Worker's Preferences over Payment Schedules: Evidence from Ridesharing Drivers

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This version: June 15, 2023

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An occupation is usually characterized as a combination of what people do and how much they are paid for it, with little attention to the fact that work arrangements also define *when* people are paid for their labor. This paper complements this discussion by investigating how much value people assign to having a short delay between their tasks and the associated compensation. Using a national experimental survey with ridesharing drivers in Brazil, I find a very strong preference for the quick payment feature, as a third of the drivers report preferring an arrangement that pays always on the same day of the ride against the alternative of earning about twice as much with a month's delay. Evidence from subgroup analysis and free text responses suggests that the short delay is preferable in this context due to (a) the presence of financial constraints combined with (b) the value of being able to to quickly adjust income by working more hours when needed. An experimentally induced discussion about the driver's potential liquidity sources makes them marginally more likely to prefer high-rate, long-delay contracts, indicating a modest role for primed perceptions with respect to preferences over work payment schedules.

Keywords: Work Contracts; Financial Constraints; Time Preferences; Self-employment; Gig Economy; Ridesharing; Brazil.

JEL codes: D91; J22; J24; J31; M52.

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I. Introduction

A job is usually characterized as a combination of a task (what the workers are expected to do) and a compensation (how much they are paid for their labor), with little attention to the fact that work arrangements also define *when* workers are paid. This paper complements this discussion by investigating how much value people assign to having a short delay between their tasks and the associated compensation.

Why would the payment timing matter for the workers? In general terms, as long as they can borrow and save freely, people should be largely indifferent between being paid the same day they complete their work or a few weeks later, assuming the deferred amount is nominally adjusted for inflation, market interest rates, and default risks. However, if those ideal conditions are absent for at least a share of the workers, there would be a value in being paid under a shorter interval, and people facing different constraints could have weaker or stronger preferences for this feature. Moreover, if all other job attributes are sufficiently similar, an occupation that pays well could be rejected for another that pays quicker.

The challenge for external observer is that the other job attributes are rarely similar. Occupations that pay shortly after a task — such as daily construction workers, hairdressers working on their own, or taxi drivers — are in many ways different from regular firm employees with regular paychecks or the consultants paid weeks after the end of a long project. It is unclear how much of the typical earnings gap in those examples could be assigned to the differences in the payment schedule.

This research address this difficulty by focusing on the particular case of ridesharing drivers. In this context, the drivers offer their private transportation services to final clients using the intermediation of a digital platform that sets the rules for the transactions and helps demand and supply to clear in the market. From the perspective of the question at hand, this setting is convenient because (a) all drivers performs an homogeneous, well-defined task and (b) the delay to payment is a relevant and salient margin — and one that can be subject to variation. The platform is able to charge the client at the conclusion of a ride, such that the drivers could plausibly be paid their corresponding fare that very same day, or at some time in the future, according to the platform's policy. Hence, variation of payment timing here does not change the nature of the job.

The main outcome of interest is the drivers' reported preferences when facing the hypothetical choice between receiving the usual fare soon after a ride, versus receiving a higher fare with a delay of 30 days. Two features specific to this context contributes to a meaningful identification of the reported preferences. First, ridesharing drivers are experts when it comes to quick reasoning about kilometer fares. Their income is a direct result of the net amount from the earnings from their rides and their associated expenses, and they can anticipate the real life consequences of marginal changes in the rates better than the general population. Second,

discussing alternative payment schedules with this population is a plausible exercise because this is a very recent, unregulated form of work, and there are weaker norms around payment standards. For contrast, imagine the possible oddity of asking a bus driver to consider being paid at the end of each complete route around the city. Even though the activity itself is not very distinct, the consolidated norms around the public bus driver activity means that there is a tighter link between the job and their payment schedule.

The results show very strong preference for the quick payment option, as a third of the drivers report preferring an arrangement that pays always on the same day of the ride against the alternative of earning about twice as much with a month's delay. Evidence from subgroup analysis and free text responses suggests that the short delay is preferable in this context due to (a) the presence of financial constraints combined with (b) the value of being able to to quickly adjust income by working more hours when needed.

An experimentally induced discussion about the driver's potential liquidity sources makes them marginally more likely to prefer high-rate, long-delay contracts, indicating a modest role for primed perceptions with respect to preferences over work payment schedules.

This paper contributes to three strands of the economic literature. Firstly, it documents that workers can attach very high value to the simple job feature of being paid shortly after the task, extending the debate on job attributes. In this sense, the elicitation of willingness to pay for short payment delays put forth here is close in spirit to the elicitation of willingness to pay for work flexibility (Mas and Pallais 2017; Chen et al. 2020), for less commute time (Le Barbanchon, Rathelot, and Roulet 2021), for stability and earnings growth (Wiswall and Zafar 2018), and for fringe benefits (Eriksson and Kristensen 2014).

Secondly, this research also relates to the extensive literature on time preference, where subjective discount parameters are typically inferred from choices over when to receive arbitrary gifts, with variations in the structure of the posited discounting function (the range of methods and results have been reviewed by Frederick, Loewenstein, and O'Donoghue 2002; Chabris, Laibson, and Schuldt 2016; Ericson and Laibson 2019; Cohen et al. 2020; Imai, Rutter, and Camerer 2021; Matousek, Havranek, and Irsova 2021). In contrast, the present paper is interested in intertemporal trade-offs in the particular context of the labor market, in which the relevant choice refers to a recurring payment rule and the payoff is the counterpart of a labor service. Within this much smaller literature, my findings contrast with the series of studies that manipulate payment timing for farmers and informal workers in Kenya and Malawi (Brune and Kerwin 2019; Casaburi and Macchiavello 2019; Kramer and Kunst 2020; Brune, Chyn, and Kerwin 2021). Those experiments find that workers prefer a single delayed payment over more frequent, smaller installments. In such design, however, the choice for later payment is also a choice for a bulky payment,

justifying the interpretation that the results reflect primarily a demand for safe savings devices that allow the workers to purchase large indivisible goods. In this paper, the contracts differ only in the delay between the work task and the respective pay. In any given day, you would receive for the work performed the same day or 30 days before, but there is no accumulation over multiple days, and therefore the results are clean from potential preferences for lump-sum amounts.

Thirdly, my results complement the emerging debate on the costs and benefits of platform work. The available literature has consistently argued that working hours flexibility is the primary benefit of the digital gig economy. It appears as the feature most appreciated by the gig workers, and as the key reason why people choose this form of occupation. This paper shows that this view is incomplete because it fails to consider that gig work is also a way to secure income faster, both in the sense that it has low entry barriers and that the delay between the task and the associated payment is shorter than in other occupations. Notably, payment schedule does not show up in the results from previous surveys and experiments for a simple reason: so far, researchers have asked workers to choose from menus that did not include this feature (Hall and Krueger 2018). This papers shows that this is a first order feature: consistent with the high implicit value documented in the discrete choice elicitation, the option to make money fast is also the most cited reason to start ridesharing.

This paper will proceed by discussing the survey design, the preference elicitation method, and the experimental manipulation. The institutional context for the platform transportation services in Brazil is presented in section III, where I also describe the profile of the ridesharing drivers in my sample and their work routine. The results are presented in section IV, organized around the two key questions of this paper: (a) how much drivers value a contract with a short delay-to-pay and (b) how is this preference affected by the way people think about their budget. Finally, section V concludes with a discussion of the implications of the results and directions for further research.

II. Methods

The main outcome of interest is the drivers' reported preferences when facing the hypothetical choice between receiving the usual fare soon after a ride, versus receiving a higher fare with a delay of 30 days. The question was worded as follows:

> For some drivers, it is important to be paid for their rides as soon as possible.
>
> Others prefer a higher value, even if it takes long for it to be deposited.
>
> If you could choose, which of those options would work best for you:
>
> [ ] I'd prefer *{base rate per km}*, deposited always the same day of the ride.
>
> [ ] I'd prefer *{1.24 × base rate per km}*, deposited always 30 days after the ride.

The bracketed values were calculated dynamically, such that the reference rate for the same day option matches the actual kilometer base rate at the respondent's geographical area. The late payment option is calculated based on the reference rate, which is multiplied by a given factor — 1.24, or a 24 percent increase, in the first question, as depicted above — and the resulting value was displayed to the driver. The use of tailored values contributes to the realism of the exercise and ensures that all nominal values are at least as high as their usual fares.

If the respondent chooses the option to receive soon (resp. later), the follow-up question would propose a higher (resp. lower) multiplier to the delayed rate. This unfolding protocol was repeated three times, leading to a total of eight bins, as show in figure 1.

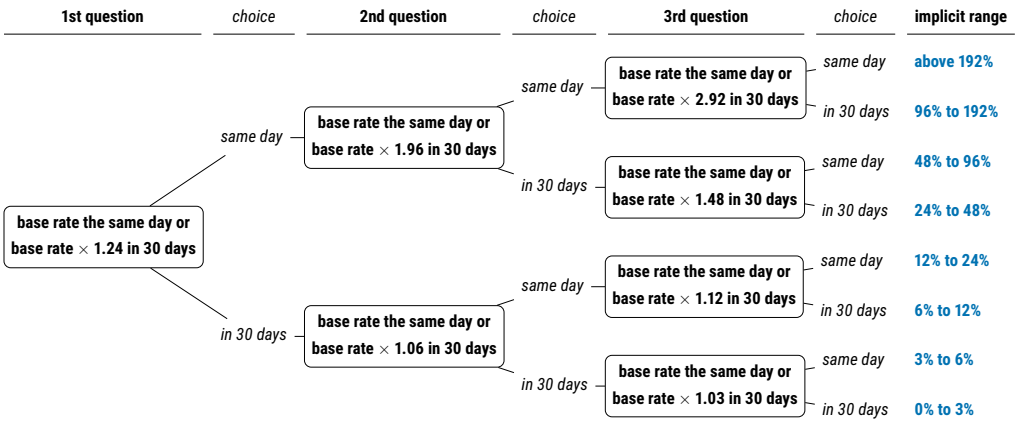

FIGURE 1. *Sequences of possible contract choices and the corresponding rates*

This general mechanism (also called "titration", "unfolding brackets", "bisection", or "staircase method") has a long tradition in lab applications for behavioral

economics. It is a well-validate, internally consistent protocol, that adopts a concise set of simple questions, which are desirable properties in the context of this experiment. The crucial novelty relative to other investigations that use the same protocol is that here it is employed to an recurring payment rule, within an applied labor market context. The implicit indifference ranges capture the relative importance of a particular payment scheme for the worker or, equivalently, suggest their willingness to pay in exchange for a short delay to monetary compensation.

To evaluate the consequences of different financial concerns on the driver's perceived financial stress, respondents were randomly exposed to vignettes making their domestic budget more salient. In the control group, drivers in the control group reported their demographic information, their preferred payment scheduled, how easy it is to make ends meet in their household, and other aspects of their working routine, as shown in figure 2. In addition to these background questions, respondents in the first treatment group were also presented with a vignette inviting them to discuss how they would deal with an unexpected expense in the amount of R$ 1400 (about US$ 270, slightly above the monthly minimum wage). Finally, drivers in the last treatment arm were asked how they would spend an unexpected gain of R$ 1400. For completeness, the full questionnaire is available in the Appendix I.

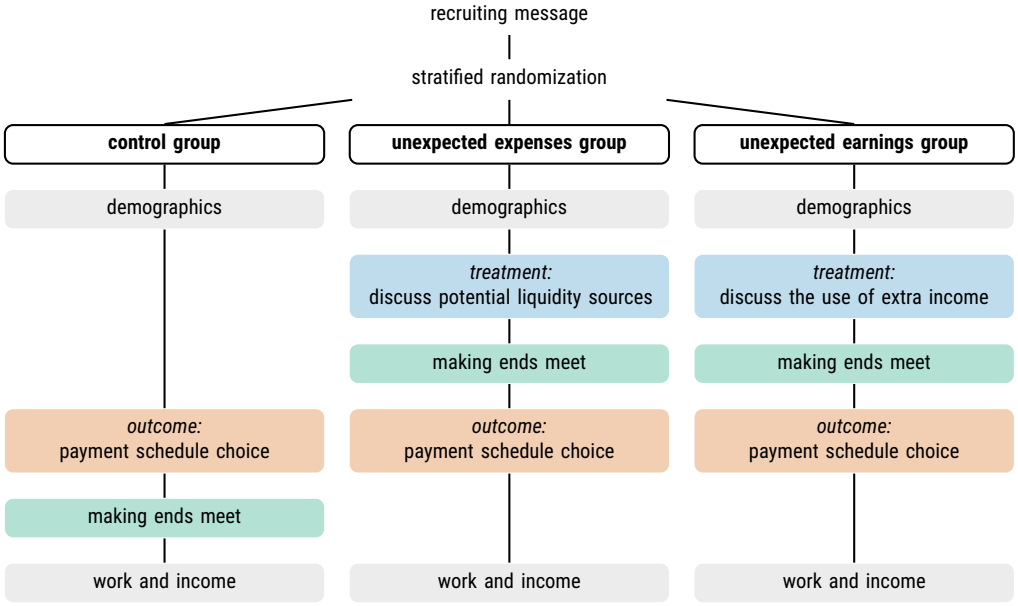

FIGURE 2. *The sequence of the survey blocks according to the assignment group*

III. Context

Transportation services mediated by digital applications was virtually absent in Brazil only a decade ago. but it engaged more than 1.2 million ridesharing drivers as of 2022 (Callil and Picanço 2023). The business of ridesharing services in Brazil is currently dominated by two companies that operate in all regions of the country, with the scattered presence o smaller firms operating locally. The default payment rule in both of the large platforms is deposit the drivers' outstanding balance once a week in the bank account designated by the driver.

The status of platform workers in Brazil relative to other workers concerning taxation and welfare coverage is yet poorly defined, and the drivers fall in a gray area between regular employment and autonomous service providers from the perspective of labor regulation and social security. Platform workers can access the public health system and are eligible for means-tested cash transfers and disability benefits since those are universal welfare policies. However, the social security system only grants labor protection benefits (such as temporary work incapacity, maternity leave, and retirement pension) to formally insured, contributing workers. While platform drivers are expected to pay social security contributions as individual micro-entrepreneurs; in practice, this participation is not enforced, and coverage depends on the worker's initiative.(Center for Education and Research in Innovation 2021).

A. *Who are the ridesharing drivers?*

The data was collected via a partnership with a leading ridesharing platform, that sent the questionnaire to the mobile phones of its driver partners in all regions of the Brazil. The survey link was first distributes in the afternoon of 24th of January 2023, a reminder was sent 50 hours afterwards, on the 26th, and the data collection was concluded on the 31st. Within this period, 14 300 drivers took part in the survey.

The ridesharing drivers in the sample are primarily mixed-race men (44 percent). They have at most high school education (63.2 percent). The largest age group is between 28 and 37 years old (38 percent).

TABLE 1. *Overview of the socioeconomic characteristics of the ride-hailing drivers*

	Full Sample	**Control Group**	**Group A: Addressing Unexpected Expenses**	**Group B: Spending Unexpected Earnings**
Gender and ethnicity				
men, mixed-race	45.5%	45.6%	45.9%	44.9%
men, white	33.8%	34.0%	33.0%	34.6%
men, black	12.9%	13.0%	12.6%	13.1%
women, mixed-race	3.0%	3.0%	3.3%	2.8%

TABLE 1. *Overview of the socioeconomic characteristics of the ride-hailing drivers (continued)*

	Full Sample	**Control Group**	**Group A: Addressing Unexpected Expenses**	**Group B: Spending Unexpected Earnings**
women, white	3.2%	2.8%	3.6%	3.1%
women, black	0.4%	0.4%	0.5%	0.4%
other genders, ethnicities	1.1%	1.2%	1.2%	1.1%
Highest level of formal education completed				
no schooling	0.6%	0.5%	0.6%	0.7%
some primary education	6.0%	6.0%	6.2%	6.0%
primary education	4.5%	4.5%	4.6%	4.3%
some high school	8.0%	8.2%	7.7%	7.9%
high school	44.1%	44.1%	43.6%	44.5%
some college	20.7%	20.5%	21.2%	20.4%
college	12.6%	13.0%	12.4%	12.4%
some graduate studies	1.2%	0.8%	1.4%	1.3%
graduate studies	2.4%	2.3%	2.3%	2.6%
Age group				
18 to 27 years old	14.1%	14.4%	13.5%	14.2%
28 to 37 years old	38.3%	38.9%	38.6%	37.2%
38 to 47 years old	31.5%	30.8%	31.5%	32.3%
48 to 57 years old	12.2%	11.9%	12.3%	12.3%
58 to 67 years old	3.6%	3.6%	3.8%	3.5%
68 and above	0.4%	0.5%	0.2%	0.4%
Geographic macroregions				
North	8.7%	8.8%	8.8%	8.7%
Northeast	20.1%	20.1%	20.1%	20.1%
Central-West	10.9%	10.9%	10.8%	10.9%
Southeast	46.7%	46.7%	46.7%	46.7%
South	13.6%	13.6%	13.7%	13.6%
Sample				
Number of observations	14,300	4,765	4,767	4,768

Source: Survey conducted by the author with ride-hailing drivers in Brazil in January 2023.

B. *What is it like being a ridesharing driver in Brazil?*

The ridesharing drivers report a net income from this activity of R$ 2 266 (or US$ 453) per month, on average. This value is 70 percent more than the national regulatory minimum wage for full time workers. Despite a large dispersion in earnings, even the drivers at the 25th percentile of the distribution derive an income similar to the minimum wage.

	p25	**median**	**p75**	**mean**	**std. dev.**	**n. obs.**
Net income from ridesharing (in R$)	1 250	1 750	2 750	2 266	1 470	10 090
Total household income (in R$)	2 500	3 500	4 500	3 799	2 477	9 591
Household income per capita (in R$)	625	1 125	1 750	1 346	1 110	9 591

Notes: National minimum wage (full time) = R$ 1 320; R$ 1 ≈ US$ 0.20.

The total earnings from ridesharing (they can work with one or multiple platforms, and 73 percent of the drivers in the sample work with more than one app) make up about half the income in their household. The other half comes from the other work or non-work sources from the drivers or from other members of their households.

At the same time, the drivers seem to work longer hours than regular firm employees. About 53 percent of them report working more than 8 hours on a typical driving day, and the most frequent shift is at 10 hours per day.

		percent	**n. obs.**
App driver for how long?	less than a month	2.3	322
	1 to 3 months	7.6	1 085
	3 to 6 months	8.1	1 152
	6 months to a year	9.5	1 356
	1 to 2 years	13.6	1 940
	2 to 4 years	23.7	3 391
	more than 4 years	16.0	2 288
How many apps?	1 app	20.7	2 956
	2 apps	39.1	5 596
	3 apps	14.2	2 032
	more than 3 apps	2.9	411
Work days per week	less than a day	0.7	97
	1 day	0.7	93
	2 days	1.8	254
	3 days	4.9	694
	4 days	6.5	923
	5 days	13.6	1 947
	6 days	24.3	3 470
	7 days	23.8	3 400
Work hours per day	up to 6 hours	16.2	2 313
	6 to 8 hours	18.7	2 673
	9 to 10 hours	19.6	2 805
	11 to 12 hours	14.1	2 023
	more than 12 hours	7.0	1 007

previous state	**percent**	**n. obs.**
employee full-time	21.1	3 024
employee part-time	6.5	923
homemaker	1.2	174
inactive	0.8	120
others	5.3	761
own-account worker	18.1	2 592
retired	1.1	155
student	2.0	289
unemployed	23.3	3 335

reason	percent	n. obs.
faster income	29.6	3 106
time flexibility	20.4	2 145
no other options	19.1	2 004
my best skill	16.0	1 675
match needs	12.5	1 314
better pay	11.9	1 253
more pleasant	6.8	709

IV. Results

A. *How much drivers value a contract with a short delay-to-pay?*

The possibility to quickly convert work into cash is extremely valuable for the ridesharing drivers. About 1 in every 4 drivers prefer to be paid the same day than to be paid nearly 3 times as much with a delay of 30 days, the most extreme trade-off considered in the survey. This group is depicted by the dark red bar in figure 3, and their choice reveals that they would only prefer a later payment under an increase of about 3 times as much relative to their usual rate (2.92 times, or 192 percent increase) or more.

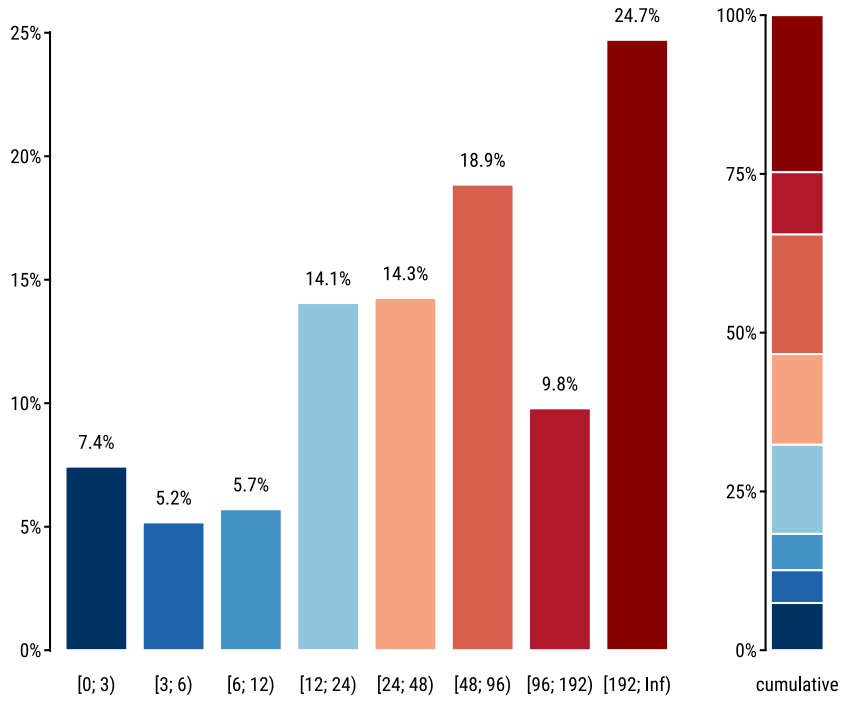

FIGURE 3. *Distribution of drivers over the rates implied by their preferred contracts*

Taken at face value, a discount rate of 192 percent per month is extremely high by any standards. The current inflation rate in Brazil is under 0.4 percent per month, and reference interest rates in the financial system are around 1 percent per month. In our preferred interpretation, the choices reported by the drivers reflect a

combination of (a) a very high present value of liquidity and (b) the option value of being able to quickly address expenses via extra labor supply.

This double role is supported by the answers to the open ended questions. Drives report that they would not be able to support their family consumption and pay the working expenses — gas and car repairs — during a whole month, as implicitly required in the transition period of the late payment contract. This is coherent with a strong liquidity restriction. At the same time, a large share of drivers report that they could only deal with unexpected emergencies by driving more, which means that marginal adjustments in labor supply is used to address extraordinary expenses and smooth consumption.

Willingness to wait for better nominal rates increases monotonically with household income, human capital, and car ownership. The higher the income per capita in the drivers' household, the more likely they are to accept waiting for a higher fare. This correlation is consistent with the hypothesis that higher scarcity makes present income even more valuable in relative terms. These results support the argument that structural financial conditions contribute to these choices.

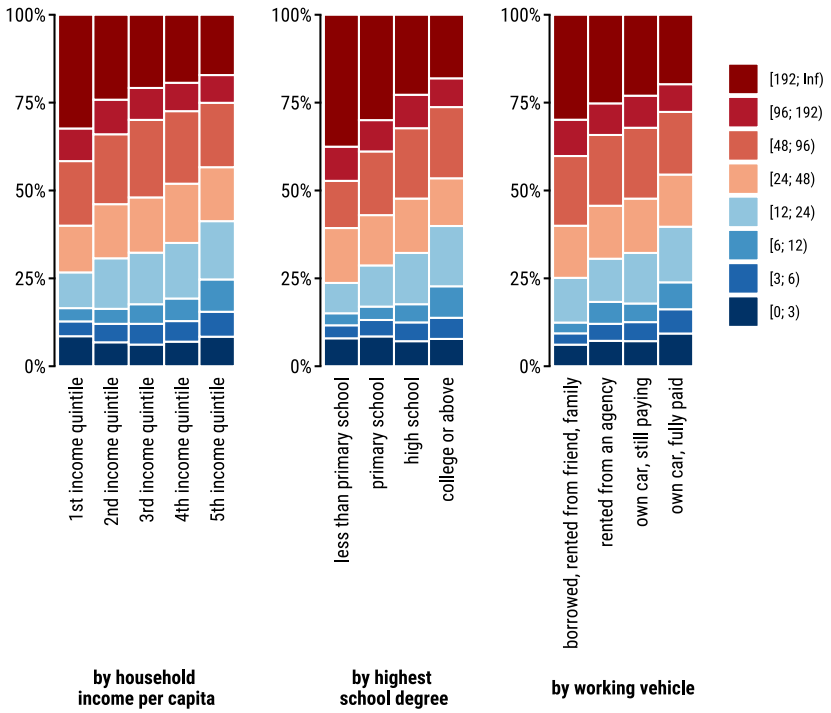

FIGURE 4. *Distribution of drivers over preferred contracts by income level*

The relationship between poverty and urgency we observe at the individual level hold also at the macro regional level. The large regions in the North of Brazil have a notably higher absolute poverty, as measured by share of individuals living in a household with income per capita under US$ 5.5 a day. The same areas also have

a higher share of drivers at the highest indifference bin, that is, those who do not prefer later payments under any of the proposed multipliers.

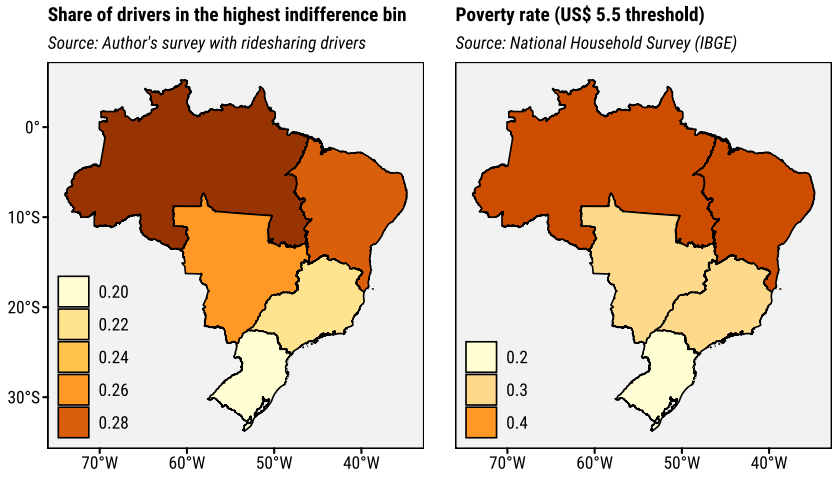

FIGURE 5. *Share of drivers who never prefer a contract that pays in 30 days, and absolute poverty rate by macro geographic region in Brazil*

There is a large variety of driver profiles, but the group looking for access to faster income stands out. The survey asks the drivers for the main reason why they have chosen to drive. About 30 percent of them point to the possibility of earning income fast, followed by 20 percent highlighting the flexibility to choose their working hours. In line with our proposed interpretation, those who are motivated by faster income are also less likely to accept being paid later, even at very high multipliers.

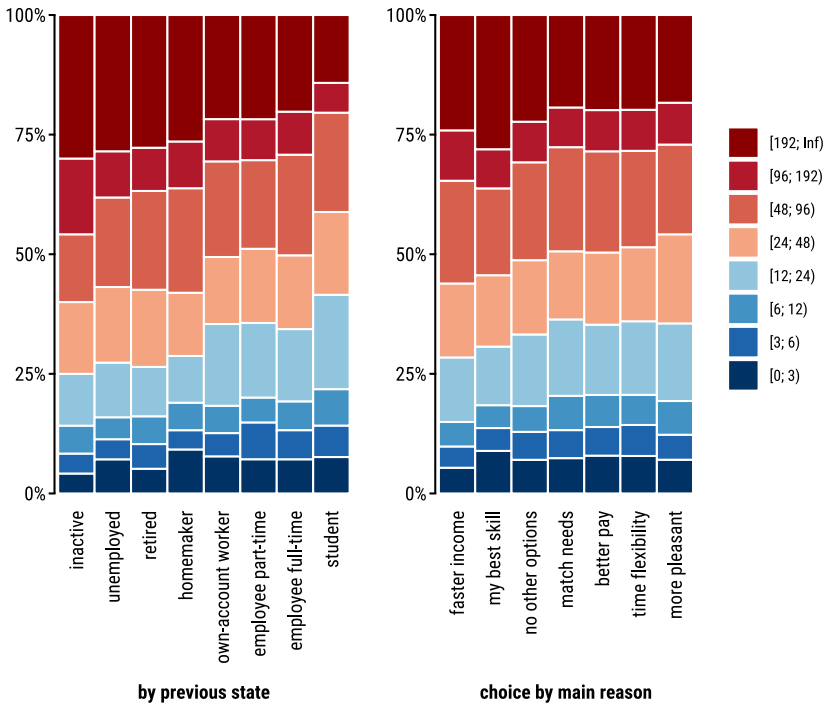

FIGURE 6. *Contract choices by previous state before start working as drivers (left); and by main reason to work with ridesharing (right)*

Evidence from subgroup analysis and free text responses suggests that the short delay is preferable in this context due to liquidity constraints (as workers would not be able to finance their regular monthly expenses) combined with the value of being able to to quickly adjust income by working more hours when needed (a consumption smoothing mechanism that is shut down in the long delay contract).

B. *How is this preference affected by the way people think about their budget?*

The overview of the responses from both treatments supports the proposition that the discussing "emergency expenses" brings to top of mind a range of potential liquidity sources (figure 7), while the discussing "extra income" will induce subjects to consider potential uses and destinations of resources (figure 8).

FIGURE 7. *Word cloud from the question: "how would you cover this unforeseen expense?"*

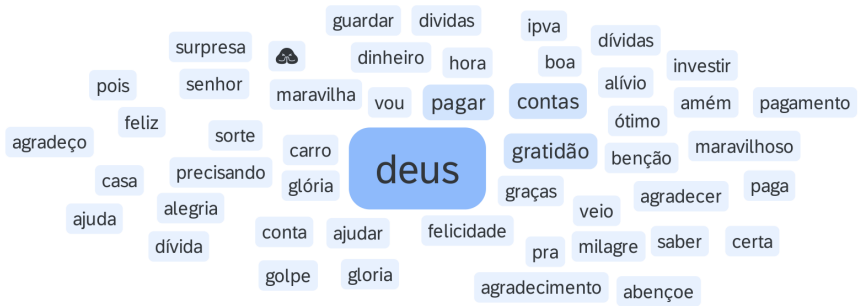

FIGURE 8. *Word cloud from the question: "what would you do with this unforeseen income?"*

The key effect from these treatments is that drivers are more likely to accept deferred payments after discussing how they can come up with cash for an emergency. This result is consistent with the interpretation that the drivers in the control group are providing their first, intuitive answer to the contract choice — while primed subjects have dedicated more time and attention to recover a more precise assessment of their household budget: one group, by considering emergency liquidity sources; another, by listing marginal consumption needs. As a result, the group who considered the question of potential financing mechanisms more closely is significantly less likely to reject all the proposed high-rate, deferred-pay contracts.

TABLE 2. *Share of drivers choosing the same day payment contract when the 30 days delay offers 48, 96 and 192 percent higher earnings*

	Above 48	**Above 96**	**Above 192**
Treat. emergency expense	-0.023**	-0.028**	-0.023**
	(0.010)	(0.011)	(0.009)
Treat. extra income	-0.013	-0.019	-0.007
	(0.012)	(0.012)	(0.012)
Control group mean	0.54	0.35	0.25
N. observations	11 493	11 493	11 493

Notes: Stars denote 90 (*), 95 (**) and 99 (***) confidence levels.

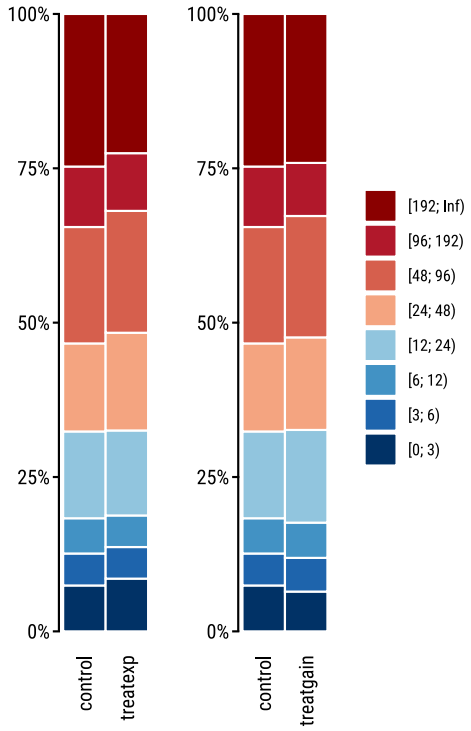

FIGURE 9. *Contract choices for control and unexpected expenses group (left); and for control and unexpected earnings group (right)*

Under the lens of the behavioral literature, this intervention is inducing a costly cognitive process that combines memory and mental accounting in the counterfactual exercise (*what would you do if...*). Their responses make particular features of their budgets more salient and can provide them with a reference point for the subsequent question (Bordalo, Gennaioli, and Shleifer 2022, 2020).

These potential mechanisms are aligned with other evidence from the salience literature (Shleifer 2012; Gennaioli and Shleifer 2010). Also in a development context, Rahman, Bloem, and Bellemare 2023 finds that Bangladeshi women with less than 6 years of education tend to report fewer owned assets if this questions is placed at the

end of a lengthy survey, relative to those who answer the same question early in the interview, suggesting that keeping track of one's assets can be be cognitively costly.

C. *Effects by income level*

TABLE 3. *Effects on drivers within the bottom income quintile*

	Above 3	**Above 6**	**Above 12**	**Above 24**	**Above 48**	**Above 96**	**Above 192**
Treat. emergency expense	-0.02	-0.03	0.00	-0.00	-0.01	-0.02	-0.02
	(0.017)	(0.016)	(0.017)	(0.022)	(0.024)	(0.023)	(0.024)
Treat. extra income	0.02	0.01	0.03	0.01	0.03	0.02	0.02
	(0.016)	(0.018)	(0.018)	(0.024)	(0.026)	(0.020)	(0.023)
N. observations	1 965	1 965	1 965	1 965	1 965	1 965	1 965

Notes: Stars denote 95, 99 and 99.9 confidence levels.

TABLE 4. *Effects on drivers within the 2nd income quintile*

	Above 3	**Above 6**	**Above 12**	**Above 24**	**Above 48**	**Above 96**	**Above 192**
Treat. emergency expense	-0.01	0.01	0.02	-0.01	-0.03	-0.03	-0.03
	(0.015)	(0.018)	(0.020)	(0.023)	(0.028)	(0.027)	(0.023)
Treat. extra income	0.00	-0.00	-0.01	-0.05	-0.05	-0.04	-0.01
	(0.015)	(0.020)	(0.022)	(0.023)	(0.026)	(0.028)	(0.023)
N. observations	2 212	2 212	2 212	2 212	2 212	2 212	2 212

Notes: Stars denote 95, 99 and 99.9 confidence levels.

TABLE 5. *Effects on drivers within the 3rd income quintile*

	Above 3	**Above 6**	**Above 12**	**Above 24**	**Above 48**	**Above 96**	**Above 192**
Treat. emergency expense	-0.02	-0.02	-0.01	-0.01	-0.01	-0.01	-0.01
	(0.014)	(0.020)	(0.024)	(0.025)	(0.026)	(0.024)	(0.021)
Treat. extra income	-0.00	0.02	0.02	0.02	0.00	-0.01	0.01
	(0.013)	(0.016)	(0.019)	(0.026)	(0.032)	(0.026)	(0.020)
N. observations	1 852	1 852	1 852	1 852	1 852	1 852	1 852

Notes: Stars denote 95, 99 and 99.9 confidence levels.

TABLE 6. *Effects on drivers within the 4th income quintile*

	Above 3	**Above 6**	**Above 12**	**Above 24**	**Above 48**	**Above 96**	**Above 192**
Treat. emergency expense	-0.01	-0.01	0.00	0.02	-0.01	-0.02	-0.00
	(0.009)	(0.014)	(0.014)	(0.023)	(0.032)	(0.027)	(0.021)
Treat. extra income	0.01	0.00	-0.00	0.00	-0.01	-0.03	-0.03
	(0.013)	(0.015)	(0.021)	(0.031)	(0.035)	(0.031)	(0.022)
N. observations	2 082	2 082	2 082	2 082	2 082	2 082	2 082

Notes: Stars denote 95, 99 and 99.9 confidence levels.

TABLE 7. *Effects on drivers within the 5th income quintile*

	Above 3	**Above 6**	**Above 12**	**Above 24**	**Above 48**	**Above 96**	**Above 192**
Treat. emergency expense	-0.01	-0.03	-0.03	-0.02	-0.03	-0.03	-0.02
	(0.015)	(0.022)	(0.030)	(0.028)	(0.033)	(0.021)	(0.021)
Treat. extra income	0.03	-0.01	0.00	0.01	-0.02	-0.03	-0.04
	(0.016)	(0.020)	(0.024)	(0.025)	(0.027)	(0.022)	(0.021)
N. observations	1 364	1 364	1 364	1 364	1 364	1 364	1 364

Notes: Stars denote 95, 99 and 99.9 confidence levels.

V. Discussion

The question of the worker's paychecks' timing has received much less attention in the labor economics literature than other components of an occupation. One potential explanation is that most of the research is done in developed countries, where the large majority of the labor force is working in firms, typically under a fixed payment scheme. In developing countries, where informal arrangements and self-employment is more common, there is a larger variance in payment timing and it can be a salient feature in occupational choice. Moreover, as alternative forms of work such as digital gigs and platform work continue to engage an increasing number of people in both rich and poor countries, non-standard payment schedules can also become more salient.

The findings from this study suggest two main conclusions. First, the ridesharing services are an increasingly popular work alternative precisely because they can offer payment schedules that are valuable for workers under financial stress. We document a variety of driver profiles, but the strong preference for fast work income stands out among the fundamental reasons to drive. It seems plausible to extend this conclusion for any other platform work offering similar payment conditions (easy entry; engagement defined on a task-by-task basis; short delay to payment), but we should pursue further research to document it.

Secondly, if an important share of drivers are motivated by strong liquidity constraints, and if this work does not lead to human or financial capital accumulation, they could be locked into a low income equilibrium. Therefore, the next steps in this research agenda is to investigate if this form of occupation leads to net welfare gains for the workers, by providing them a viable source of income, or net welfare losses, by limiting their capital accumulation in the long run.

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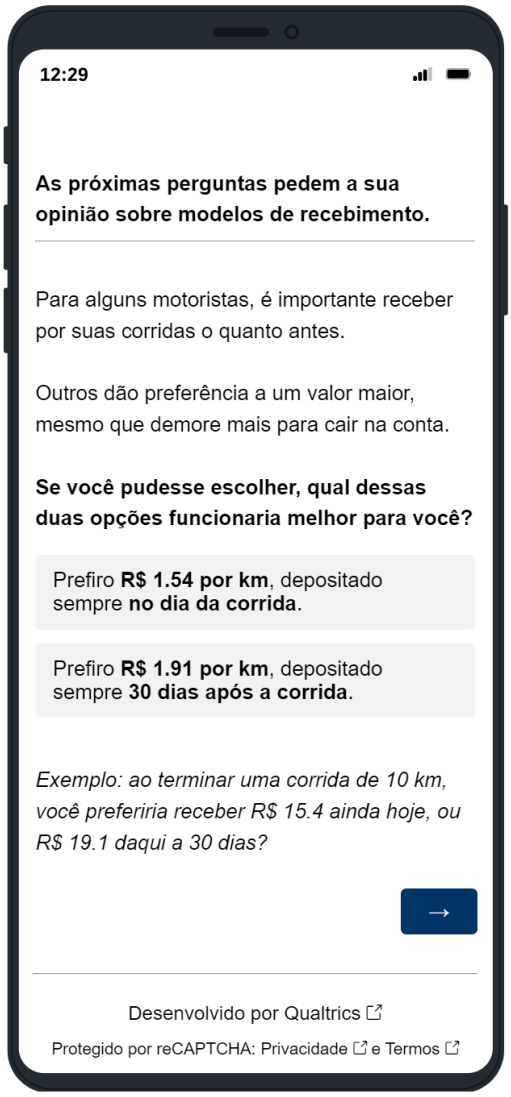
I. Survey questionnaire design

A. *Example of mobile survey interface*



B. *Sequence of question blocks by group*

IF group = {reference group}

Block 1: Geo Region
Block 2: Demographics
Block 3: Outcome contract choice
Block 4: Making ends meet
Block 5: Work and income
Block 6: Open feedback

IF group = {discuss income sources}

Block 1: Geo Region
Block 2: Demographics
Block 7: Discuss income sources
Block 4: Making ends meet
Block 3: Outcome contract choice
Block 5: Work and income
Block 6: Open feedback

IF group = {discuss income uses}

Block 1: Geo Region
Block 2: Demographics
Block 8: Discuss income uses
Block 4: Making ends meet
Block 3: Outcome contract choice
Block 5: Work and income
Block 6: Open feedback

C. *Survey questionnaire in the original language*

Block 1: Geo Region

1.1. state

Onde você costuma fazer a maior parte de suas corridas como motorista de aplicativo?
[ ] Acre
[ ] Alagoas
[ ] Amapá
[ ] Amazonas
[ ] Bahia
[ ] Ceará
[ ] Distrito Federal
[ ] Espírito Santo
[ ] Goiás
[ ] Maranhão
[ ] Mato Grosso
[ ] Mato Grosso do Sul
[ ] Minas Gerais
[ ] Pará
[ ] Paraíba
[ ] Paraná
[ ] Pernambuco
[ ] Piauí
[ ] Rio de Janeiro
[ ] Rio Grande do Norte
[ ] Rio Grande do Sul
[ ] Rondônia
[ ] Roraima
[ ] Santa Catarina
[ ] São Paulo
[ ] Sergipe
[ ] Tocantins

1.2. capital

Na região da capital ou em outras regiões?
[ ] Região de {nome da capital correspondente} e arredores
[ ] Em outra cidade de Alagoas

Block 2: Demographics

2.1. gender

Qual seu gênero?
[ ] Masculino
[ ] Feminino
[ ] Outro

[ ] Prefiro não dizer

2.2. race

Com qual dessas opções você se identifica mais?
[ ] Branco(a)
[ ] Pardo(a)
[ ] Negro(a)
[ ] Indígena
[ ] Asiático(a)

2.3. age

Qual sua idade?
[ ] Entre 18 e 22 anos
[ ] Entre 23 e 27 anos
[ ] Entre 28 e 32 anos
[ ] Entre 33 e 37 anos
[ ] Entre 38 e 42 anos
[ ] Entre 43 e 47 anos
[ ] Entre 48 e 52 anos
[ ] Entre 53 e 57 anos
[ ] Entre 58 e 62 anos
[ ] Entre 63 e 67 anos
[ ] 68 anos ou mais

2.4. schooling

Qual sua escolaridade?
[ ] Sem ensino formal
[ ] Fundamental (1º ao 9º ano) incompleto
[ ] Fundamental (1º ao 9º ano) completo
[ ] Médio (1º ao 3º ano) incompleto
[ ] Médio (1º ao 3º ano) completo
[ ] Superior (faculdade) incompleto
[ ] Superior (faculdade) completo
[ ] Pós-graduação incompleta
[ ] Pós-graduação completa

2.5. hh_adults

Quantos adultos (18 anos ou mais) moram no seu domicílio, incluindo você?
[ ] 1 adulto (apenas eu)
[ ] 2 adultos
[ ] 3 adultos
[ ] 4 adultos
[ ] 5 adultos
[ ] 6 adultos ou mais

2.6. hh_kids

Quantas crianças e jovens (até 18 anos) moram no seu domicílio?
[ ] nenhuma criança / jovem
[ ] 1 criança / jovem

[ ] 2 crianças / jovens
[ ] 3 crianças / jovens
[ ] 4 crianças / jovens
[ ] 5 crianças / jovens
[ ] 6 crianças / jovens ou mais

Block 3: Outcome contract choice

As próximas perguntas pedem a sua opinião sobre modelos de recebimento.

Para alguns motoristas, é importante receber por suas corridas o quanto antes. Outros dão preferência a um valor maior, mesmo que demore mais para cair na conta.

3.1. s_or_l

Se você pudesse escolher, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.24} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.24 × 10} daqui a 30 dias?

IF s_or_l = {no dia da corrida}

3.2. sas_or_las

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.96} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.96 × 10} daqui a 30 dias?

IF s_or_l = {30 dias após a corrida}

3.3. sal_or_lal

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.06} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.06 × 10} daqui a 30 dias?

IF sas_or_las = {no dia da corrida}

3.4. sass_or_lass

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 2.92} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 2.92 × 10} daqui a 30 dias?

IF sas_or_las = {30 dias após a corrida}

3.5. sasl_or_lasl

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.48} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.48 × 10} daqui a 30 dias?

IF sal_or_lal = {no dia da corrida}

3.6. sals_or_lals

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.12} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.12 × 10} daqui a 30 dias?

IF sal_or_lal = {30 dias após a corrida}

3.7. sall_or_lall

E neste caso, qual dessas duas opções funcionaria melhor para você?
[ ] Prefiro R$ {taxa de referência da região} por km, depositado sempre no dia da corrida.
[ ] Prefiro R$ {taxa de referência da região × 1.03} por km, depositado sempre 30 dias após a corrida.

Exemplo: ao terminar uma corrida de 10 km, você preferiria receber R$ {taxa de referência da região × 10} ainda hoje, ou R$ {taxa de referência da região × 1.03 × 10} daqui a 30 dias?

Block 4: Making ends meet

4.1. making_ends_meet

Em geral, como tem sido fechar as contas no final do mês na sua casa?
[ ] Muito simples
[ ] Simples
[ ] Relativamente simples
[ ] Nem simples, nem complicado
[ ] Relativamente complicado
[ ] Complicado
[ ] Muito complicado

Block 5: Work and income

5.1. how_long_app

Faz quanto tempo que você trabalha como motorista de aplicativo?
Caso já tenha parado por mais de três meses, considere apenas o tempo desde que voltou.
[ ] Menos de um mês
[ ] Entre um mês e 3 meses
[ ] Entre 3 meses e 6 meses
[ ] Entre 6 meses e um ano
[ ] Entre um ano e dois anos
[ ] Entre dois e quatro anos
[ ] Mais que quatro anos

5.2. previous_state

Qual era sua situação no mês anterior ao que começou (ou retomou) o trabalho por aplicativo?
[ ] Estudante
[ ] Desempregado(a)
[ ] Trabalhando por conta própria
[ ] Empregado(a) em tempo integral
[ ] Empregado(a) em tempo parcial
[ ] Afastado(a) por doença ou outra incapacitação
[ ] Cuidando da casa e/ou da família em tempo integral
[ ] Aposentado(a)
[ ] Outra situação

IF previous_state = {Desempregado(a)}

5.3. previous_state_unemp

No mês anterior ao que começou (ou retomou) o trabalho por aplicativo, você estava buscando trabalho?
[ ] Sim
[ ] Não

IF previous_state = {Empregado(a) em tempo integral} OR {Empregado(a) em tempo integral}

5.4. previous_state_emp

No mês anterior ao que começou (ou retomou) o trabalho por aplicativo, você tinha carteira assinada?
[ ] Sim
[ ] Não

IF previous_state = {Trabalhando por conta própria}

5.5. previous_state_oaw

No mês anterior ao que começou (ou retomou) o trabalho por aplicativo, você tinha CNPJ ou outro registro formal?
[ ] Sim
[ ] Não

5.6. main_reasons

Naquele momento, o que levou você a começar (ou retomar) o trabalho por aplicativo?
Levando em conta as outras ocupações que eu poderia exercer, decidi ser motorista porque...
[ ] pagava melhor do que as outras opções.
[ ] era mais agradável do que as outras opções.
[ ] era mais fácil de conciliar com minha vida pessoal.
[ ] poderia trabalhar de acordo com a necessidade do mês.
[ ] era uma forma de garantir renda rapidamente.
[ ] dirigir é minha maior habilidade profissional.
[ ] não havia outras opções naquele momento.
[ ] tinha outros motivos: [_____]

5.7. how_many_apps

Com quantos aplicativos você trabalha atualmente?
[ ] 1
[ ] 2
[ ] 3
[ ] mais que 3

5.8. working_vehicle

Qual opção descreve melhor o seu veículo de trabalho atualmente?
[ ] Veículo próprio, pago
[ ] Veículo próprio, ainda pagando
[ ] Veículo alugado de uma agência
[ ] Veículo alugado de um parente ou amigo
[ ] Veículo alugado via parceria da plataforma
[ ] Veículo emprestado

5.9. work_days_per_week

Quantos dias por semana você costuma trabalhar como motorista, em média?
[ ] Menos que 1 dia por semana
[ ] 1 dia por semana
[ ] 2 dias por semana
[ ] 3 dias por semana
[ ] 4 dias por semana
[ ] 5 dias por semana

[ ] 6 dias por semana
[ ] 7 dias por semana

5.10. work_hours_per_day

Por quantas horas você costuma dirigir durante uma jornada de trabalho, em média?
[ ] Menos que uma hora
[ ] 1 hora
[ ] 2 horas
[ ] 3 horas
...
[ ] 22 horas
[ ] 23 horas
[ ] 24 horas

5.11. other_jobs

Você exerce outras atividades remuneradas além de motorista atualmente?
[ ] Sim, outras atividades por conta própria
[ ] Sim, empregado(a) tempo integral
[ ] Sim, empregado(a) tempo parcial
[ ] Não, motorista é minha única atividade remunerada atualmente

IF other_jobs = {Sim, outras atividades por conta própria}

5.12. other_jobs_oaw

Nessa outra atividade por conta própria, você tem CNPJ ou outro registro formal?
[ ] Sim
[ ] Não

IF other_jobs = {Sim, empregado(a) tempo integral} OR {Sim, empregado(a) tempo parcial}

5.13. other_jobs_emp

Nesse outro emprego, você tem carteira assinada?
[ ] Sim
[ ] Não

IF other_jobs ≠ {Não, motorista é minha única atividade remunerada atualmente}

5.14. main_or_second_inc

A atividade de motorista é atualmente...
[ ] minha fonte de renda principal.
[ ] uma fonte de renda complementar.

5.15. looking_for_a_job

Você está buscando emprego atualmente?
[ ] Sim
[ ] Não

5.16. driver_income

Qual é seu ganho líquido mensal como motorista, aproximadamente?
Considere a renda disponível para você depois de descontar o combustível e os outros custos do carro.
[ ] Menos de R$ 500 por mês
[ ] R$ 500 a R$ 1 000 por mês
[ ] R$ 1 000 a R$ 1 500 por mês
[ ] R$ 1 500 a R$ 2 000 por mês
[ ] R$ 2 000 a R$ 2 500 por mês
[ ] R$ 2 500 a R$ 3 000 por mês
[ ] R$ 3 000 a R$ 3 500 por mês
[ ] R$ 3 500 a R$ 4 000 por mês
[ ] R$ 4 000 a R$ 5 000 por mês
[ ] R$ 5 000 a R$ 6 000 por mês
[ ] R$ 6 000 a R$ 7 000 por mês
[ ] R$ 7 000 a R$ 8 000 por mês
[ ] R$ 8 000 a R$ 10 000 por mês
[ ] Mais de R$ 10 000 por mês

5.17. hh_income

Qual a renda total do seu domicílio, aproximadamente?
Considere as rendas de todos os moradores, incluindo seu ganho líquido como motorista e outras atividades.
[ ] Menos de R$ 500 por mês
[ ] R$ 500 a R$ 1 000 por mês
[ ] R$ 1 000 a R$ 2 000 por mês
[ ] R$ 2 000 a R$ 3 000 por mês
[ ] R$ 3 000 a R$ 4 000 por mês
[ ] R$ 4 000 a R$ 5 000 por mês
[ ] R$ 5 000 a R$ 6 000 por mês
[ ] R$ 6 000 a R$ 7 000 por mês
[ ] R$ 7 000 a R$ 8 000 por mês
[ ] R$ 8 000 a R$ 10 000 por mês
[ ] R$ 10 000 a R$ 12 000 por mês
[ ] R$ 12 000 a R$ 15 000 por mês
[ ] Mais de R$ 15 000 por mês

5.18. savings

Quanto dos seus ganhos líquidos como motorista você costuma guardar no fim do mês?
[ ] Quase nada (0% a 10%)
[ ] Uma pequena parte (10% a 25%)
[ ] Uma boa parte (25% a 40%)
[ ] Aproximadamente metade (40% a 60%)
[ ] Uma parte grande (60% a 75%)
[ ] A maior parte (75% a 90%)
[ ] Quase tudo (90% a 100%)

IF savings > 10%

5.19. savings_destination

Quais os principais objetivos dessas reservas?

[ ] Emergências do trabalho (carro quebrou, fiquei doente, etc.)
[ ] Emergências domésticas (casa, família, etc.)
[ ] Uma formação profissional
[ ] Um novo negócio
[ ] Lazer e férias
[ ] Guardar para aposentadoria
[ ] Compra de um bem (casa, carro, eletrodoméstico, etc.)
[ ] Evento pessoal (aniversário, casamento, etc.)
[ ] Minhas reservas não têm destinação específica
[ ] Outros objetivos: [_____]

5.20. pension

Você contribui para alguma aposentadoria atualmente?
[ ] Pago INSS por conta própria como contribuinte individual ou MEI
[ ] Pago INSS como funcionário de uma empresa
[ ] Pago uma previdência privada
[ ] Não pago nenhuma aposentadoria atualmente
[ ] Não saberia responder

IF pension = {não pago nenhuma aposentadoria atualmente}

5.21. why_no_pension

Quais os principais motivos para você não pagar uma aposentadoria atualmente?
[ ] Gostaria de pagar aposentadoria, mas não sei como funciona
[ ] Gostaria de pagar aposentadoria, mas as mensalidades são muito altas
[ ] Gostaria de pagar aposentadoria, mas não sobra dinheiro para isso
[ ] Já estou guardando por minha conta, com o que sobra no mês
[ ] Já estou guardando por minha conta, uma quantia fixa por mês
[ ] O retorno é muito baixo, não vale a pena
[ ] É muito cedo para pensar nisso
[ ] Não confio nos sistemas de aposentadoria
[ ] Já recebo uma aposentadoria atualmente
[ ] Outros motivos: : [_____]

Block 6: Open feedback

6.1. feedback

Muito obrigado por sua atenção!

Se quiser, você pode deixar um comentário sobre o levantamento.

De modo geral, o que você achou das questões? Teve alguma dificuldade ou incômodo?
[_____]

Block 7: Discuss income sources

Agora vamos considerar uma situação hipotética.

Imagine que você recebeu a notícia de uma emergência doméstica (um reparo urgente em casa, ou um tratamento de saúde que não pode esperar).

Por causa disso, você terá que desembolsar R$ 1 400 além do previsto essa semana.

7.1. priming_income_sources_word

Qual a primeira palavra que vem à sua mente numa situação assim?
[_____]

7.2. priming_income_sources_descr

Na prática, como você cobriria esse gasto imprevisto de R$ 1 400 neste momento?
Pense na situação e descreva suas opções em algumas palavras.
[_____]

Block 8: Discuss income uses

Agora vamos considerar uma situação hipotética.

Imagine que você recebeu a notícia de um pagamento surpresa (resultado de um sorteio ou de um reembolso inesperado, por exemplo).

Por causa disso, você receberá um depósito extra de R$ 1 400 essa semana.

8.1. priming_income_uses_word

Qual a primeira palavra que vem à sua mente numa situação assim?
[_____]

8.2. priming_income_uses_descr

Na prática, o que você faria com esse ganho imprevisto de R$ 1 400 neste momento?
Pense na situação e descreva suas opções em algumas palavras.
[_____]