

The Psychology of Worth II: Capitalism and Work

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Capitalism is the astounding belief that the most wickedest of men will do the most wickedest of things
for the greatest good of everyone.
John Maynard Keynes

The author of this opening quote was one of the most influential economists of the 20th Century. As the architect of a “Keynesian” perspective on the important role played by government in corralling capitalistic tendencies, John Maynard Keynes provides us with a jumping off place for considering our personal sense of Worth as these “wicked” tendencies impact it. In what ways do we determine Worth based on the accumulation of wealth? How does the capitalistic Pull toward profitability lead to a Push against establishing safe working conditions and designing jobs to be meaningful and self-motivating? Where is the bridge between personal and collective worth in a capitalistic society, or does such a bridge exist? Perhaps, the bridge is only found in a Keynesian regulation of capitalistic practices.

In seeking to address these questions, I consider the role played by capitalism in the work-life of those living in modern and postmodern societies. These are societies where profit reigns supreme, and the bridge between personal and collective worth has never existed or is broken. I use an analysis done by Dr. Rosalind Sun and me several years ago of women who worked in the 19th-century mills of New England and the Harvey Restaurants of the late 19th and early 20th-century American West (Sun and Bergquist, 2021). For these women, there was little else in their lives than their work. Capitalism pervaded their head and heart, leaving them with few means to find a sustained sense of Personal Worth. Furthermore, the society where they lived and worked offered little in the way of Collective Worth. There was only the accumulating financial Worth of those American entrepreneurs who owned the mills and restaurants in which they worked.

I set the stage for this interplay between Worth and Capitalism by reviewing the primary conditions found in a capitalistic society.

Fundamental Conditions of Capitalism

For many people, capitalism is emotionally and politically charged. It is hard to approach any analysis of capitalism without exposing one’s biases. However, no description concerning the locus of control in the work life of many people would be fair without some thought given to the powerful societal forces that operate on and around contemporary work life. I therefore venture with some trepidation into the world of economics and politics.

Centralized control, growth, and size

The first fundamental point is that capitalism requires some level of centralized control. It doesn’t operate very effectively in a hunter-gatherer or agrarian society where decisions are made and actions are taken at the level of tribe, clan, or family. Second, most of us would agree that capitalism is fueled by growth. The economics of capitalism require surplus revenues for reinvestment and profit. Surplus

revenues are used to produce growth. Growth, in turn, is necessary for sustained surplus revenues. Important reciprocity is thus to be found in the interplay between growth, surplus revenues, and profits.

Even if one does not accept this assumption of reciprocity, it is hard to deny that an emphasis on growth and being “big” is dominant in virtually all capitalist-based societies. Furthermore, it is important to note that supporting institutions (such as governments and human service organizations) must continue to grow if they are to accompany and accommodate the capitalist institutions. Regulation and oversight must be provided (even if unsuccessful) in this expanding capitalist society. Furthermore, expanded assistance (health, education, welfare) must be engaged if those living and working in this growth-oriented society remain active and competent as employees in these capitalist enterprises, especially since leaders of these enterprises are not inclined, typically, to provide this assistance.

Profit

Capitalism focuses on profit rather than use. The quality of the product being produced or the quality of services being rendered is not of central importance. Worth is more likely to be assigned to return on investment rather than craftsmanship or skillful preparation and serving of food. While reputation and trust reside at the core of premodern societies, this is not the case with capitalist modern societies (Bergquist, 1993). The small communities and intimate relationships that serve as a foundation in the premodern exchange of products and services (a mixture of market and social exchange) typically do not exist in modern and postmodern societies. These more contemporary societies often require the creation of large communities (cities) and the establishment of impersonal norms of exchange (a pure market exchange).

While there may be small intra-city neighborhoods (often ethnically homogenous) where the norms of premodern societies continue to operate, the overall operations of the modern, capitalist society are usually depersonalized and market-based. With their increased investment in sales departments and contracting with advertising firms, executives in many organizations (especially corporations) firmly commit to elevating the sales volume of whatever their enterprise produces or offers. The marketability of their product or service and profit margins associated with the product or service are critical. The quality of the product or service is important. However, it is not of central concern. Economic profit serves as the “bottom line.” It is not quality or even the ultimate utility (usefulness) of the product or service that is “bottom-lined”.

Ethics and Public Interests

Before leaving behind this observation regarding the profit focus of capitalism, it should be noted that profit has not always been the focus of organizations. For instance, the Puritan Ethic was manifest in the mindset of and occasionally actions taken by two American pioneering entrepreneurs featured in the book *Rosalind Sun and I wrote* (Sun and Bergquist, 2021). These two entrepreneurs were Frederick Cabot Lowell, who established many Mills in New England, and Fred Harvey, who established restaurants along railroad lines and in National Parks.

Lowell and Harvey sought out something more than profit in their early visions of capturing the textile business in America by building many mills in the American Northeast and taming the Wild West by establishing the Harvey Houses in the American Southwest. Lowell and Harvey exemplify what the historian Daniel Boorstin (1974) identifies as the “colonist” mindset in American history.

These two men were in the business of not just making a profit, but also transforming the world in which they lived so that it might become more aligned with (assimilated to) their personal value system. Rosalind Sun and I studied the impact of their mindset and values on the lives of the women they employed. These women were the so-called “Mill Girls” of Lowell’s New England enterprises and the “Harvey Girls” of Fred Harvey’s Southwest restaurants.

We must pause here, for there is something much deeper and more systemic than just a colonist mindset operating here. In reflecting on the nature of profit in capitalist-based societies, it is important to recognize that the family-owned businesses of Lowell and Harvey were initially protected as Corporations precisely because they were established on behalf of the public interest, not personal profit. As Ralph Estes (1996, p. x) has noted:

[C]orporations were first chartered in the public interest, to meet a public need, to provide a public service. They were seen as extensions of the government, doing government—that is, state or public—business. Investors were allowed a return for the use of their capital . . . But the reason for granting the charter was the public purpose.

Tragically, corporations' public service focus soon changed. The orientation of most family-owned businesses, such as those owned by the Lowell and Harvey families, was also redirected. The early “colonist” ethics of those who founded enterprises were often discarded. The perspectives, practices, and values of those members of family-owned businesses who get it all started are usually short-lived, especially when ownership is transferred to the second generation of the family. Something often gets lost in transmitting views and traditions from one generation to the next.

The Nature and Dynamics of Modern Capitalism

Given these fundamental conditions required of capitalism, I am ready to draw from several diverse sources in describing the nature and dynamics of modern capitalism as they impact on the work lives of many people (Dowd, 1977; Estes, 1996; Friedman, 2020; Heilbroner, 1999; Zuboff, 2020). I identify factors that seem particularly important when considering why capitalism has become dominant in many societies. Each of these factors is related to one or more environmental conditions in which many people have labored and lived. Each factor enhances or diminishes one’s sense of self-worth, and ultimately, the sense of worth and purpose in an entire community and nation.

Benefiting and thriving

We begin with those factors that not only enable capitalism to thrive, but also yield benefits for the society in which capitalism is engaged.

Economic prosperity: Capitalism gains credibility when the economy of a society is prospering. Leaders often attribute this prosperity to the benefits accruing from capitalism. Other factors often play an even more important role, such as an abundance of natural resources or relative isolation from foreign attack (these being two enabling conditions found in the United States). It is important, however, to acknowledge that capitalism has been instrumental in creating conditions for economic growth in many countries.

Upward mobility: While forces are operating in capitalistic societies that tend to keep “people in their place”, there is also opportunity for movement to a higher socioeconomic class. As we have noted,

capitalism requires growth. This means new positions open in the growing organizations for those workers who have been hard-working and loyal to the organization. We can add an emphasis on education and training that is directly aligned with capitalism and the emergence of public education in many capitalist societies. These sources of personal improvement yield even greater opportunity for upward mobility.

Freedom: In its purist, libertarian form, capitalism is about freedom. There is freedom in the marketplace. Freedom is also to be found in choices made by individuals regarding how hard they work, where they work, and what they believe. Without the heavy regulation of a state-controlled economy, people have the opportunity (and responsibility) to make their own decisions and live with the consequences of their decisions. Internal control reigns supreme in the land of libertarians.

Losing and suffering

With this brief portrayal of the benefits associated with and animating modern capitalism, we can identify other, often detrimental, factors that directly impact many people in capitalist societies.

As noted, the economic “bottom line” pervades a capitalistic mindset. Production and service are for sale. Income is derived from this sale, with profit remaining after expenses are deducted. This is basic accounting. However, much more is involved in this fundamental formulation of profit in a capitalistic system. First, as Ralph Estes (1996, p. 7) notes, financial profit is assigned to specific members of the organization. A troubling (and rarely asked) question might be posed (and should be posed): Who benefits from an organization’s profitability? Is it the employees? The answer is “Not often” (unless the organization has a profit-sharing plan in place). What about those receiving the product or services (the customers)? Do they benefit? This is rarely the case. It is typically assumed, as Estes suggests, that only investors should receive the benefit (profits) of their investment. Yet, customers, communities, and even nations have “invested” in the organization and should benefit from this investment (Estes, 1996, pp. 4-5).

Communities and nations might receive some return on their investment via taxes paid by the organization—unless executives in the organization skillfully avoid paying these taxes. A return on investment is typically not to be found among the employees. A strong and direct case can be made regarding the appropriate assignment of benefits to those working in the organization:

Employees invest in the [organization]. They bring their education, skills, and experience—often gained at substantial personal expense—to the job. They invest time, energy and too often their health. They invest their careers, careers that can be effectively wiped out in a casual layoff or relocation decision. And sometimes . . . they invest their lives. (Estes, 1996, p. 4).

Shouldn’t employees in an organization benefit as much as the owners or stockholders (if it is a corporation)? In the study Rosalind Sun and I conducted, we found no evidence that those laboring in either Lowell’s mills or Harvey’s restaurants have received any financial return on their investment, other than their wages (Sun and Bergquist, 2021). Alienation in the workplace is associated with the lack of direct connection between the amount and quality of work being done and the benefits received from this work.

In a premodern world, hard work and skillful work on a farm or in a carpentry shop typically produced increased income for those doing the work. This is not the case in most modern organizations. Profit is

assigned to only a few at the top of the organization, or those who have taken a financial risk in the investments they have made in this organization. The nonalignment of work and benefit yields not just financially based resentment and despair, but also psychological despair related to a sense of helplessness and hopelessness--and a sense of "worthlessness."

Short-Term Perspective, Control, and Delays

There is a second important point about profit in a capitalistic system. This point concerns the time scope engaged in determining profit. Is profit determined on an annual basis? This is the typical time scope used by governments when setting taxes. However, quarterly profits are often afforded primary attention by those running organizations (especially corporations). Stock prices can even shift from day to day, though stockholder returns are usually determined on a longer-term basis.

The organization's focus on either short-term or long-term profitability is typically determined by those running the organization (rather than the board). Immediate financial decisions are often unrelated to formal fiscal policies and procedures regarding profit. The subsequent distribution of funds is itself rarely based on the formal determination of profit. Worth determines how profit is distributed. And Worth, as an arbitrary criterion of value, is often based on your role in the organization and who you know. Any assessment of actual contributions made to the organization's bottom-line profitability takes a back seat to position and referent power (French, Raven, and Cartwright, 1959).

In many contemporary societies (especially American), short-term profitability is the key marker of organizational success. Moment-to-moment reductions in costs and increases in revenues are important. While this short-term perspective might be embraced by the executives who run the organization and by those who speculate day-to-day in the Wall Street marketplace, it is often damaging in terms of the actual financial viability of the institution itself. At the heart of the matter is the vulnerability of any organization (or any system) that embraces a short time horizon.

We are increasingly aware of the delay function operating in all complex systems (Meadows, 2008). Events operating inside and outside any system (including organizations) might not have an immediate impact, though when these events occur and are observed, the longer-term impact may be profound. The wave of required change often must travel a long distance before it crashes on the shore of a contemporary organization. The world might be flat, but there are still major barriers in the movement of powerful events from one part of the world to another.

It is not just a tangible resource (such as a machine part or bushels of grain) that must travel from one location to another. Information can also be delayed, even when it is flowing within an organization. Information coming to the organization from an external source often does not arrive immediately. Both sources of information might significantly influence decision-making in the organization when they arrive. There are not just delays in the transmission of information, but also neglect of the information upon its receipt. Compounding this neglect is the subsequent misunderstanding of the message delivered after the information is reviewed. The information (and message) that arrives too late for the decision-makers to make a smart choice is frequently an actor in the drama of defeat.

There is one final point to be made about profitability that brings us back to our initial statement about capitalism. Estes reminds us that employees are investing in the organization. They should ultimately be entitled to some return on their investment or at least be at the table when decisions are being made

about the distribution of profits. Some workers do have a say and may even sit at the table. Historically, it has been through collective action and the threat or enactment of a strike.

An important question emerging from the history of labor movements: Do those fighting for equity of pay and safe working conditions establish their sense of self-worth through their actions? And does their self-worth increase when sitting with the monied folks? Alternatively, is this a false sense of Worth if it is gained by threat and a compelled granting of positional power? Furthermore, are the workers “put in their place” at the table? Do they have any actual power when confronted by the inside knowledge and monetary control held by residents of the C-Suite and well-positioned board members?

Product/service growth

As already noted, capitalism requires growth for wealth to accrue. Thus, Worth is aligned with the presence or prospect of growth. Concurrently, accrued wealth enables new investments, creating a reciprocal, symbiotic relationship between wealth, size, and Worth. With increased capacity to produce goods and services, a growth-oriented organization must find a way to market, sell, and distribute these goods and services. Thus, growth in the capacity for production and services is inevitably accompanied by growth in the size of marketing, sales, and distribution units within the organization. In a modern organization, one of the best ways to increase revenues is by convincing a specific population that there is a great need for the product or service of this organization.

Some critical factors inform the organizational dynamics associated with growth. First, the expanding size of an organization will typically lead to increased *Differentiation* of functions (division of labor). Second, this differentiation requires an increased demand for the *Integration* of these functions. This is the role played by management (and “bottom-line” accountability) (Lawrence and Lorsch, 1969). The focus on growth means that there is an inevitable (and necessary) increase in the size of indirect coordinating functions (management) of the organization (Bergquist, 1993). More people are now required to keep “everything together” (integration). How does the organization keep all of its departments moving in the same direction and at an appropriate speed?

It is important to note that the concept of “management” did not emerge in most societies until industrialization and capitalization led to rapid growth in the size and complexity of organizations. Furthermore, managers tend to create the need for even more managers. It seems that management is itself a major growth industry in modern societies. This is the case even in the field of management education. During the past century, MBA programs have grown more quickly in higher education institutions worldwide than virtually any other degree program. Furthermore, Worth is often found (at least indirectly) in the curriculum of MBA programs. Managerial case studies that feature “best practices” are frequently chosen because of the Worth that a particular management practice produces. This Worth is aligned with such measures as productivity, increase in market share, and, most importantly, profit. While these case studies might feature such intangibles as innovation, risk-taking behavior, and sometimes ethics, they rarely focus on societal impact (fostering the “greater good”).

Did this emphasis on growth (along with the requirement for integrative services) make a difference in the life and labor of the women we studied (Sun and Bergquist, 2021)? The New England Mills and Fred Harvey restaurants that employed these women epitomized growth. Frederick Cabot Lowell and Fred Harvey both championed expansion in the size of their existing organizations. Both entrepreneurs envisioned a significant increase in facilities they would own and operate. Did the visions and challenges

faced by these entrepreneurs filter down to the women working in their organizations? Probably not directly. However, there was an indirect impact. Growth did provide opportunities for new women to be recruited to the mills and restaurants. Potentially, our working women could move up a bit in their organization's hierarchy as it expanded in size. However, the pressure for growth was accompanied by a pressure to increase profits.

Pressure and Regulation

As noted, growth and profit are intertwined when capitalism is in force. As experienced by the owners and managers of the mills and Harvey operations, this pressure led to decisions regarding the wages offered to both the Mill Girls and Harvey Girls. Wages were kept quite low so that profits could increase to fuel further growth. Poor and laborious working conditions for the Mill Girls also resulted from this profit-oriented pressure. Even more broadly, emphasis on expansion eventually led to significant problems in the Lowell and Harvey organizations. Strain was placed on the budgets and dreams of these entrepreneurs. Unrelenting growth is not sustainable in any organization. Constraints (negative feedback loops) must always accompany growth (positive feedback loops) in a system if it is to remain viable.

I suspect that the strict regulation of work and nonwork life in the New England Mills was an important way to ensure that all functions of the Mill are tightly integrated. There can be no variations. The windows are kept shut in the mills, whether summer or winter. Work is performed every day (except Sunday). Work hours are invariant. Strict management provided the foundation for "smooth-running" mills. All mills owned by Lowell (or other Mill owners) were to operate uniformly. The same machinery was used, and uniform worksite regulations were imposed in all mills. This means that the stories of abuse and alienation among the women were pretty much the same in each of the mills. The narratives conveyed by women working in the Lowell mills were echoed in mills throughout New England.

Similarly, all Harvey restaurants were required to operate in a specific, prescribed manner. This was Fred Harvey's way of providing high levels of integration. For Harvey, all operations needed to be uniform in his growing population of restaurants as they spread throughout the West. These heavy-handed regulations, in turn, would not always lead to pleasant working conditions for the Harvey Girls.

Alienation and a sense of powerlessness would easily have accompanied conformity to these regulations; however, some women in these highly regimented settings might have appreciated the order and predictability of work at their restaurant. Stability would have been valued by those Harvey girls working many miles from their home and in a quite different environment. The same might be said about the need for order and predictability when viewing the lives of those Mill Girls coming from Ireland and other European countries. They were working far away from their homeland and at a great distance from their culture and traditions.

Ownership, control, and direction

The movement from a premodern to a modern society typically has involved a shift from predominant family ownership to corporate ownership. The small craft shop gives way to the mass-production factory. The family farm gives way to mega-agriculture. The lone fisherman stands back while the large fish-processing organizations and canneries take over. The corporations are, in turn, owned by many shareholders. On the surface, this would seem to suggest the democratization of the corporation, with less-wealthy people holding at least some shares in the corporation.

However, most shares in contemporary (and even early 20th-century) corporations have been held by a relatively small number of people. This means that the upper-class and upper-middle-class become part-owners of many organizations. It ripples out from here. These wealthy citizens have had a great, overriding influence on the short-term (quarterly) priorities of the organizations in which they have invested. The bottom line prevails when priorities are being set. A few people are making all the important decisions with immediate profit and growth at the forefront of their minds.

Just as the capitalist focus on profit and growth had little direct impact on the women we studied, centralized control by a few people in their organizations probably did not directly impact the lives and labor of the Mill Girls or the Harvey Girls. However, there is a strong indirect impact in both cases. A small number of powerful men controlled the mill and restaurant operations. As in many 19th and 20th-century organizations, control was centralized and often arbitrary. The new “golden rule” prevailed: “those with the gold will rule.” And only a few men held most of the gold and all the rules in New England mills and Harvey restaurants. Only occasional collective resistance by the Mill workers provided any corrective action in response to the arbitrary decision-making of the powerful owners.

Competition

In most capitalist societies, there is a constant search for competitive advantage among the men (and some women) who are leading organizations. Market share reigns supreme. “How are we doing in comparison to others making the same (or a similar) product or providing the same (or a similar) service?” Where are we now on the Fortune 500 list? Minimal attention is given to collaboration or cooperation among organizations that might lead to overall expansion in the market (yielding benefits for everyone) (Kanter, 1994). Rather than collaboration, we are likely to find conquest—producing mergers and acquisitions and often brutal takeovers.

The Fred Harvey story is one of individual success in being creative and outdoing the competition. As we already noted, Harvey’s innovations played a major role in bringing about the fast-food industry and restaurant chains. For good or ill (in terms of contemporary eating habits and nutrition), Fred Harvey can be praised for outdoing his competition ethically and fairly. Were there “victims” of his innovative policies and practices? Yes.

We need only point to the death of many independent restaurants. Were the women (and men) working for Fred Harvey harmed by what he imposed? Probably not in the same manner or to the same extent as women working in the Mills. These New England workers were harmed (physically and emotionally) by “innovations” that Mill owners introduced. Yet, we should also note that the Harvey Girls were often required to “sell their souls” (or at least their preferred ways of being in the world) so that they might comply with Fred Harvey’s dictums. Like the Mill Girls, the Harvey Girls made a major investment, but received few benefits.

Technological innovation

This factor is closely related to the previous factor (competitive advantage) and the profit-focused factor (reduced expenses). Technological innovations will often yield increased productivity and can also reduce costs (technology replaces workers, thus leading to a reduction in workforce size). As we turn to the impact of this factor on the life and labor of the women we are studying, we find an immediate and dramatic impact on the Mill Girls. It is precisely because of the invention of powerful looms (and related technologies) that high production levels (and large profits) could be realized, at the expense of the

health and welfare of women hired to run these machines. Borrowing from the milling technologies of England, Lowell and other Mill owners could compete successfully with British mills.

The good news is that this technology enabled these owners to recruit many women to run the looms. A livelihood was provided to many women (along with some men and children). The bad news is that the noise, fiber-ridden atmosphere, and hazardous conditions created by working with these poorly protected machines created unhealthy conditions for the Mill Girls. The other population we studied was rarely challenged by new technologies. While Fred Harvey did introduce some food-production technologies into his restaurants, they were not a threat to the women serving the food. The service-oriented wait-staff in a restaurant is rarely replaced by a machine!!

Establishing the “Line”

Accumulated wealth in a capitalistic society becomes the primary incentive for leaders to demonstrate their competence. Profitability becomes the primary criterion of success. It drives the search for increased revenues and reduced expenses. While accumulated wealth provides the economic means for the ongoing growth of an organization, it also provides owners of these organizations with income (from both wages and investments) that can be used for the creation and maintenance of an upper-class and upper-middle-class lifestyle. It goes even deeper. An important dynamic is operating in most capitalist-based societies. There is a self-reinforcing cycle of wealth and profit. It is all about what the two African American protagonists in *The Help* call the *Line* and what it means to “cross the line” (Stockett, 2009). The unequal distribution of income and wealth is reinforced by the Line drawn between social classes.

Differing perspectives are presented about the Line. On the one hand, the Line might be declared “unreal.” Like the concept of “Worth” the “Line” is what we now call an arbitrary social construction (Berger and Luckmann, 1967). On the other hand, it is equally as valid to declare that the Line is “real” because it is being applied and reinforced in our society (and many other societies). Like any social construction, the Line operates as if it is real and has actual consequences when ignored. The Line is drawn in the society portrayed in *The Help* between Blacks and Whites, between the rich and poor Whites, and between men and women. This Line allows for abuse and discrimination. It allows for radical violence when the line is crossed. With wealth, social status, gender, and melanin levels (skin color) comes external control. With external control comes the capacity to do violence and to segregate people.

The women we studied, like the maids portrayed in *The Help*, all lived in societies defined by many Lines. The control embedded in and reinforced by these lines allows those at the top (above the Line) to keep wages low. This discriminatory practice exists when workers (below the Line) have little access to political or economic leverage. At the level of economics, we find that two “lines” have been joined together and operate in a reciprocal cycle. The “bottom line” is reinforced by societal Lines.

The societal lines ensure that bottom-line profitability is in place. Those below the Line have little control over their wages. The low wages, in turn, produce reduced expenses. Higher profits follow for those living above the Line. Societal lines and bottom lines dance together to a capitalist tune. It is typically only the restraint offered by collective action (labor unions) and (more recently) government regulations and policies (such as minimum wage laws) that keep this dance (and the reciprocal cycle) from operating in an even more extreme and destructive manner.

The Mill Girls lived below the Line and were caught up in this cycle. They had little control over either their working conditions or wages. This was particularly the case for the second wave of Mill Girls who immigrated from other countries. While the early Mill Girls usually could return to their New England farms, the immigrant workers were often caught in the trap of “no return” to their homeland.

Opportunities afforded the Harvey Girls were more like those of the early Mill Girls. They could return to their hometown if the conditions of work were untenable. However, they probably would face low wages at home, since they were often cursed by coming from a lower economic class, having little formal education, and, most importantly, being women. The Line had been firmly constructed in their hometown and the American West to which they were Pulled. Ultimately, there was no escape.

The economic pull for the first generation of Mill Girls and most of the Harvey Girls did not leave them in a state of economic success. Rather, they were often left in a state of economic blackmail. They found themselves cornered in a world of low wages, all-consuming labor, and life lived below the Line. They may have been Pulled to a new life that promised prosperity. However, they are now being Pushed into acceptance of a work life that was often alienating and under the thumb of management.

Financial institutions

Organizations operating in a capitalist society typically require strong, sustained collaboration with financial institutions in this society. Banks and other financially based organizations provide the leverage for growth in capitalist organizations. While accumulated wealth is the primary fuel for expansion in many organizations, there is often a desire to expand faster than this wealth allows. As a result, debt-based financing is prevalent, enabling organizations to grow even quicker than their profit margins allow.

Furthermore, there is selective access to banking services related to loans. Ironically, only those who already have money can receive additional funds from the banks. This irony helps to reinforce the Line. Those from the lower middle and lower classes, and those from discriminated populations (particularly race and gender) have minimal access to bank loans. Thus, those living below the Line have minimal capacity to leverage whatever assets they have, especially assets that are not formally acknowledged by their government.

Hernando de Soto has documented this failure to acknowledge the assets of those living below the Line. In *The Mystery of Capital*, DeSoto (2000) observes that the assets members of the lower class do have include the informal use of land or sea. They use the land or sea to extract natural resources (such as fish and lumber). There might also be land informally acknowledged as the residency of people living in villages or urban slums. Their families may have been homesteading for many generations, yet they can lay no legal claim to the land on which their homes have been built. DeSoto points specifically to the Brazilian *favelas* and Mexican *barrios* that are filled with shacks built on land that has been “owned” (or at least occupied) by the poor urban dwellers for many years. DeSoto proposes that formal, legal acknowledgement of these assets could help these citizens gain some financial leverage for modest accumulation of wealth.

As we turn to the financial challenges facing our populations of working women, the issue of leverage certainly comes to the fore. They usually only receive “living wages” (or “slave wages”), which offer them little opportunity to build a financial reserve. Furthermore, in many instances, these women send much of the money they earn to their families back home. Both populations we studied live in someone

else's residency (Mill and Harvey dormitories). There is no possibility of building assets, even with the engagement of DeSoto's proposal.

Furthermore, as DeSoto has noted, bankers worldwide are not particularly interested in acknowledging the intangible assets he has identified. There seems to be even less of an appetite among modern-day bankers for our expanded notion of assets, even though the premodern concept of assets does seem to include consideration of these sources. In a premodern society, a person's trustworthiness, diligence, knowledge, and skills are worth something when a loan is made, a bargain is struck, or a barter is engaged.

Assets, worth, and indispensability

A reframing of assets is required. The notion of asset must be expanded beyond that of a physical entity (such as cash or land) or even informally acknowledged fishing or homesteading rights. A less tangible notion of assets would incorporate experience, knowledge, skills, education, and reputation. These assets would be assigned some Worth. Much as Estes identifies these entities as sources of employee investment in an organization, so they might be acknowledged as legitimate sources of Worth for someone from below the Line. In finding that they are indeed "worthy," someone from below the Line can not only find success in securing a bank loan. They can also find "success" in genuinely realizing their distinctive self-worth.

The women we studied possess great Worth, at least by the standards we have set. Specifically, many senior Mill Girls and Harvey Girls own an asset based on their "indispensability." This asset is based on their accumulated experience, acquired skills, and deeply embedded wisdom. This indispensability is to be seen among the women we studied and the many women vividly portrayed in *The Help*. Indispensability and the value of an asset, such as knowledge and skill, are to be found not just in the households of the American South. The indispensability is also present in organizations. It is evident when the owners of a business declare, "What would we do without her?"

What is the Worth assigned to the knowledge that one of our women has acquired about how consistently to produce high-quality cloth? She knows how to run her loom as if it were a part of her. What about serving a particularly troublesome Harvey restaurant customer? What social skills are needed to get this customer served with minimal fuss? There are many other kinds of wisdom to be found among our women.

There is wisdom to be found among those women who confront the often-restrictive rules of an organization such as the Fred Harvey Company. Which rules do we observe—and which do we ignore or retool to make them of some use and value? The accumulated wisdom might simply concern how one lives (and perhaps even flourishes) in a world consumed by work. The older women share stories with the younger women. All women benefit. The asset called Wisdom is shared (though not honored by the local bank).

How might we assign a dollar value to this work and life-related wisdom? How do these remarkably experienced women take this wisdom to the bank for a loan, so that they might start their small restaurant, buy or build their own crafted loom (to produce a small amount of high-quality cloth), or set up their own small home cleaning service? Is such a conversion of wisdom into a small amount of wealth even possible in a contemporary capitalist society where Lines have been clearly drawn and reinforced?

Do we give up at this point? Or is it possible to expand our perspectives regarding assets and Worth? Do we emulate the work done by DeSoto, finding financial and legal leverage points that enable us to assign financial and societal value to the “soft” side of human Worth? Does this reconfiguration of Value and Worth require that we engage in processes of deep caring regarding the inherent value and welfare of other people? Do we recognize that this is not something we can do ourselves? Do we ask for assistance from our community? I would suggest this is the case and address these matters in the third essay on the Psychology of Worth, accompanying these first two essays.

While considering ways to address this “soft” side, it is also important to acknowledge the “downside” of indispensability and Worth. We must ask about the cost of being indispensably “Worthy.” High costs are found in the common struggle of many competent women (and some men), who find that they are “indispensable. They can’t free themselves from multiple demands. Being indispensable, they are called on to do too many things and to never say “no” to a request. With indispensability comes a loss of Freedom. Worth is acquired, but potentially at a cost.

Geographic expansion

From the early years of capitalism, there has been an emphasis on expanding operations (or at least wider distribution of products or services). New regions of one’s country or the entire world are envisioned. While most premodern organizations have strong roots in a specific geographic location (relying on informal local networks to establish reputation and working relationships), there is an inclination for the leaders of many capital-based organizations to not only increase the size of their existing operations but also set up shop in other locations. This yearning for geographic expansion of operations complements the desire for enlarging the parameters of markets being served.

As Thomas Friedman (2007) has persuasively noted, this has meant recent movement toward globalization and a “flat world.” In essence, a contemporary capitalist organization will often embrace a geographically expansionist goal that encompasses one or more of the following: a broadening of the market for products and services, inexpensive extraction of natural resources, recruitment of inexpensive labor from underdeveloped countries, and escape from tight environmental and labor regulations.

This expansionist perspective has had a major impact (both positive and negative) on the life and work of the women we have been studying. Clearly, expansion to the West by Fred Harvey created the opportunity for women to gain employment in Harvey restaurants. It is only after the heyday of family vacations in Western National Parks came to an end that Fred Harvey’s dream of establishing many restaurants throughout the West also ended. Though part of Harvey’s dream has found rebirth in the expansion of many fast-food franchises throughout the world, his vision of families flocking to national parks has not been sustained. We witness the opposite effect of an expansionist perspective in the loss of jobs in New England Mills. The owners of these mills have closed these operations and moved their mills to other regions of the United States or other countries.

In the case of both populations we studied, it is largely a matter in the 21st Century (as in the previous two centuries) of reducing costs by hiring women at much lower wages. This is the primary contemporary motivation for hiring cheap labor to run the newly established mills in Asia. What about the restaurants? Fred Harvey knew that young women from the Midwest would be willing to work at a lower wage given the opportunity to find liberation (or at least be Pulled to the prospects of finding

some freedom in the West). Today, immigrants from other countries are hired to serve in our restaurants (and cook our food)—once again at a lower wage. Our world has become flat largely to serve the interests of those who live above the Line and at the top of the financial food chain.

Work and leisure

Under the umbrella of capitalism, we find not only the creation of a new middle class (populated by managers) but also the emergence of an important distinction to be found in this class between work and leisure (nonwork) activities. While there is not much of a distinction between work and nonwork (often defined as “leisure”) in both the lower class, lower-middle class, and upper class, the establishment of an eight-hour (or longer) workday became common in modern, capitalist societies. In addition to the nonwork evening, the “weekend” and “vacation” were invented to separate work life from nonwork life. While Sundays (or other sacred days) were often set aside in religious communities as a time when no work was to be done, there were no secular designations of nonwork hours until capitalism and industrialization gained traction.

The lower-class and lower-middle-class women working in the Mills and Harvey restaurants found little time for leisure activities. Their World has truly been filled with Work. Conversely, members of the upper class, who have benefited from capitalism, often have not experienced the distinction between work and nonwork. That is why these privileged men and women are assigned to the “leisure class.” As Dame Maggie Smith, playing the role of a wealthy upper-class dowager in the popular TV series, *Downton Abbey*, commented: “What is a weekend?” For these privileged people, the art of living is central. What is often referred to as “autotelic” behavior by psychologists is prevalent. This is behavior that is guided toward no external goals; rather, it is behavior guided toward its own (“auto”) goal (“telic”). The term *Autotelia* might be assigned to the world inhabited by those in the upper class.

Several important implications are inherent in this distinction or non-distinction between work and nonwork activities. First, among those from the lower-middle class and lower class, such as the three populations of women whom we have been studying, the communities they have built are likely to be work-related. While those in the leisure class can build communities based on shared avocational interests (such as water coloring classes or antique car rallies), there was not much time for the Mill Girls and Harvey Girls to spend developing knowledge or skill in some avocational domain. At day's end, they were likely too tired and stressed out to do anything but get some sleep. Furthermore, there was no location for these women to engage in an avocation.

Was it surprising that tennis courts weren't available for their entertainment? And, for some reason, the dorms didn't have music or art studios! [a bit of sarcasm] There were only bedrooms (or stalls) and the dining hall. An often-unwelcoming town could be their destination when they did leave their mill and dorm. A short walk might be welcomed, but what did they do when they arrived at their destination? If they did find time to spend with their working colleagues, it was usually a meeting in the dormitory. Conversations and stories would inevitably be about work, since not much else was happening. The world among these women was certainly not autotelic. Work had to be purposeful and skillfully engaged if these women were to keep their jobs. There was no time for art, music, or tennis.

Women in *The Help* might find autotelic motivation in witnessing (and nurturing) the growth and development of their charges. Childcare can often be quite gratifying. Similarly, the Mill Girls, on occasion, might find gratification (and take pride in) the quality or quantity of cloth they produce.

Perhaps the Harvey Girls similarly take some pride in the service they provide. In other words, there might be some *Autotelia* in these women's world and in the work being done by each population we studied. However, there certainly isn't much leisure time in their life. Furthermore, the autotelic high they might experience comes from work that is not necessarily of their choosing.

The Nature and Dynamics of Postmodern Capitalism

As just noted regarding work and nonwork time (and earlier regarding the Line), boundaries being forged in a capitalistic society are important. These boundaries concern social class Lines, as well as work and non-work. They are also concerned with the observation (and regulation) of both one's personal life and one's work life. There is a bottom line that is social rather than economic: it is a shattering of traditional boundaries regarding privacy in both the work life and personal life of those employed by organizations in a postmodern capitalist society.

This social bottom line relates directly to the financial bottom line. As noted by Ralph Estes, traditional modes of accountability require careful monitoring of work performance. Furthermore, even though reputation and public relations are intangible assets, the executives in modern organizations know that the behavior of their employees (even off the job) impacts how their organization is viewed by external stakeholders (such as members of the local community). Mill owners and the Harvey organization imposed parietal regulations on their employees. Nothing is free from observation and regulation in the life of the women we are studying. An observational culture is in full force.

The observational culture

This shattering of boundaries seems to be pervasive in contemporary postmodern societies (Zuboff, 2020). Extensive information about buying habits, financial status, and related matters is assembled. Privacy is broken so that organizations can improve their marketing. Ultimately, this means centralized control over (or at least strong influence regarding) individual decision-making behavior. We see this every day when visiting the Internet. "It" knows what interests us and what we want to buy. Organizations throughout the world have more information about us than was the case when we lived in small communities or urban ethnic ghettos. The Internet knows more about our behavior and interests than our neighbors ever did when we lived in small, intimate communities. Even other family members might not be aware of all our "hidden" interests and aspirations.

In many ways, the observational culture is not a new phenomenon. We didn't need the Internet or the creation of a monitored search algorithm to produce this culture. We find that pervasive observation and its close alignment with modern capitalism can be traced back to practices of observation and control that are found in 19th-century industry, as well as 19th-century prisons, educational institutions, and even facilities for treatment of the mentally ill (Foucault, 1977; Foucault, 1988). Locus of control resides at the heart of the matter. Pervasive observation leads to internalization of previously external control, especially when we have no access to the observation ourselves. We don't know if we are being observed. And we can't observe those who are observing us. There is no two-way observation. It is only a one-way mirror.

Among the inmates of the mental institutions and poor houses in France, ongoing observation allowed for the shifting of physical chains to mental chains. Fear and shame are aroused when we are being observed, and those doing the observation apply moral judgements to our behavior. This internalization

of shame and control is perhaps the most important (though often overlooked) impact of capitalism on the labor and lives of the women we are studying.

The noted philosopher and social reformer, Jeremy Bentham, captured the essence of this internalization process in his description of the hypothetical *Panopticon*. Bentham proposed that a circular (or semi-circular) building could be built. This building would have windows facing out to the center of the circle (or semi-circle). A tall tower would be constructed at the center. Windows are placed near the top of the tower. With this design, someone positioned at the top of the tower could observe everyone residing in one of the rooms located in the main building. All occupants of these rooms in the main building could be observed. Their behavior can be carefully monitored, whether the building houses a manufacturing facility, a prison, or a school. The culture of observation is clearly in operation.

Bentham's envisioned Panopticon moves us well beyond external observation. Bentham notes that those being observed can't observe the observers. This means that *no one needs to be in the observational room of the tower*. This tower room is high enough that occupants of rooms in the main building could never determine if anyone is in the tower. Thus, just the possibility that they are being observed would lead these occupants to "behave themselves." The occupants would internalize control of their behavior, thereby eliminating the need for any regular occupation of the tower by someone serving as a monitor (manager, supervisor, guard, or teacher).

Foucault doesn't just point to the internalization of control offered by Bentham's Panopticon. He also points to ways in which psychological processes of shame and disregard can lead specifically to the internalization of chains in mental institutions (Foucault, 1988). When someone is in chains, they can strike back, knowing they can't harm anyone. If the chains are removed, then the inmate can do real harm. The unchained person is now truly responsible for their actions. As Foucault notes, it is at this point that a facilitator (alienist, therapist, or counsellor) can induce shame when the liberated asylum dweller "behaves badly."

Authority, observation, and indifference

Richard Sennett (1995) offers a similar account of how authority is often engaged in contemporary postmodern societies. An alienating and shaming form of authority is built on the foundation of indifferent concern for the welfare of other people: "I don't really care what you do, but here is the probable outcome if you choose to do something as foolish as you have suggested." Sennett (1995, p. 95) provides a disturbing portrait of this destructive form of authority:

Autonomous character structure means a person has the ability to be a good judge of others because he or she is not desperate for their approval. . . . When a person is needed by others more than he needs them, he can afford to be indifferent to them. . . . [A]utonomy removes the necessity of dealing with other people openly and mutually. There is an imbalance; they show their need for you more than you show your need for them. This puts you in control. . . . Someone who is indifferent arouses our desire to be recognized; we want this person to feel we matter enough to be noticed. . . . The shame an autonomous person can arouse in subordinates is an implicit control. Rather than the employer explicitly saying "You are Dirt" or "Look how much better I am," all he needs to do is his job—exercise his skill or deploy his calm and indifference. His powers are fixed in his position, they are static attributes, qualities of what he is.

Sennett (1995, p. 95) suggests the controlling force of shame is subtle and even elusive:

It is not so much abrupt moments of humiliation as month after month of disregarding his employees, of not taking them seriously, which establishes his domination. The feelings he has about them, they about him, need never be stated. The grinding down of his employees' sense of self-worth is not part of his discourse with them; it is a silent erosion of their sense of self-worth which will wear them down. This, rather than open abuse, is how he bends them to his will. When shame is silent, implicit, it becomes a potent tool of bringing people to heel.

While Sennett's analysis may be overdrawn and perhaps a bit too melodramatic, it accurately portrays a new mode of subtle control operating in many contemporary organizations. This mode of authority represents a further example of the "managed heart" and continuing internalization of control. It suggests a grinding down of self-worth among those people being "managed."

We see this same process operating dramatically in Ken Kesey's (1963) *One Flew Over the Cuckoo's Nest*—a novel, play, and movie about the operations of a contemporary mental institution. The powerful psychological internalization of control is engaged, in particular, by Nurse Ratchet, a nurse working on one of the hospital wards. She fully engages indifferent authority and shame when inducing conformity upon the patients on her ward. This alienating process is particularly portrayed in her indifferent administration of medications, cold compliance with regulations regarding behavior on the ward, and routine attendance at ward "therapy" sessions. It is only in the rebellion of Randle Patrick McMurphy, that any defiance of this authority and the resultant internalized control is evident. Furthermore, only in the novel and play do we find reflections on this internalizing process (by Chief Bromden, a Native American patient in this hospital).

Internalized Control

In many ways, an observational culture is the most pernicious of the factors nurturing capitalism. It is pernicious because this culture produces the embedding of external control in the head and heart of those laboring and living in a capitalistic society. Taken together with the other factors we have identified, the observational culture leads to centralization of control, a reduced sense of collective responsibility, and a set of priorities that are often dehumanizing (or at least not oriented to collective human welfare).

Furthermore, it is not just a matter of controlling how often and in what manner people get observed. It is also a matter of controlling what people are NOT allowed to observe. They can't see the ultimate source of control (those in the tower), nor are they allowed to view any information that does not conform to the existing prevalent narrative of the organization or society. How might we apply this analysis to the work and life led by the women Dr. Sun and I studied? Furthermore, what are the implications regarding work and Worth for those employed in 21st-century organizations?

First, it is crystal clear that Mill Girls and Harvey Girls were always observed by their employers. While the Mill Girls were not expected to comply with a carefully crafted set of guidelines (as did the Harvey Girls), their performance in operating the looms could be carefully monitored, and their productivity easily measured. Today, the open-air design of many corporate offices allows for direct observation of employees; however, with many employees now working from home, direct observation of

performance is challenging. A manager might insist on participating in all digitally-based conference calls, but this is rarely feasible. Certainly, one of the reasons why many corporate leaders insist that their employees return to the office relates to observability. What can now be “observed” more intently are the digital “footprints” left by the new knowledge workers. Everything communicated digitally to someone else is now vulnerable. This might be an elevated form of observation that is more intrusive than the old modes of direct observation.

The observational culture was cranked up another notch with the two populations studied by Dr. Sun and me. Observation and resulting regulation of behavior are readily apparent in the work and life of all these women. The Mill Girls were required to observe a strict code of conduct even when not at work. They were observed “in town” having left the mill and their dormitories. Any aberrant behavior would have certainly been reported to the leaders of the Mill by town folk. In the case of the Harvey Girls, the ability to observe the nonwork behavior of these women would be even less difficult. The Harvey Girls often had nowhere to go (other than sometimes traveling to a nearby small Western town). The world of work was indeed dictating all aspects of these women’s lives.

A central question remains unanswered. Was the control of these women’s labor and life truly internalized? Were they working and living in their own Panopticon? Did anyone need to be in the tower of the New England Mills or the Harvey restaurants? I propose that internalization of the chains (control) was probably common among the women Dr. Sun and I were studying. This is particularly likely if the women were Pulled to their job, rather than being Pushed. The Harvey Girls, in particular, probably internalized the Fred Harvey code of conduct. They were likely to carry this code over to their life even after leaving employment at the Harvey Corporation.

These Harvey Girls were facing a mental and emotional challenge called *cognitive dissonance*. (Festinger, 1957; Aronson, 2018) If these women have been Pulled to the Harvey Corporation under their own free will, then it is critical that they positively view this decision. Otherwise, these women would have to acknowledge that they made a lousy, misinformed career decision. This would create cognitive dissonance in their minds and hearts. A similar challenge was facing Lindsey Gulden, the fired ExxonMobil scientist I introduced in the first essay on Worth. She was conscious of the “troubling pattern in her way of thinking.” (Wen, 2025, p. 24) Cognitive consonance is achieved by considering the Harvey and ExxonMobil corporations as “good places” in which to work.

These corporations are wonderful. In serving the ever-increasing energy needs of its customers, ExxonMobil must extract oil from the ground. Lindsey Gulden was doing the “right thing” in being blind to the environmental destruction caused by her company. The Harvey codes are appropriate, and it is perfectly acceptable for the personal lives of the Harvey Girls to be observed and regulated by the Harvey executives. These women have done “the right thing” in joining and remaining employed by the Harvey Corporation or staying at ExxonMobil. Therefore, they can retain an image of themselves as thoughtful decision-makers and dedicated employees. They have internalized the control of their thoughts and feelings under the threat of cognitive dissonance.

The internalization of control can be quite durable and resistant to change, even with a shift in workplace conditions. Like those who have internalized control in other carefully monitored organizations (such as the military and formal, high-pressure educational systems), the Mill Girls and Harvey Girls were likely to be “good” and compliant employees in any organization where they might later be employed. They learned how to be compliant and business-oriented. Nothing better than hiring

a retired Army lieutenant to run your shop. Graduates of a highly demanding educational institution, such as the Boston Latin School or the Citadel, might be perfect for management in a contemporary corporation. Those, like Lindsey Gulden, who graduate with a prestigious advanced degree from Harvard University, know how to be diligent workers and will succeed in a high-pressure situation.

While a compliant orientation might no longer be appropriate, a strong work ethic might be relevant in a setting where someone like Lindsey Gulden, or a former Mill Girl or Harvey Girl, decides to run or even own their own business. Many years ago, it was discovered in studies of corporate women that many of these women started their own business after hitting the glass ceiling in someone else's organization and growing tired of being under someone else's control (Hardesty and Jacobs, 1986). A woman like Lindsey Gulden might find that she, too, will have to start her own business to avoid the unethical control exerted by someone in a corporation she might join. Internalized control makes perfect sense when you are captain of the ship!

Career and Sense of Self-Worth

Unfortunately, the opportunity to move out and start their own business was not available to most of the Mill Girls or Harvey Girls. The world of work for many of these women that Dr. Sun and I studied might justifiably be labeled *Extertelic*, for an external locus of control reigned supreme. A sense of authentic internal control was absent. The world of work and institutional loyalty may have gradually intruded on all domains of each woman's head and heart. Worlds of the Mill Girls and Harvey Girls were now defined almost exclusively by their work life, as was their sense of Worth. These women became "worthy" only to the extent that their organization was "worthy." Other people dictated the degree of self-worth the Mill and Harvey Girls felt. Their personal pride was beholden to the reputation of Lowell's cotton cloth or Harvey's pot roast.

This cautionary note regarding Control and Worth might appropriately be directed to many of us working in contemporary postmodern institutions. It is not just the Mill Girls and Harvey Girls who face challenging career decisions. We are also both pushed and pulled to our jobs. The Pull is often more forceful than the Push, for an open labor market allows many Americans to be selective in their job choice. They have considerable control given the opportunity to move on to a new job. A high level of job mobility is common among many knowledge workers of the mid-21st century. Self-worth is portable. Workers carry their Worth with them from job to job.

This means important decisions must be made multiple times during a 21st-century worker's life. Given that this worker might be suffering from Ken Gergen's "multiphrenia," it is hard to decide which "self" should decide about a new job. "Cognitive dissonance" can readily crop up when a "bad" decision is made. While a new job might be waiting around the next corner, one can hardly rely on past career selection processes. We resolve the dissonance of bad choices either by blaming the "rotten" alienating world in which we live and work ("There are NO good jobs these days!", or by blaming that self within us that doesn't know what the heck its' doing ("I'll never look again at the money being dangled in front of me!").

Next time, perhaps we should select a less ambitious self or choose a self who is more socially conscious. Perhaps, we bring in our critical (even jaded) self that can readily detect all the "BS" found in a job posting. We might even seek advice from our stabilizing self: "Please help me identify those aspects of a potential job that will keep me engrossed and gratified for a long time."

The matter of Worth is compounding this difficult decision-making process and our struggle to retain some thoughtful (and successful) control over our job choices. Which job will enable me to feel Worthy? Is my “Worth” dependent on income or service to other people? What is my primary career anchor (Schein, 1978; Schein, 2006)? Am I pulled to challenge, security, the opportunity for creativity, or one of the other anchors? We might find that social exchange is more important for me than market exchange. Perhaps, the autotelic rewards associated with nourishing workplace partners are most important.

Conclusions

What then is my Worth? How do I retain and expand this elusive thing called personal worth? And what is the Worth that I share with others in my community and nation? How do I contribute to this collective Worth? Stay tuned. There are seven more essays in this series.

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