New Forms of Work and Workers' Demand for Security and Stability

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Abstract

Digital platform work often lacks traditional employment benefits, raising concerns about workers' income security. This paper investigates platform workers' valuation of job amenities—specifically paid leave and sick pay—through a discrete choice experiment conducted in Poland, Italy, Germany, and Belgium. Our pre-registered survey explores workers' willingness to forgo earnings for these benefits and examines preference heterogeneity based on psychological and socioeconomic characteristics. We find that, on average, willingness to pay is modest, with paid leave valued more than sick pay. Preferences vary significantly: Italian workers prioritise paid leave, while Polish workers value sick pay more. Workers who entered platform work for a lack of alternatives value sick pay more, whereas those drawn by flexibility favour paid leave. Couriers show greater willingness to pay than taxi drivers, and financially impatient workers value benefits more. Surprisingly, risk aversion plays a minimal role. These findings highlight diversified preferences for work benefits that enhance income security among European gig economy workers.

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1. Introduction

Digital technologies contribute to the growth of new forms of work, such as platform jobs and the gig economy. The business model of most digital platforms involves using atypical forms of employment and self-employment, which often do not include safety nets that cover traditional employment. Some argue that some job amenities typical for standard employment relationship in European countries – such as paid leave and sick pay – are highly valued by workers. However, platform economy may also attract people with preferences towards flexibility who may accept weak coverage with social security. An important question is how much platform workers value job amenities that increase income security, whether they would be willing to forgo income for obtaining them, and how uniform these preferences are among platform workers.

In this paper, we provide such evidence. To this aim, we run pre-registered stated-preference (willingness-to-pay) survey experiments in four high-income European countries with different institutional settings: Poland, Italy, Germany, and Belgium. We focus on the gig economy because there is a limited understanding of how non-coverage affects these workers and whether they would be willing to forgo some earnings to secure these benefits. While in the gig economy, workers face significant physical and mental health risks, such as algorithmic control, low wages, and job insecurity (de Groen et al., 2018; Wood et al., 2018), and their overall job quality differs from those in open-ended, full-time employment (Forde et al., 2017). Yet, they may regard their jobs as temporary "gigs" and do not expect any work amenities. A noticeable willingness to pay for these work benefits would suggest that contributions to health and safety benefits could enhance workers' utility.

Our first contribution is the valuation of the workers' benefits – sick pay and paid leave – by the platform workers. We used a Discrete Choice Experiment (DCE) to assess if workers are willing to forgo some of their platform-work income, conditional on obtaining sick pay and paid leave. Secondly, we study the heterogeneity of the workers' preferences, given their psychological and socioeconomic characteristics (e.g. risk-aversion, time-discounting, employment form). The main advantage of applying DCE in the job-offer context is the comparison of workers' decisions when different job amenities are available. Due to the general scarcity of information on platform workers, our survey on job preferences offers one of the more substantial datasets currently available in the European context.

We find that platform workers' willingness-to-pay for job amenities is low on average, with paid holiday being more highly valued than sick pay. However, the preferences towards these benefits vary across individuals. Platform workers in Italy stand out with the largest willingness to pay for paid leave, those in Poland emerge as willing to forgo the highest share of earnings for sick pay, while platform workers in Germany express insignificant willingness to pay for both benefits. Workers who started platform work for negative reasons, such as lack of income or other job opportunities, value sick pay more than paid holidays. In contrast, those who started gig work for positive reasons, such as flexibility or low entry barriers, have stronger preferences for paid leave. Moreover, couriers have higher willingness to pay for both these amenities than taxi drivers. Finally, workers who exhibit low financial patience (require large top ups to defer payments) have stronger preferences for both sick pay and paid leave than workers characterised by high financial patience. At the same time, risk aversion does not play a strong role in shaping preferences for work benefits among platform workers.

We primarily contribute to the literature on the valuation of different job amenities. Adams-Prassl et al. (2023) found substantial heterogeneity in preferences for sick pay – while 50% of workers were not willing to accept earnings lower by 2%, 30% of workers would forgo 20% of earnings for it. Workers who come into more physical contact with others, such as some couriers or taxi drivers, were less likely to have access to sick pay, and valued it more highly. We study whether this heterogeneity also applies to gig workers, who, due to their miscellaneous employment status, often face unmet demand for social protection – unemployment insurance, retirement savings, and work-related injury insurance. However, outside options play a key role here – among workers with private insurance, the willingness to contribute to public social protection coverage is low (Ghorpade et al., 2024). Moreover, those working on their own account (Scarelli & Margolis, 2025), including ride-hailing drivers (Scarelli, 2024), often discount money at superior rates compared to employees, which is possibly related to financial and occupational constraints.

Flexibility is generally a desirable work attribute (He et al., 2021) and is often found to be the direct reason for taking up platform work (Lehdonvirta, 2018; Pesole et al., 2018). The narrative of platform-enabled flexibility, independence and entrepreneurship has also been actively promoted by major platforms to justify their resistance to formal regulation (Sundararajan, 2016). Indeed, some data suggests that Uber drivers place significant value on flexibility and would reduce their hours by more than two-thirds if forced into traditional work arrangements (Chen et al., 2019).

However, this portrayal was challenged by other empirical studies. Experimental evidence from the UK and the US suggests that the majority of the population, even those in atypical employment, prefer characteristics associated with traditional employment relationships (Datta, 2019). Moreover, flexibility in the platform work might be illusory, as many workers complain about limited autonomy over working time due to dynamic pricing and demand-based scheduling (Goncharova, 2017). Such volatile and unpredictable work schedules – in the case of platform workers, set by the algorithm – have been linked to higher turnover rates (Bergman et al., 2023).

Considering the heterogeneity of workers' experiences and motivations is key. Differences in how platform workers value flexibility and other job amenities appear closely tied to their reliance on platform earnings and their position in the labour market (Schor et al., 2020). For those engaged in platform work as a supplementary source of income and exerting control over their working time, the experience is more likely to be genuinely flexible (Kuhn & Maleki, 2017). Similarly, workers' preferences for flexible scheduling vary depending on their economic attachment to the platform and their vulnerability in the labour market (Piasna & Drahokoupil, 2021).

The extent to which workers value flexibility becomes particularly evident when they are asked how much income they would be willing to forgo in exchange for this amenity. Orland and Rostam-Afschar (2021) present a theoretical model showing the high substitution between saving and individual shifting behaviour concerning uncertain wages. Even if the shift wages vary exogenously, workers may adapt their schedule to maximise their earnings via flexible working hours. Some platforms employ a strategy that targets particular working hours by providing incentives to workers, which allows them to optimize service capacity without bearing additional costs (Allon et al., 2023). The preferences with respect to other job characteristics (e.g., working under time pressure) can also be reflected in occupation choices (Buser et al., 2025). For the vast majority of workers, the non-monetary benefits are crucial and would require significant wage increases to compensate lack of access to them (Van Landeghem et al., 2024).

Given the scarcity of material related to data collection on gig workers, we provide a detailed description of the strategy used in this paper. In our case, we have used the recommendations with advertisement filtering provided by Martindale et al. (2024) and in-person strategies (Gevaert et al., 2025). We compare the sociodemographic characteristics of our sample to the information gathered in other surveys, such as the Belgium Statistics Platform Work Data, the ETUI Platform Work Survey, and the Polish Platform Work Survey.

2. Context and institutional setting

The data was collected in four high-income developed EU countries (Poland, Italy, Germany, and Belgium[1]), with different institutional characteristics regarding (1) platform work penetration, (2) industrial organisation, and (3) job amenities usually included in the job contracts. There are large differences in the trade union density and collective bargaining (Table 1). In Belgium and Italy, a large share of workers is unionized and covered by collective bargaining. In Germany, the share of unionized workers is similar to that in Poland, but a much larger share of workers are covered by collective bargaining. At the same time, the minimum wage level in Poland, in relation to the median wage, is the highest among the studied countries. While there are some differences between countries with respect to platform work penetration, there is also a large variation in the size of the gig economy, as little comprehensive data is available.

Table 1. Labour Market Institutional Characteristics, by country

Labour Market Characteristic	Belgium	Italy	Germany	Poland
Trade Union Density (ETUI)	50%	35%	16%	12%
Collective Bargaining Coverage (ETUI)	96%	80%	54%	10%
Principal Level of Collective Bargaining (ETUI)	National framework	Industry	Industry	Company
Minimum wage to median wage ratio (2022 Eurostat Data)	54%	No minimum wage. Collective Bargaining	62%	67%
Platform workers share in the adult population (EC, ETUI)	~7%	~4-9%	~4-6%	~3%

Source: Own elaboration based on ETUI and Eurostat Data.

[1] According to European Commission report, the response of government agencies and general institutional setting for platform work were much different across countries (Barcevičius et al., 2021). Italy and Germany were "clustered" into group with most active regulations regarding platform work, while Poland has taken limited actions with respect to actions regulating platform work. Belgium is in the middle ground, with actions focused on platform work misclassification, but little impact on platform working conditions.

We also look at the standard coverage of standard job rights for workers available for workers, depending on their contract type (Table 2). In all countries, employees have access to union representation, some sick pay coverage, and similar paid leaves. However, much less power and rights are given to the self-employed, who have to voluntarily pay their sick pay contributions, and are not represented by unions in Germany and Belgium[2]. Given the precarious nature of platform work, often using atypical contracts such as P2P in Belgium, zero hour contracts in Germany or civil law contracts in Poland[3], platform workers may be excluded from these job amenities.

Table 2. Labour Market Institutional rights, by country

Coverage	Belgium	Italy	Germany	Poland
Employee: Union representation	Yes	Yes	Yes	Yes
Self-employed: Union representation	No	Yes	No	Yes
Employee: sick pay coverage*	100%	3 days 100%, further 75%	100% of wage	80% of wage
Self-employed: sick pay coverage	Paid by mutual insurance, 8 days	Generally No	Voluntary contributions	Voluntary contributions
Employee: paid leave	Yes, At least 20 days	Yes, At least 20 days	Yes, At least 20 days	Yes, 20-26 days

Source: Own elaboration based on ETUC Country reports. * These number reflect the standard coverage, outside of more serious issues, such as sick leaves longer than 30 days.

The regulation of platform work varies significantly across the four countries studied. In Poland, the sector remains largely unregulated and continues to rely heavily on non-standard forms of employment, such as civil law contracts. The first attempt to regulate platform work, introduced in

[2] While self-employed and workers only with civil-law contracts in Poland technically can unionise, according to the Constitutional Court's sentence from 2015 (K 1/13), unions still have severely limited authority when representing non-employees, and the unionisation rate in this group is extremely low.

[3] In Poland, a "civil law contract" (umowa cywilnoprawna) refers to a contract governed by the Civil Code (Kodeks cywilny), as opposed to employment contracts, which are governed by the Labor Code (Kodeks pracy). These civil law contracts are widely used for freelance or short-term work and fall outside the more protective labour law framework. They offer fewer social protections, but there is more flexibility regarding work schedules, and there is no obligation to define a specific place or time of work.

2016, required workers to register as self-employed entrepreneurs—primarily to limit opportunities for tax evasion. This measure facilitated the rise of intermediary companies, which further obscured employment relationships within the sector(Mika & Polkowska, 2022). Today, most platform workers in Poland are either formally self-employed—a status that is relatively uncommon among certain groups, such as students and migrants—or engaged through intermediaries under civil law contracts (Fairwork, 2024). Since 2016, additional legislation has focused solely on the taxi industry, notably through the 2020 'Lex Uber' law, which aimed to level the playing field, but resulted in the deregulation of the taxi sector. However, the broader working conditions of platform workers remain largely absent from public debate and policy scrutiny (Kowalik et al., 2025)

Belgium has been a frontrunner in regulating platform work, introducing the 2016 'De Croo Act' to promote the sharing economy through a favourable tax and social regime that allowed limited platform work without formal self-employment. While intended to foster entrepreneurship and reduce undeclared work, this regime excluded workers from social protection. A 2018 expansion, which further relaxed rules, was annulled by the Constitutional Court in 2020 for creating unjustified disparities and legal contradictions, reinstating the original 2016 framework. In 2022, the Labour Deal amended the Labour Relations Act to better determine employment status in platform work, introducing a rebuttable presumption of employment based on specific criteria, with additional provisions on insurance introduced in 2024. Despite these efforts, overlapping regimes have created legal uncertainty, particularly around income thresholds and worker classification, often leading to retroactive liabilities. Administrative bodies have also reclassified some platform workers as employees, further exposing inconsistencies between legal definitions and actual working conditions. Many platform workers remain unaware of the legal boundaries of their status, which increases their risk of non-compliance. Platforms also face uncertainty, particularly when operating across different legal regimes. This fragmented framework has fuelled ongoing debate among policymakers, social partners, and legal experts. A clearer, more unified approach remains necessary to ensure both legal certainty and adequate protection for all actors involved (Thil et al. 2025).

Germany is among the EU member states with an active regulatory response to platform work (Barcevičius et al., 2021). While no dedicated law governs platform work, existing labour and social security laws are frequently applied. Courts have ruled on platform work classification: notably, the Federal Labour Court (Bundesarbeitsgericht) ruled in 2020 that a delivery platform rider could

be classified as an employee under certain conditions of control (BAG, 9 AZR 102/20, 1 Dec 2020). Germany also passed reforms in Occupational Safety and Health, requiring platforms to provide minimal standards when workers fall under employee-like status. Nevertheless, most platform workers are classified as self-employed and fall outside collective bargaining coverage (ETUC, 2022). While unionisation among self-employed is legally possible, it remains low, and unions lack negotiation rights for these workers.

In Italy, the regulatory framework concerning platform workers is currently characterised by complementarity between domestic and EU legislation (Costantino & Gangemi, 2025). The legislative Decree No. 81/2015 (Article 2) began to include certain characteristics of work performed by couriers employed in food and other goods delivery into employment relationships, especially when this work is mainly personal, continuous, and organised by the client. The Directive (EU) 2024/2831, adopted by the European Parliament and the Council, which all Member States must transpose by 2 December 2026, expands protection not only to couriers but to all individuals undertaking "platform work" within the EU. It introduces measures to facilitate proper classification of employment relationships, promote transparency in algorithmic management, and safeguard workers' personal data. To support the aims of this Directive, in April 2025, the Italian Ministry of Labour issued guidance on the different ways platform workers can carry out their activities (Circular No. 9/2025 of the Italian Ministry of Labour). This guidance clarified that work through digital platforms may take either the form of self-employment or an employment relationship. Even for the self-employed, at least on paper, there is a minimum level of protection for those delivering goods on behalf of third parties within urban areas, using bicycles or motor vehicles, regarding contractual form, remuneration, non-discrimination, data protection, and mandatory insurance.

3. Methodology

3.1. Data and recruitment methods

Given the institutional settings, we focused on job attributes that platform workers generally lack in all countries covered – holiday pay and sick pay. We refer to the collected data as the Platform Workers' Preferences Survey (PWPS).

We used multiple methods to recruit platform workers and collect data. We started collecting data via Facebook advertisements, targeting platform workers. To recruit platform workers, we set up country-specific pages on Facebook. The advertisement on Facebook was designed to attract mainly workers from delivery and taxi-hailing professions—the biggest segment of the gig economy. We follow the procedure described by Martindale et al. (2024) and target platform workers, with key interests such as: "*electronic vehicle*", "*Uber*", and occupations such as "Courier", "Taxi Driver". In each country, we fine-tuned the filters to capture country-specific platforms.[4] We stratified the campaigns to four different populations – male taxi drivers, female taxi drivers, male couriers, and female couriers. Besides national languages (Polish, French, Dutch, German, and Italian), we have translated the survey ads and questionnaires into Ukrainian and Russian to account for the significant role of Ukrainians and Georgians in Poland's platform work. As the platform economy sector is predominantly male, we spend 70% of our advertisement budget on reaching male platform workers. However, all of the budget was spent on covering the cost of the advertisements and the part of the survey conducted via Facebook was not incentivized.

The first stage of the survey (pilot) ran from 29 January 2025 to 5 February 2025. We collected the first 25 responses during this phase and validated our survey. The following data collection stage involved updating the DCEs based on the collected priors. In the next phase, we collected 170 responses using the Facebook advertisements. Further data collection involved a dedicated survey company – Norstat – which collected 600 observations in Poland, Germany, and Italy between 29th May and 10th July. Norstat, before collecting the data, sent a filtering question to its respondents: "In the last 12 months, have you worked for any of these platforms? ".[5] The Norstat asks the filtering question to each panel member each time they finish the survey. Therefore, the estimated possible sample size was well-estimated before the survey started, as active survey respondents were filtered only. The data collected by Norstat comes from incentivized survey respondents.[6]

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[4] For instance in Poland, the Just Eat/Takeaway platform is called "Pyszne.pl".

[5] Amazon Flex, Bolt, Deliveroo, DoorDash, Foodora, Getir, Glovo, Gorillas, Just Eat / Lieferando, Uber, Uber Eats, Wolt.

[6] It is difficult to derive how much each respondent was paid for filling the survey. While Norstat does not spend more on individuals with specific characteristics, experience is rewarded at higher rates.

We test if respondents systematically chose some alternatives (I, II, or Status Quo) over others, which could indicate non-engagement in filling out the survey. We do not find such evidence, as at most in the case of the 3rd Choice Set, 60.4% of Facebook respondents chose alternative I (Appendix Table 11). The alternatives chosen are distributed well between the Facebook and Norstat samples. Therefore, we conduct a pooled analysis, regardless of the data collection method.

Besides using Facebook ads, dedicated research assistants recruited and have done fieldwork to recruit platform workers in Belgium. However, the response rate was small, yielding less than 20 observations. In total, we collected almost 800 observations for all participating countries, which accounts for one of the most comprehensive surveys done on platform work in Europe. As Poland was the only country that collected extensive data via two sources – Social Media Marketing and a Dedicated Survey Company, we tested whether the population covered by the methods significantly differed. While the structure of subsamples collected via Facebook and Norstat differed, the primary outcomes of our analysis – preferences with respect to job amenities – showed no differences (results available upon request). Therefore, we pool both subsamples in our analysis.

Our study, data collection, and experiment received ethics approvals from KU Leuven's Privacy and Ethics platform (decision PRET approval number: G-2024-8262-R2(MIN)). We pre-registered the experiment in the American Economic Association's registry for randomised controlled trials (RCT ID: AEARCTR-0013087).

3.2. Experimental framework

Discrete choice experiment (DCE) is a well-established method in labour economics to measure the preferences for different work arrangements (see Lewandowski et al., 2024; Mas & Pallais, 2017; Van Landeghem et al., 2024). Compared to observational data, DCE allows allocating the characteristics of a specific good, such as a job offer, and observing individual choices under different randomized working conditions. DCE performs substantially better than other valuation methods within the labour economics setting, and the estimated parameters are consistent with economic theory (Feld et al., 2022).

We exploit the variation in choice attributes to estimate platform workers' preferences regarding sick pay and holiday pay coverage. We intentionally do not include other benefits, such as unemployment and health insurance, as country-specific legal frameworks set these up and are usually not subject to change by collective bargaining agreements. Since our specification involves

a monetary attribute – expected income loss associated with receiving a given job amenity – we can represent the workers' willingness regarding their obtained wages. Standard register data and large representative surveys do not include the alternatives individuals consider, making it difficult to determine which job characteristics matter. This problem is especially understudied in the context of platform workers, who are not always reported in the conventional datasets.

The preferences assessment involves screening different potential choices, with two competing choice sets and the status quo alternative (Figure 1).

Figure 1. Example Choice Card presented to respondents

	Job Offer A	Job Offer B	No change
Holiday Pay	Yes	No	No
Sick Pay	No	Yes	No
Change in Earnings	-3%	-9%	0%

Choose one of the following answers

- Offer A
- Offer B
- No change

Source: Own elaboration

We made our choice experiment simple to avoid exhausting workers' cognitive resources and ensure the high reliability of the collected data. In practice, workers screened five sets (two alternatives) of job offers, which differed regarding access to sick leave, holiday pay, and income loss from extending access to workers' benefits (Table 3).

Table 3. Choice attributes levels

Attribute	Type	Levels
Access to paid leave	nominal	Yes, No
Access to sick-pay	nominal	Yes, No
Income Loss	discrete	-15%, -12%, -9%, -6%, -3%, 0

Source: Own elaboration

The number of job offers that can be generated in our setting is 20, so comparing every potential offer would lead to 190 unique choice cards in the so-called *full-factorial design*. Since our survey size is limited as we study a narrowly-defined and hard-to-reach subpopulation, we used the optimal design framework instead, ensuring that collected responses are superior regarding information obtained from the choices. We follow the procedure and software Traets et al. (2020) developed and generate the DCE design using an efficient design with zero priors. We use the Modified Fedorov Algorithm for Mixed-level choice models to extract the optimal design for the DCE. After collecting data from the pilot, we update the priors and generate the DCE design again to maximize Fisher information. We assign respondents to different groups, with different choice sets to yield the most comprehensive comparisons. In total, there are 10 choice sets shown to respondents, which remains in the interval standard for the industry (Oehlmann et al., 2017). These two choice sets did not differ in the data-generating process and yielded similar expected D-error.

In the survey, we also gathered data on respondents' socio-demographic characteristics, job satisfaction, income, type of platform work, and other factors (see detailed description in Table 4). Specifically, we used an experimentally validated module on risk-aversion and time discounting (Falk et al., 2023). The main advantages of using these survey items come from their previous experimental validation. The risk aversion module comprises multiple pricing lists, asking respondents about their willingness to accept risky payments (varying amount with probability 0.5) and safe payments (does not change over time). As respondents screen riskier choices, we track at what level of the risky payments they switch to safe payments. The time discounting module is similar in its structure, asking respondents about their preferences to receive payment today or in 12 months. These survey items were further standardized individually and compared across countries. Available datasets include items already standardized, which allow for cross-country analysis only. Therefore, we can only compare the mean for risk-aversion and time-discounting

within the preferences platform work survey, without clear benchmarks from the Global Preferences Survey.

Table 4. Contextual information collected on platform workers

Variable	Type	Levels
Frequency of working in the platform economy in the past 12 months	nominal	Never, Once, Less than once a month,
Employment type	nominal	Employee, self-employment, Other
Is the platform the main source of income?	binary	Yes, No
Share of income obtained from platform work	numeric	0-100%
Hours worked in the platform economy	numeric	0-80+
Weekly net income obtained from platform work	numeric	
Entitled to sick pay? Entitled to holiday pay?	binary	Yes, No
Reasons behind taking up a gig job	nominal	Lack of other job opportunities, Loss of (all or part of) household income, Flexibility in choosing working time, I like this kind of job, Easy recruitment process and the swift start of working, willingness to earn some extra money
Job satisfaction	ordinal	Not at all satisfied, Not very satisfied, Satisfied, Very satisfied
Accidents at work encountered	nominal	Traffic accident, Verbal of physical abuse, Other forms of violence or danger, None
Time discounting (Falk et al., 2016)	numeric	1-32 (Standardized later)
Risk aversion (Falk et al., 2016)	numeric	1-32 (Standardized later)

Source: Own elaboration

3.3. Econometric specification

To quantify platform workers' preferences for sick pay and paid holiday, we estimate their willingness to pay (WTP) which express their valuation of the benefits from these job amenities in monetary terms. We use the Random Utility Framework, which rationalizes studying workers' preferences given that they make rational choices with respect to different job amenities (Lancaster,

1966; McFadden, 2001). The utility function is of a hedonic nature and can be decomposed into the utilities obtained from different jobs' characteristics. Consequently, we can present the workers' preferences as an additive utility function:

$$U_{ijt} = \beta_0 + \beta_1 SickPay_{ijt} + \beta_2 HolidayPay_{ijt} + \beta_3 IncomeLoss_{ijt} + \varepsilon_{ijt} \ (1)$$

where U_{ijt} refers to utility from choosing *j-th* job offer by *i-th* individual in period t, and ε_{ijt} is a random component attributed to factors different than those specified.

However, since utility is unobserved, we recalculate the estimated parameters – β_k, for k different attributes – into willingness-to-pay space, where each parameter is presented in the monetary form. For instance, to derive the equivalent wage level with access to sick pay with no change in utility, equation (1) can be rewritten as :

$$dU = \beta_1 dSickPay + \beta_3 dIncomeLoss = 0 \ (2)$$

and further rewritten as a ratio:

$$\frac{d\ IncomeLoss}{d\ SickPay} = -\frac{\beta_1}{\beta_3} = WTP \ (3)$$

This translates into estimating the marginal rates of substitution of (non-monetary) job benefits for the loss of income. These recalculated parameters represent the implicit prices of different (non-monetary) job characteristics. The preference parameters, derived from equation (1), can be estimated using Multinomial Logistic models, which assume 1) the same parameters for all respondents and are subject to bias from 2) independence of irrelevant alternatives (IIA). Random Parameter Mixed Logistic model (RP-MIXL) estimates – β_{ik} – respondent-specific preferences parameters for each attribute.

Since we test the heterogeneity of the preferences for different characteristics – risk aversion and time discounting – we employ the Bonferroni correction for multiple hypothesis testing. Nevertheless, we present the results from Multinomial Logistic regression to emphasize the scope of heterogeneity observed in the data.

Within the RP-MIXL framework, estimated coefficients for goods are expected to follow some defined distribution and are considered in the same sense as random variables (where each specific beta is β_{ik} is drawn from this distribution). In our setting, we particularly test the overlap in the distribution of the willingness-to-pay across countries. Therefore, we compute the mean WTP for

sick pay and holiday pay across different countries using the partially analytical and partially simulation method based on the delta method which was proven to be computationally less demanding and to provide consistent results even in small samples (Scaccia et al., 2023).[7] As each respondent makes repeated choices, our data are of a panel nature.

We use mixed logistic regression to fit the respondents' choices. We estimate WTP for work benefits, controlling for age, gender, education, and migration status, using fixed effects. For all work attributes, we use a random normal distribution.

We study the heterogeneity of workers in the split-samples. We focus on the heterogeneity in country differences, which possibly reflects the country's labour organization and outside options. We also study the differences with respect to perceived risk-aversion and time-discounting. We also show differences in the WTP for job amenities with respect to platform work type and contract arrangement, as these remain closely related to risk-aversion and time-discounting characteristics. Falk et al. (2018) show substantial heterogeneity in preferences between and even more within countries. Authors show that some relationships between, e.g., cognitive abilities and patience, seem country-specific. In our analysis, we test this hypothesis concerning preferences for the platform workers' sick pay and holiday pay. We expect that these differences reflect the differences in industrial organization. In countries where the general protection, either bargained or implemented legally, platform workers may be less likely to value these amenities due to existing outside options and rather value platform work's flexibility.

Some literature shows that DCEs are subject to hypothetical bias, as these are stated preferences, and, in real-life circumstances people may behave differently (Whitehead et al., 2016). In particular, in the majority of the stated preferences research, the WTP is overestimated and sometimes referred to maximum price that one is willing to pay, but not the one that maximizes individual utility (List & Gallet, 2001; Schmidt & Bijmolt, 2020). The theories behind the WTP estimation using stated preferences emphasize that the bias also comes from uncertainty. Within the gig economy setting, several workers engage (1) in different platform work, (2) switch platforms. The choice, undertaken in the survey, between job offers is not abstract, as platform workers often switch between platforms, looking for the most preferred working conditions. Mas

and Pallais (2017) showed that DCEs and fieldwork experiments provide consistent estimates of workers' preferences. Wiswall and Zafar (2018) and Lewandowski et al. (2025) found that stated preferences regarding job outcomes strongly predict real choices made afterwards, especially regarding job amenities and forms of work. The stated preferences insights help understand the existing gaps between workers. In the US labour market, the differences in job attributes were predictive with respect to job choice and yielded better estimates in education- and race-gaps in working conditions (Maestas et al., 2023).

4. Results

4.1. Descriptive evidence

In all countries, most of the platform workers' surveys are men, young or prime-aged, and have completed at least a middle level of education. However, differences emerge regarding the gender structure, as in Belgium, all 20 sampled platform workers were men, while in Italy, men accounted for 55% of the sample. The education structure was similar across Poland, Italy, and Belgium.

The socio-demographic structure of our sample differs from the population structure, but resembles the structure of platform workers in Europe[8]. We compare the composition of our sample with two other survey-based studies: the Internet and Platform Work Survey (IPWS), conducted by ETUI in 2022 (Zwysen & Piasna, 2024), and the Polish Platform Work Survey (PPWS, see Kowalik et al., 2024), conducted in 2021 by the Institute for Structural Research.

Compared to the IPWS, our sample includes a slightly higher proportion of male respondents, a greater share of individuals with higher education, and a more middle-aged population (see Table 11 in the appendix). It is worth noting that the IPWS was not based on register data and, at the country level, had a smaller sample size than ours.

In relation to the PPWS, which surveyed 372 platform workers in Poland, Polish respondents are also older and more educated. In addition, it includes a significantly higher share of female workers (24% vs. 10%) and a much lower share of migrants (10% vs. 36%).

[8] According to World Bank data (SE.TER.CUAT.BA.ZS indicator), 16.5% of population 25+ obtained at least Bachelor's Degree in Italy, as of 2022.

In Germany, the PWPS sample is slightly younger than the population surveyed by Beckmann et al. (2024), and the share of migrants is markedly lower (18% vs. 36%).

Regarding Italy, the INAPP-PLUS data[9] on Italian platform workers used by Cirillo et al. (2023) show a similar gender composition compared to our sample (46% versus 45% women in the INAPP-PLUS and ours, respectively; see Table 11 in the appendix). The proportion of migrants among total respondents is also comparable (2% versus 6% in the INAPP-PLUS and our sample, respectively). However, our sample displays a higher percentage of highly educated workers (42% versus 16%) and older workers (23% versus 10%), while younger workers are under-represented (16% versus 45%).

With the important caveat that our Belgian subsample is very small, we see clear differences versus Gevaert et al. (2024) for Belgium. Our Belgian respondents are all men (100% vs 69% male), and on average, younger, though the age bands are not identical. The education profile is broadly similar (low 13% vs 16%, middle 31% vs 32%, high 57% vs 52%).

As the estimates of platform employment socio-demographic structures are generally based on small samples and uncertain, we decided against post-stratification reweighting of our dataset.

[9] The VIII wave of the Participation, Labour, Unemployment, Survey developed and administered by the National Institute for the Analysis of Public Policies in Italy (hereafter INAPP-PLUS survey), included in 2018 an ad-hoc module on intermet and platform workers. Excluding a very small minority of internet workers—those performing online activities such as completing surveys or data entry—and non-respondents (29 individuals in total), the sample size of platform workers included in the INAPP-PLUS survey is 212 individuals (see Cirillo et al., 2023, Table 1 and footnote 6).

Table 5. Descriptive composition of the PWPS sample

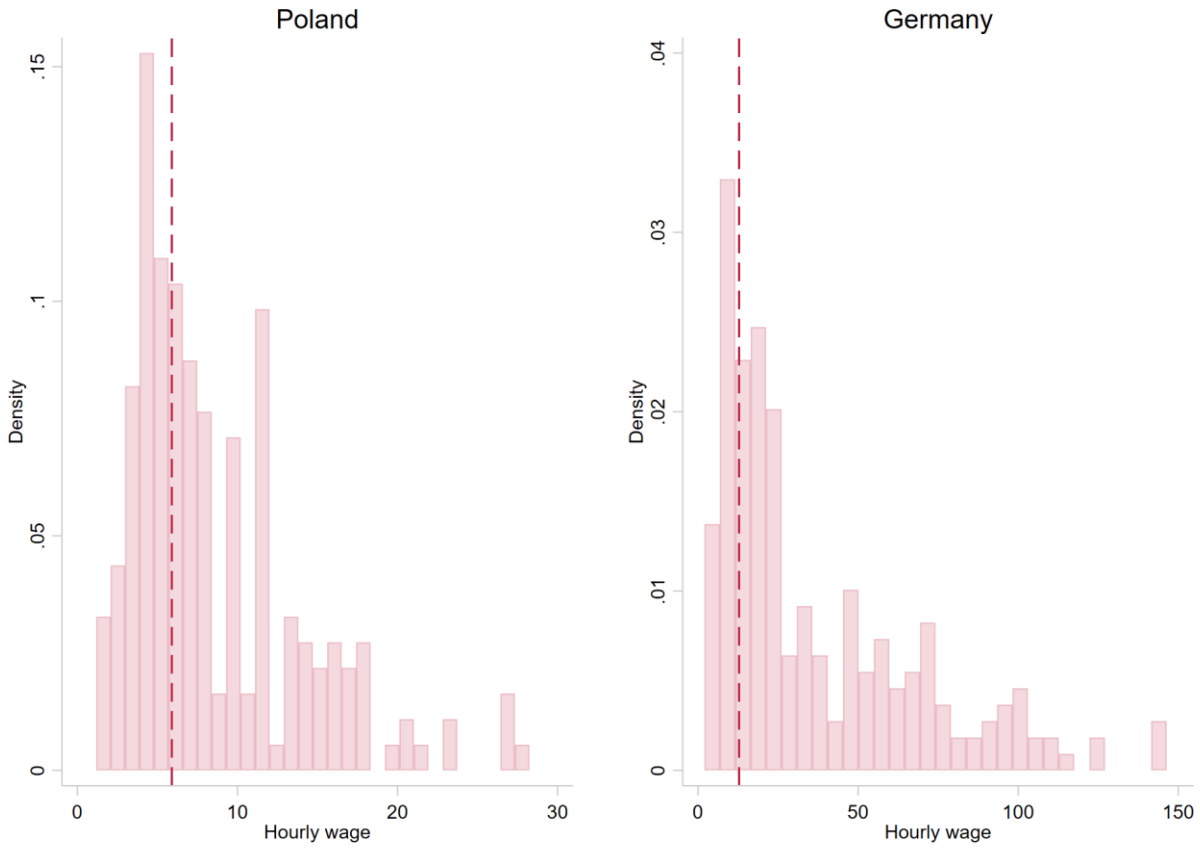
	Poland	Italy	Germany	Belgium
Gender				
Man	76%	55%	67%	100%
Woman	24%	45%	33%	0%
Education				
Low	5%	11%	14%	13%
Middle	44%	47%	38%	31%
High	51%	42%	48%	57%
Age groups				
18-29	32%	16%	29%	53%
30-49	46%	61%	49%	41%
50-60+	22%	23%	22%	6%
Platform work type				
Delivery courier	46%	70%	75%	100%
Taxi-hailing	48%	35%	42%	6%
Cleaning	20%	21%	19%	0%
Migrant Status				
Yes	10%	6%	18%	59%
No	90%	94%	82%	41%

Note: Percentages in the platform type category do not add up to 100% because respondents could select multiple options.

Source: own elaboration based on PWPS

We plot the distribution of hourly wages earned by workers, compared to the minimum wage, which we can study only in Poland and Germany, due to lack of minimum wage in Italy, and a small sample obtained for Belgium. We find that there Germany and Poland differ much in this aspect (Figure 2). In Poland, 40% of the platform workers earn at most the minimum hourly wage, while in Germany the number is closer to 25%. These cross-country differences can show that possibly in Germany, the gig economy is less precarious and the job selection may be driven more by flexibility preferences, compared to Poland.

Figure 2. Platform Workers' hourly wage in Poland and Germany

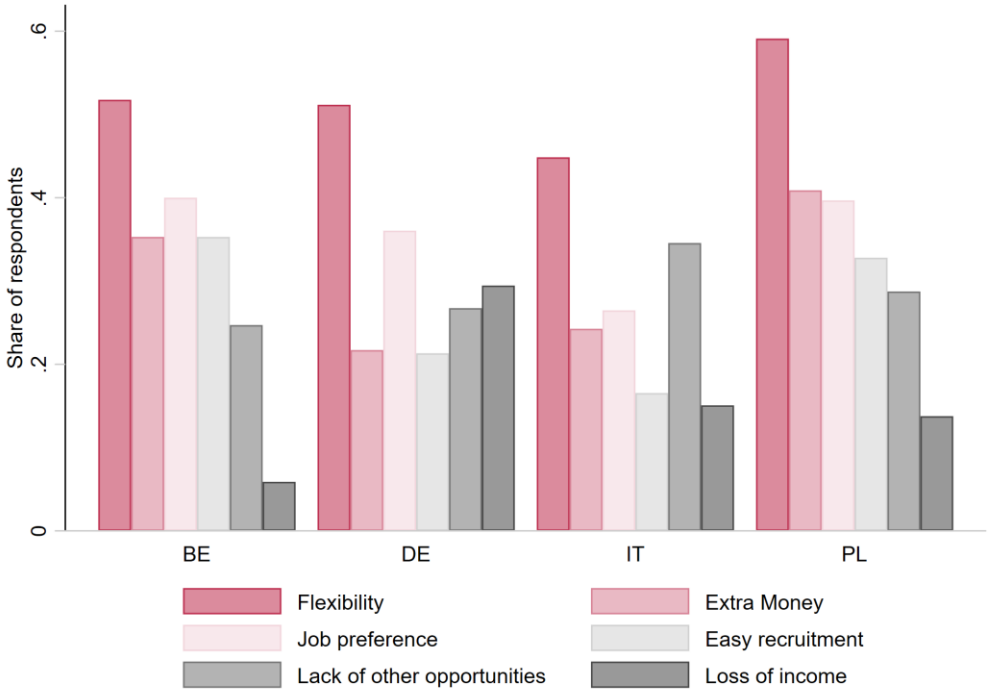


Source: own elaboration based on PWPS. Note: the average weekly earnings were-+ 1241 PLN, while the average weekly hours worked were 36 hours.

Next, we provide evidence on the reasons behind working on platforms. The PWPS sample covers mainly platform workers who took up gig work due to positive reasons, such as flexibility, opportunity for earning extra money, and personal preference (Figure 3). Around 1/3 declared lack of other opportunities and around 5-10% loss of income as reasons for taking up gig job. Among the covered countries, in Italy, the share of workers who took up the gig job because they did not have better alternatives was the highest – almost 40% of the sample. Workers who enter platform work primarily for positive reasons tend to be less economically insecure and often retain better outside employment options (including jobs with sick leave and paid vacation), whereas those who turn to gig work due to a lack of alternatives or income loss are more likely to experience economic precarity and limited labour protection. These motivations are also linked to differences in workers' backgrounds and outcomes: as shown by Kowalik et al. (2024), migrants are more likely to take up

platform work due to negative push factors, such as lack of alternatives, and these initial motivations strongly correlate with overall job satisfaction—those citing flexibility or autonomy report significantly higher satisfaction levels.

Figure 3. Reasons behind taking up gig job



Source: own elaboration based on PWPS

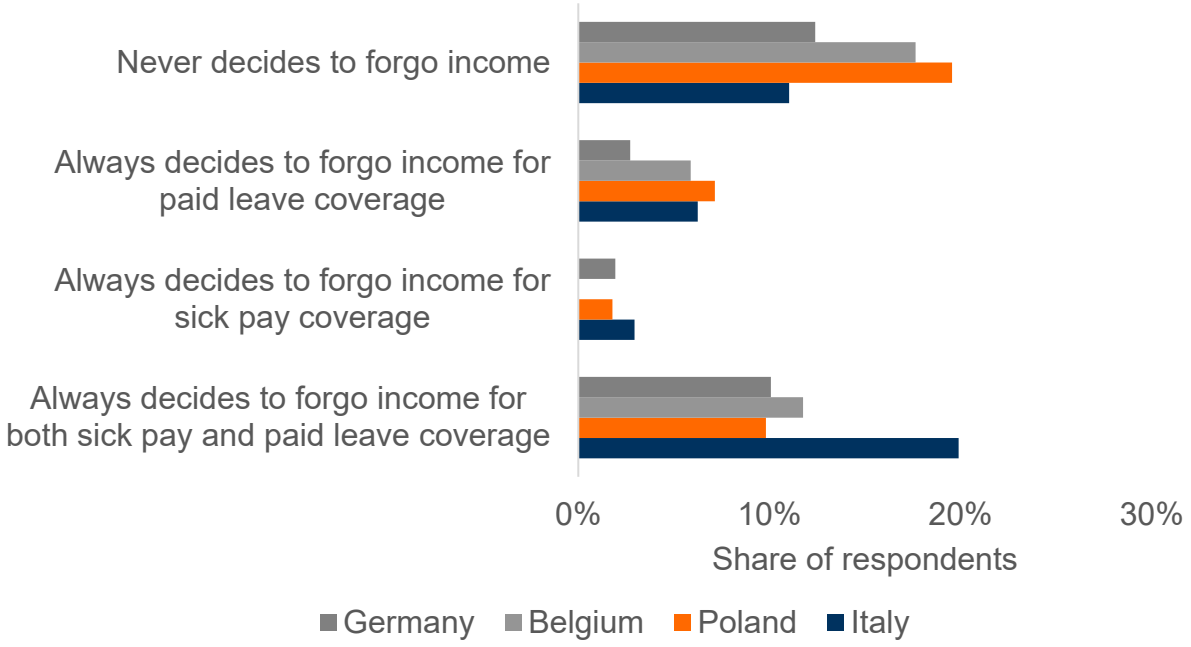
Moving to workers preferences for job amenities, we find that 19.6% of individuals were never willing to forgo their earnings to obtain either sick pay or paid leave, while 1.8% were always willing to forgo some income for sick pay coverage, 7.1% for paid leave coverage, and 9.8% for having access to both (Figure 4).[10] These values reflect high heterogeneity in workers' preferences regarding social protection.[11] Interestingly, we find some differences between countries, with Italy

[10] Note that these probabilities are conditional on showing respondents some offers. In particular, at maximum 3 choice sets involving access to bot sick pay and holiday pay.

[11] In comparison, 50% of general workforce respondents were not willing to accept lower earnings at the expense of income lower by 2%, while almost 1/3 was willing to forgo more than 20% of their earnings (Adams-Prassl et al., 2023).

highlighting some differences, as 11% of platform workers chose to never forgo income for any amenity. In the next section, we evaluate these preferences using the willingness-to-pay approach.

Figure 4. Respondents' choices, conditional on available sick pay and paid leave coverage



Source: own elaboration based on GPS data (Falk et al., 2018) & PWPS

4.2. Willingness-to-pay for sick pay and holiday leave

On average, platform workers were willing to forgo 1.0% of their weekly pay to obtain the sick pay coverage and 2.15% of their wages for paid leave coverage (Table 6). These estimated values are rather small, below the standard contributions for social security.

We find noticeable heterogeneity between countries, especially regarding preferences for paid leave. On average, Polish and German platform workers systematically value paid leave less than their counterparts in Italy and Belgium – at 1.66% of their weekly pay in Poland (around 4 EUR weekly), and 0.95% in Germany (around 5 EUR weekly), compared to 5.35% in Italy (around 16.3

EUR weekly) and 5.24% in Belgium (around 18.4 weekly).[12] At the same time, preferences for sick pay are more uniform across countries. In Poland, the average WTP for sick pay is equivalent to 1.58% of income loss (around 4 EUR weekly), 1.72% in Italy (around 5.2 EUR weekly), 0.16% in Germany (around 0.8 EUR weekly) and 1.35% in Belgium (around 4.7 EUR weekly).

Table 6. Willingness-to-pay (income share) for work benefits across countries, Mixed Logit estimates

	Poland	Italy	Germany	Belgium	Pooled
Sick pay	-1.58*	-1.72	-0.16	-1.35	-0.97*
	(0.71)	(1.05)	(0.55)	(1.95)	(0.39)
Paid leave	-1.66*	-5.35***	-0.95	-5.24*	-2.15***
	(0.75)	(1.60)	(0.67)	(2.57)	(0.49)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference				
Simulated Pseudo-Log Likelihood	-1080	-1289	-1097	-47	-3610
Number of observations	1200	1355	1290	80	3925
Number of respondents	240	271	258	16	785

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity.

4.3. Heterogeneity of preferences for work benefits among platform workers

Next, we assess the heterogeneity in the level of willingness to pay by re-estimating our models for subsamples of workers that differ with respect to their involvement in platform economy (platform type, reasons to start gig work) and innate characteristics such as risk aversion and time discounting (patience). Importantly, characteristics such as the degree of risk-aversion, time-discounting, using a particular platform-type, starting platform work due to negative and positive reasons cannot be explained by socio-demographic characteristics and are significantly associated by only a handful of them (See Tables 13 and 14 in the appendix). We find some evidence of selection into types of jobs based on risk aversion and patience. Employed workers are generally more risk-averse, compared to the self-employed and atypical workers. There is no difference between atypical

[12] There is large heterogeneity behind the estimates from Mixed Logistic Regression. The estimates from the standard McFadden Choice model show almost twice as large WTP for work benefits (See Appendix).

workers and self-employed. In terms of time-discounting, employees are more patient. Workers employed on atypical contracts are the least patient, with average patience close to 6 on 32 scale. These distinctions may play the role in understanding the patterns behind some of the willingness-to-pay gaps between various worker groups.

We find small differences in WTP for work benefits between workers of different platform types. Couriers are the only group with statistically significant WTP for sick pay access. Taxi drivers have the lowest WTP for both sick pay (insignificant) and paid leave. Workers employed in cleaning have the highest WTP for sick pay and holiday pay, but the differences with respect to couriers and taxi drivers are not statistically significant at the 5% level.

Table 7. Willingness-to-pay (income share) for work benefits across platform types

	Couriers	Taxi	Cleaning
Sick pay	-1.30**	-0.58	-1.27
	(0.49)	(0.63)	(1.16)
Paid leave	-2.13**	-1.62*	-2.69*
	(0.63)	(0.74)	(1.33)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference		
Simulated Pseudo-Log Likelihood	-2423	-970	-718
Number of observations	4425	3240	745
Number of respondents	295	216	149

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity.

Next, we distinguish between subgroups of workers who started platform work for positive or negative reasons. Positive reasons included flexibility, personal preference, and easy recruitment, while negative reasons included lack of other opportunities and loss of income. We find that these two groups have contrasting preferences toward job amenities. Those who started a gig job due to positive reasons were willing to sacrifice a significant share of earnings (2.1%) only for paid leave, while workers who started gig work for negative reasons were willing to forgo a significant share of earnings for sick pay (3.1%, Table 8). This suggests that people driven to platform work by

hardship have stronger preferences for being insured against income loss, while those attracted to platform work by its flexibility or low entry barriers prefer amenities that facilitate more leisure.

Table 8. Willingness-to-pay (income share) heterogeneity by reason behind starting job in the gig economy

	Only positive reasons	Only negative reasons
Sick pay	-0.81	-3.08*
	(0.41)	(1.50)
Paid leave	-2.07**	-1.84
	(0.54)	(1.31)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference	
Simulated Pseudo-Log Likelihood	-3034	
Number of observations	3215	585
Number of respondents	643	117

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity. Robust standard errors adjusted for heteroscedasticity. Negative reasons include: lack of other opportunities, loss of income. Positive reasons include: personal preferences, flexibility and easy recruitment.

Regarding the type of contract, a noticeable difference emerges between employees on the one hand, and self-employed and workers on atypical contracts on the other. Employees exhibit a significant and relatively high WTP for paid leave (2.9%, Table 9) while the self-employed workers declare almost no willingness to contribute to sick pay and paid leave. Workers on atypical contracts are somehow in between, but the small sample size for this subgroup makes the estimates rather noisy.

Table 9. Willingness-to-pay (income share) heterogeneity by employment type

	Employee	Self-employment	Atypical contracts
Sick pay	-0.47	-1.21	-1.93
	(0.55)	(0.73)	(1.19)
Paid leave	-2.89***	-1.25	-1.88
	(0.73)	(0.89)	(1.31)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference		
Simulated Pseudo-Log Likelihood	-2141	-1007	-504
Number of observations	2205	1085	610
Number of respondents	441	217	122

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity. Other jobs include: atypical forms of employment, lease contracts, and no contract.

Finally, we find noticeable differences related to individuals' risk aversion and time discounting. Distinguishing the subsamples of workers with high and low risk aversion and high and low patience,[13] we find that patience appears to play a stronger role for workers preferences for job amenities. Individuals characterised by low payment patience are willing to forgo as much as 3.0% of their earnings for access to paid leave and 2.3% for sick pay coverage, significantly more than workers with high patience (1.9% and 0.5%, respectively, Table 9). At the same time, risk aversion plays a minor role – risk avoiders have a higher average WTP for paid leave than risk takers, but the difference is not significant.

[13] High risk-taking individuals were generally more prone to choosing a lottery over a sure payment, and high payment patience individuals are more prone to choose a delayed payment (in 12 months, Appendix, Figures 5).

Table 10. Willingness-to-pay (income share) heterogeneity by risk-taking and payment patience

	Risk-aversion		Payment Patience	
	Risk-takers	Risk-avoiders	Needs high rewards to wait (low patience)	Small gains enough to wait (high patience)
Sick pay	-1.25	-0.82	-2.30**	-0.54
	(0.68)	(0.48)	(0.87)	(0.45)
Paid leave	-1.65*	-2.68***	-3.02**	-1.93**
	(0.74)	(0.69)	(1.02)	(0.57)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference			
Simulated Pseudo-Log Likelihood	-1708	-2013	-2347	-1361
Number of observations	1785	2140	2460	1465
Number of respondents	357	428	492	293

Source: own elaboration based on GPS data (Falk et al., 2018) & PWPS. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity. Note, we use the untransformed Falk et al. (2018) risk-aversion and time-discounting scales. We split the sample into two groups close to their medians, without splitting the sample at high probability mass, at 7 and 12 respectively for risk-aversion and payment patience.

5. Discussion and Conclusion

This study offers insights into how platform workers in four European countries – Poland, Germany, Italy, and Belgium – value two key job amenities that currently most often lack: sick pay and paid leave. Through a discrete choice experiment, we estimate the willingness-to-pay (WTP), contributing to the growing literature on how platform workers trade off flexibility (typically associated with gig work) against employment benefits typical of standard jobs (Chen et al., 2019; Adams-Prassl et al., 2023).

Our estimates showed an average trade-off between paid leave equivalent to 2% of the wage and around 1% of the wages for sick pay coverage. Compared to the estimates of Maestas et al. (2023), who showed 16.4% wage trade-off for 10 paid holiday leaves in the US, platform workers value non-monetary job attributes much less.

We find significant differences in job amenities valuation across countries. In Poland and Germany, the value of sick pay and paid leave is generally limited, while in Belgium and Italy, workers are willing to forgo up to 5% of their earnings to obtain paid leave. Still, the estimated values of the amenities are generally lower than the social security contributions (e.g., the sick pay coverage contribution in Poland is equivalent to 2.45% of the base pay). The lower estimated WTP for these contributions possibly explains the selection mechanism of some of the platform workers, especially those who value flexibility. Those who want to earn more money may intentionally select platform work, because it allows them to avoid the labour costs that they would have to cover by themselves.

Our results show large heterogeneity in the characteristics of the platform workers. There is a large group that values flexibility and is not willing to forgo their earnings for social security contributions with respect to sick pay coverage. At the same time, the disadvantaged group that started platform work due to negative reasons showed a higher willingness to pay for sick pay coverage. These exploited heterogeneities possibly reveal the selection process to platform work, which maps the distinction between gig jobs and precarious employment.

Another possible explanation for the low WTP for paid leave and sick pay among platform workers lies in their generally low and volatile earnings. Many couriers and drivers operate on slim margins, often earning around the national minimum wage, with considerable income fluctuations from week to week (World Bank, 2024). In such conditions, the marginal utility of each additional euro is particularly high. As a result, these workers tend to prioritize immediate cash flow over deferred

benefits, such as social insurance or paid time off. Previous studies on informal and self-employed workers have shown that liquidity constraints are a key factor in forgoing formal protections — not necessarily due to a lack of appreciation for such benefits, but because workers simply cannot afford the upfront costs (Finamor, 2024).

This dynamic is compounded by the dominant time-use strategy observed among platform workers: "work as many hours as possible." In our sample, over two-thirds of respondents report working more than 40 hours per week. Within the earnings logic of many platforms, each additional hour translates directly into take-home income, while paid leave represents a missed opportunity to generate earnings. This logic is reinforced by pay-per-task models and demand-based pricing systems, such as surge pricing and bonuses, which incentivise constant availability rather than rest.

Moreover, the narrative of “being your own boss,” widely promoted by platforms, may shape worker preferences at a more ideological level. Some workers have internalized the discourse of entrepreneurialism and flexibility to the extent that they begin to view benefits such as paid holidays or sick leave as restrictions rather than protections (Rosenblat & Stark, 2016). In our results, we find that employees have high and statistically significant WTP for paid leave, while the self-employed declare almost no WTP for either of the amenities.

Finally, the relatively small variation in WTP across countries with markedly different institutional settings and culture (for instance, groups of Poland and Germany vs. Belgium and Italy, in the case of paid leave) suggests that national labour market models play a diminished role in shaping preferences in the platform economy.

In light of the forthcoming EU Directive, as the WTP disclosed in our study is lower than statutory contribution rates in all countries, mandatory full coverage may face resistance from some segments of workers. Perhaps the policies should differentiate between “primary income” gig workers and supplementary income users, who treat the platform as casual work. However, allowing worker preferences alone to dictate the shape of labour market protections may be shortsighted. From a systemic perspective, leaving large segments of the workforce without access to sick pay or paid leave not only increases their individual vulnerability but may also generate broader public health and social costs, especially in the face of future crises.

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Appendix

Table 11. Profile of platform workers across selected survey samples

	Poland - PPWS (Kowalik et al., 2024)	Germany (Beckmann et al., 2024; ETUI 2022;)	Italy – INAPP-PLUS (Cirillo et al., 2023)	Belgium (Gevaert et al., 2024)
Gender				
Man	90%	64%	54%	69%
Woman	10%	36%	46%	31%
Education				
Low	10%	9%	37%	16%
Middle	62%	42%	47%	32%
High	28%	47%	16%	52%
Age groups				
18-29	55%	19%	45%	28%*
30-49	38%	57%	45%	49%*
50-60+	7%	24%	10%	23%*
Platform work type				
Delivery courier	50%		22%	39%
Taxi-hailing	50%		26%	
Cleaning			24%	-
Other			28%	61%
Migrant Status				
Yes	36%	36%	2%	-
No	64%	64%	98%	-

Note: Data on the gender, age, and education of German platform workers are drawn from Beckmann et al. (2024), while information on the share of migrant workers comes from the ETUI Internet and Platform Work Survey (2022). *Gevaert et al. (2024) use different age groups: 18-24, 25-49, 50+

Table 12. Contextual information collected on platform workers

	Norstat			Facebook		
CS	Alternative I	Alternative II	Status Quo	Alternative I	Alternative II	Status Quo
1	41.7%	20.8%	37.5%	50.7%	17.8%	31.5%
2	37.5%	29.2%	33.3%	43.8%	23.3%	32.9%
3	50.0%	27.1%	22.9%	60.3%	9.6%	30.1%
4	20.8%	45.8%	33.3%	13.7%	42.5%	43.8%
5	22.9%	37.5%	39.6%	19.2%	30.1%	50.7%
6	29.6%	42.6%	27.8%	36.1%	35.1%	28.9%
7	33.3%	35.2%	31.5%	20.6%	41.2%	28.9%
8	25.9%	42.6%	27.8%	20.6%	41.2%	38.1%
9	33.3%	35.2%	31.5%	35.1%	33.0%	32.0%
10	25.9%	37.0%	37.0%	23.7%	43.3%	33.0%

Source: own elaboration based on GPS data (Falk et al., 2018) & PWPS.

Table 13. Split-sample characteristics relationship with other controls, logistic regression

	Is Taxi Driver?	Platform work due to only positive reasons	Platform work due to negative reasons only
Age: 25-29	0.01	0.18	-0.13
	(0.35)	(0.33)	(0.54)
Age: 30-34	0.22	-0.27	0.41
	(0.33)	(0.30)	(0.45)
Age: 35-39	0.29	-0.54	0.48
	(0.33)	(0.30)	(0.44)
Age: 40-44	0.56	-0.24	0.43
	(0.34)	(0.31)	(0.46)
Age: 45-49	0.88*	-0.40	0.15
	(0.35)	(0.33)	(0.52)
Age: 50-54	0.46	-0.31	1.31**
	(0.37)	(0.34)	(0.46)
Age: 55-59	1.09**	-0.84*	0.72
	(0.42)	(0.37)	(0.53)
Age: 60+	0.74	0.23	0.14
	(0.44)	(0.38)	(0.58)
Gender: Woman	-0.05	-0.15	0.08
	(0.19)	(0.16)	(0.22)
Education: Middle	0.07	-0.27	-0.14
	(0.28)	(0.24)	(0.31)
Education: Higher	0.29	0.36	-0.69*
	(0.27)	(0.25)	(0.33)
Migrant	-0.36	0.15	-0.29
	(0.27)	(0.24)	(0.36)
Employment: self-employed	0.22	0.16	0.09
	(0.20)	(0.18)	(0.23)
Employment: Atypical contracts	0.73**	-0.21	-0.54
	(0.23)	(0.22)	(0.37)
Number of observations	633	782	782
Log-likelihood	-416.83	-521.39	-315.15

Source: own elaboration based on PWPS data. Standard errors robust to heteroskedasticity in the parentheses.

Table 14. Split-sample characteristics relationship with other controls, linear regression

	Risk-aversion	Time-discounting
Age: 25-29	-0.40	-0.34
	(1.32)	(2.16)
Age: 30-34	1.01	-3.97*
	(1.36)	(1.88)
Age: 35-39	1.42	-0.11
	(1.30)	(1.89)
Age: 40-44	0.48	-2.41
	(1.44)	(1.93)
Age: 45-49	0.81	-1.33
	(1.55)	(2.09)
Age: 50-54	-1.23	-3.21
	(1.50)	(2.19)
Age: 55-59	-0.72	-1.14
	(1.62)	(2.39)
Age: 60+	-2.42	-2.81
	(1.72)	(2.34)
Gender: Female	-0.09	-1.30
	(0.78)	(0.98)
Education: Middle	0.54	-1.34
	(1.23)	(1.42)
Education: Higher	-2.00	0.92
	(1.20)	(1.42)
Migrant	2.41*	-1.20
	(1.14)	(1.54)
Employment: self-employed	-2.95***	-4.50***
	(0.79)	(1.10)
Employment: Atypical contracts	-3.50***	-8.47***
	(0.88)	(1.16)
Number of observations	0.06	0.09
R-squared	710	571

Source: own elaboration based on PWPS data. Standard errors robust to heteroskedasticity in the parentheses.

Table 15. Willingness-to-pay (income share) for work benefits across countries, McFadden Model

	Poland	Italy	Germany	Pooled
Sick pay	-8.28***	-5.75**	-0.84	-4.52***
	(2.70)	(2.18)	(1.52)	(1.06)
Paid leave	-9.63***	-13.19***	-4.47***	-8.72***
	(2.66)	(3.48)	(1.75)	(1.34)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference			
Simulated Pseudo-Log Likelihood	-1256	-1386	-1337	-4165
Number of observations	1200	1355	1290	3925
Number of respondents	240	271	258	785

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity.

Table 16. Choice sets specification presented to respondents

Randomisation Group	Choice Set	Alternative	Holiday Pay	Sick pay	Income Loss
A	1	1	1	0	-3%
A	1	2	0	1	-9%
A	1	3	0	0	0%
A	2	1	1	1	-3%
A	2	2	0	0	-3%
A	2	3	0	0	0%
A	3	1	1	1	-6%
A	3	2	0	1	-3%
A	3	3	0	0	0%
A	4	1	0	0	-3%
A	4	2	1	1	-9%
A	4	3	0	0	0%
A	5	1	1	0	-12%
A	5	2	0	1	-6%
A	5	3	0	0	0%
B	6	1	0	1	-3%
B	6	2	1	0	-3%
B	6	3	0	0	0%
B	7	1	1	0	-9%
B	7	2	0	1	-3%
B	7	3	0	0	0%
B	8	1	0	1	-3%
B	8	2	1	1	-15%
B	8	3	0	0	0%
B	9	1	0	1	-6%
B	9	2	1	0	-3%
B	9	3	0	0	0%
B	10	1	1	0	-6%
B	10	2	1	1	-3%
B	10	3	0	0	0%

Source: own elaboration

Table 17. Choice sets average time of filling the survey

Choice set	Facebook	Norstat
1	58.26	34.13
2	25.20	16.46
3	14.45	12.82
4	16.23	11.75
5	11.58	12.72
6	49.42	36.99
7	55.13	28.57
8	15.25	10.30
9	19.16	9.11
10	13.62	12.10

Source: own elaboration

Table 18. Willingness-to-pay for work benefits (income loss) across survey methods

	Facebook Sample	Nortstat Sample
Sick pay	-1.26	-1.69*
	(0.79)	(0.82)
Paid leave	-1.80*	-4.09***
	(0.85)	(1.14)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference	
Simulated Pseudo-Log Likelihood	-712	-1716
Number of observations	850	1785
Number of respondents	170	357

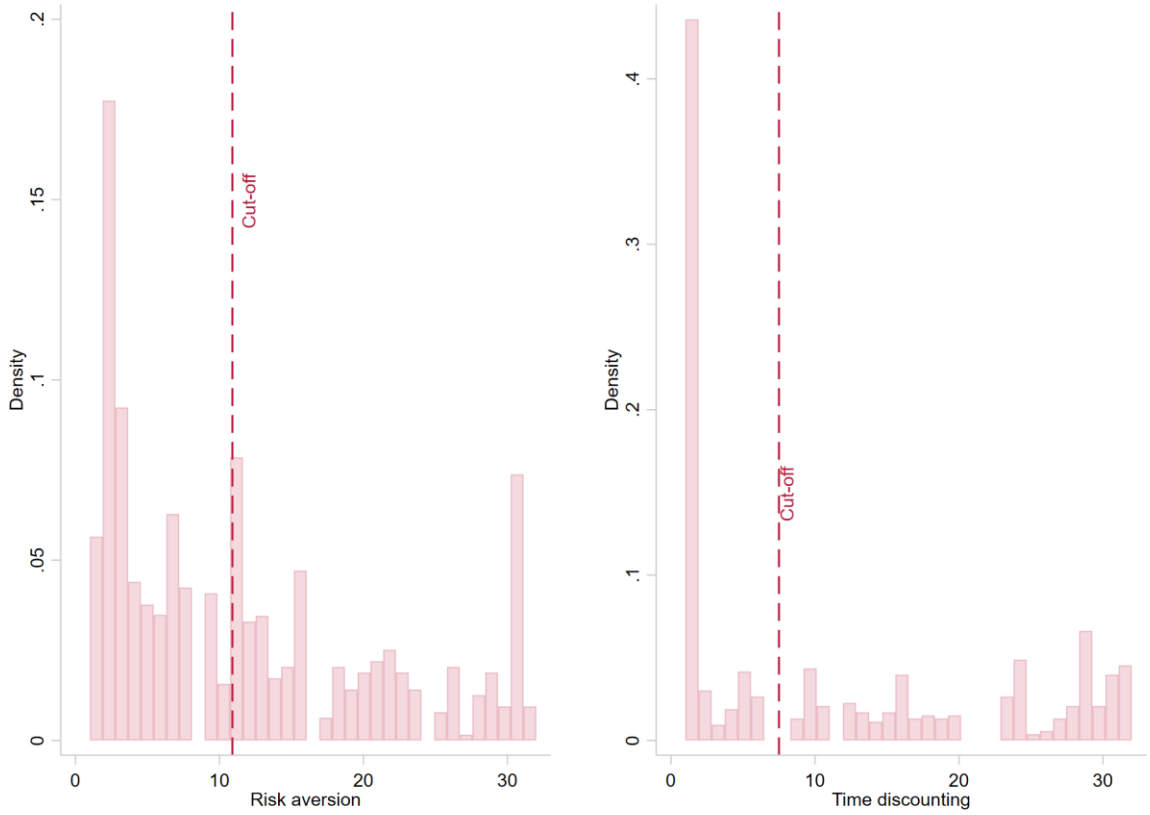
Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity.

Table 19. Willingness-to-pay for work benefits (income loss) survey – survey trimmed by interview time

	Original sample	Top & Bottom 1% dropped	Top & Bottom 5% dropped
Sick pay	-1.59**	-1.59**	-1.63**
	(0.56)	(0.54)	(0.54)
Paid leave	-3.10***	-3.06***	-2.97***
	(0.71)	(0.70)	(0.67)
Controls	Country, age, gender, education and migration FE, declared access to sick pay and holiday pay, flexibility preference		
Simulated Pseudo-Log Likelihood	-2485	-2424	-2206
Number of observations	2635	2575	2365
Number of respondents	527	515	473

Source: own elaboration based on PWPS data. * (**) ((***)) indicates significance at the 5% (1%) ((0.1%)) level. Robust standard errors adjusted for heteroscedasticity.

Figure 5. Time-discounting and risk-aversion item distribution.



Source: own elaboration based on PWPS. The red line indicates the sample split, further studied in heterogeneity analysis.

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