

# Students – Inattention Survey

In field: 20.09.2023 – 01.11.2023

## Welcome

1. Today we cordially invite you to participate in the **Work Life Study**. In this survey, we would like to learn more about how **PH students like you think** about their **personal, professional, and financial future**. The survey today takes approximately 15 minutes. Among all participants who fully complete the survey, we will be giving away **2 vouchers for Digitec-Galaxus** each worth **150 CHF**.

*Please keep in mind that you have the right to withdraw your consent or discontinue participation at any time for any reason without having to specify your reason. **Confidentiality** will be strictly maintained during the entire study. We comply with **Swiss data security standards**. Your answers will be anonymized such that no conclusions can be drawn about individual people. Participation in the raffle requires an email address, which will be stored separately from your answers by the research team. The survey data will be stored on UZH servers in Switzerland and will be deleted by 2030 at the latest.*

If you have any questions or concerns about this study, please contact Prof. Dr. Ana Costa-Ramón (UZH Department of Economics, Schönberggasse 1 8001 Zürich) at [family@econ.uzh.ch](mailto:family@econ.uzh.ch).

2. Please click the box below to indicate that you have read and understood the above terms and conditions and agree to participate in this study.

***I have read and understood the above terms and conditions and agree to participate in this study.; I do not want to participate in this study.***

3. (If «I do not want to participate in this study.» at 2) Are you sure that you do not want to participate in the study?

***I do not want to participate.; I want to participate.***

4. (If «I do **not** want to participate.» at 3) END OF SURVEY

## Demographics

5. Please indicate your **gender**.

*Male; Female; Div*

6. Did you grow up in **Switzerland**?

*No; Yes*

7. How **old** are you?

*20 or younger; 21 - 25; 26 - 30; 31 - 35; 36 or older*

8. Are you currently in a **relationship**?

*No; Yes; Neither*

9. (If Relationship = “Yes” at 8) Are you married?

*No; Yes*

10. (If Gender = "Female" at 5) Do you have at least one **child** or are you currently **pregnant**?  
[Multiple answers are possible]

*No; Yes, I have children; Yes, I am pregnant*

11. (If Gender not = "Female" at 5) Do you have at least one **child** or is your partner currently **pregnant**? [Multiple answers are possible]

*No; Yes, I have children; Yes, my partner is pregnant*

12. (If Children = "Yes, I have children" at 10 or 11) How many children do you have?

*1; 2; 3 or more*

13. (If Children = "Yes, I have children" at 10 or at 11) How old is your **youngest child** in years?

*Dropdown [0(1)15, 16+]*

## Norms

14. **To what extent do you agree or disagree with each of the following statements?**

[Randomized order]

- A young child (under 3 years old) is likely to suffer if their mother is working.
- All in all, family life suffers when the woman works full-time.
- In general, fathers are just as able as mothers to care for young children (under 3 years old).
- If a married couple realizes that they no longer love each other, it is acceptable to divorce, even if they have young children in their home.
- Wanting to protect yourself against the consequences of divorce already at the time of the wedding shows that one is unsure about the relationship.

*Strongly disagree; Disagree; Neither nor; Agree; Strongly agree*

## Desirability

15. In the following, you will find a few statements regarding **personal attributes and opinions**.  
*Please read each statement and indicate whether it applies to you.*

[Randomized order]

- I sometimes find my work difficult if I am not encouraged.
- I've given up on something before because I didn't believe enough in my abilities.
- I'm always a good listener, no matter who I talk to.
- I sometimes get annoyed by people who ask me for a favor.
- I am generally a very patient person.
- (If Relationship = "Yes" at 8) I have seriously thought about breaking up at some point.

*Does not apply; Does apply*

## Employment

16. In which **course of study** are you currently enrolled?

*Kindergarten (pre-primary) and lower primary education; Primary education; Secondary education I; Secondary education II/vocational education; Master's degree in subject-specific education; Other, please specify [Inline Textbox]*

17. Which **subjects** are you currently focusing on? *(Please indicate the three most important subjects)*

*1st Subject [Inline Textbox]*

*2nd Subject [Inline Textbox]*

*3rd Subject [Inline Textbox]*

18. Please indicate your current **employment status**. (Please select all that apply to you).  
[Multiple answers are possible]

*Student; employed; self-employed*

19. (If “employed” at 18) Do you work as a teacher?

*Yes; No*

20. (If “employed” or “self-employed” at 18) How high is your current **level of employment**? *(If you have multiple work contracts, please indicate the sum of all employment levels)*

*[Slider 0(1)100]*

21. Now think about the time **after your studies**.

Which **employment level** would you like to have...

*(If you plan on having multiple contracts, please indicate the sum of all desired employment levels)*

- ...**immediately** after completion of your studies?
- ...**10 years** after completion of your studies?
- ...when you are **50 years** of age?

*[Slider 0(1)100]*

## Children

(If Children = “No” at 10 or 11)

22. Do you think that you would like to have **children** at some point in the **future**?

*No, definitely not; No, rather not; Undecided; Rather yes; Definitely yes*

23. (If “undecided”, “rather yes”, or “definitely yes” at 22) How **old** would you like to be when you **have your first child**?

*[Slider 18(1)50]; I do not know*

## Partner

(If Relationship = “Yes” at 8)

In the following questions, we would like to learn a little bit more about **your partner**.

24. To what extent do you agree with the following statement?  
I have the feeling that I can **talk** about **everything** with my **partner**.

*Strongly disagree; Disagree; Neither nor; Agree; Strongly agree*

25. What is the current **employment status** of your partner?

*in education; Employed; Self-employed; Unemployed; Other, please specify [Inline Textbox]*

26. (If “in education”, “employed” or “other, please specify” at 25) Does your partner work as a teacher or is your partner enrolled in a college of education?

*No; Yes*

## Finances

For the next question, we would like to ask you to imagine the following situation. Please read the text carefully and try to put yourself in Sara's shoes.

- Sara is 33 years old and lives in [] with her husband and their 3-year-old child.
- Sara **thinks about her future level of employment**.
- Since having a child, Sara has **been working 40%** as a primary school teacher (two days per week) and **earns CHF 4,200 (gross) per month**.
- She is now thinking about **increasing her employment level to 60%**, and therefore working **three days a week instead of two**.
- While Sara works, her child is cared for at the local nursery. Her husband works full-time as a lawyer.

27. When thinking about Sara's **long-term** financial situation, do you think that it would be **financially worthwhile** for her to **increase** her employment level from 40% to 60%?

*No, definitely not; No, probably not; Neutral; Yes, probably; Yes, definitely*

28. Why do you think it would (not) be financially worthwhile? *We are very interested in your opinion and thoughts. Please write down everything that comes to mind.*

*[Open Text]*

29. To what extent is Sara's situation **similar** to your own?

*Not similar at all; Rather not similar; Neither nor; Rather similar; Very similar*

30. As you think about the time leading up to Sara's retirement, which factors do you think will have the largest long-term financial impact if Sara increases her employment level to 60% for the rest of her working life?

*Please rank all of the following factors in order of magnitude so that the first factor is the one with the greatest long-term financial impact by dragging the factors to the desired position.*

*That is:*

1. **Most important factor**
2. *Second most important factor*
3. *Third most important factor*
4. **Least important factor**

[Randomized order]; Drag & Drop ordering from most important to least important:

*Total childcare costs; Total future work income; Total pension savings; Faster promotions*

## Inattention long-term

[Random assignment with probability  $\frac{1}{2}$  to a "short" and a "long" group. This determines the order of questions; the long group sees the questions in the order presented below, i.e. 31, (Randomized Order: 32, 33, 34), (Randomized Order: 35, 36, 37). The short group sees them in the following order: 31, (Randomized Order: 35, 36, 37), (Randomized Order: 32, 33, 34)]

The next few questions will ask you to think about some figures regarding Sara's finances. Even **if you are not sure which number is correct**, please provide **your best guess** or select "I do not know".

We are giving away an additional voucher worth 100 CHF among those people who come closest to the correct values.

*Please enter all amounts in CHF.*

31. Click on the following button to view the information about Sara's living situation again.

- Sara is 33 years old and lives in [] with her husband and their 3-year-old child.
- Sara **thinks about her future level of employment**.
- Since having a child, Sara has **been working 40%** as a primary school teacher (two days per week) and **earns CHF 4,200 (gross) per month**.
- She is now thinking about **increasing her employment level to 60%**, and therefore working **three days a week instead of two**.
- While Sara works, her child is cared for at the local nursery. Her husband works full-time as a lawyer.

[Randomized order questions 32, 33, 34]

32. What do you estimate Sara's **monthly BVG pension payouts** will be after retirement in the following scenarios? Until retirement, Sara will work...

40%: *[open text]; I do not know*

60%: *[open text]; I do not know*

33. How much **salary** do you think Sara would earn in total until her retirement in the following different scenarios, if she has the following employment levels until she retires?

40%: *[open text]; I do not know*

60%: *[open text]; I do not know*

34. Now please imagine that Sara currently has 10,000 CHF in her savings account. Assume the annual interest rate is 1%. How much money will Sara have in her account after 5 years?

*More than 10'500 CHF; exactly 10'500 CHF; less than 10'500 CHF; I do not know*

## Inattention short-term

[Randomized order questions 35, 36, 37]

35. How high would Sara's **total monthly income** be if she had an employment level of 60%? Currently, she works 40% and earns 4'200 CHF.

CHF *[open text]; I do not know*

36. While Sara works, her 3-year-old child is cared for in a local nursery in []. How much do you think the family will have to pay for **childcare** in **total each month** if Sara has a 60% employment level?

CHF *[open text]; I do not know*

37. How much do you think would be paid into Sara's **BVG** account **each month** in **total** in the following scenarios?  
*The BVG account only refers to occupational pension provision or the second pillar. The BVG account is the retirement account into which employers and employees pay.*

Sara works...

40%: *[open text]; I do not know*

60%: *[open text]; I do not know*

## Inattention demand

38. Would you be interested in knowing the correct figures?

*No; Yes, a bit; Yes, very.*

## Common block

39. Imagine a married couple who **prioritizes one partner's career**. Do you think that the person who...
- ... invests **more** into their career, gives something up?
  - ... invests **less** into their career, gives something up?

*No, absolutely not; No, rather not; Neutral; Yes, a bit; Yes, a lot*

40. Do you think there is a financial risk for the partner who invests **less** into their career?

*No risk; A small risk; A medium risk; A high risk; A very high risk*

41. Do you think couples can take measures to **avoid potential financial risk** for the partner who invests less in their career?

*Yes, the following: [Inline Textbox]; No*

42. (If “No” at 41) Please indicate **why** you think couples **cannot take measures** to address potential financial risks for the partner who invests less in their career.  
(Please select all statements that you think apply) [Multiple answers are possible]

[Randomized order; “Other, please specify:” always last]

*The couple is most likely to stay together long-term;  
I am not aware of any specific steps the couple could take.;  
Many couples do not have the financial flexibility to take such steps.;  
This is not something that concerns couples.;  
Both partners are satisfied with the situation.;  
I don't think there is any financial risk.;  
Other, please specify: [Inline Textbox]*

## Inattention answer

(If “Yes, very” or “Yes, a bit” at 38)

Here you will find the figures for which you have previously made estimates.

If Sara works **60%**, she receives a monthly salary of **CHF 6,300**. In total, Sara will earn **CHF 4.284 million** with a 60% employment level **until she retires**. If she stayed at her **40%** employment level, her total salary until retirement would add up to **CHF 3.398 million**.

If Sara works 60%, the family must pay a total of **CHF 1,350** each month for **childcare**. If she sticks with her employment level, these expenses will amount to **CHF 900** each month.

The higher earnings also affect Sara's BVG deposits. With a **60% employment level**, around **800 CHF** will be paid into Sara's BVG account, while with a **40% employment**, only around **400 CHF** will be paid into Sara's BVG account.

Accordingly, the expected monthly pension benefits from the pension fund increase. If Sara works **60%**, the expected monthly pension payouts are **CHF 2,915**; if she works **40%**, the expected monthly pension payments are **CHF 1,833**.

43. Do you find these figures to be surprising?

*Not surprising at all; Rather not surprising; Neither nor; Rather surprising; Very surprising*

44. Which figure(s) surprised you the most?  
(Please select all that apply to you) [Multiple answers are possible]

[Randomized order; “Other, please specify:” and “None” always last]

*The sum of **lost employment income**;  
The reduction of the **monthly pension** in old age with a lower employment level;*

*How **high** the additional childcare costs are;*  
*How **low** the additional childcare costs are;*  
*Other, please specify: [inline Textbox];*  
*None*

45. Why were these figures (not) surprising?

*[Open Text]*

46. Do you think it would be helpful for mothers who are currently deciding how much to work to know these figures?

*Not useful at all; Rather not useful; Neither nor; Rather useful; Very useful*

47. (If “No, definitely not”, “No, probably not” or “Neutral” at 27) In a previous question about Sara's long-term financial situation, you stated that it would **rather not be financially worthwhile** for her to increase her employment level from 40% to 60%. What was the main reason for your answer? [Multiple answers are possible]

*[Randomized order; “Other, please specify:” always last]*

*I neglected the future consequences of an increase in employment level.;*  
*I considered the future financial impact but felt it would be smaller relative to the cost of childcare.;*  
*I have taken other (non-financial) factors into account.;*  
*I still think it's not financially worth it for them.;*  
*Other, please specify: [Inline Textbox]*

48. (If “Yes, probably” or “Yes, certainly” at 27) In a previous question about Sara's long-term financial situation, you stated that it would be financially worthwhile to increase her employment level from 40% to 60%. What was the main reason for your answer?

*[Open Text]*

## End

49. In order for you to **take part in the voucher raffle**, we ask you to share your **email address** with us.

*[Open Text]*

50. Please tick this box if we may contact you for further studies. Today's survey serves as the basis for a larger research project.

*I agree to be contacted for future studies.*

51. Do you have any additional comments or comments about today's survey? We are constantly striving to improve issues and look forward to your feedback.

*[Open Text]*



52. END OF SURVEY **Thank you for your participation in the Family Life Study!**