

摘要

在人类社会的发展进程中，技术创新始终是推动社会进步的源泉。以人工智能、自动化、大数据、物联网等为代表的技术进步正在开启新一轮的产业革命，并开始从根本上影响我们的生产方式与生活形式。数字经济作为新科技革命的核心内容，日益成为世界各主要国家经济增长的新动力，它不仅改变了企业的运作模式，也改变着劳动者的就业形式。在中国，数字经济占 GDP 的比重已经超过 30%，就业人口接近 10%，已经成为中国经济增长和缓解就业压力的新引擎。然而，在肯定数字经济正面价值的同时，也应正视其带来的负面影响，这主要体现在其对适应工业化发展需要的社会保障制度方面。那么，现代社会保障制度是如何适应工业化的发展，又表现出怎么的运行模式？数字经济如何影响中国的社会保障制度？为此，本研究着重探讨现代社会保障制度的运行机制以及数字经济对中国社会保障带来的挑战。

现有研究主要是从两个方面来分析数字经济对社会保障制度的影响：一是挑战，即数字经济对社会保障筹资和管理的负面影响；二是机遇，即数字经济对社会保障制度的积极意义。然而，作为一个全新的研究领域，现有研究无论是在研究内容、研究视角还是研究方法方面均存在诸多不足。本研究立足中国，通过运用风险社会理论、构建风险的制度化与制度化的风险分析框架，并结合实地调研来分析数字经济对社会保障制度带来的挑战。

在以上整合性分析的基础上。首先，本研究从风险的制度化视角分析现代社会保障制度的建立过程，并对现代社会保障制度的主要内容与运行机制进行具体分析，认为社会保障是适应人类社会风险结构变化的产物，并随着风险结构的变化呈现出从非制度化走向制度化的过程。现代社会保障制度是与工业化时代相对稳定的生产方式、劳动形式和组织形态相适应，其运行机制体现为权责清晰的主体关系建构、国家补贴与多方参与的筹资机制以及政府主导的科层化管理体制。其次，从制度化的风险视角分析数字经济时代现代社会保障制度面临的主要问题，研究指出，在数字化时代，虚拟经济与数字经济的发展导致模糊化的劳资关系、碎片化的就业形态、“去中心化”的社会管理机制，这些均不符合现代社会保障制度的发展要求，由此导致社会保障主体关系模糊、筹资更加困难、管理机制更加复杂，适应工业化发展需要的现代社会保障制度在数字经济时代难以为继。再者，在分析国外数字经济发展状况的基础上，借鉴其应对数字经济挑战的主要措施。结果发现，不同福利模式的国家在应对数字经济挑战时所采取的措施存在较大差异，但总体而言包括三个方面：一是扩大社会保障制度的覆盖面；二是拓展劳动关系的适用范围；三是提升社会保障制度的灵活性。最后，在上述分析的基础上得出本研究的若干主要结论，即现代社会保障制度是风险制度化的表现形态、数字经济时代中国社会保障制度面临“制度失灵”、不同国家应对数字经济负面影响的方式各异；同时，结合中国现实提出相应的政策建议，主要包括降低参保门槛、改革筹资方式以及提升经办管理水平等。

总之，本研究从社会风险的视角论证了现代社会保障制度演进的内在原因和现实本质，分析了现代社会保障制度在数字经济时代面临的问题与挑战。推动数字经济背景下的社会保障制度研究不仅是维护平台劳动者社会保障权益的需要，也是实现社会保障制度可持续运行的内在要求。

关键词：风险的制度化；制度化的风险；社会保障制度；数字经济；中国

Abstract

In the process of human and social development, technological innovation has always been the source of promoting social progress. Technological advances represented by artificial intelligence, automation, big data, and the Internet of Things and so forth, are opening a new round of industrial revolution and have begun to fundamentally affect our production methods and lifestyles. As the core content of the new scientific and technological revolution, digital economy has increasingly become a new driving force for economic growth of major countries in the world. It is not only changing the mode of operation of enterprises, but also changing the employment forms of workers. In China, the digital economy has accounted for more than 30% of GDP, and employed nearly 10% of the population. It has become a new engine for China's economic growth and ease of employment pressure. However, while affirming the positive value of the digital economy, we should also face up to the negative impacts brought about by it, which is mainly reflected in its social security system to meet the needs of industrialization. Then, how does the modern social security system adapt to the development of industrialization and how it works? How does the digital economy affect China's modern social security system? To this end, this study focuses on the operational mechanisms of the modern social security system and the challenges that digital economy poses to China's social security.

The existing research mainly analyzes the impact of digital economy on the social security system from two aspects: one is the challenge, that is, the negative impact of the digital economy on social security financing and management; the other is the opportunity, that is, the positive significance of digital economy to the social security system. However, as a new research field, there are many shortcomings for existing research in terms of research content, research perspectives and research methods. Based on China, this research analyzes the challenges that the digital economy poses to the social security system by applying risk society theory, constructing an 'institutionalization of risk and risk of institutionalization' analysis framework, and combining field research.

Based on the above integrated analysis. Firstly, this study analyzes the establishment process of modern social security system from the perspective of institutionalization of risk, and analyzes the main content and operation mechanism of modern social security system. It believes that social security is the product of adapting to the change of human society risk structure, and changes from non-institutionalization to institutionalization with the change of risk structure. The modern social security system is compatible with the relatively stable production mode, labor form and organizational form in the industrialized era. Its operational mechanism is embodied in the construction of the subject relationship with clear rights and responsibilities, the

financing mechanism of state subsidies and multi-participation, and the government-led bureaucratic management system. Secondly, from the perspective of institutionalized risk, it analyzes the main problems faced by the modern social security system in the digital economy era. The research points out that, in the digital age, the development of virtual economy and digital economy leads to the blurring of labor relations, fragmented employment forms and ‘decentralized’ social management mechanism, which do not conform to the development requirements of the modern social security system. As a result, the relationship between the social security subjects is vague, the financing is more difficult, the management mechanism is more complicated, and the modern social security system that meets the needs of industrial development is hard to sustain in the digital economy. Furthermore, on the basis of analyzing the development of foreign digital economy, it draws on its main measures to cope with the challenges of the digital economy. It is found that the measures taken by countries with different welfare models in dealing with the challenges of the digital economy are quite different, but in general, there are three aspects: one is to expand the coverage of the social security system; the other is to expand the scope of application of labor relations; The third is to enhance the flexibility of the social security system. Finally, on the basis of the above analysis, some main conclusions of this study are obtained, that is, the modern social security system is the manifestation of risk of institutionalization; the Chinese social security system faces “institutional failure” in the digital economy era; and different countries have different ways to deal with the negative impact of digital economy. At the same time, the corresponding policy recommendations are proposed in combination with the reality of China, including reducing the threshold for participation in insurance, reforming financing methods, and improving management level.

In short, this study demonstrates the internal and realistic nature of the evolution of the modern social security system from the perspective of social risk, and analyzes the problems and challenges faced by the modern social security system in the digital economy era. Promoting the study of the social security system in the context of the digital economy is not only the need to maintain the social security rights for the platform workers, but also the inherent requirement to realize the sustainable operation of the social security system.

Keywords: institutionalization of risk; risk of institutionalization; social security system; digital economy; China