

**Staff**

Jason Kerwin  
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**Timeline**

9 AM ET / 3 PM CET

**Date**

December 09, 2021

**Pay Me Later:  
A Simple Strategy for Helping People Save Money**

Lasse Brune (Northwestern)  
Eric Chyn (Dartmouth & NBER)  
**Jason T. Kerwin (UMN & J-PAL)**

Innovations for Poverty Action  
Webinar on Deferred Payments

December 9, 2021

## Webinar | Pay Me Later: How the Timing of Wage Payments Impacts Worker Financial Health

A new [IPA study from Malawi](#) found that allowing workers to defer receiving part of their wages significantly increases savings. Working with a large agricultural employer, researchers [Lasse Brune](#), [Jason Kerwin](#), and [Eric Chyn](#) found that deferred wage payments may help address self-control issues that could normally inhibit savings. A growing body of evidence suggests that changing the timing (smaller, more frequent payments versus larger, spread-out payments), and disbursement method of wage payments, has important impacts on financial health. Deferred wages may be an effective savings device for some, while others may require more frequent smaller payments to manage consumption needs. Moreover, digital payments allow employers to automate savings and make other customizations, at low or no cost to employers, and with potentially large benefits to the employees. This webinar also explored how the evidence on digital wage payments informs the broader discussion on designing effective digital cash transfers.

## Speakers

- **Jason Kerwin**, Assistant Professor of Applied Economics, University of Minnesota
- **Luke Kyohere**, Chief Product Officer, MFS Africa
- **Miriam Laker**, Research Director, GiveDirectly
- **Tanvi Jaluka**, Program Manager, Financial Inclusion Program, IPA (moderator)

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## Presentation | Pay Me Later: A Simple Strategy for Helping People Save Money

Watch the video recording below:

## City

Webinar

## Country

United States