

Examining the Economic Tether and the Meaning of Work

by

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Dedication

For my grandmothers:
The late Rita Eleanor Weber Sunday and the late Susie Pearl Woltmann Catto,
admirable women who loved to learn.

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Abstract

In this dissertation I explore social processes as they relate to interpretations of financial dependence on employment and the meaning of work. In Chapter 1, I provide an overview of the dissertation as well as background information on the two-year ethnographic study of the Financial Independence Retire Early (FIRE) movement upon which my findings are based. In Chapter 2, I explore how work autonomy is socially constructed through group sensemaking. Group members engage in group discourse and social comparison to construct “locks” (shared interpretations of external control) and “keys” (shared solutions for release). These interpretations differentially shape intraindividual perceptions of work autonomy and the experience of work. Chapter 2 contributes to extant literature by demonstrating how autonomous perception is influenced not only by the structural conditions of a job, but also the broader social environment. It also contributes to literature on sensemaking by offering insight into when groups may be motivated to arrive at more unanimous interpretations. It also contributes to economic sociology by chronicling how a sacred ideal—autonomy—becomes subject to market pricing. In Chapter 3, I bridge the literature on personal and cultural meanings of work by exploring how people, perceiving a value conflict between themselves and mainstream society, collectively contest a prevailing work ethos and shift toward a new way of relating to work. Group members encounter institutional, interpersonal, and individual sources of friction as they try to deviate from the dominant work ethos. Group members engage in a variety of strategies to “narrow the gap” between how society relates to work and how they would like to relate to work. Although this gap never fully closes, developing a positive counter-normative identity helps

group members endure the discrepancy between the current ethos and their ideal ethos. In addition to contributing to scholarship on the meaning of work, these findings also make contributions to institutional work by exploring the role of microinteractions, value conflicts, and emotions which inspire people to contest a social order. In Chapter 4 I summarize the dissertation and provide an overview of future avenues for research.

Chapter 1 Introduction and Researcher Reflexivity

The content of this dissertation is based on a two-year ethnographic study of the Financial Independence, Retire Early (FIRE) movement. I originally intended to study a different context and topic for my dissertation, but before I boarded a plane to Boston in 2018, I was fortuitously handed an issue of Money magazine— something I did not normally read or subscribe to— which I skimmed to pass the time as I awaited my flight. It was there that I learned of the FIRE movement and of Vicki Robin, the then 72-year-old who had unknowingly become a prophet to the FIRE movement after people became enchanted with the ideas that she had published in 1992 with her friend, Joe Dominguez. Their book, Your Money or Your Life (Robin, Dominguez, & Tilford, 1992/2008), had a simple, yet profound message: Don't let making a living get in the way of making a life. The way to avoid this, they and members of the FIRE community claimed, was to manage your finances and your lifestyle in such a way that you could live off passive income and not rely on a paycheck. In the remainder of this chapter, I will reflect on why I found this group so compelling as a research context and how I went about engaging with group members in the field. I will then provide an overview of the structure of this dissertation and preview the main findings.

As I have described, this was a research project that came about unexpectedly, but upon learning about the FIRE movement I felt moved to study it. The core proposition put forth by the group—that a happier, healthier life awaits those who reduce their dependence on employment — struck me as provocative. In a society that has largely regarded work as an end in itself

(Weber, 1930), I was intrigued by the group’s open fervor to make work optional. Their message seemed to have struck a chord. When I began the project in February 2019, there were roughly 550,000 subscribers to one of their most popular forums (a Reddit page¹). Now, in April 2021, there are nearly 900,000 subscribers.

I was aware of structural changes to society that tilled the soil for a group like the FIRE movement to come about. I knew, for example, that “good jobs” and long-term employment were increasingly hard to find, and that workers were assuming ever-greater levels of financial risk (Bidwell, 2013; Davis, 2016; Hacker, 2006; Kalleberg, 2009; 2011). I knew that the Great Recession had exacerbated many of these trends, pushing more and more workers into a state of precariousness. I was also aware of the proliferation of neoliberal values and a growing cultural imperative to exercise personal freedom and to self-express (Adams, et al., 2019; Cech, 2021; Inglehart, 2018). In this sense, there was nothing surprising about the appearance of the FIRE movement in modern society. It caters to a growing desire among people to resolve financial precarity *and* enjoy greater freedom over how to spend their time. Yet, broader trends, while surely paving the way for the movement’s appeal, could not explain the critical social interaction through which people negotiate new ways of relating to work. Extant literature suggests that the ideas that underpin institutions tend to be persistent and difficult to change (DiMaggio & Powell, 1983). I was curious, then, to understand the social mechanisms which enabled people to dismiss old ideas that have guided work for decades in favor of new interpretations. Put another way, while I understood the macro-level forces that could precipitate new ways of seeing, I was curious about the active grappling with old and new concepts that seemed to be occurring within

¹ <https://www.reddit.com/r/financialindependence/>

the FIRE community. This was the primary motivation for me to pursue it as the topic of my dissertation.

Three other aspects of the FIRE movement caught my eye and contributed to my sustained interest in this group as a topic of research. First, there are elements of paradox in the movement that I find intriguing. On the one hand, members have an anti-capitalist streak. Many are skeptical of “Corporate America” and are willing to forgo material niceties and career accolades in favor of more autonomy. On the other hand, their strategy for building a better life is to leverage financial markets—a decidedly capitalist approach. Also contradictory is the way in which members of the movement are eager to become self-reliant, yet are pursuing their goal in a communal way. Group members are creating their own individual safety net, but they are not “going it alone.” Their emphasis on community is reflected succinctly in the motto of a popular FIRE event: “Together We FI.”² These contradictions continue to captivate me. Second, in sharing about the FIRE movement to different audiences, I noticed that people had powerful and polarized reactions to it (a quality that has inspired other ethnographic work. See: Pratt 2000b: 456). Many people were viscerally put off by the group, seeing it as composed of people who are privileged, lazy, selfish, misguided, or naïve about money, while others viewed the members as disciplined, clever, self-aware, resourceful, and offering an alluring alternative to the proverbial rat race and ecologically unsustainable lifestyles. These polarized reactions—observing how people seemed differentially threatened, inspired, or annoyed by the group—made me all the keener to understand the FIRE community. Lastly, although the group at first glance seems fixated on personal finance, I sensed early on that the FIRE community was about more than

² As in, “Together we (reach) financial independence.”

money. Group members were engaged in deeper questions that beset us all, questions that have bearing on organizational life: What is work for? What does it mean to live freely and well? How does one reconcile making a living with making a life? As one informant, Jason, told me, “*the key to all of this is that it's not about money. It only seems like it is... it's (really) about taking control of your life, and about living the life you want to live.*” It became clear that the movement was animated by deeper questions, and I was compelled to understand how members were thinking about them. Together, these elements of the movement intrigued me and inspired me to move forward with it as a project site, even though it meant changing directions with my dissertation.

I acknowledge that who I am is bound up in all aspects of my research, from the questions I ask, to how I interact with informants, to how I interpret data (Alvesson & Sköldbberg, 2005; McClelland, 2017; Talmage, 2012). I recognize that the conclusions I have drawn in this dissertation, though based on data and careful analysis, remain subjective (Charmaz, 2014). I sought to honor the voices of my informants to the best of my abilities, but I recognize that the interpretations I present in this dissertation are precisely that: interpretations. To this point, I offer a few reflections on the personal context I brought with me to this project which likely influenced my perspective. I will try to avoid what has been aptly called the “infinite regress” of reflexivity (Finlay, 2002) but will share what I believe was most pertinent in shaping the lens through which I viewed my data.

First, my parents and grandparents are well-acquainted with poverty and the feelings of shame and worry that can accompany it.³ This surely influenced my interest in this dissertation

³ My father was one of twelve children living in a single income household. My mother was one of three children, her father a second-generation Italian immigrant and an auto factory worker. He was laid off in the 1963 Studebaker

topic. I entered my context with a sensitivity for people who want more financial security as the means to a better life, because I knew of the manifold ways in which having enough money can make life easier and better. I have observed this in my own family. Second, I collected and analyzed my data at a unique time in history. The world was experiencing extreme political polarization. When I began this project, the United States (where I did my fieldwork) had a divisive president and growing social unrest. Midway through the project, a global pandemic broke out. At the time of this writing, nearly three million people have died from COVID-19. Many people have been laid off from their jobs, and here in the United States, many of the most vulnerable members of society received only a few thousand dollars in aid. During this project, then, inequality, human interdependency, and financial precariousness were top of mind. While I continued to sympathize with my informants about their desire to feel financially secure, I was skeptical about index investing as a true and equitable means for widespread security.

I took several steps to enhance the trustworthiness of the research I present here. By “trustworthiness” I refer to the degree to which my data and methods support the conclusions that are being drawn, recognizing that with a qualitative approach, this is not the same as replicability (see: Pratt, Kaplan, & Whittington, 2020). Details on my data sampling, collection, and coding can be found in the forthcoming sections of the dissertation, but here I elaborate on a few points about my broader approach to fieldwork which I believe contributed to the quality of the data and the conclusions that were drawn.

shutdown, an event that made national news after workers not only lost their jobs, but also their pensions when the company defaulted. This historic tragedy inspired the creation of the Employee Retirement Income Security Act of 1974 (Wooten, 2001).

First, although my informants were aware of my role as an outsider and researcher, I engaged in “commitment acts” to convey my “willingness to connect and listen” as well as my “worthiness to be trusted” (Feldman, Bell, & Berger, 2003: 36). At FIRE Camps, I carpooled with informants, shared dormitories with them at retreats, participated in their group activities, and shared all meals with them. At MonthlyFI (a social group I observed for this project), I participated in the “Money Talk” game and other activities that were sometimes a part of group gatherings. These gestures, however small, were important for establishing rapport and conveying my genuine interest in connecting with informants and learning from them. I made a concerted effort to be with my informants and take them seriously (Sandelands, 2015). This approach departs from a perspective of scientists as unbiased and unaffected, observing their subjects at a distance. Instead, I adhered to a paradigm of relational ethics, which emphasizes the importance for field researchers to be vulnerable and open to what others can teach us, and which further recognizes that this requires engaging “in relationships that are embodied, responsive and affective, rather than just rational and knowing” (Rhodes & Carlsen, 2018, p.1305). From this perspective, caring is key to learning, and I strove for mutual engagement and “generous reciprocity” in my field interactions (Rhodes & Carlsen, 2018, p. 1307). Although I would not categorize them as friends, I continue to hold concern and positive regard for my informants even though I have left the field. They are not caricatures to me, but full human beings who have taught me a great deal. This does not mean that I have not thought critically about the movement, only that I hold respect for the people whom I have studied, and I recognize that their lives and our interactions retain a certain ineffable quality.

In addition to commitment acts, I also had prolonged and uninterrupted engagement with my primary field site. In the two years that I spent following MonthlyFI, I never missed a

gathering. This sustained involvement allowed me to develop a deeper understanding of who my informants were and what was important to them (Guba, 1981). It also enabled me to see how the group life unfolded without missing any key moments. This was critical for learning how shared understandings evolved (relevant to both Chapter 2 and Chapter 3). Further, I observed the FIRE movement in several different contexts (i.e., at longer retreats, in online forums, in repeated monthly group settings, and at short, one-time events). This helped me discern what was core to my context (i.e., commonalities that transcended all types of events) and what was idiosyncratic to a particular gathering. I also used different collection methods (group observation as well as one-on-one interviews) so that I could consider both individual and group-level dynamics. Lastly, I relied heavily on outsider input to interrogate my own interpretations of the data. I met weekly with other scholars in my field who weighed in on my fieldnotes, interview transcripts, and analyses. In the forthcoming chapters, I provide more details into my sampling and coding process, but the foregoing elements were particularly important for establishing rapport and developing my findings.

I put forth in this dissertation a few main ideas which I will summarize here. First, our cultural interpretation of work, however monolithic it may seem, is quite dynamic and pluralistic. This becomes especially visible when observing discussions that people have about work. In Chapter 2, I advance this idea by chronicling how groups collectively invent “locks” (shared accounts of external control) and “keys” (shared solutions for release) that shape perceptions of work autonomy and cast doubt on prior understandings of what it means to be in control of one’s life. In Chapter 3, I convey this point by demonstrating how people question culturally dominant beliefs about work and attempt to change them for themselves and others. Caught between two value systems, this dynamism admittedly takes the form of “two steps forward, one step back,”

yet the grappling is there, reminding us that no belief is set in stone. Taken together, I have tried to show, to the best of my current abilities, how people, at times, actively and collectively wrestle with the role of work in their lives.

A second point in the background of this dissertation is that financial security can affect both the meaning of work and the pursuit of meaningful work. In the context of the FIRE movement, the economic imperative of work was collectively construed as an obstacle to a better life. My theorizing in this dissertation is based in social constructions about money rather than objective economic circumstance, yet it serves as a reminder that how people perceive their own financial situation can affect both their attitude toward their current work as well as their ability to choose different work. Modern workers who would like to pursue a calling (Berg, Grant, & Johnson, 2010), follow their passion (Cech, 2021), or enter a state of “flow” with their work (Csikszentmihalyi, 1990) are still largely dependent on a trade economy that requires them to earn money to put food on the table. Members of the FIRE movement may be extreme in terms of how often and consciously they think about this trade-off, but other research suggests that they are not alone in this tension (Bunderson & Thompson, 2009; Cech, 2021; Dobrow Riza & Heller, 2015). Thus, in addition to highlighting how people actively grapple with the cultural meaning of work, this dissertation also makes salient how people are thinking about money in ways that impact the experience and meaning of their work (Leana & Meuris, 2015).

Beyond its theoretical value, I hope this research has some practical value as well. Work is a continued source of suffering for many people in the world. It has the potential to be fulfilling and life-giving, but often it is not. The future depends on the ability of people in groups to imagine new possibilities for work— work that does not undermine human dignity, work that is more aligned with the betterment of people and planet, and work that does not crowd out other

important sources of meaning in life. Donkin (2001) wrote, “We must look carefully, then, at the work before us, the work we have created for ourselves, and deliberate over how much of it is necessary and useful.” (p. 321). Explaining *how* people do this (i.e., how they rethink the form, meaning, and final purpose of work) is central to organizational scholarship and to this dissertation. Much has been said about these topics, but I think more remains to be said. My findings serve as a reminder that people can and do imagine new possibilities for work that shape reality. My hope is that they will choose to do so in ways that support collective well-being.

My goal with this qualitative dissertation was to develop an interpretation of a process and culture that is “intrinsic to the setting one has studied and, at the same time, sheds light on how similar processes may be occurring in other settings.” (Feldman, 1995: 2). That is, I have tried to develop theory that remains faithful to what I observed in the field, while also offering insights that may transfer to other settings in which people might be influencing each other’s ideas about autonomy or the institution of work. Indeed, while reading how “locks” and “keys” are collectively created, I hope that you find your mind wandering to groups you personally belong to which may have affected your own understanding of “what binds us” and “what frees us.” And, as you read about the FIRE movement’s attempt to put forth an alternative ethos, I hope you are reminded in some way of moments in which you yourself have confronted cultural norms about work that conflicted with your own personal values. If this happens, and if you find that the models have some resonance, this would be somewhat reassuring that the conclusions of this study may be useful to those beyond the small niche that is particularly interested in understanding the FIRE movement.

The structure of this dissertation is as follows. In this chapter I have offered an overview of how this project came about, my personal lens and approach to fieldwork, and the main points

I make in this dissertation. Chapter 2 is an exploration of how social processes influence intraindividual perceptions of work autonomy. Chapter 3 chronicles how groups of people collectively develop new ways of relating to work (a work ethos) that deviate from the status quo. In preparation of peer review, both Chapters 2 and 3 have been written as standalone papers. You will notice, then, that there is some repetition in the Methods sections of these two chapters. In Chapter 4, I conclude the dissertation and offer a few avenues for future research which I intend to explore.

Chapter 2 Economically Free to Be You and Me: The Social Construction of Work Autonomy in the Financial Independence, Retire Early (FIRE) Movement

INTRODUCTION

What makes us feel that our actions are our own? How do we come to see our work as an act of volition rather than external control? These questions are relevant to management scholars since perceptions of autonomy—the degree to which people see their behavior as freely chosen (Ryan & Deci, 2000)—has demonstrable influence over a wide range of organizationally relevant outcomes, including motivation (Fried & Ferris, 1987; Ryan & Powelson, 1991), job performance (Morgeson, Delaney-Klinger, & Hemingway, 2005), creativity (Amabile, 1988), proactivity (Grant & Ashford, 2008), empowerment (Spreitzer, 1995), as well as work and job satisfaction (Deci, Connell, & Ryan, 1989; Spector, 1986). Moreover, autonomy is considered central to human health and well-being (Ryan & Deci, 2000; Van den Broeck et al., 2016).

In seeking to understand what makes people feel autonomous, extant scholarship has focused primarily on structural elements of the workplace (e.g., job design: Hackman & Oldham, 1976; and reward systems: Eisenberger, Rhoades, & Cameron, 1999; Ryan & Deci, 2000). Yet, seminal works on personal causality emphasize its *perceptual* nature (Bandura, 1989; deCharms, 1968; Ryan & Deci, 2000). Although elements of a work environment can set the stage, Ryan and Deci (1987) assert that it is “the person’s own perception (i.e., *construction*) of the event to which he or she responds” (p. 1033, emphasis added). In other words, interpretations, or the “functional significance” that individuals create and apply to a situation (Deci & Ryan, 1987: 1033), are central to self-determination. Indeed, there is research demonstrating that people in the

same environment can vary considerably in terms of how “autonomy-supportive” they find it (Ryan & Grolnick, 1986). This suggests that understanding the processes by which individuals interpret the conditions of their work as controlling or not is critical to understanding autonomy more broadly.

Despite early recognition of its subjective nature, there has been little scholarship devoted to understanding the interpretative processes— particularly the *social* processes— that lie behind perceptions of work autonomy. Understanding how people, through social interaction, arrive at interpretations of their environment as “controlling” or “autonomous” can help explain why people who have the same job may still experience different levels of internal control. Moreover, it can help explain why certain work norms can be recharacterized as controlling (or autonomy-supportive) even though they were not seen that way in the past (e.g., the now contested practice of having to be physically present in an office).⁴

The purpose of the present study is to provide a deeper understanding of how perceptions of autonomy are socially constructed. I take an interpersonal sensemaking approach and examine how people within a social group take cues from each other to interpret their “jobs, roles, and selves” (Wrzesniewski, Dutton, & Debebe, 2003: 102) in ways that influence their beliefs about work autonomy. I leverage ethnographic, interview, and archival data to explain how group engagement— which can take place outside of the workplace with people who are not colleagues — shapes perceptions of self-determination at work. This approach is rooted in social information processing theory (Salancik & Pfeffer, 1978), symbolic interactionism (Blumer, 1969), and a broader sensemaking tradition (Gephart, 1993; Gioia & Thomas, 1996; Maitlis,

⁴ Here I am referring to the rising demand for remote work arrangements that predates the pandemic.

2005; Maitlis & Christianson, 2014; Weick, 1993, 1995; Weick, Sutcliffe, & Obstfeld, 2005) which emphasize the centrality of meaning and social interpretative processes in understanding human behavior. Specifically, I chronicle here how people in groups talk their way into and out of perceptions of reduced and heightened autonomy through a dynamic, collective process of constructing “locks” (shared interpretations of external control) and “keys” (shared solutions for release). These discursively developed ideas, however consistent or contrary with objective circumstance, shape perceptions of autonomous control and the experience of work. Further, as I will show, these shared understandings of what it means to be free and what it means to be controlled can function differentially for people, leading to heightened feelings of autonomy for some, while aggravating feelings of external control for others.

This study offers several contributions to theory. At the broadest level, it provides new insight into how people come to see their work as autonomous or controlled. It returns to the original characterization of autonomy as a subjective perception and explores an alternative explanation—social discourse and social comparison — to explain how perceptions of work autonomy can change even as individuals’ jobs remain the same. Specifically, it shifts attention away from stable characteristics of a work environment and instead brings interpersonal forces to the fore. This study also contributes to literature on sensemaking by demonstrating that there may be times when a group is particularly intent on developing an account that they believe has universal resonance, and not just a “good enough story” for themselves (Weick, 1995). This study specifically highlights the role of “accommodating distinctions” in fostering the construction of such accounts. My findings also shed new light on the meaning of work by demonstrating how the experience of work can change qualitatively as individual autonomy changes vis-à-vis group interpretations. As perceptions of self-determination shift, work can

begin to feel more like play or drudgery, even as job responsibilities and structure remain unchanged. Lastly, this study contributes to scholarship on economic sociology by demonstrating how a sacred ideal like autonomy can come to have an economic price.

Theoretical Background

Common to other inductive studies, the focus of this paper was born unexpectedly as I collected data for a different research question. I originally intended to explore how the meaning of work relates to economic considerations. However, informants' repeated discussion of freedom (mentioned 189 times during interviews), choice (mentioned 113 times during interviews), and control (mentioned 98 times during interviews) inspired me to pivot the focus of my study to build theory on how perceptions of autonomy can be shaped by group interactions. To situate my inquiry and the resulting theoretical model, I review here the extant literature on autonomy and suggest why exploring this construct through a sensemaking lens holds promise for extending current understanding.

Autonomy: A key organizational variable

Personal causality (deCharms, 1968; Heider, 1958) has long been a topic of scholarly interest. Early studies demonstrated that people tend to attribute changes in an environment to human origins (whether the self or others) and that beliefs about personal control affect how people experience events, even if control is illusory (see: Averill, 1973; Heider, 1958; Langer, 1975). Within the field of management, early 20th century theorists advocated tight regulation and monitoring of employees, an approach characterized by a profound lack of worker autonomy (Taylor, 1919). Over time, ideas shifted toward a more humanistic vision for management that was helped along, for example, by Mary Follet Parker's concept of "power with" rather than "power over" (Parker, 1984), Peter Drucker's concept of managing by objectives and self-control

(Greenwood, 1981), as well as studies put forth by the Human Relations School (Roethlisberger & Dickson, 1939/2003; Mayo & Lombard, 1944). These and other thinkers embraced the perspective that personal freedom could be an asset rather than a liability to effective organizational functioning. This view was further popularized with job characteristics theory (Hackman & Oldham, 1980), which identified autonomy as one of five job features that produced optimal psychological and work outcomes.

In recent decades, the introduction of self-determination theory (henceforth: SDT; Deci & Ryan, 2000) has brought about a renewed focus on personal causality. According to SDT, autonomy is one of three fundamental psychological needs (along with relatedness and competence) that, when satisfied, promotes health and well-being (Ryan & Deci, 2000). To be autonomous is to be “the perceived origin or source of one’s own behavior” (Deci & Ryan, 2002: 8). It is derived from the concept of “perceived locus of causality”— individuals’ sense of whether their actions are internally driven or externally controlled (deCharms, 1968).

Autonomy is now commonly understood to vary along a continuum (Ryan & Deci, 2000). Our most autonomous actions are those which we do purely for the inherent gratification of the activity, while our most controlled behaviors are those that are done only from outside compulsion. Extrinsic motives thus vary in terms of how self-determined they are (Ryan & Deci, 2000). A commonly used example is that of children and schoolwork (see: Ryan & Deci, 2000: 71). Children may complete a particularly boring homework assignment for fear of punishment from their parents if they do not, or because they recognize its importance to their broader, internalized goals of earning good grades and going to college. In both cases, the motivation is extrinsic rather than intrinsic to the self, but in the latter case, the extrinsic reward is internalized as personally important, and therefore the pursuit is more autonomous (i.e., it is the difference

between thinking, “I don’t *want* to do this, but I *choose* to do this because it is important to me” versus “I don’t *want* to do this, but I am compelled to do so by outside forces”).

Autonomy is sometimes erroneously conflated with independence, but autonomy does not mean one is independent from others or that one is acting selfishly (Chirkov et al., 2003; Ryan & Deci, 2000). Rather, autonomy means that individuals perceive themselves to be the initiators of their own actions. People can autonomously choose, for example, to help someone or sacrifice on behalf of their community. Further, research suggests that “any type of cultural practice can be engaged in more or less autonomously” regardless of whether it is individualistic or collectivist in nature (Chirkov et al., 2003:105). At the heart of autonomy, then, is the perception of free will, internal control, and self-determination (which I use here interchangeably). Whether motivation is intrinsic or extrinsic, or whether the activity is done cooperatively or unilaterally, autonomy is the perception that one has choice and that actions “emanate from oneself and are one’s own” (Deci & Ryan, 1987: 1025).

Autonomy has been widely studied by management scholars because it relates to many organizationally relevant outcomes. Autonomy is positively associated with intrinsic motivation (Fried & Ferris, 1987), learning (Grolnick & Ryan, 1987; Vansteenkiste et al., 2004), performance (Dodd & Ganster, 1996; Morgeson, Delaney-Klinger, & Hemingway, 2005), creativity and innovation (Amabile, 1988; Liu, Chen, & Yao, 2011), proactivity (Grant & Ashford, 2008), prosocial behavior (Gagné, 2003), and successful organizational change (Hornung & Rousseau, 2007). It is also one of the subcomponents of empowerment, a construct representing a broader set of psychological states that promote an active orientation toward work (Spreitzer, 1995). Most empirical evidence supports the idea that autonomy is beneficial in promoting a wide range of desirable organizational behaviors. The author of one meta-analysis

concluded that “Employees who perceived comparatively high levels of control at work are more satisfied, committed, involved, and motivated. They perform better and hold greater expectancies. They experience fewer physical and emotional symptoms, less role ambiguity and conflict, are absent less, have fewer intentions of quitting, and are less likely to quit” (Spector, 1986: 1013). Given the sweeping benefits brought about by a heightened sense of internal control, scholars are understandably keen to uncover what fosters or reduces it.

In seeking to understand how to affect autonomy in a work setting, scholars have focused primarily on stable, structural elements of jobs and the workplace. Extensive research has been conducted, for example, on the effect of incentives (e.g., Deci, 1971; Lepper, Greene, & Nisbett, 1973; Harackiewicz, 1979; Staw, Calder, Hess, & Sandelands, 1980). The central conclusion of this research (arrived at through meta-analysis) is that external rewards and punishments undermine feelings of autonomy and intrinsic motivation unless they are not anticipated or are not contingent on performance (Deci, Koestner, & Ryan, 1999; Deckop & Cirka, 2000). This “undermining effect” is thought to occur because external incentives can shift individuals’ causal interpretation of their behavior from an internal to an external source (deCharms, 1968; Gagné & Deci, 2005). As previously mentioned, considerable research has also been conducted on job design, which demonstrated that autonomy can be enhanced by giving employees more discretion over their work tasks (i.e., the pacing, process, scheduling, etc.), which yields a greater sense of responsibility for work outcomes and improved job satisfaction (see: Hackman & Oldham, 1976; Spector, 1986). Other research has explored how participatory decision-making (Spector, 1986), level of bureaucracy (Engel, 1970), and union membership (Kirmeyer & Shirom, 1986) can also affect autonomy, again focusing on the structural elements of the organizational setting.

A notably smaller area of scholarship has examined the more subjective and relational nature of autonomy. There is psychological research on personality that shows that an internal locus of causality is associated with extraversion, conscientiousness, and emotional stability (Turban et al., 2007). There is also research suggesting that managers can promote self-determination by offering subordinates more choice, non-controlling feedback, and consideration (Deci, Connell, & Ryan, 1989) as well as experimental evidence demonstrating that people can enhance others' sense of autonomy even for unappealing tasks by providing a meaningful rationale for the action, acknowledging feelings of disinterest, and framing it as a matter of choice (Deci, Eghrari, Patrick, & Leone, 1994). More recently, scholars have explored autonomy in the context of creative groups (Harrison & Rouse, 2014), but the focus of this research was not on how perceptions of autonomy form, but rather on how autonomy is managed with others via a process of "elastic coordination."

Researchers have thus only just begun to give deeper consideration for the role of social influence and subjective interpretations that shape how people come to see themselves as autonomous or not. Scant attention has been paid to social discourse and nonwork others in shaping perceptions of control. This dearth of scholarship is surprising, since early writing on autonomy connected it to a person's subjective understanding of the self as the originator of action (DeCharms, 1968; Ryan & Deci, 2000) and research has demonstrated that beliefs can be shaped by social influence (e.g., Cialdini, 2001; Merton, 1948). Ryan and Connell (1989: 750) noted that "forces within the person may be experienced as compelling... even when environmental pressures are clearly absent" and Ryan and Deci (1987: 1025) emphasized that it is the psychological meaning, or the "functional significance," that individuals create and apply to a situation that colors perceptions of control and determines how they behave. Yet, empirical

studies continue to emphasize structural elements of jobs and the work environment rather than interpersonal and interpretative processes in explaining perceptions of internal control. A notable exception to this (and most related to the present study) is research on workers who perceive themselves to be autonomous yet overwork in ways that suggest they may not be free of external control (a phenomenon that has been referred to as the “autonomy paradox”; see: Mazmanian, Orlikowski, & Yates, 2005; Michel, 2011). These studies suggest that professional commitment, cognitive controls, and “unobtrusive embodied controls” within the work environment can lend a perception of autonomy even as individuals are externally compelled to work long hours. These studies underscore the importance of considering more than just the surface features of a job in understanding how people come to see themselves as autonomous. They also suggest a need for more research on interpretative processes that can yield surprising understandings of the self as free or controlled.

Taken together, extensive research has explored how elements of the work environment can be manipulated to enhance or diminish feelings of self-determination. Considerably less attention has been paid to how perceptions of autonomy are socially constructed. Of particular interest to the present study is the way in which people collectively develop new understandings of what it means to be free or controlled at work. Importantly, an emphasis on the interpretive nature of autonomy does not mean that structural elements of the workplace are unimportant or unrelated to perceptions. Indeed, extant literature suggests they are correlated (e.g., Jackson, 1983). Yet, this study joins other research suggesting that appraisals of autonomy can be highly subjective (Ryan & Grolnick, 1986: 557) and that consideration of the objective, visible, or structural elements of the workplace are not enough to infer the degree to which people feel autonomous (Mazmanian, Orlikowski, & Yates, 2005; Michel, 2011). Put in an exaggerated way,

although environmental factors matter, it may still be possible to feel liberated in a cage or bound without constraints. Here I argue that a sensemaking perspective can advance scholarly understanding by bringing group meaning-making to the forefront as an alternative mechanism through which individuals' perceptions of themselves as autonomous or controlled can be shaped.

The Sensemaking Perspective - A Socially Constructed View of Autonomy

Sensemaking is “an ongoing process that creates an intersubjective sense of shared meaning through conversation and non-verbal behavior” (Gephart, Topal, & Zhang, 2010: 284-285). “Reality,” within this paradigm, is treated as “an ongoing accomplishment that emerges from efforts to create order and make retrospective sense of what occurs” (Weick, 1993: 635). It is typically initiated when expectations for reality are violated (Maitlis & Christianson, 2014) and individuals are compelled to understand what happened. “[L]anguage, talk, and communication” are considered central to this process (Weick, Sutcliffe, & Obstfeld, 2005: 409). Sensemaking involves noticing, interpreting, and acting on interpretations (Heaphy, 2017; Maitlis & Christianson, 2014). It can include both sensebreaking— the destruction of former meaning (Pratt, 2000b) as well as sensegiving— attempts to provide and promote the adoption of new meaning (Gioia & Chittipeddi, 1991; Maitlis & Lawrence, 2007) which contribute to the group's shared understanding of a given context. Various definitions of sensemaking converge around the idea that it is a process that is interpretive, iterative, and helpful for adapting to changes in the environment (Maitlis & Christianson, 2014; Sandberg & Tsoukas, 2015).

In the present study, I leverage a sensemaking perspective in my exploration of perceptions of internal control because it brings social and interpretative processes to the fore. As I have explained, current understanding of autonomy suffers from a lack of social embeddedness.

Thus, a sensemaking lens, which privileges the role of interpersonal influence, can be particularly helpful for illuminating social processes that have been overlooked in understanding how perceptions of autonomy develop. Indeed, sensemaking is often described as a process of social construction (Maitlis, 2005), and organizational researchers have leveraged this perspective to demonstrate how people take cues from others to form interpretations about change and crises (see Maitlis & Sonenshein, 2010 for a review), organizational identity and identification (Corley & Gioia, 2004; Dutton & Dukerich, 1991; Pratt, 2000b), important issues (Gioia & Thomas, 1996), the meaning of their work (Wrzesniewski, Dutton, & Debebe, 2003), as well as ethical dilemmas (Sonenshein, 2007). Yet, this approach has not been employed to understand work autonomy. Applying this perspective can be useful for uncovering the lesser-known social processes which shape perceptions of autonomous control that have been neglected in favor of structural explanations. Specifically, paying attention to sensemaking processes can illuminate how perceptions are co-created via dynamic and ongoing communication with other people. Indeed, the main argument of this paper is that social processes shape perceptions of self-determination in important ways, even as job conditions remain unchanged.

RESEARCH AGENDA

I employed an inductive, ethnographic approach to examine how people in groups shape each other's ideas about self-determination. I chose to use qualitative methods for this study because they are particularly useful for understanding meaning-making, which was my central aim (Braun & Clarke, 2013). I entered my research context open to hearing and exploring all the ways in which group involvement affected group members' beliefs and experience of work (Suddaby, 2006), but I turned to scholarship on autonomy after initial data collection suggested its relevance. Through the use of open-ended questions and extended field observation, I

intended to create space for doubt and discovery (Locke, Golden-Biddle, & Feldman, 2008). The goal of this paper is to provide a rich account of how group interaction can influence self-determination and work. The research question that developed simultaneously with my fieldwork and that animates my inquiry is: *How are perceptions of work autonomy shaped by group social processes?*

METHODS

Context & Sampling

I chose to explore my research question in the context of a community called Financial Independence, Retire Early (FIRE).⁵ Members of this group strive to become “financially independent from employment” via a savings and investment strategy that is designed to generate a stream of passive income. Their goal is to reach “financial independence” (shorthand: “FI”), which is the point at which their passive income from investments exceeds their cost of living and they no longer have to work to sustain themselves. Upon reaching FI, individuals can remain in their current job (but with less fear about being fired or downsized or unable to negotiate their working conditions), change their work (with less pressure to earn a certain wage or salary) or leave the workforce altogether (i.e., retire early). Because this group lacks a political aim and is organized primarily around a shared interest in personal finance (rather than structural change), it is most accurately categorized as an affiliation-based community (Almandoz, Marquis, & Cheely, 2017) or an identity movement (Rao, Monin, & Durand, 2003: 796), though

⁵ The group also goes by other names, including “financial independence” and “Mustachianism” (based on a popular personal finance blog called “Mr. Money Mustache”). Here I have chosen to use ‘FIRE’ because it was how the group was originally presented to me and is also one of the most common names applied to the group.

it does share similar qualities with social movements more broadly conceived (group members develop shared frames, motivations, and rhetoric; see Benford & Snow, 2000).

Although the principles of personal finance and retirement planning predate the FIRE movement, members of this movement are unique in how aggressively they pursue their savings goals. They typically save 40-70% of their income (rather than the standard and more modest 15-20% savings goal that most financial planners recommend). They do this through a combination of increasing their savings rate (by earning more and/or spending less) and investing in retirement vehicles (e.g., 401k, Roth IRA, etc.), low-cost index funds, or real estate. Over time, compound interest accelerates the growth of their passive income until it exceeds their cost of living. At this point, members of the movement consider themselves “financially independent.” The FIRE community gained momentum and members following The Great Recession, but its early roots existed in the 1990s when the book, Your Money or Your Life (Robin, Dominguez, & Tilford, 1992) was first published. As of March 2021, there are over 872,000 members worldwide.⁶ Members of the group are organized primarily online (there are numerous blogs, podcasts, and forums through which members interact) but they also have in-person events like weekend retreats, conferences, and local meet-up groups. Because members of this group were engaged in ongoing discussion about the role of work in their lives and how to gain more control (i.e., autonomy), it was an appropriate setting to explore how perceptions of self-determination are influenced by social processes.

Although there is ongoing debate in the FIRE community about who can realistically achieve FI, my data suggest that having a college degree and a high disposable income are

⁶ Based on the number of subscribers to the Reddit page for Financial Independence.
<https://www.reddit.com/r/financialindependence/>

helpful if not essential to achieve a critical mass of income-generating savings. Some members of my interview sample experienced economic hardship in their childhood. Among my interview sample, 32% reported growing up lower or lower-middle class. Several relied on governmental assistance. However, as adults, most of my informants were in more advantaged positions. Among the informants who completed a post-interview survey, 94% had completed at least a 4-year college degree, 93% were white, and their median household income was \$90,000 to \$99,000 USD.⁷ These numbers are consistent with a larger survey of 1,611 members of the FIRE movement conducted in 2018.⁸ Thus, most of my informants were relatively advantaged individuals with more access to educational and economic resources than the average U.S. citizen. Notably, however, they would not be considered members of the 1% or billionaire class, and several earned middle-class incomes. The job titles of my informants included, for example: hospitalist, nonprofit consultant, public radio operator, sales representative, fitness director, network engineer, insurance underwriter, highway patrol sergeant, registered nurse, academic advisor, and teacher (see Appendix E for a full list). For the most part, my informants worked in well-respected and well-compensated professions, and most informants reported that they enjoyed their work, suggesting that their goal of reaching FI went beyond a desire to escape a bad job.

I began collecting data for this study using purposeful sampling (Patton, 2005). I initially solicited the input of a wide range of voices within the FIRE movement to get a broad perspective of what the group was about (i.e., “maximum variation sampling”; Patton, 2005). I

⁷ Based on informants who are still employed and who responded to a post-interview survey.

⁸ From that survey, 91.3% of respondents had at least a 4-year college degree, 80% were white, and median gross household income was \$109,402.

posted an overview of the study and my contact information on several popular online FIRE forums and shared information about the study on two popular FIRE podcasts. I observed and interviewed informants who spanned ages and locations to explore if the data were idiosyncratic according to generation or region of the country (by and large, they were not).

As the project evolved, and as I iterated between my initial data and the literature, I shifted and engaged in theoretical sampling (Glaser & Strauss, 2017 [1967]; Suddaby, 2006) in which I sought out informants based on characteristics that were relevant to my emerging theory. Of particular importance to this study was how close or far away people were from their savings goal of financial independence (which, to the group, represented full autonomy). Thus, I began to seek out members of the movement based on their self-identified proximity to FI, so that I could compare between individuals according to how autonomous they were by group standards. Several members of my sample were still in debt, others were only a few years away from FI, and still others were already financially independent and/or retired for several years at the time of their first interview. Also important to my emerging theory was how group members differentially experienced group interpretations. I realized midway through the project that it was important for my theory to analyze data from individuals who no longer identified with the movement, but these individuals were hard to recruit (because they no longer follow forums where my study was posted). I thus sampled the perspectives of people who had left the movement through archival materials, which I describe under Data Sources.

Data Sources

Data for this study come from three sources. The primary data source is interview data. Between March 2019 and October 2020, I interviewed 55 members of the FIRE movement and those interviews lasted an average of 60 minutes. During first round interviews, I asked open-

ended questions and invited informants to share their thoughts on money, work, and life more broadly. I asked them how they became involved in the group and what appeal it held for them. I then conducted follow-up interviews with 30 informants between October 2020 through March 2021⁹ which lasted an average of 42 minutes. This provided an opportunity for individuals to report on changes in their beliefs or behaviors, and to share updates on personal events (e.g., divorce, birth of children, etc.) and global events (e.g., the COVID-19 pandemic) that may have had bearing on their circumstances and views since the first interview (see Appendices C and D for my interview protocols).¹⁰ At the time of the first interview, twenty of my informants considered themselves financially independent, while the remaining thirty-five were striving for financial independence. Among the twenty who had reached financial independence, ten were still doing work that offered some form of payment, though most worked only part time or as a short-term contractor on work they enjoyed. Of the ten who were financially independent but who did not engage in formal, paid work, most were engaged in other kinds of unpaid projects (e.g., one informant became a missionary, another informant was involved in ecosystem restoration for monarch butterflies, etc.). Appendices B and E provide further description of my interview informants.

I also collected observational data and archival data to deepen my understanding of my research context. I observed a local chapter of the FIRE movement (which I refer to as “MonthlyFI”) as a nonparticipant observer for 24 consecutive months, beginning in April of

⁹ Second round interviews with the remainder of my sample will occur in summer 2021

¹⁰ Most members of the movement experienced an increase in their net worth following the outbreak of the pandemic because they were heavily invested in the stock market. The value of electronically traded index funds (ETFs; one of the most common financial investments in the FIRE movement) not only recovered but appreciated in value after the initial March 2020 market drop. In a follow-up survey after the second interview, I asked informants if their financial strategy had changed in light of global events. 100% of my sample said ‘no,’ although their interview responses provided more nuance, which I share in my findings.

2019. Members of MonthlyFI were aware of my role as a researcher. I attended 100% of their meetings, which occurred approximately every four weeks. I took field notes on the group's conversations and interactions. I also attended 3 national FIRE camps across the United States which were social events, each lasting 3-4 days. These events were centered on the topic of financial independence. I refer to these retreats as "FIRE Camp." I attended several other FIRE events including a movie screening for a documentary on the movement, meet-up groups in different cities outside of the location of MonthlyFI, and online webinar events on "Myths about the FIRE Movement" and "Healthcare When Pursuing FI." In total I spent 141 hours doing field observation, 61 hours conducting in-depth interviews, and spoke with over 250 members of the movement. I additionally followed two popular financial independence blogs, two FIRE podcasts, the financial independence Reddit Forum, and read the books Your Money or Your Life (Robin, Dominguez, & Tilford, 2008), Work Optional (Hester, 2019) and The Simple Path to Wealth (Collins, 2016) to further steep myself in the movement and understand the social context the group. These were resources that informants most often referred to as being influential to their involvement in the movement. Lastly, I sought out accounts of individuals who had left the FIRE movement, since their experiences were important for my theory. These informants were not easy to find and recruit for interviews (as they had already left the movement and no longer used FIRE forums), but I found published articles written by individuals who claimed to have left the movement. In these articles, individuals explained why they had initially joined the movement and why they were leaving. I included their stories as data. See Appendix A for a summary of the data I collected, including the archival data I used. Throughout my data collection, I was attuned to several questions: "what's going on here?"

“what meaning is being revealed?” and “what’s surprising?” (Charmaz, 2006: 43) which guided my theorizing.

Data Analysis

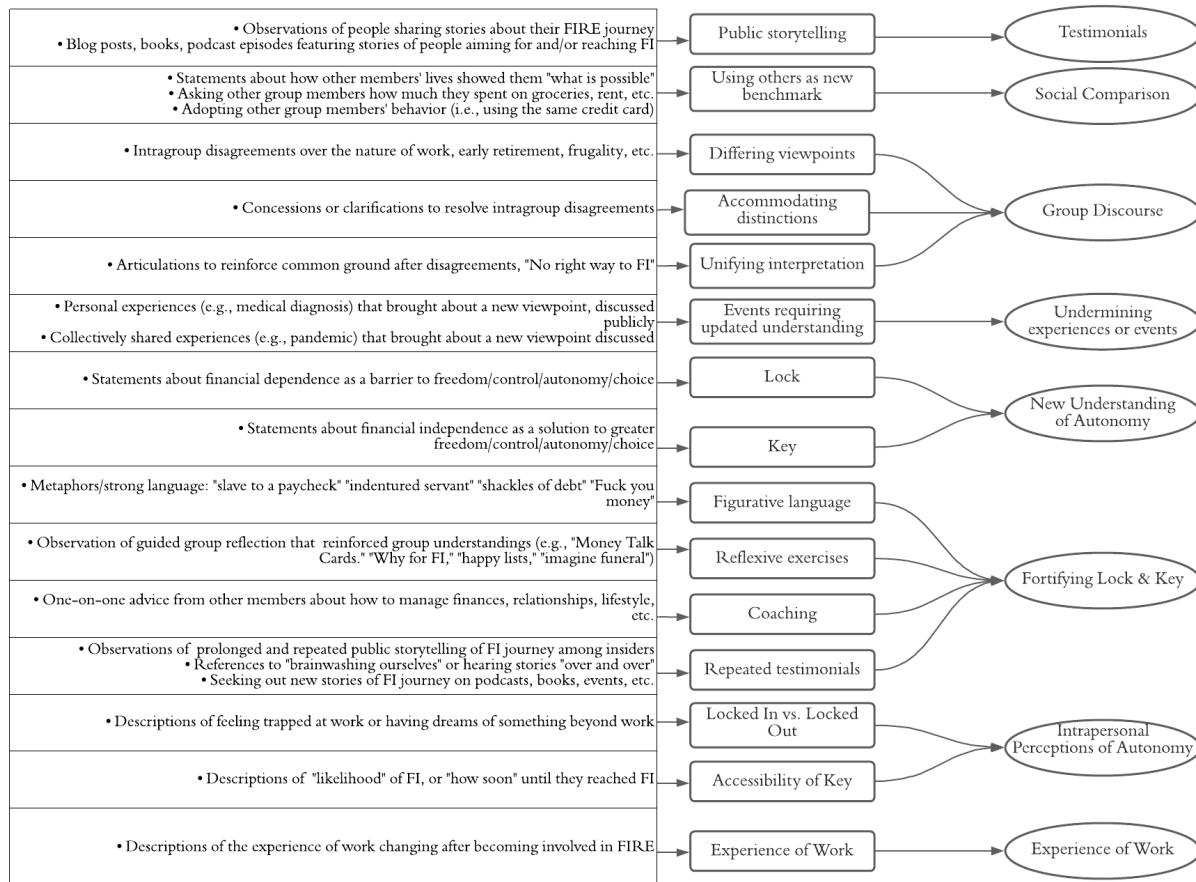
I collected data between March 2019 and April 2021. I employed a grounded theory approach (Charmaz, 2014; Glaser & Strauss, 2017 [1967]) to analyze my data, maintaining a degree of theoretical openness and engaging in constant comparison between my data and extant literature as I developed a theoretical explanation for what I was observing in my research context (Suddaby, 2006). I wrote memos throughout the project to explore tentative lines of inquiry (Locke, 2001). In early memos I wrote about moments that made an impression on me in the field or during interviews. For example, I wrote a memo early in my data collection about how some members of the FIRE movement were using very strong language to describe their position vis-à-vis their employer (i.e., “servant,” “slave”). In later memos, I analyzed bits of data in juxtaposition with the current literature on these topics. I shared my anonymized data¹¹ and early insights with two different research groups composed of colleagues who were not involved in data collection. They provided feedback and asked questions which nurtured the evolution of my emerging theory. Through longitudinal observation, retrospective accounts, and multiple interviews with the same informants, I was also able to assess change over time.

My analytical strategy also included careful coding of my data. I did this in chunks, conducting 5-10 interviews or an instance of field observation and then coding my data before collecting further data. I engaged in several rounds of coding, using a process of “active

¹¹ All names that appear next to quotes in this text are pseudonyms, unless the quote was taken from a public source that was published under the informant’s real name.

categorization” to identify themes (Grodal, Anteby, & Holm, in-press). First, I used pen-and-paper techniques, writing tentative codes in the margins of printed out field notes and transcripts. This involved taking a chunk of text (sometimes as short as a word, sometimes as long as a paragraph) and labeling it. At this early stage, I chose codes that were close to the original words of my informants (e.g., “No right way to FI” “slave to a paycheck” “F you money”). I then coded again, going back and forth between my data and extant literature, grouping first-order codes into second-order themes (e.g., “fortifying actions,” “social comparison” “storytelling”). I merged, collapsed, and separated codes until each theme was conceptually distinct. For example, the first-order code “F you money” was based on informants’ own words. It became part of the larger category of metaphor, which was then relabeled as “use of figurative language” which I determined to be part of a broader theme of fortifying behaviors. As other examples, stories of powerlessness and liberation were combined into the broader theme of “testimonials,” and “shared understandings of control and release” was reworded into the theoretical categories of “locks” and “keys” as I realized their function within the group setting (i.e., I chose words that better represented what they were “doing” for the group). To facilitate this analytical process, I made hand-written notecards of my codes which I laid out at my workspace to visually rearrange and explore the different possible ways in which the codes were related. I also stored a copy of my data in a software program, MAXQDA. In a final round of coding (again facilitated by notecards and electronic storage of my data in MAXQDA), I connected codes to themes and interrelated the themes to one another to develop a theoretical explanation for how perceptions of autonomy are shaped through group processes. I created a visual representation of my theoretical model and adjusted it using Google Slides and a program called Lucidchart. Please refer to Figure 1 for my data structure.

Figure 1: Overview of Data Structure



Findings

I find that, through collective sensemaking, people collectively construct “locks” (shared interpretations of external control) and “keys” (shared solutions for release) that shape perceptions of their own work autonomy, even as their jobs remain unchanged. Locks and keys are shared accounts about self-determination. They answer: *What does it mean to be controlled? What does it mean to be free?* They are dynamic and socially constructed ideas about sources of compulsion (locks) and release (keys), which then shape group members’ perceptions of their

own work volition. With few exceptions, my informants did not use the words ‘lock’ or ‘key’ in their speech. Rather, these are terms which I use to describe my findings because, in analyzing the data, I determined that they convey the functional significance of interpreted accounts (i.e., how they operated and the purpose they served within this social context).

Locks and keys are seeded by public testimonials that spur social comparison (Festinger, 1954; Wood, 1996) and group discourse (i.e., talk and writing that form social reality; Grant & Hardy, 2004). Through group discourse, individuals express diverse viewpoints and make accommodating distinctions to arrive at minimally shared interpretations of a common lock and key. These understandings are constructed with great care to offer the appearance of being universally applicable and beneficial. Locks and keys are fortified through figurative language, reflexive exercises, coaching, and recurring testimonials, and are updated or abandoned through new experiences that undermine prior conceptualizations and prompt further discourse. Shared meanings of locks and keys shape intraindividual perceptions of work volition differentially as members apply them to their own personal context and use them as a guide for appraising their own level of internal control. Depending on the perceived accessibility of the group interpreted key and how much they enjoy their work, some members feel liberated vis-à-vis group understandings, while others feel controlled. Thus, there is a contradiction within the group setting: Group members construct a lock and key that seem universally applicable, but their shared account is not universally emancipatory. As group members view their work through the lens of group interpretations, those interpretations shape their sense of work autonomy and their experience of work in different ways. In the forthcoming sections I will explain how this process unfolded in the context of the FIRE movement. I will work backwards, first describing the lock and key as they were understood within this community, and then explaining in greater detail

how they developed. I will then describe how these socially constructed accounts shaped individual perceptions of work autonomy. Supporting data for the themes I identified can be found in Table 1.

Table 1: Supporting Data for Second-order Themes

Testimonials
<p>MonthlyFI field notes from when an attendee shared her FIRE story: <i>Attendee: "I'm one of those people that kind of lost everything in 2009. My husband at the time was my business partner, we had a really successful design firm and ad agency, everything went to a screeching halt. Our work dried up. So one lesson I learned is that we had a lot of debt- we had a mortgage we had to pay- it was less than having an apartment- but we ended up divorcing and neither one of us could pay for the mortgage ourselves. We ended up losing our home and I had to rebuild from scratch. It took me about 8 years to rebuild. I am really proud that I am now completely debt-free- that's one of my mottos is "no-debt. NO debt" It does put you in a more comfortable situation when something like this (pandemic) happens. I'm not ashamed to tell that story anymore because it happened to so many people."</i></p> <p>Field notes from FIRE Camp: <i>Today there were three talks in which people shared their FIRE journey. The second speaker was a man who worked as a lawyer for 5 years and quit his job five months ago. He paid off his student loans in only 2.5 years. He talked about how school is a lot like being financially independent- you have "time freedom" (a term that many people use in the FI community) which means you can do what you want with your time. Students can study when/where they want, they can wear what they want, and they have a sense of purpose. Working as a lawyer, by contrast, required long hours (no time freedom), lots of bosses (every partner is your boss), etc. While he worked at a law firm, he was not very happy- he had a lot of anxiety. During this time, he turned to side hustles, not for the money but to distract him from his unhappiness at work. He started renting out a room (AirBnb), taking care of dogs (Rover), charging electric scooters, delivering people's groceries, etc. He realized that he loved these tasks so much that he quit his job to do them full time even though they don't pay as well. He said, "My job required me to fit my life around my job. I want my job to fit around my life."</i></p> <p>Field notes from FIRE Camp: <i>One of the speakers today shared his FIRE journey. He grew up in a small town in Mississippi. He was the youngest of 4 kids. His family had no money to help him with college, but, he learned that if he could score a 29 on his ACT, he could get full tuition. So, he studied and kept taking the test until he got the 29. The ROTC gave him a scholarship. His mom had his oldest brother when she was only 15 years old and didn't have a high school diploma. She grew up in extreme poverty. They had to put chicken wire over holes in the floor of their home to keep snakes from coming up from the bare ground beneath. They got their clothing from the dumpster. The speaker says his childhood wasn't as bad as his mom's but, they were still poor. They didn't have a stable internet connection, so to apply for college and research schools, he had to get AOL discs from Walmart. He became a computer engineer and started his first job in Colorado making ~\$40k per year- more money than he ever had before. He discovered FI in 2015 and started a blog where he shares all of his income and expenses because he thinks it is important to be transparent. He doesn't use real estate investing, he just sticks to basic index funds. He is now 75% of the way to FI and hopes that others will be able to use his experience as a tangible example to follow.</i></p>
Social Comparison
<p>"I knew (this guy) from the internet...He had accumulated \$1.25 million in five years. He was someone I looked up to. He was crushing it. He had an awesome audience. He just seemed like a really genuine guy... (I sent him a message) and basically the gist of the email was 'Hey, man. I just want to learn from you.'" – Keith</p> <p>"Why did I start a FI group? Because I wanted to compare notes on how to invest money." - Richard</p> <p>"Instead of trying to keep up with the Joneses, I started to compare myself to others seeking to achieve financial independence and retire as quickly as possible." - Chris*</p> <p>"As we learn others' stories, our circle of what is possible for our own lives expands." - Speaker at FIRE Camp</p>

"Another thing I've noticed is that the FIRE movement started as a way to opt out of the keeping-up-with-the-Jones' mentality, but the FIRE path itself can sort of get you back into that mindset if you start comparing with other people on this path. I know my husband and I have walked away from certain blogs being like, 'they are saving even more than us and will be able to retire 3 years earlier.... How can we save more?' So then we do stuff and it starts to make our lives miserable." - Attendee of Midwest Meetup

**Group Discourse
(See also: Figure 2 & Table 2)**

Field notes of an exchange I observed at MonthlyFI:

Attendee 1: I know this probably isn't a popular thing to say in this group, but, sometimes when that happens to me I do the normal American thing and throw it out, because you can probably get the same thing for less at Goodwill. I know this group doesn't like to throw things out, so, I'm sorry if I offended anyone but..." **[Differing viewpoint - buy instead of fix]**

Attendee 2: "No, I don't think you've offended anyone."

Attendee 3: "Yeah, I think on some level we are all doing that cost/benefit calculation in our head. We're all about optimizing value." **[Accommodating distinction]**

Attendee 1: "Yeah, I used to be really against it- I would spend hours trying to fix things. But now I realize that time is really the most precious thing we have."

Attendee 4: "That is the truth. Time is our most precious commodity- not money, not stuff." **[Unifying interpretation]**

People around the circle nod in agreement.

Field notes of an exchange at Midwest Meetup:

Attendee 1: "What are you all planning to do when you retire? I know a lot of people who put a lot of thought into the how of financial independence, but I'm curious to hear what people plan on doing with their time after retirement."

Attendee 2: "My wife and I just want to spend more time doing what we love. I have a brother who doesn't have kids. He was like me when we were growing up- as teens and young adults we both liked the same things and played in a lot of the same bands. Then, our lives kind of diverged because I settled down to have a family because that was important to me. He kind of grew out into the world, he's a public speaker, a kind of famous guy, and I kind of imagine myself growing in a similar way once I'm done raising my kids and retired. As long as my kids are young, I kind of feel like, 'might as well work.'"

Attendee 3: "Oh, see we [she and her husband] feel differently. We dreamed up this life for ourselves after retirement and we want it now while the kids are still young and can be a part of it. We want to travel the world and we want them to be there for it." **[Differing viewpoint - work later, not now]**

Attendee 2: "Yeah, that's what's cool about it. FIRE can look different for everyone. Maybe some people want their kids in the picture when they retire early, others are fine with waiting. We all get to decide our own path."

[Accommodating distinction- FIRE can look different for everyone. Unifying interpretation: Decide your own path.]

Lock - Financial Dependence as a Source of External Control

"I mean, I've seen it over and over again. Not just in my job, but I've seen it in other areas and my wife's work, people who aren't willing to take a risk or say what they really think because they're more worried about their paycheck. They have to have that paycheck, especially if they're in the paycheck-to-paycheck cycle." – Neal

"There's wealthy people, there's people that are financially sound and then there's people who struggle and people who struggle get jerked all around whatever situation they're in. You can't be proactive in those situations." – Victor

"The reason (people) want to (become FI) and leave their job might not be because they hate their job. It's because they want to go to the beach on Tuesday with their family. Or it's because they want to take care of their sick mom. Or it's because they want to go and explore Thailand for three weeks and they can't get the time off. I think the enemy is not having the time freedom. I keep coming back to that phrase but maybe that's because that's really important to me. I think the enemy is just having no time freedom or not having any autonomy over your own time." - Keith

Key - Financial Independence as a Solution for Internal Control

"(Financial independence) gives you freedom. Which means you don't have work for your living. Which means you can leave a job you don't like, for example." – Richard

"(Financial independence) basically means I can choose to work, I can choose to vacation, I get to choose what I want to do with my time... It's really just about not having that reliance on a paycheck that somebody else gets to decide that I get." – Kay

"I guess that's probably number one: (FI is about) feeling like I have control of my life, and that I have a future that I'm excited about. Whereas before it was kind of like 'yeah, I guess you go to work because everyone goes to work.'" - Janelle

Undermining Experiences or Events

Excerpt from transcript of a MonthlyFI meeting:

Attendee (reacting to pandemic): "I'm not sure if I like the word 'financial independence' because I'm not sure if there's such thing as independence. In terms of all our finances, there's really no way to be independent- if you go into real estate, you're dependent on people paying the rents. I don't know what the new phrase would be, but I'm feeling uncomfortable feeling with that FI word. I'll think about it and report back."

"I ended up with a neurological disorder. Well, I've had a neurological disorder. I just got the diagnosis, and realized that yeah well I don't want to be working (flipping houses) from 8:00 AM to 10:00 PM, and on weekends if... We just realized that life is short, and it's not worth it to get to FI two years sooner to sacrifice today for tomorrow. So, that's where we're at." – Sandra

"(Since having a baby) I'm not as obsessed about (FIRE) as I was before. I mean, we try to do our best in saving for retirement, but I think we also have to think about our money versus our time. And so, if it means spending, I don't know, more money on groceries or something like that instead of going to five different stores, it's like, 'We can only go to one store, because that's all we have time for.' Even, if it costs \$10 more, that's what we have to do. So, I think we've had to be a little bit more flexible and just be okay with that." – Natalie

Fortifying Activities

Figurative Language:

In [The Simple Path to Wealth](#) (Collins, 2016), the author writes: "Those who live paycheck to paycheck are slaves. Those who carry debt are slaves with even stouter shackles. Don't think for a moment that their masters aren't aware of it." (p. 32)

"I do believe (in the importance of) financial independence so you're not depending on a salary. You're not a financial slave." - Richard

"First and first and foremost, financial independence was always about freedom. I really hated the idea that somebody else controlled 10 hours of my day to the point where I really saw it as a form of indentured servitude or slavery. " – Luke

Reflexive exercises:

FIRE Camp Field Notes: Today a speaker facilitated a guided meditation that he got from Tony Robbins. He had us imagine our own funeral and all the people who love us who would be there. He had us picture the details of the service and then had us imagine our loved ones in the pews and then looking into our eyes, loving us right as we are. He had us keep our eyes closed and put our right arm out to caress their face and then accept their love. He had us open our eyes after awhile. Many people in the room were crying. When it ended he said, "It is not about your money. It's about your life."

Coaching:

FIRE Camp field notes: A speaker shared with the audience that she received help while she was at this very camp

a few years ago. "Two people at this camp sat me down and helped me get my finances in order...I paid off an \$11k car loan, \$17k of personal debt (this was a rehab loan at 13.5%) and 18k of credit card debt. I took out a TSP loan which I used to pay off the rehab loan. I got a roommate which lowered my rent by \$700 and sold my car."

"I learned a lot at (FIRE Camp) about real estate investing, which I thought you had to really be totally into but it turns out there's options. You can get a property manager. You can invest remotely... Just yesterday I reached out to someone that I met at camp and was like, 'Can we setup a call? I want to pick your brain about long distance real estate?' (They said) 'Yup. I have this time and this time.' It's just such a breath of fresh air!" – Caterina

Repeated Testimonials:

Field notes: *In total, there were seven speakers who shared their FIRE journey as formal talks at Camp. In addition, we spent 2.5 hours on the first night listening to each camper give a brief synopsis of their FIRE journey so far.*

"It takes listening to that podcast, and listening to people talk about it, and how they did it, and what they did. I think hearing it over and over, and over again finally it becomes your new normal." – Janelle

Intrapersonal Perceptions of Work Autonomy

"A job is a waste of my life, honestly. There are so many other things that I want to be doing with my day...It's just like, this is all a stupid cycle. Can we all just quit? If we all just quit right now, we could all just be our best selves, you know? And that's what is the driver for me, is I want to get out of the work cycle..." - Gabe [**Locked in**]

"The job has basically gotten to such frustration levels where it's like, "If I could quit today, I would." Oh, there's so many days. I'm like, "Man, I wish I could quit... It's this churn and burn mentality is just disgusting. It's just, like I said, I don't feel like I'm adding any value to what I'm doing, which just makes you feel worthless and makes you feel depressed. It's like, 'Why am I here? Why am I wasting time on this?'" – Hope [**Locked in**]

"I actually love what I do and I have a great purpose there, but I feel like there are things that I would like to pursue (that I can't). I feel like I have a higher purpose and I have so much to give back. Working 9:00 to 5:00, I just don't think is the best use of my passions, and desires, and all the things that I have to offer.. I don't know if I would be leaving corporate America if I didn't have something I really, really wanted to do." - Monica [**Locked out**]

"I'm blessed that I've got an amazing boss. ... To me my work gives me a sense of purpose and fulfillment that if I were to stop working, that would be hard to replace... (but) let's say I wanted to go and travel and take a week here or spend a month away, it would be really hard to do that, one, because of job obligations, and two, still having financial obligations... If I could work three days a week instead of five, that would be perfect." - Fred [**Locked out**]

Perceived Accessibility of Key:

"I was talking with my dad and his sister and his wife, and we were having some conversation about retirement and just doing things in life... they were not receptive to it. They were not receptive of the idea. They certainly were—they were saying things like 'No, we can't do that.' I mean, in the back of my mind I was like I know I'm not going—I don't think I have any hope of (financial independence and early retirement), honestly, but the idea of "maybe, possibly" drives me. They were just "Nope. No. No. No, that's impossible." - Gabe [**Key as relatively inaccessible**]

"(I) started thinking about the future and I said, 'You know what? I'm going to do a spreadsheet and see...'... And when I saw it on that spreadsheet and the dollar signs, it just blew me away... I said, 'Hey, I think we could retire at 58...'... that was it. That was the motivator." - Grace [**Key perceived as accessible**]

"I went and read his blog found the post, 'The Shockingly Simple Math Behind Early Retirement.' I ran the numbers for (my wife) and I at that point in time. And like my wife said, we (realized) we were already there when we looked at the numbers." - George [**Key perceived as already attained**]

Experience of Work

"(FI) does allow you to live more in the moment. My wife and I still make money from some work we do for fun... we call this money 'playchecks.'" - FIRE Camp attendee [**Work becoming more enjoyable**]

"I actually realized I didn't hate my job. It was just the fact that I felt trapped. But now, I could be financially independent in five years. I didn't feel trapped anymore, so I started to actually enjoy my job." - Brandon* **[Work becoming more enjoyable]**

"I suddenly started to dread going into the office and sitting under those fluorescent lights - something that never bothered me before." - Lisa* **[Work feeling more coerced]**

"I've noticed I've disliked my job more and more. All I can think of is how many years left until I'm "FIRE'd". I'm not sure whether this is my passion in corporate finance fading... Or if I've become bitter of my job due to this idea of FIRE." - Post on Reddit Financial Independence Forum* **[Work feeling more coerced]**

Note: Data in this table are from interviews and field observations, unless marked * to indicate that it came from supplementary archival material

The Lock and Key of the FIRE Movement – Shared Accounts of Autonomy and Control

Within the FIRE movement, financial dependence on work became a mutually understood form of external control (i.e., a “lock”). Being dependent on employment for financial remuneration was viewed as coercive because in the modern economy, money is required for life’s necessities. As one informant, Adam, put it: *“Everybody likes to talk about the free market, and how it's totally voluntarily for you to work for someone, but... I have to work somewhere, or I'm going to be on the streets. At some point, it's actually not voluntary, and if I only have one job offer, then I have to take it because otherwise, in this capitalist society, I'm screwed.”* As Adam and other members of the FIRE movement saw it, the “choice” to work (as it was commonly viewed), was not really a choice at all because most people must work to survive. As such, they were seen as beholden to those who provide money for their survival. People may have some latitude to change jobs, but not working is not seen as a realistic option. To members of the FIRE movement, not having enough money meant that you might have to say ‘yes’ to activities you don’t really want to do because they pay or say ‘no’ to activities you would really love to do because they *don't* pay. The economic imperative of work was thus interpreted as an impediment to autonomous choice.

Financial independence, in contrast, was seen within the FIRE movement as the key to releasing oneself from the binds of financial insecurity and becoming truly autonomous. One informant, Max, said, *“A good life is (being) active and engaged on your own terms, and being able to say no to things that you don't really want to do... (Wealth) provides a little freedom to say no.”* As it was understood by Max and other group members, one was not truly free if one could not refuse an activity. Financial independence was defined by group members as the ability to support oneself even without income from employment. In essence, it gave informants the ability to say ‘no’ to work. Importantly, although financial independence was a solution rooted in money, its ultimate aim (as described by informants) was to provide greater work autonomy (internal control over if, when, and how to work). Because work was seen by informants as a particularly demanding part of life, having the ability to say ‘no’ to work was often expressed by informants in terms of gaining broad control over one’s entire life.

Money, and financial independence more specifically, was merely the perceived tool to achieve the broader goal of autonomy. This idea was expressed by numerous informants. Fiona, for example, said, *“Money to me means more control in your life....the more you have, the more freedom you get”* and Noah said, *“When I think of the FIRE movement, I think it's about being empowered, having (the) ability to choose what sort of job you want, what sort of life you want... and not have those choices taken away because you have to compromise to make ends meet.”* As articulated by these informants, financial independence was not about money, but about autonomous choice. Descriptions of their ultimate aim (e.g., the “ability to choose what sort of job you want, what sort of life you want”) were consistent with scholarly definitions of autonomy (i.e., having a “sense of volition and having the experience of choice”; Gagné & Deci, 2005: 333).

Autonomy within the FIRE movement was not presented merely as an abstract ideal, but rather was given a concrete price. Most often, testimonials endorsed the “4% rule”¹² or some variant of it. According to this rule, individuals need only save twenty-five times their expected annual costs in retirement (which translates to living off 4% of one’s assets each year) to be free from the necessity of work. As an example, someone who wishes to spend \$50,000 per year in retirement would be advised to save \$1.25 million. Because savings goals were based in one’s cost of living, autonomy was construed as a matter of choice. As one informant, Phil, expressed it, *“You get to choose the price of how much it costs for your freedom.”* If someone wanted to be freer sooner, the thought was that they could lower their standard of living. In the case of the FIRE movement, this is quite literally presented as an exercise of pricing one’s own autonomy using a mathematical formula. This approach gave people a concrete goal to work toward and reduced ambiguity as they attempted to determine how free they were and whether they could take certain risks with their lives. It also converted the sacred ideal of autonomy into a matter of fiscal discipline. In the forthcoming sections, I will describe the social process by which this unique understanding developed in the FIRE movement. I will then describe how this particular lock and key shaped intraindividual perceptions of work.

¹² This is based on research from a financial planner (Bengen, 1994) who used rolling 30-year payout periods against historical stock market data to demonstrate that a 50% stock and 50% bond portfolio had nearly zero chance of failure if one withdraws 4% of the portfolio value (or less) each year. This became known as the “safe withdrawal rate.” This rule has been criticized for relying too heavily on historical data, U.S. data, and for assuming a 30-year retirement (which is now frequently exceeded as longevity improves) but it remains a benchmark for many members of the FIRE movement.

Testimonials - Seeding Group Interpretations of Locks and Keys

As I have indicated, locks and keys are socially constructed ideas about what limits and enables autonomy. Locks and keys are initially seeded through public testimonials in which individuals put forth how they (or others they know) attained greater control over their lives. These testimonials are intended to provide meaning and shape others' views (Gioia & Chittipeddi, 1991; Maitlis & Lawrence, 2007). They are deeply affective stories of personal experiences. Embedded within them are lessons of how to become more autonomous.

Although there are now countless online testimonials endorsing financial independence,¹³ the testimonials that were most often mentioned in interviews as being seminal to the FIRE movement were those of Vicki Robin, Pete Adeney, and J.L. Collins. Their respective works, Your Money or Your Life (Robin, Dominguez, & Tilford, 1992), The Simple Path to Wealth (Collins, 2016), and the blog Mr. Money Mustache (Adeney, 2012), are well-known in the community and are common entry points for group involvement. All of the aforementioned works are, by and large, accounts of the merits of avoiding debt, saving a high proportion of one's earnings, and investing in sources of passive income. All three promote the idea of financial independence as a path to greater choice and freedom, and all three provide concrete steps for how to attain such a life. Pete Adeney's blog post, "The Shockingly Simple Math Behind Early Retirement" (Adeney, 2012), for example, begins with the sentence "This is the blog post that shows you how to be wealthy enough to retire in ten years." Your Money or Your Life (Robin, Dominguez, & Tilford, 1992) has the subtitle, "9 Steps to transforming your

¹³ Other sources of inspiration mentioned by informants included the blogs Mad Scientist, Financial Samurai, Our Next Life, Go Curry Cracker, Adventuring Along, Frugalwoods, Rich and Regular, and the podcasts Afford Anything, Stacking Benjamins, Fairer Cents, and ChooseFI.

relationship with money and achieving financial independence” and The Simple Path to Wealth (Collins, 2016) promises a roadmap to “financial independence and a rich, free life.” These early accounts of how to live a more autonomous life were important because they anchored subsequent discourse to the topic of personal finance.

Sharing testimonials was an ongoing activity within the FIRE community. Testimonials were relayed through blogs, forums, podcast content, and in-person gatherings. Though they varied in terms of content, they generally shared two common elements: a description of a personal experience of powerlessness (which seeded shared interpretations of a lock) and a description of how the author/speaker became free (which seeded shared interpretations of a key). As one example, a speaker at a FIRE Camp (whom I will refer to as Alan) spoke in front of about sixty camp attendees about his “moment of clarity” about financial dependence. This was a testimonial in which he emphasized a feeling of powerlessness (the lock) that he experienced on the last day of a family vacation. He and his family were eating fresh shrimp from a fishmonger, savoring the last few hours of their trip. As they were eating, Alan’s young children begged him to extend their family vacation. Although he would have liked to have done this, he could not acquiesce because of work, and he scolded his children for asking. In my field notes from his talk, I wrote: “Recalling the event, Alan started to break down. He put his hand in a fist and put it by his mouth and his eyes filled with tears. He looked up at the audience and said, *‘I looked in the rearview mirror at my kids in the backseat of our minivan and saw them resigned to their fate. I felt small. **I was not free.** I had to find a way out. I drove white-knuckled back (home). I promised myself that I would never have to ask permission from work to spend time with my family again. Instead, I was going to ask my family for permission to do other things.’* Alan put the microphone down and started to choke up again. Several attendees had tears in their eyes.

Two reached into their purses to find a tissue.” In his testimonial, Alan had taken a common feature of modern work (i.e., being answerable to an employer for a paycheck) and amplified the way in which it was a form of external control (“I was not free...”) by explaining how it prevented him from choosing to spend time with family. His story resonated with others, as observed by the audience’s emotional reaction. Alan continued his testimonial by explaining how he escaped his feeling of powerlessness by becoming financially independent. He did this by investing in 18 real estate properties in 18 months. He no longer worked at his old place of employment and he earned enough passive income to do whatever he wanted with his time (beyond being a landlord). He now spends as much time with his kids as he wants. Testimonials thus end in redemption, with the protagonist escaping external control through a strategy that is presumed to be available to audience members as well. Testimonials thus problematize an aspect of the environment as controlling, and then suggest a release from that control.

Testimonials inspired group sensemaking because they were imbued with emotion and aspirations. Testimonials were not merely an expression of nostalgia for a shortened road trip or a bad day at the office. They conveyed deeper themes of control and freedom, as well as broken expectations and hopes for a life that felt just out of reach. These elements made them relatable. People heeded the lessons in testimonials because they saw the relevance to their own lives. In recalling their entry into the movement, Charlotte, said, *“I just remember reading (the Mr. Money Mustache blog) and it felt like this refreshing punch in the face”* and Owen, said, *“I remember listening to the ChooseFI podcast.... they talked about (how) money is about buying freedom. My head exploded. I was driving along and it's just like ‘Wow! That is the most revolutionary thing I think I've ever heard.’”* Such expressions of shock and surprise (i.e., “punch in the face” and “head explosion”) convey how testimonials break down old

understandings and how, in their wake, new meaning must be made (Maitlis, Vogus, & Lawrence, 2013; Pratt, 2000b). One informant, Phil, shared that, upon learning about the concept of financial independence from Vicki Robin, *“I felt very tearful and emotional realizing that it wasn't necessary to work for the rest of my life in a corporate setting. I (had) done very well in the workplace... and yet I feel like it doesn't allow full expression or opportunity to be myself... and here I was being introduced to a different belief that I didn't know was out there...Prior to that, there was no choice.”* Notably, Phil became emotional about the role of work in his life only *after* learning about an alternative to lifetime employment, suggesting that the testimonial created or aggravated latent feelings of external control which before had no resolution (“Prior to that, there was no choice”). By creating a new sense of *choice*, testimonials paradoxically make people aware of and upset about their prior or relative *lack of choice*.

Social Comparison: Testimonials as a New Benchmark

Testimonials begin to shift understandings of autonomy through social comparison (Festinger, 1954; Wood, 1996). As people listen to stories of how others became free, they suddenly have doubts about their own level of freedom. People who used to consider themselves free may no longer feel that way as others shape their understanding of what is possible. In light of others' experiences, people begin to question: Am I as free as I thought I was? Am I as free as I *could be*? One informant, Jessie, who attended Alan's talk, shared her impression of it in an interview: *“(Alan) talked about (how) ‘I don't ever want to have to ask permission to spend time with my family, I want to ask my family permission to spend time doing other things,’ and that really resonated with me. I don't want to miss out on things that are important to me because of these other commitments.”* Important in this quote is the idea that Jessie was not just listening to Alan talk about his own life, she was applying his experience to her own life. Even though Jessie

did not yet have her own children, she translated Alan’s story into a personal lesson about how the need to make a living could get in the way of what she deemed most important in her life. If she wanted to be as free as Alan was to spend time with family and friends, the testimonial indicated that she would need to make some changes in terms of how she was living.

There are hundreds of FIRE testimonials online of people who have retired in their 20s, 30s, and 40s with over a million dollars of savings (often more). These individuals claim that they can stay home to raise their kids, travel the world, spend their days fishing, start a business, volunteer full-time, etc. Moreover, those who give testimonials tend to emphasize the ways in which they are “regular people” and therefore an appropriate benchmark for others. For many of my informants, these stories presented an unparalleled level of freedom, and it was being suggested that it was available to them, too. This began the process of altering the criteria they used to evaluate their own level of freedom. Testimonials generated wonder, awe, inspiration, envy, etc., but first and foremost they provoked *curiosity*. Testimonials—in addition to suggesting that people may not be as free as they thought they were—prompted group discourse so that people could determine if these testimonials were truthful and applicable to their own lives. Group discourse was a way of discerning: *Is this real? Will it work for me?*

Group Discourse: Transforming Testimonials into Shared Locks and Keys

As I described, testimonials evoked reactions or revelations which audience members then wanted to discuss with others. They provided a new way of viewing life, inspiring people to learn more and connect with others who now “see as they see.” They created a need for people to sort out: “*What does all of this mean?*” and “*What should I do next?*” (Weick, 1995: 14). Forming a community helped informants answer these questions. The ideas put forth in

testimonials were provisional, but they inspired communities to form and grapple with their propositions until a shared understanding could be reached.

In the FIRE community, testimonials transformed into a common lock and key through group discourse. By discourse I mean that the group engaged in both verbal (at in-person gatherings) and also written (in online settings) engagement over ideas about how to take control of their lives. In articulating locks, group members agitate one another, heightening their shared sense of external control and creating an urgency for change. In articulating keys, group members “talk themselves free,” offering each other hope and agency by endorsing a common way forward to a more autonomous life.

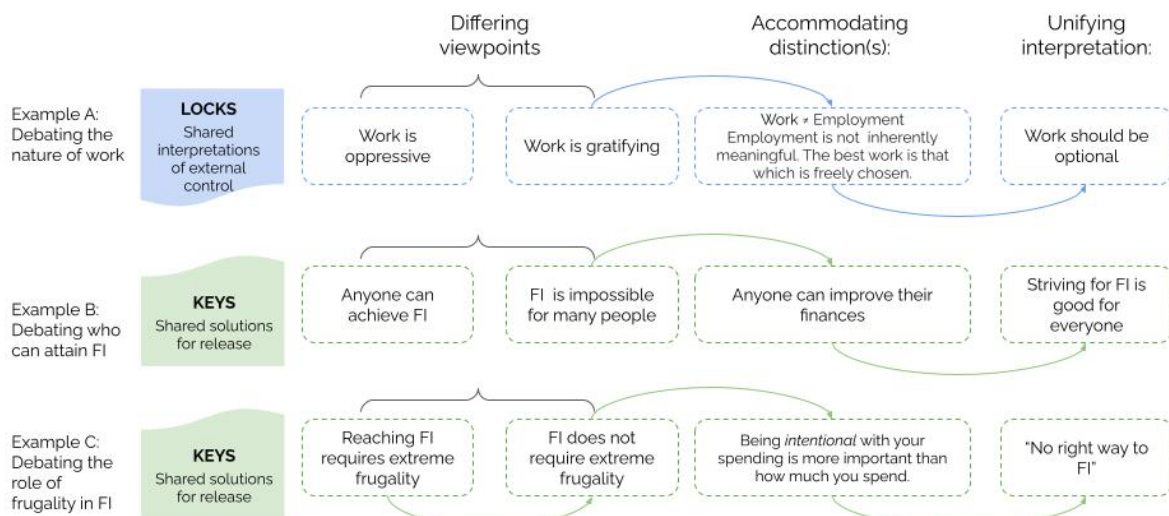
Through ongoing dialogue, individuals clarify, question, refine, build upon, or alter the initial lock and key put forth by testimonials and arrive at a common interpretation of what is necessary to become more autonomous. Indeed, the primary activity of MonthlyFI was simply to talk with others about financial independence. There was no agenda other than to show up and discuss. Occasionally these discussions would be facilitated through a game called Money Talk Cards, which were cards with questions on them that individuals could select and respond to in front of the group.¹⁴ But mostly the group had informal, free-flowing conversation about what it meant to be financially independent, how to get there, and the impact they felt these ideas were having in their lives.

An important function of discussion was that it helped the group iron out differences of opinion as they developed a shared understanding. Although the group members I observed

¹⁴ The cards included questions such as “What short term goal is most motivating for you to save for?” “What is one frugal thing you do every day?” “What financial tool is worth the cost?” “True or false: The psychology of FI is more difficult than the mechanics.” See: <https://yourmoneyoryourlife.com/money-talk-cards/>

largely agreed on the basic premise put forth in testimonials, there were often disagreements or confusion over the nuances. These were clarified through group discussion. In Figure 2 (with Supporting data in Table 2), I provide reconstructed representations of three debates (out of several) that I observed in the field. One of the debates relates to the “lock” of financial dependence on work, while the other two relate to the “key” of financial independence. These representations are intended to depict how I observed discrepant interpretations resolved in the field. Discourse followed a pattern in which two or more viewpoints relating to a lock or key were put forth, followed by an “accommodating distinction” which then facilitated a new interpretation of the lock or key that enjoyed wider endorsement. These accommodating distinctions were a form of cooperative talk that sidestepped conflict by offering an alternative interpretation that affirmed what remained true for all group members (Hardy, Lawrence, & Grant, 2005: 69). These evolved understandings came into being over an extended period of time as the result of several parallel discussions happening on blogs, podcasts, and at in-person events.

Figure 2: Reconstructed Discourse of Lock and Key (3 examples)



As a first example, there was an ongoing debate within the movement about how to characterize work. Some people in the FIRE community found work to be deeply oppressive, while others felt that work was meaningful (if not enjoyable) and an important part of life. Outside critics in online articles would sometimes accuse the group of being lazy. Two accommodating distinctions helped resolve this tension. First, the group increasingly endorsed the idea that “work” (which they defined as “effort toward a goal”) was distinct from formal employment (*paid* effort toward a goal). Second, they agreed that the most fulfilling work was that which was done for the joy of it (i.e., work that is done for reasons other than pay/external reward). This allowed the group to unite, conceding that, while work may indeed be meaningful, not everyone found such work in formal employment. Some people may only find such work in unpaid or low-paid settings. This facilitated a shared understanding of the lack of financial dependence on work by adding the nuance that work is not inherently bad, but that it should be *optional*.

Table 2: Supporting Data for Reconstructed Discourse

	Opposing Views		Accommodating Distinction	Shared Interpretation
A: The nature of work	"A job is a waste of my life, honestly. There are so many other things that I want to be doing with my day." - Gabe	"I think work is an important part of life. It gives me purpose and meaning." - Richard	"Redefining “work” as simply any productive or purposeful activity, with paid employment being just one activity among many, frees us from the false assumption that what we do to put food on the table and a roof over our heads should also provide us with our sense of meaning, purpose, and fulfillment." - Vicki Robin. <i>Your Money or Your Life</i>	The idea is, get to a place where (work) is optional... a lot of the people that retire early are still productive members of society, but they're just pursuing passion work and they're not doing it out of a need for money. - Katie
B: Who can attain FI	"I think anyone can attain (FI)... I think it'll take longer for people who come from a family that has generational poverty...(but) I think they could still reach it, it'll just take longer for them." - Fiona	"No. (Not everyone can reach FI). There are so many people who are so screwed in this system. ...No. Not everybody can (achieve FI). Absolutely no. - Colin	"The strategies and techniques are going to be different for everybody's situation, but there's certainly something that everyone can use to improve their lives in some aspect." -Keith	"The pursuit is a worthy pursuit for everyone. The results are just going to be different...No two people (are) going to be exactly the same." - Henry

C: The role of frugality in FI	"I stopped using tissues because I'm also trying to be less wasteful and go as low waste as I can. I don't use tissues, I use a rag. It can be washed in the laundry machine, it can be washed every night... all these tiny things add up." - Josie	"I'm not maybe kind of frugal or miserly. I don't connect with the FI people who are living on a shoestring, or trying to get something for nothing, or delighted by a small little scale that they did." - Phil	"You can achieve FIRE without the frugality if you are willing to work a few extra years or if you earn a higher income and keep a high savings rate." - FIRE Camp speaker discussing "FatFI"	"FIRE can look different for everyone.., We all get to decide our own path." - attendee of FIRE Meet-up
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In another example, I observed individuals debating whether financial independence (the key) was attainable for anyone. Opinions on this topic were quite polarized, with many informants expressing that anyone in the United States could become financially independent, while others stated just as emphatically that financial independence was a luxury of the relatively privileged. The accommodating distinction was to endorse the idea that, regardless of whether the key was attainable to everyone, *anyone* could improve their financial situation, even if only in small ways. The new shared interpretation, then, became the idea that *striving* for financial independence is universally good, even if some people never reach it. Related to this idea, many in the community began to conceptualize financial independence (i.e., their autonomy) as a continuum, rather than an all-or-nothing state of being. For example, a speaker at FIRE Camp who had not yet reached FI said: *"I did a re-frame of FI, and I told myself, 'I've earned half of my freedom. How do I intend to utilize it?'"* The idea was that anyone could experience greater choice along the way (taking a gap year, switching careers, etc.) as they worked toward the group ideal (full financial independence).

In a final example, I observed different opinions about frugality in the FIRE movement. The less an individual earned per year, the more important frugality became for achieving a high savings rate that would lead to financial independence. There were some individuals in the group, however, who emphasized that frugality was not necessary to becoming financially

independent if people were conscious about their purchases and saved more than they spent. This argument seemed to be driven by wealthier individuals within the group who could spend more money and still achieve FI, and who did not want to be judged for their lifestyle choices (this subgroup sometimes self-identified as “FatFI,” meaning they intended to spend more in their retirement than the average FIRE member). The accommodating distinction that was made, then, was to focus on “intentionality” (i.e., spending in a way that was aligned with one’s values, regardless of the dollar amount). Consciousness about spending was deemed as more important than how much was spent. Frugality was positioned as an option for people who had a lower income, who wanted a larger safety net, or who wanted to reach financial independence sooner. This then became a shared interpretation that one informant phrased as “No right way to FI” which was intended to mean that the path to financial independence could look different for every individual. This discouraged comparisons between group members that might have otherwise sowed envy or dissent. It allowed people to still feel that they belonged under the same tent of financial independence.

As I have described here, discourse was the process by which differing perspectives could be raised and discussed until an accommodating distinction put them into relief. People were able to rally behind a minimally acceptable interpretation that all members could agree upon. The rising dominance of a particular interpretation was reflected in its prevalent use of blogs and podcasts and at in-person events and its ability to end debate (i.e., sufficiently placate people who had opposing views). The net effect of this process is that the group arrived at interpretations of locks and keys that ended up being quite versatile because the “rough edges” (i.e., anything offensive or objectionable about them) were polished into interpretations that were agreeable to a wider audience.

The data suggest three motives behind these accommodating distinctions. First, several informants expressed a desire to address outside criticism and see the movement grow. Making accommodating distinctions was a way of framing the group's purpose in ways that made it easier to attract new members and retain existing members (Snow & Benford, 2000). One informant, Molly, noted, for example, wanting to “rebrand” the FIRE movement to mean “financial independence, realized empowerment” specifically to disassociate the group from the controversial idea of early retirement. Second, group members wanted to maintain harmony. Even in small gatherings where there were no newcomers to win over, accommodating distinctions were made to preserve good feelings and friendship (as efforts to “save face”; see: Goffman, 1973). Third, the group seemed genuinely motivated to develop an understanding of a lock and key that had universal resonance. Group members were not debating trivial matters like their favorite flavor of ice cream. They were discussing what it meant to live and labor freely. They were trying to escape their own cage as they now conceived of it, but egalitarian ideals demanded that they attempt to bring others along with them. As one informant, Noah, said, the freedom offered by financial independence is “something everyone should have.” There was a motivation, then, (if for no other reason than to ward off guilt—an emotion felt by several informants) to develop a key to greater autonomy that offered the appearance of being universally helpful to people or—at the very least, not *harmful*. Accommodating distinctions helped the group arrive at an account of lock and key that *seems* universally applicable (e.g., “anyone can benefit from saving more of their income”), even if the group narrative is not (in practice) universally emancipatory, as I will later describe.

Fortifying Locks and Keys

Once established, common interpretations of lock and key were fortified (i.e., strengthened and made more convincing) through figurative language, reflexive exercises, coaching, and recurring testimonials. These actions bolstered existing understandings.

Figurative language. One of the most vivid ways in which locks and keys were fortified was through figurative language. During interviews and observations, FIRE members would sometimes use provocative metaphors in which financial dependence on work was likened to indentured servitude or slavery. Again, although there was debate within the movement about the nature of work, it was felt that the *necessity* of work in order to sustain oneself was a form of external control. In The Simple Path to Wealth (Collins, 2016), the author wrote: “*Those who live paycheck to paycheck are slaves. Those who carry debt are slaves with even stouter shackles. Don’t think for a moment that their masters aren’t aware of it.*” (p. 32). This metaphor reverberated within the FIRE community. In interviews, several of my informants referred to ‘indentured servitude’ and “buying my freedom” to describe their current or past state of external control (emphasis added):

*“I really hated the idea that somebody else controlled 10 hours of my day to the point where **I saw it as a form of indentured servitude or slavery.**” - Luke*

*“To me, (financial independence) means the freedom to do what I want with the time that I have and that **I’m not a slave to working for a paycheck.** ... I think that’s the biggest impact that the FIRE movement had on me... (was) this idea that **money is about buying your freedom, not about buying stuff.**” - Owen*

*“I have done very well working for a big, large company. I succeed in that, and yet... I felt, I’m going to use a difficult word, an **‘indentured servant’**...” - Phil*

These expressions turn common notions about work on their head. For example, in Owen's quote ("I'm not a slave to having to work for a paycheck"), what might be used as evidence that one is *not* a slave (i.e., the presence of a paycheck) is reconstituted as evidence that one is unfree. It is not that informants did not understand the qualitative differences between their lives and those of slaves or servants. Rather, informants used these metaphors strategically to emphasize the ways in which financial dependence on work was a form of external control by way of association (Hardy, Palmer, & Phillips, 2000; Morgan, 1983). Such a metaphor, however callous it may seem to some, draws attention to unexamined sources of compulsion and further reinforces the idea that "something is wrong" with the current work arrangement.

Reflexive exercises. Locks and keys were also fortified through group exercises that reinforced the existence of external control by emphasizing the ways in which people's lives were different from how they would live if they had full choice over how to spend their time. For example, at FIRE Camp, attendees shared their "Why for FI" (i.e., the life they would have once they reached financial independence). This activity highlighted the ways in which financial dependence on employment prevented people from living their best life, creating a motivation to seek change (Pratt, 2000b). As individuals grew more conscious of the difference between their current life and their ideal life, financial independence was reaffirmed as a solution for resolving this conflict.

Coaching. Coaching also fortified the lock and key. At FIRE Camp it was not uncommon for individuals who were new to the group to share their financial situation (budget spreadsheets, overview of their investments, etc.) with someone else at the event who was closer to financial

independence (or who had already reached it) so that they could receive advice on saving and investing. One attendee of FIRE Camp shared that she had received advice on how to pay off thousands of dollars of car, personal, and credit card debt by people who attended the camp the previous year. Doing all of this allowed her to change careers and go into something she was passionate about. Coaching helped people feel that FIRE was a realistic choice for their life, and it gave them smaller goals to work toward as they worked toward their larger goal of financial independence. In addition to financial advice, coaching also included advice such as how to persuade a spouse of the merits of saving, how to explain FIRE to friends and family members, and how to save money without feeling deprived. This coaching reinforced financial independence via personal finance as a viable solution to financial dependence on work.

Repeated testimonials. Repeated testimonials also fortified locks and keys. As one informant, Janelle, shared “*it takes listening to that podcast, and listening to people talk about it, and how they did it, and what they did. I think hearing it over and over, and over again finally it becomes your new normal.*” Even though the basic premise of FIRE was well-known by longtime members of the movement, they delighted in hearing new stories of how someone’s life was changed by financial independence. Another informant, Charlotte, said “*We are brainwashed by outside forces, we're conditioned our whole life to be afraid, to be consumerists... is it that crazy to think that we can brainwash ourselves?*” In other words, this was a counter-normative indoctrination that group members fully embraced. Each new testimonial further validated the premise of financial independence as the key to a more autonomous life. It also affirmed group members’ ability to change their future and reminded people that up-front sacrifices to save money would be worth it in the end. This helped people stay committed to the FIRE way of

living. Together, metaphors, reflexive exercises, coaching, and repeated testimonials reify the group lock and key as real and consequential.

The Evolution of Locks and Keys

Lock and key were not static interpretations, but rather were updated through new experiences that undermined prior conceptualizations and prompted continued discourse (Gephart et al., 2010; Weick, 1988, 2005). For example, in the wake of the COVID-19 pandemic, some members of the community started to doubt whether financial independence (the key) really existed. Shortly after the outbreak of the COVID-19 pandemic and the 2020 stock market crash, one member of MonthlyFI shared at a virtual group gathering, *“I’m not sure if I like the word “financial independence” because there really is no such thing as independence... In terms of all our finances, there’s really no way of being independent.”* Watching the world come to a halt because of a communicable virus made salient just how interdependent society was, casting doubt on the very idea that financial independence offered a route to autonomy. Within the movement, the term “financial resilience” began to replace “financial independence” in certain conversations, which many members felt was a more realistic goal that everyone could strive for (this was another example of an accommodating distinction). One informant, Richard, explained this term in an interview:

“Some people in the FIRE movement have come up with the term ‘financial resilience.’ It’s probably a better description. Again... the rich, they don’t have to worry about anything, like whatever happens. I’m not at that level and will probably never be at that level, but I don’t depend on the monthly paycheck either. Would you call that financial independence? No, probably not. I mean I’m concerned about things, but again, (I’m not living) paycheck to paycheck.”

As seen in this example, collective experiences like a pandemic inspire further sensemaking that serves to alter the lock and key that the group endorses (sometimes in dramatic ways). In this

example, members of MonthlyFI began to alter their understanding of a shared key away from “financial independence” (the very foundation of past understanding) and toward “financial resilience.” This updating of past understandings helped the lock and key evolve in ways that allowed them to continue to provide meaning and coherence even as circumstances changed.

Locks and Keys as Shaping Intraindividual Perceptions of Work Autonomy

Locks and keys were shared interpretations of control which not only united the group but also shaped individual group members’ perceptions of their own autonomy at work. Informants used shared interpretations of locks and keys to evaluate whether their work was self-determined. Put another way, group understandings became a yardstick which individuals used to answer the questions, “*Am I free? Am I controlled?*” They altered perceptions of autonomy even as individuals’ work remain objectively unchanged. This was particularly evident in interview data, when individuals shared their employment experiences in ways that revealed how they were using group interpretations to make sense of their own autonomy.

How locks and keys shaped perceptions of work volition depended on the extent to which individuals believed that the key (i.e., financial independence) was attainable. Those who perceived financial independence within reach or who, by group definition, were already financially independent felt a heightened sense of autonomy, even as the external conditions of their work remained unchanged. Particularly telling were stories from individuals who recalled how they felt leading up to, or immediately after, achievement of their savings goal. Phil spoke in an interview of the pivotal moment in which he surpassed his savings goal and his financial advisor informed him that he was now “working for fun” (emphasis added):

“(My financial advisor said) “You are now working for fun.” This was three or four years ago. I wrote that down, and for the next two, three months, I floated around the workplace in a dream thinking, “I’m just here for fun now.” ... I

looked at the workplace completely differently. Doesn't mean I didn't get tired or exhausted and whipped at times, because work can be hard, but I would say to myself, "hey, when you stop having fun (you can leave)."

Without the constructed meaning that was attached to a specific net worth, it is unlikely that achieving a particular savings level would have evoked the same reaction from Phil. After all, Phil was only a little wealthier than the month before. But interpretations from the FIRE movement had colored his view of this moment. Reaching this particular asset level was not arbitrary. It signified something much deeper— freedom— and because of this, the functional significance that Phil attached to his work changed. Even though he remained in his same job, it was qualitatively different. He no longer felt that he *had* to work. As he describes it, work became a site of *play*, and he deemed it fully volitional (“If I stop having fun, I can leave”). His heightened sense of autonomy altered the experience of his work, even as the structure of his job remained the same. Another informant who attended a FIRE Camp also shared that work took on a playful quality once he became financially independent. He noted, “*(FI) does allow you to live more in the moment. My wife and I still make money from some work we do for fun... we call this money 'playchecks.'*” Again, even though the informant and his wife continued to work for money, they had reconceptualized this work as a form of play (completely optional, and done for the joy of it), and this new meaning was signified by the word they chose for the compensation they received. Work was no longer a forced condition, but an optional site of play that they *chose* to participate in. Again, such expressions underscore how work autonomy can be heightened as individuals reinterpret their own situation vis-à-vis group accounts of lock and key. As individuals aim for financial independence (using concrete savings goals put forth by the group), group interpretations color their perception. If they have attained the group endorsed key

(financial independence), then they look at themselves and infer, “I must be free” (Bem, 1972). Work that is done past this point is then interpreted as fully volitional.

In contrast, for individuals who perceived financial independence as unattainable or several decades away, group interpretations *heightened* their feelings of external control. For example, one woman, (Lisa, who runs the blog, Mad Money Monster) shared publicly that family health issues and her husband’s unpredictable income made financial independence an unrealistic goal for them in the short term. Although she and her husband initially adopted a frugal lifestyle and tried to live by the principles of the FIRE movement, the ultimate goal of financial independence felt out of reach. Lisa wrote, “*I suddenly started to dread going into the office and sitting under those fluorescent lights— something that never bothered me before*” (Harrison, 2019). Rather than making her feel liberated, group interpretations made Lisa feel trapped, because they underscored the ways in which she was not free and would not be able to get free. Group sensemaking made her more conscious of the lack of financial reliance on work without offering her a viable key. It made her believe in the tyranny of financial reliance on work without offering a reasonable means of escaping it.

Taken together, these examples portray how locks and keys alter individuals’ sense of volition and change their attitude about work *even as they remain in the same job*. It might be argued that it wasn’t the group interpretation that altered feelings of volition, but actual changes in net worth that led to changes in felt autonomy. Here I do not claim that group interpretations alone shape autonomy. Nor do I argue that financial security offers only illusory control or that debt is an imaginary constraint. Rather, I argue that the specific savings goals promoted by the FIRE community (which, in fact, were socially constructed, subjectively adapted, and therefore somewhat arbitrary) are imbued with deeper significance than what they would have otherwise

held. Through their involvement in the FIRE movement, group members put a price on their own autonomy, and reaching that price point, or, alternatively, feeling it was out of reach shaped how controlled group members felt at work, beyond what their objective circumstances might imply.

Group interpretations also differentially shaped perceptions of work autonomy based on how much people enjoyed their work. Informants varied in terms of whether they conceived of themselves as being “locked in” by financial dependence (i.e., trapped in a job they did not like) versus “locked out” by financial independence (i.e., prevented from doing or becoming something they desired).¹⁵ People who were “locked in” were primarily motivated to reach FI so that they could cut ties with a bad work situation, while people who were “locked out” were primarily motivated to reach FI so they could engage in new experiences outside of their primary employment. Although they were not mutually exclusive categories, most informants emphasized one of these two attitudes more than the other. Group accounts of lock and key helped both those who felt locked in or locked out, but they operated differently with respect to each group’s intraindividual perceptions of work.

For those who did not like their work and perceived themselves to be “locked in,” financial independence became an escape fantasy that helped them endure their job. Work was viewed as a means to an end. Owen, for example, said *“My loyalty was to the paycheck... I enjoyed my colleagues, but if there wasn't a paycheck, I wouldn't be going there. My job was a means to an end, which was financial independence.”* Beyond its economic function, work had

¹⁵ Group members were aware of this distinction among themselves and discussed it as a difference between “retiring *from*” versus “retiring *to*” (which also parallels scholarly distinctions between negative freedom—“freedom *from*,” and positive freedom—“freedom *to*” ; see Berlin, 1969).

little other meaning for Owen. For informants like him, group interpretations of lock and key only served to exacerbate the feeling that work was about extrinsic reward.

In contrast, for those who generally enjoyed their jobs, FIRE offered the hope of someday having more flexibility (e.g., to work fewer hours, to switch to a new career, to retire), but there was less urgency to reach financial independence. These individuals were more likely to say that they didn't experience a big change in how they felt about work, especially if they were still several years away from financial independence. Katie, for example, said, "*I would say (FIRE) does not affect my relationship with work. I want to be happy now and I enjoy my career now.*" Because Katie enjoyed her job, it helped buffer against heightened feelings of external control that she might have otherwise felt given that she was still eleven years from reaching financial independence. Individuals who enjoyed their work were thus able to remain relatively content even as the FIRE movement emphasized the ways in which their dependency on work was a form of external control. Already happy with their lives, there was less discrepancy between the life they wanted after FI and the feelings that they experienced in their current work.

Among **all** informants (regardless of whether they liked their jobs or not, and regardless of how close they were to financial independence), group interpretations of lock and key made work less central to their sense of self. Specifically, informants shifted their focus from growing upward along a specified career trajectory, to growing *outward*. What I mean by this is that FIRE influenced informants to see their life in more expansive terms and with more possibilities that may or may not include formal work or a specific employer. Greg, for example, enjoyed his work, but said, "*Before (the FIRE movement) I was much more focused on what I thought my career would end up being. (I would think about), would I go into management and move up through the company? Or, would I go do something else and leave the company at some point?*"

And since finding financial independence... career doesn't really mean much to me anymore. That's really been the biggest change (in me) since learning about financial independence."

Thus, even as group members who enjoyed their jobs continued to feel motivated by it, they became less attached to formal employment and their current employer in general. Their imagined future was more open and provisional. Jessie, who also enjoyed her job, echoed this sentiment, saying, *"(Before finding FIRE) I felt like work was just like an intertwined part of my life... now it feels more like of just like a tool... I almost feel more separated from it in a sense that this is something that I'm doing to reach my goal and I want to make it as pleasant as possible along the way. But it's not my identity... I don't need (this job). I would be okay if it went away."* Thus, interpreting financial independence on work as a form of external control and developing ideas about how their life could be different if they did not have to work created a more tenuous relationship with employment. Informants who liked their work reported that they were still motivated by it, but they no longer saw it as so critical to who they were or their well-being. They could imagine more possibilities for their future, and the thought of losing their job felt less frightening.

Together, the data suggest as individuals get closer to attaining the prescribed key put forth by the group, it can have a reorienting effect and change the way they feel about their job even as their objective responsibilities stay the same. As informants interpreted their personal circumstances (i.e., their finances and their work) through the lens of group understandings of what it meant to be free, they felt more or less autonomous based on how close they were to attaining the group-prescribed key. Those who believed they were close to financial independence (or who already attained it) felt more autonomous at work due to group constructions, while those who felt it was far away or unachievable felt more externally

controlled than they would have otherwise felt. These intraindividual perceptions, however, also varied depending on the degree to which people enjoyed their work (or, put differently, how unbearable they felt it was to be financially dependent on work). For those who disliked their work, the group key became an escape fantasy and group interpretations tended to intensify their belief that their work was purely about extrinsic reward. They wanted to reach FI as soon as possible. For those who mostly enjoyed their work, group interpretations of a shared lock were not as confining and there was less urgency to reach the group key. All informants, regardless of how they felt about their work, became less fixated on a particular job, employer, or career trajectory, as their be-all end-all. They began to think more expansively about the future they imagined for themselves, and work became less central to their identity because they had spent time in group discussions imagining life without it.

TOWARD A MODEL OF THE SOCIAL CONSTRUCTION OF AUTONOMY

Based on these findings, I offer an induced model of an understudied process in organizational research: the social construction of autonomy (see Figure 3). At the heart of this process is the idea that autonomy is a relative concept that is developed through social comparison and social discourse. As people shift the social meaning of what it means to be free, it can alter the degree to which people feel autonomous at work. Group understandings can become a new yardstick against which people measure their own level of internal and external control. This can affect not only their perception of autonomy, but also their *experience* of work.

I have explained that this process begins with public testimonials (written or spoken) that cue people to pause and reconsider an aspect of their environment in terms of its effect on their personal control. Recasting an element of their environment as coercive (e.g., economic reliance on work) breaks down former meanings and creates a need for sensemaking (Pratt, 2000b).

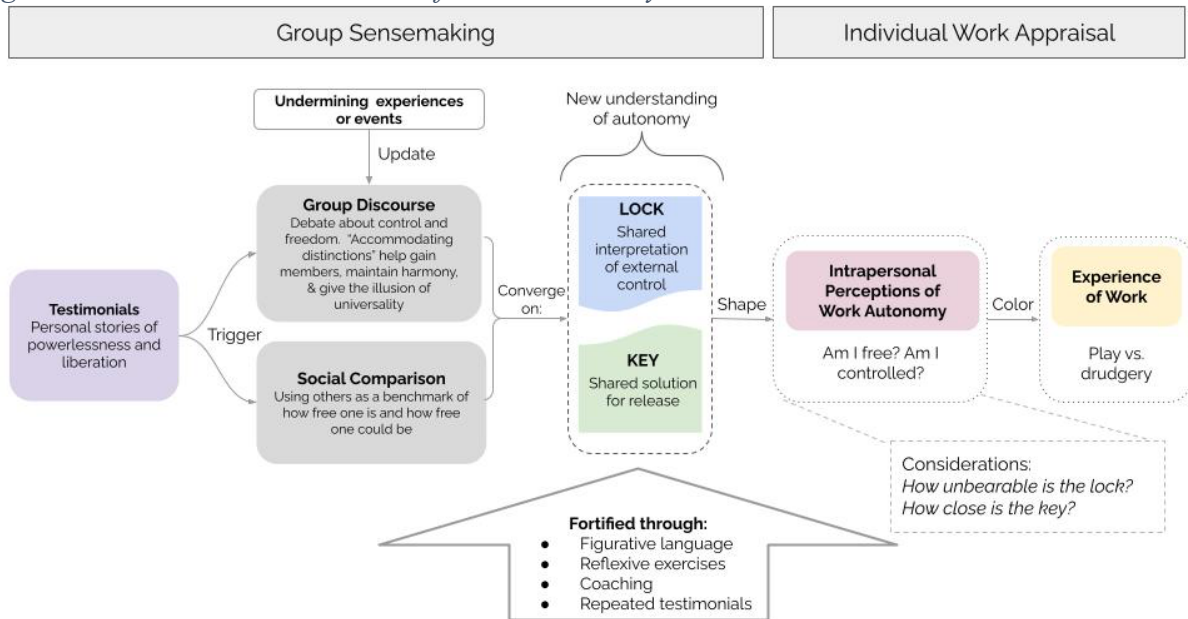
Testimonials evoke affective responses. Audience members become agitated as they grow cognizant of their own lack of freedom, sometimes becoming emotional as they mourn a prior or current lack of choice. Yet, testimonials also cue people to a potential solution for escaping external control, giving people hope that they are on the cusp of a freer existence than they have ever known.

A critical aspect of this process model is the idea that freedom is a relative term. In addition to tapping into emotions, testimonials also provoke social comparison processes (Festinger, 1954; Wood, 1996). People who may have previously considered themselves autonomous are suddenly presented with a person who enjoys greater freedom than they ever imagined. This then leads people to wonder if maybe they are not as free as they thought, or not as free as they *could be*. Testimonials thus inspire communities where people can engage in further sensemaking of what it means to live and work autonomously and how to achieve that ideal. Through discourse, groups arrive at a shared understanding of a lock (source of external control) and key (solution for release). I identified four actions that were especially useful for

reinforcing these understandings: figurative language, reflexive exercises, coaching, and repeated testimonials.

As I observed it, the social construction of autonomy is not just about creating an *understanding* what it means to be free, but also *becoming* free in light of that understanding.

Figure 3: The Social Construction of Work Autonomy



Group members were attempting to construct an account that would facilitate the *enactment* of a self-determined life (Schabram & Maitlis, 2017; Weick, 1988, 1995). Because group members are making sense of a deeply cherished ideal (what it means to be free), they take special interest in developing an account that is perceived to be widely emancipatory. A key to greater autonomy that is seen as only narrowly applicable or partial undermines its perceived veracity as well as group members' sense of egalitarianism. Thus, to gain new group members, maintain current members and group harmony, and lend a sense of universality to their account, accommodating distinctions are made to resolve conflicting perspectives within the group (Hardy, Lawrence, & Grant, 2005; Stokes & Hewitt, 1976). This results in a very broad set of beliefs (e.g., work

should be optional, people should be conscious of how they spend money, etc.) that are unobjectionable on the surface but belie consequential differences in personal circumstances that affect people's ability to attain the group-endorsed key. Through group activities, group members grow even more convinced of the existence of their shared lock and key. It becomes very difficult to "unsee" coercion once something has been identified and reinforced as such. The lock and key then are used by group members to assess their own level of autonomy.

Even though group members strive to create a widely agreeable understanding of their lock and key, shared meanings function differentially for people as they apply them to their own circumstances. Group accounts of what it means to be free are emancipatory for people who are close to attaining the group key. These individuals feel freer, and work is felt to be more playful. Group-prescribed milestones (e.g., reaching a particular savings goal) are imbued with greater meaning than what would have otherwise been experienced. For people who view the key as unattainable, however, group understandings exacerbate feelings of external control. Work is felt as even more coercive than if individuals had never become involved in the group. Enjoying one's work can ameliorate some of these feelings, but disliking work can lead to a heightened sense of external control.

DISCUSSION

Theoretical Implications

This study contributes to four areas of extant scholarship. First, it deepens current understanding of work autonomy by specifying an alternative mechanism by which perceptions of self-determination can change. Extant literature has focused primarily on structural explanations for why workers feel autonomous or not. Here I offer a social explanation. I demonstrate how people, when exposed to testimonials of how to live more freely, engage in

social comparisons and social discourse that create new understandings of what it means to be autonomous. These understandings then color the way in which individuals interpret their own level of internal control at work. Shown here, perceiving oneself to be autonomous is more than just a matter of job design, incentive schemes, or managerial empowerment. It can also be influenced by conversations and comparisons with others (even nonwork others) that shape the “functional significance” of the work environment (Deci & Ryan, 1987). This study emphasizes that the words and opinions of others matter, and they can sometimes make the difference between work that is interpreted as servitude and work that is interpreted as play. This study thus shifts scholarship toward a more interpretative, social, and dynamic understanding of autonomy.

This study also contributes to scholarship on sensemaking and discourse by providing further insight into how and why groups arrive at shared interpretations. It is generally understood that reaching consensus about a situation can be difficult (Weick, 1995). Sensemaking is affected by social position, sense of self, image concerns, and group identification, all of which can create a plurality of interpretations (Brown, Stacey, & Nanhakumar, 2008; Dutton & Dukerich, 1991; Humphreys & Brown, 2002; Lockett et al., 2014; Pratt, 2000b). It is thought that “reconciling these disparate views is high, so discrepancies and ambiguities in outlook persist” (Weick et al., 2005: 418). In other words, it takes time and effort to reach consensus about a particular interpretation of an environment, and often it isn’t possible or worthwhile to do so. Yet, shown here, there are times when groups may be particularly motivated to come up with a group account that is not merely “good enough” or “plausible” for themselves (Weick, 1995), but rather to find common ground with everyone else in their group and develop an account that they believe has universal value. This may be especially true when sensemaking is centered around a sacred ideal (i.e., freedom) rather than a shared work event in

which sensemaking is intended to facilitate united action, but not necessarily a shared ideology. When the topic of sensemaking is related to deeper values, it may be especially common for groups to develop interpretations that give the illusion of universality even if, in practice, group interpretations are experienced differentially. In the context of the FIRE movement, the use of accommodating distinctions and other forms of “cooperative talk” that emphasize similarity (Hardy, Lawrence, & Grant, 2005: 69) as well as “aligning actions” that smooth over threatened meanings or identities (Stokes & Hewitt, 1976), were useful for constructing group accounts that resolved differing viewpoints.

Third, this study contributes to the literature on the meaning of work by demonstrating how perceptions of autonomy (brought about by social influence) can change the experience of work or the orientation that people have toward their job (Wrzesniewski et al., 1997). Shown here, when people began to perceive themselves to be more financially secure and more autonomous, their work was experienced as more gratifying (indeed, as *play*; see: Sandelands, 2010) even though the structure of their job remained the same. This study joins other scholarship that emphasizes the importance of others in making sense of work (e.g., Carton, 2018; Wrzesniewski, Dutton, & Debebe, 2003) and at the same time suggests that additional research should be conducted specifically on how economic concerns and autonomy shape individuals’ ability to realize and justify their work as meaningful (Lepisto & Pratt, 2017).

Fourth, this study also speaks to research on economic sociology. Scholars have documented how markets are imbued with morals that can alter the meaning of exchanges (Anteby, 2010; Fourcade & Healy, 2007; Ranganathan, 2018; Zelizer, 2010), and people have been shown to be quite creative in developing practices or meanings that allow sacred items to retain their sentimental value even as they are put up for economic exchange (e.g., Anteby, 2010;

Bandelj, 2015; Ranganathan, 2018). At the same time, there are certain things that are thought to be too precious to be priced. Fiske & Tetlock (1997) refer to these as “taboo trade-offs.” To place economic value on such items is thought to be so morally repugnant that people refuse. In this study, I demonstrate how, once financial dependence on work was conceived as a form of external control, people were quite willing to put a price on a sacred ideal in modern culture: freedom (something that one might expect to be morally taboo). The median “price of freedom” among my informants was between \$1MM and \$1.5 MM, and informants had few qualms about using cold calculations like the “4% Rule” to derive the appropriate price point for an autonomous life. As others have shown (e.g., Zelizer, 1994) sometimes it is an *increase* in sentimental value that can paradoxically lead to the pricing of priceless things, and I believe this is one such case. As people increasingly see work as a sphere that should be above economic consideration (Cech, 2021), my informants had to paradoxically price their freedom to take themselves off the market. But why were they so willing to take on this cost rather than demand “time freedom” by right? Here I believe informants were acting as “practical women and men” (Bandelj, 2015) who deemed other solutions (e.g., structural change) unrealistic. Feeling that there was no other plausible solution in sight, they were willing to achieve greater autonomy through a personal savings strategy. As one informant (Noah) told me, *“(The financial system’s) fucked up, that’s the way it is. And it’s too big for us to individually change. We can certainly lobby for certain things that we would like to see improved. We can certainly donate money to causes that are important, that we think make the world better. But in terms of changing the system, it’s a large task. And so when you’re in that situation (in which), if you have money, (the banks) give you more money, and if you don’t, it costs you more money, well then it’s better to be on the right side of that... My conclusion is that is your best way to make an impact is to get on*

the good side of that, where you have money and then you can try and deal with making an impact instead of struggling day to day.” My informants who increasingly valued “time freedom” saw no other means of achieving it. Conceptualizing freedom as a continuum made the burden of paying for this priceless value more tolerable, as it could then be gained and exercised incrementally (e.g., taking a sabbatical after one is 50% FI).

Practical Implications

This study has several practical implications. First, for managers and organizational leaders, this study makes clear that fostering autonomy among workers may be akin to aiming toward a moving target. Worker perception of internal control is not only affected by the design of their job or the way they are rewarded, but also by social interaction. Workers are not merely looking at their own work environment, but also side to side at other people in their social world (even beyond their own place of employment), taking cues from others as to whether they should feel grateful or indignant about the level of control they have over their lives. For employers who are interested in fostering greater autonomy among their workers, the best route may be to ask employees questions—regularly—about what aspects of their environment seem controlling, and to create an atmosphere in which honest answers can be given. Given the role of social comparison in prompting individuals to develop a new benchmark for measuring their own autonomy, managers would also be wise to ensure that there is equity in terms of the freedoms workers enjoy (within the organizational setting, but also looking across industries).

For policymakers, this research suggests that the experience of work improves as people feel more secure. My informants enjoyed their work more, even with no changes in salary or job structure, just from the knowledge that they would “be okay” if they lost their job. Thus, an improved social safety net (e.g., more generous unemployment benefits or guaranteed basic

income) may help people feel more autonomous at work and experience greater well-being in ways that benefit broader society, and there may be legislation that could provide this for a greater portion of society. Among my informants who were financially independent, 50% remained formally employed, and the other half were active members of their communities (e.g., volunteering as census workers, authoring books, raising their children, etc.). One informant, a nurse, renewed her license shortly before the COVID-19 pandemic and remained in the workforce purely to help society during a time of need. All this to say, the results of this study suggest that the motivation to work is not necessarily destroyed when people no longer need to work for money. Fostering greater economic security may even enable people to do work that has been historically underpaid but serves vital community functions, or to take better care of themselves and their families in ways that benefit society.

Limitations & Future Directions

This study is limited in several ways, some of which suggest avenues for future research. First, the FIRE movement is a unique context that may not offer broad generalizability. I highlighted, for example, the fact that most members of my sample enjoy higher levels of education and income than the average person in society. Further, my study took place in the United States, though the movement has a growing global presence. Taken together, there may be aspects of the proposed model that are idiosyncratic to this group or that are culturally bound. Scholarly understanding would benefit from future research that tests the premises put forth in this paper, either in different contexts or using a different method. The results do, however, offer *analytic* generalizability and theoretical transferability (Corbin & Strauss, 2015; Sandelowski, 2004: 1371). I would expect the findings of this study to transfer to other contexts where people are, together, making sense of what it means to be controlled versus free, particularly in

voluntary settings with relatively low hierarchy (Yin, 2018). Certain health and wellness groups or spiritual organizations, for example, may exhibit a very similar process of converging around common understandings of control and freedom which have spillover effects on group members' experience of their work.

Second, my model is based on a case in which an element of the modern work environment (i.e., the economic imperative to work) was recast as a form of coercion. This process may look different if people are instead cued to rethink something that used to be perceived as controlling (or neutral) as autonomy-enhancing. Future scholarship could explore this possibility.

Third, the findings about intraindividual perceptions of work after group involvement are particularly reliant on self-report data from interviews. There may be some retrospective bias to these accounts. It would be helpful for future research to explore changing perceptions of autonomy in real time and to chronicle how significant or enduring these shifted perceptions are.

Fourth, this study focused primarily on self-identifying members of the FIRE movement. As such, I do not have data on people who heard testimonials but were not inspired to join the group or engage in group sensemaking. It would be useful for future research to explore when and why people feel inclined or disinclined to engage in this process.

CONCLUSION

In exploring what makes people feel autonomous, this study points to the role of social influence. We do not feel self-determined merely by looking within ourselves or outward at our objective circumstances. Rather, we look to others. We teach each other what it means to be free, and how much control we can reasonably expect. This shapes how we see ourselves and how we experience work. To this point, the findings serve as a cautionary tale; How we conceptualize

and discuss autonomy is consequential. Locks and keys that liberate one can create chains for another.

Chapter 3 Reworking Ideas About Work

INTRODUCTION

In 1990, Bill Watterson, the creator of the popular comic Calvin and Hobbes, gave a commencement address to graduates of Kenyon College, saying, “*Creating a life that reflects your values and satisfies your soul is a rare achievement. In a culture that relentlessly promotes avarice and excess as the good life, a person happy doing his own work is usually considered an eccentric, if not a subversive. Ambition is only understood if it’s to rise to the top of some imaginary ladder of success... A person who abandons a career in order to stay home and raise children is considered not to be living up to his potential — as if a job title and salary are the sole measure of human worth... To invent your own life’s meaning is not easy, but it’s still allowed, and I think you’ll be happier for the trouble.*” (Popova, 2013). Watterson’s full speech includes a chronicle of his own journey of “creating a life that reflects (his) values” and of the various forks in the road when he resisted societal pressure to take his career in an unwanted direction. However compelling, of interest to the present study is not the poetry or wisdom of Watterson’s words, but the fact that he is doing something that remains underexplored in organizational scholarship: He is being reflexive about the cultural meaning of work. He is questioning, challenging, and appraising not his own job, but how broader society relates to work

as a domain. More than that, he is offering up his view to others, inviting them to reflect as well on the cultural mores that shape their relationship with work.

In recent years, research on the meaning of work has proliferated (Brief & Nord, 1990; Bunderson & Thompson, 2009; Carton, 2018; Michaelson & Tosti-Kharas, 2020; Pratt & Ashforth, 2003; Rosso et al., 2010; Wrzesniewski, Dutton, & Debebe, 2003; Wrzesniewski et al., 1997). In explaining how the meaning of work changes, scholarship has cleaved in two directions. Literature on personal work meaning (which has received decidedly more attention from organizational scholars) has increasingly portrayed individuals as active actors who can shape the significance of their work (Berg, Dutton, Wrzesniewski, 2013; Tims & Bakker, 2010; Wrzesniewski & Dutton, 2001), while literature on broader, culturally-held meanings of work has demonstrated how meaning is often foisted upon workers by religion, economic conditions, and social values (Bellah, et al., 1985; Inglehart, 2018; Weber, 1930). By the former view, the meaning of work changes as individuals or their colleagues proactively change what their work means to them. By the latter view, the meaning of work changes as broader institutions change. Together these perspectives have established that the meaning of work is both historically situated and culturally-bound, yet, at the personal level, is also dynamic and malleable to individual and social influence (Wrzesniewski et al., 2003).

Missing from current understanding, however, is an integration of these two perspectives that examines how people confront broader societal ideas about work as they try to eke out a life for themselves. This is the “missing middle” where cultural meanings and personal experiences of work collide. We know little about how people think reflexively about “what society says”

about work, or how they might consciously attempt to shift those meanings both for themselves and for other people. This may be symptomatic of a common understanding that people generally don't think reflexively about culture because it is ubiquitous and therefore difficult to perceive (Bem & Bem, 1970: 89; Meyer & Rowan, 1977; DiMaggio & Powell, 1983). Yet, the opening quote and the context of the present study suggest that there are times when people can and do take a wider and critical view of their society and its relationship with work. This does not mean that they are able to fully separate themselves from the influence of their culture, but they can become cognizant of aspects of its influence— particularly those that are problematic in their everyday life— and attempt to deviate from them. Here I aim to deepen our understanding of the meaning of work by specifying how this process unfolds, particularly within a group context. The paucity of scholarship on this topic is reflected in calls for more research on how people “move” cultural meanings of work (Boova, Pratt, & Lepisto, 2019; Lepisto & Pratt, 2017) as well as calls for more research on the social processes that contribute to the construction of work meaning (Rosso et al., 2010: 119).

The purpose of the present study is to explore how people collectively question and attempt to change a work ethos for themselves and other people. I define “work ethos” as a culturally specific way of relating to work that is determined and upheld by values. An ethos is the “characteristic spirit of a culture, era, or community as manifested in its beliefs and aspirations.” By this definition, a work ethos includes, but is broader than, the specific meaning people attach to work. To explore how people attempt to change their work ethos, I spent two years engaged in nonparticipant observation of a social movement comprised of people who

were grappling with the role of work in their lives. This was an extreme setting in which I knew my process of interest would be observable (Eisenhardt, 1989). Although my study was inductive, I situate my inquiry within scholarship on the meaning of work (Boova et al., 2019; Brief & Nord, 1990; Ros, Schwartz, & Surkiss, 1999; Rosso et al., 2010; Wrzesniewski, et al., 2003; Wrzesniewski et al., 1997). I take as a starting point the idea that work, like all institutions, acquires its “local force and significance” in situated interactions with others (Hallett & Ventresca, 2006: 213; see also: Binder, 2007; Furnari, 2014: 440; Hallett & Hawbaker, 2020). By this view, people are both carriers and shapers of institutionalized beliefs about work.

I present in this paper a model for how people challenge and attempt to change a work ethos for themselves and others. I find that people, at times, actively wrestle with questions about the role of work in their lives. Doubt-generating events inspire people to engage in lay philosophy. They seek out other people who are similarly at odds with the dominant work ethos and together they map and test out new ways of relating to this domain. I argue that this feeling of “being at odds” is brought about as people become conscious of two or more values that offer conflicting guidelines on how to relate to work. The discrepancy between the two becomes an impetus to pioneer new ways of relating to work. As I observed in the field, group members collectively construct an “ideal work ethos” (i.e., a vision for how people *ought* to relate to work) as well as a mutual understanding of the “dominant work ethos” (how “most people,” as they perceive it, *actually* relate to work). Each ethos is guided by opposing value systems that suggest contrary ways of behaving. Given this discrepancy, group members must then collectively answer the question “*How do we make our way in this world?*” Central to the model I put forth

is the idea that being in conflict with dominant cultural views on work is uncomfortable, and that people seek relief through group membership for guidance and validation as they figure out how to relate to work differently. Engaging in this process with others helps people maintain a sense of belonging even as they adopt practices and beliefs that can make them feel estranged from mainstream society. Group members pioneer new ways of relating to work and help each other tolerate a state of friction as they oscillate between adapting to the world that is and blazing a trail for a new social order.

The findings of this paper contribute to scholarship on the meaning of work by integrating individual and structural perspectives of this subject and proposing an additional mechanism through which the meaning of work can change: collective contestation of values. Shown here, the meaning of work is not just affected by the social influence of immediate colleagues (e.g., Wrzesniewski et al., 2003), but also by acquaintances outside of work who do not share the same job, occupation, employer, industry, or even a deep social connection. This study also contributes to research on the microfoundations of institutional theory by providing insight into the “lived, emotional experiences of and responses to institutional structures” (Creed, DeJordy, & Lok, 2010: 1359) and by advancing theory on how people become inspired to contest institutional values (Creed, Hudson, Okhuysen, & Smith-Crowe, in-press). Here I offer a more affective, embedded perspective of how attempts to deviate from a dominant institutional order are wrapped up in deeply personal concerns of identity, relationships, and well-being.

THE MEANING OF WORK: TWO PERSPECTIVES

Scholarship on work meaning has grown tremendously in the last several decades (Brief & Nord, 1990; Budd, 2011; Bunderson & Thompson, 2009; Carton, 2018; Michaelson & Tosti-Kharas, 2020; Morse & Weiss, 1955; Pratt & Ashforth, 2003; Rosso et al., 2010; Wrzesniewski, et al., 2003; Wrzesniewski et al., 1997). While there are various scholarly definitions of work (Brief & Nord, 1990: 2), here I use the term “work” to describe the way in which people make a living (consistent with colloquial use). By “meaning,” I refer to the significance that people attach to work (which is distinct from *meaningful* work— work that is imbued with *positive* meaning; see: Lips-Wiersma & Morris, 2009; Rosso, et al., 2010: 95).

Within organizational scholarship, research on the meaning of work has focused primarily on personal work meaning (i.e., how individuals see their own work or job) (Rosso et al., 2010). Theory on this topic was initially focused on how meaning could be enhanced by creating jobs that offered more skill variety, task identity, and task significance (Hackman & Oldham, 1976, 1980). Since then, researchers have shifted their attention to the subjective meanings people attach to their work. In a seminal study, Wrzesniewski and colleagues (1997; inspired by Bellah, et al., 1985) concluded that people tend to relate to their work either as a job (with a primary focus on the material benefits of work), as a career (with a primary focus on achievement and advancement), or as a calling (with a primary focus on the fulfillment that comes from the work itself). This categorization inspired an abundance of scholarship, particularly on callings (e.g., Berg, Grant, & Johnson, 2010; Bunderson & Thompson, 2009; Cardador & Caza, 2012; Cardador, Dane, & Pratt, 2011; Duffy & Dik, 2013; Hall & Chandler,

2005; Schabram & Maitlis, 2017), and has been expanded to include further categories of “what makes work worth doing” (see: Boova, et al., 2019).

More recently, research on the meaning of work has emphasized its dynamic and social nature. Work meaning is now understood to be shaped by colleagues (Ashforth & Kreiner, 1999; Wrzesniewski, et al., 2003), parents (Dekas & Baker, 2014), and leaders (Carton, 2018). Further, workers have been shown to proactively alter the task, relational, or cognitive bounds of their job in ways that change the meaning of their work (Berg et al., 2013; Tims & Bakker, 2010; Wrzesniewski & Dutton, 2001). Although this research has advanced scholarly understanding by demonstrating how work meaning is mutable, it has not fully attended to the role of cultural influence as people construct new meanings.

Sociological perspectives, in contrast, tend to focus on broader, cultural meanings of work that extend beyond the narrow scope of one’s own job. These are mandates for work that permeate a society. Scholars within this paradigm emphasize that work takes on meaning based on the sociocultural systems in which it is embedded (Applebaum, 1992; Baumeister, 1991; Bellah et al., 1996 [1985]; Blair-Loy & Cech, 2016; Boova et al., 2019; Brief & Nord, 1990; Budd, 2011; Weber, 1930; Zelizer, 2010). Individual perceptions of work, by this view, cannot be fully extricated from broader social meanings and societal circumstances. Scholars have shown, for example, that “cultural accounts of work,” such as “work as kinship” or “work as utility” (Boova et al., 2019) as well as cultural schemas such as “work as devotion” (Blair-Loy & Cech, 2016) exist in the social environment and have a bearing on how people think about and experience their work. These beliefs can be shaped by economic conditions. As societies become

more economically prosperous, for example, people increasingly value self-expression over survival goals (Inglehart, 2018), and this affects what people desire and seek in their work. However, there are also times when social values seem to supersede economic circumstance in shaping work meaning. Cech (2021), for example, chronicled the rise of the “passion principle”— the “belief that self-expression and fulfillment should be the central guiding principle in career decision-making” and showed that this belief was widespread even among students from disadvantaged socioeconomic backgrounds. Jointly, these studies demonstrate that the way in which people think about work is heavily guided by broader institutional forces.

Taken together, scholars have established that work meaning is dynamic, but in explaining how change occurs, there is considerable divergence. By one view, workers are culturally unencumbered architects with great capacity to reinvent the meaning of their job. By another, people are largely beholden to broader institutional change to affect their relationship with work. In the present study, I reconcile these views by examining a context in which people are influenced by cultural beliefs about work, yet are also reflexive about them and proactive in their attempt to deviate from them.

VALUES AS FOUNDATIONAL TO HOW PEOPLE RELATE TO WORK

The present study builds on the idea that the meaning of work, as well as a society’s broader relationship with work, is rooted in values (Baumeister, 1991; Bellah et al., 1985; Elizur, 1984; Locke & Taylor, 1990; Nord, et al., 1990; Roberson, 1990; Ros, Schwartz, & Surkiss, 1999; Schwartz, 1999; Weber, 1930). The present inquiry is inductive in nature, and though I did

not originally intend to study values, they ended up coming to the fore as informants articulated the ways in which they felt that their values (and therefore their approach to work) differed from mainstream society. To situate readers to my eventual findings, I offer a brief review of the literature on values and work meaning.

A value is “an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence” (Rokeach, 1973: 5). More succinctly, it is “a belief upon which a [person] acts by preference” (Allport, 1961: 454). Values tell people how they ought to behave in the world by providing a sense of what is desirable (Kluckhohn, 1951). Embedded in these definitions are two important ideas. First, values are ordered. They have relative importance, meaning that some values are preferred over others, even if their ordering is inconsistent. Second, they provide a roadmap for behavior. They dictate the appropriate mode of conduct (Rokeach, 1973). By this view, how people think and feel about work changes as values change. This could entail the addition of a new value, the exclusion of a former value, or a reordering of existing values. If people increasingly value service over status, for example, this would impact the work people sought out, the meaning they attach to it, and their overall approach toward it.

The focus of the present study is on a work ethos, which includes work meaning but also the broader spirit, feeling, and practices associated with work that are driven by values. A work ethos is related to the concept of a cultural account of work (Boova, et al., 2019: 190) and an institutional logic (Friedland & Alford, 1991) as well as the concept of a “collective consciousness” (Durkheim, 2014). However, “ethos” emphasizes sacred ideals and emotion as

the unifying force that guides social order (see: Voronov & Weber, 2016; 2017). “Ethos” refers to “principles of moral and aesthetic worth” (Voronov & Weber, 2016: 5), or, put differently, the values that underpin social life and specify what is worthwhile and how to behave.

I use “ethos” because it was the term that best reflected the way my informants spoke of work. That is, they spoke of work not as an isolated domain, but as part and parcel of a broader approach to life. Embedded in the term “ethos” is the idea that values can transcend various domains (e.g., personal and professional domains) and imbue them with meaning. Geertz (1957) defines a “people’s ethos” as “the tone, character, and quality of their life, its moral and aesthetic style and mood...the underlying attitude toward themselves and their world that life reflects” (421). My use of the term “work ethos” thus acknowledges that the way in which individuals relate to work is influenced by how they relate to life on whole. Changes in how people relate to work, by this view, are incidental to a broader shift in values that has sweeping influence.

The most salient example of this in the literature on work meaning is *The Protestant Ethic and the Spirit of Capitalism* (Weber, 1930). In it, Weber uses the term “ethos” to explain how early Protestant Christianity imbued all aspects of life with the values of hard work and thrift. These values permeated society and brought about an ethic in which work was regarded as an end in itself. For this reason, capital accumulation and labor took on a particularly insatiable and inexhaustible quality within societies that were initially influenced by Protestantism. Bolstering the connection between values and work, more recent scholarship has demonstrated that cultural values influence work centrality as well as work norms (Schwartz, 1999), and that individuals’

personal values correspond with what they look for in a job (Ros, et al., 1999). Taken together, these studies emphasize the importance of values when considering how people relate to work.

Extant scholarship suggests that people and societies tend to hold multiple values (Rokeach, 1973) and that some values are inherently oppositional (Schwartz, 1992, 2012). This would suggest that there may be times when people may be confused or conflicted about which values should guide their approach to work (Dobrow Riza & Heller, 2015). Yet, there is a dearth of scholarship on how these value conflicts occur and how they are handled. At the heart of the present study is the unearthing of the poorly understood process of how people— in community with others— manage value conflicts that affect how they relate to work. Thus, in addition to integrating personal and cultural perspectives of work meaning, this study also sheds light on how people manage oppositional values that offer “contradictory mandates” (see: Blair-Loy, 2010: 442) for how to relate to work. As I will show, this tension between differing values serves as the impetus for pioneering an alternative way of relating to work.

METHOD

Research Approach and Context

Although the present study is inductive, my inquiry was broadly animated by the question: *How do people challenge cultural beliefs about work?* To explore this question, I chose to engage in an inductive, ethnographic study. This approach is particularly useful for identifying poorly understood processes (Edmondson & McManus, 2007). I selected an “extreme context” of people who are actively challenging prevailing beliefs about work to ensure that my process

of interest would be observable (see: Eisenhardt 1989; Eisenhardt and Graebner 2007, p. 27; Pettigrew 1990). I spent over two years observing the Financial Independence, Retire Early (henceforth: FIRE) movement.

The FIRE movement is composed of people who aim to achieve financial independence (henceforth: FI) from work. Based on conversations with informants, I define FI as the point at which an individual can sustain a desired lifestyle even in the absence of paid work. Members of the FIRE movement achieve FI by minimizing costs, maximizing earnings, and investing (most often in index funds and real estate). Their goal is to reach a level of wealth at which their passive income exceeds their living expenses, at which time they no longer need to work to maintain their livelihood. Typically, members of the FIRE movement calculate their savings goal based on “the 4% rule.” (i.e., saving until they can reasonably live off no more than 4% of their net worth each year). Among other exogenous factors, how quickly individuals reach FI is contingent on their income, savings rate, investment returns, and cost of living. Thus, if an individual plans to spend \$50,000 per year in retirement, they are considered financially independent once they have saved roughly \$1.25 million in interest-generating investments. As of April 2021, nearly 900,000 individuals subscribe to the movement’s Reddit page. Most members reside in the United States, but it has growing global membership. According to a 2018 TD Ameritrade survey conducted on U.S. adults, 11% of Americans are familiar with the movement itself, 26% are familiar with the concept of financial independence, and online searches for “Financial Independence Retire Early” increased 94% since 2013.

FIRE is an “identity movement” with members who seek “autonomy [...], aspire to cultural change, and promote new institutional logics” (Rao, Monin, & Durand, 2003, p. 796). FIRE members endorse the idea that time is more valuable than money and that work should ideally be optional. Many sacrifice material consumption in order to reach FI sooner. Contrary to their name, not all members of the FIRE movement plan to retire early; their aspirations for “life after FI” vary. As I will explain in my findings, group members primarily seek greater choice over how to spend their time. While some intend to retire to pursue leisurely activities (e.g., spending time with family, traveling, etc.), others intend to switch careers, often to pursue endeavors currently deemed too risky or unprofitable to pursue in the short-term (e.g., start an entrepreneurial venture, go back to school, become an artist). Still others intend to remain in their current job after achieving FI but enjoy a greater sense of security and more flexibility in their work arrangements (e.g., shifting from full time to part time work).

Sampling

In my data collection, I initially engaged in purposeful sampling (Patton, 2005), speaking with anyone who self-identified as a member of the FIRE movement. I recruited informants by sharing my contact information at four public FIRE events, with moderators of FIRE forums, and on two FIRE-related podcasts. My goal at this early stage was to gain a multivocal and broad understanding of the movement. My initial informants varied considerably in their circumstances. Some were still in debt and had just learned of FI, while others were retired with several million dollars of savings. Midway through data collection and analysis, I shifted to

theoretical sampling (Corbin & Strauss, 2015; Eisenhardt, 1989) in which I selected new informants based on emerging theory. Specifically, I began to recruit based on subclassifications of FI, how long individuals had been striving for FI, and how close individuals were to achieving FI, since these factors were relevant to my emerging theory. Appendix B provides a more thorough summary of some of the characteristics of the interview sample and Appendix E provides a list of their occupations.

Data Sources

Data come from three sources: semi-structured interviews with FIRE informants, non-participant observation of an ongoing in-person gatherings, and archival material. I interviewed, interacted with, or directly observed over 250 members of the FIRE movement in the two years that I spent in the field.

I conducted semi-structured interviews with 55 members of the FIRE movement (I recruited new informants until theoretical saturation was reached; see Data Analysis) between March 2019 and October 2020. Interviews were conducted in-person or over videoconference and lasted 60 minutes on average. During interviews, I asked informants to share their perspectives on money, life, and work. Questions included: How did you come to learn about the FIRE movement? What does “financial independence” mean to you? Why is financial independence an appealing goal? What are your thoughts on work? (see Appendix C for interview protocol). At the end of the interview, participants completed a brief follow-up survey to share information about their net worth, background, and savings goals. All interview and survey data were anonymized, and I refer to informants by pseudonym. This was done so that

participants could speak candidly about topics that are often considered private (e.g., money). To explore within-person change as well as the impact of the 2020 coronavirus pandemic on my sample, I also conducted second-round interviews with 30 members of my original sample between October 2020 and March 2021 in which I asked them to share about any changes in their perspectives, circumstances, or lifestyle since we last spoke (see Appendix D for 2nd round interview protocol). These interviews lasted an average of 42 minutes.

I collected additional data via 141 hours of non-participant observation. Observational data came from two sources. First, I observed a monthly meet-up group (henceforth: MonthlyFI) centered on the concept of FI. The group was aware of my role as a researcher and gave me permission to attend their gatherings. I followed MonthlyFI for 24 months (beginning in April 2019). MonthlyFI is based in a mid-sized midwestern city and has approximately 30 members who were inspired by a popular financial independence blog, Mr. Money Mustache. New members discover the group primarily by word of mouth. Gatherings are held once per month for 2-4 hours at local coffeehouses, parks, or members' homes to discuss topics related to financial independence. I was invited to observe the group after a moderator posted information on my study in a global FIRE forum and someone from MonthlyFI saw my post and introduced me to the group. Attendance at MonthlyFI gatherings varied from between 2 and 25 attendees. Several members (ten to twelve) attended regularly, while others joined only sporadically. Through prolonged engagement with MonthlyFI I was able to observe how people interacted with each other and how group interactions and understandings evolved.

I attained further observational data through several non-recurring FIRE events. I attended a screening of a documentary on the movement (“Playing With FIRE”) and observed a live question and answer session between the filmmaker (who was a member of the FIRE movement) and the audience. I also attended and observed three longer events which I refer to as “FIRE Camp.” These events are held at retreat centers across the country and last 3-4 days. The camps cost between \$300 and \$450 per weekend and are attended primarily by adults (though children are allowed). The weekend includes formal talks, breakout sessions, and time for recreation and socializing. Formal talks relate to financial independence, but storytelling and values-sharing are emphasized over technical training in personal finance. Breakout sessions are interspersed between talks and provide opportunities for attendees to meet in smaller groups and discuss predetermined topics of interest (e.g., side hustles, real estate, life after FI, etc.). Between 55 and 85 people attended each camp. I also attended two live webinars about FIRE. One was titled “FIRE Misconceptions” and the other was titled, “Healthcare when pursuing FI.” During all in-person fieldwork, I took notes immediately following observation to ease recall.

Lastly, to supplement my primary data sources, I used archival data. I leveraged several books, blogs, podcasts, and forums to steep myself in my context. Many interviewees shared that the FIRE community is organized primarily online and that their first contact with the movement occurred via these mediums. This, to me, indicated their importance for understanding the life of the group. Although there are many materials dedicated to the topic of financial independence, the books, Your Money or Your Life (Robin, Dominguez, & Tilford, 2008), The Simple Path to Wealth (Collins, 2016), Work Optional (Hester, 2019), and the blog, Mr. Money Mustache

(Adeney, 2012) were among the most frequently cited sources of inspiration among my informants. I thus read and followed this material to supplement other data sources and to stay abreast of discussions and debates within the movement as they unfolded. See Appendix A for a full summary of the data I collected, including the archival materials I used.

Data Analysis

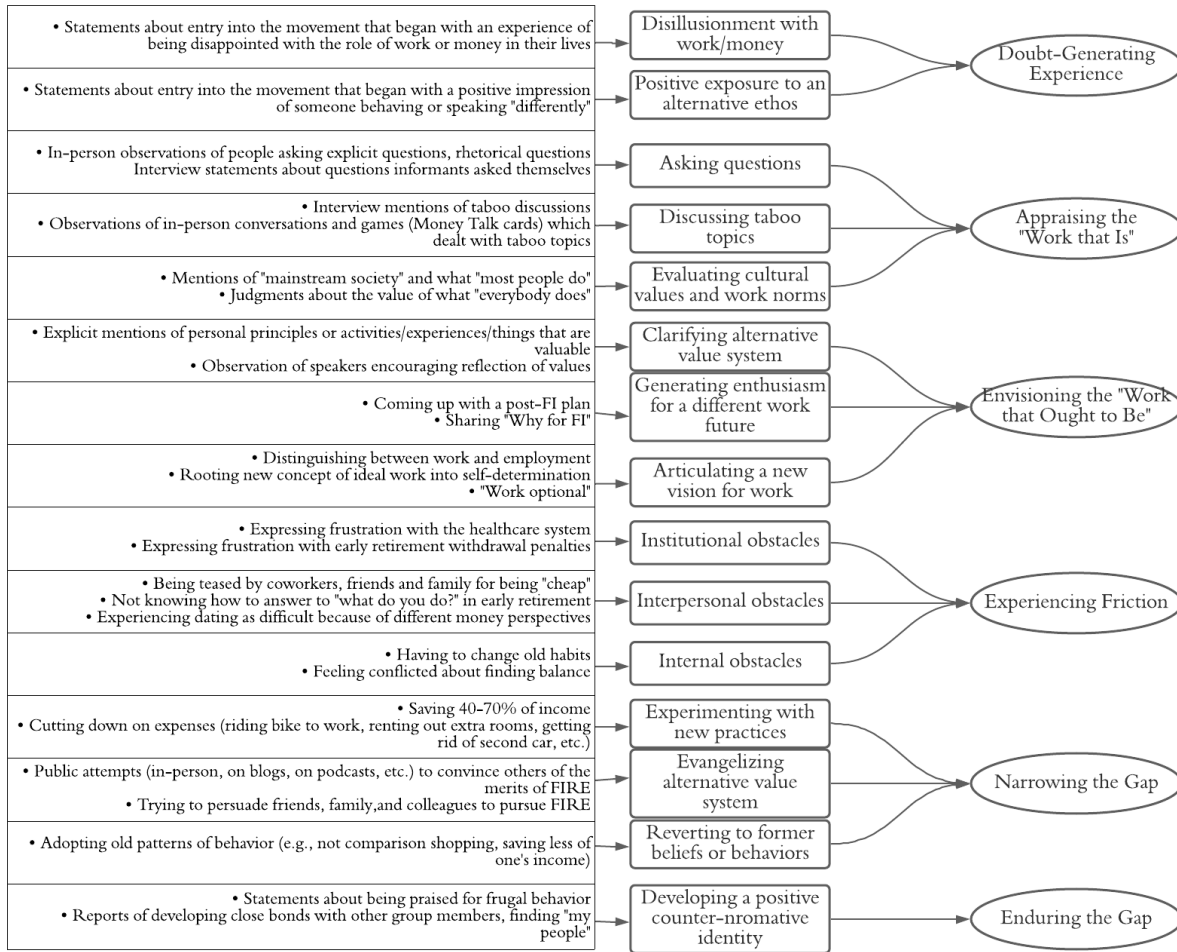
I employed a grounded theory approach to analyze my data (Charmaz, 2014; Corbin & Strauss, 2015; Glaser & Strauss, 1967/2017), iterating between extant literature and my data as I developed an emerging theory. Analysis occurred simultaneously with data collection. From the earliest stages of the project, I engaged in memo-writing to identify and probed tentative lines of inquiry, theoretical discoveries, and dilemmas as they occurred (Charmaz, 2014). I paid special attention to anything that struck me as puzzling or surprising (Locke, Golden-Biddle, & Feldman, 2008). I shared my memos with colleagues to solicit others' perspectives and maintained a theoretical openness about what was occurring in my context.

In addition to writing memos, I carefully coded my observational, interview data, and selected archival data. I began with "initial coding" (Charmaz, 2014) during which I coded small thought units of data ranging from a few words to a paragraph (Locke, 2001). At this stage, I remained close to the original text and the in vivo wording of my informants. Some examples of initial codes include "FatFI," "investing in duplex," "checking net worth weekly," and "questioning everything." I treated codes as provisional and kept an open mind about new analytic avenues as I moved between different data sources and the literature (Charmaz, 2014; Suddaby, 2006). This first phase was followed by focused coding (Charmaz, 2014), during

which I identified the initial codes that made the most theoretical sense to move forward with. I coded the data again, this time identifying theoretical categories. Examples of these codes included “discussing taboo topics,” and “developing a positive counter-normative identity.” Lastly, I developed aggregate theoretical dimensions and arranged them into an ordered theoretical explanation of the data. I used both pen and paper techniques, as well as a software program (MAXQDA), to keep my coding organized. I would code by taking an interview transcript and assigning codes to a chunk of data (ranging in size from a word to a paragraph), writing them in the margins of a printed-out transcript or my field notes. Then I would develop my focused codes and would store and rearrange them in MAXQDA. I used notecards to help facilitate this process of “active categorization” (Grodal, Anteby, & Holm, in-press). I would write out emerging categories on the notecards and then rearrange them to visually map them out and discern how they were connected to each other.

In terms of the cadence of my work, I conducted approximately 10 interviews at a time. I then coded and evaluated what I observed and used this to determine whom to talk with in subsequent interviews and what to focus on in those interviews, based on emerging theory and conversations with colleagues. I repeated this process until subsequent interviews were redundant with the insights already captured by my theory (i.e., “theoretical saturation,” see: Glaser and Strauss, 1967/2017). Throughout my analytical process, I also engaged in member-checking (i.e., asking members of the movement for their opinions about my emerging theory) to validate and clarify my understanding of the data.

Figure 4: Overview of Data Structure



FINDINGS

Overview

In the forthcoming sections I explain how people collectively challenge and attempt to change a work ethos as observed in the FIRE movement. Central to my theorizing is the idea that people, at times, actively struggle with culturally prescribed ways of relating to work, and this struggle is rooted in a conflict of values that point people toward different behaviors. In my

sample, this struggle occurred after informants had a “doubt-generating event” that in some way ruptured their worldview and, more specifically, their approach to work. This then prompted them to reflect on work and life more deeply (Weick, 1995: 84). In pursuit of greater well-being, they sought out a community of others who were similarly conflicted about the role of work in their lives. Together, group members engage in actions that provide guidance for three implicit questions: *What is work about? What **should** work be about?* and *How can we make our way in this world?* Through guided exercises and conversation, people arrive at more crystallized notions of how society currently relates to work (which I refer to as the “dominant ethos”) and what their preferred alternative would be (which I refer to as the “new ethos”). As these shared understandings are honed, group members must then find ways of dealing with the gap between how current society relates to work and how they, personally, would like to relate to work.

As I will explain, when people attempt to relate differently to work, they experience friction from institutional, interpersonal, and internal sources. They find, for example, that they cannot unilaterally overhaul managerial practices or retirement systems. Nor can they alter social norms that would make their counter-normative behavior readily accepted. Even within themselves, they cannot fully detach from old value systems. These various sources of resistance lead to a situation in which individuals irregularly fluctuate between a) adapting their new ethos to prevailing society (through counter-normative practices), b) adapting society to their new work ethos (by evangelizing their alternative value system), and c) conforming to the dominant ethos (by reverting to former beliefs or behaviors). Changing a work ethos for oneself and others thus takes on a quality of “two steps forward, one step back.” Group support is critical not only

for identifying the dominant work ethos and creating an alternative, but also for validating group members' choices and developing a positive counter-normative group identity. This group identity buffers members from outside criticism as they attempt to pioneer a new way of relating to work (Greil & Rudy, 1984; Pratt, 2000a). Because group members are caught between two value systems that offer opposing merits, their approach to work is never fully settled. Rather, the process I detail here explains how people live in an enduring state of contestation and ambiguity as they attempt to live out a new way of relating to work. In the forthcoming sections I will describe in detail how this attempt to change a work ethos developed in the context of the FIRE movement.

Doubt-Generating Experience - A Rupture With Work

Among my informants, attempts to change a work ethos were preceded by individual experiences that cast doubt on work *as a domain*. I call this a “rupture with work.” These experiences came in two forms: a) disillusionment with the dominant social order or b) positive exposure to an alternative way of relating to work (see Table 3 for supporting data). These categories were not mutually exclusive, though individuals tended to emphasize one over the other in their narration of how they became involved in the FIRE movement. Among my sample, ruptures with work included watching a coworker be laid off, losing a spouse, surviving life-threatening illnesses, feeling unfulfilled at work, growing up in poverty, being unable to pursue a particular career path, hearing a podcast episode about someone who retired early, and listening to an online video about someone with a unique career path. As seen in this array of examples, a

rupture with work often occurred from an experience unrelated to an informants' own employment. Still, what these experiences had in common is that they created doubt regarding what people *desired* or *expected* from work and life more broadly.

Disillusionment. Disillusionment was one route to experiencing a rupture with work. For example, one informant, Andrew shared that the impetus for his involvement in the FIRE movement was watching his family go through medical bankruptcy when he was a teen. He said, “When you start to lose things that felt secure, it gets you to have a different perspective on what's really important. Was the car, the television, or a certain element of your life really that important? Or is it better to feel like you can continue to put food on the table and keep the heat on?” Watching his family go through medical bankruptcy was disorienting for Andrew, and it forced him to think about what he most valued. For Andrew, this led to the realization that material possessions were less important than a feeling of safety. But it also established that work was not able to provide the safety he was looking for, as it did not protect him and his family from medical bankruptcy. Thus, it raised doubts about what work could and should provide.

Informants also shared stories of more generalized disillusionment, in which work simply did not make them as happy as they thought it would (i.e., a feeling of, “is this all there is?”). For example, Charlotte, a director of licensing for a global brand management firm, shared: “I was climbing the ladder and reaching all of these professional milestones...I was subscribing to this idea of what society told me I was supposed to do and what would make me happy and it wasn't

really panning out that way.” Even though Charlotte’s experience was not acutely traumatic, feeling unfulfilled by her work primed her to think more deeply about “what society told her” and what she experienced at work.

Positive Exposure to an Alternative Ethos. Sometimes a rupture with work occurred when an informant had positive exposure to an alternative way of relating to work. That is, informants directly observed or were influenced by people who had a different and compelling approach to life and work. In these cases, informants did not necessarily feel betrayed by work, but they wondered if a “better way” existed. Most often, this came from observing family members, friends, bloggers, or podcasters who modelled a counter-normative way of living. For example, Audrey, who works in education technology, said, *“I stumbled on (a FIRE blogger’s) talk (about) how to be happy, rich and save the world.. He retired early and all that. FI (was positioned) as a means to live the life you want for yourself... that really appealed to me.”* Audrey specifically mentioned that the appeal of the talk was that it opened up the possibility that she could engage in social justice and nonprofit work even if it didn’t pay. In cases like Audrey’s, the entry point for rethinking work was seeing someone else approach money and work differently and realizing that there may be an alternative way of living that the informant didn’t know was possible.

Table 3: Supporting Data - Doubt-Generating Event

Doubt-Generating Event	
<i>Disillusionment</i>	<i>Positive Exposure to Alternative Ethos</i>

<p>"My son was born in February of 2009, which is right about the trough of the stock market. It was just about the time that unemployment was at its worse, and things looked the bleakest, and banks were letting people off. I was worried about my job, worried about becoming a dad, worried about all kinds of things, and sitting in a hospital room and stressed out. And even though I didn't get laid off, I was one of the survivors at [financial institution]. It made me realize I was really a free agent, and it was up to me to make the best for myself and for our family. Through one way or another since then, I've been pursuing financial independence [...] which is basically, not having to be reliant on anyone or anything." - Thomas</p>	<p>"I remember actually listening to the Choose FI podcast when I got into it first they talked about money is about buying freedom. My head exploded. I was driving along and it's just like wow. That is the most revolutionary thing I think I've ever heard. It just helped me completely reorient my thinking and my habits much more than this kind of slightly vague notion that I had before about what I could eventually do with money." - Owen</p>
<p>"So, my flash point really begins when I was about 11 or 12. My Mom, in her second marriage, had a very tumultuous relationship. I feared that, I begged her to leave. I told her, "We can't do this, we can't live like this. We have to get out." A very pragmatic woman, she said, "I can't afford to raise three kids of my own. We don't have an option." I was just devastated. I was devastated that money was going to make this most basic like, health and happiness decision for us. And I went upstairs in my bedroom, and I just cried, like hot tears into my bed. And I had that just, distinct moment of thinking like, money gives you choices. Money can give you options. And I desperately want more choices, and more options in my life." - Amber</p>	<p>"I was probably like 16. I read this book called ... And I still can't find it anywhere, but if I remember correctly, it was something like, "How to be a millionaire by saving a dollar a day"...essentially, the entire thing is about compound interest and the power of compound interest and all that stuff. And it's funny, because looking back at the book it was all about retiring at 65 or so. Well, it doesn't take a great leap of faith to say, "Well, okay, what happens if I save more than a dollar a day?" - Luke</p>
<p>"I was driving an hour one way every day, back and forth (to work), and it just wasn't very fulfilling full work and just got me personally, questioning why am I doing this? (My wife) and I started talking more about it and realizing, "You know, life is too short to be miserable, even in the short term." - Adam</p>	<p>"I was nearing the end of my debt payoff. I learned about financial independence and the concept of behind that through the ChooseFI podcasts and was just really intrigued and got really excited as I was approaching the end of my debt, pay off and do the ... Okay. My next phase is to save for retirement and invest and really wanted you to learn what I was doing. Then I found this group of people that were retiring early, and I was like, "What the heck is this?" So, I was just really interested in that. I knew I was starting late, but it's amazing when you have a high savings rate and you live intentional, you can achieve it in a relatively short amount of time." - Katie</p>

Taken together, doubt-generating experiences are moments in time in which expectations about life and well-being are violated. These experiences are deeply affective. In describing experiences of disillusionment, informants used the phrases: "hot tears," "feeling worried," "rude awakening," and "terribly sad." Informants who entered the community via exposure to an alternative way of relating to work used the words "intrigued," "a refreshing punch in the face," "a jolt," and "my head exploded" to describe their experiences. Although these experiences were

diverse in nature and were not always directly tied to an informants' employment, they provoked an affective response and were a springboard to thinking deeply about how they were approaching life (Maitlis, Vogus, & Lawrence, 2013). Work, being a part of life, was caught up in this shifting of sands. These events served as moments which "tilled the soil" for people to be receptive to a new way of relating to work, even if they occurred years before joining the FIRE community.

Finding Community

Primed by a ruptured understanding of work, individuals generally entered the FIRE movement by word-of-mouth or by searching online. Notably, many individuals did not find the FIRE movement until years after they had their "doubt-generating experience" (particularly if it was a moment of disillusionment), suggesting that such experiences may remain unresolved, forgotten, or not problematized until a perceived solution (e.g., the FIRE community) is presented. At the source of these work ruptures was a concern that the need for money was keeping them from living the life they wanted. As such, many informants found the FIRE movement by searching for information about personal finance or retirement planning.

For most of my informants, the draw of the movement was less about learning specific financial strategies (though this was certainly a gateway into the group) and was more about having a community where people could ask questions and feel supported as they attempted to think differently about life. Jason, for example, described that the draw of the movement for him was to be part of a community of individuals who were interested in living more consciously:

“This is a group of highly thoughtful, introspective people who are really trying to go above and beyond just the day to day of surviving and think about what matters in life.... people who think the deeper thoughts, and think past the basics of, how do I survive, and go to the point of, ‘what do I really want in life and how do I get there?’” As Jason describes it, the appeal of the movement was that it offered a community for contemplating life and aspirations with more intention.

The primary activity of the FIRE movement was to talk. Although group members had varied life circumstances, they were all motivated to develop a new way of relating to work, and this was done via ongoing dialogue. Because the FIRE movement is diffuse and has no formal hierarchy, entering or exiting group discussion was easy (i.e., there were no real barriers to joining or leaving the group). Engaging in group discussion in this context simply means that people joined in on conversations that were happening online (in FIRE forums, blogs, or podcasts) or at in person events (e.g., FIRE Camp, MonthlyFI), or that they were influenced by the conversations of others.

Through their conversations, I observed group members evaluating “the work that is” and envisioning “the work that ought to be.” In the forthcoming sections I will describe how this occurred, using the terms “dominant work ethos” and “new work ethos,” respectively. These were “double-fitted” constructions, developed concurrently. What I mean by this is that, as problematic work norms were made more salient through group discussion, this shaped understandings of what could be improved with a new ethos. And, as group members thought about their new vision for work, they focused in on and problematized the corresponding aspects

of society's dominant ethos that they found troubling. For ease of reading, I explain each of these activities sequentially, but in the field, I observed these constructions developing simultaneously (as reflected in Figure 4). After they develop a new understanding of dominant work ethos and their new (ideal) work ethos, group members then grapple with how to "narrow the gap" and "endure the gap" between these two ways of relating to work. Within the context of the FIRE movement, members are caught between the oppositional values of security and self-direction, an enduring friction that animates the group. I will now explain in greater detail how this process unfolded.

Appraising the Work that Is - Group Interpretation of the Current Work Ethos

A first step in attempting to shift a work ethos is for group members to appraise what they believe is the dominant way of relating to work. The implicit question that animates the appraisal of the dominant work ethos is: *What is work about?* Here again I am referring to work broadly, as an institution, rather than a narrow analysis of one's own job (though appraising work generally included thinking about personal experiences with work). Appraising work was done by asking questions, discussing taboo topics, and evaluating cultural values and work norms. These activities enabled members to develop a shared understanding of the dominant work ethos and its underlying cultural values (which they then problematized). Again, these were group *perceptions* of what the dominant work ethos was; they were not necessarily an accurate or complete representation of their society's relationship with work. They were socially constructed ideas about "what society says about work" and "how most people relate to work."

Asking Questions. Asking questions was a key activity that supported the broader process of appraising the work that is. Blog posts, books, group discussions, and talks given at in-person events facilitated this questioning. At FIRE Camp, for example, a speaker encouraged FIRE members to “ask ‘why?’ five times” before taking any action to “try to get to the core.” The “5 whys” exercise was originally developed by an inventor, Sakichi Toyoda, to help people identify the root causes of why something isn’t working well and thereby improve manufacturing operations. In the context of the FIRE movement, however, asking ‘Why?’ for all behaviors helped group members uncover taken-for-granted cultural beliefs that underpin their relationship with money, work, and life more broadly. Questioning themselves (e.g., “Why do I want this promotion?” “Why did I decide to buy this car?”) helped group members develop a shared awareness of cultural values that shaped their decisions (e.g., “I wanted this promotion so that people will know I am really good at my job. I bought this car because I knew my neighbors would think it is cool. My culture validates my achievements and possessions.”). One informant, Hope, compared this process of intense questioning to snow melting during a spring thaw: “*You know when you get the spring thaw and the snow starts to melt and things starts to break apart? It's kind of that. It's kind of like breaking apart all my preconceived notions that I've had for decades... questioning everything and challenging all my assumptions, (leading me to wonder), 'well, why couldn't I do this? Why couldn't I leave? Why couldn't I take some time off? Why couldn't I do some different kinds of work?... All those different things that kind of open up when you free yourself from traditionality.*” In Hope’s experience, questioning had the effect of

bringing her taken-for-granted assumptions to the surface and liberating her from traditional ways of thinking. It opened up the possibility of approaching life in a different way (e.g., changing her work, living abroad, etc.). Another informant, Adam, said that his spouse (after joining the FIRE movement) asked him, “*What would you do if money wasn’t an object?*” Adam replied, “*Well, I have no idea. Nobody has ever asked me.*” Asking questions helped group members cultivate awareness and provisionality to normally taken-for-granted features of life (e.g., “I will always have to work for money,” “I could never leave my job.”).

Discussing Taboo Topics. Another activity that supported the appraisal of the actual work ethos was the open discussion of taboo topics. Taboo topics are normally “perceived as ‘off limits’” in social interactions (Baxter & Wilmot, 1985: 254). They form so that sacred values can be protected from secular concerns (Tetlock, 2003) or so that the ego can be protected from sources of shame (Scheff, 2003). In the FIRE movement, taboo conversation centered primarily on money.

Several informants explicitly mentioned that money was a taboo topic that they could not bring up in their usual social circles. Two qualities of the group fostered open discussion of this normally taboo topic. First, group members shared a curiosity about money. Their desire to learn how to “*save a bunch of money*” (as articulated by one informant, Ben) exceeded their fear of social rebuke. Second, the movement created a psychologically safe environment for self-disclosure (Edmondson, 1999). Members could share or seek financial advice anonymously in online forums where their identity was never revealed. On retreats, attendees typically did not

know one another very well, and this semi-anonymity made it feel less risky to divulge personal information. As one informant, Janelle, put it, *“It’s easier to open up to strangers about certain things when it’s not your real life, and you don’t think it’s going to come back to your friend group.”* In other words, FIRE events created a space that felt outside of “real life” where people would speak more openly about topics that were normally difficult to discuss (see research on: “free spaces”; Polletta, 1999 and “interstitial spaces”; Furnari, 2014). Even though people did not share the same history or emotional intimacy as they might have with a partner or a friend, they didn’t have to worry about tainting their most cherished relationships with feelings of offense, shame, or envy as they talked about this sensitive topic.

Sometimes these discussions were formally facilitated. At in-person gatherings, for example, group members would sometimes play with “Money Talk Cards” which had questions on the back such as *“What does ‘enough’ mean to you?”* The instructions included with the cards say that the game is about *“understanding ourselves as people caught in a consumerist money culture that may feed our greed but not our real needs for being connected, respected and protected.”* The instructions include the tip to *“explore the broader context”* by asking *“How has society influenced your answers?”* and encouraged people to *“keep a non-judgmental attitude, as best you can, towards yourself and others.”* This game (and its instructions) facilitates safe conversation of a topic that is normally uncomfortable for people to discuss.

Much like asking questions, the discussion of taboo topics further exposes prevailing cultural mores and helps people uncover what is “not working” within current society, or what could be better. Charlotte, who worked in product licensing, said *“I just never heard anyone talk*

about money the way that (FIRE blogger) did... how wasteful we are and how thoughtless we are about how we spend money... It completely changed my relationship with how I was spending my time and resources.” By engaging with others on topics that are normally avoided, group members like Charlotte began to reconsider previously taken-for-granted behaviors like the way they related to money. Speaking about taboo topics called up certain aspects of the dominant, unspoken culture into the group’s consciousness, and created a newfound mindfulness and sense of choice. Breaking the silence about taboo topics liberated people to alter their relationship with them.

Evaluating Cultural Values and Work Norms. Lastly, the appraisal of the “work that is” was facilitated by evaluating cultural values and work norms in dialogue with others. Table 4 provides a summary of how FIRE members characterized the dominant way of relating to work. Though I did not explicitly ask informants about a “work ethos,” they often contrasted themselves with mainstream society, from which their perceptions of a dominant ethos could be inferred. Articulations of mainstream work culture converged around several common themes. Specifically, informants highlighted the centrality of work, consumerism, status, money, and busyness as quintessential of society’s prevailing relationship with work. Speaking specifically about consumerism, one informant, Keith, an entrepreneur, said, *“From the earliest age I can possibly remember every TV ad you see is just selling you some product or selling you some idea.... this is what rich and successful looks like. Or this is what a happy person looks like. Or these are things you should have in your house. This is how your car should look.”* Keith shared

that he had bought into these messages when he was younger: *“I studied finance and economics because I wanted to be rich, I wanted to drive a Lambo, I wanted to come out of school making \$150K. And that was pretty much everything I had my eyes set on.”* However, because of his involvement in the FIRE movement, Keith began to define wealth in terms of “time freedom”: *“Now (time freedom) is the ultimate form of wealth to me. You can be a millionaire, but if you don't have time to hang out with your kids and you're always stressed about work, who cares? Your life probably sucks.”* As described by Keith, people are socialized within a particular culture that sends messages about what is important in life and how to be happy and successful. These messages then guide what people seek from work. Keith went from wanting to “drive a Lambo” to wanting “time freedom” because of his involvement in the FIRE movement. He went from believing that the “good life” was about acquiring material possessions, to believing that this message was harmful and prevented people from having freedom over their time (which he now regards as the ultimate good).

As a result of group participation, members developed a heightened awareness of certain aspects of a dominant ethos. They could readily describe what they believed were dominant cultural values as well as their own evaluation of them (generally, deeming them detrimental to well-being). Prevailing beliefs and practices were evaluated based on whether they were thought to be conducive or harmful to well-being. In the FIRE movement, the primary value being served by the dominant work ethos, as informants saw it, was material security (though the values of power and achievement were also part of the group conceptualization). This was problematized as being antithetical to other important values (namely, self-direction).

Because an ethos is largely taken-for-granted, descriptions of the dominant work ethos may be limited to aspects of it which group members find the most grating. As evidence of this, I did not observe group members discussing aspects of the current work culture that were perceived to be neutral or beneficial. There was no conversation, for example, about the common practice of receiving a paycheck every two weeks, or the now common belief that young children should be protected from employment. Although these are also arguably part of the dominant work ethos in the United States, they were not elements of the current work culture that were felt to be problematic and therefore were not discussed. This suggests that many prevailing practices and beliefs that guide work may remain below the conscious level even as groups invest a great deal of time and energy in unearthing (or more accurately: *constructing*) an idea of how their society relates to work.

Table 4: Supporting Data - Dominant Ethos

Pillars of Dominant Ethos	
Work Centrality	<p>"Our mainstream path right now is so focused on you get a job in your early 20s and that goes until your late 60s and for the vast majority of your life is spent doing work...I think our current environment towards work is so focused on putting in hours and hours and hours. That's not necessarily the best life that that people might choose to live but they don't feel they have a choice a lot of times or don't even think about it because that's just what everyone does." - Noah</p> <p>"I'll (tell people) I only want to work for another 10 years. And most people in their head don't think that's even a possibility.. they say, 'You can't do that, what are you going to do?' I think a lot of people were born or raised with the mentality that they have to work through to retirement. - Norman</p> <p>"Everybody around me, and everybody in my family worked with the same place for 40 years and didn't think twice about it. They just said that's the thing that you do. That's what everybody does, and that's what everybody has done for generations." - Adam</p>
Consumerism	<p>"I think the United States is so about pushing consumerism and consuming... There's too many people that we've taught to be consumers... We are just consuming, consuming, consuming without</p>

	<p>thought to what we're doing to those around us and the planet." - Beth</p> <p>"I think that people are so ingrained in consumerism and acquiring things that it's just a habit. That's what people do in life and I don't think they realize the money that they're tossing away." - Fiona</p> <p>"From the earliest age I can possibly remember every TV ad you see is just selling you some product or selling you some idea. And to kind of retract all these little nuggets that you've been fed your entire life about this is what rich and successful looks like. Or this is what a happy person looks like. Or these are things you should have in your house. This is how your car should look. This is how your house should look." - Keith</p> <p>"People drive around in huge SUV's, they have gigantic houses. For example, McMansions, and don't save a whole lot. Just buy a lot of things and spend a lot of money. In a mindless way. They have huge TV's, cable TV, all kinds of things. They'll go out to eat all the time." - Richard</p>
Status	<p>"Most of the time people don't get enjoyment from having a \$5 million house, or from having seven cars, or from driving the Ferrari...It's usually just a status symbol to show other people, "Hey, I've made it. I have all this money." - Keith</p> <p>"In today's day and age, it's so easy to get caught up in this stuff with the social media highlight reels that go on. It's like, "Oh, I got to keep up, I got to have this so I can show everybody on Facebook" - Katie</p> <p>"When you talk to people, it's all about, "What do you do for a living? What kind of car do you drive?" - Brad</p>
Money	<p>"Probably the most disturbing conversation I had recently is a student that came to me that said, 'I don't care what I do as long as I make a hundred grand a year.' And I was thinking 'you don't need to make hundred grand a year to be happy'" - Natalie</p> <p>"(Before FIRE) I definitely derived some feeling of accomplishment and safety by having more and more money, and I felt a lot of pride (that I was) making more each year, but I think part of my problem was I just didn't have a real conception of what enough was either financially or emotionally at that point. So while more money and having a bigger net worth made me feel better, it didn't really solve any problems because I don't think I understood what my problems were, right?" - Jason</p>
Busyness	<p>"Our culture has glorified [...] being busy and it's almost a mark of status to be like, "Oh, I'm so overwhelmed. I don't have time for this and that." ..That phrase, 'Work-life balance,' that's just mostly given lip service to (given) our lack of vacation time, our lack of maternity and paternity leave, our lack of mental health services, our lack of just health care in general..." - Noah</p> <p>"We (as a society) are so busy we don't even know our true potential of like what we can do and what we can contribute to others because we just don't have the time to focus on that." - Natalie</p> <p>"Most people in their lives never even get to the vacuum stage because they're just busy working and toying away they never have the freedom to even have an existential crisis." - Edward</p> <p>"I remember being even at that age (a kid), something internally in me, feeling guilty, like if I felt like I didn't earn my paycheck that day. ...If I wasn't busy, I felt guilty." - Thomas</p>

Taken together, asking questions, discussing taboo topics, and identifying and evaluating cultural values and work norms help group members arrive at a shared sense of a dominant work ethos (beliefs and practices) that prevails in their society. This is a socially constructed perception of mainstream society that may or may not be accurate. In asking the question “What is work about?” The FIRE community developed a shared answer: Work is about money, status, and consuming. It’s about keeping busy, competing with others, and losing yourself in your job. It’s about “keeping up with the Joneses” and resting only in your “golden years.”

Constructing a New Work Ethos - Envisioning the Work that Ought to Be

While appraising the work that *is* (i.e., the dominant work ethos) helped group members become more conscious of dominant cultural values, envisioning the work that *ought* to be brought an alternative value system and a new work ethos into clearer focus. This activity was guided by the implicit question, “What *should* work be about?” This question was often embedded within broader questioning of what *life* should be about. Envisioning preceded behavioral changes and provided the motivational push that was necessary to enact a new ethos. In the void of dismantled cultural beliefs and armed with a deeper understanding of what’s “not working,” informants collectively constructed a new ideal for work, informed by their own observations and experiences, and analyzed in conversation with others. Envisioning a new work ethos was facilitated by clarifying an alternative value system, generating enthusiasm for a different work future, and articulating a new vision for work.

Clarifying an Alternative Value System. In clarifying an alternative value system, group members consciously articulate “what matters” in life and in work. This, again, is often expressed in juxtaposition of what the group thinks the rest of society values. More than anything else, having control over how they spent their time was the foremost value and goal for members of the FIRE community. This value was continually reinforced through group exercises and discussion. For example, at one FIRE Camp, participants were asked to close their eyes and imagine their own funeral in detail, including the loved ones who would mourn them and the words people would use to eulogize them. This activity was designed to emphasize the brevity of life and reinforce the idea that time is precious. In another activity, a speaker held up a clear bottle that was filled halfway with an orange liquid. He asked the audience, “*How would you describe this bottle?*” Believing it was a test of their optimism, attendees yelled out, “*Half full!*” The speaker responded, “*No. It’s 100% full. It is full of air and water. We do the same thing with time as we do with air: we discount it or ignore it. Time is a fixed resource. It is our most precious resource.*” Over and over in their communication, FIRE members reinforced the idea that time was the ultimate good. Two informants used the phrase “time freedom” in interviews, which they defined as being able to do what you want when you want. This did not mean that group members intended to behave selfishly, only that they wanted full dominion over their lives. As it was perceived by group members, having to work for money encroaches on this freedom.

The reason that the group claimed to value “time freedom” was because they believed that, with full control of their time, they could become their best selves. The group, on whole,

was very enamored with the concept of self-improvement and self-actualization. Neal, a highway patrol officer, said, *“I’ve always felt if I wasn’t learning and growing, moving forward, then I was basically moving backwards.”* and Peter, an accountant, said *“(My spouse and I are) interested in designing our best life.”* These and other comments from informants suggested an overarching concern with optimizing one’s time and energy to become the best, happiest, and healthiest version of oneself. Having to work for money was often perceived as getting in the way of this, even if it was enjoyable or meaningful at times. As further evidence of their preoccupation with living their best lives, I noted in my field observations that many of my informants seemed intensely focused on self-improvement that went beyond personal finance. One informant told me that he taped his mouth shut at night to make sure he breathes through his nose for at least eight hours per day (which he heard was good for health). Another informant did “polar plunges” in rivers near his home in the wintertime because he heard that exposing the body to extreme cold was good for you. Fitness, alternative diets, and effective altruism, were other commonly mentioned efforts toward self-improvement and optimization. To the extent that work brought fulfillment and fit into a larger plan for personal growth, self-improvement, and giving back, it was valued and appreciated. To the extent that it was viewed as “marking time” for no other reason than to make money, it was resented.

Table 5 summarizes several of the values held by members of the FIRE movement that they perceived to be in conflict with mainstream society. It is important to note that these alternative values are not comprehensive, nor are they unanimously held. Rather, they represent a provisional set of ideals that most of the group ascribes to, based on what I heard and observed.

The values that guide the new (FIRE) ethos include autonomy over one’s time, personal growth, health, happiness, and connection.

Table 5: Supporting Data - Alternative Value System

Pillars of Alternative Ethos	
Autonomy ("Time Freedom")	<p>"I think the big thing for me is, you can always get more money but you can never get more time." - George</p> <p>"Time is more valuable than money, really. Time is finite. Money is infinite, if you wanted it to be, right?" - Charlotte</p> <p>"I never thought of wealth in terms of time freedom and having the freedom to do whatever you wanted. And now that is the ultimate form of worth to me. Like you can be a millionaire but if you don't have time to hang out with your kids and you're always stressed about work, who cares." - Keith</p>
Personal Growth/Learning	<p>"It's important when you want to push yourself functionally or athletically but it's equally important as a lifestyle to practice getting uncomfortable.. there's always growth from it... I think it is really healthy for us to continually stretch ourselves and then it becomes less scary." - Caterina</p> <p>"I've always tried to get into anything and everything I could. Always keep learning. I've always felt if I wasn't learning and growing, moving forward, then I was basically moving backwards. There's not really a stationary ..."- Neal</p> <p>"I'm very much like a hungry to be always learning, always doing new things kind of person." - Audrey</p>
Health	<p>"Health. Health's a huge bucket that I think a lot of people, they'll spend their whole life maybe pursuing only money and they sacrifice their health... I was teaching English to this bank executive and he had a great quote which is 'Money is zeroes, but health is a one.' (It means that) it doesn't matter how many zeroes you have if there isn't that 'one' of health in the beginning of it, right?" - Edward</p> <p>"I believe health is the most important thing in our life, because money can buy you more time but it can't always get you more health." - FIRE Camp attendee</p> <p>"My family jokes about the way I dress is like, 'You're a vagabond. I mean, literally you look like a hobo,' but I don't care. Personally, (fashion is not) appealing to me. What I DO care about is my health." - Grace</p>
Happiness	<p>"Most people are going to grumble about their jobs and have to do it for 70 years and not find happiness along the way. (They) expect that retirement is going to give them happiness and peace of mind, I'm, like, 'How about (happiness) <i>now</i>?' - Josie</p> <p>"I think the movement ultimately is about happiness and choice." - Noah</p> <p>"At some point, the only purpose for money is to improve your sense of happiness, or to make</p>

	life easier, or whatever it is you kind of hold important, and I've definitely let go of this idea of just saving money to save money." - Jason
Connection	<p>"My relationships are what I value, so I'm going to preserve that. It's not that I need to go spend money with my friends, I just need to be with my friends and my family." - Katie</p> <p>"I sold a big house, and said, 'No, no, no.' I'm going to pursue what I value, and (losing two siblings) has shown me that relationships have been more valuable than all that stuff I spent on the house." - Phil</p> <p>"Having my own brain tumor, having this anchoring in personal finance, and seeing hospice patients and what they value at the end of their life, really helped solidify for me what I value, and that is people and my time and improving the world, and it is not heated seats or the fancy life." - Molly</p>

Generating Enthusiasm for a Different Work Future. As members of the group began to rally around an alternative value system, they also engaged in practices that helped them generate enthusiasm for a different work future. That is, they started to build excitement for a future in which they would be able to work only when they want and how they want. At a FIRE Camp session, attendees were invited to share their ““why?” for FI.” People shared the dreams they had for themselves that would be made possible by financial independence. One woman, a software engineer, planned to quit her job in five years (at the age of 45) to write novels. Another woman, a pharmacist, had left her job about six months before and was trying to become a full-time comedian. Sharing their plans motivated group members to commit to their alternative value system because it reinforced the ways in which the new ethos offered a more desirable future. It also primed group members for self-change by making salient the ways in which one’s current life was incongruent with who one wanted to become (Pratt, 2000b).

Articulating a New Vision for Work. A final aspect of envisioning the “work that ought to be” included articulating a new vision for work. Redefining work was part of this. One predominant way of defining work in mainstream society (as I did in the opening of this paper) is to explain it in economic terms (e.g., “work is what you do to make a living”). Within the FIRE movement, however, the articulation of a new vision for work included divorcing work from the concept of paid employment. As one informant explained, “*Well, there’s employment- which is like, W-2 work. Then there is work that you do after FI which is just effort toward a goal- any goal.*” According to FIRE members, work is effort toward any goal, and employment (“W-2 work”) is simply *paid* effort toward a goal. Reaching financial independence and “retiring early,” then, were not conceptualized as “quitting work” but rather “quitting the economic *necessity* of work.” Redefining work in this way allowed people to protect the group from outside criticism (since much of prevailing society still believed in the inherent value of work and could accuse members of being lazy), but it also allowed group members to retain the aspects of work that they liked (i.e., its capacity to offer opportunities for personal growth, service to others, etc.) and discard the aspects of it that they disliked (i.e., having to work for money and having to work in the way prescribed by their employer). One informant, Katie, told me “*When I reach financial independence, I probably will quit the nine-to-five W-2 job, but I don't plan on quitting working.*” By this, Katie meant that she intended to continue to set and work toward goals, but they might not be paid or take place in a traditional employment setting. With this in mind, the most distilled articulation of the FIRE vision for work is the phrase “work optional.” According to this view, work should be fully volitional, meaning that it is done outside of any perceived

economic need. This phrase became quite popular within the movement and is the title of a popular book written by a group member (Hester, 2019).

Together, clarifying an alternative value system, generating enthusiasm for a different work future, and articulating a new vision for work dismantled what people thought they knew about work and their future and offered up a new roadmap for how to conduct themselves. In answering the question, “What *should* work be about?” group members developed a shared idea that work ought to be about autonomy, personal growth, well-being, and happiness. This created a perceived discrepancy between how group members were living (i.e., according to the dominant ethos) and how they wanted to live (i.e., according to the new ethos), resulting in a form of “nonreligious seekership” (Pratt, 2000b: 469) in which individuals were motivated to make changes to themselves as they grappled with the chasm between these two worldviews and developed a path forward.

How “Alternative” is the “Alternative Value System”?

Before explaining the remaining components of this process, a reasonable question to ask of this context is whether the group’s “alternative value system” is, in fact, alternative and counter-normative. As I have described, a great deal of scholarship supports that idea that self-expressionism is increasingly valued in the United States (Baumeister, 1991; Bellah et al., 1985; Cech, 2021; Giddens, 1991; Inglehart, 2018). By one interpretation, then, the FIRE movement is not inventing a new ethos, but rather is part of a broader cultural shift. Here I do not argue that members of the FIRE movement are the first members of their society to value self-direction. Evidence suggests that there was already a growing cultural trend toward greater autonomy and

self-expressionism that predates the FIRE movement (Inglehart, 2018). What I contend, however, is that group members *perceived* themselves to be in conflict with their prevailing culture. Informants regularly expressed that they felt or were regarded as a “weirdo” in their normal social circles. Further, their adherence to a new value system, as I will describe, required effort on their part. What this suggests is that, even if a particular value is increasingly cherished within a culture, adhering to that rising value is not necessarily autonomic or unproblematic. It exists in a pluralistic environment where other values are competing for claim. People may not feel in good company as they contend with the “old gods” that guided life prior to their own rupture with work. They may struggle between two or more mandates put forth by society, and perceive one of them to be their own, unadulterated idea of how life should be, even if their new ethos was already, to some extent, “in the air.” Thus, when I use the terms “new ethos” and “alternative value system,” I refer to what group members *perceived* to be novel and divergent about their approach to life.

Caught Between Two Ethea: Life in Friction

Group members, having developed a clear, shared understanding of how society relates to work (i.e., the dominant work ethos) as well as a vision for how they want to relate to work (i.e., a new work ethos) thus enter a state of friction between the prevailing work culture (as they perceive it) and their desire for a new work arrangement. As informants perceived it, the dominant ethos encourages them to make their work and their lives about material security, power, status, competition, and accomplishment. Their new group ethos, in contrast, was about self-direction, exploring, creating, becoming, and learning. These value sets are largely

oppositional (Schwartz, 1992). Work that is guided by the premise of security and status directs people to find a good-paying, prestigious job with plenty of opportunity for upward mobility and little chance of unemployment. Alternatively, work that is guided by self-direction prompts people to find work that allows them to learn, create, or explore. By the first value set, people should work as long as they can, for as much money as possible. By the second value set, people should only work if and when it supports personal well-being (however ambiguous that notion may be). Thus, these two approaches toward life can, at times, be oppositional.

Attempting to resolve the discrepancy and shift toward a new value system creates a state of friction. This friction comes from three sources. First, there is friction from institutions that remain largely unchanged by group members' newfound personal convictions. As group members attempt to live out a new ethos that privileges self-direction and personal growth, they are still part of a society that is at least partially organized around a different value system. For example, group members are still beholden to a market economy in which they need money to survive. Formal employment still offers one of the easiest avenues for attaining quality and affordable health insurance. The modern retirement system penalizes people who attempt to draw from their retirement savings before their 60s. In these and other ways, existing institutions do not always accommodate a new way of relating to work.

Second, there is interpersonal friction as group members attempt to relate to work differently. Outsiders to the movement may regard the alternative ethos as "crazy," "lazy," or otherwise offensive to their own way of operating. One informant, Audrey, said, "*Most of (our friends and family) think we're absolutely bonkers.*" Trying to adhere to a different ethos can

elicit social disapproval for group members that make their lives uncomfortable. Among my sample, social disapproval most often came in the form of exclusion, criticism, or ridicule for engaging in counter-normative behaviors or for expressing counter-normative beliefs. One informant, Allie, shared that she and her husband were sidelined by a particularly high-spending group of friends after they committed to saving more of their income: “*They stopped inviting us to outings because we just never went, or we were the cheapest people at the table.*” This example makes clear that shifting an ethos is difficult. Even a slight deviation from the status quo can result in exclusion. Such social disapproval has been shown to undermine humans’ fundamental need to belong (Baumeister & Leary, 1995) and can be detrimental to well-being (Baumeister, DeWall, Ciarocco, & Twenge, 2005; Buckley, Winkel, & Leary, 2004). Indeed, the pain caused from social exclusion can be experienced as psychologically and physiologically similar to a physical blow (MacDonald & Leary, 2005). Thus, the social exclusion (or even just the *fear* of social exclusion) also creates a state of friction for group members.

Lastly, there is friction from within as group members fight the difference between who they are (i.e., someone who has to work for money) and who they would like to be (i.e., someone who has full choice over how to spend their time) (Festinger, 1957; Pratt, 2000b). Group members were not merely railing against society’s relationship with work. Rather, they were at odds with *themselves* as they attempted to move toward a new ethos but felt beholden to the dominant one. As much as informants valued self-direction, they were not willing to forgo all security, conformity, and tradition. They were in an uncomfortable state of “value pluralism” between two ways of behaving in the world that each had certain merits (Tetlock, 1986).

Consider, for a moment that, if *all* they cared about was “time freedom,” my informants could have quit their jobs to immediately and no longer be accountable to an employer. The problem they faced was that, to varying degrees, they still valued security. On some level, they realized that “time freedom” with *no* material security was also problematic, particularly within a society that was still operating based on the dominant value system. They still wanted to be able to put food on the table, have a comfortable lifestyle, help their kids with college, etc. As much as the group espoused that “time freedom” was the ultimate good, in their actions they revealed that this was only true beyond a certain baseline level of material security. Group members could not fully shake themselves from the old values that guided work. This point is central. If the dominant ethos were not so compelling and offered no benefits in the current social world, it would be easier to switch to a new way of thinking and relating to work. But what is conveyed in the data is that there are competing value systems which offer distinct merits that group members do not want to live without. As such, there were ongoing internal battles for informants over which value to prioritize, and when. This was most often revealed in the data when informants expressed struggling to find a balance between “saving for tomorrow” and “living for today.” (See Jack’s quote, for example, in Table 6).

One reason the FIRE community was so compelling for members to be a part of, then, was because it helped people sort out that very issue. People could go to the group with a trade-off they were facing and ask for advice. As one example of this, an attendee of a screening of the film, *Playing with FIRE*, publicly shared a personal dilemma during the Q&A session with various FIRE bloggers and podcast hosts. He explained that he and his girlfriend have six kids.

Together, they managed to achieve a 50% savings rate. Although he had the potential to work unlimited hours to make even more money, he worried that *“this (was) counterproductive if the whole goal of FI is to maximize happiness and things of value.”* Specifically, he did not want to miss out on spending time with his kids. The panel agreed unanimously that it was good for the man to dial back his work hours because mental health and time with kids are important. As the exchange wrapped up, a member of the panel reflexively commented, *“This is exactly why it’s so beneficial to have a FI community; you can get affirmation for decisions you would otherwise make in a silo out of fear...The community can help validate your decision to dial back on work hours even though it will postpone retirement, because the community can remind you that this is about values and happiness.”* This exchange portrays how group members struggled between different values that suggested different choices for their lives (e.g., earn more money versus spend more time with children) and how they sought out validation as they navigated these difficult decisions. It demonstrates how the FIRE community became a “basis for justifying one’s actions and knowing that one is doing the right things” (Baumeister, 1991: 92) which provided reassurance to people as they tried to discern what is valuable in life and how to behave.

Table 6: Supporting Data - Experiencing Friction

Experiencing Friction	
Institutional	"I do have concerns about medical things in the future and the current state of our healthcare. That would be something that would keep me from pulling the trigger, if you will, on retiring...if I was to drop everything today and stop working and pay for healthcare out of pocket entirely and maybe go get a healthcare plan on the Marketplace, yeah, I don't know. I don't think that we'd be able to last super long on this journey because healthcare is exorbitant at the moment in terms of costs." - Andrew

	<p>"It was a nightmare (sorting out an issue with the bank). I was on the phone for like an hour and I thought, 'This is why people give up. This is why it's so hard.'" - Hope</p> <p>Notes from FIRE Camp: <i>One of the discussions at the breakout group today was about healthcare in early retirement and also how to set up financial accounts so that there wouldn't be an early withdrawal penalty for living off of the funds before age 59 1/2.</i></p>
Interpersonal	<p>"It's caused friction in past romantic relationships. [...] I think some of the women I've dated, it's kind of a given that, as you get older you're going to buy a nicer every three years, you're going to buy a bigger house, you're going to buy a house to start with, you know?" - Mark</p> <p>"(These friends) have nice watches. I swear all of them have new phones. And they have no issues just dropping money. So it was very awkward for us... They stopped inviting us to outings because we just never went, or we were the cheapest people at the table." - Allie</p> <p>"We weren't high income earners, so sometimes high income earners can save a lot and still look rich. We didn't have that luxury, and so we really had to choose. Like, I'm either going to grow wealth, or I'm going to look wealthy, but I can't do both. That was hard. Like, when coworkers make fun of your car, it hard when coworkers make fun of the fact that you always pack your lunch. Or, that you go camping for vacation. Not having the praise, and approval from your peers, even though we felt good about our choices. We didn't mind eating lunch from home...except that a lot of people looked down it and pointed it out to us. I liked our car, but especially in the military culture, all the guys in their twenties all buy very expensive muscle cars and sports cars. They have all of this disposable income, and then spend it on their cars, and we drove a Honda Civic. I loved our Honda Civic, but we obviously didn't fit in." - Amber</p>
Individual	<p>"You are constantly balancing that. Save for tomorrow, but you've got to live. At the end of it, all you have is the moment, and you want to maximize that moment. You're always playing that balancing game of do you only live once, or do you save for a much better tomorrow? It's not always an either/or. There's people who live to the extreme and live in each of those extremes, but I think the right approach is you've got to have your foot in both of those worlds, because that's the reality, is you only do have today, and you've got to enjoy it. But if you really want to enjoy your retirement in the way you want to live it, you also have to do some sacrifice today. How do you strike that right balance? I'll say I don't know what the right formula is. That's something that everybody has to decide for themselves..." - Jack</p> <p>"I'm doing (FIRE) through sheer grit and resilience and sheer force of will to make this happen... The status quo is just easier. It's really hard to redo your life." - Hope</p> <p>"It was a hard adjustment for me. Because I was a huge shopaholic. Because I was— not to blame my father— we'd go to the mall or we'd go buy clothes or things like that. So I was used to stuff filling a void. Learning to have quality time fill that void and getting rid of Amazon Prime was a huge one. You don't need five necklace pendants. You don't need a Michael Kors purse. You don't need to be drug in by the name brand stuff. For me it was just breaking a habit of pretty stuff...It took a couple years, and it's still a work in progress. It's still easy for me to look at stuff like 'Oh, that's pretty.'" - Allie</p>

Narrowing the Gap Between the Actual Work Ethos and the Ideal Work Ethos

The primary challenge facing group members was to reconcile, as best they could, two largely oppositional value systems and find a way to reduce or cope with the various sources of friction that they faced. One way of dealing with the gap between the new work ethos and the actual work ethos was to try to narrow it. I observed group members engaging in three distinct strategies to narrow the gap (see Table 7). First, group members experimented with new practices (work practices as well as broader lifestyle changes) through which they could live out a compromised version of their new work ethos. Second, group members evangelized their alternative value system as a means of shifting society more toward their ideal. Third, group members would sometimes revert to old patterns of behavior which served to relieve the sense that they were “out of sync” with broader society.

Experimenting with New Practices. By experimenting with new practices, group members could adapt their new work ethos to the dominant social order. This was a way of compromising the ideal they had for work within the limitations of existing society. Sometimes this meant satisficing (see Schwartz et al., 2002) their need for security so that they could eventually shift to prioritizing self-direction. Other times it meant making changes to their current employment that brought it into closer alignment with work that they would do “even if” they weren’t paid.

In attempting to satisfice security needs, the most common counter-normative practice endorsed by the FIRE movement was to save 50-70% of one’s income (the average personal savings rate in the U.S. in 2019 was 7.9%). Saving at this rate provided a path to “work optional”

within about fifteen years (based on historical data, and depending on how much people wanted to spend in retirement; see Research Context). Again, this strategy represents a compromise, because informants are not immediately pursuing “time freedom” (their ultimate good). Yet, over the long term, this strategy allows group members to feel that they can “have their cake and eat it too” (by providing both security and, eventually, self-direction). To achieve such a high savings rate, informants engaged in counter-normative practices by either a) reducing their expenses or b) increasing their income. Informants, for example, reported biking or walking to work instead of driving, dining in instead of eating out, selling off unnecessary vehicles, taking on side hustles, renting out extra rooms in their home, cutting down on “frivolous” purchases, and tracking their spending more meticulously. One informant, Josie, stopped buying Kleenex and used a handkerchief instead (which could be washed and reused). Two other informants, Jessie and Peter, found a cohousing program in their community that allowed them to live with a senior citizen for free in exchange for helping her with household chores. Because they were excited about the alternative future that abiding by their new value system could provide, group members were motivated to engage in these counter-normative behaviors that sometimes required significant self-control and behavioral change.

By engaging in counter-normative practices, group members resolved value contradictions by “being the change” (Creed, DeJordy, & Lok, 2010). Although they could not alter how broader society behaved, they could take control of their own behavior and lead by example, demonstrating a different approach toward life. Engaging in counter-normative behaviors sometimes resulted in ridicule from friends, family, and colleagues, but informants

shared that aligning their behaviors toward their new value system brought a great deal of inner joy and peace. Katie shared that even as she was making sacrifices, like living with her parents to pay off her debt, she felt good about the changes: *“I’m no less happy (in my overall wellbeing). I’m actually even a little happier because I’m working towards this goal. I can see the finish line.”* Another informant, Jack, similarly said, *“We were making the hard decisions back then, but... (now living frugally is) part of our DNA and our daily lives. We’ve been doing it for so long that it doesn’t feel like a sacrifice anymore.”* Thus, although it was not always easy to form new habits, informants expressed mostly positive feelings about the behavioral changes they made because they were narrowing the gap between the life they had and the life they wanted. In so doing, they were honoring the new ethos that held increasing worth for them and their fellow group members.

In addition to attempting to satisfy security needs, informants also “narrowed the gap” by improving their current work situation to enhance their sense of autonomy even within the paradigm of “needing to work for money.” Janelle, for example, rearranged her work schedule to spend more time with her daughter after becoming involved in the FIRE community: *“I went to my boss and said, ‘I need more boundaries set. I’m working too much...My daughter’s coming home (from school) and I’m ignoring her for the first hour. This has to change.’”* Setting boundaries and crafting one’s work (Berg, Dutton, Wrzesniewski, 2013; Wrzesniewski & Dutton, 2001) as Janelle did was another way in which group members could start to make their current relationship with work look more like the one they desired, even if they were still dependent on it for money.

Evangelizing Alternative Value System. The second way in which informants “narrowed the gap” between the dominant and new work ethos was by evangelizing their alternative value system. By evangelizing, I mean that group members would publicly “preach” about their new way of relating to life and work and seek to convert others. Here they sought not to adapt their new ethos to society, but rather to adapt society to their new ethos. In evangelizing the ethos to others, group members make their most overt attempt to shift broader society more toward their desired way of relating to world. Evangelizing primarily took the form of online and in-person storytelling. For example, at FIRE retreats, there were scheduled talks during which people would share about their journey toward financial independence. Podcasts and blogs would also feature personal stories of striving for financial independence. Storytelling honed the messaging of what the FIRE movement was about.

Many members of the movement were motivated to share their ethos with outsiders for three reasons. First, group members believed it could help other people (Grant & Berg, 2012). One informant, Monica, shared, *“I wanted to share, teach, educate in any way that I can because I knew there were so many other people who didn’t get this type of information.”* Monica had grown up in poverty and was a racial minority. She explained in her interview that not all people had equal access to financial education, and she was motivated to be part of the change that would bring financial literacy to people who normally do not have access to this information. For her, evangelizing was a way of helping other people. One speaker at a FIRE Camp said, *“As we learn others’ stories, our circle of what is possible for our own lives expands.”* There was a deep

desire among many members of the group to help other people as they had been helped, by expanding their “circle of what is possible.”

Second, evangelizing served to normalize the alternative value system and reduce social backlash for counter-normative behaviors by portraying the new ethos as a valid option for living one’s life. One informant, Owen, said that he felt that the FIRE movement was still seen as “weird” by outsiders, and he was hoping it would become more mainstream: *“The FIRE community is growing, but it's still seen as a bit kooky. A bit Trekkie.... I consider myself more mainstream... I wish there was more published (about the movement) that made us feel a bit less kooky and (presented it as) one of several very valid, normal person type of choices.”* There was a longing among some informants, then, to be understood by outsiders—to reduce their “kooky” image. Evangelizing was one way in which individuals could take control of the narrative and try to convince others of the merits of their new ethos and their commonality with outsiders.

Third, evangelizing was done not only for external audiences (i.e., to educate outsiders about the movement), but also to deepen the commitment of people who already identified with the movement. Meeting others who already reached financial independence and/or early retirement galvanized newcomers to remain steadfast in their new approach. One attendee of a FIRE Camp said, *“We can all read blogs and listen to podcasts, but it’s not real until you shake someone’s hand who has retired at 30.”* Another informant said, *“There's people that have actually done it (achieved FI) so there's role models I can actually look at.”* Evangelizing functioned both to inspire others to take up the mantle (stories are often told as a sort of “hero’s

journey”), but also served as proof of concept that reified the “salvation” of financial independence. This inspired both new and existing members.

Taken together, evangelizing the new ethos can help expand membership and validate an alternative way of approaching life and work. This “narrows the gap” between the dominant and the alternative ethos by bringing more members of society into the fold of the new ethos. Through evangelizing, individuals make their most overt attempt to change the dominant culture. Up until this point, the process I have described has been focused primarily on how group members change *their own and other group members’* ethos, but in evangelizing, the focus turns outward. In evangelizing, group members begin to behave as cultural entrepreneurs (Lounsbury & Glynn, 2019) or as disrupters of the institution of work (Lawrence & Suddaby, 2006). These efforts again serve to bring the “work that is” closer to the “work that ought to be” by convincing other people, who embody institutional norms, that there is a better way to relate to work.

Reverting to Former Beliefs & Behaviors. The third and final strategy I observed the FIRE movement engaging in to reduce friction was to revert to old behaviors. This represented a shift back to the values or practices put forth by the dominant ethos. This did not help people advance toward a new ethos, but rather relieved friction by putting group members “back in alignment” with mainstream society. For example, a couple in my sample had a baby between their first and second interview and they shared how this had altered their feelings about FIRE. The mother said, *“I don't think we feel as much of a rush now to (reach FI), and just with the cost of having a baby, and the cost of daycare and all of those things, it just doesn't seem as likely to be on the*

same timeline. But I also think our perspective has changed... I appreciate my work more than I did before and so I'm not as eager to leave as much as I was before. And I think we had all these ideas of wanting to travel and do all these other things, and that's just not quite as feasible.” In her first interview, this same informant mentioned being very “intrigued by van life,” but having a baby shifted her priorities more toward what was perceived to be the dominant social arrangement. Having a steady job, a home, and material security increased in importance and having “time freedom” was less valued than before, even though the couple still considered themselves part of the movement. Notably, members of the FIRE community frequently validated such actions (e.g., working longer, saving less, etc.) as still aligned with the movement because people were being conscious about what decisions they were making, and why. To this point, group members could justify nearly any life choice as consistent with the movement so long as it was perceived to be taken consciously and aligned with personal goals. One informant told me, that the only real enemy of the FIRE movement is “the drift”: “... *the enemy is the drift. Just drifting through life. I think the goal is to be able to look back on our lives and say, ‘I lived the life I wanted.’*” As long as reverting back to more mainstream practices and beliefs was seen as consistent with the life a group member consciously wanted, it was generally validated and upheld by other group members. One way of narrowing the gap between the two ethea, then, was to justify conforming to the dominant ethos as consciously chosen.

Table 7: Supporting Data - Narrowing the Gap

Narrowing the Gap	
<i>Experimenting with New Practices</i>	"We got rid of our second car because we were both biking to work or walking to work... That was probably our first move that (was) against the status quo." - Natalie

	<p>(On eliminating her rent through a HomeShare program with a senior citizen): "That was a big change, I mean we eliminated about a thousand dollars a month that we were spending." - Jessie</p> <p>"If I saw something at a store, I'd say to myself, 'All right, if this purse cost \$100, and I make this much an hour, I'm literally working this much of my time to pay for a bag.' And I was like, 'And I could pay for a week's worth of groceries.'" - Allie</p>
<p><i>Evangelizing Alternative Value System</i></p>	<p>"I stumbled upon a (FIRE) blog and it completely changed my life. So, the idea that I could now create something that might make this more accessible for those people is really exciting to me" - Charlotte (on organizing a FIRE related conference)</p> <p>"I put together a series of vignettes for (FIRE Camp) about what I think financial independence means, and what are some of the real lessons to be learned. The idea was for the vignettes to really convey some of those bigger picture ideas of what it means to pursue FI... Some of that talk was my own telling of my story, and how that fit into, not just personal finance, but also my philosophy of life." - Jason</p> <p>"I was thinking, I've learned all this stuff. I don't want to waste it, I don't want to die with this knowledge and not share it... When (my personal finance book received attention) it made me realize that there were so many other people that needed this information. I didn't just want to share it with my daughter, I wanted to share, teach, educate in any way that I can because I knew there were so many other people who didn't get this type of information." - Monica</p>
<p><i>Reverting to Former Beliefs or Behaviors</i></p>	<p>"I mean, we were saving like everything. Super frugal. Which I don't really have any issues with the frugality, I'm totally fine with that. I'm naturally a saver. I'm naturally frugal. But we did things to try to speed up the timeline... We flipped a house... And so it was a culmination of things that has made me realize that it's not worth the time sometimes. That I need to slow down and enjoy life now." - Sandra</p> <p>"I feel like with the money piece, I'm not as obsessed about it as I was before (since having a baby). I mean, we try to do our best in saving for retirement, but I think we also have to think about our money versus our time. And so, if it means spending, I don't know, more money on groceries or something like that instead of going to five different stores, it's like, "We can only go to one store," because that's all we have time for. Even, if it costs \$10 more, that's what we have to do. So I think we've had to be a little bit more flexible and just be okay with that." - Natalie</p> <p>"Ditching the notion of retiring early felt like a relief because we now have the option to enjoy our lives along the way. And, yes, subscription TV, pizza Fridays, and coffee dates have been reinstated." - Lisa*</p>

Enduring the Gap Between the Actual Work Ethos and the Ideal Work Ethos

Although group members could narrow the gap between the dominant and the new ethos through the aforementioned actions, they could not eliminate it. Because group members were limited in terms of how much they could affect institutions, interpersonal norms, and themselves, there remained at least some friction between how informants wanted to operate in the world and what was actually feasible. Even informants who had reached financial independence (allowing them to step back from traditional employment if they wanted) still mentioned feeling out of sync with mainstream society. Those who had retired early, for example, felt uncomfortable anytime someone asked them “What do you do?” because they knew that society largely valued them based on their careers (which they no longer had). Several informants hid their retirement status from neighbors to avoid being seen as weird. Group members who were still striving for financial independence were even more torn between the new and the old ideals of work, because they were frequently employing more counter-normative practices in order to build up their savings and still had to interact with colleagues in employment settings where their alternative work ethos was sometimes more visible (e.g., bringing a sack lunch, not owning as many professional outfits, etc.). As I previously described, such behaviors sometimes resulted in social rebuke and estrangement from broader society. Thus, group members sought not only to narrow the gap (which never fully closed), but to find ways to endure the friction between the dominant and their ideal ethos.

The way the group did this was by constructing a positive counter-normative identity that helped people “endure the gap” and bear the discomfort of living differently (see Table 8). This

was done by reinterpreting and recategorizing certain cues (e.g., a patched jacket, an old car, etc.) as something positive rather than something shameful, and by forming deep friendships where group members could feel a sense of belonging. Group members supported each other in online and in-person settings by validating one another for engaging in counter-normative behaviors. They would take certain behaviors that were stigmatized in broader society and convert them into something admirable. For example, at a screening of the documentary “Playing with FIRE,” the audience was polled to see who had a car with the most mileage—the man in the audience who had the most miles on his car (270,000) received a long round of applause. What might be considered a shameful thing in mainstream culture (to drive an old car), was instead validated within this community with a positive response (applause). At that same event, organizers passed out stickers that said, “Frugal Friends Unite!” Such actions help individuals reclaim a positive sense of self even as they struggle to live differently from mainstream society.

Receiving validation for their counter-normative beliefs and practices sustains individuals through the challenges of pioneering a new ethos. One informant said, “*Going to events like (FIRE Camp) normalizes this worldview and it makes me feel like not such a weirdo or an outcast. You realize there’s all these other people that... are living happy lives this way.*” Multiple informants emphatically referred to the FIRE community as “my people,” and felt that there was something that united them all even if they did not initially know each other. The community offers people a chance to feel that they are not alone in their beliefs, and that while the dominant way of thinking may promote and encourage one set of behaviors, they will

be admired and respected for another set of behaviors within the group. This helps people bear the pain of feeling like they do not fully belong in mainstream society.¹⁶ Thus, even though the gap between the dominant and new ethos remained unresolved, living between the two ethea is made sustainable and even enjoyable with group support.

Table 8: Supporting Data - Enduring the Gap

Enduring the Gap
<i>Developing a Positive Counter-Normative Identity</i>
"(I get) a sense of belonging (from the community). I mean, knowing that there are other "frugal weirdos" out there that care about this and it's okay to not feel a part of the mainstream culture." - Greg
"(I like) to be around other open-minded, like-minded people that are kind of looking at money and willing to talk about money and life design and all of this kind of stuff. Again, it's about money, but it's about so much more than money. To be able to connect with other people on that level is hugely gratifying, and really reinforces why I'm doing this." - Charlotte
"Going to events like (FIRE Camp), it normalizes this worldview and it makes me feel like not such a weirdo or an outcast. You realize there's all these other people that... are living happy lives this way. Not that we need that permission or acceptance, ... but it is nice and it's kind of a relief to be like "Ah, okay. I can have a conversation around this table and not have to explain why I don't have a credit cards and why we're not buying a new car" - Edward

DISCUSSION

Toward a Theory of Collective Contestation of a Work Ethos

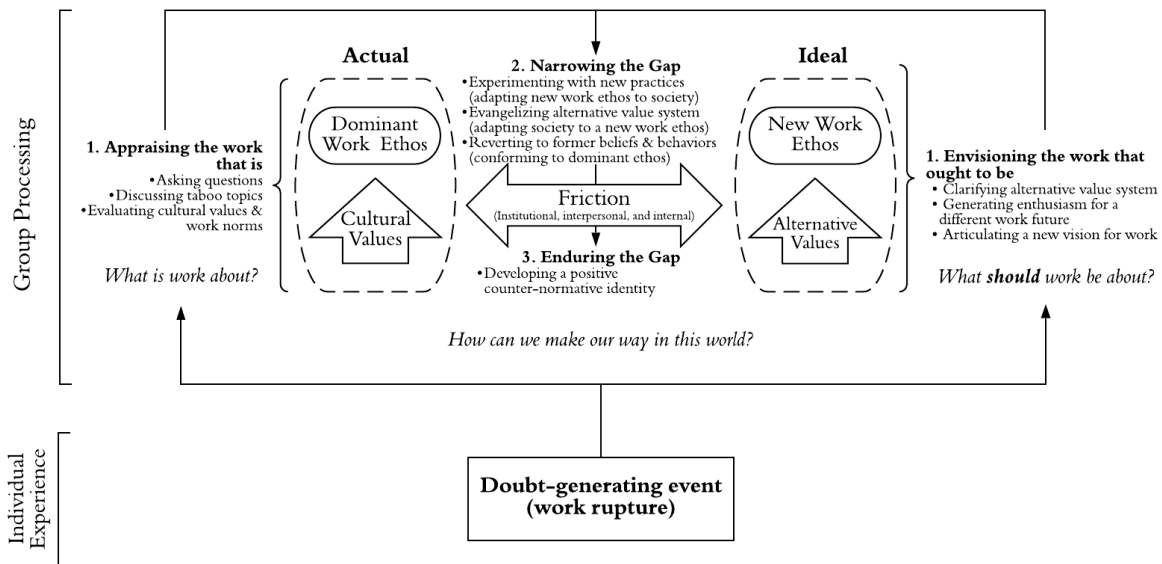
In this paper I set out to explore how people challenge prevailing beliefs about work.

Figure 4 summarizes the main findings of this study. It depicts the induced process model of how

¹⁶ Although FIRE had fairly permeable boundaries (i.e., it did not engage in some of the stronger forms of “encapsulation” that identity transformation organizations sometimes exhibit; Greil & Rudy, 1984; Pratt, 2000a), the group recently created a dating website specifically geared toward members of the FIRE community.

people challenge and attempt to change a culturally dominant way of relating to work. It is a provisional explanation of how cultural views and practices related to work are contested and how, in the void, new ones are constructed and negotiated through social interaction. This is a change process that is focused on how group members change themselves and each other, though not necessarily the broader institutional order. The process is fraught with tensions, but through it people are able to reconcile the value conflict they initially felt and live happily on the fringe of a dominant ethos, in spite of the friction caused by their nonconformity.

Figure 5: Collective Contestation & Shifting of a Work Ethos



There are three central ideas to this model. First, how people relate to work is related to deeper values that orient people to ideal end-states and appropriate ways of behaving (Rokeach, 1973). I posit that changes in a work ethos are connected to a deeper change in values. Second, attempting to shift away from the dominant ethos can be challenging. To the extent that old and

new value systems impose trade-offs between highly regarded ideals (e.g., security and autonomy), people will feel especially conflicted about how to act (Abelson, 1959; Schwartz, 1992, 2012; Tetlock, 1986). In such scenarios, people are motivated to think deeply and consciously about what society says about work and how they themselves want to relate to it (Abelson, 1959; Tetlock, 1986). Third, there are institutional, interpersonal, and internal pressures to abandon a new ethos and conform to the status quo way of relating to work. Because of these challenges, ideological communities hold special appeal. They can help group members make sense of and validate what is important and provide guidance on how to live in a highly ambiguous context (Baumeister, 1991). They help people find a tolerable compromise between how they would like to relate to work and what is feasible given present circumstances. Further, such groups help people feel good about themselves even as they engage in counter-normative practices and inconsistently vacillate between two or more mandates for how to live. In short, communities make the contestation of a dominant work ethos bearable and meaningful. Group members feel that their eyes have been opened, that they have unique insight, and that they are on the forefront of a necessary societal change. This helps people endure moments of friction between their ideals and the reality that surrounds them.

This research brings attention to the daily grappling that takes place when people find a dominant work ethos lacking. Seen in this light, people are not always heedless of cultural beliefs about work, but at times can be quite conflicted and philosophical about the guiding principles of work that they were socialized to uphold. They may get creative as they try to resolve the tension that they feel. That they are not always successful in their efforts to fully shift

their work ethos for themselves or others is not to say that they are not actively engaged. As I have shown, people protest the institutional order of work through small acts of resistance (e.g., prioritizing time with their child over a promotion, buying a smaller home, or refusing to buy the newest gadget). While these “small protests” may not be revolutionary, they are undergirded by a more radical shift in values that may grow in influence over time. The process I describe is thus one that appreciates the ordinary struggle with dominant belief systems and recognizes the possibility that people in conflict with a work ethos have the potential to change it for themselves and others, while also acknowledging what makes this task difficult. Those who yearn for a different way of relating to work are also captive to old ways of relating to it.

Theoretical Implications

This study contributes to organizational scholarship in several ways. Below I explain how the findings extend current understanding of the meaning of work and the microfoundations of institutional theory.

The meaning of work. This study makes three contributions to scholarship on the meaning of work. First, it integrates individual and structural perspectives of work meaning. Extant scholarship has demonstrated how individuals can be agentic in shaping the meaning of their own and others’ jobs and occupations (e.g., Ashforth & Kreiner, 1999; Berg et al., 2013; Carton, 2018; Wrzesniewski & Dutton, 2001; Wrzesniewski, et al., 2003) as well as how they inherit broader understandings of work from the culture in which they live (e.g., Bellah et al., 1985; Weber, 1930). The present model bridges these perspectives by portraying workers as embedded

agents (Battilana & D'Aunno, 2009; Seo & Creed, 2002) who are shaped by cultural understandings but who also, at times, contest broadly held views about work. I specify how this process unfolds and suggest that attempts to contest and deviate from culturally-dominant views on work may often be hidden because people are often inconsistent and private (or even secretive) in their divergence from the dominant ethos.

The results of this study also suggest a different mechanism by which the meaning of work can change: group contestation of prevailing values. Although values are central to many sociological studies on work meaning (e.g., Brief & Nord, 1991; Bellah et al, 1985; Weber, 1930), there have been few empirical papers that look at how people consciously and reflexively think about values and how this then changes how they think, feel, and behave toward work. This study returns scholarly focus back to the role of values in shaping work meaning but it focuses attention on the understudied process of conscious contemplation of values rather than on their seamless inheritance. This study helps to reconcile scholarship suggesting, for example, that not all of working-class society shared the values that underpinned the Protestant work ethic even though it was characterized as being so pervasive (see: Brief & Nord, 1990: 34; Weber, 1930). As other scholars have suggested (Boova et al., 2019), multiple cultural meanings of work can coexist within a given society, and shown here, they may be consciously contested at times. This introduces a more pluralistic view of the meaning society ascribes to work and moves away from more hegemonic conceptualizations where a single value dominates.

Third, although it is already known that the meaning of work can be shaped by interpersonal sensemaking (Wrzesniewski et al., 2003), extant research has focused primarily on

the social influence of immediate managers, coworkers, and subordinates (e.g., Ashforth & Kreiner, 1999; Carton, 2018; Wrzesniewski, et al., 2003). Here, I add to a growing literature that chronicles how non-work relationships shape how people relate to their work (e.g., Petriglieri & Obodaru, 2018). More specifically, this study demonstrates how people who are only weakly tied to one another and who interact in “free” (Polletta, 1999) or “interstitial” (Furnari, 2014) spaces (i.e., small-scale settings that are removed from group members’ usual social network) can still have bearing on the meaning of each other’s work, even though they do not share the same occupation, employer, or industry. This suggests that scholars may need to look beyond the usual suspects of immediate colleagues when determining who influences the meaning of work, and how. Communities such as the FIRE movement, despite their distal connection to an individual’s place of work, may serve as critical spaces for rethinking the meaning of work through conversations that are deemed too socially risky to have elsewhere.

Institutional theory. This study also contributes to theory on the microfoundations of institutions. It is understood that conflicts between personal concerns and institutional arrangements can inspire attempts at institutional change (e.g., Creed, et al., 2010; Greenwood & Suddaby, 2006; Rao et al., 2003; Seo & Creed, 2002), but scholars have noted a lack of understanding regarding how embedded actors “become more reflexive or able to take a critical stance *within* established institutions” (Creed, et al., 2010: 1338) and have called specifically for more research on how a breakdown of experienced reality can inspire the development of an “alternative institutional ethos” (Voronov & Weber, 2016: 15). Here I demonstrate how this can

happen within the context of people who become critical about the role of work in their society. In my model, people initially awaken to the cultural mores of work when they perceive standard work arrangements to be an impediment to greater well-being. These experiences varied considerably and included wanting to spend more time with their kids, feeling that work wasn't as fulfilling as they thought it would be, desiring greater economic security, wanting to travel the world, observing a friend lose his job, etc. Interestingly, my data suggest that sometimes the inspiration to contest and replace an institutional ethos comes from a perception that a particular institution, however meaningful it may be, encroaches on other sources of meaning (e.g., family). This suggests that the impetus to contest a particular institution may be more varied than acutely negative experiences with that entity. Rather, there may be times when people desire a new institutional order simply because of the way it impinges on another highly regarded institutional order.

My model offers a perspective of institutional contestation that is not only cognitive but also emotional. Attempts to contest and change a work ethos are shown here to be intertwined with personal values, relationships, and an overall sense of well-being. Efforts to deviate from the dominant social order were guided by an abiding belief that a better future was possible (i.e., informants' "why for FI"), and this helped people endure the discomfort that comes from swimming upstream in their social world. This study thus responds to calls for more research on institutional contestation that considers people's "commitments, social bonds, important others, personal histories, hopes, and aspirations" (Creed et al., in-press). Shown here, people's relationship with work cannot be extricated from the broader web of values, relationships, and

dreams that give their lives meaning. It is an affective process because individuals' place in the world is at stake.

Limitations & Future Directions

The current study was a meaningful step toward a deeper understanding of how people contest a prevailing work ethos and attempt to shift to a new ethos. However, the study has some limitations, which suggest avenues for future research.

First, qualitative methods are particularly useful for developing a rich account of how a particular process unfolds (Van Maanen, 1979), but the findings are not necessarily generalizable. It may be that the process of contesting a work ethos is relatively rare, for the aforementioned reason that it can be difficult to become cognizant of the culture in which one resides. This model, then, may be of limited utility when applied to the general population. However, I would expect the findings to be transferable (Lincoln & Guba, 1985; Yin, 2018) to other situations in which people are similarly cognizant of a problem with a given institutional order (especially work) and are struggling between two value systems that offer opposing mandates. Given that modern institutional environments and cultures are increasingly pluralistic (Creed et al., in-press), the phenomenon of contesting a work ethos may occur with greater frequency as people find themselves confronted with a wider set of values in their cultural environment and with less guidance on how to prioritize them from religion or tradition (Baumeister, 1991). It may be that ideological organizations like the FIRE movement appear specifically to fill that void. Future research could explore, then, the extent to which the proposed model holds in different contexts where people are at odds with a dominant ethos.

Second, an enduring question from this study is: *Why do some actors feel the need to shift their work ethos while others do not?* Although my informants pointed to doubt-generating events as the impetus for their broader questioning of cultural beliefs, I did not interview outsiders of the movement and my study cannot definitively say why some people take up the mantle to alter their relationship with work while others do not. Future scholarship could examine why some people feel compelled to change their relationship with work while others who have similar experiences do not. Related to this point, I have only limited archival data on why people *leave* a community like FIRE. Future research could benefit from understanding if and how people abandon their attempt to shift their work ethos.

Third, I focused my theorizing on the contestation of work ethos and *attempts* to change it for the self and other group members. My data do not allow me to definitively conclude whether the group had broader influence on mainstream society. I did note, however, that group membership grew considerably during the two years I studied the movement (see Chapter 1) and the group has seemed to gain public attention and communication from institutional gatekeepers of the personal finance industry (e.g., Suze Orman, Chris Hogan, and Dave Ramsey have all commented on the movement). Future research could examine the extent to which a group developed ethos filters up into broader institutional changes using cross-level data. Further, my data do not allow me to quantify *how much* group members changed their work ethos. I base claims of group member change on qualitative, self-reported data. Future research using different methods could explore how dramatic the shift in beliefs and practices are as a result of joining a community like the FIRE movement, and how sustained these changes are over the long term.

Practical Implications

This study offers several practical implications. First, for people who feel stifled by a dominant work ethos, the findings suggest that they may find relief by joining communities that offer a compelling alternative ideology. This can help them make small shifts in the way they live their lives and offer support as they “swim upstream” in the cultural current. While people may be limited in terms of how much they can change individual, interpersonal, and institutional norms, these findings suggest that even incremental changes in how people relate to work can help relieve value conflicts and improve well-being. Further, informants seemed to benefit from the conversations they had with other members, even when they could not solve the issues they faced.

For organizations such as religious groups, social movements, nonprofits, or other ideological organizations that offer alternatives to a dominant social order and are seeking wider membership, the findings suggest that activities which foster discussion and examination of values (both cultural and personal) can help bring to light contradictions in existing systems that may inspire people to convert to a new way of seeing. Further, the results of this study suggest that living in a counter-normative way is difficult, and organizations should be prepared to provide not only practical guidance for self-change, but also social and emotional support. People must feel that adopting a new worldview is worthwhile in spite of the friction it creates as they soldier on in mainstream society.

Conclusion

It may be true that attempts deviate from a prevailing work ethos are frequently overwhelmed by entrenched beliefs and the demands of the everyday. But philosophical discussion and small acts of daily defiance by ordinary people should not be discounted as irrelevant to the shifting role of work in human life. My study suggests that contesting and altering a work ethos happens not as an overnight revolution, but as a slow, collective, chipping away at inherited values and practices. Recast in this light, attempts to change a prevailing work ethos may be more prevalent than past scholarship suggests. They can be found in the small, everyday actions that reflect a deeper change in values, such as the seemingly trivial decision to bike to work.

Chapter 4 Conclusion and Future Directions

Organizational scholarship emphasizes the importance of work in human lives. Through work, individuals can cultivate an identity (Gecas, 1982; Ibarra, 1999), be in relationship with others (Sandelands & Boudens, 2000), learn from their peers (Myers, 2018), experience purpose and meaning (Bunderson & Thompson, 2009; Carton, 2018), stand up for causes they believe in (Dutton & Ashford, 1993), and be a part of something larger than themselves (Wrzesniewski, 2002). Indeed, it is likely for these reasons that most U.S. workers claim that they would continue to work even if they won the lottery (Morse & Weiss, 1955; Vecchio, 1980). What is interesting about the FIRE movement, then, is that group members frame the necessity of employment—arguably the primary source of work in modern society—as an impediment to living their best life. Curiously, this message is relayed not by individuals who hate their jobs, earn below a living wage, or suffer under demeaning conditions, but by a sample largely composed of people who work in respected occupations that they mostly enjoy. In spite of their relative good fortune, they express misgivings about the conventional role of work in human life. Understanding why and how they did so was the primary focus of this dissertation.

I have put forth two primary theoretical insights that came from two years of ethnographic study of the FIRE community. In Chapter 2, I demonstrate that social groups collectively construct “locks” (forms of external control) and “keys” (shared solutions for

release) which affect one another's sense of self-determination. These come about after public testimonials of liberation that provoke social comparison and social discourse on what it means to be free. These shared interpretations affect intrapersonal perceptions of work autonomy, even as job responsibilities remain unchanged. For individuals who perceive the group key to be accessible, shared interpretations are empowering and make work feel more autonomous. For individuals who perceive the group key to be out of reach, shared interpretations can heighten perceptions of external control, making work feel more coerced. These perceptions then shape whether work feels like a chore or like play.

In Chapter 3, I chronicled how new ways of relating to work can be pioneered by people in groups who explore and construct answers to three questions: What is work about? What *should* work be about? How do we make our way in this world? As they make sense of value conflicts between societal mandates for work and their own ideal for it, group members begin to alter the way that they and other people relate to work. This can be seen in their adoption of new, counter-normative practices, like saving half of their income and retiring early. Although deviating from the dominant work ethos forces group members into a state of friction, it is made tolerable (even meaningful and fun) by the positive counter-normative identity that the group develops, and by a greater perceived alignment between personal values and action. Attempts to live out an alternative work ethos, however, are generally compromised by the limitations of the existing social arrangement with work. At times, group members act in counter-normative ways and evangelize their alternative value system to push forth a new social arrangement with work.

At other times, unable to change the society in which they live, group members adapt to the status quo. Hidden beneath these fluctuating strategies is a deeper contestation of cultural values.

Taken together, the findings of this dissertation contribute to what we know about autonomy, suggesting that perceptions of self-determination are shaped and changed through social processes. They also contribute to scholarship on the meaning of work by demonstrating how groups of people collectively contest and shift away from prevailing cultural meanings of work. They make secondary contributions to sensemaking, economic sociology, and institutional work, which I detailed in previous chapters.

I began this study intrigued with the philosophy of the FIRE movement and the social processes that underpin its community. I did not realize how generative this context would be in terms of provoking new ideas for research. In Chapters 2 and 3 I detailed the limitations of my study and suggested avenues for future research considering those limitations. Beyond those avenues, and in addition to completing 2nd round interviews with the remainder of my sample, there are three specific questions I would like to explore in the future that relate to the findings of this dissertation.

First: *How do people think about work in relation to other sources of meaning?* One interesting theme in my data was that even informants who loved their jobs were motivated to become financially independent from work. It wasn't that they didn't find work meaningful. Rather, they found other areas of life *more* meaningful, and they wanted to craft their lives in such a way to prioritize activities which they found *most* meaningful. They felt it would be easier to do this if they didn't have to spend so much time working. This raised questions for me about

how work fits into individuals' broader "world of concern" (Creed et al., in-press). In relation to other domains (e.g., friends, hobbies, family), is work meaningfulness experienced as compensatory, multiplicative, competitive or something else? I see opportunity to explore work meaning more holistically, by examining the interplay between meaningfulness experienced at work versus other domains of life, as other scholars have already begun (e.g., Allan et al., 2015; Baumeister, 1991; Berg, Grant, & Johnson, 2010; Steger & Dik, 2009). I would be particularly interested in understanding if and how spheres are prioritized based on their perceived "relational value" (Leary, 2005) relative to other domains.

Second: *How do people arrive at a sense of enough?* I would also like to explore the "psychology of enough" as it relates to the workplace. This avenue of research was suggested fifty years ago by William Loof (1971), who wrote that there is a taken-for-granted belief in Western society "that things are not good unless they are growing" (p. 562). He went on to describe how this insatiability is harmful to both psychological and ecological well-being. There remains relatively little research on how people curb the desire for more (e.g., more stuff, more salary, more prestige, etc.). Feeling that one has enough likely enables what some scholars have referred to as a state of *being* (as opposed to the more common state of *having*; see: Fromm, 1976; Marx, 2012 [1844]; Sandelands, 2014). It is an orientation toward life that is focused on being in relation with others rather than acquiring, using, competing, or proving. Fromm (1998) wrote that, from the 19th century onward, "Man became a collector and a user. More and more, the central experience of his life became I *have* and I *use*, and less and less I *am*." (p. 21). This

distinction seems fundamental to the tension experienced by members of the FIRE movement and it is one that I would like to examine more closely.

Of particular interest to my research as an organizational scholar is understanding how people develop and maintain a sense of enough in organizational settings— where the “psychology of more” (Looft, 1971) seems particularly pronounced— and to what effect. The FIRE movement offers a unique context where many people are consciously trying to quell the desire for *having* so that they can spend more time *being*. My informants varied in terms of how well they were able to do this. Some informants who achieved a greater sense of contentment via FIRE reported that it altered how they behaved at work. They said that feeling that they had “enough” (i.e., enough salary, savings, status, etc.) made them less fearful at work, more charitable with their colleagues, and more willing to stand on principle. Other informants, in contrast, lived in perpetual concern of running out of money. Still others escaped the desire to accumulate more material possessions, only to develop what seemed to be a new insatiability for personal growth and novel experiences (e.g., relentlessly pursuing better health, travel, etc.; see: Giddens, 1991 on “the self as a reflexive project”). I would like to return to my data at some point, then, to build theory on how people construct and maintain a sense of enough (or lack thereof) and how this, in turn, shapes their experience of work and how they relate to others. I am especially interested in understanding how people do this in social groups.

Third: *Autonomy for what, and to what end?* I would like to further explore the nature of autonomy and well-being that I began to explore in Chapter 2. Ryan and Deci (2000) make clear that autonomy doesn’t necessarily mean that one operates independently or selfishly, it just

means that one perceives their actions to emanate from their own free will. This is often linked to having a sense of a choice. Research suggests that greater autonomy generally promotes well-being (Ryan & Deci, 2000; Spector, 1986; Van den Broeck et al., 2016). Yet, there is also empirical evidence demonstrating that too much choice can be detrimental to human happiness (see: Botti & Iyengar, 2004; Schwartz et al., 2002; Schwartz, 2004).¹⁷ Extant scholarship has not fully reconciled these findings, nor has research on self-determination distinguished between intrinsic motivation that is other-oriented in nature (e.g., serving one's community) versus self-oriented (e.g., experiencing pleasure). Research generally confirms that people are more satisfied when they have a greater sense of autonomy, but remains relatively agnostic about how autonomy is used, and to what end. I would like to build theory and explore if the way people exercise their autonomy has different effects on well-being. Is there such thing as too much autonomy? Further, might there be truth in religious and philosophical claims that people can become slaves to their own impulses? (Bates, 2013). If so, then scholarly conceptualizations of what it means to be autonomous require further elaboration.

Empirically, I could explore this topic using the subset of my sample that already reached financial independence ($n = 20$; see Appendix F). These individuals believe themselves to be “economically free” and no longer feel compelled to do things purely for economic reward. Of

¹⁷ Larger-scale surveys of human happiness and its relationship to autonomy, choice, and self-expressionism don't reflect this (e.g., Inglehart, Foa, Peterson, & Welzel, 2008), and this may be because most people in the world suffer from an extreme lack of choice and have not yet reached the inflection point at which Schwartz (2004) indicates more choice can be detrimental.

the twenty members of this subsample, 4 remained in their same job, 6 changed to a new job, and 10 retired completely from formal employment (though several had plans to return to some form of work). For the most part, they reported that they were quite happy. However, the transition to a more self-determined life was not always easy, and I would like to explore precisely how informants use their “time freedom” in ways that benefit or detract from their own sense of well-being. This matters to organizational scholarship because there is a push, especially in Western society, toward greater personal freedom. This is part and parcel with the growing influence of neoliberal values (Adams, Estrada-Villalta, Sullivan, & Markus, 2019). If we are moving toward a society that is increasingly organized around the principle of full and unlimited choice, then there is a real need for scholarship that explores how to “choose wisely.” Financially independent individuals, who have expansive choice in their lives and are still young and healthy enough to pursue most any kind of bliss, are uniquely capable of providing insights into this very topic. Their experiences can inform scholarship on how autonomy can be used to promote or detract from individual and community well-being.

I stated at the outset of this dissertation that I had an interest in understanding how people imagine new possibilities for work. Fromm (1998) wrote that the capacity to develop better social systems relies not only on our ability to become aware of dominant systems, but also to imagine alternatives. Without alternatives, people have no hope of change. At this moment in time, few can imagine work that is not somehow tethered to an economic imperative. However controversial their strategy, members of the FIRE movement provide insight into how people can

become aware of the dominant work arrangement and, further, imagine and enact alternatives. It is my hope that this dissertation opens new possibilities for further scholarship into the meaning of work and the social values that guide it.

Appendices

Appendix A: Summary of Data Collected

Table 9: Summary of Data Collected

Data Source	Description
<i>Interview Data</i>	<i>61 Hours</i>
First Round interviews (March 2019-October 2020)	55 informants (11 couples and 33 individuals); Average interview length: 60 minutes
Second Round interviews (October 2020 - April 2021)	30 informants (6 couples and 18 individuals) average interview length: 42 minutes
<i>Nonparticipant Observational Data</i>	<i>141 Hours</i>
"MonthlyFI"	A meet-up group that met every 4 weeks; Duration of observation: 23 months
"FIRE Camp"	Three standalone retreats for members of the FIRE movement that were put on by two different organizers. 50-80 attendees were at each retreat. Two retreats (in-person) lasted 4 days. One retreat (virtual because of COVID-19) lasted 1 day.
"Midwest Meetup"	I attended one FIRE meet-up in a midwestern city before I was introduced to MonthlyFI
"Playing With FIRE" Documentary Screening	Screening of the "Playing With FIRE" documentary screening, which included a Live Q&A with the star and creator of the documentary
"FIRE Misconceptions"	Live webinar put on by members of the FIRE movement
"Planning for healthcare costs while pursuing FI"	Live webinar put on by members of the FIRE movement
<i>Archival Data*</i>	
<i>Books</i>	Your Money or Your Life by Vicki Robin, Joe Dominguez, and Monique Tilford (1992)
	Work Optional by Tanja Hester (2019)
	The Simple Path to Wealth by J.L. Collins (2016)
<i>Podcast</i>	ChooseFI Podcast
	Mad Fientist
<i>Blogs</i>	Mr. Money Mustache
	Our Next Life
<i>Forums</i>	Reddit Financial Independence Forum
<i>Online Articles (from defectors)</i>	"Why I Left the FIRE Movement (Financial independence and retire early)" by Christopher O'Leary
	"Why I Joined, Then Left, The FIRE Movement" by Emma Pattee
	"Why we ditched the FIRE movement and couldn't be happier" by Lisa Mad Money Monster

	<u>"I was obsessed with the FIRE movement for years, but I dropped it as soon as I realized the real reason I was trying to retire early" by Kali Roberge</u>
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**The archival materials listed represent thousands of pages of content. I narrowed my coding of this data to posts that were tagged or categorized as 'work.' This included the four accounts of people publicly leaving the movement. All other posts, podcasts, and books I used to triangulate my findings, but they were not coded in the same way as my primary data sources.*

Appendix B: Interview Informants Demographic Data

Table 10: Interview Informant Demographic Data

	<u>Range</u>	<u>Median</u>
Current age:	24-54	40
Target net worth (among those who have not yet reached FI)	\$500,000 to \$10.5 MM USD	\$1 MM - \$1.5 MM
Net worth attained (among those who already reached FI)	<\$100,000 to \$6 MM USD	\$1.5 MM - \$2 MM USD
Household income	\$30,000- \$250,000+ USD	\$90,000 - \$100,000 USD
Target retirement age	35-80	45
	<u>Percentage of Sample:</u>	
Financially Independent	36%	
Retired*	18%	
Female	43%	
4-year college degree or higher	94%	
Percentage that ever had student loans	42%	

**The first five rows and the last row in the table above are based on a brief post-interview survey that not all informants opted to fill out. Most of this data are thus based on 30-40 informants.*

***As is explained in the findings, “retirement” is a rather ambiguous term. 35 informants still work in a traditional capacity. 20 are financially independent. Among those 20, 10 receive W-2 forms, so I count them as employed, but many are part-time workers. The remaining 10 I count as retired, yet several of them are involved in projects that some might consider employment. One is a missionary, for example, who does not earn payment but who works six days per week.*

Appendix C: First Round Interview Protocol

(Main questions are in regular font; probes are in *italics*):

1. Tell me a bit about yourself (*Where you live, what you do, where you grew up, etc.*).
2. How did your journey toward financial independence begin?
3. What does ‘financial independence’ mean to you?
 1. *How do you define ‘financial independence’?*
 2. *What made you feel that financial independence was a good goal for yourself?*
 3. *How do you plan on achieving financial independence?*
 4. *How far away are you from that goal?*
4. How do you feel about your work?
 1. *What do you do?*
 2. *What comes to mind when you think about your employer?*
 3. *How do you define ‘work’?*
5. What does ‘money’ mean to you?
 1. *What experiences have impacted the way you think about money?*
6. How has your behavior or thoughts about work changed as you moved toward financial independence, if at all?
7. How do you plan on spending your retirement? (** This question and the following probes were adapted when informants had already retired*)
 1. *If you quit your job tomorrow, what would you do first? What would you do after that (longer term)?*
 2. *Is there anything you think you would miss about work?*
 3. *Is there anything in particular about retirement that excites/scares you?*
8. How has your FIRE lifestyle impacted your relationships, if at all?
 1. *Do you talk to others about your FIRE path?*
 2. *How have others reacted to your alternative way of life?*
 3. *Have you made friends/lost friends?*
9. To what extent have you connected with the broader FIRE community?
 1. *How would you describe your interactions with the FIRE community?*
10. Is there anything else you would like me to know about (either about yourself or about the broader FIRE movement) that hasn’t come up in our interview yet?

Appendix D: Second Round Interview Protocol

(Main questions are in regular font; probes are in *italics*):

1. Could you share anything of significance that has happened to you since our last interview on [date]?
2. Have any of your views about FIRE changed since we last spoke?
 1. *Do you still believe FIRE is a good strategy to apply to your life?*
 2. *Do you have any new thoughts about the movement?*
 3. *Do you feel the same way about the FIRE movement now as you did when we last spoke?*
3. Has the current COVID-19 pandemic impacted the way you think about FIRE? If so, how?
4. Did the March 2020 stock market crash impact the way you think about FIRE? If so, how?
5. Have any of your goals changed since we last spoke?
 1. *Are you closer or farther from your FIRE goal?*
 2. *Do you feel more or less financially secure since we last spoke?*
6. Have you had any interactions with other members of the FIRE movement since we last spoke? If so, please describe them.
7. Has anything changed for you at work since we last spoke?
 1. *Do you notice any changes in how you approach, feel, or think about your work?*
8. Is there anything else that you would like to share related to you, the FIRE movement, and current events?

Appendix E: Interview Informants' Occupations

Table 11: Job Titles of Interview Informants

Interview #	Occupation/Field (at time of first interview)
1	IT systems administrator
2	Retired (Formerly: market researcher of CPG company)
3	Account manager for a health insurance broker
4	Technical telecommunications expert
5	Sales representative for global data company
6	Underwriter of financial plans
7	Supply chain manager
8	Retiree (Former IT worker, then consultant, then retail worker, then police officer)
9	Director of customer support teams in SAS industry
10a	Teacher
10b	English teacher
11	Public radio operations & sports broadcaster
12	Sergeant with highway patrol
13	Freelance writer
14	Yoga instructor & masseuse
15a	Network engineer
15b	Registered nurse
16a	Academic advisor
16b	GIS manager
17	Financial coach
18a	Communications professional in education technology
18b	Estimator
19	Retiree (Formerly: engineer)
20	Administrative coordinator for local government
21	Retiree/financial coach/part-time registered nurse
22	Director of licensing

23a	Self-employed author/ teacher
23b	Functional nutritional therapy practitioner
24	Sales operations manager
25	Automotive engineer
26	Associate director of technology licensing
27	Hospice physician, podcaster, public speaker
28	Associate VP for finance and administration at a university
29	National account manager - Retail sales for manufacturer
30	Senior account executive of corporate partnerships
31	Engineer in nuclear power industry
32	Senior continuous improvement engineer
33a	Auditor
33b	Contract and grant specialist
34	Peer support specialist for veterans
35a	Retiree (Formerly: VP of a mortgage company)
35b	Retiree (Formerly: director of engineering)
36a	Nonprofit consultant
36b	Software developer
37	Retiree (Formerly: global infrastructure architect at an aerospace company)
38	Senior ITS applications analyst
39	Fitness director
40	Software engineer
41	Entrepreneur
42a	Lawyer for timeshare business
42b	Retired (formerly: inventory and financial analyst)
43a	Retired (formerly: salesman for thermal heat shields)
43b	Stay at home parent
44a	Hospitalist and family medicine doctor
44b	Stay at home parent

Appendix F: Life After FI Snapshot (Subsample of Financially Independent Informants)

Table 12: Snapshot of Financially Independent Subsample

	Pre-FI Work:	Post FI (Current) Work:	“Life after FI” Exemplary quote:
Stayed at same job	Technical telecommunications expert	Same work	“I could probably make a ton more money than I do now. But it's really not about amassing the most amount of money as I possibly can. It's really about enjoying the work that I do and feeling like it makes a difference.”
	Small business owner (wellness sector)	Same work; reduced hours	“The nice thing about my situation now is I'm more selective. I don't have to take anybody as a client if I don't want to.”
	Parent, author, speaker	Same work but also does more coaching	“It's been kind of a slow process of figuring out what we want to do, what we want our life to look like if we don't have to earn income. We both love doing stuff. We are doers of stuff, for sure... So, it's really just curating the things in our life that add value, whether they create income or not. And, finding that perfect balance of things that legitimately increase our happiness, and our sense of meaning, and purpose, and joy.”
	Associate director of licensing for intellectual property	Same work	“I think work is an important part of life. It gives me purpose and meaning, and a reason to get up in the morning. It allows you to engage in meaningful relationships with others, including colleagues, people I interact with at work... I learn a lot.”
	Physician/Hospice management	(Mostly) the same work; Still works for hospice but cut back on direct patient care and now also does several creative endeavors	“What I did is, I just started pulling back on everything I didn't like about my job. And what I was left with was my job as a contractor for hospice. That was the thing that I could show up to every day. I enjoyed it, the quality of the people I was interacting with, because these are all hospice people, which means that they're loving, caring, salt-of-the-earth people who do a tremendous job. (Doing only this) allowed me a huge, huge amount of free time...all these other wonderful, creative things (poetry, public speaking, writing) had space to germinate.”
	Full time parent	Same work, but spouse no longer works outside of the home	“We're going to travel, a lot of mountain biking and a lot of active things that we used to do... So, I put value in things that are important to me. It brings me joy.”
Changed Work	Market researcher for a consumer product goods company	Changed work; Christian Missionary in Africa	“(Before), my loyalty was to the paycheck... I enjoyed my colleagues, but if there wasn't a paycheck, I wouldn't be going there.... now is my motivation is completely different. It's not about money, it's about the love of the service that we're giving and the love of the people here.”
	Sales for a global data company	Changed work; Left job to go back to school	“It was a dream of mine to always go back to school and not have to work... All this time I just felt so bad about my grades in undergrad and my performance. And so I wanted to prove to myself, everybody... I want to graduate with a perfect score 4.0... So I'm now on class number five and I've gotten an A in every class.”
	Hospice Nurse	Changed work; Financial coach and speaker, then briefly returned to nursing	“What I get to do now is I get to just follow my bliss completely, which is what I'm passionate about and what I love. And so it's like a choose your own adventure book right now, where I get to see what I love to do and what I'm good at and what the world needs, and figure out where my place is in that.”
	Investment banking	Changed work; Entrepreneur	“I will admit..I'm addicted to side hustling... I'm not one to stray away from hard work. So if something is really hard but I know if

			I push past this thing there's something coming on the other end of it (I'll do it)...But if there's something I just absolutely hate doing, I just won't do it."
"Retired"	Engineer at major auto company	Retired; active in home projects, volunteered as a census worker, meets with friends daily.	"I (had) a neat job... (but I retired) to discover who I can be when I am not working... I move at a different pace... everything I was doing before was a pleasure, but if it's jammed, if you have too many good things in life, they end up being not so good."
	Consultant, police officer	Retired; Volunteers with Get Out the Vote, created a waystation to restore the habitat of Monarch Butterflies, avid hiker and gardener	"(I like) being able to do what I want to do and not having it be dictated to me that I have to go into the office Monday through Friday from 9:00 to 5:00. (For example), I'm struggling with my weight right now; I wanted to go to the spin class that's near my house at 12:30, which you can't do if you're working... I loved work. (But) I'm (also) really loving not working."
	Teacher	Retired; First traveled, now is a full time parent and figuring out his next project	"I have had some times of disillusionment. The first few years were really good and then I had a 'What's next?' existential crisis... Like a meaning and purpose question; 'What's the point of everything? What's my purpose?'... I haven't figured out what my next quest is, but I think I want to have something like that."
	Teacher	Retired; First traveled, now is a full time parent and romance novelist	"I get a lot of fulfillment from raising our kids and I enjoy that action of being like, 'Oh, he just did that little tiny thing that he didn't do yesterday,' and just seeing all of those little incremental things, that's just a big enjoyment in my life."
	Highway Patrol Sergeant	Retired; Moved to Georgia to support wife's career	"I joined a local gym, and I go there six days a week. I watched some Netflix and things like that. I started volunteering for a little while, trying some different things. I started to learn how to sail... I'm just enjoying managing the household, and being with the dogs and the family a lot. My kids and my wife say I have kinder eyes."
	Director of Engineering	Retired; traveling, spending time with 91 year old grandmother	"I told my wife when I punched out, I commit to I'll do one productive thing a day and you can help me decide. If you have something that you really want me to do, you can put that on the top of the list and I'll say, 'Okay, I'm going to do that today.' And certainly, there's many days where I do a lot more than that. But as long as I do that one productive thing, I feel like I've earned my free time to do whatever I want to do the rest of the day. I have a lot of hobbies. So, it's very easy for me to figure out what I'm going to do on any individual day."
	VP of a mortgage company	Retired; traveling, occasionally does contract work with former employer for short projects when she wants the intellectual stimulation	"I spent the first couple months — being completely honest— just decompressing and almost processing what happened. I mean, it sounds crazy but the 20 years of work and 20 years of friendships and the 20 years of the things that I gave up in my personal life and all of that... When all this travel is done... the scariest piece is (figuring out) what is next...In more of that global sense, what do I want to do? And I haven't honestly figured that out yet, and that's probably the biggest thing that I need to focus on."
	Global infrastructure architect at an aerospace company	Retired; Does some computer consulting and teaches technology to seniors at Osher Lifelong Learning Institute	"It's fantastic. There's not a single negative... I don't miss other people. I see more people now than I used to see, which is funny... I play hockey. I do triathlon activities... I always have a list of things I want to learn and to do and to take care of...I'm reading a neuroplasticity book to figure out the brain stuff because my mom's having trouble... I'm trying to set aside time for learning as well as fitness."
	Inventory analyst for a timeshare company, accountant and then CFO for a generator manufacturer	Retired; spends a lot of time managing their investments. Has outlined a book he intends to write on financial allocations	"To transition out of (work) all at once, mentally, it's strange. You lose a little bit of your identity. You lose some of the security of the paycheck...it initially feels like you're on just sort of like a stay-cation... then a couple of months goes by and you have a tendency to lull into melancholy and depression. It's like, 'Did I make the right decision?'... Believe it or not, the thing that kind of got me out of it was at night making a to-do list for the next day,

			and that's culminated into a whole set of other things... now it's not an issue at all. I'm incredibly happy.”
	Salesman (with engineering background) for thermal heat shields	Newly retired	“Over time, raising kids, working and traveling, I've become very stiff and slow. And health is important to us. So, I would say for me, truthfully, retiring at this stage, health was (one of) the main drivers... I am perfectly happy looking forward to the next couple of years of being a domestic goddess...I'm tired. I've worked. I'm going to do my exercise and hang out. I'm looking forward to having a slow lunch.”

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