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AN ALTERNATIVE TO EVEN SWAPS FOR MODELING DECISION IN A MULTI ATTRIBUTE PROBLEM; THE CASE OF LABOR FORMALITY

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Abstract

This paper discusses two different alternatives to deal with the problem of multiple objectives in decision making. Even Swaps and Choice Based Conjoint are analyzed using an election between hypothetical jobs as a frame of decision. We show that not only Choice Based Conjoint Analysis can be used to value the different tradeoffs associated, but it can also be used to predict people choices even when they are not aware of the trades involved between objectives. Finally a tailored pilot survey is used to show the Choice Based Method in practice, allowing us to obtain important conclusions regarding people willingness to pay for several Labor Formality aspects.

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Introduction

According to the latest public statistics, 36% of the Argentinean labor force works under informality conditions; namely: they lack social service access and health insurance, they do not save for retirement and they are not under formal contracts with their employers.

As a matter of fact, formality is not a dichotomy variable. There are different degrees of informality, ranging from the low category self employed that usually sells different stuff at the streets, to the civil service worker that has an important share of its wage depending on informality agreements.

Although it is obvious that they would rather have better jobs within the formal sector of the economy, it is not clear how would they decide if they were given the chance to choose between different packages of formality.

This problem is characterized in the Theory of Decision's literature (see Bonatti et. al. 2011) as a multiple objectives problem.

Willingness to pay for different benefits in the labor market it is not easy to elicit under the stated preferences approach, because people normally fail to take into account the real tradeoffs implied in the decision; namely the price of the benefits in terms of lower wages. Besides, people usually underestimate the value of such packages, due to the fact that they view them more as rights that "should" come with any job, than as any other service that can be traded at the market.

Since the publication of the Even Swaps method (Hammond et. al. 1998), the problem of multiple objectives has been treated as step by step reduction of alternatives, trading objectives in order to reduce the dimensionality of the problem rendering clear the tradeoffs implied.

Choice based conjoint analysis (CBCA) on the other hand, can be used to obtain different shadow prices, without asking people to provide any straightforward figure regarding their willingness to pay or the importance of different objectives.

Clasificación JEL: C93- M10 - J32 | ISSN 2314 - 3738 | Fecha de recibido: Mayo 2014 | Fecha de aprobado: Junio 2014

It has long been used in environmental (Adamowicz et. Al. 1997), transportation (Hensher and Bradley 1993) and marketing studies (Swait 1993).

To our knowledge, it has never been used in labor market studies yet, so the purpose of this paper is to take advantage of a tailored pilot survey in order to elicitate the shadow prices behind the tradeoffs; namely how much are they willing to sacrifice in order to obtain the diverse packages.

In the next section we will review the Even Swaps methodology, then we will describe the Choice based Conjoint alternative in the following section. After that we will introduce the pilot questionnaire, and some sampling issues. Section 5 will describe the data and display the main results. Section 6 concludes.

The Even Swaps method

To illustrate the method we borrow from the authors the following table, known as "Sahid Consecuences Table" which, by the way, relies in a labor market example, as well.

To begin with Job E can be regarded as "dominated" by Job B, because in every objective the later is better than the former, whereas Job D is "practically dominated" by Job A, because even when the former has one more day of vacations, it pays more and has more benefits.

Therefore the decisions has to be made among Jobs A, B and C.

Now, let's assume we are willing to trade off 2 days of vacations for either dental benefits, or retirement. Then we can cancel out "Benefits", and the new values for vacations would be: Job A, 14 days; Job B, 10 days; Job C 6 days.

Having done that, let's suppose we would be willing to sacrifice the difference between "great enjoyment" and "good enjoyment", were we given $400 more monthly salary. Therefore we now cancel the "Enjoyment" objective and the new values for monthly salary would be: Job A, $2.400; Job B, $2.400; Job C, $ 1800.

We carry on by deciding how much do we think is worth the "Flexibility" objective in terms of foregone salary. Say "Moderate flexibility" is enough for us, so we are willing to resign $600 of monthly salary to assure this goal, but then we would trade "High" for "Moderate" just for $200.

As a result, we can eliminate Flexibility, and the new values for monthly salary would be: Job A, $2.400; Job B, $1800, and Job C, $2000.

So far we have reduce the dimensionality of the problem; from a six objectives one, to a three objectives, facilitating the tradeoffs among those objectives.

Of course, we can keep reducing objectives even to the point of having just only one objective remaining, converting therefore the problem in a trivial choice.

The authors strongly recommend starting with the less important objectives, so as to make sure the relevant tradeoffs are the final to work with.

As a further recommendation we suggest to do the elimination process several

SAHID'S CONSEQUENCES TABLE

Objectives	Alternatives				
	Job A	Job B	Job C	Job D	Job E
MONTHLY SALARY ($)	2000	2400	1800	1900	2200
FLEXIBILITY	moderate	low	high	moderate	none
BUSINESS SKILLS DEVELOPMENT	computer	people management, computer	operations, computer	organization	time management, multitasking
ANNUAL VACATION DAYS	14	12	10	15	12
BENEFITS	health, dental, retirement	health, dental	health	health, retirement	health, dental
ENJOYMENT	great	good	good	great	boring

times in a different order, to guarantee no influence of framing or order effects.

Choice based conjoint experiment

As useful as the Even Swaps method can be, the main disadvantage is that it relies on people being able to make the tradeoffs between the different objectives.

Behavioral Economics literature has shown that this may be a very strong assumption (Kahneman 1991). Similar conclusions arise from a recent paper in Decision Theory (Bonatti 2007).

An alternative to the Even Swap method is the Choice Based cuasi experimental approach (see Louviere et. al. 2000). Under this methodology, subjects are asked to make hypothetical choices between different multi attribute packages, and the shadow prices are estimated based upon the real elections, through usual econometric techniques

For example, under that technology subjects are faced with pairs of mix of different attributes of potential jobs. Then they are asked to choose between the two sets. The choice exercise should looks like the following example:

JOB A	
Wage	3361
Social security	no
Pension plan	yes
Labor stability	yes

JOB B	
Wage	3055
Social security	yes
Pension plan	yes
Labor stability	yes

Every subject is shown many alternative scenarios of working conditions, and asked to produce an election between pairs. Ideally, every subject should face every possible alternative scenario (number of different attribute values powered to the number of attributes), but if we can assume that workers are homogeneous in regard to their amenities considerations, we can replace intra subject's variability with inter subject's one.

As a result, we obtain a vector of differences in attributes between the benchmark (job A) and the randomly selected alternative mix on the one hand, and a dummy variable indicating whether the subject preferred the benchmark, on the other.

For example, from the above pair, should the choice is to stay with the benchmark, the following vector emerges:

Choice	Δ wage	Δ SS	Δ PP	Δ LS
1	306	-1	0	0

Then, coefficients can be estimate either by a logit, a probit or a mixed logit specification (depending on the assumptions in regard to the errors distribution of the random utility model theoretically implied).

Finally, by dividing every coefficient by the corresponding of "Δ wage" we obtain the marginal willingness to pay for a discrete change in each job attribute; it's shadow price.

The pilot questionnaire

So, in order to estimate the willingness to pay for different formality packages, we run a choice based conjoint analysis (see Louviere 1994; 1998) taking advantage of a tailored pilot survey conducted by CEDLAS, from The National University of La Plata.

The instrument of information recollection was divided in two main sections.

The first section contains 39 usual socioeconomic questions, covering personal characteristics, household composition, and educational background, working conditions and status, etcetera. (See appendix A).

The second section contains 42 alternative combinations of different working scenarios.

We randomly sampled 6 different neighborhoods of La Plata city; the Capital of Buenos Aires, Argentina. (See appendix B).

During the second weekend of February 2012, we run the pilot survey obtaining responses form 102 subjects.

Data and Results

Since we surveyed 102 subjects and administered 42 different sets of scenarios, we arrived at 4284 number of potential observations, and 3318 real choices made.

The next table displays the main statistics

Summary of main statistics					
Variable	**Obs**	**Mean**	**Std, Dev,**	**Min**	**Max**
Sex (male)	4284	0,4509804	0,4976494	0	1
Age	4284	35,78431	12,02885	20	77
Number of children	4284	0,9117647	1,205545	0	4
Education level	4284	6,284314	1,87564	1	9
Father education level	4242	4,257426	2,272151	1	9
Mother education level	4284	4,470588	1,791834	1	8
Has social security	3654	0,7816092	0,4132106	0	1
Number of days of vacation	3612	17,06977	9,345849	0	40
Has pension plan	3612	0,7790698	0,414931	0	1
Has annual complementary wage	3570	0,6235294	0,4845681	0	1
Years of tenure	3612	8,325581	7,661654	1	32
Unemployed (as % of non working)	1218	0,3103448	0,4628248	0	1
Reserve wage	882	3595,238	1199,678	2000	6000

From our data, we obtain the following probit estimate

```
Probit regression                                 Number of obs   =       3318
                                                  LR chi2(4)      =    1322.35
                                                  Prob > chi2     =     0.0000
Log likelihood = -1638.5324                       Pseudo R2       =     0.2875

------------------------------------------------------------------------------
jobelection |      Coef.   Std. Err.      z    P>|z|     [95% Conf. Interval]
------------+-----------------------------------------------------------------
wagedif     |   .0004815   .0001263     3.81   0.000     .0002339    .0007292
ssdif       |   .6341239   .0531461    11.93   0.000     .5299593    .7382884
pensiondif  |   .6407011   .0567242    11.30   0.000     .5295237    .7518786
stabilitydif|   .6027106   .0538908    11.18   0.000     .4970867    .7083346
      _cons |   .0523325   .0262667     1.99   0.046     .0008507    .1038144
------------------------------------------------------------------------------
```

With these marginal effects

```
Probit regression, reporting marginal effects     Number of obs   =       3318
                                                  LR chi2(4)      =    1322.35
                                                  Prob > chi2     =     0.0000
Log likelihood = -1638.5324                       Pseudo R2       =     0.2875

------------------------------------------------------------------------------
jobele~n |      dF/dx   Std. Err.      z    P>|z|     x-bar  [    95% C.I.   ]
---------+--------------------------------------------------------------------
wagedif  |   .0001921   .0000504     3.81   0.000  -1.82731   .000093   .000291
ssdif    |   .2529352    .021193    11.93   0.000   .046414   .211398   .294473
pensio~f |   .2555587   .0226232    11.30   0.000  -.146172   .211218   .299899
stabil~f |   .2404052   .0214891    11.18   0.000  -.009644   .198287   .282523
------------------------------------------------------------------------------
obs. P       .4951778
pred. P      .4925876  (at x-bar)

z and P>z correspond to the test of the underlying coefficient being 0
```

Dividing the coefficients as explained above, yields the following shadow prices

Shadow prices	
Social security shadow price	1316,68506
Pension plan shadow price	1330,34201
Labor stability shadow price	1251,45862

The results seem to indicate that no particular aspect of jobs formality is preferred by the public. At the same time, the shadow prices look pretty high, moreover if we consider that the average wage in Argentina is $4.969 per month and the minimum wage is $2.300. It is even high if we consider that the average wage for private formal workers at the city of Buenos Aires (best wages in Argentina) is $ 6.900.

If we relax the assumption that there is not heterogeneity across subjects, we can replicate the same analysis for different groups of particular interest.

Sorted by formality (full formality)

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Formal Workers	Marginal effects	0,0003	0,3483	0,376	0,3632
	"z" statistic	3,14	9,62	9,73	9,78
	Shadow prices		**1259,6**	**1359,8**	**1313,4**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Non Formal Workers	Marginal effects	0,0001	0,1776	0,1676	0,165
	"z" statistic	1,72	5,48	4,85	5,04
	Shadow prices		**1362,0**	**1285,6**	**1265,0**

Sorted by sex

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Males	Marginal effects	0,0003	0,2851	0,3125	0,3091
	"z" statistic	3,31	8,21	8,28	8,6
	Shadow prices		**1029,6**	**1128,7**	**1116,2**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Females	Marginal effects	0,0002	0,2353	0,226	0,2032
	"z" statistic	2,39	8,74	7,95	7,52
	Shadow prices		**1550,8**	**1489,8**	**1339,3**

Sorted by status within the household

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Hosehold head	Marginal effects	0,0004	0,4384	0,4614	0,4551
	"z" statistic	4,52	12,12	12,1	12,21
	Shadow prices		**1097,2**	**1154,8**	**1138,8**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Non Hosehold head	Marginal effects	0,0001	0,114	0,0956	0,0623
	"z" statistic	1,36	3,7	2,88	1,99
	Shadow prices		**1158,9**	**971,9**	**633,2**

Sorted by wage quintiles

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Wage quintil 1	Marginal effects	-0,0001	0,0233	-0,0187	-0,0391
	"z" statistic	-0,22	0,23	-0,17	-0,38
	Shadow prices		**-456**	**366,1**	**765,2**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Wage quintil 2	Marginal effects	0,0004	0,2063	0,2696	0,2465
	"z" statistic	2,82	3,06	3,76	3,61
	Shadow prices		**469,1**	**613**	**560,4**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Wage quintil 3	Marginal effects	0,0001	-0,0545	0,0059	0,0163
	"z" statistic	0,63	-0,75	0,08	0,22
	Shadow prices		**-509,8**	**55,3**	**152,6**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Wage quintil 4	Marginal effects	0,0004	0,3521	0,3258	0,3796
	"z" statistic	2,98	6,99	6,2	7,37
	Shadow prices		**990,7**	**916,6**	**1068,1**

		Wage diff	Social Sec dif	Pension plan dif	Labor stab dif
Wage quintil 5	Marginal effects	0,0009	0,7855	0,9025	0,7338
	"z" statistic	3,41	7,75	8,28	7,2
	Shadow prices		**923,8**	**1061,3**	**862,9**

Although the sample size of this pilot study is not big enough to guarantee definite conclusions, there seems to be differences in the willingness to pay for alternative benefits associated to formality in the labor market.

Formal workers have a higher consideration for Pension plans and labor stability, whereas informal ones put more weight on social security access.

Females have, by far, bigger shadow prices than men.

Non household heads give less relative importance to labor stability.

Finally, poorer quintiles in the wage distribution have smaller or non significant willingness to pay for formality.

All group differences in the willingness to pay for formality, seems to be quite intuitive.

Informal workers suffer the lack of social security access every day, but probably discount hyperbolically the expected drawback of being fired or not having access to pensions in the future.

Females have less consideration for money, but value heavily the different formality characteristics of a job, because they are more risk averse.

Not being in charge of the family obviously implies less economic responsibility at home, therefore the value given to labor stability decreases.

Last but not least, the reasons why poorer quintiles value formality to a lesser extent than richer ones are not straightforward and deserve further research. Perhaps there is some kind of habituation or adaptation effect taking place, whereby low income workers are somewhat used to low quality jobs. Probably the low incomes of these workers coupled with their free access to public hospitals may explain why they give more importance to money wages.

Conclusions

Decision makers have struggled for years once facing the problem of modeling choices in multiple objective scenarios.

Even Swaps between objectives was used as a solution because by cancelling some objectives allowed the decision maker to realize the relevant tradeoffs involved in the decision.

In this paper we showed that Choice Based Conjoint Analysis can be used instead.

This technique allows the elicitation of shadow prices that reflect the all the tradeoffs involved, without requiring to reduce the dimensionality of the problem.

There is also no need to even being conscious of the tradeoffs involved.

Once the shadow prices are estimated any multiple objective alternatives can be given a monetary value, rendering the decision trivial.

To our knowledge no previous research has used choice based conjoint techniques to elicit willingness to pay for different aspects of formal jobs.

Neither has any prior investigation compared this methodology with the Even Swaps technique.

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Apendix A

Universidad Nacional de La Plata *Investigación sobre formalidad en el mercado de trabajo*		
	Caracteristicas Personales	
1	Sexo	
2	Edad	
3	Cuantos hijos tiene?	
4	**Respecto a la composición de su hogar; usted vive (marcar con una cruz)**	
5	Solo	
6	En Pareja o casado sin hijos	
7	En pareja o casado con hijos	
8	Solo, con sus hijo	
9	Con su padre (1); su madre (2) o ambos (3)	
10	Vive algun hijo con usted? Cuantos	
11	En su hogar, Quien es la persona que aporta los mayores ingresos? Usted (1); su pareja (2); su padre (3); su madre (4); un hermano(5); otro (quien)	
12	**Educacion**	
13	Cual fue el máximo nivel educativo al que llegó; PI (1); PC(2); SI(3); SC(4); TI(5); TC(6); UI(7); UC(8); PG(9)	
14	A qué edad dejó de estudiar? (0 si todavia estudia)	
15	¿A qué año había llegado? O en cual está (en caso de que todavia estudie) siempre el mayor	
16	Durante la escuela secundaria usted concurría a un establecimiento público(1) o privado(2) (consignar el colegio donde paso más tiempo)	
17	Usted diría que su rendimiento académico en la secundaria era Muy bueno(1); Bueno(2); Regular(3) Malo(4) Muy malo(5)	
18	**En la escuela secundaria se sentía...**	
19	Integrado (1) o Dejado de lado (2)	
20	Entretenido(1) o Aburrido(2)	
21	Seguro(1) o en peligro de que le pase algo(2)	
22	En general Disfrutaba las materias (1) o no le gustaban(2)	
23	En general, el nivel de exigencia para aprobar las materias era alto(1); medio(2) o bajo(3)	
24	En general usted se esforzaba mucho en el estudio (1); solo lo necesario para aprobar(2) o se esforzaba poco durante el secundario(3)	
25	En su casa, sus padres le daban mucha importancia a su rendimiento escolar(1), regular importancia(2) o poca importancia(3)?	
26	**Educación no Formal**	
27	Más allá de la escuela y la universidad, usted sabe algún oficio o tiene alguna calificación u oficio ? Si=1; no=0	
28	Cual? (abierta)	
29	Como aprendió ese oficio? De sus padres (1); en un trabajo (2), otro (cual?)	
30	**Familia**	
31	Educación del Padre	
32	Educaciòn de la Madre	
33	**Actividad (armar una tarjeta y mostrarla)**	
34	Cuales su actividad actual? (Ama de casa=0; Empleado administrativo en el sector público =1; Empleado administrativo en el sector privado =2; Directivo en el sector público =3, Directivo en el sector privado =4; Empleado de comercio=5; Comerciante= 6: trabajador Autónomo=7; Obrero calificado (8); obrero no calificado(9); Docente(10); Seguridad (11); Chofer(12); Salud(13); Limpieza (14) otro (cual) **Si es desocuopado, poner DESOCUPADO**	

35	**Si está trabajando (sino saltar al próximo renglon sombreado) ....respecto a su trabajo actual...**	
36	Cuantas horas por día trabaja los dias de semana??? (cero para los que no trabajan)	
37	y durante los sábados, cuantas horas trabaja? (cero para los que no trabajan)	
38	Y durante los domingos? (cero para los que no trabajan)	
39	Más cerca de cuál de los siguientes valores se encuentra su sueldo mensual?? **TARJETA 2 (deciles eph corregida)**	
40	Tiene obra social por su trabajo? Si = 1, No=0)	
41	Cuantos días de vacaciones por año tiene en su trabajo?	
42	Le hacen aportes jubilatorios en su trabajo?	
43	La pagan aguinaldo en su trabajo?	
44	Cuantos años hace que trabaja en el mismo trabajo que ahora???	
45	**Si no está trabajando; Usted buscó trabajo activamente durante la última semana??? (si=1 ; no=0)**	
46	Si está buscando trabajo, Cuanto es lo mínimo que quiere ganar por 8 horas diarias, con un franco semanal???	

Apendix B

Le voy a mostrar algunos trabajos hipotéticos y le voy a pedir que elija en cual le gustaría más trabajar si se los ofrecieran.

Trabajo A	
Salario	3055
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2468
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3361
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3513
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3972
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3972
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo A	
Salario	3208
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3972
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo A	
Salario	2585
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2585
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2585
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3666
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3361
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo A	
Salario	3361
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3666
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	2703
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2703
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	3361
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2703
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3972
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3408
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo A	
Salario	3055
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2468
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	3361
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	3513
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2820
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo A	
Salario	2703
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2468
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo A	
Salario	2820
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3513
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	2585
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	4430
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo A	
Salario	3666
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2585
Obra social	0
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo A	
Salario	3513
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3361
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo A	
Salario	2585
Obra social	1
Aportes Jubilatorios	0
Estabilidad Laboral	0

Trabajo B	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	2350
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	2820
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	0

Trabajo A	
Salario	3208
Obra social	0
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo A	
Salario	3055
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	1

Trabajo B	
Salario	3208
Obra social	1
Aportes Jubilatorios	1
Estabilidad Laboral	0