

Experimental instructions

Welcome to this study on pay insecurity!

I would like to invite you to take part in a study on insecure work. The study aims to better understand how pay insecurity affects the decisions of low income workers. Your participation is entirely voluntary and you are free to withdraw at any point without penalty or disadvantage. Before you agree to participate, please read carefully the information provided.

Background to the study

This experiment is part of a larger project on Risk Aversion, Earnings Uncertainty and Labour Supply funded by the Nuffield Foundation, a charitable trust that funds social science research and led by Dr Silvia Avram, a researcher at the University of Essex. The project aims to better understand how people decide whether and how much to work when wages are unpredictable and whether changing public policies to improve income security would help people stay in work.

The experiment

The experiment will last UP TO 90 minutes. You will be given detailed instructions. During the experiment, you will be asked to choose repeatedly between performing a task (transcribing text) in return for earnings and a fixed payment. You will also be asked to play a lottery and answer a few demographic questions. There are no right or wrong decisions. The purpose of the experiment is to study decision making processes and is in no way intended to be a test.

Payment

In return for your participation, you will receive experimental earnings of between £10 and £50. How much you earn will depend partly on your choices and partly on luck. You will receive your payment via Prolific subject to your submission being approved. Submissions are normally approved within 48 hours from experiment completion.

Are there any risks?

We are not aware of any risks associated with your participation in this study.

Withdrawal

Withdrawal

Your participation in this study is entirely voluntary. You are free to withdraw from the study without giving a reason and without penalty. If you choose to withdraw from the study, any data we collected as part of the experiment will be destroyed. Please note that withdrawal is no longer possible once you are paid for your submission.

What happens with your data?

We do NOT collect any personal data as part of the experiment. The only identifying information we store is your Prolific ID which is needed to link your submission with your payment. We will call the data we collect in the experimental session your experimental data. It includes demographic information (gender, age, education, employment history), a measure for your appetite for risk taking, your choices on the work task and your experimental earnings. Your experimental data is completely anonymized and confidential. The data will be stored in electronic files and analysed using statistical methods. At the end of the project, the anonymized data will be archived and deposited with the UK Data Service, a Data centre based at the University of Essex.

Informed consent

Should you agree to take part in the study, you will be asked to sign a consent form. This is to make sure you understand the study information, the terms under which you participate and what happens with the data you provided.

Findings

Findings from this study will be published in a report available here: <https://www.nuffieldfoundation.org/risk-aversion-earnings-uncertainty-and-labour-supply>.

Concerns and complaints

If you have any concerns or complaints about the study, please contact in the first instance the principal investigator, Dr Silvia Avram. If you are still concerned or believe your complaint has not been properly addressed, please contact the ISER Research Director, Prof Paul Clarke. If you are still unsatisfied, please contact the University of Essex Research Governance and Planning Manager, Sarah Manning-Press. Contact details are listed below.

Principal investigator

Dr Silvia Avram, Institute for Social and Economic Research

Informed consent

Taking part in the study

I have read and understood the study information on the previous page. I understand that if I have questions, I can contact the lead investigator via the Prolific messaging platform.

Yes No

I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time, without having to give a reason and without penalty.

Yes No

I understand that taking part in the study involves performing a work task (transcribing text), playing a lottery and answering a few questions about my age, gender, education and employment history.

Yes No

I understand that the study may take up to 90 minutes to complete and that I am free to leave the experiment at any time if I no longer wish to participate.

Yes No

I understand that for my participation, I will receive experimental earnings of between £10 and £50.

Yes No

[Next](#)

Informed consent

Use of the information in the study

I understand that information I provide will be used for aggregate statistical analyses, the results of which will be published in a report and in scientific papers. Neither myself nor any of my individual answers will be identified in any of the publications.

Yes No

I understand that no personal information that can identify me is collected other than my Prolific ID which is needed for technical reasons. I understand that my Prolific ID will be deleted from the final dataset and the information destroyed at the end of the study.

Yes No

Future use and reuse of the information by others

I give permission for the anonymized experimental data that I provide to be deposited with the UK Data Service so it can be used for future research and learning.

Yes No

[Next](#)

Welcome to this experimental session!

Thank you for agreeing to take part in this experiment. Please read carefully the following instructions. If you have any questions, you can contact the principal investigator via the Prolific messaging platform.

This experiment may take up to 90 minutes to complete but most people take under an hour. The length of the session partly depends on your choices. During this time, please refrain from using mobile phones, browsing alternative sites or engaging in another activity. If you are using a tablet, you should disable the spelling, autocomplete and predictive features of the keyboard now.

For participating in this experimental session, you will be paid earnings of between £10 and £50. How much you earn will depend partly on your choices and partly on luck.

Instructions

The purpose of this experiment is to better understand how workers make decisions about work when pay is unpredictable and insecure. The experiment will consist of five stages. At the beginning of each stage, you will receive detailed instructions about your tasks in that stage. Please read them carefully, and make your choices. Once you are finished with your current task, press NEXT to continue. Below is a list of the five stages of this experimental session.

- Stage 1: Instructions
- Stage 2: Lottery
- Stage 3: Text transcription-Part I
- Stage 4: Text transcription- Part II
- Stage 5: Short survey and payment information

With the exception of instruction pages, all the other parts of the experiment are timed. It is not possible to pause the experiment. Once you have submitted your choices, it is not possible to change them.

At the end of the experiment, you will be given information about your stage and overall earnings. You will then be automatically redirected back to Prolific to confirm you have completed this experiment.

Thank you and good-luck!

Please press NEXT once you are ready to start.

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Lottery stage

Time left to complete this page: 4:41

The table below shows ten lottery pairs. Each lottery pair corresponds to a row in the table and contains two lotteries: Lottery A and Lottery B. Each lottery has two payoffs: a larger one and a smaller one. Which payoff you receive is determined randomly by a computer coin toss.

For each pair of lotteries, please choose which lottery you would like to play: Lottery A or Lottery B. At the end of the experiment, the computer will randomly select one lottery pair out of the 10. We will then play out the lottery you chose for that pair. The computer will toss a coin. If HEADS come up, you will receive the larger payoff on the left. If TAILS come up, you will receive the smaller payoff on the right.

Please choose which lottery you would like to play for each pair now.

Lottery A	Win if HEADS	Win if TAILS	Lottery B	Win if HEADS	Win if TAILS
<input type="radio"/> Choose A	£1.68	£1.60	<input type="radio"/> Choose B	£2.01	£1.00
<input type="radio"/> Choose A	£1.76	£1.60	<input type="radio"/> Choose B	£2.17	£1.00
<input type="radio"/> Choose A	£1.84	£1.60	<input type="radio"/> Choose B	£2.32	£1.00
<input type="radio"/> Choose A	£1.92	£1.60	<input type="radio"/> Choose B	£2.48	£1.00
<input type="radio"/> Choose A	£2.00	£1.60	<input type="radio"/> Choose B	£2.65	£1.00
<input type="radio"/> Choose A	£2.08	£1.60	<input type="radio"/> Choose B	£2.86	£1.00
<input type="radio"/> Choose A	£2.16	£1.60	<input type="radio"/> Choose B	£3.14	£1.00
<input type="radio"/> Choose A	£2.24	£1.60	<input type="radio"/> Choose B	£3.54	£1.00
<input type="radio"/> Choose A	£2.32	£1.60	<input type="radio"/> Choose B	£4.50	£1.00
<input type="radio"/> Choose A	£2.40	£1.60	<input type="radio"/> Choose B	£4.70	£1.00

Next

Text transcription section

Time left to complete this page: 0:29

In this section you will be asked to choose between performing a work task for pay or receiving benefits. The task consists of copying Latin texts. You will be shown an image of a text and your task is to type the text in a box. Please try and type the text as accurately as possible, respecting punctuation and upper and lower cases.

You will only be paid if you make 3 or fewer transcription errors.

This section consists of 26 rounds. In each round, the work task will be the same but the payment rate, the availability of benefits or the availability of work may change. You will be given all the information when you choose between working and receiving benefits.

The first two rounds are trial rounds and are NOT paid. Their purpose is to allow you to familiarize yourself with the work task should you wish to do so.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: 1:50

Trial round 2. This round is unpaid.

Please copy the text displayed in the image below.

*Quodsi nomen istud proprium diuinitatis et simplex
nec interpretatorium in illo deo reprehensum, in
cetera quae deos uultis translatum.*

Text returned:

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: **0:53**

The trial rounds are now finished. The following rounds will be paid.

In the next rounds, you will be asked to choose between working and receiving benefits. You can make a different choice in each round.

If you choose to work, you will be presented with the work task and will have 2 minutes to complete it. You will be paid £1.50 for each text with 3 or fewer transcription errors.

If you choose to receive benefits, you will be paid a benefit of £1.00 and will move on to the next round.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: **0:53**

The trial rounds are now finished. The following rounds will be paid.

In the next rounds, you will be asked to choose between working and receiving benefits. You can make a different choice in each round.

If you choose to work, the computer will flip a coin to determine whether work is available. If the outcome is HEADS, work is available. To receive the full payment of £1.50, you will need to transcribe a text and make 3 or fewer mistakes. If the outcome of the coin toss is TAILS, work is NOT available. You will not be paid for this round and you will immediately move to the next round.

If you choose to receive benefits, you will be paid a benefit of £1.00 and will move on to the next round.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: **0:57**

The trial rounds are now finished. The following rounds will be paid.

In the next rounds, you will be asked to choose between working and receiving benefits. You can make a different choice in each round.

If you choose to work, the computer will flip a coin to determine whether work is available. If the outcome is HEADS, work is available. To receive the full payment of £3.00, you will need to transcribe a text and make 3 or fewer mistakes. If the outcome of the coin toss is TAILS, work is NOT available. You will not be paid for this round and you will immediately move to the next round.

If you choose to receive benefits, you will be paid a benefit of £1.00 and will move on to the next round.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: 0:50

You are playing round 3 out of 26.

Your current total payment from this section is £0.00.

Please choose whether you would like to receive benefits or to work in this round.

If you choose to work, first the computer will flip a coin to determine whether work is available. If the outcome is HEADS, work is available. To receive the full payment of £1.50, you will need to copy a short paragraph and make no more than 3 mistakes. If the outcome of the coin toss is TAILS, work is NOT available. You will not be paid for this round and you will immediately move to the next round. If you choose to receive benefits you will be paid £1.00 and move to the next round.

Would you like to receive benefits or work in this round?

Receive Benefits Work

Next

Text transcription section

Time left to complete this page: 0:24

You have chosen to receive benefits this round.

You have earned £1.00 in this round.

Your total current payment from the Text transcription section is now £1.00.

Please press Next to proceed to the next round or section.

Next

Text transcription section

Time left to complete this page: 1:56

You are playing round 4 out of 26.

The computer tossed a coin to determine the availability of work in this round.

The outcome is TAILS. Work IS NOT available in this round. Please press Next to proceed to the next round.

Next

Text transcription section

Time left to complete this page: **0:25**

You have chosen to work this round.

There was no work available in the current round.

You have earned £0.00 in this round.

Your total current payment from the Text transcription section is now £1.00.

Please press Next to proceed to the next round or section.

Next

Text transcription section

Time left to complete this page: **1:48**

You are playing round 7 out of 26.

The computer tossed a coin to determine the availability of work in this round.

The outcome is HEADS. Work IS available this round. Please copy the text displayed in the image below. To receive the payment of £1.50, you should have no more than 3 mistakes.

**Nobis excidisse debet omnem patrem filii
antiquiorem, tam Saturnum Ioue quam Caelum
Saturno; de Caelo enim et Terra Saturnus.**

Text returned:

Next

Text transcription section

Time left to complete this page: **0:47**

You have completed 14 rounds.

In the remaining rounds, if you choose to work, there will still be a 50% chance of work being available. The computer will toss a coin. If HEADS comes up, work is available. To receive the pay rate of £1.50, you need to copy a text and have 3 or fewer errors. If TAILS comes up, work is not available.

However, if work is not available, you will receive a £1.00 benefit instead. You will then move to the next round.

If you choose to receive benefits, you will be paid a benefit of £1.00 and move to the next round.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: **0:16**

You have chosen to work this round.

There was no work available in the current round.

You have earned £1.00 in this round.

Your total current payment from the Text transcription section is now £9.00.

Please press Next to proceed to the next round or section.

Next

Text transcription section

Time left to complete this page: **0:44**

You have completed 14 rounds.

In the remaining rounds, if you choose to work, you will continue to be paid £1.50 for each text you copy with 3 or fewer errors.

If you choose benefits twice in a row, there is a 50% chance of being sanctioned. If you choose to receive benefits and have chosen benefits in the previous round too, there is a 50% chance of being sanctioned. The computer will flip a coin. If the outcome is HEADS, you will be sanctioned. You will not receive any benefits in the current round. If the outcome is TAILS, you will not be sanctioned. You will receive £1.00 in benefits and move to the next round.

Please press NEXT when you are ready to continue.

Next

Text transcription section

Time left to complete this page: **0:46**

You are playing round 15 out of 26.

In the previous round you have chosen to Receive Benefits and you received £1.00.

Your current total payment from this section is £12.00.

Please choose whether you would like to receive benefits or to work in this round.

If you choose to work, you will be shown a text and asked to copy it. To receive the full payment of £1.50, you will need to copy a short paragraph and make no more than 3 mistakes.

In the previous round you have chosen to Receive Benefits. If you choose to receive benefits this round, there is a 50% chance you will be sanctioned. The computer will flip a coin. If the outcome is HEADS, you will be sanctioned. You will not receive any benefits this round and you will immediately move to the next round. If the outcome is TAILS, you will not be sanctioned. You will receive £1.00 in benefits and move to the next round.

Would you like to receive benefits or work in this round?

Receive Benefits Work

Next

Text transcription section

Time left to complete this page: **0:21**

You have chosen to receive benefits this round.

You have NOT been sanctioned in this round.

You have earned £1.00 in this round.

Your total current payment from the Text transcription section is now £13.00.

Please press Next to proceed to the next round or section.

Next

Text transcription section

Time left to complete this page: **0:27**

You have chosen to receive benefits this round.

You have been sanctioned in this round.

You have earned £0.00 in this round.

Your total current payment from the Text transcription section is now £14.00.

Please press Next to proceed to the next round or section.

Next

Text transcription stage. Part II

You have completed the first part of the text transcription stage. The second part will begin shortly.

In this part, you have 5 minutes to complete as many text transcription tasks as possible. For each transcription that has three or fewer errors, you will receive £1.50. There is no limit on the amount of transcriptions that you can submit in the 5 minutes available. You cannot move to the next section before the 5 minutes elapse.

Press NEXT when you are ready to begin.

Next

Text transcription stage. Part II

Time left to complete this section: 4:58

Please copy the text below. To receive the payment of £1.50 you should have no more than 3 mistakes.

Frugi religio et paupertina superstitio; altaria
temeraria et uasa sordida, et nidor exilis ex illis, et
deus ipse nusquam. Ergo non ante religiosi quam
maiores, quia religiosi.

Text returned:

Next

Rate the experimental session

Time left to complete this page: 2:47

The main part of the experiment is complete. Please answer a few questions about the experimental session today.

Please rate the clarity of the instructions you received in this experimental session:

- The instructions were always clear and easy to understand
- The instructions were generally clear but on a few occasions I did not understand them straight away
- I had considerable difficulty understanding the instructions

Please rate the difficulty of the transcription task:

- The task was simple and easy to perform
- The task was neither easy nor difficult
- The task was difficult to perform

Please rate how well you understood the payments associated with the choices you made:

- I clearly understood the payments associated with each option for every choice I made
- I understood the payments associated with each option for most of the choices I made
- I rarely understood the payments associated with each option for the choices I made

If you have any other comments about the experimental session, please write them in the box below:

Demographic questions

Time left to complete this page: 2:48

Please answer a few short questions about yourself to complete the experimental session.

Are you a male or female?

- Male
- Female

What is your age (in years)?

What is the highest qualification you currently hold?

- GCSE /O-levels
- A-levels
- Vocational qualifications (e.g. NVQ 3-5)
- Diploma of higher education or higher
- Other qualification
- No formal qualifications

Are you currently in paid work?

- Not in paid work
- In paid work

How many children aged under 5 do you have in your care?

- None
- One
- Two
- More than two

Have you ever received means-tested out of work benefits such as Income Support, Jobseeker allowance, Employment and support allowance or Universal credit?

- No
- Yes

Next

Lottery play

Time left to complete this page: **0:31**

At the beginning of the experiment you were shown 10 lottery pairs and chose which lottery you preferred for each pair. We will now play out your lottery of choice in a randomly selected pair.

The computer has randomly selected lottery pair number 8.

You have chosen to play lottery A. Please press PLAY to play out the lottery. The computer will toss a coin. If the outcome is HEADS, you will receive £2.24. If the outcome is TAILS, you will receive £1.60.

Play

Lottery outcome

Time left to complete this page: **0:15**

The outcome of the coin toss is TAILS. You have won £1.60.

Please press NEXT to receive information about your total payment and how to collect it.

Next

Finish

The experimental session is finished. Thank you for participating!

You have earned £19.00 from the Text transcription stage and £1.60 from the Lottery stage. You will also receive a show-up fee of £0.00. Your total payment is £20.60

You will be paid in the usual way via the Prolific platform after your submission is approved. Your submission will normally be approved in the next 48 hours.

Thank you and good-bye!

Return to Prolific