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Liquid Consumer Security

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Systemic risks—pandemics, economic recessions, professional precarity, political volatility, and climate emergencies—increasingly erode previously taken-for-granted stabilities and consumers' confidence in the future. How do consumers manage risk and uncertainty when economic and ontological security are on the decline? Traditionally, consumers have built a sense of security through solid consumption (e.g., home ownership, accumulating possessions). A four-year ethnography of digital nomadism, however, demonstrates that looming uncertainty can render solid consumption a source of vulnerability and an unwanted anchor in turbulent times that call for agility and adaptability. We outline the emergence of liquid consumer security, defined as a form of felt security that stems from avoidance of solid consumption and its risks and responsibilities. Liquid consumer security inheres in the absence of ownership, attachments, or rootedness, and is derived from circumventing the temporal demands, financial liabilities, and commitments that solid consumption requires, which emerge as sources of risk. It is achieved through a recursive process of engaging in three strategies: (1) solid risk minimization; (2) security reconstruction through the liquid marketplace; and (3) ideological legitimation. Contributions to consumer risk and security, liquid consumption, social theories of risk, and digital nomadism are discussed.

Keywords: liquid consumption, security, precarity, risk, consumer lifestyles, digital nomads

INTRODUCTION

"I imagine 90% of digital nomads barely make enough to get by. But then again, neither do I, and I do have a stable job and an apartment, and all the things society tells you must have. And with those things come expenses. A f*** load of them. The last time I had money to spend on a nice vacation or anything really? I don't even remember when that was. Years and years ago. And I don't see it changing anytime soon. Maybe what has been romanticized too much for too long is the idea of settling down. Because this idea of a partner, kids, house, a kiss goodbye, and a smile before you leave for work, does not exist either. At least not for most people. 90% of them also wish they had a different life. Honestly, if I am going to struggle, I'd rather do it in the sun." (Flipflop Poet, YouTube)

The contemporary experience is one of widespread insecurity, where systemic risks are eroding previously taken-for-granted stabilities ([Bauman 2007]; [Beck 1992]; [Giddens

1991; Thompson 2005; Thompson and Isisag 2022). As the opening quote illustrates, life trajectories which prior generations considered largely secure and stable (e.g., a life-long career; guaranteed retirement; owned home) are now increasingly uncertain or out of reach. Economic and professional precarity, environmental decline and health pandemics, alongside restructuring of core social institutions (e.g., the nuclear family, the welfare state) and the weakening of their reliabilities, are rendering the future unpredictable for many and are threatening individuals' ontological security (Bardhi and Eckhardt 2017; Campbell et al. 2020; Giddens 1991).

Traditionally, consumers have coped with insecurity by prioritizing solid consumption, which is enduring, ownership-based and material, and focuses on accumulation of possessions (Bardhi and Eckhardt 2017; Rindfleisch, Burroughs, and Wong 2009; Saatcioglu and Ozanne 2013; Weinberger, Zavisca, and Silva 2017). For instance, when material affordances are lost due to personal or environmental crises, consumers tend to seek to recover them, as they bring a sense of stability and reinforce one's future temporal orientation (Phipps and Ozanne 2017; Thompson, Henry, and Bardhi 2018). Increasingly, however, solid consumption is becoming out of reach for many (Eckhardt and Bardhi 2020), requiring financial resources, employment stability, and confidence in the future that are no longer the norm, in turn pushing consumers to reconsider the viability of a solid life, centered around ownership and rootedness.

This is not a marginal phenomenon, limited to those at the periphery; middle-class consumers across generations, with their upward trajectories halted, economic security eroding, and burnout and anxiety on the rise, are now at the forefront of today's insecurity, where one car accident, medical bill or lost job could send one spiraling toward bankruptcy (Petersen 2020). In popular culture, the award-winning film *Nomadland* (2020) depicts this aptly, as it chronicles a growing population of middle-class retirement-age people who have no choice but to live nomadically in vans or trailers, as they chase one temporary job after another, not being able to afford to retire and live solid, settled lives. How consumers navigate today's precarious times of trouble has been recognized as an important research domain within consumer research, particularly in the aftermath of the coronavirus pandemic (Campbell et al. 2020; Mimoun and Bardhi 2022). We answer these calls as we investigate: how do consumers manage risk and uncertainty when economic and ontological security are on the decline?

In studying this via an ethnographic exploration of the growing lifestyle of digital nomadism, we uncover that as economic and ontological insecurity infiltrate sociocultural settings and subgroups which previously might have been shielded from these threats (e.g., middle-class consumers

in the West), new logics of risk, risk avoidance, and security construction emerge within individuals' consumption behaviors. We show that solid consumption and solid structuring of life can be perceived as sources of risk, where ownership, accumulation, and solid ideals, such as starting a family or purchasing a home, emerge as risk-laden burdens that consumers seek to get rid of, rather than aspire to. In turn, these consumers choose to strategically construct security via what we label "liquid consumer security," defined as a form of felt security that stems from avoidance of solid consumption and its risks and responsibilities. Liquid consumer security is achieved through a recursive process of engaging in three strategies: (1) solid risk minimization; (2) security reconstruction through the liquid marketplace, and (3) ideological legitimation. This process reflects a reorganization of everyday life and the standards and value judgments about it (Beck 2001), where felt security is constructed via consumption projects within which lightness and detachment are seen as sources of security, while ownership and rootedness are seen as sources of risk.

Our analysis draws on a 4-year ethnography and netnography of digital nomadism, defined as an emergent global lifestyle movement where individuals leverage remote and digital working to serially migrate between different locations, seeking to capitalize on cheaper costs of living and achieve a better quality of life (Cook 2020; Ferriss 2007; Mancinelli 2020; Thompson 2021; Woldoff and Litchfield 2021). Digital nomads are a demographically diverse cohort, spanning age groups and occupations. Most digital nomads are middle-class and hold strong passports, though increasingly this lifestyle, with its promise of aspirational living and self-fulfillment, is attracting digitally literate individuals from emerging markets as well. While some digital nomads have relative socioeconomic privilege, others are of modest means, including those from the West. Indeed, particularly for millennials and retirees, the desire for digital nomadic living is often fueled by limited economic and employment prospects, which motivates these consumers to seek ways to maximize their limited purchasing power (Thompson 2021; Woldoff and Litchfield 2021). The rapid popularization of this way of living, and the key difference with the affluent nomads studied in prior consumer research (Bardhi, Eckhardt, and Arnould 2012), stems from these consumers' rising discontent with the institutional ordering within global capitalism; they are disillusioned with the system (Woldoff and Litchfield 2021). Digital nomads aspire to avoid futures foreseen as riddled with economic precarity, debt, dead-end jobs, or abject retirement (O'Reilly and Benson 2009). By studying this emergent lifestyle movement, this article invites a different way of thinking about risk within consumer research and shows how it can be managed in non-normative ways.

Our contribution is to literatures on consumer risk and security, liquid consumption, social theories of risk, and digital nomadism. First, we extend literature on consumer responses to systemic risks (Thompson 2005; Thompson and Isisag 2022) by introducing an emergent form of security and a process of consumer risk management as a novel adaptive response to times of trouble (Campbell et al. 2020) and precarity (Mimoun and Bardhi 2022). In parallel, we contrast Weinberger et al. (2017) by demonstrating that previously idealized future goals of settling down and owning a home are social norms that are no longer aspirational or attainable sources of stability for a growing cohort of consumers who are increasingly disenchanted with normative life trajectories, including the middle-class. Second, we build on Bardhi and Eckhardt (2017, 593) as we answer their call to advance understanding of how consumers use consumption along the solid–liquid continuum to establish security without ownership, possessions, or safety nets, and demonstrate the stabilizing qualities of liquid consumption—a notion which extends the liquid consumption theorization in new directions. Further, we offer an empirically grounded extension to the macro-sociological theorizations of risk in everyday life (Bauman 2007; Beck 1992; Giddens 1991) by showing how responses to risk and uncertainty shape consumption projects at the individual level, illuminating the role of the market in mediating risk avoidance and risk management. Finally, we advance our discipline's conceptual grasp of the increasingly popular lifestyle of digital nomadism and discuss the implications of this growing phenomenon for consumer theory and practice. Next, we explore what we know about managing uncertainty through consumption and introduce the tenets of our theoretical lens.

MANAGING UNCERTAINTY THROUGH CONSUMPTION

Material possessions are considered primary anchors for consumers' sense of identity and placement in the world (Belk 1988). Accordingly, prior research has established that disruptions to consumers' normal or anticipated lives, or threats to their sense of ontological security, can trigger a variety of compensatory or reactionary consumption behaviors related to material consumption (Campbell et al. 2020). Evidence suggests that, for instance, when consumers face uncertainties within the self or relating to social norms, their materialistic tendencies and the value they place on possessions can increase (Chang and Arkin 2002). Experiencing scarcity (real or perceived) has also been shown to motivate control-restoration through displaying or caring for possessions and consuming long-lasting material goods (Cannon, Goldsmith, and Roux 2019; Saatcioglu and Ozanne 2013). Consumers also turn to objects and

tend to form strong brand connections when they experience existential insecurity, which is anxiety associated with the awareness of one's mortality (Rindfleisch et al. 2009). Research has further suggested that being married, having a family, and owning a home are aspirational sources of security and stability (Weinberger et al. 2017). Studying young consumers entering adulthood, Weinberger et al. (2017) advance that both middle- and working-class individuals aspire toward eventually having settled, domesticated futures where solid lifestyles take priority. This is congruent with suggestions that homeowners have a greater sense of security than renters because renting is associated with instability and dependence, while owning a home is linked to having greater material control over the future (Phipps and Ozanne 2017). It has also been shown that security is embedded in different material configurations around the home which can create a sense of a stable present and predictable future (Phipps and Ozanne 2017).

In sum, it is well established that, historically, consumers have built their safety nets around solid consumption practices such as accumulating possessions, building retirement savings, and forming enduring relationships to products and brands, and as such, solid consumption has been a central source of security in consumers' lives (Bardhi and Eckhardt 2017). For many, however, the desire for ownership is waning (Lamberton and Goldsmith 2020) as solid consumption is increasingly becoming an out-of-reach luxury (Eckhardt and Bardhi 2020). For instance, millennials, despite being the most educated generation to date, have record levels of debt and lower earnings than any other generation, with many choosing to delay or opt out of milestones such as getting married and having children (Van Dam 2020). In turn, commentators have coined the term "impermaculture" to reflect a "resounding divide between young people's aspirations, hopes and dreams, and the reality they find themselves in," where ownership becomes more limited and inaccessible, and concepts of home and safety evolve into something transient and intangible (Hendy 2022).

This is in line with theorizations that systemic uncertainty can shift consumers' temporal orientations from the future to the present and can propel an instant gratification mentality (Atanasova 2021; Bauman 2007). Consumption is a proxy of individuals' confidence in what is ahead, and sustained uncertainty about the future affects choices such as how to spend time and what to consume (Pavia and Mason 2004). For instance, consumers with a future orientation adapt their behaviors to control and optimize distant outcomes and tend to invest in durables and future-oriented purchases (Pavia and Mason 2004). In contrast, those with a present perspective prioritize living for the moment and focus on opportunistic, impulsive consumption (Cotte, Ratneshwar, and Mick 2004). Relatedly, it has been

proposed that universally felt hardship and uncertainty, such as that triggered by the coronavirus pandemic, increases consumers' willingness to take risks in the now, and sparks consumers to be "change-minded," shifting their reference points and reframing their mental models so that they are more willing to try new things with lowered expectations (Lamberton and Wood 2020).

Further, solidity can not only be out of reach but also a liability, as modern living demands adaptability, mobility, and flexibility (Bardhi and Eckhardt 2017). To that end, Price et al. (2018) demonstrate that today's unpredictability can prompt consumers to want to reset when they see that future goals might be unreachable and can invoke a fresh-start mindset. Consumers have been also shown to purposefully embrace liminality in an attempt to adapt to the neoliberal labor market and the increasing inaccessibility of homeownership (Mimoun and Bardhi 2022).

In sum, the dominant perspective within consumer research suggests that uncertainty pushes consumers to turn to solid consumption to assert a sense of security. Uncertainty, however, can also change how consumers think about the future and the present, and can shift their focus to the now rather than the future, which problematizes solid consumption. Calls for future research urge scholars to investigate how consumers manage life and consume in conditions of such precarity (Mimoun and Bardhi 2022), and to theorize what their adaptive responses are when ontological security is threatened (Campbell et al. 2020). Thus, we ask: how do consumers manage risk and uncertainty when economic and ontological security are on the decline? To explore our research question, we turn toward sociological theories of risk and uncertainty, which shed light on the process of declining security and its implications.

RISK AND UNCERTAINTY

That risk and uncertainty are the hallmark of the present moment has been foundational in the works of Bauman (2000), Beck (1992), and Giddens (1991). These authors have approached risk and uncertainty from different angles, but collectively, they argue that while change has always been modernity's defining feature, today we are witnessing a uniquely new order where societal structures and norms, institutions, and individuals' sense of selfhood are shifting from their traditionally stable state to much more ambivalent new forms (Bauman 2000). This leads to an overwhelming abundance of possibilities and choice, but also of risk permeating a world that is significantly less predictable and controllable than that of the past, with global crises no longer confined to national borders (Bauman 2007; Beck 1992). Living in such a world pushes individuals to a state of ontological insecurity (Giddens 1991), which manifests as awareness that the "protective

cocoon" (40), which individuals carry around with them as means by which they can get on with the affairs of day-to-day life, is continuously threatened. Conversely, ontological security is present when the individual has a sense of continuity and stability, which enables them to cope with risk and uncertainty.

Beck (1992) as well as Giddens (1991) describe this contemporary era as a second, reflexive, modernity marked by the emergence of a risk society defined by collective consciousness of anxiety and ambivalence, where increased awareness of living in an environment of uncertainty has become the catalyst for social transformation. In a risk society, the threat of downward social mobility is omnipresent for all social classes and precarious stabilities are considered to be in a state of liquification (Kesselring 2008). The erosion of reliable reference frames and the uncertainty of one's future are seen as chronically overloading individuals' personal worries (Bauman 2000). Insecurity has thus become the template of our daily lived experience, extended across broad sections of the population, giving rise to an epidemic of middle-class anxiety, where many are uneasy about their prospects (Vail 1999).

Beck traces these developments across the landscape of what he terms "the political economy of insecurity" (2000, 1) where the "job for life" has disappeared; "paid employment is becoming precarious; the foundations of the social-welfare state are collapsing; normal life-stories are breaking up into fragments; old age poverty is programmed in advance; and the growing demands on welfare protection cannot be met from the empty coffers of local authorities" (3). This overarching insecurity sees risk as the underlying logic that erodes individuals' hope for the future and drives behavior in important ways—a context of context (Askegaard and Linnet 2011) that shapes everyday sociality.

Risk in today's modernity refers to more than precarious employment, however. Beck (1992) defines it as systemic: unintended, incalculable, and unanticipated, stemming from technological advancements, environmental decline, and decreasing ability of nation-states to provide stability for their constituents in light of shifting economic, environmental, and political conditions. In conditions of systemic risk, faith in progress is being called into question, as the more individuals "try to protect themselves, the more they become aware of all that lies beyond their control, thus increasing their feeling of vulnerability" (Le Breton 2018, 144). This results in risk individualization, which for Beck is a condition of "'disembedding' (removal from historically prescribed co-ordinates of place: traditional family homes, centralized work sites, contained localities) and 'disenchantment' (loss of faith in the normative demarcations of time: class solidarities and trade unions, the infallibility of science, the expectations of families)" (Tulloch and Lupton 2003, 134).

One way in which systemic risks implicate individual behavior is by fostering experiences of reflexive doubt (Giddens 1991; Thompson 2005), which, unlike linear doubt that anticipates the eventual achievement of some certainty, is accepted as an element of life, pushing the subject to dwell in ambivalence (Beck 1992). Consumer research has illustrated that such reflexive doubt can erode consumers' trust in expert systems (Humphreys and Thompson 2014) and motivate processes of anti-institutional construction of the self as an "ideological antithesis" of established modes, shaping preference for ideological choices that intentionally run counter to established risk-management norms (Thompson 2005, 246). Enactments of reflexive doubt can also manifest in an embodied way, as shown by Thompson and Isisag (2022) who describe how consumers choose to prepare the body for contingencies through practicing high-risk sports.

These findings have leveraged theories on risks to illuminate how systemic risks trickle down to the individual level and can shape everyday behaviors. We extend this literature by focusing on how consumers manage risk and uncertainty beyond physical preparation of the body (Thompson and Isisag 2022) and ideological rejection of prevailing expert risk assessments (Humphreys and Thompson 2014; Thompson 2005) by focusing on meso-level patterns of consumption. This is in response to calls for extending social theories of risk to build understanding about responses to risk as a sociocultural phenomenon and to thus consider how responses to risk are embodied in tastes, styles, consumption, and ways of life that localize and contextualize risk beyond the macro-structural or micro-individual levels that Beck, Giddens, and Bauman depict (Tulloch and Lupton 2003). In this analysis, we leverage these theoretical foundations and focus our investigation on a growing cohort of mostly middle-class consumers disenchanted with their present and future prospects.

RESEARCH CONTEXT

We analyze the phenomenon of digital nomadism. Enabled by technology and the increasing popularity of remote work, digital nomads are serial migrants, without permanent homes, who travel in pursuit of a better quality of life, while making their living online, moving between or within countries, most often in Southern Europe, South America, and Asia (prominent digital nomad hubs include Lisbon, Bali, Chiang Mai) (Cook 2020; Mancinelli 2020; Thompson 2021; Woldoff and Litchfield 2021). Unlike the affluent jet-setting global nomads studied previously in consumer research (Bardhi et al. 2012), digital nomads embrace mobility in order to escape the system and to maximize their lower income by moving between locations with comparatively lower costs of living, a practice known as geo-arbitration (Ferriss 2007; Mancinelli 2020). In turn, digital nomadism is attracting people of different backgrounds—not only digitally-native young people, but also retirees unable to make ends meet at home, and families with children who find themselves priced out of the housing market and choose to take advantage of the rise of remote work to relocate to more affordable locales. Overall, the digital nomadic cohort can be classified as middle-class; however, not necessarily from an economic perspective (there is great variation within the digital nomadic community), but they all have access to tech infrastructure, work jobs that can be performed online, or have digital literacy allowing them to monetize their travels, for example, by writing blogs—all of which indicate that they are not the traditional underclass, nor the elites studied in prior research.

We thus anchor this work in the conceptual understanding of digital nomadism as a lifestyle phenomenon (O'Reilly and Benson 2009) that is simultaneously about escape from somewhere and something, and escape to a new life (2–4). Building on previous research (Mancinelli 2020; Woldoff and Litchfield 2021), we define digital nomadism as *a purposefully chosen lifestyle focused on pursuing a better quality of life through geo-arbitration; that requires digital literacy, access to mobility and remote work; can be performed for short or longer periods of time; and is enacted via international travel or intranational mobility (e.g., van-living).* Digital nomadic life is a response to disillusionment with capitalist systems (Woldoff and Litchfield 2021) and is often described as standing in contrast to the shallowness, materialism, and uncertainty of contemporary (Western) lifestyles; it enables individuals to create their own life circumstances, to define their lives as an individualistic project of self-realization, and to develop a new set of values (Mancinelli 2020). This makes digital nomadism a revealing research context for exploring how consumers manage risk and uncertainty when economic and ontological security are on the decline.

METHOD

We conducted an ethnography of digital nomadism from 2018 until 2022. Our research program included netnography (Kozinets 2020) as well as in-person depth interviews, and participant and non-participant observation. The first author began with preliminary netnographic research (Kozinets 2020), seeking to gain a broad understanding of digital nomadism as a lifestyle by studying prominent social media groups, and reading online discussions and blogposts. This phase focused on investigative data (Kozinets 2020, 193), which is created by generally unknown others and available on different platforms (e.g., YouTube and Facebook).

Next, we immersed ourselves in one of the largest events for digital nomads—a biannual community gathering known as the Nomad Cruise, which attracts hundreds of digital nomads in a single space. The first author attended Nomad Cruise 8 (2019) which left from Las Palmas, Gran Canaria and landed in Lisbon, Portugal one week later. Once in Lisbon, the second author joined for an additional four days of co-living, after-cruise events and gatherings around the city. Embodied participation in talks, workshops, seminars, social events, recreational gatherings, and excursions, alongside participant observation, depth interviews, extensive field notes, and photographs comprise the primary pool of data for this data collection phase (Hammersley and Atkinson 2007). Until 2022, the first author continued to follow the cruise community on social media and took part in "Nomad Cruise Alumni" virtual gatherings, which were organized so that the nomads could stay connected during the COVID-19 pandemic when travel was not possible.

As planned immersion in different upcoming nomadic gatherings had to be canceled, our data collection in 2020 and 2021 proceeded with an expanded netnographic protocol via interactive participation, unobtrusive online observation, and immersive data collection (researchers' personal notes, screen captures, and others) (Kozinets 2020, 180, 249–250), which took place across a number of digital platforms such as Slack communities for nomads (Nomads Talk and the Nomad List); Reddit threads such as r/digitalnomad, r/vagabond, r/VanLife; YouTube channels created by self-identified digital nomads; podcasts (e.g., Nomadtopia radio; Nomad Together; Ditching 9 to 5; Keep Your Daydream); and public blogs (e.g., The Lifestyle Hunter; The Broke Backpacker; Making It Anywhere).

During this phase of data collection, the first author attended and directly interacted with other participants in online sharing sessions, virtual parties, and screening events which would have otherwise taken place face-to-face but were shifted online due to the pandemic. For data on private sites and groups, the first author negotiated access and "cloaked" the data, subtly altering usernames, pseudonyms, and verbatims so that they are not traceable (Kozinets 2020). During the netnography, the first author's status as researcher was clearly communicated and visible across the different platforms. Throughout, the first author participated in various communities at a level that is appropriate for a member (Kozinets 2020)—that is, practicing meaningful engagement, liking or following posts and people, commenting on posts, and reacting to comments with relevant emojis. The netnographic phase of this research allowed for experience-near, rather than experience-distant, exploration of the community within platforms and settings that are inherently native for this cohort, therefore illuminating nuances, interactions, and affordances within the digital space that would not have been evident through other methods, including ethnographic immersion (Kozinets 2020).

Next, in 2022, when travel for research became possible again, the first author engaged in immersive ethnographic data collection in three main hubs for digital nomads—Bansko, Bulgaria; Valencia, Spain (together with the second author); and Crete, Greece—for a total of 18 days, where they worked, lived, and socialized with digital nomads as part of their daily lives. This allowed us to represent a broader spectrum of digital nomads' lived experiences, beyond a specialty event such as the Nomad Cruise. Finally, in 2022, the first and third authors engaged in a second phase of netnographic data collection to scope for relevant shifts post-pandemic.

In total, we conducted 35 in-depth interviews with digital nomads representing 17 nationalities, between ages 18 to 66, at various socio-economic levels (table 1). We used both purposive and snowball sampling (Miles and Huberman 1994) when recruiting our informants, seeking to capture the diversity within the digital nomadic community. Among our participants were ordinary nomads as well as nomads who author popular blogs, organize events, and run businesses serving the community (e.g., co-working spaces, retreats etc.). The semi-structured, depth interviews lasted from 30 minutes to 2.5 hours. We asked respondents to describe their lifestyles as a digital nomad, their journey to embracing nomadism, daily practices and routines, and expectations for the future. As interviews progressed, we began to ask specifically about their perceptions of risk and security in the context of their pre-nomadic and nomadic lives.

In collecting data from multitudes of sources, and in the process of analysis, triangulation across co-authors and across data sources (Lincoln and Guba 1985) was applied systematically to ensure trustworthiness and credibility. This allowed for deliberate uncovering of disjunctures, divergent perspectives, and conflicting accounts, and in turn contributed toward a thick description (Geertz 1973), and a rich representation of the observed phenomena (Arnould and Wallendorf 1994). We analyzed the empirical data continuously and iteratively throughout fieldwork, engaging in a dialectical interaction between data collection and data analysis (Spiggle 1994), progressively focusing our inquiry over the course of fieldwork, shifting from a concern with understanding digital nomadism as a consumption phenomenon toward developing our emergent theorization (Hammersley and Atkinson 2007). To that end, we analyzed the data by moving from part-to-whole within a hermeneutic framework of intra- and intertextual readings of the data, noting patterns and differences between the participants' stories, structuring, and restructuring the data along emergent codes and indexes, and building holistic understanding of emergent analytical categories (Thompson 1997). Next, we discuss our findings.

TABLE 1

INTERVIEW RESPONDENTS

| Name	Age/gender	Nationality	Yearly income	Education	Years as a nomad	Trigger for becoming a digital nomad	Occupation before digital nomadism	Current occupation
Marina	53/F	Netherlands	$80k+	MBA	2	Burnout	Executive	Self-employed
Roger	29/M	USA	$20–40k	Bachelor	3	Stress	Non-profit	Dropshipper
Anne	55/F	Australia	$80k+	Bachelor	2	Job loss	Designer	Designer
Linda	32/F	USA	$60–80k	Masters	1	Trump's election	U.S. White House staffer	Design agency owner
Marie	34/F	Russia–USA	n/a	Bachelor	5	Professional unfulfillment	Theatre actor	Stock trader
Alan	27/M	Romania	$40–60k	Bachelor	4	Economic insecurity	Office worker	Freelance designer
Tina	55/F	USA	$80k+	Bachelor	6	Burnout	Surgeon	Entrepreneur
David	50/M	USA	$60–80k	Bachelor	3	Option for remote work	Manager	Podcast host
Emma	28/F	Germany	$40–60k	Bachelor	8	Pursuit of agency	Consultant	Consultant
Kevin	18/M	USA	<$20	GED	1	COVID-19	Student	Student
Jack	43/M	UK	$40–60k	Masters	10	Professional unfulfillment	Software developer	Property investor
Sophie	31/F	Germany	$20–40k	Bachelor	2	Illness	Advertising manager	Life coach
Sabrina	28/M	Colombia	$20–40k	Bachelor	2	Divorce	Stay at home mom	Project manager
Taim	41/M	Egypt/USA	n/a	Bachelor	7	9/11	Executive	Entrepreneur
Angela	44/F	Netherlands	n/a	Masters	–	Pursuit of agency	Financial executive	Financial executive
Shirley	30/F	Spain	$20–40k	Masters	4	Burnout	Psychologist	Life coach
Deb	40/F	USA	n/a	Bachelor	4	Burnout	Consultant	Consultant
Lena	35/F	Bulgaria	n/a	Bachelor	10	Economic insecurity	Entrepreneur	Co-living space owner
Samuel	37/M	USA	n/a	Bachelor	4	Worry about the future	IT manager	IT manager
Johnathan	38/M	Germany	$40–60k	Bachelor	10	Breakup	Ecommerce	Event planner
Phyllis	24/F	USA	$20–40k	Bachelor	1	Economic insecurity	Graphic designer	Graphic designer
Tobias	50/M	Austria	n/a	Bachelor	5	Pursuit of agency	Manager	Entrepreneur
Henri	25/M	Mexico	$80k+	Bachelor	2	Worry about the future	Finance manager	Finance manager
Ming	28/F	Vietnam	$20–40k	Bachelor	4	Worry about the future	Trader	Programmer
Alice	35/F	Romania	$20–40k	Bachelor	5	Economic insecurity	Manager	Fitness coach
Chris	45/M	Ireland	$20–40k	Masters	4	Bankruptcy	Designer	Designer
Evelyn	35/F	Brazil	$40–60k	Masters	6	Option for remote work	HR specialist	HR specialist
John	28/M	Bulgaria	$20–40k	Bachelor	3	Option for remote work	Programmer	Programmer
Lisa	33/F	Philippines	$20–40k	Bachelor	10	Burnout	Project manager	Project manager
Gustav	25/M	Germany	$40–60k	Bachelor	1	Pursuit of agency	Manager	Manager, Investor
George	35/M	USA	n/a	Masters	8	Burnout	IT specialist	IT specialist
Lucas	42/M	Venezuela	n/a	GED	10	Bankruptcy	Food/beverage entrepreneur	Co-working space owner
Daniel	44/M	Israel	n/a	GED	12	Pursuit of opportunity	Manager	Co-working space owner
Elena	42/F	Spain	$60–80k	Masters	10	Pursuit of opportunity	Manager	Co-working space owner
Rosa	47/F	Spain	$60–80k	Masters	3	Burn out	Manager	Co-living space owner

LIQUID CONSUMER SECURITY

We find that, while traditionally consumers have been building a sense of security through solid consumption (focus on material possessions, prioritization of accumulation and rootedness), today's context of heightened uncertainty and declining economic and ontological security propels new logics of what is perceived as risk. Many now perceive solid consumption not as a source of security, but insecurity, for it requires commitments and resources that are increasingly out of reach or difficult to sustain in an unpredictable environment. As these new logics of risk and insecurity come to the fore, a growing stratum of the middle-class develop new paths to managing uncertainty. We show the emergence of liquid consumer security, which we define as a form of felt security that stems from avoidance of solid consumption and its associated risks and responsibilities. Liquid consumer security inheres in the absence of ownership, attachments, or rootedness, and

is derived from circumventing the temporal demands, financial liabilities, and commitments that solid consumption requires, which emerge as sources of risk.

Consider this reflection from Roger: "*I'm happy with just my backpack and my little duffle bag of clothes that I have and the one laptop I can work from. In this way, there's much less to worry about. In the U.S., if you have a house and you have a car and you have a whole house full of things…that's a lot of things to think about. You need to care for that house, you need to drive the car and put gas in it and don't get into accidents. You know, I just fly around to different Airbnbs and rent them for a bit.*" (Roger, Nomad Cruise). Roger is an American dropshipping entrepreneur (an order fulfillment method where goods are purchased and re-sold on order) who makes a living as an Amazon seller. His digital business sustains a modest income that he needs to stretch when residing in the U.S. However, his unrooted lifestyle as a digital nomad allows him to leverage cheaper living costs and eliminate

FIGURE 1

RECURSIVE PROCESS OF CONSTRUCTING LIQUID CONSUMER SECURITY
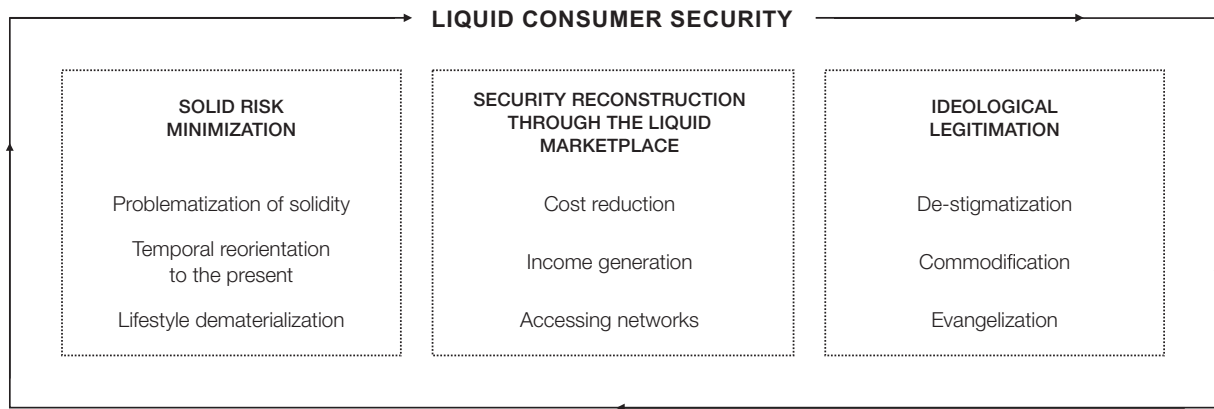
sources of risk which he locates in solid consumption and ownership of items such as cars and houses. For consumers like Roger, solid consumption is burdensome and resource demanding. A more manageable life is enabled, instead, through liquid consumption where letting go of solidity provides a piece of mind and a sense of control. Through shifting his consumption logics from solid to liquid, leveraging the affordances of digital and access-based marketplaces, and internalizing a new perspective on what type of life feels risky or secure, consumers like Roger construct liquid consumer security.

Notably, liquid consumer security is relative to eroding normative solid security, which consumers increasingly see as illusionary. Leaning into liquid consumer security carries its own inherent uncertainties, as liquidity is challenging to manage (Bardhi and Eckhardt 2017). However, for consumers disillusioned with their prospects in a risk society (Beck 1992), these challenges are perceived as more manageable than those posed by a solid structuring of life. Liquid consumer security thus brings stability through placing value in flexibility and agility that improve one's chances to react to unpredictable threats, and through promoting self-reliance and empowerment outside of weakening social structures; it delineates a shift in the locus of felt security and insecurity and illuminates a path to managing risk and uncertainty in a contemporary context of looming precarity.

We demonstrate that liquid consumer security is achieved through a recursive process of engaging in three strategies: (1) solid risk minimization; (2) security reconstruction through the liquid marketplace; and (3) ideological legitimation. Within this process, consumers detach from solidity in order to reduce its burdens and risks; rebuild a sense of security outside of a solid life structuring

by using access and digital marketplaces to minimize costs of living, generate income and mobilize resources through various service, social, and knowledge networks; and legitimize this newfound liquid consumer security as a valid corrective to systemic risks by de-stigmatizing, commodifying, and evangelizing its ideological underpinnings. We depict this process in figure 1 and outline it in detail next.

Solid Risk Minimization

Constructing liquid consumer security entails shedding off solid sources of risks to reduce vulnerability to unexpected threats. Doing so begins with a problematization of solidity, framing it as something to be avoided rather than aspired to. This problematization scaffolds around a temporal re-orientation to the present instead of the future, which is thought to be riddled with uncertainty. With solidity seen as risky and a temporal focus anchored in the now, consumers then begin to minimize solid risks by shifting their consumption logics from solid to liquid and dematerializing their lives in search of gaining a sense of control.

Problematization of Solidity. In the narratives of our informants, solidity becomes problematized as a source of risk because it is seen as something that is either unachievable or can be lost at any moment, thus placing the individual that hopes for gaining security through it in perpetual vulnerability. Tina, a 55-year-old former surgeon-turned wellness retreats entrepreneur, captures why many have come to see solidity as out of reach and thus futile to pursue: *"The younger generation is very impatient to have the good life and they worry that they won't get it. They've looked at their parents sort of waiting patiently to retire and die. And I don't think they're interested in that. I also*

think that the current financial situation for younger people often leads them to believe that they may never own their own home. Not ever. So do they want to sell their soul to big corporations and then wait to retire to live?" (Tina, Nomad Cruise). Like most of our respondents, Tina is aware that the stable, prosperous middle-class life trajectories of the past are no longer available, and in consequence, normative anchor posts of security, such as ownership or employment stability, are increasingly out of reach. Pursuing a deferred life-plan (Ferriss 2007), where the good life modeled by previous generations, with its stability and rootedness, is hoped to be had in some indefinite future, is problematized. With that, a normative sense of security anchored in solidity is absent; as David reflects: *"There is no security like before. Our parents worked 30–40 years when they finished high school or university, until they retired. Nowadays, you don't have it. There simply isn't any security."* (David, Valencia). For many of our respondents, this overarching sense of the futility of advancement (Vail 1999) and a lack of confidence that paths well-traveled by previous generations are viable today are the impetus of felt insecurity.

Disillusionment with solidity as a source of security can also emerge as a result of sudden disruptions of normative life that can render solidity difficult to sustain and thus a source of vulnerability. This is particularly acute in a context of heightened unpredictability where uncontrollable or unexpected events—hurricanes, pandemics, political turmoil, warfare, economic instability—can change life suddenly. Many of our respondents shared that it was macro-level precipitating events (Giesler and Thompson 2016), such as 9/11, COVID-19, or Trump's election, that changed their disposition toward solidity. Such macro events serve as catalysts for the realization that solidity is fleeting, which renders it a source of risk rather than security. Consider Taim, who used to work in finance "chasing after other suits," as he reflects: *"I was brought up in a very traditional culture in the sense that it's important to have a successful career. You're valued by whether you have a respectable job and make good money. [A]cademics were highly encouraged in my family. I ended up going to business school. Then, what everyone did is to go to New York to get a business job. I moved to New York two months before 9/11.9/11 really rocked my world. The whole world, but mine, especially, as I come from an Egyptian Muslim background. I ended up losing my job, which was like a dream job for me…So here I am, 23 years-old, feeling completely discouraged when just a year earlier I was about to take over the world. Then, I was unemployed for six months—couldn't find a job. And when I finally found a job, I realized that I never wanted to be this vulnerable again."* (Taim).

The vulnerability which Taim describes encompasses a state of ontological insecurity which Bauman (2006, 3) refers to as "derivative fear"—a frame of mind defined by feeling susceptible to danger as a result of the numerous threats to one's immunity to social degradation. Key in his testimony is that, in contrast to prior accounts in the literature (Thompson et al. 2018; Weinberger et al. 2017), it is not the lack of solidity that feels risky but trusting that solidity is there to rely upon. For Taim, reliance on full time employment from a single employer as his source of income—a normative signifier of stability in life—emerges as a source of acute insecurity. Solidity's comforts transpire as illusionary and relying on them leave one susceptible to uncontrollable events. As solidity becomes problematized, so do outlooks and consumption behaviors anchored in solid values. Minimizing solid risk thus unfolds along two additional shifts: temporal reorientation to the present and lifestyle dematerialization.

Temporal Reorientation to the Present. Solid logics idealize aspirations for settled and stable lives in the future (Weinberger et al. 2017). With the future experienced as existentially uncertain, however, consumers prioritize focusing on the short term. Such anchoring in the present is reinforced by consumers' declining confidence in the continuity of one's biographical narrative, which is a symptom of eroding ontological security (Giddens 1991)— lives get lived, but without the infrastructure or hope for progressive betterment. As Marina notes: *"[Before] we believed in success and money and capitalism and that it will bring prosperity for everyone. And I think more and more people [today] are realizing that that's a dead end. So something has to change."* (Marina, Nomad Cruise). Marina's reflections are in line with theoretical accounts that, in a risk society, risks are actively assessed in relation to future possibilities, opening space for reflexive construction of new types of life trajectories as response to uncertainty (Giddens 1991). We find support to this contention across our data which points to pessimism that future outcomes will match expectations, putting into focus the type of life that is worth living in the present, and reframing what having control and security means. As a viewer of a YouTube video titled "Jobs for Nomads Part 1: Live for the Present Not the Future" reflects: *"I'm in the process of selling my belongings and dreading going to a job I don't enjoy. I'm coming to this later in life (62). I was going to wait until I was 66. WHY?? There is zero guarantee that I'll be healthy for another 4 years. No more waiting—seven months and I'm on the road. Wish it could be sooner"* (Lara, YouTube). For consumers like Lara, shifting temporal orientations to the now gives liberatory permission to break from traditional ways of being and to gain control in a world where favorable outcomes are not anticipated. Circumventing the dominant temporal rhythms and value systems of society in this way has been shown to create temporal privilege (Atanasova et al. 2022), which nomads leverage to claim control over their life trajectories.

Notably, with the future anticipated to be bleak, the urge to shed off solidity is motivated by a desire to run away from feared precarious times to come, rather than to journey toward an anticipated idealized future (Atanasova 2021; Bauman 2007; Woldoff and Litchfield 2021). That is not to say that the future is no longer of concern—worry about what is to come is prevalent; however, how our participants chose to mitigate future risks is shaped by their disillusionment with their prospects more broadly. In turn, aspiring toward building a solid future is rejected as a life goal. Marie's account captures this aptly: "*I don't have any retirement savings at all. I'm not even thinking about retirement…I don't know. I'm 34 years old. I should probably be putting away some savings, but maybe I am of a generation and have a mindset where I'm like, no, I want to live my life now. When I'm 70, I'll worry about that when I'm 70. That's when I'll think about what I'm going to do then*" (Marie, Nomad Cruise). While seemingly extreme in its sentiment, Marie's disposition illuminates how her acute present temporal orientation is internalized as a generational trait. Across our data, we see evidence that consumers like Marie reject solid life goals because systemic risks prevent the possibility for anchoring in the future which alters how consumers use consumption to reflexively manage their biographies, pushing them to find new sources of security. Solidity is seen not only as a burden in everyday living, but a ballast that can slow one down en route to overcoming difficulties should the unexpected arise. In turn, to minimize risk, consumers dematerialize their lives.

Lifestyle Dematerialization. Having internalized that solid consumption is a source of risk, our informants engage in deliberate dematerialization of their daily lives and practices. This entails an embodied transition from a solid to liquid lifestyle, facilitated by a shift in consumption logics along the solid–liquid continuum (Bardhi and Eckhardt 2017), letting go of possessions, detaching from their linking value (Bardhi et al. 2012), and eschewing rootedness as a central axis around which life is structured. While these transitions are undertaken, loss of solid organization of life ensues, which opens paths for constructing liquid consumer security.

Kevin, an 18-year-old digital nomad, who has chosen to live in a van while studying, illustrates this: "*Between a Covid infested dorm and my little van—I pick the van. I was so scared there [in the dorm]. I couldn't cope mentally anymore. So I decided, why do I even need to be here? My classes are all online anyway. Is this scary? Yes! But much less scary than what I had before. I want people to know that this is an option for them and they don't have to be stuck. A lot of those people are probably living paycheck to paycheck, trying to make ends meet, trying to pay off their house, trying to pay off their new car. But if something bad were to happen, then they don't really have room to spend*

money elsewhere. Whereas I feel like if you're in a van, you have more money. If you have a job, then you're spending a lot less money than those people that are in houses. So you have more money as security instead of just like assets, like a house that could burn down. I guess you could get into a car crash, but it's ultimately not going to be as expensive as a house would be if something were to go bad" (Kevin).

For Kevin, solid, settled life is laden with risk and insecurity and he is eager to escape it as it no longer provides safety. Like Taim, for Kevin, solidity is perceived as an anchor that leaves one vulnerable if something is to go wrong. By dematerializing his life and living in a van, he gains agility which he sees as security. Extant theorizations see liquid lifestyles as precarious and inherently insecure (Bardhi et al. 2012; Mimoun and Bardhi 2022; Weinberger et al. 2017); in contrast, our respondents perceive solidity as risky while a liquid, dematerialized life feels secure—established sources of comfort turn into sources of danger (Le Breton 2018). George, a U.S. born digital nomad living in Chania, Greece, illuminates this further: "*There is a lot of risk out there. Do I feel more vulnerable in London where they can pull the electricity plug or where there is enough food for just two days ahead (if something is to go wrong), or here in Chania where the island is pretty much self-sustainable? Yeah, I don't have a mortgage, but I have other things. That other life is way too risky*" (George, Greece). George's experiences point that shedding off sources of solid risks entails reshaping one's dominant value judgments. As George's testimony illustrates, lightness and flexibility emerge as central to experiencing felt security, as they enable consumers to manage the unpredictability of modern everyday life and change course if, and when, needed. This is in line with theorizations that flexibility is the very quality that can allow individuals to respond to risk and uncertainty (Bauman 2000; Beck 1992).

Beyond letting go of possessions, however, lifestyle dematerialization is contingent on whether consumers can holistically restructure their lives along a liquid axis. As seen during the COVID-19 pandemic, ability to work online is one of the major factors that allowed consumers to unmoor from established patterns, giving many added flexibility and allowing some to live more affordably by moving away from the city (Tsapovsky 2020). For digital nomads, having online work is a central concern in the process of lifestyle dematerialization.

Phyllis, a 24-year-old graphic designer who lives in a van while working remotely, captures the shifting locus of risk and security that guides her re-orientation from solid to liquid consumer security: "*The mobility and the fact that I have a remote job — that has been the biggest driver. I've always wanted to do this, but I never thought I would have a remote job. But somehow this company were already remote even before the pandemic and were hiring.*

And so, I got a remote job…. And since I have [it], [moving into a van] was absolutely what I wanted to do. […] My loan payment for my van—a two-year loan—is less than half what rent costs in Portland, which is what I'm basing my budget on. And that's not even including utilities. Of course, there are things I'm going to need for my van. I'm going to need gas, maintenance. But overall, it's so much more financially attainable. Especially if I stick to a budget, I can still save. I can do things and I can still save, which I could just never do in the city. All I was doing was breaking even all the time. It was so frustrating. [This is] amazing for me. And it makes me feel very independent and strong, which is what I've been lacking for so long. Like I've always known I had the capability, but circumstances have never allowed so far" (Phyllis).

Phyllis' testimony exposes how lifestyle dematerialization propels the emergence of new logics of security within her middle-class sociocultural setting. As she lets go of her solid life, she finds empowerment that reinforces her ontological and economic security. However, this is facilitated by digital literacy and access to technology-enabled remote work. Lifestyle dematerialization, thus, requires more than learning how to live with less possessions, which differentiates the cohort we study from consumers who identify as minimalists or voluntary simplifiers (Wilson and Bellezza 2022). To minimize risk and build security, this way of living demands ability and knowledge to tap into various liquid marketplace infrastructures, such as services within the access- and sharing-economies. Such liquid marketplaces support and mediate different aspects of consumers' lives, allowing consumers to create security through a liquid consumption logic. We discuss this next.

Security Reconstruction through the Liquid Marketplace

In the absence of solidity, consumers build security through strategically leveraging affordances of the liquid marketplace, profuse with platforms and services that facilitate access, sharing and digital forms of consumption. We outline how these marketplace offerings provide consumers tools to circumvent foundational pillars of solid living and offer valuable means through which they can structure their lives and build security—by reducing costs, generating income, and accessing support networks.

Cost Reduction. Economic insecurity and the precarization of the middle-class are some of the main factors leading to consumers' disenchantment with solidity. Threatened by downward mobility, rising costs of living, and stagnant wage growth, digitally literate consumers turn to digital nomadism for its promise that geo-arbitrage can maximize their purchasing power and help them achieve a better standard of life (Mancinelli 2020). Consider Ben, a retiree, who shares: *"We had $2,800 per month in pension*

income. You can get by on that in the U.S. but in Brest, Belarus, you are wealthy on that. You'd need to earn about $140K per year in the U.S. to match it. So that's what we did. But after a while, we realized that Turkey is cheap, too. And Vietnam and Malaysia, so why stick to one place?" (Ben, Facebook). For consumers like Ben, escaping solidity is more than escape of inconvenience and pursuit of leisurely living; it is a way of achieving stability that a solid lifestyle used to bring, but no longer does. To reduce costs and optimize their income, consumers like Ben leverage numerous platforms for short-term renting and co-living—from generalist services like Airbnb, to platforms specialized for digital nomads such as NomadStays, Cohabs, Outsite, and others, offering short to mid-term fully furnished rentals, often complete with co-working office spaces. Such platforms play a central role in the construction of security outside of solidity as they offer flexible ways to facilitate geo-arbitrage and reduce daily living costs. While many skeptics, particularly on social media, question the benefits of digital nomadism and rebuff claims that living this way can be better, digital nomads are quick to point out how liquidity solves the key struggles that plague many in solidity: *"No rent/utilities, no car or medical insurance, save on taxes (still have to pay some), it really adds up. For the most part we didn't stay anywhere that I would consider less safe than the U.S. Health care, you can pay cash and it will cost you less than if you have insurance in the U.S."* (Shawn, YouTube). As Terry succinctly asserts: *"Freedom and security both require living cheap. Low cost of living is the key"* (Terry, YouTube).

Terry's comment was in response to a video uploaded by CheapRVliving—a YouTube channel run by the well-known 60-year-old nomad Bob Wells, featured in *Nomadland* (2020), who has a guru status among digital nomads, particularly older ones. Wells runs (and monetizes) a number of channels, online course programs, and in-person events via his YouTube videos, averaging hundreds of thousands of views, and one of his most popular uploads, "Living in a Car on $800 a Month" has over five million views. One of the recurring themes on his channel is the need to gain independence from rent and mortgage for one's living arrangements, as depending on those is one of the greatest sources of vulnerability in uncertain times. Most of his followers are digital nomads who choose to live in vans, although many others are drawn to another popular way to live rent-free: by becoming a full-time house sitter, a service where one can live for free in houses that require pet care or basic maintenance while their owners are traveling.

Housesitting is offered and managed through various apps and websites and is a popular strategy for minimizing expenses, maximizing income and thus attaining liquid consumer security. A blogpost praising the benefits of house sitting, titled "How to Work Remotely Without

Paying Rent" demonstrates how this consumption practice is leveraged to amend the script of what feel secure: "*Some of you are undoubtedly afraid of the unpredictable nature of housesitting. You're thinking: What if I can't find another sit? I'll be homeless. What if I have nowhere to go after my first one? We've all had these fears, but the truth is that this site offers new sits every single day (especially in the UK and the US). There's never a shortage of sits available. No more rent; no more bills*" (blog; nomadfinanceandfreedom.com). Such platforms are integral components of a growing liquid marketplace which enables nomads to tap into structures and practices around which they can organize their everyday. This contrasts with established accounts that consumers depend on materialities to anchor their lives (Phipps and Ozanne 2017). Instead, with few possessions to care for and low everyday living costs, digital nomads draw on the affordances within the sharing and digital economies to reposition themselves relative to rising ontological insecurity (Beck 1992; Bauman 2007).

Income Generation. Alongside reducing costs, learning how to sever reliance on traditional work and generate income is another key concern prominent in our respondents' narratives. Accordingly, the internet abounds with tips and hacks for established and aspiring digital nomads, which these consumers leverage to gain knowledge on how to live outside the realm of settled, solid life. Diversification of active and passive income streams and reducing dependence on traditional work are seen as key in allowing one to "achieve the millionaire lifestyle of complete freedom without first having $1,000,000" (Ferriss 2007, 8). Growing digital platforms and services offer various opportunities for earning money online—from freelance marketplaces such as Upwork and Fiverr, to coaching, e-commerce, blogging and stock trading—allowing nomads to not only gain security, but also enact affluence and consume accordingly (Atanasova and Eckhardt 2021a). A Facebook post promoting the "Nomad Freedom Academy" is especially telling of the importance of the digital economy: "*Why is having an online business safer than an office job? We have all learned from this crisis that office jobs are less safe than we thought. When you have an office job, you're not in control. Your faith is in someone else's hands. You could get fired at any time. When you have an online business, you never have to worry about getting fired! Also, when you are not stuck in a full-time office job, you have time to create SEVERAL income streams. This means that if one income stream fades or disappears, you have several others that are still going strong!*" (Facebook).

Such narratives are hard at work to position the affordances of online platforms as paths to security. Notably, contrary to stereotyping of digital nomadism as an "*ecosystem of scammers who live out of 'teaching' others how to become a digital nomad*" (blog; micropreneur.life),

transitioning to digital work and diversifying one's income stream is hard work, requiring robust discipline (Cook 2020), and with high chance for failure. In turn, shifting from traditional to online work that can finance one's desired lifestyle is a hallmark of personal agency and evidence that one has the skills necessary to "make it" despite global precarization. Ability to leverage liquid marketplaces thus emerges as a prerequisite for being successful outside of traditional structures, and for extracting opportunity rather than uncertainty from the fragmentation and decentralization of life and work in risk society (Beck 1992). As such, liquid consumer security does not offer an escape from the implications of capitalism and globalization on the middle-class, but a mechanism to leverage them to one's benefit. Alice, a self-employed digital nomad, illustrates this: "*I feel super stable. No matter what happens with my business, even if I lose it, I will be able to transition to something new because my knowledge about how to run an online business has improved so much in the last years. I am not working for a business that is not mine. […] I know exactly how much I'm working (I know because I track it with an app), I work more productively, and I can increase my income and have time to enjoy my lifestyle […] And even if I lose my business, there are always other nomadic opportunities, other nomadic projects, like content writing for blogs etc.*" (Alice).

Alice is a former corporate worker from Romania who now works as an online fitness coach and sells services to a clientele which she draws from a mailing list she curates. A self-taught online entrepreneur, she shared that she does not save for "bad days"; the digital marketing skills that she has acquired make her feel secure and confident that she can tackle obstacles that come her way. The type of security which Alice extracts from her online business is uniquely emergent from the affordances of the liquid marketplace, allowing for agility and fast pivoting should circumstances change.

Alice's narrative reflects the individualization of consumers' responsibilization to make difficult, and often non-normative, life choices in response to accumulating risks (Beck 1992) and suggests that liquidity has become implicit to her sense of security in the world. This focus on income generation is not about these consumers' identities as workers. Rather, it is about their need to find ways to build financial security through alternative means, so that they can increase their purchasing power and bolster their felt security. This allows them to live the good life they envision in the absence of the risks associated with solidity, as they achieve the higher standard of living they desire through liquidity.

Accessing Networks. Ability to build security through the liquid marketplace is contingent upon access to networks and knowledge about various aspects of liquid living, such as taxation, visas, and local regulations. To that

FIGURE 2

SIGN-UP SHEETS FOR SKILLSHARE WORKSHOPS (LEFT). A NOMAD SHOWING OFF COLLECTION OF BRACELETS FROM NOMADIC EVENTS (RIGHT)

end, digital nomads actively participate in, and self-organize, a vast network of nomadic hubs and nodes around the world, across social media platforms such as Facebook, Reddit, and Telegram, as well as proprietary networks such as The Digital Nomad Nation and Plumia. These proprietary platforms advocate for legal recognition of the digital nomad community in relation to visa and taxation issues while also facilitating peripheral services, such as remote dating, remote worker databases, and remote homes. The Nomad Cruise—attracting an ever-expanding cohort of nomads that return each year—is an example of a valuable community hub built around in-person meets, as well as online "skillshare sessions." From practical "how to be a nomad" workshops and professional networking opportunities, to bringing people together in esoteric seances where nomads seek to establish a spiritual connection with one another, the Cruise, like many other similar events, serves as a tangible touchpoint that reinforces the value of support networks in a liquid lifestyle (figure 2).

Such social hubs act as rich resources for information and advice on just about everything related to living nomadically—from legal advice to invitations for events

and socials, to job offers, housesits offers, clothes, and possessions swaps. In turn, these social community hubs and platforms provide both practical and emotional utility: *I sit in the cab from Chania airport to the city. I check my phone which I've just turned on after the flight and, instantly, the local group chats I joined the day before start flooding with messages and group conversations, profuse with invitations for events, classifieds, training workshops and others. As you hop from one completely foreign and unfamiliar place to another, it is hard not to feel the blanket comfort of having these people out there, strangers who already feel like friends you can ask for literally anything. If I were in need of a project, a job, a place to stay, or simply wanted to go for drinks that night—it was all there.* (Fieldnotes, Chania).

As the above field note excerpt demonstrates, the networks which nomads curate and join infuse a much-needed sense of felt security in the absence of solid structures. While much of the process of constructing liquid consumer security centers around re-building personal agency, these communities offer a way for compensatory bolstering of external agency which is also needed when one's sense of

control is diminished (Landau, Kay, and Whitson 2015). Such digital spaces and hubs support a perception that one is not alone and can rely on systems outside the self, resulting in a sense of "secondary control" (Landau et al. 2015).

The role that such communities play in the life of digital nomads, however, spans beyond facilitating social connections and commercial exchanges. Commercial and ideological logics are woven throughout the fabric of many of these spaces as they seek to legitimize the nomadic community, give it a face and a voice, and mobilize structures and services that would not exist otherwise. To be experienced as secure, liquid consumer security must be seen as a viable—and a better—way of being in today's world. Legitimizing the ideological underpinnings of liquid consumer security is thus crucial.

Ideological Legitimation

Living in liquidity is largely perceived to be non-normative and counterintuitive, which motivates many digital nomads to seek ways to validate this way of being in world. We find that this entails legitimizing the ideological underpinnings of liquid consumer security as a sustainable way of facing systemic risks. Our data point to three elements of this strategy: de-stigmatization, commodification, and evangelization.

De-stigmatization. Nomads have historically been stigmatized as a threatening "other"—wanderers functioning outside of traditional society and poised to challenge the established order. The figure of the nomad as the embodiment of irresponsibility is at the heart of the long-standing tension between mobility as representation of freedom, and stasis as representation of security (Engebrigtsen 2017). Shirley shares:

> I: How did your family react to you telling them that you've bought a one-way ticket?
> P: Bad, bad, bad, bad. [. . .] for my mom, it was really like, 'Oh my God, what are they going to say? You're not following the structure! And you're losing so much time of your life just being all around. And you're a hippie!' And what I hear most is, 'when are you going to be stable?' It's interesting because…am I not stable? My cousins are asking, 'when are you going to slow down and come back to earth and, you know, find stability?' And over the years I've been thinking about it so much. In the end, stability for me is within. I feel like I can move anywhere, but I still feel like home wherever I go. I'm super connected with myself. I have all these resources to feel that I'm whole, and this for me is stability. Back home, they think stability is the structure. When are you going to have a normal job? When are you going to get married? When are you going to buy a house? This is stability for them. For the longest time they made me feel that there was something wrong with me, that I don't have the right perception of life, that I wasn't stable.

> I thought I have to show them that it's possible and that I do my own thing. (Shirley)

As evident in her testimony, Shirley finds security through the belief that in liquidity she has agency, means to do the work she loves, and the ability to control her own life. Unlike the middle-class consumers described in Weinberger et al. (2017), having a family or buying a house are not aspirational goal posts, nor milestones she seeks to reach. As she breaks away from normative ideals, like many other digital nomads, Shirley had found herself needing to de-stigmatize her choices to her family, and prove they are just as meaningful as theirs. Receiving such external acknowledgement legitimizes the sense of security she experiences in liquidity.

Because nomadic living is understood as a form of resistance to the normative patterning of life, it can also alienate individuals from wider society structures and institutions. As a result, our informants shared an eagerness to spread the word and "let others know" that they are indeed productive members of society. Kevin, for instance, invokes his desire to educate others that van-living is not life on the margins: "*People think that people that live in vans [. . .] don't have much of a standard for themselves. But even though I'm living in a van, I'm still in college, I still plan to get a master's degree eventually. A lot of people think that living in a van automatically means that it's kind of your last-ditch effort in life. So, I think people just need to understand that even if you are van living, that you can still make a difference in the world and you can still contribute, even though you don't have a house, you can still do just as much as anyone else*" (Kevin).

Kevin's testimony illustrates how nomads can feel their lifestyle choices are seen as incompatible with normative functioning of society. Our informants were keen to emphasize that this way of liquid living is a secure lifestyle choice, no less legitimate; as Fern, the main protagonist in Nomadland (2020) insists: "*I am not homeless. I am just houseless. Not the same thing, right?*" (Atanasova and Eckhardt 2021b, 5). Such de-stigmatizing narratives are important, as they demythologize stereotypes and counterbalance critiques that nomadism is a fad or out of touch with reality. Friends, family members, and colleagues often dismiss nomads' convictions that it is, in fact, their experience of normative life that pushes them "to free themselves from what they [view] as broken, discredited, and hopeless systems of life and work in the West" (Woldoff and Litchfield 2021, 13). The process of constructing liquid consumer security thus entails concentrated efforts to demystify and popularize its ideological underpinnings. As we show next, such efforts are often mediated by the market.

Commodification. From how-to guides to membership platforms, e-books, online courses, bootcamps, co-living

hubs and conferences, the gospel of finding emancipation from traditional living is packaged in various offerings that are voraciously consumed en masse. For many digital nomads, selling knowledge about how liquid living can help one "hack" life in the new economy and join the sub-culture of the "New Rich" (Ferriss 2007), is both an opportunity to generate income and promote nomadism as a legitimate lifestyle. In the words of David: "*It was such a transformational experience to me that when I was done with it, I was just like, I want to make this easier for other people. And selfishly I think there's a revenue opportunity there, but I wanted to make something good and then something that I could also profit from. So the best thing I could think of was to make a podcast. Well, I made the e-course first.*" (David, Nomad Cruise). Commodifying digital nomadism through such self-produced content is largely perceived as a selfless act of service to society, even though our informants acknowledged that it is also a revenue stream, which in and of itself is a source of passive income and thus security. How the marketization of liquid living primarily promotes felt security, however, is through promoting the visibility of this way of life which supports its legitimation.

As this lifestyle becomes popular and targeted offerings proliferate, importantly, the nomadic ideology becomes co-opted by the marked (Schmitt et al. 2022) and finds its way to mainstream culture. The popular Lonely Planet's Handbook series, for instance, added The Digital Nomad Handbook (2020) to their roster, promoting it as a practical guide to inspire and motivate people to start "a whole new way of living." The vast arsenal of emerging marketplace offerings promoting nomadism are thus creating a market-place eco-system that both sustains and grows the community. The commodification of products and services that cater to the needs of consumers who live liquid lifestyles leads to ideological recruitment (Thompson and Coskuner-Balli 2007) that elevates digital nomadic living from a niche trend among a select few to a growing lifestyle movement. Practically, this stimulates the expansion of needed infrastructures to support liquid living—the more people choose to live nomadically, the more services and products emerge to support their needs. This growing infrastructure, in turn, facilitates liquid consumer security as it helps consumers navigate life outside solidity successfully.

Evangelization. Going beyond efforts for legitimization, many of our informants' narratives position liquid living as a brave and smart choice, with destiny-altering benefits available only to those willing to let go of solidity. This is evident in the lyrics of a parody of Gloria Gaynor's "I Will Survive," which digital nomads on the Nomad Cruise wrote and performed during a talent show competition on the cruise's closing night. The first author's field-notes capture the lyrics:

VERSE 1
At first I was afraid, I was petrified
Kept thinking I could never leave my boring office job
But then I spent so many nights just thinking how it did me wrong
And I grew strong
And I learned how to get along
And now I'm on this nomad cruise
I'm taking deep connection workshops
Eating too much chocolate mousse
I'm out here traveling the world
I got myself an awesome tribe
To keep me going as I make my way
Into a brand new life

CHORUS
So now I'm on
This shaky boat
I'm not afraid, no
Cause I know how to stay afloat
Yeah I'm the one who dreamed that one day I would fly
They thought I'd crumble
They thought I'd come back home and cry
Oh no not I
I will survive
Oh cause now I got my nomad tribe
I know I'll stay alive
I've got all my life to live
And I've got all my love to give
And I'll survive—and will thrive

VERSE 2
It took all the strength I had
To take the final dive
I'm gonna travel like a boss Instead of working 9-5
I'm gonna get on the right track
I'm gonna buy myself a Mac
And I will cram a few belongings in
My minimalist pack
Now you see me

Somebody new
I'm not that chained up little person in a cubicle
And so I'm takin a big leap
I won't be just another sheep
You'll see me smiling in my photos
From my office on the beach

CHORUS
*F*ck yeah!!!*

(Fieldnotes, Nomad Cruise)

The song lyrics reflect the extent to which orienting toward liquidity carries an evangelic aura of resistance against normative structures, values, and lifestyles. Indeed, the culminating point at the end of the lyrics illustrates the agentic charge found in nomads' self-proclaimed affirmations to have "made it." The nomads see themselves as "unchained" and unafraid, free from life that "did [them] wrong," "not just another sheep" that would "crumble" in the absence of solidity; instead, they "stay afloat," realizing dreams that "that one day I would fly." These expressions are imbued with persuasive rhetoric that frames liquid living not as precarious, but as a source of control and agency—a superior way of being in today's world.

Such rhetoric is observable across the nomadic community, illuminating how letting go of solidity is a function of emancipatory resistance to the normative. As Giddens asserts, "life chances condition life choices" (1991, 86). Abandoning solidity's illusionary comforts and leaning into liquidity for our informants is the way to create chances for stability and security they feel they have been robbed of. Ming, a digital nomad from Vietnam, shares: "*Digital nomadism gives people a chance, a chance for themselves.*" (Ming). The notion that nomadism gives people "a chance for themselves" underpins a discourse within this growing community that has an evangelical pull. By internalizing and evangelizing that security and control are

embedded in liquidity, digital nomads indoctrinate the notion of liquid consumer security within the very foundations of the nomadic lifestyle ideology.

Notably, unlike in conditions of chronic consumer liminality where consumers do not engage in shared ideological platforms to reframe precarity (Mimoun and Bardhi 2022), our informants evangelize the benefits of this type of living, to oneself and to others, to counter stereotypes that nomadic living is steeped in uncertainty and to show that, instead, it allows for life to be actually lived, rather than letting it run out (Giddens 1991). Expressions and assertions of this ideology are at the heart of legitimizing liquidity as a path to security.

The need to evangelize liquid consumer security emerges because constructing this type of security requires embracing a fundamentally different ideology about sources of risk in the modern context, which requires affirming new epistemic structures (Landau et al. 2015) in an effort to re-build a sense of control. Such aspirations to reframe and evangelize liquidity are particularly visible on social media in debates about the merits and shortcomings of nomadic living. Jay, for instance, shares: "*I'm 27. Been a digital nomad for almost 3 years now. [. . .]I don't make too much money but definitely enough to live quite comfortably outside western countries. Of course, I have my own struggles but I don't think I can ever become an office employee ever again. I do hope to grow my Youtube travel channel to the point of monetization. Fingers crossed! :)*" (Jay, YouTube). Like Jay, many nomads talk about the difficulties they face as nomads; however, they ultimately minimize these experiences of struggle and discard them as inconveniences that pale in contrast to the opportunities, and notably, the hope that liquid living brings even when living in adversity. Consider Travis' comment: "*I am currently housing challenged but I own an online business generating email leads for advertisers. I am working on building my business credit. While I am not comfortable, I am excited like I have never been excited in my life. Here's to digital nomad prosperity for 2022! [. . .]*" (Travis, YouTube). Such narratives reinforce the underlying ethos within this community that digital nomadism may be challenging but is nonetheless a superior alternative to solid life structuring, offering better opportunity to change life circumstances.

In sum, in this analysis, we have identified a new form of consumer security which we label liquid consumer security, defined as a form of felt security that stems from avoidance of solid consumption and its risks and responsibilities. We show how consumers construct liquid consumer security through a recursive process of engaging in three strategies: solid risk minimization, security reconstruction through the liquid marketplace, and ideological legitimation. Next, we expand on the contributions and implications of these findings.

DISCUSSION AND FUTURE RESEARCH

In this study, we document how widespread insecurity and rising middle-class anxiety about future prospects can impact consumers' risk perceptions, in turn changing how they build security through consumption. Prior research has shown that in times of trouble, whether in response to long-term macro-threats or immediate dangers, adaptive responses to insecurity center around accumulation, stockpiling, and long-term planning—that is, behaviors imbued with solid consumption logics (Campbell et al. 2020). In contrast, our findings illustrate that economic insecurity renders solid consumption increasingly out of reach, difficult to maintain or undesirable. In turn, a growing stratum of consumers have begun to perceive solid consumption as a source of risk rather than security. We show how, for those consumers, widespread systemic risks, filtering down to everyday aspects of day-to-day life as various unpredictable and uncontrollable threats (Beck 1992; Giddens 1991)—pandemics, economic recessions, political instability, and environmental disasters—render consumption and lifestyles built around solid logics laden with risk. Specifically, as insecurities mount, the long-term temporal demands, financial liabilities, and commitments which solid consumption requires transpire as unwanted anchors in turbulent times that call for agility and adaptability. Conversely, liquid logics, which prioritize detachment and flexibility, begin to guide consumers' locus of security and stability in their everyday lives and consumption.

We theorize this phenomenon by introducing the construct of liquid consumer security, which is an ideologically informed form of felt security that emerges in light of a meta narrative of a risk society in which family and personal life are changing, employment is becoming less secure and more fragmented, and the political system is not capable of engaging with these processes (Rutherford in Beck and Beck-Gernsheim 2002). While this meta narrative reverberates through the lives of many, liquid consumer security draws in a type of consumer who is well positioned through skills and know-how to leverage the liquid marketplaces that enable the construction of this form of security. This points to an emergent fragmentation in access to security and stability. For some consumers with ample resources, solidity will remain within reach and thus a comfortable position from which unfolding events can be weathered. For others, who are increasingly becoming disillusioned with the viability of solid living, ability to construct liquid consumer security in the absence of solidity will position them better to chart new trajectories of the self in the face of ontological insecurities and existential anxieties (Giddens 1991). We elaborate on how this insight contributes to consumer research by advancing new perspectives on consumer risk and security, liquid consumption, social theories of risk, and digital nomadism.

Risk and Security

Our findings revise established views that solidity remains a universal signpost for security (Bardhi and Eckhardt 2017; Rindfleisch et al. 2009; Saatcioglu and Ozanne 2013; Thompson et al. 2018, Weinberger et al. 2017). By examining how security is attained when solidity is perceived as out of reach or undesirable, and by situating consumers' lived experiences in relation to macro-contextual dynamics (Bauman 2007; Beck 1992; Vail 1999), we detail an ideological shift regarding the role of materiality in consumers' perceptions of security and insecurity. As such, previously idealized future goals of being married, having a family, and owning a home (Weinberger et al. 2017) are social norms that for many are no longer an imagined source of stability and security. Ultimately, for the consumers we study, perceiving solidity as a source of risk inheres in the conviction that the liability to care for material possessions, the risk of losing them, or the need to accumulate them are too uncertain. In this way, digital nomads are fundamentally different from, for instance, mobile home consumers or divorced mothers of interest to prior research (Saatcioglu and Ozanne 2013; Thompson et al. 2018), whose lack of solidity is an acute source of insecurity, but who maintain a future temporal orientation as they attempt to re-build security. In contrast, we demonstrate that growing ontological and economic insecurity can result in consumers' aversion from long-term future planning and can thus redirect their motivations away from security building through solid consumption toward an adaptive form of liquid consumer security, focused on the now. Our theorization thus extends a longstanding body of literature on consumer security in new directions.

Understanding consumers' responses to actual or potential threats that undermine their sense of security has been highlighted as an important research domain in need of attention (Campbell et al. 2020). There have also been calls for research to "understand how consumers manage life and consume in conditions of precarity" (Mimoun and Bardhi 2022, 52). We contribute to this theoretical domain by conceptualizing liquid consumer security as an emergent "adaptive response" (Campbell et al. 2020, 5) that enables and is enabled by a proliferating network of liquid marketplaces. In showing how macro level threats downstream to everyday consumption decisions and lead people to depart from well-established patterns of behavior, this work builds a fuller and updated picture of how consumers navigate precarity. Future research can examine how sustainable anchoring security in liquidity is in the long run. Are felt experiences of reduced risk and enhanced security something that can last over time?

Transitioning into a liquid lifestyle, while mitigating sources of solid risks, exposes consumers to new types of uncertainties and precarities. While our informants went at length to legitimize and evangelize this way of life, we know little about how nomads would cope in the future with unfolding systemic risks whose nature is bound to change as a result of technological progress (Beck 1992, 2000). Changing social and economic conditions in the Global South, where currently many nomads engage in geo-arbitration, would also implicate the patterns of digital nomadic life. As remote work becomes normalized and digital literacy expands, digital nomads might have to navigate an increasingly competitive landscape for resources and skills. Additionally, as more and more countries globally, from Croatia to Mexico, begin to offer digital nomad visas and tax policies, how will these new rules and regulations affect digital nomads? This mainstreaming of the phenomenon puts digital nomads closer to being within the system as compared to escaping the system. Digital nomads represent the vanguard of a shifting social landscape in a risk society. Further exploring, empirically and theoretically, the changing toolkits of action (Swidler 1986) for constructing security which a rapidly changing socioeconomic context offers to consumers is important and necessary.

Our work also expands understanding of how consumers undertake fresh starts (Price et al. 2018), which has been conceptualized as a response to unfavorable circumstances. Extending Price et al. (2018), we point to an emergent intercept between present temporal orientations and the motivation to undertake fresh starts, highlighting that as a mindset, fresh starts can inhere not only in future- but also in present-oriented self-transformative practices. Our findings also suggest that as a consumption process, constructing liquid consumer security transpires as an agentic means to reflexively create a fresh start outside the margins of mainstream life. Moreover, Price et al. (2018) frame the fresh start mindset as a quintessentially American phenomenon. Our demographically diverse informants illustrate that in a globalized world, aspirations to start anew are a more universally shared characteristic. A question thus remains, what is the role of culture in gaining liquid consumer security? Further, it has been suggested that fresh starts are linked to consumption and that individuals who regularly look for a fresh start may face negative psychological and financial costs (Price et al. 2018). We advance this perspective by showing how letting go of solid ideals, possessions, and identity narratives is an effortful transformational process, in which fresh starts are mediated and facilitated by changing consumption logics, marketplace infrastructures, and ideological evangelism. What are the long-term consequences of aspiring toward liquid consumer security and how does it implicate consumer well-being? Overall, our framework can be used to guide consumer researchers interested in understanding how consumer behavior is shifting given the rise of mass layoffs in the tech sector, remote working, the increasing unaffordability of owning a home or retiring, and similar phenomena.

Solid–Liquid Consumption

This work contributes to theory on liquid consumption in several ways. Liquid consumption has been thought to eliminate sources of security and stability for consumers (Bardhi and Eckhardt 2017). Conversely, our findings point to the fact that in a society marked by risk, it is liquid rather than solid consumption that can render a sense of security. We thus extend Bardhi and Eckhardt (2017, 593) by offering new understanding of how consumers use liquid consumption. This perspective also illuminates how and why consumers may choose to move along the solid–liquid continuum, thus contributing toward better understanding of the different types of utilities along various points of the continuum, as well as potential antecedents for such a movement (cf. Lamberton and Goldsmith 2020). In recent work, Rosenberg, Weijo, and Kerkelä (2023) detail how consumers balance between a solid core and a liquid rotation, as their desires change. Our findings point to the increasing problematization of solidity as a core around which life is built. Future research is well positioned to explore the shifting roles and meanings of liquidity and solidity in different conditions and contexts, and to theorize the interplay between core and periphery in the constitution of consumers' orientations.

Further, Bardhi and Eckhardt (2017) suggest that, among other factors, the nature of precarity, whether it is professional or economic, can affect the extent to which consumption is either liquid or solid. They advance that when precarity stems from economic downward mobility, consumers look to solidify their consumption as a way to regain a sense of security and control, whereas precarity stemming from professional insecurity benefits from liquid consumption for it enables the flexibility needed to manage it. In contrast to this, our findings suggest that against the backdrop of ontological insecurity that can shift consumers' temporal orientations from the future to the now, economic precarity triggers a liquid logic.

We recognize that economic precarity can be experienced at different levels, and that severe economic precarity such as that experienced by the underclass or the homeless is not the same as the economic precarity and uncertainty felt by our respondents. However, without denying that vulnerability is differentiated and is allocated differentially across the globe (Butler 2006), we focus our study and anchor our analysis in what is a global logic of precarization (Beck 2000) that reaches deep within the middle-class which thus far has been relatively shielded from such precarity. With that, we suggest that as systemic risks become more acutely felt in day-to-day life, many are prone to believe that "a tomorrow" is not guaranteed, in turn illustrating that meta level pervasive precarity is another form of precarity that can influence how consumers consume. As remote working becomes normalized, and more consumers globally have less barriers to adopting geo-arbitration, it is important to explore for which types of consumers is finding security through liquid consumption a viable path to managing precarity and insecurity? Are those who are not able to attain security through liquidity going to emerge as a new precarious class?

This article details the construction of liquid consumer security via a recursive process comprised of three strategies. Consumers, however, need not engage with all strategies within the process or to the extent to which our respondents did to find liquid consumer security. The market has already begun to respond to consumers' increasing desire for ways to minimize risk and responsibility. For example, the rise of the subscription economy in recent years, and particularly in the wake of the coronavirus pandemic, is a testament to that—from meal kits to car subscriptions (e.g., "Audi select," whose subscription service campaign slogan is "All of the power. None of the responsibility")—consumers are signaling that opportunities to be untethered from ownership are actively sought after. Our theorization suggests that brands which can foreground embedded flexibilities in their products and offerings will continue to draw consumers in these times of uncertainty for they would facilitate liquid consumer security. Future research is well positioned to investigate the role of brands in enabling consumers to find liquid consumer security.

Finally, the construct of liquid consumer security extends the theoretical footprint of liquid consumption in new directions, helping illuminate the broadening reach of liquid consumption logics in today's marketplace. It has been shown that such logics can be integral to status signaling (Eckhardt and Bardhi 2020) and materialism (Atanasova and Eckhardt 2021a) in the absence of ownership and can be seen in phenomena where material simplicity is emphasized, such as minimalism (Wilson and Bellezza 2022) and voluntary simplicity (Cherrier 2009). While similar in their overall ethos of reducing solid consumption, these behaviors stem from different motivations than those emergent here. Minimalism has been shown to be associated with wealth, adequate financial resources, and substantial spending (Wilson and Bellezza 2022), while voluntary simplicity tends to carry an anti-consumerist orientation (Cherrier 2009). In contrast, constructing liquid consumer security is pursued in response to looming insecurities and limited resources, yet is not anti-consumerist. We encourage future research to systematically delineate these and other similar constructs where liquid consumption logics guide consumer behavior to markedly different ends.

Social Theories of Risk

We develop the construct of liquid consumer security against a theoretical backdrop drawn from a portfolio of writings on risk and its role in contemporary western

societies by Beck (1992), Giddens (1991) and Bauman (2000). Considering the writing of these three theorists in toto reveals a nuanced thesis on how systemic risk (Beck 1992) infiltrates various spheres of daily life, changing consumers' life trajectories and behaviors along the way (Bauman 2000), and eroding their sense of ontological security (Giddens 1991). Building a conceptual tapestry from these distinct yet complementary perspectives allows us to account for both structure and subject. Still, while providing a useful lens for understanding the dominant macro-shifts that structure and shape contemporary society, these writers' advances have been criticized for consisting of theorizing that lacks empirical grounding, presenting overly rationalistic and generalized accounts that fail to pay sufficient attention to socio-economic, demographic, and power differentials; differing risk knowledges and experiences; memberships to different cultural subgroups; and unarticulated assumptions, moral values, and practices in people's responses to risk (Tulloch and Lupton 2003).

Against this criticism, our study allows us to make several contributions to theories of risk. First, we trace empirically how fears and awareness of macro-level systemic risks trickle down to every-day practices, influence consumption behaviors, and shape ideological dispositions. With that we contribute to empirically grounded understanding of the ways in which consumers respond to systemic risks. Second, our research context of digital nomadism further allows us to engage empirically with a central social subject within theories of risk (particularly within Bauman's writings)—that of the nomadic subject. Bauman (2000) uses the metaphor of the nomad citizen to highlight the globalizing influences of late modernity on the very constitution of individual identity and lifestyle options. He leverages the contrast between two types of nomadic figures—the tourists and the vagabonds—to delineate the "haves" from the "have-nots," ultimately offering two distinct categories that characterize society and individuals' ability to navigate risk and seize opportunity. Our study offers an account of how, when able to leverage distinct consumption logics and marketplace infrastructures, the modern nomadic subject can emerge as a skillful tourist rather than a vagabond, able to invent new certainties (Beck 1992) and to legitimize new forms of security, and even become desirable to governments and policy makers, as seen in the proliferation of government-subsidized monetary incentives and favorable tax policies that seek to attract digital nomads (Gershman 2021).

Finally, consumer research thus far has contributed to theories on systemic risk (Humphreys and Thompson 2014; Thompson 2005; Thompson and Isisag 2022) and ontological security (Phipps and Ozanne 2017) by demonstrating how responses to risk can trigger rejection of dominant expert systems, focus on preparation of the body, and efforts to recover lost material affordances toward rebuilding eroding ontological security. By introducing the concept of liquid consumer security, we extend these contributions by demonstrating how responses to risk and uncertainty can re-shape consumption logics and materialize in consumption and lifestyle projects influenced by consumers' ability to leverage different marketplace affordances. These insights help expose underlying dynamics and contextualize responses to risk.

Digital Nomadism

Extant interdisciplinary research on digital nomadism (Atanasova et al. 2022; Cook 2020; Mancinelli 2020; Thompson 2021; Woldoff and Litchfield 2021) defines this phenomenon as an escape attempt from unsatisfactory quality of life in expensive cities where the pursuit for wealth and career success, with the accompanying burnout, is seen as unsustainable. While at this point much is known about why some individuals embrace digital nomadic living and how they manage their work lives (Cook 2020), balance leisure (Thompson 2021), bridge remote work across various place-based communities (Woldoff and Litchfield 2021), claim control over their time and thus build privilege (Atanasova et al. 2022), and leverage neoliberal logics emphasizing flexibility and entrepreneurialism (Mancinelli 2020), this literature is situated within a treatment of the digital nomad as a worker. This article is the first to offer a systematic account of how digital nomads enact lifestyles and build security as consumers within felt precarity and how these individuals' consumption practices are implicated by their digital nomadic orientation within the global marketplace and digital economy.

As a growing phenomenon, digital nomadism offers abundant opportunities for tracing how sociocultural norms are shifting in the contemporary environment. While for a number of years digital nomadism was an under-the-radar trend reminiscent of the bohemian hippy movements of the 60 s and 70 s or, more broadly, a variety of self-marginalized groups, such as expatriates, ravers, or New Agers, the normalization of remote work, which came about during the COVID-19 pandemic, and the growing role of the digital in how work is conducted at large, are making this way of living increasingly possible for many (Bowles 2020; Lufkin 2021). Indeed, while international travel became difficult in the wake of the global health pandemic, paradoxically, digital nomadism was on the rise: on the one hand, the attainability of lifestyle mobility has been amplified by the normalization of remote working during the pandemic (Hermann and Paris 2020), while on the other, society has been facing unprecedented levels of uncertainty and disruption. In turn, while countries like the Bahamas and Croatia are attracting seasoned digital nomads with digital nomad visas (Gershman 2021), many choose to explore their own countries and embrace digital nomadism for the first time—letting go of their expensive metropolitan rentals and taking

advantage of remote working while living in vans on the road or in cheaper rural areas (Tsapovsky 2020).

More "conventional" workers have also begun to move toward digitally nomadic set-ups, choosing to work from beach cottages, forest cabins, and suburban houses outside expensive city centers (Lufkin 2021). Many are thus asking: are we on the brink of remote workers scattering across the globe en masse (Lufkin 2021)? What are the implications of such a nomadic future for consumers, the marketplace, and policy makers? We posit that a paradigm shift in the constitution of contemporary life is in the offing. As Thompson (2021) notes, digital nomads are like "canaries in the digital coalmine" (101), shedding light on what a life of remote digital work and dis-embeddedness from the normative can feel and look like. As millions were thrown overnight into remote work during the pandemic lockdowns, one can foresee the gradual liquification of lifestyles for consumers globally, not just dedicated digital nomads. Importantly, building liquid consumer security is not an act of resistance to the capitalistic system, even though our respondents perceive it that way. It is, instead, a way to manage it and change the terms on which one engages with it.

This is not to suggest that everyone will become nomadic in response to felt insecurity. Finding liquid consumer security requires the ability to leverage the affordances of the liquid marketplace, which is often contingent on embedded sociocultural privileges and access to networks. For example, even though testimonies in popular media suggest that for some people of color digital nomadism can be an escape from racism in their home countries (Bashir 2020), people of color have been reported to be discriminated against on platforms such as Airbnb (Luca and Svirsky 2020), which are critical liquid marketplace offerings enabling nomadic living. Similar to solid security, liquid consumer security is not universally accessible. Liquid consumption can be challenging (Bardhi and Eckhardt 2017) and out of reach for some, and leveraging liquid marketplace infrastructures requires skills, adaptability, and support structures. Many sedentary consumers are thus actively seeking ways to up-skill and voraciously consume the abundance of offerings and resources which evangelize liquidity as a superior path to building security. Within that shift, "slowmadism" is poised to become the lifestyle of choice for a new wave of nomadically minded "life-hackers" (Ferriss 2007), eager to live better but willing to stick around for longer in each locale, as their new digital nomad visas allow them to do. This is partially in response to critiques that nomadism negatively impacts the environment, as well as local communities and economies (Woldoff and Litchfield 2021). Understanding digital nomads as consumers thus becomes increasingly important, and we contribute toward positioning marketing academics and practitioners at a better vantage for grasping the constellations of practices and behaviors that will continue to unfold within these new logics.

DATA COLLECTION STATEMENT

Data were collected between 2018 and 2022. Netnographic data were collected throughout this period. Ethnographic in-situ immersion took place in 2019 at the Nomad Cruise, and in 2022 in Bansko, Bulgaria; Chania, Greece; and Valencia, Spain. The first author collected the netnographic data throughout, with the third author joining in 2022. The first author collected the ethnographic data, with the second author joining in Lisbon, Portugal (2019, post Nomad Cruise) and in Valencia, Spain in 2022. The data were analyzed primarily by the first author, with the second and third authors triangulating the analysis. The data are stored at the Open Science Framework repository.

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