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# A Changing World Of Work; Platforms, Precarity, and Promise – entering a new technological age of flexibility

**Poppy Murray**

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Student Number: 6931472

Supervisor: Dr. David Henig

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## **Abstract**

*The world of work is changing. Although an obvious statement, the impacts are many and far-reaching. This thesis will look at three major factors that have contributed to shaping the world of work that is here in the present day. Firstly, I will look at the 2008 crash and its contribution to the creation of austerity and the furthering of neoliberal policies. Following on from this, I will also look at the facilitation of a culture of precarity as a consequence of the proliferation of temporary or zero-hour work contracts and a contraction of overall social security benefits.*

*Secondly, this thesis will look at digitalisation, born much earlier than 2008, but exploding in growth in the workplace after the Financial Crisis of 2008. The effects of this growth on the workplace and how it impacted overall working efficiency and the job market will be analysed. Additionally, this thesis will look at the coronavirus pandemic and how we now rely on these technologies more than ever. Thirdly, this thesis will look at the part that Millennials have played in the changing of outdated, traditional approaches to work and professional life.*

*Using certain aspects of Anticipatory Anthropology as well as Ethnographic analysis, based on a series of interviews carried out during the lockdown of 2020, this research will attempt to guide a 'loose' prediction of the future in a post-lockdown world. The words 'history is doomed to repeat itself', a variant of the original phrase written by the philosopher George Santayana (1980), might indeed hold true as markets across the world are threatening to plunge once again into a recession, triggered by the COVID-19 pandemic.*

*This thesis is guided by many sources, taking inspiration from Ghassan Hage's theory of 'stuckedness' and in particular Guy Standing's work on the Precariat (2017) as well as looking at the future through the Anticipatory Anthropology framework laid out by both Marion Lundy Dobbert (2000) and Celina Strzelecka (2013).*

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## *Introduction*

When Fordism first burst onto the scene at the beginning of the 20<sup>th</sup> Century, the world of work was to change forever. Ford, a thinker as well as a tinker, aimed to change the very fabric of man's relationship to work with his assembly line constructed cars as a by-product of this new and improved relationship. It is here we see yet another chapter in human history of technology changing not only our personal lives but the workplace too.

Ford laid out a plan for the ideal life. A stable home, a wife, kids, a sense of hygiene, duty and pride. He wanted to turn the working class into the consumer class, instilling a sense of work hard and play hard. Leisure and consumption often went hand-in-hand with Fordism, along with a general sense of entitlement to a better future - a reward system so to speak (Muehlebach & Shoshan 2012). Fordism directly led to the explosive growth of capitalism, simultaneously preaching the path to a 'good life', whilst commodifying leisure and the essence of freedom itself (334). The consistent growth of technology, much like a symbiotic relationship, became both a fuel and an effect of the changes in the world of work.

Cultural change occurred as new economic policies and forces came to the fore. In Europe, it centred around the socialist idea of basic human equality. Workers were given a voice and states across the continent made a drive to provide social assistance in the form of social welfare. Economic forces are an integral directive of cultural change and this is often forgotten by many economists and public policymakers. As Gramsci pointed out in his influential work *Prison Notebooks*, many people have simple common sense solutions to explain behaviour which a top-down perspective can never understand fully (Watkins 2011, 105).

This leads us to today, living in a neoliberal, capitalist era where the battle for welfare programmes and social equalities are being lost as what were once luxuries are now necessities. A computer, a mobile phone, even the things that we eat, are all brought from far-flung places around the world. Yet, these are now considered necessities. A legacy of Fordism, highly industrialised areas of the world meant that many more were peripheralised as a consequence, with resources being exported to the industrial nations. Globalisation is another term with which grew up around the effects of Fordism, but this thesis will instead be looking closer to home, towards more societal effects of peripheralisation, neoliberalism, and cultural change. This thesis will be an analysis of a generational change in workplace attitudes and how old notions of work are being thrown out in an attempt to rectify the loss of a future that the previous

generations were able to achieve. I will also attempt to use the legacy that increased digitalisation has left as well as the consequences of the 2008 crash and a proliferation of Millennials in the workplace to encourage a look into the future under the assumption that history is doomed to repeat itself.

This thesis will use analysis of ethnographic research carried out by myself with a number of freelancers, some of whom were especially good as to agree to participate in not only one interview, but three – averaging 1 hour each. I have aimed to understand the way in which the concept of work has changed amongst my own generation, the Millennials, and to understand what this means for the future and how pervasive precarity has impacted on our lives.

My hypothesis is that the world of work is an entirely different place than it was even just 10 years ago. The presence of these changes is indicated by the prevalence of freelancing in particular. In the natural world, the increase or decline of a bee, a frog, or certain types of algae indicates changes in the health of the ecosystem it resides in. In the ecosystem of working professionals, the increased presence of freelancers indicates a change in the way people want to live, work and spend their time. My hypothesis works with three changes to the ecosystem and I will analyse the effects and consequences of each in the past, the present and the future.

The overarching direction this thesis will take is to look at the past, present, and future in its linear format, then applying a theory of open system and cyclic analysis to understand what might occur in the near future (Strzelecka 2013 262; Lundy Dobbert 2000, 888). I will do this by using the past and the present-day analysis and then applying it to our understanding of current world events, i.e. the pandemic and resulting recession.

The world of work is changing and as it seems that we are about to enter into another global recession; technology, austerity and generational attitudes will combine, yet again, to create a different world to the one we have recently become accustomed to.

### *Theoretical Framework and Context*

The main area that this thesis will be looking at is the freelancers who are engaging in the creative industries. The two main interviewees are a freelance make-up artist, and a freelance music teacher. In addition, I have three combined interviews carried out with a freelance content writer and two newly established freelance marketers. This thesis will look at the past, present, and future of the interlocutors and how each life has been impacted by the 2008 Financial Crisis. It will weave in an analysis of digitalisation and the impact it has had on the world of work. Finally, it will look at the era of Millennials in the workforce and resulting attitude changes. Freelancing will be the lens used for each of these threads, as it has become the indicator species from which I will attempt to analyse the changing world of work.

Over the course of the next chapter, this thesis will attempt to lay out and explain the framing of this hypothesis – including the 2008 Financial Crisis, the global, digital economy, and the Gig-platform space. I will then lay out who the players are in this research by high-lighting precarity, Millennials and the impact of the 2008 crash.

The aim, therefore, is not to give a history lesson, but rather to highlight the topics which I will deal with in this paper and thus refresh any knowledge upon the subjects which will be most useful going forward. This research will touch upon many topics, however, due to the scope of the paper and the word limit, it will be primarily focused upon the aforementioned topics.

#### *(i) The Framework*

##### *a. The 2008 Crisis.*

The 2008 Financial Crisis, in reality, began several years before with the repackaged, air-filled subprime loans which encouraged people across the U.S. to buy a house. The mortgage loans were given out like candy, no matter the financial position that soon-to-be homeowners were in. Risky loans were handed out just as often, if not more so than the safe ones, and eventually the housing market in the U.S. reached a saturation point, of which the banks, investment firms and investors were not expecting. Banks had been selling the subprime, risky loans to investment firms who repackaged them with other mortgages both risky and safe (although mainly just risky towards the end of 2007) and sold them to investors who believed them to be stable investments (Singh 2019).

In 2008 not a single month went by without at least one large investment firm declaring bankruptcy as these risky subprime mortgages unsurprisingly led to huge numbers of poorer,

unemployed or precarious workers defaulting on their payments. This happened in massive numbers across the world as investors lost all their money and assets because of these loans that they bought from the firms and banks (Singh 2019).

Banks began to worry towards the end of 2008 as their main sources of income from investors and hedge-funds were drained. Successive governments across the world were petitioned for bail-outs before the whole economy collapsed. Governments stepped in for bailout packages, which nationalised banks and many of their assets. The banks were put back on track, subprime loans are now scrutinised before being agreed upon, yet people across the world lost their houses, their investments and their jobs (Singh 2019).

There is a feeling of loss of power and control for those affected. As Guy Standing (2017, 11) discusses in his book *The Precariat*, precarity has issues of control, yes there is a lack of control surrounding the precariat's existence, but those who are part of the precariat have to learn how to use their bargaining power amongst other things in an effort to retain some control. Hence why many people turned to platform economies.

The fall out of the 2008 crisis is still being felt today across the world. Countries like Spain and Greece faced huge problems both economically and because of the austerity measures put in place afterwards. One main critique found, particularly in popular culture, is that those who ran the banks did not take enough responsibility and instead the people were made shoulder that burden. Austerity policies removed funding from services that were deemed non-essential such as social clubs, after-school care, and benefits amongst others. In the end, it has been the poorer members of many societies who have shouldered the long term burden of U.S. bank ineptitude and greed.

Precarity can be defined in many ways for different people around the world. In this thesis, the definition of precarity will be taken from Malin and Chandler's enlightening paper on 'Splintering Precarity Among Drivers for Uber and Lyft' (2017). This paper defines precarity 'as a feeling of insecurity and instability in regards to work'. With austerity measures in place since 2008 precarity has now become so normalised that in many countries people cling to a job that provides zero benefits and very little money. Yet, (there is always a 'yet'), there has been a prevalent belief that if enough work or the right job comes along, a person will have 'made it'. This is known as 'stuckedness' whereby it becomes almost a point of pride for those

who continue to be affected by a crisis to wait it out (Hage 2009). In this case, the waiting it out has turned into an acceptance of zero-hour, zero-security contracts.

The fact that people hold this belief is shown by the many examples seen on social media of people who have indeed made it, or at least seem to live with more security. Even during the pandemic, there is a sense of bragging about money. On the UK-based Facebook page ‘Deliveroo Riders’ there are multiple examples. One in particular stood out whereby someone stated they had earned £800 in one week. The exchange was as follows.

K.W: \$ Dollars? So, how much is that in sterling?

A.B: In pounds that £800 a week

K.W. The only way to earn that is to forget your life and devote it to Deliveroo. Get up, work, no more orders, go to bed, sleep. Repeat. You’re earning money for your landlord and another company.(Deliveroo Riders 2020)

This exchange is rather common on Facebook pages like these. This is a community that aims to help people when they are struggling with technical issues or to discuss new Deliveroo policies. However, there seems to be a proliferation of bragging on the one hand or stating that they can’t find any work and asking for advice. As for encouraging people to believe they can one day make it, those who post comments suggesting that they have earned large sums of money only serve to reinforce this idea. In addition, the platform companies themselves encourage this idea by releasing statements whereby their highest earner is praised for the amount that they earned with them. These companies earn money from the precarious work that their platforms provide.

This encouragement of ‘sticking it out’, or ‘stuckedness’ falls into three Zones of Precarity related to the marketisation of labour as laid out by Paul Walsh (2019, 460). First, the Zone of Integration: people secure in their jobs, integrated into society, yet feel the worry and the threat of a job market decline; second, the Zone of Precarity: filled with people who are half integrated, they are hopeful and they are realistic; and third, the Zone of Detachment: those who are excluded from social integration, who live more precariously than most. The middle zone is the one where the majority of those on temporary or zero-hour contracts and freelancers reside. It is particularly important to highlight that those who belong to this middle categorisation are incentivised by the Zone of Integration and scared of the Zone of Detachment.

Take Participant A, for example, she not only works as a freelance make-up artist but also as a freelance photographer as well as taking shifts on a bar in a zero-hour contract just to make ends meet and to not slip into a more precarious position and thus the Zone of Detachment. Participant H lives in precarity as defined by that of Malin and Chandler (2017), living paycheck to paycheck, worried about the future, income, pension etc. She is highly educated and has several years of professional experience, yet precarity is a fact of life when choosing to be a freelancer. The three Zones of Precarity also contain an interesting point to note with the fact that precarity exists in many forms and in different areas of society.

The 21st century can be linked to neoliberalism, a marketisation of skills, abilities as well as other parts of society such as education. It is no longer confined to the working classes of society, but neoliberal policies have reduced institutions such as universities and even schools to create precarity in their jobs as capital accumulation is embedded as an acceptable model for businesses across Western states (Matos 2019).

#### b. Digitalisation

The digital labour market now stretches across the globe and the only three things that are needed to access it are 1) internet, 2) hardware, such as a phone to access the internet, and 3) software, such as a downloadable platform to find work, or connect with work givers. This means that finding work and communication with employers is easier and faster; nevertheless, some sociologists theorise that the proliferation of a digital market economy instead makes workers invisible (Pongratz 2018, 61).

This invisibility has certainly become more apparent in the job market, the searcher must find a way to stick out from the crowd, thus have a wide variety of skills as well as flexible time and adaptability. In an era of digitalisation, this is important as globalised and digitalised job markets mean much more competition and a lower chance of a less experienced applicant receiving a job offer for an 'entry-level' position.

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| Person Specification  |                 |
|---|-----------------|
| <ul style="list-style-type: none"><li>• A number of years' experience in a professional HR environment.</li><li>• Proficient in MS packages e.g. Word, Excel, PowerPoint, Visio &amp; Outlook.</li><li>• Experience using Workday &amp; Case Management systems is very desirable.</li><li>• An understanding and knowledge of HR best practice (e.g. Data protection and Irish &amp; EU employment legislation)</li><li>• Strong sense of commercial awareness.</li><li>• Strong customer service acumen and positive attitude.</li><li>• Stakeholder management.</li><li>• Project management.</li><li>• Ability to prioritize multiple tasks and manage work on time.</li><li>• Demonstrated ability to ensure confidentiality.</li><li>• Flexibility and ability to work in a very fast paced and changing environment.</li></ul> |                 |
| <p>Cushman &amp; Wakefield provides equal employment opportunity. Discrimination of any type will not be tolerated. Cushman &amp; Wakefield is an Equal Opportunity / Affirmative Action employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, sexual orientation, gender identity, disability, protected veteran status or any other characteristic protected by state, federal, or local law.</p>   |                 |
| Seniority Level   | Employment Type |
| Entry level   | Part-time       |

Image 1. Source: LinkedIn.com 2020

The maximisation of skill sets plays into the hands of corporations who will always wish to reduce costs wherever possible. On the one hand, they require one person to possess the skills of four; on the other, outsourcing becomes a cheaper and viable alternative. Outsourcing, as one of my interviewees stated, is now the way forward for many companies. She reasoned that when it comes to cost, why would a company choose to pay £40-60'000 a year for an employee who is an expert in one area, when they can outsource projects with varying levels of expertise for much cheaper<sup>1</sup>. Whilst this makes sense economically for a business, if this was to continue to a point where corporations are run by a skeleton staff, then it leaves many people without a job, or working as a freelancer in order to bring in money. If that were to happen, the business itself would not remain profitable for very long as people would not be able to afford their services, whatever they may be.

On a more positive side, digitalisation has increased transparency between employer and employee. Thus freelancing as part of our world of work is much more equal as market competition weeds out weak links between client and service provider (Nurvala 2015, 234). This also incorporates the peer-review system that is in place across the many mediums and many services that are brought to clients across the internet. The peer-review system allows people to judge and rate the likes of big companies such as Apple or Disney as well as smaller, local ones. This goes for people too. On freelancing or gig platforms the services people provide are rated and reviewed by clients. This is a good practice, meaning fewer people are scammed or subject to shoddy work. Be that as it may, it is all very subjective and the gig-workers can

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<sup>1</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

find themselves at the mercy of the platform providers if they have anything less than a set percentage of good reviews.

Digitalisation created a space where the ability to work for yourself was not governed or hampered by distance, time, or lack of access to clients. Online work has removed many of these obstacles. Any Google search can easily find hundreds of thousands of adverts for both freelancers and clients across the world.

The same then has become true for the world of work as a whole. The ability to carry out tasks has become more efficient and the act of sharing them with managers and colleagues is as easy as clicking a button. This has revolutionised the workplace with laptops phones and email accounts being handed out to employees as essential pieces of equipment for day-to-day work. As Participant M stated, “once you start to get emails on your phone you are not a 9-5 anymore anyway<sup>2</sup>”. As such working from home policies have been a logical consequence, particularly amongst Millennials who wish for more flexibility in their lives. This thesis will look at this phenomenon and how it relates to both the crash and Millennials as a force for change in a digital era.

### c. Millennials in the workplace

Anthropology has a short, yet in-depth, discussion on the effects of precarity with focus on the unequal distribution of precarisation along the lines of intersectional differences (Schwaller 2019, 34). An argument by Abdul Aziz Hafiz (2018) theorises that precarity is something that can cut through traditional class distinctions, especially as structural shifts in occupations since 2008 have created a level of uncertainty for graduates from universities, no matter their background (86). Since Millennials - born between 1981 and 1996- are the most highly educated generation yet, this is particularly important, as they also experience depreciated levels of wealth (Rattner 2015; Brown et al. 2017). The only thing that separates graduates these days is the social capital that they come out the other side with and if those social connections will help get a foot in the door for a career (Aziz Hafiz 2018, 86).

Precarity is pervasive among Millennials, In the U.S., 22% of this generation are financially vulnerable (Garon 2020). According to a UK parliament research brief, the median income for Millennials was 7% lower than pre-Great Recession levels, whilst median income for 60+ (boomers) was 11% higher (Brown et al. 2017, 23). What this thesis will aim to answer therefore

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<sup>2</sup> Participant M. 2020. Combined interview by author. June 09. MP4 recording. Zoom Video Call.

is how Millennials are coping with uncertainty and insecurity in their lives. How the 2008 crash affected the present-day realities of a Millennial in the labour market and how their futures are intertwined with rising digitalisation in the workplace and life in general.

The Financial Crisis of 2008 had far-reaching impacts not only during the period of the Great Recession but many other longer-standing social issues that grew out of it. As touched upon earlier, the generation most affected were those reaching working age after the crash - Millennials. In Ireland, for example, the resulting recession caused some 33% of young people to be out of work (Duggan, Sherman and McDonnell 2018). Similar numbers could be seen across Europe; in Britain 18-24 year-olds represented 1/3 of all job losses during that time (Monaghan 2014).

The youngest Millennials would be turning 24 in 2020. The year of COVID-19 and potentially a second recession in this generation's lifetime. This is a generation which has struggled with uncertainty and financial instability since just after the first of them came of age.

For example, the majority of young, highly educated and highly skilled people in Spain do not expect to find work on a permanent basis (Schwaller 2019, 35). In fact, it has come to the point where many people who engage in short term contractual work are expected to be happy that they even find work, even if it means having only 53 days of paid work (44). They are stuck, waiting for their luck to change, or forced overseas to search for better career prospects as was the case with Participant A.

This normalisation of precarity over the last decade has led to the proliferation of gig-economy platforms such as Uber or Deliveroo, among others. The complaints about the treatment of their workers are numerous, but people need the work, either as a side-gig to supplement their living wages or as full-time work. In both instances the assumption is that traditional 9-5 work is no longer a viable and liveable option for a large number of people.

In contrast to previous generations, Millennials are no longer living with the cultural ideology that they must get a job and start having children as soon as possible. Additionally, the view that you would stay in the same job from graduation until retirement is now dying out. With digitalisation tied up with Millennials development, they can experience the wider world, whether through the internet or through travel. Consequences of that will be analysed through this research.

One thing that should be mentioned is that Millennials were first considered to be quite disruptive in the beginning of their transition from child/student to adult. If there's one overriding perception of Millennials, it is that they are a generation with great—and sometimes outlandish—expectations. Although members of most generations were considered somewhat spoiled in their youth, many Millennials feel an unusually strong sense of entitlement. Older adults routinely criticize the high-maintenance rookies for wanting too much too soon. In particular, they resent the impatient Millennials for expecting overnight advancement from their entry-level jobs. (Alsop 2008, 24)

However, opinions have been changing as Millennials have proven themselves to be entrepreneurial, intelligent, flexible and adaptable to levels not previously seen in generations before (Smola and Sutton 2002; Franklin 2018). It is this which this thesis will deal with and how Millennials tied up with digitalisation and the impact of The Crash have caused an inexorable change in the way we approach our relationship with the workplace.

*(ii) The Indicator Species - freelancers*

The platform economy is often characterised by its peer-to-peer structure. This structure enables the independent person or contractor to perform services or work on a regular basis without an investment of their own money to set up their own website, business, or marketing strategies. Quite often the term 'sharing economy' is used to describe these interactions, however, this thesis will stay away from such a term as it tends to take-away from the fact that there is a platform as well as profiteering platform owners involved in the process. Moreover, the fact that digital platforms are a place where an exchange of money for services can occur is lost with the term 'sharing economy'. The term sharing should only be used for websites where free services and goods are given - Facebook websites such as *Free Your Stuff*—(*Insert City Name*)—. Sharing is instead a form of 'economic organisation' rather than the commercial aspects that will be discussed in this paper (McKee 2017, 458). As such, I will use the gig-economy as it pertains to the notion of contractual work, gigs which have an endpoint and which does not detract from the essential aspects of such work.

Although there is a case for using Uber drivers, Deliveroo workers, or other people who use app-based platforms for short, small contracts, I will not be using them as an example in my research. They do relate to the topic as they are, in my opinion, a direct consequence of digitalisation, however, my scope is for a broader look at longer-term contractual work as an indicator of the professional world health. For example, I will be using participants who are content writers, social media managers, and make-up artists, of whom work with longer-term contracts.

*(iii) Current considerations – COVID-19*

Throughout this thesis, there will be mentions and references to the coronavirus pandemic and its effects. This research was carried out in the immediate aftermath of lockdowns being enforced around the globe. One effect from the coronavirus has been the shockwaves which have sent ripples across the stock market causing a financial crash on the 20<sup>th</sup> February 2020 which continued to be volatile and unpredictable until mid-March. The ramifications of this crash are not yet fully known. Businesses affected began to recover only months after the initial crash and the sense of instability in the markets was largely ignored by investors as government bailouts handed out cash to plug any staff or operation costs in an effort to keep economies afloat.

This thesis will lightly explore the effects of this crash - which has been compared as being worse (short-term at least) than that of 2008. With more and more people now opting to work from home once the lockdowns have been completely erased, could this change the future world of work the way that the Financial Crash of 2008 did?

## *Methodology*

### *(i) - The 3 W's: Who, Where & When*

The interlocutors for this thesis were self-employed freelancers. Without fail, every single one of them was working within the creative industry. Out of my five participants, only one was male, which I found interesting enough to ponder on for a while, however, due to the parameters of this thesis I was unable to invest much time and effort into the analysis of such a trend. I could only speculate that, in general, women online are perhaps more responsive to me as a female researcher in addition to the fact that in online communities women are more likely to engage and offer advice or help on a professional level. In contrast, the Uber and Deliveroo sites which were primarily male-oriented were completely unresponsive to me, while the language and the tone of conversations on these pages were much harsher and more abrasive. Another factor is that I myself am a freelancer, so therefore also able to connect with freelancers on a professional level. However, whilst my speculations might hold some (as of yet unproven) truth, I found that the more I researched the more I realised that the number of women in the freelance world is higher than men, having increased 55% since 2008 (Franklin 2018). This is interesting, however, beyond my scope of research so I will leave this here for someone else to pick up in the future.

The titles that my participants held ranged between teacher, content writer, social media specialist, marketing specialist, and make-up artist. There were three nationalities in total: British, Irish, and Spanish. The age range for my participants was within the parameters of the Millennial generation, my youngest participant being 23 at the time of writing with the eldest being 36. There were noticeable differences in the attitudes of those still in their 20s and the two in their 30s. Those in the 30s (at the time of the interviews) were more aware of the changes happening around them as they engaged in the workplace. Those who were in the younger category were less aware of the changes but were frustrated at the consequences.

The interviews took place over a 2-month basis from the end of April to the end of June 2020. Beginning in the middle of the lockdown period, I had willing participants, however, we had to work around both my schedule and their schedules. This was never much of an issue as freelancers, in general, are much more flexible with their time. I really enjoyed interviewing these people and felt a connection with them as my methods required me to ask deep and personal life questions. I thoroughly appreciate how much personal information they gave me

and I aim to treat their words with respect and dignity as they taught me so much more than I thought would be possible from this project.

*(ii) Methodology*

Often within the field of anthropology, ethnography is seen as a tool, a descriptive device from which we can extract data pertaining to the overall research carried out. Ethnography has contributed hugely to the study of humans, as it positions different communities and cultures as complex, non-homogenous groups that make up small parts of the wider understanding of humanity. One interesting debate surrounding ethnographic research and its results is that many outside of the field of anthropology would consider it to be a descriptive theory-building process, rather than a fact-finding process. As ethnography was born out of the discipline of anthropology, it is human-centric in nature and thus, the conclusions drawn from participant observation or any of the other methods used in ethnographic research maintain an element of subjectivity. However, as every anthropologist knows, the value in ethnography lies in the ability to subjectively place yourself as a participant and gain an inner-perspective from the community being studied. Within the ethnographer's toolkit, many researchers use reflexivity as a way to then understand their own positionality as a researcher (Reyes 2018). This is how a modicum of objectivity can be maintained.

I will also include a modicum of anticipatory anthropology with which I will attempt to analyse the future and our responses to the current coronavirus situation and resulting market crash and recession. Anticipatory anthropology has evolved out of several developments in the mid-20th century. Systems theory, for example, is where open systems respond to feedback and cyclical historical occurrences. This has become one of the most influential theories in anticipatory anthropology (Lundy Dobbert 2000, 799). The concept of time, although taken with a more linear approach in this research has always had an element of the cyclic, despite the era of Christianity disintegrating those beliefs. However, changing seasons and the commonly stated phrase that 'history repeats itself' will form the basis of my analysis with the idea of the past and, in particular, that elements found throughout The Great Recession are due to repeat themselves in the near future. Strzelecka (2013, 262) similarly discusses the use of anticipating the future. She uses Nietzsche's (1999) work *Thus Spake Zarathustra* to understand how the past and the present think about the future: "But he who discovered the country of man, discovered also the country of man's future. Now shall ye be sailors for me, brave, patient

(150)” In this case, thinking about the future will allow people in the present to anticipate and, to a certain extent, tame changes that have not yet come to pass.

This project is based on ethnographic methods which take the form of life histories and semi-structured interviews. I aimed to have an overall structure with which to orient the interview, but my ultimate aim was always to keep the interviewee happy and comfortable. Life-histories offer up the possibility to engage in stories and histories of the person in question, therefore, giving in-depth data, whilst giving the floor to the participants. As Karen O’Reilly discusses, interviews can remind people that you are a researcher and thus keeping it more casual with participation or a less formal interview this barrier can be overcome (2011, 117). As I had no opportunity to carry out participant observation, I instead tried to curate a conversational feel throughout my interviews and as such, I felt I created short friendships for the duration of the interviews. The life story interview is a much more naturalistic form of interviewing fellow human beings as it becomes more or less a conversation with a participant who can provide a fascinating insight into their own life, experiences and culture (Beuving & De Vries 2015). It is based on this principle that I chose the life histories method as my primary method for interviewing.

I relied solely on these interviews as part of my participant observation research. I was severely limited during the coronavirus pandemic lockdown as my project spanned the middle period of this period. I was unable to physically meet-up with participants thus interaction was limited and sporadic.

Additionally, I was limited to using digital approaches in order to carry out this research. Although the ease with which I carried out this research proved just how far we have come technologically since 2008. Although I would have been able to use Skype in 2008, neither the internet, nor my laptop would have been able to handle the amount of tabs and multiple programmes I had open at the same time. I used Skype and Zoom interviews, recording them as they occurred. On the other side of that, I also used social media as an important source of information. I am glad I ended up using the medium of digital technology to work with this topic. It seemed apt as digitalisation is one of my three major components for analysis.

My opinion is not one that is much regarded by other researchers, for cyberculture, as a whole, has often been regarded as a smaller, less ostentatious sub discipline within anthropology. It is found that researchers quite often take very little notice of the computer and internet space

throughout their research (Underberg & Zorn 2013, 42). In an increasingly digital world, anthropologists should not ignore social media or even digital communities in general. As can be seen in this thesis, the world is changing rapidly and many facets of life, including the world of work, are increasingly digitised. However, multiple works can now be found on the topic and researchers such as Miller et.al (2016) do take social media seriously and have documented the different effects it can have within a community. As this thesis will then prove, digitalisation - an important aspect of the above discussion - will continue to power our world and analysis of the online world, and thus, online communities will be essential in the future to understanding the changes that will occur from this point forward.

Within my own research, I relied on personal experience being a freelancer myself and on contacts of whom one, in particular, I had a personal connection. These basic principles of the life history method were put into practice through my open and relaxed interview technique which forms part of my ethnographic toolkit. Having a personal connection to Participant K was helpful to keep the conversation light, however, I found that the interviews with participants who I had no personal connection with to be just as fruitful in the answers and data that was given.

### *(iii) Execution*

Interviews were carried out over Zoom or Skype depending upon the preference of the participant. This actually made asking questions easier and more natural as I could split my screen to show both my questions and the interview and could switch back and forth without the participant noticing. In addition, the fact that both Zoom and Skype had recording abilities meant that I was able to focus on responding to answers in a way that suited the participants rather than worrying about writing notes the whole time. This allowed the interviews to flow nicely and general feedback from the participants noted that the interviews felt more natural and conversation-like than anything else.

I stuck with the general theme for the interviews of the past, the present, and the future. The reasoning behind this decision was to thoroughly understand what connects and drives people to choose a life of uncertainty and risk by becoming a freelancer. I used a life history method by asking for stories and memories of childhood up to and including working as a freelancer. In a semi-structured style, I kept a focus on the topics that I wanted to gain information on, whilst also allowing room for probing when required. Often participants gave so much

information that probing was unnecessary. As every anthropologist eventually finds, people love to talk about themselves given the opportunity.

A person's own heritage and cultural history helps in the formation of personal goals and ideas of future prospects. In this case, we will look at the impact of neoliberalism, precarity, and the promise of a better world. A person's lived experiences can shed light on recent and current events; for if an interlocutor's life has been coloured by the events of their society or culture, then their life history could very well help bring a locum of understanding to cultural influences and history. As Ruth Milkman (2017) discusses, the impacts of societal events can be generation defining. Millennials in this sense are defined - whether or not they know it - by the 2008 Crash and the legacy it left upon Western societies.

This is where the method of life histories or 'oral' histories can come into play. A life history can be a useful amalgamation of the lived experience which incorporates many different threads of enquiry. "Narrative blocs are plastic organisations involving language, material artefacts and relations. The narrative bloc of violence puts into play a constellation of events and discourses about events, as an event. In turn, any oral history of political violence privileges the event as a narrative symbol of function (Feldman 1991, 14)"

The main life history interview itself had guidance in the form of open-ended questions, which guided the interviews from the past to the present and into the future. I mostly tried to keep the interview more as a conversation rather than a formal interview. People tend to be more open when engaging in conversation rather than an 'inquisition'. As every person who you interview is different, it is good to be prepared with a framework - of which I used a series of questions for each phase of time. Then you must build on their responses throughout the interview, which I thoroughly enjoyed as it made the interview flow and easier to recall at a later stage. (Perks & Thompson 2006, 126). Indeed, it is through the individual that an anthropologist can find strains of influence that connect to the wider community or nation (Maynes, Pierce & Laslett 2008, 16). Familial traditions, community myths and stories often emerge out of a wider crisis, thus adding depth to the meaning of the stories that will be told within the interview (Perks & Thompson 2006, 178). In this case, the interviews found many threads that linked the Millennial generation together despite differences in upbringing and it is these threads within the stories which will later become historical narratives.

In the aftermath of the interviews, a modicum of reflection was used to understand and highlight the areas of interest. Creating a transcript of the recorded material was essential as part of this process. Using Perks & Thompson's (2006, 126) advice, I repeatedly played back sections of the interviews as I attempted to maintain the tone and the meaning of their words in my head as I transcribed. Additionally, I was careful to not omit or add any information as is quite often the case with interview transcriptions (264). An interview can add colour to the research, but only when the interlocutor is fully understood and the researcher takes on thoughtful analysis through careful mediation of all the nuances the interview can offer (265).

*(iv) Ethics*

When looking at ethics in anthropology, it is important to remember that there is always a duty to protect the private information of the participants. To the best of my knowledge, I did not end up in a situation with choices surrounding legality. My main concern was that of maintaining the anonymity of my participants. When informed that their names would be replaced with a pseudonym the majority of them were surprised by the necessity. Despite this, I deemed it better to continue in anonymity as an ethical practice.

The consensus surrounding consent is that informed consent is always necessary. Carrying out fieldwork in urban populations will always find that the issue of informed consent will arise (Wax 1987, 7). Additionally, this consensus is, as of 2018, European-wide law (GDPR, 2016). By carrying out research over video-calls and email, the issue of consent never came up on the participant's side as it becomes implicit within the notion of an interview. I made sure to inform each interlocutor of the fact that they can request information to be removed or withdraw their full consent at any point.

Informed consent additionally means that anyone who I speak with will also have the opportunity to withdraw their consent at any time as per the GDPR (2016). Pursuant to Article 12 of the GDPR (2016), I must also provide my own contact information to anyone who's data I obtain and inform them of where and how their data or sensitive information will be processed. In this case, organising my research online meant that each participant had at minimum 2 different methods with which to contact me should they wish.

*(v) Positionality*

With regards to my own positionality, I have been very aware that I myself am a freelancer. I began freelancing at the start of 2020 and thus can empathise somewhat with the issues faced by freelancers. In a moment of self-reflection, my own opinions and hypotheses for this project have changed throughout the research. Firstly, research is not a vacuum. What goes on in my participants' work life to a certain extent can be applied to my own and to a larger extent to the world around us.

I have been employed in zero-hour contracts before, and experienced precarity and a sense of stuckedness myself as a pervasive aspect of my life. The same worries have been carried with me over several years as I grew up with help from the welfare state in the UK, I am a Millennial, a student and a freelancer. I have not let this cloud my objectivity but rather used it to inspire this project and motivate me to envision a future where the same worries can be handled better within the younger generations.

I believe that this position of a researcher I occupy is one where I can utilise my own experiences to empathise, understand and listen to the groups of people that I have chosen to study. Thus I can maintain an inner and outer perspective which I would normally be able to gain with physical participant observation.

## *Chapter 1. Past*

Ethnographic research methods in the present shed light on the past, giving a better understanding of the social and economic structures that we find ourselves in today. Looking at the works of Sidney Mintz (1997) and Paul Farmer (2004), modern-day anthropology is a tool to which we can link historical, social and economic structures and their problems of which the people who live in the experience. The past is essential to understand the present highlighting causes of many different social phenomena. In the end, isn't that what anthropology ultimately aims to achieve; an understanding of how different aspects of culture and society came to be and what the implications are of its presence?

The following chapter will focus on the past, the beginning of our story, shedding light on the impacts and consequences of the 2008 crash, of a new era of digitalisation, and the beginning of Millennials as a professional generation. This section will take us from 2008 until the present day attempting to use three threads to show how the world of work has been changing.

### *The 2008 Financial Crisis*

Beginning with the Financial Crisis, as it had the most immediate and obvious impacts around the world at the time. People lost their houses, their investments, their jobs, all the while banks around the world were bailed out and governments protected the economy. In the Western world, neoliberal economic policies were standard practice from the mid-'90s, policies based on the free market and the protection of said market at any cost. A global recession, which began in 2008 and lasted until 2013, scared western governments; many of whom implemented policies of austerity and made it easier for businesses to turn profits and thus keep the economy moving.

The consequences of the 2008 financial crisis is just another example of disaster capitalism working out of a doctrine of shock. *The Shock Doctrine*, an incredibly enlightening book by Naomi Klein (2007), highlights how disasters and crises are used or even created by governments to implement unpopular policies. She further goes on to explain how companies over the years have learnt to profit from disasters, knowing that the market will become more deregulated in its wake. Although it may be far-fetched to say that the U.S. government created the Financial Crisis, yet, successive governments across the West used the crisis to further implement neoliberal policies which removed social protections, decreased wages and

effectively transferred power from employees to businesses. This relates to Ulrich Beck's notion of social risk and risk aversion (1992, 260), whereby in this case businesses take power from its employees and transfer their own risk onto them instead.

Giving companies and businesses freer rein and the reduction of risk on their part meant fewer and fewer protections for workers. The risk was transferred over to employees and zero-hour contracts, reduction of job security and pay cuts were allowed in an effort to keep the economy afloat. As such, precarity and instability occurred within the working-class as well as the middle-class. Austerity cut through social protections, through social class, and through the world of work.

Looking at the numbers for the impact that the 2008 crash had, it paints a dark picture of precarity for Millennials, with 33% of unemployment Britain being attributed to young people under the age of 24 (Monaghan 2014). In Ireland, things were much the same with 33% of all young people becoming unemployed as a result of the crash (Duggan, Sherman and McDonnell 2018). Similar numbers across Europe highlight how much the crash affected young people and, in particular, Millennials.

Precarity increased and cut across class distinctions as well as professions. The Shock Doctrine has shown how the crisis was used as a way to deregulate the market and take away more security in the world of work. In combination with that, the new Conservative government in Britain revealed plans to cut up to 30% of funding to important British cultural institutions which was followed by another 10% cut in 2013 to the local authorities budget upon which smaller cultural institutions relied upon. Before this, the creative industries could have been considered the second-largest economic sector in Britain, with more than 2 million jobs generated in the 7 years leading up to the crash (Newsinger 2015, 306).

This goes a long way to explaining why freelancers are predominantly employed in the creative industries, with 6 out of the 8 most popular freelance professions belonging to the creative sector (Gration 2020). With lack of jobs, as well as a rise in digitalisation, creatives flocked to freelancing as a way to cope with the contraction of public funds for creative businesses and institutions.

Precarity has also meant that freelancing has become a model of business for many companies or industries. Two of my participants cite freelancing as the main occupation for someone in their field. Participant K works for a music school which will only take on teachers who will then be registered as self-employed. This makes it easier for the school to regulate their taxes and thus cut-down on costs. The teachers then take on the problem of tax declaration themselves. Participant A works as a make-up artist and the only way to work as such is to freelance. Participant A has the option of joining a union which would regulate her wages and provide a level of security for her and any employer, but its requirements almost make it an elite establishment.

It is really hard to get into the union because they ask for a lot. You have to have a B-tech – an international diploma to say you studied for it, you have to have quite a bit. I can't remember all of the different requirements, but you also have to pay to get in. As a Trainee, you have to have been there for 3 years and I believe the rate for a trainee is 200 for a full day. And then after 3 or 4 years, you become an assistant, and after another few years you can become a full make-up artist – I know it is something like that. But it is pretty hard because someone has to recommend you, so it is pretty competitive and then people do not want to recommend you because they worry that then you might take their jobs<sup>3</sup>.

Participant A continually faces precarity by choosing not to join a union, which is a privatised regulator in the absence of a government policy that could effectively regulate freelancer hours and minimum requirements. By allowing this union to demand payment and facilitate competition, it has become a victim of capitalism which extends to those both inside and outside its community (Standing 2017, 18). As such, both Participant K<sup>4</sup> and Participant A take up extra work in order to make ends meet.

One of my other interlocutors, Participant H, was forced to postpone her life plans immediately after graduation in order to find a job. She graduated in 2009 and the economic situation she found herself in automatically took away the choice to continue her training on a graduate scheme or internship or to travel. She graduated from university and immediately started to look for work. Although one might not consider this to be an example of precarity, it is the threat of precarity that caused Participant H to abandon her plans and instead search for work<sup>5</sup>. Essentially, she was residing in the Zone of Precarity, scared to end up in the Zone of Detachment which was more of a possibility after the 2008 Crash (Walsh 2019, 460).

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<sup>3</sup> Participant A. 2020. Interview no.1 by author. April 23. MP4 recording. Zoom Video Call.

<sup>4</sup> Participant K. 2020. Interview no.1 by author. April 28. MP4 recording. Skype Video Call.

<sup>5</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

In 2012, the UK public sector lost more than 100'000 jobs, which is consistent with Guy Standings (2017) analysis of creating a new social class of 'the precariat'. The contraction of the public sector, whilst allowing the private sector to establish new employment opportunities was indeed an effective removal of financial obligations such as pensions and permanent contracts. It was a way for the government to prove to financial institutions that they were 'on the right track' (60). The private sector in the UK benefited hugely. Then Prime Minister David Cameron stated in 2013 that the private sector had created more than 5 times the amount of jobs than were lost in the public sector. What he failed to mention was the fact that those jobs were based on temporary, unstable contracts and the minimum wage of the private sector had been lowered to less than the public sectors equivalent in 2010 (Flanders 2013). Huge swathes of the population were now living with less security, less money, and less future provision for a pension. This was a new era of the working poor.

### *Digitalisation and freelance platforms*

Without a doubt, the digitalisation of our world has been responsible for the emergence of crowdsourced, paid gig/contract work. Not that freelancers weren't around before this, the original meaning of the term referred to free men, mercenaries who 'sell their sword' to a lord who wished to make his army bigger - a free 'lancer' or swordsman if you will. Today's concept is not entirely different although it encompasses a broader range of skills than just fighting and is now reliant on the platforms and networks which are found and built online.

Digitalisation has been an ongoing process since the '70s when the first computers were installed in offices, and soon became popular at home in the '80s. Computers have, since the beginning, helped smaller, independent businesses compete with larger ones by allowing them to analyse their own business data ("History Of Computers In The Workplace" 2017). With technological advances, by the time 2008 rolled around digital solutions for time-consuming and often costly areas of business began to popularise. Automated digital banking, file storage, even business trips overseas could be conducted online if necessary.

Throughout the recession, many businesses cut down staff, increased workloads and quite often found that digital technologies could increase the productivity of workers. Outsourcing also became more common throughout the public and private sector. The creative sector exploded

into areas such as content writing for online blogs, digital marketing and also social media management. Participant M, working in social media, discusses how diversified marketing has become. You can now find experts for every niche area of the industry and as such, it can become expensive to find a member of staff who is able to do it all.

When you look at the job description for a digital marketing manager, they need to know so many disciplines, it is an actual joke. They need to know about: PPO, SEO, Website Building - it goes on and even great if they know Photoshop. Right there you have listed about 5 different people. You need to be a team of people in which some places are expected to be one job. To be a digital marketing manager, you need to know a bit about everything, rather than just one job. You lose the expertise once it starts diluting that far. Like you can't know everything so things will start to suffer<sup>6</sup>.

There are several problems with increased digitalisation in conjunction with the 2008 Crash and a loss of staff. The output for each worker is higher and more demanding. Rather than one role, a person is expected to fill the role of multiple people. Participant H and Participant D both stated that they enjoy the freedom to do only the jobs that they personally enjoy doing<sup>7 8</sup>. When considering this, it is not surprising that the number of freelancers in the UK has increased by 46% since between 2008 and 2018 (Grove 2018), but this did not happen the same in all countries. Ireland, for example, has its figures tied up with self-employed, so I am unable to get an accurate representation for them. However, Ireland has benefitted from becoming the tech capital of Europe and thus increased its private sector enormously and creating different conditions for employment than Britain had.

### *Millennials coming of age*

Millennials first began to enter the professional world around 2001/2004, when those who attended university began to graduate into more technical, knowledge-based jobs. The youngest members of the generation are now 24 years old and may have been participating in the working world for a few years by this point. From the beginning of this era, managers and behavioural analysts came to realise that Millennials were unlike any of the generations that came before them. A plethora of literature ensued including the before mentioned book by Ronald Alsop (2008) and a multitude of research pieces like Ruth Milkman's work on the political engagement of this generation (2017). Although both have differing opinions and advice on

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<sup>6</sup> Participant M. 2020. Combined interview by author. June 09. MP4 recording. Zoom Video Call.

<sup>7</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

<sup>8</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

how to handle Millennials, each of them are attempting to understand in their own way how best to deal with a generation that does not respond well to the norms and expectations followed by Gen Xers and Baby Boomers before them.

Coming of age for Millennials was wrapped up in the technological birth of social media, instant messaging and easily accessible internet access. This is a generation made in the online world of Bebo, MySpace, and later Facebook. A generation who can multitask more efficiently than previous generations, learning to simultaneously complete homework, group chat with friends and watch TV or YouTube (Alsop 2008, 137). An entire generation of multi-taskers with more thorough knowledge of the world around them just through the sheer amount of information on their screens each day. The world is literally their oyster and attitudes have changed through the knowledge that there is more to life than settling down and getting married before you're 30 years old.

This generational attitude of flexibility and freedom to choose is also something that neoliberal policies, particularly those in the UK, have perpetrated. Austerity politics removed social protections under the guise of 'freedom of choice', when in reality it has created more instability and less social satisfaction and the removal of employee protections<sup>9</sup>. With the infiltration of this rhetoric, more instability in general and a globalised perspective Millennials are more likely to try freelancing than any other generation - although retirees are now also starting to take an interest (Loudenback 2019). Diversity, being your own boss, flexibility, ownership of your own skills, and connection management are all reasons why many blog posts on the subject discuss the move to freelancing at length.

In fact, the reality of finding a job also became harder as more and more skills were being demanded:

Like my mum. She left school, got a job at the BBC, and she worked her way up like that. Whereas now in order to get a job at the BBC you need a degree in business and probably a 1st GPA. Like the requirements are not the same – it is a lot harder to get to do the same. Then I look at my dad and it is the same. If someone went for his job now, the amount that they would have to have on their CV in terms of experience, like undergrad, masters, years working. Whereas my dad literally left school and went into a job in Intel and then moved over to Dell a few years later. He is in his 40s and he did his bachelor's and now he is doing.... an MBA!<sup>10</sup>

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<sup>9</sup> Participant A. 2020. Interview no.1 by author. April 23. MP4 recording. Zoom Video Call.

<sup>10</sup> Participant K. 2020. Interview no.2 by author. May 25. MP4 recording. Skype Video Call.

I see this with all of my participants, educated to a high degree, but still forced to have more and more experience to get a foot in the door of a career or permanent job. For older Millennials, the need to be so experienced was not as necessary as they would have graduated into the workforce around the time of the Crash. Instead, they felt the panic and the pressure to get a job as quickly as possible as the fear of precarity loomed. With this pressure, along with large access to job market search engines, the competitiveness increases and more abilities are demanded for basic entry-level jobs (see image 1.)

For Participant H, she graduated in 2009 and the crash impacted her life plans:

Author: Do you think it had an impact on your life at the time?

Participant H: Yes, It definitely did actually. I was at university doing my second and final year and I definitely felt scared about sort of prospects afterwards and you know less chance of like graduate schemes or you know just getting employment. So yeah I was very worried about it.

Author: Did it impact you financially do you think?

Participant H: Yes, it did, well actually what I wanted to do after uni was to take a gap year and travel, but what I decided was to just get straight into it and get looking for a job, I think it put more pressure on me and I found it hard to find a job after graduating as well.<sup>11</sup>

This pressure is a common thread throughout Millennial discourses online. The pressure of outdated attitudes about work, with the expectation to be more educated and more experienced overall. An attitude of work hard, play less from superiors as more and more time is being spent in the office under restrictive rules for not enough pay.

It's the constant hamster wheel of project, project, project and things never get finished, and being given things without any purpose. It was just like that - creating noise. And I got really pissed off with it and I was like, This is not the way I wanna work. So I'm gonna choose the projects and the people that I do work with and just do it.<sup>12</sup>

This attitude has created an impact on the world of work; restrictive norms being challenged by newer Millennial attitudes. Millennials pose a problem for outdated systems of management as can be seen by the sources mentioned earlier, therefore companies will find it harder to retain a Millennial recruit if they don't embrace new technologies and a more open and flexible work environment. In the article *Managing Millennials: Embracing Intergenerational Differences* by Stewart et al. (2017) a discussion on the topic found that 24% of Millennials in the workplace

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<sup>11</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

<sup>12</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

define technology as a characteristic of their generation in the workplace and that none of their participants used ‘work ethic’ as a characteristic (49). This is significant because the other generations do define themselves around work ethic and as such are much more committed to the company they work for. Millennials have much lower rates of organisational commitment and thus find it easier to move to a new job or career if workplace satisfaction is low (47-48).

Like for me I have moved around places, I was with one place for 3 years, then another for a year and a half and so on. SO I have moved around a little bit more and the more I speak to people, the more you see that is what is going on. You don’t really get lifers at a company anymore. Like you don’t really get someone who will join a company at 20 and then retire at 70 anymore. I think the whole concept of lifers is pretty much dead.<sup>13</sup>

Many companies have responded to this by following the example of Google or Facebook with comfy chairs, open spaces and high-quality technology in an attempt to retain their Millennial workers. As Participant M also discussed, they have created a culture where it is easy to stay and work longer hours, because the comforts of home are there in the office. This is the reality of working in large tech companies in Ireland. In the U.K. the flexibility needed by Millennials is one which has driven the growth of freelancers with 51% of freelancers in the UK being of the age 24-28.

### *Connecting the threads.*

I have aimed to show how a combination of the 2008 Crash, increased digitalisation, and Millennials proliferating the world space has caused an unprecedented change in precarity, workload, and attitudes. The three of these threads have not been very compatible in daily life and as such freelancing has become a viable alternative for the stressed-out, overworked Millennial who does not want to be tied down to a company or who wants the freedom to engage in other pursuits, or even just spend time at home. The change in the world of work since the 2008 Crash has lasting consequences and as such the next two sections will begin to explore that further.

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<sup>13</sup> Participant M. 2020. Combined interview by author. June 09. MP4 recording. Zoom Video Call.

## *Chapter 2. The Present*

The present-day is where ethnographic methods can find and analyse the effects of the past written into a culture and the lives of people living in it. An analysis into the thoughts, feelings and perspectives of a generation in the present can give a researcher an idea of the problems that are being faced today and could be faced in the future (Strzelecka 2013).

This section will look at how the present highlights / reflects the changes that have occurred in the workplace since the 2008 crash and then also look at the effects of the coronavirus upon the workplace currently. It will look at digitalisation and how freelancing has become a normality for many of my participants. Finally, it will suggest that among Millennials, the effects of the crash of 2008 and digitalisation are encouraging this generation to look to freelancing more than ever before.

### *The legacy of the crash and the current pandemic*

Building off the back of the impacts from the 2008 crisis, there has been a slow breakdown of social securities across the West. That is not to say that they were not already being tweaked and removed before 2008, But people in many countries living on the poorer end of the income spectrum found it increasingly difficult to apply for and receive income supplements, such as jobseekers allowance in Britain (Schraer 2020). Even the removal or collapse of employment protections were observed in countries such as Spain and Ireland (Mccann Fitzgerald 2017, 14).

The British government's figures of unemployment were at a record low in January 2020 (ONS 2020), showing from one perspective that over the past 5 years unemployment has been falling since its high of 8.1% of the working population in 2011 (Clark 2020) - a trend which was seen in the rest of Europe as unemployment rates in the EU fell to the lowest seen since it started recording in 2000 (Winter 2019). However, temporary workers are considered amongst these numbers and, as such, the numbers of temporary workers and zero-hour contract workers have risen since 2008. These workers account for two-thirds of the total employment growth in the UK and although the growth of unstable and atypical work levelled out 4 years ago, it has not decreased, but merely continued growing in line with employment as a whole (Clarke & Cominetti 2019, 7). As such, the levelling-out of the rise in freelancer numbers might suggest a change in a healthier working market. Yet, if the job market is continuing to rely on temporary or outsourced workers, then it seems like freelancing will be around for a while.

Participant A agrees and specifically stated that if the crash had not happened she believed there would be more jobs today, more possibility and less freelancing stating that if the crash hadn't had happened, there would be more jobs and people wouldn't have to make their own work<sup>14</sup>.

She goes on to suggest that overpopulation and an ageing population is another reason there are so few stable jobs for younger people. With this generation being more highly educated than any generation previously, problems such as competition and the relationship between work/life balance will be skewed. Participant A finds that this happens with her work. Her industry is made up of freelancers thus as she says it tends to follow a normal career progression, but workers in her industry shoulder much of the risk and have to deal with precarity or the worry of precarious living if they do not find work.

I wouldn't change it, I love the job. I would love it if there were set hours and days, like if they said oh you should work this many hours and days, then I would be f\*\*\*\*\* delighted. So I do love the job, I just don't like the uncertainty. I don't like not knowing exactly where I am going to work, because it makes it really difficult to make plans. Yet, again, I wouldn't change it, because I love the job.<sup>15</sup>

She loves the work, but the competition tends to leave a sour taste in her mouth. She is continuously facing competition from colleagues and from those above her on the hierarchy that is prevalent in her line of work.

So there is a big jealousy and competitiveness in the make-up department – with what I have heard and what I know. I have worked with very few make-up artists. But a lot of people I know have attempted to talk me out of working on this particular TV series, just because – well I have heard horrendous things about the make-up department which is a bit scary.<sup>16</sup>

This relates back to her comments about the guild-style union that is in place, where those higher up the ladder are unwilling to sponsor a promotion due to their own worry about being replaced in bigger, more lucrative jobs. This worry is not just a freelance problem as we saw with Participant K's dad. He found that in order to keep his job he needed to retrain and complete a degree to stave off competition from those younger than him<sup>17</sup>. On the other hand, those who are younger must compete in a job market that has higher and higher expectations due to this pervasive competitiveness.

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<sup>14</sup> Participant A. 2020. Interview no.3 by author. June 23. MP4 recording. Zoom Video Call.

<sup>15</sup> Participant A. 2020. Interview no.2 by author. May 18. MP4 recording. Zoom Video Call.

<sup>16</sup> Participant A. 2020. Interview no.3 by author. June 23. MP4 recording. Zoom Video Call.

<sup>17</sup> Participant K. 2020. Interview no.3 by author. June 25. MP4 recording. Skype Video Call.

The job market since the 2008 crash has changed a lot. Today it is harder and harder for young Millennials to advance in their careers as there is the problem of an ageing population who have the time and money to catch up educationally and have the benefit of years of experience under their belt. There are additional problems of overpopulation as well as a rise in atypical employment including zero-hour contracts, traineeships, freelancing or agency work. Competition is heightened, stress levels rising and working hours lengthened. These conditions of the job market will only serve to worsen as the full impact of the coronavirus hits over the course of the rest of 2020.

### *Digitalisation*

Digitalisation has come a long way since 2008, with many of the younger tech companies implementing a policy of remote working for those who want to travel a little bit or who have family obligations. Digitalisation has been a major player in the retention of Millennials in the workplace, who as we already discussed are much less likely to stick to one single company for a long period of time.

The vast majority of freelancers use some form of digital technology as part of their profession. They use online platforms to find work, and many use digital programmes to complete work. It is no surprise that with a majority of freelancers engaging in the creative industry that there is a term for those people: Createch (The Creative Industries Council 2018). Createchs are those who engage in marketing, publishing, social media management and writing etc. Freelancers were the first major group within the employable population to be working en-masse remotely and as such, they have utilised tech in various ways, through platforms, through data and through creativity. When coronavirus hit, Participant K was very quickly able to adapt her teaching services to a new digital form. She lost some clients, however, her ability to continue earning money was a necessity. The flexible nature of freelancing posed both a problem and a solution for maintaining her earning potential throughout the lockdown. She switched to Zoom calls - a video-based calling system - to teach her students<sup>18</sup>. Whilst some decided it would be too much effort, others decided to trial lessons in this manner found it worked quite well.

With the advent of cloud technology and useful things such as Zoom and Microsoft Teams, the progression into an online working world has been facilitated enormously. This became most apparent when COVID-19 first appeared and spread so quickly that many companies resorted

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<sup>18</sup> Participant K. 2020. Interview no.3 by author. June 25. MP4 recording. Skype Video Call.

to work-from-home procedures. My partner and his parents have spent the entirety of the lockdown working from separate rooms, participating in daily Zoom conference calls with their colleagues and essentially leading as undisrupted a working life as was possible in a global pandemic.

Although I have touched on this topic throughout, another consequence of digitalisation has seen the increase in skills required by companies in order to be considered for jobs. In addition to Millennials being the most highly educated generation, digitalisation has given people access to search and apply for more jobs at just the click of a button. With high volumes of more and more highly educated applicants, workplaces can now be choosy about who they hire to a position. The more skills the better, and thus positions for people who have recently graduated are increasingly becoming trial-based jobs or unpaid internships. The advent of digitalisation gave capitalism another area to commodify as an extension to education (Standing 2017, 76-83).

With this problem, younger and middling aged Millennials find that being educated up to a Masters level is no longer worth as much without at least 2 years of experience to be considered for an ‘entry-level’ position (see image 1). This is pervasive even further up the chain, Participant D called it ‘having this perfect unicorn of a CV that people want you to be able to do<sup>19</sup>’. At the beginning of a career, if an internship doesn’t pay and you cannot find a job without experience, then it is no surprise that many, including myself, have turned to freelancing as a way of earning money and building experience.

Digitalisation is driving the economy, marketing and social media are huge areas of business and also represent large proportions of the freelance industry. But the downsides are an increase in requirements needed for even basic level positions. However, with the recent lockdowns and general work-from-home policies, the future could look much different to 2008 or even today.

### *Millennials as a working population.*

As mentioned earlier, there is a plethora of literature about how Millennials are shaking up the workplace and how best to bring them into the fold. One such book by Robert McHaney (2011) suggested that Millennials are the indigenous people to what he terms the new digital shoreline and as such, they have developed into adulthood with a new set of expectations. Millennials'

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<sup>19</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

learning has been shaped by instant access to all the information that could ever exist about a certain topic, as well as the ability to shape and characterise the world around them through social media and the type of narrative building that goes along with these networks. In a more recent book, Dheeraj Sharma (2019) turned his attention towards how companies should incentivise Millennials as their way of life is varied and unique and thus much less predictable to manage and maintain in a professional environment.

Both of these professors may have been correct in their assertions that Millennials have been a cause for change in the world of work and today you can see these changes in both the increase in Millennials switching to freelancing and the change of offices into one where technology is now a requirement rather than a benefit.

Millennials are switching to freelancing either on a temporary or a full-time basis because their needs and expectations are currently not being met by traditional professions. Millennials are the predominant category of freelancers, making up 51% of those counted back in 2019. This is due, in part, to the fact that Millennials are much more entrepreneurial than earlier cohorts, with 38% of small businesses in the UK being led by a Millennial ("Entrepreneurial And Ambitious: Millennials Lead 38% Of UK Small Businesses" 2019). After the 2008 Crash, the number of people who became self-employed in the UK skyrocketed and in 2019 it sat just under 5 million (Clark 2019), that is 15% of the workforce (Watson 2019).

This number is likely to go up again whilst the coronavirus pandemic is still impacting companies. Two of my participants were let go from their place of work at the very start of the lockdown period in the UK. Both turned to freelancing, having toyed with the idea of freelancing in the past, now seemed to be the perfect opportunity. They aren't the only ones, multiple posts on one freelancer Facebook page shows new members joining on a daily basis and multiple posts dedicated to the setting up of their own freelance services (Freelancers UK 2020, Facebook.com).

But why is freelancing so attractive to Millennials? As previously discussed, the reality of finding a job is harder and more competitive only to find that the workplace is not nearly as flexible nor tech-savvy as Millennials tend to enjoy. Additionally, there is the problem of an ageing population preventing some of the older Millennials from being promoted.

I think I'm aware there is a lot of tension, and I certainly see it in terms of the way people think about some things, and I see more as a tension... If I take my old boss for

example - not the place I just left, but place I was before, they have such an old school mentality about the way the world works, Drives me bonkers!... I literally head back and start banging my head on the desk with my other Millennial colleagues, but it's hard when trying to maintain professionalism.<sup>20</sup>

It also put her off wanting to go into management, she would have had to work within an inefficient and hierarchical system that she just did not want to participate in: “for me, in my role, I kind of feel like I hit the ceiling of marketing responsibility and finance financial remuneration. Yeah, so I was on a 50 grand, by doing what I did. To get any more than that, I need to do the type of job that I am not interested in doing<sup>21</sup>.”

Overall, the majority of my participants chose to start freelancing as it afforded them more flexibility and freedom that a normal ‘9 to 5’ job might not. Out of the 5 people I interviewed, 4 of them specifically chose freelancing as it afforded them flexibility and freedom to attempt leisure projects in their spare time. Participant A, being required to freelance as part of her profession found that she wanted more freedom and flexibility but would only achieve that in a few years after she had made a name for herself in the film industry<sup>22</sup>.

The world of work has changed in response to this, for example in the UK a specific law was passed in 2014 that allowed employees to be legally allowed to request flexible working hours. The law was passed to help keep people in long-term employment whilst simultaneously enjoying the ability to prioritise other factors within their life (The Guardian 2014). The change in attitude is pervasive across the generation and many Millennials are more than happy to take a pay cut in order to free up time for a healthier work/life balance and tend to remain loyal for longer if they are given flexitime (Smola and Sutton 2002; Reynolds 2016). So, the present has produced a workplace that has made it harder for Millennials to get their foot in the door, but on the other hand, it is attempting to keep them there once they have been given the job, explaining the plateauing numbers of freelancers over the past few years.

### *Blurring the lines: connecting the threads*

In conclusion, the present-day leads a different sort of life than that of the world we knew before 2008. The legacy of the financial crash increased precarity, with a plethora of new private sector jobs based on temporary or part-time work, whilst the public sector has been defunded and

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<sup>20</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

<sup>21</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

<sup>22</sup> Participant A. 2020. Interview no.3 by author. June 23. MP4 recording. Zoom Video Call.

devalued. This continues today: For example in the NHS, a systematic dismantling of public health and the increase of privatised services (The Reality Check Team 2020; Thornberry 2020). However, although interesting as an example for my research, it goes beyond the scope of this thesis. Today, the sense of precarity that people feel has become a normality, particularly for Millennials who are increasingly disenfranchised from company culture due to heightened difficulty to find full-time employment and the long hours that are required by the increased workloads.

Digitalisation has had a hand in increased workloads. In the past, the workplace developed faster working speeds and new abilities that increased data, creativity, and expansion of industries. The loss of risk on the part of companies meant that the expanding workloads would fall on its employees - increasing pressure and the list of responsibilities one person is meant to carry out. Switching to the present-day and remote working policies are becoming more common. The advent of such policies is indicative of a change in attitude to working from offices. This can be attributed to new Millennial priorities such as travelling and spending time with family, particularly as they now represent the largest proportion of the employed population. Digitalisation has also made space for the expansion of the creative technology industry which can be carried out from within one's own home. The majority of freelancers work in professions such as marketing, social media management, and writing. The 2008 Crash brought in the notion of outsourcing whilst digitalisation produced an ease of access platform for which both freelancers and smaller companies can benefit.

Being tied up with technological change, Millennials are the first fully 'digital native' generation to enter the professional world. Expectations of the generations that came before are now outdated; expectations such as loyalty to a company, and unquestioning work ethic. Millennials, being more exposed to the world through social media networks and widely accessible information at the click of a button, see more and want more from their lives. They are not content with high workloads, poor wages, and a lack of opportunities whilst waiting for the boomer generation to fully retire. The feeling of being on a hamster wheel with no time for yourself is one which many Millennials (myself included) feel. Today, Millennials are now viewed a little more positively than back in 2008. Attitudes towards this generation of free-thinkers and entrepreneurs have turned to become one of trying to entice Millennials to stay in the workplace, changing set work hours 'flexitime' and bringing in comfy chairs, Mac computers, and beanbags. 'Fun', 'flexibility' and 'freedom' are keywords that all my participants repeated over and over again.

The workplace has changed. It is now a place where incentives are more than just a pension and sick pay, but ones that often include gym memberships, flexitime, and high tech computers to take home with you for the duration of your employment. These are all attributes which are in direct competition with those who find freelancing and self-employment help carry out their ideal way of life. Freelancing gives the worker a modicum of choice about their day and they can choose to go to the gym at the least-busy times and then also do their work from home. By providing these benefits from a company standpoint, Millennials will be more enticed to work for them and not as freelancers or setting up competing companies.

Essentially, freelancing has become the alternative to a restrictive lifestyle and from around 2016 the growth in the number of freelancers has slowed as companies have cottoned onto the fact that Millennials want more from their workplace environment and they are not afraid to leave if they don't get that.

### *Chapter 3 - The Future*

If the past helps to understand the relationship between societal, economic problems and people's lives, then the present could help us prepare for a future in a similar way. In fact, within anthropology, asking questions about the future again sheds light on the present. Asking questions about hopes, dreams, and goals highlights the orientation that people take in the present; “the future is integral to the lives of the people we study (Bryant and Knight 2019, 192)”. If the world of work has been changing as a response to, or hand-in-hand with, largely Millennial attitudes to the workplace environment, then exploring the direction that this group of people want to take is important to understanding how professional work will continue to change in the future.

The future that people often see themselves in is often different from what does occur in reality. Bearing that in mind, this section will focus on the coronavirus as an unpredictable situation, much like the 2008 crash was. Throughout the lockdown period, the US has seen unemployment claims rise exponentially with more than 30 million people receiving benefits by the end of July. In the UK, the official unemployment rate has stayed at 3.9% throughout the first months of the lockdown (Leaker 2020) but it predicts there to be a spike with up to 9% unemployment induced by a second wave of coronavirus case increases. However, news sites such as The Guardian paint a grimmer picture by suggesting that the UK unemployment rate could soar as high as 15% (Inman 2020). This begs the question, what will happen to the world of work in such an eventuality? This last section will look at the economic turmoil created by the COVID-19-induced crash on the 20th of February. It will also look at the increased amount of digital technologies in daily working life as a consequence of lockdown rules and it will look at how Millennials view their future prospects.

#### Economic Turmoil

The recession that decimated the British high-street in the 2010s created an era of precarity and risk. Companies possessed more power than ever, with overstaffing, and a loss of employment security. In addition, the free-market policies implemented by the highly neo-liberal government of the time helped create a world of work that has become more competitive, and much less controllable.

Although Britain's recession officially ended in 2013, the legacy of precarious work, zero-hour contracts and less access to social security remained. That same government is in power today

and has not only allowed and facilitated the Brexit referendum, but they have increased the wage gap. A report by the Office for National Statistics (ONS) analysed by the Resolution Foundation found that income inequality has risen by 33.4% to 36.7% in 2 years since 2017 (Romei 2020). With benefit rates frozen since that period, it has put pressure on those who already lived in precarity. Brexit obviously created a culture of uncertainty and fear for the economy, the worry being that another crash like that of 2008 would be detrimental to Britain as a whole, where social benefits and minimum wage were the first casualties.

A global market crash was already predicted before the arrival of COVID-19 as many stock market analysts watched the signs and sent out warnings last year. The market initially crashed in February, but the volatility continued until March 12th, which is now known as ‘Black Thursday’, and it was the single largest stock market drop since ‘Black Monday’ in 1987. At the beginning of August, the UK was declared to be in a major recession with the sharpest economic downturn since the 1930s.

Like I look at some of my old colleagues back at the agency and it is amazing how many of them are on furlough because they don’t want to lose them but they can’t keep paying them because there is no work coming in. Especially when you look at an online and digital point of view, there are a lot of people going: oh it is not business-critical. But you think to yourself, but you can’t open your shop doors, so actually online stuff is business-critical. I think this is what is going to cause the most change.<sup>23</sup>

This situation is already impacting many of those who have been let go from their jobs and small businesses which consist solely of brick-and-mortar stores. Much like what happened in The Great Recession, the result will be increased digitalisation and government policies to make it easier for businesses to transfer risk onto the shoulders of their employees. For example, in Spain it is the easiest thing to fire an employee as the social protections have been stripped away<sup>24</sup>.

With the government that is in power, the question is not: ‘Will austerity measures be implemented?’ but rather: ‘When will austerity measures be implemented?’ The government has recently been attempting to reform the House of Lords (Bill To Amend The House Of Lords Act 1999 So As To Abolish The System Of By-Elections For Hereditary Peers 2020). On the surface, this removes the succession of sons and daughters taking a seat in the second house when their parent dies or is removed. However, it does in fact allow House of Lords members

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<sup>23</sup> Participant M. 2020. Combined interview by author. June 09. MP4 recording. Zoom Video Call.

<sup>24</sup> Participant A. 2020. Interview no.3 by author. June 23. MP4 recording. Zoom Video Call.

to then be appointed by the Prime Minister. The current PM, Boris Johnson, has recently announced 36 new names to the House of Lords - raising the number of peers to more than 800 and making sure that any future bills can be passed with ease once they reach the second house (Russell 2020), something which has frustrated the Conservative Party since the overturning of the 'Bedroom Tax Bill' in 2011 (Ross 2011).

The impact of this will be measured in the increased precarity as contractions of public spending will be implemented and more public services will be lost as a result. I predict that, much like the effects of 2008 and the resulting austerity politics, many people will look to freelancers, gig-economy, and self-employment as a way to help continue bringing in a liveable income.

### Digitalisation

Digitalisation is again important as it is intricately connected to Millennials and the economy. Innovation and technology are the main criteria for a successful company and Millennials are the drivers behind that growth. The frustration that Millennials feel with slow and dated technology is a major force behind things such as e-commerce sales and increasing life efficiency in general. For example, a study by Unbounce found that on desktops and laptops Millennials only 45% of Millennials will wait up to 6 seconds for a loading page. For mobiles, that decreases down to 26% (Loughran et al. 2020). Although a little beyond the scope of this thesis it does exemplify the significant impact that Millennials have on the digital world.

This in turn impacts the workplace. With the coronavirus lockdowns in place throughout the UK, Ireland and most of the world, the majority of people who could carry out work from home, did so. Digitalisation has produced many essential services from cloud computing - of which this thesis has relied upon via G-Suit - AI (Artificial Intelligence) programmes, which can help small business and freelancers analyse or promote products; and other services which make our lives easier. The most commonplace is what I have already mentioned, cloud computing, a service which has been worth its salt during the lockdown and the advent of working from home.

What we will see in the future is an increase in normality of work-from-home policies, thus increased reliance on new, innovative technology for which Millennials are essential. Although no-one can really predict what will happen in the future, the coronavirus has given many overworked and stressed employees a choice to stay home rather than being forced to commute into a busy city office every day. In a conversation with my partner about how his workplace

now offers remote working on a full-time basis (rather than the part-time basis offered before the coronavirus hit), he mentioned that the managers and CEO were worried about people deciding to move abroad. Their suggestion was to decrease the wages for anyone opting to live abroad in lieu of coming into the office once or twice a week, as there would be no need to pay them a living wage based on their Dublin location — among the most expensive cities in Europe.

This could become a reality, where the option to live abroad is there, but on a lower wage. Remote working policies could indeed help a company and its staff during an economic downturn as choosing to downsize office spaces might save several jobs. I can imagine that, similar to the aftermath of the 2008 crash, a technological boom will arrive on the back of trying to keep prices low while more people, particularly Millennials and Generation Zs, could instead choose to work as freelancers whilst travelling, or instead utilise a remote working policy to their advantage in this respect. Participant H did exactly this, she utilised technology, platforms and social media networks to bring in a steady income from her freelancing work whilst she lived in the east of Europe:

I realised that I could set myself up as location independent, you know Nomad style. So that was actually so that I could travel and not be as tied down as I was. So that was like the main- it was like a lifestyle decision at first. But like I said, I started working as a freelancer books publicist but my overheads were much less, I started taking the time to think about what I enjoyed and which parts of the job I actually like and so yeah, started building a portfolio.<sup>25</sup>

Participant H has been living abroad for some years now and the income streams she receives are in sterling which exchanges into a more comfortable sum than the currency she currently lives in. This allows her to keep her prices lower and help out smaller business at the same time, whilst also living a comfortable lifestyle.

The current economic turmoil could also increase the reliance on technology and increase the number or the speed of programmes necessary to the effective working of employees and businesses in general. In a conversation with Participant D, she was of the same opinion but focused more on the worker-related side of things:

Participant D: I think it will increase more effective working... It will make more progressive ways of working. It will tear down some barriers or concerns that certain businesses in particular of how - in terms of ways of working - to go - look when you push came to shove, you made this decision and the world didn't end, you've actually ended a better

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<sup>25</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

off because of it, and I think there is obviously in some industries that are gonna a struggle to recover.

Author: Yeah, like hospitality definitely. yeah.

Participant D: Others are gonna do okay, and then this will probably see a benefit from it. Like the Zoomers of this world...<sup>26</sup>

Looking at her last thought here is interesting because Generation Z (Zoomers) is now starting to enter the professional world. This will be the 2nd generation of digital natives, much more proficient technologically per capita than Millennials, a generation who cannot remember a time without the internet or even a mobile phone. Whilst Participant D remained positive, on the other hand, Participant H aired her worries stating: “I have a younger brother who is 10 – and it is basically his generation that is going to have to deal with the fallout. I think that after this, prices are going to skyrocket, the housing market will change, jobs are going to change<sup>27</sup>.” More likely than not, Zoomers will face much of the same issue Millennials have, austerity, lack of jobs and precarity. However, increased technology might give the next generation more opportunities to tackle these issues by looking at what failed and what worked for Millennials in a similar situation.

#### Millennials become leaders

The future that Millennials face is still largely uncertain, a fact which remains quite worrying for a large proportion of the population. Even my eldest Millennial participant stated that she did not have any real plans beyond the next week<sup>28</sup>. This is the problem with freelancing and with temporary working contracts, it provides time and flexibility but it reduces the ability to plan ahead.

We did do a plan. If one of us, or both of us were to be part-time or full-time working, what that would mean finance wise, but that's kind of gone out the window because I've jumped into it full-time, whereas it was supposed to be a side hustle for a while. So there isn't really a 5-year plan other than to do work, which isn't going to be always guaranteed.<sup>29</sup>

As for Participant H, she seemed to have also lost not only the ability to plan but the will to do so: “I feel like if I plan too far, things will change that might affect it. As long as I enjoy what I am doing I am happy to keep doing it, but I am trying to also save<sup>30</sup>.” This attitude is

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<sup>26</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

<sup>27</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

<sup>28</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

<sup>29</sup> Participant D. 2020. Combined Interview by author. May 22. MP4 recording. Zoom Video Call.

<sup>30</sup> Participant H. 2020. Combined Interview by author. May 26. MP4 recording. Zoom Video Call.

pervasive, especially amongst the younger Millennials. Participant D and Participant M both owned a house. For my younger three participants, they were less interested in buying property as it would tie them down to one place and add to an already precarious financial situation.

I am a bit against buying property, as it makes prices go so high. I like the idea of owning something that is mine. But I like renting too because if I get bored of that one place, I can always change it with no worries. Having a property means you are tied to a bank for so many years.<sup>31</sup>

Being Spanish, she has seen her fair share of destruction after the banks collapsed. Spain was one of the worst affected countries in Europe after the 2008 crash and still has not fully recovered. As such, it is understandable why she might be reluctant to buy a property. Yet, despite her wish to be able to move at short notice, her hopes for the future remained along the lines of being stable and surrounded by family. Stability is something that has been taken away from Millennials, yet it is something that we all want. Without fail, every single participant wanted a secure and stable future, whether it was to make sure they had a pension, as was the case with Participant H, or instead to stay living with their parents until they could afford a house of their own as is the case for Participant K. Stability and security are the hope, but the reality of the present-day reflects a different story. Each one was holding onto hope and they all had dreams similar to that of their parents, but each acknowledged that as a realistic expectation, owning a house and having children would have to wait until later in life.

Participant K: Erm like 10 years, Ideally I would be married and hopefully be finished having kids.

Author: [laughs], yeah I used to say I wanted to have my first child by the age of 30 - absolutely not anymore!

Participant K: [laughs], That is exactly why I feel that this is a pipe dream to have all my kids done by the age of 34, it would be the ideal situation.<sup>32</sup>

This snippet of conversation might not mean very much from the outside, but it occurred after talking about her parents and my mother having their children in their 20s as well as a career and a university education, a possibility which is not open for Millennials. It has become a choice of one or the other. Perhaps this is why our generation demands such flexibility and freedom in our work choices. With less pay, fewer options, and fewer opportunities for growth within the professional world, flexibility is a necessity to work on self-development and to

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<sup>31</sup> Participant A. 2020. Interview no.3 by author. June 23. MP4 recording. Zoom Video Call.

<sup>32</sup> Participant K. 2020. Interview no.3 by author. June 25. MP4 recording. Skype Video Call.

spend time with family and friends, or travelling. And perhaps this will be the same for Zoomers who are coming into the workplace in a similar position to Millennials 12 years ago.

Learning from our past: connecting the threads.

Carrying out ethnographic research has guided the topic of the world of work and the effects of the 2008 crash, digitalisation, and the era of Millennials into a prediction of the future. In reality, this thesis has been a foray into the realm of anticipatory anthropology, using the trends and social/cultural changes within the world of work to predict that the world of work will continue to change beyond our present-day understanding and most likely along technological lines.

Technology has always been at the forefront of civilisation and cultural change, thus I am anticipating that the world is on a precipice over the edge of which will be another technological explosion that will, on the one hand, make life at work more sustainable, more flexible, and more streamlined. But, on the other hand, it will change the norms of our society from one which is obsessed about careers and ‘the rat race’, and will instead allow humans the time to be human. To innovate, create and build.

The downside of this will be that yet another generation will have to struggle through another contraction of the social welfare system, it will have to struggle through a rise in social problems, a decrease in average wages and an increase in the requirements needed to be considered for a position within a company. The fallout from this latest recession will be one which increases precarity. The impact on the inner workings of the world of work will be one of further increased digital technologies to facilitate working from home as a culture. As for Millennials, that demand for flexibility, for freedom within the professional world, and within their personal lives will drive the world of work to take more notice of its outdated working habits. For a generation that might have lost a stable and secure future, it is a generation which will end up creating a better world for future generations to come, changing the world into one with more freedom, more technology and more opportunities.

### *Conclusion*

The 2008 Financial Crash had a devastating effect not only on the economy but on employment sectors, social securities, and general life. As can be seen by the interviews with my participants, many of their life goals and plans were put on hold as the fear of precarity and unemployment heightened in the aftermath of the crisis; a fear which extends into the present day. Precarious living did indeed rise alongside the continuous implementation of neoliberal policies and austerity measures.

Today's precarity, the loss of social welfare and of employment security, are legacies of the crash and the resulting actions taken by the Conservative government who still hold power more than a decade later. Added into the mix are problems of an ageing population, overpopulation, and heightened competitiveness. Analysed from this perspective, the post-COVID-19 future looks bleak as the new generation of working professionals – the Zoomers – will have to learn, much like the Millennials did, how to survive in a period of austerity politics and continued contraction of the social welfare system.

Yet there is some light at the end of the tunnel as increased digitalisation has been a beacon of progress in the world. It has created a large number of jobs and opened up the freelance sector to remove barriers of time and distance. The freelance market has exploded in growth since 2008 as a way for many to bring in extra income to help through hard times. I believe that the same will happen in the approaching global recession as this government will no doubt implement austerity influenced policies again, contracting the social security's system.

Several problems have evolved with increased digitalisation of the workplace. Namely, increased work speed and efficiency have not reduced the average person's workload, but added more pressure too. Competition in the job market has intensified as a consequence of digitalisation in a globalised world. More people from many different backgrounds and different types of experience has given employers added options to choose from. Hence, requirements in a job posting reflect that making many vacancies at 'entry-level' positions become unattainable for a recent graduate or inexperienced young person.

Thus I theorised that freelancing, which was previously the domain for experienced Boomers, is now the domain of Millennials who are either tired of outdated attitudes in the workplace or who are using freelancing as a way to gain experiences and maintain a modicum of freedom. I believe that, yet again, this will be a factor for another rise in the number of younger Millennials

or Zoomers becoming freelancers on a longer-term basis. In a coronavirus-induced recession, history will likely repeat itself, following a similar path to that of the 2008 Financial Crisis.

As for Millennials, they were first considered to be a disruptive, entitled, and outlandish generation. In reality, this generation have proven themselves to be hardy, adaptive, and uncompromising in their attitudes to the workplace. Being the first fully digital native generation to grace the workplace with its presence, Millennials have been a major factor in the transition to online-based work. As mentioned previously, this came with its own set of problems. The heightened competition that came with neoliberal policies, as well as the globalised digital world, have taken a heavy toll on Millennials as a generation. The future promised to Boomers and to GenXs is no longer a guarantee for this group of digital natives — a problem which I feel will follow on to affect the Zoomer generation. My advice for any future investigation into this topic would be to analyse the number of freelancers as a measure of how economic and social policy changes affect the working population.

If we look to the future, Millennials are becoming the future leaders of the world, professionally, politically and socially. In this analysis I have attempted to end on a positive note, with the hope that the experience of pervasive precarity and a desire to change the world to suit themselves, Millennials will lead us into a better era.

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