

# club *Free*

The Poly-Normals and The Financial Outsiders.  
We're taking freedom back







**F**reedom. What a word. It's hard to think of something more greatly aspired to. A fundamental human right, it's enshrined in international conventions and, since forever, celebrated via media, our heroes and countless movies and songs (you can sing these in your own time).

Yet looking from here, in early 2024, freedom isn't quite what it was. Toxicity has entered the space and the negative consequences of unchecked individual liberty loom large. Talking about freedom tends to shortcut to perceptions of an empathy-deficit; of pursuing something at the expense of others.

### Positive freedom

Club Free, however, is here to report on green shoots and rejuvenation. Neoliberalism can hardly be described as dead (indeed, another noxious blast of it looks a likely outcome of the US election later this year), but it is at least under greater scrutiny than ever before.

### Alternative models are surfacing.

Some are calling this positive freedom. A kind of freedom which majors on the interdependence of freedom and shared

responsibility, rather than freedom just involving taking and consuming. One that highlights the importance of providing people with the resources, opportunities, and support necessary to exercise their freedom effectively.

### Culture, shared meaning and brands

And all of this keys in with our focus on culture at Crowd DNA. Particularly our focus on a less top-down view of culture; the belief that culture is less hierarchical than that, coming at us from all angles. We think that's writ large through the expressions of freedom here - expressions that embrace community and contribution.

**And for brands? We believe there's a new language of freedom for them to consider - something to apply across strategy and positioning, comms, products and experiences. And in doing this to address the myriad cohorts who, in one way or other, represent freedom coming back on track.**

### Club Free

Club Free seeks to share the many positive and motivating stories emerging from these cohorts. It's editorially minded insight to help our clients understand the driving forces behind these reinvigorated pushes for freedom. Cues for what this can mean

in how to communicate, and how to shape brands that will forge cultural connections.

**First up\* in issue one, The Poly-Normals and The Financial Outsiders. The former: a set of people changing sexual relationships for the better, for all; the latter: an equally community-minded group living and giving outside of elitist money systems. Brought together: clear signals of just how far and wide our Club Free adventures can take us.**

We hope you find these stories interesting and inspiring. And please do feel (yes) free to reach out to the Crowd DNA team to explore how this type of thinking could apply to your brand challenges.

*\* Though this is issue one, we in fact trialled some freedom material in a rather good webinar last summer - you can see a summary of the excellent Reframing Aging and Un-Dependents work at the close of this report.*

Andy Crysell, Crowd DNA founder



Chapter One

# The *Poly*-Normals

The people changing  
sexual relationships  
for the better, for all







This chapter is about upending all the common assumptions about this type of freedom. It is most certainly not just about having more sex, for example. We talked to married couples, young daters, content creators and community spokespeople in the US and UK about what to do with, and how to act within, this newfound freedom.

They told us how relationships with multiple partners is better for them because it un-couples them from heteronormative roles. They told us how it is a safer alternative to hook-up culture; how it gives them radical agency over their own body; and how it focuses their minds to treat others better.

The Poly-Normals also spotlight where this group's culture can help brands ask one of the powerful questions for today's consumers: What would you like to be de-coupled from?

*(Note: in this report, we will mostly use the term polyamory. Ethical non monogamy (ENM) is also a relevant description, but is defined differently by individuals we spoke to).*

Under the covers, dating multiple partners has always gone on. But it is starting to turn up in ads, on TV, and be noted by big brands. People are getting comfortable with this relationship status. They're wanting to talk about it, to help others to understand why (and how) having simultaneous, multiple sexual relationships works - and what can be gained from such a seemingly complicated life choice.

As we pull back the covers on The Poly-Normals, we can see how they create new freedoms - in dating, family, and the home:

### Next-Level Connection

**The freedom to master your own emotional landscape, and to connect with others on a more authentic level**  
(page 08)

### Breaking The System

**The freedom to diverge from traditional timelines and to question other 'milestones' in life**  
(page 10)

### Co-Loving, Co-Living

**To be free from individualism (or the nuclear family unit) and embrace group support - don't we all need more support these days?**  
(page 12)



# Next-Level *Connection* (with yourself and others)

Self-improvement that  
isn't individualistic



**T**he Poly-Normals seek to experience non-monogamy as a relational state – it's meant to be discussed, explored and defined by the people engaging in it. It's not so much something you 'are', as something you do with other people. As one interviewee said: "Polyamory is 90 percent talking".

*"Everyone in the scene is very self aware, which makes forming proper connections very easy."*

**Male, 49, Scotland**

As a relationship type, it is often described as ethical non monogamy, a loud signal to the need for radical honesty between

sexual partners to achieve 'compersion' (the process of putting aside difficult feelings to feel joy in your partner's other relations).

We heard a lot about this very intentional way of connecting, and how much impact it had on other parts of their lives - especially for women who felt that they could assert their needs more as a result.

*"I feel safer now because I just had to get better at talking about my feelings and my experiences."*

**Female, 25, US**

*"I have a lot more flexibility and freedom to design connections according to whatever feels good."*

**Female, 32, UK**

We also heard about how a deeper kinship with difficult feelings enables people to re-ignite dormant character traits, be comfortable with putting boundaries in place, and be more purposeful with their relations with other family, friends or colleagues.



## Reshaping Dating Culture

We know today's daters are tired of the 'self-imposed pressure for conventional labels' (Tinder, 2023). It's something that Tinder and Hinge have recognised by adding open relationships to profile options, while dating app Feeld is leading the way not least by referring to daters as 'humans'. Many are seeking the freedom to define their own relationships.

**We might not all want to be in polyamorous setups, but the invitation of self exploration and freedom it offers could inspire us all to seek out a bit more of what we fancy.**



# Breaking The *System*

The Poly-Normals free themselves from other cultural stalemates

There is a joke that polyamory didn't take off until Google Calendar was invented. But it's about more than juggling a packed schedule. We heard stories about when people stepped out of the couple relationship format they also stepped out of other neat timelines: no longer opting into the gendered and set pathways of career, marriage, kids. Instead, a questioning of what is personally relevant to them as they journey through life.

This disruption of traditional milestones feels relevant to the attention being placed upon increased longevity and wellness as we age today. As more of us are likely to want different things at different times - could polyamory be a model for how to evolve to live better, for longer?

*"My husband and I had to break apart the elements of monogamy that weren't working for us. It made us create a relationship that was very specific to us. We've just celebrated our ten year anniversary! Being polyamorous provides freedom to allow our relationship to change and evolve as we do."*

Danielle, #openlycommitted,  
140.5K followers



## New Family Units

*"My fiancé and I intend to maintain our other relationships when we have kids - the more people helping with nappies the better!"*

Male, 31, UK

Research shows that poly parents excel at collaborative family life, highlighting positive practices like honesty, strong communication, conflict resolution, and the ability to take responsibility (Dr Elisabeth Sheff, studies since 1996).

Meanwhile, co-parenting takes on a different shape if multiple people remain involved. Remember: it takes a village to raise a family. We talked to polyamorous parents about their joy of having a partner at home, and being free to go on a date and not discuss domestic needs - instead

to enjoy those other parts of their identity (especially women, as one interviewee put it: "It's like a spa day. A mental escape").

*"Briar has four grown ups: Papa, Dad, Mommy and Nora. All of them live together. On Saturdays, they go to the library and bring home new books. Briar loves having four grown ups. There is always someone to read with!"*

How Many Grown-Ups Do You Have?  
Published June 2023



Sharing is very  
definitely caring

# Co-Loving, Co-Living



The Poly-Normals want to co-exist comfortably, and this means it's not uncommon for a polycule made up of multiple people to spend birthdays, holidays or other important events together. And, as well as pooling emotional resources, the polycule can enjoy the value of sharing financial and intellectual resources: it's the 'chosen family' mentality of emotional safety in a closely connected, mutually reliable way.

Formal establishments for this type of community support exist. There's the co-living brand and sex-positive housing collective, The Hacienda Villa, in Bushwick, Brooklyn ('a way to coexist and celebrate sex without harming each other'); and Nuclear Fusion, a community building app helping people 'find, build and sustain their villages'. There's even a merchandise line with the slogan: 'Monogamy? In this economy?'.

*"I'm not reliant on one person for all my needs."*

**Male, 26, UK**

Many of us feel the pull toward more robust support systems, as we feel more vulnerable than ever in our fast-changing world. Perhaps we can learn from the polycule about how to

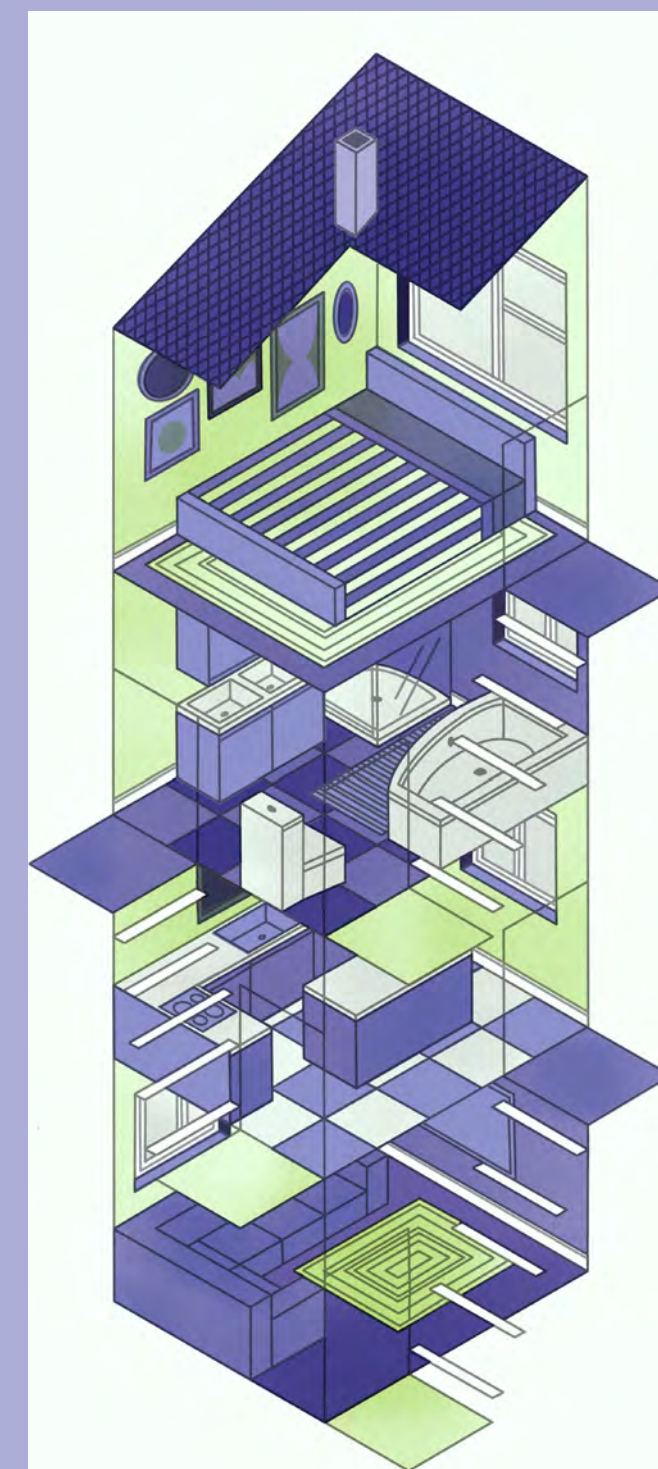
successfully structure multiple relationships. How to make the best use of being free from just expecting one primary person to support us. More of us can benefit from sharing the care, money responsibilities or role division, whether in the home, parenting or to support our mental well-being to manage life's demands.

*"Polyamory relates to my politics, which tends to be more about community, care, reciprocity and chosen families."*

**Female, 33, UK**

## Homes For Everyone's Needs

**The Polycule House** - from the super-super king, to sectional sofa to double basins, and a money kitty that everyone can dip into:





# Polyamory: Out Of The Closet

How brands, products and media  
are beginning to include this group,  
and what to learn from their spotlight

Feeld has seen a **500%** increase in searches  
of the terms 'polyamory' in the last year (2021)

**20%** would consider an open relationship  
(survey of Hinge users, 2022)

**1. Remember, it isn't marginal**  
More and more people are part of this lifestyle. One of Germany's biggest health insurance companies, AOK, uses people with multiple partners in advertising and on social media.

**2. Present a poly narrative with recognisable relationship beats - eg domesticity**  
A\$AP Rocky, Julia Garner and Elliot Page are an erotic, domestic (watering the garden, mindlessly watching TV), 'throuple' in Gucci's 2023 TV spot.

**3. Consider what is required to ensure consent, equality and safety in representation**  
When the UK reality show Made In Chelsea featured consensual non monogamy between three people in its 2023 season, the channel hired a queer specialist to support the cast involved through the process.



**4. Relish the appeal of rule breaking, whatever the genre**  
Gaming doesn't have the best reputation for inclusivity but the award-winning computer game Hades features relationships rarely touched on in games, namely depicting polyamory and kink.

**5. Take the plunge... there's an online community ready and waiting for you**  
#polyamory has over three-billion views, and content creators can get massive followings. TikTok creator #openlycommitted told us how her first ever post hit one million views in just 24 hours.



# The Financial Outsiders

A community minded group  
living and giving outside of  
elitist money systems





**W**e have heard a lot of brash claims about changing the economy lately. But the leaders of Silicon Valley and the culture of ‘tech bros’ have been revealed as venal; cryptocurrency and NFTs exposed as fragile, and inclusive capitalism and philanthropy is faltering under a backlash.

Yet the desire for freedom from traditional financial systems is still here. The question is how to do it in a socially minded way. We spoke to people across the US and Europe who are rethinking how we (all) buy and save. It’s a quieter bid for a collective sense of freedom done by a group who opt out of high street commerce, and think differently about what wealth actually means.

In this chapter, we introduce them as The Financial Outsiders. We learn about what drives them to find alternatives, how they reimagine self interest, make work better and encourage social change via financial literacy.

It’s a priceless insight into a new way to ‘do money’ – and from The Financial Outsiders’ jumping off point of care, inclusiveness and collective financial freedom we find values so many of us want in our lives today.

As The Financial Outsiders free themselves from wealth that costs others, or from simply buying more stuff, they begin living and giving outside of elitist money systems. This means:

### Self Interest, Revalued

The freedom to wipe the slate clean by untangling from inheriting tainted wealth and values  
(page 20)

### The Kindness Economy

More choice as to what constitutes an ‘asset’  
- for example goods, time or skills  
(page 24)

### Learn Yourself Free

Freedom to encourage change for all with financial literacy outside of qualifications, jargon and grind culture  
(page 26)



# Self Interest, Revalued

Acting in your own self interest to be about giving (not taking)

**M**illennials are set for the greatest generational wealth transfer in history. But we talked to people who are actively choosing the opposite: to reject inheritance, regardless of personal circumstances. We heard about why they felt compelled to turn down the 'bank of mum and dad', or give away their trust funds to be in fellowship with the 99 percent.

*"I could blindly invest my inheritance or buy luxury items. But I want to give the money away, which grants me freedom from systems that harm others."*

Male, 45, UK

It's about being free from money that has been generated from inequities of privilege and wealth - rejecting something that has concentrated on the few, or harmed individuals, communities, and the planet in its creation. The Financial Outsiders turn away from the one percent "by asking ourselves as people with a lot of privilege, how can I practise good followership?" explains Pierce Delahunt who is connected with Resource Generation and talked to us about his wealth giving plan\*.

*"To act on financial decisions aligned to my values - and not just talk about it - gives me immense peace of mind, every day."*

Female, 33, US

When it came to asking what's in it for them, The Financial Outsiders describe it as an act of self interest. They told us that being free from generational wealth makes them better because they are more part of the world, as it is right now.

*"To take from my parents would be to continue money privileges that I don't believe in, even if it means I struggle more."*

Male, 26, Netherlands

This group gets a huge sense of freedom from rejecting predefined wealth and its accompanying values. Inheritance is a burden. In short: for them, the freedom from money that they haven't worked for leads them to a better life today. They have revalued wealth (and self interest) for how it makes them feel, not what it gives them.

*\*Organisations like Resource Generation in the US support people who want to be free from inherited wealth with a 'giving plan' (ie to donate or support equitable economic infrastructures like credit unions, or worker-owned businesses).*







## The Financial Outsiders are onto something...

How the media joined the solidarity movement against the one percent

### The Bereft Billionaire

The wealthy are lonely, emotionally bankrupt, and power-at-all-costs in *The Elon Musk Show*, *Squid Game*, and *Succession* (BBC/Netflix/HBO).

### The Never Satisfied One Percent

The troubled and tone-deaf super rich on their vay-cay from hell in *The White Lotus* series (HBO).



*Above: HBO's award-winning Succession  
Photograph by David Russell/HBO*

### Rich Folly

The dramas about the excess (and lies) of start-ups, Theranos and WeWork, in *The Dropout* and *WeCrashed* (Disney+).

### Corruption

The documentaries, *Philip Green And The Trouble With TopShop* and *Madoff: The Monster Of Wall Street*, showed how corrupt men secured great wealth at a great cost to ordinary people (BBC/Netflix).

### Schadenfreude

The documentary *FYRE: The Greatest Party That Never Happened* about the disaster of the luxury music festival revealed the flaws of the high-end influencer economy (Netflix).



# The Kindness Economy

A trade that pays it forward

*"I can barter with someone rather than be \$600 out of pocket. It makes me feel a lot better, and benefits both people in the exchange."*

Female, 24, US

**T**raditional work setups - and the rigid salary structures that go with them - are being noisily challenged. Career ideation has changed (37 percent of younger Brits see stopping full time work as financial freedom) and anti-work conversation is viral (#lazygirl#rageapplying#quittok, and the growing anti work and passive income communities on Reddit).

*"What we have is valuable because it matters to us. Not because it costs \$5 or it costs \$100."*

Non-binary, 24, US

The Financial Outsiders aren't accepting (or just creating sticky content) about these frustrations. A tribe of barterers and fixers are seeking to be free from the payroll as the only way to get by. They nurture an economy that puts kindness to others ahead of money for one. They build relationships to get to the position where skills and goods (and whisky - see below) can be exchanged instead of cold hard cash.

Bartering is famously seen each year at the Burning Man festival in Black Rock City (where you can trade a story for a shot of, say, whisky). Meanwhile, it's also growing

momentum from a community level with the skills and goods trading organisations like the Barter Up Marketplace, who spoke to us about having gone from events in Memphis, Tennessee to #barterup901, 1.2M views and marketplaces across America in less than a year.

*"I live in a co-op, and we exchange skills, like a hair cut for a website build. There's no hierarchy (unlike back with my mum and dad!)."*

Male, 26, Netherlands

It's about trading with goods, skills, stories - basically anything that isn't money (even 'time banking', which has seen a jump in popularity with initiatives like Timebanking UK). It blows up what can be considered commerce: it's not just cash, stocks, NFTs, or other cryptocurrency.

The Financial Outsiders describe how bartering asks the individuals to assess value themselves (ie your childhood teddy has high emotional value), and this also reframes what can be considered as an 'asset'. Society then becomes much more inclusive because everyone under this description can be rich with assets - and success can look as simple as holding onto your childhood toys.





*"We've lived through two recessions and don't want to put our trust - or our money - in old and failing institutions anymore."*

Male, 23, Scotland

**Financial literacy is rebellion - taking money into our own hands and not letting other people control it**

# Learn Yourself Free

**F**inancial education outside of traditional schooling environments has loudly manifested as superficial FinToks and by 'fin-fluencers' perpetuating the grind and hustle at all cost (#JobHoppingWillSaveYou), promoting volatile cryptocurrency and unregulated investor advice.

*"I don't want to be left behind. But that's not just about money - it's about learning how that intersects with other barriers that I face."*

Female, 24, US

However, The Financial Outsiders are behind another approach to lifting financial barriers. Instead, they set out to make it easier for more people to move through the world on a level playing field: to find solutions and talk about the challenges specific to marginalised people (or people shunned out of elitist wealth knowledge) - like women playing catch up after taking time off to have children, or people facing the ethnicity gap in pay and property ownership.

It's a financially educated community (not a group of individuals), run by the people it serves, from the bottom up.

## The People Behind The Financial Literacy Rebellion

The UK's Bola Sol, who has a Rich Girl Chronicles WhatsApp channel, is one of a growing number of content creators talking about the financial challenges faced by Black women.

She provides money information within a deep understanding of the community (eg Instagram post: 'From Middle Class in Nigeria to Working Class in UK').

&

North America's EYL (Earn Your Leisure) platform teaches financial literacy in the Black community (and has 1.4 million YouTube subscribers), to pass on not just the assets of financial knowledge - but expectation and experience.

&

Support for the poorest people in a community, to help them wrest some control over their financial fate, is found on platforms like the UK's Pennies To Pounds financial literacy platform and award-winning podcast.



# How To Talk To The Financial Outsider In All Of Us...



*"I have masses of student debt, and it makes me incredibly anxious. I'm paying the price for no one talking to me about money."*

Female, 24, UK

## 1. They're in it for others, not just themselves

It's always a delicate business to get involved with a cause. But this group is part of a general movement to do good, and that's hardly controversial. Plus it isn't cheesy, or over-wrought. It just rings true.

## 2. Drown out the noise with approachable financial education

Who doesn't switch off when hearing about crypto, loans, down payments, or options? But uncomplicated financial lingo goes a long way to making people feel like you're rooting for them.

## 3. Think twice before giving everything monetary value

The Financial Outsiders don't think of their assets as houses, goods or pay cheques. But that's not as no-entry as it sounds! Money is good, but haven't we reached a stage in our relationship with it that we can permit alternatives - not least as a compelling narrative.

## 4. Not everyone wants more

Understand that we've all been trained to accumulate more and more stuff, to grow wealth. But think about people who reject inheritance and actively give away; they're showing us an alternative way of moving through the world. Respect those who only want to leave a small financial footprint.

## 5. And finally, celebrate The Financial Outsiders and how they are 'doing money' differently

This group has an optimism for how to fix what they see as broken, and shouldn't that be shared as widely and joyfully as possible? As some ethical money management banks have twigged with the slogans: 'We are not a bank. We are a movement' / 'Do well good' / 'Your money has power' (algebra.com, aspiration.com and Amalgamated Bank) - there's simply so much to be inspired by here...



**L**earning about The Poly-Normals and The Financial Outsiders is part of a commitment to look at (and be inspired by) groups of people who don't fit neatly into segmentation tick-boxes.

This Club Free series has previously included a report on the people who consciously choose to be child-free, and also a spotlight on the shifts in attitudes in ageing in both APAC and the US.

Read [The Un-dependents](#) and [Reframing Ageing: APAC](#).





# Thanks for *reading.*

Crowd DNA is a cultural insights and strategy consultancy with offices in London, Amsterdam, New York City, Singapore, Sydney, Stockholm and Los Angeles.

Formed in 2008, operating in 75+ markets, we bring together trends specialists, researchers, data analysts, strategists, writers, designers and film-makers, creating culturally charged commercial advantage for the world's most exciting brands.