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The gig economy from the freelancer's perspective: The risk of precarianization

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Abstract

Purpose. *The article, based on an empirical study and analysis of scientific literature, aims to present definitions of the concepts of "gig economy" and "precarianization", showing the specific nature of flexible forms of employment and financial uncertainty. Then, by conducting a survey among freelancers (giggers), it aims to understand the perspective of this form of employment in terms of financial stability. The aim of this article is to show that respondents fear the risk of precarity in connection with performing professional activities as freelancers.*

Methodology. *The considerations in this article are based on a literature analysis and the author's own research (an online survey of a group of 160 freelancers).*

Practical implications/Originality/Value. *The empirical research conducted showed how this problem may manifest itself in the lives of individuals in the context of precarianization. Uncertainty about expected income, lack of stable employment, and limited access to social benefits are the main aspects of precarianization. People affected by this phenomenon may experience constant financial uncertainty, which negatively affects their life quality and sense of stability. The results of this analysis have important practical applications, especially for self-employed people, i.e., gig workers. They allow understanding of the specificity of job insecurity and provide information that may be useful in developing strategies to cope with this challenge.*

Keywords gig economy, gigger, freelancers, freelance workers, precarianization, risk of precarianization, precarious work.

JEL Classification D11, D23, M13, O31.

Introduction

The modern economy is gradually transforming and one of the most radical changes is the growing role of the so-called gig economy (Graham, Anwar, 2019). This phenomenon of temporary and often precarious work is becoming more and more popular around the world, introducing radical changes to traditional forms of employment (Minter, 2017). This article focuses on an analysis of the gig economy from the point of view of freelancers, examining the risk of precarianization, i.e., the increasing uncertainty related to employment conditions.

Freelance workers and self-employed people are a key element of the gig economy (Woodcock, Graham, 2020). In this article, the author will focus on their experiences and the challenges and risks related to working in the gig economy. The author's goal is to understand how the nature of freelancing work is changing, what uncertainties and difficulties they encounter, what consequences the growing role of the gig economy has on their professional situation, and what is the risk of precarianization. Analyzing this issue in the context of the gig economy is important in order to identify potential problems and challenges faced by people working on commission. In this article, the author will focus on the economic and social aspects of the dynamic gig economy environment.

Theoretical Background – Gig Economy

The gig economy can be understood as an area of the market where the "on-demand" work model operates. This means that the gig economy is an implementation of this concept, which involves adapting service providers to customers through the use of digital platforms (Vallas, Juliet, 2020), although this is not necessary. In this model:

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- Contractors (giggers) conclude contracts for the provision of services, both single and multiple, regular and irregular (depending on the needs of management staff and the specific functioning of individual enterprises).
- Ordering parties undertake to pay remuneration for completed tasks, not for the time spent on their implementation. Therefore, the gig economy model is based on a performance contract.
- This type of cooperation is characterized by short-term, occasional employment undertaken in order to carry out a specific project, and sometimes even a one-time task. This solution may be attractive from the perspective of both management staff and workers.
- Communication between contracting parties may take place via digital platforms, although it is not mandatory.

In fact, despite differences in definitions, there is agreement on several key aspects. These aspects are:
- irregularity of employment (Ostoj, 2020) and
- employing gig economy workers (people working within the gig economy model) for one-off, incidental projects that may be continued in the future, provided that there is mutual satisfaction with the current cooperation.

Here are the definitions for the chosen gig economy (as shown in Table 1).

Table 1. Gig economy: definitions

Author/Authors	Definition
Ćwiek et al. (2021)	One of the new forms of work alongside employee sharing, interim management, or collaborative employment.
Broughton et al. (2018)	Alternative to traditional solutions for exchanging services between clients and contractors.
Ostoj (2020)	Collaboration model characterized by irregular earnings. This irregularity results from the demand for services offered by independent contractors.
Gasz (2020)	Collaboration method, which, due to its systemic flexibility, is adapted to the requirements of modern market economy.
Lepanjuuri, Wishart, Cornick (2018)	Exchange of work for compensation between independent contractors and contracting entities.
Instrate and Harris (2017)	Cooperation method in the market where digital intermediary platforms play a dominant role.
Zakrzewska (2022)	Short-term engagement of independent contractors, to be considered on a global scale.
Chen, Liu, Wang (2020)	Collaboration mode characterized by incidental nature of collaboration, dispersion on the client side, and usually a lack of connection between individual tasks.
Ostoj (2013)	A way to bypass limitations arising from labor law regulations.
Miller (2016)	Collaboration model where gig workers perform one-time, short-term tasks in exchange for compensation negotiated with the client.
Aloisi (2018)	Collaboration model where independent contractors are required to be self-reliant, including in organizing their own work.
Dokko, Mumford, Schanzenbach (2015); Manyika, Lund, Bughin, Robinson, Mischke, Mahajan (2016)	An alternative to traditional employment.
Woodcock (2019)	Part of new social order based on modern technologies and sustainable development.
Roy, Shrivastava (2020)	Work performed „on demand" as an alternative to the traditional employment model, where the flow of work is continuous.

Source: Studies by authors listed in the table (more information in References)

The gig economy can be treated as a result of changes taking place in the world in the twenty-first century in the area of modern technologies (technologies enabling fast data transfer), but also referring to economic (globalization of the economy), social (increased interest in non-standard, i.e., flexible forms of cooperation), and management (searching for solutions that will allow enterprises, as flexible and modern organizations, to quickly adapt to changes taking place in the market) spheres. Seen in this way, the gig economy can be a strong alternative to the traditional manager-subordinate relationships that have existed for decades (Dokko, Mumford and Schanzenbach, 2015).

However, although uncertainty is one of the characteristic elements of the gig economy, this solution gives freelancers a chance for greater independence (Rustagi, 2013).
Entrepreneurs or independent contractors who introduce the gig economy concept can reap a variety of benefits, such as:

- Flexibility: This solution allows management staff to quickly modify the scope of their activities, scaling them depending on current needs, without engaging permanent employees;
- Access to a skilled workforce: The gig economy facilitates access to talented professionals from different parts of the world, so companies can benefit from diverse skills and perspectives;
- Cost savings: The company only pays for the work actually performed, which helps reduce overall business costs.

The gig economy understood in this way may also be a useful solution from the management point of view. Flexible cooperation allows enterprises to quickly adapt to the requirements imposed by the turbulent market environment (e.g., by co-opting gig workers into the workforce who will support full-time employees during the implementation of projects). Of course, it should be borne in mind that this flexibility may also be a benefit for the gig workers themselves, but this flexibility also means the possibility of sudden termination of cooperation.
The contractor's status as an independent entrepreneur who obtains orders is a typical of the gig economy. However, it does not mean that every entrepreneur is an independent freelancer, even if some aspects of freelancing also occur in business. As for the self-employed, the following subcategories stand out: job creators, solo self-employed professionals, and freelancers or dependent self-employed (Cieślik and Dvouletý, 2019).
The "gig economy" is a term describing a marketplace where people work on a project-to-project basis, offering their skills and services through online platforms or as independent contractors. This covers many different industries and professions, such as delivery services, transportation, and online marketing content creation. The development of this economy appears to be facilitated by technological progress and changes in the way work is organized and has a major impact on the economy at various levels.
The issue of the gig economy is examined from various points of view—through the prism of the way work is performed, the role of modern technologies, etc. The abovementioned definitions seem to accurately reflect the essence of the gig economy, so it is a good idea to focus on a different issue, i.e., the side effects of freelancing and related limitations and threats to this form of professional activity. One of such threats may be precarianization. Gig economy cooperation is characterized by irregular earnings, which results from the demand for services offered by independent contractors (Ostoj, 2020). This system allows for flexible use of resources in the economy and is adapted to the requirements of the modern market economy (Gasz, 2020). However, gig work is associated with job instability and limited social benefits, which can lead to financial instability and social insecurity. Cooperation in the gig economy market often takes place via digital intermediary platforms, which may result in fragmentation of the labor market and lack of continuity in the work performed (Chen, Liu, Wang, 2020). In this way, gig economy workers must be self-sufficient, organizing their work on their own (Aloisi, 2018), which may increase the risk of burnout and deterioration of quality of life. Working in the gig economy, although offering greater flexibility and the ability to adapt work to one's needs, carries the risk of precarity, where the lack of long-term employment stability can lead to constant anxiety and stress related to income uncertainty.
The gig economy has been the subject of numerous analyses in recent years, and the definitions listed in Table 1 are just some of the attempts to define this phenomenon. Further evidence, for example, can be found in a study published in 2022 by Immanuel Ness (Ness, 2022), which discusses economic, but also social and cultural aspects related to the gig economy. The author draws attention to, among others, the fact that the development of the gig economy concept may lead to an intensification of the problem of poverty and social inequalities.
The gig economy treated in this way, in a sense, goes beyond the definition of self-employed (definition adopted by the European Foundation for the Improvement of Living and Working Conditions – Eurofound), according to which the following features are key:

- engaged exclusively with a single client,
- possessing the power to recruit personnel, and
- holding the capacity to make significant strategic choices.

This concept indicated by EUROSTAT has the hallmarks of an employment relationship (Dvouletý, Nikulin, 2023).
Apart from abovementioned definitions, the gig economy is of interest to such global entities as for example:

- European Parliament (Directorate-General for Internal Policies),
- International Labour Organization (ILO),
- Organisation for Economic Cooperation and Development – OECD (Dvouletý, Nikulin, 2023).

These organizations advocate taking actions to improve the working conditions of gig workers in the labor market (Cieślik, van Stel, 2023).
For example, this means that the described category may include:

- a skilled manager who is regularly hired for projects lasting several months or even years—this is common for various industries such as petrochemical industry or IT (information technology);
- a programmer who runs a business and offers business-to-business (B2B) services to his clients;
- journalist receiving remuneration for each piece of written text;
- a writer who creates a one-off project, e.g., a book or a collection of short stories,
- any other artist involved in music, painting, film, etc.; and
- an employee performing work at a place indicated by the client, e.g., transport of goods or delivery of parcels.

Such diversity is also noted in the literature (Bögenhold, Klinglmair, 2016).
It is worth mentioning here that, although the terms “freelancer” and “gig worker” are often used interchangeably when referring to contractors carrying out single jobs, there are important differences between the two. First of all, freelancers engage not only in short-term projects but also in long-term projects, i.e., projects that can last from a few weeks to even a few years. Moreover, their work often requires specialized knowledge and advanced skills. Freelancers can thus build up a portfolio of their work.
In contrast, gig workers tend to focus on short-term, one-off assignments. The work they do is of a nature that is even more ad hoc and transactional compared to flexible freelancing. In addition to this, giggers often use digital online platforms to connect them with potential principals. Giggers’ interactions with principals are usually limited to completing a specific task and receiving payment, with no prospect of further collaboration. The work done by gig workers often focuses on repetitive, standardized tasks. While freelancers enjoy considerable autonomy in their work (i.e., they set their own work schedules and choose the projects they want to work on), giggers have less control over their work. Earning opportunities and the availability of gig orders are not infrequently dependent on the algorithms of the platforms on which they operate, as well as on current market demand.
Be that as it may, despite the differences described above, both freelancers and giggers can be characterized by irregular employment, lack of social security, and ad hoc cooperation with principals (Zakrzewska, 2022).
It is worth mentioning one more distinction here: freelancing, self-employed, and solo self-employed differ in several key aspects. Freelancers are usually specialists who perform tasks for various clients on the basis of short-term contracts. Their work is flexible, which means they can work on multiple projects at the same time, often remotely. Self-employed people, on the other hand, run their own business, but do not necessarily operate on a short-term basis.
The most general category is “solo self-employed”, which includes both freelancers and the self-employed. This is a broader category that refers to anyone who works without permanent employment in one company, but on their own terms and is not directly related to one employer.
One of key elements of this method of cooperation is the abovementioned irregularity. Even if a gigger performs work in cooperation with a given client on the basis of repeated contracts, this does not mean a guarantee of employment. No factors ensure stability:

- Economical – activities such as creating personalized computer software for a client or writing a series of blog entries are usually only temporary projects. In this case, permanent employment based on an employment contract would be economically ineffective.
- Legal (formal) – the gig economy mainly uses short-term civil law contracts in order to create gig employment.

We can also see a change in the way the gig economy has been perceived over the years. In the historical context, just a few decades ago, freelancers were mainly identified with people in “creative” professions such as those related to broadly understood higher culture. For many years, there was also a common belief that giggers were professionals with expert status in their field.
However, that is now starting to change. It is worth noting that the increased commitment in this flexible model of cooperation is the reason why the gig economy is developing and facing new problems:

- As a result of the progress of modern technologies (thanks to which new digital intermediary platforms are being created), the gig economy can cover new areas. Not only those that require specialized experts (such as IT and marketing), but also those that rely on tasks performed by workers with lower qualifications (such as transporting people or delivering food).
- The commitment to freelancing services by clients exceeds the production capabilities of experienced professionals with expert knowledge. As a result, some work is performed by less experienced and lower-skilled contractors. However, it is also important to take into account that the freelancer verification systems used by digital platforms are not 100% effective. It is, therefore, impossible to avoid a situation in which the quality of the services provided may decline. In a sense, there is a phenomenon that can be called the depreciation of freelancing. Therefore, freelancing is beginning to become an inclusive, universal model, losing all signs of an elitist character.
- Globalization related to technological progress: On the one hand, globalization, supported by technological development, enables people from all of the world to log in to digital platforms and start earning money. On the other hand, weak entry barriers lead to the spread of the gig economy model as a form of cooperation, which is also associated with the loss of a prestigious status.

The gig economy can be an opportunity not only for freelancers who are looking for an additional source of income, but also for management staff in companies. This applies especially to situations when management staff need to increase human resources in the company, but do not want to bind new employees with an employment contract. In such a case, the gig economy should be understood as a tool allowing for quick adaptation to market requirements. As the gig economy grows in popularity, economists are beginning to notice new challenges. A more urgent problem is the lack of adequate social security and protection for workers, especially those employed temporarily or on a casual basis.

Despite these difficulties, it is very hard not to notice the growing importance of the gig economy concept on the global labor and business market (Fathiyah et al., 2021). The changes resulting from this will mainly affect enterprises and the labor market (Wiaderek, Wiaderek, 2022).

With this in mind, traditional employment, based on a permanent employment contract, assumes the fulfillment of closely related duties that are often cause-and-effect. All these tasks have one common goal: implementing the employer's interests.

As for the gig economy, the situation is different. Here, the work involves carrying out orders from various contractors. Even if we cooperates with one client, individual tasks are often not closely related to each other. Often, the only common feature between different "jobs" is the way of working, which may include activities such as writing articles or optimizing a website, depending on individual needs. Each task entrusted to us is a separate unit, not necessarily thematically related to others.

The state of the gig economy market, also known as the "gig economy", is the subject of numerous studies conducted by various entities. Researchers include, among others: international organizations such as the OECD (for example: OECD, 2021; OECD, 2019) and the World Bank (World Bank, 2023), as well as non-governmental organizations, private companies, national governments, and representatives of the academic community.

The research conducted covers a wide range of issues, focusing on, for example, the analysis of the value of the gig economy market, measured, for example, by the level of revenue generated. Researchers also analyze the issues of remuneration of freelancers, i.e., people providing services in this type of economy, examining both their level and structure. An important element of the research is also the analysis of freelancers' satisfaction with their work, taking into account aspects such as autonomy, flexibility of working time, and sense of security.

In addition to the abovementioned issues, researchers also focus on analyzing the impact of the gig economy on the labor market, with particular emphasis on aspects such as the creation of new jobs, changes in the employment structure, and the impact on the level of unemployment. The research also includes an analysis of the impact of the gig economy on the broadly understood economy, including, among others, the impact on economic growth or the level of innovation.

The research is aimed at providing reliable knowledge about the gig economy, which in turn will serve to develop appropriate public policies and legal solutions that take into account the specificity of this type of economy. The research results are also a valuable source of information for freelancers, companies using their services, and other entities operating in the labor market.

Precariat: General Description

The term "precariat" was introduced into the field of social sciences, such as sociology, economics, and management, already in the 1980s (Millar, 2017). The origin of this term is considered etymological, as it was formed by combining two French words:

- the adjective "uncertain" (French précaire) and
- the noun "proletariat" (French: prolétariat).

This comparison seems to accurately reflect the essence of the precariat as a group of employees whose professional activity is characterized by a lack of stability in the labor market. A key element of the precariat is the innate anxiety of employees about their future career.

In the context of defining precarious work, certain definitional difficulties are encountered due to the lack of a clear definition and a common set of indicators that would enable an objective measurement of the size of this type of employment. There are many different concepts that have been proposed to describe this phenomenon. Unfortunately, the lack of general agreement on specific parameters makes them difficult to define precisely.

However, the difficulty in providing a clear, general list of indicators makes it difficult to objectively assess the extent of precarious work. Nevertheless, one can intuitively see that people who use digital intermediary platforms to earn income are among the beneficiaries of this type of employment. The characteristics of precarious work include:

- job uncertainty,
- usually no long-term employment contract,
- irregular and unregulated working hours,
- low and, above all, unstable income that does not allow meeting basic needs, and
- lack of social support.

In this context, it is important to pay attention to these aspects in order to better understand the phenomenon of precarious work.

Precarious work is defined, conceptualized, and studied from various points of view. Generally, it is defined as insecure, unstable, and dangerous work in which occupational risk is transferred not to companies or the government, but to employees. It means that employees receive limited social benefits and employment rights. Precarious employment understood in this way is a multidimensional phenomenon, and its analysis is crucial for assessing the degree of job insecurity. Precarious work means a potential lack of features such as adequacy of income (i.e., earnings enabling the employee to maintain a decent standard of living), social security, legal protection (provided by trade unions or legal regulations), and certainty of continued employment (Conen, Schippers, 2019).

Self-employed workers are treated as independent people acting on their own account, which on the one hand is consistent with the concept of independence, but on the other means that even long-term cooperation with a client or on a digital platform does not give them the right to benefits such as paid leave/sickness insurance or the minimum wage.

Receiving income as part of the gig economy model can be—from the contractor’s point of view—a simple way to diversify their revenue sources because they have many clients. People working in this model do not have to be strictly dependent on one specific contractor. Relative independence is one of the characteristic elements that distinguish the gig economy from the traditional employment model, which is mainly associated with a specific type of work.

Either way, one of the key features of this form of cooperation is the previously mentioned irregularity—even if a freelancer performs repetitive tasks as part of cooperation with a given client, they have no guarantee of employment. These factors do not ensure stability.

Due to the progress of modern digital solutions and the growing role of the platform economy in the labor market, it can be predicted that in the coming years the gig economy phenomenon will not only be rare but will become a common phenomenon in an increasing number of industries. In the face of this evolution, it is necessary to take into account the risk of precarianization even in sectors previously considered “traditional” and stable in terms of employment.

It is worth noting that this phenomenon affects not only specialists related to new technologies but also traditional professions, which become susceptible to fluctuations related to the dynamic development of the labor market based on the gig economy. Therefore, in order to fully understand the complex context of this phenomenon, it is necessary to take a closer look at the causes and consequences of precarianization in the context of the gig economy, and to identify potential adaptation strategies that can help minimize this type of occupational risk.

The importance of the gig economy is manifested primarily through the lack of stability in the workplace, which leads to the risk of precarianization in various aspects: (a) economical, (b) social, and (c) organizational.

When analyzing the economic aspect of employment instability (Donovan, Bradley, Shimabukuro, 2016) in the context of the gig economy, the status and durability of freelancers’ work become a key issue. As previously mentioned, precisely defining the category of gig workers is a difficult task for a variety of reasons. Nevertheless, it cannot be denied that an important group of freelancers earn their income as entrepreneurs.

In the context of considering the uncertainty of employment in the gig economy, it is important to understand this phenomenon more thoroughly by analyzing the status of independent workers and the prospects for the sustainability of their employment.

The classification of workers (the word "employees" would be inappropriate here because it would suggest employment as part of a stable full-time job) as gig workers involves many factors of various natures, so it is important to take these difficulties into account when examining this issue. Interestingly, we note that a significant number of freelancers choose to settle their income as a business, which adds additional complexity to the analysis of the gig economy.

The difficulty in determining the employment status of freelancers does not change the fact that these people are deprived of basic employment rights. In the case of employment in the gig economy, undoubtedly one of the characteristic elements is the lack of permanent employment. Despite the need to always be ready to accept orders, the reality of working in this sector often means no pay during periods of inactivity. This situation can lead to paradoxical situations, for example, waiting for 3 hours for an order to finally complete a small piece of work that is paid the minimum hourly rate.

In the context of the instability of freelancers' earnings, the social aspect also plays an important role. As previously noted, it manifests itself in the lack of the right to typical social benefits available in traditional permanent employment. This situation means that before starting work in the platform economy, it is important to consider the profitability of the entire project. Even if the nominal hourly wage seems to be higher compared to the employment contract, the need to take into account paid leave or sick pay may complicate the calculations and make them unclear. Of course, it must be borne in mind that the scope of social protection varies—and significantly—in individual countries (Boeri, Van Ours, 2021).

The organizational dimension of the precarianization of work in the gig economy sectorconcerns the way in which independent workers carry out their activities. Traditional employment contracts require one to work eight hours a day, five days a week. However, such a standard working time schedule is sometimes criticized as outdated and inappropriate for the modern realities of the 21st century. In addition to the formal and regulatory aspects related to labor law, it is worth noting that such a set schedule allows employees to have stability not only in terms of income, but also predictability in the performance of professional duties. This is in contrast to the situation of freelancers in the gig economy who, although they appreciate the flexibility of this type of work, must be ready for irregular orders, received often also in the late evening or even night hours.

Generally, self-employed people are at greater risk of poverty than those in fixed-term or even part-time employment. Regarding the lack of access to basic material goods necessary to function in society, individual entrepreneurs also experience greater shortages than employers and full-time employees, although their situation is better than that of temporary and part-time workers. These observations are consistent with the results of research conducted by Horemans and Marx in 2017 (Cieślik, van Stel, 2023; Horemans, Marx, 2017).

Self-employment is associated with independent entrepreneurship, but is increasingly associated with a form of precarious work. Thus, the professional activity of gig workers, which is commonly associated with independence, is paradoxically characterized by dependence on the variable demand for the work performed. In this situation, solutions typical for freelancers, i.e., flexible civil law or B2B contracts, become a significant limitation (Dvouletý, Nikulin, 2023).

Of course, it does not mean that the precariat and the gig economy are inseparable concepts. In reality, the situation is more complex. When considering the diversity of self-employed giggers, their financial situation cannot be clearly determined (Cieślik and Dvouletý, 2019). These include people with limited skills who struggle with employment problems and are forced to accept jobs for lower wages than traditional workers, which makes them more vulnerable to financial problems (Fachinger, Frankus, 2017). However, there is a group of highly qualified and educated freelancers who have consciously chosen self-employment and earn income that provides them with life satisfaction and professional satisfaction (Semenza, Pichault, 2019). Empirical research shows that the income of the self-employed is more concentrated at both ends of the income spectrum compared to salaried workers, who have a more even distribution of income (Eurofound, 2017). However, the portrayal of the self-employed as divided into two clear groups—"privileged" professionals and the "precariat"—is often criticized as an oversimplification that fails to capture the full picture of the complexity of this population (Lockey, 2018).

Moreover, as Bögenhold notes (Bögenhold, 2019a; Bögenhold et al., 2017), earning money based on the gig economy does not automatically mean giving up other forms of earning money and exposing oneself to the risks associated with it. On the contrary, a significant number of gig workers treat this form of professional activity as one of the forms of activity, but not the only one. Bögenhold's analysis carried out in relation to the European Union Member States shows that a certain part of professionally active people combines, for example, contract work and running a business ("business" also means self-employment and performing duties that can be classified as being part of the gig economy); this is at least partly because the income from freelancing is low and/or irregular. While this percentage is not yet very high in relation to the total workforce, recent years have seen the growth of what is sometimes referred to as "hybrid self-employment".

The spread of the concept of the platform economy to various platforms may create an issue described as normalization of precarity. This process becomes visible in the context of transferring the concept of an economy based on the freelance work model. As a result of the progress of digital technologies and the pursuit of flexible solutions by various market participants, more and more people from various fields are engaging in paid work as gig economy workers. As already mentioned, such a change carries both prospects and risks. One of the latter is a significant threat of precarianization. Even if a freelancer receives an attractive remuneration per hour of work, he or she must cope with the lack of stability and the unstable nature of employment, leading a life “from project to project”.

As for the phenomenon of precarious work, it is often associated with lower earnings than those offered as part of full-time employment; this happens, for example, due to the lack of regulations regarding the minimum wage. Moreover, full-time employment not only guarantees the right to the minimum wage at a specific level, but also assumes long-term cooperation and the associated remuneration. Meanwhile, the income obtained from freelancing is often not enough to ensure a decent standard of living. Moreover, self-employed people struggle with constant uncertainty regarding the continuity of work, which translates into their financial instability. Additionally, this described group in the labor market cannot count on sufficient security in the form of paid holidays, etc. This lack is actually an inherent feature of self-employment, regardless of a given freelancer’s qualifications. Particularly exposed to risk and lack of decent working conditions are those self-employed who formally operate independently, but in reality are dependent on one or a few, but few, clients. This situation, referred to as “dependent self-employment”, puts employees in a difficult and uncertain position—the lack of employment rights and irregular earnings are further intensified by a weak negotiating position resulting from the lack of diversification, i.e. dependence on a small number of clients.

However, the gig economy is a challenge not only for the freelancers themselves, but also for the other party to the cooperation, i.e., the entities commissioning the work to be performed (they may be entrepreneurs or managers). Managing teams composed partly or entirely of independent freelancers may prove to be a challenge for management staff, especially for conservative management specialists who are accustomed to stable, long-term cooperation with full-time employees. The introduction of flexible contracts and cooperation with gig workers is changing the dynamics of work in enterprises. Traditional management methods may prove insufficient, requiring managers to take an innovative approach to maintain process efficiency. Giggers, often working on short-term contracts, bring diverse experiences and skills to teams, but also require a different management model that takes into account their specific needs and expectations. Keeping gig workers motivated and engaged can be more difficult, so managers must adapt their approach to create a work environment that promotes performance. This requires flexibility in decision-making and readiness to quickly respond to changing working conditions. Starting cooperation with gig workers often requires the introduction of flexible working hours, remote forms of cooperation, or digital tools. This means that a change in management approach is inevitable.

Research Methodology And Results

The research has been conducted from October 15, 2023 to November 5, 2023. The participants in the research were freelance workers from Poland who during last 12 months earned income in areas such as:

- programming (create code used in the IT sector),
- computer graphics,
- copywriting,
- translating,
- transcribing,
- SEO optimization,
- social media and other forms of online marketing, and
- e-commerce.

The research method employed was an online survey, through which information was collected from N = 160 respondents (as shown in Table 2).

Table 2. Basic information regarding the research sample

Feature	Value
Age	
Dominant	29
Average	28.49
Maximum	38
Minimum	18
Variance	29.58
Standard deviation	5.44
Variance after skipping 10% extreme values	12.51
Standard deviation after skipping 10% extreme values	3.54
Experience (in years)	
Dominant	8
Average	7.64
Maximum	15
Minimum	1
Variance	18.67
Standard deviation	4.32
Variance after skipping 10% extreme values	10.48
Standard deviation after skipping 10% extreme values	3.24

Source: Author's own study.

The questionnaire and results of the study are presented below (Table 3).

Table 3. Own research: questionnaire and replies

No	Question	Reply
1	Have you experienced fluctuations in your income as a freelancer due to the nature of gig work?	[ ] Yes: 80%
		[ ] No: 20%
2	Do you have a stable source of income outside of freelancing?	[ ] Yes: 35%
		[ ] No: 65%
3	Have you ever felt financially vulnerable as a freelancer?	[ ] Yes: 65%
		[ ] No: 35%
4	Have you faced difficulties obtaining benefits such as health insurance, retirement plans, or paid time off as a freelancer?	[ ] Yes: 70%
		[ ] No: 30%
5	Do you think the gig economy poses a risk of precarianization for freelancers, leading to financial instability and insecurity?	[ ] Strongly agree: 70%
		[ ] Agree: 10%
		[ ] Neutral: 5%
		[ ] Disagree: 10%
		[ ] Strongly disagree: 5%
6	Have you ever had to take on multiple gigs simultaneously to make ends meet?	[ ] Yes: 85%
		[ ] No: 15%

No	Question	Reply
7	How satisfied are you with your current freelance lifestyle in terms of financial stability and job security?	[ ] Very dissatisfied: 15%
		[ ] Dissatisfied: 23%
		[ ] Neutral: 15%
		[ ] Satisfied: 22%
		[ ] Very satisfied: 25%

Source: Author's own study.

As many as 80% of respondents answered positively to the question 1 (both positive and negative fluctuations) about their income over the last year, while 20% of respondents did not experience such changes. Analysis of the responses indicates that income instability is a common challenge in the freelance work environment. It is worth noting that such a variable situation may result from the seasonality of projects; competition in the labor market; the development of new technologies, especially artificial intelligence; or economic instability.

In the extensive survey conducted, a staggering 65% of the participants disclosed a concerning absence of a consistent and permanent source of income, a circumstance exacerbated by their reliance on freelance endeavors (question 2). Conversely, a mere 35% of those surveyed asserted the existence of a stable income stream that extended beyond the realm of their freelancing commitments. These findings illuminate the pervasive challenge of financial instability faced by individuals immersed in project-based work. Of the 35% of freelancers who declare another stable source of income, as many as 80% combine freelancing with full-time work. The remaining 20% use more diverse strategies, such as combining freelancing in one field with running a company employing employees in another market segment. Analyzing the income ratio, for almost 50% of freelancers the earnings from this form of work are lower than from full-time employment. About 25% earn comparable income from both sources, with differences not exceeding 15%–20%. For the remaining one quarter, freelancing is a much more lucrative source of income than full-time employment, generating significantly higher income.

The stark revelation that the majority lacked a reliable income source underscores the profound hurdles that freelancers grapple with in sustaining their financial well-being. Beyond the immediate monetary concerns, the dearth of a dependable income stream reverberates throughout their professional and financial landscape, casting a shadow on their overall sense of security. It becomes increasingly apparent that the precarious nature of relying solely on freelancing poses not only a threat to financial stability but also has far-reaching implications for the broader dimensions of professional and financial security that individuals in this line of work seek to establish.

As for question 3, 65% of freelancers admitted to experiencing financial uncertainty. This means that financial insecurity is a common problem among gig workers. For example, factors such as the lack of regular orders, fluctuations in the labor market, and the lack of social benefits may affect the sense of financial security. It is important, however, to note that 35% of respondents did not experience this feeling, which suggests that there are freelancers who can effectively manage their finances. Analyzing these data, we can see that there is a need to develop tools and strategies to support the financial stability of freelancers, e.g., education on financial management or access to security measures in the event of a sudden drop in income.

In the long term, labor market policy should take into account the specific needs of this professional group in order to create conditions conducive to a balance between work flexibility and financial security. These observations may be important both for freelancers seeking to improve their financial situation and for decision-makers involved in shaping economic policy.

The vast majority of respondents, i.e., as many as 70%, confirmed that they had encountered difficulties in accessing health insurance, retirement plans, or paid time off, while 30% of respondents replied that they had not had such problems (question 4). These results highlight significant social security challenges for these freelancers, who often do not have access to the traditional benefits offered by conventional employment.

Difficulties in using such benefits may negatively affect the well-being and sense of financial security of contract workers. It is worth noting that limited access to health insurance and retirement plans can make freelancers more vulnerable to financial risk in the case of sudden events or long-term health care needs. Analysis of these data suggests that there is an urgent need to develop new solutions and flexible benefit models that will be appropriate for the specific nature of contract work.

As many as 70% of respondents expressed a strong belief in the existence of this threat, while another 10% agreed with this position (question 5). Only 3% were neutral on the rating, while a total of 15% (counted as 10% "disagree" and 5% "strongly disagree") expressed a degree of disagreement. Of these, 10% were not entirely sure of their position, and 7% strongly disagreed with the thesis about precarianization. These results suggest that most people working as freelancers recognize the risks of precarianization in the context of the gig economy.

This fear can lead to financial instability and a sense of insecurity. It is worth noting that this perception may result from the lack of stability of orders, lack of social benefits, and high competition in the project-based labor market.
When examining these data, there is a need to consider important regulatory and support options that can reduce the risks associated with job insecurity in the gig economy, which will benefit both freelancers themselves and the overall stability of the labor market. These insights are important both for gig workers seeking to improve working conditions and for policymakers taking action in order to create a more sustainable and safe environment for the freelance workforce.
As part of a survey among freelancers, the question 6 achieved significant results, with as many as 85% of respondents confirming this type of experience. These numbers clearly show that accepting multiple orders simultaneously is a common strategy in situations where the revenue from a single project is not sufficient to cover current needs.
This situation may be caused for example by the:

- irregularity of orders,
- seasonality in the labor market, and
- unpredictability of income from freelance work.

It is worth noting that only 15% of respondents were not forced to take on multiple orders at the same time, which suggests that there is a group of freelancers who maintain financial stability without having to work on various projects.
Analyzing these data highlights the need for freelancers to better understand their work and financial management strategies and provides information that can be useful in creating tools and support to help them effectively balance different projects. These findings have important implications especially for freelancers seeking to optimize their work.
Only 25% of respondents expressed very high satisfaction with the financial balance and job security achieved, while another 22% were generally satisfied with the current situation (question 7).
It is worth noting that the neutral group constituted 15% of respondents, which may suggest a lack of a clear assessment. However, 23% of freelancers were dissatisfied with their current professional situation, and 15% expressed a very high level of dissatisfaction. These results shed light on the complexity of the gig worker experience, where differences in satisfaction levels can result from individual preferences, project availability, and changing market factors.
Table 4 presents data on the correlation between the answers to the question and the age and professional experience of the respondents in years.

Table 4. Replies to questions: correlation with the respondents' age and experience

	Correlation with:		**Coefficient of determination R2 with:**	
Replies to questions	**Age**	**Experience (in years)**	**Age**	**Experience (in years)**
Have you experienced fluctuations in your income as a freelancer due to the nature of gig work?	0,45	0,7	0,20	0,49
Do you have a stable source of income outside of freelancing?	0,35	0,38	0,12	0,14
Have you ever felt financially vulnerable as a freelancer?	0,47	0,59	0,22	0,35
Have you faced difficulties obtaining benefits such as health insurance, retirement plans, or paid time off as a freelancer?	0,72	0,78	0,52	0,61
Do you think the gig economy poses a risk of precarianization for freelancers, leading to financial instability and insecurity?	0,58	0,61	0,34	0,37
Have you ever had to take on multiple gigs simultaneously to make ends meet?	0,19	0,17	0,04	0,03
How satisfied are you with your current freelance lifestyle in terms of financial stability and job security?	0,41	0,58	0,17	0,34

Source: Author's own study.

The correlation analysis reveals interesting relationships between the age and experience of freelancers and their perception of various aspects of work in the gig economy. The strongest correlations are observed in the case of difficulties in obtaining employee benefits, where both age (0.72) and experience (0.78) show a strong relationship. Similarly, feeling financially vulnerable and experiencing income fluctuations show moderate to strong correlations with both variables. Interestingly, the need to take on many orders at the same time has the weakest correlation with both age (0.19) and experience (0.17), which may suggest that it is a common phenomenon independent of these factors. Overall satisfaction with freelancing shows a stronger correlation with experience (0.58) than with age (0.41), which may indicate that skills and knowledge of the industry have a greater impact on satisfaction than age itself. Perception of the risk of precarity in the gig economy also shows a moderate correlation with both variables, suggesting that awareness of potential risks increases with age and experience. Although, of course, over time, the risk of financial difficulties may appear regardless of the form of employment (full-time job, self-employment, running a company employing employees), the low results of the correlation and determination coefficients may be due, for example, to the fact that more advanced respondents previously worked full-time and became self-employed only after gaining professional experience and qualifications—for this reason, they achieve adequate income from freelancing. Tables 5 and 6 present data on, respectively, the correlation and the coefficient of determination R2 between the answers to the individual questions from our own study.

Table 5. Replies to questions: Pearson correlation

Question No.	1	2	3	4	5	6	7
1	-	0.47	0.75	0.84	0.9	0.85	0.65
2	0.47	-	0.51	0.32	0.49	0.74	0.52
3	0.75	0.51	-	0.89	0.85	0.76	0.55
4	0.84	0.32	0.89	-	0.89	0.78	0.59
5	0.9	0.49	0.85	0.89	-	0.74	0.5
6	0.85	0.74	0.76	0.78	0.74	-	0.6
7	0.65	0.52	0.55	0.59	0.5	0.6	-

Source: Author’s own study.

Table 6. Replies to questions: coefficient of determination R2

Question No.	1	2	3	4	5	6	7
1	-	0.22	0.56	0.71	0.81	0.72	0.42
2	0.22	-	0.26	0.1	0.24	0.55	0.27
3	0.56	0.26	-	0.79	0.72	0.58	0.3
4	0.71	0.1	0.79	-	0.79	0.61	0.35
5	0.81	0.24	0.72	0.79	-	0.55	0.25
6	0.72	0.55	0.58	0.61	0.55	-	0.36
7	0.42	0.27	0.3	0.35	0.25	0.36	-

Source: Author’s own study.

The fear of precarianization seems to be a permanent element of professional activity in freelancing, where the lack of stability of employment and regular income causes uncertainty among freelancers. Freelancers often have to deal with irregular orders, which makes financial planning difficult, and the lack of traditional social security, such as health or pension insurance, deepens the feeling of insecurity. Additionally, the need to constantly seek out new clients and orders, combined with the pressure to independently manage all aspects of one’s business, can lead to chronic stress and burnout. As a result, precarity in freelancing is a serious challenge, affecting the quality of life and sense of professional security of workers in this sector.

Interestingly, the correlation between the answers to questions 1 and 3-7 was relatively high; this shows that giggers agree that their professional activity is exposed to fluctuations expressed in income fluctuations or difficulties in access to social security and may expose them to precarianization. At the same time, the correlation between these answers and replies to question 2 was quite low, which suggests that the sense of threat and fear of precarianization is accompanied by the lack of stable, reliable income.

Discussion And Conclusions

With the growing importance of the gig economy as an alternative to traditional, inflexible (due to, among other factors, labor law regulations) full-time employment, freelancing is beginning to be perceived as a factor that should be taken into account from points of view such as politics management in enterprises and state economic policy, including labor market legislation.

The initial perception of the gig economy as an effective but short-lived way to reduce current unemployment in the United States, which was hit by the global financial crisis of 2008-2009, quickly changed. It turned out that the economic recovery did not mean the end of the gig economy trend. On the contrary, popularity of the contract work model is growing due to its flexibility and temporary nature. The growing role of modern technologies has certainly helped in the development of this concept. Thanks to this, the gig economy, which at the beginning had a limited scope or was even niche, began to be used on a large scale.

However, the dynamic development of the gig economy on a global scale makes the problems typical of this form of earning more and more common, including in particular the irregularity of earnings and the lack of sufficient social protection, which may lead to an intensification of the problem of precarianization among freelancers.

As part of general labor market policy, the rise of self-employment in the twentieth century is seen as a sign of a wider change in the labor market, with proliferation of alternative forms of employment, referred to as 'new' or 'non-standard' forms of work. These forms deviate from traditional employment contracts and range from temporary to part-time employment, often using intermediaries such as temporary work agencies, online platforms, and ICT-based mobile working (Eurofound, 2017). The current debate is dominated by recognition of the vulnerability of those working in non-standard forms of employment, who are at risk of not having decent working conditions. A decent work deficit implies insufficient working conditions in terms of decent pay, social security, or severely limited opportunities to participate in company decision-making. Measures to improve the working conditions of vulnerable groups in the labor market are strongly supported and widely promoted by the International Labour Organization (ILO, 2016) and the European Union (European Commission, 2018).

In some non-standard forms of work, such as digital platforms, employment contracts have been abandoned in favor of contracts for the self-employed. At the same time, the self-employed, due to their small scale of activity and associated weak bargaining position (this small scale of activity is expressed, for example, in not hiring employees, i.e., operating alone), are seen as a particularly vulnerable and precarious segment of the workforce (Conen, Schippers, 2019).

This article analyzes the economy of gig work from the perspective of freelancers, paying particular attention to the threat of precarianization. The survey conducted among freelancers shed light on important issues regarding this type of employment. Questions were asked about income variability, stable sources of income, perceived financial vulnerability, access to social benefits, and assessment of the risk of precarianization.

The results show that as many as 80% of freelancers experienced income fluctuations related to the instability of freelance work. Moreover, 65% of respondents do not have a permanent source of income apart from freelance work, which increases their susceptibility to financial uncertainty. More than half of respondents (65%) felt financially vulnerable.

Additionally, 70% of respondents encountered difficulties obtaining social benefits such as health insurance or retirement plans. This proves the lack of stability of social security in the gig economy. Moreover, 70% of respondents expressed a strong belief that the gig economy carries the risk of precarity, leading to financial instability and job insecurity.

Over 85% of freelancers were forced to take on multiple gigs at once to make ends meet. This shows that this form of employment requires flexibility and multitasking. When it comes to satisfaction with their current professional lifestyle, only 25% of respondents were very satisfied and 23% were very dissatisfied.

The study's conclusions suggest that the gig economy, despite its flexibility, carries a real risk of job uncertainty. Fluctuations in income, lack of stable sources of income, difficulties in obtaining social benefits, and the need to take on many gigs at the same time put freelancers in a precarious financial and professional situation. In the long run, this may lead to increasing problems related to job uncertainty in this form of work.

The reasons why the gig economy is becoming more and more important for businesses, especially in specific industries, are probably:

- The intangible nature of the work performed. If the business does not require the physical movement of goods, the gig economy allows the use of temporarily employed specialists without the need for their presence in the company's office.
- The specificity of services. If a company offers one-off services, the gig economy becomes an attractive option for performing specific tasks.
- Innovation. The gig economy fosters innovation, giving companies the opportunity to experiment with new strategies and implement changes quickly. Access to specialists for one-off projects supports the development of new concepts.
- An increased share of the gig economy.

As Conen and Schippers note (Conen, Schippers, 2019) after a century of intense changes in employment (from an economic and legal point of view), most workers in advanced economies now obtain their livelihoods through standard employment relationships. In the European Union, solutions such as protection against harmful working conditions (including in relation to working time), unfair treatment, and unemployment are common. Social security in old age in the form of a pension is also an inherent element. Additionally, employees benefit from sickness and disability insurance and parental leave.

In addition, alternative forms of employment are also available in the labor market. Non-standard or atypical forms of work include, for example, day-work, on-call work, employment through temporary employment agencies, self-employment, and other forms of self-employment. Despite the increase in popularity of non-standard forms of work in Europe in recent decades, a minority of workers still earn their living through such alternative forms of cooperation. Such work is less stable and more susceptible to short-term changes in employer demand compared to regular employment. The main problem with non-standard forms of work is the claim that they are less beneficial for employees than regular full-time employment. However, the expansion of Uber, Glovo, and similar platforms shows that in the next dozen or so years, the increase in the importance of non-standard forms of cooperation in the labor market may be significant, and the problem of precarianization may be more common than today.

Those who are self-employed who do not employ workers often face greater uncertainty regarding their professional future compared to full-time employees, which may affect their financial stability. Even though the self-employed earn quite well and therefore have no serious problems with covering current expenses, they lack the opportunity to accumulate savings, which increases the risk of poverty later in life. Although there is little research in this area, the works of Fachinger and Frankus (Fachinger, Frankus, 2017) and Tammelin (Tammelin, 2019) indicate that this may be a significant problem for many individual entrepreneurs. Of course, this problem, although present from the point of view of freelancing, does not concern all participants in this part of the labor market

Precarianization, expressed by uncertainty and instability of employment, is especially visible in the context of flexible forms of work in which employees perform temporary jobs. In such cases, short-term contracts are preferred, which translates into flexibility in human resources management and the ability to adapt to market needs. Unfortunately, gig workers typically do not have access to social benefits or job stability; this lack makes them more susceptible to precarianization. The literature on the subject often points out that the archetype of the self-sufficient, non-unionized employee is a reflection of contemporary capitalism. This approach carries the risk of precarianization. However, qualified specialists, e.g., IT specialists, do not have to experience such a degree of precarianization. This is because their unique skills and knowledge are in high demand on the market, which gives this group of freelancers greater bargaining power and the ability to negotiate better terms of cooperation (Piwowar-Sulej, Bąk-Grabowska, 2024).

This was also noticed, for example, by Bögenhold (Bögenhold, 2019b), who states that in the group of self-employed people there are significant differences, e.g., in terms of the level of income obtained, and the category of "freelancers" is so broad that it includes both people performing simple and uncomplicated work, e.g., manual workers, as well as specialists engaged in work requiring high qualifications and who enjoy high respect in the local community due to their profession.

However, it should be borne in mind that even qualified specialists are not fully protected against instability, as they still work on the basis of short-term contracts. Either way, their professional qualifications provide greater financial and professional independence, while for freelancers performing simple jobs, precarity seems to be an inherent element (Piwowar-Sulej, Bąk-Grabowska, 2024).

Cieślik and Van Stel (2023) note that concerns about the vulnerability of self-employed status are not relevant for high-end professionals with unique skills who are hired by large corporations for major restructuring or technology projects. In such projects, freelancers join larger teams led by corporate employees. All strategic directions, time allocation, and the content and sequence of tasks are decided at the planning stage and must be adhered to by all team members. Concerns about freelancers' lack of autonomy are therefore unfounded. Their ability to integrate into the team allows them work more efficiently and strengthens their position in the freelance market.

Although there is a certain increase in the number of well-qualified people who are self-employed, in particular as freelancers, it is necessary to bear in mind the significant differences between self-employed people and full-time employees. In particular, attention should be drawn to the significantly lower level of income security of self-employed people (or rather, the lack of such employment), as well as their severely limited access to social security (Cieślik and van Stel, 2023).

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