

**'You play the game that is to be
played' Conditional legitimacy in the
London Insurance Market: the
experiences of minority ethnic
knowledge workers**

**A Thesis Submitted for the
Degree of Doctor of Philosophy**

By

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Statement of Originality

I declare that this thesis is the result of my own work and has not been submitted, in whole or in part, for any other academic degree or professional qualification. Except where explicit reference is made in the text, this thesis contains no material previously published or written by another person.

Signed: Mani Pillai

Date: 31 August 2025

Publications and Conference Presentations

During the period of my doctoral studies, elements of this research have been disseminated through the following outputs. These outputs build on material that is developed further and incorporated into relevant sections of this thesis.

Publications

- Pillai, M. (2024) 'Decoding the networking strategies of Asian and Black workers in the London Insurance Market', *Equality, Diversity and Inclusion: An International Journal*.
- Pillai, M. (2023) "'Who am I? What am I doing?" The impact of the COVID-19 pandemic on work identities', *Employee Relations*, 45(6), pp. 1527–1547.

Conferences

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Abstract

This thesis provides a qualitative investigation into the careers of minority ethnic knowledge workers within the London Insurance Market, a historically exclusive and male-dominated financial sector. Despite its technical expertise and global reach, the Market remains socially opaque and reputationally stigmatised, with entrenched hierarchies that shape access to opportunity. Against this backdrop, the thesis asks how minority ethnic professionals navigate, resist, and accommodate this institutional environment in their pursuit of legitimacy and career progression.

Drawing on 76 in-depth semi-structured interviews across underwriting, broking and support functions, the study offers rich empirical insights into the lived experiences of minority ethnic workers in the Market. Its theoretical analysis integrates Bourdieu's and Goffman's sociological concepts, justified by their shared analytical concern with power, legitimacy, and the social constraints that shape both individual and institutional actions and reproductions.

Bourdieu's field theory conceptualises the London Insurance Market as a structured space with its own institutional logic, hierarchies, and deeply embedded habitus that governs both formal and informal professional practices. Dominant groups—particularly underwriters and brokers—control access to resources and information, while minority ethnic professionals face challenges in accumulating and converting cultural capital into economic and symbolic capital. However, the changing broader socio-economic and regulatory environments can create spaces to circumvent these structures.

Goffman's dramaturgical approach complements this by foregrounding the everyday, interactional dimension of career navigation. It highlights the performative management of stigma, impression, and self-presentation as professionals negotiate frontstage and backstage behaviours to maintain credibility. The thesis also draws on Goffman's concept of total institutions to interpret how the London Insurance Market's assimilative and institutional culture exerts disciplinary and regulatory pressures on identity performances.

This dual theoretical framework reveals that legitimacy within the London Insurance Market is conditional. It is dependent not only on the accumulation of valued forms of capital but also on skilled identity work that manages both visible and invisible dimensions of social identity in a context resistant to change.

Findings reveal that career progression depends not only on technical competence or ambition but also on participants' ability to read, negotiate, and respond to the field's tacit rules. Participants encountered reputational stigma, symbolic misrecognition, nepotism, and exclusionary social capital structures. Yet they also exercised agency through strategies such as moral distancing, strategic concealment, performative belonging, and adapting their self-presentation to manage the aesthetics and politics of fit. Such identity work carries significant emotional and moral costs, revealing the affective dimensions of conditional legitimacy.

By foregrounding the interaction between structural conditions and individual agency, this thesis critiques mainstream career theories for underestimating institutional logics, gatekeeping practices, and the affective demands placed on minority ethnic professionals. It advances a relational and contextuality grounded approach that accounts for how legitimacy is conditionally conferred and must be continually negotiated.

Beyond its empirical and theoretical contributions, the thesis also offers practical implications for organisations in the London Insurance Market, recommending interventions that move beyond individual adaptation to address structural gatekeeping, increase transparency in hiring and promote meaningful cultural reform. It concludes with suggestions for future research to explore intragroup differences, longitudinal trajectories, and multi-actor perspectives that can further illuminate how careers unfold in elite, exclusionary fields.



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Introduction

This chapter sets out the aims and scope of the thesis, situating the research within its demographic, policy and institutional context. It outlines the rationale for focusing on minority ethnic knowledge workers in the London Insurance Market and explains how the study contributes to understanding careers as socially embedded and relationally constructed processes, rather than purely individual achievements. In doing so, it introduces the study's central argument: that legitimacy within elite professional fields is conditional and continuously negotiated through identity work and impression management within structures of power that privilege some individuals while constraining others. Drawing on an integrated theoretical framework of Bourdieu and Goffman, this thesis examines the negotiation of agency under such structural and cultural conditions. This chapter presents the broad aims and research questions that guide the thesis and outlines how the thesis is organised across subsequent chapters.

1.1 Rationale and research aims

This thesis investigates how minority ethnic knowledge workers in the London Insurance Market navigate career identities and mobilise social capital in pursuit of legitimacy and progression. It explores the practices, performances and strategies that individuals deploy to make sense of and advance their careers in a sector historically shaped by exclusivity, obscurity and tradition. By integrating Bourdieu's concepts of field, habitus and capital with Goffman's dramaturgical insights, the study develops a relational and performative conception of legitimacy, one that is contingent and context-bound rather than achieved through competence alone. The analysis also traces how ethnicity, class and gender intersect to shape both the opportunities for and limits of recognition within this institutional field.

Understanding careers as social constructs

Rather than viewing careers as linear or meritocratic, the thesis adopts a relational and interpretive view of careers—understood as negotiated, contingent and contextually shaped—and draws on scholars who conceptualise careers as emerging from the interaction of institutional structures, workplace dynamics and personal identities (Greenhaus, J. H., Parasuraman and Wormley, 1990; Kirton, 2009). This perspective reflects broader calls to bridge objective factors—such as labour market positioning and organisational hierarchies—with subjective experiences of identity, belonging and meaning-making (Layder, 1993; Özbilgin and Vassilopoulou, 2018).

Central to this thesis is the recognition that ethnicity is a salient identity that shapes how legitimacy is experienced and performed, and mediates how individuals construct and enact their career identities (Kirton, 2009). This conceptual foundation shapes the research questions and underscores the need to reframe dominant career models by attending to how minority ethnic professionals negotiate legitimacy and construct meaningful careers with contexts marked by exclusionary norms and unequal distributions of capital.

Personal motivation

The impetus for this research arises from my own professional experience as a South Asian knowledge worker in financial services. My position—both as a former insider and as someone on the margins of the London Insurance Market—afforded me insight into the strategic performances and informal networks that govern career outcomes. This dual perspective raised important questions about whose identities are affirmed, whose are scrutinised and under what conditions legitimacy is conferred or withheld in elite institutional spaces. These experiences not only motivated the study but also informed its reflexive stance. This thesis is, therefore, both a personal and analytical engagement with the processes through which minority ethnic professionals are required to play the game of legitimacy—strategically, selectively and, at times, reluctantly.

Theoretical lens

This thesis employs a dual theoretical framework that integrates Bourdieu's concepts of field, habitus and capital with Goffman's dramaturgical lens on impression management, stigma and institutional performance. Used together, these frameworks provide a relational understanding of how structure and agency intersect in shaping the careers of minority ethnic workers within elite and historically white professional fields. Bourdieu explains how legitimacy is structured through the unequal distribution of capital and the symbolic power that sustains the field's boundaries. Goffman shows how legitimacy is performed, managed and, at times, contested in everyday interaction. This integration therefore positions legitimacy as conditional and socially conferred. It is both a structural condition and a performed state experienced by individuals and institutions whose authority is misrecognised and contested across different audiences.

Rather than treating theory as a background framework, this thesis applies the integrated Bourdieu-Goffman lens directly to the research setting in Chapter 4. This approach reflects its interpretivist orientation and positions theory as an active analytic tool for examining how legitimacy is structured, performed and contested within the London Insurance Market.

Why this topic matters

While organisations increasingly promote diversity, little attention has been paid to how minority ethnic professionals actually experience inclusion or exclusion in practice. This gap matters because diversity initiatives often address symptoms rather than underlying structural conditions (Ashcraft *et al.*, 2012; Holck, Muhr and Villesèche, 2016; Nkomo and Hoobler, 2014; Ray, 2019; Zuccotti, 2015). Dominant career models tend to assume a universal and unencumbered form agency—an assumption that obscures how ethnicity intersects with power structures and cultural norms to produce uneven career outcomes. This study responds to these gaps by examining the lived experiences of minority ethnic professionals whose careers are shaped by the tension between personal ambition and structural constraint. In doing so, it reveals how legitimacy within elite fields is conditional and sustained through performances that both reproduce and resist institutional norms. By examining these dynamics, this study reveals the structural and performative dimensions of

inequality, linking the reproduction of exclusionary norms to the everyday identity work of minority ethnic workers. It therefore contributes to broader debates about workplace inequality by showing how recognition and legitimacy remain central to who is allowed to belong and to succeed—even within organisations that champion equality in their public discourses.

Research questions

The central concern of this thesis is how minority ethnic knowledge workers in the London Insurance Market navigate career identities and social capital in pursuit of legitimacy and progression. To examine this concern, the study addresses three interrelated questions.

First, how do minority ethnic knowledge workers in the London Insurance Market experience and interpret their career trajectories? **Second**, what forms of identity work and impression management do they undertake to navigate institutional norms and expectations? **Third**, how do they mobilise, convert and deploy social capital within the field to progress their careers and gain recognition?

Together, these questions explore the relationship between structural constraints and individual agency, showing how legitimacy is conditionally conferred and how ethnicity mediates access to belonging and progression within the Market. These questions are examined through a qualitative design based on 76 semi-structured interviews, supplemented by field notes from networking events. A reflexive thematic analysis was undertaken to analyse participants' accounts and to trace the relational dynamics through which legitimacy is negotiated.

Overview of findings and contributions

The empirical findings of this study reveal **three key patterns** in how minority ethnic knowledge workers navigate their careers in the London Insurance Market.

First, **reputational stigma and disidentification** characterise many participants' experiences. The Market's relative obscurity and insider ethos generate symbolic misrecognition,

prompting many participants to distance themselves from the Market's institutional identity even as they remain in the field to pursue legitimacy and progression.

Second, career advancement is closely tied to **performative belonging and strategic concealment**. These are key practices through which legitimacy is performed and policed. Participants engage in impression management and deploy culturally coded signals to demonstrate fit, though the demands and risk of this work vary by class and gender. These efforts carry emotional and moral costs.

Third, **nepotism, gatekeeping and unequal returns on social capital** continue to structure access to progression. Informal networks and inherited ties act as hidden rules of career advancement in the field. While participants cultivate networks, their ability to convert those relationships into career capital is uneven and conditional.

Building on these insights, the thesis makes three main contributions. **Theoretically**, it extends career theory by demonstrating that legitimacy in elite professional fields is conditional and contested rather than stably earned through competence. The integration of Bourdieu's and Goffman's frameworks develops a relational account of how structural logics and identity work intersect to produce legitimacy in elite fields. **Empirically**, it provides rare, field-specific evidence from the London Insurance Market, a historically opaque but economically significant elite sector that remains absent from existing studies of professional careers. **Practically**, the analysis shows the limits of organisations' symbolic diversity initiatives and points instead to structural levers—such as transparent sponsorship, accountable promotional criteria and the reputational positioning of the Market—that could support the progression of minority ethnic workers and broaden the Market's broader legitimacy among prospective candidates from underrepresented groups.

Scope and boundaries

This thesis focuses on the career navigation of minority ethnic knowledge workers in the London Insurance Market. It does not include the perspectives of employers, HR leaders or organisational decision-makers; nor does it evaluate firm-specific initiatives to support its

minority ethnic workforce. The analysis also does not seek statistical generalisability. Instead, it develops theoretically informed knowledge into how careers are experienced, interpreted and legitimised within this elite field. The focus is therefore interpretive and analytical, prioritising meaning-making, identity work and agency under structural constraints.

Structure of the rest of the chapter

The remainder of this chapter situates the study within its wider context. Section 1.2 outlines the UK's demographic and workforce landscape and introduces the London Insurance Market as the empirical setting. Section 1.3 reviews the major policy initiatives and organisational responses that have shaped debates on the inclusion of minority ethnic groups in employment. Section 1.4 clarifies the key terminology used in the thesis while Section 1.5 provides a roadmap of the chapters that follow in this thesis.

1.2 Workforce and field context

The ethnicity composition of England has undergone significant diversification over the past decade. The 2021 Census reports that 18.3% of the population—or 10.9 million people—identify with a minority ethnic group, an increase from 14.0% in 2011 (Office for National Statistics, 2022b). Within these groups, the Asian and Asian-British population is the largest, accounting for 9.3% of the total population, followed by the Black, Black British, Caribbean or African population at 4.0% and Mixed Ethnicity groups at 2.9%. These figures reflect sustained growth, especially in metropolitan centres such as London, where minority ethnic communities form a significant proportion of the working-age population (McGregor-Smith, 2017).

The demographic changes have important implications for organisational strategy. To ensure long-term sustainability and competitiveness, organisations must adapt their approaches to attracting and retaining talent from minority ethnic groups, including being cognisant to the

needs and perspectives of these growing demographic segments (Bader, Kemper and Froese, 2019; Green, W. M., 2018; Kamenou, Netto and Fearfull, 2013).

However, an increasingly diverse population does not automatically produce equitable outcomes in the labour market. Empirical evidence shows that many minority ethnic groups continue to face barriers both at the entry point and during career progression, with experiences varying between different groups (Khattab and Hussein, 2018; Noon, 2018; Tariq and Syed, 2018). For example, while Indians and Chinese have higher median earnings and are over-represented in professional and managerial roles, Bangladeshi, Pakistani and Black Caribbean communities face persistent structural disadvantages (Li and Heath, 2018; Office for National Statistics, 2020).

These inequalities demonstrate that the presence of diversity does not necessarily equate to inclusion. They also underscore the continued salience of ethnicity, class and gender in shaping access to opportunity, legitimacy and reward. They also highlight that legitimacy itself is unevenly distributed, conferred more readily on certain groups and identities than others. This lies at the heart of this thesis's examination of careers as relational and context-bound.

Minority ethnic representation in knowledge industries

Knowledge industries—defined as sectors that rely on the creation, conveyance and application of information to solve complex problems (Donnelly, 2009)—occupy a central position in the UK economy. While these industries employ around 25% of the total UK workforce in 2021, they attract higher proportions of workers from minority ethnic backgrounds—33% of the Asian population, 25% of the Black population and 27% of the Mixed Ethnicity (Office for National Statistics, 2022a). This higher representation can reflect the strong emphasis that many minority ethnic families place on educational and professional credentials, often viewing academic success as an important route to social and economic advancement (Zwysen and Demireva, 2020).

However, despite this strong presence in knowledge-intensive sectors, minority ethnic professionals remain markedly underrepresented in senior and leadership roles (Office for National Statistics, 2022a). This disconnect indicates that organisations are failing to fully draw on the talents and diverse perspectives of these rapidly growing demographic groups. Such underutilisation undermines an organisation’s capacity for innovation and problem-solving, while also weakening its competitive position in attracting and retaining diverse talent (Richard, Roh and Pieper, 2013). This pattern of high-entry level representation but limited progression illustrates how legitimacy and recognition are unevenly distributed within knowledge industries. Structural and cultural barriers continue to shape career advancement for minority ethnic workers’ careers across knowledge sectors.

Research setting—the London Insurance Market

The London Insurance Market is a distinctive segment of the UK’s financial services sector. It specialises in complex and international risk and comprises underwriters, brokers, reinsurers and other service firms. Trading operates through a networked ecosystem. A marked front- and back-office divides both visibility and status. Underwriting and broking roles are typically accorded greater prestige than support or operational functions. Careers in the Market depend not only on technical knowledge but also on relationships, reputation and access to informal networks. The Market is characterised by exclusivity and traditions, features that sustain its symbolic authority while reinforcing its reputation as an insular field. These dynamics make the Market a particularly revealing site for examining how legitimacy is performed, recognised and withheld. A more detailed analysis of the Market appears in Chapter 4.

1.3 Policy, reviews and initiatives

This section outlines the key UK policies and institutional developments that shape the national discourse on racial and ethnicity equality in employment (see Table 1). The examples included here are not exhaustive but represent a timeline of how ethnicity in

employment has been framed and addressed at the macro-level over the past two decades. Rather, they were selected to provide a representative timeline of how racial and ethnicity in employment has been framed and addressed over the past two decades. This section focuses in greater depth on private sector initiatives—reflecting both the empirical setting of this study and the increasing emphasis placed on employer-led solutions to disparities in the workplace.

In this section, the terms *race* and *racial* are retained when referring to specific reports or legislation that use this language. Elsewhere, the thesis uses *ethnicity* as its preferred terminology (see Section 1.4).

A substantive legislative shift occurred with the introduction of the Equality Act 2010. It replaced previous anti-discrimination laws in the UK, creating a single legal framework to prohibit unfair treatment and promote equality across multiple spheres of life, including employment (Equality Act, 2010). It protects individuals against discrimination based on nine legally defined protected characteristics, including age, race, religion and disability. In the employment context, the Act makes it unlawful to discriminate in hiring, promotion, pay, training and dismissal. However, despite providing legal protections, the Act's impact on employment outcomes has been limited by its reliance on individual complaints rather than systemic interventions.

Two key initiatives aimed at diagnosing and reducing racial disparities within the public sector are the Ethnic Minority Employment Taskforce established in 2003 and the Race Disparity Act in 2017. The Taskforce is a cross-government department initiative to address the employment gap between minority ethnic groups and the wider population (Select Committee on Work and Pensions, 2024). It focuses on operational coordination within public employment services through consultative and non-binding approaches. With limited scope and no lasting institutional framework, it is now largely viewed as a historical exercise. The Race Disparity Audit (Cabinet Office, 2017) seeks to increase transparency across public sector services by publishing data disaggregated by ethnicity on health, education, housing and employment. It reinforces the role of data in exposing structural inequalities and is positioned as a fact-finding initiative. While both initiatives prioritise diagnosis over

enforcement, the Race Disparity Audit has a more enduring legacy through its commitment to ongoing public data publication.

While the two preceding initiatives are government-led efforts primarily at understanding and improving outcomes within the public sector, subsequent efforts focus on the private sector. Three of the most prominent examples are the McGregor-Smith Review, the Parker Review series and the Race at Work Charter.

The McGregor-Smith Review (2017) emphasises the business case for ethnicity diversity, estimating that greater workplace equality could add £24 billion annually to the UK economy. This review acknowledges that structural reform, not isolated initiatives, is required to address inequalities. It recognises that discrimination is not only about individual attitudes but also about systemic practices such as opaque promotion criteria, exclusive networks and the absence of visible minority ethnic role models in leadership. The review, however, proposes an extensive list of 26 recommendations, ranging from mandatory ethnicity gap reporting to widespread unconscious bias training and mentoring schemes. While comprehensive, this broad-brush approach risks diluting focus and overburdening organisations. A more strategic set of three to five priority actions might arguably be more actionable and impactful. Furthermore, all of its recommendations remain voluntary, placing the onus on employers to self-regulate rather than introducing enforceable mechanisms for change.

Table 1: Timeline of policy and business responses addressing minority ethnic employment

Initiative / Review	Scope	Key Features/Targets	Status
Ethnic Minority Taskforce (2003)	Policy coordination in public sector	Addressed ethnic employment gap	Historical
Equality Act 2010	Legal framework for discrimination	Guidance for public bodies	Enacted
McGregor-Smith Review (2017)	Race in workplace	26 voluntary recommendations for private- and public-sector employers	Mixed uptake
Race Disparity Audit (2017)	Broader look across public services	Baseline for measuring progress in the public sector	Ongoing
Parker Review (2017-25)	Board diversity targets	FTSE 100 & 250 targets	Partial progress
BITC Race at Work Charter (2018)	Voluntary business commitment to workplace race equality	7 commitments including executive sponsorship and data collection	Active / growing
Commission on Race and Ethnic Disparities (2021)	Comprehensive review	24 recommendations including focus on socio-economic factors	Mixed reaction / controversial
Pay gap legislation (2025)	Mandatory pay gap reporting	Ethnicity and disability reporting for > 250 staff	Under consultation

Complementing this agenda, the Parker Review series (2017-2025) concentrates on the representation of minority ethnic directors on UK listed company boards. The series charts the progress on ethnic diversity over an eight-year period, beginning with listed FTSE 100 companies and later expanding to FTSE 250 boards and large private companies. The original target is for every FTSE 100 company to have at least one minority ethnic board member by

the end of 2021, and for FTSE 250 companies to comply by 2024 (Parker and The Parker Review Committee, 2017). Update reports show that the FTSE 100 companies largely meet and, in some cases exceed this target. By 2025, 95% of FTSE 100 boards and 82% of FTSE 250 boards have at least one minority ethnic director, with minority ethnic individuals now holding 19% of all FTSE 100 board roles (Tyler and The Parker Review Committee, 2025). Subsequent reviews extend the scope to senior management representation and to large private companies, with targets set for 2027 (Tyler and The Parker Review Committee, 2023; Tyler and The Parker Review Committee, 2024). However, like the McGregor-Smith report, the Parker Review relies on companies meeting its targets on a voluntary basis, meaning that progress depends on corporate goodwill. There is also the risk of tokenistic appointments, where companies prioritise meeting numerical targets rather than pursuing deeper organisational change or addressing structural barriers that limit leadership opportunities for minority ethnic professionals.

Adding to this private sector momentum, Business in the Community (BITC) launched the Race at Work Charter in 2018—a voluntary framework asking signatory organisations to commit to seven actions (Business in the Community, 2025). The Charter attracts over 1000 companies, representing 6.5 million employees, by 2024. While demonstrating significant voluntary uptake, the Charter retains the non-binding, self-regulatory character typical of business-led initiatives, relying on reputational incentives rather than enforceable channels for accountability.

Collectively, the McGregor-Smith initiative, Parker Reviews and the BITC Charter advance visibility and accountability for ethnic diversity in the UK's corporate sector. However, their reliance on reputational pressure rather than structural enforcement mirrors the symbolic approaches critiqued throughout this thesis.

External events have historically driven significant corporate changes, such as governance reforms following the Enron scandal in 2003 (Healy and Ahamed, 2019; Singh, V., 2007). More recently, the #BlackLivesMatter movement and the protests triggered by the murder of George Floyd in Minneapolis in 2020 prompted senior leaders from private sector companies in the UK to publicly acknowledge the need to confront systemic racism and

white privilege within corporate structures (Sunday Times, 2020). Two signatories of this public letter are from the London Insurance Market. Workplace inclusion initiatives in the UK nearly tripled, with around 27% of minority ethnic employees reporting new diversity measures in 2021, up from 10% in 2020 (Farah, 2022). However, by mid-2023, nearly 70% of employees report no increase in minority ethnic representation despite those initiatives (Sweney, 2023).

While these efforts place the burden of change on employers, the UK government also seeks to shape the national narrative around racial inequality, resulting in the Commission on Race and Ethnic Disparities report (Commission on Race and Ethnic Disparities, 2021)—commonly known as the Sewell Report—in 2021. This came in the wake of the pandemic’s disproportionate impact on minority ethnic communities and the #BlackLivesMatter protests. This marks a shift away from business-led frameworks, introducing a controversial and contested interpretation of racial inequality in Britain. It examines disparities across employment, education, health, employment and criminal justice. While acknowledging the persistence of unequal outcomes, the report rejects the claim that the UK is institutionally racist. Instead, it attributes inequalities to factors such as geography, socioeconomic background and education, rather than systemic discrimination. Although it recognises some unemployment barriers, it emphasises positive mobility among certain minority ethnic groups and calls for disaggregated data over broad BAME (Black and Minority Ethnic) categorisations. The report encourages targeted interventions such as mentoring but warns against what it terms tokenistic diversity efforts.

The backlash to this report is particularly strong. A range of political and advocacy groups condemn the report for rejecting institutional racism (Mohdin, Walker and Parveen, 2021). Critics also express concern over the report’s perceived dismissal of lived experiences and its perceived insensitive presentation of historic issues. In contrast, supporters of the report welcome its data-driven tone and its focus on individual agency, education and socioeconomic factors as key explanations for disparities (Goodhart, 2021). Proponents frame it as a corrective action to what they see as countering the hitherto overly ideological narrative on race. Given the contentious nature of the report, this thesis does not engage in

a wholesale endorsement or rejection but instead recognises it as an artefact in the evolving policy discourse on race and ethnicity in Britain.

In parallel, renewed attention turns to ethnicity and disability pay gaps. The government has been consulting on proposals to make ethnicity and disability pay gap reporting mandatory for large employers (Office for Equality and Opportunity *et al.*, 2025), following a framework similar to the existing gender pay gap legislation. The aim is to increase transparency and address pay disparities, although the proposals currently stop short of requiring employers to publish action plans or face penalties.

These policies, reviews and initiatives trace an evolving landscape of race and ethnicity equality discourse in the UK, particularly in relation to employment. The focus has progressively shifted towards organisational responsibility and data-driven transparency. Yet, the reliance on voluntary compliance and reputational incentives underscore the tension between performative and structural change, raising questions about their long-term impact.

1.4 Memo on terminology

The following notes explain the key terms and language choices used in this thesis, ensuring consistency while acknowledging the cultural and contextual nuances of the study. These linguistic choices also reflect the reflexive stance of the researcher in engaging with issues of identity, representation and positionality.

London Insurance Market terminology

Throughout this thesis, I sometimes refer to the London Insurance Market using terms such as *the Market*, *industry* or *sector*. The term *Market* is a colloquialism commonly used by practitioners within the field—this term highlights its trading functions and the networked relationships between brokers, underwriters and other intermediaries. *Industry* or *sector* are

used interchangeably, particularly when situating the market within the broader financial services landscape. This variation reflects both common usage in professional discourse and the language used by participants when describing their working environment.

Ethnicity vs race

I use the term *ethnicity* rather than *race*, drawing guidance from scholars such as Atewologun, Sealy and Vinnicombe (2016) and Kenny and Briner (2013), who argue that *ethnicity* is conceptually broader, encompassing not only racial but also cultural, linguistic and ancestral dimensions. This usage aligns with contemporary British usage and official classifications, such as those adopted in the UK Census (Kele *et al.*, 2022), and with government writing standards on ethnicity (UK Government Cabinet Office, 2024). While *race* and *ethnicity* are sometimes used interchangeably in the literature I review, I use the terms *race*, *racial* or *ethnoracial* only when directly engaging with the language used by other scholars.

Minority ethnic as an umbrella term

Minority ethnic is used throughout this thesis as an umbrella term, in line with both the UK Census terminology and government recommendations (UK Government Cabinet Office, 2024). The word *minority* in *minority ethnic* not only reflects the statistical realities of ethnicity groups in Britain but, more importantly, the power differentials that shape their social positioning (Nkomo, 1992).

However, *minority ethnic* is not used to imply a homogenous experience. In both the literature review and empirical findings, where research or participants' narratives point to distinct experiences among specific groups (e.g., Black or Indian), these groups are identified and discussed separately to avoid flattening differences.

Avoidance of acronyms and other terms

The thesis deliberately avoids acronyms such as BME (Black and Minority Ethnic) or BAME (Black, Asian and Minority Ethnic) as these are widely critiqued for homogenising groups and obscuring differences (UK Government Cabinet Office, 2024). These acronyms are only

retained when quoting research participants who use them in their interviews. Similarly, terms such as *people of colour* are avoided as they are less commonly used in the British context and risk importing frameworks that do not fully map onto it. Nevertheless, these acronyms and terms are included in the literature search to ensure that all relevant studies are captured.

Knowledge workers, professionals, employees, participants

This thesis is concerned with *knowledge workers* in the London Insurance Market. By knowledge workers, I refer to those whose work primarily involves the exchange, application and creation of expertise (Arthur, DeFillippi and Lindsay, 2008). The London Insurance Market epitomises such an environment as its trading practices depend on the circulation of knowledge about risks, pricing and client relationships (see Chapter 4).

While *knowledge worker* is the most conceptually precise term for the population under study, I also use other terms—*employees, workers, professionals, participants*—interchangeably throughout the thesis. The term *professionals* is not used in the narrow sense of licenced occupations but rather to capture the broader population of individuals who build careers in the Market by mobilising knowledge, skills and social relationships. This variation reduces repetition and reflects both the terminology used in the literature as well as how participants describe themselves and their colleagues.

1.5 Roadmap of thesis

Following this introductory chapter, **Chapter 2** reviews influential career theories, charting their progression from early models that prioritise individual fit and intrinsic motivations to contemporary frameworks that emphasise mobility, adaptability and meaning-making, and finally to social and relational theories based on networks, social capital and identity work. By critically assessing these theories' assumptions, strengths and limitations, this chapter identifies gaps in how these models account for structural inequalities and power

dynamics—particularly for minority ethnic professionals. This chapter lays the groundwork for the thesis’s analytical focus on structure, agency and identity.

Chapter 3 builds on this foundation by focusing specifically on the career experiences of minority ethnic knowledge workers. In this chapter, I undertake a structured narrative literature review to synthesise research on the challenges and strategies that shape these workers’ career paths. Three themes are developed from this review: structural inequalities, identity dynamics and social capital. Together these themes highlight how structure and agency together shape minority ethnic employees’ careers, providing essential scholarly context for the thesis’s empirical investigation. While the literature conceptualises these dynamics separately, this thesis later demonstrates—through empirical analysis and theoretical synthesis—that they converge through a unifying problem of legitimacy.

Chapter 4 develops the theoretical framework that underpins the thesis, integrating Bourdieu’s and Goffman’s perspectives to analyse career identities in the London Insurance Market. The chapter applies Bourdieu’s framework of field, capital and habitus to examine the institutional structures and power relations that shape the London Insurance Market and condition the career trajectories of its minority ethnic employees. It then introduces Goffman’s theories of impression management, stigma and total institutions to explore how the Market’s institutional identity is performed and maintained, and how minority ethnic workers navigate identity negotiations within these constraints. This integrated framework clarifies the thesis’ core concept of conditional legitimacy within these constraints. This integrated framework clarifies the thesis’ core concept of conditional legitimacy, bridging structural and performative analyses, and setting the conceptual bridge between the literature’s themes and the empirical chapters.

Chapter 5 outlines the methodological approach adopted for the study. It begins by explaining the philosophical assumptions underpinning the research. It then describes the research design and rationale for using semi-structured interviews, along with the processes of sampling, recruitment and ethical approval. The chapter also outlines the conduct of interviews, discusses ethical and practical considerations during data collection, and explains

the reflexive practices adopted. Finally, it sets out the thematic analysis approach to data analysis.

Chapter 6 presents the first set of empirical findings on how the London Insurance Market's institutional identity shapes the career experiences and identities of minority ethnic professionals. It shows how the Market's seclusion from educational and community networks limits awareness, access and legitimacy, creating reputational stigma and constraining aspirations. It then considers how participants negotiate this stigma, often by recalibrating their career ambitions or questioning belonging or pursuing legitimacy through the accumulation of specialist expertise. The chapter reveals how strategies of distinction and withdrawal reflect both adaptation to and contestation of the field's exclusionary logic.

Chapter 7 presents the second set of empirical findings, focusing on how social capital functions as a resource for career advancement in the London Insurance Market. It examines how minority ethnic professionals navigate a field where personal relationships and informal networks continue to override formal meritocracy. The chapter shows the limited efficacy of formal diversity networks compared to the instrumental value of informal ties. It then analyses the three strategies that participants use to build and sustain social capital while also discussing the structural barriers posed by gendered, classed and ethnicity hierarchies. This chapter concludes by linking these dynamics to the broader exclusionary norms of the Market and the unequal distribution of legitimacy within it.

Building on the findings from Chapters 6 and 7, **Chapter 8** synthesises the empirical findings through theoretical lenses of Bourdieu and Goffman. It situates the study's findings within the broader literature, showing how the integration of Bourdieu and Goffman enables a more complete understanding of structural constraints and performative agency interact and shape careers. The chapter argues that the intersection of field logics, stigma, identity work and the unequal dividends of capital produces careers marked by conditional legitimacy, a state in which professional recognition is continuously negotiated rather than securely achieved. This chapter examines the implications of this synthesis for career theory and organisational practice, before outlining the study's limitations and directions for future research.

1.6 Concluding remarks

In sum, this introductory chapter has outlined the study's rationale, scope and theoretical positioning, situating it within the wider demographic, institutional and policy context of the UK labour market. It has outlined the study's rationale and interpretivist orientation, explaining how the integration of Bourdieu and Goffman provides a relational lens for analysing how structure and agency intersect in shaping career identities. The chapters that follow build on this foundation to examine how the paradox of human capital, identity dynamics and social capital converge through the problem of legitimacy, and how minority ethnic knowledge workers navigate, perform and contest recognition within the London Insurance Market. Together, they trace how conditional legitimacy emerges as both an analytical and an empirical reality, connecting the links between institutional power, career identity and the search for belonging.

A Critical Overview of Career Theories

This chapter reviews key theoretical frameworks that have shaped scholarly understandings of career development and progression. It offers a critical examination on what each theory can or cannot explain about careers in elite, exclusionary labour markets such as the London Insurance Market. It charts the shifting emphases of career scholarships—from early models of person-environment fit to dynamic accounts of agency and adaptability to relational perspectives on networks, capital and identity work. While other career theories exist, this chapter focuses on selected frameworks drawn from psychological, developmental and sociological schools of theory, chosen for their relevance in how individuals act within their careers, what motivates them, and how they construct meaning around their career trajectories.

Table 2 summarises the main emphases, strengths and limitations of the career theories reviewed here. The gaps identified across these frameworks—particularly their limited engagement with structural inequality and identity performance—motivate the integrated Bourdieusian-Goffmanian theoretical approach developed in Chapter 4 and returned to in Chapter 8.

Table 2: Comparison of career theories

Theory name	Key Ideas and Assumptions	Strengths	Limitations
Early foundational theories			
Person-environment fit	Fit between individual traits and work environments predict career success.	Focus on individual preferences and job satisfaction.	Overlooks systemic barriers and changes in careers.
Career anchor	Stabilising forces in career decisions driven by intrinsic values and motivations.	Incorporates intrinsic values and evolving motivations.	Oversimplifies career outcomes and less focus on external contexts.
Transition to dynamic career models			
Boundaryless career	Flexibility, mobility and crossing boundaries in career paths.	Emphasises adaptability to manage modern career landscapes.	Assumes equal access to mobility and agency, ignoring barriers.
Career construction	Active adaption, meaning making of careers through narratives and dynamic career building.	Integrates personal and social dimensions.	Limited empirical evidence and overlooks structural barriers.
Social and relational dynamics			
Weak tie theory	Weak social ties provide opportunities.	Explains how broad and varied networks enhance career mobility.	Overlooks power dynamics, reciprocity and the processes to activate weak ties.
Structural holes	Strategic advantages of bridging disconnected groups in networks.	Highlights the importance of network structure.	Underemphasises challenges of sustaining intermediary roles in networks.
Social resources	Impact of relationships and social capital on career mobility.	Integrates structural and relational dimensions.	Assumes ease of resource mobilisation.
Identity work	Networks shape and validate career identities.	Shows how career identities are co-created through networks.	Challenges for minority groups in navigating fragmented or exclusive networks.

2.1 Early foundational theories

Two foundational frameworks—Holland’s person-environment theory (1959) and Schein’s career anchor theory (1996)—shaped early scholarship on career development. Both centre the individual as an agentic actor in career decisions. Nevertheless, their emphasis on stability and intrinsic motivation limits their applicability in understanding the fluid and unpredictable nature of modern career and pays insufficient attention to institutional power and gatekeeping. Developed during periods characterised by relatively stable employment paths and homogeneous workforces, these theories have less resonance with the career experiences of minority ethnic professionals in today’s diverse and dynamic workplaces.

Person-environment fit

Holland (1959) frames person-environment fit as the congruence between individual traits or values and occupational environments. Meta analyses show modest associations between person-environment fit and career outcomes such as job satisfaction and career stability (Hoff *et al.*, 2020; Spokane, Meir and Catalano, 2000), indicating that fit explains some variance but not all.

The core assumptions in this theory are untenable with today’s environment where technological disruption and global competition reshape occupational contexts. Moreover, access to roles deemed as a good *fit* is patrolled through norms about who looks and behaves like an insider. The model also relies on self-knowledge as a route to informed career choices. However, opportunities to build and have that self-knowledge are unevenly distributed (Edwards, 2008).

For minority ethnic professionals, the framework’s emphasis on aligning personal traits with work environments overlooks how access to those environments is filtered through systemic and structural barriers (Edwards, 2008; He *et al.*, 2019). In this sense, the notion of *fit* becomes socially constructed rather than an objective one, depending on how organisations define and value legitimacy.

Socioeconomic background, cultural expectations and stereotypes about appropriate occupations further shape perceptions of fit (He *et al.*, 2019; Rosenbloom *et al.*, 2008). These not only restrict entry into high-status fields but also influence how they adapt and perform belonging in their work environments (He *et al.*, 2019; Spokane, Meir and Catalano, 2000). Person-environment fit thus explains little about the relational labour required to sustain belonging in exclusionary contexts.

Despite its influence, theoretical work on person-environment fit has not progressed significantly over time (Edwards, 2008; Guan *et al.*, 2021; Spokane, Meir and Catalano, 2000). Contemporary careers demand frameworks that address adaptation, identity negotiation and the social production of opportunity (Brown, D., 2002; Edwards, 2008; Guan *et al.*, 2021). For minority ethnic knowledge workers, success depends less on initial *fit* than on the capacity to convert competence into recognition within exclusionary structures.

Career anchors

Building on Holland's focus on alignment, Schein's career anchor theory (1996) introduces a more dynamic view of career development, emphasising the evolving relationship between personal values and career choices (Rodrigues, Guest and Budjanovcanin, 2013). Career anchors represent self-perceived talents, values and intrinsic motivations guide career decisions (Schein, 1996). Unlike Holland's static fit model, Schein's career anchors can shift and acquire new meanings over time as people accumulate work and life experiences (Lee and Wong, 2004; Van Dam, 2004).

Schein's framework identified eight career anchors which are technical/functional competence, managerial influence, autonomy, stability, entrepreneurial creativity, service to a cause, thriving on challenges and integration with lifestyle choices. These categories capture the variety of motives shaping careers but have been critiqued for treating motivations as fixed types rather than contextually negotiated priorities.

Subsequent studies confirm the model's relevance for understanding intrinsic motivation, self-management and career sustainability (De Vos, Van der Heijden and Akkermans, 2020; Guest, 2004; King, Z., 2004; Lee and Wong, 2004). However, the theory's assumption of individual autonomy underplays how organisational and societal contexts shape which anchors can actually be enacted (Arthur, M. B., Khapova and Wilderom, 2005; Rodrigues, Guest and Budjanovcanin, 2013; Van Dam, 2004). Underrepresented groups, for instance, may find some anchors such as managerial influence or entrepreneurial creativity, harder to pursue in exclusionary settings (Saks and Ashforth, 1997).

Moreover, Schein's focus on intrinsic motivations overlooks that career success has both subjective and objective dimensions (Arthur, M. B., Khapova and Wilderom, 2005; Rodrigues, Guest and Budjanovcanin, 2013). The tension between personal aspiration and institutional recognition is particularly acute for minority ethnic employees, whose competence and leadership ambitions may not be equally validated. Additionally, the theory's primary focus on the work domain overlooks the growing importance of work-life integration, suggesting the need to broaden Schein's framework to consider how career anchors interact with non-work goals and priorities (King, Z., 2004).

2.2 Transition to dynamic career models

The limitations of foundational career theories have led to more dynamic approaches such as boundaryless career theory (Arthur, M. B. and Rousseau, 1996) and career construction theory (Savickas, 1997; Savickas *et al.*, 2009; Savickas and Porfeli, 2011; Savickas and Porfeli, 2012; Savickas, 2012; Savickas *et al.*, 2018). Emerged during a period of economic volatility and organisational change, these frameworks responded to the erosion of lifelong employment and the rise of self-directed careers.

Both theories shift attention from stability and fit towards adaptability and meaning-making. However, the assumption that mobility and agency are universally attainable

obscures how opportunity structures, status hierarchies and institutional logics shape who can exercise that agency.

This section examines how far these dynamic models advance understanding of contemporary careers and where they fall short, particularly in addressing power and the relational construction of legitimacy.

Boundaryless careers

Arthur and Rousseau (1996) introduced the concept of the boundaryless career to capture career paths that extend beyond a single organisation or linear hierarchy (Eby, Butts and Lockwood, 2003; Greenhaus, Jeffrey H., Callanan and DiRenzo, 2008). Emerging amid globalisation and corporate restructuring (Banai and Harry, 2004; Greenhaus, Jeffrey H., Callanan and DiRenzo, 2008; Pringle and Mallon, 2003), the theory reframed career success as an outcome of self-managed development, mobility and employability (Rodrigues and Guest, 2010; Inkson *et al.*, 2012). It echoes broader neoliberal ideals of flexibility and continuous self-improvement.

Boundaryless careers encompass movement across employers, external validation of skills, reliance on external networks and rejection of traditional organisational hierarchies (Arthur and Rousseau, 1996). Later work extended this to include geographical and positional mobility (Guan *et al.*, 2019; Inkson *et al.*, 2012). Despite this, much of the literature has disproportionately focused on physical movement (Greenhaus, Jeffrey H., Callanan and DiRenzo, 2008; Sullivan and Arthur, 2006). This narrow interpretation overlooks other subtle dimensions of movement, such as reputational or relational or identity shifts, that are equally critical to career advancement.

Boundaryless career theory presumes individual agency, suggesting that individuals have the autonomy to manage their own careers and have resources to act freely across boundaries (Kost, Fieseler and Wong, 2020; Lazarova and Taylor, 2009). In practice, autonomy is unevenly distributed and constrained by institutional logics (Banai and Harry, 2004; Guan *et al.*, 2019). Boundaryless career theory, in particular, risks privileging elite professionals while

neglecting the institutional constraints faced by lower-skilled workers and those from minority groups (Inkson *et al.*, 2012; Kost, Fieseler and Wong, 2020; Pringle and Mallon, 2003). Boundaryless career operates as an aspirational construct than an empirically grounded description of most workers' experiences. A more robust understanding of boundaryless careers requires integrating individual agency with structural and symbolic boundaries that govern success (Guan *et al.*, 2019).

Career construction

Savickas is acknowledged to be the primary architect of the career construction theory (Rudolph, Zacher and Hirschi, 2019), which reframes careers as dynamic projects that individuals actively build rather than static matches between personality and occupation (Bujold, 2004; Savickas, 2012). This shift represents a move away from viewing careers as linear outcomes of fit and towards understanding them as interpretive processes shaped by agency and context.

Three interrelated mechanisms define this framework. First, it recognises that career meaning is constructed through social processes and interactions (Young and Collin, 2004), with individuals' interpretations shaped by both personal and social contexts (Bujold, 2004; Savickas, 2002; Savickas *et al.*, 2009; Savickas and Porfeli, 2012). Second, career adaptability captures the resources and behaviours individuals deploy to navigate transitions, uncertainties and opportunities (Savickas and Porfeli, 2011; Xie *et al.*, 2016). Third, career narratives enable individuals to construct identity by weaving together past experiences, present roles and imagined futures into coherent stories (Bujold, 2004; Del Corso and Reh fuss, 2011; Savickas *et al.*, 2009; Savickas, 2012). The theory's strength lies in showing how individuals use stories and adaptability to maintain coherence within shifting labour conditions. This is relevant to competitive settings such as the London Insurance Market where constructing narratives are salient for reputations and identities.

Nonetheless, this theory faces important limitations. Empirical evidence for its effectiveness remains limited (Del Corso and Reh fuss, 2011), and applications often neglect underrepresented populations and contextual variations such as sectoral and broader socio-

economic conditions (Rudolph, Zacher and Hirschi, 2019). Its focus on adaptability risks underplaying systemic barriers that constrain opportunities (Del Corso and Rehfuess, 2011). This limitation becomes especially relevant in professions where access and advancement are mediated by institutional power and cultural expectations, raising questions about whose adaptability is recognised and rewarded.

In this thesis, career construction theory provides a conceptual bridge to later discussions of impression management and identity work where performative aspects of career construction become central. However, Bourdieu's framework extends this perspective by situating career construction within structures of power and capital.

2.3 Social and relational dynamics

Scholars argue that career success is significantly influenced by social capital derived from one's network structure and resources (Lai, Lin and Leung, 1998; Seibert, Kraimer and Liden, 2001). This body of work shifts attention from individual attributes to the relational mechanisms through which careers are enabled or disabled.

In line with Seibert and colleagues (2001), this section examines social capital through three theoretical lenses: weak tie theory (Granovetter, 1983) which emphasises the role of weak social ties for access to new information and opportunities; structural holes theory (Burt, 1992; Burt, 2000; Burt, 2002; Burt, 2004) which highlights how gaps in networks create opportunities for individuals to control resources; and social resource theory (Lai, Lin and Leung, 1998; Lin, N., Ensel and Vaughn, 1981; Lin, N., 1999) which focuses on how resources embedded within social networks contribute to career advancement. Complementing these perspectives, Ibarra's work (1992, 1993, 1995, 1999) highlights the role of networks in identity construction and career transitions, showing that social capital is not only an instrument of mobility but also is a space in which career identities are developed, refined and contested.

Weak tie theory

Granovetter's (1983) weak tie theory challenges the assumption that strong ties are inherently more valuable than distant ones. Weak ties or looser connections across social groups broaden access to information (Granovetter, 1983; Jack, 2005; Seibert, Kraimer and Liden, 2001). By highlighting the bridging connections, the theory reframes career advancement as a relational process that depends on network reach rather than relational depth (Brown, Deborah W. and Konrad, 2001).

The effectiveness of weak ties rests on how they are activated and sustained. Having a broader network of weak ties is seen to be a more efficient way to use resources rather than relying exclusively on strong ties (Seibert, Kraimer and Liden, 2001). Weak and strong ties are not mutually exclusive but complementary. Building and accessing weak ties often requires individuals to rely on their strong ties for introductions or referrals to these connections (Jack, 2005).

The practical value of weak ties in increasingly fragmented markets has been demonstrated across varied contexts. Job seekers use weak ties to transition into new fields in uncertain labour markets (Brown, Deborah W. and Konrad, 2001), knowledge workers rely on them to broaden expertise (Levin and Cross, 2004) and connect with high-status individuals (Lai, Lin and Leung, 1998), and professionals employ platforms such as LinkedIn to maintaining weak ties and uncover new career opportunities (Davis *et al.*, 2020).

However, a critical analysis of the theory suggests several limitations in real-world professional contexts. Its core assumption overlooks the uneven processes through which ties are activated. The theory underestimates the significance of reciprocity and power dynamics, as not all weak ties are willing or able to provide support. The theory pays insufficient attention to the depth of commitment and genuine willingness to help that makes network connections valuable. For minority ethnic professionals, weak ties may be less convertible into career advantages when dominant group members control the critical resources (Ibarra, 1993). Thus, while weak tie theory demonstrates how careers can be

advanced through network reach, it remains limited in explaining how power, trust and recognition mediate access to those networks.

Structural holes theory

Burt's theory of structural holes (1992, 2000, 2002, 2004) extends Granovetter's work on weak ties by shifting the attention from the strength of individual ties to the architecture of networks. Structural holes refer to gaps between otherwise disconnected groups and individuals. Burt argues that occupying bridging positions within these groups offers strategic advantages. He maintains that career success is shaped less by demographic characteristics than by how effectively individuals are positioned within networks to access information and opportunities.

The central mechanism of the theory lies in the contrast between dense and sparse networks. Dense networks foster trust and reinforce norms through closely-knit ties, whereas sparse networks enable access to new information and opportunities through indirect links (Ahuja, 2000; Burt, 2000). Effective networks therefore combine cohesion and openness—dense ties for internal coordination and identity-building within organisations, and sparse ties for exposure to new ideas and resources (Gargiulo and Benassi, 2000).

Structural holes emerge in sparse networks where connections are absent, allowing individuals to act as brokers between disconnected clusters of people (Burt, 1992; Burt, 2000; Burt, 2004). By bridging these gaps, brokers gain diverse information flows, control the allocation of resources and position themselves as intermediaries of value (Ahuja, 2000; Burt, 2004; Goyal and Vega-Redondo, 2007; Seibert, Kraimer and Liden, 2001).

However, the advantages of brokerage are fluid and contested. As networks evolve, others may replicate or bypass brokerage links, diminishing the exclusivity of structural holes and undermining the influence of intermediaries (Burt, 2000; Buskens and Van de Rijt, 2008). To sustain advantage, brokers must continually adapt by identifying and spanning new gaps in shifting social structures (Quintane and Carnabuci, 2016).

The theory offers little practical guidance on how to effectively capitalise on bridge positions. Simply belonging to networks with structural holes does not inherently guarantee influence or control over resources if institutional authority, organisational hierarchies or cultural norms exclude the broker from valued exchanges. For minority ethnic professionals, occupying bridging positions may expose them to extra scrutiny or reputational risk when legitimacy is unequally distributed. Hence, while structural holes theory clarifies how spanning network boundaries can generate value, it remains limited in accounting for the emotional and political dimensions that define whose connections convert into recognition and reward.

Social resources theory

Social resources theory (Lai, Lin and Leung, 1998; Lin, N., Ensel and Vaughn, 1981; Lin, N., 1999) explains how career outcomes are influenced by both the range of connections available through social networks and the specific ties that individuals mobilise for instrumental career actions.

Social resources have been broadly divided into two groups, each supporting extrinsic and intrinsic career outcomes. Utilitarian resources help individuals to navigate organisational hierarchies and gain visibility among leaders while psychosocial resources provide friendship, feedback and validation that support identity formation and belonging (Bozionelos, 2003; Higgins and Thomas, 2001; Ibarra and Deshpande, 2007). Access to both is unevenly distributed, with demographic identities shaping who can connect to high-status actors (Ibarra and Deshpande, 2007).

The theory links the structural features of networks with the agency required to activate them, highlighting how social capital embedded in relationships shape career mobility (Feldman and Ng, 2007; Seibert, Kraimer and Liden, 2001). Social resources theory challenges the assumption that labour markets operate purely on meritocratic principles. Thus, social resources theory captures how structure and agency interact in generating career outcomes but it treats hierarchy as a given rather than interrogating how value and legitimacy are constructed within it.

Social networks and identity work

Social networks are critical not only for accessing resources but also for validating career identity. Networks provide role models, feedback and opportunities for self-presentation, linking career success to the alignment between identity and network strategy (Hirschi and Koen, 2021; Ibarra, 1992, 1995 and 1999). This framing shifts attention from individual traits to the social construction of career identities which evolve through repeated interactions that generate shared understandings of competence and belonging (Ibarra and Andrews, 1993).

Ibarra's provisional selves framework (1999) captures this iterative process. Professionals experiment with temporary identities and refine them through feedback and adjust their networks accordingly to access new role models. These processes become especially salient during career transitions when professionals must renegotiate their identities in line with new environments (Guan *et al.*, 2019). Networks thus serve as both enablers and regulators of identity change.

However, social capital is filtered through systems of power, where legitimacy and belonging are unequally distributed (Guan *et al.*, 2019). Ethnicity and gender shape whose positional authority translates into network centrality (Ibarra, 1992 and 1995; Friedman, Kane and Cornfield, 1998). To navigate these constraints, individuals may seek connections with similar others for emotional support. However, these ties may limit access to career-advancing opportunities typically controlled by dominant groups (Ibarra, 1992; Ibarra, 1993) and also create unintended segregation within organisations (Friedman, Kane and Cornfield, 1998). Conversely, relying heavily on strategic cross-ethnicity connections can also lead to feelings of disconnection from one's own ethnicity group (Ibarra, 1993). For minority ethnic professionals, this creates a paradox—they must build connections with dominant groups to access social capital while simultaneously preserving ties within their ethnicity group for emotional support and to maintain their identity integrity (Ibarra, 1992; Ibarra and Deshpande, 2007). Managing this balance entails emotional labour and impression management to sustain credibility and belonging across fragmented networks (Ibarra, 1993).

2.5 Summary of chapter

Foundational theories like Holland's person-environment fit and Schein's career anchors centre on aligning individual traits, values and motivations with occupational environments. While influential, these frameworks privilege individual agency and engage only superficially with systemic influences, limiting their relevance for contemporary careers shaped by exclusion and power.

Later approaches, including Arthur and Rousseau's (1991) boundaryless career and Savickas's career construction theories (2002 and 2012), shift attention towards mobility, adaptability and meaning-making. These frameworks address the increasing fluidity of modern careers but retain a logic that underestimates the role of institutional and cultural hierarchies that mediate opportunities for movement and recognition.

The final group of frameworks—Granovetter's weak ties (1983), Burt's structural holes (1992), Lin's social resources (1999) and Ibarra's identity work perspectives (1992, 1995 and 1999)—foreground the social and relational dimensions of careers. They demonstrate that career success is embedded within social networks that not only provide access to resources but also spaces for identity construction and validation. They also reveal that the conversion of social capital is contingent on positional power and legitimacy.

There is uneven attention to systemic barriers across these theoretical strands. Earlier frameworks privilege agency, later ones emphasise adaptability and relational models highlight social capital. Of these, only Ibarra connects identity formation to networks; however, relational approaches rarely address how legitimacy and belonging are negotiated within exclusionary hierarchies. Apart from Ibarra's contributions, these frameworks have rarely been applied to the careers of minority ethnic knowledge workers, with most existing research focusing more extensively on women's careers. Addressing this gap requires direct engagement with ethnicity, power and context in career studies. This provides the rationale for the following narrative literature review, which examines the career experiences of

minority ethnic knowledge workers, identifying the challenges they face and the strategies they employ to navigate inequality within organisational settings.



A Structured Narrative Literature Review

While research on the career experiences of minority ethnic knowledge workers remains limited (Al Ariss *et al.*, 2013), their experiences are attracting growing scholarly attention as organisations seek to build diverse workforces that drive innovation and adapt to changing environments (Kochan *et al.*, 2003). A literature review is therefore essential to gather, organise and synthesise existing knowledge, clarify conceptual gaps and set out how this study advances theory informs practice (Ferrari, 2015; Snyder, 2019).

This review has two objectives. It aims to extract key findings and theories from extant studies on the organisational careers of minority ethnic workers. Additionally, it seeks to develop a broader understanding of the issues surrounding their career experiences trajectories. It addresses two research questions: what are the career experiences of minority ethnic knowledge workers, and what challenges and strategies characterise their career paths.

Literature reviews can be conducted using different methodologies,(Grant and Booth, 2009), the most prominent being systematic and narrative approaches (Greenhalgh, Thorne and Malterud, 2018; Turnbull, Chugh and Luck, 2023). Each method has its strengths and limitations when applied to scholarly work.

Systematic reviews utilise structured analyses and seek to enhance objectivity through methodological rigour (Briner and Denyer, 2012; Popay *et al.*, 2006). Guided by principles such as structure, clarity and verifiability, they involve precise guidelines for including or excluding sources, allowing other scholars to recreate the process and achieve consistent findings (Briner and Denyer, 2012; Ferrari, 2015; Greenhalgh, Thorne and Malterud, 2018). While they are methodologically rigorous, the overemphasis on methodology can prioritise procedural consistencies over deeper critical reflection and interpretation (Greenhalgh, Thorne and Malterud, 2018). However, its strict inclusion and exclusion criteria may sacrifice

interpretive depth which is necessary to understanding how structural inequalities and agency interact in career research (Ferrari, 2015; Greenhalgh, Thorne and Malterud, 2018).

Narrative reviews, by contrast, offer a broad exploration of a topic with depth and understanding through scholarly reflection (Ferrari, 2015; Greenhalgh, Thorne and Malterud, 2018; Xheneti, Madden and Thapa Karki, 2019). Unlike systematic reviews, narrative reviews are not bound by strict methodological frameworks (Greenhalgh, Thorne and Malterud, 2018). However, this flexibility has led to questions about their impartiality, with scholars citing insufficient clarity about the review process (Collins and Fauser, 2005; Paré *et al.*, 2015). This has led to a perception in some academic circles that narrative reviews are inferior (Ferrari, 2015; Greenhalgh, Thorne and Malterud, 2018; Popay *et al.*, 2006).

Debates over the relative merits of systematic and narrative reviews have prompted scholars to develop hybrid approaches that combine the strengths of both (Greenhalgh, Thorne and Malterud, 2018; Paré *et al.*, 2015; Popay *et al.*, 2006; Xheneti, Madden and Thapa Karki, 2019). Such approaches have been applied in diverse fields, including digital platforms (Best, Manktelow and Taylor, 2014), employee studies (Bailey *et al.*, 2017), healthcare (Leamy *et al.*, 2011), addiction studies (Lloyd, 2013) and female entrepreneurship (Xheneti, Madden and Thapa Karki, 2019). These models seek to leverage the objectivity and rigour of systematic reviews with the flexibility and interpretive depth of narrative ones to synthesise evidence iteratively and draw meaningful connections across different disciplines (Greenhalgh, Thorne and Malterud, 2018; Popay *et al.*, 2006; Turnbull, Chugh and Luck, 2023; Xheneti, Madden and Thapa Karki, 2019).

This chapter adopts a **structured narrative literature review** of studies on the organisational careers of ethnic minorities. This approach is well-suited to the study's objective of summarising and making sense of the findings (Baumeister and Leary, 1997; Lloyd, 2013) while allowing for multidisciplinary perspectives, the identification of gaps and contributions to theory development (Baumeister and Leary, 1997; Green, B. N., Johnson and Adams, 2006; Greenhalgh, Thorne and Malterud, 2018; Snyder, 2019). This approach is consistent

with the study's interpretive stance, which views career experiences as shaped by structural logics and enacted through interactional performances.

3.1 Literature review methodology

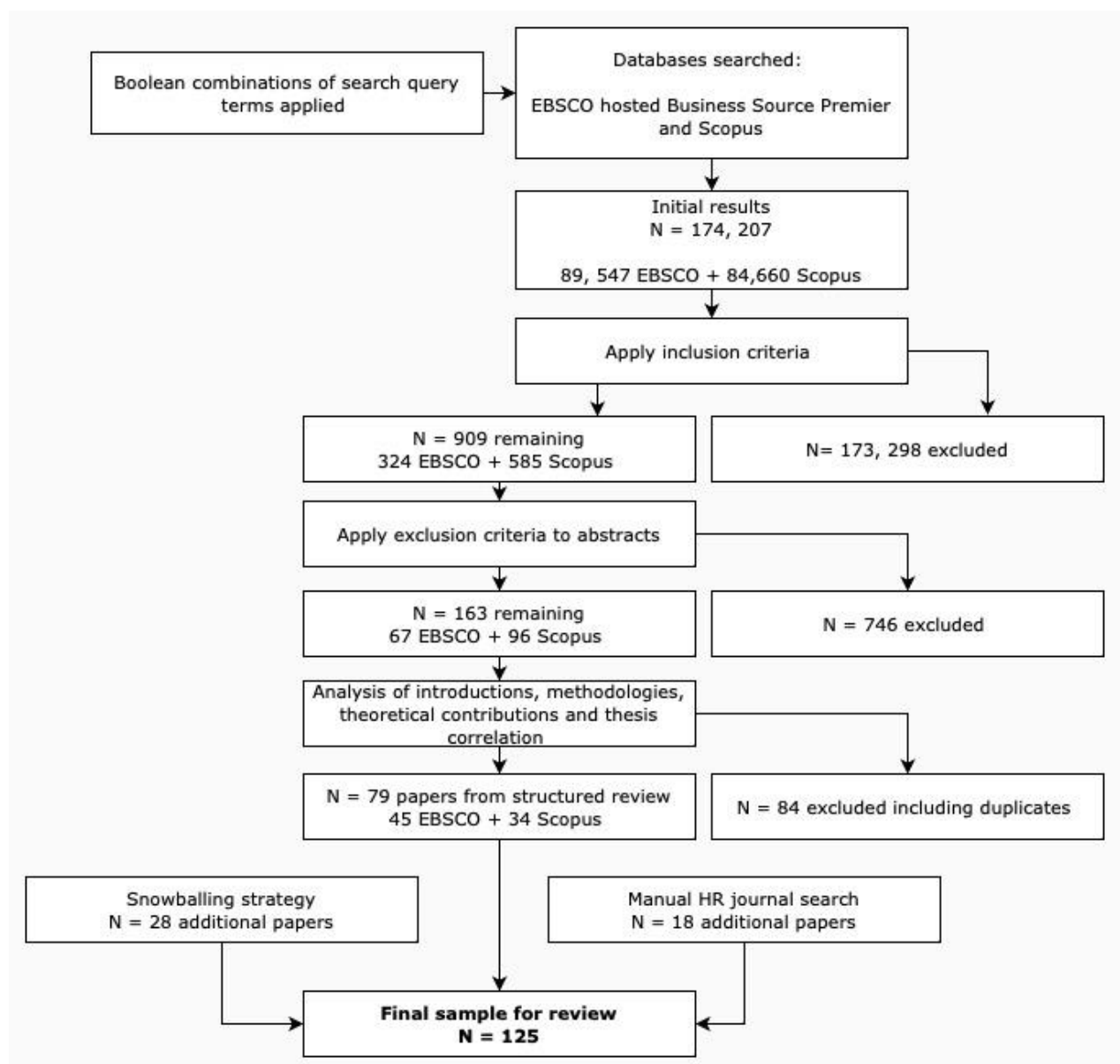
Prior to beginning data collection, I conducted a systematic literature review of studies published between 1990 and 2020 in the fields of management, human resources and organisational studies. This review was designed to familiarise myself with the existing body of knowledge (Green, B. N., Johnson and Adams, 2006). The search for this review was carried out in journals rated 4*, 4 and 3 by the Chartered Association of Business Schools. A thematic analysis of 100 papers in this review highlighted four recurring areas: structural barriers, working arrangements, social capital and diversity management by organisations.

This initial review also exposed several gaps in the literature. First, nearly a quarter of the papers examined the organisational careers of both women and minority ethnic individuals, often drawing broad commonalities between them. This risks homogenising the workplace experiences of both groups and downplaying the distinct experiences of minority ethnic workers. Second, the evidence base was dominated by US contexts which accounted for approximately two-thirds of empirical studies. In contrast, only one study in five was from a UK setting. Third, qualitative research was under-represented, making up only 14% of the reviewed studies. Finally, fewer than ten papers explicitly examined the strategies that minority ethnic individuals used to overcome workplace disadvantages. Collectively, these gaps highlighted the need for more contextually nuanced and methodologically diverse research.

As my empirical research progressed, it became clear that a combination of systematic rigour and interpretive flexibility was required to capture minority ethnic workers' experiences in private sector careers. This approach aligns with abductive reasoning, which develops theoretical perspectives by iterating between empirical observation and existing frameworks. Given the multidisciplinary nature of the field, a narrative synthesis was

particularly useful for mapping the lived experiences of the target population (Xheneti, Madden and Thapa Karki, 2019). The breadth and depth of available literature further underscored the suitability of a structured narrative methodology (Green, B. N., Johnson and Adams, 2006). The review was carried out in five stages to produce the narrative synthesis—see Figure 1.

Figure 1: Flow chart of the search process



Forming a literature search strategy

For this structured narrative review, I built upon the scoping work from my pre-data collection systematic review. The search terms that I developed during that phase were retained and expanded, using Boolean combinations of keywords related to ethnicity, career and career experiences. All fields were searched. Table 3 lists the specific query terms.

Table 3: Search query terms

```
("ethnic minorit*" OR "ethnic group*" OR "minority ethnic" OR race OR "racial minorit*"
OR
"people of colo?r" OR minorit* OR "BME" OR "BAME")

AND

(career* OR job* OR profession* OR employ* OR work OR occupation*)

AND

(career experience*" OR career develop*" OR "career success*" OR "career outcome*"
OR "career strateg*" OR "career barrier*")
```

The review drew on literature from management, human resources, employee studies, economics, sociology, organisational studies and psychology. To ensure relevance to contemporary debates, I focused on a more 15-year span (2010 to 2024) to capture the most recent developments in career research. At the same time, insights from my earlier review (1990 to 2020) shaped this decision: approximately a quarter of the studies from that period conflated minority ethnic workers' experiences with those of women in general. This revision in search strategy yielded a higher proportion of studies directly addressing the careers of minority ethnic professionals.

Conducting a structured review

I began the structured search in July 2023, focusing on English-language articles. In curating the literature, I moved away from exclusive reliance on journal rankings as a proxy for quality. This decision was motivated by the observation that well-ranked journals in the management, human resource and organisation studies fields did not consistently provide the most pertinent data on the workplace experiences of minority ethnic individuals. Instead, journals beyond the traditional top-tier rankings often proved to be richer sources of research on employee voice. By prioritising content relevance over journal prestige, this approach reflects recent critiques that an over-reliance on rankings as a measure of academic merit can introduce bias and potentially constrain interdisciplinary or practically relevant work (Brooks, Schopohl and Walker, 2023). This is particularly pertinent when examining underrepresented perspectives.

While my pre-data collection scoping review was limited to the EBSCO-hosted Business Source Premier, for this narrative review I extended the search to Scopus to better reflect the interdisciplinary nature of the research topic and access a broader range of sources. The search strategy yielded 89,547 results in EBSCO hosted Business Source Premier database and 84,660 in the Scopus database.

Screening literature

Several inclusion criteria were applied to the database searches. This review was limited to the 2010-2024 timeframe, peer-reviewed articles, and studies drawn from a range of disciplines and sub-disciplines within management, human resources, employment relations, economics, organisational psychology and organisation studies. This multidisciplinary approach captured different and allowed for the identification of common themes across these disciplines, strengthening the validity of findings.

Geographical boundaries were also set to the Anglosphere countries (UK, US, Canada, Australia, New Zealand) and Western Europe. These regions were selected because they share comparable economic structures and have minority ethnic populations. The inclusion

of all these countries offers a spectrum of contexts, from well-established multicultural societies to those still adapting to demographic change.

After applying the inclusion criteria, the search produced 324 results in EBSCO hosted Business Source Premier database and 585 in Scopus database. Abstract screening then excluded studies on manual or low-skilled occupations, entrepreneurship, expatriates and works focusing solely on women and those limited to university students. This step narrowed the pool to 67 and 96 results, respectively. After analysing introductions, methodologies, findings, theoretical contributions, and relevance to thesis correlation—and removing duplicates—the sample of 45 papers from EBSCO hosted Business Source Premier and 34 from Scopus. The smaller number in Scopus reflects the fact that the EBSCO search was conducted first, leading to overlap and subsequent removal of duplicate studies.

Expanding the literature base

To ensure a comprehensive review, I expanded the literature base beyond the structured database search through reference and citation scanning, following by a focused manual searching.

First, I used an informal snowballing strategy, conducting both backward and forward reference searches of the papers identified in the structured review until no new relevant articles were identified (Snyder, 2019). Backward referencing entailed reviewing the reference lists of the identified papers while forward referencing examined more recent papers that cited them. While a chapter on established career theories precedes this literature review, I also identified and included conceptual papers cited in the minority ethnic career literature during the backward referencing process. The snowballing process yielded an additional 15 papers through backward referencing and 13 through forward referencing. The relatively modest number of additional papers can be attributed, in part, to the presence of duplicates already captured in the structured sample. Notably, the limited number of forward references reflects the recency of some of the papers in the structured review, suggesting that these works have not yet generated subsequent citations.

Additionally, I conducted a targeted manual search in Human Resource Management journals. This domain has increasingly engaged with the careers of minority ethnic individuals, though often framed within diversity management (Al Ariss *et al.*, 2013). This manual search yielded 18 papers, adding field-specific literature that might have been overlooked in the broader database searches.

Taken together, the structured search, snowballing and manual searching produced a final sample of **125 papers** for analysis.

Analysing the papers

Following the screening process, the selected papers were catalogued in an Excel spreadsheet. This spreadsheet recorded the essential metadata—author(s), publication year, journal title, research question(s), methodological approach, theoretical underpinnings and findings. A representative sample of the reviewed papers is provided in Appendix A.

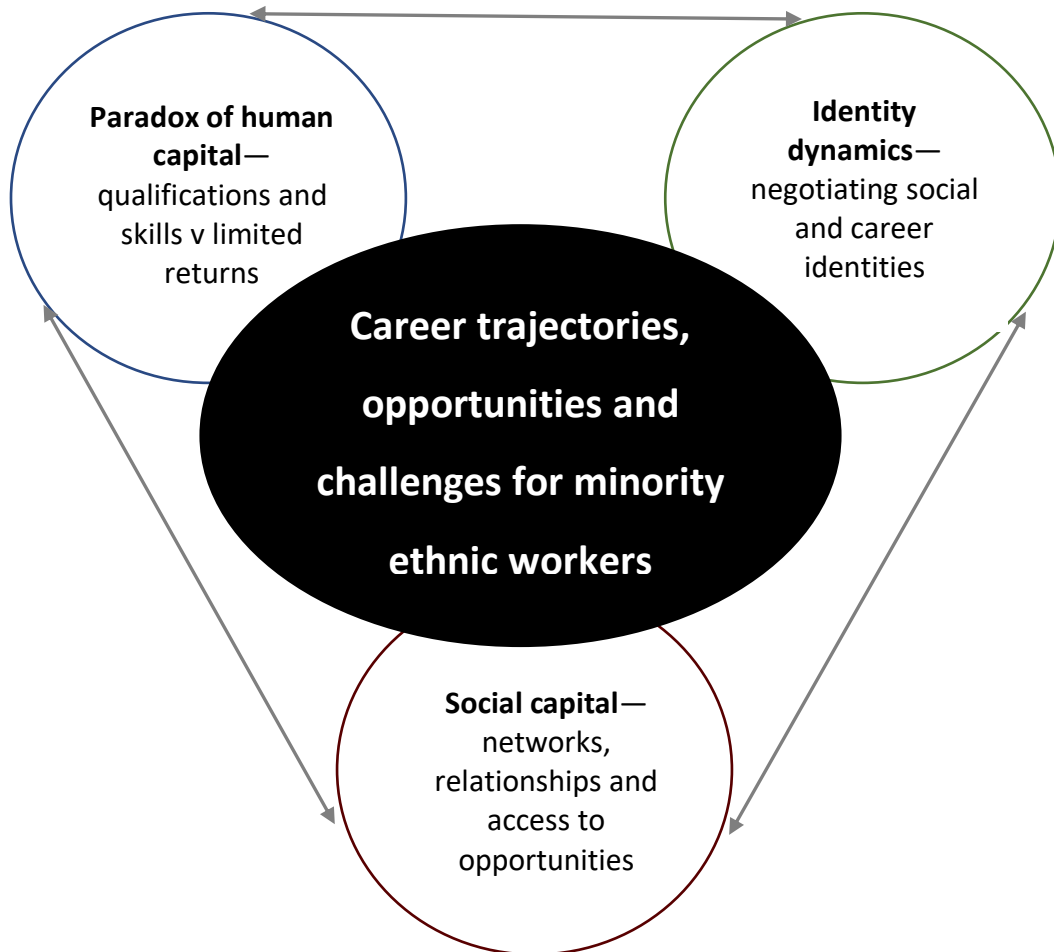
The papers were analysed thematically to synthesise findings and construct an overview of the challenges faced and strategies used by minority ethnic workers in their professional journeys. I followed Braun and Clarke's (2006 and 2013) structured approach to thematic analysis.

The analytical process unfolded in iterative phases. I began by immersing myself in the data, reading each paper in full and generating initial codes. After analysing the first 30 papers, I grouped related codes into potential sub-themes, which were subsequently consolidated into broader themes, reflecting the patterns across the dataset. These were refined with each additional batch of 20 papers until all 125 were coded. This iterative process enabled continuous re-examination of codes, sub-themes and their thematic clustering. Throughout this analysis process, I was also guided by the unfolding of my fieldwork. This concurrent approach allowed for a continuous exchange between the literature review and the findings from my own research.

A relational framework (Syed and Özbilgin, 2009) was then applied to map out the findings across disciplines and various methodologies, highlighting how the career trajectories are shaped by the interaction of multiple structural and individual-level factors. This is congruent with the concept of careers as multi-layered constructs in which macro- and micro-level dynamics reciprocally shape experiences (Layder, 1993; Syed and Özbilgin, 2009).

The review culminated in a theoretical framework centred on the dynamic relationship between structure and agency in shaping the career experiences of minority ethnic workers. The principal proposition is that minority ethnic professionals orchestrate their careers through an ongoing process of identity work and mobilisation of social capital as they negotiate between different tensions and power dynamics (see Figure 2). This framework emphasises that structural factors are not monolithic forces but as conditions that individuals actively encounter, interpret and negotiate in their own career choreography. It is through this lens of personal navigation that we can understand the dance of careers where individual agency moves both in sync with and sometimes against the rhythm set by structures. This provides an analytical foundation for the subsequent empirical investigation to advance knowledge (Green, B. N., Johnson and Adams, 2006).

Figure 2: Conceptual model of literature review



3.2 An overview of the findings

This literature review introduces and synthesizes three interconnected concepts that are central to understanding the career trajectories of minority ethnic professionals: **the paradox of human capital, identity dynamics, and social capital**. Collectively, these concepts explore how structural forces shape individual agency, while also highlighting the ways in which how minority ethnic knowledge workers **respond to, navigate** and, at times, **resist** these pressures. The findings from this literature review are structured thematically, with each concept examined in depth to consolidate existing knowledge, identify points of contention and highlight gaps for further inquiry. In doing so, the review positions this study within the broader scholarly discourse on the career experiences of minority ethnic individuals in knowledge-intensive fields.

The first theme, **the paradox of human capital**, exposes a central contradiction: although minority ethnic individuals often invest heavily in acquiring advanced qualifications and skills, they do not always receive commensurate career benefits compared to their majority ethnic peers. This disparity underscores the limits of human capital theory when applied to marginalised groups and draws attention to the structural barriers that undermine career progression. The persistence of this paradox also raises questions about whether organisational diversity and inclusion initiatives can effectively address systemic inequalities.

The second theme, **identity dynamics**, examines how the ethnic, cultural, and professional identities intersect to shape the experiences. These dynamics are critical in understanding how minority ethnic knowledge workers navigate the professional landscape, where their identities can either be sources of strength or marginalisation. The literature emphasises the ongoing identity work undertaken by these workers, who employ various strategies to navigate their workplace environments and negotiate legitimacy within their fields.

The third theme, **social capital**, demonstrates the importance of networks, relationships, and access to opportunities for career progression. For minority ethnic professionals, limited

access to influential networks can further exacerbate the inequalities they face, reinforcing the barriers linked to both the paradox of human capital and identity dynamics.

Taken together, these themes show how structural conditions and individual responses are deeply interwoven. Minority ethnic workers face multifaceted challenges but also mobilise strategies to support, protect and advance their careers. The synthesis not only organisational practice and individual career strategies but also at the mechanisms through which inequality persists despite apparent meritocracy, thereby identifying directions for future research.

3.3 Explaining the human capital paradox

Structural inequalities in the labour market have become a growing focus in academic research, with some recognition emerging in practitioner discussions. This attention has been sharpened by empirical evidence revealing a paradoxical trend: despite equivalent investments in human capital, minority ethnic employees often do not secure equivalent career rewards compared to their majority ethnic peers. This phenomenon—described as the paradox of human capital—underscores the limits of meritocratic assumptions in career theory. It is particularly relevant in relationally closed fields such as the London Insurance Market, where technical qualifications alone rarely secure access to trading roles (Pillai, 2024).

This section examines the persistent structural inequalities that shape the careers of minority ethnic professionals. It explores the importance of education and qualifications to minority ethnic families and the theoretical expectations of human capital investments. It then considers how these expectations collide with institutional realities—discrimination, occupational segregation, and the underrepresentation of minority ethnic employees in leadership roles. The analysis also shows how organisational cultures and informal practices can perpetuate systemic bias, limiting the extent to which human capital is recognised and rewarded. The section concludes by discussing the consequences of these inequalities and

the organisational strategies required to address both structural and individual barriers to career success. Tables 4 and 5 summarise the themes, subthemes and associated literature reviewed.

Structural determinants

In countries such as the UK and the USA, minority ethnic individuals with graduate and post-graduate degrees now constitute the fastest-growing segment of the contemporary workforce (Lu and Li, 2021; McGregor-Smith, 2017). Across socioeconomic backgrounds, education and professional qualifications have long held central importance for minority ethnic families who view them as a shield against labour market disadvantages (Zwysen and Demireva, 2020), a pathway to social mobility (Scandone, 2018) and a means of securing higher social status (Jiménez and Horowitz, 2013; Shah, Dwyer and Modood, 2010).

In theory, investments in human capital should yield proportional career dividends (Yap *et al.*, 2010). Yet empirical research over the past fifteen years reveals a persistent paradox: despite making equivalent investments in human capital, minority ethnic employees do not secure commensurate career benefits when compared to their majority peers (Archer, 2011; Lu and Li, 2021; Rafferty, A., 2020; Ren, 2022; Witt Smith and Joseph, 2010).

These disparities persist even in contexts such as the UK, where minority ethnic individuals are more likely to pursue higher education to offset labour market penalties (Zwysen and Longhi, 2018). Research points to multiple barriers underpinning this paradox, including racial discrimination (Deros, Pepermans and Ryan, 2017; Kamenou, Netto and Fearfull, 2013; Wingfield and Chavez, 2020), occupational segregation (Ferguson and Koning, 2018; Gracia, Vázquez-Quesada and Van de Werfhorst, 2016; Ray, 2019), underrepresentation in senior leadership (Abebe and Dadanlar, 2021; Kele *et al.*, 2022) and persistent pay gaps even within the same occupations (Borch and Corra, 2010). Even highly educated minority ethnic individuals in high-paying professions encounter subtle but enduring inequalities that restrict their progression and access to leadership roles (Brynin and Güveli, 2012; Lu and Li, 2021).

Organisational cultures can further reinforce these barriers, making the unequal distribution of resources along racioethnicity lines seem natural and justified rather than a product of systemic bias (Ray, 2019). Consequently, minority ethnic workers are more likely to withdraw from voluntary organisational citizenship behaviours (Mamman, Kamoche and Bakuwa, 2012) or voluntarily leave their organisations at higher rates than their white peers (Sabat *et al.*, 2021). Discrimination not only limits their ability to fully contribute but also prevents organisations from realising the full value of their talent (Rafferty, A., 2020).

Addressing these inequities requires a shift from representational fixes to confronting the structural and cultural mechanisms that sustain disadvantage (Brynin and Güveli, 2012). Importantly, these barriers are not uniform; the intensity and form of disadvantage vary across ethnoracial groups, with some facing more severe penalties than others (Khattab, 2016; Zuccotti, 2015; Zwysen and Longhi, 2018).

The evidence reviewed here exposes the limits of traditional career frameworks like Holland's person-environment fit theory (1959) and Schein's career anchor theory (1996), both of which assume that alignment between individual attributes and organisational environments leads to success. This underscores the need for theoretical lenses to adequately capture the interaction between structure, agency and structure in the career trajectories of minority ethnic workers.

Organisational interventions

Persistent structural inequalities faced by minority ethnic professionals have become increasingly untenable in the contemporary socio-political landscape. Rising public discourse, heightened awareness and mounting public and regulatory pressure (Cassel, Lerner and Yimfor, 2022; Nkomo and Hoobler, 2014; Zuccotti, 2015) have compelled many organisations to confront their lack of diversity and implement initiatives to foster more inclusive work environments. An inclusive workplace environment is typically defined as one where all employees feel valued, respected and supported (Samnani, Boekhorst and Harrison, 2012).

This shift has been driven by both moral imperatives (Carberry and Meyers, 2017) and business considerations. Research demonstrates that inclusivity improves organisational performance (Ortlieb and Sieben, 2013) and stimulates innovation (Samnani, Boekhorst and Harrison, 2012; Yang and Konrad, 2011). Conversely, the underutilisation of minority ethnic talent (Rafferty, A., 2020), higher turnover rates among employees who feel undervalued (Singh, B. and Selvarajan, 2013) and their withdrawal from voluntary organisational citizenship behaviours (Mamman, Kamoche and Bakuwa, 2012) can have negative impacts on organisational productivity, competitiveness and operational costs. These factors strengthen the business case for creating inclusive environments.

Theoretical perspectives provide additional insight into organisational responses. Resource dependency theory suggests that organisations seek to control critical resources for survival, and their strategies are shaped by their dependence on the groups who control these resources. In this context, organisations employ minority ethnic workers to gain specific competencies and symbolic resources that enhance their legitimacy (Ashcraft *et al.*, 2012; Ortlieb and Sieben, 2013). This aligns with Bourdieu's concept of symbolic capital (1986) and shows that diversity can be commodified as a reputational asset.

Since individual behaviour within organisational contexts is significantly shaped by employees' cognitive appraisals and subjective interpretations of their work environment (Wyatt, Doldor and Tresh, 2023), organisations that promote diversity and inclusion practices are perceived by minority ethnic employees and job seekers as offering fairer treatment and greater career prospects (Carberry and Meyers, 2017; Kenny and Briner, 2010; Singh, B. and Selvarajan, 2013; Triana *et al.*, 2021). From the lens of resource conservation theory, perceptions of fairness influence whether employees invest their energy in organisational engagement or withdraw to preserve their resources (Wagstaff *et al.*, 2015).

To create more inclusive organisational cultures, various practices have been implemented. These include the establishment of formal mentoring programmes that provide psychosocial and career support, implementation of diversity training that emphasises both awareness and skill-building, and targeted recruitment and succession planning to increase the

representation of minority ethnic workers in leadership roles (Dobbin, Schrage and Kalev, 2015; Noon and Ogbonna, 2021; Triana *et al.*, 2021). Employee Resource Groups (ERGs) have also become prevalent in contemporary organisations, offering employees with shared social identities a platform to navigate organisational systems and build networks (Dennissen, Benschop and Brink, 2019; Green, W. M., 2018).

However, the effectiveness of diversity management practice is often constrained by institutional context and organisational commitment (Konrad, Yang and Maurer, 2016; Otake-Ebede, 2019; Richard, Roh and Pieper, 2013). Diversity practices alone are not sufficient without an overarching commitment from top leadership and a multilevel approach to implementation (Bader, Kemper and Froese, 2019; Cook and Glass, 2015; Konrad, Yang and Maurer, 2016; Triana *et al.*, 2021). Leaders who engage with social issues (Bader, Kemper and Froese, 2019) and model inclusive behaviours (Boekhorst, 2015) are more likely to champion diversity initiatives. Yet, paradoxically, minority ethnic leaders can face penalties for diversity-valuing behaviours (Hekman *et al.*, 2017).

Even well-intentioned practices can fall short if they focus narrowly on individuals rather than addressing structural and cultural dynamics (Ashcraft *et al.*, 2012; Holck, Muhr and Villesèche, 2016; Nkomo and Hoobler, 2014; Ray, 2019; Zuccotti, 2015). Diversity training, for example, may raise awareness but does not consistently produce behaviour changes, particularly for subtle forms of everyday discrimination (Noon and Ogbonna, 2021). Similarly, formal mechanisms, such as job tests and evaluations intended to reduce managerial bias have also been ineffective (Dobbin, Schrage and Kalev, 2015) while informal processes often disadvantage minority ethnic workers further (John Bernardin, Konopaske and Hagan, 2012). Even seemingly progressive initiatives such as ERG networks may produce symbolic inclusion rather than transform organisational structures, since their focus remains at the individual and group-level (Dennissen, Benschop and Brink, 2019). Here, Bourdieu's notion of symbolic capital and Goffman's analysis of stigma provide sharper tools for understanding why these diversity initiatives can generate visibility without necessarily conferring legitimacy or authority.

Then there are the unintended consequences of inclusion effects, such as tokenism where a small number of individuals from underrepresented groups are hired or promoted to give the appearance of diversity without actually effecting substantive changes in the balance of power (Turco, 2010). Token theory suggests that minority ethnic CEOs can be symbolic agents of change while lacking the authority, resources or powerful networks to enact meaningful structural reforms (Cook and Glass, 2015). While symbolic representation has value, it is the substantive representation of diversity among leaders and decision makers that emerges as a more potent driver of organisational change (Cassel, Lerner and Yimfor, 2022). From a Bourdieusian perspective, token appointments illustrate the limit of symbolic capital when it is not backed by other forms of capital while Goffman's framework highlights how such visibility can reinforce the stigma of difference.

Table 4: Sub-themes and supporting citations for structural determinants

Sub-theme	Citations
Growing presence of minority ethnic graduates in the workforce	Lu and Li, 2021; McGregor-Smith, 2017
Education as a pathway to mobility for minority ethnic individuals and families	Jiménez and Horowitz, 2013; Scandone, 2018; Shah, Dwyer and Modood, 2010; Zwysen and Demireva, 2020
Disparity in career benefits despite equivalent human capital investments	Archer, 2011; Lu and Li, 2021; Rafferty, A., 2020; Ren, 2022; Witt Smith and Joseph, 2010; Yap et al., 2010; Zwysen and Longhi, 2018
Career barriers—discrimination, segregation and underrepresentation	Abebe and Dadanlar, 2021; Borch and Corra, 2010; Deros, Pepermans and Ryan, 2017; Ferguson and Koning, 2018; Gracia, Vázquez-Quesada and Van de Werfhorst, 2016; Kamenou, Netto and Fearfull, 2013; Kele et al., 2022; Ray, 2019; Wingfield and Chavez, 2020
Inequalities in high-paying professions	Brynin and Güveli, 2012; Lu and Li, 2021
Organisational culture sustaining systemic bias	Brynin and Güveli, 2012; Ogbonna, 2019; Ray, 2019
Consequences of barriers—withdrawal, turnover, underutilisation	Mamman, Kamoche and Bakuwa, 2012; Rafferty, A., 2020; Sabat et al., 2021
Uneven disadvantages across ethnoracial groups	Khattab, 2016; Zuccotti, 2015; Yap et al., 2010; Zwysen and Longhi, 2018

Table 5: Sub-themes and supporting citations on organisational interventions

Sub-theme	Citations
Pressure for organisational change	Cassel, Lerner and Yimfor, 2022; Nkomo and Hoobler, 2014; Zuccotti, 2015
Moral rationale for inclusivity	Carberry and Meyers, 2017; Samnani, Boekhorst and Harrison, 2012
Business case—performance and innovation	Ashcraft et al., 2012; Ortlieb and Sieben, 2013; Samnani, Boekhorst and Harrison, 2012; Yang and Konrad, 2011
Employee perceptions of fairness and behaviours	Carberry and Meyers, 2017; John Bernardin, Konopaske and Hagan, 2012; Kenny and Briner, 2010; Mamman, Kamoche and Bakuwa, 2012; Rafferty, A., 2020; Singh and Selvarajan, 2013; Triana et al., 2021; Wagstaff et al., 2015; Wyatt, Doldor and Tresh, 2023
Diversity management practices—mentoring, training, ERGs	Dennissen, Benschop and Brink, 2019; Dobbin, Schrage and Kalev, 2015; Green, W. M., 2018; Noon and Ogbonna, 2021; Triana et al., 2021
Leadership commitment and modelling	Bader, Kemper and Froese, 2019; Boekhorst, 2015; Cook and Glass, 2015; Hekman et al., 2017; Triana et al., 2021
Limits and unintended consequences of interventions	Ashcraft et al., 2012; Cassel, Lerner and Yimfor, 2022; Dennissen, Benschop and Brink, 2019; Dobbin, Schrage and Kalev, 2015; Holck, Muhr and Villesèche, 2016; John Bernardin, Konopaske and Hagan, 2012; Nkomo and Hoobler, 2014; Noon, 2018; Noon and Ogbonna, 2021; Otaye-Ebede, 2019; Ray, 2019; Konrad, Yang and Maurer, 2016; Otaye-Ebede, 2019; Richard, Roh and Pieper, 2013; Turco, 2010; Zuccotti, 2015

3.4 Identity dynamics in professional contexts

Identity has become an increasingly important lens for understanding the workplace experience of minority ethnic workers. Scholars have examined the role of ethnicity and career identities through frameworks such as social identity, identity construction, intersectionality, social cognitive as well as agency and structural theories. These perspectives highlight how career identities neither fixed nor individually determined but continually shaped, constrained and negotiated within organisational settings.

This section examines three interrelated dimensions of identity dynamics in professional contexts. The first considers the salience of ethnicity identity in the workplace and its consequences. The second focuses on the intersection of ethnicity with other identities to produce distinct experiences of inclusion and exclusion. The third investigates the continuous process of identity work through which minority ethnic professionals build, revise or defend their career identities.

By analysing these three dimensions, this section aims to provide a deeper understanding of how minority ethnic professionals negotiate between their ethnicity identity and career identities in ways that both reflect and resist structural constraints. It demonstrates that career identity formation is both a strategic and relational process, through which individuals strive to sustain credibility and belonging within unequal professional fields. Tables 6, 7 and 8 summarise the themes, subthemes and associated literature reviewed.

Ethnicity identity shaping workplace experiences and careers

People bring multiple identities to their social situations but the prominence of ethnicity identity in the workplace can strongly shape career experiences and outcomes (Al Ariss *et al.*, 2013; Kenny and Briner, 2013; Tomlinson *et al.*, 2013). Because ethnicity and race are socially constructed, the status of these identities fluctuates with societal and organisational

conditions (Archer, 2011; Cassel, Lerner and Yimfor, 2022; Cornwell and Dokshin, 2014; Hwang and Beauregard, 2022; Witt Smith and Joseph, 2010).

The salience of ethnic identity in the workplace is influenced by both institutional contexts and everyday workplace interactions (Ramarajan, 2014). Being underrepresented in organisations, team settings or meetings can heighten identity salience, producing pressures to positively represent one's group (Kenny and Briner, 2013) or feelings of isolation (Kele *et al.*, 2022; Ogbonna, 2019). When dominant cultures are positioned as the organisational ideal, minority ethnic employees often feel like outsiders whose identities are devalued (Ogbonna, 2019). Beyond the workplace, wider societal events also shape the salience of ethnicity identity in the workplace. Exposure to identity-relevant societal threats such as highly publicised racism incidents can heighten ethnicity identity and reinforce the perceived fragility of belonging (Leigh and Melwani, 2019). Moreover, a disconnect between structural integration and societal acceptance further contributes to feelings of otherness (Schachter, 2016).

These identity dynamics affect access to opportunities. Minority ethnic workers face disadvantages at the entry point (Adamovic, 2022; Derous, Pepermans and Ryan, 2017; Kingston, McGinnity and O'Connell, 2015; Rafferty, A., 2012; Triana *et al.*, 2021). In the USA, for instance, race remains a stronger predictor of income than age, education and background (Borch and Corra, 2010). Occupational socialisation processes can also reinforce the idea that certain jobs are suited to specific ethnicity groups (Anteby, Chan and DiBenigno, 2016; Kamenou, Netto and Fearfull, 2013). In elite careers, minority ethnic professionals may be channelled towards serving client bases sharing their cultural background, whereas predominantly white client markets can exclude them altogether (Cassino and Besen-Cassino, 2019; Midtbøen and Nadim, 2019). Occupational segregation also manifests spatially, through clustering in certain organisational spaces (Neely and Samura, 2011), or reputationally, where entire sectors are perceived as being less welcoming to minority ethnic professionals (Ferguson and Koning, 2018).

Discrimination and stereotypes further undermine professional credibility (Wyatt, Doldor and Tresh, 2023). Minority ethnic workers may be judged as not fitting in with the dominant

culture, with biases infiltrating HR and promotion decisions (Breland *et al.*, 2017; Ogbonna, 2019). For example, Black Caribbean individuals reported that colleagues assumed their ethnicity was incompatible with certain organisational roles (Kenny and Briner, 2010). Subtle discrimination also manifests through microaggressions (Cooke, Zhang and Wang, 2013; Fernando and Kenny, 2018; Huang, 2021) or pressures to disclose certain cultural or religious identities while other facets are ignored (Van Laer and Janssens, 2011). Supervisory biases likewise play out in everyday encounters and can reinforce perceptions of unfairness and lower self-esteem (Mamman, Kamoche and Bakuwa, 2012). These everyday interactions illustrate Goffman's (1963) concept of stigma, where visible ethnicity attributes are discredited and erode career identities eroded (Kenny and Briner, 2013).

In some cases, ethnicity can be positioned as an advantageous asset, although such positive stereotypes are often ambivalent (Abrahamsen and Drange, 2015). For instance, East Asians have higher statuses compared to other minority groups in Western settings (Fangen and Paasche, 2013). Nonetheless, the experiences of East Asian professionals in Western organisations reveal the insidious double bind of such ostensibly positive stereotypes (Liu, 2017). They are highly valued for their diligence, technical skills and academic accomplishments but also typecast as reticent or unassertive, which creates hurdles when they aspire to secure leadership roles (Cooke, Zhang and Wang, 2013; Huang, 2021; Leong and Tang, 2016; Liu, 2017).

Symbolic capital—such as industry knowledge and diligence and professionalism—occupies an ambivalent position within professional contexts. It is rewarded when it aligns with dominant expectation but becomes devalued when professionals seek leadership roles. Positive stereotypes can also provoke resentment from others (Huang, 2021; Leong and Tang, 2016). When East Asians resist typecasting by displaying assertiveness, they risk backlash for defying expectations (Berdahl and Min, 2012). In other words, they are penalised both for conforming to and for challenging stereotypes, illustrating the conditional and unstable nature of symbolic capital in career trajectories.

The influence of ethnicity identity on career trajectories extends beyond organisational boundaries, encompassing family, community and cultural expectations (Budjanovcanin and

Guest, 2023). Minority ethnic workers' career identities and aspirations are influenced by their families and cultural communities outside the immediate occupational domain (Grote and Hall, 2013; Shah, Dwyer and Modood, 2010). Such expectations operate even before labour market entry, shaping career aspirations (Abrahamsen and Drange, 2015; Kingston, McGinnity and O'Connell, 2015). Employers, however, often fail to recognise these dynamics (Kamenou, Netto and Fearfull, 2013). The intersection of work and non-work identities creates tensions that not fully captured by individualistic career models (Blustein, 2011). Deviating from expected career paths can bring identity conflict, interpersonal tensions, disconnection from one's cultural milieu and reduced exploration of career alternatives (Budjanovcanin and Guest, 2023).

Finally, occupational stereotypes further constrain choices. Career decisions are influenced by whether occupations and sectors are seen as congruent with one's ethnicity (He *et al.*, 2019). This reinforces segregation patterns for occupations that match stereotypical expectations may appear more accessible. For example, Asian graduates in the US remain disproportionately concentrated in medicine and engineering, compared to other groups (Alonso-Villar, Del Rio and Gradín, 2012).

The literature indicates that ethnic identities play a significant role in workplace experiences and career outcomes. This observation extends to the London Insurance Market, where legitimacy and belonging are frequently tied to the capacity to embody dominant cultural norms within a historically white-dominated industry. To effectively analyse how minority ethnic employees navigate these settings, it is important to employ a framework that encompasses the concepts of capital, stigma, and agency.

Convergence of identities in the workplace

The convergence of multiple identities, such as ethnicity, social class, immigration status gender and rank in the workplace, shapes individuals' experiences and opportunities in the workplace (Atewologun and Singh, 2010; Hall *et al.*, 2019; M. Nkomo and Al Ariss, 2014). Career theories must therefore account for the ways minority ethnic employees experience challenges at these intersections (Budjanovcanin and Guest, 2023; McBride, Hebson and

Holgate, 2015). Managing multiple identities can create conflict (Dutton, Roberts and Bednar, 2010), requiring individuals to draw on their intersecting identities to understand and navigate their settings (M. Nkomo and Al Ariss, 2014). This highlights that agency in career construction is always enacted within structural boundaries, reinforcing the need to analyse careers through both identity work and institutional constraints.

In extant literature, studies commonly employ an intersectionality perspective to examine the career experiences minority ethnic women, often emphasising narratives of disadvantage, marginalisation and oppression (Atewologun and Singh, 2010; Hwang and Beauregard, 2022; Valizade *et al.*, 2023; Zuccotti and O'Reilly, 2019). More specifically, ethnic minority women face substantial disadvantages in their workplace interactions with co-workers as a result of the intersection of their multiple visible identities (Kele *et al.*, 2022; Tomlinson *et al.*, 2013; Witt Smith and Joseph, 2010). Furthermore, this intersection also influences the perceptions of the competence of minority ethnic women in leadership roles (Rosette *et al.*, 2016).

Contextual factors play a role in determining whether gender or ethnicity is the primary driver of stereotyping and discrimination faced by individuals in professional settings. Stereotypes associated with different identities can either compound or mitigate each other (Hall *et al.*, 2019). Women reported that discriminatory workplace behaviours are more driven by their gender than their ethnoracial backgrounds (Huang, 2021). In contrast, in other sectors, it was ethnicity rather than gender that was a strong determinant of exclusion (Kele *et al.*, 2022). In some industries, an emphasis on ethnicity identity may mitigate bias and discrimination against women—as in STEM fields where ethnicity salience improved the evaluations of women's competence (Rattan, Steele and Ambady, 2019).

The impact of the intersection of gender and ethnicity on workplace discrimination is not limited to women; minority ethnic men also come up against distinct barriers and disadvantages in their professional lives. For instance, in saturated job markets, they are more likely than women to face discrimination (Adamovic, 2022). For higher-level roles, men from certain ethnicity backgrounds continue to face disadvantages despite education, while education narrows gaps for women from the same groups (Gracia, Vázquez-Quesada and

Van de Werfhorst, 2016). Despite the evidence that both minority ethnic women and men face challenges related to their multiple identities, the literature on the intersection of gender and ethnicity disproportionately focuses on women's experiences.

The intersection of ethnicity and social class creates a dynamic where individuals must navigate between different cultural norms and expectations (Kenny and Briner, 2010). Coming from different social class backgrounds than their majority ethnic colleagues can make it challenging to form coalitions and build networks (Kenny and Briner, 2010). This is particularly problematic in industries that prioritise resources such as networking, education and reputation, as these assets often intersect with both ethnicity and social class, potentially compounding disadvantages for individuals from minority ethnic backgrounds and lower socioeconomic strata (Randle, Forson and Calveley, 2015). Even middle-class individuals from ethnic minority backgrounds feel alienated within the broader middle-class circles because their ethnicities and cultures become the dominant markers of identity (Archer, 2011).

When examining the challenges of multiple identities at work, it is also crucial to consider minority status in connection to the hierarchical position. Where minority ethnic professionals stand in the organisational structure informs their perceptions of the type and nature of discrimination they encounter (Wingfield and Chavez, 2020). For senior minority ethnic professionals, the intersection of ethnicity, their seniority and their work identities also present challenges. As government and media scrutiny of diversity in senior management teams intensifies, minority ethnic workers in these roles can experience heightened symbolic pressure (Atewologun, Sealy and Vinnicombe, 2016). Outsiders in leadership roles often encounter resistance from those who feel threatened by their presence (Glass and Cook, 2020). Privilege and marginality, thus, can co-exist as they are both contested and recalibrated across different organisational contexts (Atewologun and Sealy, 2014).

Overall, the body of research indicates that intersectionality is a framework for examining minority ethnic career experiences as careers are shaped by the convergence of multiple and shifting identities. While intersectionality theory has advanced understanding of these

dynamics, its focus on gender-ethnicity has sometimes constrained exploration of other intersecting factors such as class, age and organisational status.

Navigating between ethnicity identity and career identity

Social identity research shows that ethnicity and career identities are not distinct but interdependent (Atewologun and Singh, 2010). Work-related identities are an important source of meaning for most individuals, encompassing both current self-definition and future aspirations within their career context (Ashforth and Schinoff, 2016; Dutton, Roberts and Bednar, 2010). Career identities evolve through ongoing identity work—the cognitive, discursive, physical and behavioural activities that individuals engage in to form, revise or strengthen their identities (Brown, Andrew D., 2015; Caza, Vough and Puranik, 2018; Dutton, Roberts and Bednar, 2010). This process is relational and situated within organisational contexts (Atewologun and Singh, 2010; Wyatt, Doldor and Tresh, 2023), and driven by personal needs and the narratives people enact throughout their professional lives (Ashforth and Schinoff, 2016).

Specific events, such as role transitions or discrepancies between self-views and external feedback, often trigger identity work, motivated by needs for belonging, distinctiveness, self-enhancement and self-verification (Caza, Vough and Puranik, 2018). Strategies also vary across career stages (Tomlinson *et al.*, 2013) and have implications for individuals' well-being and job success.

Although Savickas's career construction theory emphasises the narrative nature of careers, limited attention has been given to how minority ethnic professionals negotiate tensions between ethnicity and career identities (Fernando and Kenny, 2018; Wyatt, Doldor and Tresh, 2023). This gap matters because identity development is experienced differently across cultural groups (Al Ariss *et al.*, 2013; Slay and Smith, 2011).

For minority ethnic workers, the construction and revision of career identities are shaped by the salience of ethnicity identity in the workplace, with both positive and negative career outcomes. Navigating predominantly white organisational contexts and facing discrimination

requires identity negotiation (Al Ariss *et al.*, 2013; Fernando and Kenny, 2023; Hudson, D. *et al.*, 2021; Rollock *et al.*, 2011). The degree to which professionals perceive and respond to these challenges depends on how central ethnicity is to their self-concept. Negative treatment can lead to generalised perceptions that others from the same group face similar barriers (Wyatt, Doldor and Tresh, 2023). At the same time, the way colleagues perceive ethnicity identity can also determine behaviours (Al Ariss *et al.*, 2013). When discrimination or devaluation of skills occurs, ethnicity identity becomes more prominent in structuring agency to navigate the consequences on their career advancement, job performance, access to mentoring and sponsorship, and turnover (Kenny and Briner, 2013; Sabat *et al.*, 2021; Tomlinson *et al.*, 2013). The socialisation and development of a strong racial identity can also provide psychological resilience that prevents internalisation of discriminatory treatment (White *et al.*, 2022).

Minority ethnic professionals adopt a variety of strategies to protect their sense of self and construct their career identities when their ethnicity identities are threatened. Identity work in these contexts involves reconciling social and career identities and creating coherent narratives that resist stereotypes and overcome discrimination. Cultivating positive identities enhances resilience, buffers against adversity, and facilitates adaptation to new environments (Dutton, Roberts and Bednar, 2010; White *et al.*, 2022).

The literature identifies a wide repertoire of tactics that minority ethnic professionals use to manage such threats. Defensive strategies include framing threatening situations as unintentional or inevitable, downplaying or disregarding them, mimicking the uncivil behaviours of their colleagues, or positioning themselves as individuals who are less likely to face such treatment because of their dual or multiple identities (Fernando and Kenny, 2023; Huang, 2021; Liu, 2017). Distancing strategies involve rejecting dominant culture expectations, seeking redress through formal organisational channels or accepting the transient and limited nature of workplace relationships (Samnani, Boekhorst and Harrison, 2012; Wyatt, Doldor and Tresh, 2023).

Proactive impression management includes highlighting aspects of their identities that benefit them professionally. For example, British Asian workers foregrounded their British

nationality identity over their ethnicity identity to avoid perceptions of cultural bias (Fernando and Kenny, 2023). Likewise, British minority ethnic female professionals emphasised their professional expertise or leadership skills to support career progression (Opara, Sealy and Ryan, 2020). More broadly, some focus on their individual strengths and characteristics rather than their ethnicity or gender, thereby constructing career identities that transcend group-based stereotypes (Atewologun and Singh, 2010). Others directly counter negative stereotypes by adopting more assertive demeanours, avoiding conversations that highlight ethnicity differences and using Anglicised names to reduce bias (Huang, 2021; Hwang and Beauregard, 2022; Tomlinson *et al.*, 2013).

These strategies reflect a broader career logic that links identity management to employability and success in an ever-evolving job market (Akkermans and Tims, 2017). From a resource conservation lens, minority ethnic knowledge workers mitigate challenges by strategically managing identity as a resource (Wagstaff *et al.*, 2015), accentuating or suppressing aspects of their identities to project capability and fit (Atewologun and Sealy, 2014; Tomlinson *et al.*, 2013). This may involve identifying a specialism and acquiring the deep technical knowledge (Cooke, Zhang and Wang, 2013) or pursuing occupations with strong legal and institutional protections to secure economic stability and help mitigate discrimination (Drange and Helland, 2019). Such strategies illustrate how technical expertise operate as a form of cultural capital. However, the literature provides scant evidence that these resources, when pursued in isolation from other forms of capital, convert into career success.

Some minority ethnic professionals actively reframe ethnicity as an asset. This may involve leveraging positive stereotypes—such as education, indirect communication styles, strong work ethic or cultural competence—to gain support and project confidence at work (Atewologun and Singh, 2010; Fernando and Kenny, 2018; Hwang and Beauregard, 2022; Opara, Sealy and Ryan, 2020). Bicultural experiences can also enhance adaptability and cross-cultural fluency (White *et al.*, 2022). In some contexts, Asian professionals actively use their ethnicity identity as a symbol of ambition, discipline and upward mobility (Jiménez and Horowitz, 2013), constructing success as a uniquely Asian trait that counters deficit narratives.

Heightened visibility can likewise be recast as an advantage, increasing memorability and opportunities for advocacy (Atewologun and Singh, 2010; Kenny and Briner, 2013). Some workers interpret the underrepresentation of minority ethnic individuals in leadership as an opening to position themselves as visible agents of change who can advance organisational diversity goals (Kenny and Briner, 2010). Yet this asset framing carries risks, particularly if individuals feel reduced to symbolic or tokenistic representatives rather than recognised for the professional capabilities. Beyond such risks, ethnicity identity can also become a source of moral agency. Exposure to identity-relevant societal threats, such as high-profile racism incidents, can motivate individuals to speak on behalf of their ethnic group or to foster dialogue between different groups. Such positive deviance, however, is more likely to occur in supportive organisational contexts (Leigh and Melwani, 2019).

While some professionals frame ethnicity as a resource, how they do so vary by gender and intra-group differences. British Black men, for example, tend to adopt more agentic strategies than Black women, presenting their Black male identity as an asset and using impression management to project authority (Atewologun and Singh, 2010). By contrast, some British Black women emphasise their Britishness or their gender (Opara, Sealy and Ryan, 2020), while others deliberately distance themselves from colleagues they view as reinforcing victimhood narratives (Atewologun and Singh, 2010). Intra-group distinctions also emerge. For example, Black Africans have at times differentiated themselves from their Caribbean colleagues to signal distinctiveness and career potential (Atewologun and Singh, 2010).

The strategies outlined above do not occur in isolation but are conditioned by organisational and institutional contexts (Atewologun and Singh, 2010; Turco, 2010; Wyatt, Doldor and Tresh, 2023). Organisations, through their cultures and structures, define which identity strategies are legitimised and which are penalised, thereby shaping the scope of individual agency (Ray, 2019). Drawing on Goffman's dramaturgical lens, organisations set the front stage norms that govern acceptable performances, thereby influencing how minority ethnic professional present and manage their identities to secure legitimacy.

When organisational expectations collide with personal identity preferences, professionals face identity tension and strain (Ramarajan and Reid, 2013). In such cases, some respond by pursuing new career paths or creating entrepreneurial ventures that align better with their sense of self (Al Ariss *et al.*, 2013). Others ultimately withdraw from their occupations when barriers persist and identity work erode legitimacy (Tomlinson *et al.*, 2013).

Overall, the existing literature documents that identity work among minority ethnic workers is both constrained and creative. It demonstrates how individuals exercise agency through impression management within structural limits. However, few studies consider how field-specific logics—such as those of the London Insurance Market—shape which identity strategies are viable. Addressing this gap forms the basis for the empirical investigation in this study.

Table 6: Sub-themes and supporting citations for ethnicity identity shaping workplace experiences

Sub-theme	Citations
Ethnicity identity prominence can produce negative consequences for minority ethnic professionals' experiences and career identities	Al Ariss et al., 2013; Atewologun and Singh, 2010; Breland et al., 2017; Kenny and Briner, 2013; Kenny and Briner, 2010; Ogbonna, 2019; Ramarajan, 2014; Tomlinson et al., 2013; Wyatt, Doldor and Tresh, 2023
Microaggressions and identity-based discrimination	Cooke, Zhang and Wang, 2013; Fernando and Kenny, 2018; Huang, 2021; Kenny and Briner, 2013; Van Laer and Janssens, 2011
Fluctuations in status depend on organisational and societal factors	Archer, 2011; Atewologun and Singh, 2010; Cassel, Lerner and Yimfor, 2022; Cornwell and Dokshin, 2014; Hwang and Beauregard, 2022; Kele et al., 2022; Kenny and Briner, 2013; Leigh and Melwani, 2019; Ogbonna, 2019; Schachter, 2016; Witt Smith and Joseph, 2010
Ethnicity as a determinant of income and hiring decisions	Borch and Corra, 2010; Deros, Pepermans and Ryan, 2017; Kingston, McGinnity and O'Connell, 2015; Rafferty, A., 2012; Ren, 2022; Triana et al., 2021
Occupational socialisation and segregation	Anteby, Chan and DiBenigno, 2016; Cassino and Besen-Cassino, 2019; Ferguson and Koning, 2018; Kamenou, Netto and Fearfull, 2013; Midtbøen and Nadim, 2019; Neely and Samura, 2011
Variations in the impact of ethnicity identity on career outcomes among different groups	Abrahamsen and Drange, 2015; Berdahl and Min, 2012; Cooke, Zhang and Wang, 2013; Fangen and Paasche, 2013; Huang, 2021; Khattab, 2012; Khattab, 2016; Leong and Tang, 2016; Liu, 2017; Mamman, Kamoche and Bakuwa, 2012; Sabat et al., 2021; Yap et al., 2010
Influence of ethnicity identity on career choices and aspirations	Abrahamsen and Drange, 2015; Alonso-Villar, Del Rio and Gradín, 2012; Blustein, 2011; Budjanovcanin and Guest, 2023; Grote and Hall, 2013; He et al., 2019; Kamenou, Netto and Fearfull, 2013; Scandone, 2018; Shah, Dwyer and Modood, 2010

Table 7: Sub-themes and supporting citations for the intersection of identities in the workplace

Sub-theme	Citations
Intersectionality as a career framework	Atewologun and Singh, 2010; Budjanovcanin and Guest, 2023; Dutton, Roberts and Bednar, 2010; Hall et al., 2019; McBride, Hebson and Holgate, 2015; M.Nkomo and Al Ariss, 2014; Ramarajan, 2014; Valizade et al., 2023
Challenges for minority ethnic women	Hwang and Beauregard, 2022; Kele et al., 2022; Rosette et al., 2016; Tomlinson et al., 2013; Valizade et al., 2023; Witt Smith and Joseph, 2010; Zuccotti and O'Reilly, 2019
Challenges for minority ethnic men	Adamovic, 2022; Gracia, Vázquez-Quesada and Van de Werfhorst, 2016
Intersection of ethnicity and social class	Archer, 2011; Kenny and Briner, 2010; Randle, Forson and Calveley, 2015
Minority status and hierarchical position	Atewologun and Sealy, 2014; Atewologun, Sealy and Vinnicombe, 2016; Glass and Cook, 2020; Wingfield and Chavez, 2020
Contextual moderators for dual / multiple identities	Huang, 2021; Kele et al., 2022; Rattan, Steele and Ambady, 2019; Turco, 2010

Table 8: Sub-themes and supporting citations for navigating between ethnicity and career identities

Sub-theme	Citations
Identity work as a continuous process	Ashforth and Schinoff, 2016; Atewologun and Singh, 2010; Brown, 2015; Caza, Vough and Puranik, 2018; Dutton, Roberts and Bednar, 2010; Wyatt, Doldor and Tresh, 2023
Stigma and devaluation in work contexts	Al Ariss et al., 2013; Slay and Smith, 2011
Identity negotiation and coping strategies	Al Ariss et al., 2013; Fernando and Kenny, 2023; Hudson et al., 2021; Huang, 2021; Liu, 2017; Rollock et al., 2011; Samnani, Boekhorst and Harrison, 2012; Wyatt, Doldor and Tresh, 2023; White et al., 2022
Strategic self-presentation / impression management	Akkermans and Tims, 2017; Atewologun and Sealy, 2014; Atewologun and Singh, 2010; Cooke, Zhang and Wang, 2013; Drange and Helland, 2019; Dutton, Roberts and Bednar, 2010; Fernando and Kenny, 2023; Huang, 2021; Hwang and Beauregard, 2022; Opara, Sealy and Ryan, 2020; Tomlinson et al., 2013; Wagstaff et al., 2015; White et al., 2022
Workplace context shaping identity work	Al Ariss et al., 2013; Atewologun and Singh, 2010; Ray, 2019; Ramarajan and Reid, 2013; Tomlinson et al., 2013; Turco, 2010; Wyatt, Doldor and Tresh, 2023
Framing ethnicity identity as an asset	Atewologun and Singh, 2010; Fernando and Kenny, 2018; Hwang and Beauregard, 2022; Kenny and Briner, 2013; Kenny and Briner, 2010; Leigh and Melwani, 2019; Opara, Sealy and Ryan, 2020

3.5 Social capital and career advancement for minority ethnic professionals

Social capital has become a mainstay in explaining career advancement, particularly for minority ethnic professionals. This section critically examines the multifaceted role of social capital in shaping career trajectories, tracing both its potential to propel careers forward and the barriers that corral minority ethnic professionals into limited networks that constrain opportunity. Tables 9, 10, 11 and 12 summarise the themes, subthemes and associated literature in this section.

Significance of social capital in career progression

The role of social capital in career progression and development is an important area of study for understanding the experiences of minority ethnic employees in the workplace. A substantial body of research consistently emphasises the symbiosis between social relations and career mobility (Franklin, 2022; John Bernardin, Konopaske and Hagan, 2012; Singh, B., Selvarajan and Solansky, 2019), especially in high-status occupations (Brynin and Güveli, 2012). These networks form the relational infrastructure through which careers are decided, negotiated and advanced (Blustein, 2011; Huang, 2021). In industries such as the London Insurance Market, interpersonal connections are the lifeblood of trading activities and career advancement, often superseding technical expertise as the currency of legitimacy (Pillai, 2024). This mirrors Bourdieu's (1986) view of social capital as resource embedded within networks of mutual obligation and recognition.

The value of social capital can be interpreted through the lens of conservation of resources theory, which positions collegial interactions and supportive professional ties as valuable resources that enhance performance (Singh, B., Selvarajan and Solansky, 2019). This is particularly evident in the progression to leadership positions, where leveraging network connections often becomes a decisive factor in upward mobility (Atewologun and Sealy, 2014; Cooke, Zhang and Wang, 2013). At the same time, occupational structures mediate

and mete out access to these relational resources. Research on occupational socialisation suggests that professional norms and practices install boundaries around who belongs, thereby reinforcing existing patterns of inclusion and exclusion in social capital distribution (Anteby, Chan and DiBenigno, 2016). Although this conceptual notion requires empirical validation, it offers a perspective on the relationship between occupational structures and network formation.

Despite extensive scholarship on networking, limited attention has been given to how relationships bridging ethnicity divides are formed (Franklin, 2022). This omission is particularly striking in network-dependent sectors, such as the London Insurance Market, where hiring and promotion are mirrored through relationship corridors rather than formal evaluation (Pillai, 2024; Randle, Forson and Calveley, 2015; Turco, 2010). In such contexts, reliance on inherited and closed networks can make career progression resemble an exclusive club, exacerbating the difficulties minority ethnic employees face in building the social capital required for advancement.

Barriers and consequences of limited social capital

The formation and use of social capital are fraught with both structural and relational obstacles for minority ethnic professionals. A recurring theme in the literature is their limited access to influential networks, a situation that serves as a perennial source of inequality (Inkson *et al.*, 2012; Kele *et al.*, 2022; Pedulla and Pager, 2019; Ren, 2022; Witt Smith and Joseph, 2010). Restricted access not only hinders career progression but also multiplies cumulative disadvantages over time. These patterns complicate and, in some cases, challenge the assumptions embedded in Granovetter's weak tie theory and Burt's structural holes framework.

At the structural level, barriers to social capital formation arise from the insularity of workplace networks and a lack of shared identities with others in positions of influence. Bridging cultural differences with colleagues and leaders can prove difficult (Kenny and Briner, 2010; Randel *et al.*, 2021). White employees—often insulated from diverse groups in their personal lives—may maintain an unspoken distance from their minority ethnic

colleagues (Martinović, 2013). This form of distancing translates into closed professional circles that control access to resources and opportunities (Kele *et al.*, 2022; Tomlinson *et al.*, 2013). Boundary management, thus, becomes a symbolic act of power, reinforcing what Lin's social resources theory (1999) identifies as the unequal distribution of network advantage across hierarchies.

At the relational level, everyday workplace interactions further aggravate these barriers. Minority ethnic workers often encounter suspicion about their motives (Burns and Granz, 2023; Hudson, D. *et al.*, 2021) or experience subtle forms of incivility (Fernando and Kenny, 2023). This evidence extends Ibarra's (1993, 1995) theoretical insights into identity-based tensions in workplace networks, highlighting how trust, recognition and legitimacy are continually negotiated but unevenly distributed. These micro-level ideas align with Goffman's (1963) observation that stigma functions through routine exchanges, contributing to broader patterns of exclusion from critical relational spaces.

The scarcity of mentors, role models and successful exemplars from similar ethnic backgrounds compounds these challenges (Grote and Hall, 2013; Wingfield and Chavez, 2020). Such figures act as launching pads to wider professional circles by sharing accumulated experience and credibility but their absence leaves many minority ethnic workers without critical sources of sponsorship and guidance. In industries such as the London Insurance Market, entrenched practices like nepotism further amplify these inequalities, restricting entry into elite networks and reinforcing exclusionary dynamics (Pillai, 2024). These institutional mechanisms limit the circulation of social capital, ensuring that access remains contracted within permissible tracts of power.

Social closure theory offers a plausible framework for explaining how minority ethnic workers respond to perceived threats. When groups perceive their social position as threatened, they tend to consolidate ties with their own communities (Gibson, 2022). While this strategy of identity-based alliances provides immediate affirmation, over time it can narrow professional reach and reduce access to broader organisational influence (Samnani, Boekhorst and Harrison, 2012).

The consequences of these constraints are far-reaching and enduring for minority ethnic professionals. A lack of access to influential networks many minority ethnic professionals feeling isolated and marginalised within organisational life (Kele *et al.*, 2022; Kenny and Briner, 2010; Leong and Tang, 2016; Wingfield and Chavez, 2020). Such isolation can afflict career motivation and erode confidence, constraining both identity formation and progression. This echoes Ibarra's (1995) argument that exclusion from networks curtails participation in the collective construction of professional competence. Restricted access also reduce informal leaning opportunities about workplace politics and advancement pathways (Tomlinson *et al.*, 2013; Wyatt, Doldor and Tresh, 2023). The disparity in mentorship and networking opportunities contributes to an unequal distribution of organisational resources along ethnicity and racial lines (Ray, 2019).

These difficulties can generate a self-perpetuating cycle of exclusion that extend into recruitment and promotion. In sectors where networks are gateway to opportunity, minority ethnic individuals may face substantial hurdles entering or advancing within their chosen professions or industries due to limited ties with influential insiders (Randle, Forson and Calveley, 2015; Turco, 2010). During job searches, they typically have fewer connections at target firms and face difficulties in mobilising their networks to support their job search efforts (Grote and Hall, 2013; Pedulla and Pager, 2019). This recursive pattern exemplifies Bourdieu's argument that fields perpetuate inequality by privileging individuals possessing certain forms of capital, while systematically disadvantaging others.

A deficit of social capital also inhibits the transmission of institutional capital—the credentials, formal recognition, and symbolic legitimacy bestowed by networks within elite sectors (Bourdieu, 1986). Without such legitimising endorsements, workers from minority ethnic backgrounds often struggle to convert competence into recognised authority. While the literature overwhelmingly documents barriers to social capital formation, one study noted some variation at the top of organisational hierarchies. Among highly-connected individuals in diverse environments, social ties are not always segregated by gender, race or class (Cornwell and Dokshin, 2014). However, such findings remain limited and should be interpreted cautiously; they do not negate the broader pattern of exclusion that is to be found in most professional fields.

Leveraging social capital

Minority ethnic workers employ various strategies to navigate structural barriers and harness social capital effectively. These approaches demonstrate the interplay between individual agency and institutional constraints. The following subsections explore the key mechanisms through which these individuals build and utilise social capital.

Impression management

Impression management is both a career strategy and a relational instrument through which minority ethnic worker attempt to leverage social capital. Effective impression management requires a nuanced understanding of industry-specific norms and informal interaction patterns (Pillai, 2024). It often takes the form of strategic identity presentation where individuals selectively emphasise or downplay aspects of their identities depending on the context—to build trust and gain access to valuable networks (Atewologun and Singh, 2010; Fernando and Kenny, 2023; Opara, Sealy and Ryan, 2020).

For example, Tomlinson and colleagues (2013) found that minority ethnic lawyers felt the need to assimilate to the white-dominant culture to build social capital and advance their careers. Building on this, leaders and would-be leaders from minority ethnic backgrounds cultivate proximity to high-status insiders while consciously avoiding actions that could reinforce their status as an outsider (Glass and Cook, 2020), effectively balancing assimilation and authenticity. Such efforts mirror the broader choreography of legitimacy in contexts where recognition remains uncertain and precarious.

Strategic socialising is another form of impression management. It involves engaging in social activities aligned with the dominant organisational rituals (Atewologun and Singh, 2010), even when these run counter to personal or cultural preferences. Bicultural individuals are particularly adept at this, drawing on their dual identities to move fluidly between cultural contexts and build social support across groups (White *et al.*, 2022). Such bicultural competence has been described as an optimal strategy for both individual well-being and the accumulation of social capital (Samnani, Boekhorst and Harrison, 2012).

While these strategies demonstrate agency, they also reveal limits. The heavy weight of institutional norms means that impression management, though effective in cultivating acceptance, can also reproduce conformity. However, for many minority ethnic workers, this is a way to make a statement of competence and belonging in environments where legitimacy is never assumed.

Role of cultural capital in yielding social capital

Cultural capital is a catalyst for acquiring and leveraging of social capital in organisational careers (Akkaymak, 2016; Randle, Forson and Calveley, 2015). Defined as the accumulation of skill, implicit and explicit knowledge for career development, cultural capital encompasses proficiency in workplace norms, subject matter expertise and familiarity with unspoken rules of conduct (Akkaymak, 2016; Cooke, Zhang and Wang, 2013; Kenny and Briner, 2010). The acquisition of such cultural knowledge can be harnessed to cultivate trust, credibility and social reach (Akkaymak, 2016; Kenny and Briner, 2010).

This relationship between cultural and social capital is particularly evident in the pursuit of leadership roles, where deficiencies in cultural capital can present substantial barriers (Cooke, Zhang and Wang, 2013). Navigating the complexities and variations in workplace relationships requires an attuned understanding of the cultural cues that shape social interactions (Kenny and Briner, 2010). Without access to these cues, forging meaningful professional relationships becomes difficult, if not implausible. As such, cultural capital is a gateway to building social capital. However, this gateway is inconsistent, as knowledge valued in one context may be dismissed in another, highlighting the field-specific rules that regulate capital conversion.

Cultural capital is also intertwined with an individual's social class and educational background (Cooke, Zhang and Wang, 2013; Kenny and Briner, 2010; Ren, 2022). Within professional environments, middle- and upper-class cultural capital tend to be favoured, often serving as an index of legitimacy and belonging. Minority ethnic workers from lower socioeconomic backgrounds feel the heavy weight of these expectations, compelled to acquire or simulate middle-class codes of conduct to secure recognition and respect within

white middle-class dominated environments (Huang, 2021; Kenny and Briner, 2010; Rollock *et al.*, 2011). Cultural capital is a relational currency whose value is contingent.

Ethnic capital as a complementary resource

Some studies introduce the concept of ethnic capital to encompass the cultural knowledge, familial influences and community norms embedded within particular ethnic backgrounds. Ethnic capital can materialise in attributes such as an emphasis on good education and strong work ethic, which often translate into tangible outcomes across education and career pathways (Atewologun and Singh, 2010).

In part, ethnic capital develops as a response to residential segregation and limited proximity to majority networks, leading to the formation of strong co-ethnic networks (Zwysen and Longhi, 2018). However, the usefulness of ethnic networks in shaping career options is not uniform and can be influenced by social class, with lower socioeconomic class networks limiting an individual's ability to leverage their ethnic capital in career contexts (Al Ariss *et al.*, 2013; Huang, 2021; Zuccotti, 2015; Zwysen and Demireva, 2020).

Ethnic capital interacts with social capital most directly through familial relationships. Parents transmit educational and career aspirations and, when equipped with resources, can enforce these aspirations into tangible achievements (Huang, 2021; Shah, Dwyer and Modood, 2010). Extended family networks often act as anchor groups, upholding cultural norms and expectations about appropriate career choices (Budjanovcanin and Guest, 2023; Grote and Hall, 2013). Beyond the family, community ties also provide vital support. Minority ethnic workers often turn to their co-ethnic peers for guidance and solidarity, especially when broader organisational social capital remains out of reach (Blustein, 2011; Cooke, Zhang and Wang, 2013). This dual reliance on ethnic and organisational networks reflects Ibarra's (1995) observation that minority ethnic professionals often sustain parallel networks to navigate structural and relational barriers.

Organisations themselves can institutionalise ethnic capital through Employee Resource Groups (ERGs), which create formalised spaces for identity-based networking (Dennissen,

Benschop and Brink, 2019; Green, W. M., 2018). While earlier work critiqued homophilous networks for offering limited instrumental resources (Ibarra, 1995), ERGs challenge this assumption providing structured opportunities for career development, mentoring and navigating organisational systems in line with diversity and inclusion priorities. Ethnic capital can be further amplified by broader societal trends, especially during periods of heightened societal attention to diversity issues. During such time, minority ethnic professionals may find greater receptiveness from mentors, associations and networking events (Cassel, Lerner and Yimfor, 2022; Pillai, 2024). At the same time, using ethnic capital can reinforce distinctions and result in separate rather than integrated pathways to recognition.

Finally, organisations increasingly value the cultural capital embedded in minority ethnic employees' linguistic skills and cultural fluency, particularly for reaching global clients and supplier networks (Hwang and Beauregard, 2022; Ortlieb and Sieben, 2013; Wingfield and Chavez, 2020). In this way, ethnic capital extends beyond private spheres to become a strategically leveraged resource within professional contexts.

Compensatory strategies for limited network access

When access to influential networks is constrained, minority ethnic individuals develop alternative strategies to navigate organisational life. Franklin (2022, p.73) introduces the term *relational labour* to describe the efforts invested in cultivating and sustaining relationships with their majority ethnic co-workers. While connections at the micro-level in the workplace offer moments of commonality and social interactions, they lack the strength and permanence to overcome the broader exclusionary barriers that are embedded within organisational structures and which hinder full inclusion (Franklin, 2022; Schachter, 2016).

The process of performing such relational labour can come at a personal cost. Continuous self-presentation and cultural assimilation can result in feelings of inauthenticity, emotional exhaustion and uncertainty about one's true identity (Glass and Cook, 2020; Opara *et al.*, 2023). In some cases, when all attempts to build networks fail, individuals may retreat into self-protective distance from colleagues (Wyatt, Doldor and Tresh, 2023). Although such

withdrawal may provide short-term relief to individuals, the self-imposed isolation reinforces their status as outsiders within the organisation.

Alternatively, some individuals adopt a different strategy by seeking out established individuals within organisations to navigate challenging situations on their behalf (Wyatt, Doldor and Tresh, 2023). Others, who recognise the challenges in building traditional connections, may strategically focus on developing technical specialist knowledge as a form of compensatory cultural capital (Cooke, Zhang and Wang, 2013). This can involve focusing on emerging specialities where established networks are less entrenched (Pillai, 2024). By leveraging specialist knowledge, these professionals create alternative pathways to recognition and advancement, potentially offsetting the disadvantages of limited social networks. However, these accounts illustrate the paradox of agency: while such strategies may achieve limited success, they seldom challenge the foundational structures that regulate belonging and recognition.

Table 9: Sub-themes and supporting citations on the significance of social capital in career progression

Sub-theme	Citations
Collegial relationships as critical resources for career outcomes	Blustein, 2011; Franklin, 2022; John Bernardin, Konopaske and Hagan, 2012; Huang, 2021; Singh, Selvarajan and Solansky, 2019
Social capital as a decisive factor in high-status occupations	Atewologun and Sealy, 2014; Brynin and Güveli, 2012; Cooke, Zhang and Wang, 2013
Industry- and occupational-specific characteristics shaping the distribution of social capital	Anteby, Chan and DiBenigno, 2016; Pillai, 2024; Randle, Forson and Calveley, 2015; Turco, 2010

Table 10: Sub-themes and supporting citations on barriers to social capital for minority ethnic workers

Sub-theme	Citations
Cross-ethnicity differences constraining workplace coalitions	Burns and Granz, 2023; Gibson, 2022; Hudson et al., 2021; Kele et al., 2022; Kenny and Briner, 2010; Martinović, 2013; Randel et al., 2021; Samnani, Boekhorst and Harrison, 2012; Tomlinson et al., 2013
Restricted access to influential and resource-rich networks	Inkson et al., 2012; Kele et al., 2022; Pedulla and Pager, 2019; Ren, 2022; Witt Smith and Joseph, 2010
Industry and occupational logics reinforcing unequal social capital formation	Anteby, Chan and DiBenigno, 2016; Pillai, 2024; Randle, Forson and Calveley, 2015; Turco, 2010
Scarcity of mentors and role models from similar ethnic backgrounds—limiting upward mobility	Grote and Hall, 2013; Wingfield and Chavez, 2020
Other organisational barriers—identity threats and nepotistic practices	Fernando and Kenny, 2023; Pillai, 2024

Table 11: Sub-themes and supporting citations on the consequences of limited social capital

Sub-theme	Citations
Workplace isolation as a product of weak networks	Kele et al., 2022; Kenny and Briner, 2010; Leong and Tang, 2016; Wingfield and Chavez, 2020
Challenges in understanding workplace politics and tacit organisational knowledge	Tomlinson et al., 2013; Wyatt, Doldor and Tresh, 2023
Reduced access to organisational resources along ethnicity/racial lines	Ray, 2019; Tomlinson et al., 2013
Barriers to entering chosen professions or industries	Randle, Forson and Calveley, 2015; Turco, 2010
Job-search disadvantages arising from limited network ties	Grote and Hall, 2013; Pedulla and Pager, 2019

Table 12: Sub-themes and supporting citations on leveraging social capital

Sub-theme	Citations
Strategic identity presentation to build network legitimacy	Atewologun and Singh, 2010; Fernando and Kenny, 2023; Opara, Sealy and Ryan, 2020; Pillai, 2024
Balancing assimilation pressures with authenticity in career advancement	Glass and Cook, 2020; Tomlinson et al., 2013
Harnessing diverse cultural experiences	Samnani, Boekhorst and Harrison, 2012; White et al., 2022
Cultural capital as a gateway to social capital acquisition	Akkaymak, 2016; Cooke, Zhang and Wang, 2013; Kenny and Briner, 2010; Randle, Forson and Calveley, 2015
Class background shaping the conversion of cultural capital into social capital	Cooke, Zhang and Wang, 2013; Huang, 2021; Kenny and Briner, 2010; Ren, 2022; Rollock et al., 2011
Manifestation of ethnic capital	Atewologun and Singh, 2010; Blustein, 2011; Zwysen and Longhi, 2018
Family and community as transmitters of ethnic capital	Al Ariss et al., 2013; Budjanovcanin and Guest, 2023; Grote and Hall, 2013; Huang, 2021; Shah, Dwyer and Modood, 2010; Zuccotti, 2015; Zwysen and Demireva, 2020
Mechanisms to recognising and leveraging ethnic capital	Blustein, 2011; Cassel, Lerner and Yimfor, 2022; Cooke, Zhang and Wang, 2013; Dennissen, Benschop and Brink, 2019; Green, W. M., 2018; Hwang and Beauregard, 2022; Murray and Ali, 2017; Ortlieb and Sieben, 2013; Pillai, 2024; Wingfield and Chavez, 2020
Compensatory strategies to offset exclusion from influential networks	Cooke, Zhang and Wang, 2013; Franklin, 2022; Glass and Cook, 2020; Opara et al., 2023; Pillai, 2024; Schachter, 2016; Wyatt, Doldor and Tresh, 2023

3.6 Synthesising narrative literature review

This literature review has examined the career trajectories, opportunities and challenges faced by minority ethnic professionals by focusing on three interconnected dimensions: structural inequalities, identity dynamics and social capital. These dimensions interact in a mutually reinforcing cycle, showing how minority ethnic workers' careers are shaped by structural inequalities, negotiated through identity work and mediated by access to networks and relationships. Collectively, these three themes illuminate the relationship between structure and agency, highlighting that structure is a foundational framework that either enables or constrains behaviours and interactions within social systems (Giddens, 1984). By analysing these three strands in concert, the review illustrates that career progression for minority ethnic professionals cannot be explained through any single theoretical lens. Together, these themes provide the conceptual scaffolding for the empirical chapters that follow, which investigate how minority ethnic professionals in the London Insurance Market navigate legitimacy and career advancement within a field where belonging and expertise are continually tested, performed and reproduced.

Structural inequalities

A common thread throughout the literature is the paradox of human capital investment. Despite equivalent or superior educational qualifications, minority ethnic professionals face disproportionate barriers to career advancement, revealing the limits of human capital theory in accounting for unequal outcomes. While qualifications remain the mainstay for employability, their value is often mediated through social and cultural filters that determine whose credentials are recognised and rewarded. Discrimination and bias operate from overt exclusion in recruitment to subtle microaggressions that erode everyday interactions. These experiences, however, are not uniform across all minority ethnic groups with research indicating variations shaped by ethnicity, gender, class and industry context.

The evidence demonstrates that such inequalities are not merely individual challenges but are deeply rooted in organisational structures and societal norms. Their consequences extend beyond individuals, affecting both organisational productivity and competitiveness. In response, many organisations have introduced diversity and inclusion. However, their effectiveness has been uneven. While such initiatives symbolise institutional goodwill, their impact has ebbed in the absence of deeper structural reform. Successful diversity efforts involve recognising that inclusion and exclusion are not fixed categories but are continuously produced through interpersonal relations and organisational self-presentation (Ashcraft *et al.*, 2012). This aligns with a Bourdieusian perspective that organisational initiatives may alter superficial regulations; however, the field continues to perpetuate itself by favouring the capital forms held by insiders.

Identity dynamics

The interplay between structure and agency is intimately tied to the construction and negotiation of identity. Identity emerges as a central analytic theme across the literature. The salience of ethnicity identity in the workplace shapes career trajectories by determining both the challenges and opportunities faced by these professionals. Organisational culture and norms, as well as broader societal attitudes, play crucial roles in influencing how ethnicity identity is perceived and navigated in the workplace. Moreover, ethnicity interacts with other aspects of identity, producing nuanced a spectrum of experiences that cannot be fully understood in isolation.

In response to these dynamics, minority ethnic professionals engage in continuous identity work, employing a range of strategies to navigate their professional environments where legitimacy is often fragile. These strategies vary from emphasising certain aspects of their identities to distancing themselves from stereotypes or even leveraging their ethnicities as a symbolic asset. Such actions are often contextually contingent.

Literature consistently portrays identity as a performative and relational act. Drawing on Goffman's dramaturgical framework, identity work is seen as a form of staged performance before an evaluative audience. The process is not merely expressive but also labour

intensive, demanding emotional and cognitive effort to remain aligned with workplace expectations. The distribution of this identity work is uneven, falling disproportionately on those whose ethnicity or cultural markers deviate from dominant norms. From a Bourdieusian perspective, such identity performances are attempts to accumulate or convert symbolic capital within fields that privilege dominant cultural forms.

Social capital

Social capital is a decisive factor in career progression, particularly for minority ethnic workers in or aspiring to leadership positions. The literature consistently underscores its importance for determining access to opportunities, advancement and visibility within professional hierarchies. While social capital is a universal currency, the literature reviewed herein sets out the structural and relational challenges that minority ethnic professionals face when building networks and leveraging social capital. The studies reviewed reveal that organisational cultures, social class boundaries and racialised norms of belonging dictate the flow of relational assets. The value of social capital is determined by the specific rules of legitimacy governing each field. In Bourdieu's terms, networks are both a site of opportunity and a mechanism of exclusion, benefiting those whose dispositions align with dominant norms.

At the same time, the literature illustrates how minority ethnic employees exercise agency by developing strategies to cultivate proximity, curate impressions and convert cultural capital into relational advantage. Social capital is not a neutral or uniformly available resource but a context-driven construct.

Methodological considerations

The research in this sample draws on a variety of theoretical frameworks including human capital, social identity, intersectionality and social capital theories. This theoretical diversity allows for a better understanding of the issues at hand and provides multiple lenses through which to analyse the experiences of minority ethnic professionals.

An examination of the methodological approaches employed in the literature reveals that qualitative studies constitute the largest proportion at approximately 40 percent of the sample. Compared with the earlier systematic literature review conducted before data collection, this represents an increase in the number of qualitative studies in the field. A potential explanation for this could be a growing recognition of the value of in-depth and context-rich explorations of minority ethnic knowledge workers' experiences. Rather than indicating saturation, this qualitative predominance points to the ongoing need for in-depth explorations to uncover emerging an epistemological perspective for interpretive inquiry, which remains particularly well suited to exploring processes of meaning-making, identity development and career construction.

Quantitative studies make up about 26 percent while over 35 percent of papers in the sample are conceptual in nature. The remaining are a mixture of experimental studies and mixed methods. The relatively high proportion of conceptual studies suggests a strong focus on theory development and framework building in the field. However, this also indicates a continuing need for both qualitative and quantitative empirical studies to test and validate these theoretical propositions in various real-world contexts.

The empirical studies in this sample span ten countries although there is a notable concentration of studies from the United States (approximately 30 percent) and Britain (about 25 percent). Collectively, they account for more than half of the sample. The strong representation of the studies in British settings provides a solid platform for further in-depth research within that context, supporting the rationale for this thesis's empirical focus.

Limitations in literature

A notable limitation in the reviewed literature is the scarcity of sector-specific analyses (Akkermans and Kubasch, 2017). While the studies cover financial, technology, professional services and media sectors, they rarely anchor their findings to these specific contexts. Instead, the literature tends to generate broad generalisations, often drawing participants from multiple industries without acknowledging distinct institutional logics and field-specific dynamics that characterise each professional environment. This gap limits our

understanding of how challenges faced by minority ethnic workers, their identity negotiations, and social capital dynamics play out in different professional contexts. This absence is significant because sectoral contexts impose different rules of capital conversion. As such, theories developed in one setting risk overextension when applied universally, Addressing this limitation requires context-sensitive research that captures how the cultures, hierarchies and practices of particular industries intersect with the career experiences of minority ethnic professionals. This study responds directly to that need by examining the London Insurance Market.

More broadly, the literature also demonstrates a dominant focus on inequalities and barriers that minority ethnic professionals face, with comparatively less attention given to how individuals successfully navigate and overcome these challenges. This imbalance potentially narrows the analytical lens, overlooking insights into resilience, agency and effective career management strategies that could inform both individual career development and organisational practices.

Furthermore, while intersectional perspectives have enriched the field, intersectional analyses remain largely restricted to ethnicity and sex. There is a notable scarcity of research examining other important dimensions such as age and social class. Expanding this focus would yield a more multilayered understanding of how multiple identities converge to shape career trajectories within professional domains.

Positioning the current research

Given the landscape of extant scholarship, this study situates itself within several areas of ongoing research. While the reviewed literature spans multiple sectors, in-depth, sector specific analyses remain scarce. My study's focus on the London Insurance Market provides an opportunity to examine how structural inequalities, identity dynamics and social capital processes operate within a globally significant yet relationally closed field. By concentrating on minority ethnic knowledge workers, this research directly responds to calls from scholars to expand the empirical and theoretical understanding of their careers (Al Ariss *et al.*, 2013; Kenny and Briner, 2010).

Methodologically this study contributes to the strong qualitative tradition in the field. It broadens the analytical lens beyond ethnicity and gender to incorporate age, social class and occupation. Furthermore, by exploring both the challenges and strategies that minority ethnic knowledge workers employ, this study contributes to a more balanced understanding of agency. This approach shifts from deficit narratives to account for how legitimacy, belonging and expertise are constructed, contested and sustained within elite fields.

Taken together, the literature affirms that structural inequalities, identity dynamics and social capital processes cannot be understood in isolation. This study contributes by integrating these dimensions within a single analytical framework that foregrounds both institutional conditions and performative responses.

To support this analysis, the study draws on an integrated theoretical framework that captures both structural constraints and agentic responses. The next chapter presents this framework, combining Bourdieu's concepts of capital, habitus and field with Goffman's impression management, total institutions and stigma theories. This theoretical integration provides the instrument to examine how macro-structural institutional processes co-produce the conditions of legitimacy through which minority ethnic workers navigate their careers. The next chapter elaborates this framework and sets out how it underpins the empirical analyses.



Bourdieu and Goffman—an integrated theoretical approach

Informed by the realist tradition of integrating the agency and structure analyses, this thesis weaves together the theoretical insights of Bourdieu and Goffman through a relational examination to examine how minority ethnic knowledge workers navigate their career identities in the London Insurance Market (Giddens, 1984; Layder, 1993). This thesis synthesises Bourdieu's key concepts of field, capital and habitus with Goffman's analyses of self-presentation, stigma and total institutions to produce a composite framework for understanding the negotiation of career identity and legitimacy. This integrated framework builds on prior organisational and career research (Baxter and Chua, 2008) and provides a lens through which to understand how career legitimacy and identities are shaped and modified both by the strategic accumulation of capital and by the everyday performances that define professional life.

To elucidate further, Goffman's framework helps us understand that employees will need an array of visible and invisible tools to create desirable impressions at work. However, his perspective does not fully account for how people acquire the competencies or dispositions that allow them select and effectively deploy these tools over time. This is where Bourdieu's concepts become particularly valuable. His notion of fields clarifies how different workplace contexts operate under a set of implicit and unspoken rules, while his capital concepts underscore the importance of acquiring and internalising the resources that facilitate successful navigation of these environments. By integrating these perspectives, this thesis contends that effective career identity performance requires both intentional self-presentation and the accumulation and conversion of capital, thereby enabling individuals to navigate and respond to the norms governing their professional fields.

This synthesis generates what this thesis conceptualises as *conditional legitimacy*, a form of recognition that is never fully secure but continuously negotiated through the interaction of structure and performance. Within exclusionary professional environments such as the

London Insurance Market, legitimacy is contingent on both the possession of valued capital (Bourdieu) and the ability to perform competence and belonging in ways that align with dominant cultural expectations (Goffman).

Rather than presenting this theoretical synthesis as a stand-alone model, the thesis applies it directly to the empirical setting. This approach reflects the study's interpretivist orientation and treats theory as an active analytic tool for understanding how legitimacy is structured performed and contested within the London insurance market. In doing so, the framework enables a continual movement between theory and data, providing the conceptual foundation for analysing conditional legitimacy which is the process through which legitimacy is continuously negotiated and reaffirmed within an elite historically.

In developing this argument, the thesis also engages with the principal critiques of both theorists. Bourdieu's framework is often viewed as too deterministic, leaving little room for agency or change (Jenkins, 1982), while Goffman's concepts have been criticised for insufficient attention to structure and power (Jenkins, 2008). The integration advanced here bridges these tensions by showing how agency is exercised within and against the boundaries of the field, with performance of legitimacy simultaneously reproducing and contesting structural inequalities. This also reflects Jenkins's (1982, 2008) broader understanding that structure and agency co-create one another through everyday practices.

4.1 Applying Bourdieu's framework to the London Insurance Market

Bourdieu's trio of foundational concepts—**field, capital, and habitus**—offer a framework to analyse how career paths relate to their broader context. These concepts form Bourdieu's relational perspective (Bourdieu and Wacquant, 1992), offering insights into the dynamics that shape different social worlds (Al Ariss *et al.*, 2013; Emirbayer and Johnson, 2008; Kitchin and Howe, 2013). Bourdieu's emphasis on contextual research stresses the need to examine the London Insurance Market's own logic, values and field-specific capitals to analyse the career trajectories of the minority ethnic employees within it. This section first applies

Bourdieu's theoretical framework to the London Insurance Market before considering its influence on the career dynamics of minority ethnic workers within this context.

Field

The London Insurance Market, a specific segment of the broader insurance industry in the UK, exemplifies Bourdieu's concept of a field. Tracing its origins to a specialised marine insurance marketplace at Lloyd's Coffee House in the 17th century (Schafler, 1993), it transitioned from an informal congregation of merchants and shipowners into a sophisticated international insurance centre. The field became institutionalised as risks created by human, technological and industrial activities with systemic consequences were identified and as the concept of risk was progressively financialised (Thomas, 2022). Despite its formalisation, the field retains the logics of its earlier trading arrangements.

The modern London Insurance Market remains a structured space with its own set of rules, hierarchies, conduct and practices which its members (both institutions and individuals) are expected to observe and uphold (Bourdieu, 1990; Bourdieu and Wacquant, 1992). Members of a field engage in a strategic contest with each other for advantageous positions. They recognise the incentives associated with their engagement in the field, leading them to adopt socially approved practices and conduct as well as accumulate the field-specific assets to enhance their positions in the field. Over time, the collective practices and understanding among the members of a field enable them to develop an intuitive grasp of the field's dynamics (Bourdieu and Wacquant, 1992). Their shared understanding and their ensuing actions subsequently preserve and strengthen the field's structures, including the hierarchical principles that benefit their outcomes (Bourdieu and Wacquant, 1992).

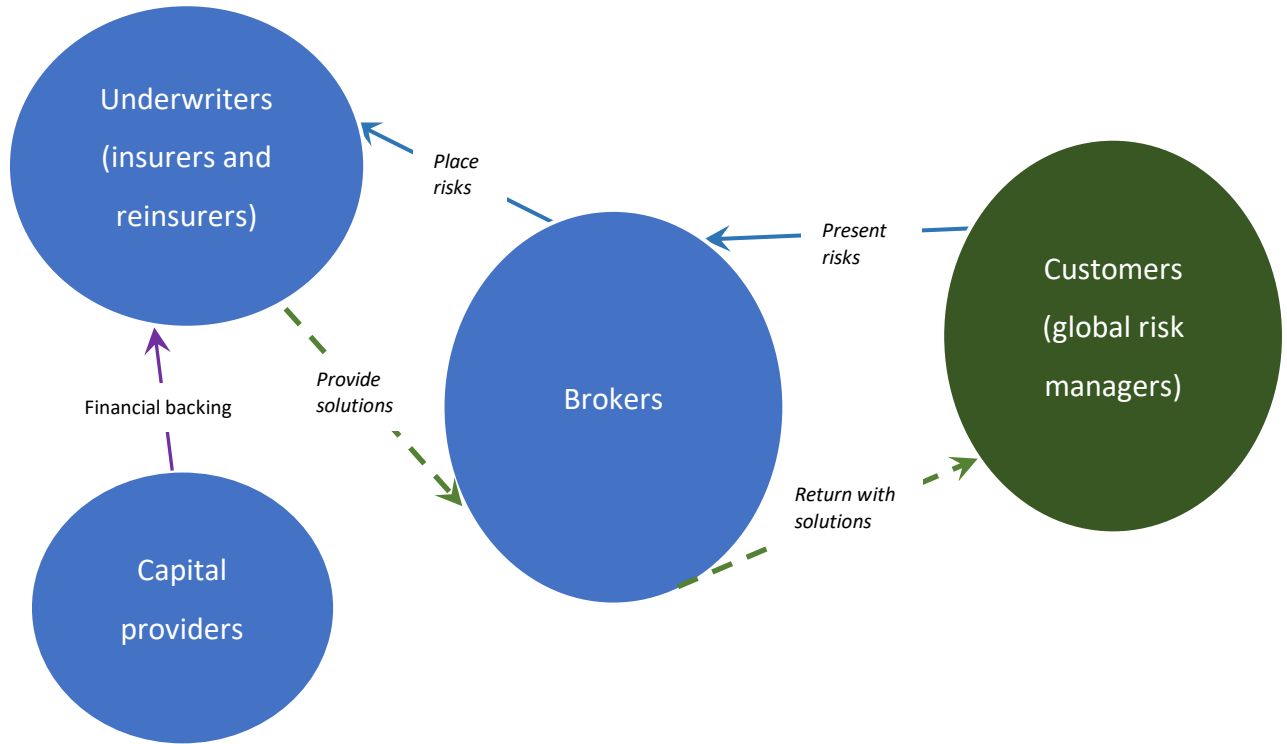
The field encompasses various institutional players such as capital providers, underwriters, reinsurers, brokers, and other service entities (Barrett, 1999; Barrett and Walsham, 1999; London Market Group, 2022; Tischhauser *et al.*, 2014), with each contributing to the Market's operations. However, in this field, it is the customers—global risk managers—who must enter the field through brokers (Tischhauser *et al.*, 2014), rather than the field's participants seeking prospective customers (see Figure 3). This inversion of the conventional

business approach underscores the Market's specialised nature and affirms its status and identity as a global hub for complex and specialty risk management.

Within the London Insurance Market, underwriters and brokers occupy the most critical positions owing to their central role in steering the Market's core trading activities (Pillai, 2023; PwC, 2002), a consequence of the field's internal logic although this pattern is not unique to the London Insurance Market (Forstenlechner, Lettice and Tschida, 2008; Korczynski, 2004). Together, these two groups control access to information, day-to-day operations, policy decisions and claims handling. Capital providers, on the other hand, are passive financial backers, structurally and operationally separated from the trading operations, despite bearing liability for the risks (Schafler, 1993).

Finally, the division between front- and back-office roles in the London Insurance Market introduces the notion of subfields (Bourdieu, 1984). Each subfield is governed by its own norms, defining which resources are prized and how individuals can amass and utilise them to secure their positions. This subfield structure becomes analytically important when considering how different forms of capital are valued and converted.

Figure 3: Simplified relational structure of the London Insurance Market



Adapted from London Market Group, 2022

Note: This illustration focuses on the primary broker-mediated Market structure to demonstrate the key field relationships. Additional access routes and institutional arrangements exist.

Capital

Bourdieu (1986) introduced four interconnected types of capital—cultural, social, economic and symbolic—which can be transformed into one another. Bourdieu (1986, p. 241) characterised capital as “taking time to accumulate and having potential capacity to produce profits and reproduce itself in identical or expanded form”. These forms of capitals confer legitimacy and recognised status upon both institutions and individuals who successfully accumulate and leverage them.

Cultural capital can take three forms. It may be acquired through education or family influences. It can also be reflected in the adoption of socially recognised tastes and behaviours, learned through interaction with certain social settings. Additionally, cultural capital may be expressed through possession of material assets valued within those contexts. Meanwhile, social capital refers to the networks and relationships within social and institutional circles, facilitating access to resources and opportunities that would otherwise be unavailable. By actively nurturing network relationships, individuals and institutions can strengthen their membership and connectivity within their respective circles. As Burt (2009) observes, a high attainment of education and skills is not sufficient for career advancement without a substantial support from network connections. Economic capital encompasses financial assets and is the most readily convertible form (Bourdieu, 1977). Symbolic capital refers to the prestige and authority acquired through the strategic utilisation of other forms of capital. The accumulation of capital is continuous, with institutions and individuals both amassing and losing resources over time (Bourdieu, 1986; Harvey *et al.*, 2020). The value attributed to different forms of capital depends on the internal structure of the field and the collective agreement regarding what is considered valuable (Bourdieu and Wacquant, 1992; Samdanis and Özbilgin, 2020).

In the London Insurance Market, with a history spanning over 300 years, field-level cultural and symbolic capital derive from a longstanding repository of expertise and prestige (London Market Group, 2022; Tischhauser *et al.*, 2014). Its cultural capital is reproduced through its pipelines and its workforce skills and varied professional backgrounds. The processes of knowledge creation and distribution are influenced by established networks and relationships within specific sectors (Alvesson, 2001).

The Market generates cultural, economic and symbolic capital through its subscription model, whereby multiple insurers collaborate to underwrite complex risks (Pillai, 2023; PwC, 2002). This model requires interactions between brokers and underwriters, as well as among underwriters themselves (Rafferty, I., 2023). In order to ensure the effective operation of this system, the Market incentivises participants to establish both formal and informal networks. Consequently, social capital is routinely converted into cultural capital as knowledge and competencies are shared among Market firms. The amalgamation of cultural

capital and the economic capital supplied by investors produces symbolic capital in the form of trust and prestige, reinforcing the Market's authority and enabling further economic gains. This symbolic power extends beyond the Market, exerting its influence in adjacent fields where its customers operate.

At the individual level, the value and use of capital differ across subfields. As noted earlier, the division between front- and back-office roles reflects distinct logics of practice. In front-office roles (underwriters and brokers), the subscription model magnifies the importance of social capital, demanding collaboration and negotiation to develop solutions for customers. Within this framework, social capital becomes a conduit for underwriters and brokers to maintain or improve their cultural, economic and symbolic capital. Conversely, back-office workers may prioritise cultural capital to deepen their competencies or master internal processes relevant to their functions. However, this focus does not diminish the value of social capital for their professional development and success. Thus, while all forms of capital are recognised by both sub-fields, their relative importance and strategic deployment may vary between subfields.

Habitus

Bourdieu's concept of habitus is essential for understanding the dynamics of fields. As distinct social domains, fields establish their own rules and norms and constitute a competitive ground where individuals and institutions strive to improve their position (Bourdieu and Wacquant, 1992). Habitus encapsulates the intrinsic practices and beliefs that individuals form and absorb through their experiences within their social environments, which in turn guides their actions and decisions (Bourdieu, 1990; Bourdieu and Wacquant, 1992). For example, seasoned brokers within the Market, having progressed through its ranks, will have cultivated a habitus that instinctively signals which underwriters to approach for particular risks and which negotiation strategies are most effective. Habitus is not static but is continuously reinforced and internalised through repeated interactions among participants, shaping the pathways for actors to accumulate the different forms of capital that are sought-after within their respective fields (Bourdieu, 1986). Therefore, the habitus

of a field not only shapes the behaviours, appearances and language considered appropriate in a field but also consolidates an institution's or individual's social status within that field.

In the preceding discussion, we have noted the institutionalisation of norms through the subscription model (Rafferty, I., 2023). This can be understood through the lens of habitus for how institutional norms and the requisite interactions are embedded in the practices shaped by the Market's historical legacy and economic model. In this context, the habitus encompasses the internalised schemes through which individuals understand and value risk as well as the relational dynamics that govern broker-underwriter exchanges. The physical proximity of firms within the field (London Market Group, 2022) strengthens this habitus, enabling participants to forge connections and leverage social capital to mutually generate other forms of capital. In essence, cultural, economic, symbolic and social capital in the field are interwoven, and this interdependence is emblematic of the field's habitus, stressing the importance of relationship-building. This practice is typical to knowledge-intensive industries (Alvesson, 2001; Methot, Rosado-Solomon and Allen, 2018).

Efforts to alter this deeply ingrained habitus have met strong opposition at the micro-level. Participants have rejected technological innovations in order to preserve face-to-face interactions and personal relations to price and underwrite complex risks (Barrett, 1999; Barrett and Walsham, 1999; Heracleous and Barrett, 2001; Smets *et al.*, 2015). Habitus is simultaneously a product of the enduring social conditions of a field and a mechanism that reproduces them. The professional habitus of the London Insurance Market also symbolises the continuity of its historical prestige and exclusivity, reinforcing its identity and potentially attracting prospective employees who value its deep-rooted traditions and rituals.

The Market's habitus also manifests in more controversial practices. The media has unveiled the long-standing tradition of lunchtime drinking, a deeply embedded practice serving as a lubricant to foster network relationships between front-office employees (Finch, 2019b; Ralph and Rovnick, 2019). Media reports have linked alcohol consumption to incidents of sexual harassment and other forms of misconduct (Lin, L., Jones and Netherton, 2019). The media coverage has also exposed the resistance to altering institutional norms rooted in the Market's habitus, despite the public scrutiny (Finch, 2019b; Ralph and Rovnick, 2019). This

example demonstrates the tension between the entrenched cultural practices and their incompatibility with the evolving ethical and professional norms expected in contemporary workplaces.

A Bourdieusian perspective on the careers of minority ethnic workers

In the preceding sections, the London Insurance Market was analysed through Bourdieu's theoretical lens, conceptualising it as a field governed by its own rules, hierarchies, valued forms of capital and established practices. Building upon this framework, this section examines how the career trajectories of minority ethnic workers are moulded by their relative positioning within this social space.

Regulators have drawn a connection between the field's predominant white demographic composition and its limited ability to attract potential candidates from minority ethnic groups (Mills, 2022). This concern is further exacerbated by the contrast between the industry's workforce and the broader working-age population in London, of whom around 40% are from minority ethnic backgrounds (McGregor-Smith, 2017). While some senior leaders have attributed the lack of minority ethnic representation in the industry to personal choice, others have also called for introspection on the reasons that may deter individuals from these communities from entering and pursuing their careers in this field (Cohn, 2021). Regulators have further highlighted the significant disparity between industry leaders from minority ethnic backgrounds and London's minority ethnic population (Mills, 2022). Such imbalance suggests that access to power and legitimacy within the industry is disproportionately granted to the dominant white demographic group. Viewed through Bourdieu's framework, these disparities reveal how power and capital are distributed within the field.

As relative newcomers to the field, minority ethnic workers may face challenges in accumulating and leveraging the cultural, social and symbolic capital that has historically been sanctioned by the dominant white demographic group. The habitus of minority ethnic workers, shaped by their individual backgrounds and experiences, may not necessarily align with the habitus prevalent in the Market. This misalignment can reduce the perceived

legitimacy of their performances, since their practices may not conform to the established norms and codes of conduct within the field. Bourdieu's concepts also shed light on the potential for resistance to the norms and the development of alternative career strategies that challenge the status quo. While some minority ethnic workers might strive to adapt to the existing structures, others may forge different career alternatives and resist or redefine what constitutes valued capital. Importantly, these negotiations are also mediated by the intersections of demographic and social attributes which contribute to how capital is recognised and converted within the field.

Concurrently, the London Insurance Market is a rapidly evolving field driven by changes due to advancements in technology, shifts in economic conditions, societal transformations, and regulatory interventions (Lin, L., Jones and Netherton, 2019; PwC, 2002; PwC, 2022; Tischhauser *et al.*, 2014). Recognizing the impact of the changes imposed upon them, industry leaders have prioritised building a diverse workforce as a strategic imperative for growth and modernisation (London Market Group, 2016). This commitment is further propelled by the increased regulatory oversight, mandating institutional participants to establish clear policies aimed at diversifying leadership composition (Prudential Regulation Authority, 2018). In this context, diversity is framed both as a strategic asset and as a marker of distinction from competitors (Bourdieu, 1984; Mayorga-Gallo, 2019). Consequently, the field is in the process of redefining its cultural and symbolic capital (London Market Group and KPMG, 2019). These evolving dynamics present both challenges and opportunities for minority ethnic workers. Though structural barriers remain, shifts in the field's logic create spaces where new forms of expertise, networks and identity performances can be leveraged for recognition.

Giddens' structuration theory (1991) suggests that social reality is formed through the interaction between structural forces and individual actions. This perspective provides a valuable lens to understand the career trajectories of minority ethnic workers in the London Insurance Market. These workers can be understood as reflexive agents who actively construct their career identities while contending with the constraints of the field (Giddens, 1991). Similarly, Bourdieu's framework offers a lens through which to analyse how minority

ethnic workers adapt within existing structures while simultaneously contributing and challenging the field's established hierarchies.

Bourdieu's theoretical framework is valuable for explaining how the London Insurance Market operates as a structured field, how different forms of capital influence career trajectories and how minority ethnic workers navigate the industry. However, while Bourdieu's concepts elucidate the macro-level structures that govern the field, they do not fully capture the day-to-day interactions and identity negotiations that professionals engage in within these constraints. To address this limitation, the next section introduces Goffman's framework which complements Bourdieu by revealing how individuals manage impressions, negotiate stigma and perform legitimacy within the constraints of institutional cultures functioning as totalising environments.

4.2 A Goffmanian reading of careers

Career identities are fluid and continuously shaped through social interactions with others (Ibarra, 1999; Young and Collin, 2004). Goffman is a seminal thinker in the study of everyday social interactions and how individuals construct meaning and navigate their social worlds (Czarniawska, 2006). His dramaturgical, stigma and institutional theories provide a lens for understanding how individuals manage workplace norms and expectations. This thesis draws on three of his influential works: *The Presentation of Self in Everyday Life (1959)*, *Stigma (1963)* and *Asylums (1961)*, each contributing to a deeper understanding of career identity formation. His ideas emphasise that identity is relational, aligning with the broader interpretivist view that social meaning are continuously shaped through interactions, performances and environmental shifts.

Goffman's focus on interaction, performance and the micro-level dynamics of social life can also provide a richer understanding of how organisations function and how individuals interact with organisational settings to create and sustain order (Manning, 2008). Although Goffman's concepts centre on the individual level analysis, they have been extended across

occupations (Goretzki and Messner, 2019; Jeacle, 2008; Ross, 2007), industries (Frandsen and Morsing, 2022; Roulet, 2015) and institutions (Powell and Colyvas, 2008; Sahlin and Wedlin, 2008). A review of the empirical studies reveals a concentration of Goffmanian lens in the accountancy profession (Baxter and Chua, 2008; Butler, 2016; Goretzki and Messner, 2019; Jeacle, 2008). While not exhaustive, this suggests a potential gap in research exploring the applicability of Goffman's framework to other organisational career contexts.

Impression management

Goffman's (1959) seminal dramaturgical framework conceptualises identity as a social performance, in which individuals strategically curate impressions to fit with specific contexts. Central to this dramaturgical view is the distinction between front stage behaviours—public acts tailored to an audience's expectations—and back stage behaviours, which occur in private spaces where performers can relax their curated identities. Identity, therefore, is an ongoing interactional process between an actor, their audience as well as with the norms embedded in their organisational context (Goretzki and Messner, 2019; Roberts, 2005). Goffman's work challenges essentialist notions of a fixed, coherent self, arguing that individuals become the roles they enact. One's identity, thus, becomes what one does in response to the relational and structural demands of the social stage.

Front and back stage boundaries

Goffman introduces the concept of regions as spaces where social performances take place. These regions are not strictly defined by physical boundaries but by perceptual boundaries. Within these bounded regions, Goffman presents two primary performance spaces: the front stage where individuals deliver their performances, and the back stage where they prepare and rehearse them.

In workplace settings, front stage spaces demand performances that conform to institutional norms of competence and success to secure recognition and signal legitimacy (Yan and Panteli, 2011). Front stage performances carry implicit ethical obligations. Individuals are expected to authentically embody the roles they claim, as discrepancies between projected and actual identities risk eroding trust. At the same time, performances are inherently

strategic with actors selectively emphasising or obscuring aspects of their identities to navigate power structures (Atewologun and Singh, 2010; Fernando and Kenny, 2018; Roberts, 2005). The audience's responses, in turn, inform the ongoing negotiation of credibility and belonging. Material and symbolic props such as status titles or office aesthetics are used in front stage to reinforce authority and legitimacy (Baxter and Chua, 2008). Such props serve as both markers of conformity and tools for reconfiguring or subverting hierarchies.

In contrast, the back stage provides a space for informal interactions where individuals can temporarily put away their front stage personas. Back stage settings play an important role for rehearsing and refining identities for front stage performances. However, back stage areas are not always free from organisational hierarchies or control (Goretzki and Messner, 2019; Lewin and Reeves, 2011; Yan and Panteli, 2011). Any location can become back stage through specific behavioral markers. Back stages do not exist independently, however. Instead, they are always defined in relation to particular front stages and front stage performances. People move between these spaces to manage their social performances and boundaries blur when individuals observe front stage acts while possessing back stage knowledge.

In organisational terms, front-office roles are analogous to front stage performances. These roles involve direct engagement with external stakeholders such as customers, clients, patients or the general public. In the London Insurance Market, front-office roles belong to underwriters and brokers and entail high levels of interaction, negotiation and relationship-building (Pillai, 2023). They are visible conduits of the Market's institutional identity. However, these employees can also come under pressure to act as proxies of their institution's identity, particularly when personal expectations and institutional values conflict. Furthermore, who is selected to represent the institution in these visible roles also reflects broader organisational and societal norms about who is deemed suitable for symbolic representation. Their presence or absence communicates institutional priorities and can reveal exclusionary practices.

Back-office roles, by contract, are akin to back stage behaviours. They involve internal processes and support functions that are largely invisible to external audiences. However, these back-office roles still have to adhere with traditional hierarchies and power dynamics (Tanner and Timmons, 2000). Thus, both front- and back-office regions are implicated in sustaining institutional identity.

Stigmatised identities and career navigation

Stigma degrades and devalues an individual's worth, based on a characteristic or group identity (Goffman, 1963). Goffman identifies three forms of stigma. They are physical stigma which pertains to bodily impairments, behavioural stigma that infringe legal or social norms, and tribal stigma which differentiates individuals based on group identities. Stigma can translate into negative concrete career consequences in professional contexts (Wiesenfeld, Wurthmann and Hambrick, 2008).

Goffman further distinguishes between two categories of stigmatised individuals: the discreditable and the discredited. Both groups engage in impression management to protect their employability and social standing. Discreditable individuals carry an invisible stigma that must be carefully managed to avoid full disclosure (DeJordy, 2008; Goffman, 1963; Pillai, 2023), while discredited individuals live with a known stigma, facing exclusion or discrimination (DeJordy, 2008; Goffman, 1963). In workplace settings, individuals must continually assess the risks associated self-disclosure (Crane, Thomas-Hunt and Kesebir, 2019; Jones and King, 2014; Ragins, 2008). Such vigilance demands psychological and emotional labour that can weaken social relationships (Clair, Beatty and Maclean, 2005; Ragins, 2008).

Goffman identifies two stigma management mechanisms. The first is passing which involves concealing or downplaying a stigmatised identity to assimilate into dominant workplace norms (Clair, Beatty and Maclean, 2005). Passing may reinforce existing stigmas and organisational cultures. Goffman's second stigma management tactic is covering which refers to individuals using mitigating mechanisms such as humour, pre-emptive disclosure or reframing to facilitate social interactions.

Stigma operates across status levels. While marginalised workers often bear its weight, even corporate elites may become stigmatised when associated with organisational even if they were not involved in any wrongdoing (Arthaud-Day *et al.*, 2006; Wiesenfeld, Wurthmann and Hambrick, 2008). However, the impact of stigma is unevenly distributed. Powerful actors can deploy networks and symbolic capital to deflect reputational damage (Wiesenfeld, Wurthmann and Hambrick, 2008). This underscores how stigma interacts with capital and field position to produce conditional legitimacy.

Institutional impression management and stigma

Institutions, like individuals, engage in strategic impression management to navigate external pressures (Sahlin and Wedlin, 2008). They curate their public image and tailor performances for different audiences to preserve reputation and social order (Jackson, 2023; Manning, 2008). These front stage portrayals sustain legitimacy and define the boundaries of acceptable conduct within organisational fields (Jeacle, 2008) even when back stage practices may diverge from the public narrative (Powell and Colyvas, 2008).

In parallel, Goffman's concept of stigma has also been applied to theorise how organisations themselves become stigmatised and how they manage recovery and how such stigma shapes employees' identities (Frandsen and Morsing, 2022; Hudson, B. A. *et al.*, 2022). Institutional stigma commonly arises from negative events, such as scandals, or from morally flawed core practices (Hampel and Tracey, 2017; Roulet, 2015). For stigma to persist, external actors, notably the media, play a role in amplifying negative narratives and sustaining public disapproval (Roulet, 2015). Consequently, employees may find their own career identities entangled with their employer's damaged reputation, requiring continual impression management to protect credibility and welfare (Frandsen and Morsing, 2022). These efforts blur the boundary between professional and personal domains with the latter becoming additional front stages where affiliation must be concealed, reframed or defended. In this way, organisational stigma can infiltrate private life and demand ongoing performances of legitimacy.

Goffman's total institutions and organisational control

Goffman's analysis of total institutions provides a powerful metaphor for understanding life in knowledge sectors. Total institutions create bounded social worlds with their own rules and structures that isolate individuals from wider society. Upon entry, members are socialised into the institution's values and required to abandon or suppress their former identities. The institution becomes the dominant force in identity formation, restricting individual autonomy and regulating acceptable expressions of self (DeJordy, 2008; Goffman, 1961).

While modern organisations are not fully totalising, they reproduce many of these features through strong socialisation processes (Berti and Simpson, 2021). Career identities in such contexts, like those of inmates, are both a source of belonging and a site of constraint. When career identities are strongly tied to occupational or institutional identities, the boundaries for dissent are narrow (Berti and Simpson, 2021). Questioning organisational practices may therefore feel tantamount to undermining one's own legitimacy (Berti and Simpson, 2021)

When confronted with the imposition of organisational values that they do not endorse, employees may display the outward impression of compliance while privately rejecting these norms (Knights and Roberts, 1982). This is consistent with Goffman's observation that inmates in total institutions perform expected behaviours in their interactions with staff while maintaining private acts of resistance. Thus, even in ostensibly open organisational settings, individuals develop protective responses when their personal identity is threatened by organisational pressures to conform to externally imposed norms.

Applying Goffman's concepts to the London Insurance Market and the careers of minority ethnic workers

Goffman's concepts provides a valuable framework for analysing the London Insurance Market as a social world where legitimacy is continually performed and negotiated. The Market operates in a manner reminiscent of a total institution owing to its rituals, spatial hierarchies and tightly bounded networks that shape participants' professional conduct and identities (Baublyte, Mullins and Garvey, 2012; Heracleous and Barrett, 2001; Pillai, 2024).

Face-to-face interactions and long-term relationships remain central to its functioning, reinforcing a culture of personal reputation and continuity. Even the Market's resistance to digitalisation can be read as an institutional impression management strategy, projecting an image of history and trust while maintaining traditional power relations (Barrett, 1999; Heracleous and Barrett, 2001; Finch, 2019b; Thomas, 2022).

The institutional identity of the Market is sustained through robust boundary maintenance both between insiders and outsiders and within insiders themselves (Goffman, 1961). The physical and social proximity of firms in the City of London cultivates an institutional ecosystem and identity that mirrors Goffman's total institutions where shared rituals and dense ties reinforce a sense of belonging (Barrett and Walsham, 1999; Heracleous and Barrett, 2001; Pillai, 2023; Smets *et al.*, 2015).

However, even among insiders, hierarchies and degrees of legitimacy persist. The spatial design of the trading room at the Lloyd's of London, for example, materialises these divisions (Berti and Simpson, 2021). For instance, brokers stand before underwriters' desks, signalling their subordinate status to underwriters (Thomas, 2022). Moreover, within the underwriting community, additional hierarchies are evident. For each area of risk, lead underwriters are given more prominent spaces in the trading room to perform their roles as arbiters of pricing of risks (Thomas, 2022). Such spatial behavioural arrangements transform hierarchy into a visible performance of authority.

Within this tightly networked context, Market participants must project competence and trustworthiness in both social and professional interactions (Baublyte, Mullins and Garvey, 2012; Zboron, 2015). Notably, poor self-presentation can lead to stigmatisation that spreads quickly within the close-knit networks of the Market (Zboron, 2015).

Goffman's concepts demonstrate how minority ethnic professionals navigate legitimacy and belonging within elite and exclusionary institutional contexts. Although the workplace does not explicitly confine these individuals, the imposition of dominant social norms can create both physical and symbolic boundaries that inhibit the expression of personal identities (Ferguson and Koning, 2018; Kele *et al.*, 2022; Neely and Samura, 2011). This mirrors

Goffman's notion of confinement within total institutions albeit where autonomy is constrained by expectations of conformity.

From a dramaturgical perspective, these workers engage in impression management to create or maintain career identities that align with dominant norms of professionalism and cultural fit (Atewologun and Singh, 2010; Fernando and Kenny, 2023; Opara, Sealy and Ryan, 2020). Constant self-monitoring and adjustment are critical to sustain these performances, showing how power operates in everyday encounters (Goffman, 1959).

Within this performative order, stigma serves as a regulatory mechanism. Despite high educational achievements, minority ethnic professionals remain vulnerable to stigma that devalues their expertise in the workplace and impedes career advancement (Lu and Li, 2021), thus marking them as outsiders. Their coping strategies, whether through passing, concealing or covering (Cooke, Zhang and Wang, 2013; Huang, 2021; Hwang and Beauregard, 2022), demonstrate the dual pressures of protecting career legitimacy while preserving personal authenticity.

4.3 Summary of chapter

This chapter has established the theoretical framework for analysing the careers of minority ethnic workers in the London Insurance Market by integrating the perspectives of Bourdieu and Goffman. There are complementary strengths from both theorists to bridge structural conditions and individual agency in professional settings. While Bourdieu provides a relational and macro-level perspective on the field, capital and habitus, Goffman's sociological lens on self-presentation, stigma and total institutions allows for a deeper examination of the performative aspects of career identities. The integration of Bourdieu and Goffman is justified by their shared analytical concern with power, legitimacy and the social constraints that shape individual and institutional actions.

Bourdieu's field theory explains how the London Insurance Market is a structured space with its own institutional logic and hierarchies. The Market's habitus is characterised by deeply embedded practices which shape both the formal and informal aspects of professional life. Underwriters and brokers occupy dominant positions within this field, controlling access to resources and influence. Through Goffman's lens, the institutional identity of the London Insurance Market is maintained through continuous identity work at both the institutional and individual levels. The Market projects and maintains a distinct identity through its practices, spatial organisation and resistance to change. And individuals simultaneously reinforce that institutional identity through their everyday interactions.

At the individual level, Bourdieu's framework underscores how professionals must accumulate and leverage different forms of capital. Minority ethnic workers, as relative newcomers, may face challenges in accumulating the necessary capital to advance their careers. However, the changing macro-level environment may create potential opportunities for these workers to circumvent existing structures. Goffman's dramaturgical approach foregrounds the everyday interactions through which individuals negotiate structures and construct their career identities. Minority ethnic workers have to manage both visible and invisible aspects of their identities while maintaining professional credibility. The intersection of capital accumulation and identity work is therefore critical.

This integrated approach reveals how career progression in elite fields requires both successful capital accumulation and the ability to perform legitimacy within its boundaries. The interaction between structure and performance shapes both career opportunity and constraint. This chapter offers a theoretical contribution by illustrating how combining Bourdieu's structural framework with Goffman's interactionist approach deepens understanding of how legitimacy, belonging and exclusion are produced and maintained in elite professional contexts. Few studies have applied this dual lens in career research. By bridging both, this thesis advances debates on how careers unfold within unequal institutional environments.

Research Methodology

My thesis aims to examine how minority ethnic knowledge workers in the London Insurance Market navigate their social environment to achieve career success. Because individuals and their social worlds are interwoven (Al Ariss *et al.*, 2013; Cooke, Zhang and Wang, 2013; Layder, 1993), this thesis seeks to understand how they respond to the structural conditions of the London Market as they pursue career advancement and strive to attain their career aspirations. To investigate this phenomenon, I employed a qualitative methodological approach, supplemented by secondary data where appropriate. Qualitative investigations are suitable when the aim is to explore how individuals interpret and respond to their circumstances (Silverman, 2017). The primary research tool for data collection was semi-structured interviews with minority ethnic employees, designed to explore their career experiences and how they steered their career trajectories within the field. Semi-struct

This chapter begins by examining the philosophical assumptions that guided this research before outlining the rationale for why semi-structured interviews were chosen as the main research tool. It then explains the research design process and stages, including the challenges encountered during data collection. The chapter subsequently explains the data analysis process before concluding with a discussion on the reflexive practices employed throughout the research process.

5.1 Philosophical assumptions

Quantitative and qualitative research are the two main strands of research, although it would be wrong to state that research cannot fall anywhere within the spectrum between these two research strategies (Collis and Hussey, 2013; King, N. and Horrocks, 2010). Both approaches are underpinned by different philosophical assumptions, from research design

to data collection and data analysis. Quantitative research uses numerical data and statistical measures to understand the relationship between variables within specific settings and generally falls under the positivist paradigm (King, N. and Horrocks, 2010) because it assumes that knowledge can be produced without subjectivity and that findings are universal. This positivist paradigm has largely dominated studies on the careers of minority ethnic workers in the management and organisational fields (Cassell and Symon, 2011; Collis and Hussey, 2013). In contrast, in qualitative research, researchers gather rich data to understand how selected groups of people experience and respond to different settings and circumstances (Cassell and Symon, 2011; Collis and Hussey, 2013; Crabtree and Miller, 1999; King, N. and Horrocks, 2010; Yin, 2016) and this typically comes under the interpretivist paradigm.

It is crucial for a methodology and theoretical framework to be connected and complementary. Thus, it is critical to consider a researcher's worldview as different ontological and epistemological views can lead to different ways of understanding a social phenomenon (Crabtree and Miller, 1999; Layder, 1993). Ontological assumptions influence how researchers conceptualise existence and reality while epistemology refers to what we think knowledge is and how it can be produced (Collis and Hussey, 2013; King, N. and Horrocks, 2010; King, N., Brooks and Tabari, 2018). Together, they define a paradigm to guide research.

Next, I set out the ontological and epistemological positions I have adopted for this thesis. Establishing my ontological and epistemological positions was a challenge and created much confusion, especially when reading texts on these subject matters. Ultimately, after careful consideration, I decided to adopt King and Horrocks (2010) as my guide. Their work possesses a more accessible framework for understanding ontological and epistemological positions in qualitative research.

Ontological framework

King and Horrocks (2010) identify two ontological positions: realism and relativism. Realist assumptions are based on the view that a real world exists outside of our values and beliefs, allowing for knowledge to be produced in objective ways (King, N. and Horrocks, 2010; Miles

and Huberman, 1994; Yin, 2016). In contrast, researchers who subscribe to relativism believe that our cultures and values drive our behaviours, experiences and responses to our social realities (King and Horrocks, 2010; Miles and Huberman, 1994).

Prior to data collection, I spent a considerable amount of time thinking about my ontological position, initially leaning towards the relativist end of the ontological spectrum. The relativist assumption is attractive because it accepts that our knowledge of the world is constructed through tools such as our belief systems and our cultural practices. This perspective acknowledges the impossibility of distilling a single reality from our complex worlds, recognising that reality has different meanings for different individuals, even within a group sharing common characteristics.

Further reflection on my ontological position led me to examine how I observe and interpret the world. An intersection of identities and structures based on my sex, ethnicity, socio-economic background, education, migrant status and disability has shaped my experiences and behaviours and continues to influence how I see the world. My background has been shaped by historical and social factors, including migration and societal changes in Southeast Asia. At the same time, while acknowledging the impact of these structures, I recognise the individual agency has a role to play to navigate and sometimes mitigate structural constraints. Consequently, I believe that structures and agency co-exist together and that there is a reciprocal relationship between social actors and the social worlds they are part of. This perspective informs my research approach as I seek to understand how my research participants forge their careers in a field that has strong historical roots and cultural influence.

Given these considerations, it became clear to me that it is not pragmatic to align myself to either end of the ontological spectrum (Miles and Huberman, 1994). Instead, my ontological position needed to bridge both realism and relativism. This realisation has led me to find a philosophical home in critical realism. Critical realism posits that social structures, while not wholly deterministic by themselves, are influential in people's decisions and actions to drive their behaviours in their world (King, N. and Horrocks, 2010; Layder, 1993). This perspective

acknowledges both the existence of an objective reality and the role of subjective interpretation in making sense of that reality.

Epistemological framework

To complement my ontological positions, I have used the epistemological positions clarified by King and Horrocks (2010) as the foundation for the further examination of the philosophical rationale underpinning my research. Madill, Jordan and Shirley (2000) have identified three epistemological approaches: realism, contextual constructivism and radical constructionism. A realist epistemological position holds that there is a reality outside of human perception of it, and that this reality can be studied through systematic research. Under this framework, knowledge is produced because the world can be measured and described objectively through the investigation of a large sample that is representative of the wider population. The researcher's role is distant and impersonal to minimise bias. Research participants are systematically asked the same questions to ensure consistency and comparability of data across the sample.

In the contextual constructionism framework, reality is understood as being shaped by specific social environments, where it can evolve through interactions. The understanding of reality depends on perspectives at a particular standpoint. Facts cannot be stripped away from their context or simplified. Knowledge production within this epistemological stance is not a linear process but an interaction between participants and researcher. It involves how participants understand and articulate their lived realities, how researchers interpret those articulations and how both parties situate their understandings within broader institutional and societal structures.

The researcher's perspectives are not considered to jeopardise the research. Instead, the researcher is encouraged to disclose their identities and how they connect with the research. This reflexivity is seen as enhancing the transparency of the research process. Contextual constructionism purports the theory that absolute objectivity is unattainable. Research findings and theory production must always be located within a parameter of defined conditions and circumstances, meaning there cannot be claims about their universal

generalisability to other settings. However, it also does not completely discard the idea that an external reality might exist beyond those contexts. This viewpoint fits the closest to the critical realism ontological position.

Radical constructionism is the third epistemology position where language plays a central role in constructing and assigning meaning to realities. Both contextual and radical constructionism reject the idea of objective knowledge. However, radical constructionism goes further by entirely denying the existence of an objective reality. Each individual builds their own social reality, leading to multiple interpretations of the world which may or may not align with the realities of others in the same world. A researcher adopting this epistemology will need to consider how their research participants construct their realities through language and experience. They will need to reflect on the processes by which individuals construct their understanding rather than attempting to uncover any reality.

As mentioned above, contextual constructivism is closely aligned to critical realism and expects a reflexive analysis from the researcher because the researcher's personal and professional experience has a correlative relationship with the research (King, N. and Horrocks, 2010; Madill, Jordan and Shirley, 2000). Having outlined my social identities above, it is equally important to articulate my professional experiences and the insights that I have gained from my career. Constructivist epistemology requires the research to show the extent of shared perspectives between the researcher and research participants (Madill, Jordan and Shirley, 2000).

I have worked within the broader financial services sector since 2000, including some eight years in insurance, specifically in the London Market. This experience equips me with a shared understanding of the institutional and cultural structures of the setting with my research participants. My social identities have influenced my career trajectory, with both positive and negative impacts. I was able to move between insider and outsider status due to my upbringing in Singapore, my self-presentation and the knowledge and expertise I proactively acquired. It is also important to note that I recognise that that I will always be perceived as an outsider by some individuals who share aspects of my identities. This awareness prompts me to maintain some distance between my observations and

interpretations. I conceptualise the workplace setting as a theatre where players negotiate with each other to access tangible and intangible resources in order to secure their positions, amidst changing scenes. Through this process, they often reproduce the same protocols, practices and biases, while also having the potential to transform existing systems—albeit only after making a careful assessment of the personal and professional costs of such transformations.

In sum, the aim of this study is to understand the career experiences and career strategies of ethnic minority employees in the London Market, taking into consideration other influencing factors of age, nationality and class status and acknowledging that this exploration of their careers is situated in a specific situational and temporal context. The latter point is crucial as I cannot claim that the findings of my study can be easily applied to minority ethnic careers who join the Market over the next decade; nor can they be generalised for other settings within the financial services world. In this respect, I accept that research work on this topic is constantly revolving and that new studies will generate new understanding.

Interpretivist framework

Based on my ontological perspective of critical realism and my epistemological position of contextual constructionism, I have chosen to adopt an interpretivist framework for my research. This approach acknowledges that the participants in my research are social actors who actively construct multiple realities, with their varied experiences being guided by subjectivity—even within the same institutions, structures and settings. It recognises that actors cannot be understood in isolation from the social contexts in which they operate (Layder, 1993). This framework enables me to draw on my insider knowledge while applying critical reflexivity, thereby enabling a deeper exploration of how minority ethnic knowledge workers in the London Market construct meaning and navigate their professional environment.

5.2 Choosing a research design and dataset

Following the establishment of the study's ontological and epistemological foundations, this chapter now focuses on explaining the research design. The primary research instrument in this thesis is the semi-structured interview with individual research participants. This method is congruent with the constructionism epistemology as knowledge is jointly created by researchers and research participants, drawing on their shared experiences and understandings of the social world under investigation (King, N. and Horrocks, 2010).

Several factors influenced the choice of this method. First, the data collection was initiated during the Covid-19 pandemic. Second, while I considered a mixture of individual and group interviews, the personal nature of career narratives, often involving confidential or sensitive information, made one-to-one discussions more appropriate. This format provides a more secure environment for participants to disclose their experiences freely. Third, semi-structured interviews help to balance the power dynamic between participants and my role as a researcher. They are principally a dialogue between both parties, allowing participants the authority and the freedom to introduce topics that they consider personally important. Moreover, this method acknowledges my position as an industry insider, enabling more informed probing while maintaining a reflexive awareness of my own potential assumptions and biases.

Additionally, once the Covid-19 lockdowns were lifted in the UK, I spent approximately 15 hours attending and recording observations at networking events and panel sessions designed for minority ethnic workers within the research field. These field observations allowed me to capture both the formal discussions and the private conversations that emerged in informal spaces after the official proceedings (Miles and Huberman, 1994). They also served as a means to verify and cross-check the findings from the interviews. Collectively, these notes, along with my industry knowledge, contributed an additional layer of contextual data to enhance the study's depth and insight (Pillai, 2024). Appendix B provides an exemplary set of field notes that were recorded at one of these events.

5.3 Ethical approval

Ethical approval was obtained for this research study as it included individuals and, potentially, discussions of confidential issues. Before commencing data collection, this research study was reviewed by the Research Ethics Committee (“Committee”) at Brunel University London in 2020. Collateral used for the recruitment of participants (see Appendices A, D and E), the Participation Information Sheet (see Appendix F) as well as the consent form (see Appendix G) were reviewed and approved by the Committee to ensure the protection of both the research participants and the researcher. Interviews were only arranged with individuals only after their signed consent forms had been collected and securely stored in the University’s password protected server. Participants were informed of their right to withdraw their consent at any point until December 2022, without needing to provide any explanation.

I began each interview with a summary of the Participation Information Sheet and offered participants the opportunity for further questions. Participants were also informed that their interviews would be recorded on a smartphone and the audio recordings would be securely stored on the University’s password-protected server shortly after the interviews. Once this transfer was complete, the recordings were erased from the smartphone. After transcriptions were completed and I was satisfied with their accuracy, the audio recordings stored on the University’s server were also deleted. In each transcript, great care was taken to anonymise the interview so that no company or names of any persons were included. Participants were assured of this at their interviews. The interview transcripts were stored on the University’s server.

There were no health and safety risks posed to either the participants or me as the researcher. Approximately ninety percent of participants agreed to take part in this research with the full understanding of the protocols in place to protect them. The remaining ten percent preferred to engage in non-recorded conversations, during which time I took detailed notes.

5.4 Recruiting participants

The sampling criteria for this study focused specifically on individuals who self-identified as being from minority ethnic backgrounds and who either currently worked in or had recently left the London Market. This study employed a combination of purposive, convenience, and snowball sampling methods. Purposive sampling involves the researcher identifying the research population based on the parameters and scope of the research (Miles and Huberman, 1994; Silverman, 2017; Yin, 2016). Convenience sampling refers to involving participants who are easily accessible (Yin, 2006). Snowball sampling occurs when participants are obtained through recommendations and referrals from individuals (King and Horrocks, 2010; Yin, 2006). Researchers are encouraged to include as much variety as possible within the purposive sampling (Silverman, 2017; Yin, 2006). In line with this guidance, my recruitment strategy focused on achieving diversity in sample. First, the inclusion of former employees was intended to capture potentially more candid reflections that current employees might be reticent to share. Second, I ensured that my research participants represented diverse age groups, seniority levels, functional roles and worked in different types of organisations that operate within the London Insurance Market. The recruitment process took place over four phases.

In the first phase, I recruited participants through my network by emailing 12 people who fitted the broad category of being minority ethnic employees in the Market. See Appendix C for the email note that was sent to them. All 12 agreed to take part in this research. This process represented convenience sampling which, while not deemed to be a robust way to collect data (Yin, 2006), can serve practical considerations such as being able to access data quickly.

At the same time, I was also conscious that my participants should also include people outside of my personal networks. In the second phase, to widen my pool of participants, I posted a recruitment advertisement on my LinkedIn page (see Appendix D). In addition to this, I conducted a targeted search on LinkedIn to identify visibly minority ethnic employees who were either currently working in the Market or who had previously worked in the

sector. I invited them to take part in my study with the same note as I sent my network members (Appendix C). While focusing on overt demographic characteristics has the disadvantage of potentially disregarding individuals who have minority ethnic backgrounds despite their physical appearances, it provided a practical method for identifying potential research participants. 15 individuals were approached on LinkedIn and while all expressed interest in my research and asked further questions, only nine agreed to participate in the end.

In the third phase, to further diversify my participant pool, I used the snowball technique to gain access to a wider pool of potential participants through employee resource groups. All intermediaries were explicitly told that their support was voluntary and that there was no obligation on them to fulfil my requests. As a founding member of a Market-wide employee resource group, I approached its current leadership team soliciting their assistance in distributing my recruitment advertisement to their membership base. The reason for choosing this group as an intermediary was that it aligned with my purposive sampling strategy to include participants from different age groups, occupations, ranks and lengths of service within the Market. This was designed to ensure a representative sample that could provide insights into the experiences of minority ethnic employees across different career stages and positions within the London Market. See Appendix E for my communication with them. This created a flurry of activity with a large number of people getting in touch with me for further information. I maintained a record of all these requests to make sure that I responded to them in timely fashion – sometimes to repeated requests - and to avoid any inadvertent oversights. Notably, two members of this Market-wide group, who led their own organisational employee resource groups, invited me to present my research directly to their respective intra-organisational employee resource groups. I accepted these opportunities, providing my contact information for interested individuals to get in touch with me independently. This multi-faceted snowball sampling approach culminated in 61 individuals expressing their willingness to engage in the research study.

In the last and fourth phase, I addressed the demographic imbalance observed in the previous phases. Women were well represented across all the three phases and this could be because women could have been more comfortable speaking with me. To balance this,

used a targeted snowballing technique. I asked existing participants who had already completed their interviews to recommend men who identified as having South Asian, East Asian, Middle Eastern or Black heritages. Getting the implicit and explicit support from these individuals was crucial in gaining trust from their networks (King and Horrocks, 2010). This sampling technique produced 30 personal referrals, of which 19 agreed to take part in this study.

The one significant challenge I faced during the snowball sampling stage was maintaining the discipline to keep my research population within the set parameters to address my overall research questions (King, N. and Horrocks, 2010; Miles and Huberman, 1994). As news of my research filtered through the Market, several people got in touch with me directly, asking why I was excluding white employees. This development raised important questions about the scope and focus of my study and prompted a re-evaluation of my research design.

Specifically, 14 white individuals from either the UK or Europe and all working in the London Market, persuaded me to consider them in my research sample. They were either in HR roles or in leadership roles, including senior ones. At the time, I thought expanding the research population could help to establish the employment experiences of the dominant population to understand the norms before shifting the focus on the experiences of minority ethnic workers (Mooney, 2016).

However, after interviewing all 14, I found I had to abandon this direction for two reasons. First, seven women and two men in this group were more interested in discussing how they and their organisations were developing women's careers. As I highlighted in my literature review, I made a conscious decision to exclude papers in my review that treated women and minority ethnic workers as a homogenous bloc. Second, three of the individuals were from Eastern European countries and had been brought up under communist regimes. Their career stories were intertwined with their early experiences in their countries of birth and migration to London to build their careers, which I felt deserved a separate study due to the complexities involved. Upon reflection, I realised that including these interviews would shift the focus away from my original research questions and that, consequently, I would have spread my efforts too thinly by attempting to investigate several datasets and serving all of

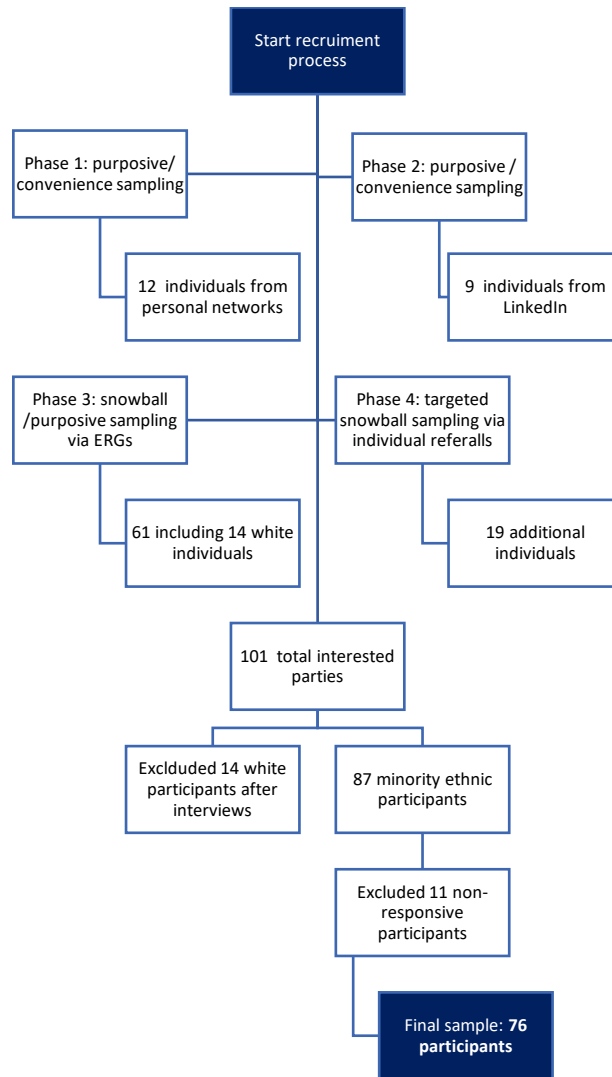
them poorly (Silverman, 2017). I found reassurance in Silverman's assertion (2017) that qualitative approaches do not require understanding a phenomenon in the round.

In line with ethical considerations, I informed these participants that their data would not be used in my main study but that I would like to retain it for subsequent research (for example, see Pillai, 2023). This approach respected their time and contributions while maintaining the integrity of my current study. Overall, this experience helped me to clearly articulate the justification for my research focus when approached by potential participants outside my target group.

In total, 101 individuals had expressed interest in the research study through the various sampling approaches, although the final sample excluded the white individuals for the reasons stated earlier. Each interested party was sent a Participant Information Sheet (see Appendix F) and a Consent Form (see Appendix G). Of the minority ethnic participants who completed their Consent Forms, 11 did not respond to emails attempting to schedule interview dates and times. I followed up with each of these individuals once via email, being mindful not to harass them. No reasons were provided for their lack of response, which I interpreted as an implicit withdrawal from the study.

The final sample was 76 participants. Of these, 69 consented to pseudonyms and direct quotations while seven declined direct attribution but contributed via unrecorded discussions. Figure 4 illustrates the different phases of the recruitment process.

Figure 4: Recruitment phases



5.5 Description of the research sample

The sampling strategy intentionally incorporated diversity across several dimensions: sex, age, employment tenure, ethnicity and occupational role (see Tables 17 and 18). Recognising occupation as a critical axis of analysis was particularly important given the Market’s clear division between front-office and back-office roles, which shape the opportunities for career progression, visibility and the accumulation of professional capital. By attending to these dimensions, the sample was designed to reflect the varied contexts in which minority ethnic professionals navigate their careers in the London Insurance Market.

The final sample of **76 participants** comprised **58% female** and **42% male** (see Table 13), exceeding the 2019 industry benchmark of approximately 45% female representation (Horton, Moore and Lebecq, 2020). Gender distribution also varied by occupational role: women constituted 51% of front-office participants but 63% of back-office participants. While gender was not an explicit sampling criterion, this pattern likely reflects two factors: first, higher female representation in support and operation functions, and second, a potential homophilous bias whereby prospective participants may have felt more comfortable engaging with a researcher of the same gender. To help mitigate bias arising from an overrepresentation of females in the sample, participant recruitment prioritised broader diversity across age groups, tenure and occupational roles.

Table 13: Gender distribution of sample and industry benchmark

Group	% Female	% Male
Front-office	51%	49%
Back-office	63%	37%
Combined sample	58%	42%
2019 Workforce	45%	55%

Age distribution reflects participants’ self-selection patterns, with an overrepresentation of mid-career professionals that may indicate heightened awareness of progression barriers at these career stages. Among the 76 participants, 17% were in their 20s, 41% in their 30s, 38%

in their 40s, and 4% in their 50s, with no participants aged 60 or older (see Table 14). For context, the London Insurance Market workforce in 2019 was composed of 20% in their 20s, 29% in their 30s, 25% in their 40s, 20% in their 50s and 6% in their 60s (Horton, Moore and Lebecq, 2020). The underrepresentation of older minority ethnic workers in the sample also reflects their limited presence in the field, potentially due to the Market’s historical obscurity among minority ethnic families (see Chapter 6). Although this concentration of mid-career stages does not comprehensively reflect the entire workforce, it offers valuable perspectives on the obstacles to advancement that tend to emerge or become most pronounced during this phase.

Table 14: Age distribution of research sample compared with 2019 workforce

Age band	Sample (%)	London Market Workforce (2019; %)
20s	17%	20%
30s	41%	29%
40s	38%	25%
50s	4%	20%
60s	0%	6%

The age distribution pattern also varies by role—see Table 15. The front-office sample was notably younger, with a higher proportion of participants in their 20s and 30s and none in their 50s. This may partly result from the Market’s efforts to expand graduate recruitment schemes and promote diversity initiatives in recent years to bring new cohorts into front-office roles. In contrast, the back-office sample showed a broader age distribution. This difference may also reflect distinct entry pathways: back-office functions often accommodate mid-career transitions more readily, absorbing individuals moving from other sectors in search of alternative progression opportunities (see Chapters 6 and 7).

Table 15: Age distribution by front- and back-office roles

Age band	Front-office (%)	Back-office (%)
20s	26%	10%
30s	46%	34%
40s	29%	49%
50s	0%	7%

The final sample represented a cumulative 410 years of experience working with the London Insurance Market. The mean length of service for the whole sample was approximately 5 years, with front-office participants averaging 4 years and back-office participants 6 years. While these averages do not directly measure career seniority, the cumulative experience base is valuable for this study’s aims, as it suggests participants were well-positioned to reflect critically on organisational structures, cultural expectations and barriers to progression.

Table 16: Ethnicity breakdown of research sample

Ethnicity	Front-office (%)	Back-office (%)	Combined sample (%)
Asian	49%	54%	51
Black	20%	41%	32
Mixed Heritage	31%	5%	17

Participants self-identified their ethnicity, using their own terms, which varied in specificity. In the absence of ethnicity data for the London Insurance Market, the sample’s distribution is assessed against national demographics. According to the 2021 England and Wales census, the minority ethnic population comprised approximately 57% Asian, 25% Black and 18 % Mixed ethnic groups (Office for National Statistics, 2022b). Recognising these patterns, the study was designed with an awareness of broader demographic proportions to ensure that recruitment would capture major minority ethnic groups relevant to the national context (see Table 16). For the purposes of summary reporting and to enable comparison with national data, participants’ responses were grouped into the broader categories of Asian, Black and Mixed Heritage, while preserving participants’ original self-descriptions in the

qualitative analysis. While the study did not strictly aim for exact representativeness, the combined sample's composition aligns reasonably with the national census estimates.

Table 17: Demographic information of participants in front-office roles

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
1	Participant A	M	40s	South Asian	Post-grad	Underwriting	14	9	Used post-interview notes only
2	Heather	F	40s	South Asian	Post-grad	Underwriting	14	3	
3	Rahul	M	40s	Indian	Graduate	Broking	13	6	
4	Zara	F	40s	Asian Mixed	Post-grad	Underwriting	13	4	
5	Celine	F	40s	Mixed Ethnicity	Graduate	Broking	12	5	
6	Basanti	F	40s	Asian	Graduate	Underwriting	10	10	
7	Ravi	M	30s	Asian	Graduate	Broking	10	6	
8	Lewis	M	40s	Mixed Ethnicity	Graduate	Underwriting	10	4	
9	May	F	40s	Asian Mixed	Graduate	Underwriting	9	5	
10	Lana	F	30s	Asian Mixed	Graduate	Underwriting	8	6	
11	Mila	F	40s	Asian	Post-grad	Underwriting	8	4	

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
12	Participant B	F	30s	Black Mixed	Graduate	Underwriting	7	7	Used post-interview notes only
13	Roy	M	30s	Asian	Graduate	Underwriting	7	4	
14	James	M	30s	Black Mixed	Graduate	Underwriting	7	3	
15	Raj	M	30s	Asian	Graduate	Underwriting	7	2	
16	Maya	F	30s	Asian Mixed	Graduate	Underwriting	6	6	
17	Aaron	M	30s	Black African	Graduate	Underwriting	6	5	
18	Alex	M	20s	Black African	Graduate	Underwriting	6	3	
19	Falcon	F	30s	Black Mixed	Graduate	Broking	5	5	
20	Participant C	M	30s	Asian	Graduate	Broking	5	5	Used post-interview notes only
21	Sunil	M	30s	Asian	Graduate	Broking	5	5	
22	Amir	M	20s	Asian	Graduate	Broking	4	4	
23	Monica	F	30s	Black African	Graduate	Broking	4	4	

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
24	Nadia	F	30s	Mixed Ethnicity	Graduate	Underwriting	4	4	
25	Zoe	F	40s	Mixed Ethnicity	Graduate	Broking	4	4	
26	Anuj	M	20s	Indian	Graduate	Broking	4	3	
27	Participant D	F	30s	Asian	School leaver	Underwriting	4	3	Used post-interview notes only
28	Rahim	M	30s	South Asian	School leaver	Underwriting	4	2	
29	Ian	M	20s	Asian	Post-grad	Broking	3	3	
30	Jasmine	F	20s	Black African	Graduate	Underwriting	3	3	
31	Jerry	M	30s	Black Caribbean	Graduate	Underwriting	3	3	
32	Nala	F	20s	Black African	School leaver	Underwriting	3	3	
33	Participant E	F	20s	Black African	Graduate	Broking	3	2	Used post-interview notes only
34	Tien	M	20s	East Asian	Post-grad	Broking	3	2	
35	Micki	F	20s	East Asian	Graduate	Broking	2	2	

Table 18: Demographics information of participants in back-office roles

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
36	Olivia	F	40s	Black	Graduate	Legal	20	15	
37	Louise	F	40s	Black Caribbean	Post-grad	Operations	16	16	
38	Eddie	M	40s	South Asian	Graduate	Executive	14	14	
39	Participant F	F	40s	Black	Graduate	Executive	12	12	
40	Marsha	F	30s	Black	Graduate	Operations	11	11	
41	Basanti	F	30s	South Asian	Post-grad	Client services	10	10	
42	Hari	M	40s	South Asian	Graduate	Finance	10	10	
43	Ramya	F	30s	South Asian	Graduate	Finance	10	10	
44	Steve	M	40s	Black	Graduate	Technology	10	10	
45	Participant G	F	40s	Black	Graduate				
46	Mala	F	30s	South Asian	Graduate	Finance	10	10	
47	Sheila	F	40s	Black Mixed	School leaver	Project	10	10	
48	Tara	F	40s	Asian	Post-grad	Marketing	8	6	

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
49	Kwame	M	40s	Black	Graduate	Finance	9	9	
50	Paul	M	40s	South Asian	Graduate	Actuarial	9	9	
51	Timur	F	40s	Asian	Graduate	Governance	9	4	
52	Tina	F	30s	Black	Graduate	Client services	8	2	
53	Nandy	F	30s	Asian	Graduate	Governance	8	8	
54	Shoba	F	50s	Asian	Graduate	Client services	8	4	
55	Jolly	M	40s	Black African	Graduate	Risk	8	1	
56	Ezra	M	30s	South Asian	Graduate	Project	7	7	
57	Jaz	M	30s	Mixed Ethnicity	Graduate	Technology	7	3	
58	Tom	M	40s	Asian	Graduate	Finance	7	5	
59	Anita	F	40s	Black	Graduate	Client services	7	4	
60	Kala	F	30s	Black	Graduate	Project	7	4	
61	Uma	F	50s	Asian	Graduate	Project	7	3	
62	Nalini	F	30s	South Asian	Graduate	Client services	6	6	

Number	Pseudonym	Sex	Age	Ethnicity	Highest education	Function/ Role	Time in London Market (years)	Time in current organisation (years)	Notes
63	Rohit	M	30s	South Asian	Graduate	Actuarial	6	6	
64	Rose	F	40s	Black	Graduate	Governance	6	6	
65	Flora	F	30s	Black	Graduate	Governance	6	3	
66	Angela	F	40s	Black African	Graduate	Legal	5	5	
67	Julia	F	30s	South Asian	Graduate	Finance	5	5	
68	Lila	F	40s	Asian	Graduate	Client services	5	5	
69	Seb	M	30s	Asian	Graduate	Operations	5	3	
70	Gillian	F	50s	Asian	Graduate	Technology	4	4	
71	Ashok	M	20s	Asian	Graduate	Client services	4	4	
72	Marnie	F	40s	Asian	Graduate	Technology	4	4	
73	Tomi	M	20s	Black	Graduate	Underwriting	4	4	
74	Issac	M	40s	Black African	School leaver	Technology	3	3	
75	Stella	F	20s	Black	Graduate	Legal	3	3	
76	Wang	M	20s	Asian	Graduate	Business Analysis	3	3	

5.6 Designing and conducting interviews

As their description suggests, semi-structured interviews do not follow a fixed order but offer the space and flexibility for open-ended questions that respond to participants' stories and priorities (King, N. and Horrocks, 2010). After reviewing the literature prior to the data collection stage and in line with my research questions, I identified a number of core themes to explore with my participants. In preparation for my interviews, I produced an interview guide (see Appendix H) to remind me of these key themes to bring up in the interviews but with the full understanding that participants' career stories would also lead to unanticipated subjects and issues requiring adaptive follow-up questions (King, N. and Horrocks, 2010; Yin, 2016). The interview guide was modified throughout the data collection process as participants raised common issues of interest relating to their gender and/or ethnicity (King, N. and Horrocks, 2010).

At the start of each interview, I set out the objectives of this research and gave my research participants the opportunity to ask questions about it. I also informed them that their contributions might be used in different academic outputs, including in my thesis, journal articles or at academic conferences. Several people asked me why I had left the London Insurance Market to undertake a PhD while a small number sought confirmation that their identities would not be shared with the industry. To the first question, I was careful to be neutral in explaining my reason as I did not want my career experiences – good and bad – to influence my respondents in any way. I also requested their permission to audio-record their interviews for transcription purposes and assured them that the recordings would be deleted once transcriptions were completed. Of the final sample of 76 participants, 68 consented to audio-recorded interviews, both verbally and through the signed consent forms. These interviews were recorded on my personal smartphone. The remaining 7 preferred unrecorded interviews but agreed to my taking notes.

Prior to interviews, I asked participants to choose their own pseudonyms to protect their identities and asked them to share their selected names with me during their interviews. I was careful to emphasise that they should not email their pseudonyms to me, ensuring that their confidentiality was preserved. Given the diversity of minority ethnic groups represented in the sample, I did not want to presume names for them. Throughout my study, I have consistently used these self-selected pseudonyms in presentations and academic journals.

After establishing the research protocols, each interview started with participants being asked to provide a career history to draw out why they joined the London Insurance Market and their overall experience of it. Such an approach has also been utilised by other career scholars (Cooke, Zhang and Wang, 2013) and helped me to generate follow-up questions while allowing the participants to set the scene for their stories.

The interview phase ran from September 2020 to September 2022, reflecting the part-time nature of my PhD studies while maintaining full-time employment. This extended timeline also accommodated the busy schedules of participants, some of whom required multiple rescheduling attempts before our interviews could take place. Due to the Covid-19 pandemic and restrictions from 2020 to 2021, the semi-structured interviews took place mostly through video technology and sometimes over phone calls. Because my respondents were working in an elite sector, I was cautious in how I used their time for the interviews. Participants were told to designate an hour for them. Where possible, interviews were completed within this time frame but, in some cases, interviews did overrun and follow-up interviews had to be arranged with the affected participants at later dates. In summary, interviews lasted between 52 minutes and 140 minutes.

I transcribed the interviews within a week of each session to ensure that there was not a big gap between the interview and its transcription. I transcribed all the interviews by myself to get close to the data and to re-listen to the interview (King, N. and Brooks, 2016; Silverman, 2017). It took me 6 to 11 hours to transcribe the interviews and each transcription produced between 4,462 to 18,902 words. Each transcription also noted respondents' interjections such as pauses, laughter and emphatic tones (Silverman, 2017). Including these in the

transcriptions added layers to participants' career stories in text. Audio files were deleted from the university's secure server once I was comfortable with their related transcripts. The amount of time that was required for transcribing, listening to recordings and reading the transcripts left me with concerns that I would not have enough time for data analysis.

5.7 Ethical considerations during data collection

The Covid-19 pandemic and its associated restrictions introduced additional complexities to the overall research process and led me to reflect on the protocols I had to establish to minimise the negative impacts of these challenges on both my research and participants (Lobe, Morgan and Hoffman, 2020). These challenges were multifaceted and often interconnected, encompassing technology, building rapport, work disruptions, family demands, fatigue, emotional stress and concerns for how we presented our virtual identities (Pillai, 2023). The use of a research diary facilitated ongoing methodological modifications to support my respondents and research, particularly within the context of Covid-19 restrictions.

Technology

Institutional guidelines mandated the use of specific video conferencing platforms—primarily Zoom and later Microsoft Teams—for conducting interviews (see Lobe *et al.*, 2020 for an analysis of video platforms). Prior to participant recruitment, it was necessary to become proficient with these technologies and assess their security protocols, particularly in light of publicised concerns (Reuters and Wakefield, 2020). I had to rely on self-directed learning due to the absence of formal training provided by the university, to the best of my knowledge. The paramount concern was ensuring the security of interviews to protect participants while adhering to the university's guidelines. Participants were informed about the specific platform to be used for their interview ahead of their scheduled date. In cases where participants expressed concerns or were unable to use these platforms due to organisational restrictions, I offered telephone interviews instead.

There were technological impediments related to internet infrastructure both during and after the Covid-19 lockdowns. Despite the research participants' backgrounds in high-skilled organisational settings and their prior experience with virtual team dynamics, around 20% of interviews were disrupted multiple times due to internet instability or devices losing battery power. These disruptions tended to coincide with participants' articulation of pivotal experiences. Restarting the process inevitably resulted in the loss of their train of thought and emotions, potentially compromising data integrity. Additionally, these disruptions also caused frustration to participants. To manage these challenges, I developed additional protocols. My notetaking during the interview process provided some mitigation by allowing me to summarise the key points after any disruption and encouraging participants to reflect and potentially elaborate on their thoughts once connection was established. Furthermore, to safeguard participant well-being, I remained attentive to signs of distress caused by these technical difficulties and offered the option to reschedule if needed.

Establishing rapport online

Using video technology presented challenges in establishing rapport with participants who were not in my network. Many participants emphasised that the biggest drawback of working in virtual and online settings was the difficulty in building interpersonal relationships. Added to this are the inherent complexities in forging cross-ethnicity relationships (Van Laer and Janssens, 2017). This was especially pertinent as I have visible South Asian heritage while my participants came from different backgrounds. Nevertheless, the video technology facilitated visual interaction and enabled participants to assess their level of comfort in sharing their personal narratives with me throughout the interview process.

The challenge of balancing self-disclosure with maintaining participants' narrative integrity was further complicated by the Covid-19 lockdown restrictions that coincided with the data collection phase. As previously noted, all interviews were conducted in a virtual setting. The following section examines the specific challenges I faced and the adaptations I made during the lockdown periods.

In the period prior to the normalisation of virtual interactions, I used several rapport building tactics: verbal paraphrasing, using non-verbal cues and transparency about the interview process. Paraphrasing participants' narratives demonstrated active listening and provided opportunities for clarification or correction. However, I also learnt that paraphrasing alone was insufficient in online settings. I therefore used my facial expressions and body language to convey empathy, which proved crucial in encouraging openness and eliciting further disclosures. To mitigate potential misunderstandings arising from periods of silence or note taking while participants were speaking, I gave a brief explanation of the interview process at the outset of each interview, including the notification that I would be taking notes. This aimed to reassure participants of my full attention and engagement.

Work disruptions and family demands

Approximately 50 per cent of research participants experienced distractions from emails or telephone calls during their interviews. While similar work-related interruptions might occur in face-to-face settings, the remote work environment exacerbated this issue. Some researchers suggest that these disruptions could be reduced by issuing pre-interview directives to participants, requesting them to avoid work- and technology-related interruptions during the interviews (Lobe, Morgan and Hoffman, 2020). However, I did not consider this to be appropriate for this study, given that participants were giving up their time voluntarily to help my research. Furthermore, my research participants worked in environments where they were accustomed to and expected to manage conflicting interventions on their time at work. Consequently, I offered flexibility to participants when they had to respond to urgent work demands, with some opting for brief pauses during interviews while others requested their interviews to be rescheduled.

The demands on participants extended beyond work-related interruptions. Working from home meant that several female participants had to simultaneously attend to their children and other family members during the interview process. Others—again, exclusively women—experienced disruptions from deliveries and home repair works, sometimes occurring multiple times throughout a single interview. To manage these interruptions and

maintain the focus of the interviews, the notes I took helped to effectively guide participants back to their career narratives. These experiences highlighted the gendered nature of work-life boundaries during the pandemic.

Participant wellbeing

Participant wellbeing was an ethical consideration throughout the data collection phase. Nearly 20 per cent of my research participants at the start of my data collection phase started the interview process by saying they were tired, citing long working hours as the main reason for their state of mind. The increasing workload was mentioned by many more research participants as their interviews progressed. Research participants who had managerial and leadership roles found that their duties had changed during the pandemic. They had to care for the well-being of their staff while managing team output and deadlines, leaving many of them exhausted. The restrictions of the pandemic had also put a toll on personal relationships, leading to break-ups in some cases.

I reminded myself to be sensitive to the facial expressions and tones of my research participants to detect when they were tiring or becoming less energetic. I was diligent in making sure that interviews were completed within an hour for the simple reason that I did not want to tire my research participants or keep them away from their demanding work longer than necessary. Where more discussion was warranted, I suggested a second interview appointment at a later date.

The most important protocol was to reinforce my empathy to my participants' state of mind and wellbeing was by concluding each interview on a positive note. When ending each interview, I summarised what I had learnt from them, particularly acknowledging their achievements and highlighting the challenges they had overcome and the contributions they had made or were making to the London Insurance Market. This approach was designed to ensure that participants concluded the interview feeling acknowledged and respected, even when addressing challenging topics.

Online identities

The shift to virtual work environments during the pandemic challenged how professionals presented and managed their online identities (Pillai, 2023). In workplace settings, individuals must carefully weigh the risks of disclosing information about themselves so as not to disadvantage themselves, and this can also be extended to our homes which had turned into workplace settings. The convergence of front stage and back stage behaviours is especially salient when our private and personal identities are on display in online and virtual working settings (Goffman, 1959; Ramarajan, 2014; Watkins, Simmons and Umphress, 2019). While remote interactions have become normalised, the period from 2020 to 2021 represented a transitional phase in which many were adapting to new modes of professional communication (Carnevale and Hatak, 2020; Waizenegger *et al.*, 2020).

Despite relatively high incomes, around 75% of participants lacked dedicated home offices with many working from bedrooms or shared spaces. This situation raised concerns about privacy, professionalism and potential judgement from others. For instance, two participants who worked from their beds due to space constraints expressed embarrassment. Some participants experienced judgements based on their visible living situations. One felt that her living situation was perceived as incongruous to her occupational status while another sensed colleagues' shock at her spacious living conditions relative to her position in the organisation.

Their experiences underscore the importance of researchers being attentive to the ethical dimensions of virtual research environments. They highlight the need to create a non-judgemental atmosphere and also be mindful of how my own virtual set up might influence participants' comfort and openness with me.

My experience of adapting to virtual interviews in a small living space was a practical example of these challenges. My initial setups of using a camping chair or conducting interview from a bed proved impractical and potentially unprofessional. These experiences combined with participants' concerns prompted me to reconfigure my interview set up to ensure a more neutral environment. This reflexive adjustment demonstrates that researcher positionality and virtual presence may affect participant trust and disclosure in online research.

5.8 Reflexivity

My approach to reflexivity was informed by Bourdieu's argument that researchers must critically examine how their social and professional positions shape their research practice (Bourdieu, 1990). Through consistent reflexive practice, I navigated between being an insider to the London Insurance Market and a researcher. This dual positioning required ongoing examination of how my own experiences and biases might influence data collection and interpretation. As someone with eight years of experience in the field, I acknowledge that my background shaped my research approach. My insider knowledge of the industry provided advantages in understanding the context and earning the respect of my research participants. However, this also required constant vigilance against making assumptions. Throughout the research process, I strove to maintain awareness of this through the constant negotiation between leveraging my industry knowledge and maintaining an analytical distance.

I kept a research journal and recorded my notes immediately following each interview to avoid the risk of forgetting anything (Bogdewic, 1999). While this discipline was demanding, particularly due to mental exhaustion of interviews, it proved essential in keeping a record of how my assumptions played a role in analysing data (King, N. and Horrocks, 2010). In this journal, I noted my observations and feelings about each interview, the ease of interaction between my research participants and myself, my initial interpretation of data, possible connections between themes and participants as well as what went well and what did not (Miles and Huberman, 1994; Yin, 2016). This practice helped me to refine my interview questions, manage my emotions, reflect on my biases and remain grounded in my ontological and epistemological positions (Yin, 2016).

One of the biggest considerations I had throughout the interview process was deciding how much to share of my career experiences with the participants while, at the same time, ensuring that my experiences did not inadvertently steer their responses in any one direction. This issue had multiple entries in my research journal. There were several reasons for why I wanted to share aspects of my career in the London Insurance Market. First, it

helped to distribute the power between myself as the researcher and research participants. Having previously volunteered to participate in qualitative interview studies, I often ended up feeling frustrated when interviewers withheld their personal information while I offered up my own experiences. Second, there was an urge to reassure participants—especially participants who did not share the same ethnicity as me—that my career experiences would make me understand their stories from a place of empathy. Sharing parts of my career development was a method to build trust with participants, despite our different cultural backgrounds and demographic characteristics. Third, it was also to gain their respect and fellowship by demonstrating my knowledge of the Market.

The epistemological position I have adopted does not penalise me from using my perspectives and experiences to guide my research process but, nonetheless, this was an issue that I wrestled with regularly during interviews. This was further complicated by the virtual setting in which the interviews were conducted. The research journal helped me to keep a track of this particular challenge that I struggled with. While it was important to establish my expertise and knowledge of the Market early in the interviews, I chose to reserve my more personal experiences towards the end of the interview to deliberately avoid clouding participants' stories. Even then, I shared them only when explicitly asked or if participants' stories reminded me of events from my time in the field. This reflexive balancing act between disclosure and restraint illustrates the interpretivist commitment to valuing participants' meaning making while acknowledge the co-creation of knowledge.

5.9 Data analysis

The process of data analysis presented significant intellectual challenges, particularly in selecting an appropriate approach from the multiple ways to analyse data in qualitative research (Cassell and Symon, 2011; Elliott, 2018; Saldaña, 2016; Yin, 2016). For example, Saldaña's manual (2016) identifies more than 30 ways to analyse data. As a novice academic researcher pursuing doctoral studies alongside full-time employment, the absence of overarching guidance on how to navigate this methodological diversity was challenging in

my pursuit of an approach that was both rigorous and accessible. Over time, I began to understand that qualitative analysis is an iterative process during which researchers make systematic decisions about how to interpret and make sense of their data (Elliott, 2018; Silverman, 2017).

During this process, I attempted to understand other qualitative approaches—such as Interpretative Phenomenological Analysis and discourse analysis—which were referenced in seminar sessions and reading lists. However, I found that the available literature often lacked a systematic explanation of how to implement these methods in practice. Where guidance was available, it was often overly abstract or theoretical. While I recognise that qualitative research is inherently non-linear, I felt that these approaches required at least a baseline framework from which one could either proceed or deviate with justification. I acknowledge that many scholars have applied these methods successfully; therefore, the difficulty I encountered may reflect my own need for a minimum level of structure to confidently engage with and adapt a methodological approach.

Thematic analysis

This search for both clarity and rigour led me to thematic analysis as the most suitable choice, given its systematic yet interpretive framework for qualitative analysis. This widely adopted approach (Snyder, 2019) focuses on recognising, examining, synthesising and organising recurring patterns into coherent themes (Braun and Clarke, 2006; Braun and Clarke, 2013). To deepen my understanding of the method, I attended a webinar given by Virginia Braun and Victoria Clarke on best practices in thematic analysis and I supplemented this by watching their recorded lecture delivered at the University of West England in 2018 as well as attending an online live seminar they gave in 2023.

Thematic analysis offers methodological flexibility, making it adaptable across a range of epistemological positions (Joffe, 2012). This flexibility allows researchers to explore both structural influences and individual meaning-making—an important feature for studies drawing on theorists like Bourdieu and Goffman.

Thematic analysis also moves beyond simple frequency counts, capturing both convergent and divergent perspectives in the data (Braun and Clarke, 2006; Joffe, 2011). It enables researchers to balance the prevalence of themes with contextual nuance and is suitable for tracing identity work, self-presentation and the negotiation of legitimacy—core concerns in this study.

To address potential concerns about analytical rigour, this study followed Braun and Clarke's (2006) established six-step framework: familiarising with data, generating codes, identifying sub-themes and themes through code clustering, reviewing and refining themes, defining final themes and concluding with analytical reporting. This structured approach ensured methodological transparency and enabled reflexive engagement with the analytical process from raw data to conceptual conclusions.

Moreover, using thematic analysis for both the literature review and interview data ensured analytical consistency throughout the thesis. My data analysis followed an inductive approach, although I incorporated elements of abductive reasoning in the later stages. This balance allowed me to remain grounded in participants' accounts.

Coding

I engaged in multiple close readings of the transcripts before coding. The purpose of coding is to help researchers make sense of and structure qualitative data in preparation for detailed analysis (Elliott, 2018). Coding has no fixed set of rules but I approached my transcript data analysis with a two-phase coding strategy that evolved as the research process progressed.

During the first phase, I began open coding concurrently with data collection, coding all the subjects that participants discussed at the surface level in their interviews (Richards, 2015; Saldaña, 2016). This phase was deliberately granular to capture the full scope of participants' perspectives rather than using predetermined themes (Elliott, 2018). This resulted in the generation of over 200 distinct codes. Although this phase was time-intensive, it helped to ensure that no elements were overlooked during the data collection.

Upon completing the data collection, I moved to a second phase of more focused coding, guided by my research questions and the theoretical concepts of both Bourdieu and Goffman through a structural and interactional lens. This second round of coding made highlighted that not all of my initial codes were essential to address my research questions (Miles and Huberman, 1994; Saldaña, 2016). I also applied this same analytical process to my observational field notes and to my notes in my research journal.

Moving from digital to manual coding

The selection of an appropriate coding tool required careful deliberation at the outset of my analysis. While computer assisted qualitative data analysis software offer distinct advantages in managing and retrieving text from large datasets (Miles and Huberman, 1994; Saldaña, 2016), my experience with them revealed several practical constraints in their application.

I attended two training sessions on NVivo at the university but learnt that its interface with MacBooks had significant limitations compared to its PC version, restricting access to several essential functions. As my MacBook was my primary research device, this created practical obstacles. My subsequent search for Mac-compatible alternatives led me to MAXQDA. However, the substantial time investment required for self-training on this platform had to be weighed against my ongoing data collection and transcription responsibilities. A third option, Quark, initially seemed promising; however, after coding ten transcripts, I found that it did not allow for an optimal visualisation of codes, a feature that I considered important for developing subthemes and themes.

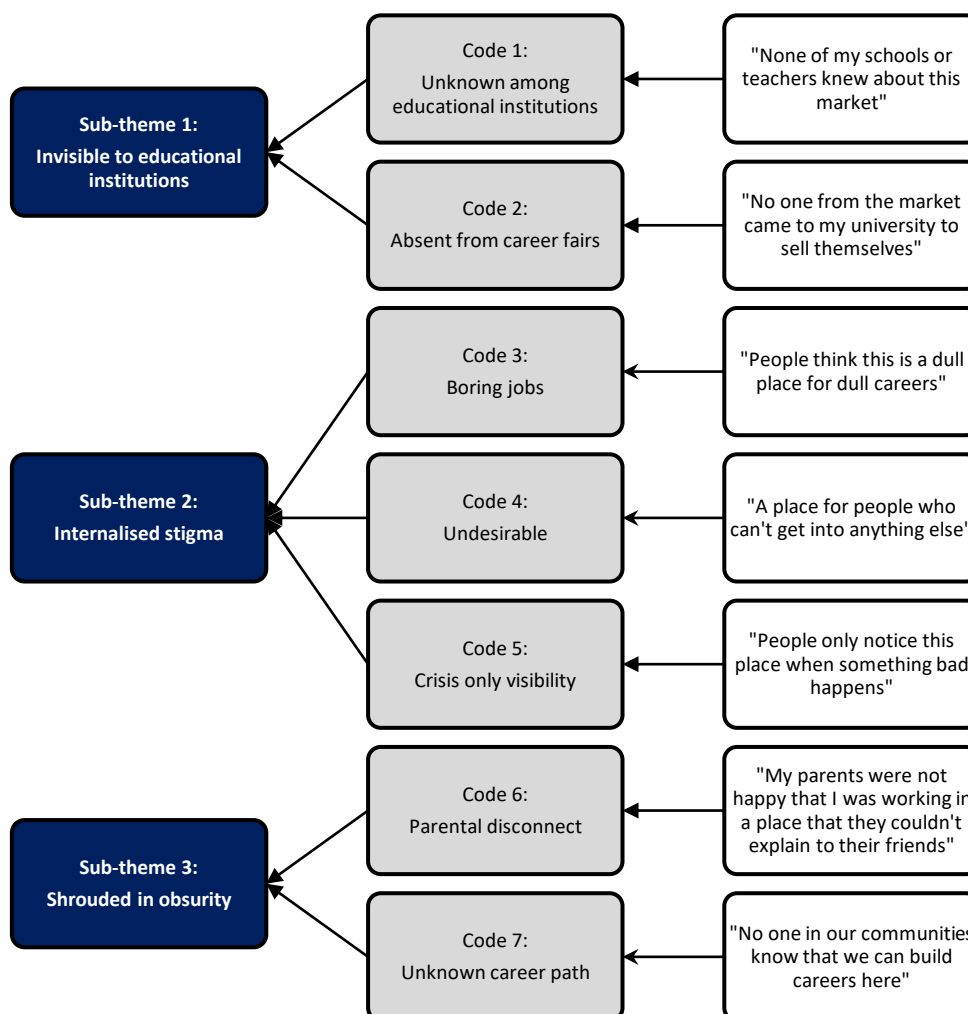
These technical and practical limitations ultimately informed my decision to code manually. This approach allowed me to cluster codes and step back to visualise subthemes and themes and generate aggregate concepts. Through this process, I recognised that coding and recognising sub-themes and themes depend on the researcher's analytical engagement, regardless of the specific tools employed. Manual coding also helped me to stay close to the data.

5.10 Developing sub-themes, themes and concepts

My data analysis followed a systematic process, progressing from coding to conceptual development. I identified relationships between codes to construct sub-themes, which represent specific dimensions of the data that fit within a broader theme. For example, recurring discussions about the London Market being either invisible to the public or not properly understood was a strong pattern across all participants' narratives. Figure 5 exemplifies the codes extracted from the data on this topic and demonstrates how these codes were grouped into sub-themes to reflect these patterns. These sub-themes then formed the basis for developing broader analytical themes, which in turn contributed to the higher-order concepts that underpin the empirical analysis chapters.

Themes capture significant patterns of underlying meaning that recur across participants' narratives and address the research questions (Braun and Clarke, 2006). At surface level, participants discussed the Market's low visibility and its association with negative stereotypes. However, a deeper analysis of their narratives revealed underlying concerns about how their career identities and status were perceived by those outside of the Market. For example, when participants mentioned that the Market was invisible to their educational establishments or when they described the Market as a home for people unable to enter more prestigious fields, they were not merely commenting on the external perceptions. Rather, they were expressing their anxieties about how their career choices might diminish their social status among their friends, peers and family members. This interpretative analysis of the interconnected relationships between codes and sub-themes ultimately led to the development of the overarching theme of how the stigmatised institutional identity affected the career identities of participants.

Figure 5: Examples of illustrative quotes, codes and sub-themes



I applied this analytical process to the entire dataset to develop themes that addressed my research questions. To ensure the robustness of my analysis, I repeatedly revisited the data to verify that themes were supported by evidence from multiple participants while at the same time remaining sensitive to divergent perspectives that challenged or complicated dominant narratives. This iterative process of moving between data, codes and themes helped ensure that my final data structure captured significant insights about how minority ethnic professionals experienced and navigated their careers in the London Insurance Market. Figures 6 and 7 present the complete data structure for the ensuing empirical chapters. Figure 6 illustrates how institutional identity of the London Insurance Market,

conceptualised through seclusion and stigma, shapes career identity and legitimacy, with specialism as an ambivalent mechanism that can confer legitimacy, reinforce exclusion or itself become stigmatised. Figure 7 illustrates how social capital operated as a survival and advancement strategy through the interlinked dynamics of tight unit culture, informal networks, tie-building practices and structural barriers that minority ethnic workers encountered in forming networks.

Figure 6: Data structure for Chapter 6--institutional identity shaping career identity

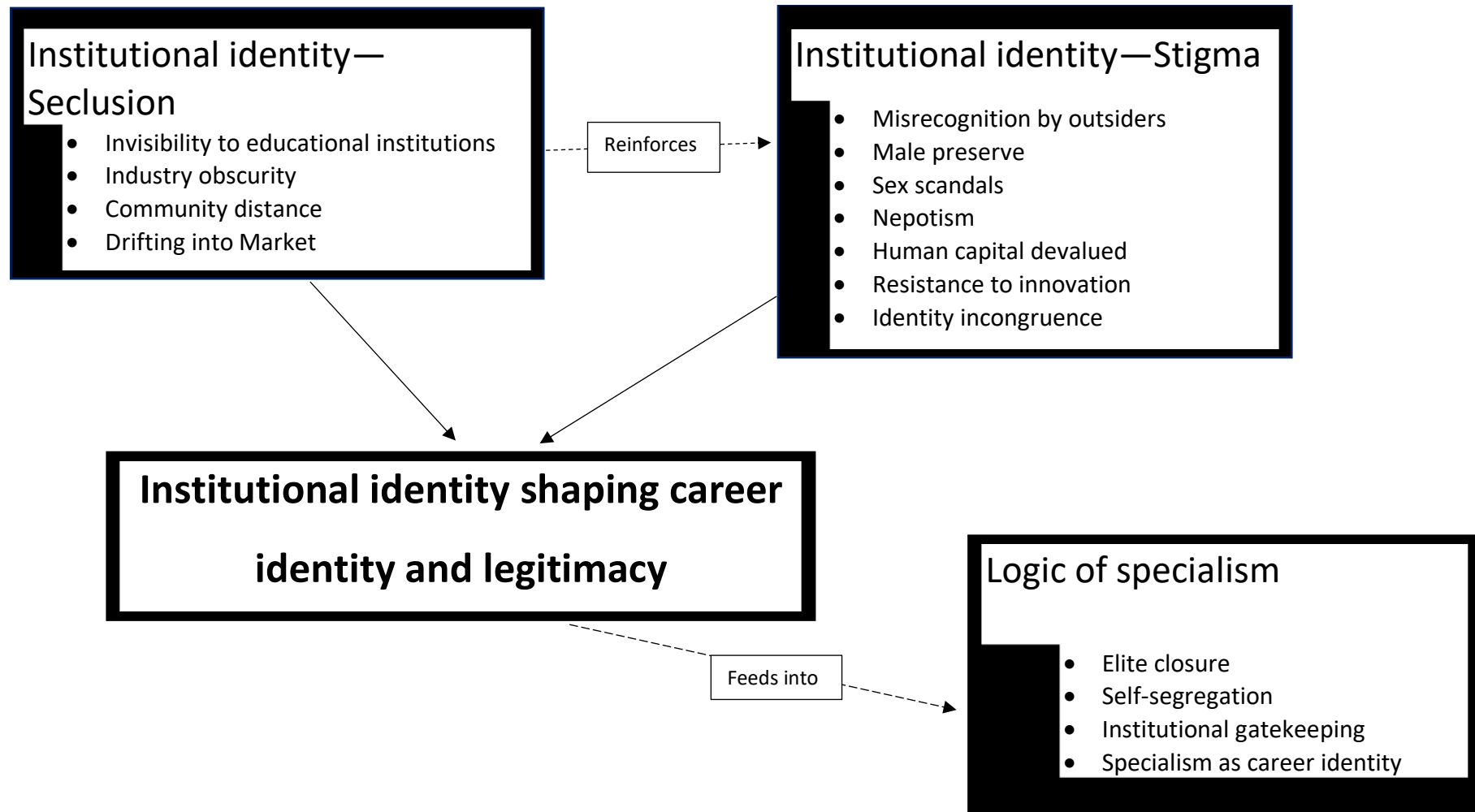
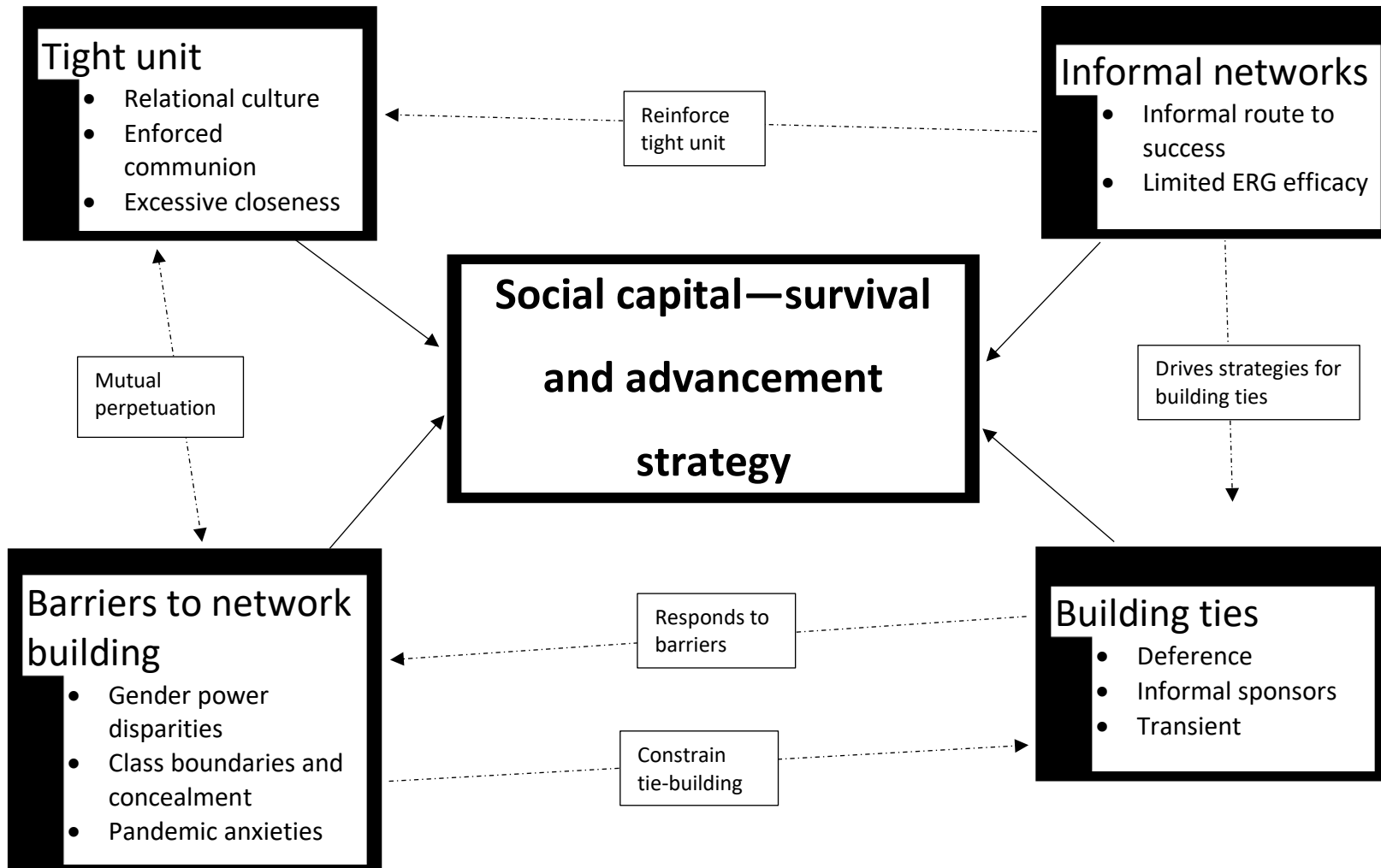


Figure 7: Data structure for Chapter 7--social capital as survival and advancement strategy



5.11 Summary of chapter

This chapter has presented the philosophical foundations for the study, outlined the qualitative research approach and the methods used to examine how minority ethnic knowledge workers navigate their careers in the London Insurance Market. The research questions were devised to address a gap in knowledge concerning how these professionals experience and respond to structural constraints while pursuing career advancement in a historically exclusive field.

The study adopted a critical realist ontological position and contextual constructionist epistemological framework, recognising both the existence of structural realities and the role of subjective interpretation in understanding professional experiences. This interpretivist approach enabled examination of how participants actively constructed meaning while operating within institutional constraints, drawing on both Bourdieu's and Goffman's theoretical concepts about structure, agency and identity work.

Semi-structured interviews with 76 minority ethnic professionals formed the primary data collection method, supplemented by field notes from networking events. The sampling strategy employed purposive, convenience and snowball techniques to achieve diversity across age, gender, ethnicity, seniority and occupational roles. While not statistically representative, this approach resulted in a rich dataset encompassing 410 years of cumulative experience within the London Insurance Market.

Data analysis used Braun and Clark's (2006) six-step thematic analysis framework, progressing systematically from initial coding through theme development to conceptual analysis. The analysis revealed interconnected themes relating to institutional identity and career legitimacy, and social capital accumulation, as visualised in the data structure maps.

Ethical protocols were rigorously maintained throughout, with particular attention to anonymity and confidentiality. Reflexive practices were maintained throughout the research process, acknowledging the researcher's insider knowledge of the research setting while maintaining analytical distance.

The philosophical orientation, methodological design, and reflexive practices described in this chapter form a basis for addressing the study's research questions. They ensure that the empirical analyses incorporate both theoretical considerations and attention to participants' lived experiences. The following two chapters draw directly on this framework to present the findings. Chapter 6 examines how minority ethnic knowledge workers construct and negotiate their career identities in relation to institutional legitimacy, while Chapter 7 explores how they mobilise and experience social capital within the London Insurance Market.

Analysis I: 'If you had a choice, you would be in banking or consultancy'

The London Insurance Market is often perceived as a closed, archaic and peripheral sector—one that lacks the mainstream appeal of industries such as banking or consultancy. This perception is not only external; it actively shapes the career identities of those working within it, particularly minority ethnic professionals who are relative newcomers to the Market. Participants' narratives reveal a sense of navigating a space that is both overlooked and professionally limiting, where career aspirations are constrained by the Market's status and historical insularity.

This chapter explores how the institution's reputation as being insular and outdated influences the career identities of minority ethnic workers. Participants consistently described the Market as being misaligned with their ambitions and professional self-concepts, leading some to struggle to reconcile their roles within an industry that holds limited symbolic capital in wider professional circles.

Two analytical themes are developed from the data: **seclusion and stigma**—which together constitute the institutional identity of the London Insurance Market and shape how minority ethnic workers construct and negotiate their career legitimacy. **Seclusion** captures how the Market's structural and cultural separation from minority ethnic communities not only deters prospective entrants from these backgrounds but also reinforces its status as second-tier career destination, thereby generating the conditions in which stigma flourishes. **Stigma**, in turn, refers to the negative reputation attached to the Market to the ways this institutional taint, amplified by seclusion, influences whether participants embrace, reject or reframe their career identities. Together, these two themes define the Market's institutional identity, which in turn gives rise to a third theme: the **logic of specialism**. **Specialism** operates as an ambivalent mechanism. For some, specialist expertise provides protection

and legitimacy, while for others, particular specialisms are themselves stigmatised or closed-off through institutional gatekeeping.

6.1 Hidden from society

The seclusion of the London Insurance Market from mainstream educational, social and cultural spaces was a consistent finding in every interview. The Market operates as an insular and often invisible professional field, particularly for individuals without pre-existing social ties to it. This seclusion manifests at multiple levels, limiting access to the cultural and social capital required to enter or progress within the field. As a result, the field reproduces itself by favouring those with inherited knowledge and existing networks, thereby rendering it inaccessible to outsiders. In this respect, the Market exhibits characteristics of what Goffman (1961) calls as *total institution*, where boundaries between insiders and outsiders are reinforced through social and structural mechanisms that restrict entry and sustain its exclusionary identity.

Invisible to educational institutions

The London Insurance Market remains largely absent from university and school career discourses, making it effectively invisible to potential entrants. This invisibility means outsiders have little understanding of the career possibilities within it. Educational institutions play a critical role in shaping career trajectories by positioning certain fields as desirable and prestigious over others (Bourdieu, 1986). Through career fairs and targeted recruitment campaigns, elite professions actively stage their appeal, constructing narratives that signal high status and symbolic capital.

In contrast, participants note that the London Insurance Market rarely promotes itself in these spaces, thereby effectively excluding itself from the pathways through which high-status professions reproduce their legitimacy. Consequently, the Market is perceived as a peripheral field with limited symbolic capital. This absence also represents a missed opportunity in impression management, as the Market fails to assert its identity in the front

stage arenas where career desirability is publicly constructed. Instead, the Market relinquishes control of its institutional identity, allowing others to define its reputation through absence and obscurity.

This seclusion at the educational level has consequences for career identity formation. Without early exposure, minority ethnic professionals enter the market through circumstances and with fewer social resources, limiting their ability to interpret the field's unspoken rules. The Market's invisibility is both a structural filter and an early form of reputational stigma, shaping how legitimacy is constructed once individuals are inside the field.

Heather's reflections illustrate that career legitimacy is not just about the availability of roles but about their social visibility within institutionalised career pathways.

I never realised this was a career option when I was at university. You know, all the careers fairs at school, all the graduate fairs, you know, postgrad fairs were all around the Big Four, PwC, KPMG, you know, that lot. And the big pharmaceuticals and manufacturing companies. Everyone wanted to work for them. (Heather)

The Market's invisibility within the educational sector therefore conveys that it is neither prestigious nor aspirational. This perception feeds directly into how participants experience career stigma, working in a sector that lacks validation from their important social audiences. The invisibility at the educational level lays the foundation for later doubts and scepticism from families and cultural communities, linking this subsection back to the broader argument about seclusion and stigma.

Shrouded in obscurity and the impact on familial perceptions

Beyond educational establishments, other meso-level institutions such as families and communities also perceive the London Insurance Market as opaque and peripheral. This opacity reduces the stock of cultural capital associated with the Market among participants'

families and communities, aligning with Bourdieu's notion that cultural capital influences perceptions of prestige and legitimacy. Consequently, participants' families fail to recognise underwriting or broking as distinct professions with their own body of knowledge, authority and social contributions. The lack of recognition for the Market as a legitimate career path creates tension between participants' career identities and their cultural reference points and this demonstrates the link between institutional seclusion and reputational stigma.

Perceptions of prestige are socially mediated, reflecting how occupational status is evaluated within family domains and society at large. Familial expectations, informed by culturally valued professions such as law, medicine and accountancy, generate barriers between the minority ethnic workforce and the London Insurance Market. This weakens the Market's ability to attract ambitious young people seeking high-status careers. Moreover, minority ethnic employees already in the field face the burden of justifying their career choices within their social networks that view the Market as having a devalued identity. Research shows that employers often underestimate the influence of these cultural perceptions on career choices (Budjanovcanin and Guest, 2023). For participants, their audiences outside of the field are as consequential as audiences within it. They want their careers in the Market to secure prestige and respect from their back stage audiences but often feel stigmatised by their interactions with them because of the Market's reputational obscurity. This reverses Goffman's typical expectation that back stage regions provide affirmation wherein here they become sites of dissonance and identity strain.

The tension between career identity and familial expectations is particularly pronounced among younger participants at the early stages of their careers. Nala's experience exemplifies the emotional strain and identity conflict produced by the Market's opacity within her familial contexts. As one of five school leavers in the study, Nala pursued an alternative career path by foregoing university to secure an internship in underwriting. However, her parents' reaction revealed the symbolic marginalisation of the Market within their cultural framework, exacerbating Nala's sense of career stigma and isolation.

I literally remember just crying in the toilet and on my way home, because I just ... I didn't know how to convince my parents. I told

them that no, I am not going to university. My parents are from [a country in Africa] and, like from a cultural perspective, it was just so hard to be in this industry. They never understood what the insurance industry was like. They were like “oh what is that?”. They have never heard of the London insurance industry. They don’t realise that you can have good careers here. They kept asking me “why are you working there, what are you doing with your life?”. They don’t see this as a real job. I know they want me to do well but it is very hard for me. (Nala)

Nala’s experience shows the personal consequences of institutional invisibility and stigma. Her challenges exemplify what Goffman (1963) describes as a *spoiled identity*, where the absence of institutional legitimacy in her social context undermines the perceived worth of her career. The absence of institutionalised pathways into the Market—combined with familial scepticism—intensifies emotional distress and triggers impression management efforts to reconcile her career identity with familial expectations.

Nala’s experience also reflects Goffman’s (1961) concept of the mortification process, one through which individuals undergo when entering highly regulated institutions. Her transition required a symbolic shedding of pre-existing career identity expectations, as parental ideas of success clashed with her lived experience in a field lacking social recognition. Her emotional distress symbolises this institutional mortification, where a valued familial identity is replaced by a less validated professional one. However, unlike the mortification process in asylums, which is systematically imposed as a means of restructuring identity, Nala’s transformation is an unintended consequence of the Market’s seclusion from public understanding, and especially within minority ethnic communities.

The emotional burden carried by Nala and others in similar positions illustrates the cumulative effects of seclusion and stigma. Because the Market is socially illegible and symbolically devalued, participants invest additional effort in legitimising their careers to external audiences. Families unfamiliar with the Market underestimate its economic and

symbolic potential while participants feel compelled to demonstrate worthiness through overperformance or expertise. This dynamic reproduces the Market's exclusionary cycle: its seclusion fosters stigma, which in turn deepens the emotional and symbolic distance between the Market and the communities it struggles to reach.

Distant from minority ethnic communities

Asian and Black participants describe different reasons for the distance between their communities and the Market. The distance is not only a consequence of informational gaps but also how symbolic capital is distributed and recognised across occupational fields. Participants' experiences reveal how career identities can be experienced as either congruent or misaligned with cultural backgrounds.

For Asian communities, the absence of family member working in the Market is a defining factor in excluding it from career considerations. Drawing on Bourdieu's concept of social capital, participants' accounts demonstrate how the Market's isolation limits its reproduction through familial and community networks. This insularity not only weakens information flows but also erodes symbolic capital, making the Market appear professionally peripheral.

When I was growing up, no one mentioned insurance. They talked about being doctors and engineers. The insurance profession was never on the same level that a chartered accountant would have been, for example. No one from our communities could see insurance as a high-status career path. The older generation from our families never entered this space but this is still ingrained in the younger generation coming into the labour market now. (Ravi)

Here, the ingrained dispositions and expectations are shaped by socialisation—conceptualised by Bourdieu as habitus—generate and fortify a shared perception of what constitutes a legitimate career. The Market's invisibility within Asian professional networks indicates a deficit of symbolic capital needed to position it as an elite field. Consequently, the Market is ensnared in a cycle where its absence from family narratives perpetuates its

structural exclusion from Asian professional aspirations, illustrating how seclusion continually reproduces stigma.

For Black professionals, detachment from the London Insurance Market stems from exclusionary experiences with the retail side of the insurance industry. Although personal lines insurance (motor, home, travel, health) operates separately from the Market, it functions as the primary cultural interface through which people understand insurance. By failing to engage with diverse consumers, personal lines insurers indirectly construct insurance as a white, middle-class domain, creating an associative stigma that extends to the London Insurance Markt.

Look at travel insurance for example. In the Black community, there is a disproportionate representation of diabetes and travel companies tell them they can't be insured for travel abroad. Or if they can be insured, it will be extremely costly if something happened while they go abroad. So basically, as a group they become uninsurable even though there may be different levels and nuances and that we shouldn't be treated as one single group. What does insurance mean for Black people? What is in it for them? This has a knock-on effect on this Market too. (Rose)

Narratives such as this highlight how institutional seclusion interacts with racialised market practices to generate reputational stigma. This dynamic reflects broader patterns of occupational segregation, in which structural distance and cultural unfamiliarity mutually sustain one another.

Participants also emphasise that the Markets absence from mainstream media further entrenches its low visibility and perceived irrelevance. From a Bourdieusian perspective, the media acts as a gatekeeper of symbolic capital, elevating professions that are frequently represented as expert or authoritative. Industries that appear in public debate accumulate legitimacy while those omitted, like the Market, remain symbolically invisible.

When you switch on the BBC or Sky News, you do not see or hear underwriters or brokers for expert opinions on breaking news. But you will come across accountants, lawyers, bankers, consultants and tech people. The media delegates insurance to a low class status. And this feeds through to everyone else, to families, to teachers, to students, jobseekers. Why should anyone consider joining a place that has no prominence? (Tara)

Participants also observe that, even when the Market attempts to connect with communities, its distance from them remains palpable. Engagement initiatives fail to bridge the cultural and informational gap that has developed over generations.

I once had to show our company to some students from the Tower Hamlets community. I was walking with them on the floor and saying, "this is the aviation department and this is the energy department" and explain what they do. But I could see that they were disengaged. There was no understanding of how insurance plays a significant role in the economy. There was no interest. And that is when I realised that we are really not selling the industry well. (Robert)

Roberts reflection points to the social and symbolic distance that underpins the Market's seclusion. The encounter reveals mutual misrecognition where the Market struggles to make itself accessible to those outside its field while community members struggle to see its relevance to their own aspirations.

Across these accounts, seclusion consistently breeds stigma and stigma, in turn, deepens seclusion. The Market's absence from educational institutions, family narratives, community expectations and mainstream media reinforces its peripheral status and weakens its legitimacy as a viable career path for minority ethnic workers. This recursive relationship illustrates the Market's self-perpetuating cycle of exclusion. By remaining socially and symbolically distant, it diminishes its capacity to attract diverse talent, which then sustains its insularity and reputational taint.

Drifting into the Market

The narratives of participants regarding their entry into the London Insurance Market provide further evidence of the Market's invisibility and reputational stigma within minority ethnic communities. Participants overwhelmingly describe their entry as unplanned, occurring more by drift than design. This lack of intentionality in career selection requires the reconstruction of career identities, as individuals adapt to a field that was absent from their initial aspirations.

I guess like most people, I never intended to enter the Market, erm, I just kind of stumbled into it. (Anuj)

The term *stumbled* was a recurring descriptor among nearly all participants, highlighting the serendipitous nature of their entry. This pattern suggests that access to the Market is often mediated by external constraints rather than proactive career planning. Macro-, meso- and micro-level factors collectively channelled participants into the Market, reshaping their career identities in response to external pressures.

At a macro-level, the 2008 global financial crisis was an instrumental event which altered the career plans of several participants. This forced them to reassess their possible future career identities. Those who had harboured ambition to enter banking or consultancy revised their ambitions as competition intensified and recruitment in these elite sectors contracted. Just as inmates in Goffman's total institutions surrender their civilian identities upon entry, participants abandoned prior career aspirations and adopted new pathways imposed upon by economic necessity.

2008 wasn't a great time. I was hoping to work somewhere in banking or consulting but they weren't hiring. There were huge amounts of redundancies in those places at that time. I didn't make the decision to join here but that decision was made for me. (Louise)

In contrast, the London Market was perceived as a stable refuge during volatility. In turbulent times, the Market's structural isolation, which is normally a source of stigma, temporarily became a source of appeal, steering participants into a direction that they had

not previously considered. Participants adopted flexible career identities at a time of threat, disruption and ambiguity. Economic crises redistributed symbolic capital across financial sectors, temporarily elevating the Market's perceived stability over the prestige of other elite fields.

It's an attractive place on the grounds that it is appreciated as being stable in times of recessions and uncertainty. During stable periods, few will think of it as an exciting plan but it's key marketing point is its stability. (Eddie)

Thus, while economic turbulence constricted opportunities in the other elite sectors, it concurrently opened access points into the London Insurance Market, reinforcing its status as a fallback option rather than a first-choice career destination.

At the meso-level, participants described institutional filters in the other elite industries that channelled them towards the Market. They entered the London Insurance Market because its entry requirements were less onerous and its culture less exacting than that of investment banking or consulting. To preserve elite status, banking and consulting sectors rely on specific forms of cultural capital. Excluded from these spaces, participants recalibrated their expectations and reconstructed their career identities within the Market.

Jasmine, a law graduate from a non-Russel Group university, found her legal career aspirations constrained by institutional prestige biases about academic attainments.

I applied for roles at the big consulting firms. There were just so many people applying for these positions. And then through one of my networks, I discovered that one of the companies in the Market had an internship open. I knew nothing about insurance before I applied. I just wanted to get my foot in the door somewhere. I applied, went through the process and got it. I knew nothing about the company but that did not matter to them.

Jasmine's experience exemplifies downward career recalibration, where individuals lower initial career aspirations in response to occupational closure. In this context, the London Insurance Market functioned as a compromise career space—less prestigious than law but

more accessible. Jasmine's career adjustment represents a back stage reconfiguration of career identity.

Basanti's career trajectory reflects the impact of credentialism as a gatekeeping tool. Despite strong A-level and degree results, her GCSE English grade prevented her from securing places on competitive graduate schemes.

What I hadn't realised is that they don't only look at your degree qualifications but they look at your A levels and GCSE grades too. I got high grades in every GCSE subject but a C in English. But I couldn't qualify for loads of graduate schemes for a lot of companies because they wanted As or Bs in your GCSE subjects too. This was a real basic requirement for them and they were very stringent about this. I guess they use this process as a filter.
(Basanti)

Exclusion from elite firms pushed Basanti towards insurance as a default choice, despite her initial reluctance.

My entry into insurance was a complete fluke. I was absolutely adamant that I didn't want to be in insurance. It's not sexy, is it? I also didn't want to be pigeonholed, didn't want people to think that I'm an insurance person. But, ultimately, my choices were restricted because the other places didn't want me. (Basanti)

This reinforces the structural positioning of the London Insurance Market as an alternative to more socially prestigious sectors. Basanti's concern about being *pigeonholed* reveals that career transitions require individuals to experiment with provisional selves (Ibarra, 1999) while negotiating stigma attached to lower-prestige fields. Her account demonstrates how institutional barriers in other elite fields indirectly reproduce the Market's relative marginality.

Participants who felt alienated by the performative requirement rituals of investment banks found a better fit with the London Insurance Market's more straightforward, less theatrical approach (Holland, 1959). Rahul's account illustrates this contrast.

Investment banks wanted 250 words about why I wanted to work for them. And I thought I am like everyone else, applying for these things. And I will have to lie about why they are special. Then I found a job in the London Market where they wanted a CV and a cover letter. This, I can do. It was a simpler process. I applied and got the job. (Rahul)

Rahul's narrative highlights how recruitment processes operate as symbolic environments that attract or repel candidates based on self-presentation norms. His reluctance to *lie* is a form of resistance to institutional expectations of performance, demonstrating that authenticity is an ongoing negotiation between front and back stage selves.

At the micro-level, personal and economic circumstances further shaped pathways of drift. Two female participants who began as temporary administrators entered the Market was out of financial necessity rather than career ambition. With limited economic capital, earning money quickly took precedence over career aspirations.

Other participants joined the London Insurance Market because of its locality within the City of London and its symbolic association with power and prestige. The City's reputation conferred legitimacy that the Market itself lacked.

Insurance? No, it was a completely new entity for me. I qualified as a chartered accountant and I wanted to work in the City of London so for me, I saw it as a marriage of convenience. (Julia)

Several mid-career participants who transitioned to the London Insurance Market framed the Market as a second chance, escaping prior reputational constraints. The Market's relative isolation creates spaces for individuals to reconstruct career identity without the weight of previous reputational constraints.

One good thing about this place not being known to many is that no one in my former firms will be able to tarnish my reputation to anyone here. Simply because they don't know anyone here. So this is almost my second chance at

trying to work myself to the top. I feel I have a clean canvas to work from.

(Lila)

Overall, these narratives demonstrate that macro shocks, meso-level barriers and micro-level circumstances collectively channel minority ethnic individuals into the London Insurance Market by drift rather than design. This dynamic produces an almost contradictory image of the Market: stigmatised and marginal from the outside but offering stability and room for identity repair inside.

6.2. Stigmatised institutional identity

Participants' insights reveal multiple and interlocking layers of stigmatisation associated with the London Insurance Market, intensifying its impaired status in both internal and external spheres. Tellingly, the media has described the Market as being "the most archaic corner left in global finance" (Bloomberg Businessweek and Finch, 2019), a characterisation that crystallises its symbolic distance from modernity. Participants wrestle with the burden of carrying that collective blemish, feeling that they share in the Market's blemished identity simply by association.

However, participants also emphasise that stigma does not originate solely from the outside. Many of the Market's own structures and practices, such as sexism, nepotism, the devaluation of human capital and resistance to innovation, generate and reproduce stigma from within. Stigma in this context operates in both directions: externally imposed through public misrecognition and internally sustained through organisational behaviour and field norms. In depicting the Market's discredited and discreditable identities, participants express emotions ranging from anger and despondency to embarrassment. Their emotions show how structural stigma becomes personally embodied.

The “insurance” label and spoiled identity

A recurrent theme in participants’ narratives concerns the indiscriminate conflation of the London Insurance Market with retail insurance, a classification that dilutes its distinctiveness. This is consistent with Goffman’s (1963) idea of *spoiled identity*, where negative characteristics of one entity contaminate another through association. As Section 6.1 established, institutional seclusion produces visibility gaps that invite misrecognition. Here, that misrecognition materialises as categorial confusion. The prominence of personal lines insurance in public discourse often led to underwriters and brokers from the London Insurance Market being mistakenly identified as car and home insurance salespeople, an association they found undignified and reductive. Such stigmatising experiences directly shape career identity formation. Viewed through Bourdieu’s framework, this misidentification is a failure to translate field-specific capital into broader symbolic capital.

The ambiguity surrounding the Market’s identity acts as a structural constraint, limiting the ability of participants in front-office roles to leverage their specialist capital for symbolic recognition in their social worlds. Many recalled their own initial ignorance of the Market’s unique risk-based business model, underscoring the persistence of informational closure from the field.

I mean when I heard of insurance, it was always personal lines. You never, never hear about the specialist niche, the corporate insurance that we do. It is meerkats and cars everywhere and that’s literally all we knew. When I was introduced to this whole new world of corporate insurance and what corporate insurance entailed, you know the risk categories and clients we deal with, it wholly blew my mind. (Alex)

The specialised knowledge of the London Insurance Market constitutes a form of cultural capital that gains value only within the field itself, creating what Bourdieu might identify as a mismatch between habitus of the industry’s workforce and the habitus of the broader public.

This lack of public differentiation is experienced as an affront to professional dignity. Participants felt that their career identities were undermined by the low symbolic capital attached to *insurance* as a category. Many expressed frustration that the representation of the Market in the public sphere was both unfaithful and unfair, minimising its authority. The blurred boundary between high-value risk underwriting and retail insurance facilitates a transfer of stereotypes of dullness and lack of appeal from the retail sphere to the London Insurance Market.

Obviously, insurance has a negative connotation with the public. People buy insurance because they have to. Not because they want to. And this resentment feeds through its marketability to the outside world and our Market gets lumped with it. (Rahim)

In Goffmanian terms, the Market fails to manage its front stage performance, thereby missing an opportunity to establish a distinct public identity. Instead, it remains in the back stage realm known only to insiders.

This misunderstanding extends into participants' families who cannot distinguish the Market from the more familiar and often distrusted forms of insurance. Family members associated the sector with dealing in loss, mortality and misfortune, viewing insurance as a *dirty industry*.

My father was a labourer. My mother was a cleaner. Their only knowledge of insurance is that you must have car insurance to pay out for accidents. Instantly, they see insurance as dealing with deaths and injuries. When they think of lawyers, even those lawyers who deal with deaths and accidents, they still think them as having a far higher status in society. (Nadia)

Nadia's perception directly connects to the family-based obstacles discussed in Section 6.1, showing how reputational stigma travels from the institutional to the interpersonal level. The collective habitus of families and communities, shaped by limited cultural capital about insurance frames insurance as a deviant rather than a desirable field, reinforcing the link between seclusion and stigma.

Much of the participants' exasperation centres on the argument that the Market's identity is submerged by the identity of the retail insurers. Moreover, they said that the largely poor reputation of retail insurers brought no reputational dividend to the London Insurance Market. The retail sector's failure to evolve with social expectations was seen as tarnishing the Market through associative stigma.

On the consumer side, there so many silly circumstances but people don't understand the difference between them and us so their silly things smear our industry. A lot of the consumer products don't work with modern life. The retail side is not very customer centric. They are inflexible. Travel insurance is an example. It is difficult for divorced couples to get travel insurance for their children. This is crazy because this is not a niche scenario, like so many people are divorced with kids. These kinds of stories end up on the front pages of the newspapers. These are completely avoidable situations. Their backwardness has implications on the public image of our Market, sadly. (Celine)

This conflation starkly illustrates the consequences of invisibility described in Section 6.1. Because the Market has no distinct public identity, it becomes vulnerable to having one imposed upon it by the more visible retail sector. The Market's social seclusion therefore directly enables its stigmatisation through this identity transfer.

The uninspiring image of insurance in the public consciousness further discourages aspirants from minority ethnic communities from considering the Market as a credible destination. This is a struggle over field legitimacy and the hierarchical ordering of professional fields.

No one wants to willingly enter a sector that most people think of as being boring and grey. Young people want careers in companies that the public know, in interesting industries or in legal and investment banking which offer more respect and prestige. (Rohit)

Participants also highlighted the stigma of untrustworthiness—primarily directed at retail insurers—was unfairly transferred to the Market. The widespread belief that insurers avoid paying claims contaminated perceptions of the Market's integrity.

Look, the public thinks that the personal lines insurers are a bunch of spivs. People running small sized businesses are forced to take all sorts of insurance but these insurers don't look after them. They treat their customers badly and don't settle claims fast enough. Look at what happened during the Covid lockdowns. And some of our families who came here, started their lives by setting up and running small businesses. Reading about their behaviours in the news will of course make our families think that they don't want their children to go into insurance. (Tom)

Tom's reference to pandemic events reflects the extensive media narratives of high-profile disputes between retail insurers and the government (Hurley, 2020; Peachey, 2021). The media framed these disputes in ways that portrayed insurers as deliberately obstructing legitimate claims.

The absence of a distinct institutional identity in the public domain meant that participants' occupational capital was often unrecognised. This was especially the case for participants in front-office roles, who recounted social situations where their work was misunderstood, trivialised or dismissed.

You find that you go to like a wedding or a party or something. And people ask you 'where do you work?' And 'what do you do?'. When they hear I am an insurance underwriter, they either go 'oh, what is that?' or they latch onto the word insurance and complain about their car and home insurance. And when I explain what I do, they can't get their heads around it. This public perception is not helpful to us. (May)

One participant reflected on the Market's failure to capitalise on opportunities to communicate its role and relevance to the public, even when such occasions rise.

There was an exhibition on astronomy photography which I went to see. And I found that one of the companies in the Market was a sponsor. That company is in the space satellite area but they made no attempt to explain themselves to the public. No link between them and the exhibition. They spent money to

sponsor the exhibition but without promoting themselves to the public. That exhibition attracted young people interested in science and astronomy and space. (Seb)

Seb's account underscores the Market's chronic failure to convert economic capital into cultural and symbolic capital, revealing a deeper institutional myopia about public engagement.

While May and Seb describe how the Market neglects its external audiences, participants also interpret this as symptomatic of leadership behaviour that looks inward rather than outward. They argue that organisational discourse and leadership practices reinforce the Market's identity deficiency, showing a tacit acceptance of its externally imposed image.

But it feels like if you work in insurance, it is a dirty word. There is no pride, you know. We should be telling people to come and work in our industry, to come and work for us, work with us. Instead, the Market is full of self-incrimination, that we are rubbish, we are so awful. All you get is people complaining that we are so behind banking and consultancy. And just go round and round that negative spiral. (Noor)

Noor's reflections capture how the Market's failure to project legitimacy externally is mirrored by internal discourse that normalises its low status. Leadership inaction thus becomes a mechanism through which the Market's spoiled identity is sustained.

More broadly, the Market's broader insularity can also be a consequence of its field-specific logic which prioritises internal credibility over public legitimacy. This self-referential system ensures that knowledge and expertise circulate primarily among insiders, strengthening institutional boundaries but limiting outward recognition. For participants, the absence of meaningful social validation beyond their immediate workplace means that their career stories find meaning only within the Market itself. The Market is rich in field-specific capital but poor in translating that to symbolic capital outside its boundaries and this imbalance sustains its marginality in the wider field of employers.

This subsection therefore demonstrates how invisibility evolves into stigma. By failing to assert its distinctiveness, the London Insurance Market becomes vulnerable to reputational spillovers from the retail sector, further undermining participants' efforts to build professional legitimacy. The stigma attached to *insurance* travels from the external world to the individuals, as participants become unwilling carriers of the Market's spoiled identity in their everyday interactions.

Stigma produced within the field

The low social status of the London Insurance Market does not stop at the boundary of the institution but it seeps inward and shapes how participants evaluate both themselves and their peers. Fundamentally, they viewed the Market as a refuge for individuals who could not succeed elsewhere, positioning it as an industry of last resort rather than a prestigious career destination. In contrast, they saw careers in other industries as more deserving of respect. Accountancy, legal and banking careers in accountancy were seen as binding their respective members with distinctive, recognised and rewarding career identities. By drawing these comparisons, participants reproduce the very stigma that undermines their career legitimacy.

Insurance doesn't count as your first choice for a career. It isn't even your second choice even though it is a fairly lucrative industry. You know, if you had a choice, you would most likely go with banking or consultancy. In terms of status, it's a poor cousin. Once you're in insurance, you are stuck in it. If you want to broaden out, you have to get out. (Louise)

The notion that the field is a fallback industry creates psychological and social tensions for those attempting to integrate their career identities with a devalued field.

To put it bluntly, it is the sort of industry for people who can't make it in banking. If you have been exposed to other industries, your first impression of this place is that people are not smart or super-motivated. (Tien)

Participants cite four reasons to help explain why the Market remains less appealing to ambitious professionals: entrenched sexism, nepotism, a dearth of innovation and a limited appreciation of high educational attainments. These institutional characteristics intensify perceptions of backwardness, making it difficult for participants to reconcile their career identities with a field they see as resistant to change. For many, the London Insurance Market symbolises a bygone era misaligned with the aspirations of a young, diverse and ambitious workforce.

A male preserve

Female participants in this study described systematic gender-based marginalisation that impedes their career identities and legitimacy within the Market. All female participants, as well as some male participants, characterise the Market as operating on outdated gender hierarchies, reinforcing its status as a male preserve in which women must continually perform legitimacy to be taken seriously.

The Market has got plenty of stigmas. It's not viewed as a place that is particularly open or welcoming to young women. (Ian)

Several women in the sample said that the challenges they faced were predominantly due to their gender rather than their ethnicity.

Everyone experiences constraints in their career. This is not limited to anyone being a Black person or female or a white person. But there are certain constraints that you become sensitive to because you're female. There are certain constraints that exist because you're a female, regardless of your colour. (Angela)

Many of the constraints emerge in formal interactions with male colleagues, particularly in meetings. Formal meetings are sites where female participants' career identities routinely contested and diminished. For example, participants stated that a common occurrence was the snubbing or discounting of women's input, irrespective of seniority.

You have the same pitfalls as a woman whether you are in underwriting or broking. Being talked over is a serious problem. Being talked over is huge. It is systemic in the Market. (Zoe)

Women's contributions are regularly disregarded but when a man proceeds to state the same view, the response is markedly different. This differential treatment speaks of unspoken norms that privilege masculine capital.

One of the classic examples is that you'll be in a meeting, and a woman will make a point, say something important and nobody will acknowledge it. But then a man sitting next to her will repeat the same thing and the chair of the meeting will go "great point, that is brilliant, yeah we should definitely do that". It's infuriating. (Zara)

Women also experience misattribution of role and rank, often being mistaken for assistants or junior staff.

I've certainly gone into meetings with male colleagues, and you know, someone will think that I am there to get some coffee for everyone. Or someone will think that I'm the assistant or junior underwriter when I actually walk into these meetings with my subordinates. (Falcon)

Participants' accounts illustrate how gendered stigma is internalised within everyday interactions. Female workers learn to anticipate scepticism and constantly manage impressions to avoid further marginalisation. These efforts often expend additional emotional and cognitive resources to bridge the gap between their achieved status and the imposed subordinate status.

It's not that men are not taking women seriously. There are certain things, you know, that are default for certain people. If a man says, "the moon is white", everyone goes. "ok, thank you for that, thank you for informing us". That is a man statement. A woman says the moon is white and it will be

“please can you provide supporting information on this?”. It’s not that they don’t believe you. It’s more that they are not going to freely accept what you say. (Angela)

Organisational responses paradoxically reinforce the gendered hierarchies of the field. The burden of navigating gendered bias fall on women themselves while men’s behaviours are largely unexamined. This approach masks structural inequalities as personal shortcomings.

We had training sessions about how women should speak in meetings, that we must show confidence by sitting up, leaning forward, making our voices heard, projecting our voices. Because women tend to shrink back a little bit and all of that is quite interesting. (Heather)

Holding women responsible for men’s bad behaviours deepens gender inequalities although this was not apparent to female participants. This suggests that they have been socialised to conform to dominant expectations rather than challenge the structures that marginalise them (Goffman, 1963).

However, not all female participants accept these organisational measures uncritically. Some view their organisational efforts with cynicism, seeing them as tokenistic performances of inclusion.

When they want to focus on women being strong in their careers, they select a female who they consider to be a role model and then organise a Zoom call with the woman. They all do this. They’ll pick someone who’s quite high up and that’s about it. While at the same time, on the ground, a lot of women are being overlooked and under-used. (Zoe)

The market’s masculine culture is both a product and a producer of institutional stigma. It sustains external perceptions of backwardness while internally eroding women’s sense of professional worth.

Sexual misconduct and stigma

The gendered hierarchies discussed above find their most overt expression in recurring sex scandals. Across interviews, participants describe a field whose entrenched habitus normalises inappropriate behaviour towards women and blurs the boundary between professional and sexualised conduct. These incidents are not isolated events but re-enactments of the structural power imbalance that position men as dominant actors and women, especially young women, as objects of display. This reproduces the Market's broader stigma as a regressive and morally compromised institution.

Female and male participants who reported these stories have requested their pseudonyms are not to be attributed to specific extracts but they want women's experiences to be documented as evidence of the Market's enduring inequalities.

The women targeted in these scandals tend to be young and, more often than not, in front-office roles. These front-office domains are characterised as hyper-masculine environments, where young women's career legitimacy is overshadowed by perceived sexual availability. Young women in underwriting or broking teams are subject to crude and sexist remarks, including "sexually aggressive comments". Even when these remarks are uttered in front of senior leaders, no action is taken to stop or reprimand such behaviours. Instead, it is reported that male leaders are more inclined to "just laugh off" these inappropriate remarks. For young women, this context generates fear and vulnerability—they are scared to fight, to stand up for themselves or report bad behaviours because they lack the symbolic capital to contest such treatment without risking career repercussions. Consequently, some exit the Market to build careers in other fields, and this action in some ways perpetuates the field's male dominance and exclusionary identity.

Male underwriters and brokers have been observed as competing with each other to "sleep with young, attractive female colleagues". These competitions have led to arguments between men over who has the "right" to take women abroad for business trips. These business trips are constructed not as opportunities for women's professional development but as a morally stigmatised back stage to perform masculine dominance.

Such dynamics also produce tensions among women. Several participants express resentment towards women who, in their view, use sexual relationships with senior men to accelerate their careers. While condemning those who play these games, some admit privately contemplating whether conformity to these unspoken rules might be necessary to achieve their career aims. This moral ambivalence fractures women's agency within a gendered moral economy where symbolic capital can be acquired through sexualisation but only at the cost of stigma. In the back stage regions of the Market, this resentment and moral ambiguity are openly discussed but on the front stage who privately disapprove must perform civility and professional respect towards the same women, sustaining the appearance of collegiality demanded by institutional norms.

When such sexual relationships deteriorate, they create fault lines within the Market's networks. The breakdown of these relationships reverberates beyond the individuals directly involved, generating tensions and reshaping alliances across teams and departments. The consequences are widely felt in the back stage spaces. In these back stage conversations, men's behaviour is normalised as an expression of masculine instinct or entitlement but women's reputations become the currency through which moral judgement and gossip circulate. The management of these scandals exposes how informal interactions are a mechanism through which gendered power and stigma are simultaneously reinforced.

The sexualisation of young women crosses ethnicity boundaries. Black women, in particular, report experiencing hyper-sexualisation by white male colleagues in informal settings. Black women's responses to these encounters are characterised not by overt resistance but impression management—striking a balance between maintaining professional relationships while ensuring that interactions did not escalate beyond inappropriate remarks. This careful negotiation is informed by an awareness of the power hierarchies within the field. Black women recognise that even men with relatively low status have ties to professional patrons, making direct confrontation a potential risk to their careers. As a result, they employ strategies of verbal accommodation—appearing to engage just enough to avoid alienating male colleagues while maintaining boundaries to prevent further escalation.

Some participants observe gendered recruitment patterns where young women are hired into front stage roles for their physical appearance and perceived willingness to conform. Youth and attractiveness become temporary sources of capital while older women are rendered invisible. Older participants admit relief at being free from sexual scrutiny but recognise that invisibility entails its own marginalisation.

Female participants say that men who are embroiled in sexual scandals are rarely penalised even though their actions breached governance and conduct issues. Instead, they observe such men being promoted or shielded by networks of social and symbolic capital. Capital insulates individuals from accountability, exposing the moral hypocrisy of organisations that publicly espouse values while privately rewarding people who infringe these values. In contrast, participants note that senior women would face swift and punitive consequences for equivalent transgressions, revealing how gendered power determines who can recover from stigma and who cannot.

Not all sex scandals remain hidden within the Market, however. The field's control of its public image fractures when external media turns back stage behaviour into public scrutiny. Many participants reference a pair of Bloomberg articles published in 2019 which unmask an entrenched culture of sexual harassment in the Market (Finch, 2019a and 2019b), documenting decades of sexism and, sexual harassment and assaults, even at senior levels. These public revelations force the previously insulated field to confront its own moral decay and compel participants to negotiate their personal distance from the Market's tarnished reputation.

The sexual scandals expose the Market's failure to modernise and projects to the outside world an image of moral decay. This subsection therefore extends the argument that internalised stigma is not only reproduced through everyday interactions but also manifested through scandal, revealing the fragile legitimacy of the field and those within it.

Nepotism

Nepotism was a subject that came up in every research interview unprompted, highlighting its centrality to how the London Insurance Market structures access to its front-office roles. Participants repeatedly linked nepotism to the Market's lack of external prestige and its reliance on inward-looking networks. Without a sufficiently large external labour market to draw from, recruitment depends on informal hiring mechanisms that privilege social connections over competence.

Out of the underwriters who come in, they are almost exclusively brought in via connections. You can look at this in two ways. One, it is not easy to compete for talent with banking so how does the Market keep generating the next generation and the next generation of underwriters and brokers? But the other thing is that nepotism means that there is no space for anyone else to break into these roles. (Eddie)

In underwriting and broking, social capital functions as the primary currency of entry, with established practitioners acting as gatekeepers who transfer opportunities through inherited social ties rather than open competition. This exemplifies Bourdieu's concept of field reproduction, where the rules of the game systematically favour those already endowed with valued capital. Front-office roles, in effect, are restricted fields governed by pre-existing connections, ensuring that power remains concentrated within familiar circles.

In the trading roles is where nepotism is the most. Because how do you become an underwriter? You're hand selected by another underwriter and you kind of follow their coat tails. And it is in that space, including the brokers, that's where you get the most of "my dad's friend" or, you know, "my friend's son" or whatever. (Kwame)

The normalisation of nepotism reinforces institutional seclusion, signalling to outsiders that the Market is a closed world even while it lacks the prestige of banking, law and consultancy. As participants noted there is a paradox at the core of the field: it simultaneously viewed as

a second- tier career destination while being selectively closed to those without the right social connections.

For Asians, you can say that partly it's cultural. Our families want us to be doctors, accountants or pharmacists. But partly it is also the pipeline. Like no one knows about this Market. And the generation after mine are still doing the same thing, going for accountancy or banking or choosing to become doctors and pharmacists. Whenever I meet Asian underwriters, I am dying to ask them how they even got here, that's how rare they are. From a recruitment perspective, we just don't have the pipeline coming in. (Basanti)

Nepotism also contributes directly to the Market's stigmatised identity, presenting it is a small community sustained by privilege and patronage.

Let's be honest, I still think it's a very, very closed community. It's not a circle jerk but it's a like a small community of people who are not exposed to the world outside. And it's got a lot of different stigmas attached to it. One of them is that there's a lot of nepotism. The other being that there's also a lot of gossiping around that. (Tien)

Gossip about nepotism is both an acknowledgement of the dominance of nepotism in the field and a form of resistance. Talking about gossiping in back stage settings foster a symbolic division between individuals who secured front-office roles through nepotism and those who gained entry through meritocratic means. The latter reclaim their moral legitimacy through narratives of merit.

I did not come into underwriting through connections. But I get asked a lot how did I get here? And you know when I asked them back the question 'like how you got here?', it kind of made them feel that they know that they got here through a family relative. But I didn't come through that traditional route, in the nepotistic way. I came in because I worked hard to come in and I deserved to get here. (Alex)

The effects of the nepotism extend beyond recruitment. Participants described two-tier career trajectories, where those with family connections advanced faster than their peers, creating resentment and perceived injustice. Social capital converts into symbolic and economic advantage, insulating privileged actors from the meritocratic expectations applied to others.

Nepotism is rife in the industry. It is emotional to talk about this because I have been fighting it for nearly four years. I am just so sick of it. I've seen people come in and literally get locked in straight at the top. Now, they are associate directors at different companies and I'm like but "we started at the same time, you were doing internship and undergrad work at the same company and now you are a senior underwriter?". One of the girls here, she has only been here for two years and she is now more senior than me. And she's young. Her dad's the head of a team at [a competitor firm in the Market]. (Monica)

Nepotism also carries a moral contradiction in international contexts. Some participants observed that people whose careers had personally benefited from connections were often vocal critics of nepotism in non-Western markets.

There is a lot of family connections here. But I find it funny because in an international market you end up coming into contact with cultures outside of Europe or North America. And a lot of the time, there will be criticisms about the nepotism and corruption in those countries. And I think to myself that you have a cushy job as a broker, your dad was a lead underwriter and your granddad was also in underwriting. You talk about nepotism in other countries? It is funny because when it happens here, people equate it as being normal but when it happens somewhere else, it is bad. (Lana)

The selective framing of nepotism serves as a form of stigma management (Goffman, 1963), allowing beneficiaries to cover their own advantage by problematising practices in other contexts.

While nepotism structures the front stage of the Market, it is largely absent in back-office functions such as finance, legal and IT. A hybrid model in which relational assets dominate revenue-generating front-office roles, whereas cultural capital determines entry into administrative and governance roles in the back stage. This division reproduces power asymmetries between those who represent the Market publicly and those who sustain it invisibly.

When you get all the people of colour leaders in the Market together, you will find that none of us are brokers or underwriters. We're chief financial officers, heads of compliance, chief actuaries. I am not making this up, these are the facts. We are important to the Market and it is good to see that we are represented well but the real power is on the trading side and that is where people like us are lacking. (Kwame)

The result is a spatial and symbolic segregation. Minority ethnic professionals are visible in operational spaces but absent on the front stage where prestige and profit converge.

Client-facing roles are mostly faced by white men. You can see this when you walk around the floors where there are client-facing teams. The most diverse floor in any organisation is in the basement where you get the IT teams in the back-office operations. That's where you will see the broadest mix of teams today. (Ravi)

Many participants considered the Market's diversity initiatives to be a veneer rather than transformative, creating an illusion of inclusivity and suppressing the reality of exclusion on the front stage of the Market.

They think that diversity can be sorted by hiring Asians and Black people for here and there. But they won't look at who represents the Market. Your underwriters, your claims handlers, these people represent the Market visually. You cannot tell me your organisation is representative when we have South Asians sat in finance or IT. (Basanti)

Neotism is a central mechanism of field reproduction. It preserves the Market's social closure, sustains its reputational stigma and enforces the separation between front stage power and back stage diversity. The following section on the Market's reluctance to value human capital builds on this logic, examining how resistance to formal credentials further entrenches its low prestige and internal inequalities.

Reluctance to value and leverage human capital

In the London Insurance Market, stellar academic achievements are not awarded their due recognition—an issue repeatedly raised by participants with elite education levels.

Participants and their families place a high social and economic value on education as a means of upward mobility and status recognition (Jiménez and Horowitz, 2013; Scandone, 2018; Shah, Dwyer and Modood, 2010). In fields such as medicine, accountancy, law and banking, career progression and financial rewards are seen to be directly tied to educational achievements. Participants' families want social validation for the investment and sacrifices they make for their children to attain high educational credentials. The London Insurance Market, on the other hand, operates under a different logic in which educational capital is not effectively converted into symbolic or economic capital. One participant sets this dilemma in the context of the Market's history.

In the past, it was a place dominated by school leavers from both working-class and upper-class backgrounds. You didn't need academic credentials to succeed here. This has changed now but I think the remnants of the legacy issue still exist. Asian families put a lot of emphasis on education. They want their children's educational achievements to be acknowledged and given the appropriate status because ultimately that status is reflected back on the families. (Paul)

The historical legacy forms part of the Market's institutional habitus, which was established during a time when formal educational credentials were unnecessary for entry or advancement. This habitus persists as a durable disposition within the field despite demographic and other changes.

The Market's reluctance to leverage human capital reinforces its stigma as a field where little special talent is perceived to be required. This, in turn, undermines the self-image and self-worth of those who possess significant human capital, creating a mismatch between their self-concept and the status ascribed to them by others. This mismatch produces identity incongruence as participants' aspirations for recognition and advancement conflict with an institutional habitus that prizes loyalty and familiarity over demonstrated expertise.

The emphasis on education is not as important as in other industries and the value attached to that. You could probably say that from someone who came from [a top university] and the expectations that they had, and especially with the sort of City industries we are already exposed to, like investment banking or consulting, insurance felt a lot more laid back. It felt a lot more relaxed. Competition is less intense. Well, I'm not trying to say this with disrespect for the industry but it feels like I am playing in a minor league. (Tien)

The Market makes little effort to harness the specialist knowledge and skills that highly educated recruits bring with them. While this diminished the status of those with elite academic credentials, some acknowledge that it simultaneously allows for upward mobility for those without degrees, maintaining an illusion of meritocracy.

I don't think anyone has seen the value of my education. They'll see the fact that I have [high academic credentials] and think "oh, he must be really smart". But I don't think they've ever thought "wow, this is great, look at the interesting types of people out there". Well, one thing I would say is that it is double-edged. You could definitely make your way up successfully in the Market, if you don't have a degree or something like that. You could definitely start at the bottom and then make your way up top. That still applies, which I think is totally to its credit. (Jolly)

However, the Market's devaluation of human capital extends beyond education to how it treats ambition, creativity and innovation. Participants describe a pervasive sense of

institutional mediocrity that constrains their career identities. Ambition is a negative symbolic capital within the field.

If you are ambitious, if you are any good, if you care about your work, it is not easy to work in places where mediocrity is rewarded with long careers. If you do something innovative or creative, you will be blocked. I feel like I have to validate every perspective I bring to the table. Every request I make. It makes it worse if you are not a white woman working in back-office functions dominated by white people. They are a clique and if you show even a small level of improving work, they turn you into an outcast. (Preetha)

Preetha's account illustrates the psychological consequence of Goffman's (1963) notion of a discredited identity. Her efforts to demonstrate initiative and capability are systematically delegitimised by organisational gatekeepers, exposing how the Market's habitus penalises deviation from conformity.

Milo's experience highlights how uncodified but powerful field boundaries constrain mobility for individuals whose habitus, shaped by education or prior professional environments, is misaligned with the Market's traditional culture.

I was hoping to find people who are super motivated, competitive, pretty clever, super smart. But this wasn't the case. Honestly, this was my introduction to the Market. There are lots of invisible barriers for ambitious people. If you are motivated, if you are hard working or if you want to think outside the box, you can feel isolated. I didn't feel represented. (Milo)

Milo's experience reveals how adapting to institutional mediocrity creates psychological harm rather than career development, thus challenging the fundamental assumption in career construction theory.

Participants also warn that the Market's resistance to recognising and rewarding human capital poses a longer-term threat to its renewal. The same undervaluation that discourages ambitious insiders also deters high-calibre entrants from considering the field at all.

Do you think we get the best of the best applying for graduate schemes? I can tell you that we don't. We get some good people but we are not getting data geniuses who can really think through risk and understand numbers in a deep way. The geniuses are going to investment banking or they're going to fintech and start-ups. We don't articulate to them what exciting stuff we do or how we can take advantage of the really cutting-edge tech and data and like all the science behind that. (Dalia)

Dalia's observation shows that undervaluing intellectual capital is not merely an identity issue but a structural constraint for the Market. This compounds its reputational stigma a a field resistant to progress and innovation.

Participants further identified leadership's limited commitment to talent development as a barrier to attracting and retaining high-potential candidates. Decision-makers, deeply embedded in the Market's habitus, were perceived to reproduce dispositions that resist change. Their complacency becomes a mechanism of symbolic reproduction, perpetuating internal stagnation and broadcasting a message of low ambition externally.

Why would talent come to a place where talent isn't valued? There is a lot of potential for hiring brighter graduates or lateral hires from banks and other industries. But we haven't really been pushing this. Maybe the industry thinks it doesn't need them. Maybe some senior management teams think that anyone can work here, so why bother searching for the brightest people. But people who want to be a somebody don't want to be in a place for anybody. (Ming)

Participants' accounts suggest that the Market's field logic privileges relational capital over human capital, reinforcing its divergence from adjacent financial fields. Bourdieu's framework helps explain this. The Market's habitus continues to reproduce a structure in which social familiarity outweighs intellectual attainment or creative potential. This undervaluing of human capital deepens the field's reputational stigma, further entrenching identity incongruence and positioning it as a space for limited symbolic distinction and

constrained legitimacy. Consequently, participants felt that these institutional status markers were transferred to their personal career identities (Goffman, 1963).

Resistance to innovation

The London Insurance Market's undervaluation of academic credentials also intersected a broader institutional inertia: a reluctance to innovate, which participants saw as integral to institutional identity. The resistance to innovation reinforces the same field logic that privileges familiarity and tradition over new forms of expertise, curtailing the Market's ability to attract or retain talent from younger demographic groups. The institution's outdated practices hardens the Market's reputation as an archaic institution that is increasingly disconnected from contemporary business environments. Participants described the field as devitalised and that belonging to it as equally devitalising.

For some participants, innovation itself was a career anchor, defining their career identity and self-worth. They expressed frustration that the Market was tethered to the past and not oriented to the future. This dissonance was particularly experienced by participants in the 20- to 30-year-old age demographic, who compared the Market unfavourably with "exciting" and future-facing industries.

We struggle because of lack of innovation. We are years behind technology, banking and law. We still have people in our office who are old-school, stuck in their ways of doing things by paper. No one is going to change them because to them, they have been doing this for 20, 30 years. And because of this, the status of insurance is very, very old-school. (Jeremiah)

Jeremiah's observations echo the finds of Heracleous and Barrett (2001), who examined the Market's resistance to shifting from 'paper slip to electronic risk placement' (page 763) in the 1990s. Their study revealed that front-office actors opposed the change despite senior endorsement. This historical tendency to defend legacy systems and practices reflects a deeply ingrained institutional habitus oriented towards stability rather than transformation.

Ultimately, resistance to innovation compounds the Market's reputational and structural challenges. It limits renewal, deters new entrants and perpetuates its image as a relic of the past. For participants, this stagnation heightened their identity conflict, struggling to reconcile personal aspirations for growth with belonging to a field that resists change.

6.3 The logic of specialism

Specialism occupies a central place in how minority ethnic employees negotiate legitimacy in the London Insurance Market. Across the data, participants positioned specialist knowledge and expertise as both a protective shield and a currency of belonging within a field where legitimacy is conditional and exclusionary. Participants sought to transform technical knowledge into symbolic capital, performing expertise in a setting where legitimacy is conditional and where institutional stigma endures. In this way, specialism serves simultaneously as a career identity anchor and as a response to the Market's exclusionary logic. However, because the Market has a hierarchy of different forms of expertise, this logic of specialism is unevenly applied, reinforcing occupational segregation, ethnicised hierarchies and the reproduction of insider/outsider boundaries across front- and back-office roles.

Specialism as protection

Participants described specialisation—in actuarial science, chartered accountancy, legal and regulatory domains— as a protective and legitimising strategy to gain career stability and recognition. Specialism draws on accredited professional qualifications, previous experience in specialist areas, subject matter expertise and technical skills (see Figure 8).

Figure 8: Components that make up specialism



Participants presented specialism as a lasting adhesive for the organisational careers of minority ethnic workers. Specialism is a form of cultural capital that enables minority ethnic workers to assert a stable career identity in an environment that can render them invisible.

When I first started, a chief diversity officer told all the new joiners to pick an area to specialise in and to build expertise in that. You'll always have a job. For people like us, it boils down to being respected. You own that specialism.
(Michelle)

Specialism provides authority, credibility and indispensability in a field where belonging is precarious. Participants in specialist roles in both front- and back-office describe their expertise as a sought-after commodity, even when their demographic characteristics might otherwise place them at the margins of power. In some cases, the intersection of knowledge, ethnicity and gender status produced a niche form of visibility that improved recruitment and progression opportunities in a field that was seeking to become more diverse.

Knowledge is power. When you say you are a specialist in xyz, this give you a big tick. But the Market also wants specialists who understand it, how it works. Now, that pool of people who have both is small. When you add the fact that I am female and mixed race, then I am in the even smaller pool. But I become more visible. This puts me at an advantage when it comes to recruitment across the Market. (Stella)

The scarcity value of Stella's combined attributes create a distinctive position within the field's competitive hierarchy.

Specialism is also a response to the precarious status of generalist roles, particularly for minority ethnic women. Participants in generalist roles described feeling less secure about their status in the Market. Without specialism capital, they were forced to rely on the Market's dominant currency of legitimacy: relational assets and visibility within established networks. This dependency on soft skills placed minority ethnic women at a disadvantage, given that the Market's structures prioritise long-standing insider ties over newcomers' efforts to build them. In this context, specialist knowledge offered a credible route to professional recognition whereas generalist roles exposed minority ethnic women to the Market's exclusionary reliance on relational capital.

You are more credible in the Market if you are a Black woman in a specialist role. It makes it very challenging to sell yourself if you don't have the types of specialism that fetch high prices in the Market. So, you have to build other things to crack through and gain respect. Improve your communication skills, build relationships, those kinds of things. (Louise)

Specialism and institutional gatekeeping

The institutional identity of the London Insurance Market reinforces a human capital taxonomy in which specialist knowledge is valued, but unevenly so. Back-office specialisms such as accounting, legal and actuarial work are constructed as meritocratic and accessible entry points for minority ethnic knowledge workers. However, these roles remain spatially and symbolically separate from the white-dominated front-office spheres like underwriting

and broking (see section 6.2 on nepotism). This partitioning reflects and reproduces the internal logic of who belongs where and why.

Back-office specialists describe their roles as peripheral to the Market's dominant trading identity.

The underwriters and brokers see us as a cost centre. People like me are here because the regulatory environment has changed. There are a lot of gripes from the underwriters about our presence here. They will ask "we have survived without actuaries and accountants for two hundred years so why do we need them now?" There is a bias against the professions in the back-office.
(Paul)

This relegation to "cost centre" status reveals how institutional hierarchies are embedded in the valuation of capital. Despite their expertise, back-office specialists carry the stigma of being supporting actors rather than legitimate value generators. In Bourdieusian terms, their cultural capital is recognised only within limited organisational subfields. In Goffman's terms, they occupy the Market's back stage—essential to the performance but denied visibility in the front stage display of prestige.

While these roles are often dismissed, participants also highlight their indispensability during periods of disruption. In such times, their technical knowledge becomes critical to the organisation's continuity.

When you attend innovation meetings, you will see definitely lots of Asians in the mix, especially Indians from the actuarial space because they are mathematically minded. I am stereotyping but that is what they are. Whereas on commercial insurance or reinsurance space, finding Asians or Black colleagues will be like non-existent. But on something like innovation, companies need the maths and science subject experts as much as they need the underwriters and brokers. (Mala)

The presence of minority ethnic back-office specialists in innovation projects signals the field's pragmatic dependence on specialist labour but this constitutes conditional legitimacy.

Full professional recognition still depends on relational fluency and network visibility, as shown in Chapter 7.

Front-office specialisms: stigma and segregation

The front-office trading roles in the London Insurance Market encompass both underwriting and broking specialisms, with both functions closely aligned around the same risk classes. While this analysis primarily draws on participants' experiences in underwriting roles, it is important to note that similar patterns of hierarchical classification, prestige and exclusion extend equally to broking specialisms.

Participants depict the front-office as a contested arena where different forms of capital compete for dominance. Some participants in back-office functions expressed scepticism towards underwriting as a career path, citing its rigid structures and lack of progression opportunities. These constraints diminished its desirability for minority ethnic employees seeking faster recognition and advancement, especially in a field where career trajectories are shaped by inherited habitus.

I wouldn't want to be in underwriting. It is boring. You can make it interesting but there is a sense of hierarchy and you have to wait for someone to die before you go up. Like I know some underwriting assistants who have been doing the same job for 20 years. And they are in their forties. Why are they happy to stay in the same grade for decades? (Marsha)

There is a dissonance between the symbolic prestige attached to underwriting and the stagnation experienced within it. Although underwriting is publicly celebrated as the Market's defining occupation, its internal hierarchies restrict movement and reinforce a culture of waiting and seniority.

This ambivalence is also evident in how some participants strategically positioned themselves in relation to underwriting. Two individuals in the sample held both chartered accountancy and chartered insurance qualifications but they actively chose to foreground their identity as chartered accountants, an affiliation that carried greater symbolic capital in

their social circles. Their pseudonyms cannot be used here because they might be identified easily, as very few people from minority ethnic backgrounds hold both sets of credentials.

Oh please, don't put me down as having chartered insurance status. I only did that to show that I am interested in the London Insurance Market. My main one and the one that I'm prouder of is that I am a chartered accountant. I only studied for the chartered insurance to show that I am interested in this section. I am a chartered accountant more than a chartered insurer. You cannot put these two on the same level. (Female participant)

This hierarchy of professional esteem reveals another layer of the Market's stigma. Even those within it distance themselves from its core identity by aligning with professions that command greater symbolic capital and social prestige. In doing so, they reproduce the perception that insurance lacks legitimacy compared to adjacent professions such as accountancy or law.

The hierarchy of professional esteem is further reflected in Mila's extract, which exposes the tension between symbolic visibility and economic capital within the Market. Having initially chosen underwriting over actuarial work because of its performative appeal on the front stage, she later recognised that the less visible actuarial profession commanded greater material rewards.

I first interviewed for an actuarial job but it sounded so dull that I decided to go into underwriting. What I know now is that actuaries make the most money out of everyone. Underwriting is the face of the Market, but the salary structure will give you a different picture of who the most powerful people in the Market are. (Mila)

This is an inversion of prestige within the field but it is not immediately visible on the front stage. While underwriting projects authority through its performative centrality, the back stage houses the quieter accumulation of economic capital and the institutional authority that corresponds to it. In Goffmanian terms, the Market's dramaturgical order conceals the distribution of power. The misalignment between what is celebrated and what is rewarded exposes the Market's symbolic performance that obscures its deeper economic logic.

Participants' accounts reveal that underwriting specialisms themselves are sites of status differentiation within the London Insurance Market. The way participants categorise underwriting classes and the career identities associated with them reflect the intersection of field dynamics, norms and the demographic identities salient to participants.

Not all underwriters are equal, whatever they tell you. Marine underwriters, cyber underwriters, financial lines, these are really specialist underwriters. They are more complex to underwrite. Property and casualty underwriters, I don't want to undersell them, but they are not considered high-status. (Lewis)

This hierarchy shows that the logic of symbolic capital operates unevenly on the Market's front stage. Certain underwriting classes accrue prestige while other are stigmatised as routine or outdated. These internal distinctions reproduce the field's wider inequalities, creating spaces of elite closure at the top and symbolic devaluation at the bottom.

Self-segregation based on stigma and anticipated hostility

Ethnicity identity is a central factor in how participants understand and respond to the informal institutional logics governing occupational belonging within the Market. Certain underwriting classes, particularly marine and cargo, are constructed as ethnically exclusive spaces, prompting a form of self-segregation among minority ethnic professionals. At the same time, participants ascribe stigma to these underwriting classes, casting them as discredited spaces within the Market.

Traditional classes like marine and cargo, you know, they are what we call old school. So typically, your clients and your brokers are less likely to warm up to people like us. So good luck to you if you want to go into that. (Aaron)

Excluding oneself from these underwriting classes is a pragmatic and symbolic strategy to avoid identity dissonance and the potential devaluation of one's career self. Participants characterise these traditional specialisms as stagnant and culturally incongruent with the aspirations of a more diverse workforce.

Marine, cargo, they are just bland. They are still using the same policy forms and templates from like a hundred years ago. They are the bread and butter of the Market but they are not very exciting at all. (Falcon)

For Black participants in front-office roles, this distancing carries a deeper emotional and historical charge. Marine and cargo lines are contaminated by their associations with the transatlantic slave trade (Pearson and Richardson, 2019), rendering them as professionally, culturally and morally unacceptable. Historical structures of the field are therefore inseparable from its contemporary context, shaping how minority ethnic professionals interpret these spaces.

The pervasive alcohol-centred sociality that characterises these underwriting classes further reinforce their exclusionary culture. Participants describe them as spaces where social belonging is contingent on shared embodied norms that reproduce the underwriting field's demographic homogeneity.

If you walk around the Market, you can tell who works in marine and cargo. They have grey hair. They are old school and they are notorious for drinking alcohol throughout the day. The drinking culture is rooted in these older lines. (Tien)

Self-segregation becomes a form of anticipatory impression management. Minority ethnic workers avoid certain specialisms not out of preference but as a calculated response to stigma and anticipated hostility. This shows that exclusion is co-produced through both structure and agency.

[Elite closure and ethnicity segregation in high-status underwriting classes](#)

While some underwriting classes are marked by historical and symbolic stigma, others, such as financial lines, political risk and terrorism, are seen as aspirant front stage regions. Participants say these are high-status specialisms offering intellectual challenge and

reputational capital. They demand cultural dexterity, geopolitical awareness—qualities that participants believe could be amplified through their ethnicity identity.

Our end clients are very ethnically diverse. Because we have African heritage, we understand the behavioural mechanics in Africa when it comes to negotiating pricing or conducting business. We know this because we've grown up around it. We can use this to our advantage. But we need the organisations to also see this, which at the moment they don't really. (Alex)

However, these desirable underwriting classes are also sites of elite closure. Participants link their prestige directly to exclusionary mechanisms that preserve positional advantage. Economic and social capital are tightly regulated through implicit symbolic boundaries, ensuring that access remains restricted to those who already fit the dominant profile. This exclusion can also be read as a form of back stage boundary enforcement.

Financial lines is where the money is at. And they're really scared of letting other people into that business. That's why they are very protective of who comes in. You won't find any Black underwriters there. Maybe one or two Asian underwriters. They keep themselves watertight. (Monica)

Monica's framing of this shows that this is a deliberate defensive strategy to control who enjoys lucrative specialisms. The explicit ethnicity mapping of this exclusion indicates a hierarchical pattern of racial exclusion, with Black professionals facing more absolute barriers than their Asian counterparts.

Despite the prestige, these underwriting classes remain socially insular, reproducing privilege through subtle processes of boundary maintenance. Dominant actors protect access by invoking cultural fit and shared familiarity. Even participants possessing high cultural capital such as private education, encounter invisible but durable barriers to entry. For participants in front-office roles, their experiences were compounded by perceptions of fit where their ethnicity rendered them culturally illegitimate or incompatible. Drawing on Goffman's notion of stigma, these professionals are perceived as carrying discreditable identities because of their embodied differences in appearance or accent or cultural reference points.

Participants note that moments of sociopolitical disruption, such as the 2020 Black Lives Matter (BLM) movement, temporarily unsettle these entrenched exclusionary logics by increasing the visibility of racial inequity and strengthening collective identity among Black employees. However, this mobilisation of ethnic identity is also marked by moral ambivalence about the conditions under which inclusion is achieved.

*The only reason why people started paying attention to Black people in the Market was because of BLM. And they think “oh ****, we don’t have anyone Black in our underwriting or broking teams”. There is a gap and there is a panic because their teams have now become more visible to everyone. Yeah, no one wants to use their race to their advantage but I don’t know how else we make inroads into these teams. (Jerry)*

BLM is a temporary disruption to the field’s mechanisms of elite closure rather than a structural transformation. The moral ambivalence voiced by participants underscores how diversity gains remain conditional and precariously sustained within a field that continues to privilege inherited forms of capital.

6.4 Concluding remarks

The findings in this chapter reveal that invisibility, stigma and constrained agency are interlocking dynamics that structure career possibilities for minority ethnic professionals in the Market. These dynamics show how the Market’s institutional logics shape not only the conditions of access and mobility but also the identity work through which individual seek legitimacy and belonging.

The Market’s seclusion from wider society creates a system of limited visibility to educational institutions, minority ethnic communities and public discourse. This invisibility is not simply a marketing gap or a communications failure but a structural condition of the field that reproduces exclusion and narrows who enters, who succeeds and how they

understand their place within it. The absence of public recognition reinforces the Market's symbolic boundaries, creating a field that is both insular and self-referential.

The Market's stigmatised institutional identity operates on two planes: externally imposed through public misrecognition and internally sustained through organisational practices such as sexism, nepotism and the undervaluation of human capital. Participants experience this stigma as embodied, feeling its weight on their career identities and social standing. Their identity work therefore centres on reconciling professional ambition with the limited legitimacy afforded to them by a field that remains peripheral in prestige and esteem.

Within this environment, specialism operates as both protection and boundary mechanism. Participants strategically pursue specialist expertise to secure recognition, stability and authority in a field where generalist roles offer limited stability or status. By claiming specialist knowledge, participants attempt to counter the dual stigma of their minority status and the Market's low prestige. However, the same logic of specialism operates unevenly across the Market, reinforcing occupational segregation and ethnicised hierarchies where minority ethnic professionals become concentrated in back-office specialist roles, while front-office specialisms remain tightly policed through elite closure and cultural fit.

Viewed through Bourdieu's framework, these findings show how the institutional logics of seclusion, stigma and specialisation operate together to reproduce inequality within the field. Through Goffman's lens, they shed light on the micro-performances of respectability and self—regulation through which individuals legitimise their own career choices in a stigmatised context.

This chapter shows why minority ethnic knowledge workers must continually negotiate legitimacy in both institutional and social terms—and why genuine transformation in the Market remains slow. While specialism provides one route to conditional recognition, the following chapter turns to another key mechanism of career navigation: social capital.

Chapter 7 examines how participants mobilise or are excluded from these networks in a field where meritocracy is overshadowed by inherited privilege and insider ties.



Analysis II: 'You need to be visible within certain clans'

This chapter examines participants' motivation to accumulate and deploy social capital for the advancement of their careers. The importance of social capital for organisational careers is well-grounded in theoretical and empirical research. Drawing upon the data, this analysis explores why participants single out social capital as a key ingredient to their careers. For these individuals, building social capital is synonymous with accessing other valuable resources that advance their careers and reputations.

Integrating Bourdieu's notion of field and habitus with Goffman's dramaturgical concepts provides a distinctive lens to understand how minority ethnic professionals perform legitimacy in a context where relationships themselves operate as a form of symbolic capital. The analysis therefore considers how the structural logic of the field and the performative demands of visibility intersect to produce conditional forms of belonging.

Participants' career strategies are embedded within the institutional context. The London Insurance Market places a strong impetus on personal relations and connections, which in turn shapes its habitus. In this institutional habitus, networking is not optional but expected. Participants describe how the Market actively rewards those who leverage relationships to gain information and opportunities, and they therefore internalise these norms. At the same time, the data reveal that minority ethnic participants face structural barriers when attempting to access the Market's dominant networks. Class, ethnicity and gender mediated the extent to which participants can embody the Market's relational habitus. The accumulation of social capital in this field therefore exposes the uneven returns on capital across intersecting identities.

In what follows, the chapter first analyses the structural context of the London Insurance Market as described by participants, shedding light on how its culture creates both a strong

'family-like' camaraderie and exclusionary dynamics. It then documents the strategies that minority ethnic participants use to build and sustain their networks, as well as the reasons some choose to withdraw. Finally, it concludes by synthesising how these dynamics reveal power structures in the field and by reflecting on the connection between structure and agency in the career experiences of minority ethnic workers.

7.1 Market functions like a tight unit

Structural factors influence how careers unfold, shape access to opportunities and determine how employees experience the Market, as well as the strategies they adopt to pursue their ambitions. Two dominant themes are developed from the data. First, the Market actively rewards individuals who access resources through relationships, a culture rooted in historical and institutional norms. Second, as outlined in Chapter 6, the Market's relatively secluded position within wider society and its ambiguous public discourse entrench nepotism as a primary mechanism for sustaining front-office pipelines. Together, these conditions produce a field where access and advancement are largely governed by inherited relational capital. This logic produces a paradox for participants. On the one hand, the Market functions like 'a family' where relationships are central. On the other hand, its insularity and inherited stigma as a 'lesser' industry sustain gatekeeping practices that exclude outsiders.

The London Insurance Market places a premium on personal relationships and regular face-to-face interactions, effectively shaping an institutional habitus that compels networking and social proximity. Participants in front-office roles emphasise that their job performance and competitive advantage depend heavily on formal and informal relationships. Kwame explains how the Market's history continues to shape its present norms.

A lot of the focus on relationships is actually on the trading side because of the way the underwriters work with brokers. If you go back to how the Market began, it was gentlemen's agreements. It is all about who knows who.

(Kwame)

Kwame's remarks illustrate the enduring legacy of the Market's origins, where personal familiarity and relational trust, rather than formal structures, constitute the dominant currency for conducting business. The Market's modus operandi rests on close interactions among actors in underwriting and broking. In these front-office domains, socialisation and constant networking are expected norms.

The social behaviours required of those in the front stage of the Market become all-encompassing that the employees in these roles in effect inhabit a quasi-total institution. Their professional lives bleed into extensive social lives centred on the Market's core community, blurring work-life boundaries. Participants from underwriting and broking roles note that this enforced communion leads to an intensive cultivation of social capital as a matter of survival and success. They also reflect that the relational aspect of the Market gives meaning to their roles and identities. Career success is not only measured by performance but by relational visibility which is a key marker of legitimacy within this field.

When I first set out, I wanted to be an investment banker. But I wouldn't have survived. I am too much of an interpersonal person. I need to relate to others. So when I got into insurance, it was the perfect balance. You can sit behind your screen and do the numbers but you can also break your day by going out and meeting people, to meetings and travel. And although this Market is very big, it is also very small. Everyone knows everyone. It's a family, almost. And I love being here. (James)

Jame's narrative shows how participants internalise the Market's interpersonal demands as intrinsic to their career identity, perceiving relational work not as an obligation but as a valued and affirming part of their careers.

The broad sentiment expressed by participants in front-office roles—that the Market's interpersonal and communal culture was a positive differentiator—is echoed by back-office participants as well. The front-office emphasis on relationship-building diffuses across the organisational hierarchy, embedding itself into the broader culture. Informal rules of engagement regulate who is seen as competent and trustworthy.

One thing you learn quickly when you work here is that relationships are important for everything. If you want to get your job done, if you want to be taken seriously, you need to know people. (Ezra)

While many participants praise this relational extol, some also identify downsides. Falcon, who has worked in the sector but in a different country, points out a back stage reality that undermines the front stage performance of professionalism.

It's far, far too cosy, in my opinion. And I think in some respects borderline collusion. I think the Market talks to each other way too much. A lot of these relationships go beyond professional and become personal relationships. That can make it a little bit tough to draw the boundary. For example, two underwriters will be aware that they are writing the same risk. And they will have some friendly banter about it but I find it frustrating because it takes away a bit of that competitiveness you need. (Falcon)

Falcon's critique highlights two aspects of the Market that are resonate with Goffman's total institutions. First, the dissolution of boundaries between personal and professional life. Second, the difficulty for outsiders to challenge tacit norms maintained through communal consensus. The 'friendly banter' and mutual understandings among insiders effectively cement loyalty and consensus within the Market, sometimes at the expense of competition, transparency and scrutiny. Thus, while the Market projects a 'family' culture, it also perpetuates a closed system in which entry and advancement hinge on pre-existing social capital and resists outside influence or critique.

Participants' stories about how and why relationship-building underpins the London Insurance Market provide a structural backdrop for understanding social capital in this field. The rest of this chapter examines how minority ethnic participants build, sustain and use their networks to derive social capital. It also highlights the structural barriers they encounter when attempting to join or form such networks.

7.2 Prioritising informal networks over formal networks

This section examines how participants navigate both formal and informal networks to advance their careers. While formal networks exist in various forms, this analysis focuses specifically on diversity networks or employee resource groups (ERGs) as they emerge as the most visible and institutionally sanctioned formal networking structures in participants' narratives. The prominence of ERGs in the data reflects their role as the primary institutional response to diversity and inclusion. Despite the institutional investment in these initiatives, participants overwhelmingly view informal relationships as more effective pathways to career advancement. This pattern reveals how organisational attempts to formalise inclusion coexist with enduring informal hierarchies that continue to shape access to opportunity.

Limited efficacy of formal diversity networks in career advancement

While organisations across the London Insurance Market have established internal networks to promote inclusion—particularly through employee resource groups (ERGs) organised around ethnicity or gender—participants express scepticism about their career-enhancing value. Many individuals are initially motivated by cultural or ethnicity identification to join these groups, perceiving them as spaces of recognition and empowerment.

When the whole diversity and inclusion circus came to town, I was seduced. I thought, “finally, I can be with people like me and be unapologetically Indian”. That we were forming these groups to support and fight for each other. Those were the giddy days. I was naïve. (Nalini)

Nalini's reflection encapsulates how ERGs initially offer both emotional solidarity and symbolic belonging. These groups operate as front and back stage sites where participants can momentarily reverse the usual representational imbalance and perform collective visibility. However, as Nalini's comments suggest, these performances of inclusion rarely translate into structural transformation.

Expectations of these networks vary. Some participants derive instrumental benefits by using ERG events as opportunities for upward visibility and access to leadership. Senior executives are expected to sponsor and attend these groups, giving them symbolic weight albeit with limited substance.

Look, I am not going to their events to make friends with other people at my level. I am going to see what I can get out of them. Their speed mentoring events were helpful because I met senior people who were mentors, people I wouldn't normally meet or talk to. I wanted to put myself in front of them in case they were aware of opportunities I should go for. (Wang)

Wang demonstrates how participants use impression management tactics within these formalised diversity spaces, performing commitment and visibility for symbolic capital. Nevertheless, the instrumental benefits from ERGs are conditional and inconsistent and rarely convert into material rewards.

I volunteered to set up and run this group because I thought I was not visible enough. I wanted to show my leadership capabilities to the leaders here, that I had initiative, that by doing this, I was also making them look good. Unfortunately, I realised that they may pay lip service to my efforts to run this group but they don't see my contributions worthy of promotion. (Ashok)

While ERGs create a front stage performance of diversity, they are disconnected from the back stage domains where the real power and resource allocation occur. Over time, participants' early enthusiasm gives way to disillusionment as they recognise that these groups generate social capital that has weak convertible rates into the forms of capital valued by the field. ERG settings provide a front stage display of inclusion that conceals the persistence of structural inequality.

Informal networks as the route to career success

Participants overwhelmingly place greater emphasis on informal networks as the main avenue for career mobility, information exchange and reputation-building within the London

Insurance Market. These networks are rooted in relational trust, often proving more responsive and strategic than their formal counterparts. Based on the data, internal informal networks are made up of relationships with intra-organisational members from different ranks and different job functions while membership of external informal networks are typically dependent on being in market-facing roles or doing similar back-office functions such as finance or having shared experiences at a former employer.

Relationships built through unstructured interactions—across roles, departments and firms—are crucial for gaining insider knowledge, securing referrals or staying aware of upcoming vacancies. On the whole, participants' experiences indicate that informal networks in the Market play a more robust role in career search and mobility than formal channels and processes.

It's fundamentally a relationship Market. If you want to move to a new role, you need connections to those who can open doors. Your networks scan those opportunities for you. (Maya)

Access to opportunities depends less on formal processes than on relational brokerage.

I used my contacts to find this role. Some of them knew the head of the team. No interviews, just conversations with the head of the team and just like that, the opportunity showed up and I went for it. (Tina)

Tina's experience points to how the unwritten rules of the field favour those with inherited or well-developed networks, allowing them to bypass formal mechanisms entirely. This process reproduces privilege and demonstrates how seemingly meritocratic systems remain bound by informal capital exchange.

Informal networks are also perceived as more agile and more deeply embedded within the Market's power structures. Participants describe these networks as back stage regions, where strategic alliances and soft influence occur away from institutional scrutiny.

You cannot think of your career as a straight line from bottom to the top. If you are only looking for promotions just within your team, you can be waiting

for a long time for someone above you to leave. But we have to think about horizontal moves, diagonal moves. And these, you will only find out from talking to people. So your contacts can help you to expand in different directions. (Flora)

Flora's insight demonstrates that navigating this field requires an embodied understanding of its implicit rules, and knowledge of these rules are only available through informal relational participation.

Informal ties also enable participants to identify supportive managers or escape unsatisfying roles, showing that social capital is also mobilised for navigating career crossroads.

I was looking for external opportunities and I told my current boss that I had just been to an interview. She then said to me that a role was coming up in her team and that she didn't want me to leave the company. She wanted me to part of her succession plan. So I took the role even though it was not the most exciting and I wouldn't have applied for it on paper if I had seen it. I took it because of what she had promised me essentially. I feel like the network helps me in choosing the right boss rather than the right job. (Ramya)

Ramya's strategic decision lies in recognising which relationships carry long-term value in the field's hierarchy.

Informal networks also serve as a gateway to exit low-status jobs. Participants who have been in administrative roles but who aspire to operational or technical roles within their organisation rely on their informal intra-organisational networks to circumvent right HR systems. Such cases reveal how the front stage mechanisms for career advancement may be rituals that conceal where actual power resides.

The brokers were really nice. They took me under their wings, took me out to drinks to introduce me to underwriters and other people around the London Insurance Market. I think they kind of felt sorry for me and they could see I was a nice person. I went out drinking with them and I was sociable with them. And this was how I stepped up from being a secretary to my present

role. By talking to them, I was able to find out what brokers did, what underwriters did and they showed me how I could become a broker. (Monica)

Monica's narrative particularly underscores the intersection of Bourdieu's concept of habitus with Goffman's impression management. Her ability to present herself as a "nice person" who was "sociable" represents an understanding of the dispositions that are valued in the field. The informal socialisation is where she could demonstrate appropriate habitus and accumulate social capital simultaneously.

Beyond career mobility, informal networks offer emotional reassurance and identity validation (Hirschi and Koen, 2021; Ibarra, 1992, 1995 and 1999). Through Goffman's lens, they serve as back stage spaces where participants manage potentially discrediting attributes and rehearse performances of confidence for the front stage.

I am an introvert. I literally freeze when I have to interact with strangers. But the people in my network help me out. I watch them at networking events and I make mental notes of how they chat with new people. They are also good at bringing me into those conversations. So bit by bit, I have gained some confidence in how to introduce myself to others. (Sunil)

Sunil's attempts to observe and mimic the networking behaviours of others constitute a means to internalise the unwritten rules of social engagement. This deliberate approach to acquiring habitus demonstrates how individuals who feel out of place in a field may consciously work to embody its valued dispositions.

Sheila's strategy is a form of impression management aimed at stigma avoidance. Her back stage rehearsals with trusted peers compensate for lacking dominant cultural capital and enable her to project competence and legitimise her position in the front stage of meetings.

It is mainly having stakeholder management in the background so that I was replaying things to them that I was thinking of, things that I wasn't comfortable saying in meetings because I didn't want to sound stupid or have people question whether I know what I am talking about. Using my network around me to have one-on-one conversations where I suggest things and see

what they think and feel reassured that I do know what I am talking about. Some people in my networks are quite good at making me feel confident in what I am saying. (Sheila)

Informal networks also enhance participants' day-to-day influence, particularly when they lack formal authority. These examples underscore how interactions in informal settings can be converted into *influence capital* to bring about micro level organisational changes that operates beneath formal hierarchies.

I use people in the team to bounce off ideas, to think about what we could do within our team to progress, to make ourselves better, all that kind of stuff. And having casual chats with them rather than purely work-related chats means that information will flow better between us. I definitely had the best conversations while just sitting with people at lunch and talking to them rather than being in a conference room and having a formal meeting with them. This is all about progressing ideas, looking at new ways of working and trying to make things happen. (Gillian)

Gillian's strategic use of "casual chats" rather than "formal meetings" shows how power circulates through relational habitus rather than positional authority.

The empirical findings in this section demonstrate how career advancement depends significantly on one's ability to accumulate and strategically deploy social capital in the field. Formal structures of diversity networks provide symbolic but temporary recognition, but informal networks are the true conduits of capital exchange. This duality exposes the conditional nature of inclusion and how power, capital and performance intersect in determining career trajectories within this context.

7.3 Building and maintaining informal networks

The preceding section shows how informal networks act as powerful conduits for mobility and legitimacy within the London Insurance Market. This section extends that analysis by examining how minority ethnic professionals build and sustain these networks over time. Despite extensive scholarship on networking, relatively little attention is paid to how minority ethnic employees actually construct and preserve ties (Franklin, 2022), particularly in elite, relationally driven fields. Addressing this gap makes visible not only who gains access to networks but also how individuals cultivate belonging and manage visibility within them.

As Bourdieu (1986) argues, the acquisition of social capital depends on the types of networks one builds and accesses within a given field. For minority ethnic professionals, this process is not neutral. Building networks requires navigating institutional hierarchies, symbolic boundaries and ongoing judgements of legitimacy. Viewed through a Goffmanian lens, these efforts involve impression management and the performance of legitimacy that aligns with the Market's expectations although sometimes subtly resisting them .

Participants' accounts indicate that career progression is a continuous process of self-development and negotiation, demanding emotional energy and sustained investment. Those seeking new opportunities or redefining their career identities accept that relational work is essential to advancement. In this field, network-building is a form of career labour that requires balancing adaptation and authenticity.

Participants employ a range of strategies and they fall into three categories: adopting conciliatory measures, borrowing the networks of high-profile executives and mobilising transient relations that offer tactical opportunities. These approaches collectively demonstrate how actors convert social interactions into capital under conditions of unequal recognition.

Conciliatory and deferential interactions to build favourable impressions

Adopting conciliatory measures and showing deference to others help participants forge relations and accrue legitimacy within the field. Building and maintaining social relations through this approach entails accepting that progress depends on working with existing norms and systems, thus reinforcing and sustaining the institutional status quo.

Participants' accounts illustrate the conscious deployment of conciliatory strategies to build coalitions and secure inclusion within informal networks. These efforts reveal an implicit understanding of the cultural and symbolic capital valued in the Market. Such understanding can only be fully acquired through prolonged immersion in the field.

A recurring theme in participants' narratives is the emotional labour embedded in these performances of self. This labour is perceived as a workplace burden but one is intensified for minority ethnic workers, particularly for women, who have to manage both racialised and gendered expectations. This strategy is not merely a strategy for fitting in but a necessary condition for survival and advancement.

Notably, Black female respondents highlight the need to counter stereotypes that cast them as aggressive or unapproachable.

There is this view about Black women, that we are always angry and aggressive and unapproachable. It doesn't help us that some of the Black celebrities, they also show their angry side all the time. All people see or hear is that they are not happy with this that and the other. Now, they may be right but over time, there is an image of them that everyone else latches onto. In my professional life, I make a conscious effort to fight this image, to make sure that people don't overlay this image on me. I make it my business to be nice to everyone I have to work with. I walk around the office regularly, stopping at people's desks to say hello. I am friendly with them, I praise them for their work when I see them. (Simi)

Simi's narrative resonates with Goffman's concept of "covering", a technique through which stigmatised individuals minimise attributes that could invite social opprobrium. Her

conscious self-monitoring demonstrates how impression management becomes a form of emotional and performative labour required of Black women in professional settings.

Louise similarly shows a calculated and transactional orientation to networking. Recognising that access to elite spaces is mediated through specific social rituals, she converts her emotional and temporal labour into social capital. Her reference to “certain clans” signals the Market’s entrenched social segmentation, while her participation in elite leisure activities illustrates how advancing in the field requires performing cultural fluency even when such practices feel alienating.

To get to a position where I am commanding ownership of a portfolio or a department, it is a huge amount of networking. Yes, you need to deliver and produce goods but you absolutely need to be well-networked and well regarded. You will naturally click with some but not others. Still, you have to be visible to certain clans. And you will need to put in the work to make sure that these relationships work. Whether it’s having a cup of coffee or meeting them for lunch or drinks, you have to make yourself available. If you get invited to polo, you go. You don’t shy away from these events because you are Black. You play the game that is to be played. (Louise)

Gender and ethnicity identities also shape how participants interpret others’ perceptions and calibrate their behaviours accordingly.

I can be serious or have a serious face when I am concentrating. But I found out that people find this scary. I don’t know if they are scared because my face is brown. Like will a white woman or man be considered serious and scary when she is at work? So, to make myself approachable, I have to remember to smile. Smile when I speak to people. This is not easy when I am seething inside about these people’s work. (Sita)

Sita’s experience reveals how identical behaviours are read differently depending on the performer’s ethnicity identity. Her strategic smiling is a performative accommodation to the

racialised gaze. It is an example of how professionals learn to regulate their emotions and expressions in the pursuit of legitimacy.

Isaac's strategy illustrates the recalibration of self-presentation to counter stereotypes of Black masculinity. By performing restraint and receptivity, he diffuses perceived threat while reappropriating this demeanour as a form of soft power by transforming passive listening into an avenue for insider knowledge and relational influence.

I am a tall Black man so I understand how intimidating I can be to people in these spaces. But it does my career no good to leave people feeling intimidated by me. In conversations with people, I don't state my opinions. I go into a full on listening mode, allowing them to tell their stories to me. And I don't challenge them. What happens is that with this is I get information from all sorts of people. They come to me to complain, to gossip, to tell me things. So this stance has helped me to become visible but in a good way. Not just visible because of my build and height but also visible for being a trusted colleague. (Issac)

A habitus formed in one social or cultural field cannot always be transposed into another without friction. Individuals therefore suppress or reconfigure aspects of their identity to facilitate smoother interactions within the workplace.

In Asian families, being clever is like a big thing. If you are clever, you do well academically, you are intelligent, the entire family and community put you on a pedestal. But when you come to mixed spaces, you learn that you have to downplay your knowledge, intellect in order to be accepted by others. Otherwise, you will be seen as a threat and I learnt this the hard way. Moving from our cultural backgrounds to the workplace, no one teaches you how to behave. So sometimes, I have to play dumb, I have to play ignorant. And give others the pleasure of thinking that they are teaching me something I don't know, that I will be grateful to them for showing me the way. (Roy)

Roy's experience spotlights the disjuncture between cultural capital acquired and celebrated in one context and its lack of transferability to another, supporting Bourdieu's argument that the value of capital is field contingent. His intentional self-effacement, characterised by concealing his abilities to prevent potential penalties or social isolation, represents a strategic approach to protective impression management.

The testimonies presented here collectively show that the accumulation of social capital for minority ethnic workers depends on performing interactions that neutralise or counteract stereotypes and potential threat perceptions. Through Goffman's lens, these impression management practices represent front stage performance to elicit acceptance while they generate emotional fatigue and self-surveillance in the back stage. Ultimately, these performances both reproduce and expose the asymmetrical power structures that condition who is granted legitimacy within the London Insurance Market.

Borrowing the social capital of informal sponsors

The critical role of sponsors in careers is a strong theme in interviews with female participants. Sponsors are described as powerful figures who confer legitimacy and credibility, enabling women to access opportunities otherwise beyond their reach. The significance of sponsorship appears contingent on both career stage and hierarchical position. Women in mid- to -high-levels of their career identify sponsors as pivotal actors in their career advancement. This pattern suggests that the social capital embedded in sponsorship becomes increasingly valuable as women ascend the corporate hierarchy, where pathways narrow and gendered barriers intensify.

This emphasis on informal sponsorship mirrors the broader pattern of reliance on informal networks discussed in Section 7.2, reaffirming that advancement in the Market depends on relationships that operate outside formal organisational structures. Informal sponsors are viewed as conduits of authentic social capital, in contrast to the perceived hollowness of institutional programmes.

The data also reveal the gendered imbalance of sponsorship dynamics. Sponsors are predominantly men, reflecting the male-dominated environment of the London Insurance Market. This asymmetry underscores how women's advancement often depends on the goodwill of male gatekeepers, reinforcing the field's patriarchal power structure. However, women also exercise agency in cultivating these alliances, engaging in impression management and strategic alignment to borrow their sponsors' symbolic capital.

All women who report having sponsors describe a boost in confidence and visibility, exposing the structural production of self-doubt that shapes gendered professional lives.

I was given a sponsor by the organisation. It was pointless. I learnt quickly that he was only doing this because he had been asked to. My wellbeing and career were of zero interest to him. He did nothing for me, he didn't help me when I needed help. The entire arrangement was only a show. (Shoba)

Shoba's account exposes the performative nature of formal sponsorship arrangements, where symbolic acts of inclusion mask structural inequalities rather than dismantle them. Sponsors in formal programmes perform allyship in front stage settings to enhance their own symbolic and social capital while offering minimal substantive support to their assigned protégés. In this process, minority ethnic women risk becoming props in the formal sponsor's self-promotional performance narratives, with their visibility instrumentalised for diversity optics.

Getting sponsors through your company is not a satisfying process. If your boss suspects your ambition will overtake theirs, they can get really weird about it. And the other thing if you go through the official channels, they will find a white woman to be your sponsor. And this white woman will probably not have real power but will probably say yes to being your sponsor because it helps her look good. You know how these things work, white women mostly help other white women. You just become a project for them to show off but the real support won't come. (Timur)

Timur's account reinforces the performative and exclusionary nature of institutional sponsorship programmes. Her reference to being treated as "a project" signals the

instrumental use of minority ethnic women for symbolic compliance, while her observation that “white women mostly help other white women” draws attention to how in-group preferences stratify solidarity. Such accounts expose the field’s intersectional fault lines, where both ethnicity and gender shape access to genuine sponsorship.

In contrast, participants consistently describe informal sponsorships as vital mechanisms for borrowing social and symbolic capital necessary for career advancement. These relationships emerge organically through proximity, strategic reciprocity and the careful cultivation of goodwill. The accumulation of sponsors without institutional support or formal recognition, leaving women to independently navigate these opportunities and devise agentic strategies to counter structural exclusions.

My head of department was a great guy. He told us that his door was always open. So when I was not happy with an organisational policy we had to develop, I told my manager that I didn't want to take up her time on it but that I would discuss this with him instead. I would send him an email and he always asked me to go and see him. That's how this started. He was soon asking me how I felt about this, that and the other. That's how he became my sponsor. There was no formal arrangement but I knew he was looking out for me. (Angela)

Angela’s account demonstrates how informal sponsorships arise from ongoing relational exchanges rather than formal designation. The absence of an official arrangement amplifies the relationship’s effectiveness, freeing it from performative constraints and allowing trust and advocacy to develop organically.

Kala’s strategy demonstrates an astute understanding of how value circulates in organisational life. She consciously aligns her efforts with the interests of senior leaders, converting her labour into visibility and trust. Through this, she performs what Bourdieu would call strategic capital conversion, transforming competence and compliance into social capital.

In my experience, it is easy to find a sponsor when you are in cross-team projects. Every project will have a leader so I make it my business to learn what they want. What can I do to make that person look good in front of his bosses? I am not saying this works all the time but people start noticing you and your work and then you can build a relationship with them that will continue after the project is complete. (Kala)

This form of strategic positioning is further mirrored by Olivia.

You have to learn to stroke their egos. They are not your managers, so they are not familiar with your daily work. But you can show your attitude in other ways. Like when they email asking for information, you respond quickly. And you respond by offering to help further. Give them insider information that will be useful to them. Flatter them. (Olivia)

Olivia's comments reveal the emotional and strategic labour involved in cultivating informal sponsorship. Her deference and responsiveness are impression management actions aimed at projecting reliability and likeability, qualities that resonate with the Market's front stage norms of professionalism. These seemingly deferential behaviours, however, serve as pragmatic adaptations to structural inequality, converting emotional labour into relational currency.

Nandy's experience demonstrates how informal sponsorship amplifies visibility through the sponsor's advocacy.

I have had people come to me and tell me that my sponsor has told them in meetings of the work I have been doing. I don't have to speak for myself, he spoke for me and the work that I do. Not just my work but also the attitude I have, the ideas I have. So much so that when the big boss of the company wanted a new project done, the people underneath him asked me to lead on this. Their confidence in me is down to the connections and respect they have for my sponsor. (Nandy)

Nandy's credibility becomes an extension of her sponsor's symbolic capital, showing how endorsement functions as a mechanism of capital transfer at the workplace.

Julia's account demonstrates how informal sponsors act as transmitters of tacit organisational knowledge, the unwritten rules of advancement that is elusive to outsiders.

I was involved in a major corporate transaction and I had to work closely with the CEO. It was the first time we were working together like this. This transaction was a long and a very stressful period and we were sometimes working 15 hours a day together. This is when we bonded and, during this period, he gave me lots of advice on how to develop my career. Including getting me to prepare to ask for my next top move once this transaction is done as a reward. I wouldn't have done this, I wouldn't have known that this was a done thing. (Julia)

The back stage guidance that Julia talks about extends Goffman's dramaturgical analysis by showing that legitimacy is learned through intimate proximity to those who regulate acceptable conduct. This process echoes the dynamics Goffman identifies in total institutions, where individuals learn new identities and internalise new institutional forms under conditions of enforced proximity.

Collectively, these accounts show that borrowing the social capital of informal sponsors is both an adaptive and agentic response to structural inequality. Through strategic cultivation of these relationships, minority ethnic women extend their reach into otherwise closed decision-making spaces. In Bourdieusian terms, sponsorship is a capital conversion process. In Goffmanian terms, it is a negotiated performance of credibility sustained by front stage deference and back stage trust. While these relationships enable mobility, they also reproduce dependence on dominant actors, validating the conditional and gendered nature of legitimacy within the field.

Mobilising situational and transient ties

This section analyses an alternative strategic approach employed by minority ethnic professionals in response to structural exclusions and unequal demands placed on them. In contrast to the conciliatory and deferential strategies discussed previously, a distinct pattern emerges among a subset of participants who mobilise situational and transient ties. These individuals cultivate instrumental and time-bounded relationships while maintaining emotional distance and limiting personal investment in workplace relationships. Such tactical disengagement represents an agentic strategy to conserve their energy, protect their resources and manage exposure within the field.

The primary motivation behind this strategic approach is the prioritisation of career advancement over social integration. This reflects a calculated assessment of opportunity structures and an awareness that full immersion in the Market's social life may yield diminishing returns to those positioned as outsiders.

My priority number one is to get career advice from others. Priority number two is if I like the person, may we can become friends and have conversations that are not career related. But time is limited and I prioritise in trying to get the things I need done for my career. (Tien)

Tien's framing of relationships as utilitarian resources for career advancement rather than emotional investments is a deliberate recalibration of the Market's relational expectations. Rather than expending effort on unreciprocated attempts at belonging, these participants limit their engagement to transactional, short-term exchanges to maximise career returns. This pragmatic calibration of relational effort reveals a keen awareness of the field's habitus, the unequal distribution of capital within it and the boundaries of what can be strategically resisted.

A defining characteristic of this approach is the recognition of workplace relationships as inherently unstable and contingent. This perception helps explain participants' limited relational investment and their preference for maintaining protective boundaries to shield them from potential disappointment.

You are here today and then gone tomorrow. The people you invest time in today can become your direct competitors tomorrow. Or they can move to different functions or leave the industry altogether. (Jaz)

Jaz's account highlights a field defined by fluidity and competition. If the audience constantly shifts, sustaining front stage performances of belonging loses meaning. Thus, selective engagement becomes a rational and protective choice. The perceived transience of ties weakens the basis for enduring social capital formation, positioning strategic withdrawal as both self-preservation and realism.

Participants also express awareness of the cultural and social distance between themselves and their predominantly white colleagues. Rather than wanting to bridge this distance through conciliatory performances, this group chooses to accept these differences as structural and immutable realities of the field.

I know that I am not the same as them. Am I going to disclose my personal stories to them? No. They will not be interested in my life story because my world is very far away from theirs. We don't share the same cultural things. I will be expected to learn theirs but not the other way round. (Stella)

This acknowledgement of asymmetrical cultural expectations directly inform participants' decisions to narrow their relational engagement. By withholding personal stories, Stella performs a subtle form of boundary management, controlling the flow of self-disclosure to avoid reinforcing otherness or fuelling stereotype circulation.

Similarly, the knowledge that their white colleagues often enter the field with pre-existing forms of social capital, leads to a grounded assessment of relationship potential and investment return.

Especially when you consider a lot of the people here in underwriting and broking have family or friendship connections with each other before they came here. I can't compete with that. I can't suddenly become the soul of their parties. (Raj)

Raj highlights the uneven distribution of social capital at entry points to the field, as explored in Chapter 6. The impossibility of competing with inherited relational assets further legitimises participants' adoption of transient and situational ties as a more rational career strategy.

The mobilisation of situational and transient ties can thus be interpreted not merely as adaptation to exclusionary environments but also as a subtle form of resistance to the field's networking imperatives. By limiting the depth of relationships and prioritising instrumental benefits, participants maintain agency over their identity boundaries while still pursuing engaging in the field's relational economy. This form of selective participation represents a refusal to expend the emotional and cultural labour typically demanded by dominant institutional norms.

Life is short. I think of this as cost-benefit analysis of my time and the best thing is to keep it light with people as you come across them. Like being friendly, of course, but not go and put all my energy into peeling all the layers off to get to the inside of the core. This is futile. (Micki)

Micki's cost-benefit framing transforms professional sociability into a calculated exercise in resource management. Rather than investing in asymmetrical relationships, she redefines networking as a controlled, surface-level interaction.

The selective disengagement described in these accounts aligns with what Goffman identifies as an underground resistance in total institutions, where inmates devise ways to create their own meanings and subvert the institutional demands on their identity. While the London Insurance Market is not a total institution, the analogy is a useful lens through which to understand how minority ethnic professionals enact quiet resistance by withholding aspects of self and by avoiding full participation in the field's networking rules. This emotional distancing is a form of impression management through which individuals regulate their self-presentation and, in doing so, assert a degree of autonomy within institutional constraints. Goffman also observes that institutions frame deviation from their rule as a form of sickness, which in professional settings can be interpreted as a lack of

ambition. In the data, this strategy appears as a here-and-now coping response rather than a forward-looking career strategy. Participants neither articulate nor demonstrate how situational and transient ties might translate into long-term career advancement. Consequently, this practice is superficial in two respects: limited in relational depth and truncated in its strategic pathway towards sustained professional success.

7.4 Challenges to building informal networks

The previous sections demonstrate that informal networks are critical for minority ethnic employees' accumulation of social capital within the London Insurance Market. The social capital produced by networks to support and advance the careers of minority ethnic employees in the London Insurance Market. Forming networks to gain social capital presents structural challenges, which can be significant for minority ethnic workers due to cultural, cross-cultural, and status-related factors. The following sections examine the three primary themes identified in the data.

Gendered power disparities in network formation

The challenges that minority ethnic women face in building informal networks must be situated within the Market's broader gendered habitus. As detailed in Chapter 6, the Market operates as a male preserve in which masculine norms govern professional interactions, status recognition and the allocation of symbolic capital. These exclusionary structures are further compounded by the sexualised cultures outlined in Chapter 6, which normalise the objectification of younger women in front-office roles.

Together, these practices define who is seen as legitimate within the field and who is not. In Goffman's (1963) terms, stigma operates simultaneously at the structural and individual levels, determining who may participate fully in front stage life. Women's partial and conditional inclusion in the London Insurance Market renders their network-building efforts inherently precarious. These informal arenas where informal capital circulates are socially

and symbolically configured as masculine domains, requiring women to develop heightened awareness of how gendered legitimacy is performed and recognised.

Female participants do not describe deliberate exclusion from men's networks but they emphasise how they are accorded a lower symbolic status. This subordinated position, embedded within the masculine habitus of the Market, systematically constrains women's agency to cultivate strategic relationships and access the informal resources for performance and career advancement.

The constraints women face in front-office roles are structural rather than incidental. An environment dominated by male norms engenders implicit bias against women that shape the distribution of network ties. Male participants in front-office roles acknowledge that. Most of their networks consist of other men while female participants highlight underrepresentation at networking events. In a field where networks are vital to accruing social, symbolic and economic capital, women's comparatively lower symbolic capital reduces their perceived utility as strategic allies. Individuals therefore apply a cost-benefit logic when deciding with whom to network, reproducing the unequal distribution of recognition and access.

Notably, the networks held by Asian men in front-office roles exclude minority ethnic women, signalling an internalisation of gendered hierarchies even within minority ethnic groups. At networking events, men gravitate towards other men, reproducing homophilous bonding practices that sustain exclusionary network structures. These spaces remain both constructed and perceived as masculine social arenas, limiting women's ability to perform belonging and accrue symbolic capital.

When you generally go to networking events, they tend to be male dominated. That is who you get exposure to and that is who you try and build bridges with. (Vivek)

I have conversations with women but I don't ask them for help when I have career decisions to make. Maybe it is because I don't really see them. (Art)

These reflections reveal how gendered perceptions of legitimacy shape everyday interactional practices, making it more difficult for women to establish far-reaching and high-value networks.

Women in front-office roles also report having fewer women in their networks, a situation partly shaped by the class of business they underwrite. The masculine domination of client industries—such as construction, engineering, marine and aviation—is mirrored in the field’s underwriting and broking teams. Thus, women’s limited networks are not merely a function of individual preferences but they also the gendered structuring of industrial fields.

My network is predominantly men. It is mainly brokers. But it is not just them. It is also to do with the class of business I have been underwriting. You won’t find a lot of women in these segments. They don’t gravitate to these.
(Simran)

In contrast, participants in back-office roles report having more gender-balanced networks, attributing this to the higher visibility of women in leadership positions within support functions. This suggests that women’s inclusion in networks depends on their symbolic representation in senior roles; when women occupy visible positions of power, they legitimise access to social capital for others.

Support functions tend to be more diverse because you see diverse people in the leadership of these teams. When you appoint a woman as a senior leader in these teams, you will suddenly find more women joining their teams from across the Market. There’s a strong connection when people see someone like them in a senior position somewhere. (Elijah)

However, even in these more gender-diverse contexts, women’s access to upwardly mobile networks is limited by status perceptions. Some female participants, such as Radha, recognise that they connect primarily with peers or subordinates, rather than leaders, due to a sense of discomfort or perceived exclusion from senior male-dominated circles.

While I work in finance and it's a good mix of women and men and ethnicities, to some extent I only gravitate towards people I can relate to. This means that there is a big part of the finance function that I haven't tapped into. I am not gravitating to the really super senior people in the department. They tend to be men, in their 40s and 50s. When I interacted with them, I didn't feel welcome and I then retreated from putting myself forward for roles that came up in their teams. I am comfortable with people in the same pay group as me or even below. That's how I network with. (Radha)

Radha's narrative highlights how perceived marginalisation drives the formation of horizontally aligned, rather than vertically aspirational, networks. These horizontally aligned networks provide solidarity and career advice but limited access to the strategic capital necessary for career mobility.

Age is a further critical axis shaping women's experiences of network inclusion and exclusion. Older women report facing a triple jeopardy, sexism, ageism and invisibility, where organisational habitus positions them as past their career prime.

The company has been getting women into networking and developing them and things like that. But from my experience, it's only the younger women who are getting these opportunities. Companies have given up on older women. I was recently put forward for a training session to reflect the fact that I was ready to go up to a leadership position. The HR person actually said to me that she didn't know why I wanted to do this training because of my age. She said that she would have expected me to already be in that leadership role so what she was saying was that I had failed. (Jackie)

Jackie's experience shows how organisational practices reproduce age and gender bias, equality seniority with masculinity while rendering women's employment longevity invisible. Unlike their male counterparts, older women are not afforded the same symbolic capital associated with experience.

If you are a woman and over 50, you really need to be in a senior position of influence for people to want to connect with you. Your career has to be

stellar. Otherwise, you will be seen as the nice lady in the corner who does administration or something where people approach you for day-to-day tasks and nothing else. Men have their boy's club and even the older men in the office will show energy, skills, camaraderie to each other. Older women are not shining or interacting with energy and passion which is why they are invisible. I know that I have to make sure that I don't end up like this. (Lisa)

Lisa's reflections underline how inclusion is interactional, sustained through performances of belonging but the success of their performances depends on men's reciprocal recognition.

At the other end of the spectrum, younger women fear not being taken seriously because of their perceived youth and friendliness.

If you are young and friendly, there is a chance that you will be seen as being overly friendly and someone who can be easily pushed around. You are not taken seriously. You are not seen as someone with a strong character. This is how I have analysed it anyway. It's a male dominated environment and if you are not straight to the point, the men will think you are babbling on and they will show you they have no time for small talk with you. This atmosphere makes it difficult to have friendly interactions with them. (Kate)

Kate's experience illustrates the double bind confronting young women who must perform a careful balancing act between approachability and assertiveness to be accepted as credible actors.

The intersection of ethnicity and gender further intensifies these difficulties. Being the only minority ethnic woman at networking events magnifies participants' feelings of isolation and the absence of shared cultural ground with others.

Because of the level I am in, I often get invited to corporate work events like dinners and I dread them because I have nothing in common with them. I will walk into a room and I will be the youngest and the only woman of colour there. I don't know sports so I can't talk about sports. I don't have kids. I don't holiday in Europe because I prefer going to the States because I see people

who look like me there. The men don't understand that and I can't bond with them. (Julia)

Shared cultural capital—whether around leisure practices, family structures or social interests—affects the ease of relational bonding in informal spaces. Without shared experiences or symbolic affinities, minority ethnic women have to work harder to achieve the familiarity that is needed for trust and inclusion.

Overall, participants' experiences illustrate that while minority ethnic women do accumulate social capital, their efforts are shaped and constrained by intersecting hierarchies of gender, age and ethnicity. The masculine habitus of the London Insurance Market not only structures who is included in networks but also defines which performances of legitimacy are recognised as credible, thus rendering the accumulation of social capital an uneven process.

Class barriers to the accumulation of social capital

This section examines how social class shapes individuals' capacity to acquire social capital and how participants from working-class backgrounds navigate the dominant middle-class norms of the London Insurance Market. Within this field, forms of middle-class cultural capital—speech, educational pedigree and familiarity with the *right* leisure pursuits—act as entry tickets to influential networks. Possessing such capital is not merely advantageous but constitutive of legitimacy as social capital accrues only to those whose dispositions align with the field's normative expectations.

The Market is a social space where the dominant group defines the value of a capital. Participants from working-class origins consistently describe the Market as a middle- and upper-middle class domain in which deficits of valued cultural capital heighten the risk of social exclusion. Navigating these class-coded environments, however, requires more than formal qualifications; it demands an embodied fluency with the unspoken conventions such as how to speak, socialise and present oneself in ways that resonate with elite sensibilities.

Navigating cultural capital and class boundaries

Participants from working-class backgrounds describe the need to perform middle-class identities to gain acceptance and credibility within the Market. Their accounts highlight how the dominant actors in the field endorse tastes and dispositions that are often associated with private schooling and elite leisure practices, while marginalising those coded as working class.

My parents were first generation here. They gave me the best that they can give me and I am proud of everything they have given me. But to be judged on how well I can perform in the job because I didn't do certain types of extracurricular activities isn't fair. Being different should not discredit anyone. We should recognise that doing the same things as everyone else is boring.

(Alex)

Alex's frustration exposes how meritocratic ideals are undermined by class-coded measures such as *fit*. His account illustrates that competence is not assessed solely by professional skill but by the performance of culturally sanctioned dispositions.

It is so class-ridden here that if you tell them that you like football, they judge you. Sometimes explicitly but also sometimes you know they have made a mental note about you. Here, it is all about rugby which is a sport that public school people follow. Even the ones who didn't go to public school will get into rugby and talk about rugby as if it was a life-long passion. And they will start attacking football as a sport for the low lives. (Tomi)

Tomi's observation captures how symbolic hierarchies are maintained through everyday preferences. Following Bourdieu (1984), these distinctions are class markers. Seemingly every day cultural preferences, such as preferred sports, become moralised indicators of taste and belonging. For those who do not share them, even casual conversations can become a site of exclusion.

Whenever I get the chance now, I join them. We go on work ski trips or work golf trips. I never say no to any of that now. They have opened my eyes to a bigger world which has many benefits. When I have kids, I want to share

these with my kids so that they are brought up in an environment that understands these kinds of things. (Lewis)

Lewis's adaptation illustrates the process of acquiring and reproducing middle-class cultural capital. His participation in elite leisure activities signals a conscious effort to align with the field's dominant habitus. Through such impression management, he transforms leisure into symbolic currency that facilitates his integration into influential networks. His comment about passing these experiences to his children suggests that the transmission of class privilege is learned and embodied, reinforcing Bourdieu's argument that capital production is intergenerational.

Building on Bourdieu's argument that taste functions as distinction, these adaptations demand continuous self-monitoring that generates emotional labour and self-doubt. Through a Goffmanian lens, the need to appear naturally middle-class illustrates how misrecognition becomes part of impression management itself.

I have interests which take me into middle-class white spaces. There are interests I cultivated for myself because they mean something to me. Not because I wanted to pretend that I was someone else. I can tell you that a lot of people will be shocked if they found out that I was brought up in the poverty class. That's because they think that people from that background won't or can't understand classical music or opera. Sometimes, I wonder if I should be the one to change their perceptions, to say that hey, people like me can also access these things but sometimes, I think why bother. They will never understand. (Uma)

Uma's reflection extends this analysis by revealing how authenticity itself becomes suspect when one's social origins are revealed. Her enjoyment of classical music and opera, although sincere, is subject to symbolic scrutiny which exposes how class identity continues to shadow claims to cultural legitimacy. Her ambivalence about whether to challenge or withdraw illustrates both the limits of self-presentation and the emotional toll of navigating class boundaries within an exclusionary field.

The accounts presented here show how cultural capital operates as a gatekeeping mechanism in the Market, determining who is perceived as credible and who remains peripheral. For participants from working-class backgrounds, performing middle-class ease is both an act of aspiration and a defensive strategy. It is an attempt to avoid stigma while seeking recognition in a field that equates polish with professionalism.

Concealment, stigma and self-presentation

Participants from working-class backgrounds describe their social origins as a form of stigma that must be carefully concealed. Although hidden, this stigma nonetheless shapes their interactions, self-conceptions and career strategies. They speak of concealment and impression management as techniques for managing how others perceive their backgrounds. For these participants, a perceived deficit in the cultural capital valued by the dominant group prompts continuous careful self-regulation to avoid being stigmatised as less competent or credible. Their experiences reveal the tension between authenticity and performance in a field that privileges middle-class dispositions as the default marker of professionalism.

In line with Goffman's (1963) analysis of stigma, participants practise selective concealment, disclosing their backgrounds only when they judge the audience to be receptive.

The people who are successful don't look or sound like me. They don't come from the same background as mine. I really don't share my story mainly because I work with people who are very educated. My story is not interesting. I feel slightly inadequate compared to them who have all come from that background. (Sheila)

Sheila's narrative highlights that stigma operates through both external judgement and internalised comparison. Her sense of inadequacy reveals how the dominant class habitus functions as an invisible marker of worth, where one's social background becomes conflated with talent and effort. To avoid confirming stereotypes about working-class origins, she maintains a front stage performance that masks potentially discrediting attributes.

Tara similarly articulated the social risks of disclosure, framing openness about her background as a liability rather than an opportunity for solidarity.

I have to work with a lot of white women and they all come from a privileged environment compared to me. The question about what you disclose versus what you keep to yourself is a difficult one. To be honest, no one will really understand what I went through. It will shock them but beyond that, are they going to be kinder to me? In fact, they will probably gossip about me. Why give them the pleasure? (Tara)

Tara frames the Market as a performative field governed by judgement. Her calculation of what to disclose or conceal reveals an acute awareness of the social cost of being read as an outsider. In Goffmanian terms, she engages in audience segregation, carefully curating disclosures to manage impressions across different contexts. Her reticence signals both agency and constraint. She protects herself from potential gossip but also reinforces the field's silence around class difference.

For some participants, concealment is validated by the institution's failure to engage meaningfully with social mobility narratives.

*The CEO had an intranet piece, talking about how the organisation needs to embrace people from different backgrounds because each of us will have something to contribute. It felt so real that even I fell for it. I wrote to his office, welcoming this piece and saying how much it meant to me because I grew up in poverty. Till this day, I did not get a response from them. And you know I felt embarrassed that I opened up and there was silence from them. And stupid me, that was all a show. That they don't give a **** to helping people like me. (Anita)*

Anita's experience exposes the hollowness of symbolic inclusion when not accompanied by institutional recognition. Her attempt to align herself with organisational discourse is met with silence, which she experiences as both personal rejection and structural nullification. This episode underscores how the institution's public rhetoric of diversity masks an internal habitus that remains resistant to class-based difference.

Across these accounts, authenticity is not celebrated as virtue but treated as a liability. Participants describe self-disclosure as risky, requiring careful impression management to align with dominant class norms.

It takes courage to be open about yourself. But you have to understand your audience. With all the best will in the world, there are always going to be places that you cannot go to and be yourself because this won't take you very far at all. (Steve)

Steve's words capture the conditional nature of authenticity within the Market's field. Being oneself is constrained by the habitus of the institution. Professionalism is equated with the ability to regulate personal identity and suppress class difference. In Bourdieusian terms, this process of internalising the class hierarchies compels individuals to adapt their self-presentation to the expectations of the dominant group.

Collectively, these narratives reveal that concealment is not merely a personal preference but an institutionalised mode of survival. It reflects both the disciplinary effects of the Market's habitus and the emotional labour involved in sustaining legitimacy through continuous self-editing. Through Goffman's lens, this concealment represents a form of dramaturgical discipline where a performance of neutrality allows individuals to remain visible but socially inconspicuous. Ultimately, class stigma in the field is an invisible boundary, shaping who can appear authentic without penalty and who must curate their self-presentation to belong.

Resistance and return to authenticity

While the sections above emphasised strategic concealment and conformity, some participants recount later-career moments when they actively reject these performances. These acts of resistance are typically underpinned by a shift in positional power within the field, particularly after the acquisition of symbolic and economic capital. Once participants accumulate sufficient capital to mitigate the risks of non-conformity, they can begin to challenge or withdraw from the field's dominant norms

Wearing a mask for a decade never helped me. I tried to fit in and pretend that I belonged in this set of middle-class white men who would talk about their weekends of golfing, racing and fishing. But that was never going to be me. I was never seen or noticed. I wasn't going to rise to the top. I know that many people, brokers for example, don't have much interest in me, in talking to me but I have stopped caring now. (Ash)

Ash's account captures the psychological toll of prolonged impression management. His experience demonstrates how the internalisation of dominant norms can ultimately lead to exhaustion and disengagement. In Goffmanian terms, his decision to "stop caring" signifies a withdrawal from the front stage performance that conformity demands. Assimilation proves futile when exclusion is structurally entrenched; his resistance therefore takes the form of refusal rather than confrontation, a quiet exit from the dramaturgy of middle-class belonging.

In contrast, Rahul offers a trajectory where the accumulation of symbolic capital transforms the conditions of self-presentation.

I am less deferential now than I used to be. It is only in the last two or three years that I realised that I now finally have some respect in the Market. All of my peers know who I am. I am not saying that I am the best but I am one of the best underwriters. They listen to my opinion and judgement on underwriting matters. So now I am free to be myself because people have faith that I will do a good job. The funny thing is that I have never been more successful in my career than now, when I decided to be more deliberately intolerant and obtuse at times. Whether these people like me or not, they cannot ignore me because of my experience, track record and the fact that I work for a significant underwriting company and I have influence in the Market. (Rahul)

Rahul's recognition within the Market provides authority to behave more authentically, reversing the earlier asymmetry of deference. Through Bourdieu's lens, this illustrates how capital repositions actors within the field, allowing them to renegotiate the boundaries of

acceptable conduct. His ability to “be himself” signals a re-entry on more advantageous terms rather than a rebellion.

The accounts from Ash and Rahul represent different trajectories of resistance. These forms of resistance emerge only when individuals possess enough capital to offset the penalties of non-conformity or when the emotional costs of compliance outweigh the benefits. However, not all participants express or even imagine resistance as a viable option. For many, the risks attached to defying institutional expectations remain too high. Resistance, therefore, is neither universal nor purely volitional. Instead, it is determined by one’s position within the field and the resources available to endure its consequences.

These narratives underscore the relational nature of agency within structured inequality. Acts of resistance are conditioned by capital and habitus. And they are performed within, rather than outside the logic of the field. In this sense, resistance becomes a marker of privilege, revealing how the capacity to be oneself is unevenly distributed within the Market’s hierarchy.

Anxieties about the erosion of social capital during the pandemic lockdowns

This section examines how the lockdowns during the Covid-19 pandemic disrupted traditional mechanisms of network-building in the London Insurance Market, with particularly acute impacts for minority ethnic workers. The data draw specifically from participants interviewed during the UK Covid-19 lockdowns in 2020 and 2021, when concerns about career progression, visibility and the reproduction of exclusionary structures were heightened.

Covid-19 created profound challenges for the Market and individuals—especially for participants in front-office roles where career success depends heavily on social capital and interpersonal visibility. Although organisations were forced to adapt through investments in technology, the London Insurance Market’s historically entrenched habitus—founded on relational trust and exchange—proved resistant to rapid transformation. In a setting where informal relationships underpin business transactions and career advancement, the

pandemic exposed how fragile these relational economies are for minority ethnic workers whose inclusion depends on constant visibility.

Participants' accounts reveal that enforced remote working produced a form of Goffman's total institution, collapsing the boundaries between home and work. Confinement to a single space for living, working and resting intensified feelings of isolation and disconnection, particularly among those already positioned as outsiders to the Market's dominant networks.

I liked going into the office even if I didn't always like the commute but I liked being in the office, sitting and having lunch with people or having social chats with them. Meeting for a coffee, you learn a lot more about people than when you're in a meeting room with them having a formal meeting. It's worse on Zoom. You can't connect with people. And I feel all the time that I invested in people has gone kaput just like that. (Marnie)

Marnie's reflections demonstrate how virtual interactions curtailed the informal relational practices through which trust, familiarity and insider status are cultivated. For minority ethnic professionals, these losses were doubly significant because access to information spaces had always been conditional.

Participants particularly emphasise the longer-term implications for younger employees and for minority ethnic individuals seeking entry into the Market. They recognise that informal rituals such as shared lunches, corridor encounters and post-meeting chats transmit not only tacit knowledge but also belonging and visibility, both of which are critical for those marginalised within the Market's hierarchy.

The Market is all about face time. That interaction is always key, especially when you're young and building your career and developing your skills. By the time you hit your fifties, those relationships still count but you don't have to invest so much time to expand your networks because you've already got a locked in network. For someone at my stage, being physically present in the

office and around the Market makes all the difference. People actually see you. If they can't see me, then my career is on a limbo now. (Amir)

Amir reinforces how physical presence operates as symbolic capital. Visibility itself becomes a form of legitimacy and when this disappears, so too does the informal recognition that sustains environment. For early-career professionals without inherited ties, the lockdowns exacerbated an already uneven playing field.

The absence of traditional face-to-face encounters also threatened the future accessibility of the Market to newcomers from under-represented communities. Black participants, in particular, expressed concern that Covid-19 widened the already substantial divide between the Market and potential entrants from their communities, thereby widening the symbolic boundary between insiders and outsiders.

I was helping out doing some interviews recently, with some young people who were looking for a position we had. We had a vacancy. I caught up with a few of the young Black people afterwards, just to give them some broader advice and stuff like that. And you can see that they are feeling very disconnected in a way because it's not as if they can go into the city, check out the office and meet up with someone for a coffee. They're sat at home and looking for a job. They knew no one in the industry but it is worse with Covid because they are completely disconnected with what is going on. (Jolly)

Jolly's reflections expose the intensification of existing inequalities. Newcomers without inherited social capital lost the limited informal entry routes previously available to them.

The erosion of informal interactions not only stunted network formation but also deepened trust deficits, particularly for those whose difference had always made legitimacy precarious.

I was going from something where I was relatively senior in to somewhere where people assumed that I was young and green. I am generalising this but to some degree, Asians don't look their age. So when I spoke to brokers, I was being asked if I had just finished university. They were treating me as if I was a junior who had just entered the Market. They made a judgement about my

age and my experience based on what they saw of me on Zoom. This irritated me, perhaps more than it should have done. (Basanti)

Basanti's experience underscores how visual cues became amplified in virtual environments. In the absence of embodied interaction, professionals were reduced to two-dimensional images, increasing vulnerability to stereotyping and diminishing credibility and identity. Her account illustrates how the field's reliance on visual and social familiarity reproduces inequality even when mediated by technology.

Eddie's concern extends this argument by highlighting how digital interaction narrows the field of perception.

If you are in a virtual meeting, it is harder to pipe up and use your voice than in a face-to-face meeting. Will introverted people be hidden in this online way of working? It is harder to pipe up in a virtual meeting. I think virtual mediums only allow us to see a narrow dimension of the people present. In this scenario, it will be a lot easier for people to just rely on stereotypes because they are not getting a wholistic picture of others who are different to them. It becomes easier to fall back on stereotypes. (Eddie)

Collectively, these narratives show that the lockdowns did more than interrupt daily routines. They exposed the fragility of social capital in a field where visibility and proximity are synonymous with value. The enforced shift to remote work revealed how deeply embedded the Market's relational habitus is and how its persistence continues to privilege those already endowed with capital. In Goffmanian terms, the pandemic collapsed the boundaries between front stage and back stage performances, stripping away the informal encounters that sustain belonging. In Bourdieusian terms, it disrupted the mechanisms through which social capital is accumulated and reproduced, thereby reinforcing the field's structural inequalities. The anxieties voiced by participants are not about the pandemic disruption only but also about the exposure of the field's enduring dependence on embodied, exclusionary forms of capital.

7.5 Concluding remarks

This chapter has examined how minority ethnic knowledge workers navigate, build and leverage social capital within the London Insurance Market, a field where personal relationships are not merely beneficial but essential for career advancement.

The Market has an institutional habitus rooted in historical “gentlemen’s agreements”, compelling intensive networking and face-to-face interaction as the dominant mode of value creation. The findings reveal a paradoxical experience for minority ethnic participants: the Market operates as a “family” offering camaraderie and familiarity while its insularity and gatekeeping practices simultaneously exclude those without inherited relational capital. This duality echoes the seclusion and stigma discussed in Chapter 6, where the Market’s isolation from wider society produced both structural exclusion and a contested institutional identity.

While organisations across the Market establish and promote formal diversity networks, particularly through Employee Resource Groups, participants overwhelmingly prioritise informal relationships as the primary route to career advancement. Formal networks provide symbolic value and occasional access to leadership but the social capital generated in these spaces rarely convert into tangible career mobility. By contrast, informal networks act as conduits for insider knowledge, referrals and sponsorship, enabling participants to bypass formal processes and manage their career identities within exclusionary institutional norms.

Participants employ three principal strategies to build and maintain their networks: adopting conciliatory measures, borrowing the social capital of informal sponsors and mobilising transient ties. Conciliatory strategies involve impression management and emotional labour, especially among Black women who navigate additional burdens of countering stereotypes while seeking inclusion. Borrowing the social capital of sponsors—who are typically male gatekeepers—affords legitimacy and visibility but at the same time reinforces gendered power asymmetries. Mobilising transient ties represents a tactical withdrawal from deeper

relational engagement: participants form instrumental, short-term relationships to conserve energy and reduce exposure in a field that demands constant sociability.

Significant structural barriers further impede the accumulation of social capital. Gendered power disparities limit women's ability to access strategically valuable networks, particularly in front-office roles defined by masculine norms of camaraderie and competition. Class boundaries further complicate access to influential networks as the field's middle-class habitus privileges particular forms of capital—accent, education, leisure practices—that participants from working-class backgrounds must consciously acquire, conceal or resist.

The pandemic lockdowns magnified these challenges, exposing the fragility of a relational economy dependent on physical proximity. Virtual interactions curtailed the informal encounters through which trust and legitimacy are produced, deepening isolation and reinforcing structural inequalities for those already positioned at the margins.

Altogether, the findings in this chapter reveal how social capital functions as a mechanism that simultaneously enables individual agency while reproducing structural inequalities. The relational strategies employed by participants demonstrate awareness of field dynamics, yet their efforts were constrained by intersecting hierarchies of ethnicity, gender and class.

The findings in this chapter show that social capital operates as a mechanism of both agency and reproduction. It enables mobility for those who master the Market's relational codes while simultaneously entrenching exclusion by rewarding those already aligned with its habitus. Participants' relational strategies reveal acute awareness of these dynamics, yet their efforts remain constrained by the intersecting hierarchies of ethnicity, gender and class.

Viewed through Bourdieu's framework, the Market appears as a field where capital conversion is conditional and asymmetrical. Through Goffman's lens, it emerges as a stage where legitimacy must be continually performed and carefully managed. Across both

perspectives, minority ethnic professionals are compelled to navigate a terrain in which visibility, belonging and authenticity are negotiated rather than granted.

Taken together, Chapters 6 and 7 trace the relationship between institutional identity, social capital and career belonging, illustrating how these forces collectively shape career identities and trajectories within the London Insurance Market. Where Chapter 6 examined how symbolic boundaries and stigma constrained the Market's institutional legitimacy and shaped participants' own sense of identity and belonging, this chapter has shown how those same boundaries structure access to relational resources. For minority ethnic professionals, the work of building and deploying social capital is inseparable from their ongoing negotiation of legitimacy within a field that continues to define success through whiteness, class privilege and inherited connection. However, this negotiation is not experienced uniformly across the field. It is most acutely felt in front-office roles such as underwriting and broking, where there is more scrutiny and, consequently, the need for performance. Meanwhile, in the back-office, legitimacy depends on demonstrating specialism rather than generalist skill, but even there, social capital remains essential for recognition and career mobility within a hierarchy that undervalues support functions.

Discussion

This chapter brings together and critically interprets the core findings of this study in relation to the wider debates in academic literature on careers, identity and social capital. It examines how minority ethnic knowledge workers in the London Insurance Market experience and interpret their career trajectories, the identity work and impression management they undertake to navigate institutional norms and expectations, and the ways in which they mobilise and convert social capital to progress their careers within a bounded and historically exclusionary field.

While the literature review is structured around three domains—human capital paradox, identity dynamics and social capital—these literatures converge in the empirical chapters through the unifying problem of legitimacy. The empirical chapters reveal how participants navigated stigma, belonging and unequal access to social capital within a bounded and exclusionary field. Building on these foundations, this Discussion chapter moves beyond description to theorise these dynamics through the concept of conditional legitimacy. It argues that the tensions observed in the data, between inclusion and exclusion, visibility and concealment, recognition and misrecognition, are best understood as manifestations of conditional legitimacy which links structure, identity and agency in the careers of minority ethnic knowledge workers.

The findings demonstrate that career progression in this elite sector is not determined solely by technical skill or ambition. Instead, it is shaped by implicit rules of belonging, reputational codes and access to informal networks that define who is recognised as credible and eligible for promotions. Participants encounter stigma, exclusionary mechanisms, and symbolic misrecognition that undermine their sense of legitimacy, even where competence, diligence and expertise are present. However, their experiences are not wholly defined by constraint. Many participants demonstrate resilience, adaptability and agency—strategically managing

impressions, cultivating networks, and finding room for manoeuvre within a morally and structurally complex environment.

The central argument advanced in this thesis is that legitimacy in the London Insurance Market is best understood as conditional rather than absolute. For minority ethnic professionals, legitimacy is a negotiated and precarious state and it is sustained through continuous monitoring of self and environment. This notion of conditional legitimacy captures how institutional norms confer partial recognition while requiring ongoing performances of competence, composure and cultural alignment. It describes a career condition in which one can belong but only by conforming to tacit expectations that typically prioritise whiteness, middle-class habitus and inherited familiarity with the Market's codes of conduct.

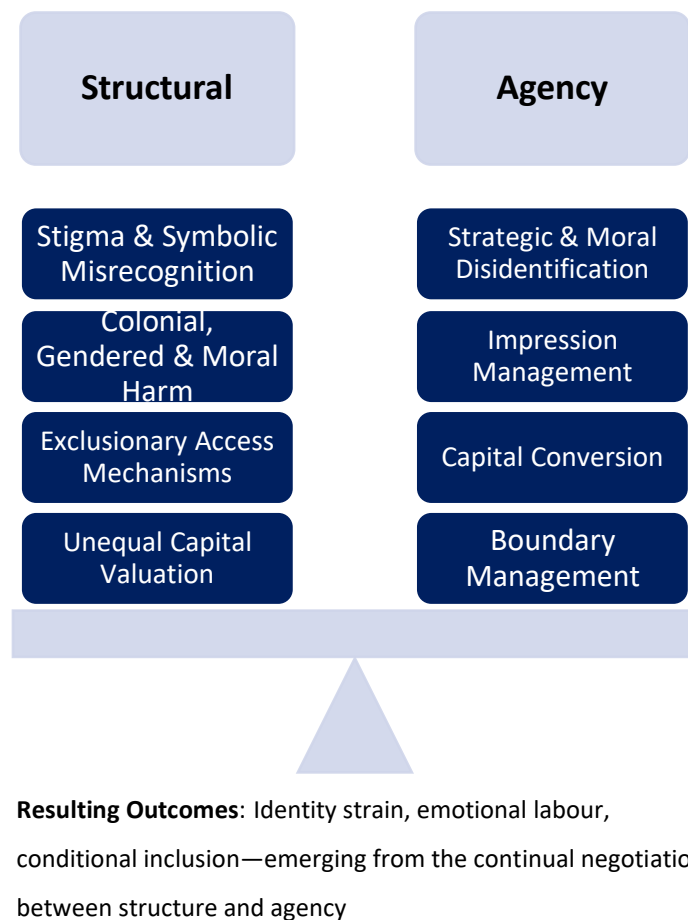
To explain how conditional legitimacy operates, this thesis draws on an integrated reading of Bourdieu and Goffman. Bourdieu's concepts of field, capital and habitus help explain the structural logic of the Market, a space in which economic, cultural, social and symbolic capital are unevenly valued and policed through tacit hierarchies of ethnicity, gender and class. Goffman's dramaturgical lens exposes the micro-level performances through which individuals negotiate these hierarchies and reveals the emotional labour involved in appearing credible, agreeable and non-threatening in regions that continually question one's belonging. When combined, these frameworks provide a relational dramaturgy of careers, showing career advancement in the Market is both structurally constrained and performatively sustained.

This relational dramaturgy is also intersectional. The experiences of minority ethnic workers are inflected by gender and class. Younger women navigate sexualised cultures that compromise career and moral legitimacy. Black participants negotiate the moral weight of the Market's colonial history. And those from working-class backgrounds engage in careful concealment of origins to align with dominant norms. These patterns underscore that conditional legitimacy is not experienced uniformly but refracted through intersecting social positions that determine the cost and sustainability of belonging.

This chapter proceeds by situating these findings within the broader literature, demonstrating where this study supports, extends or diverges from previous research. It begins by revisiting the theoretical framework to articulate how combining Bourdieu and Goffman enables a fuller account of careers under constraint than either framework could provide alone. It then analyses the empirical themes to show how each illustrates different dimensions of conditional legitimacy. The discussion concludes by reflecting on theoretical, organisational and policy implications, and by identifying the study's contributions and future research directions.

Figure 9 provides a visual synthesis of this argument, illustrating the dynamic between field context and identity work. It shows how participants balance competing pressures when they confront institutionalised exclusion, reputational stigma and informal gatekeeping while simultaneously managing self-presentation, visibility and network access. These tensions generate outcomes such as identity strain, emotional labour and conditional inclusion, pointing to the fragility and moral ambivalence of career advancement within the London Insurance Market.

Figure 9: A relational model of conditional legitimacy in the London Insurance Market



8.1 Revisiting the theoretical framework

This thesis employs a dual-theoretical lens that integrates Bourdieu's concepts of field, capital and habitus with Goffman's dramaturgical lens impression management, stigma and total institutions. This integration allows for a relational understanding of how structure and agency intersect in shaping the careers of minority ethnic knowledge workers within an elite and historically white institutional space.

Bourdieu enables an understanding of the London Insurance Market as a bounded field in which certain forms of capital—economic, cultural, social and symbolic—are more readily recognised and legitimised than others. The field is shaped by tacit rules and gatekeeping practices that reward familiarity with dominant norms while penalising those perceived as

outsiders. Habitus, as embodied history, explains how participants internalise or resist these norms in their career strategies, revealing how identity and career strategy are simultaneously constrained and produced by the field.

Goffman's dramaturgical approach adds a micro-level perspective that captures the performative work through which legitimacy is sustained within those structural boundaries. His concepts of front stage and back stage clarify the dual consciousness many participants expressed: managing public expectations while privately negotiating stress and dissonance. The recurring presence of stigma, both anticipated and enacted, underscores that the performance of professionalism is not neutral but deeply racialised, gendered and classed. For example, women and participants from working-class backgrounds face heightened scrutiny over demeanour and comportment, showing that the right way to perform legitimacy is differently calibrated across social positions.

While Bourdieu conceptualises how power is embedded in institutional structures, Goffman exposes how that power is enacted and reproduced in everyday interaction. Together, they reveal that legitimacy in elite fields is not a stable condition but one that must be continually performed and reaffirmed under unequal conditions. It is this synthesis that this thesis terms a relational dramaturgy of conditional legitimacy, an approach that links the structural logics of capital and field with the performative demands of identity management.

This integration also addresses the key critiques of both theorists. Bourdieu is often critiqued for determinism and for giving limited attention to reflexive agency while Goffman is faulted for neglecting structural and historical dimensions of power (Jenkins, 1982 and 2008). By combining the two, this thesis bridges these gaps, demonstrating how institutional logics both constrain and invite strategic performance. The result is a more dynamic account of agency, one that recognises that minority ethnic knowledge workers act with awareness, but within the boundaries of institutional legitimacy that the field authorises.

Bourdieu explains why legitimacy is conditional because the field values particular forms of capital while Goffman shows how that conditionality is lived and managed through

impression management, concealment and performance. The framework developed here conceptualises conditional legitimacy as both a structural condition and a performed state. This relational perspective underscores how institutional spaces such as the London Insurance Market maintain exclusivity and opacity through formal and informal mechanisms, and how minority ethnic professionals must continually navigate these to sustain their place within these fields.

8.2 Reputational stigma, symbolic misrecognition and conditional legitimacy

The London Insurance Market's ambiguous public reputation means that legitimacy is not only individually negotiated but also institutionally unstable. From a Goffmanian perspective, the Market's collective self-presentation fails to secure full acceptance from the public. Conditional legitimacy arises when the institution's performance is only partly believed. This instability also reflects Bourdieu's concepts in the field's failure to impose its own symbolic capital as legitimate within with wider hierarchy of elite professions. Participants typically minimise or hide their involvement in the Market when talking to family or friends, not due to self-doubt but because the industry is seen as culturally irrelevant or morally ambiguous (Frandsen and Morsing, 2022). This reputational fragility forms an institutional foundation for conditional legitimacy. Even within a globally powerful financial field, its moral and purposeful legitimacy is contested and that contestation spills over onto those who work within it.

In this context, legitimacy circulates unevenly. The wider public grants little or no legitimacy to the Market, compelling participants to defend their professional standing externally, while the institution itself confers only a conditional legitimacy internally. However, by continuing to work and perform competence within the Market, participants also confer legitimacy back to it. They keep the institution credible through their presence, even as they distance themselves from some of its practices.

The field lacks symbolic capital in participants' social worlds, directly reflecting the Market's seclusion from wider society, as identified in Chapter 6. This invisibility creates a vacuum in public understanding, which is then filled with misconceptions and stigma. Participants' experiences echo the literature on organisational stigma, which shows how workers in tainted sectors experience a spillover effect where institutional disrepute contaminates personal identity (Hudson, B. A. *et al.*, 2022). One participant notes the London Insurance Market's front stage workers being "lumped in with car insurance salesmen", an association experienced as reductive and undignified.

These accounts reveal that legitimacy for the Market's workers is contingent not only on individual performance but also on the institution's contested status in the broader field of elite career spaces. Minority ethnic workers must defend their career choices within families and communities that view the field as lacking prestige or social purpose. The finding that participants' families fail to distinguish between different forms of insurance and regard the field as dubious aligns with research showing that employers often overlook how familial and cultural influences affect minority ethnic workers' career choices (Budjanovcanin and Guest, 2023; Kamenou, Netto and Fearfull, 2013). These familial perceptions compound institutional stigma with cultural expectations, producing an additional layer of conditional legitimacy. Professional achievements secure economic mobility but not always moral or symbolic validation.

Family expectations reflect how ethnic capital manifests through familial relationships, wherein parents convey their hopes for specific career pathways and possess the means to enforce their aspirations (Shah, Dwyer and Modood, 2010). As Nadia's account demonstrates, dealing with death and accidents confers high status in professions such as medicine but becomes "dirty" in the context of insurance. This inconsistent attribution of prestige shows that symbolic capital is field-specific and relational, highlighting how legitimacy is granted conditionally depending on the moral value ascribed to different forms of labour. For minority ethnic families who prioritise professional status as a marker of social position, insurance appears to deviate from culturally sanctioned career paths like medicine,

law and accountancy. These perceptions create additional pressure on minority ethnic workers to justify career choices that diverge from familial expectations of status and recognition.

In Goffmanian terms, the reputational taint of the institution disintegrates the boundary between front and back stage, leaving no space for unguarded self-presentation. The back stage (family, community) is no longer a refuge but another front stage demanding impression management. This represents a departure from typical conceptualisations of back stage regions as spaces where individuals can relax their performance (Frandsen and Morsing, 2022). Participants, therefore, manage legitimacy simultaneously across institutional and social audiences and, in doing so, show that conditional legitimacy is a continual performance rather than a stable possession. This continual performance is both dramaturgical and structural.

The Market's symbolic obscurity also means that even success is difficult to convert into wider social recognition. This misalignment between technical capital and symbolic validation becomes a site of identity strain. Here, Bourdieu and Goffman intersect to show how the devaluation of capital within one field necessitates heightened impression management to translate competence into recognition elsewhere. The cultural capital acquired within the Market fails to convert into symbolic capital in participants' social worlds, creating a disconnect between professional achievement and social status. Conditional legitimacy therefore extends beyond the workplace. It describes a fractured recognition that must be continually defended in both professional and personal domains.

Compounding this symbolic misrecognition is the perceived devaluation of education and innovation within the Market itself. Participants describe how formal qualifications and forward-thinking ideas are often ignored in favour of familiarity, tenure and informal relationships. This internal downgrading of cultural capital shows that even within the field, legitimacy is unevenly awarded and depends on proximity to the Market's habitus rather than on meritocratic achievement. Such patterns undermine participants' belief in the Market's fairness and its claims to professionalism, especially when compared to adjacent

sectors like banking or law, where education is a primary filtering mechanism. One participant describes the industry as “a place where talent” does not matter, signalling a disconnect between the credentials they have worked hard to obtain and the currency those credentials hold inside the field. This rupture between individual capital and institutional recognition exemplifies conditional legitimacy at the structural level. This finding supports Shah, Dwyer and Modood (2010) who observe that educational investment holds particular meaning for minority ethnic families. Its devaluation within the Market is therefore not only frustrating but symbolically offensive, contributing to broader perceptions that the field is intellectually shallow and morally ambiguous.

The findings extend the literature by showing how minority ethnic professionals employ identity work to manage reputational threat (Fernando and Kenny, 2023; Huang, 2021). But these practices are best read as strategies for sustaining conditional legitimacy within a stigmatised institutionalised field. Participants strategically distance themselves from the institution while preserving pride in their own capabilities. This form of identity partitioning reflects DeJordy’s (2008) insight that individuals conceal or fragment aspects of self to remain professionally viable in tainted fields. In this study, participants separate their personal competence from the symbolic identity of being an insurance professional. Through this agentic partitioning, they sustain coherent career identities while disavowing the field’s diminished symbolic status. However, because the institution remains stigmatised, this personal legitimacy can only ever be partially reclaimed and must be constantly defended. This confirms that the performance of legitimacy is always contingent on the field’s distribution of capital and recognition.

8.3 Racialised moral distancing

For Black participants, disidentification carries both reputational and moral significance, revealing how conditional legitimacy is shaped not only by present structures but also by the enduring legacies of colonialism. The Market's historical connections to slavery and colonial

finance are experienced as constitutive elements of the field rather than distant history. This historical embeddedness limits the moral legitimacy of the Market itself, and, by extension, the legitimacy afforded to those who work within it. The significance of this finding lies in demonstrating how historical context continues to shape present-day career choices and identities, particularly for groups with direct historical connections to the Market's problematic past.

Participants experience value conflict when navigating the institution but choose to remain in the Market not out of identification but through learned survival. Their accounts reveal a reciprocal dynamic of conditional legitimacy. While they receive legitimacy from the institution only on limited terms, they also confer legitimacy to the institutional conditionally—by continuing to work within it but withholding full endorsement of its moral and historical standing. Their experiences therefore show how conditional legitimacy operates in both directions, binding individuals and institutions in a relationship of pragmatic dependence and ethical distance. Participants balance professional continuity with moral boundary work, maintaining presence in a system that remains symbolically implicated in racial hierarchies while resisting full identification with it.

This moral boundary work is evident in their selective disengagement from underwriting classes directly tied to the institution's colonial past. By refusing to legitimise certain practices while continuing to participate in others, they grant the Market a partial, functional legitimacy. Such decisions resemble what Tomlinson and colleagues (2013) identify as adaptive strategies, though here adaptation is anchored in moral conviction rather than instrumental calculation. These performances also mirror Goffman's idea of audience segmentation where participants align with underwriting classes they regard as morally neutral while distancing themselves from those that evoke the Market's colonial past.

This form of distancing was not only behavioural but also psychological. Participants navigate a professional space where moral boundaries are maintained without complete withdrawal from the field. This aligns with Ramarajan's (2014) argument that organisational belonging must account for the alignment of identity, not just participation. However, this

study extends Ramarajan's framework by showing that belonging can be strategically withheld as a form of ethical self-preservation, an expression of agency within the constraints of conditional legitimacy.

Unlike alignment-based models of career satisfaction (for example, Holland, 1959 and Shein, 1996), which assume that value-fit drives commitment, these findings indicate that career longevity can coexist with moral disidentification. Participants demonstrate what might be termed strategic misalignment—deliberating choosing career paths that preserve ethical boundaries while still pursuing career advancement. They exercise agency that enables moral refusal without institutional exit, extending extant research on how minority ethnic professionals respond to threatening or exclusionary environments (Fernando and Kenny, 2023). In this sense, racialised moral distancing is both resistance and self-preservation. It allows employees to maintain their legitimacy while simultaneously granting the institution only a conditional form of legitimacy in return.

While the literature often frames minority ethnic knowledge workers' career strategies as primarily focused on career advancement (Atewologun and Singh, 2010; Opara, Sealy and Ryan, 2020), these empirical findings suggest that career strategies must also be understood as forms of moral positioning within historically racialised institutions. This reciprocal negotiated forms of conditional legitimacy, where individuals both receive and confer legitimacy on limited terms, illustrates the complex moral economy of survival in the London Insurance Market. This focus on ethical boundaries provides a bridge to the next section, which examines how gendered dynamics and complicity further shape belonging in the Market.

8.4 Gendered harm and moral complicity

Disidentification is also shaped by gendered experiences of harm and complicity. Female participants—particularly those in front-office roles—describe a workplace culture in which

sexualisation was not incidental but structurally normalised. While organisations publicly espouse values of inclusion and professionalism, the legitimacy they confer on women in the back stage remains conditional, in the sense that it is granted on the basis of conformity to masculine norms rather than competence alone. The back stage norms of the Market tolerate, trivialise and, at times, even reward behaviours that undermine women's professional legitimacy.

The data reveal a pervasive pattern of sexual misconduct that is not isolated but informally accepted as part of the Market's masculine culture. Female participants describe how young women are routinely targeted, subjected to "sexually aggressive comments" that go unchallenged. The institutionalisation of these practices—evident in stories of brokers arguing over who had the "right" to take young women abroad—suggests that women's symbolic capital was systematically subordinated to their perceived sexual availability. Gendered harms regulate conditional legitimacy as women's inclusion depends on their ability to endure such behaviour without disrupting the Market's masculine equilibrium. Sexualisation thus operates as an informal mechanism of exclusion, control and symbolic devaluation.

Participating in the Market involves managing identities in ways that combine survival with compliance. Some participants describe learning to "play along", selectively silencing themselves or engaging in impression management to avoid being labelled difficult or disruptive. While the literature identifies impression management as a career strategy, the findings in this study highlight its ethical cost—a dimension not adequately captured in existing research. Many women describe a growing sense of moral dissonance—recognising that their silence was necessary for self-preservation but understanding that it comes at the cost of perceived complicity in a system they cannot endorse. In this context, legitimacy is granted through formal recognition but sustained through social permission. Women's legitimacy in the Market is condition on their willingness to accommodate its gendered norms that sustain the Market's culture. They remain credible professionals if they manage their behaviour and silence their objections. This burden is particularly acute for Black women, who describe being hyper-sexualised by white male colleagues and needing to

employ carefully calibrated interaction strategies that neither fully resist nor openly endorse inappropriate behaviours. In this case, racialised gender shapes the conditionality of legitimacy.

Significantly, these practices become visible when they move abruptly from back stage to front stage. Media exposés documenting patterns of sexual harassment and assault allegations disrupt the Market's symbolic insulation and momentarily unsettles its institutional legitimacy. As Roulet (2015) argues, for stigma to persist, the media play a crucial role in disseminating and amplifying the narratives about organisational deviance. The exposure reveals the fragility of the Market's conditional legitimacy. Its public image of professionalism depends on the suppression of gendered harms. The institution's inability to adequately address these revelations intensify participants' moral disidentification with the field.

Women's disidentification manifests in their assessment of organisational diversity efforts as superficial. This scepticism mirrors critiques in the literature that diversity practices often fall short of addressing deeper structural issues (Ashcraft *et al.*, 2012; Holck, Muhr and Villesèche, 2016; Nkomo and Hoobler, 2014; Ray, 2019; Zuccotti, 2015). Participants identify a disparity between public messaging and lived experiences, as well as inconsistencies between stated values and practices within the organisation. These contradictions reaffirm that institutional legitimacy itself is conditional, being maintained performatively through reputational gestures rather than through structural reform. Diversity mechanisms are thus viewed as reputational shields for the institution, helping to transform moral language about inclusion into reputational capital. These mechanisms, however, are too superficial to confront the deeper ethical breaches that define participants' experiences.

In this context, disidentification becomes a more complex response than the identity work described by Brown (2015) and Caza, Vough and Puranik (2018). While they emphasise how individuals form, revise or strengthen their identities to respond to contextual factors, the findings in this thesis reveal a deliberate moral dissociation that transcends strategic adaptation. Disidentification here operates as a negotiation of conditional legitimacy: it is

not disengagement but a refusal to grant full legitimacy to an institution that demands complicity as the price of inclusion. Women remain in the field but they sustain their career while privately withholding endorsement of the Market's culture.

8.5 Nepotism as structural exclusion and legitimacy crisis

Participants reveal a corrosive undercurrent in the Market: the normalisation of nepotism as a hidden yet defining characteristic of how opportunity circulates. Across interviews, nepotism is not just referenced—it emerges unprompted, conveying its centrality to how participants understand power, access and the legitimacy of the Market. Nepotism is a key condition through which legitimacy is distributed and recognised in the field, granted automatically to some and withheld from others. This finding resonates with Ferguson and Koning's (2018) observation that entire sectors acquire reputations for being exclusionary, thereby influencing the occupational aspirations and entry routes of minority ethnic professionals. It also supports the critiques of boundaryless career narratives that overlook how systemic barriers constrain mobility (Inkson *et al.*, 2012), particularly in tightly networked fields like the London Insurance Market.

Participants do not view nepotism as isolated or incidental. Instead, they frame it as a structural mechanism of exclusion, operating most prominently within front-office roles such as underwriting and broking. One participant noted bluntly, "In the trading roles is where nepotism is the most ... you're hand selected by another underwriter and follow their coat tails". This informal sponsorship structure reproduces field boundaries where inherited ties—not technical expertise—determine entry and progression. In Bourdieu's terms (1990), the Market functions as a restricted field in which only those with the right forms of social capital and the habitus attuned to its unspoken codes can participate.

The structural effects of nepotism extend beyond initial access. Participants describe lasting resentment at the rapid career advancement of less qualified individuals who are typically

young, white and well-connected. One participant recalls watching a colleague become an associate director within two years because “her dad was head of a team” at a competitor. Such reflections suggest that the symbolic weight of nepotism is cumulative. It does not merely block opportunity but it erodes trust in fairness and corrodes organisational legitimacy. Unlike adjacent sectors such as banking or accountancy, where formal qualifications and professional exams serve as primary filters, the London Insurance Market relies far more heavily on inherited ties and informal sponsorship, marking it as distinctive among elite financial fields.

Participants from working-class backgrounds, in particular, feel that their legitimacy is continually questioned and must be repeatedly earned in contrast to peers who inherit access to the field through family networks. Some are asked, “how did you get here?”—a question that simultaneously implies suspicion and underscores a two-tier logic of merit: one standard for those with connections and another for those without. For participants without inherited networks, legitimacy is contingent on continual performance of competence and assimilation—a front stage performance that signals belonging and masks back stage frustration and resentment. This pattern echoes Kenny and Briner’s (2010) observation that minority ethnic workers are often framed as exceptions rather than legitimate insiders. Some participants respond by asserting their merit, a form of symbolic self-positioning that both resists and inadvertently reinforces exclusion. It affirms the rules of legitimacy while protesting their unfair distribution.

Nepotism also stigmatises the Market itself. Participants perceive it as an insular club dependent on familial reproduction rather than professional excellence. One interviewee remarks that the Market carries “a lot of different stigmas attached”, with nepotism topping the list. This perception produces what can be read as an institutional legitimacy crisis. While the Market retains economic power, its moral and symbolic authority is undermined by the very practices through which it reproduces itself. Nepotism creates a hierarchy of conditional legitimacy where full belonging is reserved for those born into the Market’s networks while others participate on provisional terms that require constant validation.

Participants engage in back stage gossiping as a subtle form of resistance, marking symbolic boundaries between those seen as deserving and those who benefited from unearned privilege. Such gossip functions as a micro-level moral audit, an agentic but limited means of reclaiming dignity and asserting alternative definitions of worth within the back stage spaces where institutional hierarchies are momentarily suspended.

Participants also identify a moral contradiction in how nepotism is discursively framed. Some point out the hypocrisy of industry professionals who benefit from nepotism at home while criticising similar practices in non-Western contexts. Through this double standard, dominant actors recast their privilege as culturally legitimate while condemning equivalent mechanisms elsewhere. This observation adds a new dimension to the career literature by showing how identical mechanisms of privilege are interpreted differently based on their cultural and racial contexts. These findings address Al Ariss and colleagues' (2013) call for culturally sensitive career frameworks by exposing the ethnocentric double standards embedded in Western professional contexts.

This study supports and extends prior research (Kele *et al.*, 2022; Pedulla and Pager, 2019; Ren, 2022; Witt Smith and Joseph, 2010) by showing that exclusion via networks is not only relational but institutionalised, particularly in front-office roles. It adds critical nuance to Ray's (2019) concept of the racialised organisations by showing how institutional practices such as nepotism perform racialised and class-based gatekeeping under the guise of tradition or cultural fit. This thesis builds on Kenny and Briner's (2010) argument that minority ethnic professionals are often not seen as fitting the image of elite roles. Nepotistic practices reinforce existing assumptions about who is suitable for such roles and produce racialised and classed hierarchies of legitimacy and belonging. The stigma of outsider status persists even after participants gain access to the Market. In this context, disidentification becomes a rational form of self-protection, a way to preserve self-worth within a system that rewards inherited legitimacy over demonstrated capability.

Through Bourdieu's lens, nepotism reproduces field hierarchies by converting inherited networks into legitimate capital while Goffman's perspective reveals how individuals

navigate and contest these hierarchies. Together, they expose how conditional legitimacy operates both structurally and interactionally in the London Insurance Market.

8.6 Performing the aesthetics of fit

Participants describe navigating the London Insurance Market's middle-class cultural norms by adapting their behaviours to fit in. These norms encompass not only professional conduct but also shared leisure practices, conversational topics and assumptions around social identity. One interviewee reflects on the discomfort of entering elite spaces where she is "the youngest and the only woman of colour", unable to connect over sports, parenting or European holidays. These subtle but powerful exclusions make sociability more effortful and strained. Such encounters heighten feelings of difference, as the norms of sociability in the Market rarely accommodate identities outside of white and middle-class ones.

Rather than challenge these norms, many participants adapt to them to cope with the challenges of working in a predominantly white space (Al Ariss *et al.*, 2013; Fernando and Kenny, 2023; Hudson, D. *et al.*, 2021; Rollock *et al.*, 2011). From a Bourdieusian interpretation, this can be regarded as an endeavour to accumulate or convert cultural capital to signal legitimacy, aligning with Kenny and Briner's (2010) assertion that cultural capital acquisition facilitates social capital development in professional settings. Such adaptation represents a performance of institutional belonging rather than its guarantee and this is an ongoing performance to demonstrate that one deserves to be recognised as a credible insider. These behavioural adjustments reflect an attempt to align one's habitus with the Market's dominant dispositions.

The findings revealed differences in how participants perform belonging based on their intersectional identities, extending the literature on identity work (Atewologun and Singh, 2010; Hwang and Beuregard, 2022) by demonstrating how intersectional positioning—

including ethnicity, gender, class and occupational role—produces distinct forms of behavioural adaptation in organisational settings.

Performative belonging and identity work are particularly evident in how participants navigate access to front-office roles, often regarded as the most visible and valued within the field. These divisions are not merely functional but symbolic, often mapping onto assumptions about credibility and representational value. Participants describe having to perform legitimacy more intensely in front-office roles where perceived fit and elite familiarity are gatekeeping mechanisms. For minority ethnic professionals lacking family ties or insider networks to these front-office roles, identity work involves strategic self-distancing from the label of “diversity hire” or cultural outsider. Belonging is conditional and it has to be performed and sustained through self-presentation that aligns with dominant expectations of ease and sociability. Some participants report overperforming or carving out niche specialisms to justify their presence in a field where their peers access roles through inherited legitimacy.

Black women like Simi engage in deliberate impression management to counter stereotypical perceptions, making a “conscious effort” to be “nice to everyone” and “walking around the office regularly, stopping at people’s desks to say hello”. This strategic friendliness is a calculated performance aimed at neutralising the “angry Black woman” stereotype that could otherwise undermine her professional legitimacy. Similarly, Sita describes moderating her facial expressions, remembering to “smile” despite sometimes “seething inside”, highlighting the emotional labour embedded in daily self-presentation. These lived experiences exemplify conditional legitimacy in practice. Should these performances lapse, the fragile recognition afforded to them would be withdrawn.

Black men employ different strategies. Issac, for example, describes adopting a “full on listening mode” in conversations, deliberately minimising his assertiveness to mitigate how his physical presence as “a tall Black man” might be perceived as “intimidating” in predominantly white spaces. This strategic self-diminishment allows him to transform potential liability into an asset as colleagues come to him “to complain, to gossip, to tell

[him] things”, positioning him as “a trusted colleague” rather than a threat. Issac’s account underscores how conditional legitimacy works through self-modulation. Acceptance is contingent on his ability to neutralise racialised readings of his masculinity. These gendered and racialised performances illustrate Goffman’s concept of impression management, where individuals carefully calibrate their front stage personas to meet audience expectations.

Class background further complicates these performances. Participants from working-class origins describe additional pressures to acquire and display appropriate cultural capital. Lewis’ strategy of never declining invitations to “work ski trips” represents not merely social participation but a strategic investment in belonging. These activities serve as opportunities to internalise middle-class tastes and practices that signal legitimacy and earn respect within the field (Huang, 2021; Kenny and Briner, 2010; Rollock *et al.*, 2011). Here, capital accumulation is both material and symbolic to sustain one’s position within the field.

Beyond class and gender, participants also navigate power dynamics that require strategic self-presentation. Roy’s account of sometimes having to “play dumb” to give colleagues “the pleasure of thinking that they are teaching me something”, a paradoxical performance requiring one to appear competent but not threatening. This delicate and deliberate balancing act avoids triggering defensive reactions from peers while protecting one’s own professional progression. Such calculated deference are a nod to having to manage impressions under asymmetrical power relations.

The findings also reveal important instances of resistance to these performative demands, offering a temporal dimension to identity work that remains underdeveloped in the literature. Performing belonging is not a static strategy but one that is assessed, adapted and sometimes abandoned in light of shifting personal capital and institutional positioning. After extended careers in the Market, some participants reject continuous impression management. Ash’s realisation that “wearing a mask for a decade never helped [him]” and his subsequent decision to stop “trying to fit in [with] middle-class white men” represents a critical assessment of the limited returns from performing belonging. His experience illustrates the diminishing returns of conditional legitimacy when even sustained compliance

fails to produce full inclusion. In these situations, withdrawal from performance becomes an act of self-preservation rather than defiance. This retreat to back stage marks a temporary escape from front stage conformity but it also exposes the limits of habitus transformation within a rigid field.

Similarly, Rahul describes becoming “less deferential” once he has accumulated sufficient symbolic capital through his expertise, noting he has “never been more successful” than when he decided to be “more deliberately intolerant and obtuse at times”. Rahul’s trajectory reveals the dynamic nature of conditional legitimacy. Deference is the price of entry at the early stage of careers but as symbolic capital accumulates, the volume of conditionality recedes. His growing authority affords him partial autonomy from the behavioural expectations that once governed his legitimacy. But even here, legitimacy is contingent no longer on deference but on the reputational capital he has accrued. This shift underscores how Goffman’s dramaturgical performances evolve alongside Bourdieu’s relational capital accumulation.

The emotional and psychological toll of continuous impression management revealed in this study resonates with the literature on identity demands faced by minority ethnic professionals (Budjanovcanin and Guest, 2023; Dutton, Roberts and Bednar, 2010; Fernando and Kenny, 2023). The double-bind identified here—where legitimacy depends on continual self-modulation but full belonging remains elusive— shows that conditional legitimacy is not simply a starting point but a durable feature of minority ethnic professionals’ careers. It shifts in degree rather than disappearing entirely, tracking changes in capital and positional authority.

8.7 Performing legitimacy through silence

Strategic concealment is a practice through which individuals navigate elite professional spaces while maintaining their own sense of legitimacy. In the London Insurance Market, participants express concerns that revealing their social class background, financial

instability, or experiences of exclusion could make them appear less competent or credible. This form of concealed labour aligns with Goffman's (1963) analysis of stigma management, where individuals suppress potentially discrediting attributes to maintain social acceptance. Here, silence is both a strategy and a condition of legitimacy.

These strategic concealment practices around class background represent a different form of identity management than the ethnicity-based strategies documented in existing research. Research shows that minority ethnic professionals adopt various approaches to manage how their ethnicity identity is being perceived and valued (Fernando and Kenny, 2023; Huang, 2021; Hwang and Beauregard, 2022). This study extends that understanding by showing that legitimacy is negotiated not only through visible markers of ethnicity but also through the selective concealment of class and cultural origins. The class dimensions of concealment connect to existing literature on how different social class backgrounds make it challenging to gain acceptance into workplace networks and earn respect in middle-class dominated environments (Huang, 2021; Kenny and Briner, 2010; Rollock *et al.*, 2011). Silence thus becomes a filter through which belonging is conditionally maintained. Such concealment can be read as a form of symbolic labour through which individuals mask the forms of capital that may devalue them while bringing to the fore those that align with the Market's habitus.

Participants such as Sheila and Tara use concealment not as passive omission but as a deliberate adjustment of self-presentation based on audience receptivity. Sheila's reluctance to share her working-class background with her highly educated colleagues indicates how symbolic boundaries are regulated both externally and through internalised self-monitoring. This self-monitoring reflects broader patterns of strategic identity management, where minority ethnic workers anticipate risks and manage impressions to protect their careers (Wagstaff *et al.*, 2015). In this study, participants internalise the field's norms to such an extent that they pre-emptively manage possible exclusion through selective disclosure. Such anticipatory compliance shows how habitus becomes an internalised regulator, shaping what feels sayable or unsayable within the field's hierarchies. The field's unwritten rules thus act as form of disciplinary legitimacy, rewarding discretion and penalising difference.

Disclosure is perceived as a potential trigger for gossip, judgment, or pity, as indicated by Tara's reflections.

Anita's disappointment with symbolic inclusion measures implemented by Market leadership highlights how institutional practices of inclusion often fail to achieve meaningful recognition. When she attempts to engage with the CEO's diversity message, her efforts are met with silence, an institutional response that reinforces her perception that such initiatives are performative rather than genuine. This lack of response functions as an organisational boundary on legitimacy. The institutional silence she faces validates her outsider status while preserving a facade of inclusivity (Noon, 2018).

These narratives demonstrate that strategic concealment involves not just the masking of identity, but also the preservation of dignity, credibility, and employability in environments where dominant norms are implicitly white, male, and upper-middle class. Rather than rejecting the field entirely, participants seek to integrate into it by minimising visible markers of difference. This concept aligns with Goffman's theory of "passing," where individuals selectively obscure aspects of their identity to conform to normative standards. Concealment thus becomes a mode of conditional legitimacy. Additionally, concealment is a mechanism for converting and safeguarding various forms of capital, allowing participants to maintain their conditional legitimacy within the field. By regulating disclosure, participants protect their accumulated capital from devaluation and perform alignment with the field's symbolic order even as they experience internal discord.

However, strategic concealment carries significant costs. It limits opportunities for authenticity and creates an affective burden, especially when self-disclosure is met with institutional indifference. The need to continually assess what to disclose versus what to keep private underscores the dual awareness required to survive in such environments. This ongoing calculation between disclosure and discretion illustrates how conditional legitimacy is emotionally taxing and structurally self-reinforcing. This constant vigilance represents sustained back stage labour but it also reveals how the field's structure transforms silence as

a learned mode of survival in an exclusionary space. Silence preserves belonging but perpetuates exclusion.

8.8 Social capital, gatekeeping and unequal returns

A recurring theme in participants' narratives is the uneven access to social capital and its variable returns in the London Insurance Market. While all participants recognise the necessity of building networks, the conversion of social capital into career advancement occur at different rates depending on one's position within intersecting hierarchies of ethnicity, gender and class. In this context, legitimacy is relational rather than absolute. It is dependent on who confers trust, who is seen as familiar and who can be safely promoted within the Market's tightly woven social structure. This finding extends Bourdieu's theory by demonstrating that field-specific rules regulate not only the accumulation of capital but also its convertibility into measurable career outcomes.

Participants report that opportunities often circulate through opaque, relationship-driven processes rather than formal channels. While career literature often portrays social capital as a strategic asset that individuals can build or leverage, the data here illustrate that for minority ethnic workers in the London Insurance Market, such capital is not merely difficult to access but it is institutionally rationed. Social capital functions as a gatekeeping currency through which legitimacy is granted selectively. Rather than a neutral resource, social capital emerges as a mechanism of gatekeeping and the reproduction and strengthening of existing power structures. This aligns with Ray's (2019) conceptualisation of racialised organisations, in which racial inequalities are embedded and naturalised through everyday organisational practices.

This analysis aligns with Bourdieu's (1986) framing of social capital as a resource embedded in durable networks of institutionalised relationships, which are often inaccessible to those lacking the right symbolic capital. In the London Insurance Market, these networks often

reflect inherited privilege with ties formed in longstanding family connections. As participants note, it is not merely a matter of lacking contacts but of being perceived as a reputational risk or token hire. This perception is sustained through field-specific symbolic markers such as shared social references that signify legitimacy to insiders but exclusion to others. Legitimacy here is therefore conditional upon an ability to mirror the social and cultural cues that insiders read as trustworthy. These cues are a form of embodied cultural capital that conveys belonging through traits that appear natural but are in fact products of classed or racialised socialisation.

The Market's institutional habitus is characterised by participants as "family-like" yet exclusionary. It works as a powerful gatekeeping mechanism that determines who can legitimately participate in career-enhancing networks. This habitus is not merely descriptive but prescriptive, establishing unwritten rules about appropriate self-presentation, cultural references and social performances. Access to influential networks depends on displaying appropriate cultural signals. However, cultural matching in the London Insurance Market is calibrated to exclude those without inherited forms of capital. The nepotistic practices documented in Chapter 6 interlock with the network-building challenges in Chapter 7, creating a self-reinforcing system where outsiders must perform intensive impression management to gain basic access. Here, Bourdieu and Goffman converge. The field provides the stage and sets the boundaries of legitimate performance but individuals still improvise within those limits as they perform belonging.

Goffman's dramaturgical lens is again relevant here. Participants engage in strategic impression management to cultivate relationships and perform belonging but these efforts are often defensive rather than aspirational. They are designed to neutralise potential stigma. In the London Insurance Market, impression management becomes a form of protective labour with participants working to prevent misrecognition rather than simply promote competence. The back stage reality of exclusion means that inclusion, when achieved, is often conditional and precarious.

For instance, Black women are highly conscious of the stereotypes associated with anger or aggression and modify their behaviours to appear more agreeable and non-threatening. This is a form of covering (Goffman,1963) that seeks to nullify negative readings of identity rather than to communicate professional confidence. Similarly, participants from working-class backgrounds adopt parallel strategies, They suppress or rework indicators of class origin by. Moderating accents or publicly aligning themselves with middle-class tastes. These examples reveal that dramaturgical labour in the Market is not merely about self-promotion but also about self-protection. In Bourdieusian terms, these strategies illustrate capital conversion under constraint. The emotional and behavioural labour invested in impression management becomes a compensatory form of symbolic capital to remain credible within the field.

A significant theoretical contribution of this study is the identification of a paradox of visibility faced by minority ethnic knowledge workers. This paradox advances Goffman's stigma theory by revealing how professional settings create double binds—minority ethnic workers must be visible enough to access opportunities but not so visible as to activate negative stereotypes or trigger exclusionary responses. Importantly, visibility alone does not guarantee inclusion, and that informal sponsorship is often contingent on ego-stroking and alignment with dominant norms. Participants use varied strategies to navigate these constraints, reflecting their agency but always operating within asymmetrical rules of participation and recognition.

These findings contribute to both theoretical and empirical understandings of how social capital operates in professional fields. They demonstrate that social capital theory must be reconceptualised not as a neutral asset but as a relational, power-mediated resource. The London Insurance Market represents a field where the rules of capital conversion systematically favour those with pre-existing forms of privilege, reproducing historical patterns of exclusion. Within this structure, legitimacy is not a stable achievement but a negotiated position—gained selectively, maintained performatively and always subject to withdrawal.

8.9 Revisiting career theories: identity, agency and structure

The empirical findings presented in this thesis contribute to ongoing critiques of dominant career theories by foregrounding the structural, symbolic and affective dimensions of career development for minority ethnic professionals. Across the three core conceptual arguments—disidentification from institutional identity, performative belonging and unequal returns on social capital—it becomes clear that developing careers within the London Insurance Market is neither a neutral nor a universally accessible process. Instead, career trajectories are contingent on institutional legacies, cultural legibility and symbolic power. Careers in this context are dramaturgical rather than linear. This section synthesises the study's theoretical contribution by critically engaging with the career models outlined in Chapter 2.

This re-examination builds on the work of scholars who have critiqued traditional career frameworks for their inattention to structural barriers (Edwards, 2008; He *et al.*, 2019), their overemphasis on individual agency (Inkson *et al.*, 2012; Pringle and Mallon, 2003), and their insufficient attention to how cultural and institutional contexts shape career opportunities. The London Insurance Market, with its combination of historical legacies, cultural codes and institutional practices, provides a valuable site for interrogating these theoretical frameworks.

Foundational career theories, such as person-environment fit (Holland, 1959) and career anchor theory (Schein, 1996) assume that career satisfaction and progression emerge from congruence between personal traits or values and occupational environments. However, the experiences of participants in this study show that such congruence does not guarantee belonging, recognition or satisfaction. In the London Insurance Market, workers may possess the requisite skills and motivation but they still encounter barriers to legitimacy within an environment defined by inherited privilege and reputational stigma. Many participants sustain careers in the field not because they identify with it but because it remains a viable site for economic and professional mobility. Their engagement reflects pragmatic participation rather than ideological alignment. They grant the institution partial legitimacy,

recognising its utility for career progression but withhold moral and symbolic endorsement. This distinction exposes a core weakness in person-environment fit and career anchor theories because both presume that mutual alignment produces satisfaction and commitment. The findings here show the opposite.

More contemporary theories such as the boundaryless career (Arthur and Rousseau, 1996) and career construction theory (Savickas, 2002 and 2012), attempt to address the limitations of earlier models by emphasising agency, adaptability and individual meaning-making. However, the findings in this study reveal the limits of these frameworks when applied to structurally bounded, reputationally opaque and socially exclusive fields such as the London Insurance Market.

The boundaryless career model assumes that professionals can move freely across organisational and sectoral boundaries, leveraging their skills, networks and self-directed agency to shape their own career trajectories. However, participants' experiences suggest that mobility in this context is heavily conditioned by structural hierarchies and cultural fit. Nepotism, inherited networks and symbolic boundaries regulate access to opportunity, meaning that permeability of boundaries depends less on personal initiative than on social recognition. For minority ethnic workers, their agency has to operate within narrow limits. Their legitimacy and mobility are conditional on existing inside networks that are not of their own making. The empirical findings in this study substantiate the argument that boundaryless career theory overstates freedom and downplays institutional constraints (Pringle and Mallon, 2003).

Career construction theory provides a more nuanced model by recognising that careers are constructed through social interaction and narrative meaning-making (Savickas *et al.*, 2009; Savickas and Porfeli, 2011; Young and Collin, 2004). Its emphasis on adaptability offers useful insights into how individuals navigate changes. However, the experiences documented here demonstrate that adaptability, while essential, is not always empowering. For many participants, adaptability is a survival mechanism to sustain their employability rather than to have full control over their careers. Adaptability thus maintains conditional legitimacy

rather than overcomes it. Adaptability is also a double-edged concept: it enables continued participation in the field while perpetuating the structures that limit genuine mobility and recognition. Career construction theory also insufficiently addresses the emotional toll and effort that this thesis identifies as crucial for managing such work within culturally ambivalent and exclusionary environments.

This study also engages with career theories focused on the relational dynamics of networks, particularly Ibarra's work on social networks and identity (1992, 1995, 1999), Lin's social resources theory (1981, 1999), and complementary frameworks such as weak tie theory (Granovetter, 1983) and structural holes theory (Burt, 1992, 2000, 2004). These frameworks collectively emphasise that career development is not an individual process but a social one, dependent on access to relationships, trust and sponsorship. The findings in this thesis support that view, but also reveal that in the London Insurance Market, the value and convertibility of social capital are highly uneven and deeply embedded in institutional hierarchies. Legitimacy, therefore, becomes relational: it is granted through recognition by influential others, but only on terms defined by the dominant cultural habitus.

Ibarra's work on social networks and identity provides a useful lens for understanding how minority ethnic professionals construct and revise their career identities within constrained social structures. The data affirm that career identities evolve through interaction with networks (Ibarra, 1999), yet those interactions are asymmetrically weighted. Participants' use of provisional selves (Ibarra, 1999) is particularly evident: they experiment with new identities, ways of speaking and modes of interaction to test their acceptability within elite circles. This study extends Ibarra's framework by showing that these provisional selves are not simply experimental but protective—designed to test the boundaries of conditional legitimacy. The emotional labour described by Ibarra (1993) is also visible here: Black women, for instance, describe modifying self-presentation to challenge stereotypes, highlighting that network participation demands not only effort but emotional discipline. In such contexts, networks are less spaces of opportunity than stages where legitimacy must be continuously performed and defended.

Lin's social resources theory also offers a valuable interpretive frame. Its assertion that the benefits of weak ties depend on one's status within the social hierarchy and the ability to mobilise available resources (Lin, Ensel and Vaughn, 1981) is only partially borne out here. Participants' access to valuable network resources is constrained not only by positional status but by cultural legibility—the degree to which they can be read as trustworthy and familiar within dominant frames of recognition. Their legitimacy as potential network members is thus conditional on their capacity to mirror the social cues of those already powerful within the field. The observation that careers are embedded in social structures rather than determined by merit alone helps explain participants' recurrent emphasis on “who you know” as the central determinant of success in the Market.

While weak tie theory (Granovetter, 1983) posits that bridging across social groups enhances opportunity, the findings suggest that the effectiveness of weak ties is contingent on symbolic capital and institutional recognition. Participants who attempted to bridge across groups often found that their overtures were not reciprocated; the bridges existed in name but not in function. Similarly, while structural holes theory (Burt, 2004) suggests that individuals in brokerage positions gain career advantages, participants' experiences reveal that such positions offer little benefit when the legitimacy of the broker is itself in question. In racially and class-homogeneous fields such as the London Insurance Market, the advantages of brokerage depend on shared symbolic capital, not simply structural position.

Access to valued networks in the London Insurance Market is contingent, conditional and costly to sustain within this field. Participants express scepticism towards performative diversity practices that fail to generate meaningful sponsorship or mentoring. The paradox of visibility, where minority ethnic workers must be visible enough to access opportunities but not so visible as to activate negative stereotypes or trigger envy, further complicates social capital theories that assume networking efforts yield proportional returns. In this setting, relational legitimacy operates as a scarce and fragile resource. To have connections does not necessarily mean inclusion; and inclusion itself can be withdrawn when recognition is no longer convenient.

While the critiques of some of these theories are not new, the London Insurance Market provides a particularly stark case study. Its legacy of institutional seclusion and cultural homogeneity creates a field in which the symbolic capital of minority ethnic professionals is persistently undervalued. This context amplifies the limitations of some of the career theories. This study does not reject existing career theories but highlights the importance of situating them within broader analyses of power, belonging and legitimacy within bounded fields. Without such attention, dominant career models—such as those grounded in assumptions of mobility, agency or neutrality—risk overlooking the lived realities of those whose careers unfold within systemically unequal environments.

8.10 Policy context

The findings also need to be read against the backdrop of recent government and business interventions on race and employment (see Table 1). Taken together, measures such as the McGregor-Smith Review (2017), the Race Disparity Audit (2017), and the BITC Race at Work Charter (2018), alongside proposals for ethnicity pay gap reporting, illustrate an evolving and unsettled policy landscape. There is little consensus on priorities or enforcement, and most initiatives rely on voluntary commitments and self-reporting. In practice, these frameworks emphasise demonstrable compliance over cultural transformation, reflecting a performative politics of accountability that mirrors the performative legitimacy at play within organisations themselves.

As a result, organisations can devote considerable resources to demonstrating alignment with these frameworks and data requirements while leaving underlying hierarchies and tacit practices untouched. Participants' accounts reinforce this gap: despite the visibility of diversity initiatives, everyday experiences of stigma, nepotism and exclusionary social capital continue to shape career outcomes. The empirical evidence in this thesis therefore suggests that policy mechanisms premised on visibility risk reproducing the very dynamics of conditional legitimacy they seek to redress. This analysis highlights the limitations of

voluntary, reputationally driven interventions that depend on organisational goodwill rather than structural accountability.

8.11 Implications for organisations in the London Insurance Market

This study contributes to an understanding of how minority ethnic professionals navigate the exclusive, reputationally opaque and historically white institutional space of the London Insurance Market. It provides empirical evidence that career development for these professionals is not shaped by competence or aspiration alone (Rafferty, 2020; Ren, 2022; Zwysen and Longhi, 2018), but by their capacity to endure, negotiate and strategically respond to structural inequalities, symbolic boundaries and reputational constraints.

A central finding of this study is the persistent tension between the field's institutional conditions and the identity work required of minority ethnic workers. Participants engage in various strategies to navigate an environment that renders them only conditionally legitimate. This interplay between field context and individual strategy underscores that legitimacy is granted to minority ethnic workers when they perform the aesthetics of fit but withdrawn when they deviate from dominant norms. The findings in this study highlight the limitations of conventional inclusion efforts and the need for more transformative organisational responses (Ashcraft *et al.*, 2012; Holck, Muhr and Villesèche, 2016; Inkson *et al.*, 2012).

The findings align with a growing body of literature that challenges the assumption that organisational inclusion can be achieved through cultural celebrations, representational diversity or training interventions (Cassel, Lerner and Yimfor, 2022; Noon, 2018; Noon and Ogbonna, 2021; Pillai, 2024; Turco, 2010). This study shows that inclusion efforts that rely on individual adaptation, rather than institutional reform, reproduce the very inequalities they claim to address. Participants' accounts reveal that legitimacy, credibility and access are shaped by implicit codes of whiteness, middle-classness and familiarity enforced through both formal structures and informal social cues.

Participants also describe the influential role of minority ethnic families in shaping career aspirations and career identities. Career decisions are often evaluated not only through institutional logics of competence or legitimacy, but also through familial and cultural expectations around status and respectability. The disjuncture between personal achievement and family recognition exacerbates identity strain for participants, illustrating that legitimacy must be sustained simultaneously in professional and social arenas. The findings extend work on ethnic capital and intergenerational influence (Budjanovcanin and Guest, 2023; Shah, Dwyer and Modood, 2010), revealing how family narratives and cultural frames of value can function both as motivators and as sources of pressure that complicate career legitimacy.

In light of these findings, it becomes clear that organisations within the London Insurance Market must go beyond conventional inclusion efforts and undertake more fundamental changes to the norms, practices and symbolic structures through which legitimacy and belonging are conferred. The following recommendations outline three areas for intervention that address both the field-level conditions and the lived realities of minority ethnic workers.

The first is to reassess legitimacy criteria. Organisations within the London Insurance Market must critically examine how legitimacy is conferred and the extent to which cultural fit, polish and familiarity act as gatekeeping proxies for whiteness and classed behaviour. They need to assess how these concepts are operationalised in recruitment, appraisal and sponsorship. This includes creating accountability structures that monitor how performance, potential and promotability are judged across ethnicity, class and educational background.

The second is to address nepotism and hidden gatekeeping. Nepotism is corrosive and central to the reproduction of field boundaries. Its presence undermines meritocratic ideals and reinforces exclusions based on ethnicity and social class, especially in front-office roles. Organisations must introduce greater transparency into hiring and promotion processes. Backchannel recruitment should be replaced with open competition and monitored referral

schemes. Mentorship and sponsorship initiatives should be structured, tracked and handled by those with genuine institutional power rather than left to voluntary goodwill.

The third is to reframe the industry's legitimacy in the public imagination. A significant barrier to inclusion identified by participants is the reputational obscurity and cultural irrelevance of the London Insurance Market for participants' families and wider communities. For ambitious individuals from underrepresented backgrounds to consider the Market as a viable and prestigious career destination, the industry must reconstruct its public identity and symbolic legitimacy. This includes engaging more directly with universities and schools to demystify the field and promote it as a high-status, intellectually rigorous sector. Organisations should also emphasise the value of education and qualifications, especially for families that regard educational credentials as markers of respectability and upward social mobility. The London Insurance Market should strategically rebrand itself not merely as a global financial services hub, but as a field where innovation, ethics and complex problem-solving converge. Taking ownership of its public narrative requires projecting a more inclusive vision of who belongs, who leads and who succeeds.

Conditional legitimacy is not only an analytical concept but also a practical challenge for organisations. The findings suggest that transforming the London Insurance Market requires more than incremental inclusion initiatives. It calls for a redefinition of what constitutes legitimacy, merit and value within the field.

8.12 Strengths and contributions

This study adds to the growing body of research examining the career trajectories of minority ethnic workers in organisational settings. Previous scholarship has documented structural barriers, inequalities and the identity work required of minority ethnic workers (Atewologun and Singh, 2010; Hwang and Bearegard, 2022; Kenny and Briner, 2010 and 2013). Scholars have also called for a more substantial and sustained body of research on

the organisational careers of minority ethnic professionals (Al Ariss *et al.*, 2013; Kenny and Briner, 2010). However, there remains a need for contextually grounded, field-specific analyses that explore how minority ethnic individuals negotiate their organisational careers across different professional domains (Akkermans and Kubasch, 2017). This study responds directly to these calls by offering an empirically rich and theoretically integrated account of minority ethnic professionals' experiences in the London Insurance Market. By focusing on a specific organisational field, this research extends existing literature in three key ways.

First, this study offers a conceptual extension of how legitimacy is understood in the context of minority ethnic workers' careers. While existing literature has spotlighted the barriers faced by minority ethnic professionals—including limited access to networks, stereotyping and underrepresentation—it has also begun to acknowledge the emotional and psychological demands placed on individuals who must continuously perform legitimacy in environments where they are not readily recognised (Atewologun and Singh, 2010; Fernando and Kenny, 2023; Wyatt, Doldor and Tresh, 2023). This study extends this body of work by reconceptualising legitimacy not as a fixed status but as a conditional and contested state sustained through impression management and continuous self-regulation. The empirical findings foreground the emotional labour embedded in such performances, particularly for participants navigating intersecting expectations of ethnicity, gender, class and occupation in institutional contexts.

Second, this study makes an empirical contribution by offering a sector-specific analysis of a historically opaque and elite field: the London Insurance Market. While much of the existing literature on minority ethnic knowledge workers is situated in general corporate or professional services settings, those findings often lack strong empirical grounding in particular institutional contexts. In contrast, this study provides a grounded account of how the careers of minority ethnic workers unfold in a global financial centre marked by tradition, informality and symbolic exclusion. It sheds light on a professional domain that has been largely overlooked by academic research despite its economic and cultural significance. In doing so, this study answers calls for field-sensitive analyses that move

beyond generic narratives and identify the specific mechanisms through which inequality is reproduced (Akkermans and Kubasch, 2017).

Third, this study contributes theoretically by synthesising the perspectives of Bourdieu and Goffman—two influential frameworks that are seldom integrated in organisational career research. Where Bourdieu offers a macro-sociological understanding of how power, capital and habitus structure opportunities, Goffman provides a micro-sociological lens for examining how individuals enact and negotiate these structures and perform legitimacy in everyday interactions. While previous research has tended to focus on either structural constraints or individual agency, this study brings the two together through a realist-informed synthesis (Giddens, 1984; Layder, 1993) to develop a relational dramaturgy of careers, showing how advancement depends both on decoding the implicit rules of the field and on performing appropriately within them. Integrating Bourdieu's concepts of field, capital and habitus with Goffman's notions of self-presentation, stigma and total institutions, deepens understanding of how institutional power relations are reproduced and resisted through performance. While this combination could in principle enrich any study of careers, it is particularly apt for understanding the experiences of minority ethnic professionals. Their agency is not exercised in isolation from structure but through daily performances of credibility, respectability and belonging in fields that are already racially coded. By drawing these perspectives together, the study offers a multilevel account of how identity, capital and institutional context intersect in the career trajectories of minority ethnic professionals.

Beyond its conceptual, empirical and theoretical contributions, this study demonstrates two particular methodological strengths. First, it draws on and contributes to the qualitative tradition in organisational and career studies, using thematic analysis of semi-structured interviews to capture the complexity and nuance of participants' experiences. The rich data enabled close examination of how minority ethnic professionals interpreted, navigated and contested institutional norms. Second, this study broadens the intersectional lens. While much prior research focuses predominantly on ethnicity and gender, this research incorporates additional dimensions such as age, social class and occupational roles, situating

these within the specific hierarchies of the London Insurance Market. This approach considers how these dimensions intersect to produce differentiated experiences of legitimacy and constraint. By tracing how these intersecting positions shape exposure to risk, access to capital and perceptions of belonging, the study demonstrates that inequality in elite organisational spaces is refracted through multiple axes of power and recognition.

Finally, this study avoids a solely deficit-based framing. Rather than focusing exclusively on barriers, it explores the forms of agency that minority ethnic workers enact to survive and succeed in exclusionary environments. However, the analysis reveals that such agency operates within structural and symbolic constraints that continually reassert conditional legitimacy. In this sense, the study offers a more balanced but critical understanding of career experiences, acknowledging both resilience and constraint, and recognising that legitimacy in elite fields is never final but a continuous cycle of negotiation, conferral and withdrawal.

8.13 Limitations and future direction

As with all research, this study is subject to a number of limitations that should be acknowledged to contextualise its findings and guide future research. The limitations do not detract from the study's contributions but instead highlight areas for further inquiry—particularly comparative, longitudinal and multi-actor research—to test, modify or challenge the conceptual insights developed here.

First, while the study draws on a relatively large qualitative sample of 76 participants, its findings are not intended to be statistically generalisable. The aim of the research is to develop theoretical insights rather than to establish representative patterns across all sectors or all minority ethnic knowledge workers. Care should be taken when extrapolating the in-depth accounts in this study to other institutional contexts. Nonetheless, the theoretical mechanisms identified—such as conditional legitimacy, symbolic misrecognition

and emotional labour of identity performance—may offer analytical leverage for understanding exclusion in other elite organisational fields.

Second, while participant recruitment sought diversity across age, tenure and occupational role, the sample slightly over-represents women compared to industry estimates and is also skewed towards participants in their 30s and 40s. These patterns may reflect both workforce trends and the effects of voluntary participation, with mid-career professionals and women potentially more motivated or comfortable engaging in research of this kind. Future studies on careers could address this by comparing the experiences of male and female professionals separately, to uncover potential differences in career trajectories, perceptions of legitimacy and structural barriers.

Third, although the data were collected over a two-year period (2020-2022), the study does not constitute a longitudinal design. Participants' narratives reflect career experiences across different stages but the study does not track the same individuals over time to examine long term shifts in strategy, capital or perception. Moreover, part of the data collection occurred during the Covid-19 pandemic. This macro-social context may have shaped how participants experienced visibility, legitimacy and inclusion, potentially amplifying themes of isolation, exclusion and emotional strain. As such, some findings may reflect the heightened uncertainty of that period. Future research should examine whether these dynamics persist in post-pandemic contexts or evolve as hybrid work patterns reshape professional interaction and recognition.

Fourth, although the study employs an intersectional lens, some social positions—particularly those relating to sexuality, disability and religious affiliations—are not captured in the sample. While participants were invited to share these aspects of identity, there was limited disclosure and, as such, the data do not support a sustained analysis of how these dimensions interact with ethnicity. These silences may reflect wider patterns of discomfort, invisibility or stigma within the research context itself. Future research could address this by adopting targeted recruitment strategies or alternative methodologies to explore how multiple axes of minority identity interact with organisational life.

Fifth, this study treats minority ethnic knowledge workers as a collective analytical category in order to explore shared structural challenges and identity negotiations within the London Insurance Market. While this approach allows for the development of cross-cutting insights, it may also obscure important differences between and within ethnic groups, including those shaped by race, religion, nationality, and migration history. Future research should therefore disaggregate these categories to better understand how intersecting identities differentially shape access to legitimacy, capital and career mobility.

Finally, the study captures only the perspectives of individuals and does not include the views of organisational decision-makers, HR leaders, or dominant group members who may shape the structural and cultural conditions of inclusion and exclusion. A multi-actor approach could provide a more comprehensive account of how organisational legitimacy, fit and diversity discourses are constructed, contested and reproduced. Furthermore, because participants self-selected into the study, there may be some bias towards individuals with heightened awareness or experience of inequality. While this does not invalidate their accounts, it may have influenced the thematic emphases of this study. While the study respects participants' narratives as being rooted in their lived experiences, it does not claim to construct an objective portrait of individual careers. These methodological considerations reinforce the need for future research to include multiple data sources and organisational perspectives to triangulate and deepen understanding of legitimacy as a shared social process.

8.14 Personal reflection

This research was shaped not only by academic inquiry but also by personal and professional motivations. As a minority ethnic woman with nearly thirty years of experience in organisational careers, including eight years within the London Insurance Market, I was motivated to undertake this study at a critical juncture in my own professional life. Having

exited the field, I began to reflect on my own career. This study was, in part, an effort to understand how others have navigated similar professional environments, sometimes in ways that challenged my assumptions.

Some of the participants' stories resonated deeply with me. Others reflected experiences unfamiliar to my own but nonetheless demanded careful attention. I was aware of the potential for bias: of listening more closely to narratives that mirrored my own experience or overlooking those that did not. At times, I caught myself wondering whether participants were being too sensitive or reading discrimination into situations that might have alternative explanations. To mitigate this, I kept a reflexive journal throughout the data collection and analysis phases. This provided a space to examine my assumptions, question my reactions and manage the emotional weight of hearing stories that at times were painful or unsettling.

Despite my tenure in the sector, the research process revealed much that I had not previously grasped. One such revelation was the extent of nepotism within the Market—something that I had not fully perceived during my own career but which emerged repeatedly and emphatically in all participants' voices. At the same time, their experiences offered a counter to my earlier assumption that careers unfold in a linear fashion, and that merit and competence can propel one forward. Through their narratives, I came to appreciate the extent to which careers in elite spaces are constantly negotiated, contingent and governed by invisible rules. In this sense, this study has not only contributed to academic literature but has also transformed my own understanding of career legitimacy, identity work and structural inequality.

With perhaps five to seven years of career ahead of me—health permitting—this study will profoundly influence how I approach the remainder of my career. Understanding the structural limitations that my participants navigated has been liberating in an unexpected way. It has allowed me to reframe past frustrations not as personal shortcomings but as reflections of systemic constraints. I now recognise that I cannot fight every battle at work and, nor can I single-handedly reform organisational systems. Instead, I have learned to be more intentional about where to invest my energy. Rather than striving for institutional

change at all costs, I can focus on sustaining my professional integrity, protecting my wellbeing and supporting others where possible. More importantly, this research has reminded me that the final chapter of a career can be one of perspective: that sometimes, the most powerful act is to bear witness to the realities around us while preserving one's own sense of peace, dignity and self-respect.

8.15 Concluding remarks

Examining the experiences of minority ethnic knowledge workers in elite professional fields is essential to understanding how systems of privilege and exclusion are maintained and rationalised in historically white institutional spaces. This study adds to a growing body of work that gives voice to those navigating reputationally obscure and culturally insular environments, where the boundaries of legitimacy are rigidly enforced but unevenly experienced. It does so by offering a rare, empirically grounded exploration of the London Insurance Market—an elite field that has largely escaped academic scrutiny despite its economic and symbolic significance.

This thesis makes three central contributions. First, it reconceptualises legitimacy as a conditional and contested state—one that must be continually negotiated through identity work and impression management rather than achieved through competence alone. Second, it provides a field-specific analysis of minority ethnic careers in a global financial centre marked by exclusionary legacies and informal power structures. Third, it integrates Bourdieu's and Goffman's frameworks to develop a relational understanding of how identity, capital and recognition are performed, managed and withheld within elite contexts.

The findings demonstrate that career advancement is shaped not only by ambition or technical skill, but also by participants' ability to read and respond to implicit institutional rules—many of which privilege inherited networks, cultural familiarity, and symbolic alignment with whiteness and middle-class norms. Participants in this study employ a variety of strategies to navigate these constraints. They include moral distancing, strategic concealment, and performative belonging. These are not merely personal adaptations, but

socially situated responses to institutional cultures that simultaneously question their legitimacy while demanding their participation.

Theoretically, this study advances understanding of how capital operates in bounded fields and how legitimacy is conferred, negotiated and withheld. It challenges meritocratic assumptions by showing that career progression is mediated by cultural capital, social networks and reputational codes—resources that are unevenly distributed and often devalued when embodied by minority ethnic professionals. The integrated lens of Bourdieu and Goffman demonstrates that careers in elite spaces are not only navigated through structured opportunity but are also shaped by affective, symbolic and embodied labour.

Contextually, this research positions the London Insurance Market as a distinctive elite field—characterised by historical insularity, informal gatekeeping and reputational obscurity. While it may lack the cultural cachet of other high-status professions such as law or banking, it nonetheless functions as an exclusive institutional environment with high economic stakes and rigid internal hierarchies. The field's symbolic opacity restricts external understanding and contributes to participants' sense of conditional belonging and public misrecognition. These dynamics became especially pronounced during the Covid-19 pandemic, which intensified participants' isolation and further restricted access to informal networking spaces. As such, the study offers a timely account of how structural exclusion and symbolic misrecognition converge in moments of broader social disruption. This period underscores how structural exclusion and symbolic misrecognition can converge in times of broader social disruption.

While this study treats minority ethnic knowledge workers as a collective analytical category to foreground shared structural constraints and identity negotiations, future research should build on this foundation by exploring intragroup differences. A more disaggregated approach that is sensitive to variations of ethnicity, religion, nationality and class would deepen understanding of how intersecting identities interact with organisational conditions to shape divergent experiences of legitimacy, capital and career progression. Such inquiry would contribute to more granular and inclusive understanding of career development within elite

professional contexts and further test the applicability of conditional legitimacy as an analytical framework beyond the London Insurance Market.



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Appendix A: Representative sample of reviewed literature

Title	Author / Year	Journal	Research question(s)	Theory	Methodology	Findings	Country	Sector
To be or not to be political? Racialized cognitive scripts and political motivation	Wyatt, Doldor and Fresh (2023)	Human Relations	How do minority ethnic employees interpret and respond to politics at the workplace?	Attritions theory and notions of scripts	Qualitative; interviews with 40 individuals in non-managerial roles	The behaviour of individuals in the workplace is contingent on how they interpret and respond to the workplace. Ethnic minority employees faced hindrances in comprehending workplace politics due to their limited access to ethnically homogenous networks. Some individuals adopted a cautious approach and withdrew from political engagements because of they were uneasy about the exclusive environments they were in. Participants who encountered negative treatment tended to perceive themselves as victims of discrimination, often generalizing their experience to believe that everyone of their ethnicity faced similar discrimination in the workplace. They adopted various tactics such as distancing themselves from their managers, seeking help through formal channels or accepting that their managers' tenures won't last indefinitely. Some built formal and informal coalitions to learn how to deal with politics at the workplace. Some used their mentors and leaders to play the political game on their behalf. Gaining insights into how ethnic minority knowledge workers encounter and manoeuvre career hurdles is crucial.	UK	Mixed, including finance
When ethnic discrimination is likely to occur and how to reduce it: applying a	Adamovic, 2022	Human Resource Management Review	Understanding the contextual moderators and mechanisms of ethnic discrimination in hiring, both to explain variation in		Conceptual	Ethnic minorities face significant hiring discrimination although some groups face higher rates of discrimination than others. Minority males tend to face more discrimination than minority females. Discrimination is lower when minorities have strong qualifications when applying for jobs for which there are limited		

Title	Author / Year	Journal	Research question(s)	Theory	Methodology	Findings	Country	Sector
contingency perspective to review resume studies			findings across existing studies and also to provide theoretical and practical guidance for when discrimination is more or less likely to occur and how it can potentially be reduced.			supply of qualified candidates. In contrast when there is an ample supply of candidates, employers can be more selective and biases then could play a larger role in hiring decisions.		
Intersectional identities and career progression in retail: The experiences of minority-ethnic women	Kele, Cassell, Ford and Watson (2022)	Gender, Work & Organisation	What are the carer progression experiences of minority-ethnic women working for a large retailer? And how do intersectional identities influence these career progression experiences?	Intersectionality	Qualitative; 12 females interviewed; template analysis used	Career progression is influenced by internal and external factors. Participants felt isolated because of the lack of ME representation in the senior management teams. Participants did not think their gender was a hindrance to their career progression (markedly different to my thesis) but that their ethnicities in combination with their gender were. Suffered stereotypes. Older participants gave up on wanting to advance their careers. Ethnicity rather than gender was the marker that made them feel like outgroup members. White colleagues were distant from ME employees because in their personal lives, they had little to no interactions with them. White colleagues have networks with similar others. EM women were also considered to have less powerful networks.	UK	Retail
The Sheltering Effect of Occupational Closure? Consequences for Ethnic	Drange and Helland, 2019	Work and Occupations	NA	Discrimination theory; closure theory	Quantitative. Norwegian register data that span all employees. 2007 - 2012	Minority ethnic workers who gain access to licensed occupations are not vulnerable to wage discrimination. In these occupations, the strong legal and institutional barriers to entry constrain employers' ability to set wages individually. This leaves less room for discriminatory wage-setting practices. The wage premium associated with	Norway	Mixed

Title	Author / Year	Journal	Research question(s)	Theory	Methodology	Findings	Country	Sector
Minorities' Earnings						working in a licensed occupation was found to be larger for non-Western immigrants. Occupational licensure refers to legal requirements that only individuals with the requisite qualifications, typically involving formal education, can practice a particular occupation.		
Identity, diversity and diversity management: On theoretical connections, assumptions and implications for practice	Holck, Muhr and Villesèche (2016)	Equality, Diversity and Inclusion: An International Journal (2016)	How the different conceptualisations of identity influence diversity theorising and diversity management practices in organisations.	Social identity, critical theory and post-structuralism	Conceptual	Critical perspectives view diversity as more fluid and shaped by power dynamics and social structures. They examine how individuals' career experiences and identities are shaped by power structures and inequalities. This could involve exploring how individuals navigate and make sense of barriers, discrimination or the limited opportunities they face. Critical perspectives have been critiqued for sometimes overemphasising structural determinism at the expense of individual agency.		
Career satisfaction: A look behind the races	Yap, Cukier, Holmes and Hannan, 2010	Relations Industrielles	Examine the career satisfaction between white and visible minorities in professional, managerial and executive roles	NA	Quantitative, with 11,000 respondents to a survey	Blacks, South Asians and Chinese were least satisfied with their jobs than whites although there were differences, with Blacks being the most dissatisfied.	Canada	Mixed

Appendix B: Example of a set of field notes from an event

Panel session on career development for minority ethnic workers with [Redacted]

Date: [Month redacted] 2022

Event summary

The event was well-attended and featured two prominent leaders, both minority ethnic women with public profiles. Both have had successful careers in commercial sectors.

Observations

The discussion centred on how they developed their careers, the risks they took and the opportunities they pursued. They emphasised the importance of being assertive in seeking promotions and training by directly engaging with line managers, HR and leadership teams.

The conversation also touched on the challenges that minority ethnic women face in professional settings. However, the overarching message was that it was our own responsibility to take control of our careers. Another point raised was the need for all commercial sectors in Britain to better reflect the diversity of the population.

One audience member expressed frustration, noting that the real decision-makers and the movers and shakers in the industry were absent from the event, implying that these conversations might not reach the ears of those who hold the most influence. At the same time, this audience member said that she did not want her frustrations to be made public to the leaders in her organisation.

During the networking session, a few attendees mentioned that some minority ethnic men in leadership roles in the field were also absent, reinforcing the sense that those in influential positions were not fully engaged. The feeling was that the organisation which held this event gained some reputational advantages by being seen to host such events, but that meaningful engagement and changes were far off. Additionally, there were reports that the senior minority women at the event were selective in their interactions, gravitating

towards other senior figures present and excluding those of lower career status from their circles during networking.

A week after the event, one Asian female attendee shared that she had gotten in touch with a Black senior woman she had met at the event, offering to connect in-person and explore ways they could work together on projects. The response to her offer made her feel snubbed. This left her with the impression that Black women leaders might prioritise helping other Black women over extending their support to all minority ethnic workers.

Analysis

Symbolic gesture v meaningful engagement

Event successful in terms of attendance and optics but there was an underlying tension about symbolism of the event and meaningful engagement. The absence of decision makers, including minority ethnic men in leadership roles, suggests that buy-in from those in power remains lacking. That organisations and people with the most influence aren't fully invested in making structural changes but to be contented with superficial performative support.

Duality of career development

The message that individuals must take control of their careers is empowering on the surface. However, this advice shifts responsibility for overcoming barriers completely onto individuals rather than addressing organisations to look at systemic barriers that disadvantage minority ethnic workers, preventing their access to career opportunities. The absence of leaders at the event reinforces the gap between individual actions and institutional support.

Identity dynamics and internal fragmentation within minority ethnic groups

The selective interactions between senior minority ethnic women and others at the event reveal a form of unspoken stratification within the wider group. This behaviour suggests that hierarchies of power and the privilege exist even in events purportedly designed to support each other. Senior minority ethnic women reportedly gravitating towards others with similar status could mirror the broader issues of exclusion that exist in the Market. It shows that

diversity at the top does not always translate into solidarity and mentorship for those lower on the career ladder. Their selective engagement may also be a defence mechanism where they may feel the need to align themselves with those in power to maintain their positions.

In particular the experience of the Asian female attendee possibly underscores how identity dynamics within minority groups can be fraught with tension, characterised by competition and a lack of cross-ethnic solidarity.

Overall assessment

The overall sense from attendees seemed to be that while the event was a positive step, meaningful change was still distant. While events such as this create spaces for conversation, without institutional commitment, employees' efforts to take control of their careers may fall short of producing long-term progress.

Appendix C: Email to prospective participants

Dear [NAME],

I am undertaking a PhD research study on the lived career experiences and career strategies of minority ethnic employees in the London Insurance Market.

Careers in the insurance sector is an under-explored research area. I am looking for participants to take part in this research. Their career strategies and experiences will contribute to building an evidence base for the careers of minority ethnic employees within the London Insurance Market. All contributions will be anonymised.

This research project has obtained ethics approval from the College of Business, Arts and Social Sciences Research Ethics Committee at Brunel University London.

If you wish to participate in this research, please let me know and I will send you a Participant Information Sheet and a Consent Form. Participation is entirely voluntary and you are under no obligation to take part in this or explain why you choose not to.

I anticipate up to 50 participants for this study. Eligible participants can have full-time, part-time or fixed-term contracts with their employers. Employers must be based in the City of London. These organisations can include insurers, reinsurers, brokers, risk consultancies and managing agents. Additionally, I am keen to hear from individuals who have previously worked in the Market but have since moved onto other opportunities.



If you think there may be others within your Market networks who might be interested in participating, please forward this email to them. They can get in touch with me directly at this email address.


I look forward to hearing from you.

Kind regards,


Mani Pillai


Appendix D: Recruitment post on LinkedIn

 Calling for research participants 

 I am recruiting research participants for a PhD research study on the careers of minority ethnic employees in the London Insurance Market.

This research project has obtained ethics approval from the College of Business, Arts and Social Sciences Research Ethics Committee from Brunel University London.

 London Insurance Market includes firms which advise or underwrite complex risks for large domestic or global corporates and individuals, or which are in wholesale insurance markets. They include insurers, reinsurers, brokers, risk consultancies and managing agents.

 If you wish to find our more or are interested in taking part—or know of anyone within your networks who might be—please contact me at [email].

Appendix E: Email to employee resource groups for snowball sampling

Dear xx,

I am writing to you about a PhD study I am undertaking at Brunel University London that could be of interest to you and your members. I am researching the lived career experiences and career strategies of minority ethnic employees in the London Insurance Market.

Careers in the insurance sector is an under-explored research area. I am looking for participants to take part in this research. Their career strategies and experiences will contribute to building an evidence base for the careers of minority ethnic employees within the London Insurance Market. All contributions will be anonymised.

This research project has obtained research ethics approval from the College of Business, Arts and Social Sciences Research Ethics Committee.

I anticipate up to 50 participants for this study. Eligible participants can have full-time, part-time or fixed-term contracts with their employers. Employers must be based in the City of London. These organisations can include insurers, reinsurers, brokers, risk consultancies and managing agents. All contributions will be anonymised.

Would you be able to share information about this research with your members? They can get in touch with me directly. For ease, I have written a couple of paragraphs which you can use to send out to your members or post on your websites/intranets. Please see below.

Thank you in advance for your support. Do let me know if you have any questions about the research or about the suggested texts below.

Suggested email/intranet text to your members

Mani Pillai, Doctoral Researcher at Brunel University London, is researching the lived career experiences and career strategies of minority ethnic employees in the London Insurance Market.

She is looking for participants to take part in this research.

Eligible participants can have full-time, part-time or fixed-term contracts with their employers. Employers must be based in the City of London. These organisations can include insurers, reinsurers, brokers, risk consultancies and managing agents. All contributions will be anonymised.

Careers in the insurance sector is an under-explored research area. This study aims to build an evidence base for the careers of minority ethnic employees within the London Insurance Market.

This research project has obtained research ethics approval from the College of Business, Arts and Social Sciences Research Ethics Committee.

Participant contributions to this research will be anonymised.

If you wish to find out more about her research and/or wish to take part in her research, you can contact her directly at [email].

Mani has spent some eight years working in insurance, including the London Insurance Market, before embarking on her academic research. She was also a founding committee-member of iCAN [industry-wide employee resource group for minority ethnic employees] and the women's network group at Allianz in the UK.

Appendix F: Participation Information Sheet



Department details:

Brunel Business School

Brunel University London

Kingston Lane

Uxbridge UB8 3PN

Research Project on Career Strategies – Participant Interviews

PARTICIPANT INFORMATION SHEET

Ethics approval reference: 24089-LR-Jul/2020- 26520-1

At Brunel University London, we are researching the lived experiences and career strategies of minority ethnic employees in the London Insurance Market. This research project has obtained research ethics approval from the College of Business, Arts and Social Sciences Research Ethics Committee.

Thank you for expressing an interest in this research. Before you decide to take part, it is important for you to understand what the research is about, why it is done and what it will involve. Please take the time to read the following information carefully and discuss it with others if you wish. Please ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to participate in this study. Thank you for reading this.

What is the purpose of the study?

The aim of this research is to explore the career experiences and career strategies of minority ethnic employees in the London Insurance Market.

Why have I been invited to participate?

You have been invited to take part because you work in the London Insurance Market and are aged over 20. Firms in the London Insurance Market include insurers, reinsurers, brokers, risk consultancies and managing agents. We anticipate up to 50 participants for this research.

Do I have to take part?

- No. You can ask questions about the study before deciding whether to participate. Participation is entirely voluntary.
- If you agree to participate, you do not have to discuss anything that you do not wish to.
- If you decide to take part, you will be given this information sheet to keep and you will be asked to sign a consent form.
- If you agree to participate, you may withdraw yourself and your data from the study at any time without giving a reason, by telling the researcher of that decision by 31 December 2022.

What will happen to me if I take part?

- If you agree to take part in the study, you will be interviewed by Mani Pillai, the Principal Researcher.
- Interviews can be on Zoom or Skype or telephone and you can choose one of these.
- All participants will be asked for their consent to audio-record the interview to assist with transcription and analysis. The audio-recording will not be done on Zoom or Skype.
- Interviews are likely to last for up to 60 minutes.

Are there any lifestyle restrictions?

There are not lifestyle restrictions relevant to this study.

What are the possible disadvantages and risks of taking part?

There are not anticipated disadvantages or risks associated with taking part in this study.

What are the possible benefits of taking part?

- You will be contributing to original research in the under-studied area of careers in the London Insurance Market.
- Your contributions will help to develop an evidence base about the career trajectories and experiences of minority ethnic employees in the London Insurance Market.

What if something goes wrong?

If you agree to participate but have a query about any aspect of this study, please speak to the principal researcher, Mani Pillai, who can be contacted at [email]. Alternatively, you can also write to her supervisor, Professor Mustafa Ozbilgin at [email]. They will do their best to answer your query. The researcher should acknowledge your concern within 10 working days and give you an indication of how they intend to deal with your concern.

If you wish to raise a formal complaint, please contact Professor David Gallear, Chair of the College of Business, Arts and Social Sciences Research Ethics Committee at cbass-ethics@brunel.ac.uk, who will resolve the matter in a reasonably expeditious manner.

Will my taking part in this study be kept confidential?

- Yes. Your responses will be anonymised. We will not be collecting any identifying information about you such as your name, your organisation's name and your job title.
- Your name will not appear in any research output. Instead, the researcher will ask you to pick a pseudonym.
- Research data that is used will not have any identifying information.
- Data collected in this research will be kept in a secure password protected Brunel University server.
- With your permission, anonymised data will be stored and may be used in future research – you can indicate whether or not you give permission for this by way of the Consent Form. As required by the Brunel Data Management policy, research data will be retained at the University for ten years after which they will be deleted.
- You may withdraw yourself and your data from the study at any time without giving a reason, by telling the researcher of that decision by 31 December 2022.

Will I be recorded, and how will the recording be used?

- We will ask all participants for their consent to audio-record the interview to assist with transcription and analysis.
- Recordings and transcriptions will be stored in a secure password protected Brunel server.

What will happen to the results of the research study?

The research gathered in this study will be coded for anonymity and analysed by the researcher before being reported. The results will be used primarily for a doctoral thesis. On successful

submission of the thesis, it will be deposited both in print and online in the University's archives to facilitate its use in future research. The research may also be written up for publication in academic journals or used at a conference and it may be publicised in the media. If you would like a full copy of the thesis – following its successful submission – please let the researcher know.

Who is organising and funding the research?

The research is partly self-funded by the researcher and partly by an anonymous external sponsor. Mani Pillai is organising the research in conjunction with Brunel University London.

What are the indemnity arrangements?

Brunel University London provides appropriate insurance cover for research which has received ethical approval.

Who has reviewed the study?

This study has been reviewed by the College of Business, Arts and Social Sciences Research Ethics Committee.

Research Integrity

Brunel University London is committed to compliance with the Universities UK [Research Integrity Concordat](#). You are entitled to expect the highest level of integrity from the researchers during the course of this research.

Contact for further information and complaints

For general information

Researcher name: Mani Pillai

Doctoral Researcher

Brunel Business School

Brunel University London

[email]

Supervisor name: Professor Mustafa Ozbilgin

Brunel Business School

Brunel University London

[email]

For complaints and questions about the conduct of the Research
 Professor David Gallear, Chair of the College of Business, Arts and Social Sciences Research Ethics
 Committee cbass-ethics@brunel.ac.uk

Appendix G: Consent form

PARTICIPANT CONSENT FORM

PROJECT WORKING TITLE: Participants Interviews: Career Strategies

NAME OF PRINCIPAL RESEARCHER: MANI PILLAI

RESEARCH ETHICS APPROVAL [24089-LR-Jul/2020- 26520-1] HAS BEEN GRANTED FOR THIS
 STUDY TO BE CARRIED OUT BETWEEN 04/08/2020 AND 30/12/2022

The participant (or their legal representative) should complete the whole of this sheet.		
	YES	NO
Have you read the Participant Information Sheet?	<input type="checkbox"/>	<input type="checkbox"/>
Have you had an opportunity to ask questions and discuss this study?	<input type="checkbox"/>	<input type="checkbox"/>
Have you received satisfactory answers to all your questions?	<input type="checkbox"/>	<input type="checkbox"/>
Do you understand that you will not be referred to by name or by your job title or by the name of your employer in any report concerning this study?	<input type="checkbox"/>	<input type="checkbox"/>
Do you understand that:		
• You are free to withdraw from this study at any time	<input type="checkbox"/>	<input type="checkbox"/>
• You don't have to give any reason for withdrawing	<input type="checkbox"/>	<input type="checkbox"/>
• You can withdraw your data any time up to 20/12/2021	<input type="checkbox"/>	<input type="checkbox"/>

I agree to my interview being audio recorded	<input type="checkbox"/>	<input type="checkbox"/>
I agree to the use of non-attributable quotes when the study is written up or published as a thesis and/or in academic journals.	<input type="checkbox"/>	<input type="checkbox"/>
The procedures regarding confidentiality have been explained to me.	<input type="checkbox"/>	<input type="checkbox"/>
I agree that my anonymised data can be stored and shared with other researchers for use in future projects.	<input type="checkbox"/>	<input type="checkbox"/>
I agree to take part in this study.	<input type="checkbox"/>	<input type="checkbox"/>

Signature of research participant:	
Print name:	Date:

Appendix H: Interview guide

Theme	Main questions	Supplementary questions
Introduction: career summary to date	Why did you join the Market?	<ul style="list-style-type: none"> ○ How did you find out about the Market? ○ [for participants who came from other industries] What motivated your transition to the Market? ○ What were your preconceptions about the Market/insurance industry before you joined it? ○ How has your perception evolved since joining?
	How did you enter the Market?	<ul style="list-style-type: none"> ○ What resources facilitated your entry? ○ Could you elaborate on any formal or informal assistance you received?
	Describe your career pathway in the Market.	<ul style="list-style-type: none"> ○ Please describe your career progression in the Market. ○ Probe: promotions, lateral moves, transition points
Career experience and aspirations	What opportunities and barriers have you had in the Market?	<ul style="list-style-type: none"> ○ Could you give examples of these opportunities / barriers? ○ What factors do you believe have contributed to these opportunities/ barriers?
	Have you faced stereotypes related to your identity?	<ul style="list-style-type: none"> ○ Could you give some examples? ○ Why do you think these stereotypes exist in the Market? ○ How have they impacted your career?
	What approaches have you used to overcome barriers/threats?	<ul style="list-style-type: none"> ○ Could you provide examples of the strategies you have used to support your career? ○ Would you consider your strategies to have been successful and why?
	What resources do people need to advance their careers in the Market?	<ul style="list-style-type: none"> ○ How do you use these resources to aid your career? ○ What challenges have you faced when trying to obtain or develop these resources?
	How have your organisation's diversity management programmes helped your career?	<ul style="list-style-type: none"> ○ Can you give examples of the programmes from which you have benefited?
	How would you define career success for yourself?	<ul style="list-style-type: none"> ○ What steps are needed to achieve your career goals?

Theme	Main questions	Supplementary questions
Challenges for the Market	What are the challenges facing the Market, both presently and in the future?	<ul style="list-style-type: none"> ○ How might these challenges be transformed into opportunities?
Demography details	Participants were asked for their ethnicity, age range, sex, highest education level, professional credentials [if any], the length of time they have been in the Market and in their respective organisations.	
Concluding open-ended question	Would you like to share any other details about your career that we have not talked about?	<ul style="list-style-type: none"> ○ Are there other topics we have not covered that you feel are important?

