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SURVIVING AMIDST VULNERABILITY: A STRATEGIC ANALYSIS OF THE INDONESIAN MIDDLE CLASS'S ADAPTATION TO ECONOMIC POLICY DYNAMICS

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Abstract

This study aims to examine the adaptation strategies of the Indonesian middle class in response to economic policy dynamics through qualitative research using a systematic literature review (SLR) approach following the PRISMA method. Articles were analyzed bibliometrically and systematically using VOSviewer and Publish or Perish. Co-occurrence analysis with keywords revealed three clusters: state and worker involvement in responding to crises through market mechanisms such as social protection and the informal sector; the middle class's precarious position on the brink of poverty; and the middle class's strategies for coping with economic shocks. The study's findings identified the middle class's adaptation strategies in response to economic policies, including a shift toward the informal sector (gig economy) as a means for households to maintain daily liquidity amid the crisis; strengthening Micro, Small, and Medium Enterprises (MSMEs) to foster household economic self-reliance and resilience; social protection in the form of policy inclusivity needs to be enhanced to truly reach the middle class; education and human resource development as an absolute prerequisite for Indonesia's quality, competitive, and adaptive progress toward Industry 4.0; and the emergence of rational consumption patterns through credit practices or asset pawnbroking to cover primary needs. It is hoped that the results of this study will broaden understanding and provide practical contributions to the design of more inclusive economic policies for the middle class.

Keywords: Economic Resilience, Middle Class, Adaptation Strategies, Economic Policy.

INTRODUCTION

The vulnerabilities of the middle class have become a hotly debated topic following the COVID-19 pandemic, economic crises and instability, and high global vulnerability and inequality, particularly in developing countries such as the Philippines, Thailand, and Indonesia (Krah et al., 2026). Many countries face significant challenges in achieving economic growth and escaping *the* *middle-income trap* (Liang & Li, 2025). For Indonesia, human capital is a crucial component in efforts to escape *the middle-income trap* (Nursari & Pratama, 2025). The middle-class segment of society is a dominant contributor to Indonesia's economic cycle due to its purchasing power (Indonesia et al., 2024). From a conceptual perspective, the definition of the middle class is not based solely on income levels but also on other aspects, including wealth accumulation, ownership of decent housing, and a deep-seated need to develop intellectual and cultural rationality (György et al., 2024). At the same time, the number of middle-class people worldwide is growing more significantly than their income, exacerbated by perceptions of an unfair economic system, rising living costs, and uncertain job prospects (OECD, 2019). Sadly, this group's role extends beyond serving as the driving force of household consumption. They bear the nation's heavy burden as the backbone of national tax revenue (Sarlini et al., 2025).

At the micro level, prolonged economic shocks often leave middle-income families overlooked by *pro-poor* programs, thereby creating the phenomenon of the "forgotten middle class" *(the missing middle)* (Syamsury et al., 2026). The middle class lacks a sufficiently robust economic safety net; policies in Indonesia tend to be divided into two camps: favoring the lower class through social assistance, or favoring the upper class through tax incentives (Damayanti et al., 2025). In terms of social status, they are considered not poor enough to receive government social assistance (Bansos), yet at the same time, they have lost their steady income. According to a (Perbanas, 2025), the economic slowdown and pressure on the manufacturing sector (particularly textiles) have triggered a drastic increase in layoffs, resulting in a shrinking proportion of formal workers.

As a result of the weak resilience of the manufacturing sector, a wave of mass layoffs has become an unavoidable reality. Based on updated official data from (Kemnaker, 2025), the cumulative number of workers laid off nationwide surged sharply to 88,519 throughout 2025. In response to this labor crisis, the government has issued (Peraturan Pemerintah Republik Indonesia Nomor 6 Tahun 2025, 2025), which is claimed to provide better protection for workers affected by layoffs. However, the effectiveness of this regulation remains debated, as its success heavily depends on on-the-ground implementation, which often leaves loopholes or fails to reach workers equitably (Ambarwati, 2025)a.

Amid the absence of reliable state-provided *built-in* protection mechanisms, the middle class is forced to navigate adaptation strategies on its own. The shift toward the informal sector, such as Micro, Small, and Medium Enterprises (MSMEs) and *the gig economy*, is the most rational *survival strategy*, even though the informal sector itself is highly vulnerable to inflationary fluctuations and offers no guarantees regarding health care or retirement (Zein et al., 2025). The phenomenon of labor market shifts related to the vulnerability of the middle class has, in fact, been extensively studied, for example, regarding the gig economy's potential to absorb labor (Izza et al., 2024) or the labor law challenges it poses (Mediana & Sukmaningsih, 2026). These studies tend to focus on the informal sector or the gig economy itself, thus failing to map the dynamics and active role in developing adaptive strategies for the middle class to respond to economic policy dynamics.

In the context of global adaptation strategies, there is a fundamental difference between the formation of the middle class abroad and the formation of the middle class in Indonesia. (Otar et al., 2024) highlight the situation in former Soviet Union countries, where the emerging middle class is dominated by young, independent, innovative, and adaptable entrepreneurs responding to post-economic transition changes. Conversely, (Noer, 2025) notes that the majority of Indonesia's middle class has formed through state patronage mechanisms. This tendency to rely on power structures and bureaucracy often creates limitations on their autonomy and adaptive capacity in facing economic policy dynamics, especially when compared to the middle class in developed nations that grew organically through competitive markets.

This study was conducted to identify effective and efficient adaptation strategies for the Indonesian middle class in facing economic policy dynamics. The objective is to evaluate the various patterns of adaptation and resilience of the Indonesian middle class as documented in recent literature. Such mapping is crucial for providing a comprehensive understanding of middle-class resilience. Furthermore, it is hoped that the final results of this study will offer new perspectives for policymakers to design adaptive and inclusive social safety nets, rather than merely viewing the middle class as a source of tax revenue.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

1. The Concept of the Middle Class and Economic Resilience

The concept of the middle class in economic resilience is a dynamic and multifaceted concept that is vital for building financial stability. This concept refers to society's ability to withstand, adapt to, and recover from economic shocks. Literature reviews indicate that economic resilience comprises three key dimensions: *absorptive capacity, adaptive capacity,* and *transformative capacity. Absorptive capacity* refers to the ability to utilize existing resources, such as savings or assets, to mitigate the impact of economic shocks. *Adaptive capacity* involves proactive adjustments by society regarding employment, while *transformative capacity* underscores long-term shifts in economic behavior and the ability to navigate new economic realities. This resilience is particularly important for the middle-income group, which, while statistically above the poverty line, is structurally highly vulnerable to price volatility (Suryahadi et al., 2020; Wahyudi et al., 2024; World Bank, 2019).

Furthermore, research has shown that Indonesia's middle class faces a major challenge known as *the "middle-income trap*." This group is often excluded from formal social assistance programs, forcing them to develop self-reliance mechanisms to maintain their consumption stability and social mobility. When economic shocks occur, a decline in purchasing power among this group not only impacts household well-being but also hinders overall economic growth. This situation underscores that the resilience of the middle class is highly dependent on their ability to mitigate financial risks and adapt independently through various informal sectors. Therefore, understanding the dimensions of middle-class vulnerability is crucial for formulating more resilient adaptation strategies (Constructing Resilient Middle Class: Pathways to Respond Emerging Middle Class Downtrend, 2025; Damayanti et al., 2025; Komalasari et al., 2025).

2. Transformation of the Middle Class's Consumption Patterns

The transformation of consumption patterns involves the allocation of resources not only for personal needs but also for the family, in utilizing, conserving, and consuming the utility of goods and services to ensure that needs and desires are met (Fathoni, 2024). The middle class's adaptation strategies are reflected in changes toward rational consumption patterns. Amid inflationary pressures, people often resort to forced rationalization by preferring products in small packaging, commonly known as *sachet marketing* and premium sachets (Aisy, 2026). This strategy allows middle-class consumers to maintain their image and standard of living while keeping daily expenditures more controlled. Consumer resilience in this context involves cost efficiency amid economic uncertainty without compromising quality of life (Sarasa et al., 2020).

The individual strategies implemented must also be supported by a strong social network as a key factor in fostering resilience. The strength of these social ties serves as a turning point for the exchange of informal resources, such as interest-free loans among members or resource sharing *(access economy).* The integration of individual intelligence in managing consumption and collective social support forms a community defense mechanism that is more adaptive and responsive compared to formal government assistance (Robani et al., 2020).

3. Income Diversification and Digital Informality

Income diversification is a crucial strategy for households in coping with economic uncertainty, defined as the variety of livelihoods or income sources. Although the level of diversification in rural areas is often high, research reveals that there is no significant positive relationship between the level of diversification and the total income received (Susilowati et al., 2002). This strategy has evolved in the digital era through *the gig economy*, where it is estimated that approximately 0.3% to 1.7% of Indonesia's workforce currently relies on platform-based work as their primary source of income (Permana et al., 2023).

Digitalization has proven to have an impact in *the "new normal"* era, reshaping the orientation of informal workers. The utilization of digital media and information technology substantially enhances the efficiency and well-being of the informal workforce (Rakhmawan, 2022). Furthermore, this digitalization plays a significant role in providing strategic solutions to support the formalization of informal workers, which will ultimately reduce economic vulnerability at the micro level (Rakhmawan, 2022).

4. The Strategic Role of MSMEs and Financial Digitalization

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting the national economy and serving as a buffer during national crises (Kuznetsova & Tupitsyn, 2014). In specific regions such as Central Kalimantan, MSMEs have proven to play a vital role in driving local economic development by creating job opportunities and stimulating growth (Takari et al., 2025). Nevertheless, this sector continues to face classic challenges such as insufficient human resource professionalism and limited access to capital and markets (Lechuga, 2021).

To address these issues, digital payment marketing strategies have become crucial in this new era. The implementation of integrated and inclusive payment systems (such as QRIS) is driven by the objectives of the Indonesian Payment System Blueprint to accelerate the digital transition (Bowo, 2023). In this context, it not only plays a role in improving transaction efficiency but also supports SMEs in connecting with the modern financial ecosystem (Lubis, 2022).

5. Structural Mitigation through Education and Social Protection

A country's struggle to avoid *the Middle Income Trap* (MIT) is often caused by low labor productivity and minimal value added in the products produced (Marhamah et al., 2025). One factor to break this cycle and escape this trap is education, where higher education (tertiary) has been proven to significantly reduce the poverty gap in the long term (Pratysto, 2025). In addition to human resources, responsive social protection policies are also needed to maintain and sustain public purchasing power. (Nguyen et al., 2023) cite the Prakerja Card Program as an example of a tool to activate the labor market through welfare mechanisms and marketization. Although its implementation has faced challenges regarding data accuracy, inclusive policies remain a key factor in empowering the public and strengthening national economic resilience in the post-pandemic era (Septian & Wulandari, 2024).

RESEARCH METHODS

This study employs a *Mixed-Method Systematic Literature Review (SLR)* approach that combines quantitative bibliometric analysis with qualitative narrative synthesis, utilizing internationally reputable databases sourced from Google Scholar. As a methodologically rigorous and in-depth approach, the SLR aims to compile all relevant evidence related to the research questions while supporting the development of practical guidelines grounded in empirical data (Kitchenham et al., 2010). To ensure more accurate and accountable research results, this study adopted the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol as a reporting guideline for the SLR (Moher et al., 2009). This procedure is carried out through four systematic phases, starting from identification, screening, eligibility assessment, and determining the relevance of the included articles. The initial step involved using keywords to access data on Google Scholar, utilizing *the "Publish or Perish"* tool with the following keywords: "Middle Class Adaptation," "Economic Policy," "Middle Class Resilience," and "Survival Strategies in the Informal Sector." These keywords served to narrow down the relevance of the articles being searched for and align them with the study's objectives. The publication years of the articles were limited to 2021–2026. Subsequently, a co-occurrence analysis of the initial keywords was conducted using VOS Viewer to map the identified articles.
Further screening was conducted on the abstracts of each article, using the following criteria: 1) the subject of discussion is economics; 2) the article is not a book, book chapter, or proceedings; 3) the article is in English. The following are the results of the screening to identify relevant articles.

Table 1. Article Search

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Database	Identification	Screening	Relevant
Google Scholar	500	483	15

From the Google Scholar database, 500 article titles matching the specified keywords were found. After filtering according to the criteria, 15 articles were deemed relevant. The article data was processed and stored using Microsoft Excel. More specifically, the article screening process using the PRISMA method was carried out as shown in the following figure.

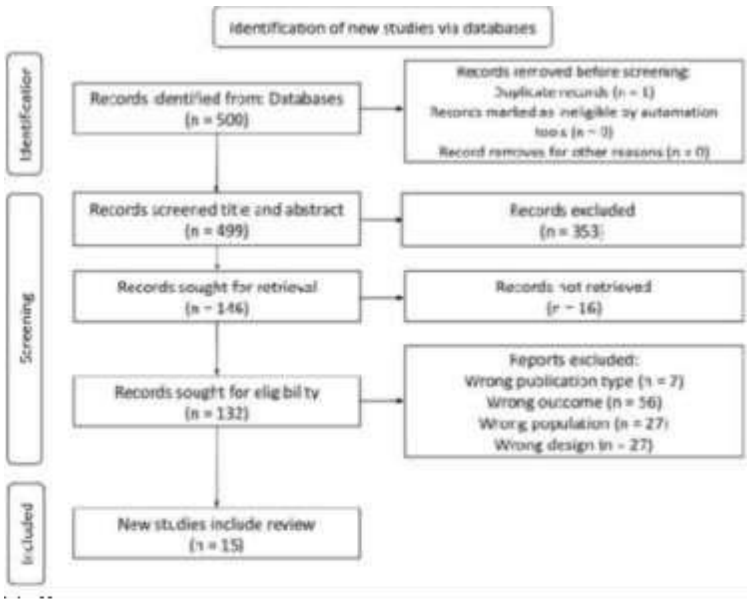

Figure 1. PRISMA

Based on the results of a search using the Google Scholar database on the Publish or Perish system, using article titles, abstracts, and keywords within the publication timeframe of 2021–2026, the number of relevant articles reached 500 documents (Figure 1). At this stage, various literature with potential relevance was collected without strict limitations to ensure a broad scope of the study and prevent the possibility of overlooking important literature. Among these 500 documents, duplicates were identified, reducing the recorded article count to 499 documents. Subsequently, filtering was conducted based on document attributes, such as the publication year range to ensure data recency, publication type (selecting only peer-reviewed articles and excluding working papers or conference proceedings), document access (open access), and the relevant population (in this case, Indonesia), resulting in 15 remaining articles deemed suitable after a comprehensive eligibility evaluation involving full-text review. Were these documents then further analyzed in this study to address RQ1: What are the most dominant forms of adaptation strategies implemented by the middle class in response to the dynamics of economic policies in Indonesia? RQ2: How effective are these various adaptation strategies when compared by income level, and what is their impact on their economic resilience? and RQ3: How can specific economic policy dynamics, such as fiscal or monetary policies, influence the vulnerability threshold of the middle class in Indonesia?

RESULTS AND DISCUSSION

1. Co-occurrence Analysis

Co-occurrence analysis was conducted using bibliometric analysis methods to align the research with emerging topics and interdisciplinary opportunities (Kumar, 2025). Based on a keyword search of 500 initial literature sources on *Publish or Perish* in Figure 1, three main clusters were identified, distinguished by color: red, blue, and green. These clusters represent research focuses characterized by their methodological approaches and research objectives.

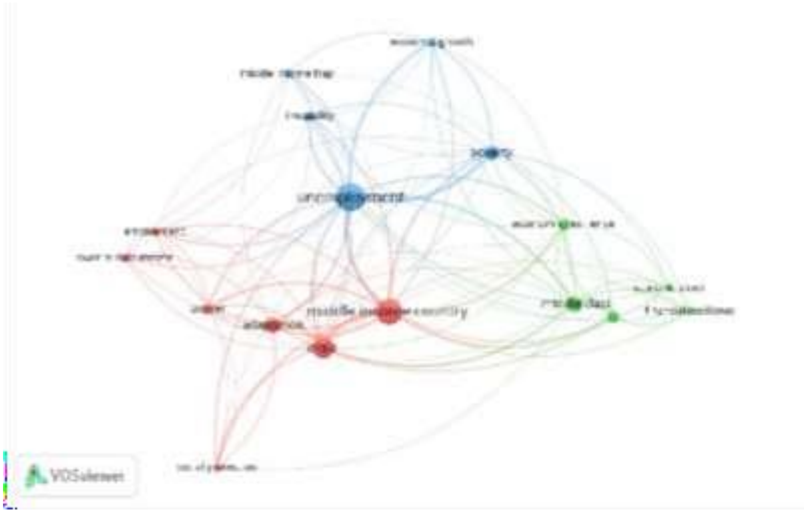

Figure 2. Network visualization based on keywords
Source: data processed using the VOSviewer 2026 application

The first cluster (red) includes the keywords middle-income countries, crisis, adaptation, employment, workers, lower-middle income, and social protection, indicating that this theme is the primary focus of the cluster, which emphasizes the role of countries and workers in responding to crises through market mechanisms. This focus is highly relevant to the role of *the gig economy* and the informal sector—such as MSMEs—as a means for middle-income households to survive (Lubis, 2022; Mustika & Savirani, 2021). In this context, social protection serves as a crucial link to prevent low-to middle-income workers from falling deeper into hardship during a crisis (Nguyen et al., 2023). The second cluster (blue) encompasses keywords such as unemployment, poverty, economic growth, inequality, and the middle-class trap. This cluster identifies failures in job creation (unemployment) and high inequality, trapping Indonesia in a middle-class trap; without inclusive economic growth, the middle class remains on the brink of poverty (Septian & Wulandari, 2024; Sugianto et al., 2025).

The third cluster (green) includes the keywords middle class, economic vulnerability, economic resilience, *economic shock,* and financial resilience, representing the middle class situated within the context of economic vulnerability and economic resilience. The focus of this cluster examines the confusion and individual strategies of the

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middle class in facing *economic shocks*. Financial mitigation strategies, such as the use of emergency funds, pawnbroking, and short-term loans, serve as forms of technical financial resilience (Aisy, 2026; Pratysto, 2025). These three clusters form a strong foundation for explaining the five adaptation strategies identified in this study.

2. Meta-Analysis of Research Results

Based on the article search flow using the PRISMA method, 15 relevant articles were identified. Summaries of these articles are presented in Table 2.

Table 2. Meta-Analysis of Articles

No	Author and Year	Location	Research Findings
1	(Mustika W & A Savirani, 2021)	Yogyakarta, Indonesia	The use of prohibited technologies such as Ghost Accounts, Joki Accounts, and non-technological strategies to circumvent the algorithms *of* gig economy *platforms*.
2	(Aditya B & I Amri, 2023)	Indonesia	The impact of lockdowns on the spatiotemporal resilience of the informal sector to survive.
3	(Nasution et al., 2021)	Indonesia	The adoption of online food delivery services as a rational choice for micro-business owners.
4	(Nguyen P et al., 2023)	Indonesia	The effectiveness of the Prakerja Card as a buffer against middle-class vulnerability.
5	(Takari D et al., 2025)	Central Kalimantan, Indonesia	MSMEs as a Strengthener of Local Economic Resilience in Central Kalimantan.
6	(Yohanes KN et al., 2025)	Jakarta, Indonesia	Mismatch between education and urban infrastructure burdens (housing).
7	(Wihardja MM et	Indonesia	The importance of fiscal and

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	al., 2025)		monetary stability in maintaining the upward mobility of the middle class.
8	(Alfiady T et al, 2023)	Aceh, Indonesia	Household industry product innovation as a form of family economic empowerment to address low income resulting from low educational attainment.
9	(Septian E & S Wulandari, 2024)	Indonesia	Data accuracy challenges in the National Economic Recovery (PEN) program and inclusive social protection to mitigate unemployment and poverty.
10	(Lubis T. C. P. L., 2022)	Indonesia	MSMEs as absorbers of creative labor in economic recovery.
11	(Pratysto T, 2025)	Indonesia	Investment in higher education as a way to break the middle-income trap.
12	(Sugianto H & E Rini, 2025)	Indonesia	Increasing per capita income is an effective fiscal policy instrument for lowering the vulnerability threshold in middle-income countries.
13	(Marhamah et al., 2025)	Indonesia	Mastering Industry 4.0 and productivity to increase the value added of workers' wages.
14	(Aisy R, 2026)	Java, Indonesia	"Premium Sachet" consumption patterns and the Fintech liquidity trap.
15	(Barus II et al., 2023)	Indonesia	Utilization of tax incentives (VAT/Income Tax) to maintain business liquidity.

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3. Mapping the Middle-Income Transition (MIT) Adaptation Strategy

Based on the *Systematic Literature Review* (SLR) stages conducted in accordance with the PRISMA protocol, 15 journal articles that met the eligibility criteria and inclusion categories were selected for further analysis. These results reveal five central themes that serve as adaptation strategies for the middle class in Indonesia in facing economic pressures and efforts to escape the Middle Income Trap.

The frequency distribution of these themes is presented in Table 2 below:

Table 3. Summary of Themes

Theme	Researcher	Amount	Focus
Gig Economy	Mustika W & A Savirani (2021); Nasution et al. (2021); Aditya B & I Amri (2023)	3	Income diversification through digital platforms as a safety net for the informal economy.
Strengthening MSMEs	Lubis T. C. P. L. (2022); Alfiady T et al. (2023); Takari et al. (2025)	3	Transforming the home-based sector into productive units for economic resilience.
Social Protection	Nguyen et al. (2023); Septian E & S Wulandari (2024); Wihardja MM et al. (2025)	3	Optimization of social safety nets and government skills enhancement programs.
Education	Pratysto T (2025); Yohanes KN et al. (2025); Marhamah et al. (2025)	3	Human capital investment for long-term upward social mobility.
Consumption Patterns	Barus II et al. (2023); Sugianto H & E Rini (2025) ; Aisy R (2026);	3	Rationalization of expenditures and measures to prevent liquidity risk resulting from fiscal policy.

A literature review indicates that the *gig economy*, initially viewed as a side-hustle sector for the middle class, has shifted into a rational survival strategy. Daily coping mechanisms facilitated by app-based technology within the *gig economy* are identified as strategic measures to mitigate income uncertainty in the formal sector (Mustika & Savirani, 2021). (Nasution et al., 2021) also reinforce this statement with their findings regarding the flexibility within the informal economy, which provides households with a means to maintain daily liquidity amid crises such as the COVID-19 pandemic.

In line with the previous theme, the strengthening of Micro, Small, and Medium Enterprises (MSMEs) as instruments of economic resilience has also received significant attention in the reviewed literature. (Takari et al., 2025) emphasize that MSMEs play a crucial role in fostering economic self-reliance at the local level. In line with this, (Alfiady et al., 2022) also state that their findings on the home-based coffee industry in Aceh indicate the strengthening of technical and managerial skills within the MSME sector, which serves as a key adaptive mechanism for middle-income households to maintain family financial stability while contributing to regional economic growth.

Alongside findings on *the gig economy* and the strengthening of SMEs as survival strategies adopted by the middle class, other literature suggests that social protection is increasingly recognized as an effective component for mitigating the risk of economic downturns. (Nguyen et al., 2023) evaluate that programs such as the Prakerja Card serve an activating function by combining social assistance with skill enhancement. However, (Septian & Wulandari, 2024) emphasize that policy inclusivity still needs to be improved, given that bureaucratic barriers and data accuracy remain challenges in ensuring that the social safety net can reach vulnerable groups within the middle class.

Another aspect discussed as a central theme in the previous 15 journals is education and human resource development as a strategic investment. In strategies to break the cycle of *the Middle Income Trap,* (Pratysto, 2025) identifies higher education as a key determinant, capable of narrowing the poverty gap and enhancing individual competitiveness. Sticking to the same concept, (Marhamah et al., 2025) describe education from another perspective—namely, that human resource development can create a workforce that is competitive and adaptable to Industry 4.0. This is an absolute prerequisite for Indonesia’s advancement as a developed nation through strong support for the innovation ecosystem.

The final strategy relates to responding to the dynamics of economic policy through changes in consumption behavior (such as an increase in VAT). (Barus et al., 2023) note that household spending has undergone rationalization in the post-pandemic period. Interestingly, (Aisy, 2026; Sugianto et al., 2025) highlight the phenomenon of the “liquidity trap,” where the middle class tends to substitute savings with consumer credit or asset pledges to cover primary needs. The results of this research indicate deep financial vulnerability underlying the middle class’s consumption patterns, which appear stable at the macro level.

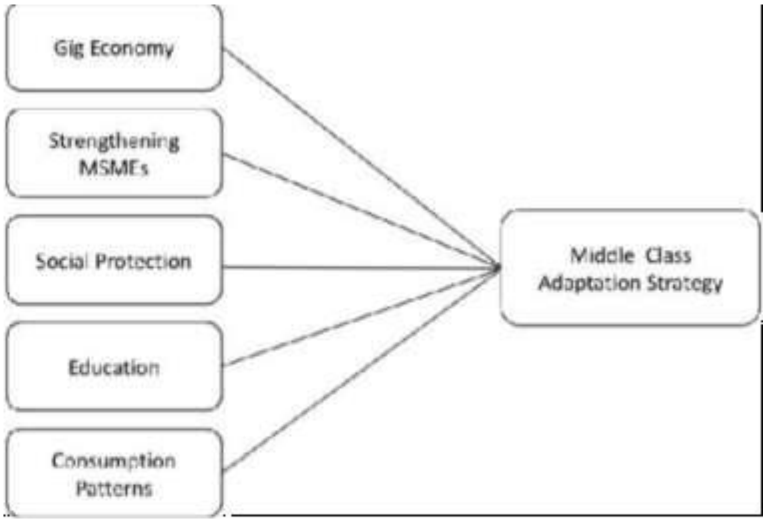

Figure 3. Framework for Middle-Class Income Adaptation Strategies

Based on the mapping above, the middle-class adaptation strategy in Indonesia is multidimensional, combining short-term responses such as *the gig economy* and consumption efficiency with long-term investments such as education and MSMEs. The integration of these five elements illustrates a collective effort to survive and adapt amid economic vulnerability, as well as an effort to escape *the Middle Income Trap* through self-empowerment and systemic protection.

CONCLUSION

This study has successfully grouped and categorized the adaptation strategies of the middle class in Indonesia, which faces the dynamics of post-pandemic economic policies and the threat of *the Middle-Income Trap.* Using the *Systematic Literature Review* (SLR) method via the PRISMA protocol, it was found that the middle class's vulnerability stems from dual pressures of inflation and fiscal policies, such as the increased Value-Added Tax (VAT) rate, which significantly erodes purchasing power in secondary consumption. Based on the study's findings, several key survival strategies adopted by the middle class can be summarized as follows: 1) Shifting to the informal sector, 2) Strengthening economic self-reliance through SMEs, 3) Optimizing social protection, 4) Consumption patterns, and 5) Education.

As a consequence of these policies, the government needs to design protection schemes for the middle class in a more specific manner. The resulting policies can be developed not only through cash assistance but also through incentives for the informal sector and the strengthening of the digital ecosystem for SMEs. This study provides a theoretical foundation for policymakers to account for the psychological and economic impacts of fiscal policies on the group that contributes the most to domestic consumption in Indonesia.

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