

## General Population - Descriptive Survey

We pool the data of two waves of the survey that are almost identical. Any deviations from the second wave are documented below.

W1 desc survey: In field 04.03.2025 – 13.03.2025

W2 desc survey: In field 28.03.2025 – 11.04.2025

### Welcome

1. Today, we would like to invite you to participate in a survey as part of the **Family Life Study**. By participating, you will help researchers better understand parents' expectations and considerations around work and family life.

*Please remember that you have the right to withdraw your consent or discontinue participation in the survey at any time and for any reason. Confidentiality will be strictly maintained throughout the study. We adhere to Swiss data security standards and the results are used exclusively for basic research with the aim of scientific publication and public information.*

If you have any questions about the study, please do not hesitate to contact our research team (UZH, Faculty of Economics, Schönberggasse 1, 8001 Zurich) at [family@econ.uzh.ch](mailto:family@econ.uzh.ch).

2. Please check the box below to **confirm** that you have read and understood the above conditions and agree **to participate in this study**.

*I have read and understood the above information and **want to participate in the 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 you **do not** want to participate in the study?

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

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

### Demographics

5. Please indicate your **gender**.

*Female; Male; Diverse*

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

*No; Yes*

7. In which **canton** do you currently live?

*[Dropdown with all Swiss cantons]*

W1: Slightly different wording and scale. We recode it as living in the canton of Zurich according to the scale above.

Do you currently live in the canton of **Zurich**?

*No; Yes*

8. How **old** are you?

*24 or younger; 25-29; 30-34; 35-39; 40-44; 45-50; 51 or older*

9. Do you currently have a **partner**?

*No; Yes*

10. (If has partner) Please indicate **your partner's gender**.

*Female; Male; Diverse*

11. (If has Partner) Do you live with your partner in a **shared household**?

*No; Yes*

12. Please indicate your current **marital status**.

*Single; Married; Remarried; Separated or divorced; Widowed*

13. Do you have at least one **child** or are you or your partner currently **pregnant**?

*[Multiple answers are possible]*

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

14. (If "Yes, I have children" at 13) How many children do you have?

*1; 2; 3 or more*

15. (If "Yes, I have children" at 13) How old is your **youngest** child in years?

*Dropdown [0, 1, 2, ..., 18 or older]*

## Education

16. The following questions are about **your education**. An education lasts at least one year and includes several subjects

What is the **highest level of education** you have **completed**?

*In the case of foreign qualifications, please state the most comparable level.*

- *Compulsory school / no training;*

- 1-2 years: Vocational apprenticeship (EBA), vocational school, technical secondary school (qualification not equivalent to Matura)
- 3-4 years: Vocational apprenticeship (EFZ), vocational school, technical secondary school (qualification not equivalent to Matura)
- Matura/teacher's seminar (Matura corresponds to Baccalauréat/Abitur/etc. abroad)
- Professional/higher professional examination (federal certificate/(master craftsman's) diploma)
- Higher technical college (HF) (access usually after vocational apprenticeship or vocational school/technical college)
- University of Applied Sciences (FH) (access usually with a Matura or equivalent qualification)
- University of Teacher Education (PH) (access usually with a Matura or equivalent qualification)
- University/ETH (ETH = Swiss Federal Institute of Technology)

17. (If "compulsory school / no education" at 16) Have you **completed** compulsory school?

*Yes; No; I have not attended school*

18. (If "1-2 years: apprenticeship (EBA), vocational school, technical college" at 16) Please **specify** the education you have completed.

- 1-year apprenticeship/bridge course (after compulsory schooling (e.g. 10th school year/vocational school/pre-apprenticeship/household training year))
- Vocational apprenticeship in a company/apprenticeship (with federal vocational certificate EBA or equivalent qualification)
- Full-time vocational school/trade school (with federal vocational certificate EBA or equivalent qualification)
- Secondary technical school/diploma school (general education school with FMS certificate or equivalent qualification)

19. If ("3-4 years vocational apprenticeship (EFZ), vocational school, technical college" at 16) Please **specify** the education you have completed.

- Vocational apprenticeship in a company (with federal certificate of proficiency EFZ or equivalent qualification)
- Full-time vocational school/trade school (with federal certificate of proficiency EFZ or equivalent qualification)
- Fachmittelschule/Diplommittelschule (general education school with FMS certificate or equivalent qualification)

20. (If "Maturität/Lehrkräfteseminar" at 16) Please **specify** the education you have completed.

- Teacher's seminar
- Vocational/technical baccalaureate
- High school diploma (baccalaureate/Gymnasium/Matura)

21. (If "Professional/higher professional examination" at 16) Please **specify** the education you have completed.

- *Professional examination with federal certificate*
- *Higher professional examination with federal master craftsman diploma (Eidg. Dipl.)*

22. (If "Höhere Fachschule" at 16) Please **specify** the education you have completed.

- *2 years full-time/3 years part-time (e.g. HKG, TS technical school)*
- *3 years full-time/4 years part-time (e.g. HWV, HFG, HFS, HTL engineering school)*

23. (If "Fachhochschule" or "PH" or "Universität/ETH" at 16) Please enter **all your higher education qualifications**.

[Multiple answers are possible]

- *Bachelor*
- *Master/Diploma/License*
- *Postgrad/CAS/DAS/MAS*
- *Doctorate/Habilitation*

24. (If only "Postgrad/CAS/DAS/MAS" at 23) Repeat 16 with the following question: **Apart from your Postgrad/CAS/DAS/MAS**, what is the highest level of education you have completed?

## Employment

25. In this section we would like to learn more about your **current employment situation**.

26. Do you currently have a **job**? *Please select all that apply to you.*

[Multiple answers are possible]

No; Yes, I am employed; Yes, I am self-employed

27. (If "Yes, employed" or "Yes, self-employed" at 26) Please describe your current work situation. What is your **current employment level** (in percent)? If you have more than one job/contract, please **include all your jobs/contracts**.

*Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position*

*[Slider 0(1)100]%*

28. What **employment level** do you plan to have **in 10 years** (in percent)?

*Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

[Slider 0(1) 100]%

29. (If "Yes, employed" or "Yes, self-employed" at 26) What is **your own** approximate monthly/annual **gross income** (i.e. income before taxes and contributions)? Please indicate whether you find it easier to report your monthly or annual income.

*I would like to indicate the **annual** income; I would like to indicate the **monthly** income*

30. (If "monthly income" at 29) Please indicate your current **gross monthly income**:

*Less than 1'000 CHF; 1'000 - 1'999 CHF; 2'000 - 2'999 CHF; 3'000 - 3'999 CHF; 4'000 - 4'999 CHF; 5'000 - 5'999 CHF; 6'000 - 6'999 CHF; 7'000 - 7'999 CHF; 8'000 - 9'999 CHF; 10'000 CHF or more; I don't know*

31. (If "yearly income" at 29) Please indicate your current **gross annual income**:

*Less than 12'000 CHF; 12'000 - 23'999 CHF; 24'000 - 35'999 CHF; 36'000 - 47'999 CHF; 48'000 - 59'999 CHF; 60'000 - 71'999 CHF; 72'000 - 83'999 CHF; 84'000 - 95'999 CHF; 96'000 - 119'999 CHF; 120'000 CHF or more; I don't know*

32. (If "Yes, employed" or "Yes, self-employed" at 26) Which of the following options best describes **the type of employer** you work for?

*If you have multiple jobs/contracts, please indicate the one of your main job.*

*Self-employed; Private company; Public employer (e.g. municipality, canton, federal government); Other, please specify: [Inline textbox]*

33. (If "Public Employer" at 32) Do you work as a **teacher** at a **public school**?

*No; Yes*

W1: Question was not asked. Set to missing in pooled data.

## Demand hurdles

34. (If current employment level < 90 at 27 and "Yes, employed" at 26) Imagine you would like to **increase your employment level** within the next year:

**How easy or difficult** would it be for you to **increase your employment level** at your current employer **by 10%** (one half-day) or find another job opportunity with a 10% higher employment level?

*Very difficult; Rather difficult; Medium; Rather easy; Very easy*

35. (If has partner) Does your **partner** currently have a **job**?

No; Yes, employed; Yes, self-employed

36. (If "Yes, employed" or "Yes, self-employed" at 35) What is **your partner's** current **employment level** (in percent)?

Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

[Slider 0(1) 100]

37. (If "Yes, employed" or "Yes, self-employed" at 35 and "monthly income" at 29) What is your **partner's** approximate **current monthly gross income** (i.e. income before taxes and contributions)?

Less than 1'000 CHF; 1'000 - 1'999 CHF; 2'000 - 2'999 CHF; 3'000 - 3'999 CHF; 4'000 - 4'999 CHF; 5'000 - 5'999 CHF; 6'000 - 6'999 CHF; 7'000 - 7'999 CHF; 8'000 - 9'999 CHF; 10'000 CHF or more; I don't know

38. (If "Yes, employed" or "Yes, self-employed" at 35 and "annual income" at 29) What is your **partner's** approximate **current annual gross income** (i.e. income before taxes and contributions)?

Less than 12'000 CHF; 12'000 - 23'999 CHF; 24'000 - 35'999 CHF; 36'000 - 47'999 CHF; 48'000 - 59'999 CHF; 60'000 - 71'999 CHF; 72'000 - 83'999 CHF; 84'000 - 95'999 CHF; 96'000 - 119'999 CHF; 120'000 CHF or more; I don't know

## Norms

39. To what extent do you **agree or disagree** with 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 (below 3 years of age)

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

## Financial literacy

40. Please evaluate **the following statement**:

**Buying shares** in a single company usually offers a **safer return** than an **equity fund**.

True; False; Don't know

## Employment Factors

41. In the following, we would like to better understand how you experienced the **time around the birth of your first child** with regard to your **work situation**.
42. Please think back to the time when you decided whether and how much you would like to work after [the birth of your first child/the end of your maternity leave after the birth of your first child]. **What factors** were **most important** to you when you were deciding **whether and how much** to work after [the birth of your first child/the end of your maternity leave]? ***Please write as much as you like – this question is very important for us to better understand parents' decisions regarding their employment level.***

*[Essay Textbox]*

43. (Randomly shown to ½ of all respondents, stratified by gender) We would like to ask you to classify your answer to the previous question into the **following categories**. **Based on your answer to the previous question, how decisive or not decisive** were the **following factors** to you (when deciding whether and how much to work after [the birth of your first child/after the end of your maternity leave])?

[Randomized order]

- **Well-being** of my child
- Availability **of trusted care**
- **Time** with my child
- Personal **well-being**
- (If has partner) **Availability** of my partner
- (If has partner) **Professional situation** of my partner at that time
- **Compatibility** of my **job** with our family life
- **Enjoyment** of my **job/variety**
- **Childcare costs**
- Our family's **financial situation** at the time
- **Building a successful career**
- My **own pension amount** in retirement
- (If has partner) **Long-term income development** of my partner
- My **own long-term income development**

*Not decisive; Rather not decisive; Neither nor; Rather decisive; Decisive*

W1: Shown to all respondents. Term "*My pension in retirement*" instead of "*My own pension amount in retirement*".

44. For some [parents/mothers] financial considerations are relevant in the employment level decision, for others not. When you were deciding whether and how much to work after [the birth of your first child/the end of your maternity leave]: was the **long-term financial impact** of a **reduced employment level** an **important** or **unimportant factor**?

*Unimportant; Rather unimportant; Neither nor; Rather important; Important*

## Vignette

45. For the next questions, 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**.
46. (If in lower education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. Sara has completed **an apprenticeship** (Federal Vocational Certificate EBA) and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 2,250** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.
47. (If in middle education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. After her apprenticeship, Sara completed **the higher professional examination** with a **federal diploma** (eidg. Dipl.) and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 2,700** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.
48. (If in high education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. Sara has a **university degree (FH/Uni/ETH)** and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 3,200** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.
49. When you think 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 80%**?

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

50. **Why** do you think it would (not) be financially worthwhile?  
We are very interested in your opinion and thoughts. Please write down everything you can think of.

[Essay Textbox]

51. As you think about the time leading up to Sara's retirement, what factors do you think will have the **greatest long-term financial impact** if Sara increases her employment level to 80% for the rest of her working life?  
*Please rank all four 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. You may drag and drop the factors to change the order.*



[Randomized order]; Drag & Drop ordering:

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

52. In the next few questions, we would like to ask you to think about Sara's finances.

Even if you are not sure, **please provide your best guess**. We are giving away 3 times 1,000 intervista bonus points (equivalent to CHF 100) to the participants who come closest to the correct values.

*The prize draw will be held after the survey has been completed and the bonus points will be credited to the winners' intervista account.*

53. What would Sara's **monthly salary** be **today** if she had an **employment level of 80%**?

Currently, she works 40% and earns [2,250 / 2,700 / 3,200] CHF.

*Please enter all amounts in CHF and without decimal places.*

Salary in CHF: *[Inline Textbox]*

(order of questions 54-56 is randomized)

54. Please think about Sara **in ten years**. What do you think her **monthly salary** would be **in ten years** if she ...

- ... starts **working 80%** now and does so for the **next ten years**? *[Inline Textbox]*
- ... **continues to work 40%** and does so **for the next ten years**? *[Inline Textbox]*

*Please enter all amounts in CHF and without decimal places.*

55. Imagine Sara works **40%** until she retires. What do you estimate: how much would she receive **each month** as a pension from her **second pillar** of pension savings?

Please enter all amounts in CHF and without decimal places.

Pension in CHF: *[Inline Textbox]*

56. When you think of Sara, **what job** could you imagine her doing?

*Simply enter the first specific job that comes to mind when you think of Sara.*

*[Inline Textbox]*

W1: Slightly different wording.

When you think of Sara, **what job** could you imagine her doing? *Simply enter the first thing that comes to mind.*

## Interest

57. We are currently developing an **online tool** that allows you to easily calculate and compare the financial **impact of** different **employment levels** on your **income** and **monthly pension payments** in old age.

Would you be **interested** in **trying out** such an online tool? It would be free of charge.

*Not interested; Rather not interested; Neither nor; Rather interested; Very interested*

W1: We initially used a different scale with more response options, but it did not produce sufficient variation. We therefore adapted the wording as shown above. In our coding we include respondents interested in the web tool in the group of those "sehr interessiert" ("very interested") or «eher interessiert» («rather interested»). The original wording was: We are considering providing [parents/mothers] with various **information materials on financial topics**.

If you had a choice, which of the following materials **would you like to receive?**

Please select all that apply.

*Video: Tips for discussing **finances in a relationship**; Online course: Building wealth and **financial security** [for women]; Access to a web tool to **calculate** your own **long-term financial situation** for different employment levels*

58. Would you be **interested** in knowing the **specific figures** for Sara's example?

*No; Rather not; Neutral; Rather yes; Yes*

## Correct numbers

59. Here you will find the figures for which you previously provided estimates.

In principle, it can be said that an **increase in Sara's employment level from 40% to 80%** would be **worthwhile from a long-term financial perspective**:

If Sara works **80%**, she currently receives **[4,500 / 5,400 / 6,400] CHF** salary every month, **instead of [2,250 / 2,700 / 3,200] CHF** at the **40%** employment level.

Due to additional career steps, Sara's monthly salary **will increase over the next 10 years** if she works more: In 10 years, she will earn **[4,750 / 6,050 / 7,400] CHF per month** if she works **80%** throughout, instead of **[2,350 / 2,800 / 3,350] CHF** if she stays at **40%**.

The increase in earnings in the 80% employment level also increases the expected monthly pension benefits from the pension fund. If Sara works **80%**, the expected **monthly pension from the pension fund** is **CHF [1,400 / 2,100 / 2,850]**; if she continues to work **40%**, she can expect **CHF [300 / 500 / 800]**.

To summarize, Sara would gain **an additional [1.20 / 1.57 / 2.15] million CHF** in total by the time she retires with an 80% employment level compared to a 40% employment level (through additional earned income, better career development and higher payments into the pension fund). The total additional childcare costs of CHF 86,000 would be lower than the total benefit.

Please note that these figures are estimates and are based on several assumptions. The estimate is based on the current state of knowledge and reflects the current institutional conditions. Please contact us at [family@econ.uzh.ch](mailto:family@econ.uzh.ch) if you have any questions about these calculations.

60. Do you find these figures to be **surprising**?

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

61. **Which figure(s) surprised you the most?**

*Please select all that apply to you.*

[Multiple answers are possible, randomized order; "Other" and "None" always last]

*Monthly income today; Monthly income in 10 years; Monthly pension in old age; Childcare costs; Other, please specify: [Inline textbox]; None*

62. Please briefly explain **why** these figure(s) **were or were not** particularly **surprising** to you:

[Essay Textbox]

## Made calculations

63. When you decided whether and how much you wanted to work after [the birth of your first child/after the end of your maternity leave], have **you** ever specifically calculated for **yourself** how your **employment level** will **affect your pension payments**?

*No, never; No, not specifically; Yes, a bit; Yes, in detail; Does not apply because I have not considered changing my employment level*

64. (If "No, never" or "No, not in detail" at 64) **Why** do you think you **did not consider** this **aspect** in your work decision?

Please select all that apply to you.

[Randomized order; multiple answers are possible]

*I wasn't aware of this **dimension**; This dimension did **not seem important** to me; This **decision was only temporary** and had no long-term financial impact; I did **not know how to calculate** these figures; **No one** in my environment **pointed out to me** that I should think about these figures; I simply did the **same as others** around me; Others, please specify: [Inline textbox]*

65. Do you think it would be **helpful for [parents/mothers]** who are currently deciding whether and how much they want to work to know **specific figures about the long-term financial consequences** of a reduced employment level?

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

## Feedback

66. Do you think you have **learned anything new** in this study?

*No; Rather no; Neutral; Rather yes; Yes*

67. (If "No" or "Rather no" at 67) Please indicate **why** you **did not** learn **anything new** in this study:

[Essay Textbox]

68. (If "Neutral", "Rather yes" or "Yes" at 67) Please indicate **what you newly learned** in this study:

*[Essay Textbox]*

69. Do you think the **survey was neutral**?

*Yes, it was **neutral**; No, the survey was rather **feminist**; No, the survey was rather **conservative**; No, for the following reasons: [Inline textbox]*

70. **Do you have any further comments** on today's survey?

*We are constantly **striving to improve questions** and look forward to your feedback.*

*[Essay Textbox]*

71. END OF SURVEY