

The liberation of work

How societies need
to adapt and adopt
new behaviors



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Written by Constance Jeanperrin

Constance is a senior innovation consultant at Fahrenheit 212 Paris. She is always on the hunt for the new and the unexpected. The recent French controversies regarding the gig economy and retirement pensions have led her to question our relationship with work and how it has become the cornerstone of our lives. In this whitepaper, Constance summarizes the evolution of work and puts forward new paradigms for different categories.



In collaboration with Rahaf Harfoush

Rahaf is a strategist, digital anthropologist, best-selling author, and Executive Director of the Red Thread Institute of Digital Culture. She teaches "Innovation & Emerging Business Models" at Sciences Po in Paris. In her book *Hustle and Float*, she analyses how we created a world obsessed with work and how we can engage with a more sustainable and creative way of working and living.

Modern capitalist and industrial societies are under intense economical, environmental, political, and sociological pressures. One of the most worrying issues is the future crisis of work and employment.

Work is the cornerstone of our current living model, as it provides income, social security, and cultural status. Conventional wisdom holds that under normal economic conditions, men between 20 and 50 should almost all be working.

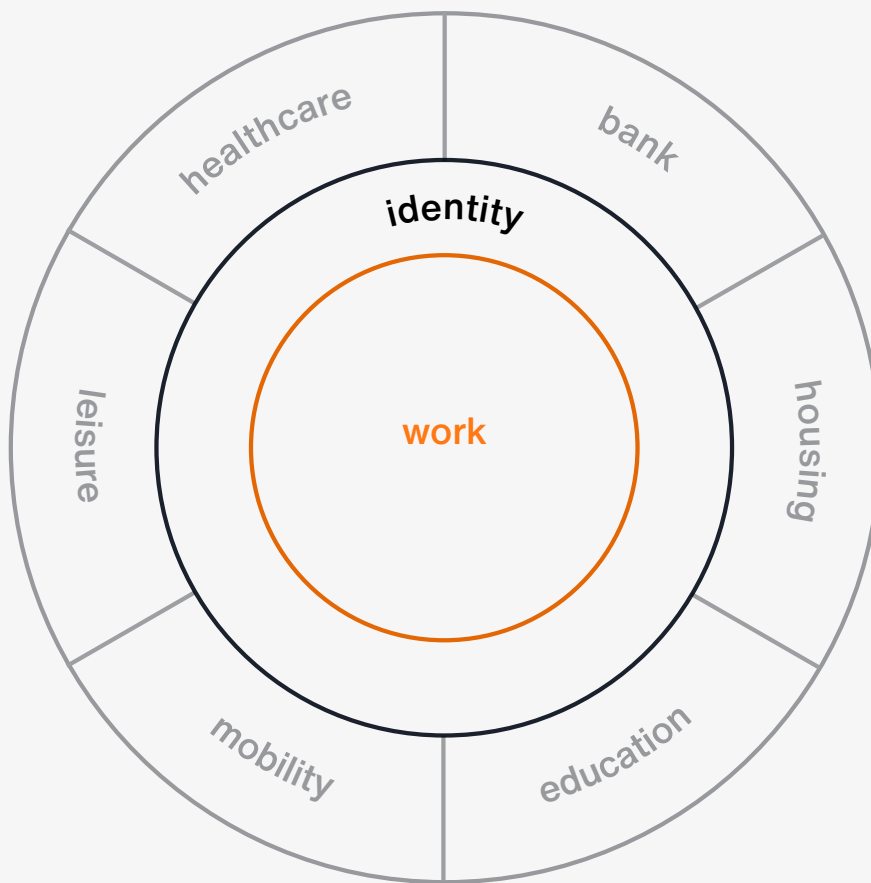
In our society, everything is built around work, for instance, banks lend you money if you are married, in good health, and on a permanent contract. Education prepares you for stable work and a career path. Without a full-time job, renting an apartment is nearly impossible and a good income is essential to keep up with skyrocketing real estate prices.

For most people, their job is more than just an income, it is their identity. "What is your job?" is one of the first questions we ask in France, as 80% of French people consider work a core part of their identity. To exist socially, people have to prove their usefulness and quality through work.

Yet, this cornerstone of society is changing faster and more profoundly than in the last 70 years with freelancing, slashing, the gig economy, mass automation, and the list goes on.

We have no idea what the labor market will look like in 2050, but we can already foresee major changes like the boom of the gig economy¹ and the possibility of mass automation brought on by AI and robotics. This article is not a social science fiction, exposing possible futures, but a reflection of the ongoing evolutions that will undoubtedly change access to revenues and disrupt the status quo in every category: banking, housing, leisure, education, etc.

Will we still be working 40 hours² for €2.219/month in France in 15 years? The great promise of the New Deal, a job and a house for all, once considered an inalienable right, has now become an uncertainty.

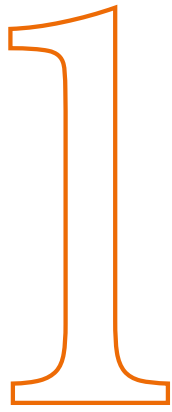


1. A labour market characterized by the prevalence of short-term contracts or freelance work as opposed to permanent jobs.

2. Working time from Eurostat, How many hours do Europeans work per week?

The disappearance of permanent work
would lead to a social transformation
like nothing we've ever seen before.
If we were to flip the work paradigm,
we would need to rethink everything
else as well.





Horizon 1, the boom of the gig economy

Across Europe and the US, freelancers and independent workers who are self-employed or do temporary work are the

fastest-growing segment of the labor market, now accounting for a third of the total EU-15 and US working population¹. In France, a recent study estimated that there are 13 million independent workers², 5 times more than the 2.6 million INSEE estimated – in addition to freelancers, self-employed or entrepreneurs, they include lawyers, doctors, architects, etc. This equates to a third of the active population and 25% of the French population above 15 years old.

Companies love this new easy-to-use workforce, both qualified and unqualified. Uber's business model is highly scalable: they have 3 million drivers worldwide and recorded 5 billion rides in 2017. It took them 6 years to complete a billion rides and only 6 additional months to complete another billion! Scaling so fast is only possible thanks to the gig economy, a labor market characterized by the prevalence of short-term contracts or freelance work. However, the recent French court decision to requalify a former self-employed Take it Easy delivery boy into an employee – due to geo tracking and disciplinary power may impact the new platforms' business models.

Yet, the gig economy and freelancing models are perceived as a success because they allow people to earn money in their free time. The average income of an independent worker in France is €38,280/year³ compared to €38,409 for an employee. So as a successful freelancer you can earn almost the same as an employee with the additional benefit of choosing your work schedule.

Some voices are starting to be heard among younger generations who are refusing to pursue a career path like their parents did: the 40-hour workweek and twice-daily commute seems like an antiquated and baffling waste

of time to them. Whilst 95% of French workers wish they could take a sabbatical year to disconnect from their job, millennials want to work remotely and have a better work-life balance. They choose uncertainty, freedom and occasionally precariousness, over a full-time job and a "boring" regulated life.

They are more and more like Hélène, a young freelance UX designer, taking jobs to pay for rent and traveling 4 months a year. Other initiatives such as "Fuyons La Défense" encourage young graduates to run away from a traditional over-paid job in banks to pursue a much more exciting entrepreneurial adventure.

If the gig economy is already such a reality, what will the future of work look like in 10-30 years?

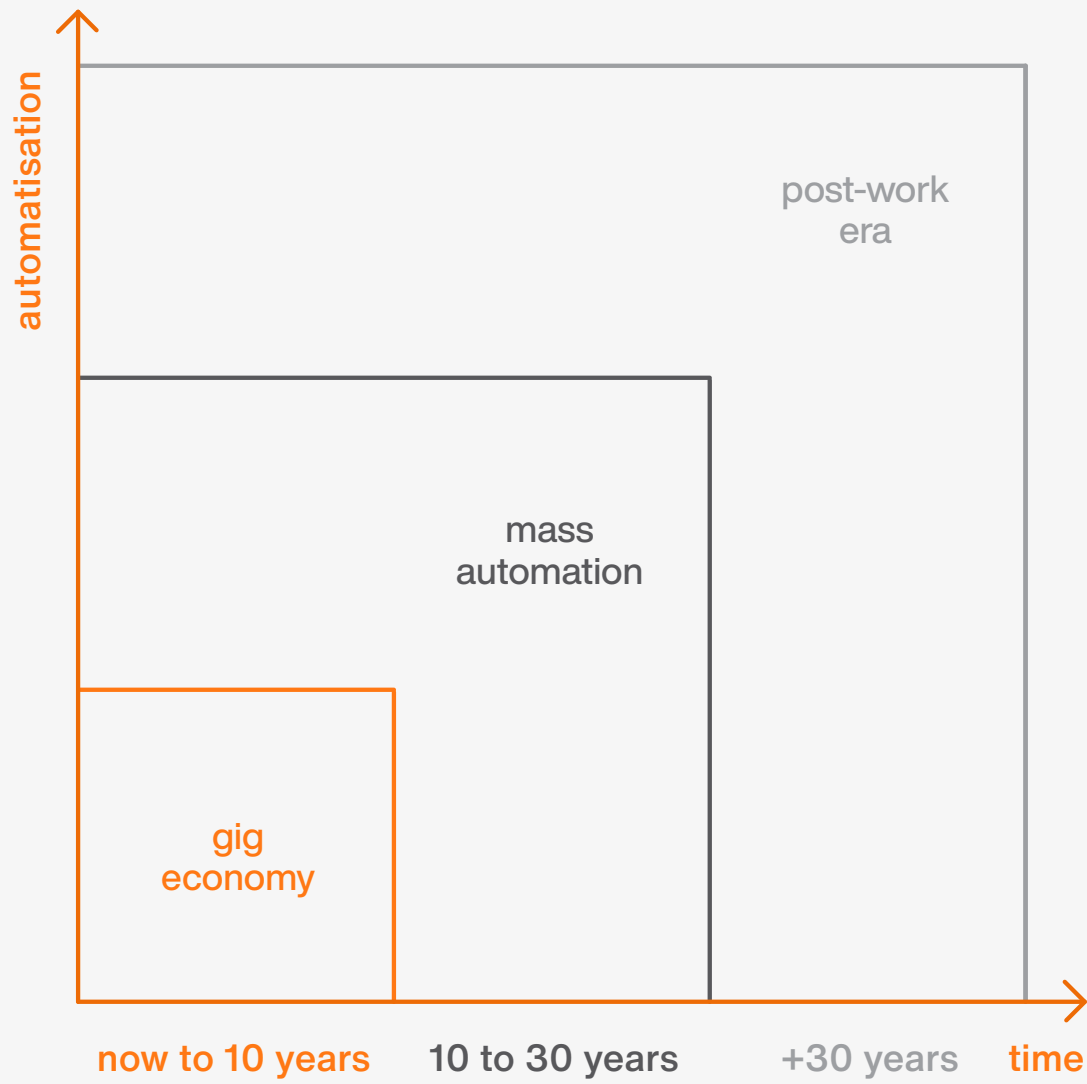
It's increasingly easy to find short-term jobs or spot employment thanks to technology. Many internet-enabled companies match available workers with quick jobs: Uber for drivers, Deliveroo for meal deliverers, Helpling for house cleaners, Malt for business freelancers, TaskRabbit for just about anything else. Although the on-demand economy is not yet a major part of the employment landscape, the number of "temporary-help services" workers has grown by 50% since 2010, according to the U.S. Bureau of Labor Statistics.

However Rahaf Harfoush doesn't buy this new alternative, this so-called better way to thrive in these unpredictable times, this way to take control of our finances and time because the numbers simply don't add up. In our desire to believe in this entrepreneurial myth of glorious autonomy, we ignore the fact that we are creating a new set of jobs that don't pay a living wage. An MIT report shows that 41% of Uber drivers make less than their state's minimum wage and 4% actually lose money while on the job.

1. McKinsey Global Institute, Independent work choice, necessity, and the gig economy

2. BFM Business, 13 millions de Français sont des travailleurs indépendants

3. French report from Haut Conseil pour le financement de la protection sociale





Horizon 2, robots are said to be the future

The job market is being infiltrated by AI that is on the cusp of outperforming humans

– including understanding human emotions. For instance, replacing all human drivers by computers is expected to reduce deaths and injuries on the road by 90% as pointed out in Yuval Noah Harari's book *21 lessons for the 21st century*.

Oxford researchers have forecast that machines might be able to do half of all current U.S. jobs within two decades. Humans will be replaced by robots. This is already the case today with self-checkout kiosks, drones in warehouses, automated metro lines and robots in plants. In Derek Thompson's article *A world without work* notes that "in 1964, the nation's most valuable company, AT&T, was worth \$267 billion in today's dollars and employed 758,611 people. Today's Telecommunications giant, Google, is worth \$370 billion but has only about 55,000 employees – less than a tenth of the size of AT&T's workforce in its heyday."

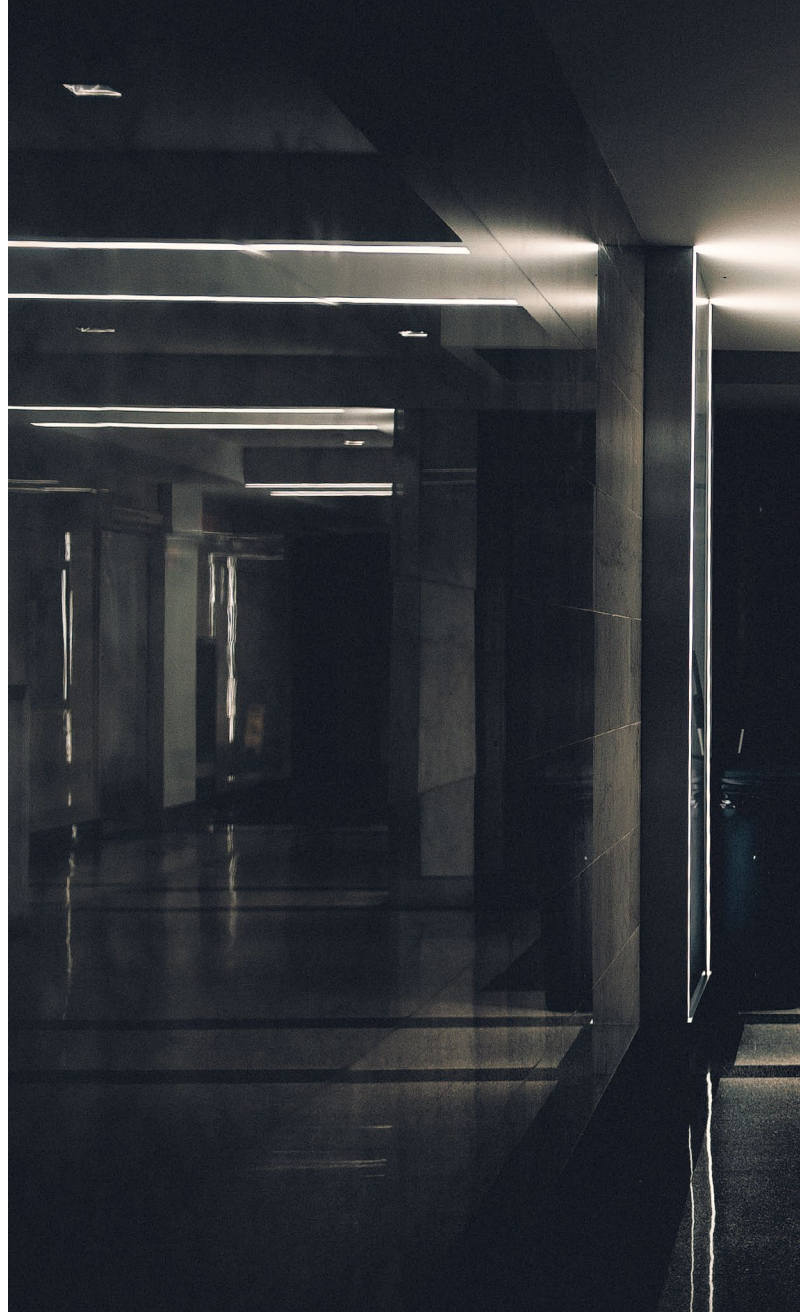
Those new technologies will not only destroy jobs but create new ones. According to a study from Dell and the Californian Think Tank Institute for the Future, 85% of the jobs in 2030 don't exist yet. Artificial intelligence, robotics, and virtual reality will destroy existing jobs and create new ones such as "a data detective", "a medical AI nurse", "algorithm ethicists" or "an urban air controller". A study from McKinsey's Paris office found that the Internet had destroyed 500,000 jobs in France in the previous 15 years, but simultaneously had created 1.2 million others, a net addition of 700,000, or 2.4 jobs created for every job destroyed. The problem is the new jobs created are very different from the ones that were destroyed, and require critical and systems thinking, as well as adaptive and continuous learning. What will we do with the misfits, the ones unable to deal with the growing complexity, data and creativity needed? Yuval Noah Harari predicts a social fracture "with the emergence of a 'useless' social class, unable to adapt to a highly qualified job".

In the future, will half the population be unemployed and unable to adapt to new jobs?

Without a job, will humans decline like horses? Derek Thompson addresses this in his article as well, "horses are the second-most-important species in history, useful for farming and fighting. Then came the inventions that made the horse obsolete – the tractor, the car, and the tank. After tractors rolled onto American farms in the early 20th century, the population of horses and mules began to decline steeply, falling nearly 50% by the 1930s and 90% by the 1950s."

The problem caused by these new paradigms (horizon 1 with half the population freelancing and horizon 2 with half the population unemployed), is that it changes what 'full-time' employment represents as the cornerstone of our current living model including income, social security, and cultural status. What happens to the consumer economy when you take away the consumers? What happens to social security when you take away social rights?

Companies must tackle this issue now and adapt their business accordingly. Some are too focused on improving their current offering, but at some point, the returns from their business will plateau and drop. To survive, companies must reinvent themselves and transition onto the next curve of value generation.





In the context of horizon 1 (now to 10 years)

I — Freelancing will be massive, expect discontinuous incomes.

II — People will be highly mobile and working remotely will become the norm.

III — The job market will be polarized and unequal with highly qualified jobs versus low income gigs.

IV — Organizations will be flatter and organized in smaller groups, and management and hierarchy will go through a revolution.

V — Hierarchy will have to respect work-life balance to retain talent.

In the context of horizon 2 (10 to 30 years)

VI — All repetitive work will be automated.

VII — New jobs will require critical and system thinking to solve difficult problems.

VIII — People will change jobs more often and have to reskill which will create insecurity and stress.

IX — Climate change will remain a critical issue regardless of gains made by automation.

X — Building a good future – where people with or without a job can live comfortably – is ultimately a matter of politics, not technology, as author Peter Frase, reminds us in his book “Four Futures”.

Let's have a look at the ripple effects and the opportunities these changes will present.



Ripple effects for Banks

Today, getting a mortgage requires a full-time employment contract with a stable income and a hefty down payment. “If you are married with a full-time and well-paid job, you are 4 times more likely to sign a property loan,” reported a French Bank Director. However, 85% of hirings in 2017¹ were fixed-term contracts and 75% of CAC 40 companies in France have used freelancers in 2018². This implies that permanent contracts are no longer the norm.

In a world where the gig economy is the new norm, how can banks reinvent their offers and criteria while mitigating risks?

Full-time employment will soon belong to the past, yet banks still require it for borrowing money.

Could banks adapt their risk score for independent workers?

A social and professional reputation score could be established for freelancers enabling banks to assess their job credibility and stability. Freelancing platforms such as Malt or Comet already enable clients to leave a comment on freelancers they have worked with.

A clearly defined career path belongs to the past—adventure and spontaneity is the new norm. A sabbatical year, professional retraining, or freelancing means that the new executives might earn less in their 30’s than their 40’s and yet mortgage due dates don’t change.

How can banks remodel their repayment conditions?

The telco industry enables clients to start and pause their contract when they go abroad. It’s cheaper to keep a sleeping client in the database than winning new ones.

1. LCI, commenting the report from DARES, 22 juin 2018

2. News.Malt.com, The freelancing barometer in France

For some, homeownership is an outdated aspiration from our parent's generation. In the co-living and digital nomad era, investing in bitcoin might have more success than investing in real estate. Yet property loans are still the bank's cash cow.

Could banks invent the first nomadic real estate investment?

Pierre&Vacances propose to their clients to own a mountain chalet only two weeks per year. Interesting for the digital nomad crowd that uses RemoteYear or Nomad House to do retreats around the world.





Ripple effects for Housing

Real estate prices in big cities are skyrocketing and tenants or buyers have to demonstrate faultless track records to secure an apartment. In Paris, students with wealthy parents get an apartment easier than a freelancer with a variable income.

In his article *Marseille doesn't exist anymore*, Philippe Langevin notes that a city with such income inequalities, where the living standards gap is 1 to 50 and with fragmented neighborhoods, is the pole opposite of the concept of a city. Precarity, inequality, and fragmentation are the woes of the gig economy and a threat to social stability. Only a positive and generous housing policy could heal this predicted social fracture.

In a world where the gig economy is the new norm, how can cities offer proper housing systems?

What would you choose? A €850/month stylish Parisian house and co-living with a cool and modern crowd versus a €1005/month shabby single-person studio on the 7th floor without a lift...The trade-off is easy.

Housing conditions in Paris are complicated and the co-living business seems like a good solution. And yet the housing crisis cannot be solved by the private sector alone.

Could public and private sectors partner to rethink cities and offer better housing conditions to their fellow citizens? How can families and older generations be part of the co-living dream?

We are seeing more and more co-living companies such as WeLive in the US, Colonies or Babel Community in France. The housing market is being disrupted but the world is so far unaware. These businesses provide fully furnished apartments¹ with flexible rental agreements and community-centric amenities such as free wifi, game-centers, 24-hour fitness, cleaning, and delivery services. As co-living spaces are considered part of the hospitality industry, the regulation around evicting defaulting tenants is more flexible.

1. Forbes France, Coliving, the revolution of all inclusive real estate

Short gigs might seem like a great deal for young people wanting to earn money while making their own schedule. And yet choosing short-term freedom might jeopardize long-term independence.

Could we make real estate cheaper by disrupting the supply chain?

Ikea is building homes in Britain that cost what the buyer can afford. BoKlok, meaning “live smart”, is a joint venture between Ikea and Swedish construction company Skanska and has already built more than 11,000 homes² throughout Sweden, Finland and Norway. BoKlok was designed the IKEA way: large volumes, low prices and with control over the entire supply chain.



2. CNN Business, Ikea wants to build homes in Britain that cost what the buyer can pay





Ripple effects for Education

The growing role of big data in the economy and business will create a significant need for statisticians and data analysts; a recent study estimated a shortfall of up to 250,000 data scientists in the United States alone in a decade.

Educational systems have not kept pace with the changing nature of work, which requires creativity, critical and systems thinking, as well as adaptive and continuous learning.

Oxford researchers have forecasted that machines might be able to do half of all U.S. jobs within two decades¹. Major professional retraining will be required and a “global epidemic of stress” could be observed. A cashier could retrain into a drone pilot for instance.

How can we bridge the gap between education and enterprises to avoid creating misfits?

The word school comes from skholē, the Greek word for “leisure.” In Greece, this “school time” was slow and calm, we used to teach people to be free, now we teach them to work.

How can we teach people how to learn, and can technology help?

Interesting innovation inspiration could be found in the boom of private schools such as Ecole 42, IronHack or LeWagon in France. They organize boot camps to learn new digital jobs in just a few weeks, such as a UX designer, developer or digital marketer. Some of them are philanthropic projects from wealthy people but also a brilliant answer to the need for qualified manpower that public schools are unable to provide. Another great initiative is the Minerva Project, an online nomad university that is completely disrupting education. Lectures are an outdated instruction method, let's learn in small seminars, designed to keep the students actively engaged and let's travel the world to work on challenges relevant to different regions and sectors.

Also the startup Impala is reinventing school counseling. Three pain points make school counseling difficult: professional careers are increasingly unstable and difficult to analyze, students don't know their core identity or desires and they have biases regarding certain orientations “this is a boy's job”, “this is not OK for good students”. Impala has decided to offer better counseling thanks to data science, psychology, and social sciences.

Finally, AI is said to improve education as it can free teachers from administrative tasks such as grading homework, it can add smart content as robots master grammatical prowess, personalize tuition and an unlimited window of time to learn and provide feedback.

1. Oxford Martin School, The Future of Employment



Ripple effects for Mobility

Currently, French workers spend 3.5 hours on average per week getting to and from work, which adds up to 6.6 days a year. And with real estate prices skyrocketing, commutes get longer as workers can't afford to live in big cities anymore. In 2014, 83% of the French population owned at least one car¹ but the average utilization rate of that car is only 20% . Today we're seeing fast changes in mobility with the arrival of Uber, Lime, CityScoot, and Velib. Studies predict the end of car ownership as it's reported 51% of Millennials don't think they will buy a car during their lifetime². IDTechEx analysts estimate that the electric micro-vehicles market will reach \$29 billion by 2026.

In a world of freelancing and co-working spaces,
what will mobility look like?



1. Le Monde, Jamais les Français n'ont possédé autant de voitures

2. Deloitte, Global Automotive Consumer Study 2019

3. Hub Institute, Banque-assurance tendances 2018



Riding an electric Lime-S scooter to your co-working space, taking the subway to the airport, hopping on a flight to Brazil, and jumping into an Uber in Rio de Janeiro to get to the hotel. Mobility is increasingly multi-modal yet each mode of transport has its own insurance system.

How can insurance companies offer a holistic plan that covers any mode of transportation, assesses the level of risk, and offers a billing system accordingly?

Revolut's insurance system detects when a customer arrives in a foreign country and offers them travel insurance for a few euros a day during the trip³. Thanks to geolocation, the offer is contextualized and relevant to the clients, hence a higher subscription rate.

While telepresence technologies will be democratized by 5G expansion, commuting might not be relevant in a world of holograms.

How can we prevent encourage people to walk to stay healthy?

Some concerns have been raised about the new forms of mobility such as electric scooters, competing with walking. This could be a major threat to public health, amplified by the fact that people might also be living and working in the same location. To encourage better behaviors, applications such as Sweatcoin reward every step with discounts or points that convert into GoPro or iPhone vouchers. Walking may have to become gamified to remain trendy.



Ripple effects for Leisure

On average, French people spend 35 to 40 hours working per week for €2,219 per month. They spend €150 per month on leisure and vacations, and 12 hours per week surfing the Internet, listening to music, playing sports or attending entertainment events¹.

In a world with both income uncertainty and increasing free time – as the economist John Maynard Keynes predicted in the 1930's that technological progress might allow a 15-hour workweek, and abundant leisure, by 2030 – what will leisure look like? How can we reinvent entertainment to seduce new generations while keeping prices reasonable?

Millennials are craving adventures but often end up on their couch watching Netflix. Google and Netflix might steal all of our free time for the price of an Internet connection and yet, memories made through a trip with friends are greater than memories left by streaming the latest show.

How can we offer meaningful, affordable, and accessible experiences to demanding but broke people?

Innovation inspiration could be found in the success of Lisbon – the cheapest European capital. Sunny weather, good food, nice attractions, and cheap prices have made it the best destination for Millennials. The Hub Hostel, one of the cheapest but still edgy, is fully booked 8 months a year and taking every opportunity to make their customers spend more with a €10 meal cooked by the Mama or a €15 local pub crawling to hang out with the local crowd and avoid the touristy areas.

The businesses of Staycation or Dayuse also take advantage of off-peak hours in hotels to offer 70% discounts to local customers. Having more free time means you can enjoy your weekend from Tuesday to Thursday and play soccer at 10 AM on a Monday.

The paradox of work is that many people hate their jobs and yet they are considerably more miserable doing nothing.

How can we rethink leisure in a post-work society?

Interesting innovation signals can be found in the “Gilet Jaune” strike in France where people meet on roundabouts to share some time together. Two of the most common side effects of unemployment are loneliness, on the individual level, and the hollowing-out of community pride. To that extent, local governments could create public spaces where residents can meet, learn skills, bond around sports or crafts, and socialize.

1. Sofincoscope, Leisure of the French population







Ripple effects on Healthcare

Healthcare systems vary a lot between countries. The US health system is ranked 37 by the WHO¹ and people pay 56% of the total cost out of their own pockets. In such countries where healthcare insurance doesn't exist, many poor families need to spend 100% of their income and take out loans to heal. In France, ranked best health system by the WHO, it's highly subsidized and people access it easily. In 2018, the French health insurance has reimbursed €162.8 billion and paid €8.8 billion for work accidents or professional diseases². However, 90% of the healthcare budget in France comes from taxes on employees and companies, and 10% from taxes on tobacco and alcohol.

In a world where the gig economy is the new norm and people suffer from precarity and income discontinuity, how can we reinvent the healthcare business model to keep it qualitative, efficient and sustainable?

By refusing employee status to food delivery workers or Uber drivers, we are not creating a society of services but a society of servitude.

How can we offer meaningful, affordable, and accessible experiences to demanding but broke people?

French society is built on the welfare state and the principle of equity. Meaning that white and blue collar workers don't have the same income but can access the same public services. But with the disappearance of permanent jobs, will social rights disappear as well? Today, a food deliverer from the Deliveroo platform doesn't have access to professional training, unemployment insurance or work insurance³. Startups like Stride Health, Trupo and Zego are cropping up to provide temporary workers with access to healthcare, benefits and retirement provisions.

The second challenge is to make the healthcare business model sustainable. As incomes heavily depend on taxes on work, and work might disappear, we need to reduce costs. The expansion of teleconsultation to diagnose common illness or heal chronic diseases could be a significant economic gain while maintaining the quality of service. Also, AI solutions could augment the caregiver work, enabling them to do more work without the help of a doctor.

1. World Health Organization, healthcare systems ranking, press release

2. Assurance Maladie website, our functioning

3. CESE, Rapport sur le travail indépendant

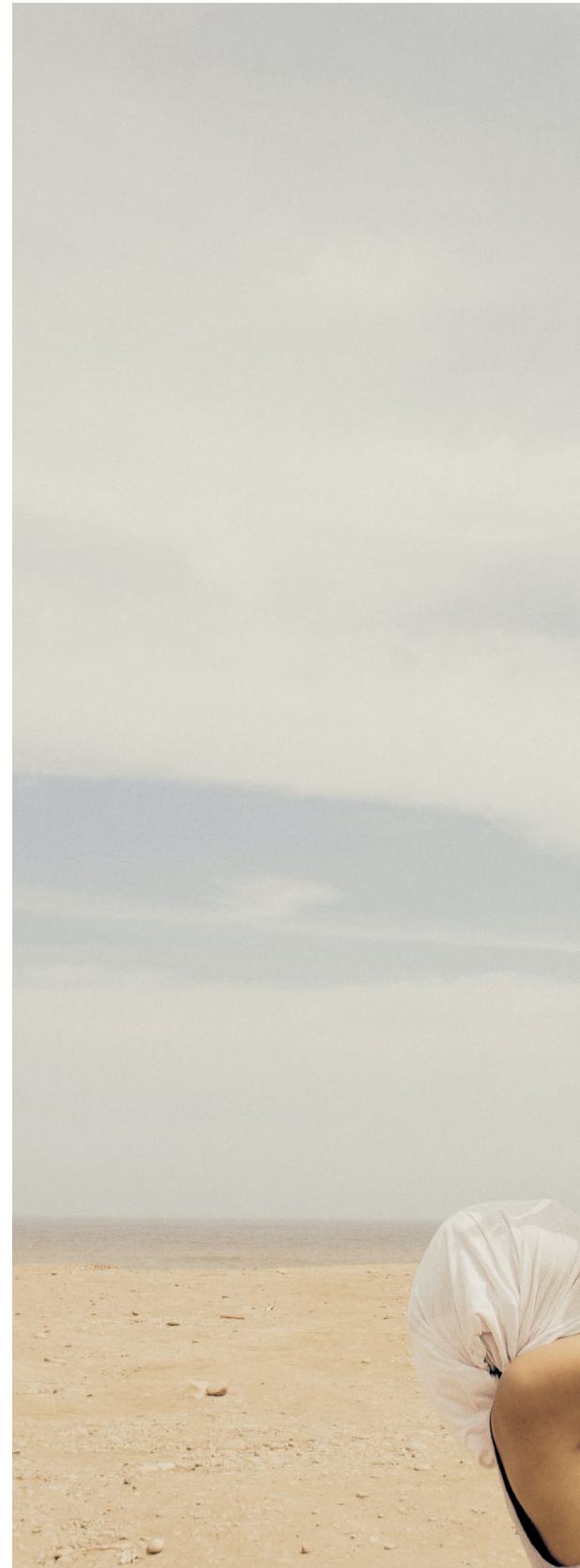


Ripple effects on Personal Identity

As Rahaf Harfoush recalls, from childhood we are asked what we want to be when we grow up, and 80% of French people consider work as part of their identity. “What is your job?” is one of the first questions we ask in France. Our culture of overwork has elevated working into an important and deeply personal part of our identities. Who we are is often irrevocably intertwined with what we do. Our struggles in the workplace are a modern-day rite of passage, heralding our entry into adulthood as mature contributing members of society.

The ills of unemployment go well beyond the loss of income; people who lose their jobs are more likely to suffer from mental and physical ailments. The city of Youngstown was living the American Dream thanks to the steel industry with homeownership among the nation’s highest. But in 1977, the factory closed and within 5 years, the city lost 50,000 jobs and \$1.3 billion in wages, sinking it into a deep depression.

In the gig economy with fragmented jobs, how can people build and maintain their identity along the way?



Work doesn't only provide incomes or social security, it provides a cultural status.



How can we boost personal identity in a fragmented labor market?

Some people, like slashers, find it liberating to break free from the stranglehold of a career path. Slashers combine multiple professional identities, such as “DJ / Creative Director / Influencer / Yoga Teacher.” They find that pursuing a fragmented, multi-passion livelihood is a better way to express themselves than with a singular job description. And maybe, the current slashers are better armed for the fragmented labor market of the future and companies should start rewarding them for it.

Beyond work, pride can come from our relationships and shared hobbies or values, not in a “race to the likes” way but in a more profound and humanized way. Gamers can connect remotely and play like kids for hours even if they don't speak the same language or live in the same time zone. Travelers can connect to other adventures they never met through the Facebook community “we are travelers” to spend an hour or a week exploring a country together. This sense of belonging to a network is key and some initiatives like local currencies also emphasize this community aspect.

Also identity and pride can come from the choices we make and our engagements. When a consumer chooses to buy Patagonia rather than another sport brand, he is saying something on his values regarding the environment and social responsibility. When a citizen chooses to camp on a roundabout with a “gilet jaune”, he is also claiming his identity and political beliefs.

In conclusion, the evolution of the labor market, being a generalization of the gig economy or the potential mass automation and underemployment, will bring systemic change to our lives and will have ripple effects on every business we interact with. Strategy and innovation leaders have to anticipate and respond to this new revolution by positioning their business to survive and thrive in a gig economy with mass automation and underemployment.

Predicting the labor market of 2050 is not an easy task. Should we all be post-workists and welcome the end of labor and a future of abundance? Maybe, but our society needs to be reimagined to make unemployment less painful. And in the end, as claims Peter Fraise author of *Four Futures*, building a good future is ultimately a matter of politics, not technology. Communism, Rentism, Socialism or Exterminism...
the choice is ours.

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