Universitat Autònoma de Barcelona

The Subjective Revolution: Society and Culture in post 2008 Spain

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Ph.D. Dissertation, Doctoral Programme in Social and Cultural Anthropology

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Universitat Autònoma de Barcelona (UAB)

June 2018

To my grandmother, Paquita.

A mi abuela Paquita,

Acknowledgements

As with all works of this importance, there are many people to acknowledge.

I would like to firstly thank my family; my mum and my brother, Nieves and Alberto, for always telling me that I could do it. My aunt and uncle: Marta and Ricardo, for without them I do not know if I would have made it to a doctoral program in the first place.

Thank you to the ones that are not here anymore. To my father and my grandparents, whose memory breathes in every page of this work.

Thank you to my supervisors, Dr José Luis Molina and Dr Hugo Valenzuela-Garcia, for their support throughout all these years, for the memorable moments during fieldwork and for always seeking the best for me. Thank you especially to José Luis, with whom I held numerous conversations over lunch and coffee throughout these years which were far more important than he thinks. Thank you for the comradeship, the moments of sudden realization, the care, and the knowledge and work you were always ready to share.

Thank you to my colleagues of the department of anthropology; Judith, Sara, Paula, Nacho, and Angelina, and to professors Miranda Lubbers and Virginia Fons. A special thanks to Vicente and Isabel, for all those moments of laughter and interesting debates. Thank you also to colleagues from outside the university, especially to Hanna (Hungary), Alejandro and Julieta (Mexico), Giacomo (Italy), Luminita-Anda (Romania), Luca (Germany), and Ceren (Turkey). Their company at very different stages of the PhD was again, more important than they will ever know.

Thank you to all those that helped me in the Cypriot side. Thank you to Gregoris Ioannou, Maria Hadjimichael and Savvas Christofides, Savva and Christina, thank you for all those talks in Antigonou, where I learned so much about life.

Thank you to Charlotte Marshall, Zac Hassan and Sophie Petri. Thank you for the talks, the visits, the memories, and the certainty that we will remain friends forever. Thank also to my dear friends in Barcelona; Ainhoa Molina, Alicia Paramita and Carlos Pacheco.

Thank you to my UWC family. It was in our 10 year meeting in Norway that I was reminded of the great challenges I have been able to overcome in the past. Thank you to the Norwegian landscapes and to Flekkefjord, for always being a source of inspiration.

Thank you to Professor Chris Hann, for supporting my application to the Max Planck Institute. My experience at the MPI was incredibly valuable.

And lastly, thank you to Eduard, for his patience and his understanding in these difficult past two years.

Thank you.

Agradecimientos

Como siempre ocurre con trabajos de esta envergadura, hay muchas personas a las que tengo mucho que agradecer.

Me gustaría primero agradecer a mi familia; mi madre y mi hermano, Nieves y Alberto, su apoyo incondicional. A mis tíos Marta y Ricardo, porque sin ellos no sé si hubiera llegado a hacer un doctorado en primer lugar.

Gracias también a aquellos que ya no están aquí. A mi padre y a mis abuelos, cuya memoria respira en cada página de esta tesis.

Gracias a mis directores de tesis, José Luis Molina y Hugo Valenzuela, por su apoyo durante todos estos años, por los momentos memorables que pasamos en el campo, y por siempre querer lo mejor para mí. Mi agradecimiento especial a José Luis, por todos aquellos debates a lo largo de estos años en el comedor de la facultad o con un café. Aquellas conversaciones fueron mucho más importantes de lo que él se imagina. Gracias JL, por el compañerismo, los momentos de iluminación teórica, tu interés, y por siempre estar dispuesto a compartir tus conocimientos.

Gracias a mis compañeros de antropología; a Judith, Sara, Paula, Nacho, y Angelina; también a las profesoras Miranda Lubbers y Virginia Fons. Mi especial agradecimiento también a Isabel y a Vicente, por todos esos momentos de risas y de conversaciones interesantes. Gracias también a compañeros de otros lugares, con los que coincidí en algún momento; a Hanna (Hungría), Alejandro y Julieta (México), Giacomo (Italia), Luminita-Anda (Rumanía), y Luca (Hungría). Su compañía y apoyo en diferentes momentos del doctorado fue esencial.

Mis agradecimientos a todos aquellos que me ayudaron en Chipre. Gracias a Gregoris Ioannou, Maria Hadjimichael y a Savvas Christofides. Savva y Christina, gracias por todas aquellas charlas en Antigonou, donde aprendí tantas cosas sobre la vida.

Gracias a Charlotte Marshall, Zac Hassan y Sophie Petri. Gracias por las conversaciones, vuestras visitas, y por la certeza de que siempre mantendremos nuestra amistad. Gracias a mis queridos amigos de Barcelona; Ainhoa Molina, Alicia Paramita, Vicente Peñarroja y Carlos Pacheco.

Mis agradecimientos a la familia de Colegios del Mundo Unido. Fue en nuestro reencuentro de los 10 años en Noruega que me di cuenta de los retos ‘imposibles’ que he sido capaz de superar. Gracias a las montañas Noruegas, y al fiordo de Flekke, por ser siempre fuentes de inspiración.

Gracias al Profesor Chris Hann, por apoyar mi candidatura a la beca para el Max Planck. Mi experiencia allí fue inolvidable.

Y para terminar, gracias a Eduard, por su paciencia y su comprensión en estos dos últimos años tan difíciles.

Gracias, gracias a todos/as.

Abstract

The research upon which this thesis is based took place in the context of the economic crisis that hit Southern Europe and other regions of the world in 2008. Considering the changes that scholars were pointing at, such as the further de-regulation of the labour market, the cuts in public spending, and the rising levels of inequality, I sought to find specific answers to the questions: In what ways have socio-economic transformations following the crisis changed the lives of 'middle' and 'lower-middle' segments of the Spanish and Cypriot societies? And, what are the structural and qualitative foundations (ideas, narratives, beliefs) informing these new inequalities? For this purpose, fieldwork was carried out in different settings and locations in Spain, and to a lesser extent, in Cyprus.

This thesis proposes that experiences of precarious work, and the increasing difficulties with managing the productive and reproductive life spheres, have created a disjuncture with the middle-class project that European welfare states pursued after the 70s with the rise of financialization and global capitalism. Despite the continuities of this project, recent processes have led to rising inequalities between the middle and lower-income groups.

As a way of sustaining class expectations, the so called 'middle classes' emerge once again as a symbolic class that stands much closer to the neoliberal ideals of the elites than to the truly dispossessed. In today's flexibility paradigm, we see a restructuring of what I term 'the political economy of values' and the expectations that prompt workers to sell their labour. The thesis title "The subjective revolution" encapsulates the cultural world through which symbols are mobilized and re-invented, alluding to the incredible resourcefulness with which the dispossessed middle-income groups have reacted to the crisis and its aftermath.

What is the mechanism by which such a restructuring of the political economy of values is taking place? By understanding that this recent wave of worsening labour conditions has required a new 'abstraction' of labour value through cultural and symbolic means, I conclude that further alienation prevents people from identifying current political practices with 'unfreedom'. Thus, I conclude that the idea of the flexible worker was brought into play again after the 2008 financial crash as a symbol whose purpose is to keep the cultural aspirations of this symbolic class awake and its politics asleep.

Resumen

La investigación que sustenta esta tesis se sitúa en el contexto de la crisis económica del 2008, la cual tuvo un gran impacto en los países del sur de Europa, así como en otras regiones del mundo. Considerando sus principales consecuencias, como son la desregulación del mercado laboral, la retirada de fondos de inversión pública y el aumento de las desigualdades, esta tesis se propuso encontrar respuestas a preguntas tales como: ¿de qué manera han afectado los cambios socioeconómicos a aquellos segmentos de la sociedad que podríamos llamar de medianos y bajos ingresos en España y Chipre? y ¿cuáles son las bases estructurales y culturales (ideas, narrativas, creencias) sobre las que se están construyendo estas desigualdades? Con el propósito de encontrar respuestas a estas preguntas, llevé a cabo trabajo de campo en diferentes localidades de España y, en menor medida, en Chipre.

Esta tesis sugiere que las experiencias de trabajo precario y las crecientes dificultades para manejar las esferas productivas y reproductivas de la vida han creado un *décalage* con respecto al proyecto de clase media que caracterizaba el Estado de Bienestar de los Estados Europeos de los 70 tras el auge de la financialización y de los mercados globales. De este modo, a pesar de darse ciertas continuidades con dicho proyecto, ha habido un aumento de las desigualdades entre las capas medias y bajas.

Para sostener estas expectativas, la llamada 'clase media' emerge como una clase "simbólica" que se acerca mucho más al idealismo neoliberal promovido por las élites que a los que realmente han sido desplazados. En el paradigma flexible contemporáneo observamos, así, una re-estructuración de lo que llamo 'la política económica de los valores' y de las expectativas que motivan a los trabajadores a vender su fuerza de trabajo. El título de la tesis, "*La revolución subjetiva*", engloba ese universo cultural a través del cual los símbolos son movilizados y re-inventados, y en el cual se han desplegado un gran número de recursos para hacerle frente a la crisis. Ahora bien, ¿cuál es el mecanismo a través del cual esta re-estructuración de 'la economía política de los valores' se materializa? Entendiendo que esta última ola de precariedad en las condiciones de trabajo ha supuesto una abstracción del valor del trabajo a través de elementos culturales y simbólicos, concluyo que la alienación derivada de este proceso dificulta identificar la precariedad con un retroceso político de las libertades.

Por esto, sugiero que el trabajador flexible de la post-crisis mantiene las aspiraciones culturales de esta clase simbólica despiertas, y sus reivindicaciones políticas adormecidas.

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Introduction

In 2012, having graduated from Glasgow University with a major in Anthropology and Political Science, I decided to come back to Spain to pursue a Master's degree with the idea of applying for a Ph.D. Back then, in the years 2010-2012, student uprisings had already started happening across the UK, and anthropology students were joining protests at Glasgow University with the aim of preventing the cuts that the university wanted to apply. In the midst of social uprisings, it became apparent that the so-called 'financial crisis' was hitting Spain and Greece. As an anthropologist and political scientist with a major interest in economic history, I always sought to find questions and answers by bouncing back and forth between the disciplines. When the crisis broke openly in 2012, I wondered whether this event could tell us something new, or significant, about how ordinary people relate to contemporary socio-economic structures. In this way, if in my master's thesis I explored local movements that pursued the implementation of a local currency, in the PhD I sought to enlarge the scope of inquiry and tackle various collective responses that were surfacing as a response to the crisis.

Initially, mass protests seemed to indicate that social discontent was at a halt. Then, fieldwork entered the everyday lives of actors of different kinds, and questions around the failings of neoliberalism become evident throughout the more specific concepts of *work* and *labour*, *inequality* and *culture*. The intuitive hypothesis was that transformations were occurring, and that inequality was growing, with the changing nature of work and employment at its centre.

Now, 10 years after the 2008 crash, we have moved a little further from those events, and perhaps some of the questions concerning grassroots movements, social upheaval, and 'austerity'-led policies, can be explored from the lenses of the brief history that has already been built. We might ask ourselves, for instance, about the whereabouts of the apparently revolutionary wave that swept Southern Europe at the time when social movements were crystalizing in the political-institutional level. We might ask why is it that conservative parties keep being elected despite cuts in social spending and the loss of work rights. We might ask about the reasons why *Podemos* lost 1 million votes in the 2016 elections, or about why *Syriza* went from being the hope of the left to an ally of the European establishment. But we might also ask what kind of transformations the crisis has started or accentuated, if any. These are all important questions to which this thesis relates, and I hope the arguments that are displayed through these pages will unveil some of the inner processes that explain today's political 'stillness'.

The questions that informed this thesis and that we sought to find answers for in the period 2013-2017 were: In what ways have socio-economic transformations following the crisis, changed the lives of 'middle' and 'lower middle' segments of the Spanish and Cypriot societies? And, what are the structural and qualitative foundations (ideas, narratives, beliefs) informing inequalities?

The anthropology of economy: Where we stand

Social Sciences have long been interested in exploring the socio-cultural effects that changes in the modes and means of production, to put it in Marxian terms, have had in human livelihoods. Taking as an example the most compelling accounts of the workings of capitalism in the past 200 years, such as are the works of Karl Marx and Max Polanyi, it becomes clear that capitalism's new stage imposed an unprecedented pace of change. The alliance of the modern state and business corporations as the prelude to the birth of an unprecedented era of mass production and consumption. The rapid changes that occurred in the second half of the 19th Century and the first half of the 20th Century therefore marked a before and an after that cannot be ignored if one is to conceptualize or contextualize global events occurring in contemporary societies. This poses various methodological and epistemological challenges to the discipline, which always aspires to bring in as many factors as are believed to be implicated in the object of study.

Anthropology is a discipline that has always fluctuated between the global and the local, the small ethnographic encounters with different cultures and the big ideas shaping global trends. The anthropological field dedicated to the study of society and economy has not been free from these dichotomies, and the clearest example we find it in economic anthropology and its never-ending debate on the distinction between the formal and the substantive schools of thought. I was determined to not fall down a blind alley and therefore designed this research to be always in dialogue with the different theories and perspectives, adopting therefore a *meso* level of analysis; a task that proved difficult at times because of the heterogeneity of peoples and contexts. The field felt vast at times, and an extensive part of this work was spent narrowing down the focus to slowly find out what the important questions were.

In terms of finding the departing points that could help unveiling current changes, as well as to inspire us to pinpoint the most fundamental debates for a fruitful analysis, I found the classic works of Karl Marx, Max Weber, and Karl Polanyi to be important referents, as well as other scholars who revised their theories and contributed significantly to the field. In their core arguments I find the most compelling accounts of social change, a task where anthropology itself has given limited contributions due to its emphasis on studying the 'local' over the 'global', and to the negative impact of the neoliberal turn. In a way, as Hart and Ortiz pointed out in 2008, "it is no coincidence that economic anthropology was last a powerful force in the 1970's, when the world economy was plunged into depression by the energy crisis, and has been marginalized by neo-liberal hegemony ever since. Now, if ever, it is the time for anthropologists to renew an engagement with political economy that went into abeyance then" (2008: 3).

Economic anthropology has thus very often focused on building a counter-argument to free market ideology, deconstructing and questioning basic concepts which form part of our cultural milieu and the basic organizing principles of modern societies. Caroline Humphrey's pioneer writings on barter, exchange and value (1985, 1992) and later David Graeber's re-introduction of the myth of barter in relation to mainstream notions of classical economics, which he develops consistently in *Debt* (2011), are good examples of this. Nevertheless, one wonders whether a socio-cultural anthropology of the economy can stretch further and account for the ways in which societies both hold together and come into conflict at certain moments in history by understanding how certain values and processes are pushed onto the foreground. This requires local ethnographies to be placed also at the center of core Western societies as opposed to solely exotic and peripheral places, and to find new ways of conducting fieldwork, which will allow for "multi-dimensional" inspections of complex global systems.

Anthropologists of the economy have long been arguing that human behavior cannot be explained solely in terms of rational choice, and that when such ideology is pervasive, people also resist, as they did in the transition from the rural ways of life to the imposed working culture of early industrialization (see Reddy, 1984). The idea of the 'market' as 'culture' has therefore been the focus of many historians and social scientists who have questioned free market principles as being something *natural.*

The challenge for economic anthropologists is to continue developing macrosociological theory with explanatory ambitions, and the task is more difficult than ever due to two processes of great magnitude; the first one is global interconnectedness and the role of finance. Tracking down highly abstract economic capital that is created and moved globally is important in order to unveil mechanisms behind forms of capital accumulation, and especially since the 70's due to the improvements in technology. The second one is the supposedly 'disorganized' character of modern capitalism (Offe & Keane, 1995), with its complex distribution of powers and supra-national, global governance. In the search for explanatory theory, the challenge for anthropologists thus, rests in researching 'culture' within the many different dimensions in which structure operates, as well as to identify 'culture' that comes with the establishment and maintenance of power (i.e., ideology). These are all aspects of human livelihood that make up for the complex societies in which we live nowadays.

For these reasons, the search for a narrower theoretical framework was in itself a huge challenge to this work. The literature reviving classic themes around the anthropology of economy, and more specifically within the context of the financial crisis context, were almost coming out in parallel to the events. It could be said that the financial crash had brought a wave of fresh air to the scholarship. I would mention, amongst the most significant contributions, debates around financialization (Lapavistas, 2013; Hart and Ortiz, 2014; Palomera, 2014), the moral economy (Palomera and Vetta, 2016; Hann, 2016), post-Fordism (Neilson and Rossiter, 2008) and post-Fordist nostalgia, precariousness (Muhelebach, 2012; Millar, 2014; Armano et al. 2017), the comeback of debates around *class* (Standing, 2011; Carrier and Kalb, 2015; Wright, 2015) and inequality (Narotzky, 2016), labour and work (Denning, 2010; Carbonella & Kasmir, 2014; Vogt, 2017), subjectivities and affect (Muehlebach and Shoshan, 2012; Rutherford, 2016), and very recently questions of freedom and unfreedom (Graeber, 2006; Robbins, 2007; Calvão, 2016). These were some of the clear lines of work throughout which scholars have sought to understand the world that is coming out of the largest financial crash since the great depression.

Noting these valuable contributions, it becomes apparent that the central issues, the main questions guiding these attempts to re-conceptualize or to improve and adapt old conceptualizations to new events (see for example, the revival of Marx and Polanyi in the past years), are symptoms of a an epoch undergoing deep transformations that we are struggling to unveil and explain. As Danilyin Rutherford stated in the opening paragraph to "Affect Theory and the Empirical":

> These days, cultural anthropologists are like inquisitive children. They do not like having limitations placed on the questions they can ask. They want to know everything there is to know about the histories that have brought together the actors they study. They want to know everything there is to know about the forces that shape what these actors do. They understand that knowledge can only ever be provisional, but they still want to know how things work (2016: 286).

These words capture, in my view, the essence of contemporary literature. I see a revive of conceptualizations about capitalism and neoliberalism, but also about what the 'economy' is for anthropology, about labour as the center of value production, and about how political behaviors are shaped by centers and peripheries, the global and the local. We seem to 'discover' that the world is vastly driven by informal practices in the western economies as well as elsewhere, and we 'suddenly' return to questions about the role that work has in people's everyday lives, both as productive and reproductive actions. Researchers working in the aftermath of the financial crash were perhaps naively driven at first by hopes for change, thus paying significant attention to mass protests and social movements. However, in the process we were confronted with a rebellious force that did not quite know how to channel and materialize its frustrations. In the midst of high doses of idealism, we were still unable to explain concisely the reasons why revolutions, in their fullest sense, do not happen. I will come back to this point.

Of course, I do not claim to have an answer to these questions in the following pages, but I can safely say that this is an attempt to do so; that I was guided by the big questions until the very end of this work. In this journey, I explored the relationships between agency and structure in a micro-meso-macro level as it is shown in the following table:

Table 1. Levels of analysis

Micro	Meso	Macro
Individual, Self-perceptions	**Institutions**	**Global chains of value production and appropriation**
Actions (arrangements and re-arrangements of life-spheres)	**Networks**	**Capital-State relationship**
Subjective values (what is meaningful to people)	**Normative values**	**Global regulations, finance**

In understanding these levels of analysis as fields shaping and mediating people's values and the processes by which they come to be realized (and therefore made 'social') as inter-related, as opposed to static, I sought to catch ongoing processes. In the *micro level*, I considered 'values' in the sociological sense, as concepts of what is ultimately good, proper or desirable in human life (Graeber, 2001: 1). But I also considered these individual aspirations in their most immediate social context; life spheres. Life spheres, as Weber proposed, might refer to 'social worlds' in the form of 'the religious', 'the economic', 'the ascetic', etc. (1978 [1920]), but also their sub-contexts such as work and family . The important aspect of this theory for the present study was the *belief* in such social collectives, insofar as they endow actors' actions with meaning and prompt them to act. In short, we sought to see how values were encoded in symbols and meanings and vice versa. In practise, the analysis was in exploring how these spheres were interconnected. For instance, how particular arrangements around productive and non-productive work were linking actors to the economy, or to labour processes.

In the *meso level*, I looked at how tensions, contradictions, and 'social formations' were shaping and being shaped by larger processes that have to do with the macro level (capital distribution, globalization, post-industrial production), and the actors' hopes and expectations. Here I was paying attention to normative values (in the sense of how things 'ought to be' or how they are commonly thought to be), and to how actors' were seeking to resist, transgress, or adapt to these 'normativities'. The role of institutions in shaping the relationship between actors and the larger forces (focusing in ideological factors such as neoliberalism but also to ideas about what ‘society’ and the public sphere is), as well as social capital as networks that reflect power and influence. Here the ‘market’ is a good example of a *meso* level; a sphere of exchange where actors seek to participate in order to be part of society, but that functions under neoliberal premises, mediated by the State. These ‘disjunctions’ were, in fact, the basis of all the articles presented in this work.

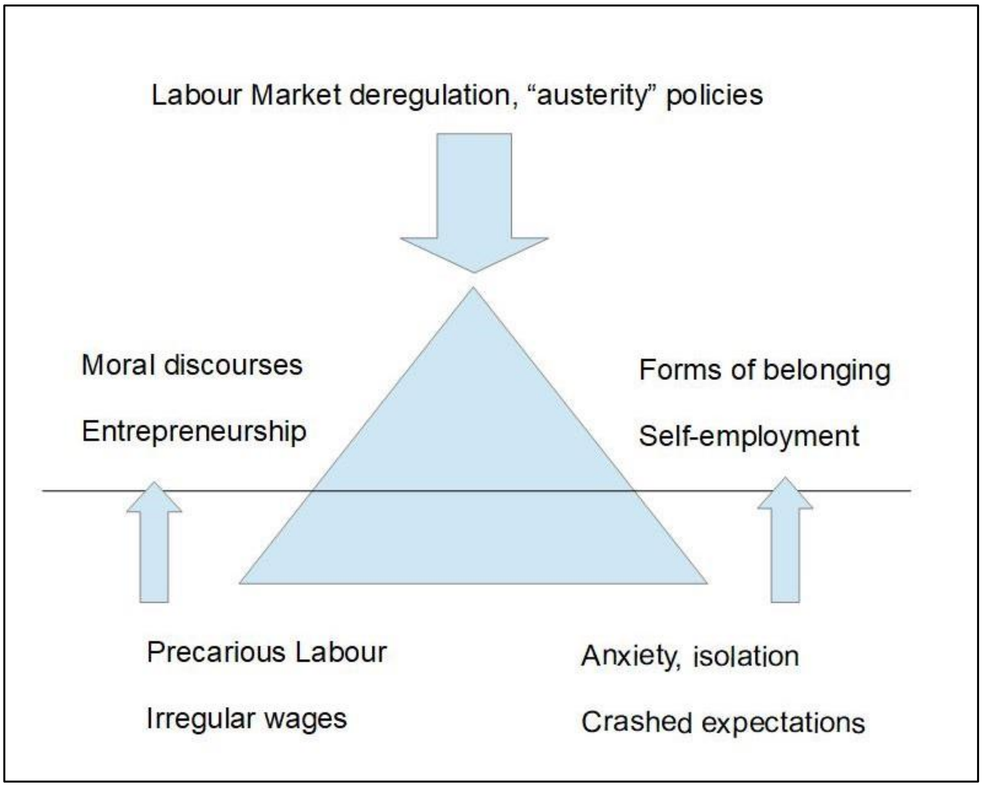
Finally, the *macro level* takes into account the global forces driven by the development of capitalism, and in this case, more specifically capitalism under neoliberal governance. Due to the questions guiding this work, I narrowed down the analysis to aspects related to work and the deregulation of the labour market, but also to wider processes such as informalization ‘from above’ and austerity policies.

Class and inequality

Readers will notice that I did not take a classic Marxist approach to *class* where the means of production are at the centre. I certainly did this when approaching processes related to political economy, but I engaged with the variety of *classes* in different terms. I was mainly concerned with issues of “opportunities” and “possibilities”, and even though information was gathered on whether informants *felt* like they belonged to a specific class, I found that very often this was many times just a reflection of their cultural and educational backgrounds; as opposed to a determinant for political participation and action. I was, thus, more interested in understanding the different positions our informants held within a structure of opportunities in a Bourdieunian fashion, since all the subjects were, broadly speaking, members of the working class, and I sought to capture differences amongst them. I sought to achieve this by understanding the centrality of *work* in their lives; *work* as an urgent need to meet basic and not-so-basic needs, as a life-sustaining activity, and as a creative practise. I also took education as an important measurement of such “possibilities” for livelihood strategies as well as issues of inter-dependences and gender roles. My main objective was to understand how people reflected on what was valuable to them, as the next section on the ‘the theory of value’ follows on.

All things considered, this is not to say that I did not pay attention to exploitative and privileged positions of the different components in the sample. I evaluated the 'risk' factor affecting the upward and downward mobility of informants, not only in terms of static indicators (like income, or place of residence, or level of education), but relational ones. I was intrigued by the mobilization of resources that informants displayed in a situation of uncertainty, job loss, job precarity or 'wagelessness', and decreased salaries. In this way, my sample looked at middle and lower middle income informants, as well as a few cases of more extreme poverty. In the overall, I was working in the context of the crisis, and was therefore tackling processes of downward mobility. Comparisons were, then, drawn between different levels of downward movement, as we encountered informants who had maintained their positions. It is in the chapter on individualization that we present a categorization of informants. However, we understood this approach to be not centred solely in terms of the production of goods, but in the production of the more inclusive concept of 'livelihoods'. In the following diagram I explain how the different processes are connected.

Figure 1. Thesis Diagram



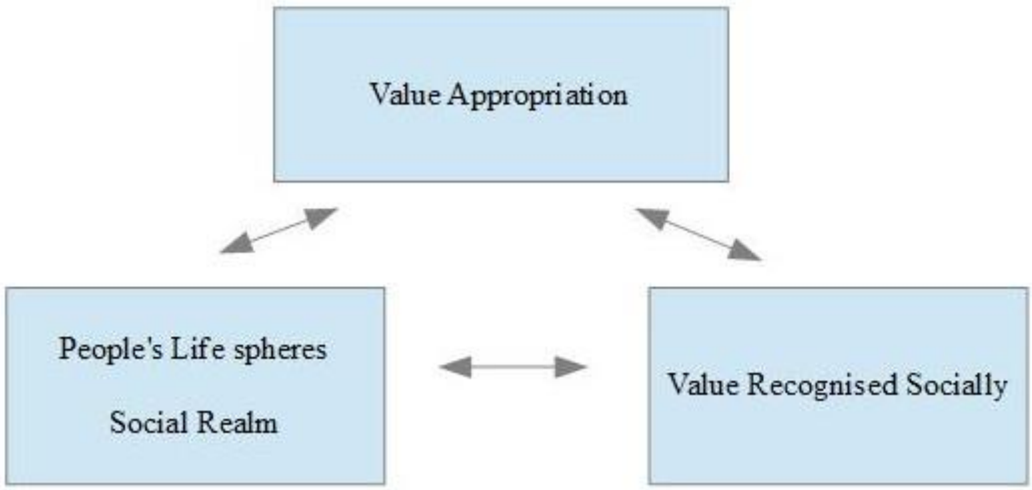
Before to study these dimensions we first will review the theory of value in the next section.

The theory of value perspective

The theory of value that Graeber sought himself to develop was a great inspiration for this work. What I found most valuable in Graeber's understanding of capitalist mechanisms was, firstly, his efforts to pinpoint the role that Modes of Production (MoP) have in the production of people and things. He did this drawing from a Marxist perspective, but recovering his earliest anthropological approaches (what scholarship has often referred to as the *humanist* Marx). In this revision of Marxist thought, Graeber denies the separation between structure (objective, materialist), and superstructure (higher, abstract, ideal), a common habitus amongst materialists themselves. Even though I was at times very tempted to resort to this mode of thinking, by taking "capital" as a somehow separate structure operating over people's subjectivities and actions; the latter being completely unaware of the workings of capital's evil and voracious determination to accumulate and exploit, it soon became clear that this was a naïve form of much unsophisticated materialism.

The real challenge was to understand the mechanisms by which people were making sense of their positions and roles in society, as well as how they sought to create meaningful action for themselves: not as production units (as the workforce), but as social beings. This is an approach that Graeber has revived from Marx and Engel's earliest writings (such as *The German Ideology*), but that other scholars such as Hanna Arendt had also adopted in *The Human Condition* when she proposed new ways of understanding the differences between labour and work (2015: 98). The radical vision that Graeber proposes, in my view, is to reinforce the symbolic nature of human production and to understand 'value' radically as 'the way in which actions become meaningful to the actor by being incorporated in some larger, social reality-even if in many cases the totality in question exists primarily in the actor's imagination (2001, xii). In this regard, there are three inter-connected elements that we sought to consider through the interviews and observation, and which are intrinsic to what we showed in figure 1:

Figure 2. Inter-connected elements



As the ultimate link in such endeavour, it is the task of understanding how value is appropriated and how the mechanisms by which this happens are mutually constituted in society. It is here, therefore, that the links become clearly political as well. The role of ideology and of spaces where it is realized, and the hidden forms of domination that operate under the imperative to earn a living, were all central elements of this work. In this sense, we have been positively surprised by very recent literature that reviews these issues under the light of the political problem of freedom and unfreedom (Robbins, 2007; Weeks, 2011; Calvão, 2016). This is a line of work that opens up many possibilities to unveil forms of coercion that we might be unable to recognize because of how internalized we have the dominant ideology. This takes us to the next point.

Proponents that do not recognize *unfreedom* in a situation in which one is forced to sell his/her labour in the market for a wage (as Graeber, 2013 and Calvão, 2016 propose) in order to live, might not recognize it as such because of liberal conceptions of *choice* and *individuality*. However, if such 'unfreedoms' rest on the extraction of unpaid labour, for instance, one might accept to talk about 'differently unfree' (Dunn, 2004 in Calvão, 2016: 454). This is precisely where the present work stands, in the relationship between ordinary people, their means for a living and the productive element of unfreedom as invisible forms of capital production and appropriation. The events that marked the post-2008 societies of the Western economies and beyond acted as a reminder that *the economy* is a set of social relations under capitalist society in which material provisioning occurs through the accumulation of private capital by allegedly contractual exchanges in the market according to the principles of utility (Streeck, 2016). Social relations, and not economic rationality, therefore, should be the primary focus of study if one is to understand how value is produced and re-produced.

Societies driven by capitalist economies are therefore bound to experience internal changes whenever forms of capital accumulation change and/or develop. These two structures, thus, society and economy, stand in continuous tensions, as Marx, Polanyi and other scholars had stated, precisely because the first one is not ruled by the dynamics of economic rationality. We therefore see how in different periods or stages of capitalism, a moral dimension of the economy (Hann, 2016) arises to counteract the devastated effects of an economic rationality that attempts to subsume it to the principles of the market.

This thesis is precisely an attempt to capture the conflictive nature of social relations under current rearrangements, a socio-anthropological journey to the everyday lives of the historical subjects that constitute contemporary capitalist society, where relations of production and exchange stand in tension with life spheres that subjects seek to keep outside of the market realm. As social theorists, nonetheless, we know that mutuality and economy are always co-constituent. Researchers within economic anthropology have focused majorly in documenting the ways in which people resist the intrusion of the market, but it is also evident that at some stages and to some degree, they also embrace it and use it for their own individual or collective benefit. The market economy, after all, became a culture, as Reddy showed in *The Rise of Market Culture* (1984) through his account of the uneasy encounter of peasants with the new market dynamics of the industrialization. Economic anthropology needs to move on from this narrow perspective, and engage more fruitfully with the ambivalent ways in which society and social relations engage with economic relations; in other words, with the mechanisms of social change. In this sense, I agree with theorist Wolfgang Streeck in that capitalism is not an ideal type, it is not something that exists out there with its own rules and characteristics, but a historical social order (2016: 339), as Polanyi also suggested in *The Great Transformation* (1944 [2016]). The re-directions that it takes throughout time are to be found within society itself; in the subjects and their institutional and cultural creations.

This thesis focuses precisely in the pointing out of the social relations and cultural dynamics that define post-2008 Spain, and Cyprus to a much lesser extent, in an attempt to understand what re-configurations are taking place as a result of recent shifts in the financial and political landscapes. As it is an anthropological approach, thus focusing on a limited number of informants and places, it seeks to find in the qualitative realm of research, how societal forces are encountering ordinary people and shaping, as well as being shaped, by them. Conclusions point toward experiences of precarious work, and to the increasing difficulties to manage the productive and reproductive life spheres, as processes that have created a disjuncture with the political economy of expectations of the middle income groups that characterised European welfare States after the 70's, thus fragmenting it and giving way to further inequality gaps amongst the middle and lower income groups.

As a way of protecting and advancing class expectations, the so called 'middle class' emerges once again as a "symbolic class" (see below) that stands much closer to the conservatism of the elites than with the truly dispossessed. In today's 'flexibility paradigm', we see a restructuration of the political economy of values that prompt workers to sell their labour. In this process, actors who diversified forms of provisioning in the decades up to the crisis, and who held cultural expectations with respect to livelihoods, strive to enhance what I call here, the "symbolic capital". In other words, they make a creative use of their cultural, social, and economic resources in order to produce a new narrative of individual success (despite the increasingly precarious material conditions of life). Furthermore, I add that while this symbolic class manages to find ways of re-inserting themselves in the labour market, others are being left behind.

This is where I see that a process of clear-cut fragmentation in the middle class project has taken place. This project refers to "middle-classness" as a way for neoliberal capital to re-assert its promises of social mobility and of security and for-future-projections. In this work, I take up the analysis of such project from the 70's onwards. Therefore, I refer metaphorically to this first social group as the "symbolic class". The reasons are twofold: it is symbolic because it is not a *class* per se, but it also symbolic in the sense of conforming to a well-defined cosmology of symbols such as self-fulfilment, self-development and autonomy.

What is the mechanism by which such restructuration of the political economy of values is taking place? Here I focused in a revised notion of 'individualization' as a concept that encapsulates both, 'culturalist' and structural elements. By understanding that this recent wave of diminishing labour conditions have required a new 'abstraction' of labour value through cultural means, I conclude that further alienation hinders an identification of current practises with 'unfreedom' as apolitical problem[1].

The subjective revolution(s) encapsulates the universal cultural world through which symbols are mobilized and re-invented, alluding to the incredible resourcefulness with which the dispossessed middle income groups have reacted after the crisis.

Thesis structure

Since this thesis follows the article-style format, we hope that this information will be of help to evaluators of the thesis as well as other readers in understanding how the argument, the findings and the results unpack throughout the work. In this way, the structure had to be adapted to follow the criteria held by the 'Commission for the Doctorate Program in Social and Cultural Anthropology', which demands three articles to be at the core of the work. These are chapter number 3, 4 and 5. This work is therefore based on a compilation of articles that have been worked and reworked several times during the past year and a half. The versions that are included are the last ones presented for peer-review. This is the case for articles 3 and 5[2]. Chapter 4 has been published in *Urbanities*, in May 2018[3].

Readers will notice that information on the context of the crisis and methodological elements are repeated throughout the various article/chapters. This was an inevitable consequence of the article-format thesis. The three core articles are put together in *Results* and *Conclusions*, which reflect upon what I present in the

[1] Note that Don Kalb already introduced the idea of the middle classes as "the magic symbol extricated from the rubble of labour sometime in the mid-1980's in order to keep the cultural aspirations of labour up and its politics down" (Kalb, 2014: 164). Although I was sceptical of this strong argument at first, my own fieldwork and analysis led me to agree with him. I turn back to this issue in the discussion chapter to explain how I came to understand "middle classness" in a similar way.

[2] Chapter 3 is currently undergoing revisions for a second round of evaluations at *Dialectical Anthropology*. (DIAL-D-17-00052), after a positive first round of reviews. Chapter 5 is awaiting response from reviewers in *Cultural Sociology* (CS-18-0039).

[3] Marta M. Lobato, José Luis Molina and Hugo Valenzuela-García. (2018). Cross-cutting Precariousness: Values, Work and Inequality in Post-2008 Spain. *Urbanities: Journal of Urban Ethnography,* 8(1).

introductory section. Because each paper is based on a set of theoretical bodies, I thought it would have been redundant to include a literature review section. It is my hope, nonetheless, that evaluators will not miss such section in the presence of the article-based chapters. In this way, the following work is structured as follows:

The ***Context*** section (**chapter 1**) introduces the social, historical and economy contexts of both Spain and Cyprus, with the aim of understanding some of the aspects that made the 2008 financial crash such a significant event. This chapter does not aim to give a comprehensive historical overview of all aspects of the country's trajectories but to focus instead on the particular ways in which the State, international financial regulatory bodies and supra-national institutions such as the European Union, had in the shaping of austerity policies, welfare changes, and the 'rescuing' of the financial sectors. It is a chapter that preludes the three-core articles/chapters that make up the main argument of the thesis, and it is therefore thought to be narrowed down to such task.

Chapter 2 introduces the **methodology**. I introduce the fieldwork method we applied and explain the kind of questions we sought to find answers for. I also explain the ways in which semi-structured interviews were accompanied by longer, longitudinal analysis for some of the cases and the ways in which fieldwork time was spent in both countries. As readers will notice, the Cypriot case is minor in fieldwork length and in-depth, but it was highly effective for comparative purposes.

Chapter 3 is the **first of the three articles**, focused on a categorization of all informants into three groups, bounded by the process of 'individualisation', which I review and critique in the context of the 2008 crisis. In this paper, I argue that individualization theory as presented by sociologist Ulrich Beck, is best useful and analytically more powerful if understood as reflecting on social structures such as class.

Chapter 4 is the **second of the three articles**. I analyse two ethnographic cases in depth which further exemplify the ways in which categories were made for the first article. By focusing on the different 'sides' to precariousness, I show how life spheres are differently articulated in two cases from Barcelona and Cadiz.

Chapter 5 is the **third article**. I focus in all the research conducted in the so called social economies, with a particular interest in new moral discourses on entrepreneurship. Here I introduce the different resources that the middle waged actors were able to mobilise after the crisis and the creativity with which they entered institutionalised spaces. I used the term “the creative wageless” to encapsulate such process. This paper is waiting for a response from a journal.

Chapter 6 is the discussion section. I organize all the findings thematically in a way that helps us bring all articles together and to conclude. I retake the initial approach described in the introduction and use ‘values’ and ‘value’ as ways to link subjects to their social, cultural, and economic context.

The **Conclusions and Future Research in chapter 7,** is a much focused section with the purpose of presenting the conclusions of the work, explain limitations and propose futures lines of research.

Reference to authorship

Readers will notice that in some sections I refer to the present author as “I”, and in others as “we”. This is, again, due to the publication format that this work follows. All three articles acknowledge my supervisors’ contributions to the publications and therefore always refer to authorship in plural. The same applies to chapter 1, where again, I draw on intellectual debates from which I benefitted enormously. The introduction, methodological chapter, the discussion and the conclusions retake the “I” form.

A note on the bibliography format

Readers might notice that some bibliography lists are presented in Harvard style or similar and others in APA. This is due to journal requirements for publication too. This is the case for the three core article/chapters.

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Chapter 1. Context

Global trends

In the following section, we provide a contextual framework where we introduce the main historical events from which our research questions emerged. The focus of this section is therefore to help us formulate a few important research premises that we go on to elaborate later in the chapters that follow. For this purpose, we have divided this section into two parts. Firstly, we present historical continuities and discontinuities in the post-industrial turn, to understand global processes such as growing informalization and the development of finance; events that will allow us to explain the second point, the financial crisis, and how it has impacted the collective in which we focus the study; the so called 'middle classes'. Finally, we present separately the case of Cyprus, for which we mention commonalities and differences with the Spanish case.

As it was mentioned in the introduction to this work, no comprehensible account of a 'crisis' can be given without understanding some of the most significant changes that modern capitalism has undergone. Scholars such as Keith Hart have proposed in various informal writings to go 200 years back in time in order to reflect on the kind of socio-economic regime that was in the making in the late 1800s in the Western economies. Certainly, this is a logical idea if one is to understand the complex links that were being formed between power, the State and the increasing significance of the role of capital in the economic and social realms. But this is, nonetheless, an immense task to carry out. We can instead refer to some of the most significant elements in the recent history of western economies. The opening of trading borders throughout the 21st Century, the changing character of capitalist production since WWII, and more recent processes involving privatization and de-regulation. The Spanish case will give us a comprehensive example of these developments, as we resume in the following table:

Table 2. Chronological genealogy of Spain' political economy

Period	Production	Scale	State	Finance	Labour Relations
1921-1962	Fordist Large Scale Heavy investment on capital	Industrial (National)	Protectionist Controlling and limiting competition	Strong banking regulation In-ward focused	"Vertical" Labour Union (Organización Sindical Española): employers and workers under Franco
1962-1974	Industrial growth Import and export expansion Investment in fixed capital *1972: Manufacturing accounted for more than 75% of total industrial outcome *1974: Agriculture accounted for 20% of employment Capital goods industries (automobiles, machine tools)	Openness Foreign Trade starts	Franco promotes liberalization from 1959 Prompting competition	Division between commercial and industrial investment Out-ward looking	Collective Agreements Act: Adaptation of salaries to productivity (toward liberalization)
1975-2008	Tertiary sector growth Commercial Services Decline of production Foreign capital Size of Spanish companies too small to compete in the EU	EU, The Single Market International	Government expands borrowing abroad 1986: End of public monopolies European Community 1985-1991: State investment in the merging of smaller companies: Corporatization of public entities 1996-2000: Intense privatization 2002: Monetary Union	Bretton Woods agreement High Indebtedness *1973-1977: Debt rises from \$3.5 billion to \$13 billion 70's-80's: Financial crisis Privatization of Public Enterprise Sector Merging of small companies into larger ones Bank merges	Legalization of Trade Unions 1988: General Strike Union membership grows in 90's [2009-2015: Trade unions loose half a million members Corruption scandals, inability to incentivise workers to join]

As it is shown in the table, the last quarter of the 70's consolidates a trend that Franco already started in the 60's; economic openness to the EU and globalization with enterprise-concentration and flexibility to ease competitiveness. Important changes occur in this period, where an under-capitalized, backward economy, lagging behind in its ability to compete with its European neighbours, carries out significant privatizations in the public enterprise sector. In this way, we see Endesa (national electricity company), selling significant percentages of its share in 1988, 1994, 1997 and 1998, as well as Telefonica (communications), Repsol SA (petroleum), Tabacalera (manufacturing) , and Argentaria (Finance & Real Estate) amongst others. The reason for privatization during these times might have been twofold: on the one hand, the need to improve competition in a time of deep economic recession and mergence into the Single market. On the other hand, as some scholars state, "there is a clear correlation in practice between the opening up of sectors and government's decisions to privatise during the 1990's" (Clifton, Coming & Fuentes, 2006: 745). It is possible that privatizations responded to the need for the modernization of equipment and foreign technology advancement. These changes also came with rising borrowing and skyrocketing debt at the time, while manufacturing industry remained fairly strong, until industrial production begun to decline severely in all sectors with the rise of Real Estate and retail banking. It is here that financial markets begun to boom.

As a brief clarification on the side of this, some scholars are arguing that production started moving away from industry toward finance, as if finance could be an actual mode of production. We feel the need to clarify that. Following Epstein (2005: 3), financialization is an actual phenomenon that refers to various processes. Firstly, to the ascendancy of shareholder value as a mode of corporate governance. Secondly, to the growing dominance of capital, market financial systems over bank-based financial systems. Thirdly, to the increasing political and economic power of the 'rentier class', and lastly, to the explosion of financial trading with new financial instruments. However, we doubt about similarities that some scholars draw between regimes of production and regimes of accumulation in the financialization debate (Massó and Pérez-Yruela, 2017). We take the theory of regulation that Aglietta (1979) and other scholars proposed when they saw Fordism as a regime of accumulation composed of mass producing, and post-Fordism (Lipietz, 1993) as a turn toward a more decentralized and specialized mode of production, as a valuable debate. However, we find finance to be, not an all-encompassing theory for social relations, but a good analytical tool for understanding forms of value extraction from the perspective of the political economy of global governance.

The State and the financial elite

As the table 2 also shows, the State has always played a key role in processes of financial concentration, be it through privatization, investment, or flexibility through labour reforms. Historically, the State had attempted to regulate the market by giving the economic sector certain guarantees to suspend market uncertainty. This is because corporations and enterprises will always aim at containing risks, despite their fierce belief in the positive power of the invisible hand. As Galbraith (1967) argued, these functions required the growing presence of the modern State, which carried out 'planning' tasks in times of heavy-investment-capital in large industries. With the turn to the post-Fordist economy and its new logic based on flexible specialisation and differentiated production, power shifted and a new rentier-class, backed up by supranational banking and political entities, took on the new market risks into the financial sectors.

Rentiers, financial institutions, and owners of financial assets have been able to increase their shares of national income in many OECD countries in the early 1980's, as Epstein (2005) shows in *The Financialization and the World Economy,* and Epstein and Jayadev (2005) identified in government policies that helped to account for these increases. In Spain, we see that financialization penetrates the productive sector hand in hand with housing, and that the governments that followed the democratic transition played a key role in the process. According to Leal (2010:49), 'there was a clear change in public intervention from the 80's…and instead of giving support to housing developers, governments turned to households and made credit more easily accessible to them, in order to incentivize property acquisition'. According to López and Rodríguez (2011), it is with the law passed in March 1981 that institutions finally look into improving the financial structure by taking a step toward the incorporation of the mortgage market into the general dynamic of financial markets and to the creation of secondary mortgage debts in which bonds and mortgage bonds would make credit more fluid" (2011: 287). According to the same authors, this law was extended in 1992 with the passing of another one, which drew an automatic connection between the Spanish mortgage market and international financial markets: thus setting up the conditions for the housing bubble of the 90's. Furthermore, with these formulas finance was taking risks away from investors, who were buying mortgages assigned to sectors of the middle and lower middle classes (Garcia Bernardos, 2016).

These rentiers and main beneficiaries of financial markets have been the object of research too. The existence of a global, plutocrat class, has also been backed up recently by scholars such as Carroll et al. (2010) in *The Making of a Transnational Capitalist Class: Corporate Power in the Twenty-first Century,* where they account for the changing field of power generated by elite relations among the world's largest corporations and related political organizations. Nonetheless, we know that the financialization regime was not made and solely sustained by these elites, but became rather deeply rooted in the everyday life of the working classes, for instance, through housing. In Clarence's review (2012) of *Capitalizing on Crisis (2012),* she summarizes Krippner's arguments on the rise of finance in the US in this way:

> *Capitalizing on Crisis* details how deregulation of interest rates overthrew the *ancient* regime of the Federal Reserve Board setting the maximum interest rate that banks could offer to entice savers. But once depositors were promised a hefty interest rate, banks had to scramble to find investments that earned them an even higher rate, leading to successive waves of speculation from junk bonds to bundles of variable rate, and subprime mortgages… Ironically, middle-class individual savers pushed for deregulated rates so that they could earn high interest in the money markets of the time. Ironically, the system of deregulation that arose was to be the middle class' undoing in 2008.

We thus see financialization as a system of debt and speculation; as a mode of extracting value form the *real* economy that benefits those at the top and therefore, as an important element to consider in the shaping of today's inequalities. Moreover, as the following table shows, participation in financial markets has kept growing after the crisis in non-financial entities:

Table 3. Participation in financial markets by non-financial entities[4]

	2009	2010	2011	2012	2013	2014	2015	2016
Public Administration								
Loans	35.362	43.426	51.19	63.843	173.439	221.867	251.130	222.461
Participation in capital and investment funds	86.377	89.251	102.905	127.237	142.889	149.855	154.134	165.573
Non-financial Societies*								
Debt	13.714	14.430	13.335	13.883	17.297	20.465	21.958	24.909
Participation in capital and investment funds	1563.9	1491.6	1579.7	1642.9	1650.5	1792.6	1808.0	2010.1
Household and Non-lucrative entities								
Debt	37.832	41.888	49.515	84.882	71.609	49.125	33.074	34.854
Participation in capital and investment funds	545.79	556.73	521.07	532.13	524.63	678.60	727.67	798.20
Total (% of GDP)	**52.2**	**55.7**	**64.2**	**73.2**	**87.8**	**99.8**	**99.9**	**100.4**

We are much more inclined to take flexible production, globalization and neoliberalism as key social, political and economic trends that are still shaping and reshaping production and society since their development in the late 70's. Flexibility and globalization as prompting an increase in the flows of goods across borders and especially of capital; transnational corporations and production networks subcontracting on frequent basis, with the aim of cheapening labour; and neoliberalism as a system of

[4] Data gathered from Bank of Spain, "Financial Accounts 1995-2016". Non financial entities are account holders that are not persons but companies, foundations, associations, or institutions

power relations that bound people to markets. Certainly, globalization in itself has not been exempt from critique, perhaps the most notorious one being that of Wallerstein (2000), who alleged that that capital has always been 'global' and determined to break with national boundaries. Far from underestimating his theories, we still think there is value in attempting to understand how the imbrication of all these factors shape current social transformations in particular ways. In the following section, we will tackle the aforementioned global trends from a cultural perspective; before we go on to explain the financial crisis and its aftermath in the second part.

The cultural consequences

Many have been the scholars working around the cultural imprints of the so called market societies of the Western world and beyond. Beginning with critiques to capitalism by Marx and Weber from different perspectives, scholars have used a myriad of terms to designate how things like motivation, desire, and sociality are shaped by the culture of capital. In this thesis, we are mainly concerned with the market as a medium of cultural order, and with the particular arrangements that have occurred with the latest turn of the 70's, and more recently the aftermath of the 2008 crisis. This is, more precisely, a market culture embedded in a logic of accumulation presided by powerful elites within a global context. We take a close look at neo-Marxists such as David Harvey (2005), but attempting to go beyond an understanding of neoliberalism as an agenda: paying rather more attention to the ways in which market fundamentalism is exploitative, but also conducive of cultural meaning. We were, however, aware of the dangers of neoliberalism being a catch-all term, devoid of analytical utility (Peck 2010) and this is why we attempted to unpack the term in various, and more specific, representations throughout the articles.

In a nutshell, many scholars have showed interest in understanding the effects of culture in the post 70's post-industrial regime, and vice versa; exploring the effects that the rise of finance 'culture', marketing techniques, or consumerism had in ordinary people. In sociology and anthropology, the latter has remained most popular, being Richard Sennett's *The Corrosion of Character: The Personal Consequences of Work in the New Capitalism* (1998) and Boltanski and Chiapello's *Le Nouvel Esprit du Capitalism* (1999), some of the most significant works. Scholars have also attempted to identify how market culture penetrates the social fabric through concepts such as *risk* *society* (Beck, 1992), risk culture (Martin, 2002, Martin et al., 2008), the citizen as an "investor" (Davis, 2011), or middle classes' *Entrepreneurial Selves* (Freedman, 2014), to just give a few examples. Right at the center of many of these works, we find *work cultures* and the changing character of employment; especially of life-long, or stable employment (Spyridakis, 2013; Denning 2010; Kjaerulff, 2015). We also explored the changing livelihoods of our informants with especial focus on this perspective. As Graeber had stated (2013) drawing from Marx (1844), people work, essentially, to get an income. This simple statement, when understood literally, if not radically, opens up many possibilities for the study of symbolic value in its intersections with the economic structure. The sort of questions we sought to answer in this regard where therefore to do with the changing nature of work after the crisis, and with the re-rise of market culture under neoliberalism.

Lastly, in the inevitable search for links between culture and ideology, within a context of loss of worker rights, a diminishing welfare State, and widespread work precariousness, we gave some attention to recent theories around 'unfree labour' (Calvão, 2016) and 'unfreedom'. In the efforts to pinpoint how market culture is frequently 'conducive' of people's values, we confronted the inevitable collateral question of 'why is it that there is no revolution?' In this regard, we considered starting from the idea that in neoliberalism, 'the central mechanism of freedom is not freedom *per se,* but an unbounded economy; its central logic is that individuals, ideas and the movements of the market are inextricably bound together' (Schirato & Webb, 2003: 25).

In the section that follows we will turn to the exploration of the ways in which to understand the crisis and its aftermath, so as to provide the more specific historical framework in which our informants are placed.

Crush, crisis and its aftermath: Spain and Cyprus

As we have already mentioned, the research in which this thesis is based took place during the aftermath of what the economic crash of 2007-2008. In 2007, Lehman Brothers went bankrupt and a financial domino effect plunged economies such as those of Greece, Spain, Ireland, and Cyprus into deep recessions. The shock was significant if one considers how the economies of Spain and Cyprus, the case studies that are the focus of this work, had been booming right before the crash. In 2007, Spain had a public account surplus of more than 2 percent of gross domestic product and the economy was growing by 3.5 percent, largely due to a construction boom. By 2008, the property bubble had burst, the surplus has become deficit and growth had fallen to 0.9 percent. The Cypriot economy meanwhile went into recession in 2009, as the economy shrank by 1.67%. Unemployment started rising in both countries, being the younger cohorts the most affected. Spain ended 2011 with almost one in four of its economically active population out of work. The jobless rate then quickly jumped to 22.85 percent, and a year later to 24%. In Cyprus, it reached an all-time high of 16.80 percent in September of 2013 (EUROSTAT). Meanwhile, in order to restore solvency and maintain liquidity, losses were "socialized", and banks were rescued with costly loans at the expense of a shrinking public budget. Meanwhile, European ministers offered in 2012 an aid package of up to 125 billion Euros for Spain, from which 40 billion were borrowed in December 2012. In March 2013, the Eurogroup, European Commission (EC), European Central Bank (ECB) and International Monetary Fund (IMF) agreed on a 10 billion Euro bailout for Cyprus.

Cycles of financial regulations, nonetheless, have been common in the past 150-200 years, and crisis have normally give rise to them, but not solely. Financial regulations were initially focused in banking and characterized by poor knowledge of the workings of the market and disequilibria in production. However, they have also been applied where there were an influence of public interest. Other times, they were designed to emphasize the role of private interest. The aftermath of the crisis, which comprised the years between 2011 and 2016 approximately, saw many regulations and interventions, which had a direct consequence amongst societal structures. In the following lines, we give a summary of the main policies and transformations that shape the most recent context of the informants in this research:

Diminishing number and power of saving banks. Saving Banks (*Cajas de Ahorro*), were charitable entities that appeared in the beginning of 1900's and whose main objective was to guarantee access to credit to the lower classes (a form of charitable lending). These banks were initially functioning independently from the State and with very little supervision, emerging firmly between 1890 and 1920 hand in hand with labour unions, and were progressively merged into the financial system up to late Francoism, when deep changes were made in legislation and the road to liberalization was opened (Malo de Molina & Martin-Aceña, 2011, 153). In July 2010, investment in savings banks is allowed for the first time, to complement restructuring and merger processes. Of 45 saving banks in 2007, only 13 were still functioning in 2012. FROB (Fund for Orderly Bank Restructuring), with firepower of up to 99 billion euros awarded by the European Union, urged weaker savings banks to merge to improve solvency also attempted to depoliticize the saving banks (accused of irregular activities and corruption scandals).

State's heavy political intervention. The official story is that credit entities in serious trouble were acquired by the bigger banks, but in fact, the State was there to pay for the potential losses, so the actual sell would be attractive. A good example is the Mediterranean Saving Bank, in Barcelona, which was bought by another one (Sabadell Bank), for 1 Euro. The state then promised Sabadell bank to cover for potential losses of up to 16.000 million Euros. The same was then done with Unnim and Banco de Valencia, all protected with public funds.

In May 2010, Zapatero announces a slew of austerity measures worth around 1.5 percent of GDP, including wage cuts for civil servants, the end of the "Baby Cheque" and freezing pension increases. The conservative party then reformed article 135 of the Constitution to prioritize debt repayment over other payments, offering financial restructuring more flexibility. The freezing of credit flows to the autonomous governments also meant that provinces had to cut spending. In December 2011, the government also announced new austerity measures with a cut in public spending by 8.9 billion euros in 2012 for all ministries.

Labor market reform and the rise of flexible jobs. Criticized by unions as undermining workers' rights and by businesses for being too weak, the 2012 Spanish reform made it easier for employers to fire employees and it reduced the compensation money that they could get for every day worked. Spain's labour 'rigidity' had always been criticized, with labour market rights deriving from the high bureaucratization and 'juridification' of industrial relations (Lucio & Blyton, 2007, 350) of the Francoist period. In Cyprus, where labour is characterized by a strong divide between State jobs and the rest, the government sought to limit long-term employment by implementing a policy which would terminate 1880 jobs in the public sector. The aftermath of the crisis in Cyprus also saw the extensive use and abuse of undeclared work and of highly flexible, 'atypical employment' (European Parliament Report, 2012).

Externalization of services: The road to reducing costs. As the technology industry is highly competitive and grows rapidly, organizations focus on reducing costs in a bid to strive to retain and/or gain the competitive advantage. Outsourcing has increased considerably after the crisis. Half of Spanish businesses externalize processes and services, a tendency that comes close to 50% after 2011 in order to increase flexibility, specialization and cost reductions (AEC report, 2016). Outsourcing also translates into lower labor costs and increased realization of economics of scale.

In sum, how are we to understand these ongoing transformations within the aforementioned framework of economic deregulation starting in the late 70's, with the establishment of democracy? Some scholars, such as Streeck, have pointed out that the history of capitalism after the 70's, including the subsequent crisis, is a history of capital's escape from the system of social regulation of the post-war era (2011: 19). This is a perspective that we have also adopted in this thesis. Taking this approach, financialization has been the highest point in such liberation so far. But more importantly, Streeck also pointed toward economic crisis as being not about technical disturbances, but a result of lack of confidence on the part of capital (2011: 23). In this way, he proposes to understand crisis as moments in which a new consensus has to emerge, between profit expectations of capital owners and the demands they make on society, on the one hand, and on the other hand, the wage and employment expectations of wage-earners (2011: 23). Capitalism, then, needs some sort of a 'social contract' to keep going. We argue that, following this logic, and considering that capitalism has been unable to fulfill the expectations of constant and upward growth it promises in theory, we might be at a point where the 'social contract' will have to be renewed. As we have showed in this section, however, capital liberalization after 2008 follows the trend it set up for itself after the 70's, where further capital liberalization occurs in the detriment of worker rights and mass democracy.

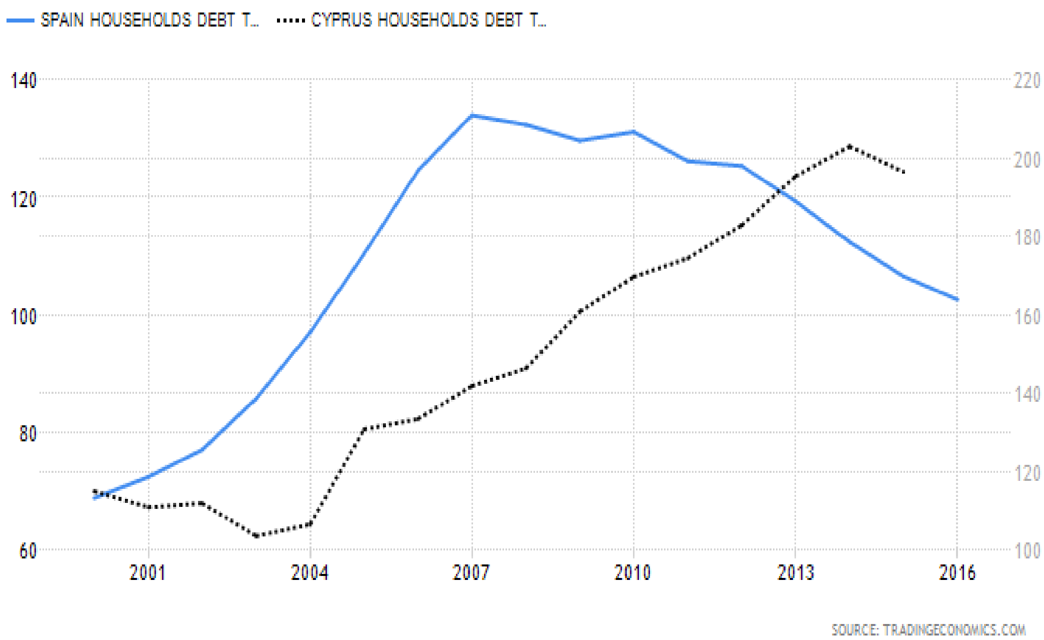
In this way, although flexibility and labour precariousness are phenomena that had already been introduced in the decades before the crisis, this time it became apparent that the inability to absorb the skilled force, the rampant unemployment, and the combination of aggressive moves from employers to reduce labour costs, implied also a rapid regression of welfare. These practices contrast with the so called 'flexicurity' of the northern European neighbors (Netherlands and Denmark start using this term at the end of the 90's, to refer to policies that enhance flexibility and security).

In the Southern European countries, however, we see flexibility penetrating weak State policies for employment creation and protection, and high levels of unemployment. We believe these were common threads across the Southern European countries that made the 2008 crisis more eventful.

Escalating household debt prior the crisis

In terms of finance, housing wealth is an important part of the net wealth of the household sector, while loans for house purchase are the main liability category, therefore accounting for a large proportion of bank lending. This is why housing finance is of crucial importance to the Eurosystem and it has enjoyed increasing attention after the financial crash. In the following graph we show the escalating debt of Spanish and Cypriot households from the 2000's:

Figure 3. Spain and Cyprus Household Debt



The outstanding amount of housing loans in the euro area was 42% of GDP in 2007, up from 27% in 1999. Housing debt usually accounts for about 70% of the total household debt. Paradoxically, Spain and Cyprus were the wealthiest countries in the EU up to the crisis, meaning that they had the highest income per capita due to home ownership. Most households in Southern-Europe own the house they live in. According to the ECB, around 2010, 60% of Eurozone households owned their main residence. A number varying from a low of around 45% in Germany and Austria to highs of 80-90% in Spain and Cyprus. With the onset of the financial crisis, the tide has turned and households in Spain – as well as in Greece – have experienced a major decline since 2008, seeing their net wealth falling by 5-6% on average per year.

As it is shown, pronounced price fluctuations in house prices are transmitted directly to households' net wealth, with implications on households' expenditure and debt repayment capacity. This is why we can clearly see, for example, sharp falls in household incomes across different regions of Spain (unfortunately, lack of systematized data for Cyprus meant that we could not find the same information for the Cypriot case). The following graphs show declining home income in Catalonia, Andalucia and Madrid:

Figure 4. Household income by Autonomous Communities (Catalonia)

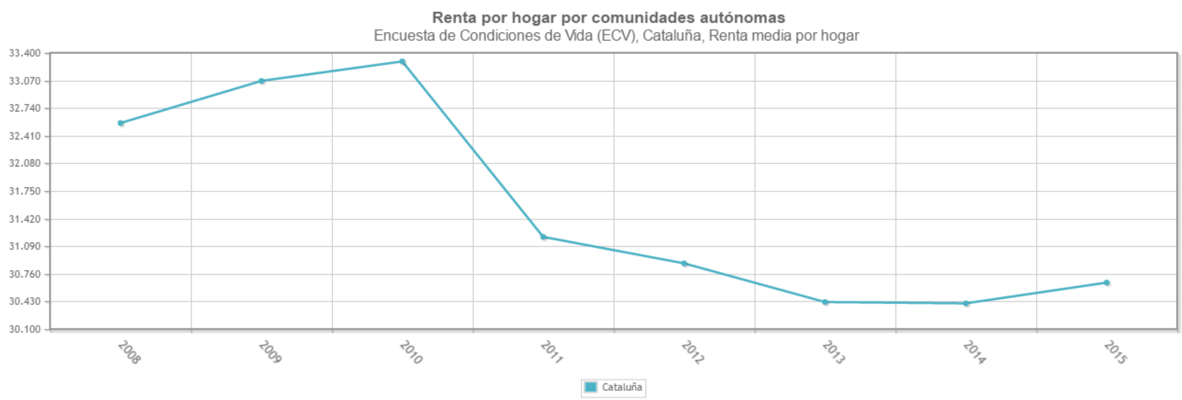


Figure 5. Household income by Autonomous Communities (Madrid)

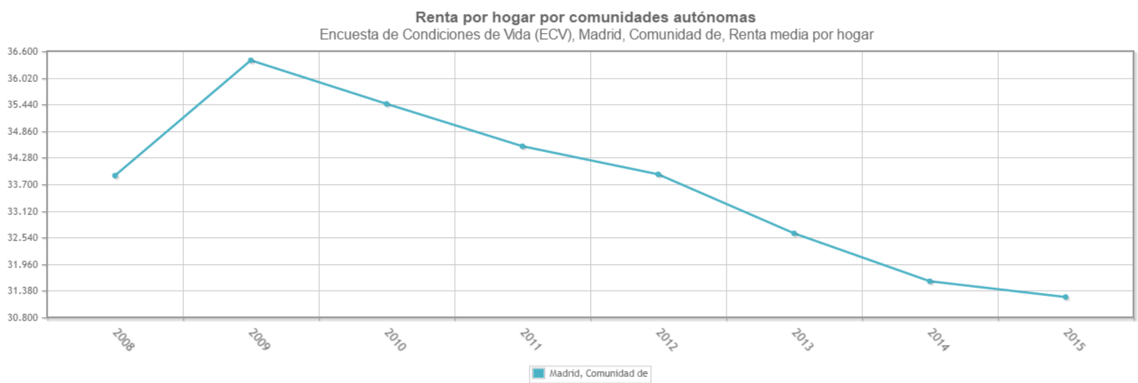
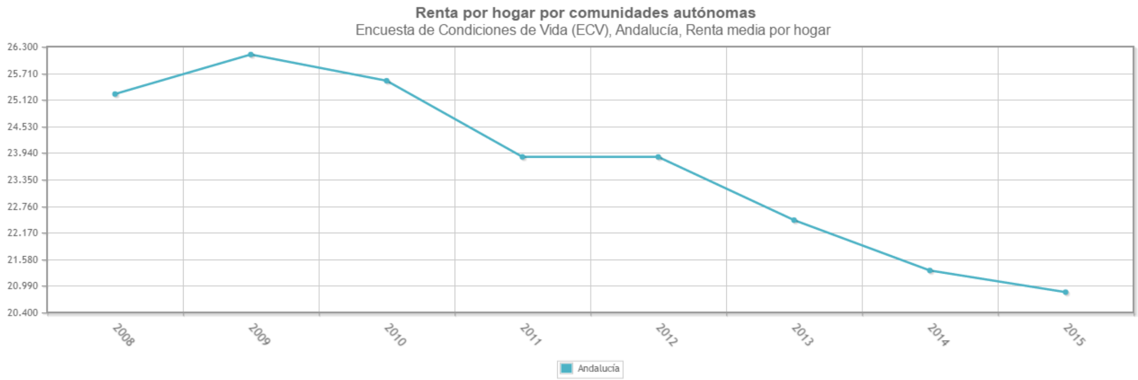


Figure 6. Household income by Autonomous Communities (Andalucía)



In sum, we see from the graphs that household incomes decreased considerably during the period 2008-2015. Furthermore, as we show in the following graph, inequality kept increasing progressively:

Figure 7. Inequality according to available income[5]

[5] BBVA Foundation Report: Graph according to S80/S20: it measures the income of the 20% of the wealthiest population in relation to the poorest 20%. A rise indicates a wider gap between the two edges of the distribution. Gini index varies between 0, which would be zero inequality, and 100, the maximum inequality. Source: INE (ECV Base 2013) and BBVA Foundation Report. https://www.fbbva.es/wp-content/uploads/2017/07/FBBVA_Esenciales_13.pdf

As graphs 4, 5, 6 show, we see household incomes decreasing significantly, while graph 7 shows us that the gap between the top and lowest percentiles (20%) of the population kept rising.

A closer look at Cyprus

Between 1975 and 1981, Southern Cyprus lived what some scholars have referred to as 'the Cypriot miracle' (Christodoulou, 1992) a period of recovery in which the island "grew at a high rate, achieved full employment, saw the tourism industry expand exponentially and quickly achieved an income per capita similar to the pre-invasion levels". This is a view that has been contested by other Marxist accounts that highlight the role that the separation of the farmers from their land played in the making of a new proletariat, on whom high levels of sacrifice were exerted (Panayiotopoulos, 1995); thus the no-so-miraculous-nature of it. In any case, the housing industry was reactivated with the new refugees and they slowly came to acquire their share of the national economy. These were all changes that transformed the island in a very small period, never mind the fact that Cyprus had remained overwhelming rural up until the 60's. As Ioannou (2006) stated, the predominance of the wage relation in the productive process, the institutionalisation of bureaucracy and centralised administration and the political separation on the basis of ideology and ethnicity were the three major coordinates of the transition to capitalist modernity, which was completed in 1960 with the creation of the Cypriot state'.

Parallel to these processes of reconstruction and of rapid economic development in Cyprus was always the construction industry. The dowry system, which required that every couple-to-be-married should have a place to live provided by the parents of the couple, usually the bride's parents. Investments in housing have, therefore, always been high. With industrialization, industrial building was furtherly enhanced, and with the tourist industry of the 70's and 80's, it reached a feverish pitch. A few years into the 80's, when the housing industry started reaching a peak and growth declined, unemployment rates started rising. The Land Development Corporation and the Housing Finance Corporation were established to keep the housing economy flowing. These entities were created with the purpose of ensuring affordable loans to lower income citizens and received large sums of money from the Government. One is indeed struck by the perception that Cypriots have over the housing situation in Cyprus. During fieldwork, it was surprising to find the widespread belief amongst well-positioned middle classes that there is no such a thing as 'poverty' in the island because somehow everyone has been able to buy property. As three informants said to the present author in a lively conversation in Nicosia's downtown, "people here tend to own land, or a house or two, that's why at most, people might have a problem with liquidity at some points, but that's all…it is not poverty like you see in other places". Of course, this is a view very easily contested by the other, more 'invisible' social classes that have remained outside of the speculation bubble.

Certainly, housing is a major cultural shock when one visits the island and crosses the checkpoint to the Turkish-Cypriot side; a highly underpopulated region that has remained outside the European housing bubble.

Image 1. Northern Cyprus. Many parts of Northern Cyprus are underpopulated

So far we see that the aspect which perhaps makes the Spanish and the Cypriot cases comparable, apart from the common elements underpinning the so called 'miracle economies', is the importance that the Real State acquired in the financial sector during the 90's and 2000's. One of the results of this was the Real State becoming a popular form of investment amongst middle and upper classes, and a 'normalized' state of indebtedness.

As with the Spanish case, the Cypriot middle and upper classes went to pursue second homes in coastal zones, making speculation rifle; adding *nouveaux riches* to the class structure. Parallel to this upward mobility, we also find that Cyprus counts with a pool of migrant workers, especially women, who do mostly domestic and care work, and who are typically either underpaid or working informally. Immigration in Cyprus peaked in the 90's coinciding with the construction industry and later on increased again with the incoming of EU-nationals. Immigrants coming from more impoverished areas, nonetheless, are usually positioned in the lower ranks of the labour market, having difficulties to access decent work and encountering many bureaucratic problems to get access to State support. With the crisis, migrants have seen their working conditions becoming more precarious, as they are usually not represented by unions. Additionally, other structural issues such as gendering and ethnification of jobs have always been prominent (Ioannou, 2011), and have only accentuated with austerity measures and labour deregulation. Workers at the lower ranks of the labour market also participate more in undeclared work, which in 2016 stood at 16% (European Parliament Report, 2016).

When the present author visited the Red Cross in Nicosia in 2016, where observation took place for a month with regular visits to the offices where people in need ask for help and advice, the office was experiencing a work overload due to increasing demands. Workers from the Red Cross evidenced the presence of a new working-poor-profile, as well as an increased demand from elderly women who were supporting various members of the family with their pensions. In Cyprus, a social pension based on a non-contributory system is provided to women with no contributions and no source of income. They represent 98% of the overall population falling under this category (European Parliament Report, 2012), and are, consequently, more affected by unemployment or health issues in the family. Cyprus has one of the highest rates on gender gap for pensions (48.8%) in the EU, and this reflects very well the structural inequality that women face, as their participation in unpaid work is rifle.

Temporary employees represented 18.4 % of total employees in 2015, one of the highest rates in the EU. This proportion increased sharply over the crisis (from 2011 to 2014), also due to a drop in permanent contracts (EU parliament Report, 2016: 33). The Cypriot government also made cuts in social spending such as in education, which was considerably reduced, from 15.7 % in 2013 to 11.8 % in 2014 for instance.

Social protection as the family's business

As a consequence of all these measures, the State has taken a step backwards in social protective measures that had been developing since the 2000's and which had partly alleviated some of the monetary and caring responsibilities falling on families with dependent members. Therefore, pressure to conciliate family and work spheres falls again harder on women, who in many cases will intentionally look for precarious jobs that allow them to have time to dedicate to family responsibilities. In Spain, single mothers represent 80% of mono-parental families, and the rate of poverty risk reaches 50% (Adecco Foundation Report, 2017) with a majority of them being unemployed or working informally. In Cyprus, welfare is firstly dependent on the family unit, meaning that the State expects families to take care of their members before they ask for benefits. Consequently, it is the net amount of family resources instead of individual ones, what is taken into consideration.

Nonetheless, we must point out those deficiencies in the Cypriot case account for more than just cuts after the crisis. Cyprus lags behind in healthcare compared to its European neighbors. It does not provide universal healthcare (although plans are to implement it soon), and it has two health systems running in parallel (a public and a private one), with over half of the population preferring to pay extra money for the private one. However, as some scholars point out, 'reduction in income and unemployment (as a result of the crisis), sparked a gradual shift of patients towards public healthcare services, which peaked in 2011–2012 for inpatient care, demonstrating a 13.5% increase versus the previous year' (Petrou & Vandoros, 2018: 76). An underfinanced healthcare sector has meant that 'the public sector's overload and reduced number of staff has limited access further, thus leaving these patients with out-of-pocket payments as the only option' (2018: 79).

Del Pino evidenced these changes for the Spanish case in an article where she denounces the 'commodification of social protection' (2015). Arguing that cuts in health (11,2% between 2010 and 2014), education (16,6% approx.) and support to dependency, have mean that citizens are now more dependent of their income as wage earners in the market, as it becomes more difficult to find solutions to welfare-related problems.

Conclusions

The purpose of this chapter was to introduce readers to the historical framework of the research with the aim of providing a clearer view of the premises that inform the questions and the content of the next sections. In summary, we organized the chapter in two parts, the first one referred to 'global trends' that we have considered as starting points for achieving a comprehensive account of current transformations. We mentioned the latest turn in the 70's, marked by the speeding up of market liberalization, 'regulation for deregulation', and the changing character of production; towards more decentralized, centered in serviced, and led by new information technologies. As we have seen, in the cases of Spain and Cyprus, this model took a little longer than its northern European counterparts due to the political situations of both countries. Nonetheless, we see 'the middle class project' emerging side by side with these processes, and in the cases of Spain and Cyprus, we see the emergence of housing as an important cultural liability for such project, together with the developments that characterized the so called 'welfare states'.

In the second part, we go into details about the financial crash, and the sort of policies that followed it. We showed that the 'regulation for deregulation' logic continued, and that a significant withdrawing of the State from public spending took place. As a result of these policies, a more deregulated labour market has been introduced, which under the neoliberal logic, has meant more power for employers and less protection for the workers.

From these points, and considering the perspectives that other sociologists and anthropologists have taken in an effort to explain the cultural dimensions of these processes, we set out the following questions to explore in the next sections:

- How have actors been affected by these transformations, and more specifically, how has the centrality of work been changed, if it has at all?
- What livelihood strategies have middle/lower waged actors pursued to balance out the spheres of production and reproduction?
- How are these changes cross-cutting inequalities?

These are the questions that we address in the next chapters.

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Chapter 2. Methodology

This thesis has been developed between 2013 and 2017, with fieldwork taking place intermittingly during 2014 and consistently in the period 2015-2016 in Barcelona, Madrid, Cadiz and Nicosia. This research drew from a variety of secondary resources involving statistical data and press reports, apart from interviews, observation and personal networks for primary data collection.

Fieldwork included observation in different places such as a food bank in the Nou Barris neighbourhood (Barcelona), the Red Cross in Nicosia (Cyprus, four weeks), a cooperative in Barcelona (Poble Sec), and a communal association in the Καϊμακλί (Kaimakli) neighbourhood of Nicosia.

The election of these places were the result of a combination of previous research on statistical data, such as income inequalities amongst neighbourhoods in Barcelona, and a result of following informants that I was interviewing. This was the case of the local association in Nicosia, were various informants that I interviewed were socializing on weekly basis. In the case of the cooperative in Poble Sec, it was chosen after a round of interviews with different social collectives that had set up 'alternative' spaces after 2008. Both local associations in Nicosia and Barcelona had in common the anti-capitalist narrative and the desire to denounce different forms of precariousness. The decision to enter food banks was because following local press reports, it became apparent that it was a good place to spot "new" cases of downward mobility.

My role was different in the four places. In the food bank I volunteered for four months, three days a week. I performed various tasks such as accompanying people to pick up their food with the 'points' social workers had assigned to them or taking care of their children while they were collecting the food. In the Red Cross, my role was more passive, as I was sitting with the local workers in the offices receiving people who wanted to renovate their permission to receive food, but could not engage in long conversations with them. Regular visits took place for four weeks. After that time I decided to focus more on the 'middle classes'. In the Coop. of Poble Sec, in Barcelona I did observation for 6 months. I joined a working group of the Coop and I met regularly with members of this group. They wanted to set up a project to enhance entrepreneurial activities of the 'social' type in the neighbourhood. I also assisted to various events in the Coop where different working groups gathered and presented their projects (book presentations, debates, meals). In the association in Kaimakli, I joined once a week the debates that were held, and hanged with its members in social events during a period of 3 months. I also met these informants outside in bars and other social events. Whenever possible, I also entered their homes and accompanied them in everyday activities.

These places were located in different parts within the metropolitan areas of both cities, allowing me to observe differences in and between them. The decision to include different cases and locations spread across time had a purpose: to get as much diversity of cases as possible, since we wanted to have access to as many effects and responses to the economic recession as possible. This research was therefore multi-sited, meaning that interviews took place in different places for the purpose of comparing connections and associations (Marcus, 1995: 97). In this way, we sought to explore precariousness as structural and ontological, in its various manifestations and locations, in what Marcus (1995) described as 'strategically situated ethnography'. We took the case of Cyprus as an element of comparison and a as a way of distancing ourselves from our own culture, but time and language limits impeded an equal gaze into the realities of both countries.

In the overall, the research in which this thesis is based includes two related projects lead by the Egolab-GRAFO research team: the first one was part of the project *Social entrepreneurship: Local Embeddedness, Social Networking Sites and Theoretical Development* - ENCLAVE (2013-2016), financed by MINECO (CSO2012-32635), in which we explored the emergent field of social entrepreneurship in Catalonia after the crisis. The second one is the project designed for the present thesis. Lastly, we were able to benefit from the preliminary insights of a third project entitled *Strategies of Survival in Poor Households: The Role of Formal and Informal Support Networks in Times of Economic Crisis* (Recercaixa, 2015ACUP 00145).

Because of this, we decided to describe the methods of the research as it took place chronologically, so that readers can have a sense of how the project evolved. We have included for each section the reasons behind the selection of the case studies and the explanations of how they contributed to the research objectives.

The main questions guiding this thesis were:

- *In what ways have socio-economic transformations following the crisis, changed the lives of 'middle' and 'lower middle' segments of the Spanish and Cypriot societies?*

- *What are the structural and qualitative foundations (ideas, narratives, beliefs) informing new inequalities?*

Fieldwork calendar

In the following table we show how fieldwork was conducted between 2014 and 2016, including the Enclave project (social entrepreneurship).

Table 4. Fieldwork Calendar

Period	Activity	Location
2014	Interviews to social sntrepreneurs (Enclave project)	Barcelona + surrounding provinces (Girona)
2015	Food bank, interviews and observation Interviews and observation	Metropolotitan area of Barcelona City of Cádiz (Southern Spain)
September 2015-March 2016	Interviews and observation in a cooperative	Barcelona, Poble sec area
April 2016-July 2016	Interviews + observation	Nicosia, Cyprus

As the table at the end of the chapter shows, I have gathered a total of 69 informants. Informants highlighted in yellow were part of the Enclave project (social entrepreneurs), and were the informants that I interviewed myself. However, we collected several more (a total of 43), as part of the project. I only included in the table the ones that I interviewed personally. Chapter 5 indeed draws from the analysis of the total sample gathered in the project.

First stage fieldwork: Observation and interviews as part the Enclave project. Social economy and social entrepreneurs after the crisis.

Enclave was of significant importance for this work because it aimed to explain the phenomenon of social entrepreneurship in Catalonia after the crisis. Social entrepreneurs very often presented themselves as promoters of a different economy, but also as workers who pursue more humane and democratic forms of employment. Observation started in hubs and co-working spaces in Barcelona and bordering provinces where we spent several months interviewing social entrepreneurs.

Additionally, we went to events where the so called "social economy" was being talked about. We attended seminars in *Barcelona Activa*, a space run by the local council where talks on how to find jobs or become an entrepreneur and start commercial ventures of the "social" type, were taking place. Terms such as "the sharing economy" and "collaborative economies" had just started gaining momentum. We also attended talks and workshops about new opportunities for working in the Third Sector, as well as local fairs where this newly emerged sector was booming. The first author also travelled to Madrid to attend similar events once the case of Barcelona was fairly studied.

We always tried to interview entrepreneurs in their workplace and thus also travelled to rural places and became knowledgeable of their everyday environment.

Image 2. Work Office, Obrador Xisqueta

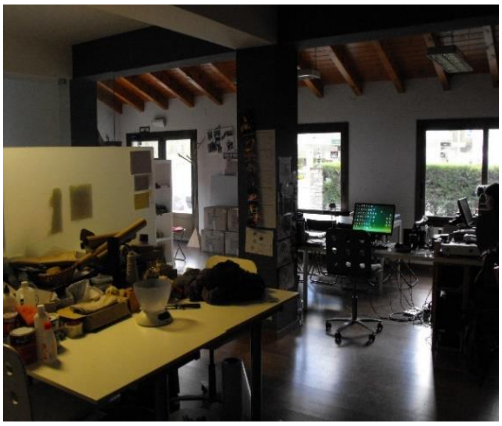


Image 3. Interviewing founders of Obrador, in Girona

During this time, we also collected 47 interviews with the software Egonet, in order to understand the role that personal networks and social capital had in the initiation and development of the businesses (more detail in the methodology section of the paper *"The Creative Wageless"*). Even though these methods were directed to collect very specific data on the personal networks of entrepreneurs, I was able to gather significant data from the qualitative parts of the interviews and the observations. The project was key in the development of the second stage of the research, as it gave us thoughtful information about the 'failed' expectations of the middle class and of entrepreneurship as a livelihood strategy to escape downward social mobility and maintain class status. Furthermore, we were able to identify commonalities across social entrepreneurs who had been hit by the crisis.

Second Stage Fieldwork

Observation in a food bank, households, and neighborhood-based grassroots associations

In the second stage of the fieldwork, I participated as a volunteer in a food bank in a neighbourhood of the city's peripheral area. For a period of three months, I made frequent weekly visits (the number of days depended on other volunteers' availability and volume of work), usually three times a week. I used to arrive early in the mornings and prepare for the opening with the rest of the volunteers. Some days I would accompany 'users' (*usuarios,* the word volunteers used to refer to people receiving food) in the daily food pick-up, according to the points they had been given by the social worker, and other times I would stay at the entrance checking their identification documents and confirming that their names were on the list.

Very frequently, the volunteers with higher organization roles would lecture the rest of the volunteers about the ways in which we had to approach users (good manners, respect, treating them as clients). Soon it became clear to me that there was a significant concern about giving a 'bureaucratized' image of the food bank, to give the sense that there was a strict organization and a fair distribution of the food. Furthermore, the volunteers in charge knew that food banks were attracting the attention of the media, and while I was there, I learned that the director had been rewarded for his work, and had made some appearances in the local newspaper and television. While interviewing the director, I also learned that some changes in the infrastructure had been made to make it look like a supermarket. These were all actions that I interpreted as a way of 'dignifying' poverty.

Nou Barris was one of the neighbourhoods where the quality of life had worsen significantly after the crisis and where the local council and religious entities were beginning to offer services outside the formal, institutional sectors. In the next table I show different examples of how household income kept increasing during the years following the crisis for the wealthiest neighbourhoods and how it fell progressively for the poorest ones. The decision to choose Porta, a district of Nou Barris, was due to the fact that it was not placed neither in the highest nor in the lowest extreme, therefore offering a more representative case of downward mobility, as opposed as a form of ongoing poverty.

Table 5. Distribution of household incomes in Barcelona 2000-2012 (Distribució territorial de la renda familiar a Barcelona. 2000-2012)

	Index RFD Barcelona = 100				
Dte. Barris	**2008**	**2009**	**2010**	**2011**	**2012**
BARCELONA	100,0	100,0	100,0	100,0	100,0
4 21. Pedralbes	**194,7**	**198,3**	**208,4**	**246,0**	**240,7**
5 22. Vallvidrera, el Tibidabo i les Planes	165,6	172,2	161,9	165,9	177,5
5 23. Sarrià	172,4	176,1	177,8	180,7	189,8
8 45. Porta	**74,2**	**70,2**	**70,7**	**63,9**	**60,5**
8 53. la Trinitat Nova	52,5	51,5	45,8	40,3	38,9
8 54. Torre Baró	62,1	65,6	56,9	54,5	52,4
8 55. Ciutat Meridiana	**58,8**	**53,9**	**49,7**	**39,9**	**37,5**

Fieldwork was carried out in a food bank in the district of Porta. Interviews were, nonetheless, difficult to arrange because of the role as a volunteer. Frequent users feared the use that could be made of their personal information and felt that it could affect the kind of help that social workers were giving them. With time, however, I gained a certain level of trust and managed to have access to a few informants, and so the interview chain started. The food bank was a positive element in the research as it allowed me to understand how “crisis” had affected this segment of the population, and their characteristics (level of education, place of residence, work situation).

As it can be observed from the table of informants on the following section, there are very few people interviewed from outside of Spain or Cyprus. This does not mean that immigrants were systematically excluded from the sample. Fieldwork revealed that this people did not suffer downward mobility but chronic poverty. These informants had claimed help before, and their situation was closely related to the lack of legal documentation or inability to work due to health reasons (specifically alcohol and psychological-related problems).

Nonetheless, the informal conversations that took place at this space were crucial to understand patterns of inequality. I was frequently told that even though attending a food bank was not the ideal situation, it was not the first time they were asking for support. Indeed, some of my informants knew the local volunteers well, not from the food bank, but from previous food pick-ups in the local church.

Image 4. Food Bank inside, at Nou Barris neighbourhood

Image 5. Working as a volunteer

Whenever it became possible, I interviewed informants in their own homes (a total of 13). This provided a better picture of their everyday lives beyond the interview slots. Notes about details that we thought could help us achieve a better picture of their situation and economic position were, thus, taken. As an example, this is an excerpt from the diary:

> *I interview Jorge at his house. It is located in a residential area of Moncada i Reixac. It looks like the kind of constructions of the 90's, early 2000'a. They have a communal pool and buildings around. Jorge's flat looks modern in the inside. They offer me a seat in the living room and I quickly have a look around. There is a TV with a big screen in front of us. It's neither overly furnished nor ostentatious. The wooden table, chairs, the sofa and the shelves look like they are in a good state. I would not describe it as a luxurious flat, even though it is quite big for the three of them. It is very minimalistic; there are no books around, only some toys on the floor for the baby. It is very clean. I tell the couple that their house is lovely, and we have a short conversation about how expensive it is to live in Barcelona. Jorge tells me that he used to live in Ciutat Meridiana before, and when I ask him whether he would consider going back, he looks surprised and tells me he would rather avoid going back there, as he thinks it is not a safe place for his family. (Interview_3_21-12-2014)*

As the research evolved, I noticed that it was generally difficult to enter the homes of those people who were going through a harder time. Very often they would suggest doing the interview at a coffee place or in a park. There could be various explanations for this, but we sensed a certain level of shame in those who were having a harder time accepting their struggles. It could also be that people in urban settings distrust strangers more, and believe their homes to be very private spaces.

Lastly, when interviews slowed down or when the 'chain' stopped working the present author had to find new places from where to continue them. This time was spent joining protests, or visiting worker unions and other places where the media was reporting protests, or cases of large layoffs.

In Barcelona and Madrid we attended protests and small talks that were organized around cooperatives and social movements, observing many similarities amongst them. Frequently, speakers were invited to give talks in both cities, making discourses very similar. Later in Nicosia, frequent visits were made to a communal association run by young people who met every week and held talks and were active in the different protest that were being organized around the topic of precariousness.

Image 6. "Passing exams isn't learning. Meritocracy is a myth, share your notes!" Banner outside of the Universitat de Barcelona, where protests about the rise of fees were taking place in 2013

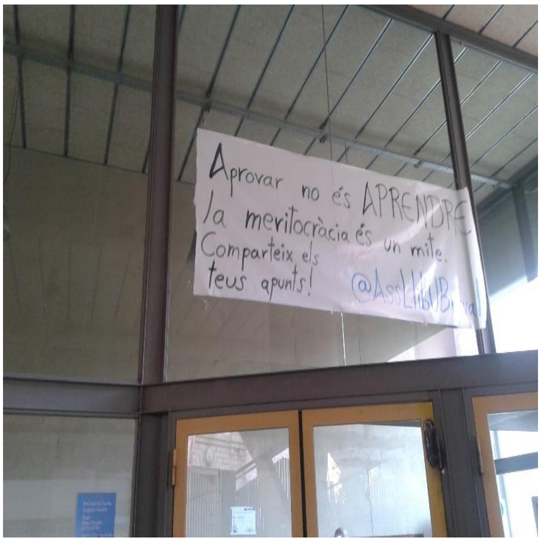


Image 7. The future is tough/demanding. Banner from a metro station: from the Ramon Llul University

Lastly, for a different context within the Spanish case, the present author also decided to travel to Cádiz, where she visited workers of the old General Motors company (later renamed as Delphi), where thousands of workers had been fired (see paper "*The Dividing Lines of Precariousness*" for more information).

Image 8. "Employment for Cadiz", outside of the Workers Union

Image 9. Cadiz has always been an important industrial city

Interview-based research

The majority of the data analysed in this thesis was collected from the various interviews conducted and the analysis that followed. Initially, interviews followed a grounded-theory-type of approach, which looked for answers to more general questions regarding the socio-economic effects of the recession and the austerity policies that followed (for instance, in what ways have the lives of ordinary people been affected?). However, we are referring to grounded theory not in its fullest sense, as research did not follow the "data collection-hypothesis-test of hypothesis-data collection" circle from which theory and empiricism are constituted in grounded theory (Glaser, 1978). We started from the question: What is happening after the financial breakdown and what are the transformations society is undergoing? The difficulties with beginning from such open question, however, became apparent very quickly. After the first 4 months of the research, we realized that the field was immense for a one-person work, and so there came the need to narrow-down the scope of inquiry. The strategy that followed this decision, thus, included the adaptation of the research questions to in-depth interview questionnaires. This meant that we specified the range of topics we chose to focus on, and designed semi-structured interviews. All in all, interviews were focused on:

- Crisis as a life-changing event – Patterns of consumption, new habits, ways of thinking, responses to work precarity and/or unemployment, survival Strategies
- Sociality-Support Networks/Relationships of dependency
- Relationship with institutions, trust
- Self-perceptions (subjective)
- Work-what it means, what previous and current jobs meant given that they experienced significant differences, attitudes toward work, what kind of work they thought to be worth doing
- The relationship between material and "life" precariousness
- Aspirations

In addition, attributive data such as age, gender, level of education, economic support (benefits, money from rent, etc. …), or employment status was collected in these interviews.

Snowball technique

As it was mentioned earlier, we followed the snowball sampling for the search of interviewees. As Morgan states, 'snowball sampling uses a small pool of initial informants to nominate other participants who meet the eligibility criteria for a study (…) It is a useful way to pursue the goals of purposive sampling in many situations where there are no lists or other obvious sources for locating members of the population of interest, but it does require that the participants are likely to know others who share the characteristics that make them eligible for inclusion in the study" (2008: 816). Understanding that this technique could lead us to a homogenous sample of people, we made the starting chains as diverse as possible. We thus intentionally started chains in Social entrepreneurship spaces, the food bank, personal contacts from university colleagues, a Greek course in Barcelona (for the purpose of finding Cypriot contacts), and Delphi ex-worker protests. However, thanks to the observation I also found unexpected chains staring form the neighbourhood (in Nicosia) where the present author lived, and even from a bar in Poble Sec (Barcelona).

Repeating qualitative interviews: Finding ways to correct interview bias

A common problem detected in qualitative interviewing which runs throughout anthropological critique of the social scientific method since its origins is that, as Malinowski stated, people say one thing, and then do another. Being deeply concerned about this fact, we undertook the task of combining different aforementioned methods (interviews, informal conversations out of the recording context, networks and observation) very seriously. In a similar way, we decided to pursue a further task in the method of qualitative interviewing and attempted to test longitudinal qualitative interviewing (collecting and analysing data on subjects followed over time), with a reduced number of the informants. Longitudinal qualitative interviewing has not caught attention within qualitative methods until more recently and it lacks consistent development (Hermanowicz, 2013), yet it is a good method for exploring how people experience, interpret, and respond to change. One of the principal aims of longitudinal qualitative research is to expose process, evaluate causality, and substantiate micro–macro linkage throughout data collected about an item over two or more distinct periods of time (Menard, 2002). In this thesis, we used longitudinal interviews in a limited way, as a way of learning how informants were forming opinions and narratives and communicating them to us. In this way, we could understand, for instance, why someone with many resources was experiencing a situation of unemployment as a tragic event at first, to then soften up the narrative and even change it significantly in the face of new events. Similarly, to understand the longer-term effects of uncertainty.

In the overall, the present author followed throughout time a total of 5 informants, 3 in Spain and 2 in Nicosia, and did various interviews with the 5 of them over several months. These cases were followed throughout time and therefore counted with a richer ethnographic compilation of data. In the period 2013-2014 the present author shared a flat with one of the informants that would become key for understanding reactions to job uncertainty in different stages. A year after becoming ex-roommates, interviews kept taking place twice a month about the key aspects of uncertainty and career break: because he was threatened twice over two years with losing his job, Victor’s interviews had an important role in showing us the initial feelings of failed meritocracy and culpability for the ‘misfortune’. By the end of 2016, Victor had experienced significant changes. Far from expecting to keep his job and emotionally tired of dealing with the frustration and the problems his last contract renewal had caused him in his university department, he started detaching himself from work. As it happened with many other informants that belonged to this category, he started to acquire a narrative of “the self”, and of alternative ways of identification and life pursuits that were different to what he had envisioned throughout his professional career. Meditation, therapy, and turning back to activities he had ‘turned down earlier in his life because of his job’, were some of the recurrent themes of our last-stage interviews as they also were distrust toward institutions, lack of interest in political matters, and lack of interest in performing “more than what is required” at work. Thanks to longitudinal interviews, I was then able to understand the situations from which informant’s narratives and actions were emerging. As Hermanowicz states abut a pioneer work on longitudinal interviewing, *The Jack-Roller* (Becker, 2006[1930]),

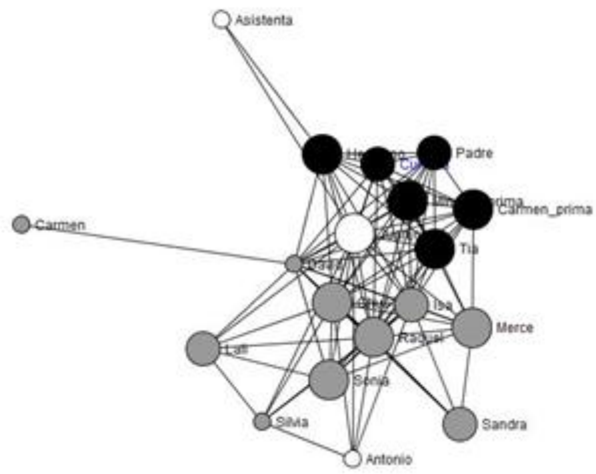
> ‘(longitudinal analysis) provides a fine- grained view of the context in which a life is conditioned. The subject identifies the social and cultural situations to which he is responsive. Finally, we are provided a sequence of past experiences as they are arranged meaningfully by the subject. The account thus becomes a chief means by which to establish a rendering of causality’ (2013: 192)

In conclusion, the five case studies that were followed throughout time were key in a later stage, the analysis, where instead of focusing on what informants were ‘experiencing’ in a given moment, we took the informants’ discourses as results, or products, of more objective data that we gathered. For instance, understandings of how ‘autonomous’ or ‘dependent’ informants were materially, or whether experiences of ‘failure’ where new to them, or where, instead, naturalized. In this way, we attempted to move away from the volatile character of ‘experience’ through narration.

Personal networks

During the initial stage of the project, we collected the personal networks of participants in the research project. This data was essentially meant to help us understand the support networks of the informants. We asked informants to give us a list of the people that were the closest to them, and to compliment the list by naming the people that had given them support (be it material, or emotional). We also asked them about people they had also given support to, and people that they knew had also lost their jobs, become self-employed, got a new job, or were evicted. The aim of drawing the personal networks of informants with the software Egonet, was to understand how small or large their networks were, and whether networks were very ‘concentrated’ (being the closest contacts the ones that also provide help) or diversified (many contacts that informants knew from different settings and that provided different kinds of support). The difficulty with this practise, however, was that it took extensive time from the interviews, as the method requires questions of every person the informant added to the list and also whether the people in the list know each other. After some months, however, when we narrowed down the scope of the interviews, we decided to ask informants about the networks in a less systematic way, and included some of the questions of the network questionnaire in the in-depth interview questionnaire. In the end, “network components” were translated into “life spheres” in a more qualitative way. A total of 15 interviews were gathered, but unfortunately, limited time did not allow us to transcribe all the data into the egonet software. Nonetheless, we give here an example of what these networks were showing us visually.

Figure 9. Personal network of a food bank user



Here we see the network of a single mother who lost her job after 9 years of stable employment. This person was contacted through the food bank where she was receiving food for her and her daughter. Colours refer to the type of relationship that conect contacts with ego (Yolanda). In black, family; in grey; friends; in white the rest. The shape of the ties (circle if the contact has given support to Yolanda, and triangle if not), show us that everyone in Yolanda’s networks has provided her with help when she lost her job. Her friendships, in grey, show us the friends she made at her daughter’s school, who provide her with emotional support (grabbing a

> *coffee to talk about problems, for instance) and economic (she also receives from them second-hand clothing for her daughter).*

As it shows in the description of the network, the information gathered through personal networks helped us identifying the number of groups of contacts that informants had and the kind of support they were providing them. As a result, we were able to see differences between the networks of different informants (we give glimpses of this analysis in chapter 3).

Sample size and representation

We have so far presented the methods that we used for data collection, and we now turn to discuss what the data gathered with these methods could tell us about larger processes and vice versa. In this regard, we want to start by considering Mario L. Small's considerations in *How many cases do I need?* (2009). In this article, Small makes a compelling critique of the adaptation of quantitative methods in ethnographic research. He questions the interview method for the usual 40 interviews that make up ethnographic studies, or the aforementioned snowball technique, as he believes they could never be statistically representative (as opposed to a survey, for instance), and asks:

> 'how are we to produce ethnographic work that keeps at bay the critiques expected from quantitative researchers while also addressing the thirst for in-depth studies that somehow or other 'speak' to empirical conditions in other cases (not observed). How to select studies such that these types of inferences are valid?' (2008, 10).

Certainly, this research did not aim to understand the cases studied as representations of anything in themselves. We were, however, concerned with explaining the various situational contexts of informants in changing environments as they shape and are being shaped by larger forces (in this case, we took neoliberalism and the post-industrial production regime as such larger processes). Even though at an initial stage of the research we were 'exploring' various themes to eventually build on that a more specific focus of inquiry, this research was never totally *grounded.* We therefore think it is important to highlight the fact that in our search for 'variety' in terms of the kind of informants that are included in the sample, we were not concerned with generalizability (e.g. Klinenberg, 2002) as in theory building. Instead, we followed what proponents of the extended case method explained as "analysing the interrelation of structural ('universal') regularities, on the one hand, and the actual ('unique') behaviour of individuals, on the other" (van Velsen 1967:148). As another renowned proponent of this method stated some decades later, 'the importance of the single case lies in what it tells us about society as a whole rather than about the population of similar cases' (Burawoy et al., 1991: 281). This is also why the focus of this thesis is not *classes,* but structural and symbolic forms of differentiation that we find in our cases and that tell us something about the larger forces.

Analysis

Interview transcriptions were firstly introduced and codified in Atlas TI. Data was then combined to create categories as they appear in chapter 3. The coding included a series of categorical data (more economic, material), about 'income', 'savings', property ownership' or 'forms of employment' and others about subjectivity and perceptions (more symbolical measures) such as 'precariousness', 'sociality', 'goals' or 'self-perception'. This data was then combined by the present author in higher categories. For instance, 'life precariousness' (how the material provisioning was related to the wellbeing of the person, both emotionally and in terms of social reproduction) .The following table gives an example of some of this data:

Table 6. Informants' categorical data

Nº	Code	Sex	Age	Educ.	Co-hab	Add. Supp	Labour Status	Long-term goals	Income from rent
1	J-D	M	35	FP	Yes	Infor	UN	No	No
2	X-V	M	33	School	Yes	Fam	UN	No	No
3	J-M	M	36	H.S	Yes	Fam	UN	No	No
4	J-U	M	34	H.S	No	No	EM	Yes	No
5	T-O	M	39	FP	Yes	No	EM	No	No
6	O-S	M	39	H.S	Yes	Infor	UN	No	No
7	V-I	M	37	Post-Grad	Yes	No	EM	No	No
8	D-A	M	33	Post-Grad	No	No	EM	Yes	No
9	M-A	M	34	H.S	Yes	Inst	UN	Yes	No
10	M-O	M	27	Grad	No	Fam	EM	Yes	No
11	P-A	M	50	School	No	Inst	UN	No	No
12	L-L	M	32	Grad	Yes	Fam	Self-E	Yes	No

13	L-S	M	30	FP	No	Infor	Self-E	No	No
14	P-A	M		School	Yes	Inst	UN	No	No
15	A-N	M	43	H.S	Yes	Fam	EM	No	No
16	J-O	M	37	Post-grad	Yes	Inst	Self-E	Yes	No
17	G-E	M	31	Grad	No	Inst	EM	Yes	No
18	E-M	M	56	Grad	Yes	No*	UN	Yes	Yes
19	Y-O1	F	42	F.P	Yes	Inst	UN	No	No
20	Y-O2	F	39	H.S	Yes	Inst	EM	No	No
21	M-A	F	51	Grad	Yes	No	EM	No	Yes
22	J-A	F	55	School	Yes	Inst	UN	No	No
23	V-E	F	53	H.S	Yes	Inst	UN	No	No
24	L-I	F	34	Grad	Yes	No	EM	Yes	No
25	L-LU	F	52	Grad	Yes	No	UN	Yes	No
26	T-R	F	45	H.S	Yes	Inst	EM	No	No
27	Y-O3	F		FP	No	Inst	AUT	No	No
28	M-A	F	39	H.S	Yes	Infor	EM	No	No
29	M-O	F		Post-Grad	Yes	Coop	Self-E	No	No
30	M-I	F	29	Grad	No	Fam	EM	Yes	No
31	A-N	F	45	Grad	No	No	Self-E.	Yes	Yes
32	A-L	F	37	Grad	No	No	EM	Yes	No
33	C-A	F	45	FP	Yes	Fam	EM	No	No
34	D-O	F	50	Grad	Yes	No	UN	Yes	No
35	R-O	F	52	F.P	Yes	No	EM	No	No
36	C-R	F	34	Grad	No	No	EM	Yes	Yes
37	K-I	F	27	Grad	Yes	Fam	EM	Yes	No
38	P-A	F	34	Grad	No	No	UN	Yes	Yes
39	M-J	F	38	FP	Yes	Fam	UN	No	No
40	Az	M	44	Grad.	Yes	No	Self-E	Yes	*
41	Food	M	32	Post-Grad	Yes	No	Self-E	Yes	*
42	Fem	F	35	Grad.	Yes	No	Self-E	Yes	*
43	Ecoo	F	41	Post-Grad	Yes	No	Self-E	Yes	*
44	Tand	M	33	Pos-Grad	Yes	No	Self-E	Yes	*
45	BeeH	M	45	Grad	Yes	No	Self-E	Yes	*
46	Garv	M	32	Grad	Yes	No	Self-E	Yes	*
47	Mar	F	36	Grad	Yes	No	Self-E	Yes	*
48	Lav	M	57	Post-Grad	Yes	No	Self-E	Yes	*
49	Alter	M	42	Grad	Yes	No	Self-E	Yes	*
50	Sos	M	39	Grad	Yes	No	Self-E	Yes	*
51	Van	F	37	Grad	Yes	No	Self-E	Yes	*
52	A-F	F	34	Post-grad	No	Fam	EM	Yes	No
53	A-N1	F	35	Grad	Yes	Fam	EM	Yes	No
54	A-N2	M	36	Grad	Yes	No	EM	Yes	No

55	A-N3	M	29	Grad	Yes	Fam	Self-E	Yes	No
56	A-NT	M	35	Grad	Yes	Fam	EM	Yes	No
57	A-NT2	M	34	Grad	Yes	No	EM	Yes	No
58	C-H	M	31	Grad	Yes	No	EM	Yes	No
59	D-I	M	42	Grad	Yes	No	EM	Yes	No
60	E-L	F	26	Grad	Yes	Fam	UN	Yes	No
61	E-V	F	29	Grad	Yes	Fam	UN	Yes	No
62	I-R	F	39	Grad	No	No	EM	Yes	No
63	M-AK	F	34	Post-Grad	Yes	No	EM	Yes	No
64	M-I	M	40	Grad	Yes	Fam	EM	Yes	No
65	S-A	M	56	Post-Grad	Yes	Infor	Self-E	Yes	yes
66	S-O	F	28	Grad	Yes	Fam	UN	Yes	No
67	T-H	M	34	Post-Grad	Yes	Fam	Self-E	Yes	No
68	Y-I	M	38	School	Yes	No	EM	Yes	Yes
69	Y-IO	M	33	Grad	Yes	Fam	Self-E	Yes	No

Explanation of Indicators

Colours: Green = Informants from Spain; **Yellow**= Informants from Social Entrepreneurship Project interviewed by the main author; **Blue**: Informants from Cyprus

Educ. = Educational Level. **School** (below secondary school) **H.S**= Secondary School (up to 18 years old); **FP**= Professional Training (usually taken as a way to achieve a medium level of technical professionalization, it is lower than graduating from a university. We also included in this range studies of different nature, like long-term courses which might have helped informants getting a specific job but which are not recognized by the educational system). **Grad**= Graduated with an university degree. **Post-Grad**= Masters and Doctorates

Co-Hab =Co-habitation (if the informant lives alone or with one or more members)
Add. Supp = Additional Support (income that might come from other sources and which provides the informant with essential support + non-monetary help, like food or care for children). It appears as family, informal (undeclared, remunerated work) and/or institutional (food banks, state benefits and alike).
Labour Status (whether the person had a job or not at the moment the last interview took place). EM=Employed; UN= Unemployed; Self-E= Self-Employed.
Long-term goals. Whether the person is able to think about the future (concrete plans, dreams, concrete expectations), or on the contrary, lives only in the present due to difficulties to cover daily needs.
Assoc. Embed = Associational Embeddedness
***=** data not available
Income from rent= whether the person receives additional income from property ownership

Level of Autonomy (whether the person is able to make decisions with a certain degree of autonomy and whether he/she feels free to pursue actions for their wellbeing.

***

In sum, this research used a variety of methods for data collection (networks, observation, interviews), and attempted to use them as a way of triangulation. In my view, the strength of this research lays also in the multiple locations in which it happens, as these were all spaces that acquired renewed attention after the crisis (cooperatives, food banks, peripheral neighborhoods, work places). Special attention was then, given to the commonalities of these sites and the livelihoods found in them.

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I ain't got no home, ain't got no shoes
Ain't got no money, ain't got no class
Ain't got no skirts, ain't got no sweater
Ain't got no perfume, ain't got no bed
Ain't got no mind

Ain't got no mother, ain't got no culture
Ain't got no friends, ain't got no schooling
Ain't got no love, ain't got no name
Ain't got no ticket, ain't got no token
Ain't got no God

And what have I got?
Why am I alive anyway?
Yeah, what have I got
Nobody can take away? (…)

I've got life, I've got my freedom
-Nina Simone, 1968

Chapter 3. Individualization, Inequality and Labour: A Qualitative Approach

Abstract
In this paper we show how we came to explore Beck's theory of individualization in the light of a qualitative study of livelihood strategies in post-2008 Spain and Cyprus. We observed that experiences of downward social mobility in contexts of welfare retreat and precarious labour conditions were compelling people to build marketed individualities and to create individual biographies based on a strong individualized rhetoric. However, analysis of a highly diversified sample of subjects from different socio-economic backgrounds showed us that individualization theory must be conceptualized within a framework of social structures, and that Beck's view on *class* as a 'zombie category', undermines its persistence in contemporary societies. In this way, we propose to look at individualization as a contemporary process through which class differences are expressed. Only in this way it can serve as a useful theoretical tool with which to understand the workings of contemporary capitalism and the ways in which new values and moral frameworks are being formed.

Key Words: Individualization, self-reflexivity, class, work precariousness

Introduction

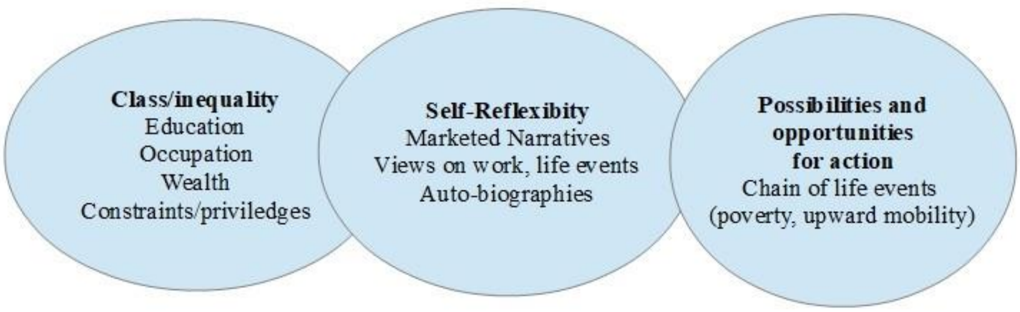
Individualization theory, commonly attributed to the works of Ulrich Beck (1992, 1994, 1996, 2002), Anthony Giddens (1991, 1994) and Zygmunt Bauman (2001), was prominent in the 1990s and since then the concept has frequently been applied as a catch-all concept, or as a taken-for-granted fact. It is the personal views of the present authors that individualization theory has had an uneven welcome partly because it attempts to capture a complex reality that involves many different and equally complex, aspects. In the overall, Beck attempted to capture the workings of a whole society in terms of social stratification with two main concepts: *individualization* and *reflexive modernity*, by drawing mainly from quantitative studies. He spoke about individualization through a wide-range of topics such as class, gender, family, inequality, choice, and modernity as a whole. However, far from discarding the theory in the overall, we think a more grounded, locally built body of knowledge that could help bringing down individualization to more concrete analysis could be enlightening.

Some examples of this have already been presented by Brannen & Nilsen (2005), for instance, who looked at of choice in the individualization theory by pointing to the problematic aspects of its 'de-contextualized nature' (2005, 412). Another qualitative study by Atkinson (2010) about work trajectories in neoliberal times also looked at individualization through the reflexivity debate from a Bourdieusian perspective, and concluded that despite recent changes in contemporary capitalism, work trajectories are still majorly driven by class motors. What these authors have in common is that they would agree that individualization theory as proposed by Beck, either 'downplays structure' (2005, 422), or it fails to account for the supposedly de-standarization of life chances and opportunities (2010, 414) that he saw happening in contemporary societies.

In this paper we took as a starting point Beck's understandings of individualization as a process that has turned *class* into a 'zombie category' (Beck and Beck-Gernsheim, 2002: 27, 205). According to Beck, it occurs as *choice* and *reflexivity* play an increasingly active role in shaping contemporary life, and as the labour market, backed up by the welfare State, becomes more dynamic. We undertook the task of exploring downward social mobility in the post-2008 crisis context, with the aim of assessing the role that individualization plays in new forms of inequality. In this way, we sought to compare *life stories* as chains of events, with *biographies* as the narratives of those events, to see what such analysis could tell us about Beck's assertion that 'in contemporary societies, individuals in general become actors, builders, jugglers, stage managers of their own biographies and identities and also of their social links and networks' (Beck & Beck-Gernsheim, 2002: 23). In short, Beck believed that individualization was weakening class. Rather, what we propose in this paper is that individualization precisely *explains* class. It is not that individualization replaces class or that it deems it dead. Rather, individualization is a contemporary process through which class differences are expressed. From this, we arrive to the conclusion that for some workers, individualization means vulnerability and downward mobility; while for others, individualization means opportunity.

For this purpose, we explain how we came across individualization and class while doing fieldwork on the effects of the early twenty-first century economic crisis on people of different backgrounds within Spain and Cyprus. Both Spain and Cyprus shared common traits prior and after the crash, having both the highest income per capita in the EU prior the crisis and widespread unemployment after, followed by the further de-regulation of their labour markets. In this process, evidence from ethnographic data analysis suggested that the crisis, with all the structural changes that followed regarding work and welfare in a globalized and financial context, had indeed prompted changes in deep ways.

Figure 10. Data connection ns to access individualization



In the overall, as the diagram shows, we captured significant life events of the lives of various informants throughout a period of time, and assessed the relationship between downward or upward mobility after the crisis, and individualization, where 'self-culture' and 'self-attribution' (Beck & Beck-Gernsheim, 2002: 47) are believed to play a significant role according to Beck. Lastly, we assessed the role that such self-reflexivity played in people's experience and narratives of precariousness after the crisis.

Individualization and class

One of the reasons behind the uneven welcome of Beck's theory was the unclear descriptions on the specificities of the theory[6]. For Beck, individualization explained a process by which social changes in late modernity compel individuals to construct their own lives. Beck was clear in stating, nonetheless, that 'individualization is not based on the free decision of individuals'. Instead, he suggested that 'people are *condemned* to individualization' (1994: 14). This is the case because of the structural elements of post-World War II Western societies, which replaced 'traditional categories of life situations and conduct with new ones based on welfare state regulations' (1994:14). Beck, therefore, assumes that individualization takes place as societies increase the wellbeing of their citizens through welfare. This poses an interesting contextual question for our case of Spain and Cyprus, which underwent a significant transformation of their labour policies after the 80s, when precarious labour conditions, otherwise known as *flexibilization,* resulted in the increasing vulnerability of workers due to a further, rapid loss of protection from dismissal (Arndt and Hörisch, 2015: 13). How would Beck's theory fit into the post-crisis context of 'austerity' politics and welfare deterioration?

Secondly, individualization also referred to the disintegration of previously existing social forms. For Beck, individuals' subjectivities (lifestyles and conducts) have become detached from traditional forms. The rise of self-reflexivity, would then point to a heightened awareness that mastery is possible, eventually leading the 'normal' forms of family, career and life history to be undermined (2003: 3-4). In Beck's theory, then, there is an increasing fragility of categories such as class and social status, gender roles, family, etc. (2001: 2). Instead, what we see are 'do-it-yourself biographies' leading to more autonomous subjects, where inequalities might be better described as periods of instability, rather than as class structures. These were, therefore, the elements from which we decided to look into individualization; throughout self-

[6] See, for example, the compelling critique of Bernardi (2007), in *Le Quattro Sociologie e la Stratificazione Sociale*, where he makes explicit the main contradictions and gaps in the theory. For example, like other scholars, he calls into question the assertion that inequality is becoming generalized amongst all social classes, but also pointed toward the difficulties in keeping the thesis of the individualization of poverty and the thesis of the increase of in inequality together.

reflexivity, autobiographies and autonomy, in a moment when actors were called to be 'resilient'. If *class* had in fact, withered away, and autobiographies where based on individuals' self-ascribed aspirations and expectations, a socio-anthropological inquiry would be bound to turn to the 'new' structures behind these autonomies and subjectivities.

Individualization, precariousness and the market

Following on from this, we observed one more link between individualization and class emanating from data analysis; the increasingly subjectivized character of the economic realm, as well as the ways in which it reflects upon other global processes, such as the implementation of austerity regimes and the de-regulation of the labour market. There is, in fact, a robust body of literature that engages with the idea of an increasing subjectivization of the economy: a process by which livelihood strategies incorporate the cognitive and experiential aspects of people's lives. Such a process suggests that all aspects of the human subject are becoming increasingly embedded in the public and economic spheres. This argument has been advanced by various theorists from different perspectives, including concepts of the self (Rose, 1999), social structures (Beck, 2003), debt (Lazzarato, 2011), enterprise (Foucault, 2004), labour flexibilization (Valenzuela et al. 2014, Kjaerullff: 2015), knowledge (Fumagalli, 2010), and affective labour (Hochchild, 1983).

We found that Beck's theory of individualization resonated on many levels with the ways in which people affected by the crisis were identifying with *work* and the products of their labour: something that other scholars have synthesized, within the Marxist tradition, as 'commodification [in this case, of labour] entails individualization', when it comes to human relations (Cetina, 1997: 11). If we look at the ways in the work and the experience of work is becoming more and more fragmented due to the loss of solidarity ties and the unstable, flexible character of the labour market (as Mingione, for instance, suggested in *Fragmented Societies,* 1991), it becomes clear that such process occurs as the market-oriented labour regime intensifies. In other words, as the imperative to 'earn a living' in a capitalism of precarious labour becomes ever more acute, prompting the capitalization of peoples' affects.

Andrea Muehlebach, for instance, explored in *The Moral Neoliberal* (2012), how neoliberal welfare reforms were met with narratives of morality and ethics, which called individuals to take on responsibility for the gaps that the State was leaving behind in Lombardy (Italy). Likewise, other scholars have been exploring the material/subjective *décalage* (the search for material stability in the midst of flexible labour), that Fordist ideals have left in the increasingly destabilized, post-Fordist economies (Molé, 2012; Muehlebach & Shoshan, 2012). Like these scholars, we hypothesized that some parts of the world experienced a reconfiguration of values and a reallocation of moral frameworks (Narotzky & Besnier, 2014: s4). Therefore, we wanted to untangle the mechanisms by which ordinary people were earning a living and ascribing meaning to livelihood strategies (thus comparing *life events* with *biographies*). For this purpose, we took the recent labour market changes and people's newly experienced *wagelessness* (Denning, 2008; Kashmir & Carbonella, 2014), as two significant points of reference in this research, which we proceed to unfold in the next section.

Inequality and 'precarious freedom'

The extensive qualitative data collected was organized and categorized according to the material and subjective aspects of the informants' lives, and to the different situations precipitating downward or upward mobility. These differences were also made more visible *within* the countries where we carried out fieldwork. The authors were very aware that, although part of the common institutional frame that comprises the European Union, Spain and Cyprus have very different historical and cultural trajectories; nevertheless, they underwent similar socio-economic developments as part of the Southern European Eurozone. Both countries experienced the so called 'economic miracle', with rapid modernization and growth of the service sector (and therefore experienced the rapid emergence of the middle class) in the decades prior to the crisis and both saw their housing bubbles burst in the years following 2008. In both cases, austerity politics and measures to confront the high levels of debt implied a retreat of welfare and the worsening of labour conditions for ordinary people. We were therefore not surprised to find common elements across the sample in both countries, especially regarding the life expectations and social imaginaries of the younger cohorts, and attitudes and perceptions toward institutions, the State, and work. Different perceptions about what the 'good life' entails were a central source of our inquiry through the interviews.

In this way, we separated the sample into groups, using a variety of indictors which were later grouped together, as shown in table 1. Through this process, we were determined to carefully point out the divergences that could account for differences in the structural and subjective character of our subjects. As a preliminary phase, we identified two groups, according to the indicators specified in the following table:

Table 7. Sample categories

	Level of education	Degree on dependence from work for survival	Support Networks	Do-it-yourself narratives
Group 1	Below University	High	Dense, small	Absent
Group 1a	University and/or high degree of professionalis ation	High	Diversified, larger	Medium
Group 2	University degree and higher	High	Diversified	High

Group 1 accounted for 40.8 % of the total sample. We found it very enlightening to categorize individuals according to the degree to which they were dependent on regular wage work and/or other sources of income. We found that individuals within this category were highly dependent on work, meaning that the absence of a regular income placed significant strain on their lives. The most common profile of research subjects within this category were single mothers, as well as divorced men having difficulties applying their skills to the job market, families of young parents with one or two children, and established families who were highly dependent on industrial types of work which closed during the crisis. We found a minimal level of education across this sample: high school and vocational training being the highest levels achieved. 45% of the people interviewed used some form of social service, such as a food bank or charity. It was observed in both Spain and Cyprus that most of those who attended these places in search of food and clothes were in some form of debt (mortgages, credit cards, personal debts to other members of the family), or were undocumented immigrants. In this group individuals had very small and dense personal

networks of support (economic and emotional), meaning that the people they felt closest to were also the ones providing them with some kind of support. The vulnerability of this group was therefore also rooted in the fragility of their ties, which were very often dependent on friendship or family relationships, meaning that whenever a personal conflict arose, the support network could disappear. This is something that other scholars have termed 'the burden of reciprocity' (Offer, 2012), and identified as a possible factor leading to social fragmentation (Putnam, 2000).

We included Yolanda in this category. Yolanda is a mother with a small child living in a peripheral neighbourhood in Barcelona. After losing her job, which she'd had for nine years, she and her daughter find themselves living entirely on State benefits and support from ex-colleagues, friends and relatives. She had previously worked in an office at a company's export shipping department. Yolanda has a middle level of vocational education (a sort of specialization course that stands below a university degree), and finds it very difficult to enter the job market after becoming unemployed. Even with the long-term job she had held, she reports being extremely lucky to get it back then. She explains that it had nothing to do with the course she had done, but that a friend helped her getting it. Nine years later, after losing the job she got pregnant and separated a year later. Yolanda visits a food bank twice a month, gets State financial help for the mortgage of her flat, for which she pays 700 Euros (initially it was 1000 Euros, but the bank lowered it and extended the debt as even selling it would not cancel out the debt), and is bound to continue paying for the next 20 years. With that amount of debt, she is receiving help from school food programmes for her daughter, and has water, gas and electricity bills paid by social services. Yolanda is lucky to have a small care network, which includes a couple of friends from her previous job, a family member who can provide food if she can't afford it some days, and other friends she made at her children's nursery school who pick her daughter up from school when she is busy with bureaucratic procedures, or doing courses to improve her CV and find a part-time job that will allow her to spend time with her child.

Yolanda provides a clear case of downward social mobility. She went from having a family, a stable job and a manageable mortgage to relying on the support of welfare and friends for a living. Yolanda also comes from a humble background, meaning that the help she can obtain from her relatives is very limited, and that she is often also asked for financial help from her brother and father. Yolanda rarely speaks of her own aspirations and dreams. She dreams of a future for her daughter, but never speaks of a dream job or of meaningful work. She wants a job in the administration with fixed schedulers. One day, she spoke about an interview she had held in a multinational company for an administrative, office position. She explained that at some point during the interview, she was asked whether she spoke English. She later explained to us that in her previous job, the line operator above her used to attend the calls. She now feels like she has stepped out into a world she does not fit into. Yolanda, like others within this category, does not blame herself for this new situation. For her, her autonomy depends on keeping possession of her flat, no matter what. That is why we speak about the great changes her life has undergone in the recent years, she says: “my life has changed yes…well, yes and no. It has changed materially, basically”.

For Yolanda, individualization is a top-down structure where she cannot participate, in the sense that she has very limited control over her life. This shows objectively, in the life events that characterise her situation, but also subjectively; her narrative does not show a coherent, creative autobiography; but a crashed one. She does reflect upon her situation, but her vulnerable position and her aspirations belong to different spheres; she is bound to separate the personal from the work life. For her, *work* is purely instrumental, it always was, not something to invest herself into. With her child, the vulnerability of her position has been accentuated, but the main aspects remain: she has a very basic professional education and has held a job that did not required her to continue updating skills. Now, people in the neighbourhood where she lives, a peripheral zone in the outskirts of Barcelona, is becoming impoverished, with high levels of unemployment and mortgages to pay for. There are other people like Yolanda attending the food bank in her neighbourhood, revealing a new geography of livelihoods, where the structure of opportunities that provided them with a stable life before, has disappeared.

In this group we also found a segment of individuals, **Group 1.a,** who had a higher level of education (such as a university degree). We named these the ‘displaced middle class’: people from lower-wage families who, in some cases, experienced difficulties in completing their studies and found family responsibilities to be a significant burden on their sense of stability and security for the future. The reliance on their job to meet basic needs and to contribute to family responsibilities was felt as a source of *risk* and distress in all cases. We observed some difficulties in the acquisition of certain foods and very low levels of spending on clothing and holidays. Aspirations for a better life were, nonetheless, very present and the prospect of not being able to achieve such expectations was interpreted as a personal failure. In this group we also included the younger cohorts, who were well-educated and well-travelled, but could not find jobs that fit their skills or were holding positions well under what their qualifications would enable them to achieve in a healthier job market. Here we also included young couples for whom having children was virtually impossible in financial terms (as the decision depended entirely on the ability to give them a good future), and who placed significant value upon their independence.

For example, Sofia is a 32-year-old woman from Cyprus. Like many young people in her country, she went to Greece to study her degree and later to Spain for a Master's degree. Unfortunately, she was never able to find a stable job in her field and ended up working as a waitress for years. Sofia feels disappointed with the way things have turned out and feels uncomfortable when thinking about all the small projects she has had over the years that were never fully realized. She explains that had she not fallen off her bike on a ride home when living in Barcelona, she probably would not have considered leaving her job to go back to Cyprus. It was a decision that she felt she had made *freely.* At that time, her partner was unemployed too. Now that she is back in Cyprus, she is also disappointed in the little hope she has of finding a job in the area she likes. Instead, she is now working in another bar, for less money than before, even though she is happy about having the weekends off. Her partner, an architect with a PhD, is working in a multinational company, in a job completely unrelated to his degree with a challenging working environment. For now, however, Sofia and her partner are willing to stay and keep trying to get better jobs in Cyprus. When asked about what Sofia wants to do in Cyprus, she talks about opening a coffee shop, "coffee is an important part of the Mediterranean culture, I would like to have a social space where people can do more than just have a coffee, I want to make them happy by creating a good atmosphere, that would make me happy too!", and she adds, "it's not really about the money, but the (work) activity".

Nature is also important for Sofia and her partner, a sphere of leisure time that requires resources such as time and money. Even though she does not have the money to travel abroad like before, she is able to visit rural places in Cyprus cheaply. With the help of her parents, who live in a large house near the coast and provide the couple with fresh fruit and vegetables, as well as a car, they are able to enjoy some of the things they claim to value. Unlike the rest of her family, however, Sofia cannot buy food from expensive supermarkets or products like good cheese, which she finds extremely expensive in her country. Instead, she buys food in Lidl and in the local market once a week. Similarly, Sofia's house is in a neighbourhood in a peripheral area of Nicosia, which is only now beginning to be repopulated, due to remnants of the conflict with the Turkish-Cypriots. Sofia also mentions the possibility of getting involved with the Turkish-Cypriot community, as this is something "she always wanted to do" (her narrative shows coherence and purpose). Despite expressing disappointment with herself (she reports being too impatient, or going for the wrong studies and never finishing what she starts), we also found a strong self-reflexive narrative, where all these disappointing life events she condenses in the statement "I was hoping to feel more professionally fulfilled', turn into 'I always knew that all those jobs were temporary. In my last job I was already feeling something…I felt I was from Cyprus and that I needed to do something there, and to relate more to the community'.

Sofia and her partner were very sure that good opportunities would eventually come along. Self-reflexivity in was very much present in their narratives, but also in the courses of action they had pursued. Their decision to move back to Cyprus and their ideas about living in a house, near to nature, eating organic food and finding meaningful work demonstrated a strong sense of middle-class drive, based on the idea of the 'proper life' (Frykman & Löfgren, 1987) as it appears in the Fordist nostalgia . As Muehlebach and Shoshan explained, '[…] these marks consisted of the promise of relative economic security and well-being, plausible middle class aspirations, and a sense of linear biographical legibility' (2012: 317). In terms of resourcefulness, her family is also able to offer support, providing a sense of security that the previous groups did not enjoy. Sofia now wants to work for herself, possibly setting up a coffee place, where she can me 'everyone happy, including (her)self'. In the meantime, consumption habits like the ones we described above (organic food, housing, alternative travel experiences), play a strong role in sustaining their middle-class identity.

Group 2 was a more homogenous cohort and included individuals who had, at least, a university degree. Some of them were well-travelled, spoke more than one or two languages and were optimistic about the future. Here we also saw an interesting pattern in terms of the diversity of resources they could mobilize in a situation of need.

Due to the difficulties with finding jobs in general, they were able to mobilize a variety of resources that prevented them from experiencing downward mobility. These resources went from contacts who provided them with jobs at a certain point, to relatives they could count on for stable economic and emotional support. Their support networks showed that they did not turn to their families and friends for help, and that they 'preferred it this way', as they were unsure about how that would affect the relationship and they would feel like it was a personal failure. Their networks were clearly different to those of group 1, as they were more extensive, often included contacts from other countries, and reflected a range of spaces of socialization (colleagues, family, friends from yoga class, etc.). People in this category expressed appreciation for the autonomy they enjoy and were also accustomed to changing jobs and places of residence. Those within the sample who had been in stable jobs throughout their lives, and were then laid off as a consequence of the crisis, showed a good degree of adaptability to new hardships (mostly because they had personal savings, or owned property), the main change being psychological, rather than economic or lifestyle-related. Interestingly, we found many cases of people who lost their jobs and pursued a career change. For them, becoming self-employed, freelancers or members of cooperatives, where *work* was less hierarchical and controlling, more inspiring and creative meant, living more meaningful lives.

This was the case for Lluc, a 38-year-old physiotherapist who graduated from a university in Barcelona in 2014. Before deciding to embark upon the adventure of a degree, Lluc had been a mechanic, a job that many young, male Spaniards used to pursue after finishing compulsory high school. Some years later, however, he realized he did not want to spend the rest of his life working long hours in a garage. He therefore decided to pursue a degree which would suit his new interests and which would eventually allow him to improve his quality of life. When he graduated as a physiotherapist some years later, at the peak of the crisis, he found himself working as a waiter in a restaurant on the weekend and as a physiotherapist in a private clinic some weekdays. At the clinic he had no contract and they paid him by the hour. He would get paid with an envelope of cash at the end of the month, working anything from 20 to 47 hours per week, depending on what he was asked to do. He reports feeling frustrated when he would wake up in the morning and have nothing to do. His work dynamic required him to be on call all day, because any of his bosses could call at any moment and ask him to start his shift. Lluc lives with his mum and tells me that he does not feel like he belongs to the middle class: 'If you came to my house you would be amazed. You wouldn't think I'm in a precarious situation. But it's not mine, it's my mum's, she bought it with her lifetime's earnings. I have nothing, just an extremely irregular income. Sometimes I've had to stay at home because I didn't have money to socialize, to go anywhere. That is hard'.

Lluc thought about leaving physiotherapy and focusing on the service sector several times, but he did not want to give up, as being a waiter was not 'what he had been fighting for'. Working at the garage was something he had done at a time when it was normal for men to have jobs in this kind of sector, in the same way as it was frequent to see women pursuing administrative jobs. However, he claims to have discovered a growing interest in health and wellbeing studies over the years, which eventually led him to ask his mother for financial support to start a degree. At that point, Lluc was earning anywhere from 300 Euros in a bad month, to 1900 in an excellent one. He claimed to have had no chance to save money, instead having to live 'day by day, because you don't know what could come next'. The several times I spoke to Lluc he seemed very discontented with his situation. On top of the financial situation and the fact he had to live with his mother, it was difficult to socialize outside of work because of his unusual work schedule. At that time Lluc felt very strongly about the fact that he did not feel, in his own words, 'free to choose how to make a living'.

Almost a year later, I met Lluc again. He looked significantly better and couldn't wait to tell me about the recent changes in his life. Thanks to his brother's connections, he was able to find a stable job at another clinic in the mornings, and he had met a woman from his neighbourhood who had decided to build a private clinic. He was 'lucky enough' to have got to know this lady and to have caught her attention. As a result, Lluc is working there in the afternoons, and he has been given the opportunity decide for himself how he approaches his patients' problems. His discourse and mood had changed completely. He was positive about his future, and told me that this way of life felt freer, even though he still struggles to earn a decent income, and has to cope with irregular hours in a climate of general uncertainty. Lluc's excitement comes from the fact that he has found new ways to combine physiotherapy with studying Chinese medicine and reflexology, and he invests all the money he saves in relevant coursework. He has to deal with the uncertainty and risk that investing a good part of his earnings in this new project implies. However, he would rather do that than have jobs 'where he could not develop his skills or interests'. One afternoon Lluc told us that 'making a living out of what you know is the best thing to do'. He added, 'we all have something to offer. Just try to sell whatever you have, even if it is on the internet! There will always be someone out there who wants it'. Lluc never mentions that behind his worries about the future, he always had a stable home in an affluent neighbourhood: a base from which he got the contacts that eventually helped him to fulfil his professional dreams and to turn from *relative* precariousness to opportunities. Moreover, Lluc's narrative turns into an individualized one as he progresses professionally as an entrepreneur. The coherence in his autobiography is very much based in the merging of the personal (dreams, aspirations, beliefs in freedom and the desirable life), with the product of his labour as sold in the market. The structural opportunities he enjoys are turned into *do-it-yourself* narratives from the Beckian perspective.

Do-it-yourself biographies: Capturing ups and downs

Our categorizations reflect our primary concerns with structural resilience to uncertainty and crisis. We observed that those individuals who were better structurally situated (who were able to fall back on their social and educational capital, as well as to enjoy the privileges of inter-generational wealth) were able to embrace the flexibility that the market is now imposing. Yolanda, the single mother in group 1, has become stuck in spiralling debt and dependence from State institutions. She will willingly enter part-time, flexible jobs because they best fit her interests as a mother of a small child. This would confirm other studies on precarious labour amongst low-income populations which have observed that workers' precarious lives translated into the pursuit of precarious jobs, to contend with the insecurities experienced in other dimensions of their lives (e.g. Millar, 2014). In a market culture where individuality and independence are highly valued, we showed that women are, indeed, penalized and bound to adapt *work* to their caring responsibilities. Yolanda has entered into a vicious circle which is difficult to escape from: with a large debt to pay and her dependence on State benefits, she can't build her professional *individuality* to fit into a market of opportunities. Her *autonomy* isn't equated with autonomy in her work position within the division of labour. Her autonomy is relational (Millar, 2014: 35), embedded in the vulnerability of her personal life-sphere. As Skeggs states in his explanation of the making of classes, some forms of culture are condensed and inscribed onto social groups and bodies, constructing these actors, and restricting their movement in social space, while other people do not experience this, so are able to become mobile and flexible (2004: 2). In the case hereby presented, motherhood played a determining role in hindering Yolanda's individuality. We chose to present it because it defines well a collective that has experienced major downward movement; single mothers. However, we wish to remark that other informants from group 1 were also found to lack the Beckian narratives. In group 2, on the contrary, mothers affected by the crisis showed concerned for the childrens' future, but this was nowhere as strong as in members of group 1. Moreover, we found that parents in group 2 also displayed a high level of self-reflexivity and also displayed autobiographical stories of themselves, where parenthood was included in narratives of 'purpose' and self-fulfilment.

Lluc and Sofia, in contrast, were able to draw on an initial amount of capital which brought them a certain level of stability and privilege, which they were eventually able to activate and use for their own benefit. Despite the difficulties, and being immersed in a precarious work environment, Lluc's attitude, aspirations and improvements eventually started to translate into upward mobility. He adapts and welcomes flexibility because it fits with his culture of individuality, and so he takes it for granted. Sofia and her partner find themselves caught in a framework of post-material, middle-class values, but with no means of their own to translate this into material success (thus the *décalage* we mentioned earlier in the paper). Nonetheless, they are able to benefit from their well-positioned, families. Their narratives show disappointment, distrust of institutions and politics, and a disbelief in meritocracy. However, the middle class aspirations and search for meaningful work and security are well reflected in their autobiographies.

Beck suggested that despite the fragility of categories such as class, inequalities in individualized societies were rampant. He affirmed this by stating that 'the do-it-yourself biography can swiftly become the breakdown biography' (2001:3), but we found this to be an overstatement. Informants from the lower-wage, lower-educational group who were not able to rely on family support or social capital fell down the ladder further and faster than the other groups. Consequently, although Beck was right to make the general claim that members of contemporary capitalist society can generally undergo periods of instability, this paper shows that it is not the case for inequality or poverty. When observing how such changes have affected their social positions, lifestyles, and job positions over a period of time, it becomes clear that individualization in the age of *flexibility* becomes another factor restricting their ability to achieve upward mobility; whereas for others it turned into *opportunities*. We showed that the practises of 'working on oneself' and 'branding' oneself go hand in hand with individualization at a time when the market call individuals to take on responsibility for their own fates.

When doing observation and interviews we concluded that following an event of unemployment, wage reduction, or increasing pressure to perform at the workplace due to the effects of the crisis, workers who had a financial "cushion" eventually turned an experience of hardship into one of opportunity. There were various examples of people who held office-type work before the crisis and who later spoke of their previous jobs with great distaste. They reported being unhappy, wasting their time and their lives, and spoke of the crisis as an *opportunity* to act on their true motivations. Here we found various examples of individuals who went on to pursue self-employed work of the type described in **group 2** because of the freedom it provided them. Here we note recent calls to look more carefully into the relationship between class and working positions (Vogt, 2017: 2), in a context of increasing labour market inequalities.

We noticed that an important anchor of the middle-class imaginary was the idea of displaying creativity through work, but also of developing *unique* consumption habits, which informants use to build narratives of their personalities. Nonetheless, we were also aware that informants could be rationalizing events retrospectively, in an attempt to form coherent biographies and attribute positive meaning to unexpected events (in other words, just being optimistic). To some extent, the narrative on experience could be attributed to dissonance reduction (Festinger, 1957: 260), whereby informants were trying to create coherence and give explanations for new behaviour after being affected by exogenous forces (in this case, changes in the economy and the labour market). We have showed, however, that individualization rhetoric goes further than mere cognitive reduction, and that self-reflexivity plays a significant, active role in contemporary, subjectivized markets. This is why interview data has to be accompanied by observation or longitudinal studies: narratives should always be contrasted with people's actions and trajectories: what we referred to as sequences of 'life events'. In the present case, informants' cases were followed for different periods of time, between 3 months and a year, and observation also took place in social spaces they would frequent (for example, the first author volunteered in the food bank that Yolanda attends).

Marketed Selves

Amongst the informants who pursued adventurous pathways in new market niches we observed a greater degree of identification between the work activity and position and the commodity or service sold in the market. This was the case for people who pursued work in small cooperatives or start-ups, where we saw that people's subjective experiences had an important role in 'making oneself into competitive human capital' (Dardot & Laval, 2009; Armano & Murgia, 2017). Informants mobilized a wide range of institutional resources (such as private or public grants and bank loans) and made risky moves, such as investment of personal savings and capitalization of unemployment benefits. The shift of responsibility from employers to workers that we have seen in the latest neoliberal turn is a concomitant condition of new forms of precarious labour, mobilizing workers with ideas of freedom, passion and fulfilment.

For example, we interviewed Christos, a 39-year old entrepreneur with a long history of work in the service sector. He spent 15 years working non-stop, firstly in bars in a touristy area in Ayia Napa and afterwards in his father's coffee shop. Without a university degree, Christos had it quite easy for most of his life: he was earning good money. Then, after a few years of exploring the clothing industry, he decided to start his own clothing store. With the help of the family, he got a tiny shop in Nicosia's Old Town and managed to keep the business growing. He was mainly importing from foreign brands, so when the crisis hit in 2011, his shop went from selling a record level of stock, to not having a single client in the shop for entire weeks. With his business having to close down, Christos decided to partner up with a friend of his and make their own designs and clothes, which they sell now on the internet: "I had been working with the idea of clothing for some time, it's the lifestyle I like, which is not easy to find in this place...I am fascinated by the idea of creating something, like, being sat at a desk with nothing, no inspiration, that's not what I want. I want to do something". Christos explains that he is not interested in making a large profit from the business. In fact, he says that he thinks of himself as a rather lazy person, that he could always do more. Instead, he says: "I want to bring a different kind of thinking to the market. What I sell is not only a brand; there is a value behind it. Everything needs to have an explanation behind it, not just produce, produce…there has to be an explanation for it. This is why one of my logos explains that these are clothes for small people doing extraordinary things (…). Money is important for everyone, but it does not buy happiness, we can find happiness under a shadow". Christos went through some tough months when the business started to collapse, and is now selling some of the remaining stock through ebay, the internet shopping platform, but he was also lucky that his family had a place for him to stay while he rented out his apartment. This gave him the freedom to keep going and continue developing his own brand. Christos has a philosophy of life which is so embedded into his product and his advertising that at times it is difficult to know when he is referring to one or the other.

Conclusions: Back to individualization and class

As we have shown in the results of the study introduced in this paper, the connections observed between structure and individualization rhetoric do not appear by chance. Individualization is a consequence of the contemporary structural workings of society. As the sociological tradition reminds us, the fact that individuals and collectives are unaware of the invisible forces that constrain them and shape their lives does not make those forces disappear. The results of this study reveal that it is not that individuals are becoming independent units of social reproduction, as Beck suggests (2002:50), but that the changing character of the structures of late capitalism, such as the labour market, are moving towards increasing subjectivation. This prompts individuals to create new meaning within the agency-structure dynamic, and to enter the job market in ways that include the increasing presence of all aspects of their life within work. To put it in Polanyi's terms, if individualization were to be taken seriously, it would mean a total disembedding of the economic and the social, and we know that cannot take place because societies are always a collective making; or in other words, mutually constituted (Graeber, 2013).

We observed, nonetheless, a qualitative correlation between levels of resilience and individualization, in the sense that informants who acted upon taken-for-granted conditions (in the sense of enjoying a stability that would allow for planning and concrete, long-term thinking) were able to adapt to, and capitalize on, situations of uncertainty and *wagelessness*. We are compelled, therefore, to rethink individualization theory as a concomitant condition of structure, as opposed to something which *breaks* structure. Following this conceptualization, we find that individuals who are better positioned in society display a self-reflexivity that translates into a capitalization of autonomy, which is usually reflected in their adaptability to the new opportunities offered by the labour market as it changes and ceases to offer stable jobs. Elements inherent to class and gender divisions of the sort we have described in this paper include higher or lower levels of relational autonomy (where the personal and the economic belong to different spheres), and higher or lower presence of autonomous, self-reflexive biographies, that entail the fusion of life spheres for the creation of coherent, individualized narratives. The research hereby conducted, which included different experiences of precariousness and individualization, showed us that those positioned in the lower cohorts are also penalized for not being able to develop this quality, as they encounter financial and cultural barriers as a result.

Individualization is therefore not only a consequence of social stratification, but is also conducive of it. It occurs hand in hand with the increasing subjectivization of the economy, as we mentioned above in this paper: 'a process by which livelihood strategies incorporate the cognitive and experiential aspects of people's lives. Such a process suggests that all aspects of the human subject are becoming increasingly embedded in the public and economic spheres'. Following Beck, we can still refer to individualization as the process by which individuals become disembedded from previous forms of social belonging and are called on to take on a personal, individual identity in the search for personal development, but this not a product of *individuals.* It is a process, as mentioned earlier, of a collective making.

Lastly, we conclude that Beck's theory of individualization, if understood within its essential sociological premises, can be operationalized by micro-studies in illuminating ways. In this paper we have analysed the relationship between individualization, inequality and labour in a post-crisis context amongst populations who were threatened with, or experienced, downward social mobility. We acknowledged the creative process inherent in the formation of coherent biographies; that is, by separating narration from action and learned to also distance ourselves from the *stories.* We found comparisons to be an important methodological tool in this regard. There is an important analytical distinction that researchers working with individualization theory must be mindful of: to avoid equating individualization theory with neoliberal ideology. We acknowledged at the beginning of this paper that Beck had described individuals as being *condemned* to individualization, thus acknowledging the power of structure over agency. It is our belief, however, that he underestimated the power of *class* in shaping contemporary phenomena, but we still think the theory is valuable and worth revising through ethnographic empiricism. Perhaps the power of local, contextualized micro-studies can help us to refine a theory which resonates in all cases, but which is in need of further operationalization.

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Chapter 4. Cross-cutting Precariousness: Values, Work and Inequality in Post-2008 Spain

Abstract

Precariousness has been used frequently in recent anthropological debates to designate the subjective and material worsening of living conditions experienced by people around the world. However, it is uncommon to see studies where both elements are carefully juxtaposed to illuminate wider processes of inclusion and exclusion. Starting from its application in the context of post-2008 Spain, we show how *precariousness* can have different meanings for people, depending on their economic and cultural backgrounds. By exploring two contrasting cases, we show similarities and differences in the ways people experience and act upon the changes they have undergone during and after the crisis. We contend that analysing how both material and subjective *precariousness* are articulated, through comparative case studies, can illuminate the ways in which crisis is transforming 'the condition of work' to deepen social inequalities.

Key words: Economic crisis, material/subjective precariousness, value-spheres, multi-sited ethnography, Spain.

Introduction

The use of the term *precariousness* inside and outside academia has fluctuated over the past decades, but it has recently been treated in anthropological theory as a global phenomenon, affecting both the global South and the economically stagnating societies of the Western world. However, recent studies of precariousness have engaged with the subject either from the perspective of individual and collective forms of resistance to neoliberal governance and deregulation and/or have interrogated the ontological experience of precariousness (Neilson & Rossiter, 2008; Molé, 2010; Standing; 2011; Millar, 2014; Emiliana et al. 2017). In other words, recent research on precariousness has primarily taken place within the realms of changing economic landscapes and the production of subjectivities. As Kathleen Millar stated in her work with Brazilian *catadores*, the concept of precarity 'has emerged as a way to capture both the tenuous conditions of neoliberal labour as well as states of anxiety, desperation, unbelonging and risk experienced by temporary and irregular employed workers' (2014: 34). Spyridakis had also explored issues of liminality in his 'liminal workers' when following the survival strategies of ordinary actors in post-2008 Greece (2013), and more recently Calvão (2016) suggested looking at precariousness as forms of unfree labour (paid or unpaid), to explore disparate social processes linking specific qualities of work and the properties of the things worked (2016: 458).

Very frequently, however, anthropological studies have focused on the links between processes of precarization of labour and of life (Allison, 2013) in singular contexts; rarely are different cases in various locations brought together for comparison. This paper adds to studies guided by an ethnographic understanding of material and subjective precariousness, but it employs a methodological practice which attempts to draw together distinct local processes, their actors and specificities, within the wider context of the global transformations resulting from the 2008 financial crash. It is for this reason that the paper focuses in great detail on two-case studies, involving four different actors who belong to two demographically-opposed urban settings in Spain. As recent writing in *Anthropology in the City* (2012) states, urban settings should be addressed as places of meaning and identity, and anthropologists need to find ways of acquiring in-depth understanding of how people relate to the wider social system. It is therefore important not to isolate local realities but to use empirically-based analysis for comparative reflection and theoretical development in the study of the relationship between micro and macro levels (Pardo & Prato, 2013; 2017). In this way, this paper offers detailed ethnographic evidence of how the lives of the four actors in Barcelona (north-eastern Spain) and Cádiz (southern Spain), are curtailed by a downsizing of material life conditions, in response to which each of them thinks and acts very differently.

The authors, however, are not so much concerned with a *class* reading in Marxist terms. Readers might find it striking, nonetheless, that the actors who enjoy a better material position engage more publicly in 'modern', anti-precariousness movements than the actors in the other case, who become more deprived. In the search for the commonalities and differences between the informants' lives, we sought to look into the meaning people attach to changing labour configurations and what this means for capitalism's inequalities and unfreedoms (Calvao, 2016: 452). These are the kind of ethnographic suggestions made by Narotzky and Besnier when linking 'value, crisis and hope' (2014), and that David Graeber puts forward consistently in his work on the theory of value (2001, 2006, 2013). By making use of Weberian analytical tools, such as *life spheres* (Weber, 1964 [1947]), it becomes clear that the crisis has accentuated processes of inclusion and exclusion, leaving some actors marginalised from the productive and creative opportunities that draw people to affluent urban settings, and offering others more opportunities for public engagement and relevance. For this purpose, we juxtapose 'stability' and 'flexibility' as imperative differences that cut across the (subjective) *precariousness* experienced by the four informants, to reflect on the ways in which new forms of inequality might be crystallizing.

Crisis and the post-wage economies

As mentioned earlier, this paper focuses on two cases in which actors have sought to deal with the work-related uncertainty which resulted from the large number of layoffs and acute labour market deficiencies that followed the 2008 crisis. The differences between the cases give us a snapshot of the paradoxical situation in Western economies, in which experiences of work are becoming more like those in the global South, rather than the other way around (Breman & van der Linden 2014). In Spain, we find that post-crisis austerity measures incentivising flexibility and leading to further deregulation of the economy have not only failed to create jobs, but have incentivized forms of 'atypical employment', in which workers are met with less protection and more uncertainty.

It could be argued, nonetheless, that the post-wage economy has its roots in the neoliberal turn of the late 70s. In this respect, we agree with scholars who propose understanding such phenomena as a process of *informalization*; as a set of global-level processes resulting from alliances between money and power (Hart, 2000), or between the State and capital (Piketty, 2014), which began in the 80's (Portes et al., 1989). The deep financial shock which Spain underwent in 2008 was met with further deregulation, not only through the privatization of public goods and services and changing labour laws to secure employers' profits, but also through global finance capturing the political and institutional sector (Masó and Pérez-Yruela, 2017). Approaching post-2008 precariousness from a political economy perspective inevitably involves reference to the framework of corporations' and States' efforts to further assimilate the workforce into neoliberal regimes of value extraction and profit-making, which escape public scrutiny. This 'informal' quality of neoliberal governance includes many of the exploitative and hidden practices that corporations and companies are currently undertaking in pursuit of capital expansion and acquisition, leaving middle and lower waged classes at the end of the value chain suffering from 'the condition of work' (Wong, 2013: 15-16).

It is due to practices associated with the expansion of large-scale profit-making at a time of deep economic contraction that the informants described here have found themselves living in ever-worsening conditions. We are able to affirm that, on the one hand, capital is acting to the detriment of workers as a whole under the regime of financial accumulation. On the other hand, our fieldwork has shown that different actors do not refer to such dispossession in the same terms, and thereby lack a shared sense of what Allison (2013: 54) termed the 'feeling of being dispossessed'. This might be explained by the contrasting value regimes that characterized the post-Fordist turn. We will elaborate on this in the following section, with reference to the stability/flexibility paradigms which cut through precariousness as experienced by the actors presented in this paper.

Crosscutting precariousness

Stability

As is often the case when scholars encounter ordinary people in their everyday lives, general accounts of social change sometimes fail to understand the overlapping nature of processes, and the geographical varieties of capitalist accumulation. Spain is a good example of this, with its 'delayed' industrial development, which was based primarily on foreign capital investment, and the subsequent rapid expansion of its financial markets to other sectors, such as construction and services. The post-Fordist turn was already established in many factories when young workers in the 80's were entering them, while the public sector enjoyed much better conditions. Higher salaries and a stronger welfare state allowed many of these workers to participate in the housing market and become indebted, to use their leisure time by consuming in the service sector, and to provide for their children's university education. Professional training was often provided in the workplace, as was the case in the banking sector. For these working classes, precariousness is now the inability to continue making a living from unskilled jobs, and in many cases to meet their responsibility as debtors. In terms of the centrality of *work* in people's lives and its relation to other forms of provisioning (Warde 1992; Narotzky, 2012), precariousness is a direct result of the decline in the wage economy.

Flexibility

As mentioned earlier, in Spain a drastic two-speed economy has developed in parallel with the post-Fordist turn. In sectors which are growing in cosmopolitan urban settings, the rejection of ‘a job for life’ is becoming increasingly common. These workers, when being able to access more varied forms of provisioning (such as rents from house ownership), as well as better opportunities for the acquisition of educational capital, are integrated in the post-wage economy holding different value regimes. These are workers that often refer to narratives of empowerment in overcoming the wage economy. In this context, social reproduction is not so dependent on work. *Structural* precariousness can be better tolerated because, to some extent, these workers can afford it. In this value regime, precariousness is more *relative* because it also emanates from subjective experience. Workers seek flexible jobs that will allow them to balance different life spheres, and emphasis is given to *work* as a source of fulfilment (Armano & Murgia, 2017: 48). More importance is also given to professional values, competencies and skills (Morini & Fumagalli, 2010). Narratives of passion, autonomy and self-exploitation simulate those of the ‘enterprise-self’ (Boltanski & Chiapello, 2007), and we find greater reliance on technology and alternative workplaces, such as the home or co-working spaces. Here precariousness is the inability to arrange life spheres with a certain degree of flexibility.

Methodology and sample

The research upon which this paper is based explored the changing livelihoods of low and lower-middle-income individuals who were affected by the 2008 financial crisis, with the aim of exploring the social and economic transformations which Spain was undergoing and the potential forms of inequality that might be emerging. This paper draws on 51 interviews conducted during the research, which used a snowball technique to find informants living in a precarious situation, and was multi-sited, meaning that interviews took place in different places for the purpose of comparing connections and associations (Marcus, 1995: 97). Thus, in exploring precariousness as structural and ontological, in its various manifestations and locations, in what Marcus (1995) described as ‘strategically situated ethnography’, this paper seeks to reach “a broad understanding of contemporary socio-economic changes in ethnographic terms” (1995:110).

To avoid common critiques of multi-sited ethnography for producing 'thin' empirical evidence, due to a possibly 'lighter' presence in the field (Falzon, 2009), I followed an alternative pathway by following six case studies in detail, two of which are presented here. In a similar fashion to that proposed by scholars such as Pardo (1996) and others (see Pardo and Prato, 2012: 11) in their interpretations of this methodology, I followed informants over a period of time and I consistently asked them about the same topics. However, the complexity of carrying out work in urban settings proved challenging, in terms of systematizing the amount of time spent on each case study, also partly because informants' pace of life varied, meaning that it was the ethnographer who decided when a case-study had been sufficiently understood, and this varied greatly from case to case. In this regard, the first case introduced here was followed for two months and the second one for three.

The two case studies exemplified in this paper, which include four different actors - two men and two women - were chosen because of the contrasting perspectives they provide on the same process: two different faces of precariousness as a consequence of financial re-structuration, with significant capital differences (education, social capital, place of residence) in the Bourdieusian sense. Otherwise, both cases included informants of similar ages (Angel, 43, Maria, 39; Jose, 37, Montse, 35), but with very different interpretations of what precariousness is.

Nonetheless, the reader might find the disparity of the cases striking, given that Cádiz and Barcelona comprise very different urban, social and economic landscapes. The first case is located in a small industrial city on the outskirts of the city of Cádiz, in Andalusia, and the second one takes place in a neighbourhood of Barcelona. Puerto Real has a population of roughly 40,000 inhabitants whereas Barcelona's is 1.6 million. Similarly, both urban settings were hit differently by the crisis; in Puerto Real unemployment reached 40% in 2012 and in Barcelona it rose to 15%. The professional trajectories of the informants presented here are very different; in the first case Angel and Maria have limited educational backgrounds, whereas in the second both hold university degrees, and a PhD in Montse's case. However, the aim of using multi-sited methodology was precisely to understand the implications of such disparities, for the purpose of understanding social correlates and groundings of associations (Marcus, 1995: 108). In other words, the sites were chosen with comparative translation in mind, as a phenomenon which is central to the way in which societies (and systems) are mutually constituted. In the following section I turn to the exploration of the aforementioned cases.

Case 1. "I was middle class before, with my stable income and my permanent contract"

Angel started working in General Motors 20 years ago, in a seaport town on the northern shore of the Bay of Cádiz, in Andalusia. His educational background back then consisted of professional training for the metal industry. He did this at a very young age and knowing that if he was a good worker he would have a job for a lifetime, as his father did in the plant. Not surprisingly, he started as an apprentice but soon after he joined the permanent workforce as a mechanical adjuster. Angel spoke of having been lucky, as in the 80s it became increasingly difficult to get permanent contracts. Efforts were being made to modernize and expand the economy after the severe oil crisis in the 70s, as Spain transitioned from nearly 40 years of Francoist rule to a parliamentary democracy. Such modernization went hand in hand with an upsurge in tourism, a sharp reduction in the exchange value of the United States dollar, and a massive increase in the inflow of foreign investment (Solsten & Meditz, 1990). After decades of an isolated, centrally-planned autarkic system, the road to a liberalized market-based economy was opened and processes of liberalization and privatization began. It was then that the General Motors Corporation decided to make its single largest overseas investment in Spain.

During Angel's early years in the factory, General Motors created the separate entity of Delphi, and his plant became part of it. During those years he moved into different positions within the production section. At the factory Angel used to work long shifts but his monthly income was very high, as was the norm during the years in which Spain's economy was booming. He was also maintaining his whole family, wife and two children with that one salary. He had the right to holidays and the extra months of pay which permanent workers received each year in Spain as standard. If he needed to have a day off to visit a family member in the hospital, for example, he could easily exchange his shift with another worker from the plant.

Angel was a typical case of the breadwinner that characterized Fordism, even though the company was already making significant changes by relying on a larger pool of temporary workers. During the 80s and up to the mid-90s wages increased significantly and internal demand grew steadily. It was at this point that ideas about the growing 'middle class' were being shared widely in the public realm. After some years of working and saving, Angel and his wife bought a flat not far away from the factory, in a newer residential part of Puerto Real, and bought a standard car. When their second child was born in 2005, he and his wife decided to acquire a new flat with an extra room. The sale cancelled out their mortgage and they acquired a loan for the new flat. Angel always talks about this decision with a cautious tone, '*we didn't go crazy like other people did. We could have had a mortgage of 800 Euros, but thankfully we always made reasonable choices'*. The defensiveness with which they both reflect on this decision came at the very moment at which there was a deluge of news on housing evictions in the media, as politicians also appeared judgmental and were blaming citizens for "living beyond their means".

Angel and his wife would socialize a lot with other workers' families. In a small town like Puerto Real, where thousands of men were employed in the shipping and automobile industries, there was a sense of community linked to work. This was evident from the spatial, economic, and geographically delimited urban configurations that the settling of multinational corporations and state-owned shipyards had created in this place. Effectively, Angel tells me that most of his life used to take place at the factory: "I used to work extra hours at the weekend, but they were remunerated…at least I got to hang out with the other workers! I think with a job like that, you socialize more with the colleagues than with your own family". In fact, Angel recalls very well all the times he has had to ask for a day off, usually for celebrations like a wedding, his children's first communion, or a funeral.

In 2007, however, everything started to change for Angel and his family. Delphi announced the closure of the plant in Cadiz and thousands of workers were laid off, including from the subcontracted businesses. Since then, Angel and his family have been living on unemployment benefits and doing activist work to oppose the conditions of the layoff. His wife joined other workers' wives and would go to the street to protest on Wednesdays; Angel was in the workers´ committee and would go out to protest on Tuesdays. The workers got organized and set up a collective fund as many of them, due to their age and low level of qualifications, had become 'unemployable'. In contrast to public-owned shipyard companies, such as *Astilleros*, the scope for action was more limited for Delphi workers. At first, the State and the European Union offered support by paying the workers a wage while they attended courses so that they could be redeployed in other jobs. After a while, however, it was revealed that a good part of that money had been siphoned off and was never used for the training, bringing about a huge corruption scandal. Once the benefits stopped and people were faced with the risk of not having enough money for food, many started to give up on the collective protests. Angel's wife, Maria, who used to be a stay-at-home-mother, started working irregularly for a cleaning company, and Angel was eventually hired by an employment agency to work at a sugar factory.

Angel has therefore gone from the mechanical work he used to do at the plant - taking pieces in and out of the production line - to packing up sugar with an electric coil. He now has a temporary contract with an eight-hour daily shift, with the possibility of extending it to 12 hours (paid) if he wishes. He supervises the machine and inserts the cardboard that wraps up the final package. He does this repeatedly for eight hours, sometimes for six consecutive days, changing from morning to night shifts when asked to, and also having to go to the factory on his day off when there are 'emergency' situations. He cannot exchange shifts with colleagues anymore and has a lot of problems when he has to ask for a day off to visit a family member or attend an important celebration.

As he now works for the sugar company but is employed by an agency, he has to deal with two bosses and make sure he is regarded as a good worker by both at all times. When talking to me about the changing nature of his work, Angel does not seem to mind the fact that he has moved to another repetitive type of job: 'I do not know what I prefer, in all jobs you have to work. I have not had many jobs in my life. I go to work to justify my salary. But I know that they take advantage of our situation'. Angel does not talk to me about his situation being 'precarious' at first. He insists that even though he has fewer rights now than before, the pay is still good, because he can choose to work extra hours and they are well paid. 'If I was doing all these hours just to get 900 euros, then yes, I would say this job is precarious. But I am getting around 1300 with all the extra hours, so that is ok (…) yes, my body feels very tired a lot of the time, and I do not get to see my children for days sometimes because of the different schedules…but at least, even if I cannot take any holidays, they still pay me for them'.

The life changes experienced by Angel outside of the economic sphere, however, are significant. Even though he used to spend long hours at the plant, he had a social life outside of it. When I am at his house, his wife shows me photos taken at different times of him with his colleagues. It was, in Angel's words, his *home,* something that he contradicts at other times when he states that 'work is work, and one has to do it for a salary'. Maria, Angel's wife, shares these intense feelings towards what used to shape their lives so deeply. She still has a good relationship with the other women and tells us that they all struggle to find work: 'we are all trying to work as cleaners in houses. But things have changed. Before, a girl without studies could still find jobs easily, but not anymore. Now you can get paid five euros per hour', and because of the crisis people decide to manage their house without cleaners. Both Angel and Maria know when the other families go through bad times and try to organize themselves to help. However, they do not idealize these solidarity bonds, and this is made clear to me when Angel tells me that he became distant from the others when he became unemployed. In their case, the economic support has mostly come from their closest family members, such as Angel's mother and sister. They help when big payments have to be made for their children's health or education, or celebrations like the youngest's first communion.

When the company closed down, the State promised to redeploy them in new jobs. However, after months of uncertainty and false promises, it became clear that this would be impossible to carry out. Moreover, Delphi workers began to be subjected to public criticism for 'asking too much from the State'; they were portrayed as lazy, undeserving workers who were asking for special treatment. Moreover, over the past decades the unions had weakened and were accused of aligning with the State, tacitly allowing the closure to take place. Angel's view on the role of the State (what it should or should not do) is well anchored in his experiences as a factory worker and the scandals related to the handling of the mass layoffs. He says to me, 'we've been cheated by everyone, workers should at least trust each other, but why are some people so keen on governing? They must want to get something out of it, right?' In his new job, he does not expect 'any special treatment' from the employers. 'Work' now belongs to a sphere which is further separated from the collective responsibility that makes up the State.

In Angel's case, the work he used to perform at the plant was significantly embedded in all other spheres, thus shaping his sociality, sense of belonging, identity, ability to plan, and expectations for his kid's education and future. In this case, we can say that Angel's value spheres were deeply intertwined. When the plant closed after 20 years, Angel joined a new factory production line in another multinational company, this time through an external employment agency. For both Angel and Maria, precariousness is experienced as the lack of stability in the form of a stable income. It translates above all into difficulties with paying for the children's school books and extra-curricular activities, thus intervening in their social reproduction.

Case 2. "We refuse to live according to values we don't believe in"

In a different case, Montse and Jose are active members of *The Coop,* a cultural association that started in 2013 as a way for members of the neighbourhood to organize and work towards a new model of urban residence. *The Coop* was initially funded informally by a few members, but it soon gained wider support and grew into a full cooperative. Born as a continuation of the protest that took place in Barcelona after the 2012 cuts, the cooperative now coordinates many different projects relating to alternative education, organic food, and a communal kitchen.

Jose is an economist who decided to enter the cooperative sector after his previous company in the automobile sector closed down in 2011. He enjoyed a good position at the company, where he was responsible for 350 workers. He received a good salary but had to travel abroad often. When his company was closing, he was given the chance to be redeployed in another position, but on the condition that he had to work even further away from his hometown. Jose had just become a father and was not keen on living far from his children and not being able to see them grow up. On top of this, he did not like the company's work ethic and its hierarchical structure. Whenever we met at the cooperative, he would tell me that everything he had to do was dictated from above and that 'there were too many rules there'. He did not want to continue. Jose then decided to do a Master's degree in "cooperative economics", as he thought there was a strong associative culture in Catalonia and realized it was getting increasing institutional attention: 'a friend of mine who worked as an entrepreneurial advisor told me about it, and then I just realized there was a whole new economy around giving support to self-employment'. Jose was, in fact, right. In 2012 Catalonia registered a 32% increase in the creation of new cooperatives.

Institutionally, both the local and national government and the European Union were incentivizing this turn towards the so-called social economy. Just as the restructuring of the financial and banking sector was taking place after the 2010 bailout, and cuts in public spending were increasing, a moral narrative was emerging around the economic realm which crystalized in grassroots forms of self-employment; be it individual in the case of entrepreneurs, or collective in the form of cooperatives (Escribano et al., 2014; Molina et al., 2017). One could argue that it was, in a sense, the essence of the 'small is beautiful' French movement of the 90's (Moulaert & Ailenei, 2005), finding its expression through small entrepreneurial ventures.

At that time, Jose was also buying food from an environmentally-friendly cooperative in his neighbourhood and eventually got to know other people who held similar ethical interests. Social upheaval was at its greatest at that point, and protesters against the austerity measures had started organizing assemblies and occupying public spaces. It was in these social spaces that Jose met his current business partners, with whom he eventually created a cooperative: a lawyer and a specialist in fiscal policies who were both unemployed at the time. Knowing that there were few job opportunities, the three eventually decided to create a social consultancy in the form of a cooperative to help associations, social enterprises and ordinary citizens from the neighbourhood develop their own projects. When asked about the transition from his previous lifestyle to the new one, Jose usually talks about the importance of values in his decision to opt for this new life, and about the vocational character of the work he now does: "we are all very active. Essentially, you build your life around this work". Jose now gets a third of the salary he used to earn, and has the responsibility to keep the business he created himself going, while making sure he is constantly networking and getting involved in as many projects as his time allows.

Nonetheless, Jose and his partner, Montse, spend a lot of their free time in *The Coop*, and even though it does not provide them with an income, they help as much as they can in the hope of finding a different way of living; hope for a world where not everything is dictated by money. Jose provides the association with his knowledge on financial matters, while Montse volunteers there. Montse has a PhD in sustainable architecture, which she finished just as the crisis broke, and even though she had the chance to get a job as a draughtswoman, she tells me that it is not a job that could fit with the lifestyle she wanted to pursue:

> 'I was not willing to live a life I did not believe in. It makes no sense to accept a job that will consume most of my time. It makes no sense to work so that you can pay someone else to take care of your children. That job I got would have taken too many hours; I would have spent too much time travelling back and forth, and for what? So that I can have more money to spend? Working from home allows me to have the flexibility I need to be able to take care of my children'

Jose and Montse have found in each other the kind of support they need for the lifestyle they claim to want to pursue. They live in a flat that was bought with the money Jose made when he was working at the automobile factory, so they do not have a mortgage to pay. In addition, owning no car and living close to the spaces where they socialize and do networking allows them to reduce some of the usual living costs. Montse usually gets an income of up to 300 euros, so most of the money comes from Jose's jobs. They spend the money they make on what they prioritize the most: eating good-quality food and paying for the extracurricular activities of their children (this amounts to more than 50% of their income). In turn, Montse tries to make sense of the situation she lives in; working sporadically from home as an architect while taking care of the children (something that goes, she states, "against what [she] was educated for"). In fact, at some points she would tell me about the fact it was not easy to be a stay-at-home mother while Jose went away for work. She perceives herself as *precarious* and complains about how little help women receive with raising their children in Spain, and the general lack of institutional support. It is evident that Montse is not completely content with the compromises they have had to make to meet their needs, but this is easy to miss in her initial, well-constructed narrative about the moral anti-capitalist values that have compelled her to choose this kind of life.

The cooperative and the *social* consultancy are the ways through which Jose, Montse, and others seek to resolve the tensions between different value spheres. Furthermore, the collective, anti-capitalist, and mutualistic narrative attached to the idea of the cooperative serves as a moral framework which can, and in fact does, accommodate personal ventures. These personal ventures, however, are anchored in ideas about what is worth desiring (Joas, 2000, 17). Jose and his partners identify themselves with *ordinary* people when they naturalize their choice, by arguing for an anti-establishment, pro-social way of working and living. However, the affective relationships created through years of socialization in these spaces have turned into a small ecosystem of entrepreneurial possibilities.

Discussion

On Values, Life Spheres, and Ascribed Capital

The two cases explained in the previous section represent very contrasting examples of the meanings of 'precariousness' and the moral aspects brought up in each case. I chose to show this through the ways in which actors acted upon value-spheres that stood in tension. I argue that in order to do this, it was necessary to understand the very different contexts from which such spheres had arisen, thus the need to understand aspects of the informants' social, economic and geographic backgrounds. Before the crisis, Angel and Maria's lives were characterized by the fact that work and family were connected by a community (of co-workers). Nowadays, this 'community' is dissolving, leaving an economy to which one has to adapt in order to survive. In this case, precariousness is both a loss of community and a loss of the ability to shape one's (family) life according to one's wishes. Because of this, Angel and his partner find it difficult criticise/judge their vulnerability from a moral perspective. Neither Angel nor Maria see themselves as precarious.

The case of Jose and Montse is different from the start. They portray their life before the crisis as already being one of tension between work and family. They aim to resolve this tension (and the crisis is a chance for them to do so) by choosing a way of life which integrates different spheres under one umbrella of common values. The integration of these different spheres seems to be a value in itself for them. They reflect/elaborate on that very explicitly by forming part of *The Coop*. However, there are deeper layers of value commitments which are hidden beyond this explicit value narrative (which makes it more difficult to reveal them). Glimpses of these value commitments, nonetheless, are given by Montse's uneasiness with her situation as a working-from-home mum. Striving to integrate spheres of life has its 'costs' on a moral/value level, as well: paradoxically, a loss of autonomy. Her partner Jose, on the other hand, is still struggling to find a work-leisure balance, as he has become self-employed and struggles to make a decent salary. However, their discourse is much more positive, and is not focused on their losses, but on the desirable pursuit of flexible work.

All four of them, however, are objectively worse off. In the following table I give a summary of the objective elements that make up the precariousness that all of them have been subjected to:

Angel	Loss of labour rights, loss of work/life balance, loss of community, self-exploitation, decrease of income.
Maria	Loss of autonomy, loss of community, decrease of income.
Jose	Loss of work/life balance, loss of labour rights, self-exploitation.
Montse	Loss of autonomy, loss of work/life balance, absence of labour rights.

When Angel experienced the dissolution of the arrangements around which work, family life, and sociality had been co-constituted, he was socially pressured not only to leave the worker's association but also to find whatever job could give him a stable income. For him and Maria, it was uncertainty that put the social reproduction of the household at risk. Montse and Jose, in contrast, are mobilizing their economic capabilities (e.g. they own a flat in a good neighbourhood of Barcelona). In their case, relationships of affinity (such as those that emerged from *The Coop*), have helped them create a small, albeit weak, network of socio-economic capital. In their case, the entrepreneurial venture is one in which work is wrapped up in a narrative of self-realization, social values (such as creating enduring, cooperative forms of work), and meaningful activity.

There is, therefore, a difference between the cases that stands out clearly: the disparity in the families' accumulated wealth, which is the result of both, ascribed status (inherited) and achieved status (throughout their working lives). This was an issue which was impossible for us to overlook in 'the relationship between the worker-subject, the product of work, and the political problem of unfreedom in precarious labour' (Calvão, 2016). As Marx stated, 'capital is not a simple relation, but a process in whose various moments it is always capital' (1973: 258). In this sense, the case from Barcelona is placed in a context where a property is easily translated into a 'possibility' for commercial purposes. In the case of Puerto Real, where unemployment came close to 25% in 2014, and where there is not a high demand for housing, that was not the case. From the contrasting ethnographic data collected in the case studies we contend that accumulated wealth, and especially wealth that is transformed into capital, changes the relationship between work and the working-subject in significant ways.

The Bourdieusian kinds of capital that we have explored in this paper were mostly associated with education (which provides more opportunities for selling labour and accumulating wealth), and property (enabling less dependence on debt and the possibility of receiving an income from rent). Both cases are examples of 'middle classes' that stand at different ends of the value chain, Angel and Maria being in a more constrained situation than Jose and Montse. We contend that, given these differences, 'earning a living' in a climate of dispossession is an imperative with different implications for each case.

On gender and work cultures: Stability, flexibility and autonomy as grounds of intersection

For instance, Maria is facing greater precariousness in her home because her casual, informal work as a cleaner has declined severely. This is something that threatens her ability to meet her most urgent needs, like paying the mortgage of the house where the family lives. She has been 'forced' to go back to domestic work, as she lacks the skills to apply for other jobs. Her autonomy is located outside the home, in her job, but also in the community of workers and families of Puerto Real. She does not aspire to meaningful work, but to a good enough salary to meet the needs of the family, as does Angel. In both cases, their life spheres are totally mobilized by the need to earn a wage and minimize the impact of uncertainty. It is not an expansion of sociality that we see, but the opposite; the loss of sociality, in a working culture that was always strongly mediated by its relationship with the State. In the case of Montse, where the home is not threatened by mortgage debt, she experiences wagelessness as an opportunity to fulfil herself in other life spheres (like the reproductive and activist ones, in the form of a different way of life). As a consequence, she 'adapts' her working arrangements to these other life spheres and therefore turns a situation of precariousness into a narrative of opportunity. She reaffirms the invisibility of 'unproductive' labour, and thus paradoxically experiences a loss of (real) autonomy. For Montse, the precariousness comes with the fact there is no institutional support for her decision to become self-employed, like having taxes reduced while taking care of the children. Nonetheless, she regards this decision as a personal one; a lifestyle choice where money-making is not the paramount value for her and her partner.

Similarly, Maria and Montse offer yet another intersection of structural positions and subjectivities. Maria did not attend school and has been working temporarily as a cleaning lady in middle-class homes, many of which have had to give up the cleaning services which she and other wives of the industry-related workplaces offer. As a result, she is finding very little work with which contribute to the family income, and finds herself having to fight for her husband's job (note that she was very active in the initial protests against the closing of the plant), a terrain where she feels more empowered. Montse, on the contrary, is well-educated and finds herself in a position where child rearing conflates with her own values on maternity. As a result, she also finds herself back at home, where she feels she can manage these different value-spheres that are in tension and which she resolves by working precariously from her home. In both cases we can identify a retreat to the household, a familiar phenomenon seen in other contexts such as, for instance, the transition of socialist Poland to a market economy, where women found themselves back in the home when unemployment was rampant (Pine, 2008). In a nutshell, it is clear that behind tales of self-fulfilment and individual choice, there lies the deeper weight of individual responsibilities to carry on the productive and reproductive activities that define livelihoods.

Conclusion

As Denning stated, 'capitalism begins with the imperative to earn a living, not with the offer of jobs' (2010: 80), therefore, when we talk about value extraction through labour, we always come back to the issue of value extraction as generative of further capital and thus, further value extraction. This is the accumulative element that defines 'capitalism'. However, as other scholars have pointed out, it is not only the production of objects that matters in understanding value and exploitation in capitalism, but also the production of people and social relations. As Graeber stated, drawing from Marx, "if the notion of mode of production is to be salvaged, it has to be seen not merely as a structure for the extraction of some kind of material surplus between classes, but as the way in which such a structure articulates with structures for the creation of people and social relations" (Graeber, 2006: 77). We have explored two cases with four informants, in which place, gender, and work culture are articulated in their life-spheres differently. These different value regimes have led, firstly, to different subjective understandings of dispossession, and secondly, to the pursuit of different actions.

In summary, we have argued herein that the present 'crisis' has entailed an increasing informalization of the economy resulting from capital's pursuit of flexibility, and in a context of State withdrawal from worker protection. This has prompted individuals to bring narratives of morality down to the level of life-spheres, and consequently, to create value out of their re-arrangements. Drawing from the cases explored in this paper, we see that ascribed capital allowed some informants to have a higher – but false - sense of freedom as choice (by re-configuring life spheres which stand in tension), which was less common in informants who relied mainly on income from selling their labour.

These differences limit the ontological and material opportunities for such actors to identify the common 'unfreedom' of their respective situations and hinders possibilities for joint action, which we have explained in this article through the stability vs. flexibility dichotomy. The study of precariousness and its effects must, therefore, take into account the ways in which subjectivities have been formed and are being articulated in the agency-structure relationship, which moves us away from focusing solely on identifying self-referential precariousness. We thus suggest that in order to understand what precariousness might mean for the emergence of new socio-economic forms, more emphasis needs to be given to comparative cases where flexible capital encounters different value regimes.

Acknowledgments

We would like to thank the Max Planck Prince of Asturias Award Mobility Programme and the Max Planck Institute for Social Anthropology in Halle (Saale, Germany) for their support. The main author would also like to thank professors Chris Hann and Frances Pine for their detailed feedback on the initial version of this paper, which was presented in May 2016 at the Werkstatt Ethnologie Seminar, and to Luca Szücs, for her valuable comments and support.

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Chapter 5. "The Creative Wageless": Exploring Social Entrepreneurship as Class Responses to Precariousness

Abstract

Recent socio-economic transformations following the economic crisis have revived debates around the structural workings of neoliberalism and its socio-cultural constructs. As part of this process, debates about the role of *reflexivity* in risk societies equate it with a supposed withering away of structure and increase in the significance of individual agency. Drawing on the kind of class-focused approach proposed by Pierre Bourdieu, and taking the emergence of social entrepreneurship in Spain as its starting point, this paper argues that *reflexivity* does not necessarily point to an expansion in the role or agency of the individual under neoliberalism. Rather, it should be understood as a form of symbolic capital which is created and mobilized by individuals with high social and human capital in order to maintain their *class* position. We thereby reveal that the emergence of the field of social entrepreneurship may be partly explained by the existence of a growing pool of middle class workers facing unemployment and loss of status who are being pushed into creating their own ways of making a living. A critical analysis of what lies behind the anti-capitalist narratives of these individuals reveals, the wounds the recession has left in a segment of the population that grew up with tales of meritocracy, job stability, and self-realization through flexible work.

Key words: reflexivity, social capital, displaced middle class, resilience, crisis

Introduction

The emergence of the field of social entrepreneurship is a clear example of how, in times of economic setback, actors attempt to mobilize resources and move across social structures to maintain and/or develop their value-status subjectivities and positions. These mobilizations usually imply relationships which exploit differences (class, age, gender), but also include new redistributive measures that attempt to support the most vulnerable (expansion of charities, foodbanks, and new welfare provisions). It is clear then, as other scholars have recently pointed out, that the class element of modern societies has by no means been annihilated (Atkinson, 2010) but rather continues to play a significant role in the making of new forms of labour and subjectivities in post-Fordist societies.

In this paper we explore the rise of social entrepreneurship in Spain, and more recently in the region of Catalonia, as an interesting phenomenon by which to understand class-focused responses to precariousness. We are not concerned with discussing *class* itself, but instead we use it heuristically to refer to individuals who share a certain level of economic and cultural capital - in a Bourdieusian sense - and who display similar resourcefulness in withstanding the effects of the 2008 crisis. The semi-institutionalised field of social economies and social entrepreneurship includes certain forms of business praxis, marketing tactics, and management models which have gained the approval of supra-institutional bodies such as the State, the European Union, and private banks. In the years following the 2008 economic crash, these institutions have given recognition to new projects and enterprises and labelled them as actors in the social entrepreneurship field (Molina et al. 2017).

Social entrepreneurs usually present themselves as entrepreneurs who create social value/impact. However, *social* value is difficult to define and measure (Santos, 2012), meaning that this emerging field is in great part defined by those who adopt, or adapt themselves to, its self-representative concepts and narratives. Thus, in a context in which the State is withdrawing from public spending and urging its citizens to take on some of its former responsibilities, a social entrepreneur is perceived as someone who assumes that responsibility and therefore has not only moral sovereignty, but also a *vision* which tends to escape public scrutiny and criticism (Pendakis, 2015). This paper is, however, not concerned with what social entrepreneurship is, but with the ways in which class-based entrepreneurial personhood interacts with neoliberal ideology and post-crisis precariousness, evidenced by the loss of long-term jobs and growing anxiety and uncertainty.

We focus firstly on the ways in which social entrepreneurs enter into and *build* the field, and on how class markers related to the possession of different forms of capital are mobilized in times of economic setback. Class is structurally defined, in the sense that they it is a consequence of prior accumulation of capital, be it in the form of property (economic), or of human capital (mainly educational). Bourdieu spoke also of certain 'dispositions' that were attributed to the belonging in a class. As defined by

Bourdieu, [class] *habitus* […] is the precondition not only for the co-ordination of practices but also for practices of co-ordination, since the corrections and adjustments the agents carry out themselves presuppose their mastery of a common code (1977: 81). We can therefore understand habitus as a set of preconscious dispositions, including tastes, a sense of the self, bodily stances, and, crucially, skills or "practical mastery". We argue that it is precisely in the common experience of class (in the structural and cultural sense), that these apparently dispersed and unconnected individuals are able to form a field of opportunities such as social entrepreneurship.

Secondly, we take their narratives and their *reflective* practices as such dispositions, and as ways of understanding how discourse figures in the emergence of the field, as well as in the wider social structures that contain current economic transformations. We show that despite narratives of individual freedom and choice, neoliberal deregulation has resulted in deteriorating labour conditions and further alienation, prompting individuals to construct idealistic conceptions of themselves and of the world through entrepreneurial activities. The difficulty of developing livelihood strategies has, a consequence, intensified. In this way, we find a further commonality amongst those who adopt this anti-capitalist, social narrative: a disillusion with the promises that defined Spanish middle-class society during Fordism. Amongst these expectations were flexibility and creativity at work, and professional careers that would reward formal preparation through higher education. In other words, stability with more autonomy. These were the kind of expectations that were eclipsed by a regime of flexible accumulation (Harvey, 1989) which, far from guaranteeing more rights and protection for workers, brought increasing precariousness to the labour market. The social entrepreneurs presented in this paper are therefore a reflection of the disrupted lives of workers who were expelled from the salaried market after the crisis and who, as a result, adapted their uncertainty and frustrated expectations to the entrepreneurial *do-it-myself* ideology.

This paper is structured as follows: firstly, we present the methodology and the data collected through both qualitative and quantitative methods. Secondly, we introduce the socio-historical context from which social economies have emerged in the post-crisis context. Particular emphasis is given to what entrepreneurship means in the Spanish post-crisis context and to its position between long-standing forms of social economy and new processes of precariousness and alienation produced by an increasingly informalized economy. Thirdly, we introduce the concepts of reflexivity and social capital as theoretical tools with which to articulate the phenomenon. Finally, we discuss the results in the light of both reflexivity and capital, to demonstrate that despite their different life trajectories, these individuals share the economic, cultural and human capital that allows them to develop new market niches that accord with their values.

A brief note on the methodology

This article draws on the experiences of 47 social entrepreneurs who were part of a study exploring the motivations and the personal networks of such subjects across the booming field of social entrepreneurship in Catalonia after the 2008 economic downturn. When we present social entrepreneur case studies, we will be referring to those who identify themselves as such, or who at least describe their commercial activity as having a primarily social value. We therefore included some cases in which the label 'social' was not used explicitly for commercial purposes but for whom moral values and personal moral tales based on a social narrative still played an important role in the making of the entrepreneurial venture. The study upon which this paper is based explored the emergence and characteristics of this field by collecting data through in-depth interviews. The kind of questions posed were related to actors' thoughts about starting a social enterprise, their prior situation, the extent to which they were motivated by personal, social or economic factors, and how they started their business.

Additionally, we built up a picture of the entrepreneurs' personal networks using *EgoNet* software (sourceforge.net/projects/egonet/), a program designed to elicit and analyse personal networks. In this part of the research we asked about the specific role that different actors had played in the constitution of the business and the kind of social capital that was available to them. Besides enabling us to visualize these networks, the data collected on these individuals' contacts was also useful for understanding other facets of the participants' lives, such as the role that family ties or informal economic support played in the initial stages of the project. The aim of collecting the various narratives of these entrepreneurs was to use them as a method for guiding analysis, as opposed to treating them as stories. It was in their narratives that we explored the connections between the personal and the social worlds of these individuals, as well as the ways in which *work* acted as the common thread running through their lives. Visiting their work places and learning about the conditions and ways in which these actors performed their work, as well as comparing their personal networks, allowed us to triangulate various sources of data.

Finally, the research produced a measure of each individual's "social capital" through a position-generator questionnaire, i.e. both the number of, and proximity to various kinds of professions associated with different "positions" in the social hierarchy (Case & East, 2001; Gaag, Snijders, Flap, & Amsterdam, 2004; Lin, 2002). This approach is widely used internationally, the intention being to capture the social resources embedded in personal networks. To this end, informants were asked whether they knew people in different occupational positions, taken from a stratified sample of the list of professions provided by the International Standard Classification of Occupations (ISCO). Each position is associated with a value determined by its relative status (following the International Standard Classification of Occupations (SIOPS). With this method it was possible to compute several indicators for each individual: the number of positions with which a connection was identified, the value of the highest such position, the value of the lowest position, the range between these two positions, and the mean prestige of the positions. The highest value, for example, was given to judges, architects and members of the legislative sector, and the lowest to construction workers, cleaners and similar positions. In short, this complementary information gave us a proxy for the amount of social capital this group of people were able to access through their personal contacts.

Informalization, entrepreneurship and the "creative wageless"

Only limited anthropological research has been conducted on the field of social entrepreneurship, and those studies have explored it from a normative perspective, rather than from a critical standpoint (Harvieux et al. 2010). Frequently, we see social entrepreneurs as individuals who take part in so-called 'social economies': a broader field characterized by its supposed promotion of an alternative capitalism, where redistribution and democratic commercial procedures are prioritized over profit-making. The so-called social economies of the European continent have taken different forms throughout history, depending on socioeconomic conditions and the challenges posed to the 'solidarity bond' within their societies (Moulaert & Ailenei, 2005). In Spain, following the French tradition and in the context of growing unemployment rates in the 80s and 90s, social economies have usually taken form of insertion companies, worker cooperatives, and associations. These semi-institutionalised, *grassroots* initiatives have always existed in parallel with the development of capitalism and have sought to fill in the gaps left by the formal economy. In fact, in Spain they arose around the 1870's in the form of savings banks, which were usually run by members of the clergy who supported peasants struggling with the harvests.

As a result of various financial regulatory measures applied over time, some of which responded to previous economic crises (Martin Aceña, Pons & Betrán, 2012), these social entities have gone through such a severe decline that they are on the verge of disappearing. After the 2008 economic crisis, for instance, saving banks (*Cajas de Ahorro*) have virtually disappeared (Martin-Aceña, 2013). Their place has been taken by entrepreneurship programmes sponsored by larger banks and the State, as well as the so-called ethical banks, which provide credit to those individuals, projects and small enterprises which they regard as falling under the umbrella of 'social innovators' (Molina et al. 2017). This shift is happening at a time when the loss of collective forms of action (Harvey, 1990) - a defining feature of the neoliberal era - is most evident.

Similarly, the various forms of moral economies that were previously built around industry, agriculture, or protected employment, (as in the case of worker cooperatives, for instance) have now entered the work paradigm in a more individualized way. In this way, under neoliberalism we see 'individuals with ideas' displaying significant resourcefulness in terms of the different ways in which they enter the market. The growth of these opportunities has also been accompanied by an upsurge in educational programmes, including social business training, post-graduate studies and seminars held at prestigious private institutes and universities.

More interestingly, recent theory has explored how the consolidation of these economies relates to unemployment and new forms of labour, as well as to processes of identity and personhood formation (Boltanski & Chiapello, 2007; Ikonen, 2013; Szeman, 2015; Pendakis, 2015; Freeman, 2014; Muehlebach, 2012). As we explore in the cases below, the kind of new entrepreneurs presented in this paper are not necessarily individuals with substantial, or any, business expertise, but ordinary citizens with university degrees and post-graduate studies, or professionals who either lost their jobs or felt their jobs to be at risk after the 2008 economic crisis. They strived to find ways of maintaining their status by pursuing the livelihoods that fit with their life views, so they decided to initiate their own projects at a time when entrepreneurial activity is taken as common sense (Szeman, 2015). Interestingly, the values held by these individuals in the context of the financial system's collapse after the housing crash, resonated the calls of social movements and similar groups for more democratic management of the economy.

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Overall, we find that the forms of social economy and social entrepreneurship developed after the crisis recuperate the idea of closer collaboration between the private and the public. Only this time, with an apparent intention of forming a political and economic umbrella for small ventures and enhancing the cultural and political inclinations of generations which hold post-material values (Inglehart, 1977), as will be explained in more detail below. This view supports Szeman's assertion that "moral entrepreneurial subjects (…) are actors needed by states and capital alike to invent new forms and spaces of accumulation, but they also constitute a model of subjectivity appropriate to the uncertainties that attend contemporary capitalism" (2015: 476). This becomes even more evident when considering that in the context where this research took place, the Spanish crisis' aftermath, public spending was cut by 34% between 2011 and 2014 (Social Services Index Report, 2014). It is therefore no coincidence that many of the social enterprises that were created after 2008 in the region of Catalonia and across the country (and elsewhere in the world) relate to some of the major problems which neoliberal governance under contemporary capitalism has been unable to respond to. Many of the new enterprises aim to reduce environmental pollution, produce healthy unprocessed foods, or health-care services and products adapted to individual needs. They also tackle the need for healthier and more democratic ways of work that correspond to more horizontal and flexible forms of atypical employment. This was visible in the narratives and marketing techniques of enterprises that promote meaningful work.

The conceptualization of current forms of social economies cannot, therefore, simply fall under the rubric of 'entrepreneurship with values'. Nor can it be explained solely as means to fill the gaps left by the formal economy. The processes by which actors are integrated into these structures must also be contextualized as part of the increasing informalization of global (and therefore national) economies and of further deregulation. Informalization as a process understood from above (Sassen, 1997; Hart, 2000; Slavnic 2009; Breman & Van der Linden, 2014) refers, amongst other things, to corporate strategies of downsizing, outsourcing and subcontracting. In Spain, as in the other economies of the western world, neoliberal governance has entailed a process of informalization since the 80s. This process involved the privatization of public goods and services, and the global money circuit's escape from public scrutiny. In this sense, 2008's global financial crash was firstly a catalyst for economic and political institutions to pursue further de-regulation and to legitimize the State's withdrawal from various forms of (social) investment; and secondly, a catalyst of distrust toward the economic and business sectors.

The 'waves of discontent' that filled the streets with protests and gave rise to new social movements at a time when unemployment had reached its highest levels (27.16% of the overall active population in 2013, INE), were primarily experienced by a highly politicized middle class that was being expelled from the labour market. Further informalization on the road to greater capital flexibility has also meant individuals taking on the 'social' responsibility that the welfare state has been retreating from, and new opportunities to earn an income 'on the edge' of old regulatory forms, including creative pathways to self-employment and autonomous work. Expelled from the old promises of meritocratic professional careers and immersed in new aspirations for meaningful, creative work, members of the social and solidarity economies mobilize their resources to carve out and legitimize new ways of participating in the market. The 'social' element of these economies is therefore driven by compelling structural forces and consequently, by class-based actions, which we turn to analyse in the following section.

Becoming social venturers: The role of reflexivity and social capital

Reflexivity, a phenomenon introduced by theorists such as Beck, Giddens, and Lash (1994), points towards an increasing awareness of oneself, individuals' ability to form their own identities by *choosing* from an array of options, which are very often consumption-related. Beck himself dedicated a good part of his intellectual trajectory to explaining how the second modernity was leaving behind such historical structures as class or family, because individuals were either rejecting them or given that these concepts could no longer account for the changes occurring on a global scale. These assertions have been criticized by opponents as supposedly proposing the end of structures, and thereby understanding reflexivity in isolation from class (Sweetman, 2003; Atkinson, 2010). Sweetman, for example, argues that if we take on Bourdieu's understanding of class, habitus is predominantly or wholly pre-reflexive: "we don't wake up each morning deciding how we are going to walk or talk, or what our food preferences are (…) as these strongly reflect our upbringing and the objective circumstances of our class- while materially affecting our life chances in the present" (2003: 533). While the intention of this paper is not to further discuss how much *agency* can be connected with reflexivity, we want to underline the fact that Beck et al. did not deny the existence of 'structures' outside of individuals, but instead suggested that scholars needed to find new ways of conceptualizing changing structures of power (Beck, Bons & Lau, 2003). Reflexivity must, therefore, be conceptualized as a form of cultural expression (Adam, 2003). However, it is a cultural form which the middle classes 'capitalize', turning it into an essential element of the logics of development (Brannen & Nilsen, 2005: 415).

In the study carried out with social entrepreneurs we observed a very specific form of reflexivity across a variety of cases. This form of reflexivity included a retrospective narrative about the self and society that usually presented entrepreneurship as a natural life event: a vocation, a calling, and something that was always meant to be or that seemed inevitable, given increasing tensions between their life aspirations and external circumstances (the crisis, pressure at work, the supposedly unethical nature of their previous job, etc.). Informants had their own distinct motivations and created a picture of uniqueness by combining life events with personality traits in their narratives. These elements formed the reflexive identity of aspiring and already-established social entrepreneurs and their stories were very often used to explain the value of their product or service, as if the two were inseparable. Several co-working spaces and hubs gave seminars and conferences, which provided cases of successful or aspiring entrepreneurs. In these events, the time dedicated to explaining emotional stories about the *idea* behind the enterprise and the events leading up to the decision to become an entrepreneur, was significantly greater than that given to practical or financial talks about the businesses themselves.

The reflexivity that we refer to is therefore not only individual, but an institutionally-embedded reflexivity; a mode of worker socialization (Harvey, 1992: 223). Business education and educators, institutions such as universities and the European Union, State-run and private programmes, curricula, etc., are all institutional and cultural spaces where such reflexivity is taught and promoted. Access to these spaces is a key element for potential success, which is why we contend that reflexivity is not only an extended cultural practice in modern times, as theorists of the risk society suggested, but is also an asset which reflects individuals' ability to arm coherent biographies and to sell experience in very particular ways. We became aware of this process of 'becoming reflexive' amongst those informants who had turned to social entrepreneurship because of lack of access to salaried jobs after the crisis: *necessity entrepreneurs*, to paraphrase Xavier-Oliveira and colleagues (2015), and we observed a similar pattern in their entrepreneurial stories. In the following table we provide some examples, with excerpts from our fieldwork notes, of entrepreneurs turning situations of employment loss, uncertainty, and precariousness into narratives of motivation and coherence. We also indicate in the next table the kind of entrepreneurial activity they were engaged in:

Table 8. Entrepreneurs' discourses.

Situation which triggered precariousness before the start of the venture	Narratives of motivation for starting a social enterprise	Type of business created
Loss of previous job as R&D manager in a large company	"I was very unhappy with my job, it was unethical and focused only on selling and selling, more and more….Now I want something different" Ana, 37	Aspiring Entrepreneur
An association turned into a multinational	"Ideologically, I did not like the type of work we were doing. 3 of us left the company and started a cooperative". Xavi, 44	Photovoltaic Installations Coop.
Worker dismissal	"I realized journalism was changing. Independence was being lost. It was not the type of job I enjoyed anymore" Pere, 42	Alternative Newspaper
Precarious jobs in the city, very little pay	"The rural area where we were born used to be very economically active. We wanted to activate it again" Lluc, 32	Ecological food production
Worker layoffs	"I couldn't stand the hierarchy in the workplace, I wanted to have more independence, do my own thing Maria, 37	Social Consultancy
Cuts in public spending, transformation of initial job	"I was always interested in social things, in doing something that's good for people. In a system more focused on people" Lorena, 35	Sells products for women on the internet

As seen in these examples, participants frequently expressed narratives of self-realization in the meetings. When interviewed, informants were very aware of the business practices that they rejected in their previous jobs, as well as the parts of their jobs which they considered to have been too oriented to production 'just for commercial purposes'. Narratives stressing the need to break with these practices to find more *authentic* ways of working and living were prominent, as well as those related to the importance of advancing social and environmental values. Overall, as the following table shows, 42.4% of informants said that a combination of social and environmental values was the main motivation behind their ventures, followed by 18.6 % who chose personal development as the main motivation:

Table 9. Entrepreneurs' motivations to start a social business

Motivation	***N* (%) per category**
Most important	**Social / environm.** 9 (20.9%) Personal development 8 (18.6%) Economic 2 (4.7%) Combination 14 (42.4%) Don´t know 0 (0.0%) Valid N: 33

Informants made frequent allusions to the positive side of having flexible schedules, even though they reported heavy workloads in their new ventures. They also placed a high value upon the countryside and the opportunity to work close to it, even though most of the environmental businesses had significant ties with Barcelona's business centre. We identified two main structural reasons pushing salaried workers into entrepreneurial activity after the crisis (see Frayne, 2015). One was the pressure to gain employment and the other was the top-down character of the workplace, believed by informants to limit their potential for self-actualization (both of skills and personal knowledge) and consequently to reduce their overall motivation to work. What we did find amongst social entrepreneurs that Frayne did not with his informants was the political element.

We found that our informants very often felt strongly connected to a social cause; be it climate change, creating jobs in impoverished communities, fairer treatment for animals, the protection of local cultures, etc. As a result, entrepreneurs would very frequently omitted or downplayed a prior event of employment loss in the interviews, but instead would emphasize the social motivations behind their decision, thus arming themselves with a naturalized narrative of rationalization and coherence. The new jobs were, in their discourses, those which best fitted their personalities and experiences. Subjectively, this is a way of imagining themselves and of selling "personal" (added) value in the market through commercial activities. It was also a livelihood strategy aimed at rationalizing events. Objectively, these highly educated workers had been expelled from the job market or were having to cope with high levels of uncertainty.

Entrepreneurship and 'the good life' habitus

A case which exemplifies these points is that of Jordi and Joan: two informants who created a cooperative of associated workers together with three other partners. Coming from rural backgrounds and each holding a university degree, they found themselves living in a precarious situation during the years of the crisis due to the lack of employment. When they thought about the possibility of working on a project together, they saw an opportunity in their village. Having been brought up in families of peasants, they highly valued the agricultural techniques with which their grandparents used to work the land. Consequently, they gathered their personal savings, bought a windmill, found financial support from ethical banks and crowdfunding, and got business training from a social consultancy. Jordi and Joan narrated to us how impressed they were with the sudden interest that people and various entities had in their project. They got media coverage and were quickly included in the list of successful social enterprises. This case exemplifies the ways in which new forms of credit (which social economies have diversified through smaller credit enterprises) enable product innovation in flexible production systems.

Another illustrative case was provided by Eva, who started a clothing store in 2011 which mainly sells goods over the internet, although she also sells some in the small office where she works, in a central neighbourhood of Barcelona. It is a small but modern-looking place. She works alone most of the time, because she cannot afford to pay for workers. When asked why she decided to sell ecological clothing, given its high cost, Eva explains that she had spent her whole life working for the fashion industry, first as a model and later as a salesperson in a company, until she became fed up with the sector: 'It was all based on money-making and unethical behaviour'. She then did a Master's degree in business and *decided* that she would not work for big companies like Zara. She wanted to be different and so she decided to start from zero by designing and making ecologically-friendly, locally-produced clothing. Initially, she had the help of two other partners, but later she decided to go it alone, as they did not hold the same social values as her;

> 'The motor driving of my business is the philosophy that's behind it, I do not want to become rich from this. Then I also realized that there was not a market for this, the need had not been created, that was the most important problem, so I decided to sell on the internet, to get the attention of international clients, where there is more of a culture for ecological clothing (…). Essentially, I want to sell clothes to people like me, people who value this way of thinking and this way of doing things. Of course, ecological clothes are expensive, and I am aware of the fact that even I cannot afford certain things. So I want people like me to be able to buy them; that is why I try to reduce margins.'

Eva barely makes enough money to pay for her salary, but is confident that the business will survive and improve with time. Now she's working to get economically-disadvantaged women to work for her in her 'social workshops': a business praxis which is not uncommon in social enterprises, as it provides an opportunity for marginalized people to earn a wage and it is also good marketing for the business, as it reinforces its 'social' character.

Despite the narratives of precariousness surrounding the start of the business, and the vast amounts of working hours that these entrepreneurs have to dedicate to the enterprise, narratives of 'downshifting' (Chetri, Stimson & Western, 2009) like the ones mentioned above, were common. Downshifting has been used as an academic term to describe well-educated, middle-aged people who seek to establish an alternative lifestyle that is simpler, less work-oriented, and more enjoyable. This vision of 'the good life' emphasizes time spent socially, engaging in meaningful relationships, a closer connection with nature, a low-consumption lifestyle, and the view of work as something that should nurture and develop individuals. Historically, it refers to the 'simplification of life through voluntary action' (Gregg, 1936); that is, through choice. However, even though it is tempting to simplify this phenomenon by attributing it to people who are economically privileged, evidence suggests that downshifters are found across income levels (Schor, 1998; Hamilton and Mail, 2003). We were thus intrigued by the strong presence of such narratives in a context of employment loss and downsized salaried work.

Many of our new starters in the sector of social entrepreneurship had been displaced by the crisis and were having difficulties with finding a place in the labour market. They certainly could not afford to live a work-free life, and we observed that despite the narratives that rejected working to earn a lot of money, all of them were positive about the growth and consolidation of their enterprise in the near future. Our informants were *being* the 'enterprising persona' (Doody et al, 2016: 864) in a way that did not allow them to identify the inseparable dynamics of work and life – that is, the difficulty to distinguish between private and professional life (Boltansky & Chiapello, 1999) - as a 'trap' (Morini & Fumagalli, 2010). We therefore found that even in contexts were informants were struggling with their enterprises, informants were determined to pursue their dreams, very often on the basis of disrupting the boundaries separating *work* and *life*. We conceptualize this phenomenon where actors turn precariousness into tales of values, aspirations and self-fulfilment as *make-believe subjectivities* and *fictitious autonomy*: two elements that reflect the neoliberal *habitus* amongst this social group. In this case, habitus integrates beliefs in individual agency, which we found consistently across the social entrepreneurship field.

Paradoxically, both elements appeal to more humane, democratic forms of labour, yet they run in parallel with the diminishing of the social welfare and the loss of workers' rights and the increasing take-up of risk by workers. In the two exemplary cases that we have presented, the informants' personal networks showed high levels of support from family members, meaning that they had an important role in the start-up and development of the enterprise: providing emotional support, but also supporting them with financial and professional advice. This is why we turn to 'social capital' in the next section as an essential premise of this class.

Social capital

In an effort to triangulate the data collected from interviews and observation, we also gathered information about the social capital of informants. More precisely, we wanted to show that despite the precarious and uncertain situations that informants ascribed to themselves, they were able to draw on high levels of social capital, and therefore, belong to a segment of society that was able to mobilize resources effectively after the crisis hit. The link between social class and social capital was developed more extensively by Bourdieu when he described social capital as "the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition" (Bourdieu 1985, 248). For him, social capital was constituted in networks that could be accumulated and transmitted generationally, thus creating and perpetuating forms of cultural and economic capital. Recently, other scholars such as Pichler and Wallace (2008), have confirmed this, showing that patterns of social capital tend to reflect or even perpetuate the stratification patterns of the society in question.

Data gathered using the position generator method described in the methodology section showed that social entrepreneurs had access to a wide range of high-level positions, as indicated in the following table:

Table 10. Indicators of social capital accessed with reference to the position generator instrument

Country	Size of the network		Accessed positions	Accessed prestige			
				Total	Average	Max.	Range
Spain	Range	25,00	9,47	421,87	44,70	66,13	48,94
	Minimum	16	4	182,31	36,31	62,66	23,72
	Maximum	44	14	649,66	55,61	76,11	61,11

If we sum up all the numerical attributions for each position accessed for all of the entrepreneurs, we get a total of 421.8 (out of a maximum of 649.6), as shown in the table. This indicates an overall intermediate-high score on the prestige scale. Furthermore, out of the 47 entrepreneurs who participated in the interviews, 43 nominated two of the highest positions on the ISCO-08 scale. The data shows that we are referring to a segment of the population that is not only well-educated, but who are also able to mobilize resources through their personal networks. Moreover, we saw virtually no difference between the amounts of social capital held by entrepreneurs who had started their projects before the crisis and those who had started after. This is revealing, in the sense that it further supports the hypothesis that social capital might be an indicative of being in a privileged position, as opposed as showing social capital that was earned after some years of professional activity. In both cases, nonetheless, we observe the capacity for resilience of these actors, as they are able to maintain their social status in the labour market by combining resources that had been built prior the crisis, and by counting with the additional opportunities that social capital provide.

Conclusion

In this paper, we have presented the structural and cultural class elements that have contributed to the emergence of social entrepreneurship in Catalonia and Spain after 2008. We have done so by focusing on *habitus* and social capital following Bourdieu, whose theoretical premises have helped us explain the rise of these economies as a class-based response to global processes of economic and welfare informalization. After accounting for the ways in which social economies have often acted as a response to financial crashes historically, we have shown that neoliberal conceptions of meaningful work are merging with new forms of post-Fordist, flexible and uncertain work that are being created by financial deregulation.

Behind the narratives of the actors themselves, who are compelled to integrate biographical, reflexive stories of themselves into their everyday lives and their market ventures, we come to see that they all share very similar motivations. With the data showing the ways in which reflexive habitus has become resourceful in a supportive semi-institutionalized context, we contend that social entrepreneurs have emerged as a resilient displaced middle class that we named 'the creative wageless'. We have determined that several elements draw together these apparently dispersed individuals.

Firstly, support and encouragement from institutions and business schools who are keen to unburden themselves of the problem of unemployment and to transfer it to the people themselves. Secondly, we also found that, given the cuts in public spending in the social and cooperative sectors, workers had to move away from the salaried market and converge around a common discourse. Thirdly, these entrepreneurs' accumulated economic and social capital allowed them to gain access to institutional networks which proved to be key in starting up their enterprises. Reflexivity has been included in our analysis as habitus (dispositions) in the sense used by Bourdieu: as patterns of behaviour that reproduce the social agent in the position he or she occupies. For Bourdieu, capital provides a map of the main social divisions in contemporary society; we suggest that both reflexivity and social capital are structural elements converging in the rapidly growing field of social entrepreneurship.

We also showed how the motivating factors of autonomy and self-fulfilment are inherent in the pursuit of these new forms of work and embodied in the practice of reflexivity. Informants gave prescriptive interpretations of what they did not like about their former jobs and reframed their decision to become entrepreneurs as a *choice.* We contend that two elements were common in how the figure of the reflexive entrepreneur was framed. One was fictitious autonomy: the belief that individuals acting on their own for a common good can contribute to the betterment of society as a whole. This produces an over-arching *I-do-what-I-want* narrative, which is expressed through moral claims about social impact, doing something *good* for society. The second framing element relates to the role of make-believe subjectivities which result from the restructuring of labour in the context of widespread unemployment and underemployment (Adkins, 2012), whereby human capital deficits are turned into new economic possibilities through aspirations and motivations such as self-actualization, self-realization, improvement and virtue.

The emergence of entrepreneurship with social values cannot, therefore, be attributed solely to the good will of individuals or to an expanding culture of post-capitalist entrepreneurial activity. We have linked the rise of such new forms of work to the structural changes that have accompanied economic deregulation since the 70s. The increasing precariousness of labour and the lack of salaried, protected and stable employment are pushing a significant number of people towards finding their own ways of sustaining themselves. The use of a narrative of collectivism and solidarity is brought about, firstly, by the disappearance of social sectors that were negatively impacted by austerity policies, leaving a gap in the financing of social and cooperative sectors. Secondly, this narrative is employed because of the disillusion the middle classes have experienced in a context of increasing competitiveness, the transformation of creative work into routinized, productive activity and the overall collapse of the professional and life expectations which formed part of the social pact of meritocracy. Behind the narratives of working for passion and for self-fulfilment, we see 'the dreams of workers who have discovered that they are at work even as they sleep…in awakening to the realization that they are further from achieving freedom and autonomy through liberation from work than they expected' (Shukaitis & Figiel, 2015: 540). We contend that while the wageless creative is immersed in a culture of creativity, the growth of unpaid, free work as a consequence of the informalization of the economy has also resulted in worsening conditions for this class.

Acknowledgments

Research project funded by MINECO (CSO2012-32635) under the title *Social entrepreneurship: local embeddedness, social networking sites and theoretical development*. We would like to thank Alejandro García Macías for the social capital conversion tables. We would also like to thank Miranda Lubbers and Paula Escribano for their work on the project design and data collection.

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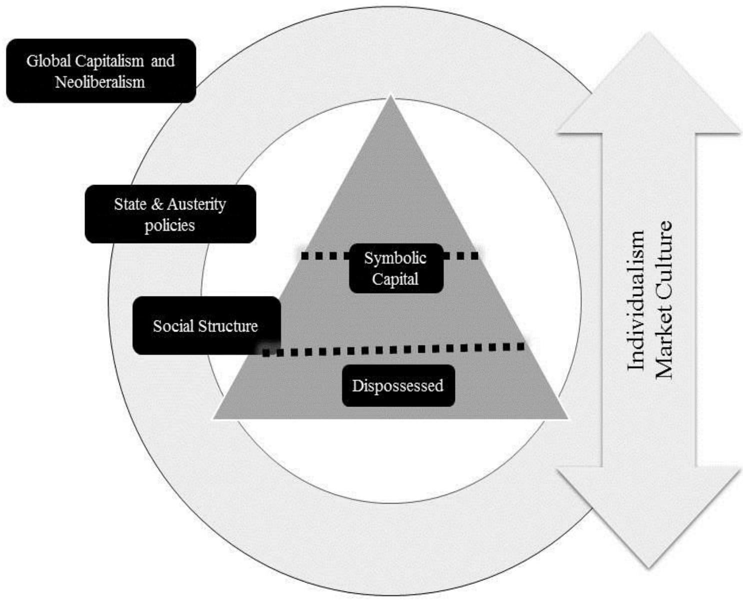
Chapter 6. Discussion

The purpose of this section is to show the ways in which all the aforementioned elements in the thesis connect with each other and provide an explanation for recent transformations. By this I mean that 'crisis' could never explain anything by itself, detached from previously-existing structures and events and therefore it cannot be presented as a 'unique' event. On the contrary, in this thesis I have attempted to move away from such position. The discussion that I present in the following pages is an effort to articulate the findings of the three chapters by means of a discussion, in a manner that will allow me to draw conclusions for the chapter that follows.

The discussion is structured as follows: the first section address the issue of trends in the macro level, with the issue of informal governance and inequality at the centre. The second section addresses what I have termed 'the political economy of values', seen throughout the lenses of the "stability" vs. "flexibility" paradigms. Following on this, I connect these global trends with the concepts of 'life spheres' and forms of provisioning, which lay at the heart of my analysis. Finally, after a brief note on 'value', I conclude with a suggestion for a framework in which to understand the main conclusions of the thesis; the post-employment era.

As a way of summarizing the conclusions of the thesis, the following diagram presents the main connections that I have drawn between the historical framework and the results derived from the research.

Figure 11. Thesis diagram



Wealth and inequality

At the beginning of chapter two data was presented to describe the historic and socio-economic backgrounds of both Spain and Cyprus. I located the cultural emphasis placed during both countries' 'economic miracles' on the acquisition of property within a social welfare model that sought to turn the 'working class' into a 'propertied' one: the neoliberal social project (Streeck, 2014). Emphasis was also given to the acquisition of educational, human capital, as Bell had noted in the *Coming of the Post-Industrial Society* (1973). In this work, he confirmed the growing importance of knowledge as a valued form of capital in service-led economies. The rise of financialization as 'shareholder value', however, did not gain academia's full attention until the crisis of the 1980's and the later recession in 2008. It was with the burst of the housing bubble and the subsequent efforts to rescue the banking sector that anthropologists began to focus more closely on the shortcomings of such a development.

As I mentioned in the context chapter, however, financialization does not entail a new regime of production *per se*, but rather a distinct system of value extraction. It is debt, credit and speculation on a global level that has contributed to the rise of such a system. Moreover, as a form of wealth production, it required people and entities to be able to access credit and consumption. I explored the case of access to housing as an example of this, thus ascribing to Piketty's perspective on the growth of a patrimonial (or propertied) middle class as "the principal structural transformation of the distribution of wealth in the developed countries in the 20th Century" (Piketty, 2014: 34). We suggested that financialization is thus better understood as 'services' for production which have benefited the elites more than ordinary citizens.

Considering all these developments is essential if we are to understand what the arrival of the crisis has accentuated and made more visible. As many scholars were already warning long before the crisis, inequality was already rampant from the 70s onwards. Financialization was a key process in these developments too, as they involved people's life projects being mobilized to a greater degree in the global financial market. It is in the post-industrial mode of production, however, and the ways in which globalization and technological advancements have accelerated it, that we find the 'seeds' that explain contemporary culture.

Thus, the 'sudden' emergence of a society that runs at different speeds and with different value regimes is only an indicator of how mobilizing the neoliberal project was. We will come back to this. For now, we will recuperate the idea of informalization from above, in order to designate the ever more blurry frontier between private and public money. Streeck refers to such developments in an even more radical way, stating that 'today it is virtually impossible to tell where the State ends and the market begins, and whether States have been nationalizing banks, or banks have been privatizing the State' (2014: 40). The elements that we have captured under the rubric of informalization have thus included:

- Finance and globalization as an opaque alliance that escapes public scrutiny and benefits the upper classes.
- The expansion of economic flexibility. Informalization as an auxiliary element of the logic of accumulation.
- The alliances between the elites and the State institutions in the undermining of democracy.

Within this logic of 'regulation for further deregulation', we see that the State moves away from being a guarantor of welfare to supporting the stability of the financial and economic system, with enormous consequences for its distributional function. Wacquant expressed this idea concisely when he wrote that neoliberalism is best expressed as “an articulation of State, market and citizenship that harnesses the first to impose the stamp of the second onto the third” (2012: 71).

Following on from these perspectives, I paid particular attention in this work to cuts in social budgets and other sectors that were considered ´dispensable´ by the political and financial elite, but also focused on the labour reforms designed to give more flexibility to employers at the expense of workers’ stability and rights. Within the new myriad of employment options that have been expanding since then (multi-employment, mini-jobs, work on-call, informal work, work from home, part-time, flexible, etc.), *crisis* has also cut through another major cultural pillar of society: employment. Culturally considered to be the main vehicle of social integration and a provider of social status, workers are now generally expected to work ‘on demand’. The post-crisis actions pursued by the political and financial elites to the detriment of workers and the decline of labour in delocalised production have left some scholars arguing that experiences of work in the global North are becoming more like those in the global South, rather than the other way around (Breman & van der Linden 2014).

At this point, it is worth introducing one of my main conclusions; that the structural precariousness of the post-crisis period has created a disjuncture with the post-70’s regime that gave life to the ‘national middle-class projects’ that characterized European welfare states; thus transforming it. By this I mean that through the various crisis of the 80’s, 90’s and 2008, the expectations of workers who sought stable employment, specialized skills for better jobs through the formal educational market, and the acquisition of property, have been not only severely impaired, but a segment of the population has already been made highly vulnerable. As a political project of the late 60’s and 70’s, the middle class never crystallized homogenously, even if ‘expectations’ were culturally assimilated across the working classes (becoming home owners, having their children go to university, providing them with good career prospects). Kalb put it brilliantly when he described the idea of the middle classes as “the magic symbol extricated from the rubble of labour sometime in the mid-1980’s in order to keep the cultural aspirations of labour up and its politics down” (Kalb, 2014: 164).

The 'middle-class project', as the cultural imprint behind the alliance that took place between the State and finance, had already cut across the livelihoods of the range of people living under industrial capitalism. The economic opportunities that economic liberalisation brought were already shaping inequalities that became more evident after the crash. Today, I have showed through my fieldwork that the two paradigms of "stability" and "flexibility" coexist, and that crisis has made these differences ever more evident. If in previous crises, employment - even if not secure - was more abundant (construction and services booming), today we see that less skilled workers have become highly disposable. In Harvey's words, they have become 'dispossessed', but perhaps we might say they have been doubly dispossessed (economically and culturally; unable to participate in the 'flexibility paradigm'). On the other hand, the better skilled and better adapted to the uncertainties and unstable character of the flexibility regime have to fight with all their available resources to maintain themselves and their cultural aspirations. This 'fight' for the reproduction of their cultural and economic identities has forced the *displaced* and the established middle classes to legitimate new forms of participation in the market; the former being forced to access informal, precarious work and the latter articulating marketable narratives.

The political economy of values

In this thesis I have suggested that even though many of the 'trends' we see both politicians and elites pursuing in the aftermath of the crisis are, to some extent, continuations of the post-industrial turn, *crisis* has evinced the system's shortcomings. In this regard, I have placed particular emphasis on the undermining of the 'middle classes' that were socialized under the post-Fordist dream. By this, I mean the expectations of workers engaged in the acquisition of, for instance, property and human capital, about 'the good life' or the 'desirable life', which entailed participation in the new financial markets.

In the post-crisis framework, we see evidence of nostalgia for an unfinished project (Muehlebach, 2011), but also two modes of *being* and *hoping* which reflect the two regimes of production that have characterized the 20^{th} Century until today. We might refer to them as industrial and post-industrial modes (see the chapter on precariousness), or as suggested in that article, we might make ideal types that correspond to the dichotomy *stability* vs. *flexibility*. In that article we explored how 'place' and 'dispossession' in the context of de-industrialization and the Fordist dream, represented a different value regime from the post-industrial context's abstract and individually-focused one. We did this by taking precariousness as our starting point, and considering its various meanings when contrasting *structural* precariousness with *subjectively experienced* precarity. We situated the former within the aforementioned context of the crisis' aftermath and the continuation of pro-capital policies: further erosion of worker rights, a diminishing welfare state, privatization, and economic flexibility working to benefit employers and to the detriment of workers. In exploring the latter term, we referred to modes of *being* and *acting* in research subjects' current contexts. In this sense, we not only looked at discourses, but also paid attention to 'actions' and 'possibilities', by understanding people's various modes of provisioning and their implications for social reproduction (Narotzky, 2004). Here we also explained that women are clearly held up by these 'delimitations' in which *motherhood*, ideas about what it is and beliefs about the ways in which it should affect their lives intersect with their worldviews and experiences. In this sense, we looked into *values* and even patterns of values to arrive at the conclusion that in both paradigms women were paradoxically being 'sent back to the kitchen'.

Within the flexibility value regime I described, with the aid of data gathered from established and aspiring entrepreneurs a particular *habitus* - in a Bourdieusian sense - was found to characterize informants that fell under this category. In considering this concept, I did not completely ascribe to Bourdieu's theory that 'one's resources (capital) produce a character structure (habitus) that generates particular sorts of behaviour in the contexts of particular social games (fields)' (in Rileys, 2007). My analysis was in no sense aiming to present 'static' categories that divide actors according to behaviours and *taste*, thus positioning them automatically in one place or another, according to the hierarchical ranking of resources. On the contrary, I presented social formations that emanated from relationality. This is also why I was not completely comfortable with an analysis based entirely on *class*, as it was only Marx who gave a relational account of class, and such relationality was entirely defined by the ownership of the means of production; only two classes being accountable for an explanation of social change (the bourgeoisie and the proletariat). In this latter regard, I always thought that Marx was perhaps overly guided by an analysis of capitalism from the perspective of the possibilities for action, for the revolution, undermining the mechanisms that would hinder it, and that kept evolving after *Capital* volume III.

In my analysis, it was the arrangement of life-spheres that gave life to patterns of values. One could perhaps name them 'ethos' (as categorized in the individualization chapter), but our analysis did not provide a theory of class structure of the type other scholars have engaged with recently (see, for example, Mike Savage's *Social Class in the 21st Century,* 2015, where he draws from large-scoped surveys). The different categorizations of actors that appear throughout the three articles do not offer guidelines for how actors of each group will react toward an external event, for example; or about how they will pursue political action. They do not have explanatory power in themselves. They can only be useful in dialogue with the historical specificities from which they emerged, and with the current ways in which people participate in the market culture that capital develops: ways that do not respond to economic efficiency, but to social relations and social reproduction as a whole. This is also why it was inevitable to speak about labour and *work,* as elements in which great contradictions stand in tension, separating *work* as a life activity from *work* as a mode of subsistence (Corsin, 2003). Moreover, as Robbins has also noted, 'work is usually by its nature an activity viscerally experienced in the present but also oriented to future goals (…) people, never lose sight of the longer term' (2015: 218). Perhaps other scholars would have chosen to look into work just from the perspective of job type within a hierarchy of positions.

Because I caught actors at a time when tensions were being identified, and when further waves of dispossessions were taking place, it was a good moment to capture how actors were finding their way in the midst of transformations. In the previous section, I mentioned that actors that were affected by the *crisis* in the flexibility paradigm were prompted to use all their available resources to maintain themselves and their 'middle-class projects'. I wrote extensively about the cultural re-configuration of values in the chapter on social economies, where I introduced *reflexivity* as a cultural imprint of "the creative wageless".

Here, I found that this segment of the population was reacting creatively to the material dispossession they were experiencing. I indicated two cultural elements that were drawing these actors into market participation: *fictitious autonomy* and *make-believe subjectivities*. Both are elements of the individualization structure, which prompts individuals to search for autonomy and independence through the market. As I indicated, the cultural paradigm of flexibility urges actors to be 'autonomous', and as

Schwartz noted, 'being autonomous implies a capacity to rationally form and act upon some overall conception of what (they) want in life' (1982: 635-638). More importantly, she continues, 'becoming autonomous is not a matter of coming to exercise intelligence and initiative in a number of separate areas of one's life; it is a process of integrating one's personality; of coming to see all of one's experiences as providing a basis for evaluating and adjusting one's beliefs, methods and aims'. This is precisely what I observed in actors that were able to make some form of limited choice between a few alternatives; the capacity to creatively integrate dispossession into a wider, cultural conundrum. This is what repeatedly turned precariousness into flexibility, loss of rights into opportunities for mobility, reduced working hours into time for self-development, or unpaid work into narratives of passion.

Forms of provisioning and life-spheres

Within the analysis of the two paradigms *stability* and *flexibility*, in chapters 3 and 4 I placed more emphasis on the concept of life-spheres, which we borrowed from Weber (1964 [1947]) and used to explore the social lives of our informants. I sought to study the ways in which they participated in family, politics and social spaces outside of the household, as well as *work* and the centrality it had in the actors' lives. In this way, I wanted to understand more precisely the ways in which life-spheres were affected by structural precariousness. We saw various examples of this in the chapter on precariousness, where I presented two cases that reflected this analysis. In the case from Cadiz, for instance, industrial relocation implied the loss of the community that had been so characteristic of Puerto Real, involving not only the male workers, but also the rest of their families. It meant a sort of dispossession, accompanied by marginalization and the mobilization of life spheres by the actor's new job at the call centre. In the second case, structural precariousness seemed 'relative'.

Instead of being faced with isolation, the family in Barcelona became part of a cooperative that emerged in 2011 and sought to combine *work* with the political and social ideals of this particular movement. This was possible, however, by integrating *work* into the household, in Montse's case, and by breaking down the barriers between work and leisure in the case of José. In the flexibility paradigm, actors might be able to re-arrange life spheres more flexibly by integrating new forms of atypical work into their lives. We do not know, however, what the consequences of this will be for Montse in the future, as she is currently working informally. The same could be observed in the chapter on individualization, where I saw how the different groups had a greater or lesser ability to participate in the flexibility paradigm.

In this regard, I observed that some actors became completely dependent on the job they were currently holding, *work* being an urgent form of provisioning for themselves, keeping them from the risk of poverty. In other cases, we saw that in a context in which jobs were totally lacking, or in which the jobs that existed could not provide fully for actors' social reproduction, other forms of provisioning were often present. In this work, I mentioned social capital as an important resource, as well as profits from rent: either gained by the actors themselves (this was rare, as readers will notice from the informants' sample, very few lived entirely from rental profits) or from the family's resources. Sometimes, a combination of social capital and capital from rent were sufficient to secure actors' positions. I exemplified this very clearly in the case of Lluc, the physiotherapist I described in the chapter on individualization.

Value

Returning to the task I set for myself in the introduction of this thesis, I proposed to relate my analysis to what Graeber noted in *Toward a Theory of Value* (2001) and later works. He suggested taking value as 'the way in which actions become meaningful to the actor by being incorporated in some larger social reality (1), or 'concrete totality', as Marx liked to put it' (2006: 73). Moreover, we identified the public realm as a sphere in which value is made social and therefore, where it is realized, made concrete and meaningful to the actors. We showed, for instance, that the emergence of cooperatives and social enterprises was an example of this, and that these were social formations which had received the approval and support of the institutional realms. In short, new modes of provisioning have crystallized in spaces that are charged with narratives of value and moral frameworks (see the social economies, for instance) and which provide individuals with a space where they can have some sort of moral autonomy.

Of course, the importance given to people's actions will always be located firstly in a domestic, apparently non-economic domain, because this is what humans are primarily motivated by. These are the premises under which the anthropology of economy took off in the first place, after all. As Graeber himself has stated in various works (2006, 2013), in capitalism people work mainly to earn a living. So, for example, where we see abstract conceptions of work (like the idea that life is more worthwhile if one has a meaningful job, a job where one can 'grow', an intellectual job, or an 'anti-capitalist' job), we see the mutual creation of a hierarchy of values. This is also why, when we foresee the end of employment as we know it, life spheres re-arrange to give new meaning to structure, thus we see how the household is re-valorised as a productive and reproductive space (as when working from home). The new intersection of life spheres, or the death of former rigid ways of separating productive and reproductive domains, brings new opportunities for understanding how value is produced in a mutual fashion.

As I mentioned earlier, actors are always moved primarily by desires to belong and relate. However, fragmented capital collides with these different forms of *being* in the world. As we know, capital and its spatial distribution move across borders not entirely freely and inexplicably, but selectively, and it changes rapidly, especially with the advance of technology and communications. These symbolic forms are undeniably chained to capital: not as the realm of production, but capital as a framework for participation in the exchange market; the public sphere par excellence (even if it only exists in the actor's imaginations), where value is made social.

What place, then, does exploitation have in this process? It becomes clear that the accumulative element in capitalism can only take place with the price of these re-arrangements of value-spheres. Fragmented capital draws sustenance from the same old forms of value extraction, and from an ideology that naturalizes the supposed impossibility to live according to a different social totality (that is, not the market as we know it). These premises lead us to the next section, in which I take them a step further.

Towards the post-employment era: A new hierarchy of values

Throughout this work I have showed that current transformations in the global and local economies can be traced back to the liberalization logic which began in the last quarter of the 20th century, and that they have been accentuated in the aftermath of the crisis. In this process, we have entered fully into the *flexibility* paradigm in the sense of leaving behind the middle class aspirations with its particular political economy of values that characterised neoliberal era. The system emerging under this logic not only marks an end to the regular and regulated work paradigm based on a formal employment contract of 'the Golden years', but it brings *work* closer to the commodity form, to its pace of production and its rules for output measurement and delivery. In this process, we find that 'informalization from above' regulates to promote deregulation of the economy, legitimizes informal practices wherever workers can't find legal frameworks for themselves and allows unrecognized forms of labour to eat away at the unskilled.

In short, as Eagleton-Pierce notes, '*flexibility* refers to the capacity of an object to bend or curve. The word evokes a visual sense of something that will not break or change form (…) referred to the human disposition to yield to influence and persuasion (…) it implies that some greater freedom of movement or choice is possible' (2016: 77). A regime of flexibility in its fullest sense requires not only of flexible capital, but also of flexible workers, and it is here that I seek to make a further connection between 'value' in the *flexibility* paradigm, and the puzzling question that we mentioned to have been an 'existential' guidance underpinning this project.

How is it possible for precariousness to be turned into fulfilment, passion, and self-development? What is the mechanism by which 'unfreedom' (Calvão, 2016), in the form of 'alienating, objectifying, and dehumanizing labour practises'(452), sits easily under these new logics, to turn unemployment into 'opportunity, exploitation into 'passion', the mobilization of all life-spheres for production into 'independence and autonomy', and the self into the unit of social emancipation and change?

We gained glimpses of the first answer to this question in the chapter about individualization. Individualization is a social-symbolic structure, governed by a system of values that stand outside of exchange value; of commodification (the self as unique, where freedom resides, and the individual as being free from structure). It is a symbolic "universe" that acquires particular specificities under capitalism, where wealth, understood as capital ownership (abstract value flowing in the exchange market or simply stored), diversifies life-spheres and modes of provisioning, and prepares the ground for the socially-recognized importance of self-development and fulfilment. It is the imagination of an extended, non-commoditized life-sphere (freedom as choice), which gives life to such a social imaginary. This is precisely where the success of the project lies: in grounding its fictional premises on tales of freedom that are impossible to materialize as in capitalism, human aspirations are always creatively expressed in the market; a public realm where they are exchanged and where we seek to make our values *social*, and therefore realized.

In a sense, participating in the market (in the labour market, for instance) is a ritual, it is a social process in which participation makes us feel part of the group. Paradoxically, under capitalism the burden of solidarity, to paraphrase Bähre (2007), is made abstract through the impersonality that characterizes money. This is a cultural belief, nonetheless, as we know that we can never be stripped of reciprocity, and that the market, far from being an objective public sphere guaranteeing equality, is conducive of inequalities. But it is a belief that motivates action. It is in this paradoxical dynamic, however, where I believe *culture* and *structure* meet. From here we thus have to agree with what scholars who follow a Marxist tradition have advanced: culture is always connected to hegemony (Gramsci, 1992; Smith, 1999).

At the beginning of this work, we suggested that the dominant social elite in any given period seeks to mobilize forms of collective belonging (the market being one of them), to preserve its domination. However, this project is always one of mutual creation in so far as there is not an alternative social totality where actors can become part of another 'social imaginary'. We have identified *flexibility* as a regime of values (a hierarchy which establishes standards about what 'the good life' or the life worth pursuing are, through regimes of value that are historically shaped), where the meaning of precariousness is made relative, and the political problem of freedom and unfreedom become increasingly difficult to identify.

With the decentralization and fragmentation of capital in the era of informalization, power becomes ever more diffused, but so do the ways in which actors seek to insert themselves in society. A clear example of this is the rise of technology, which is an essential mode of production for individualization, as it gives actors more awareness of their own individualities. Consider the example, for instance, of the creation of personal profiles on Facebook: business models created by individuals on internet platforms by individuals at low cost, using personalized designs and highly specialized knowledge to produce 'a unique worker'; or the greater competition prompting individuals to think of themselves as projects, constantly updating themselves and finding innovative ways to enter into the market. The 'ethos' that ties these modes of production to the flexibility regime are the 'optimistic' workers who we explored through the various articles: not only those who can call on a variety of resources and who can thus afford wagelessness, but also those who were socialized into post-Fordist values, despite their inability to materialize them.

The *flexibility* paradigm, devoid of the kind of values that characterised the *stability* paradigm, does not necessarily tie actors to durable projects (mortgages for houses or employment for a lifetime), but to a much more subjective realm. Going back to what Kalb stated about the middle classes being 'the magic symbol extricated from the rubble of labour sometime in the mid-1980s in order to keep the cultural aspirations of labour up and its politics down'. I conclude that the idea of the flexible worker is the magic symbol extricated sometime in or after the 2008 financial crash, to keep the cultural aspirations of the middle-class symbols up and its politics down.

Within these cultural aspirations, we find the ever-increasing importance of an embedded "self" in the public and economic spheres. The 'deregulation' or subjectivization of the realm of economic exchange opens up possibilities for actors to relate creatively to their life spheres in order to keep their cultural expectations up.

Chapter 7. Conclusions, Limitations and Future Research

This section is structured in the following way. Firstly, I will return to the main questions which guided this research and some of the main theoretical approaches that I took to guide the methodological tools and the analysis procedure. Secondly, I will concisely summarize what has been covered in the different papers, and provide a holistic assessment of how my findings pertain to the overall aims of the thesis. Thirdly, I will give an overview of the main contributions of the thesis. Fourthly, I will address the implications of the study and its limitations. To conclude, I will make some suggestions for future research.

This research started in 2013, in the aftermath of the economic crisis, with the fieldwork taking place mainly between 2014 and 2016. In an effort to benefit from the insights derived from the comparative method, it included interviews and observation in different cities across Spain and Cyprus (mainly Barcelona and Nicosia).

The main questions guiding this thesis were:

> *-In what ways have the socio-economic transformations following the crisis changed the lives of 'middle' and 'lower-middle' segments of Spanish and Cypriot societies?*
>
> *-Are there new factors which inform inequality?*

For this purpose, we had a highly diverse sample of informants to draw upon. The aim was to find as much variety as possible in terms of age and socio-economic background. We looked for informants who identified themselves as being in a precarious situation due to the crisis, or because of the changing character of the labour market, but also sought informants who had positive narratives about these processes. We located informants in smaller industrial cities and also in metropolitan areas of large urban settings. We interviewed members of social economies, entrepreneurs, self-employed people, people working informally, those holding down many jobs and unemployed individuals. Instead of focusing on 'class' as a static category, we produced relational data, drawing on their social backgrounds and other descriptive indicators, as well as information on their aspirations, difficulties, views of precariousness, attitudes toward work and support networks. The result was an intersection of the ways in which actors were being expelled and/or integrated into the post-wage regime, which we framed within the global process of informalization that Western economies are undergoing.

In chapter 3, we contrasted *stability* and *flexibility* as two paradigms through which industrial and post-industrial Spain converge as processes that entail different worldviews, but which also run in parallel nowadays. Instead of giving a quasi-chronological account of Fordism/post-Fordism, industrialism/post-industrialism, we showed that structural precariousness cuts through all these value regimes. However, while capitalism marginalizes actors from industrial value regimes and leaves them dependent on 'urgent work' to get a stable income, for some actors in the flexibility paradigm this urgency is more diffused. We pointed towards various reasons for this, such as varieties of forms of provisioning and higher levels of education and specialized skills that match the current labour market requirements. We also showed that precariousness intersect with gender in this stability/flexibility divide, the former valuing work as a source of income and autonomy, and the latter re-valorising atypical forms of work to enable forms of parenthood that fit with personal values (again, in reference to the good life, or the life worth pursuing). We also offered an analysis of this in the chapter on the social economy, where we showed *reflexibility* not to be an agent's capacity to recognize forces of socialization and alter their place in the social structure but to comprise a resource (legitimized institutionally) for maintaining their status in the flexibility paradigm.

In chapter 4 and 5 we looked into the *flexibility* paradigm from two perspectives. One referred to the middle classes who reported disillusionment with their situation due to the inability to materialize their expectations (chapter 4), and the other to those who used the resources they had built up before the crisis to start their own businesses in the 'social sector' (chapter 5). Both chapters focused on what I subsequently describe as *relative* precariousness in the discussion chapter, whereby value regimes respond creatively to diminishing work and life conditions by mobilizing life spheres that correspond to subjective notions of the individual and the self (experience, ideals). The success of individualization as a top-down structure which forces actors to invent and re-invest themselves in the market, lies, we suggest, in its fictional character, as actors interpret freedom as freedom of choice.

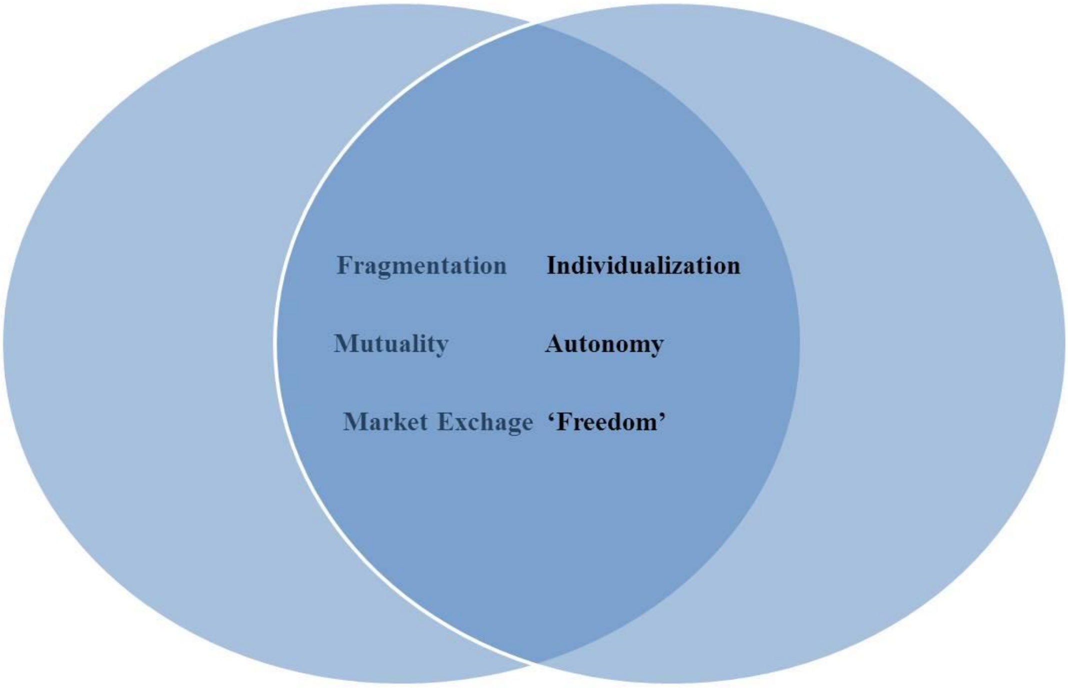
I therefore believe that the contributions of this thesis are clear. Initially, I mentioned that I lacked a definite theoretical pathway to follow. I had different strains of literature that dealt with themes like precariousness, financialization, crisis, and flexibility from the sociological/anthropological disciplines, as well as others from the economic perspective, such as Piketty, with his insights on the particular contemporary alliance between State and capital. I drew on literature on *wagelessness* and flexible labour, some on informalization, and research on the question of freedom and 'unfreedom', in relation to labour. On the other hand, I had the classics: Marx and Polanyi on alienation, commodification and disembededdness, as well as Weber and Bourdieu on status and habitus. From the other end of the theoretical spectrum, we had theorists of the post-modern tradition, with Bauman, Beck and Giddens (1994; 1996) on individualization/modernity, and Bell on the literature related to post-industrial culture. Boltansky and Chiapello (2007), and recently Andrea Muhelbach, on neoliberal ideology and post-Fordist 'affect' (2012) also fall into this category. We had David Harvey's more materialist reading of globalization and dispossession, and finally an upsurge of literature that dealt with the comeback of class, morality, and inequality (Kalb, Carrier, Narotzky; 2015). On downward mobility, we drew on Newman's classic study *Falling from Grace* (1999) and some recent suggestive writings on labour precariousness and the precariat (Standing, 2011).

However, we lacked a comprehensive account of the ways in which the transformation of capital, and the more recent alliances between state and capital, shape or are being shaped by 'culture' and inequality in the post-crisis context. My approach was strongly influenced by Marxist thinking, with a particular focus upon the 2008 crisis, and also informed by the latest works of Piketty (2014) and Wolfgang Streeck (2014). They provided reminders to never lose sight of the structural and materialist dynamics of capitalism, while engaging deeply in the analysis of cultural aspects. Moreover, we were faced with a much bigger challenge. I was determined to show that, as Riley noted, 'it is possible to accept the basic insights of the cultural turn, while still upholding a materialist theory of class structure and (class) formation' (2017). Knowing that, as Graeber also stated, materialists themselves tend to fall in the material/ideal dichotomy and be limited by such approach, this work was an attempt to bridge the separation between structure (material, objective) and superstructure (higher, abstracted).

In doing so, I captured meaning–orientation in a moment of social, political and economic downsizing. I observed that the experience of wage labour does not systematically generate class-consciousness, in the sense of a set of subjective identities or *subjectivities.* Moreover, categorical affirmations such as those of the French school of modes of regulation (like Fordism and post-Fordism, as modes of production attached to distinct forms of livelihood), did not exist out there as chronological and clearly differentiated, but instead co-existed. That is why the *stability/flexibility* paradigms I identified are contained in the Fordist/post-Fordist forms of production, but are not delimited or defined solely by them. This work has looked relationally at how classes are linked to the spatial distribution of capital, but how they are also connected to spheres of reciprocity. I showed this through the example of the State, the market, and aspirations merging to form social imaginaries like the 'middle' class. For the different groups that I introduced in the chapter on individualization, I showed precisely how the actors' meaning orientations navigated throughout these social formations.

Following on from this, I conclude that 'culture' and 'structure' always operate jointly, as it shows in the diagram that follows.

Figure 12. Structure-culture dynamic



In this study, I was able to observe how culture was mobilized for class interests (in a re-configuration of values under the flexibility paradigm), and how actors' efforts to resist the exploitative and coercive effects of the structure under the neoliberal framework endow value paradigms with meaningful action. In the period following the crisis which plunged the world into economic recession in the 70s, and the financial accumulation regime that kept capitalism expanding globally with the price of informalized governance, the actors who informed this research were forced to mobilize their life-spheres by re-arranging them, in order to earn a living.

In capitalism, the market emerged as a social sphere where 'value' is made social and therefore, where it is realized. In the market, however, we are no more than individuals making exchanges; selling our labour in exchange for an income. This is what Marx thought to be the central element underpinning alienation and class relations. Within this fundamental alienation, neoliberal ideology provides a false consciousness by equating participation in the market in ways that felt more self-fulfilling, with *freedom* and free will. The actors who informed this research often spoke of *epiphanies,* moments of realization in which they equated the economic crisis with a personal crisis. They went to great efforts to adapt to the new situation by arming themselves with new coherent biographies through which they could create some sense of autonomy.

The Subjective Revolution

In the discussion chapter, we asked:

> *What is the mechanism by which 'unfreedom' (Calvão, 2016), in the form of 'alienating, objectifying, and dehumanizing labour practices'(452), sits easily under these new logics, to turn unemployment into 'opportunity, exploitation into 'passion', the mobilization of all life-spheres for production into 'independence and autonomy', and the self into the unit of social emancipation and change?*

Our answer goes back to the initial questions we posed at the beginning of this work, where we asked about the qualitative foundations (ideas, beliefs) which inform inequalities in this post-wage paradigm. I recuperate the notion of the subjective revolution(s) accompanying this paradigm to answer this question. Inequalities rest upon notions of *relative* precariousness, whereby the experience of wage labour and atypical employment are sustained by varieties of modes of provisioning that actors use creatively to re-configure their livelihoods. Under these qualitative foundations, actors who are unable to participate in the flexibility paradigm are bound to remain marginalized.

This paradigm is sustained by the total dissolution of full employment and diminishing social welfare on the one hand, and the rise of atypical forms of *work* facilitated by the rise of technology, on the other. Flexibility, as we showed, is imposed, but the fictional character the market culture endows it with meaning. *Crisis* has brought with it a subjective revolution(s) following the neoliberal framework where actors diagnose and find answers to the system's shortcomings "in their own terms", by turning inwards. As one of my informants told me cheerfully in an interview when referring to his new entrepreneurial work after being fired from his previous job: "Now I get paid to be myself!" In this way, we contend that the displaced, symbolic middle class aspirations in the post-wage, post-2008 context have renewed 'faith' and 'hopes' by aligning with neoliberal modes of thinking and acting, instead of revolting against them.

Limitations

The challenges of carrying out this work were great, as was the 'ambition' that drove it until the very end. The difficulties, many; and the limitations, several. To start with, I relied on the snowball technique for finding informants, and this posed several limitations, as mentioned in the methodology section. With more time, I could have gathered more data on the different groups, especially the lower waged group that I encountered in the food bank (Spain) and in the Red Cross (Cyprus). This would have provided me with a fairer comparison amongst groups. In a similar vein, I would have liked to have had more time to replicate what I did in Spain in Cyprus. In Cyprus I only managed to establish contact with the young 'displaced middle class', which was good for the reinforcement of this category in the analysis. But I missed more cases from the lower waged, older groups, which would have given me a better idea of social stratification in Cyprus.

Of those cases I explored in more detail, the depth of study also differed significantly. The time spent with each informant was subject to this author's own judgment and I believe this could have been a major limitation. The challenge was always to be able to create relational categories that could help us unveil representative categories, but also making sure those relational categories were emerging from a proper understanding of the qualitative elements that I sought to observe. This meant that I needed both ethnographic follow-up and shorter semi-structured interviews, but I believe more systematisation in regards to fieldwork periods would have improved the in-depth of the data collection. This is something I will seek to improve in future research.

This research could have also benefitted more from the gender perspective. Even though it is explicitly mentioned in two of the main article/chapters, I felt that I could have gained a lot more from a deeper analysis on gender and the productive/reproductive spheres. Even though gender was not the focus of the thesis, a more in-depth engagement theoretically and ethnographically could have provided a better understanding of the mechanisms by which new forms of work go invisible in the domestic sphere, and how reproductive work and job precariousness feed from each other.

Lastly, I must mention myself that I am aware of the perils of having pursued a research so wide in scope and ambitious in its questions. As with all works of this type, there are huge limitations in the answers provided, but I also think that in being a bit adventurous I acquired a wider, privileged perspective. I could have never achieved this, nonetheless, had it not been for the two additional projects that accompanied my PhD and that were carried out within my research group. In a way, I feel like this thesis could have been much longer in extension, yet at the same time the three articles that present the core arguments are the result of years of work, reflection and rewriting.

Future Research

There is certainly a vast field of opportunities within the anthropology of economy, and I believe that new perspectives including the kind of relational approach we undertook in this work have a lot of potential. For the near future, more studies should be conducted that explore the changing character of production and capital distribution through these new forms of atypical work. At the same time, I truly believe that anthropology can benefit greatly from the comparative method. For a start, I think that a comparative case study between the changing labour landscapes of the 'global North' and the 'global South' would be of great value.

Similarly, I think that the topic of technology as an enabler of these 'flexible' forms of life and work has not been sufficiently explored in the discipline. In future research, I would like to explore in more detail how *work* in the post-employment era relates to this idea of *relative* precariousness, but also considering the ways in which technology is enabling new forms of value appropriation. I would like to keep exploring the fragmentation of the middle waged classes and its relationship with the upper and lower strata. Taking the conclusions at which I arrived in the present work as starting points, I would like to continue exploring the ways in which this symbolic class re-configures values and expectations (assimilating and resisting), as quality labour becomes increasingly scarce. As mentioned earlier, I would like to pay closer attention to the role that women play in these ongoing structural and cultural changes.

Methodologically, future research should focus on combining a micro-sociological approach with the wider, global theories that anthropologists have been able to explore with great success. It is, perhaps, unavoidable to continue thinking about innovative ways in which to conduct fieldwork in urban settings. For this purpose, I would like to develop ways in which ethnography can keep shining as empirical evidence, while benefitting from the comparative and the multi-sited methods.

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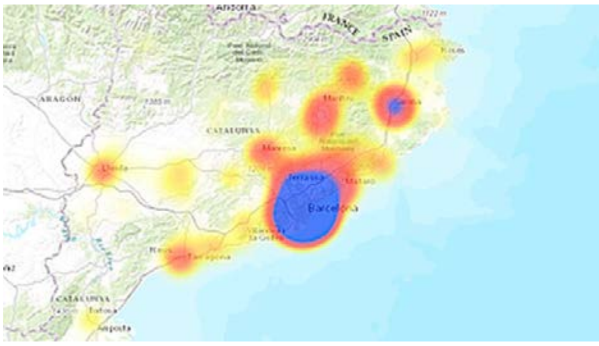
Annex

Annex 1. Summary of research projects that complimented this thesis

***Project 1. Enclave.* Social entrepreneurship: local embeddedness, social networking sites and Theoretical development *(CSO2012-32635, funded by Ministerio de Economia, Industria y Competitividad).* Principal Investigator: José Luis Molina González.**

The project has focused on the role of the economic crisis to explain the emergence of the field of social and environmental entrepreneurship in Spain generally and in Catalonia particularly. Drawing from an analysis of 43 in depth interviews to entrepreneurs, but also from 93 responses to an online questionnaire and a data base that gathered information on 347 enterprises with explicit social and environmental objectives, it has been possible to show that the crisis has played an important role in the development of this phenomenon. 60% of the initiatives were started in the aftermath of the crisis.



The key elements that define such phenomenon were:

* A context of structural transformation. Growing unemployment (especially youth unemployment, which reached 45%), the cuts in public spending and in the Third sector, the disappearance of the saving banks and its 'socially oriented' projects (with investments of more than 2000 million euros per year 2008, which decreased rapidly until disappearing in 2014 and the concentration of the bank sector, were factors that contributed to the emergence of a new field.

* The label 'social entrepreneurship' promoted by banks and public administrations. In both Catalonia and Spain it does not get popularised until 2010, as the most important banks were launching social entrepreneurship programmes like Momentum; sponsored by Banco Bilbao Vizcaya and ESADE (a business school) and a year later by La Caixa with the support of IESE. In 2011, the Catalonian council started the program

@EmprenSocial to support the development of social enterprises. On the European level, the Social Business Initiative was approved in the same year with the objective of increasing visibility and access to finance.

* Alternative to self-employment with the majority holding university degrees, placed in urban settings on the service sector and with genuine motivations to start these enterprises. They make extensive use of the personal savings combining them with other sources of finance that come from the public and private entities.

Results report:
http://grupsderecerca.uab.cat/egolab/sites/grupsderecerca.uab.cat.egolab/files/Informe_transferencia_enclave.pdf

***Project 2. RECERCAIXA Strategies of Survival in Poor Households: The Role of Formal and Informal Support Networks in Times of Economic Crisis (2015ACUP 00145, funded by Fundación La Caixa).* Principal Investigators: Miranda Lubbers and Hugo Valenzuela**

The global financial crisis has increased the number of households in situations of poverty in Catalonia (as in the rest of Spain). Studies of poverty tend to focus on identifying the profiles of the most vulnerable segments and on tracking the development of poverty rates over time, but they do not usually analyze how people manage to survive situations of poverty. However, this analysis is essential in order to design and reinforce policies that can strengthen the roles of different types of support. Although it is typically assumed that households in poverty rely on formal and informal systems of support, the current context in Catalonia (and Spain more in general) is characterized by two features: first, government support programs have been considerably reduced, and second, informal support networks of the poor have suffered a notable depletion and often they can no longer adequately provide adequate support. For these reasons, our study performs an in-depth analysis of the survival strategies actually used by households in poverty in Catalonia. In particular, we analyze the sources of support (e.g., formal -state, public and private institutions- and informal support) and how this support changes as the situation of poverty perpetuates. Second, we analyze the interaction between formal and informal support (i.e., both the influence of informal networks on the access and use of formal systems, and the way in which charitable and civic organizations help to strengthen informal networks). To do so, we start off with a secondary analysis of three large, recent Spanish data bases about life conditions. Subsequently, we collect primary data with households under the poverty threshold using a research design that combines structured tools (informal network delineation and resource diaries) with semi-structured interviews and participant observation in order to obtain both rigorous measurement and interpretative depth. Our interdisciplinary research team is composed of academic researchers and key representatives of the third sector. The project emphasizes the transfer of results and applied research.