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

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A job is usually characterized as a combination of what the workers do and how much they are paid, with little attention to the fact that work arrangements also define *when* workers are paid. This paper investigates how much value the workers assign to having a short delay between the task 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 the presence of financial constraints combined with 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

This paper investigates the relationship between a worker's financial conditions at home and their decisions in the labor market. The working hypothesis is that domestic budget concerns change the relative importance assigned to the different aspects of a job. In particular, under financial stress, *when* you are paid for your work become relatively more important than *how much* you are paid for your work.

While it is theoretically plausible to posit that constrained workers assign more value to arrangements with quick payment schedules, there is yet little empirical documentation of it. The lack of evidence is due to the difficulties involved in identifying this link, since economic activities with a lower delay to payment are also different in other aspects. Furthermore, in most applied labor market contexts, it is unrealistic to discuss the marginal importance of the payment schedule, given that there are established norms about when people are paid in a given job.

This research addresses these challenges by exploring the particular setting of ridesharing applications, where drivers offer their transport services with the intermediation of a digital platform that connects them to customers. First, all drivers in the platform performs an homogeneous, well-defined task. Second, the delay to payment is a relevant, salient margin — and one that can be subject to variation. As the platform charges the clients short after the conclusion of a ride, the drivers can plausibly be paid their fare that same day, or at some time in the future, according to the platform's policy, without changing the nature of the job.

This paper contributes to three strands of the economic literature. First, 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 in this paper 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 time preference literature, where subject discount parameters are inferred from when people choose to receive an arbitrary gift. However, 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.

II. Theory

State variables: assets
Choice variable: consumption and hours

$$V_t(a_t) = u(c_t, h_t) + \beta \cdot [V_{t+1}(a_{t+1})]$$

if paid the same period: $a_{t+1} = r \cdot a_t + z_t + h_t \cdot y - h_t \cdot e_t - c_t$
if paid the next period: $a_{t+1} = r \cdot a_t + z_t + h_{t-1} \cdot y \cdot m - h_t \cdot e_t - c_t$

z_t = other job income$_t$ + other non work income$_t$
labor supply constraint: $H \geq h \geq 0$
borrowing constraint: $w \geq \underline{w}$
to be done: define the distribution of e, y

III. Context

Currently, drivers are paid once a week, or the same day if the driver chooses to be paid using the company's digital banking platform. The digital wallet can be used to pay bills and withdraw cash, but some of those operations are subject to transaction fees. Similar for both major companies in the country.

The status of platform workers in Brazil relative to other workers with respect to taxation and welfare coverage is not well defined. Platform workers can have access to health care through the national public health system and are eligible to means-tested supplementary cash transfers and disability benefits, since those policies have universal coverage and do not require specific contribution from the beneficiaries. However, the social security system grants labor protection benefits (such as temporary work incapacity, maternity leave, and retirement pension) only to contributing, formally insured workers. While ridesharing drivers are expected to pay social security contributions as individual micro-entrepreneurs, in practice this mandatory insurance is not enforced and coverage depends on worker's discretionary choice to pay the labor contribution (Center for Education and Research in Innovation 2021).

IV. Methods

Considering these unique attributes of this market, I partnered with a large ridesharing platform operating is most regions of Brazil to implement a survey experiment with its active drivers. The questionnaire was distributed to the mobile phone of the drivers in the afternoon of 24 January 2023, a reminder was sent 50 hours afterwards, and the collection was concluded on 31 January 2023. In this period, 14 300 drivers took part in the survey.

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.[1] 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.

It is worthy noting that this elicitation mechanism has a long tradition in lab applications for behavioral economics, and it has the benefit of being a concise, well-validate, internally consistent protocol. The crucial novelty here is to employ it in an applied labor market context, where the implicit indifference ranges capture the relative importance of a particular payment scheme for the worker.

[1] The exact 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 transferred. If you could choose, which of those options would work best for you: (a) I'd prefer [*base rate per km*], transferred to me always the same day of the ride. (b) I'd prefer [$1.24 \times$ *base rate per km*], transferred to me always 30 days after the ride." The bracketed values were calculated dynamically, according to the actual current base rate at the respondent's geographical area.

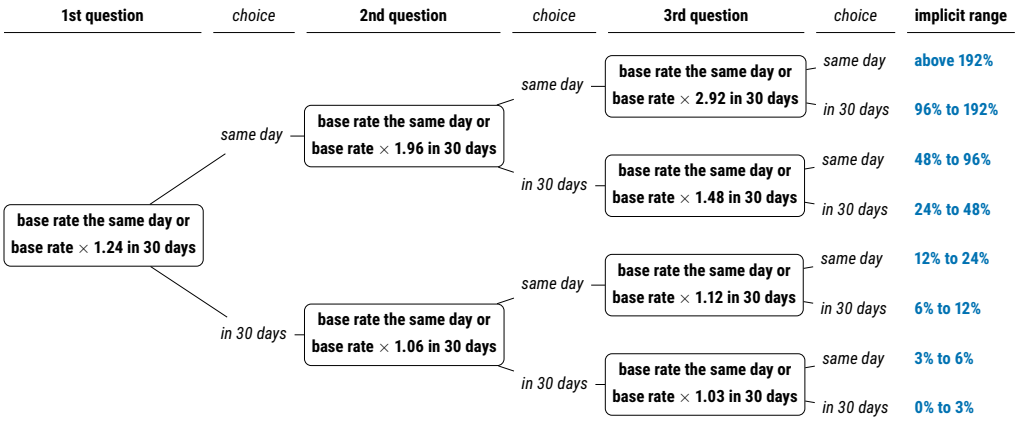

FIGURE 1. *Sequences of possible contract choices and the corresponding rates*

This general mechanism (also called "titration", "unfolding brackets", "bisection", or "staircase method") has the practical advantage of adopting a concise set of simple questions, which is a desirable property in the context of this experiment. This method was shown to outperforms other alternatives (multiple price list, convex time budget, and self-reported patience) in the sense that its estimates are better predictors of economic behavior (Tasoff and Zhang 2021).

To evaluate the consequences of a contingent financial concern on the driver's perceived financial stress and on the relative importance of a quick payment schedule, respondents were randomly exposed to vignettes that make their domestic conditions more salient. 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. 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), while those in the last treatment arm were asked how they would spend an unexpected gain of R$ 1400, as depicted in figure 2.

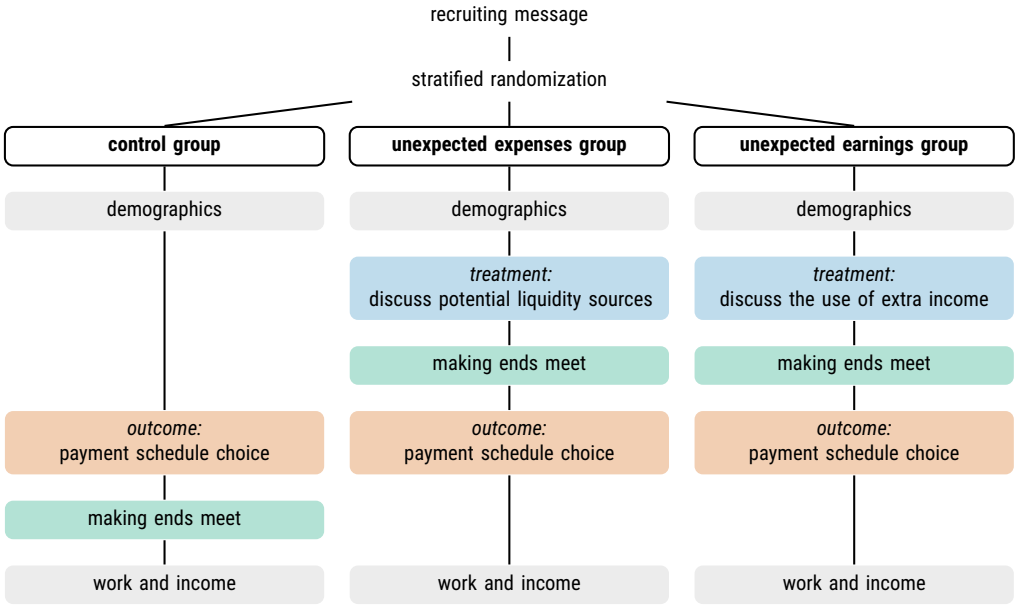

FIGURE 2. *The sequence of the survey blocks according to the assignment group*

V. Results

A. *Who are the ridesharing drivers?*

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%
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%

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**
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?*

	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.

C. *The value of quick payment schemes*

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.

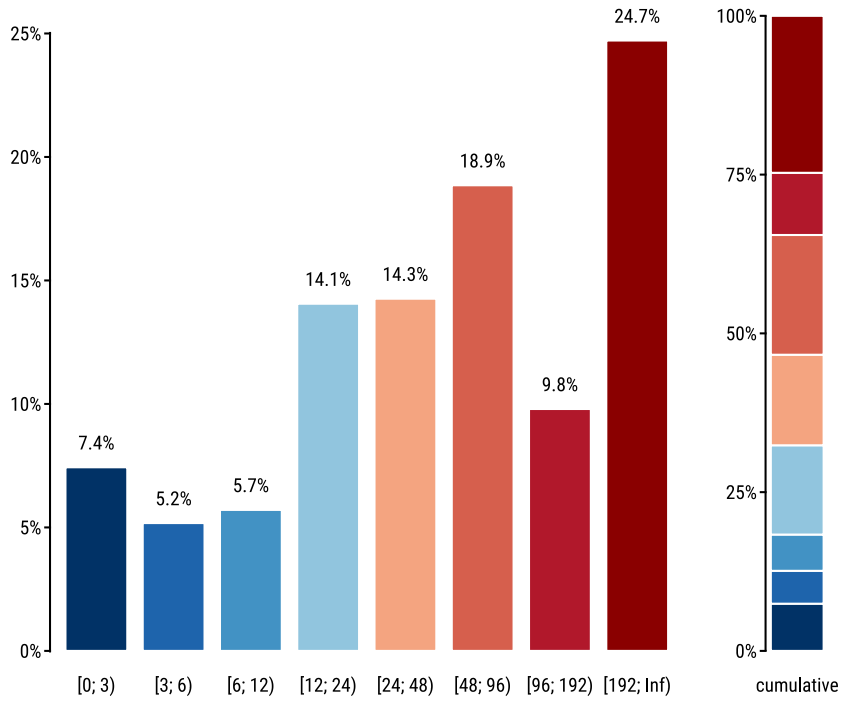

FIGURE 3. *Distribution of drivers over the rates implied by their preferred contracts*

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 in the 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.

Drivers from the poorest households and those who rent their working vehicles are more likely to prioritize time over nominal rates, supporting the argument that structural financial conditions contribute to these choices.

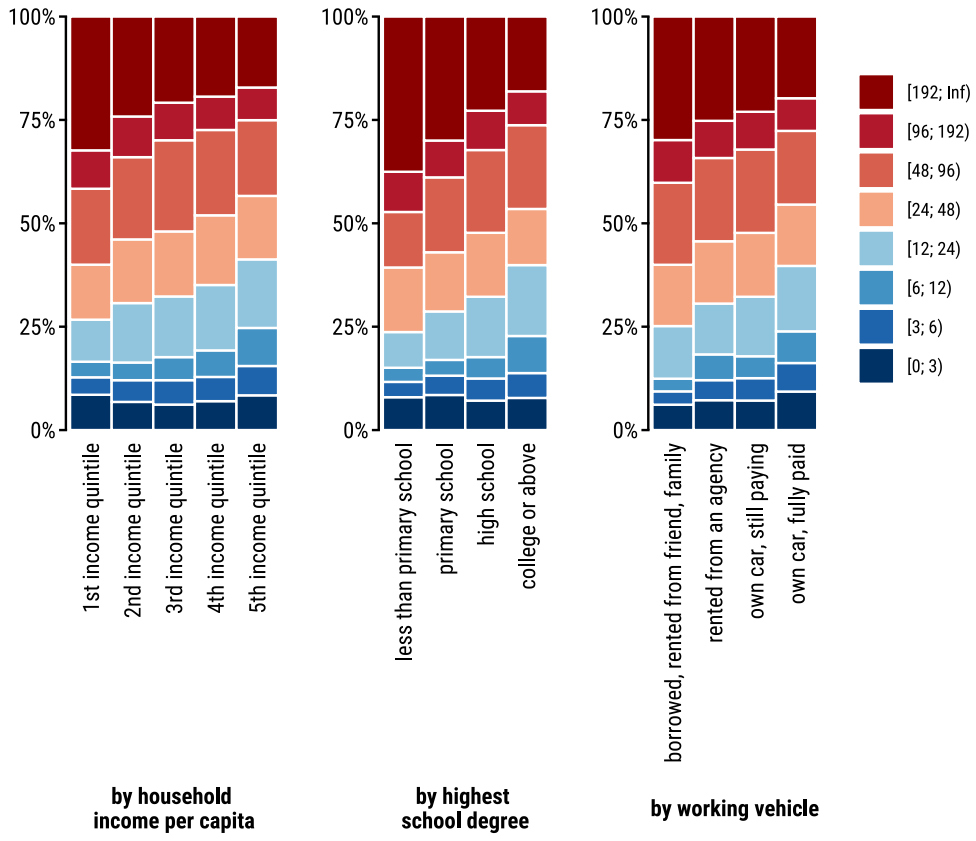

FIGURE 4. *Distribution of drivers over preferred contracts by income level*

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.

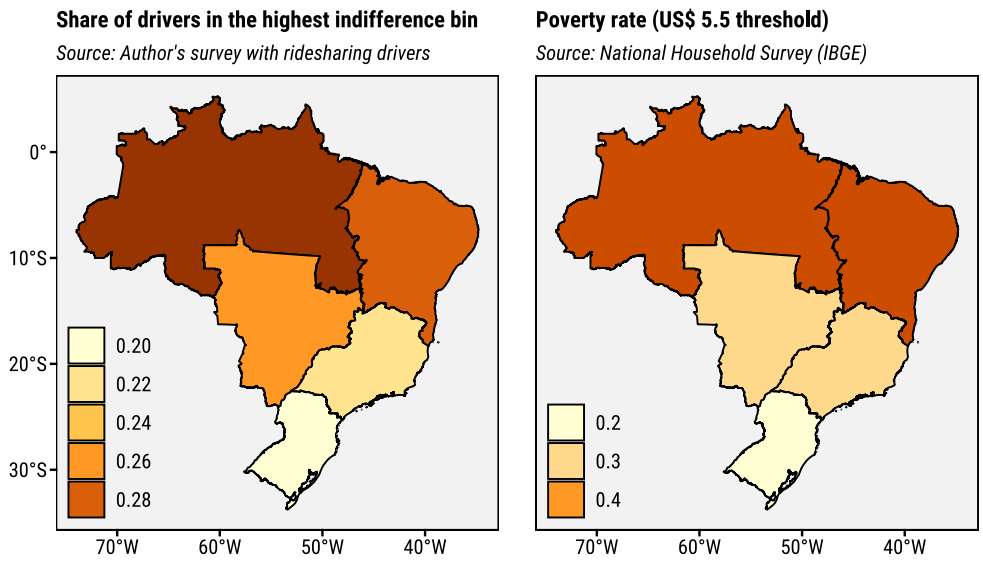

FIGURE 5. *Share of drivers who never prefer a contract that pays in 30 days, and absolute poverty rate by macro geographic region in Brazil*

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.

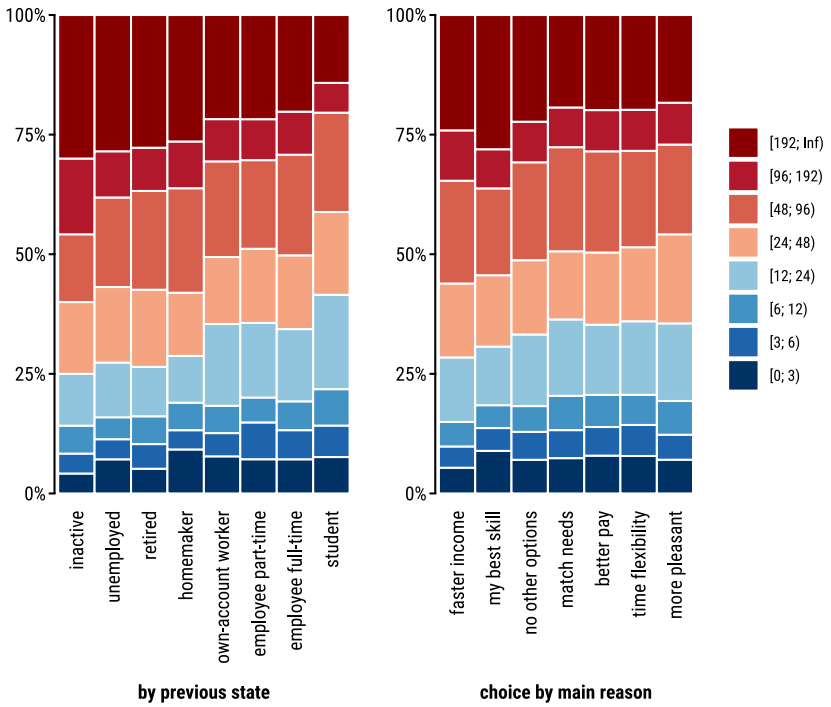

FIGURE 6. *Contract choices by previous state before start working as drivers (left); and by main reason to work with ridesharing (right)*

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).

D. *The impact of priming on the contract choice*

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

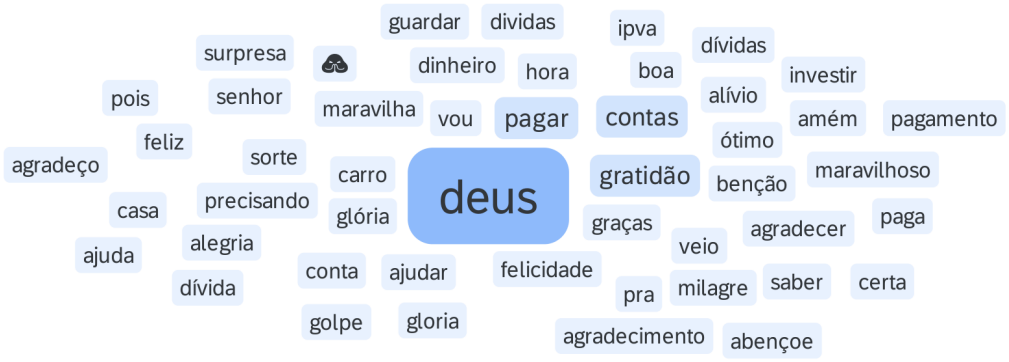

FIGURE 8. *Word cloud from the question: "what would you do with this unforeseen income?"*

Fourth key result: The workers' choices when facing these trade-offs are affected by how they are framing their household budget. Individuals from high-income households become more likely to accept deferred payments after discussing how they can come up with cash for an emergency, while those in poor households become even more likely to prefer the immediate option after reporting how they would spend some unexpected income.

	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.

Treatment "emergency expenses" affects the salience of liquidity sources, while the treatment "extra income" affects the salience of potential uses and destinations of resources.

E. *Mechanisms*

By asking the drivers to mention potential sources (or potential uses) of marginal liquidity in hypothetical scenarios, the intervention induces an costly cognitive process that combines memory and mental accounting in the counterfactual exercise (what you 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 behavioral 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.

F. *Effects by income level*

TABLE 2. *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 3. *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 4. *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 5. *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 6. *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.

VI. 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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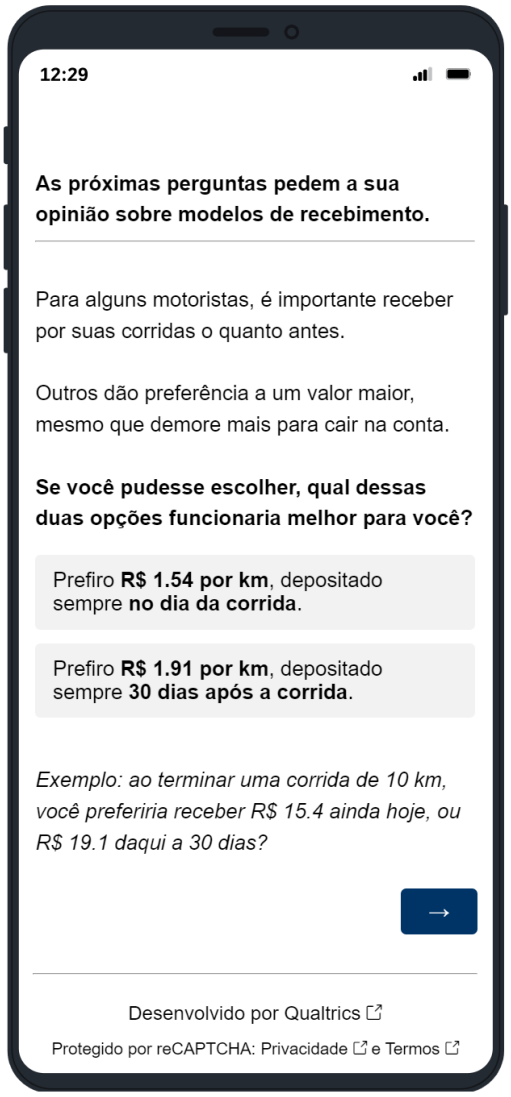
Appendix A. Survey questionnaire design

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.
[_____]