# Job Insecurity, Flexibility, and Work-Life Balance among Gig-Based Side-Hustle Workers in Public Housing Communities: A Job Demands-Resources Perspective

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**DOI: https://doi.org/10.47772/IJRISS.2026.100900618**

**Received: 08 September 2026; Accepted: 14 September 2026; Published: 17 October 2026**

## ABSTRACT

Gig-based side hustles, such as e-hailing, food delivery, and online-platform freelancing, have become a common secondary income source for lower-income urban households, yet the specific employment conditions that accompany this work, including job insecurity, income unpredictability, and schedule flexibility, are theorized to have divergent effects on work-life balance. This conceptual paper draws on the Job Demands-Resources (JD-R) model to examine the proposed relationship between employment-related demands and resources associated with gig-based side hustles and work-life balance among residents of the People's Housing Programme (Program Perumahan Rakyat, PPR) in Klang Valley, Malaysia, a population whose PPR eligibility is restricted to households earning no more than RM3,000 per month.

The paper theorizes that job insecurity and income unpredictability function as job demands that erode work-life balance, that schedule flexibility and autonomy function as job resources that support it, and that job resources may buffer the negative effect of job demands. Four research propositions are advanced, and a quantitative survey methodology is proposed for future empirical testing. The paper contributes a narrowly focused, employment-centered complement to broader Conservation of Resources-based accounts of side-hustle engagement, and offers implications for platform design, social protection policy, and public housing support services.

**Keywords:** job demands-resources model; job insecurity; gig economy; work-life balance; side hustle; People's Housing Programme; Malaysia

## INTRODUCTION

Gig-based side hustles, including e-hailing, food delivery, and online-platform freelancing, have grown rapidly as a secondary income strategy among urban Malaysians, with several million residents now estimated to participate in some form of platform-mediated work (Mohd Hed & Rosli, 2025). While such work offers valued autonomy and schedule flexibility, it is also associated with distinctive employment conditions, including job insecurity, unpredictable earnings, and unsocial working hours, that differ meaningfully from the conditions associated with conventional secondary employment (Luo & Tharumarajah, 2025; Uchiyama et al., 2025).

These employment conditions are of particular relevance for residents of the People's Housing Programme (PPR), a Malaysian public housing scheme whose eligibility is restricted to households earning no more than RM3,000 per month (Goh & Ahmad, 2011), a threshold considerably below Malaysia's 2024 national median household income of RM7,017 (Department of Statistics Malaysia, 2025). Because PPR residents often rely on side-hustle income to supplement constrained primary earnings, the specific job demands and job resources embedded in gig-based side-hustle work may exert an outsized influence on their capacity to sustain work-life balance.

This paper narrows the analytic lens to the employment dimension of side-hustle engagement, applying the Job Demands-Resources (JD-R) model (Bakker & Demerouti, 2007; Demerouti et al., 2001) to theorize how specific job demands and job resources associated with gig-based side hustles relate to work-life balance among PPR

residents. In doing so, it complements broader, multi-antecedent conceptual work on side hustles and work-life balance by offering a more granular, theoretically distinct treatment of the employment mechanism specifically, and it responds to calls in the gig-economy literature for frameworks that distinguish clearly between the demanding and resource-generating features of platform-mediated work rather than treating gig work as a monolithic category (Piasna et al., 2021).

## Background And Problem Statement

Malaysia's gig economy has expanded considerably in recent years, with platforms such as Grab, Foodpanda, and Lalamove now representing a significant share of urban informal and semi-formal employment (Mohd Hed & Rosli, 2025; Uchiyama et al., 2025). Research on Malaysian gig workers has documented that platform work exposes participants to unsocial working hours, algorithmic control, unpredictable earnings, and limited access to social protection mechanisms such as the Employees Provident Fund and the Social Security Organisation (Uchiyama et al., 2025). At the same time, gig work offers schedule flexibility and autonomy that traditional secondary employment often does not (Kelliher & Anderson, 2010), and some participants report using gig work deliberately as a vehicle for skill development and career exploration rather than purely as a financial necessity (Campion & Csillag, 2022).

A 2025 study of 150 gig workers on Malaysian online service platforms found that unsocial working hours, job insecurity, unpredictable earnings, and prolonged stress significantly affected work-life balance, with job insecurity emerging as the single strongest predictor (Luo & Tharumarajah, 2025). This finding suggests that not all employment characteristics of side-hustle work carry equal weight, and that a model capable of distinguishing between demanding and resource-generating job characteristics is needed to understand their joint and differential effects on work-life balance. Similarly, a European study covering twenty-eight countries found that workers experiencing economic and job insecurity in their primary employment were significantly more likely to engage in additional paid work, and that multiple jobholders as a group reported both higher work pressure and greater schedule control, underscoring that job demands and job resources frequently co-occur within the same secondary work arrangement rather than characterizing distinct groups of workers (Piasna et al., 2021).

For PPR residents specifically, whose eligibility is tied to a constrained household income ceiling (Goh & Ahmad, 2011), the stakes of this employment dynamic are amplified. Job insecurity in a side hustle may be especially consequential for a household with little financial buffer, while schedule flexibility may be especially valuable for a resident managing both a primary job and family responsibilities within a small, shared housing unit. Despite this, existing research on gig work and work-life balance has rarely been applied specifically to income-restricted public housing populations, nor organized explicitly around the demand-resources distinction that the JD-R model provides. This paper addresses that gap.

## Research Objectives and Research Questions

The general objective of this paper is to develop a conceptual framework, grounded in the JD-R model, for examining the proposed effects of job demands and job resources associated with gig-based side hustles on work-life balance among PPR residents. The specific objectives are as follows.

RO1: To examine the proposed effect of job insecurity associated with side-hustle work on work-life balance among PPR residents.

RO2: To examine the proposed effect of income unpredictability associated with side-hustle work on work-life balance among PPR residents.

RO3: To examine the proposed effect of schedule flexibility and autonomy associated with side-hustle work on work-life balance among PPR residents.

RO4: To examine, upon empirical testing, whether job resources moderate the relationship between job demands and work-life balance.

Correspondingly, the paper is organized around four research questions: whether job insecurity significantly affects work-life balance (RQ1), whether income unpredictability significantly affects work-life balance (RQ2), whether schedule flexibility and autonomy significantly affect work-life balance (RQ3), and whether job resources buffer the negative effects of job demands on work-life balance (RQ4).

# LITERATURE REVIEW

### Job Demands Associated with Gig-Based Side Hustles

Job insecurity, defined as an employee's concern about the continuity and stability of their work, has been consistently linked to psychological strain in the broader employment literature, and has been identified as the most influential factor affecting work-life balance among Malaysian gig workers (Luo & Tharumarajah, 2025). Income unpredictability is a closely related demand; because gig-based earnings fluctuate with demand, weather, platform incentive structures, and algorithmic allocation of tasks, side-hustle workers often cannot reliably anticipate their earnings from one period to the next (Uchiyama et al., 2025). Unsocial working hours represent a third demand, as many gig-based side hustles, particularly food delivery and e-hailing, require availability during evenings, weekends, and peak demand periods that often coincide with family and rest time (Luo & Tharumarajah, 2025). Taken together, these demands are consistent with the health-impairment process central to the JD-R model, in which sustained exposure to demanding working conditions depletes energy and impairs subsequent functioning (Demerouti et al., 2001).

### Job Resources Associated with Gig-Based Side Hustles

Against these demands, gig-based side hustles also provide job resources. Schedule flexibility, the ability to choose when and how much to work, is frequently cited as a primary motivation for gig participation and has been shown to support employees' capacity to structure work around other responsibilities, although Kelliher and Anderson (2010) caution that flexibility can paradoxically intensify effort as workers reciprocate the autonomy extended to them. Autonomy over work methods and pacing represents a second resource, consistent with the broader literature on non-standard and platform-mediated work, in which multiple jobholders in insecure primary employment nonetheless report greater control over and flexibility in their working hours (Piasna et al., 2021). A third resource is the opportunity for skill development and career diversification that some side hustles provide, particularly for younger participants, with research on multiple jobholding motivations identifying distinct profiles of workers who pursue side hustles specifically for growth and skill-related reasons rather than income alone (Mohd Hed & Rosli, 2025; Campion & Csillag, 2022).

### The Job Demands-Resources Model

The JD-R model (Demerouti et al., 2001; Bakker & Demerouti, 2007) proposes that all occupational contexts can be characterized along two broad dimensions: job demands, defined as aspects of work that require sustained physical or psychological effort and are therefore associated with certain costs, and job resources, defined as aspects of work that help achieve goals, reduce demands, or stimulate personal growth. The model further proposes two distinct processes: a health-impairment process, in which high job demands deplete energy and lead to strain-related outcomes, and a motivational process, in which job resources foster engagement and positive outcomes, with job resources additionally capable of buffering the negative impact of job demands (Bakker & Demerouti, 2007).

Applied to gig-based side hustles, the JD-R model provides a parsimonious way to organize the mixed employment characteristics documented in the gig-economy literature: job insecurity, income unpredictability, and unsocial hours are theorized as demands operating through a health-impairment pathway to reduce work-life balance, while schedule flexibility, autonomy, and skill development are theorized as resources operating through a motivational pathway to support it. This dual-process structure distinguishes the JD-R model from single-mechanism accounts of gig work and allows the present framework to accommodate the empirical observation that gig-based side hustles are neither uniformly harmful nor uniformly beneficial to work-life balance but instead contain both harmful and beneficial elements whose relative weight determines the net outcome (Luo & Tharumarajah, 2025).

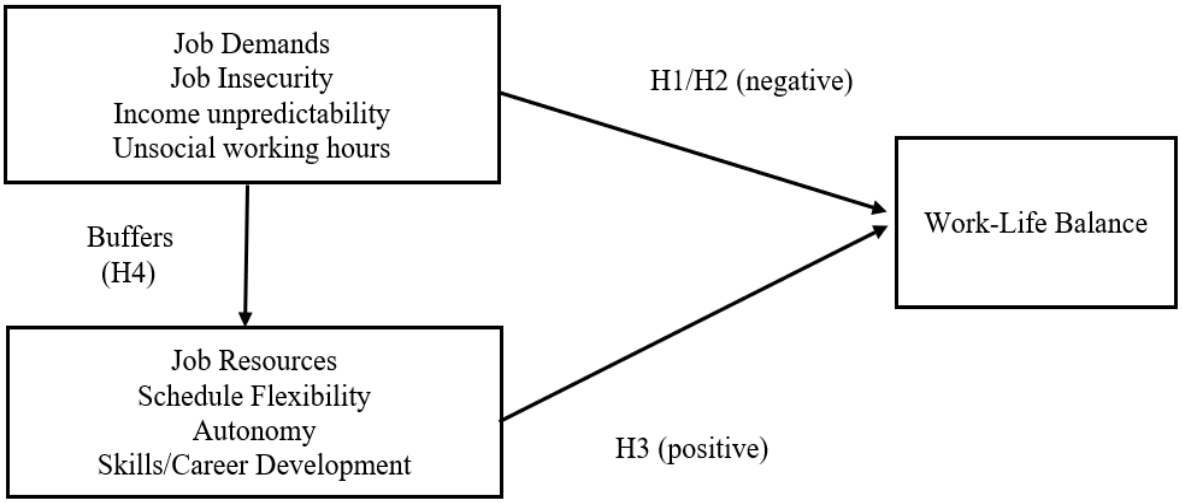
## Empirical Evidence Linking Employment Conditions to Work-Life Balance

Beyond the Malaysian gig-economy evidence already discussed, related research on multiple job holding provides indirect support for a demands-resources framing. Dzineku et al. (2024), studying public sector employees in Ghana who held multiple jobs, found that multiple job holding affected employee well-being, work-life balance, and primary job performance through mechanisms consistent with role balance and job demand theory, including both the depleting effects of excess workload and the offsetting effects of skill variety and additional income. Bhayana et al. (2021) similarly noted that individual, organizational, and environmental antecedents of multiple job holding interact rather than operating independently, reinforcing the value of a framework, such as the JD-R model, that explicitly accommodates both demanding and resource-generating features of secondary work within the same model rather than treating side-hustle engagement as a single undifferentiated exposure.

## Conceptual Framework and Proposition Development

Figure 1 presents the proposed conceptual framework, in which job demands (job insecurity and income unpredictability) and job resources (schedule flexibility and autonomy) associated with side-hustle work are modeled as antecedents of work-life balance among PPR residents, with job resources additionally proposed to moderate the demands-balance relationship.

Job Demands-Resources (JD-R) Model Applied to Gig-Based Side Hustles




Adapted from Demerouti et al. (2001) and Bakker and Demerouti (2007): applied to gig-based side-hustle workers residing in PPR communities.

Figure 1. Job Demands-Resources Framework Linking Employment Factors of Side Hustles to Work-Life Balance Among PPR Residents

### Job Demands and Work-Life Balance

Consistent with the health-impairment process of the JD-R model (Demerouti et al., 2001) and with direct evidence from Malaysian gig workers (Luo & Tharumarajah, 2025), job insecurity and income unpredictability are theorized to reduce work-life balance by generating chronic uncertainty that is difficult to psychologically detach from, even during non-work hours (Sonnentag & Fritz, 2007). Because PPR households operate with little financial buffer, the anticipated effect of these demands may be more pronounced than in general working populations, where income unpredictability in a side hustle would represent a smaller proportion of total household resources.

Proposition 1 (P1): Job insecurity associated with side-hustle work significantly and negatively affects work-life balance among PPR residents.

Proposition 2 (P2): Income unpredictability associated with side-hustle work significantly and negatively affects work-life balance among PPR residents.

### Job Resources and Work-Life Balance

Consistent with the motivational process of the JD-R model, and with evidence that flexible working arrangements are associated with higher job satisfaction (Kelliher & Anderson, 2010), schedule flexibility and autonomy in side-hustle work are theorized to support work-life balance by allowing residents to align additional work with family and primary-job obligations. This proposition also draws on evidence that multiple jobholders with greater schedule control report better outcomes than those without it, even when working under otherwise insecure primary employment conditions (Piasna et al., 2021).

Proposition 3 (P3): Schedule flexibility and autonomy associated with side-hustle work significantly and positively affect work-life balance among PPR residents.

### Buffering Role of Job Resources

A defining feature of the JD-R model is its proposition that job resources can buffer, or weaken, the negative impact of job demands on outcomes (Bakker & Demerouti, 2007). Applied here, this suggests that among PPR residents whose side hustles offer high schedule flexibility, the negative effect of job insecurity and income unpredictability on work-life balance may be attenuated relative to residents whose side hustles offer little flexibility, for example those bound to fixed shift allocations by a platform's algorithmic scheduling system.

Proposition 4 (P4): Job resources (schedule flexibility and autonomy) moderate the relationship between job demands (job insecurity and income unpredictability) and work-life balance, such that the negative effect of job demands is weaker among PPR residents reporting higher job resources.

## PROPOSED RESEARCH METHODOLOGY

### Research Design and Population

A quantitative, cross-sectional survey design is proposed, consistent with the positivist, deductive approach typically used to test demand-resources models (Creswell & Creswell, 2023). The target population would consist of PPR residents in Klang Valley who engage in gig-platform-based side hustles, such as e-hailing, food delivery, or online freelancing, alongside a primary job. Given the absence of a complete sampling frame for this population, purposive sampling would be used to identify eligible respondents (Etikan et al., 2016), with Krejcie and Morgan's (1970) table applied to determine minimum sample size once the target population size is estimated. Respondents would be recruited through selected PPR communities, resident associations, and gig-worker social media groups, subject to appropriate institutional and community permissions.

### Measurement and Instrumentation

Job demands (job insecurity, income unpredictability) and job resources (schedule flexibility, autonomy) would be measured using multi-item, five-point Likert scales adapted from prior JD-R and gig-economy research (Bakker & Demerouti, 2007; Luo & Tharumarajah, 2025), while work-life balance would be measured using an adapted version of an established work-life balance instrument (Fisher et al., 2009; Hayman, 2005). Table 1 summarizes the proposed constructs. A brief demographic section would capture age, gender, type of gig platform used, weekly hours devoted to the side hustle, and length of engagement, allowing these variables to be examined as covariates or for subgroup comparison in subsequent analyses.

| Construct | Type | Sample Indicators | Source(s) Adapted From |
|---|---|---|---|
| Job Insecurity | Job demand (IV) | Concern about continuity of side-hustle income; fear of platform deactivation; unstable task allocation | Luo & Tharumarajah (2025); Demerouti et al. (2001) |

| | | | |
|---|---|---|---|
| Income Unpredictability | Job demand (IV) | Difficulty forecasting weekly earnings; earnings vary sharply week to week | Luo & Tharumarajah (2025); Uchiyama et al. (2025) |
| Schedule Flexibility / Autonomy | Job resource (IV) | Ability to choose working hours; control over which tasks to accept; independence in pacing work | Kelliher & Anderson (2010); Piasna et al. (2021) |
| Work-Life Balance | Dependent variable | Overall balance satisfaction; adequacy of time for family and rest; manageable workload | Fisher et al. (2009); Hayman (2005) |

Table 1. Proposed Operationalization of Job Demands, Job Resources, and Work-Life Balance

**Data Analysis, Validity, and Reliability**

Internal consistency would be assessed using Cronbach's alpha (Cronbach, 1951), with a threshold of .70 or above generally considered acceptable, and convergent and discriminant validity would be assessed following Fornell and Larcker's (1981) criteria prior to hypothesis testing. Propositions 1 through 3 would be tested using multiple regression or partial least squares structural equation modeling, examining the individual effects of job demands and job resources on work-life balance, while the moderation proposition (P4) would be tested using an interaction term between the composite job demands and job resources indices, following standard moderated regression procedures.

**Ethical Considerations**

The proposed study would be conducted in accordance with standard ethical research principles, including institutional ethical approval prior to data collection, informed consent, voluntary participation with the right to withdraw, and confidentiality of respondent data. Given the income-restricted status of the target population, particular care would be taken to ensure that participation carries no real or perceived link to PPR tenancy status or eligibility, so that residents do not feel any obligation, financial or otherwise, to participate.

**Theoretical And Practical Implications**

Theoretically, this paper extends the JD-R model, developed primarily in the context of conventional organizational employment, to the distinctive employment conditions of gig-based side hustles undertaken by a specifically income-restricted population, offering a complementary, more granular account of the employment mechanism than broader Conservation of Resources-based treatments of side-hustle engagement provide. It also contributes to the JD-R literature more broadly by testing the model's core buffering proposition in a context, income-restricted public housing, where the stake of both job demands and job resources are plausibly elevated relative to general working populations.

Practically, if job insecurity and income unpredictability are confirmed as the dominant negative predictors, this would support policy attention to earnings-smoothing mechanisms and portable social protection for gig-based side-hustle workers (Uchiyama et al., 2025), consistent with recommendations arising from another Malaysian gig-economy research. If schedule flexibility is confirmed to buffer these effects, platforms and policymakers might prioritize preserving worker control over scheduling as a protective feature even as other aspects of gig work are regulated. For public housing authorities, the findings would help clarify whether current patterns of gig-based side-hustle engagement among PPR residents are, on balance, supporting or undermining household wellbeing, informing whether community-level financial literacy or gig-platform orientation programs might be a useful complement to existing housing support services.

**Limitations And Future Research**

As a conceptual paper, the propositions advanced here have not yet been empirically tested, and the proposed reliance on purposive sampling would limit generalizability beyond the specific population studied. The proposed cross-sectional design would also constrain causal inference, since job demands, job resources, and work-life balance would be measured at a single point in time. Future research could examine whether the strength of the proposed relationships differs across types of gig platform (for example, e-hailing versus food delivery versus freelancing) and could incorporate longitudinal or experience-sampling designs to capture within-person fluctuation in job insecurity and income unpredictability over time, consistent with methods used in adjacent side-hustle research (Liu et al., 2026). Future work might also examine whether personal resources, such as financial literacy or social support, further moderate the demand-resources-balance relationships proposed here, extending the buffering logic of the JD-R model beyond job-level resources alone.

## CONCLUSION

By isolating and theorizing the employment dimension of side-hustle engagement through the Job Demands-Resources model, this paper offers a focused conceptual account of how job insecurity, income unpredictability, schedule flexibility, and autonomy are proposed to shape work-life balance among PPR residents engaged in gig-based side hustles. Subsequent empirical validation of the four propositions advanced here would contribute to both the JD-R literature and to policy discussions concerning gig-economy regulation and low-income housing communities in Malaysia.

## ACKNOWLEDGEMENT

The authors would like to thank UNITAR International University Kuala Lumpur for supporting this research.

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