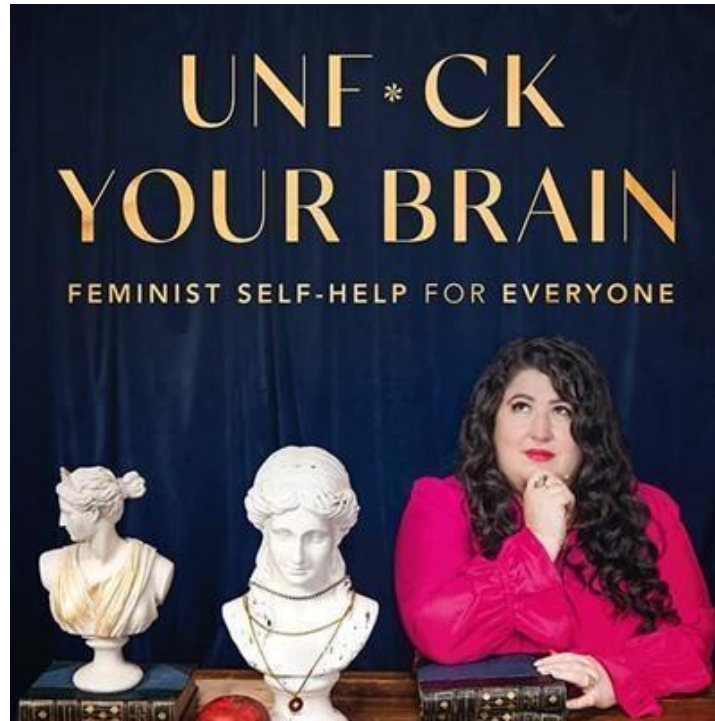


**UFYB 221: TOXIC CAPITALISM VS ETHICAL BUSINESS:
A CONVERSATION WITH DEI COACH TRUDI LEBRON**



Full Episode Transcript

With Your Host

Kara Loewentheil

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Welcome to *Unf*ck Your Brain*. I'm your host, Kara Loewentheil, Master Certified Coach and founder of The School of New Feminist Thought. I'm here to help you turn down your anxiety, turn up your confidence, and create a life on your own terms. One that you're truly excited to live. Let's go.

Hello my chickens. So most of the time on the podcast, I'm talking to you about your brains. What might be going on in your brains, how to deal with it. Today, you're going to get to hear me talk a little bit about what goes on in my brain.

I am on the podcast today with one of my coaches. I always tell you guys that I have multiple coaches because there isn't a Clutch for me, which is why we have The Clutch for you. So I am on the podcast today with a business coach I work with who specializes in diversity, equity, and inclusion work, but really beyond that, creating a just and ethical business.

So the amazing Trudi Lebrón is on the podcast with me. We are going to be talking about all sorts of questions that come up around building a business in an ethical manner. You're going to hear about Trudi's amazing life story, hear a little bit about my brain nonsense.

So let's get started with this interview and even if you're not a business owner, you're going to want to listen to this because we're talking a lot about how to think about capitalism and just commerce versus toxic capitalism, which is a framework that Trudi is developing and that I think is so brilliant and insightful and helpful.

So since we all live in a capitalist system, this really is going to be relevant to anyone, but especially if you spend time thinking about issues around capitalism and equity and equality. If you run a business, if you are even a

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manager in somebody else's business, these are all important conversations to have having. So let's get to it.

Kara: Hello my chickens. I am so excited for this conversation today. We are talking to one of my coaches. I always tell you guys that I get coached all the time and I think some of you don't believe me, but I do. So we are talking to one of my amazing coaches, my DEI coach in fact, Trudi Lebrón, who is going to - I'm going to let her tell you all about herself.

But we are going to be talking about capitalism, toxic capitalism, making money as a social justice, DEI-oriented business, and just whatever the fuck else comes to mind. So Trudi has seen me all up in my head and all confused and she has sat me straight, which is why she's here with us today. So tell us about yourself.

Trudi: I'm so excited to be here. So I am a coach, an entrepreneur, now an author, very exciting new addition to the title. And basically, what I do is I help people build businesses and grow and lead businesses in ways that are more equitable, more inclusive, more just.

And that goes far beyond what people tend to think as just diversity, equity, and inclusion. And I think that you've found that as we've been working together for a couple years now. A lot of people hear DEI and they think, "Oh, that's just race," or maybe they think gender. But it's just so much deeper than that.

So my work is really about how do we do work differently, how do we do business differently, and how do we create businesses and institutions that treat people better so that we can have a better quality of life, both as

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leaders and then kind of provide that to the people that we work with and then our clients, and snowball from there.

Kara: I love it. So before we get into the theory stuff, I actually would love if you could talk to us about your personal story. Because I think you're someone who had circumstances in your life that people would have some thoughts about those being limiting your potential or determining what you can do.

Trudi: They certainly did.

Kara: So I would love for my people to hear about that. Can you tell us a little bit about that?

Trudi: Absolutely. So I grew up in a lower middle class home until my parents were divorced in central Connecticut. My parents in the 80s, we were a biracial family, which in the 80s, it wasn't as common as we think about it today.

So I grew up as a biracial young woman, living in inner cities, and by the time I was leaving middle school and entering high school, by the time I was 15 years old, I had my first child. And then a year after, I had a second child.

So by the time I was 15, I had dropped out of high school, I had a terrible relationship with education throughout my whole life. I also never quite fit in anywhere, had all this kind of identity stuff always that I was constantly trying to negotiate. And then I found myself 15 years old, dropped out of high school, didn't even finish my freshman year, with one baby and a second on the way.

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So that is really obviously what changed everything about my life. And what I remember most is that just the world had such strong opinions about what my life would become. I felt that very much even before I had a child.

I often talk about being a young person growing up in inner cities, the dominant narrative of my life and a lot of my peers' life, going through traditional public school was that the default outcome for our life was going to be tragic unless there was an intervention of some adult.

Kara: You're on the path to after school special cautionary tale unless some kind of adult saves you.

Trudi: And that never really struck me until college when I started to meet people. And even after when I started doing consulting work and working in schools, especially in more affluent schools, where I was like, oh, that's not what happens in other towns. In other towns, more affluent towns, the assumption was success. And then everything else, all the support was just extra.

But where I grew up, the assumption was utter failure and jail and pregnancy. And that narrative was kind of given to - really fed to us my whole life. I remember that very strong. And then of course, I found myself with the prophecy fulfilled. And then continued to have that narrative.

Now you're going to be broke for the rest of your life, you're going to be on welfare, your kids are going to be struggling, you'll never finish school. So the narrative was that way. And there was a lot of data to support that, but of course, the data doesn't give any context for why those things are true.

Kara: How did you create a different outcome for yourself?

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Trudi: One of the things that I always say is that the way that - the parts of my personality that got me into a lot of trouble when I was a kid were the ones that got me out of it.

Kara: Yes, I'm always saying to people that what they think their biggest weakness is is their greatest strength, right?

Trudi: Yeah. So you know, the not wanting to follow rules, the questioning absolutely everything, not listening to what adults were telling me, those were the things that allowed me - when the adults were saying well, now your life is over and you're never going to be able to finish school and you're never going to do this, I was like, okay, watch me.

And I don't really have a place where that came from. I was certainly an outlier in my family and in my community, but I think that there was this deep connection and it's almost magical in a way. Just seeing things on TV and envisioning a life for myself that was so radically different, and kind of being like - having no real examples of what that was.

But just thinking like, other people live in a different way. That exists in the world. So how can I do that? And just being so really stubborn. I refused to be broke. I refused to be broke, I refused to be struggling, I refused to be uneducated. I refused to accept what everybody was telling me my life is going to be. And just figuring it out. I know that sounds so cheesy but it really was.

Kara: You had a set of thoughts that were like, this is what's motivating these actions. I think you and I have talked about this but it's such a - conundrum's not the right word. It's just such a tragic paradox to me that there's the ideology of - which neither of us subscribe to and most of my listeners don't, of kind of like, structural whatever doesn't exist, pull yourself up by your bootstraps, we don't subscribe to that.

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But then what's positioned as the alternative is basically people swing to this other extreme, which is like, circumstance determines everything, which is actually super infantilizing and fucked up to tell people that well, since we can't solve structural racism, poverty, or sexism in this lifetime, there's nothing you can do about your life.

There's nothing anyone can do about their lives. It's super structural Marxism all the way. The end. And I'm not a Fox News commentator, I actually know what structural Marxism is.

But it's like, that's it. So I think what's so hard to cut through the mess with seems to be that to say that people have some choice and some agency, not total agency, but some agency, and how they respond to circumstances is not to blame people who don't already see that or feel that or haven't had that example or aren't able to do it.

It's not an apportionment of blame. But it's not helpful to go all the way the other way and just tell people, well, there is discrimination against unwed mothers, single mothers, discrimination against teen mothers. All these discrimination factors exist, and so you're completely fucked forever, sorry.

Trudi: Absolutely. You know, I've always had this strong sense of agency and I refused to participate in any relationships or even relationship with myself where I would give up that agency. So this idea, for example, that you don't have a choice, I completely reject that. You may have all bad choices.

Kara: You may not like your choices. I coach on this a lot. Sometimes I don't like any of my choices, but they're still choices.

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Trudi: Right, they're still choices. So I've always been really connected to this idea that even though I don't like the choices that I have, I do have a choice.

And if I resign myself to the idea that I don't have choice, that I am participating in my own oppression and my own - giving away all of my power because I'm just like, oh, well, I don't have any choice. I do. And because I was so connected to that, I was able to do things and tolerate things that weren't enjoyable for a bigger vision.

Kara: That is everything. When we tell ourselves that we don't have - who benefits from us believing we're completely disempowered? It's not us. It's the oppressive structures and the people telling us that. When we abandon all of our agency, we are doing the oppressor's work for them.

We are internalizing and replicating that belief system that doesn't do us any favors. It doesn't do us any good. And I think that idea of I hate all these choices but they are choices, the reason it matters is every time you make a choice, you move yourself to the next point where you'll be able to make another choice.

You'll be able to make another choice. So you are creating more and more opportunities for new chances to come along, to see new avenues, to make a next choice. Whereas when you resign yourself to having no agency and make no choices, that's it.

It's like a flat, as opposed to every time you make a choice, you're moving yourself forward to another one. Eventually, you'll get to a set of choices where you actually like some of the choices.

Trudi: Yeah. The more you do, and eventually you're like, oh, I have lots of choice now. So I've always been for whatever reason, partly my personality,

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partly because of where I grew up, just being able to see that I have some influence over my life.

So I dropped out of school, I got my GED, I enrolled in community college as soon as I was able to, which happened to be because I left school so early, a year before my graduating class finished high school. So my friends were seniors in high school and I was a college freshman.

Just going part time, trying to learn how to be back in a classroom because I'd been out for a couple years. And I started studying psychology, studying sociology and just really getting kind of turned on to oh, there's a whole system in place.

And I became obsessed with understanding what makes people who come from the kinds of environments that I came from, what are the determining factors that support someone having positive outcomes versus outcomes that are more stereotypical and statistical. Like, why is that?

And that just kind of set me into a whole world exploring race and equity and systems and all of that. So that is how I got here and why I continue to be so passionate about coaching in this intersection of justice and equity and coaching. Because these are the kinds of things that make the difference in people having that agency and self-determination and influence over their life.

Kara: And it's empowering. I think the point of coaching is teaching people how to empower themselves. It's not like, well, I'll come in and make this difference for you. It's like, let me help you see your own agency. And I think for anybody listening, the best news is that you don't have to just magically, as Trudi was, be born with a belief in your own agency.

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You can actually learn it. If you are not someone who feels that way naturally and understand that your sense of disempowerment is what you've been taught to feel. If you are a woman, if you are a person of color, if you are fat or disabled or neurodivergent or whatever else, any marginalized identities you live in, you're basically taught that you are helpless and not good enough and that other people should be in charge of decisions for your own welfare.

So all of this, this belief in your own agency can be built. That's like a mental skill you can learn. You don't have to be born with it. So let's talk about one of the systems, which is capitalism, because you blew my mind the other day with this concept of toxic capitalism.

Because you know, as you've experienced coaching me and I think probably a lot of your clients are like this, having come from a social justice background and transitioned into entrepreneurship, I had a lot of thought patterns that came from one context and didn't make sense in another context.

So I've done a lot of work on my money mindset over the years. Let's just start with - this is something that came up recently and I was like, we have to talk about this on the podcast. So tell me how you would define capitalism and how you define toxic capitalism. What does that concept mean?

Trudi: So capitalism, I think the way I think about capitalism and this is - I think a lot of people who know my work are surprised when I start having these conversations because people would assume that folks who do the work that I do, that I would be automatically anti-capitalist.

Kara: Which is so funny also because you run a business.

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Trudi: I know. There's so many things. One of the problems with anti-capitalism too is there's not even a good framework for what that is. People use that term meaning anything that is not capitalist, but capitalism, it cannot be distilled in one sentence. So I'm going to do my best to just say capitalism...

Kara: Adam Smith will roll in his grave, it's okay.

Trudi: Absolutely. It's an economic system that allows people to earn money, to own businesses, and to participate in an economy that is their own. Where people can own it and make decisions and have influence over it. And receive capital, especially at the larger levels, we're not talking small business here.

Receive money from others in order to build businesses. So for example, if you're building a coaching practice, you can definitely bootstrap the heck out of it, which is what most people do. If you're building a new medicine to cure something, unless you were born into a family...

Kara: Unless you're already a billionaire.

Trudi: You need to be able to take investment from other people and there needs to be rules and structures in place for receiving that money, repaying that money. So capitalism is the container for how all of those rules operate, how all of those relationships operate.

Kara: So let's pause there. Because this is something that's really important and I yell about this all the time, so I just want to yell about it again right now to the people listening, which is like, I obviously didn't set out to coach coaches, but small business owners and entrepreneurs and coaches come into my orbit.

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And one of the big ways I see women, other marginalized, people of color, various marginalized identities hold themselves back, but especially women I think because of the socialization around it is that even when they have a business, they are using personal finance morality to think about their business.

So they don't want to take a loan. I see so many coaches who think about having "debt," even business debt as this bad thing that means they are bad with money. And not good with money, and can't be trusted with money, and can't earn money, which is a very personal finance moralist mindset.

As though their business is the same as consumer debt because you bought 14 TVs. And it's not the same thing. And business debt, capital as you're saying, that is the way that businesses function. Most big businesses have a revolving line of credit.

It's the entire reason that capitalism was invented was that people cannot scale businesses without infusions of capital by which we mean the money that they can use to build the business. So you need an international finance system basically that allows for that.

But I think to me, this is so important because one of the reasons people are so weird about this stuff is that they have a whole bunch of things conflated that actually have nothing to do with each other. And then it brings all of this personal consumer spending mental drama to the way they're trying to build their business when those are completely different things.

Every big business in the world pretty much takes out loans and uses capital. That's why we have the system. And it's not a personal moral failing if your business on day one is not bringing in the revenue to cover itself.

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Trudi: Right. And that's why even within capitalism, these rules that I'm talking about are the things that dictate that businesses are treated as separate entities outside of the individual owner. And there's all kinds of relationships that exist, regarding your tax status and...

Kara: That's so funny because honestly, probably S corps fuck people up in the head. Because it goes to your personal income tax return and it just makes it still seem like it's just you. Probably bad for their thought work.

Trudi: Probably is. So capitalism isn't just this one thing. It's not just people making money. It's all of these interconnected policies and laws and practices and relationships that govern and dictate how our economy works.

It is both our ability to own a business and all of the listeners who own businesses, that you can hand a shingle and be like, I'm open for business today, I'm going to take money and provide a service. That's because capitalism. That's because of our economic system and the laws that allow us to do that. You can't do that everywhere.

Kara: So then what is toxic capitalism? Because obviously we also all know that it can go too far, right? There's a big difference between you and I and Jeff Bezos. Many differences between us.

Trudi: So many. All the differences.

Kara: So many differences. In fact, we're carbon-based life forms might be the only similarity.

Trudi: So in the same way that our ability to own a business is capitalism, it's the exact same way that capitalism is also Jeff Bezos' ability to earn

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bagillions of dollars and have people on his payroll who work 40 hours a week and still can't meet their basic needs with a 40-hour week job.

The fact that those rules are in place, that is also a function of capitalism. So what I have started to use, toxic capitalism, in the same way that we talk about toxic masculinity, or we talk about toxic - more toxic aspects of all kinds of things.

To talk about these more insidious practices in business that really are about the exploitation of people and the abuse of power and all of the things that make it possible that companies can make and pay out millions of dollars to CEOs and shareholders, while simultaneously furloughing workers for a year of the pandemic, but still having the money to pay out big shares of earnings.

That's terrible. I think on a moral level, we can agree that that is a bad thing. But there are all kinds of these rules that allow these big corporations to do that. That's a function of choice. That's because of policy. Those things can be changed.

I think it's really important that we are careful to not throw away an entire system without really thinking about the implications of all of the ways that our ability to earn and own companies are actually good for us.

Kara: It's making me think of like, I don't know, a vitamin or medication or something that the dose is important. At the right dose, it's life and health promoting, and at the wrong dose, it's toxic literally and will kill you. So I think it's interesting because I do think if you are a real structural Marxist all the way, then I think your argument would be that capitalism is inexorably and inherently always going to lead to maximum exploitation until there's a revolution.

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But I think as we see in coaching all the time, it's like, my opinion is anything that's that black and white is probably not actually correct. So what do you think are some of the - we don't have to draw a super bright line because it's a spectrum.

But I am curious to hear what you think are maybe some of the deciding characteristics. One of the things I see that I feel like goes on in the especially more social justice or social media conversations about this stuff, besides the fact that most of the people don't have degrees in economics or sociology is because we have such an unequal economic system right now that does feel oppressive and exploitative to so many people who are struggling to make ends meet, it then becomes - for everybody, it's like anyone who makes more money than me is the same as Jeff Bezos.

It's all been collapsed kind of. And I'm sort of like, okay, but actually the problem of wealth inequality in this country are probably not the person who owns the restaurant where you're a waiter who has a 2% profit margin because restaurants are very tight to run.

That's not the problem with wealth inequality in the country. The problem is the six billionaires who don't pay any taxes. There's a scale issue that people don't understand, particularly because it's actually mentally hard for the human brain to understand what a billion is compared to a million.

You guys should Google. There's amazing YouTube videos that show it with grains of rice or distances driving. It's bananas. So I'd love to hear what do you think are the characteristics or signal points that we are moving from a more socially protective version of capitalism we can say, to a toxic version of capitalism.

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Trudi: The things that come to mind right away are really related to the exploitation of labor and the abuse of power. Those are two things that always come to mind right away.

The abuse of power is one of the things that I actually am a little - not that I'm more concerned with one or the other, but that I think happens more often. Especially in smaller businesses. Because so much business training teaches some of these toxic practices around hiring labor for really cheap, and just kind of firing people with no...

Kara: Hire slow, fire fast.

Trudi: I cannot stand - I'm having a physical body reaction to that.

Kara: I've been thinking about that TikTok that's going around that's like, I want you to know that advice enrages me, that little song one. That's your feeling about that one.

Trudi: Yes. That is so terrible. Because these things are only meant to protect business owners. The idea of hire slow, fire fast, it really leads people, especially people who have this desire to have control, total control, it really leads people down this path of seeing other people as props.

Kara: Disposable.

Trudi: And not really thinking about the relationship between an employer and a person. Not just a worker, but another person who's going to come in and who needs training and who needs support, and who also took a risk in possibly leaving another job and coming to you.

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There's all of this other relational stuff that's happening. And I think our typical business training really walks people down this path that really starts to lead on white supremacy and toxic capitalism. And it's because it's all about the consolidation of power and ownership.

That ability to just do what you want. I think that's dangerous. I think in order for businesses to function healthily, I mean, look at right now. Right now, we are in a moment where people are like, I do not want to go back to work because they're tired of being treated and being paid what they're being paid and being treated the way that they're treated.

And so I think a lot of it comes into play around how people are treated in the workplace, what people are paid, the exploitation of labor, paying people as little as you possibly can, meanwhile, in order to profit yourself.

So if you're paying people - if you're a small business and you can't pay a whole bunch of money, that's different than having the ability to pay people enough money to live proportionate to where they live and the kind of job they're doing without needing to have eight jobs, and meanwhile you have all this cash sitting in the bank on Instagram with all your fancy things.

Kara: I mean, I think so many people, especially who are socialized as women have almost the opposite problem I think where they're uncomfortable - you've coached me on this. Sort of this like, well basically, as soon as I have employees, I'm inherently exploitative no matter how well I'm paying them, or how much they love their job or whatever else.

This sort of - the kind of people who come to me for coaching are much less likely to have the problem be that they're like, well, I'm trying to pay them dirt cheap to make the most that I can, and more that they're like, I don't think I should be allowed to make any money, I should pay my employees and not pay myself, or I should...

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Trudi: That's the other part of it.

Kara: It depends on your socialization and your background I think. But I'm curious what you think about that. And this is something that you've coached me on and I talk about everything on the podcast. It's not like I have any filter about this. Well, if I'm making money and I'm making more than I'm paying my employees, am I inherently exploiting them?

That's what classic capitalist theory would say. Inherently, I'm able to make more money because they work for me. Therefore, I'm exploiting their labor. But we've talked about where there's limits to that analysis. Especially when you think about classic Marxist theory, we're talking about - this is based on the industrial revolution. And we're talking about a factory most of the time. Not a life coach.

Trudi: Totally. I don't think it's that you're inherently exploiting people if you're employing them and profiting. I think that exploitation happens when you're being manipulative or not transparent or abusive or paying people as little as possible and having unreasonable demands on people.

I think it goes into exploitation when you use your position of power as the CEO or whatever leadership role you have, to have unreasonable requests of other people that they haven't consented to, or that they're consenting to...

Kara: Out of duress. It's really a relational analysis is what you're saying. We can tell when capitalism has become toxic when the relationship is - there's always going to be some power imbalance if you are the person who makes the hiring and firing decisions, or if you are the person who has the authority, although of course, an employee can also quit.

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But when it becomes unbalanced. And I think people are so uncomfortable with that because I see this come up around coaching in personal relationships too. Anything that is a grey area or requires discernment, people are uncomfortable as they want there to be a clear rule.

So it feels similar to me in the way that it's like, now basically any emotional work you do in a relationship has become emotional labor and should not have to happen, as opposed to like, well, all interpersonal relationships require some work with the other person's emotions. And it's not really an on/off switch. The question is just how much of it are you doing and is it worth it to you. And when we get to the extremes is when we have problems.

Trudi: I remember having a conversation with a student when I was teaching, I think it was an intro to human services course at one of the local colleges. And he was expressing to me his frustration with his job that would frequently all him on his days off and ask him to come into work and he had plans and he had kids and he was in school.

And I was like, "Well, say no. They call you, either don't pick up or say no." And what he said, I certainly remembered being - I used to work in CVS and restaurants and stuff like that. So I remember what that was like to be in those jobs.

But he was saying that he felt like if he said no, that they would penalize him. They would cut his hours, or maybe fire him, or they wouldn't put him on the schedule for next week. That's exploitation. That is absolutely exploitation.

Kara: Also to me, this brings together the two threads of our conversation in such an important way, which is yes, there are employers who will do that. Yes, it is real that it is not a simple, easy thing necessarily to just quit your

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job if you don't like how they're treating you based on how much you have in savings and whether you need the health insurance. All that's true.

And it is also true I think that you have more agency than you think to go out and find a better job, a job where they aren't going to treat you that way, whatever that is. And that the fact that you think you can't is actually one of the lies of capitalism, which is that since capitalism is inherently exploitative, no job will be any better than this and you just have to put up with it and you have to live in that scarcity and fear.

I just got chills up the back of my neck. That's how these things come together, which is not to say there aren't actually structural constraints that people have to deal with, but this is a perfect example of how when you believe the lie that all of capitalism is like this, therefore all jobs are exploitative and terrible, therefore you are worth nothing and have no agency, therefore you have to take whatever gets dished out to you. That's that same thing we were talking about in the beginning where we teach people that they have no agency.

Trudi: Exactly. That's what I mean, and you participate in your own...

Kara: As opposed to be like, okay, what kind of job do I want? How am I going to figure out how to get that job? I'm going to have to stay at this one until I can, I'm not quitting and not having health insurance if my kid needs it or whatever. It's not that there is no practical reality to deal with.

Trudi: Or am I making up the story that I won't be put on the schedule? Can I self-advocate? Can I pick up the phone and say to my supervisor, "I really can't come in today but I'm afraid that if I say no you won't put me on the schedule next week. What do you think about that?"

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And putting that other person who has the power in a situation where they now have to either commit to something, or problem solve it with you, or assure you that yes, you can be home with your kids on your day off, on your scheduled day off.

Kara: Right. It's such a parallel. There's so many areas. It's like in relationship coaching, it's like yes, some things are abusive, and also the way that we help people out of that is not by telling them that everything is abusive and so they have no agency and there's nothing they can do.

It's like, empowering people to see they do have agency, even in difficult conditions. That's actually how we help people change their lives. Is there anything else we even need to say? I feel like we just tied it together in this beautiful package. Is there anything else you want to share?

Trudi: Yeah. So I will say that is the toxic capitalism piece. So what I am trying to champion is this idea that there are more measures for success. I think this is part of the loop that we get into. We buy into capitalism meaning one thing, meaning that we all have to be out for a bagillion dollars and for the big company and whatever.

And that our measurement for success then, even in small businesses, becomes how much money did we make? I think that part of the solution, especially for people who come from the kinds of worlds that we come from, like the non-profit work, education, social justice, that show up into business thinking I can't earn, I can't pay myself well, or money is bad, instead of bringing a lot of those mindset challenges in is to reframe our relationship.

I've stopped using - obviously I'm talking about capitalism but what I'm encouraging people to think about their businesses as necessarily anti-capitalist but equity-centered, and the term that I'm writing about in the

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book and that I'm talking with people about is around just commerce. So a justice-based commerce where there are more measures of success than just money, how much revenue.

Kara: And we need that on the policy level. The truth is as long - for people who didn't go through corporate law, or I didn't go to corporate law, but I took corporate law. I didn't go to a corporate law firm is what I mean.

Anyway, right now for a public company, the company has a fiduciary duty to the shareholders to maximize profit, which means a policy and the law basically is that they have to make decisions that maximize profit for the shareholders, which means firing people, cutting their benefits, all of that stuff. And basically, if you're a large publicly-held corporation, you actually don't have as much flexibility in the matter as you would think.

Trudi: You could be sued if you don't.

Kara: Your shareholders can get together and sue you and often - big companies are venture capital firms or banks or institutions who have enough shares to really do that. So you could be sued for making decisions that are better for workers and bring down the profit line, especially in the short term. We need this at a personal conceptual level, but also at a global policy level, right?

Trudi: 100%. And we also have to remember that if our standard for business is what you just described, and it is, I think that even when people are taking basic business courses - even when they're getting their bachelor's degree, they're learning about this type of business. This big company maximizing profits, minimizing expenses, all of that stuff.

That rule doesn't apply unless you're a publicly-traded company. So if you own your own small business, you get to make up a different set of rules

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and measures for success. You don't have to hold yourself to that standard. You can choose.

And oftentimes, it's better for you. I know so many people who are burning themselves out doing things that are actually against their own values and don't feel aligned. But because they feel like they have to be on this chase for seven figures, or the next seven figures, whatever it is.

Kara: And told to put their worth on that. It all gets so fucked up. Women are socialized to think they're bad with money. How do you prove you're good with money? Make a bunch of money or have a high enough profit margin or whatever.

It's not even driven necessarily by some character flaw like greed or whatever else. It's just driven by a lack of self-worth, a lack of relationship with self, and this sort of socialization around trusting yourself. More and more what I see with women and money is that women are socialized to not trust themselves about money.

There's somebody outside of you who knows and who is the expert and who can tell you what to do. And then when you don't trust yourself, you go to the obvious things, which are like, what's the revenue, what's my profit margin, what's whatever, as opposed to no, I want to choose to pay people an amazing wage, not just living wage, and I want to choose to - I go through this myself in my own business.

We give health benefits to part-time employees, which is not that common, and we do profit sharing and all of these things. You have to do all this thought work on the socialization of well, I can't trust myself to make these decisions so I guess I have to do what everybody else is doing, or pay some dude on the internet to tell me how I should be doing things.

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Trudi: Exactly. And I think that's what I would like to see more of. More people coming up with measures of success for their business that are - obviously everybody needs to have a revenue goal. You should. If you are compelled and have that dream to build a big company, I'm not at all - I don't want anyone to think that I'm saying you shouldn't go all in.

Kara: Wait, pause there for a minute because if you're listening to this podcast, I am pretty sure I want you to build a big business versus the guy who's listening to Elon Musk's Twitter feed and following that dude and emulating him, trying to be like him.

If you're listening to this podcast instead of Elon Musk's Twitter feed, I want you to start a big business and I want you to make all that money because you are going to be a much better steward of it and a much better impact on the world.

Trudi: 100%. And sometimes, we're in a season of our life where it's just - there are other things that are more important than doubling my revenue.

Kara: It's all what are you called to do. But I think it's so important for women to understand and people of all marginalized identities, when you opt out of the game, you are ensuring that the game stays the same.

Trudi: I say that all the time. That is actually in the best interest of the people who hold all the power right now for you to opt out.

Kara: I always think about this - who was it? Was it Sonya Renee Taylor? I think so, The Body is Not an Apology. She did - I think it was an Instagram Live with Rachel Rodgers or something. But anyway, she just said it in this way that I was like - she was like, basically, all the people with the money are telling people without the money that money is this bad, dirty thing that you don't want anything to do with.

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It's so morally corrupt and coarse and you don't want - we'll just hold on to it, don't worry, we'll just keep the money and you don't want anything to do with this. Something's wrong there.

Trudi: 100%. I think that if we have more good people with lots of money, they will do good things with it. What's that? Money makes you more of who you are. I think that that's true.

Kara: It's just an energy, absolutely.

Trudi: So for sure, make all the money you want to make and I do encourage people to think about what are the non-monetary measures of success, whether that be the spaciousness in your life, your relationships with people, your...

Kara: Also your thoughts. None of it's going to make you feel successful. There are people out there with a billion dollars who are still like, well, my dad gave my brother more praise when I was growing up, so I still don't think I'm good enough.

I mean, these are two different things. Your emotional satisfaction you create with your thoughts. Now, what kind of thing you want to do in the world and how you want to impact the world and how you want to impact other people and what kind of opportunities you want to create, that's over here. That's never going to create your satisfaction or your dissatisfaction.

Trudi: I don't think that's clear enough for people, for your listeners, I'm sure you guys are on it. But I think this is the thing. Helping people to understand that no matter where you are in your business growth or financial success or whatever, that you're managing your mind and making conscious choice, and how you feel about it, your relationship to it, those are completely different things.

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Kara: So good. Alright, where can people find you if they want more of this goodness?

Trudi: Folks can come and hang out with me on Instagram, which is where I spend most of my time.

Kara: Highly recommend Trudi's Instagram. I follow it, even though I get to talk to her personally.

Trudi: I'm there more often. And also the book, *The Antiracist Business Book*, which has a whole chapter on from toxic capitalism to just commerce is in there. It's coming out in April. It's available for pre-order right now on Amazon, Barnes and Noble, Target, and soon independent booksellers. So we're very excited about...

Kara: Guys, you got to go pre-order. We'll put the link in the thing. Get used to this because then you're going to have to pre-order my book. Pre-orders are everything. All those pre-orders get counted as an order on the first day. That's how you get on the bestseller list. So go do those pre-orders. Thanks for hanging out and sharing your wisdom with us.

Trudi: Thanks for having me. It was super fun. I love talking to you.

Kara: I'll see you soon.

Trudi: See you.

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