

FREELANCE CRASH SYNDROME: A PSYCHOLOGICAL FRAMEWORK FOR UNDERSTANDING BURNOUT, FINANCIAL ANXIETY, AND IDENTITY DISRUPTION IN GIG WORKERS

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Abstract

The growth of giant and freelance work has altered the modern work environment through the provision of flexibility, independence, and income diversification. However, such a promise usually overshadows the mental tension of precarious working practices. The paper constructs a qualitative model of what has been labeled Freelance Crash Syndrome (FCS): a cycle of emotional burnout, financial stress, cognitive overload, and identity disruption as a result of the work of gig workers whose livelihood relies on work that is affected by platforms, unstable, and individualized. Based on a qualitative design, this paper suggests how semi-structured interviews with freelance and gig workers can provide an insight into the lived experience of repeated cycles of crash that can be described with overworking, income turbulence, social isolation, and self-doubt. Its analysis is based on the writings of burnout theory, precarious labor, and identity work. Current studies indicate that burnout is an occupational phenomenon that is linked with chronic stress at the workplace that has not been effectively addressed, and gig work tends to be characterized by an algorithmic control, poor social protection, loneliness, and financial precarity. Based on these understandings, the paper determines three interrelating areas of FCS, including burnout resulting out of constant self-management, financial anxiety due to unstable income and lack of safety nets, and identity disruption due to the lack of clear professional boundaries and unstable professional recognition. It is claimed in the paper that gig workers are not simply stressed out as individuals who are alone in the world; instead, they are in a structurally constructed state of mind where the instability of the market is internalized in the form of a personal failure. The research study adds a psychologically attentive paradigm of comprehending precarious work and proposes policy, platform, and mental-health reactions that go beyond personal accounts of resilience to structural assistance and respectable work defenses.

Introduction

Freelance and gig work have become the hallmark of the modern labor markets over the last ten years. Remote contracting, digital platforms, apps working systems, and project-based employment solutions have increased access to short-term employment in sectors such as design and writing, ride-hailing, delivery, coding, and consulting (International Labour Organization, 2021a, 2021b). Flexibility, entrepreneurship, and independence are the words that are frequently used to propagate gig work. Employees are being advised to develop a vision of themselves as independent economic agents capable of determining their own working hours, clients, and proceeding to their careers according to their own conditions. Nevertheless, it is increasingly becoming apparent that the reality behind this rhetoric is more volatile, organised around uncertainty, fragile safeguards, and prolonged psychological stress (International Labour Organization, 2021b; Wang et al., 2022).

This paper applies the concept of Freelance Crash Syndrome (FCS) to explain a psychosocial pattern that has been repeated in precarious independent working. FCS is defined as a cycle whereby gig employees shift between episodes of extreme overworking and emotionally exhausting workloads, then financial panic, lack of motivation and a disordered sense of self. It is not merely fatigue or a temporary stress. It is an accumulative disintegration that is created by interplay of labor insecurity, self-exploitation, lack of social recognition and anticipation that the worker will keep on selling, punishing and inventing themselves (Standing, 2011;

Kalleberg, 2009). In this regard, it is more appropriate to see FCS not as a single pathology but as the reaction to the precarious working conditions.

The idea is based on the scholarship of burnout. Burnout is an occupational phenomenon that is caused by unmanaged chronic stress at work and is defined by the World Health Organization as exhaustion, mental distance or cynicism, and lowered professional efficacy (World Health Organization, 2019). The same is highlighted by Maslach and Leiter who claim that burnout is not just an issue of individual weakness but a lack of fit between workers and work conditions, including unmanageable workload, inadequate reward, community breakdown, lack of fairness, and value conflict (Maslach and Leiter, 2016). Modern-day workplace studies also demonstrate that burnout is further aggravated by the inability of organizational structures to contribute to psychological well-being (American Psychological Association, 2022, 2023). These lessons are quite applicable to the gig workers, whose work is frequently solitary, inconsistent, and prone to platform reviews, algorithmic stress, and unpredictable demand (Wood et al., 2019).

However, burnout is not a full description of the freelance labor experience. Gig workers are often vulnerable to financial anxiety, a state of constant worry about unstable earnings, nonpayment, absence of benefits, being in debt, and future unpredictability. A study conducted in the United Kingdom revealed that gig work is connected with worse mental health and life satisfaction, and loneliness and financial precarity are critical factors in explaining it (Wang et al., 2022). International Labour Organization has also reported that among platform workers, there are serious gaps in social protection such as inaccessibility to health insurance, sickness benefits, unemployment protection, and retirement security (International Labour Organization, 2022a). In these circumstances, money turns not only into an economic problem but also into a psychological stressor, which will define daily choices, risk attitude, and self-esteem (World Health Organization and International Labour Organization, 2022).

The third dimension is identity disruption. The freelancers tend to feel uncertain regarding their professional identity. They can have their work divided by clients, platform, industries and temporary jobs. They can be very skilled workers and at the same time feel socially invisible or excluded in their work. The research on the identity of gig workers reveals that workers do extensive identity work to balance autonomy and alienation, aspiration and precarity, and flexibility and stigma (Lutz et al., 2022; Petriglieri et al., 2019). Occupational identity on gig work is thus unstable, bargaining, and prone to failure at the event of reduced income, lowered ratings, or a dearth of work (Zhang et al., 2025).

The question of this paper is as follows: How can a qualitative framework be used to explain the connection of burnout, financial anxiety, and identity disruption among gig workers? Three objectives, including the conceptualization of FCS as a psychosocial pattern that can develop out of precarious work, exploration of emotional and financial narratives among gig workers, and structural conditions that can shape labor insecurity into psychological distress, guide the study. The qualitative framing of these problems allows the paper to focus on lived experience and not to dehumanize workers by their productivity or platform conduct (Braun and Clarke, 2006). It claims that to comprehend well-being of gig-workers, stress and coping should be addressed, but also labor structure, recognition, and meaning.

Literature Review

Gig work, precarity, and self-managed work.

The gig economy encompasses a variety of contingent work types, yet most of them have common characteristics: a short-term relationship, compensation on a task or project basis, a lack of strong formal employment relationships, and a restricted access to social benefits (International Labour Organization, 2021a, 2021b). Although gig work varies across industries, researchers tend to define it as precarious since employees are forced to take disproportionate

risk, and organizations and platforms offload the cost and responsibility (Kalleberg, 2009; Wood et al., 2019). Ratings, client reviews, dynamic pricing and opaque algorithmic systems are often used to manage workers in platform-mediated environments. These mechanisms establish a labor system whereby employees seem to be self-reliant, yet very vulnerable to market indicators and platform regulations (Wood et al., 2019; Hajiheydari and Soltani Delgosha, 2024).

This seemingly independent freedom may become a liability. Freelancers, in contrast to traditional employees, are forced to fulfill several functions at the same time: worker, marketer, accountant, planner, negotiator, and emotional controller. Each hour that is not spent on the search of the next client can seem as the future revenue lost. The employee is made entirely accountable towards bringing continuity in a labour market that is fundamentally discontinuous. It may increase self-monitoring and self-criticism, particularly when success is culturally told as a fact of hustle, discipline and personal branding (Standing, 2011; Petriglieri et al., 2019).

Nontraditional work burnout.

Burnout has been studied traditionally within the formal organizational context: healthcare, teaching, and service work. Nevertheless, what makes burnout so fundamentally logic-based, chronic stress without sufficient recovery, support, or control, equally exerts its power over gig work (Maslach and Leiter, 2016). Burnout according to the World Health Organization is associated with chronic stressful situations at workplace which have not been effectively addressed (World Health Organization, 2019). According to Maslach and Leiter, burnout is a relational concept: it appears when people and their work settings, such as workload, recognition, community, and fairness, do not fit (Maslach and Leiter, 2016). APA reports also relate burnout to inadequate workplace designs and psychological support (American Psychological Association, 2022, 2023).

Gig-work studies recent confirm this view. Researchers have linked burnout in gig workers with algorithmic control, digital overload, unstable performance requirements, and poor organizational support (Hajiheydari and Soltani Delgosha, 2024; Yang et al., 2024). A more recent study reported that various types of support such as organizational and family support could alleviate burnout by enhancing work engagement in gig workers (Xu et al., 2025). These results indicate that long working hours are not the only cause of burnout in gig work. It is also connected with unpredictability, surveillance, and the lack of safe community frameworks (Petriglieri et al., 2019).

Economic insecurity and financial anxiety.

Financial anxiety is a consistent emotional distress that is connected to uncertainty about money, debt, or economic control. In the case of gig workers, financial anxiety is not a temporary phenomenon but, in most cases, a chronic one. Earnings may vary on a weekly or daily basis. The payments can be late, canceled or contested. Employees have to bear the expenses of downtime, sickness, machinery, transportation and training. They also have ambiguity with taxes, health care and retirement savings (International Labour Organization, 2022a). According to the International Labour Organization, a significant proportion of platform workers do not have proper health insurance, sickness insurance, and unemployment insurance, which is an example of how insecurity is integrated into the system of this labor market (International Labour Organization, 2022a).

There is also evidence that there is a close association between financial precarity and mental distress. Wang et al. (2022) discovered that gig work was linked to reduced life satisfaction and poor mental health in the UK, and financial precarity and loneliness served to explain them. This becomes particularly critical since in most cases market instabilities are internalised by many freelancers as a failure to plan, save or work hard. This internalization increases the level

of shame and financial anxiety becomes psychologically corroding. It is neither the fear of low income but fear of being disposable, invisible, or unsuccessful (Standing, 2011; World Health Organization and International Labour Organization, 2022).

The identity work and identity disruption.

The identity is the core of psychological well-being as it structures the way people perceive their competence, purpose, and social value. Work has been a significant source of identity formation. However, gig work makes this process complicated. Employees can experience both entrepreneurial and replaceable, independent and controlled, skilled and undervalued at the same time. Studies of microworkers and online freelancers indicate that workers do active identity work to find meaning in precarious work, which frequently involves projecting oneself as professionals, temporary passers-through, or purpose-seekers to maintain the dignity and continuity (Lutz et al., 2022; Petriglieri et al., 2019).

When these narratives are no longer tenable, identity disruption is experienced. Occupational self-understanding can be divided by repeating rejection of clients, fluctuating demand, low wages, and stigmatization. Qualitatively, it can be manifested as identity disruption in the language of workers who report they do everything but belong nowhere, never know what to refer to themselves as, or that they are always working but never turning into anything. Such languages are important as they disclose the symbolic expenditures of precarious work (Braun & Clarke, 2006). Recent findings also indicate that occupational identity might mediate or nullify the impact of stigma in gig work, which is crucial to the well-being of workers (Zhang et al., 2025).

The direction of a model of Freelance Crash Syndrome.

According to the current literature, there are three intersecting pressures, including uncontrolled chronic stress, constant financial instability, and lack of professional identity (Maslach and Leiter, 2016; Standing, 2011; Petriglieri et al., 2019). FCS puts these dimensions together into one framework. It does not purport to be a clinical diagnosis. It is rather a qualitative and theoretical construct that embodies a familiar psychosocial trend of gig labor. Workers crash not just because they work too much, but because they have to transform the uncertainty into motivation, isolation into self-discipline, and instability into a self-story all the time. The failure of such conversions makes emotional exhaustion, financial fear, and identity confusion complement each other (Wang et al., 2022; Zhang et al., 2025).

Methodology

This paper will be written as a model qualitative study based on interpretivist framework. The qualitative method is adequate since the research is aimed at grasping the sense of burnout, financial anxiety, and identity instability that gig workers experience in their daily lives. Instead of quantifying predetermined variables, the research will attempt to define subjective meanings, emotional stories, and repetitive patterns of interpretation (Braun and Clarke, 2006).

Research design

The suggested design involves semi-structured open-ended interviews with freelance employees working in various industries of digital freelancing, ride-hailing, food delivery, remote creative work, and consulting based on projects. The purposive sampling approach would be used to select the respondents based on the following criteria: 1) the respondents must rely heavily on gig work as their primary source of income; 2) the respondents should have more than one year of experience in independent or platform-mediated labor. This type of design ensures cross-sector comparison whilst maintaining focus on contextual divergences which is a major strength of a qualitative enquiry (Braun and Clarke, 2006).

A small-scale qualitative study that could be done on thematic saturation would have a sample of around 20 to 30 participants. The interviews would examine work experiences, reasons behind entering the gig work, workload experiences, money stress, relationship with platforms

or clients, self-presentation, work-life balance, reactions to instability, and emotional reactions to instability. The questions may be like: What do you know when work is going well or badly? How would you describe a stressful week? What is the impact of changes in income on you? What is your job description to others? In what way have you been the most out of place with your job or with yourself? These inquiries are in line with previous qualitative research on precarious and identity-based working experiences (Petriglieri et al., 2019; Lutz et al., 2022).

Data analysis

The analysis of interview transcripts would be done through reflexive thematic analysis (Braun and Clarke, 2006). The approach is suitable in that it enables the researcher to establish patterned meanings in addition to considering interpretation as an active analytic process. The coding would be done in stages, which include familiarization, initial code generation, theme development, theme review, and refinement. Such categories as always on, panic after downtime, self-blame, invisible labor, identity ambiguity, performing professionalism, and fear of stopping would probably be listed on the codes.

Themes would then be grouped into a greater conceptualization of FCS. It would not be searching the truth that would be universal, but rather interpretive richness: how workers describe repeating cycles of crashes, what connotations they give to burnout and the feeling of insecurity, and how structural labor conditions are made emotionally embodied (Braun and Clarke, 2006; Maslach and Leiter, 2016).

Ethical considerations

Ethical considerations would have to be noted when conducting a qualitative study on gig-worker distress. The participants are allowed to talk about debt, mental health issues, or manipulative experiences with clients. There would be a need to have confidentiality, informed consent and right to withdraw. It would use pseudonyms and where it would be required, the identifying information about platforms or clients would be taken out. The researchers must also be mindful of the fact that interviews may bring emotional discomfort and give the information about the support services where relevant as there is an already known relationship between insecure work and mental health strain (World Health Organization and International Labour Organization, 2022; Wang et al., 2022).

Discoveries and Thematic Analysis.

The qualitative model that will be presented here focuses on three significant dimensions of Freelance Crash Syndrome.

Theme 1: Burnout as self-management in the continuous process.

The main characteristic of the gig-worker distress is that burnout is not just an outcome of working; it is also an outcome of coping with the terms of employability. Freelancers are forced to find jobs, work fast, keep ratings, renew portfolios, sell customers, acquire new tools, and always be present. In this regard, rest is morally questionable. There is no recovery but lost opportunity during downtime (Petriglieri et al., 2019; Wood et al., 2019).

Respondents of such study would probably report that they cannot think of anything other than work even when they are not working. The lack of a definite end makes the pressure even worse. Overwork can be associated with organization requirement in jobs that are remunerated. Overwork in the freelance labor is self-inflicted but structural. The employees understand that it might be no tomorrow, because of saying no to a customer today. This creates what can be referred to as anticipatory exhaustion: the exhaustion not only due to present work, but the fear of the possibility of work in the future (Standing, 2011; Kelleberg, 2009).

The theme can be linked to burnout scholarship highlighting chronic and untreated stress and decreased efficacy (World Health Organization, 2019; Maslach and Leiter, 2016). It also echoes the research, which links gig-worker burnout and job demand, algorithmic control, and digital overload (Hajiheydari and Soltani Delgosha, 2024; Yang et al., 2024). Qualitatively, employees

tend to get stuck in the loop whereby they overwork to escape the shortage only to get exhausted to continue working, which causes more insecurity.

Theme 2: Financial anxiety as an enduring psychological background.

The second central theme is the emotional power of monetary indecision. Gig work is not just financially anxious due to low earnings, but rather due to unpredictability. Employees can make good wages today and near nothing tomorrow. They are not sure when invoices will be paid, when a platform account would be suspended, or when an illness would destroy their income. Due to the large number of people receiving no formal benefits or having no stable contracts, the future seems to be insecure and unpredictable (International Labour Organization, 2022a; World Health Organization and International Labour Organization, 2022). The results of the study of the social-protection gap among platform workers put forward by the International Labour Organization are clear that these gaps are not unique but systemic (International Labour Organization, 2022a).

Financial anxiety would be manifested in qualitative narratives as vigilance, guilt, catastrophizing and excessive work acceptance. Employees can accept inappropriate employment due to fear. They can talk about checking applications or emails compulsively, re-computing earnings, or they can say that after a good week, they cannot relax as they expect the next fall. This fear of the future is psychologically draining since it does not allow one an opportunity to heal. Success is a fleeting thing even (Standing, 2011).

Wang et al. (2022) discovered that financial precarity is useful in the explanation of poorer mental health and less life satisfaction among gig workers. This is an important insight to the FCS framework. The linking factor between structural insecurity and inner distress is financial anxiety. It renders the emotional world of the worker dependent on the unstable market signals and transforms the daily budgeting into a stress reaction.

Theme 3: The identity disruption and the breakdown of professional continuity.

The third dimension of FCS is identity disruption. The workers who are gig workers find it difficult to have a steady sense of professional identity as their work is discontinuous, short-lived, and poorly identified. Depending on the market, a designer can as well be a copywriter, virtual assistant, content moderator and courier. A driver can consider gig work as a temporary one but stay longer. A distant freelancer can come up with a high-quality work but will not feel socially identified as there will be no fixed title, organization, or career ladder to anchor that work (Lutz et al., 2022; Petriglieri et al., 2019).

The qualitative studies of gig-worker identity reveal that workers are resolving the precarious work by the continuous identity work as a way of balancing work with dignity and purpose (Lutz et al., 2022). But in cases of continued insecurity these identity narratives may break. Employees can be humiliated by telling other people about their work and not knowing how to identify themselves as an entrepreneur, freelancer, contractor or unemployed between jobs. They might also feel that their success goes away immediately that a contract is terminated (Zhang et al., 2025).

The issue of identity disruption is important since it alters the way employees perceive the struggle. Lacking a stable professional discourse, the failure is not just suffered as an economic loss, but also as a danger to being. An aborted contract may seem like a confirmation that one is not a good person but not only losing a job. Particularly, it is probable in societies that reward freelance autonomy as an indication of ambition and self-control (Standing, 2011; Petriglieri et al., 2019). In this kind of situation, privatization of struggle and individualization of shame is realized.

Theme 4: The crash cycle.

These dimensions taken together indicate a cyclical process. Employees are pressured to be on-call and be productive. They commit too much since there is uncertainty in income. Emotional

and physical exhaustion is caused by overcommitment. Fatigue decreases focus, inspiration, and assurance. Lack of confidence exacerbates financial anxiety since employees are worried that they would not be able to maintain performance. Along with making income or output unstable, identity also becomes weak. Employees start to think that they are not able, not worthy, and cannot work further. This self-identity break is in turn reflected in overwork: to regain some form of self-esteem, they work more than they are capable of managing (Maslach and Leiter, 2016; Wang et al., 2022). The cycle repeats.

The cycle is what is meant by the term Freelance Crash Syndrome. It is a syndrome in the descriptive sociopsychological meaning: a group of interrelated symptoms, meanings, and structural causes. It cannot be reduced to the typical stress, as its continuation is linked to labor circumstances which normalize instability and deprive collective assistance (Kalleberg, 2009; Standing, 2011).

Discussion

The notion of FCS has three contributions to scholarship. First, it transposes burnout theory into precarious labor settings in which there is no or a diffuse organization. Conventional models of burnout presuppose recognizable work place and organization. Control in gig work is, however, usually dispersed among clients, platforms, metrics, and market volatility (Wood et al., 2019; Hajiheydari and Soltani Delgosha, 2024). The employee literally turns into a manager and vice versa, a workman and a risk taker. Instead, burnout manifests itself in self-management in structurally insecure conditions, but not in direct organizational overload alone (Maslach and Leiter, 2016).

Second, FCS emphasizes the role of financial anxiety as an element of occupational distress that is not secondary. Money stress can augment burnout in most professions. Financial uncertainty frequently becomes a part of the model of work in the context of gig work (International Labour Organization, 2022a). Workers are not just exhausted, they are exhausted as they are counting rent, debts, invoices and the danger of the lack of something in the future. This is problematic, as there is no time to emotionally recover as insecurity is still present even when people are off work (Wang et al., 2022).

Third, the framework anticipates the identity disruption as a psychological outcome of precarious labor that has been overlooked. The areas of research are usually concerned with wages, hours, and algorithmic control, which are essential. However, continuity of self, social recognition, and a plausible future story is also needed by workers. In the absence of these in work, distress only becomes more severe (Petriglieri et al., 2019; Zhang et al., 2025). It is the identity unrest that allows explaining why even the high-performing freelancers can feel the deep sense of emptiness, cynicism, or self-doubt.

The results also undermine the ideology of resilience that often surrounds gig work. The general public and administration is guilty of implying that freelancers should have more productive mechanisms, discipline, or emotional control. Such tools might be useful at the periphery, but they do not contain structural causes of distress. The way out of the predicament is not only in reinforcing the individual but also in enhancing the match between individuals and the work environment (American Psychological Association, 2022, 2023).

Implications

These implications of the FCS framework exist to mental-health practitioners, labor researchers, platforms, and policymakers.

In the case of mental-health professionals, gig-worker distress cannot be understood in a limited manner as the lack of coping or disorganized motivation. The evaluation of the labor structure, income insecurity, social isolation, and occupational identity in addition to the symptoms of anxiety or depression should be carried out by clinicians and counselors. There is a possibility that therapeutic interventions are more effective when the structural conditions

are validated instead of considering all the distress to be an individual dysfunction (World Health Organization and International Labour Organization, 2022).

To scholars, the framework recommends the usefulness of a more qualitative and longitudinal research on gig labor. Associations can be identified through surveys, however, interviews will be used to find out how insecurity is narrated, embodied, and normalized (Braun and Clarke, 2006). Future research should include gender, migration status, disability, or class differences regarding the experience of crash cycles.

To the platforms and clients, the results indicate that there is a need to design labour in a humane manner. The psychological strain could be decreased through transparent rating systems, predictable payment schedules, the availability of dispute mechanisms, and realistic performance expectations (Wood et al., 2019; Hajiheydari and Soltani Delgosha, 2024). There is also some evidence that the social and organizational support can significantly decrease the burnout in the case of gig workers (Xu et al., 2025).

To the policymakers, the research affirms ILO fears on the lack of social protection in platform labor. Timely payment provisions, minimum wages, portable benefits and more comprehensive rules on employment rights would decrease the circumstances that lead to FCS (International Labour Organization, 2021a, 2022a). Lacking these reforms, an intervention based on mental-health will solely be a method of acclimatizing workers to structurally destructive systems instead of transforming them (World Health Organization and International Labour Organization, 2022).

Conclusion

Freelance and gig work are usually boasted about as an embodiment of flexibility and choice. But to a great number of workers, such agreements create a repetitive cycle of emotional burnout, financial crisis, and destabilizing identity (Wang et al., 2022; Petriglieri et al., 2019). This article has suggested the Freelance Crash Syndrome as a qualitative psychology theory of explaining that trend. It is based on the burnout theory, precarity studies, and identity-work research and claims that gig-worker distress is not a by-product of poor time management or poor resilience. It is a qualitatively created state that is based on persistent self-management, volatile earnings, inadequate security, and unstable work acknowledgment (Maslach and Leiter, 2016; Kalleberg, 2009; Zhang et al., 2025).

The qualitative method comes in particularly handy since it records the perceptions of the workers regarding these pressures using their own language (Braun and Clarke, 2006). It is not just physical exhaustion of the crash. It is a loss of meaning, belief and future. The burnout is energy consuming, the financial anxiety does not allow one to recover, and identity disruption pulverizes the self-narratives that make work tolerable. All these forces combine to form a cycle that a lot of freelancers experience in their personal lives but which is a significant psychosocial effect of precarious work that needs to be acknowledged publicly (Wang et al., 2022; World Health Organization and International Labour Organization, 2022).

The view of gig-worker well-being is thus to be changed. The key issue is not why freelancers cannot better deal with the unstable work. The issue is why modern labor regimes are becoming more reliant on instability and are bringing it as freedom (Standing, 2011; Wood et al., 2019). The human price of such contradiction is that named by FCS. Its acknowledgment is a preliminary measure to creating workplaces, mental-health reactions, and social safeguards which embrace dignity instead of legitimizing failure.

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