikumar (2019), who discussed several case studies of how MLMs have been destructive to relationships. These findings were further supported by the work of Boeri (2002) and Coates (2010), who discussed the interpersonal struggles of former high demand group members after leaving their group.

Financial issues. All of the participants spoke to the financial issues experienced by many clients leaving MLMs or similar groups. Two participants expanded on this by indicating that those in these groups are often pushed to spend money that they do not have in order to purchase inventory or participate in seminars. Another participant discussed how the financial problems experienced in the group can be a barrier to receiving therapeutic treatment or legal assistance after leaving. While the participants did not discuss the revenues made by members of these groups, this aspect was covered by Fitzpatrick (2005) and Taylor (2011), who disclosed in their work that roughly 99.6% of distributors lose money in MLMs. The work of Coates (2010)

and Matthews and Salazar (2014), further expanded upon the difficulty that former high demand group members have finding housing and employment due to their group involvement, thus worsening their financial situation. As such, the focal points of the present study and previously identified research were different in terms of their coverage of financial issues.

The Importance of Supportive Treatment

A final broad theme that emerged in the present study was the importance of supportive treatment for clients with experience in MLMs and similar groups. While each participant discussed their unique approach for working with these clients, the three primary subthemes that emerged among these approaches were cognitive therapy, addressing client strengths, and encouraging client autonomy. Compared to the two previous sections, this section diverged the most from the previously identified literature, which looked at potential treatments for identity, relationship, and financial issues, rather than looking at techniques specifically tailored towards group membership itself. This was due to the limited literature available that pertained specifically to treating high demand group members, particularly MLM members.

Cognitive therapy. Each participant discussed using some form of cognitive therapy in varying degrees with clients with experience in MLMs or similar groups. One participant discussed using cognitive therapy as a way to positively reframe their negative experience in a group, while another expressed a preference for it as a way to help clients reconceptualize the group itself. Another participant stated that she preferred other theoretical orientations but utilized the technique of normalization to help clients make sense of their emotions when leaving a group. Cognitive behavioral therapy (CBT) was briefly discussed in the literature as a viable option for treating clients' identity and self-esteem issues on a broad scale (Pack & Condren, 2014; Slotter, Winger, & Soto, 2015; Waite, McManus, & Shafran, 2012). As such, it can be

inferred that this may be an effective treatment for clients with experience in MLMs or similar groups.

Narrative therapy was touched upon by one participant, but went unmentioned by the four others. As such, despite being discussed in the literature review, it was not included as a subtheme in the thematic analysis of the present study. However, this theoretical orientation was discussed in the literature review as a potentially effective way for clients leaving groups to reauthor their identity and group experience, based on research conducted by Elderton, Clarke, Jones, and Stacey (2014) as well as Khodayarifard and Sohrabpour (2018). Further research may help determine whether this is a viable treatment option for clients leaving MLMs or similar groups.

Addressing client strengths. All participants discussed the importance of emphasizing their clients' strengths in session with them. Each spoke about the various strengths that they see in clients who leave high demand groups, such as resilience, the ability to easily talk to people, and high levels of motivation, and stated that by mentioning these things to their clients, they believed they were empowering them effectively. The use of a strengths-based approach was not initially covered in the literature review. However, other approaches that were mentioned in the review, such as emotionally-focused therapy (EFT) for relationship issues or solution-focused financial therapy (SFFT) for financial issues may incorporate strengths-based techniques in order to enhance these treatments. Additional research is required to determine how to best fuse these multiple, differing approaches to effectively treat these group members.

Encouraging client autonomy. Several participants discussed the importance of letting clients lead the charge in terms of their treatment after leaving an MLM or similar group. One participant stated that she would never specifically tell a client to leave an MLM, as she would

encourage the client to practice finding solutions on their own. Two other participants stated that they would be doing a disservice to their clients by giving them answers as this may create a dependency on the therapist. An additional participant stated that she believes that personal agency is especially important for former group members to harness, as this agency is often lost in groups. One approach discussed in the literature, Hassan's (2018) exit counseling, is a form of counseling tailored to members of high demand groups that approaches clients with a nonjudgmental stance and encourages them to leave treatment if they are uncomfortable. This may be an effective framework for clinicians to use that incorporates client autonomy.

Clinical Implications of Research

Based upon the examination of the participants' experiences in the present study, there are several potential implications for clinicians interested in working with clients with experience in MLMs and similar groups. First, that membership in these groups may be a complex experience for many clients as a result of harmful group culture and tactics. These harmful aspects may manifest at the recruiting stage, the membership stage, and even after the client leaves the group. It may therefore be advantageous for clinicians to educate themselves about the nature and structure of MLMs and similar groups, including what recruiting and retention tactics they employ. Clinicians can also gain knowledge about the client's specific group by conducting independent research and speaking to other members of the group, both current (if possible) and former.

Additionally, clinicians can also expect for some clients to experience significant issues as a result of membership in these groups. Clients may experience issues with their identity and self-esteem resulting from isolating messages received by their group as well as a lack of trust in themselves for joining the group in the first place. They may also experience tarnished

relationships with their partners, friends, or family, either due to the familiar party recruiting them or due to familiar parties feeling alienated by the client's group activities. Clients may also experience serious financial loss, particularly if they specifically joined an MLM or other business structure that requires ongoing financial investment and emphasizes continuous recruiting of a downline. As mentioned above, clinicians can take care to educate themselves about their clients' chosen groups, as this will help them understand what to expect for clients who exit these groups. However, clinicians should take care to approach clients with a nonjudgmental stance that does not presume specific outcomes and treats the client as the expert on their own circumstances.

Finally, clinicians can employ a wide variety of approaches and techniques with clients with experience in these groups. Cognitive therapy may help reorient clients' negative thinking patterns that have resulted from group membership. Highlighting clients' strengths in session may help increase clients' confidence and solidify their sense of self. An overall approach of encouraging clients' autonomy may allow them to regain control over their life and increase their overall functioning without relying too heavily on the clinician. While appropriate counseling for clients with experience in MLMs and similar groups may vary widely, all of these strategies may help clinicians treat these clients in a healthy and effective manner.

Areas of Future Research

The results of the present study, considered in the context of the existing literature, indicate areas for future research to address, particularly since research pertaining to MLMs and similar groups is extremely limited. One area that warrants further research is the culture that is found in these groups. This study suggested that there is a pervasive air of materialism, manipulation, and control in many of these groups, and that these groups are very similar to high

demand groups in general. Further research may help determine whether other individual groups in this category differ and may further outline the differences between traditional high demand groups (e.g., religious cults) and MLMs or similar groups.

Another area to be considered for further research is the nature of individuals' experiences in MLMs and similar groups. The present study examined clinicians' experiences with their clients who have been a part of these groups and suggested that these experiences were largely negative, causing significant disruptions to clients' intrapersonal and interpersonal worlds. However, learning first-hand what clients have experienced, and what their interpretations of their experiences are, will be instrumental in helping to conceptualize group membership in the context of the therapy room.

Lastly, further research can be conducted on the efficacy of certain theoretical approaches when applied to clients leaving MLMs and similar groups. The literature review of this study proposed that evidence-based practices such as cognitive behavioral-therapy (CBT) and emotionally-focused therapy (EFT) may be effective based upon their reliability and applicability to a variety of issues. Additionally, newer practices such as solution-focused financial therapy (SFFT) were explored as strategies to counteract clients' financial distress. In the results of this study, participants affirmed that cognitive therapies may be effective, but did not make mention of most of the other approaches explored in the literature review. Future research may be able to determine if these approaches, or any others not yet mentioned throughout this study, are efficacious for this population.

Limitations

Several limitations have impacted the present study. The first limitation was the sample size of the participants, as only five clinicians were interviewed. As such, the amount of data that

emerged from this sample was limited and data saturation was not reached. It is possible that additional themes may have emerged with additional participants. Moreover, three of the five participants are American, while one participant is Canadian and another is South African. It is possible that greater geographic diversity in participants may have yielded different results that would be more applicable on a global scale.

The present study's credibility was also limited by time constraints. Since the study was completed as part of the researcher's graduate coursework, the length of time available to devote to the project was limited to two semesters (Spring 2020 and Fall 2020). Research conducted for the literature review took place in the Spring 2020 semester, and as such, the quality of the literature reviewed may have been limited by this time constraint. The remainder of work for the project took place in the Fall 2020 semester. Interview scheduling, coding, and thematic analysis may have therefore been impacted due to the researcher desiring to meet project deadlines. The lengths of the interviews were also limited due to the researcher's limited time available. A more prolonged engagement with participants may have yielded additional results for analysis.

The onset of the COVID-19 pandemic during the Spring 2020 semester contributed to additional limitations. Due to social distancing measures implemented, the researcher was unable to convene for regular class meetings or to collaborate in-person with her research team during the data analysis process. Collaboration for this process took place over Zoom and through email, which may have increased the risk of misunderstandings between participating parties. Additionally, all interviews were conducted over Zoom and two of the interviews were impacted by minor technical difficulties. These technical difficulties interfered with the interview audio, which in turned affected small portions of these transcripts. While this did not materially affect

the amount of data available for analysis, it is possible that these technical glitches could have masked additional, useful information.

If the researcher were to redesign and reconduct the study, the largest priority would be to recruit a greater number of participants, including participants from additional different countries, if possible. There would also be a more generous literature review conducted in an effort to deliver as thorough of a discussion as possible pertaining to the relevant topic. Additionally, more time would be allowed for conducting interviews, coding transcripts, and performing a thematic analysis. Care would also be taken to postpone such a study until after the global pandemic (or any other life-altering event) subsides.

Reflecting on the Research: What I Learned by Conducting This Study

When I started my master's program, I never would have guessed that I would complete my final project on such an obscure topic as multilevel marketing. Once I decided that I was passionate enough to center my project on this subject, I recall feeling incredulous at the lack of empirical research around it. It was almost as if I had to go back and ensure that all of the experiences I had had and all of the stories I had heard were real. After all, if this was such an impactful—and often negative—experience for so many people, why was nobody talking about it on the academic front? I later learned through a conversation with anti-MLM author and activist Robert Fitzpatrick that a large reason for this could be the substantial lobbying that MLMs do, which he affirmed helps them maintain a positive public eye in both the media and academia. He humbled me by reminding me that this work, however important, could be hampered by the financial interests of others. Still, in spite of this information, I persisted, believing that I could still be successful in conducting my independent research free from this influence.

Once I arrived at the participant recruitment stage, I thought that I would easily be able to find several clinicians with experience treating clients who have been involved with MLMs or similar groups. However, despite my efforts and the gracious help of people with networks several times larger than mine, I was initially quite unsuccessful. It was not until I opened up my search to the International Cultic Studies Association (ICSA) website that I was able to find individuals who were not only familiar with MLMs and their ilk, but who had direct experience treating clients with experience in these groups. Even participants who had minimal experience with MLMs could still speak to the subject and were still able to discuss high demand group membership at length, which contributed generously to the more specific MLM discourse. While participant recruitment was by far the most stressful part of this process, I value my participants all the more knowing I had to work so hard to find them.

As a person who is intent on partially specializing in helping folks recover from MLMs and similar groups, I believe that I was able to get a head start on carving out this niche through the wisdom of my participants. Treatment specifically for clients from these groups is still a road less traveled, and I am certain that it will take a fair amount of time for this issue to appear on the radar of other clinicians. I am nonetheless stalwart in my pursuit of this cause and support of those who have suffered as a result of being part of an MLM or something similar. By helping clients reorient their thoughts, recognize their strengths, and advocate for themselves, I believe that I have the potential to help a great number of people reclaim the time they may have lost in their group.

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Appendix A: Informed Consent Form

California State University, Fullerton
Department of Counseling, Graduate Program
Informed Consent Form

I have been invited to take part in a research study for a Master's project conducted by Haley O'Bryan, a graduate student in Counseling and the primary investigator for this study, working under the supervision of Cheryl Crippen, Ph.D. The purpose of the research study is to gain an understanding of Counseling Considerations for Clients with Experience in Multi-Level Marketing (MLM) Organizations and Similar Groups through the perceptions and experiences of counselors who counsel clients who've participated in these groups. Results from this study may add to our knowledge of multi-level marketing and similar groups from a clinical, therapeutic perspective. If I agree to be in this research study, I will be asked to participate in one interview of 60-90 minutes of duration. However, if this time period is beyond what I can provide, 30 minutes may be sufficient.

My participation in this research study is completely voluntary. During the interview I will be asked a series of questions. It is possible that a question could evoke some uncomfortable feelings. I may terminate the interview at any time if uncomfortable feelings arise or decide not to answer a particular question. I may refuse to participate or withdraw at any time without penalty. The primary investigator will answer any of my questions regarding this research study and can process any possible discomfort that may occur from discussing this topic, confidentiality, or this informed consent form. The interview will be audio-recorded. After the interview, the primary investigator or a professional transcriber will transcribe the audiotape. Participants are encouraged not to state their own names for the recording, the names of their employers or clients; however, if they do these will be omitted from the written transcript. All research records will be kept confidential to the extent provided by law. After transcription, the audio recorded will be destroyed. Although the final research paper will contain direct quotes from participants, all identifiable information will be kept confidential.

If I have questions or concerns about the research study, I can contact the primary investigator at 310-351- 5984 or Dr. Cheryl Crippen at California State University, Fullerton, Department of Counseling at ccrippen@fullerton.edu.

I have carefully read, and have had this research study and the terms used in this Consent Form and their significance explained to me. I agree to be interviewed. I am fully competent to sign this Consent Form. I have received a copy of this consent document for my files.

_____ _____

Signature of Participant Date

_____

Printed Name of Participant

Appendix B: Interview Protocol

Grand Tour Question

1) What has been your experience working with clients in multi-level marketing companies (MLMs) and/or predatory business opportunity schemes (BOSs)?
2) (If no experience with MLMs/BOSs) What has been your experience with similar high-demand groups?

Specific Questions (if they have experience with clients in MLMs/BOSs)

1) What are some of the issues that you see clients present with as a result of MLM/BOS involvement?
2) In your observation, to what extent is MLM/BOS involvement seen as a clinical issue in therapy?
3) What are some of the differences you've observed between clients at different involvement stages, such as:
    a. Pre-involvement (being recruited for MLM/BOS involvement)
    b. Involved (actively participating in the MLM/BOS)
    c. Post-involvement (out of the MLM/BOS)
4) What do you believe are some of the "risk factors" for MLM/BOS involvement?
5) In your observation, which demographics (e.g., gender, race, or SES) do you believe are the most impacted by MLM/BOS involvement?
6) In your experience, what are some of the challenges to working with those who have been involved with MLMs/BOSs?
7) Tell me about your theoretical approach when working with this population.
8) How would you describe the strengths and limitations of your approach?
9) What clinical considerations guide you in tailoring your approach to individual clients?
10) Overall, what are some elements that contribute specifically to successful mental health treatment for those who have been involved with MLMs and/or BOSs?
11) What have you observed regarding treatment retention and compliance with this population compared to other clinical populations?
12) What strengths have you observed in this population, and how do you utilize those strengths for treatment?
13) What do you believe are some barriers to treatment for this population?
14) How do you believe the field of therapy can better assist those struggling with MLM/BOS membership?
15) How do you see contemporary consumer culture (e.g., the American Dream or the equivalent idea in other countries) interacting with MLM/BOS involvement?
16) What impact do you believe mainstream media attention has had on the general understanding of MLMs and BOSs?
17) How do you envision the therapy world evolving in terms of its understanding of MLMs and BOSs?

Specific Questions (if they do not have experience with clients in MLMs/BOSs but have experience working with clients in similar high-demand groups)

1) What are some of the issues that you see clients present with as a result of high-demand group involvement?
2) What are some of the overall similarities that you observe between the high-demand groups you have observed and MLMs/BOSs, based on your knowledge?
3) What do you believe are some of the "risk factors" for group involvement?
    a. How do you believe these risk factors compare to those for joining MLMs/BOSs?
4) What have you observed regarding treatment retention and compliance with this population compared to other clinical populations?
5) In your experience, what are some of the challenges to working with those who have been involved with high demand groups?
6) Tell me about your theoretical approach when working with this population.
    a. How would your approach differ if you were working with folks involved with MLMs/BOSs (if at all)?
7) How would you describe the strengths and limitations of your approach?
8) What clinical considerations guide you in tailoring your approach to individual clients?
9) Overall, what are some elements that contribute specifically to successful mental health treatment for those who have been involved with high demand groups?
    a. How do these elements differ for clients in MLMs/BOSs (if at all)?
10) What strengths have you observed in this population, and how do you utilize those strengths for treatment?
11) What do you believe are some barriers for treatment for this population?
    a. How do these barriers compare to potential barriers for folks in MLMs/BOSs?
12) How do you believe the field of therapy can better assist those struggling with high-demand group membership?
13) What impact do you believe mainstream media attention has had on the general understanding of high-demand groups?
14) How do you envision the therapy world evolving in terms of its understanding of MLMs and BOSs, especially considering their similarity to other high-demand groups?

<u>Closing Question</u>

1) Is there anything I have not asked you about that would be helpful to know when working with this population?