

Vulnerable and neglected: Middle class exclusion in Indonesia's socio-economic policy dynamics

Rentan dan terabaikan: Eksklusi kelas menengah dalam dinamika kebijakan sosial ekonomi di Indonesia

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Abstract

The middle class in Indonesia is increasingly recognized as one of the most vulnerable segments of society in relation to poverty. This study aims to critically examine public policy, focusing specifically on the socioeconomic aspects of the middle class, which systematically create new forms of vulnerability and exclusion. Utilizing a quantitative research design, the study employed a closed-ended questionnaire as its primary data collection instrument, involving a total of 846 respondents. Data analysis was conducted using univariate techniques with SPSS 25. The findings indicate that Indonesia's middle class is entangled in multidimensional poverty and experiences widespread patterns of social exclusion. This includes not only economic vulnerability but also exclusions related to social structures, public policy, health, environment, technology, and digitalization, as well as cultural identity and other crisis-related domains. The study reveals that the social exclusion of the middle class within Indonesia's socioeconomic policy frameworks produces structural vulnerabilities that may exacerbate social inequality, restrict economic mobility, and undermine long-term social stability. Although often portrayed as a symbol of national prosperity, the middle class is, in reality, caught in a cycle of vulnerability, marginalization, and neglect by prevailing policy approaches. Consequently, the study calls for developing more inclusive and responsive strategic frameworks and policy models capable of protecting the middle class from the emergence of a precariat condition, the phenomenon of middle class squeeze driven by downward mobility, and the broader transformation toward a dualistic society.

Keywords: Indonesian middle class; policy inequality; socioeconomic exclusion; vulnerability to poverty

Abstrak

Kelas menengah di Indonesia merupakan kelompok masyarakat yang paling rentan terhadap kemiskinan. Studi ini bertujuan untuk menganalisis kebijakan publik khususnya pada aspek sosial ekonomi kelas menengah yang secara sistematis dapat menyebabkan kerentanan baru dan menciptakan bentuk eksklusi. Penelitian ini menggunakan metode kuantitatif dengan kuesioner tertutup sebagai instrument penelitian. Responden dalam penelitian ini sejumlah 846 orang. Analisis data dilakukan secara univariat menggunakan SPSS 25. Hasil penelitian menunjukkan bahwa kelas menengah di Indonesia terjebak dalam kemiskinan multidimensional. Kelompok ini mengalami kerentanan dengan pola eksklusi sosial luas, di mana tidak hanya menghadapi kerentanan ekonomi, namun juga sosial, kebijakan, kesehatan, lingkungan, teknologi dan digitalisasi, budaya dan identitas, serta krisis lainnya. Penelitian ini juga menemukan bahwa eksklusi sosial kelas menengah dalam kebijakan sosial ekonomi Indonesia menciptakan kerentanan struktural yang berpotensi memperburuk ketimpangan sosial, menghambat mobilitas ekonomi, dan melemahkan stabilitas sosial dalam jangka panjang. Penelitian ini menegaskan bahwa meskipun kelas menengah di Indonesia sering dianggap sebagai simbol kemakmuran, sebaliknya terperangkap dalam lingkaran kerentanan, termarginalkan, dan terabaikan oleh kebijakan sosial ekonomi. Oleh karena itu perlu adanya model strategi dan kebijakan yang lebih inklusif dan sensitif, yang dapat membantu kelas menengah terhindar dari fenomena precariat, fenomena middle class squeeze akibat downward mobility, termasuk pergeseran masyarakat menjadi dualistic (dual society).

Kata kunci: kelas menengah Indonesia; ketimpangan kebijakan; eksklusi sosial ekonomi; kerentanan kemiskinan

Introduction

The world population in 2024 will reach 8.2 billion, with the middle class reaching 4 billion people or around 50% of the world's population (Pison & Poniakina 2024). In Indonesia, out of a population of around 277 million people (BPS 2024), an estimated 90 million people, or around 32% of the population, make up the middle class (World Bank Group 2024). Meanwhile, the lower class, which includes the poor and vulnerable groups, still dominates with around 55% of the total population (BPS 2024). This comparison shows that although the middle class is growing significantly, it is not yet the majority. The position of the middle class is still vulnerable to unstable dynamics.

The middle class is defined as a group that has income, consumption, and living patterns between the upper and lower classes. The World Bank defines the middle class as individuals with daily expenditure between \$3.20 and \$32 per capita in purchasing power parity (Loayza et al. 2012). In the Indonesian context, in absolute terms, the middle class is the group of people who have a monthly per capita expenditure of around IDR 1.2 million to IDR 6 million. The middle class in Indonesia has unique characteristics, namely having better access to the higher education sector, owning assets such as houses and vehicles, and consumption is not only oriented toward basic needs but also lifestyles such as travel, technology, and financial services (Suyanto et al. 2019, Priyatna & Dartanto 2020, Moeliodihardjo 2024).

The middle class in Indonesia, from a cultural perspective, tends to adopt modern values, such as individualism and meritocracy but still maintains traditional aspects, such as family solidarity and community-based social relations (Karsono 2016, Suyanto et al. 2019, Hasanah et al. 2022, Dulkiah et al. 2024). Politically, the middle class in Indonesia has a role in shaping public opinion, both through participation in electoral democracy and digital space discourse (Saud & Margono 2021, Toh & Cosslett 2024). The middle class in Indonesia belongs to a group of people who are vulnerable to economic shocks, non-inclusive policies, and social dynamics that widen inequality.

The middle class has experienced significant growth in recent years. This growth has been driven by stable economic growth, the expansion of the services sector and creative industries, providing more job opportunities, rising incomes, expanded public services, rapid urbanization, and access to education. Since 2010, the proportion of the middle class in Indonesia has increased from 14% to more than 30% of the total population (Dartanto et al. 2020). One example of the increasing middle class in Indonesia is reflected in the increasing access to higher education, where university enrolment is rising (Purnastuti & Izzaty 2016, Yusriana et al. 2021, Moeliodihardjo 2024). In addition, the middle class has more access to health services such as insurance, and finances such as bank accounts are increasing (Birkenmaier & Fu 2020, Ravisankar et al. 2024).

The growth of the middle class affects the shift in social structure, characterized by increased vertical mobility and changes in consumption patterns and lifestyles (Song et al. 2016, Morreale et al. 2018, Bian et al. 2020). Shifts in social structure do not occur evenly, causing various risks for all groups. However, the reality is that the middle class faces structural challenges such as rising living costs, economic inequality, and job insecurity due to digital disruption and automation. Adequate protection policies do not accompany the growth of the middle class. This creates new vulnerable groups that are at risk of socioeconomic decline.

The middle class plays an important role in the economy, primarily as a driver of domestic consumption, a catalyst for economic growth, and a pillar of social stability. Bank Indonesia (2024) shows that household consumption accounts for 54% of the gross domestic product (GDP), meaning that the majority comes from the middle class. In terms of economic growth, the middle class contributes through entrepreneurship and job creation. The existence of the middle class also plays a strategic role in the economy. However, the middle class in Indonesia still faces various challenges, such as economic pressure due to inflation, income stagnation, and limited access to social protection policies (Pardede & Zahro 2017, Dartanto et al. 2020, Al Ayyubi et al. 2023).

Previous studies discussing the middle class have been conducted in both global and regional contexts, such as Alina et al. (2023), who found that the middle class plays a key role in global economic stability. In Southeast Asia, especially in Indonesia, the growth of the middle class is not always in line with sustainable welfare improvements, as this group often does not have sufficient social protection, making them vulnerable to poverty (Zen & Dita 2018, Surtiari et al. 2024). The middle class faces structural uncertainty due to economic policies that favor the lower and upper classes (Hoopes & Treglia 2019, Han 2024). Previous studies have identified that the middle class is often regarded as the driving force of economic growth but still faces structural challenges that have not been fully accommodated in policy.

Previous studies also show that most socioeconomic policies in Indonesia focus on poverty alleviation among the lower class, while the middle class is neglected in policy dynamics such as subsidy policies, direct cash transfers, and other social protection programs (Maipita et al. 2018, Djulius et al. 2022, Ayyubi et al. 2023, Sutiyo 2023). Research by Chen & Li (2023) suggests that inequalities in social policy design between the vulnerable middle class and the lower and upper classes do not receive enough attention. This condition limits the middle class' access to various types of social assistance and protection that are usually provided to more socially and economically vulnerable groups.

While previous studies have highlighted the middle class in the context of the state, there is still a significant research gap in exploring how socioeconomic exclusion affects this group in the context of public policy in Indonesia. How is the middle class vulnerable to poverty and exclusion experienced in Indonesia's socioeconomic dynamics? Most previous studies have focused on the middle class as the driver of domestic consumption and the engine of economic growth but have paid less attention to the middle class' vulnerability to poverty and how existing policies often fail to accommodate their needs. This study is all the more interesting with Amartya Sen's theory as an analytical tool, which explains that the importance of access to socioeconomic capabilities is the foundation of social justice (Gumelar & Qomar 2025). In addition, the reality in Indonesia has not been specifically analyzed as to how the exclusion of the middle class in socioeconomic policies contributes to instability.

This study highlights not only the economic aspects of the middle class but also the social aspects and public policies that systemically create forms of exclusion, causing new vulnerabilities for the middle class. This study fills the gap of previous studies by offering a more comprehensive conceptual model of middle class exclusion and recommendations that can accommodate the needs of the middle class. As such, this study not only provides academic contributions but also significant policy implications in the effort to build a more sustainable socioeconomic system. Ignoring the middle class in socioeconomic policies not only deepens inequality but also poses a latent threat to national stability.

Research Method

This study uses quantitative methods to explore the vulnerability of the middle class to poverty in Indonesia in the context of socioeconomic policy dynamics. Quantitative methods allow researchers to generalize findings more widely and provide a solid basis for more objective statistical analysis. The research instrument used in this study is a questionnaire. The questionnaire was designed in a closed-ended manner containing questions to measure respondents' perceptions of poverty vulnerability, and various factors that affect vulnerability in terms of social, economic, and policy.

Respondents in this study totaled 846 individuals. The criteria for respondents in this study consisted of criteria based on expenditure as presented by the Central Bureau of Statistics and local criteria. The central statistics agency refers to the World Bank criteria stating that the middle class has expenditure between 3.5 to 17 times the poverty line which is IDR 2,400,000 - IDR 9,900,000 per month (Rachman 2024, Putri & Nugroho 2024). Meanwhile, the local criteria in this study are individuals aged 18 - 55 years old, having a permanent job or owning a business, and living in both rural and urban areas. The local criteria are determined based on the relationship with the position of the middle class in Indonesia. The demographic background in this study was used to ensure a diverse sample that reflects the socioeconomic diversity of Indonesian society.

The data in this study were collected through an online survey, which provided easy access for respondents from different backgrounds and provided wider coverage and more accurate data. Univariate analysis was conducted to identify frequency distribution, measures of central tendency, and standard deviation (spread of data). Univariate analysis allows researchers to provide an overview of respondents' perceptions of their vulnerability to poverty. Univariate analyses also allow researchers to evaluate trends and patterns that emerge in the data, and provide a deeper understanding of middle class dynamics in the context of socioeconomic policy in Indonesia.

Results and Discussion

The middle class is in a paradoxical position, where on the one hand it is considered the main pillar of economic growth, but on the other hand, it experiences vulnerability due to policy instability (Ozturk 2016, Alina et al. 2023, Muennig 2023). Current policies tend to focus on protecting the poor and strengthening the upper class, while the middle class is in a grey zone. Not poor enough to get socioeconomic rocks, but also not strong enough to deal with increasing socioeconomic pressures (Maipita et al. 2018, Syamsudin & Dewi 2024). This chapter elaborates on the findings based on empirical data from 846 respondents by highlighting the condition of the middle class in Indonesia, the vulnerability of the middle class to poverty, the exclusion of the middle class in socioeconomic policies, the factors of middle class vulnerability, and strategies to tackle middle class poverty.

The state of the middle class in Indonesia

In Indonesia, the middle class is a group that experiences complex dynamics along with economic, social, and political changes. This study highlights the condition of the middle class in Indonesia comprehensively through the five types of freedom proposed by Amartya Sen in the theory of the development of freedom. Table 1 shows data on the condition of the middle class in Indonesia. Based on the economic aspect, the majority of respondents face rising living costs at 85.5%, while 81% feel there is no job security. Debt burden is also a significant problem at 64.8%, including dependence on the informal sector at 54.7%. The data show that economic freedom, which should support the ability of individuals to carry out/produce productive activities and enjoy economic results, is still not optimal.

Based on the social opportunity aspect, which highlights an individual's opportunity to develop and live a life that is considered valuable, 71.4% of respondents stated that the middle class benefits from existing public services, and 80.4% have access to quality education. However, 30.7% felt they lacked adequate social opportunities, including 59% of respondents who experienced a digital divide due to a lack of literacy, hampered their ability to compete in the digital era. This data reveal that the middle class faces challenges in adapting to technology, including artificial intelligence, thereby creating the risk of digital exclusion. This situation indicates that although basic services are available, the actual capacity to utilize them remains uneven. Regarding the aspect of political freedom, which emphasizes the right to engage in the democratic process and the transparency of government, most respondents reported having access to sufficient political information at 75.7%. The middle class also participated in the last election at a rate of 83.9%. While this percentage shows that the middle class formally participated, substantively, this group is not engaged in policy dialogue.

Regarding protective security, specifically the social safety net which includes benefits, assistance, and protection against disasters and conflicts, 65.8% of respondents indicated that middle class received special support programs from the government. Nevertheless, 54.1% still feel pressured by modern lifestyles, and 71.9% perceive a generation gap. Many believe middle class are inadequately protected against economic upheaval or disasters, highlighting a lack of security faced by the middle class within the formal social security system. In terms of transparency, which allows people to access important information openly and honestly while understanding how decisions are made, particularly by the government or institutions that affect people's lives, only 26% know how to access official public information. Only 35.5% believe that policy information is provided transparently. The level of trust in government transparency is low, despite transparency being essential for fostering public trust and participation.

Table 1.
Condition of the middle class in Indonesia

Aspects	Forms	Total	Percentage
Economy	Rising cost of living	723	85,5
	Job insecurity	685	81
	Debt burden	548	64.8
	Reliance on the informal sector	463	54.7
	Disproportionate tax burden	502	59.3
	Automation and career instability due to artificial intelligence (AI) and robots	572	67.6
Social Opportunities	Feeling helped by public services	604	71.4
	Feeling inadequate in social opportunities	260	30.7
	High health cost burden	605	71.5
	Mental health issues due to social and economic pressures	583	68.9
	Impact of the COVID-19 pandemic and modern diseases	564	66.7
	Digital inequality due to a lack of digital literacy to compete in the digitalization era	499	59
	Natural disasters and climate change pose threats to people's well-being	437	51,.7
	Access to social assistance from the government during a crisis	150	17.7
Political Freedom	Having access to quality education	680	80.4
	Have access to adequate political information	640	75.7
Protective Security	Participated in the last election	710	83.9
	Lack of specialized support programs	557	65.8
	Commercialization of culture by digital culture that displaces traditional values	525	62.1
	Modern lifestyle pressures, primarily from social media that create high and often unrealistic standards of living, fueling psychosocial distress and increasing consumer debt	458	54.1
	Generational gaps where younger generations have different aspirations and outlooks on life than previous generations, fueling tensions within families and communities	608	71.9
	Religion and traditional values play a role in coping with adversity	408	48.2
	Having active health insurance (BPJS)	700	82.7
Transparency Guarantees	Become a target of data exploitation and digital fraud due to the lack of regulations that protect consumers in cyberspace	537	63.5
	Know how to access official public information	220	26
	Know and have used public complaint channels	250	29.6
	Believe that information from the government is delivered openly	300	35.5

Source: Primary data

Studies also show that the middle class experiences significant freedom inequality. This group has formal access to services and participation but is constrained in their actual capacity to fully exercise and access rights (Hastings et al. 2014, Alina et al. 2023). The middle class in Indonesia has access to

education and health services and participates in elections, but still faces limitations in voicing opinions freely, including those related to social support in times of crisis. The middle class continues to be overlooked in social assistance programs because do not qualify as poor (Goodin & Le Grand 2018). Low trust in the transparency of information and public policies indicates that the middle class does not completely feel included in the development process. Although the marginalization of the middle class in Indonesia is hidden, this group experiences vulnerability due to the limited substantive freedoms that should enable active participation in daily life. From Amartya Sen's perspective, the middle class in Indonesia occupies a vulnerable and neglected position (Sen 2014). This means that the middle class is excluded from policy considerations, yet bears the burden of significant socioeconomic uncertainty (Sunder 2008, Selwyn 2011).

Middle class vulnerability to poverty

The vulnerability of the middle class arises partly from increasing structural pressures (Chen & Li 2023). The middle class occupies a position between two extremes: too well-off to receive support, yet too vulnerable to endure long-term economic and social pressures. This situation diminishes the class's priority for government intervention, often leading to its oversight (Chun 2010, Drabble et al. 2015, Krdes & Chueke 2017). Table 2 outlines some vulnerability factors that middle class individuals face regarding the risk of poverty. The data indicate that a majority of respondents experienced significant economic pressures, including rising living costs at 85.5% and income instability at 70%.

Furthermore, the threat of job cuts due to automation (67.7%) and limited access to social security (55%) further deteriorate the economic position of the middle class. This vulnerability is worsened by 45% of respondents reporting high debt burdens and 40% indicating a lack of emergency savings. This highlights the fragile financial resilience of the middle class when faced with unpredictable socioeconomic shocks. Overall, the quantitative data demonstrate that the middle class lacks a robust economic safety net, leaving most individuals in that class vulnerable to a deep downward spiral triggered by a single adverse event.

Table 2.
Middle class vulnerability factors to poverty

Vulnerability factors	Total	Percentage
Cost of living increases	723	85.5
Threatened by layoffs/automation	573	67.7
Limited access to social security	465	55
No emergency savings	338	40
High debt burden	381	45
Unstable income	592	70

Source: Primary data

The vulnerability to poverty experienced by the middle class is not an isolated phenomenon; rather, it is connected to the prevailing socioeconomic policies at the national level (Stampini et al. 2016, Chen & Li 2023). Indonesia's socioeconomic policies can be categorized into the upper, middle, and lower classes. According to data from the Central Bureau of Statistics, the lower class is defined as those with a per capita expenditure below 1.2 million rupiahs per month (Kurniawan 2024), making it the primary focus of various social assistance programs. The upper class spends over 6 million rupiah per capita per month and often benefits from tax incentives, investments, and relaxed business regulations. The middle class, positioned between these two groups, spends between IDR 1.2 million and IDR 6 million per capita per month.

Table 3 illustrates Indonesia's socioeconomic policies by class, highlighting trends in both economic and social policies. The country's economic policies tend to favor the upper and middle classes, as tax incentives for MSMEs and startups are primarily directed toward entrepreneurs and investors, rather than workers. The middle class lacks support in economic policies because it continues to pay taxes without receiving adequate incentives. Additionally, their access to subsidized housing programs is restricted due to stringent requirements.

Table 3.

Policies implemented by the government of Indonesia in social and economic aspects

Target	Policy
Economic policy	
Upper class	1. Progressive income tax (PPH 21) 2. Tax incentives for MSMEs and startups 3. Luxury goods tax (PPnBM) 4. Deregulation of foreign investment 5. Carbon tax and renewable energy incentives 6. Digital economy and tech startup incentives 7. Omnibuslaw and labor flexibility
Middle class	1. Fuel and LPG subsidies 2. Progressive income tax (PPH 21) 3. Minimum wage policy (UMK/UMP) 4. Tax incentives for MSMEs and startups 5. Labor protection in the Job Creation Law 6. Public housing credit (subsidized mortgages) 7. Digital economy and tech startup incentives 8. Food export-import policy 9. Omnibuslaw and labor flexibility
Lower class	1. Fuel and LPG subsidies 2. Minimum wage policy (UMK/UMP) 3. Labor protection in the Job Creation Law 4. Public housing loans (subsidized mortgages) 5. Food export-import policy
Social policy	
Middle class	1. BPJS Health (PBI and Independent) 2. Social Security Employment (BPJS TK) 3. BOS funds for public schools 4. Housing subsidy 5. Wage subsidy assistance (BSU) 6. Village funds for social infrastructure 7. Education assistance for university students (Bidikmisi/KIP Kuliah)
Lower class	1. BPJS Health (PBI and Independent) 2. Indonesia Smart Card (KIP) 3. Family Hope Program (PKH) 4. Non-cash food assistance (BPNT) 5. Social Security for Employment (BPJS TK) 6. Direct Cash Assistance (BLT) 7. BOS funds for public schools 8. Housing subsidy 9. Wage subsidy assistance (BSU) 10. Village funds for social infrastructure 11. Social security programs for the elderly and disabled 12. Education assistance for university students (Bidikmisi/KIP Kuliah)

Source: Data collected from various sources and modified

Social policies in Indonesia which tend to favor the lower classes are often only realized in the form of direct assistance, not as initiatives that increase economic competitiveness. The middle class is not poor enough to qualify for social assistance, yet not rich enough to access premium services. Consequently, the middle class must independently pay for BPJS, which offers service quality that remains inadequate compared to private health insurance. As a result, the middle class does not receive direct subsidies and is vulnerable to inflation and economic uncertainty due to job insecurity and dependence on the informal sector. Social policies in Indonesia prioritize the lower class, whereas economic strategies concentrate more on the upper class and investors. The middle class occupies a liminal position, being too prosperous for assistance yet not strong enough to be entirely independent, which often leads to their neglect in the socioeconomic policy agenda. This scenario sociologically reflects a new form of marginalization, where the middle class becomes a low priority in the distribution of state resources.

The middle class is in an ambiguous situation, unable to receive social assistance because it is not poor enough, but not affluent enough to benefit from various economic incentives (Patrick & Stephens 2020). Consequently, many economic policies tend to favor either the lower or upper classes, failing to provide adequate support for the middle class (Witko 2017, Rashdan 2022, Wüest et al. 2024). This inequality exacerbates the exclusion of the middle class from socioeconomic policies, placing them in a vulnerable position amid instability, especially in the wake of the global crisis (Watson et al. 2016, Dmitriev et al. 2017).

Middle class exclusion in socioeconomic policy

The scope of modern socioeconomic policy positions the middle class as a symbol of stability and upward mobility (Häusermann et al. 2022, Derndorfer 2025). However, beneath this narrative lies a complex reality: the middle class faces a subtle but systemic form of exclusion. This exclusion in socioeconomic policies arises from a policy structure that tends to be dichotomous, focusing on the poor as the recipients of assistance and the rich as the beneficiaries of incentives (Ferguson & Lareau 2021, Kangasniemi et al. 2021, Robertson & Roberts 2022). Policies are crafted in a binary manner, between the most vulnerable and the most powerful, pushing the middle class into a gray zone, where its needs are not fully recognized by state instruments.

Within Amartya Sen's 'development of freedom', this situation reflects a structural failure to extend substantive freedoms to citizens (Sunder 2008). Instead of being the focus of policies that ensure protection, promote participation, provide access to social opportunities, and empower, the middle class is overshadowed by structural uncertainties that are overlooked by the prevailing logic of welfare distribution. This exclusion operates through absence, specifically, the lack of policies that genuinely acknowledge the ambivalent position of the middle class in the contemporary socioeconomic system (Barbosa et al. 2024).

Table 4.
Respondents' perception of the policy and its impact on the middle class

Perception	Total	Percentage
Economic policies favor the middle class	296	35
Social policies are adequate for the middle class	338	40
The middle class gets fair tax incentives	254	30
Easy access to subsidized housing programs	211	24.9
Social assistance programs reach the middle class	237	28
Health security is adequate for the middle class	380	44.9
Stable employment opportunities for the middle class	279	33
The middle class benefits from investment policies	169	20

Source: Primary data

Table 4 indicates that respondents' perceptions of the partiality of social and economic policies remain low, revealing significant structural dissatisfaction. The results of this study show that as many as 35% of respondents believe that economic policies favor the middle class, suggesting that the majority of the middle class do not directly benefit from the formulation and implementation of national economic policies. This is further supported by the low perception of the fairness of tax incentives at 30% and the benefits of investment policies at 20%. This situation highlights the inequality in the distribution of economic benefits, with the middle class being too weak to receive incentives like the economic elite but also not "vulnerable" enough to be the primary target of social assistance programs.

In terms of social aspects, 40% of respondents believe that social policies adequately meet the needs of the middle class, highlighting a shortfall in social protection that affects the stability of the group. With access to subsidized housing programs at 24.9% and social assistance at 28%, it is clear that these programs do not adequately address the unique characteristics and needs of the middle class. While the data indicate that health insurance is relatively sufficient at 44.9%, this figure still falls short of half of

the respondents, suggesting that the health protection system has not entirely tackled the complexity of health challenges faced by the middle class, including non-communicable diseases, supplemental services, and mental health services.

Only 33% of respondents perceive stable job opportunities, indicating that the middle class faces uncertainty in the job market regarding employment status, career mobility, and the risks of layoffs and automation. This situation confirms that labor policies have not been designed to enhance the resilience of the middle class against structural changes in the labor market. Overall, the data paint a picture of the middle class as a group experiencing a policy squeeze. This group is not poor enough to be the target of conditional social programs, yet not robust enough to thrive in a liberal and competitive economy. This finding implies that the middle class struggles to enjoy the substantive freedoms promised by development. The middle class has limited access to the protection, participation, and guaranteed opportunities that should be equally available within Indonesia’s democratic system.

The continuing exclusion of the middle class leads to significant changes in the dynamics of the socioeconomic structure, namely: First, the emergence of the middle class squeeze phenomenon, where part of the middle class falls to the lower class due to economic instability (downward mobility) (Moawad & Oesch 2024). Second, there is a shift toward a dualistic society, consisting only of the upper and lower classes, with the middle class shrinking. If this occurs, socioeconomic inequality will become more pronounced, with the elite possessing economic dominance while the lower class increasingly relies on government subsidies (Reeves 2018, Chauvel 2020, Chakraborty 2021). Third, the emergence of the precariat phenomenon within the middle class indicates that this social class experiences unstable employment, uncertain income, and a lack of social security (Standing 2014). Unfavorable policies leave the middle class facing more precarious working conditions and inadequate social protection.

Fourth, even though the purchasing power of the middle class has declined, this group still feels the need to maintain social status. This drives the emergence of the “affordable luxury” phenomenon, where the middle class seeks premium goods or experiences at lower prices, such as purchasing branded items in second-hand condition or searching for cheaper alternatives to upscale services (Mundel 2021). Fifth, the middle class may begin to adopt more cautious consumption patterns, such as choosing local products, cutting entertainment spending, or engaging in the sharing economy model (Hasanzade et al. 2020, Wang et al. 2022, Chomachaei et al. 2024). Sixth, rising transportation and urbanization costs have led the middle class to embrace more flexible working arrangements, including remote work or seeking opportunities abroad with a telecommuting system (Kahn 2022). Seventh, the highly skilled middle class may prefer to pursue opportunities abroad, exacerbating the brain drain phenomenon (Issac & Tripathi 2024).

The exclusion of the middle class reflects how the state determines who deserves attention and who is assumed to be capable of living independently (Waitkus et al. 2025). In policies that often favor a division between the very vulnerable and the very powerful, the middle class occupies a grey area that does not receive enough attention, yet continues to be burdened with economic and social responsibilities. The middle class remains absent from policy discussions, even though it quietly supports many aspects of national life. The lack of contextualized policy responses to middle-class dynamics not only perpetuates inequality but also leads to greater social instability (Naicker 2024). Thus, understanding middle-class exclusion is not solely a matter of empathy, but also about revealing structural biases in policy formulation.

Strategies for tackling middle class poverty

Development should be viewed not only as economic growth but as a process of expanding substantive freedoms that allow individuals to live with dignity (Kjosavik 2021). Empirical data indirectly demonstrate that poverty involves not just material deprivation but also a lack of ability to choose, participate, and access public resources equitably. Therefore, from Amartya Sen’s perspective, the data highlight the need for a policy shift from a fragmented sectoral approach to a socioeconomic policy framework that prioritizes the expansion of freedom as a key indicator of development.

Table 5.
Middle class poverty reduction strategy

Aspects	Handling strategy	Total	Percentage
Economy	Provision of progressive tax incentives for the middle class and MSMEs	574	67.8
	Crisis-based income protection program	593	70.1
	Expansion of access to decent housing financing through income-based adaptive schemes	515	60.9
	Job mobility subsidies (transport & rent for inter-city job seekers)	502	59.3
	Expansion of access to microfinance for the vulnerable middle class	548	64.8
Social opportunities	Digital literacy for middle class families and young people	637	75.3
	Provision of community and work-based mental health services	583	68.9
	Public service reform based on middle class needs	604	71.4
	Revitalization of integrated community service centers (education, health, and information services)	604	71.4
	Skills, scholarships, and apprenticeship programs for productive age	680	80.4
Protektif security	Social security for informal sector actors	622	73.5
	Policies to protect against layoffs through retraining and transitional employment schemes	573	67.7
	Regulatory support to prevent digital exploration of middle class consumers	537	63.5
	Strengthening resilient communities (disaster resilience and social solidarity)	437	51.7
	Conditional minimum income guarantee during national crises (pandemic, inflation)	465	55
Political freedom	Engagement of the middle class in public policy deliberations	640	75.7
	Transparency in the delivery of economic and social program information	300	35.5
	Middle class involvement in regional planning meetings and digital forums	710	83.9
	Digital media-based education	640	75.7
Transparency guarantees	Strengthening an easily accessible digital-based public complaint system	250	29.6
	Socialization of personal data protection regulations and supervision of digital platforms	537	63.5
	Participatory audit of public services based on data disclosure	300	35.5
	Legal guarantees against corporate misuse of digital data	537	63.5

Source: Primary data

The middle class poverty reduction strategy presented in Table 5 emphasizes the importance of expanding substantive freedoms as the foundation for human development. In the Indonesian context, the strategies proposed by the researchers address the multidimensional vulnerabilities faced by the middle class. The economic aspect, for instance, is founded on interventions that not only enhance purchasing power but also ensure financial sustainability through initiatives such as progressive tax incentives, income protection during crises, and increasing access to adaptive financing. This strategy garnered strong support from respondents, with a high percentage of 70.1% agreeing on the need for income protection during times of crisis.

Meanwhile, regarding social opportunities, policies that enhance access to mental health services, skills education, and inclusive public services are vital foundations for reducing social exclusion. Support for skills scholarships and training programs even reached 80.4%, highlighting the need for new competency-based adaptation in the labor market. In terms of protective security, the emphasis is on long-term protection against structural risks, such as layoffs, digital exploitation, or disasters. This indicates a paradigm shift from reactive measures to preventive protection, reflected in the support for informal sector social security, which stands at 73.5%.

Regarding political freedom, the middle class's involvement in public policy formulation remains a significant challenge. However, the findings indicate strong potential for participation if digital channels and deliberation forums are expanded in a participatory and transparent way, with 83.9% of respondents willing to engage in digital forums for regional planning. Lastly, in the dimension of transparency guarantees, trust in the system can only be established by enhancing the digital complaints system for planning, ensuring legal protection of personal data, and implementing openness-based public audits. Nevertheless, some strategies, such as strengthening digital complaints, which received a response rate of only 29.6%, still reflect challenges related to literacy and accessibility.

Overall, this strategy not only provides a technocratic policy response but also positions the middle class as a key player in an inclusive development agenda. By integrating the principle of sustainability, this strategy aims to bridge the gap between macro policies and the real needs of the middle class, who have often been excluded from social protection priorities. The structure of this integrated intervention not only reflects current conditions but also serves as a roadmap for restructuring socioeconomic policies to be more equitable and focused on institutionalizing freedom as the core of development.

Boterman & Van Gent (2023) explain that the middle class in developing countries occupies an ambivalent position. This class plays a crucial role in economic development but lacks adequate social protection. Buheji (2022) reinforces this point by emphasizing that many members of the middle class live at the "near poverty line" and are highly vulnerable to falling back into poverty when confronted with economic, health, or political shocks. The empirical data in this study indicate that strategies focused on economic and social opportunities, protective security, political freedom, and transparency guarantees have not been fully integrated into existing policy programs. These strategies support the views of Siza (2022) who highlights the necessity of middle class sensitive policies as a means of adapting to increasingly fluid and complex social structures.

The strategy that researchers propose is proactive rather than reactive in shaping conditions that enhance the middle class's ability to survive and thrive. This approach aligns with the principles of sustainable development goals (SDGs) that emphasize inclusivity and resilience building. Therefore, the strategies formulated in this research offer both conceptual and practical contributions to socioeconomic policies that aim to be more equitable and empower the middle class as agents of sustainable development.

Conclusion

This research reveals that the exclusion of the middle class in Indonesia's socioeconomic policies is not an anomaly, but rather a reflection of the unequal distribution framework and structural biases in the formulation of state programs. The middle class, often viewed as a symbol of security and stability, is actually facing acute socioeconomic insecurity. The middle class faces a double bind, it is not poor enough to receive state protection yet not strong enough to survive independently in an increasingly competitive and unstable system. Using Amartya Sen's Development as Freedom approach, this study emphasizes that poverty is not solely material; it also pertains to the limitation of essential capabilities necessary to lead a meaningful life. When policies fail to enhance substantive freedoms, the middle class risks being trapped in a stagnant situation that could fuel widespread downward social mobility.

This study presents a multidimensional strategic framework aimed at enhancing economic, social, protective, participatory, and transparency aspects. This model is crafted to directly address the dynamics of middle class vulnerability in the face of technological disruption, climate change, and post-pandemic social pressures. The findings broaden the scope for academic discussions regarding the significance of middle-class responsive policies while simultaneously creating opportunities for redesigning an inclusive and effective social protection system. In the long run, neglecting the middle class will not only exacerbate inequality but also undermine the social resilience of the nation as a whole. Therefore, restructuring Indonesia's socioeconomic policies must begin with the acknowledgment that strengthening the middle class is not a burden, but rather a necessary condition for achieving equitable, resilient, and sustainable development.

This study proposes that the middle class in Indonesia faces a structural and systemic form of policy exclusion, rooted in the lack of a capability perspective in the formulation of socioeconomic policies. When policies are developed solely based on formal categories such as the poverty line or asset ownership status, without taking into account dimensions of uncertainty, psychosocial vulnerability, and limited access to public institutions, the middle class will continue to be driven toward new vulnerabilities that conventional policy instruments fail to detect. Therefore, an approach focused on expanding substantive freedom, as theorized by Amartya Sen, serves not only as a normative analytical framework but also as a conceptual foundation for redesigning a policy system that is more responsive to contemporary socioeconomic dynamics. This proposition also emphasizes that ensuring the sustainability of the middle class involves not just protection but also a long-term investment in the nation's social resilience.

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