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The Lived Experience of Freelance Job Insecurity: Psychological Impacts and Employment Social Security Protection Implications

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Abstract

Purpose: This study examines Indonesian freelance workers' experiences of job insecurity, its psychological consequences, and implications for social security protection, particularly participation in BPJS Ketenagakerjaan for non-wage earners (BPU).

Research Methodology: The study employed a qualitative phenomenological approach, using thematic analysis of in-depth interviews with 30 Indonesian freelance workers in digital and mobility-based occupations.

Results: The findings revealed multidimensional job insecurity, including AI-driven competition and relational exploitation, which contribute to psychological distress, such as burnout, anxiety, and reduced self-confidence.

Conclusions: The study concludes that job insecurity among freelance workers extends beyond employment instability and constitutes a significant psychological and social protection challenge.

Limitations: This study was limited to 30 freelance workers operating in selected digital and mobility-based occupations in Indonesia.

Contributions: This study proposes a new theoretical framework linking job insecurity, psychological distress, and social security protection, highlighting how AI-driven competition, relational exploitation, and employment uncertainty shape freelance workers' vulnerability in the Global South.

Keywords: *BPJS Ketenagakerjaan, Freelancing Job Insecurity, Psychological Distress, Social Security*

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1. Introduction

The structure of work in Indonesia is shifting decisively toward informality. As of August 2025, Statistics Indonesia/ *Badan Pusat Statistik* (BPS) recorded that 57.80 percent of the working population was engaged in the informal sector, against 42.20 percent in the formal sector. According to the International Labour Organization, approximately 66% of the Asia–Pacific workforce is employed in the informal sector, where workers largely remain outside the protection of legal, fiscal, labour, and social security systems (Daud & Gusnita, 2026). This large and expanding population faces employment uncertainty, weakly defined employment relations, and minimal protection, heightening its exposure to occupational risk (Siagian, Situmorang, Simbolon, Tarigan, Harefa, Poniman, & Sirait, 2026).

This shift is most visible in the digital trade and service sectors, where the number of freelance digital workers has risen sharply. Freelance work is performed predominantly online and remotely, without fixed locations, across roles such as content creators, graphic designers, digital marketers, and virtual assistants. Freelancing is typically undertaken independently through digital marketplaces such as Upwork, Fiverr, and Fastwork, as well as through social media and e-commerce platforms (Maulidia, Afifah, Pebrianti, Juniwati, & Heriyadi, 2026). This employment precarity also extends to mobility-dependent occupations, including photographers, event crew members, and ride-hailing drivers, whose income depends on continuous physical relocation and the availability of work opportunities (Triyani, Etika, & Verawati, 2026).

Because freelance work falls outside formal employment relations, it carries distinctive risks. Freelancers generally work without institutional ties and earn from short term projects, producing unstable and easily declining income, especially where bargaining power is weak. They possess almost no employment security, no guarantee of work continuation after a contract ends, and limited capacity to control risks such as wage uncertainty and irregular hours. In occupational psychology these conditions are understood as job insecurity, the perceived threat of job loss or deteriorating work conditions in the future (Suseno, Dian, & Basrowi, 2026)

Fitriyansyah, Basrowi, Khaeruman, and Afiah (2025) sustained job insecurity disrupts cognitive, affective, and behavioural functioning, and is associated with elevated psychological stress, depressive symptoms, and declining mental well being. Cross national evidence indicates that informal workers exhibit a markedly higher prevalence of mental health disturbance than formal workers. Yet protection mechanisms remain scarce. In Indonesia, BPJS Ketenagakerjaan administers protection through Occupational Accident / *Jaminan Kecelakaan Kerja* (JKK), Old Age/ *Jaminan Hari Tua* (JHT), Death/ *Jaminan Kematian* (JKM), Job Loss/ *Jaminan Kehilangan Pekerjaan* (JKP), and Pension/ *Jaminan Pensiun* (JP) benefits. Freelancers fall under the Nonwage Earner/ *Bukan Penerima Upah* (BPU) category and are among the most vulnerable participants, yet coverage is strikingly low: of approximately 39.7 million active participants in April 2025, only about 8.99 million were BPU members, far below the true population of independent workers (BPJS, 2025)

Two interlocking barriers are commonly implicated: limited access to information about the BPU scheme, and economic constraints arising from income volatility that induce present bias in financial decisions. Paradoxically, the very insecurity that suppresses participation is what logically generates the need for protection. Within Maslow's hierarchy, once physiological needs are met, individuals are driven to satisfy safety needs, including health security, financial stability, and protection from life risks, of which social security is a primary instrument (Maslow, 1943). Access to social protection correlates positively with psychological wellbeing and a sense of control among workers in precarious employment, positioning protection not merely as an economic instrument but as a psychosocial one (Miti, Perkio, Metteri, & Atkins, 2020).

The relevance of protection is heightened by the scale and trajectory of informality. Internationally, decent work is defined as productive work that delivers fair income, social protection, and respect for workers' rights (ILO), a standard against which a large share of freelance work falls short. The Indonesian regulatory architecture provides a constitutional foundation for universal social security

and elaborates it through national social security legislation that envisions coverage extending beyond formal employment relations through independent participation. In practice, however, the system was historically built around the standard employment relationship, in which contributions and information flow through an identifiable employer. Freelancers, who operate without such an employer, must actively seek out, understand, and enrol in protection on their own, an uneven information burden that helps explain persistently low take up despite the availability of suitable schemes (Dahlan, Shafia, Tatung, & Basrowi, 2025; Nuryanto, Yusuf, Junedi, Pratiwi, & Basrowi, 2025).

Despite this, important gaps remain. Job insecurity research has been dominated by quantitative, scale based designs; qualitative or mixed approaches account for roughly ten percent of studies (Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024) and have not adequately captured the subjective complexity of insecurity among freelancers, whose risks extend well beyond the threat of job loss. Existing scholarship has also concentrated on formal and semi formal workers, examining turnover intention and organizational dynamics, while freelance research has emphasized economic and welfare dimensions over psychological ones (Basrowi, Fauzi, & Efendi, 2025; Fauzi, Effendi, & Basrowi, 2024).

This study addresses these gaps by exploring how job insecurity is subjectively experienced by freelance workers, how it affects their psychological condition, and how both shape their perceived need for employment social security (Nuryanto et al., 2025). In doing so, it contributes an empirically grounded account linking subjective precarity to concrete and adaptive social protection design in a Global South context, and asks three questions: how do freelance workers subjectively construct and experience job insecurity; what psychological consequences emerge; and what do these findings imply for adaptive social security policy (Dahlan et al., 2025).

2. Literature Review

2.1 Job Insecurity: Concept and Dimensions

Job insecurity was first systematically conceptualized as a sense of powerlessness to maintain desired continuity in a threatened employment situation (Muñoz, Lopez, Ugarte, Chambel, & Wall, 2022). Niedhammer, Bertrais, and Witt (2021) advanced a two-dimensional framework distinguishing quantitative job insecurity, defined as the perceived threat of losing one's job, from qualitative job insecurity, referring to the perceived threat to valued aspects of the job, such as wage security, career opportunities, and working conditions.

The present study focuses on perceived job insecurity, the subjective interpretation of threat embedded in the characteristics of the work, which need not correspond to an objective job loss event (Nguyen, Ngo, Bucic, & Phong, 2018), Anderson, Potočnik, & Zhou, 2014). Meta analytic evidence confirms that job insecurity correlates negatively with job satisfaction, commitment, and well being, and positively with strain and turnover intention, with effects that are persistent and cumulative over time (Nambisan, Wright, & Feldman, 2019).

2.2 Freelance Workers as Non Standard, Dependent Self Employment

The International Labour Organization (ILO) in 2015 classifies freelancers within non standard forms of employment, specifically dependent self employment, in which workers are formally independent yet substantively dependent on a platform, partner firm, or client for both income and working methods (Huo, Zheng, and Pei, 2023). Characterizes this as precarious work, marked by uncertainty, income instability, weak protection, and socioeconomic vulnerability (Junedi & Basrowi, 2024; Uda et al., 2024). In the gig economy, this structural dependency is visible in digital freelancers reliant on client offers and marketplace ratings, in content creators subject to platform algorithms, and in ride hailing drivers exposed to deactivation. The autonomy claimed as the hallmark of gig work is in practice constrained by tight algorithmic control (Trainor, Andzulis, Rapp, and Agnihotri, 2014).

2.3 Psychological Impacts and the Need for Protection

Job insecurity is significantly associated with depression, anxiety, and stress disorders, and perceived job insecurity independently predicts depressive symptoms even after controlling for socioeconomic factors (Nuryanto, Quraysin, & Pratiwi, 2024; Purwaningsih, Muslikh, & Fathurahman, 2024). The Job Demands Resources model frames burnout as the outcome of demands persistently exceeding resources, an imbalance that is structural for freelancers because demands arrive uncontrollably from clients and platforms while resources such as peer or supervisory support are absent (Hasibuan, Suliyanto, & Novandari, 2026). Latent deprivation theory further explains that work provides latent benefits, namely routine, social contact, collective purpose, status, and identity, whose loss under unstable work erodes well being. Self Determination Theory adds that wellbeing requires autonomy, competence, and relatedness; freelancers possess autonomy yet have competence and relatedness systematically undermined. Finally, Maslow's safety needs and behavioural economic accounts of present bias connect these psychological dynamics to the demand for, and underuse of, formal social protection (Lopes, Silveira, Farinha, Oliveira, and Oliveira (2021).

2.4 Extending Protection to Informal and Platform Workers

Social security systems were traditionally designed for formal workers in standard employment relations, creating a protection gap for the growing informal workforce. A recurring pattern in the social protection literature is that the groups most in need of protection are the hardest to reach through conventional schemes, a situation the World Bank describes as the missing middle, in which informal workers are neither poor enough for social assistance nor sufficiently covered by formal schemes Sok and Sok (2013).

International experience nonetheless demonstrates that this gap can be narrowed. Long term savings scheme, designed from the outset as inclusive of formal and informal workers and built on existing digital financial infrastructure, reached a substantial share of the working age population within a few years (Zhou, & Hoever, 2014; Anisariza, Purwaningsih, Basrowi, & Ventayen, 2025). Mexico extended social security to self employed and platform workers through reform of its principal scheme, and Malaysia advanced dedicated legislation recognizing gig workers as a distinct category (Fauzi, Effendi, & Basrowi, 2024; Sari, Winasis, Pratiwi, & Nuryanto, 2024). These experiences indicate that adaptive design, digital delivery, and well calibrated incentives can meaningfully extend coverage, and they provide constructive reference points for strengthening protection in comparable settings (Putri, Asnawi, Hanif, Normal, Sinaini, & Saputra, 2025).

3. Research Methodology

3.1 Research Design

This study employed a qualitative research design with a phenomenological approach to explore how freelance workers interpret and respond to perceived job insecurity and how that experience shapes their perceived need for employment social security (Hair, Hult, Ringle, & Sarstedt, 2022). The phenomenological orientation was chosen because the objective was to understand the meaning of lived experience rather than to measure prevalence. The study proceeds from the premise that the reality of insecurity is best apprehended through workers' subjective consciousness and interpretation rather than through external observation alone (Hair et al., 2022).

3.2 Participants and Sampling

Participants were recruited through purposive sampling, with the principal inclusion criterion that informants were workers in the informal sector engaged in freelance work. The final sample in Table 1comprised 30 freelance informants spanning a broad range of occupations, including digital illustrators, graphic designers, social media managers, content creators, photographers, videographers, event freelancers, ride hailing drivers, virtual assistants, web developers, affiliate marketers, and private tutors (Basrowi, Fauzi, & Efendi, 2025; Nuryanto, Yusuf, Junedi, Pratiwi, & Basrowi, 2025). Reported freelance experience ranged from six months to more than six years, providing diversity of perspective across both digital and mobility based forms of freelance work (Allain-Dupré, 2020).

Table 1. Profile of Informants (N = 30)

Code	Profession / Sector	Code	Profession / Sector
F1	Digital product seller and graphic designer	F16	Teacher Freelancer
F2	Event crew	F17	Graphic Designer
F3	Content creator	F18	Graphic Designer
F4	Ride hailing driver	F19	Social media manager
F5	Graphic designer	F20	Virtual assistant
F6	Graphic designer	F21	Recruiter Freelance
F7	Virtual assistant	F22	Content creator and digital marketer
F8	Social media specialist freelance	F23	Software Engineer Freelance
F9	Virtual assistant	F24	Private tutor
F10	Video editor	F25	Graphic designer
F11	Digital illustrator	F26	Virtual assistant
F12	Content creator	F27	Illustrator
F13	Creative Industry	F28	Private tutor
F14	UI/UX designer	F29	Game developer
F15	UI/UX designer	F30	Website developer

Note. Reported freelance experience ranged from six months to more than six years.

3.3 Data Collection

Data were collected through semi structured in depth interviews conducted online via Zoom, which allowed flexible exploration of informants' experiences while remaining focused on the study's three principal dimensions: the experience of job insecurity, perceived psychological impacts, and the perceived need for employment social security. The interview guide addressed six areas: occupational background, work history and career dynamics, perceptions of job insecurity, control over work, psychological and emotional impacts, and the perceived need for employment social security (Almasyhari et al., 2025) .

Prior to fieldwork, the semi-structured interview guide was reviewed by experts in qualitative research and pilot-tested with a small group of participants to assess the clarity, relevance, and comprehensibility of the interview questions. Feedback from the expert review and pilot interviews was used to refine the wording, sequencing, and probing questions, ensuring that the interview guide was appropriate for exploring participants' lived experiences and generating rich, meaningful data (Creswell, 2013).

3.4 Data Analysis

Transcripts were analysed using thematic analysis following the six-phase framework proposed by Braun and Clarke (2006). The analysis combined an inductive orientation, in which themes were generated organically from the data, with a deductive orientation that mapped emerging content onto the established quantitative and qualitative dimensions of job insecurity. Coding was performed manually. The process comprised familiarization through repeated reading of the transcripts, initial coding, the collation of codes into candidate categories, the review and refinement of themes, and the definition of final themes representing workers' experiences and needs, followed by the construction of an analytic narrative integrating data extracts with relevant literature (Mukt, Basrowi, Juwita, Isnarini, Dewi, & Yusuf, 2025).

3.5 Ethical Considerations

Ethical considerations were observed throughout the study. Participation was voluntary, and informed consent was obtained from all informants prior to the interviews. Anonymity and confidentiality were preserved by removing identifying information and assigning each informant a code (F1 to F30), which is used consistently in reporting. The study was conducted in accordance with the ethical principles set out in the Declaration of Helsinki. The absence of formal ethical clearance from an

institutional review board is acknowledged as a limitation, and prospective ethical review is recommended for subsequent research building on these findings.

4. Results and Discussions

Thematic analysis produced three themes: the structural nature of freelance job insecurity, its psychological impacts, and the resulting need for employment social security. Representative extracts are presented using participant codes; line numbers from the original transcripts are retained for traceability.

4.1 Theme 1: The Structural Nature of Freelance Job Insecurity

Two established dimensions appeared consistently, alongside two context specific forms that emerged organically from the data.

4.1.1 Quantitative Insecurity: Dependency on Clients and Platforms

The dominant threat of job loss took the form of uncertain project continuity rooted in dependency on clients or intermediary platforms.

"...the fear of not getting projects in the following months ... because the system is per project, not per contract, so that uncertainty is the biggest challenge as a freelancer." (F19, lines 39 to 49)

"...the feeling of insecurity is more that we can be kicked out at any time, to put it bluntly." (F20, lines 199 to 201)

For platform based workers, dependency shifted from individual clients to opaque algorithmic evaluation. A virtual assistant on Upwork described how ratings beyond her control governed her standing, while a content creator noted that even high quality content might fail to reach audiences because algorithmic distribution was unpredictable (F26, lines 170 to 176; F8, lines 112 to 115). Creative and physically demanding roles added a temporal dimension, with illustrators and event crew doubting the long term viability of freelancing as the body ages (F11, lines 121 to 133; F2, lines 67 to 71).

4.1.2 A Novel Quantitative Threat: Market Competition and AI Disruption

Nearly all informants identified the rising number of freelancers, intensified by AI, as a structural threat to work continuity, a dimension specific to the freelance context.

"...the number of freelancers keeps growing, so the competition grows too, and getting clients becomes harder. Everyone feels it." (F19, lines 96 to 102)

"Industrially there is AI, and it is very disruptive, not only in illustration but in every field; I have had concerns in this line of work." (F11, lines 50 to 54)

Competition was driven by the flexibility that attracts entrants and by the structural narrowing of formal employment, which channels the workforce into freelancing. Informants framed continuous upskilling not as intrinsic motivation but as a precondition for survival, consistent with job preservation motivation and proactive coping. "we have to keep upgrading our skills ... if we keep upgrading, we will not die" (F26, lines 62 to 66).

4.1.3 Qualitative Insecurity: Income Volatility

The instability of earnings was the most frequently cited qualitative threat.

"...my biggest worry is income uncertainty; orders do not come every day, and it is tied to my financial situation." (F27, lines 90 to 96)

Volatility forced complex personal financial management, and informants observed that survival as a full time freelancer depended heavily on financial discipline (F14, lines 267 to 273). Such individual capability, however, cannot offset structurally unstable income, which in turn predicts present bias

against long term commitments such as social security contributions (Purwaningsih et al., 2024; Berkat et al., 2025).

4.1.4 A Novel Qualitative Threat: Relational Exploitation
Beyond income, informants described exploitation arising from undefined work boundaries and asymmetric relations, a dimension not anticipated in scale based job insecurity research.

"Sometimes revisions are paid, sometimes not. For me they are often unpaid." (F1, lines 87 to 89)

"Many event organizers deceive workers by naming a paid position but actually making it a volunteer role to cut budget ... the workload is the same as internal staff, but paid little or nothing." (F2, lines 47 to 58)

Exploitation also operated transnationally. Informants serving international clients reported that demand from higher income countries was driven by exchange rate and cost differentials, frequently without contractual protection (F11, lines 252 to 267; F19, lines 118 to 129). This reflects a structurally unequal global gig relation in which weak regulation in the Global South facilitates worker misclassification and the erosion of labour rights (Junedi & Basrowi, 2024; Uda et al., 2024).

4.2 Theme 2: Psychological Impacts of Job Insecurity
Five sub themes emerged: burnout, persistent anxiety, diminished self confidence, physical health disturbance, and social stigma.

4.2.1 Burnout and Emotional Exhaustion
Burnout arose from the simultaneous pressure of uncertain projects and excessive client demands.

"...uncertainty, and clients with many revisions ... it disturbs the psyche, stress, burnout ... they ask for high quality with a budget that does not match." (F19, lines 148 to 154)

Experienced informants described burnout as a predictable, internalized cycle, signalling a normalization of mentally taxing conditions (F11, lines 191 to 199). Consistent with the JD R model the source was not workload volume alone but the imbalance between client demands and the worker's capacity to control them, absent the peer support available in conventional workplaces (Fauzi, Effendi, & Basrowi, 2024).

4.2.2 Persistent Anxiety and Overthinking
Anxiety was the most explicit and persistent psychological response, intensified by social comparison.

"Often anxious, and dizzy when targets are not met in a day ... it affects me even while studying, thinking how to pay and buy necessities." (F4, lines 46 to 55)

"...when orders are slow we cannot know when they will come, so it makes me overthink, especially when other artists upload the commissions they get." (F6, lines 113 to 118)

This pattern reflects exposure to unpredictability and uncontrollability (Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024) and the loss of latent work benefits. Unlike burnout, which informants managed through individual coping, anxiety carried higher risk of escalation into psychosomatic disturbance, underscoring the need for accessible help seeking and mental health support (Basrowi, Fauzi, & Efendi, 2025).

4.2.3 Diminished Self Confidence
Difficulty securing clients eroded professional self confidence even among informants with strong portfolios.

"Even with a good portfolio, clients often do not trust us, so finding clients is very hard ... it makes me lose confidence." (F1, lines 91 to 99)

Confidence proved highly contingent on external market validation rather than internal competence. Through the lens of SDT, autonomy is high while competence and relatedness are undermined, weakening professional identity; strengthening professional communities can supply the social validation that organizations normally provide (Junedi & Basrowi, 2024; Uda et al., 2024).

4.2.4 Physical Health Disturbance
Pressure to maximize income and meet deadlines led informants to sacrifice sleep, diet, and physical activity.

"...clients in the USA flip our sleep schedule ... if sustained it is bad for the body; I get typhoid and GERD because our metabolism is reversed." (F19, lines 141 to 146)

These accounts reflect an effort reward imbalance and circadian disruption with documented metabolic and gastrointestinal consequence, placing internationally oriented freelancers in a risk category comparable to shift workers (Almasyhari et al., 2025).

4.2.5 Social Stigma
A distinct layer of pressure came from family and social environments that did not regard freelancing as legitimate work.

"...my parents want to see their child leave for an office ... that is where the worry is." (F8, lines 112 to 116)

In a collectivist cultural context, family expectation operates as felt social obligation, producing a psychological double burden and depriving workers of the recognition that is itself a latent function of work. Formal social security enrolment could therefore serve not only an economic function but also as an instrument of social legitimacy (Almasyhari et al., 2025).

4.3 Theme 3: The Need for Employment Social Security
Informants expressed a clear need for protection alongside low awareness and uneven willingness to enrol.

4.3.1 Low Literacy Regarding The BPU Scheme
The most prominent finding was limited awareness that freelancers may enrol independently as Non Wage Earners; most associated BPJS Ketenagakerjaan exclusively with formal, company based employment.

"I only just found out; I thought BPJS Ketenagakerjaan was for office workers." (F3, lines 158 to 160)

Even informants previously enrolled through former employers did not realize they could continue independently (F20, lines 142 to 144). This pattern matches the documented difficulty of reaching those who most need protection and the World Bank's "missing middle." Because Indonesia's system assumes information flows through employers, a channel absent in freelancing, awareness campaigns are a crucial rather than supplementary component of coverage extension (Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024).

4.3.2 Specific Protection Needs and The Pension Opportunity
Once programmes were explained, almost all informants expressed need, with Old Age Benefit (JHT) most often prioritized as a structured savings mechanism that compensates for inconsistent saving.

"For freelancers, what is more needed is the Old Age Benefit, because it functions like savings, so we feel calmer having something to hold on to." (F22, lines 132 to 135)

"...on average they have not prepared their pension funds, yet that is important; there is a time when we are no longer productive, so we need a guarantee." (F14, lines 351 to 356)

This valuation has a clear theoretical basis: in Maslow's hierarchy, savings, insurance, and social security are instruments that satisfy safety needs once physiological needs are met, and the resulting financial security contributes to psychological well being. Although freelancers tend to manage their finances proactively, individual effort alone cannot offset structurally unstable income, underscoring the value of reliable, long term instruments.

Need also varied by occupational profile. Informants in mobility based roles, including ride hailing drivers, photographers, and event crew, specifically prioritized the Occupational Accident Benefit, with one citing a colleague's costly injury as a vivid illustration of the risk (F4; F26), while several digital freelancers noted ergonomic and screen related health risks. A smaller group with dependants emphasized the Death Benefit as protection for their families (F3; F27). Taken together, these accounts indicate that the existing suite of programmers maps closely onto freelancers' self-identified needs once awareness is established (Dahlan et al., 2025).

4.3.3 Financial and Informational Barriers, and Contrasting Reluctance
Rigid contribution schedules clashed with volatile income, while some younger informants preferred liquid alternatives such as mutual funds and gold, or distrusted bureaucratic claims processes.

"...maybe BPJS could offer a more flexible contribution scheme, protection for our unstable income, sometimes very high, sometimes very low." (F8, lines 228 to 245)

"...anything to do with government, the disbursement bureaucracy is complicated, so the easiest is private insurance." (F21, lines 291 to 297)

These contrasting positions reflect present bias amplified by genuine income uncertainty and institutional trust deficits rather than mere ignorance, indicating that the challenge is as much one of communication and trust as of programme design (Purwaningsih et al., 2024).

4.4 Discussion
The findings extend the two dimensional model of job insecurity by identifying two context specific forms that emerge organically in freelance work. The first is intensified market competition compounded by artificial intelligence disruption, which functions as a novel quantitative threat. Here the threat is not dismissal by a single employer but progressive displacement within an oversupplied and technologically shifting market (Allain-Dupré, 2020). The accounts of informants indicate that this threat operates through two reinforcing mechanisms: a steadily enlarging supply of competitors drawn by the flexibility of freelance work, and a continuous upward shift in the competency standards required to remain marketable as technology evolves (Allain-Dupré, 2020; Howlett, 2019).

Continuous upskilling consequently ceases to be a matter of intrinsic motivation and becomes a structural precondition for survival, a pattern consistent with job preservation motivation and proactive coping and with career adaptability as a response to occupational change. The adaptation burden, however, is unequally distributed, since access to training and financial resources is not uniform across workers. This unevenness establishes the substantive rationale for an active, supportive role for institutions rather than reliance on individual adaptation alone (Anjarany & Marianti, 2026).

The second context specific form is relational exploitation, which functions as a novel qualitative threat. Whereas scale based research has tended to operationalize qualitative insecurity through wage and working hour uncertainty, the data reveal a broader degradation of job quality arising from undefined boundaries and asymmetric relations (Bennett, & Satterfield, 2018; Brady, 2023). Unpaid revisions, the misrepresentation of paid roles as voluntary, and boundaryless working hours reflect a normalization of unprotected labour within the creative informal sector (Berkat, Setinawati, & Basrowi, 2025). The transnational dimension is particularly salient: informants serving clients from higher income countries occupy a structurally unequal position in the global gig economy, in which cost and exchange rate differentials drive demand while contractual protection remains weak (Junedi,

& Basrowi, 2024; Uda, Prasetyo, Dopo, & Uda, 2024). Weak regulatory accommodation of project based and platform mediated work facilitates the persistence of these practices (Ansell & Gash, 2008).

4.4.1 Psychological Harm as a Legitimate Occupational Risk

The psychological harm documented here is multidimensional and, critically, unfolds without any institutional buffer (Dahlan, Shafia, Tatung, & Basrowi, 2025). The Job Demands Resources model explains burnout as the outcome of demands that arrive uncontrollably from clients, platforms, and an uncertain market, set against resources, such as peer and supervisory support, that are structurally unavailable in independent work (Bennett, & Satterfield, 2018; Brady, 2023). Latent deprivation theory clarifies why unstable work erodes well being even when income is intermittently adequate, because it withdraws the routine, social contact, collective purpose, status, and identity that work ordinarily supplies (Berkes, 2017). Self Determination Theory completes the account: freelancers possess high autonomy, yet their competence is undermined by dependence on client and algorithmic validation, and their relatedness is weakened by the absence of organizational affiliation, leaving professional identity fragile (Bennett and Satterfield, 2018; Brady, 2023).

Two features of the psychological findings carry particular weight for protection design (Brady, 2023). First, the progression from persistent anxiety to psychosomatic disturbance, including reported sleep disruption, gastrointestinal symptoms, and metabolic effects associated with circadian misalignment (Basrowi, Fauzi, & Efendi, 2025; Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024). indicates that psychosocial hazard in freelance work is not a private failing of the individual but meets the substantive threshold of an occupational risk (Biesbroek, 2021). Second, the differentiated nature of the harms matters: burnout was frequently managed through active (Dahlan et al., 2025; Fauzi, Effendi, & Basrowi, 2024), community based coping, whereas anxiety carried a higher risk of escalation, suggesting that preventive mental health support is the more urgent protection priority (U. W. Nuryanto et al., 2024b; Purwaningsih, Muslikh, & Fathurahman, 2024). These observations supply the empirical foundation for treating work related psychological injury as a claimable occupational risk, a direction increasingly reflected in international occupational health policy (Biesbroek, 2021; Walch, 2019).

4.4.2 From Need to Enrolment: Understanding the Participation Gap

The need for protection arises organically from precarity, consistent with Maslow's account of safety needs, yet it does not translate automatically into enrolment (Almasyhari, Rachmadani, & Sari, 2025). The data identify two mutually reinforcing barriers. The first is limited literacy regarding the Non Wage Earner scheme, with many informants associating employment social security exclusively with formal, company based work (Chaffin & Gunderson, 2016).

This reflects a system historically designed on the assumption that information reaches workers through employers, a channel that is absent in freelance work, and it aligns with the documented difficulty of reaching those who most need protection (Mukt, Basrowi, Juwita, Isnarini, Dewi, & Yusuf, 2025); and with the World Bank's characterization of the missing middle (Clement, Jozaei, Mitchell, Allen, & Garmestani, 2024). The second barrier is the misalignment between rigid contribution rhythms and volatile income, which induces present bias against long term commitments (Clement et al., 2024); when current income is uncertain, protection realized decades later feels too abstract to prioritize. Institutional trust further mediates willingness to participate (Clement et al., 2024; Patterson, de Voogt, & Sapiains, 2019).

Importantly, the contrasting preference of some younger informants for liquid instruments such as mutual funds (Sukidin & Choirul, 2025) and gold is best read not as evidence against social security but as an adaptive response to uncertainty; such instruments are vulnerable to market volatility precisely when protection is most needed and therefore complement rather than substitute for social security (Folke, 2007).

Comparative experience reinforces this reading and frames the opportunity constructively. Rwanda's EjoHeza scheme reached 38.7 percent of the working age population within four years by combining

voluntary (Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024), income flexible contributions with digital delivery and government matching co contributions, an approach recognized internationally for its inclusiveness (Gatto & Magazzino, 2026). Mexico's 2023 reform of the IMSS integrated platform regulation with social protection, extending coverage to several million non traditional workers (Junedi, & Basrowi, 2024; Uda, Prasetyo, Dopo, & Uda, 2024). Both cases reframed the guiding question from who must be protected to who needs protection. These international experiences offer instructive reference points as Indonesia continues to broaden the reach of its own non wage earner scheme (Gatto and Magazzino, 2026; Patterson et al., 2019).

4.4.3 The Next of Social Security Policy

The implications below build on the substantial progress already achieved by BPJS Ketenagakerjaan and frame further development as an opportunity to deepen an inclusive social protection system (Purwaningsih, Muslikh, & Fathurahman, 2024). The institution has established a strong digital foundation through the JMO application and broadly integrated digital payment channels, and has introduced contribution flexibility for Non Wage Earner participants, including payment intervals ranging from quarterly to annual, designed to accommodate irregular income (Howlett, 2019). It has also actively deployed targeted contribution support, for example for lower income transport sector workers exposed to high accident risk. These achievements position the institution well to extend its reach to the rapidly growing freelance segment (Gatto & Magazzino, 2026; Patterson et al., 2019; Walch, 2019).

4.4.4 Expanding BPU Coverage Through the Freelance Digital Ecosystem

Because freelancers operate within digital work platforms rather than conventional information channels, an effective and natural next step is to bring information about the Non Wage Earner scheme directly into those environments. Strategic partnerships between BPJS Ketenagakerjaan and platforms such as Fiverr, Upwork, (Korosteleva & Flockhart, 2020) and professional networks could integrate enrolment information into the user interface, for instance during account onboarding, through notifications when a worker receives project payment, or by displaying registered protection status as part of a professional profile (Howlett, 2019). Professional networks that are not yet fully utilized as outreach channels offer further opportunity for contextual engagement. This approach extends the institution's existing digital strength into the specific ecosystems where freelancers already work (Patterson, de Voogt, & Sapiains, 2019).

Communication strategy can be similarly tailored to how younger workers form trust. Evidence indicates that leading finance influencers command audiences several times larger than those of major financial institutions and that younger generations engage more readily with evidence and figure based messaging (McCoach, Newton, & Gambino, 2022). Collaboration with credible financial content creators, together with transparent, number based illustrations of benefits, for example projecting the accumulated balance from a modest monthly Old Age Benefit contribution begun at a young age, would translate the value of protection into terms directly comparable with the instruments these workers already use (Michener, 2022). This complements the institution's existing outreach by meeting prospective participants within their own trusted information networks (McCoach, Newton, & Gambino, 2022).

The urgency of this expansion is reinforced by labour market projections (Molenveld et al., 2020). With a large annual inflow of new jobseekers and limited absorption capacity in the formal sector, the informal digital economy, including freelance and affiliate work actively encouraged through public and platform initiatives, will continue to grow (Molenveld, Verhoest, Voets, & Steen, 2020). Positioning freelance workers as a strategic segment therefore represents both a coverage opportunity and a structural response to a changing labour landscape, ensuring that the expansion of the digital economy is accompanied by a commensurate strengthening of social protection (Molenveld, Verhoest, Voets, & Steen, 2020).

4.4.5 Behaviourally Informed Incentives to Ease Entry

Insights from behavioural economics offer a constructive complement to the contribution flexibility BPJS Ketenagakerjaan already provides. For the volatile income middle segment characteristic of many digital freelancers, a behaviourally informed incentive, such as temporary contribution relief during the first year of membership, could function as a gentle nudge that lowers the initial barrier to entry (Peters, 2021). Distinct from the permanent contribution support appropriately directed to lower income groups, this temporary mechanism would aim to convert latent need into active enrolment (Walch, 2019), after which standard contributions apply. International experience, including the matching co contribution models employed in Rwanda and the platform worker extension in Mexico (Van Assche, Verschraegen, Valentinov, & Gruezmacher, 2019), demonstrates the effectiveness of pairing flexible contributions with well designed incentives in expanding informal sector participation (Scott, 2013).

4.4.6 Exploring an Adaptive Pension Benefit for BPU Participants

Old Age Benefit is highly valued by informants and serves an important function as a structured savings instrument. Hasibuan et al. (2026) building on this foundation, there is a constructive opportunity to explore an adaptive Pension Benefit pathway for Non Wage Earner participants (Fauzi, Effendi, & Basrowi, 2024), which would provide a lifelong monthly income particularly suited to workers whose irregular earnings make consistent independent saving difficult. Current regulation reserves the Pension Benefit for wage earners, reflecting its original design around the employer contribution structure (U Nuryanto, Basrowi, Quraysin, Pratiwi, & Utami, 2024; U. W. Nuryanto, Quraysin, & Pratiwi, 2024a); extending an adaptive variant to non wage earners would represent a natural evolution of coverage rather than a departure from the system's principles (Daud and Gusnita, 2026),

Anjarany and Marianti (2026) a feasible design, grounded in the characteristics of freelance work surfaced by this study, could include three features. Hasibuan, Suliyanto, and Novandari (2026) first, contributions could be set as a percentage of self reported income, mirroring the existing Old Age Benefit logic, with a low minimum threshold so that participants with highly variable earnings can remain active Faeni, Faeni, and Riyadh (2026), Widana, Faeni, and Basrowi (2025). Second, the claim age could be self selected within a defined range at registration, acknowledging that some creative and physically demanding freelance roles anticipate a shorter productive span while others extend it; once selected, the choice would be fixed to preserve actuarial soundness (Nurdiana, 2026). Third, the benefit could be structured as a long term commitment, claimable at the agreed age or upon death, with accumulated contributions and returns transferred to beneficiaries, thereby distinguishing it clearly from the more liquid Old Age Benefit and safeguarding its long term value. Such a design would require careful actuarial study, and is presented here as a promising direction for further institutional exploration rather than a finished blueprint (Maulidia, Afifah, Pebrianti, Juniwati, and Heriyadi, 2026).

4.4.7 Incorporating Mental Health Protection Within JKK

The psychological findings of this study point to a valuable opportunity to extend the protective scope of the Occupational Accident Benefit (Faeni, Faeni, and Riyadh, 2026; Widana, Faeni, and Basrowi, 2025). Because the documented psychological harms, ranging from persistent anxiety and burnout to psychosomatic disturbance, (Siagian et al., 2026), arise from the conditions of work itself, they align with the substantive logic of occupational risk that the Occupational Accident Benefit was designed to address. Roni (2026), the existing regulatory definition, which encompasses risks arising in the course of work, offers room for an interpretation that recognizes work related psychological injury, with reference to established ICD 11 classifications for stress related conditions (Faeni and Faeni, 2025).

Suherman, Pranata, Sumarni, and Suroso (2026), a concrete and constructive model is the Employee Assistance Program framework, which has traditionally been available to formal sector workers through their employers and organizes support around protection, promotion, and provision (Triyani, Etika, and Verawati, 2026). BPJS Ketenagakerjaan is well placed to extend an equivalent institutional role to freelancers who lack employer provided support, for example through a voucher based

counselling scheme, claimable under the Occupational Accident Benefit, delivered in partnership with licensed psychology providers across provinces. Given that out of pocket counselling costs are substantial relative to volatile freelance income, such a scheme would address both the financial barrier and, by normalizing access, the psychological barrier to help seeking (Anderson et al., 2014; Zhou and Hoever, 2014). This would constitute a meaningful recognition that psychological risk is a legitimate occupational risk and would position the institution at the forefront of an emerging global policy direction (Widodo et al., 2026).

4.4.8 Complementary Regulatory and Ecosystem Measures

The measures above would be reinforced by complementary action from government and policy stakeholders (Hasibuan et al., 2026). Regulatory recognition of freelance and gig workers as a distinct category, as advanced by Malaysia's Gig Workers Bill 2025 and by platform worker provisions in Singapore, would provide clarity on work standards, contracting, and protection against unilateral termination, including in cross border relationships. Roni (2026) such recognition would create an enabling environment within which the social protection innovations described here can operate most effectively (Pratiwi, Elizabeth, et al., 2025). In parallel, an inclusive support ecosystem, encompassing market relevant skills training and financial literacy tailored to workers with irregular income (Widodo, Kurniawati, Ambarwati, and Kusumawati, 2026), drawing on the integrative logic of the Danish flexicurity model and adapted to Indonesian conditions, would help ensure that the growth of the digital economy is matched by a commensurate strengthening of worker protection and capability (Widodo, Kurniawati, Ambarwati, and Kusumawati (2026).

5. Conclusions

5.1 Conclusion

Job insecurity among freelance workers is a structural, multidimensional condition embedded in the nature of their work. Beyond the established quantitative and qualitative dimensions, this study identifies two context specific forms, market competition compounded by AI disruption and relational exploitation, that scale based research has overlooked. The resulting psychological harm is multidimensional and proceeds without institutional protection, generating a genuine need for social security that nonetheless fails to convert into enrolment because of reinforcing literacy and affordability barriers. Addressing this gap requires social security institutions to make existing schemes known, trusted, and structurally aligned with the financial rhythms of freelance work, and to innovate adaptive protection that recognizes psychosocial hazard as a legitimate occupational risk. The socioeconomic stability of a rapidly expanding informal digital workforce depends on it..

5.2 Research Limitations

Several limitations should be noted. As a qualitative phenomenological study of 30 informants, the findings are analytically rather than statistically generalizable and reflect the perspectives of a specific set of freelance occupations in Indonesia. Data were collected through online interviews, which, while enabling broad geographic reach, may limit the observation of non verbal cues. The study did not obtain formal ethical clearance from an institutional review board, although it adhered to recognized ethical principles, and trustworthiness procedures could be further strengthened in future work through member checking and triangulation.

5.3 Suggestions and Directions for Future Research

Four directions for future research follow. First, representative quantitative studies could estimate the prevalence of mental health disturbance among Indonesian freelancers to provide an epidemiological basis for policy. Second, longitudinal research could examine how actual enrolment in employment social security affects psychological well being and financial resilience among registered freelancers. Third, actuarial feasibility studies could assess the proposed adaptive Pension Benefit design based on self reported income. Fourth, intervention research could evaluate the comparative effectiveness of digital outreach approaches in raising awareness and enrolment among younger freelance workers.

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Author Contributions
ASNA contributed to the conceptualization of the study, research design, data collection, thematic analysis, interpretation of findings, and preparation of the original manuscript draft. TSS contributed to the development of the theoretical framework, research supervision, methodological guidance, and critical review of the manuscript. MAP contributed to data collection, interview coordination, data validation, and manuscript editing. ANP contributed to literature review, data organization, thematic coding, and interpretation of findings. FSM contributed to data verification, qualitative analysis support, and refinement of the results section. FEP contributed to policy analysis, interpretation of social security implications, and manuscript revision. RHH contributed to methodological validation, discussion development, and critical revision of the manuscript. DS and II contributed to overall research supervision, validation of analytical procedures, final manuscript review, and approval for publication. All authors substantially contributed to the research process, reviewed and approved the final version of the manuscript, and agreed to be accountable for all aspects of the work, ensuring the accuracy, integrity, and scholarly quality of the study.

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