

Supplement to:

Amorim, Mariana, and Daniel Schneider. 2022. "Schedule Unpredictability and High-Cost Debt: The Case of Service Workers." *Sociological Science* 9: 102-135.

Table A1. Coefficients from main linear probability models

	Payday	Pawnshop	Has a car	Auto-title <sup>a</sup>	Banked	Overdraft <sup>b</sup>	Has a credit card	Adverse experience with credit card <sup>c</sup>
Index (Ref: 0)								
1	0.003	0.031**	-0.010	0.033*	-0.026*	0.051	0.033	0.075*
2	0.013	0.033***	-0.005	0.039**	-0.027*	0.069**	0.012	0.085**
3	0.006	0.053***	-0.018	0.035*	-0.039***	0.109***	-0.010	0.104***
4	0.021	0.073***	-0.029	0.046**	-0.039**	0.128***	-0.008	0.131***
5 or 6	0.044	0.144***	-0.047	0.056**	-0.064***	0.205***	-0.065	0.176***
Income (Ref: <15)								
\$15-24.9	0.009	0.011	0.067***	0.025	0.036**	0.034	0.021	0.028
\$25-34.9	0.025	0.008	0.110***	-0.001	0.088***	0.020	0.079***	-0.001
\$35-49.9	-0.010	-0.031**	0.133***	0.002	0.128***	-0.012	0.131**	-0.035
\$50-74.9	-0.027*	-0.047***	0.155***	-0.009	0.131***	-0.055**	0.155***	-0.128***
\$75-99.9	-0.034*	-0.072***	0.168***	-0.009	0.139***	-0.128***	0.185***	-0.179***
>\$99.9	-0.028	-0.077***	0.150***	-0.006	0.123***	-0.148***	0.149***	-0.236***

N= 39,788

\*p<.1 \*\*p<.05 \*\*\* p<.01

Notes: a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.

Table A2. Coefficients from detailed linear probability models (weighted)

	Payday	Pawnshop	Auto-title <sup>a</sup>	Overdraft <sup>b</sup>	Adverse experience with credit card <sup>c</sup>
Variable schedule	-0.010 (0.006)	0.003 (0.007)	0.007 (0.009)	0.009 (0.011)	0.022 (0.015)
<2 weeks of advance notice	0.003 (0.007)	0.015 (0.008)	0.006 (0.008)	0.008 (0.012)	0.015 (0.017)
Had shift canceled in the past month	0.028* (0.012)	0.069*** (0.015)	0.013 (0.010)	0.114*** (0.016)	0.074*** (0.017)
Was on-call in the past month	0.019* (0.008)	0.057*** (0.011)	0.018* (0.009)	0.052*** (0.013)	0.029 (0.017)
Changes to length or timing of shift	0.011 (0.007)	0.039*** (0.007)	0.013 (0.008)	0.091*** (0.012)	0.041** (0.014)
Has no control over schedule	0.014 (0.007)	0.030*** (0.006)	0.006 (0.008)	0.049*** (0.011)	0.053*** (0.014)

N= 39,788

\*p<.1 \*\*p<.05 \*\*\* p<.01

a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.

Table A3. Coefficients from linear probability models with restricted sample (*Tenure* > 1year)

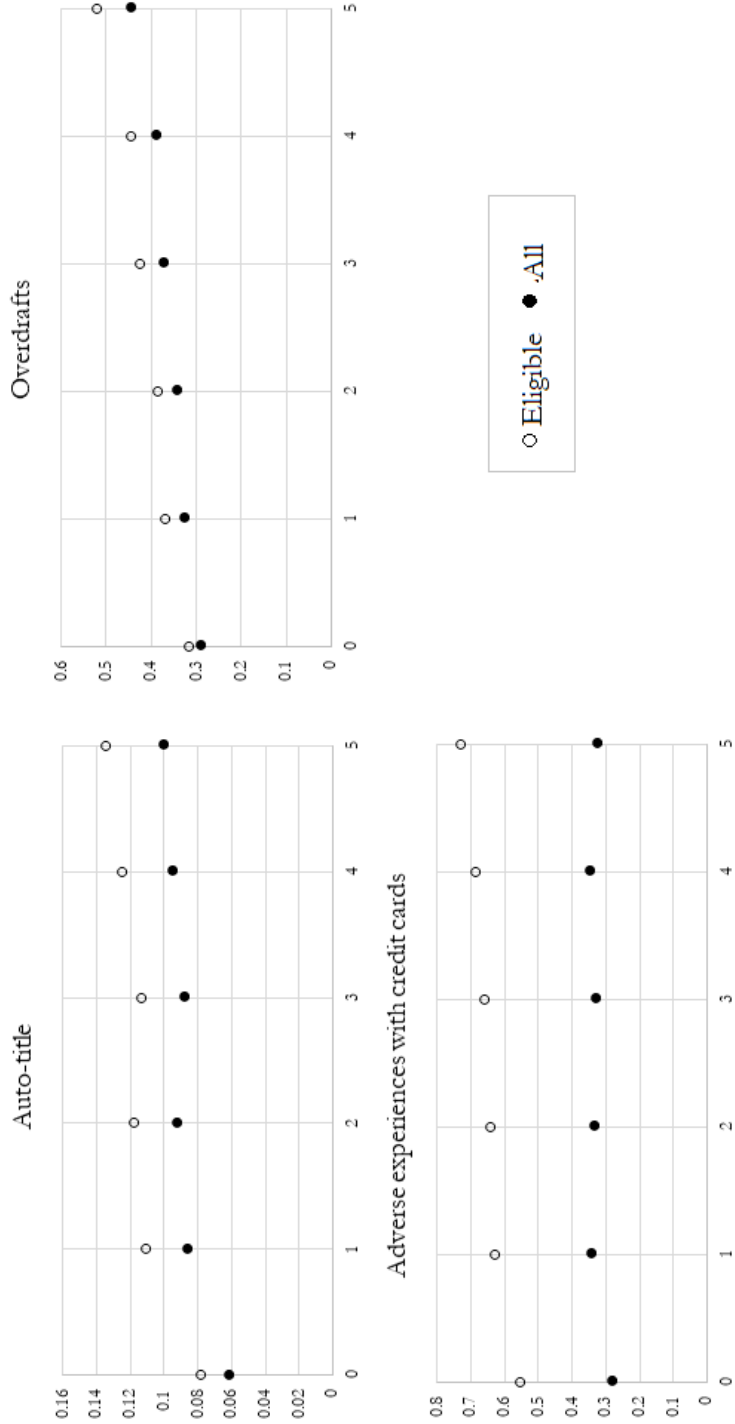
	Payday	Pawnshop	Has car	Auto-title <sup>a</sup>	Banked	Overdraft <sup>b</sup>	Has credit card	Adverse experience with credit card <sup>c</sup>
Index (Ref: 0)								
1	0.012	0.033**	-0.004	0.029	-0.026*	0.053	0.040	0.078*
2	0.018	0.035***	0.004	0.038*	-0.027*	0.080**	0.021	0.089**
3	0.008	0.052***	-0.011	0.035*	-0.039***	0.116***	-0.002	0.104***
4	0.027	0.072***	-0.022	0.051**	-0.039**	0.146***	0.005	0.146***
5 or 6	0.051*	0.114***	-0.025	0.052**	-0.064***	0.206***	-0.051	0.176***
Income (Ref: <15)								
\$15-24.9	0.010	0.002	0.066***	0.023	0.036**	0.040*	0.025	0.008
\$25-34.9	0.024	0.004	0.108***	-0.007	0.088***	0.029	0.078***	-0.009
\$35-49.9	-0.012	-0.030*	0.146***	-0.007	0.128***	-0.012	0.135***	-0.044
\$50-74.9	-0.029*	-0.054***	0.166***	-0.018	0.131***	-0.052*	0.163***	-0.132***
\$75-99.9	-0.040*	-0.078***	0.175***	-0.017	0.139***	-0.136***	0.209***	-0.189***
>\$99.9	-0.027	-0.084***	0.147***	-0.019	0.123***	-0.144***	0.178***	-0.250***

N= 31,305

\*p<.1 \*\*p<.05 \*\*\* p<.01

Notes: a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.

Figure A4. Predicted probabilities by Schedule Unpredictability and Sample Restriction (weighted)



Notes: Probabilities for the “Eligible” workers reproduce results from main models presented on Figure 1. Probabilities for “All” workers are calculated using two models: a logit model that estimates the probability of being eligible (having a car; having a bank account; or having a credit card) and an OLS model that estimates the probability of using auto-title loans, overdrafting, or having adverse experiences with credit card, conditional on being eligible. Average marginal effects were calculated by multiplying predictions from each part of the model, observation by observation (see more in Bellotti et al. 2015).

Table A5. Coefficients from linear probability models (weighted)

	Payday		Pawnshop		Auto-title <sup>a</sup>		Overdraft <sup>b</sup>		Adverse experiences with credit card <sup>c</sup>	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Index										
1	0.020	0.020	0.032*	0.0323*	0.031*	0.031*	0.043	0.043	0.057	0.057
2	0.020	0.020	0.032**	0.0321**	0.047**	0.047**	0.093***	0.093***	0.075*	0.075*
3	0.011	0.011	0.058***	0.058***	0.048**	0.048**	0.121***	0.121***	0.112***	0.112***
4	0.021	0.021	0.063***	0.063***	0.038*	0.037*	0.130***	0.130***	0.137***	0.137***
5 or 6	0.065*	0.065*	0.151***	0.151***	0.068**	0.068**	0.210***	0.210***	0.179***	0.179***
Financial Education (F.Ed)		-0.011		-0.016		0.020		0.033		-0.125
Index × F.Ed.										
1 × F.Ed.		-0.040		0.005		-0.018		-0.024		0.132
2 × F.Ed.		-0.015		0.015		-0.054		-0.119		0.069
3 × F.Ed.		-0.004		-0.017		-0.071		-0.097		0.013
4 × F.Ed.		0.006		0.030		-0.015		-0.061		0.018
5 × F.Ed.		-0.050		0.017		-0.059		-0.075		0.031

N= 37,614

\*p<.1 \*\*p<.05 \*\*\* p<.01

Notes: Sample conditional on having completed high school. Models include all controls and use robust standard errors. a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.

Table A6. Coefficients from linear probability models (weighted)

Index	Payday		Pawnshop		Auto-title <sup>a</sup>		Overdraft <sup>b</sup>		Adverse experiences with credit card <sup>c</sup>	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1	0.013	0.009	0.018	0.048	0.007	-0.084	0.014	0.154	0.092*	0.142
2	0.007	-0.030	0.031*	0.071*	0.032	-0.076	0.039	0.145	0.107**	0.061
3	-0.001	-0.056	0.044***	0.051	0.027	-0.151*	0.059	0.130	0.104**	0.082
4	0.016	-0.006	0.072***	0.087*	0.038	-0.137*	0.088**	0.173*	0.145***	0.126
5 or 6	0.025	0.033	0.136***	0.163***	0.044	-0.053	0.167***	0.357***	0.171***	0.186
Unemployment (%)		-0.007		-0.001		-0.021*		0.019		0.010
1 x Unemp.		0.001		-0.005		0.018		-0.027		-0.009
2 x Unemp.		0.007		-0.008		0.021*		-0.020		0.008
3 x Unemp.		0.011		-0.001		0.035***		-0.013		0.004
4 x Unemp.		0.005		-0.003		0.034**		-0.016		0.004
5 x Unemp.		-0.002		-0.005		0.019		-0.037		-0.002

N= 30,098

\*p<.1 \*\*p<.05 \*\*\* p<.01

Notes: Sample conditional on providing a county identifier and having worked at current company for less than 5 years (N= 30,098). Models include all controls and use robust standard errors. a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.

Table A7. *Coefficients from main and full linear probability models using detailed measure of income volatility (weighted)*

	Payday	Pawnshop	Auto-title <sup>a</sup>	Overdraft <sup>b</sup>	Adverse experience with credit card <sup>c</sup>
Index (Ref:0)					
1					
Main	0.002	0.025	-0.013	0.086*	0.068
Full	0.002	0.024	-0.013	0.085*	0.068
% Explained	-3.0%	1.6%	0.4%	1.9%	1.1%
2					
Main	0.011	0.022	-0.005	0.129***	0.089*
Full	0.011	0.020	-0.006	0.123***	0.083*
% Explained	-1.6%	7.0%	-19.5%	4.7%	6.2%
3					
Main	-0.006	0.029	-0.013	0.148***	0.098**
Full	-0.006	0.026	-0.014	0.138***	0.088*
% Explained	-6.4%	9.0%	-11.8%	7.2%	10.2%
4					
Main	0.013	0.062***	0.004	0.160***	0.129**
Full	0.012	0.057**	0.001	0.139***	0.111**
% Explained	8.8%	7.9%	71.6%	13.0%	14.0%
5					
Main	0.039	0.115***	0.045	0.221***	0.119**
Full	0.036	0.108***	0.041	0.193***	0.097*
% Explained	7.9%	5.7%	9.8%	12.7%	17.8%
Volatility					
A little					
Main	--	--	--	--	--
Full	-0.002	0.021*	0.011	0.079***	0.059**
A lot					
Main	--	--	--	--	--
Full	0.023	0.039*	0.026	0.189***	0.142***

N= 14,572

\*p&lt;.1 \*\*p&lt;.05 \*\*\* p&lt;.01

Notes: a. Sample conditional on having a car; b. Sample conditional on being banked; c. Sample conditional on having a credit card. Models include all controls and use robust standard errors.