DIGITAL NOMADS: EMPLOYMENT IN THE ONLINE GIG ECONOMY

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Abstract: In 1997, Tsugio Makimoto and David Manners published their future-looking manifesto *Digital Nomad* that, decades later, would present as a manifesto for a lifestyle movement. At the time, businesses and the US government were interested in looking at tele-commuting, productivity, and work-family balance. Critiques of a neoliberal economy provide insight into understanding the context of freelance and online, piecemeal employment. This article examines the types of employment that digital nomads engage in, based on in-depth interviews with thirty-eight self-identified digital nomads. The participants mostly originate from wealthy, industrialized nations, and have many class privileges, but are underemployed compared to what their socio-economic status would historically suggest. As most participants are in the Millennial Generation, an overview of the shifting socio-economic status of this age-cohort is examined in the United States, United Kingdom, Australia, and the European Union - notably their high educational achievements and increasingly precarious employment status. Many of the nomads were working part-time with their own micro-business, with few able to maintain full-time employment. Few have benefits such as healthcare, retirement, unemployment insurance, or family leave. While "freedom" is touted as the benefit of gig-work, by both industry management and digital nomad enthusiasts, this lifestyle marks a shift towards precarious employment – itself not a basis for economic freedom, nor security.

Keywords: digital nomads, location-independent, technology, travel, freelance.

INTRODUCTION

In 1997, Tsugio Makimoto and David Manners published their future-looking manifesto *Digital Nomad* at a moment when the internet – and its possibilities – were just entering the popular imagination. The authors presented a vision of how the new technology could revolutionize our lives – especially by inverting work and leisure. No longer would we need to live within commuting distance to our cubicles – workers could disperse around the globe, to the more temperate climates, and work when they want-

ed, from the computer. The authors envision a lifestyle that would (eventually) spark a movement – digital nomadism:

Finding himself in a pleasant part of the world and enabled by technology to run his business from a hotel room (or even a beach) without being at the mercy of the latest crisis call, he can take time out to enjoy himself free from the dictates of a rigid travel schedule set by a zealous secretary or a demanding boss (Makimoto and Manners 1997: 147).

The internet would provide a liberatory utopia in which workers could log on (from the beach), work four hours a week, and then catch the afternoon waves on his surfboard – and he was surely male. The authors did ever-so-briefly ponder the dark side of digitally-controlled employment:

Of course, for some workers – those tied to a production line in a factory, or to a particular person, like a secretary – there will not be any benefit to be gained from the new technologies. For them, the new technologies might even make things worse, with the boss frequently using electronic links to check up on the secretary's day to day activities instead of allowing the secretary a quiet few days in their absence (Makimoto and Manners 1997: 155).

However, such dystopian potentials were swiftly skimmed over to focus on the positive, liberatory, and even fantasy, potential that the rest of the book would envision: location independence, mass nomadic-temporary cities, diminishing governments and national borders, project-based work, less material consumerism, a sharing economy – but all backed by a "healthy bank balance" required by the nomad (Makimoto and Manners 1997: 1737). After twenty years of *Digital Nomad* in print, we can ask, were the authors accurate in their assessment?

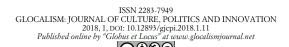
This paper explores the socio-economic context of digital nomad work through a qualitative exploration of the lifestyle. While there are numerous business magazines and newspaper articles celebrating this concept in ways similar to Makimoto and Manners, critical sociologists have been slower to research this phenomenon. Sociologist Juliet Schor has been one prominent voice capturing the worker's perspective of this precarious living experience, which she refers to as the "gig economy". I use qualitative methods of participant observation and in-depth interview-

ing with thirty-eight participants from primarily developed nations around the globe. The findings demonstrate that workers continue to be financially insecure in an economy that is slashing employee benefits such as healthcare, retirement, family leave, and unemployment. Becoming a digital nomad and working remotely from an affordable country, such as Thailand and Indonesia, provides workers from the global north with an individualistic, optout solution to the growing inequalities in their home countries. However, such lifestyles do little to address the structural conditions of inequality. Further, they promote a gentrification context in the host countries, where locals are increasingly priced out of housing with the increases of mass tourism and global elites' investment in real estate.

DIGITAL NOMADS

Digital nomads are workers whose primary employment takes place on the internet. They are not required to show up in person to conduct their job, thus they are "location independent". But only a small percentage of jobs can actually be conducted fully online - digital marketing, web design, software engineering, or computer programing, video language tutoring, for example. Remote workers, for the most part, often have a stable household in one town and work from home, or a mixture of local places. However, digital nomads take this location independence further. They travel and do so frequently; both domestically and internationally. They select their location choice based on leisure and lifestyle expectations, not work. Therefore, they often choose comfortable, warm, scenic places that are also quite affordable and welcoming to Westerners. This catches the imagination of journalists who envision the easy life of a laptop graphic designer lounging on the beach (Rosenwald 2009; Russell 2013; Mohen 2017; Wood 2005). It is hard to estimate the number of digital nomads working today, but there are some measures that can provide more context.

The Bureau of Labor Statistics reported in 2014 that there are 14.4 million self-employed workers (comprising roughly 10 per cent of the US workforce). And the number of full-time US employees who work primarily from home has risen to over 3.3 mil-



lion (cited in Garrett, Spreitzer and Bacevice 2017: 822). Not all self-employed workers are, of course, digital nomads, but a good percentage of digital nomads are self-employed, as few are full-time employees of a single corporation. The Freelancers Union (2016) tracked 5,000 workers, besides analyzing nationwide census statistics. There report makes the point that "there are 53 million Americans – 34 percent of the U.S. workforce – working as freelancers" (2016: 3). The breakdown of this number includes: 40 per cent independent contractors, 27 per cent moonlighters, 18 per cent diversified workers, 10 per cent temporary workers, and 5 per cent freelance business owners (2016: 3).

WORK-FAMILY-LIFE BALANCE AND REMOTE WORK

While digital nomads and telecommuters differ in lifestyle (telecommuters are often balancing family duties; while nomads are balancing leisure and work – and rarely, childrearing), both find it challenging to have distinctive boundaries between work, leisure, and family life. The research on work-family balance attempts to measure the extent to which policies of flexible work schedules assist employees in being both productive workers, and attentive family members (Anderson and Vinnicombe 2015; Vinnicombe, Moore and Anderson 2013; Vinnicombe and Anderson 2017; Stavrou-Costea, Parry and Anderson 2015). For telecommuters with small children in the house, women especially find it hard to protect their work time from family commitments (Glass and Noonan 2016; Noonan and Glass 2012: 40; Noonan, Estes, and Glass 2007; Eddleston and Mulki 2017). And with technologies that encourage constant communication, pressures to overwork can be enormous – but benefit men to the higher degree, as they are better able to distinguish their work time and space from family duties, often with partners who help reinforce this division with their own labor (O'Neill, Hambley and Chantellier 2014; Panteli and Duncan 2004; Morganson et. al. 2009; Wood 2005; Busch, Nash and Bell 2011).

THE GIG & SHARING ECONOMIES

The popular press and the business and economic literature celebrate the so-called technologically enhanced "gig economy" as a win-win for business and workers alike – it provides freedom and flexibility for both. Workers can become remote and control their own schedule – and employers no longer need to provide overheads and benefits. Gigs are one-time jobs that can be acquired by workers who are members of a particular website or phone-base application, which allows them to bid on work. Once the work is completed, the employing-client can rate the work performance, and this contributes to the worker's overall rating, impacting their potential bottom line. This encourages freelancers to work below market rate, or even for free, in order to have more gigs - and ratings - on one's professional profile (De Stefano 2016: 8; Luce 2017; Gandini 2016a, Gandini 2016b; Gandini and Beraldo 2016). And since piecemeal work does not come with benefits – freelancers must cover their retirement, health care, and operational costs out of this income.

Boston College professor Juliet Schor is one of the few critical sociologists examining the impacts of the gig economy on workers. According to a Pew survey that Schor and Attwood-Charles (2017: 9) cite, "gig workers disproportionately earn less than \$30,000 annually, however, because many are in school, part timers, or not in the labor force; this is not surprising". The workforce is also bifurcated between those who have full-time employment and do extra gigs on the side, and those who lack fulltime employment and are scrambling to live off of their gigs. In the same Pew survey, 29 per cent depended on this income to meet their basic needs, whereas 42 per cent found the gig work an additional income (Schor and Attwood-Charles 2017: 7). Technology has assisted in destigmatizing gig-work through the platform applications because of the association they have with highly-educated and high cultural capital individuals, based on branding and early adoption by specific communities. Additionally, Schor and Fitzmaurice (2015), found in their research on four sharing-economy communities, that members were highly educated, with over half having graduate degrees, as did half of their parents, and that members were electing to share, rather than acting out of necessity. Digital nomads rely on the sharing economy

through the Airbnb.com platform, through which they book the majority of their accommodations. In addition, a small minority of nomads also rent their own apartments and flats through Airbnb.com and hire a property manager, thus earning extra income to use for travel. Schor (2017) found that privileged middle-class participants were able to make significant amounts of money on platforms such as Airbnb when they have fairly luxurious lodgings to rent out – some were able to earn \$30,000 (three to four times what they would earn on a long-term rental), on top of their full-time salary. However, for those without high-income assets such as luxury condos in desirable cities, discrimination was rampant against those with lesser assets, and racism has become apparent among Airbnb and Uber subscribers (Schor and Attwood-Carles 2017).

METHODOLOGY

Where is the best place to find digital nomads? First, they network online: Facebook groups, Twitter, Instagram. Their objective on social media sites is to drive traffic to their own websites, where they sell a product, such as an online course, or an ebook, on how to adopt the lifestyle. Businesses have sprung up to address the particular needs of digital nomads. Co-working spaces have been around for decades, first appealing to tech workers in the Bay Area, and spreading from there. Co-living places address the temporary housing needs of nomads while attempting to foster community – an adult-worker oriented hostel. Some co-living spaces, such as WY_CO, bring together groups of nomads, who sign on to live together for months at a time, or up to a year, while the company manages the itinerary for the group to move to a new country each month. Other businesses organize digital nomad conferences to promote the lifestyle to newcomers. Digital nomads also congregate in specific geographic hot-spots popular with tourists: Chiang Mai, Thailand; Bali, Indonesia; Medellin, Colombia; and Buenos Aires, Argentina.

I began this research by attending three major community events. The first event was the third annual DNX Conference for Digital Nomads & Life Hackers in Lisbon, Portugal, on 9-10 September 2017. The DNX hosts events in both German (the found-

ers are German) and English, thereby representing the large German digital nomad community. This event was aimed towards aspiring nomads, with speakers presenting their personal, inspirational stories, often tracing a popular narrative: from corporate job to digital freedom. The conference included meet-ups across the city, however, most locations were based in bars, so non-drinking, newcomers may feel excluded from the alcohol-fueled bonding.

Next, I attended the Digital Nomad Girls retreat in Javea, Spain, from 18-27 September 2017. As an immersive, ten-day retreat, with a full agenda, and even shared rooms, the fifteen participants bonded in a way reflective of such intensive time spent together. Each day, several participants would conduct presentations about their business, with the others providing feedback. Half of the attendees were already nomads, while the other half were aspiring. Other days, tourist outings, such as snorkeling and boating, would occupy the group. Because of the intensive time spent with the participants, I was able to bond with, and secure interviews, from the majority of them – including the founder Jenny Lachs and her partner Simon. This conference provided a large number of the participants in this study.

There was a total of thirty-eight participants in this study. All of the participants were from strong passport countries, and those who had citizenship in weaker passport countries, had dual passports – thus paired with a stronger one. A passport's strength is measure by how many visa-free countries one can enter. The participants overwhelmingly spoke only English. Those who spoke two or more languages were primarily of non-English speaking national background (n=7). Rarely, did white English speakers learn a second language (n=4). Nearly all participants bemoaned their lack of bilingual abilities, but few put sustained effort into learning another language, instead relied on the dominance of English to permeate the countries they visited. Thirteen participants spoke two or more languages, and five spoke three or more. Twenty-two participants spoke only English.

Their ages ranged from 21 to 49, with the majority in their thirties. Twelve of the participants were in their twenties, twenty-two were in their thirties, and four were in their forties.

Twenty-eight of the participants were racially white (including one Arab and two Hispanic white). Five participants were of

African descent, two were Asian, and three were mixed race Asian and white.

Thirty of the participants were heterosexual, three were bisexual, and five were lesbian, gay, or queer identified. Six of the participants were married (with two in the process of divorce), while the majority of them were single (n=32), with ten in significant relationships. Only one participant out of thirty-seven had children (now grown). Only six participants hoped for children in the future, with fifteen unsure, and thirteen adamant about remaining child-free.

Most of the participants held Bachelors' degrees (n=23). Nine participants had graduate degrees (MA=6; JD=1; PhD=2). Six participants did not complete college. Four had some college education, and one participant graduated with a high school degree. Half of the participants had no student debt (n=20) and the other half had student debt (n=18). Excessive student debt is a barrier for becoming a digital nomad for many North Americans. Criminal records pose barriers for travel. Only one of the participants had a minor misdemeanor criminal charge, which had been expunged.

Only six participants held a religious identity: including one Hindu, one Muslim, and four Christians. Some qualified themselves as "spiritual".

I asked the participants about the occupational background of their parents. Eight participants had mothers who spend extended years raising children and not working outside of the home. Five of these mothers worked before or after their childrearing years, including as a hairdresser and four who worked in offices. Eight of the mothers worked in elementary education or in daycare. Three mothers worked in the service industry, three in office contexts, and three in nursing. Five worked at higher levels in business, and two mothers were engineers. Many of the mothers graduated college, but half did not. The mothers tended to work in female-dominated careers, took time off for childcare duties, and had occupations that were lower-skilled, lower-ranked, and lower-paid than their spouses. Six participants did not specify their mothers' occupations.

Thirty-four participants specified their father's occupation. In general, their fathers were college-educated, well-paid, and held high-ranking positions. Eleven worked in business: as middle-



managers, business owners, or in sales. Three were computer programmers. Three were professors. Three were medical doctors, including one anesthesiologist. Three worked in finance: banking, accounting, and foreign exchange. Three held trade work: sheetmetal, electrician, and plumber. Four worked in the service industry. One was a teacher. Four served in the military. The participants gained socio-economic privileges from their parents' education and occupational background and parents were often the source of material and cultural capital resources.

MILLENNIALS' GENERATION SOCIO-ECONOMIC OVER-VIEW

In the United States

Moos, Pfeiffer and Viinodrai (2018) contextualize the millennial age-cohort in relation to how policy and urban-planning can best meet the needs of this upcoming generation. Millennials are the most highly-educated generation in the U.S. at 38 per cent (Fry 2018: 54). The exponentially rising tuition costs has put this generation into student loan debt like no other (Geobey 2018: 132). The youngest three cohorts in 2012 had an average debt-toasset ratio above 100 (Fry 2018: 58). They enter a neoliberal job market rapidly shedding benefits: health care, pensions, sick days, seniority, and security (Vinodrai 2018: 46). Worth (2018) examines intergenerational transfer of wealth from parents to children in the form of money - tuition payments, subsidized living expenses, cars, bills paid, and down payment for houses. This familial subsidy further exasperates inequalities by raising the prices of housing and other material goods. Mawhorter (2018) looks at "boomerang kids" who are able to move back in with their parents in order to eliminate their rental expenses completely. This fit with the complimentary shift in either not marrying, or marrying much later, perhaps once they are more financially established. Living with parents offers a significant savings, as Millennials were paying a large portion of their relatively small incomes towards rents; for those without a college degree, they were often paying half of their income towards rent (Mawhorter 2018: 207). While a college degree does not guarantee employment, not having a de-

gree is a real detriment. Journalists do not often dwell on Millennials who are not white, college-educated, and middle-class. Ralph (2018) finds that for Millennials without a car, their employment options are restricted. For high school graduates of Latinx or Black background working at low-wage jobs, or unemployed, their situation provides significant economic challenges.

In Australia

Jennifer Rayner (2016), an Australian millennial and former federal political advisor, wrote Generation Less, a statisticallyladen overview of the downward mobility of her age-cohort. While austerity measures are slowly gaining traction in Australia, they have much farther to fall than their American counterparts. Youth unemployment rates are at 11.2 per cent (Rayner 2016: 240). Rayner (2016) points out that 65 per cent of hospitality workers, and 40 per cent of retail workers are casual employees. without access to the entitlements received by full-time employees, such as five-to-six week of annual paid-leave. Casual workers in Australia are compensated for such precarity with higher wages. Australian millennials are renting property well into their thirties before purchasing their own property and their overall financial worth has declined, while their debt rates have risen, especially with student loan debt, whereas tuition was free for many of their parents' cohort (Rayner 2016: 590).

In the United Kingdom

Millennials make up 13.9 per cent of the total population in the United Kingdom, but there is a definite concentration in London, where 19 per cent of them live (Brown et. al. 2017: 3). Millennials are most commonly employed in the retail sectors, followed by health/social work, and education, and have experienced the largest falls in average earnings since the 2008 recession, with employment rates of 82 per cent (Brown et. al. 2017: 3). This age cohort is among the most educated, with nearly 40 per cent of those in their late 20s and 30s holding a tertiary level degree. As in other peer countries, 59 per cent of millennials are renting their

homes well into their mid-to late-30s, unlike previous generations, which were able to purchase homes in their late twenties. This generation is also more liberal politically, with 32.4 per cent voting for Labor in 2015 and the majority voting "remain" during Brexit (Brown et. al. 2017: 4). Therefore, their political interests should temper the direction of neoliberal governmental policies if they were to become more politically active. The United Kingdom provided defined benefit pension schemes for the baby boomer generation, but such benefits are now provided to less than 10 per cent of private sector employees, who enroll in defined contribution (DC) schemes instead, a drop of 14 per cent of pensionable earning contribution (Brown et. al. 2017: 39). Adult milestones are increasingly postponed as young people have less capital with which to establish themselves. Those in the UK are increasingly postponing moving out of the parental home, with a rise from 11 per cent to 14 per cent for those aged 25-34 (Brown et. al. 2017: 46).

In the European Union

The European Union brings together twenty-eight diverse countries with an estimated total popular around 507 million, of which 33.3 per cent are young people under the age of 30 (Eurostat 2015: 10). Increasingly, young people in the EU find the job market difficult to navigate, even with the ability to transgress national borders within the region, making multilingual ability an important skill for employment. In 2013, 20.9 per cent of those aged 25-29 were neither employed nor in school, with 70 per cent employed, with such employment distribution unequal among countries such that the Netherlands, Malta, and Austria, which had high rates of employment, and countries such as Italy, Spain, and Greece, recording lower rates (Eurostat 2015: 11). Those with a tertiary education in countries like the Netherlands and Malta reached the high employment rate of 93 per cent (Eurostat 2015: 149). Temporary work contracts were more widespread with younger, and female, workers. Similar to other countries, young people were leaving the parental home much later in life, with an EU average age of 27 for men and 25 for women (Eurostat 2015: 44). These rates were especially skewed by country, where northern Europeans were the first to leave the parental home in their



late teens and early twenties; whereas the vast majority (70-84 per cent) of young people age 25-29 remained with their parents in countries such as Croatia, Slovakia, Malta, Italy, and Greece (Eurostat 2015: 47). Following this trajectory, young couples were less likely to give birth to their first child, and more young couples remained childfree or unmarried.

FINDINGS: THE DIGITAL NOMAD'S ECONOMIC PROSPECTS

The participants began their work lives as teenagers with entry-level, part-time jobs, often in the service industry, where they slowly developed skills in navigating work, and subsidizing their tuition payments for college. While they have cultural capital rooted in family and citizenship, many struggled to gain a foothold in their field, except for those especially in the "intangible economic fields" based on high-skill and demand, such as computer programming, software engineers, computer technical support, and skilled digital marketing (Haskel and Westlake 2017).

Amna was born in Pakistan and raised there until her parents divorced when she was eight-years-old, when she migrated with her mother and siblings to the United States. Her father was a businessman, who later earned a Ph.D. and became a professor. Her mother had earned advanced degrees in medicine, and worked managing doctors' offices. Amna attended Bryn Mawr, an elite women's college, where she racked up a significant student debt, along with earning her degree. Her work life before and after college consisted of small and random gigs:

I was cobbling it together. I never had a full-time job. When I graduated, I was tutoring French, English, and babysitting. I was that person on the streets of New York City handing out coupons and ice cream samples.

Amna realized if she was "cobbling it together" in New York City, the transition to living in more affordable places could be a distinct possibility. Her research on digital nomads lead her to find online jobs, working remotely, as she had done with hustling gigs in the U.S.

She became involved in email and search engine-optimizing marketing, finding clients through various networking events. Connecting with other digital nomads provided her with the ideas of where to find new clients and gigs, and her various skills, including speaking some Arabic, Hebrew, French, and Spanish, were a further asset. However, she did not have a clear plan or trajectory, and was following her new digital nomad friends' travel itineraries. Amna's experiences of finding small and random gigs, both in New York City, and abroad, represent the lack of opportunities that Millennials face in the United States, even when they have extensive elite education, language abilities, and are bright, with significant cultural capital.

Nick is an American with an elite education in software development from Georgia Tech, raised in the suburbs of Washington DC, with parents who worked in the medical field, as well as finance. His parents paid for his tuition and he viewed his collegetime retail job as a mind-break from his grueling university computer courses. Not long after graduation, he was employed in a string of shorter term full-time as well as freelance jobs, and this soon led to a full-time position with a six-figure salary, and extensive benefits. He maintained this position for two and a half years; however, during a holiday to Norway with his partner, the company quickly announced they were going out of business, and fired everyone. Nick received only a one-week severance package. However, the money he had earned could support them for sixmonths of world travel, compared to two months in their former home of Santa Monica, California, so they took the opportunity to launch into their digital nomad lifestyle. Since then, he has worked as a consultant and freelancer in the same industry, but makes half of his previous salary.

I was originally trying to start a new company with the bones of the technology that I had built at this full-time company that was shut down. There were a lot of customers who were left hanging. I was trying to band together with some of the other developers and rebuild a bootstrap version of the software. It was very stressful. Six months later, I switched to being purely freelance. Take on a client. Do what they want. Make a ton of money. That was a better strategy. I design software, websites, and mobile optimize. I can do UX design. Nowadays, most of my development experience is in mobile, so IOS and mobile-responsive websites. Neither of those are going away anytime soon. You have to keep yourself



up-to-date as the technology shifts but, luckily, it's as evergreen as it could be right now... Everything in my world is personal connections that I made as a full-time developer in L.A. Another person had come along needing some help. Shortly thereafter, I worked on a project for Disney. Then, that led to another project. There was a string of projects. For the first 5 years nomading, I never looked for work. Work dropped into my lap.

In addition to work, Nick has his passion projects, including being a co-founder and organizer of the 7in7 conference, which takes significant time away from freelancing hours, yet has not begun to turn a profit.

Speakers at digital nomad conferences often pronounce that anyone with enough desire to travel and work can adopt the lifestyle. They often encourage their audience to quit their job and follow their bliss. As one nomad stated, "if you're unhappy with your job five days in a row, you should reconsider keeping it". This perspective reflects a privileged position of one who is confident in their ability to secure another lucrative job in a strained economy. Few are in such a sought-after position. The powerful passport becomes the most significant factor for being a digital nomad, in addition to freedom from family obligations, and some income. Of the three participants who had passports from Latin American, or African nations, they also had a dual passport with Spain and Ireland. None of the interviewees had a passport solely from a developing nation. Alexandra is a twenty-nine-year-old Australian who moved to the United Kingdom after college to be with her then-boyfriend. She describes her transition from university to working life in the UK and the benefits underlying this process. She states:

I had very few expenses. In Australia, people don't go outside of their hometown to go to university. So, I just lived at home in Sydney. It's not expensive to go to university. You can either pay tuition up front, it might be \$1,500 a semester, or the government gives you a loan. My parents paid for most of my degree. I had a couple of jobs during college. After college, I continued with the kind of piecemeal job situation. And then, the occasional freelance things, for a different magazine. And I did that until I moved to the UK. I was only allowed to be there for two years. I had a soul-destroying job doing phone survey research. What happened was I got a really nice big tax return from Australia. So,



I was like, "Right. I'm going to quit this job". And then I got a full-time job as an editor of a trade publication kind of thing, making L20,000 year. In Australia, I was paid \$28 an hour, but time and a half on weekends, and 20 per cent more after 9 pm. My boyfriend owns a flat in London, so he rents that out for money, or sometimes we stay there. For now, we have kind of settled a bit more in the UK, we are more location independent than digital nomad at the moment.

While Alexandra does not have her ideal job, her position is quite comfortable. She was able to earn a college degree without debt, have a large tax return, travel freely, gain a two-year working visa in the UK, and free lodging in London with her boyfriend.

Temi identifies as African, or Nigerian British, as her mother was an immigrant from Nigeria and her father was raised in the United Kingdom. Later on, her family moved to British Columbia, Canada, but frequently returned to the UK. Temi gained dual citizenship. Her parents had successful careers: her mother owned small businesses, her father was a computer programmer at a bank. Temi earned a college degree in English and Marketing. She professionally networked easily, including contacts from her father.

I had worked with my dad, helping with development and content management systems. I had an interview to be a hostess, but the sales and marketing manager recruited me instead, "Nah, we won't have you be a hostess. You can work in the sales and marketing team". I was like, "Sweet". Because I knew I wanted to get into marketing. I worked parttime and on the weekends for three years during college summers. After I graduated, I was very driven... I worked at my first agency, a small business, a recruitment and employer communications agency. Within that year, I went from being an account executive, to a digital project manager. From there, I went to a start-up called Glossy Box, they mailorder beauty products. After that, I was poached from Glossy Box by a French beauty brand. This is kind of when I think I realized I was more interested in digital marketing strategy. I worked with the accounts management for big clients like E-bay, Google, and Pizza Hut. Learned so much in two years. I was 24 or 25 at this time, sometimes working 65 hours a week. I got really burned out and depressed. I decided to quit and move to Australia. In advertising, with my first job I probably earned L 20,0000 in 2011. By 2013, I started at 33,000 pounds. Within three years I had increased my salary by 13,000 pounds. I received full benefits.



Her father's professional position initially launched her. By twenty-five, she was a university graduate, had experience working with a variety of companies, including large clients. Advertising in the UK was in the industrial forefront globally, creating a great deal of pressure, increasing burn-out, and depression for workers. At twenty-five, she had a privileged professional position, resume, and thus more control of her options. She decided to move to Australia for a while to relax. Instead, she was offered better jobs, as her experience was more advanced than the locals.

In Australia, the advertising ministry is probably three-to-five years behind the UK and the US. Basically, I entered this talent pool with a lot more experience than most people my age had in Australia. I was working with more brands than most people my age, doing more campaigns. I became a big fish in a small pool. I spoke to one recruiter. His eyes widening when I went through my experience. With my UK passport, I could apply for a working holiday visa in Australia... The income and compensation in Australia is much higher. I worked at two agencies within the six-month visa term. I headed the digital department of a luxury PR agency in Sydney. I had an entire team. I'm responsible for building an entire digital offering. I had never had as much responsibility and trust in a role before.

Temi had the kind of privileges and opportunities that make for a good digital nomad life. Impressive experience working in digital marketing agencies, a passport that allowed her easy access to employment in Australia, and the ability to earn an even larger paycheck before attempting again to find a country in which she could relax.

The working environment and culture in Australia is much different to the UK. There was a huge belief in Australia that you have work, and then you have a life. This came from the top down. At 5:00 p.m. people would say, "why are you still here? Go home". That never happens in the UK. In Australia, the managing director would come in to the office in his surfing gear. He'd say, "yeah, I just hit the waves". It's an Australian stereotype, but it was true. The manager told me, "we want to sponsor you so you can get a business visa". I said, "Do you know what? I really think I need to take some time. I need to do this for myself. I think I'm going to get sick". I ended that role, and I finally went and just relaxed. I went to Indonesia and Thailand. I was making about \$130k Aus-

tralian dollars with that job. Salaries were around 30-40 per cent higher in Australia than the UK.

Temi was in a position to down-shift her career, as her work-life balance was important to her, and she wanted more time to relax off work. Transitioning to a freelance career, in which she already had established business contacts and a portfolio, allowed her to be able to control the amount of work she took on. Unlike other digital nomads, who may struggle even to pay their rent in Thailand with piece-meal digital marketing gigs, she had a high freelance income in an affordable country. While nomads pay taxes in their home country, where they do not often access benefits such as healthcare, they also do not contribute to the host countries outside of economics consumerism.

GOING NOMADIC: TRANSITIONING TO NON-LOCATION BASED EMPLOYMENT

Participants with high-tech and advanced skills in computing professions such as software engineers, web design, and IT support had the easiest transition to remote work. But for many others, their desire to be nomadic and travel was the first decision, and the employment area was of a secondary development. Many had random work histories without a particular specialization. They would often read digital nomad blogs and groups to find which were the most accessible remote jobs to find – often at a subsistence level, such as digital market piecework.

Jenny and her boyfriend Simon completed their chemistry Ph.D.'s before deciding that this career trajectory was unappealing. Their peers were gaining employment in pharmaceutical industries. Both had UK passports, which entitled them to work visas in Australia, which they took advantage of for a while, before moving on to Chiang Mai, Thailand, the most popular location with digital nomad communities. They began networking in coworking spaces and began trying out all the typical digital nomad jobs: drop-shipping, search-engine-optimized copywriting, social media marketing, and online translation work (for Jenny, with her German and English background). Simon settled into online chem-



istry academic copy-editing – primarily supporting both he and Jenny. Simon began this work while they were still in Australia:

I pretty much started straight out doing proof reading work, which I found through various online sources. The stuff that I do solely now is chemistry editing and proof reading. I found that pretty much immediately. In fact, I think I'd done a few jobs while I was still in Australia. So, that was a small thing. Maybe half or two-thirds of my income. Then, I was just taking odd proof reading jobs of some really boring sales stuff. I also did a guy's autobiography that was fairly poorly written. I edited texts for a couple of websites written in poor English. Stuff like that. I've done far fewer jobs than my girlfriend did. She worked through a hell of a lot of trash to get to the good stuff. For me, the chemistry editing thing became quite stable.

In the meantime, Jenny was busy establishing herself within digital nomad communities online – especially focusing on women. Jenny had established a Facebook group – Digital Nomad Girls – for which she organized meet-ups, events, and eventually a ten-day long retreat. I met both she, Simon, and her attendees at this event in Javea, Spain. Jenny told me about the process of growing her online community:

The group had already grown to a few hundred girls. A lot of them were in Chiang Mai at the time so we said, "Do you want to meet up?" We met at a wine bar and 10 or 12 girls showed up. It was really incredible and super fun. I set up a Facebook event for them. They were starting to do meet-ups around the world. Sadly, I never counted how many we had and in how many cities: London, Sydney, Brazil, and everywhere. That's how it started. Then, pretty soon after that, people started asking, "When are we going to meet in real life?". I've always organized events or meet-ups, but I'd never organized a retreat before. I winged it, to be honest. I found a place. People came. It was incredible. I had no idea this would happen. We had 14 people from 10 different countries. So, the first retreat was by far the most diverse. Then, it was immediately, "When are we going to do the next one?". So, I organized the next one and it just went from there.

Shifting from organizing low stakes meet-ups, to major retreats, made the difference between a hobby and starting a business. Yet Simon's income supporting the both of them allowed Jenny the freedom to explore her possibilities without needing to

bring in a paycheck. Such partner financial support can be overlooked when examining employment.

Marta was a retreat support worker, as she was a friend of Jenny's, and I was able to conduct an interview with her where she described first meeting Jenny in Chiang Mai, Thailand, where they had together explored the realm of digital nomad work. Marta was the only interviewee from Eastern Europe:

I earned a Master's degree in Psychology, in Warsaw, Poland. While a student, I worked full-time at various jobs to pay for my education. Afterward, I started working, as an assistant in an office. Later, I organized training for conferences for one company. I moved to marketing for a few years – until I was 27. Then, I left my corporate marketing job. With my fiance, we decided to try out the nomadic lifestyle. I started looking for a different way of working. I had to reinvent myself. I was trying various remote jobs: making websites in WordPress, SEO, marketing copy, landing pages, online marketing, advertising, some social media advertising, and e-commerce stores. Then, I came back to online advertising, which is what I'm doing now. For a long time, I was making very little money while traveling. Before traveling, when I had a stable corporate job, it would be around \$2,000 U.S. dollars per month, ranging from \$1500 to \$3000. Then, when I left, I just earned a few hundred dollars here and there. It was very difficult, to say how much I earned because it was mostly gigs and one-time projects. Now I would say I earn around \$2,000-3,000 U.S. dollars per month. But, it varies. It depends on if I have more clients, or fewer clients.

Marta was also able to gain some financial support from her fiancé and her digital nomad income was much more precarious than her full-time employment in Poland.

ORGANIZED DIGITAL LABOR

Kavi's family moved to Canada when he was just ten-yearsold, after migrating from Fiji to Australia. Kavi was born in Sydney. Both his parents worked in banking: his father in foreign exchange investments and his mother in management, but later stayed home to be a full-time mother. Kavi did not attend college yet he was ambitious in his writing career from a young age, and his persistence eventually lead to lucrative freelancing and ghost-



writing. He estimates his salary around \$100k, placing him as one of the top earners of this study. Ghostwriting political speeches is where he makes the bulk of his income, allowing him the ability to work on more passion writing projects that are paid much less. By chance, he attracted the attention of an editor at *Forbes Magazine*, from which he landed an ongoing gig. While writing for this business magazine, one of his topics was on how labor unions would need to change to keep up with the shifting labor context.

Labor unions have been the source of protection for workers, but they are outdated. Australia, in particular, is a heavily unionized culture. The Italians, the Europeans, places like these still have a very heavy union influence. You are starting to see unions wake up to the idea that protection in this age is different from protection in past centuries. A lot of that is based on the fact that people no longer have to go through a union to have their complaints heard. I can just go online and write something. If companies want to retain and track good talent – they're going to listen more to the people that they are hiring in order to create an environment that will make them happy. But, from the company's perspective, which I think is absolutely fair, they want to create productive workers that turn a profit. Companies have to earn money. Another question is how to create good jobs that provide upward mobility to deal with the cost of living, the rising cost of health care, the rising cost of education...We don't look at that enough, definitely not in this [digital nomad] community. We need to be critical and say, "Were those jobs good enough? Do they result in bringing people up and out of poverty?". That's a role where legislation plays a bigger part.

Kavi compares the ability to complain online – as a consumer or worker – with labor union protection, which continue to lose ground. Yet, the power of unions is that they organize workers to act collectively, pressure companies, and fight for a particular goal. Despite the viral Twitter complaint that becomes news, most social media complaints go ignored, and consumers have little power in achieving their will against corporate giants. For digital nomads, the most relevant opportunity to organize labor must be at the platform sites themselves, which other authors have addressed (Fuchs and Sandoval 2014; Graham and Wood 2016; Kelly 2017). Swedish economist Fredrik Soderqvist proposes a platform institution tasked with creating digital standards and guidelines for firms, in addition to calling on traditional unions to

adapt to the new economy (Burns 2017). However, without a powerful organizing effort pressuring the platforms, this seems an unlikely development, especially considered the complex international breadth such a campaign would necessarily entail, and the breadth of living standards such workers maintain. A standard wage for varied income workers would hardly be one pleasing to workers from high-income countries.

LOSING SOCIAL SAFETY-NET BENEFITS

The United States leads other industrialized countries in the shedding of employment and governmental social safety-net benefits. No longer can workers expect to have a lifelong job, pension, healthcare, and paid leave. Privatization of former public goods such as government subsidized tuition, healthcare, paid family leave, and so on. Now workers are expected to pay for benefits previously covered by employers, and for digital nomads, they even paid for their own office space and business supplies.

The participants who had healthcare mainly were from countries that provides it for free, or affordably, for citizens. Citizens of Australia and the UK have healthcare coverage that they use while at home. One Austrian participant resented the extra fees she had to pay for her healthcare coverage. The American participants complained of unreasonably high healthcare costs, continuing under the Affordable Care Act of the Obama presidency, from which the Trump Administration removed the financial penalty compelling residents to join. For example, Americans Nick and Kit purchase a family health plan, for which they have seen exponential costs develop over the last few years. Nick tells me:

For the moment, yes, we have health insurance. But things are going to change quite rapidly because in the States right now, everything is going to poop for health insurance and a lot of subsidies are being killed. Kit and I already pay together for a family plan. It's about \$525 U.S. per month. When we first got these plans 2 or 3 years ago, it was \$300 a month. If I renewed it, which I'm not going to do in January, it's going up to \$740 a month. It's bananas money because of how the health insurance market is shifting. I'm probably going to have to shift. There are a few programs that are designed for ex-pats. You have to be careful because they have strict requirements for how long you can be in the States



and some of them don't qualify for ACA coverage. I'm going to have to troubleshoot that over the next month because I don't have \$9000 a year or whatever to pay for health insurance.

Very few of the participants actually bought travel insurance – except while traveling in the United States.

Only the two highest paid participants had adequate retirement plans, as they had incomes in excess of \$100k. One participants had already retired from airline work at age thirty-six and lived on a pension of \$36k annually; he kept himself busy with volunteer work with the Red Cross. Two of the women of color had cashed out their retirement plans and were using it to fund their current business. A small handful of participants had retirement plans that were established under previous, fulltime employment. They took it upon themselves to continue contributions, however, none were contributing at a suitable level recommended by a financial advisor. For example, many participants were contributing less than \$100 a month. Less than five participants initiated their own retirement fund, and they were contributing very little. The other participants simply did not have a retirement fund. When savings accounts were mentioned, often such accounts had less than one thousand dollars.

Half of the participants did not have student loan debt (n=19). The main reason for this was that their national government subsidized college tuition so that it was free (Austria), very cheap (Dominican Republic), or loans were provided by the government and paid back as a small percentage of earned income (Australia). The other participants were able to work during college and pay off the tuition as they incurred the debt, however, these tuition rates were often reasonable. Other participants had parents who paid their tuition fees. The other half of the participants did have student loan debt (n=18). Most of the European participants had debts under \$10,000 USD. American participants were the most hard-hit by astronomical tuition fees. One participant had a total debt above \$130,000 and was making monthly payments of \$170. Four American participants were in deferment: they did not earn enough to make a minimum payment.

SUMMARY

The concept of "digital nomads" has captured the imagination of the business and popular press, because of the symbolic freedom presented in the image of a beach-bound laptop worker, for an audience of those still living in cubicles, and their employers still paying for their cubicles. Makimoto and Manners (1997) were the first to define the term based on their book, *Digital No*mad, and their prophesy was eventually did result in a lifestyle movement - although one much smaller to which the subculture would allude. Speakers at digital nomad conferences promote the idea that anyone can be a digital nomad – and that everyone should. But what is the reality of digital nomad employment, leisure, and their socio-economic standing in society? Few studies are based on empirical evidence outside of Gandini's (2016a) study of location independent workers in Europe, and Schor and W. Attwood-Charles' (2017) work on labor in the sharing economy. However, these studies do not focus on those who call themselves "digital nomads", or who use their location independence to travel internationally. This article contributes empirical evidence of thirty-eight digital nomads from developed nations around the world and documents their experiences via qualitative methods of in-depth interviews and observation. The findings show that while digital nomads may have the freedom to spend their time in countries that are very affordable for themselves, this is matched with a downward mobility in their financial status, as they can no longer count on full-time employment like their parents' generation, but must rely on digital piece-work, or gig, employment. However, this isn't necessarily due to their digital nomad status alone, as Millennials in developed nations around the world are facing downward mobility, shrinking governmental safety nets, and raising rates of debt.

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