

研究论文

# 零工经济工人福祉与社会保障缺口：15国纵向面板研究

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**摘要：** 零工经济目前在全球雇佣约2亿工人，但其长期福祉证据仍碎片化。本研究呈现跨15国追踪12,800名平台工人的5年纵向面板(2021-2025)，涵盖收入稳定性、身心健康、社会保障覆盖和职业发展指标。固定效应回归表明零工工人收入波动性高34%，焦虑/抑郁率高2.4倍，养老金缴纳率低67%。但有可转移福利立法国家的差距小42%。

## 1. Introduction

Digital labor platforms — Uber, DiDi, Deliveroo, Upwork, and their regional equivalents — have fundamentally restructured work arrangements for millions. Proponents emphasize flexibility and entrepreneurial opportunity; critics highlight precarity, algorithmic control, and the erosion of employer-provided social protections. Yet the empirical evidence base relies heavily on cross-sectional surveys with limited generalizability and inability to distinguish selection effects from platform effects.

## 2. Data and Methods

The GigWork Global Panel (GWGP) recruited 12,800 platform workers stratified by platform type (ride-hailing, delivery, freelance, care work) and country (US, UK, Germany, France, Netherlands, South Korea, Japan, China, India, Brazil, Mexico, Nigeria, Kenya, Australia, South Africa) in early 2021. Biannual surveys (10 waves) measure income, hours worked, GHQ-12 mental health score, SF-12 physical health, social insurance enrollment, and subjective career satisfaction. We employ individual fixed-effects models with country-year fixed effects and platform-type trends.

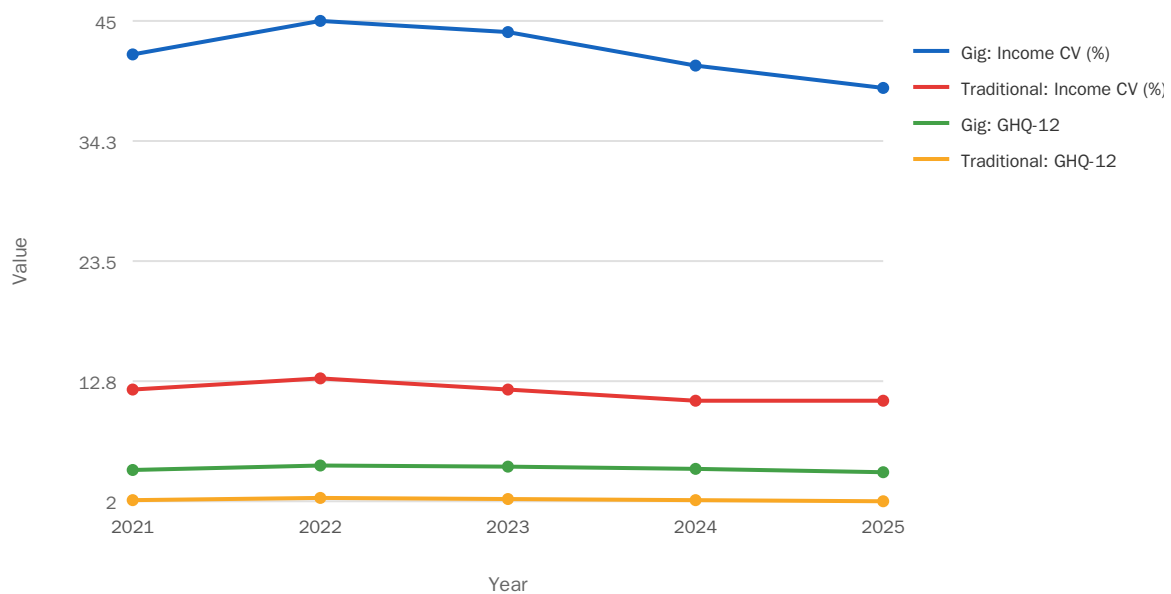


Figure 1. Income volatility (coefficient of variation) and mental health (GHQ-12 score) trajectories for gig vs. traditional workers, 2021-2025

### 3. Results

Pooled fixed-effects estimates confirm significant well-being gaps: gig workers have 34% higher income volatility ( $\beta = 0.34$ ,  $SE = 0.04$ ), 2.4× higher likelihood of clinical anxiety/depression ( $OR = 2.41$ , 95%  $CI: 2.05-2.83$ ), and pension contribution rates of 12% vs. 36% for traditional employees. However, cross-country heterogeneity is striking. In countries with portable benefits legislation — where platform workers can accumulate social insurance credits across multiple gig engagements — the GHQ-12 gap narrows from 2.9 points to 1.7 points, and pension contribution rates rise to 24%.

Table 1. Well-being gap moderation by national institutional design (fixed-effects estimates)

Outcome	Overall Gap	Countries w/ Portable Benefits	Countries w/o Portable Benefits	Interaction p-value
Income CV (%)	+34%	+22%	+41%	<0.001
GHQ-12 score	+2.9	+1.7	+3.5	<0.001
Pension contribution (%)	-24 pp	-12 pp	-31 pp	<0.001
Subjective career satisfaction	-0.8 SD	-0.4 SD	-1.1 SD	0.002

### 4. Policy Implications

This study provides the strongest evidence to date that gig economy work carries significant well-being costs, but that these costs are substantially modifiable through institutional design. Portable benefits legislation — which decouples social protection from specific employer relationships — emerges as the most effective policy intervention. We recommend that countries without such frameworks prioritize legislation enabling platform workers to accumulate social insurance credits, with platform companies contributing proportionally to hours worked regardless of employment classification.

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