Informal Caregiving and Labor Supply: Evidence from a Stated-Choice Experiment*

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Abstract

We conduct a survey that collects rich information about people's expectations regarding informal caregiving to an elderly parent and its consequences on labor supply. Preliminary results suggest that people anticipate significant caregiving hours if their parents need help with activities of daily living (ADLs) and expect caregiving to impact their ability to work full time. The magnitude of this impact on both labor market participation and work intensity is comparable to existing literature using observed outcomes.

Keywords: Informal care; Long-Term Care; Labor Supply; Subjective Expectations

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1 Introduction

Informal caregiving to an elderly parent can have important implications for work, wages, and retirement. Although a large literature studies the impact of informal care on labor supply and wages, we know little about the extent to which people anticipate the risk of caregiving and its consequences on labor supply. We also know little about the (potential) trade-offs that shape those expectations. For instance, people may base their expectations on the costs at the time of caregiving (e.g. lower income if they reduce their hours worked), but not on the delayed costs in terms of lower wages after caregiving or lower pension income, if they decide to reduce work to provide care. These elements are important in evaluating the welfare impact of caregiving and the optimal policy design for informal care. For example, if people underestimate the risk of caregiving or fail to consider important costs, this can lead to suboptimal decisions that could justify additional help for informal caregivers or affect the optimal mix between formal and informal care. In addition, there might be significant differences in the way that different groups of the population anticipate those risks, leading to unequal impacts of caregiving.

In this paper, we try to fill part of this gap by designing a survey that collects rich information on people's expectations about caregiving. We collect information on what people expect both at the time of caregiving and also afterward. In particular, we collect information about their expectation about work, caregiving hours, retirement, as well as potential income after caregiving.

Preliminary results indicate that people anticipate significant hours of caregiving if their parents need help with activities of daily living (ADLs) and that they anticipate a significant impact of caregiving on their probability to work full time. We also find that he magnitudes of the impact of caregiving on both the intensive and extensive margins on the labor market outcomes is comparable to the estimates from the literature using realized outcomes. Finally, we find that the expected wage penalty following a reduction of work to take care of an elderly parent is not a significant driver of the expectations with respect to informal care.

We are currently extending our analysis relative to the links between the different dimensions measured in our survey, as well as regarding the heterogeneity and uncertainty in beliefs. In addition, we are working on the estimation of a dynamic discrete choice model based on these expectations.

2 The survey instrument and sample

2.1 The survey

We fielded an online survey to Canadians from Ontario and Quebec aged 45 to 58 in November 2023, in cooperation with the survey firm AskingCanadians. We chose this age range to target individuals whose parents are retired but not yet likely to receive long-term care. Since we want to assess the impact of caregiving on labor market participation, we excluded individuals who were not working at the time of the survey. We also excluded those who stated they had no living parent or in-laws, those who were already providing informal care at the time of the survey as well as those who stated they would not provide long-term care should the need arise in the future. We weighed the survey data using the 2016 Canadian Census to match the age, education and gender of the general population. For some questions we implemented unfolding brackets if a participant refused to answer and imputed the underlying variable conditional on age, gender and education.

Participants could choose to answer the survey in English or French. After completing the survey, they were remunerated in the form of loyalty points that could be redeemed with a number of Canadian retailers. Overall, 2,300 individuals completed the survey.

The survey was comprised of nine sections. Section 1 elicited some basic socio-demographic characteristics such as age, gender, marital status and ethnicity. It also contained the screening questions regarding surviving parents and informal caregiving at the time of the survey, inter alia. In the second section, individuals answered questions regarding the health condition of the parent as well as their perception regarding their parent's survival prospect and long-term care risk. Section 3 contains questions regarding the respondent's current job situation, including the number of hours worked, income, and the type of occupation. We also asked about the spouse's work status and their income. In Section 4, we elicit retirement expectations regarding the respondent's retirement age and income at different retirement ages. Questions about the probability of being retired were asked on a scale in 10 percentage point increments. Questions about income at different retirement ages were asked using a balls and bins task, where respondents allocate 10 balls across various bins. This design allows us to not only elicit the most likely response but also the uncertainty around that response. Given the high inflation during the time of the survey, we also elicit expected inflation. In Section 5, we ask respondents about their own as well as their parent's financial situation, including savings, debt, real estate and mortgages. In Section 6, respondents answer questions about the long-term care system in Canada, including the cost of different long-term care settings and whether they think there is support for informal care in the form

of subsidies or flexible work arrangements. Section 7 contains questions about the work and care arrangements if a parent should need care. These will be explained in more detail in the following subsection. Section 8 elicits attitude and preferences regarding the provision of informal care, and Section 9 the impact of Covid on the preferred care setting and on savings. The entire questionnaire can be found in the appendix.

2.2 Eliciting work and care arrangements

Our main research question is how informal care provision affects labor market participation - both during and after a caregiving spell. We therefore elicit in Section 7 how respondents would likely adapt in a hypothetical situation where their likely dependent (meaning, the person they indicated they would be most likely to help if becoming dependent) requires long-term care, as well as after that person has passed away.

The hypothetical scenarios In the first hypothetical scenario, we ask participants to imagine themselves in a situation where the person they say they are most likely to help ("likely dependent") starts needing help with ADLs. We calibrate the respondent's age in this scenario to ensure that this scenario, whilst in the future, is set at a time when the respondent is unlikely to be retired already. To do, we condition the age in the scenario on a previous question that elicits the respondent's subjective probabilities of being retired at different ages. In this hypothetical scenario, we use a balls and bins task to elicit the probability distribution of the likely care setting for the dependent (institutional care, professional home care, informal care at home), of the number of hours of informal care the respondent would provide, and of the respondent's likely work situation during that caregiving spell (part-time, full-time, fully retired or not working).

In the second hypothetical scenario, we ask respondents to imagine themselves at the end of the caregiving spell, when the dependent family member has passed away. We randomize the length of the caregiving spell between respondents to be either one, two or three years. Respondents then indicate again the probabilities for different work situations as well as for their work income if they work part-time or full-time. These questions aim to quantify the perceived wage penalty of the caregiving spell.

Balls and bins tasks The choice interface for several questions throughout the survey is a balls and bins task, which allows more granular elicitation of expectations than point estimates. On the screen, the different options were displayed next to each other, with space below each option for the number of balls the respondent chose to assign to that option. Under each option, there was also a "plus" and a "minus" button with which respondents could add or remove balls from that option. At the bottom of the screen, there was a box

	Population	Sample
	Mean (std. dev.)	Mean (std. dev.)
A. Demographics		
Age		53.32
		(4.01)
Female (%)	50.02	50.89
HS and less	25.81	24.26
Some Univ.	39.06	37.84
Bachelor and more	35.13	37.91
Married or common-law (%)	69.93	68.67
B. Income and Savings		
Income ('000 $)	105.49	99.64
	(83.36)	(62.88)
Savings ('000 $)	138.71	227.31
	(213.65)	(287.77)

Table 1: Summary statistics

Notes: I winsorized income and savings in the SFS from below and above, because there were very negative and very positive outliers. For our data, I only winsorized from above because we didn't allow negative values. Income is after-tax household income for the SFS and before-tax income for our survey. Savings are for all household members in the SFS, and for respondent + spouse in our survey. Not sure why they are higher in our survey - the definitions are reasonably similar (SFS: RRIF, RRSP, bonds, stocks, non-registered investments, stocks, TFSA; our survey: "Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSAs) and other savings or investment accounts")

containing ten balls that the respondent could assign. If the respondent did not assign all balls before clicking on the button for advancing to the following question, a pop-up message informed them that not all balls had been assigned to an option yet. Respondents could then choose to either complete the task, or to skip to the next question nevertheless.

2.3 Sample characteristics

Table 1 shows some summary statistics of the weighted sample as well as of the population survey from Statistics Canada. The two line up well even amongst dimensions that were not used for weighting. What stands out are the significantly higher savings in our sample. One possible explanation for this is the way the questions were asked in the two surveys: in the population survey, respondents assign values to their various savings plans (RRIF, RRSP, bonds, stocks, non-registered investments, stocks, and TFSA), which we add up to obtain total financial savings. In our survey, we ask the question in a broader way ("RRSP, TFSA, and other savings or investment accounts").

In Figure **??** we display respondents' expectations regarding the longevity and likely

duration of the care needs of their likely dependent. We observe that the median likelihood of living 5 more years is quite high at 85%. For comparison, the median age of the likely care recipient at the time of the interview is 78 years. The median probability of living for another 15 years drops to 55%.

NOTE: May want to compare with life tables. However, from life tables we can only extract expected remaining life span as a function of parent's age and gender; this won't directly compare to these probabilities. Alternatively I could

3 Caregiving and labor supply: respondents' expectations

In this section, we document how much care respondents expect to give and whether and how much they expect their caregiving to affect their labor supply.

3.1 Expected caregiving

The respondents overall think that the likely dependent is unlikely to enter a nursing home under the described health situation in the survey's main battery. The first line in Table 2 shows that, on average, the respondents only assign a 24% chance to a nursing home. The low chance of entering a nursing home is consistent with what Achou et al. (2022) found during the pandemic and suggests that the negative impact of the pandemic experience on preference for nursing homes is persistent. On the other hand, they think the chance that the likely dependent will use home care is more than three-quarters. Among the HC options, the chance is evenly split between formal care and informal care. The share of respondents that chose each type to be most likely (the second line) is not very small for any of the three options, implying significant heterogeneity in the expected type of care. Even though entering a nursing home is the least chosen option, a quarter of the respondents think that is the most likely option.

	NH	Formal HC	Informal HC	N
Average chance (%)	23.9	38.1	38.0	2248
Share (%) of respondents chose most likely	26.6	35.4	37.9	2248

Table 2: Chance of using each LTC type

Appendix Table A1 examines how the chance of the likely dependent using informal home care varies with the respondent's observable characteristics. The variables with the largest economic and statistical significance are gender and ethnicity: The likely dependent is 7

to 8 percentage points more likely to use informal home care for female respondents than male respondents and being white is associated with a smaller chance by 7 to 8 percentage points. Strong agreement with the statement that the LTC is the family's responsibility is associated with a much higher chance (by 10 percentage points) of using informal home care, as expected. The availability of work arrangements for caregiving also makes informal home care more likely (by 4 percentage points). Income and wealth do not have a consistently significant impact on the chance of informal home care. Most of the associations with the observable characteristics go in the anticipated direction, giving credibility to the survey responses.

Most respondents plan to provide a significant amount of care if the likely dependent needs LTC. Table 3 shows that the average and median respondents plan to provide 9 and 6 hours of care per week, respectively. There is also a substantial variation in the expected caregiving, as the interquartile range is from 3 hours to 12 hours. This significant variation in expected caregiving allows us to study how the labor market outcomes vary with this margin of caregiving (which we call the "intensive" margin) after controlling for many observable characteristics that could be correlated with this intensive margin.

	25p	median	75p	average	N
All	3	6	12	9.4	2,250
By most likely care type					
Nursing home care	3	5	6	6.6	416
Formal home care	3	5	7.5	7.1	832
Informal home care	5	9	18	12.3	1,002

Note: In cases where multiple care types are equally most likely, they are classified as "Informal home care" if it is one of the most likely options and as "formal home care" if it is not.

Table 3: Expected hours (per week) of caregiving

As expected, those who expect their likely dependent to use informal home care plan to provide a larger amount of care. Their median and mean are both about three hours larger than the unconditional moments. Table A2 shows that controlling for observable characteristics increases the impact of informal care being the most likely option on expected caregiving to five hours per week, which is quite large. Female respondents, on average, plan to provide about two more hours of care than their male counterparts; higher income and wealth tend to decrease expected caregiving, but these impacts are not consistently significant across specifications.

In short, there is a large variation in both the expected LTC type and the expected caregiving. At the same time, most respondents plan to provide a significant amount of care,

even when the likely dependent is expected to enter a nursing home. Expected caregiving is the largest among those who expect informal home care, so this option unsurprisingly comes with a larger burden on family caregivers.

3.2 Expected working status during caregiving

What do the respondents expect about their market work when they provide care to their elderly parents? Table 4 tabulates the average percent chance of working statuses during caregiving. While the average perceived chance of full-time work is significant at 51% during caregiving, it is a significant drop compared to the current working status where 81% of the respondents are working full-time. The average chance of being fully retired or not working but not retired is 18%, though every respondent is working at the moment of the survey by construction. These responses, therefore, suggest that caregiving reduces labor supply, but a part of these changes could be an age effect, as caregiving is assumed to happen several years later. Below, in a regression analysis, we tease out the age effect using the exogenous variation in the age when providing care we introduced in the SSQs.

	Full-time	Part-time	Fully retired	Not working but not ret.	N
All	50.5	31.4	12.5	5.6	2,256
By current working status					
Full-time	56.4	27.4	11.8	4.4	1,871
Part-time	25.6	48.4	15.2	10.8	385
By expected caregiving hours					
$\geq$ 10 hours	38.4	34.7	16.1	10.8	595
$<$ 10 hours	56.1	29.9	10.8	3.2	1,661

Table 4: Expected working status (average percent chance) during caregiving

The current working status, not surprisingly, matters for their expectations. Those who currently work full-time think, on average, that full-time is the most likely option. Still, even they perceive a 27% chance of working part-time and a 16% chance of being retired or temporarily not working. Those who are currently working part-time think, on average, they are most likely to continue working part-time when they provide care. Though they see a significant chance to transit to full-time work (26%) when they give care, the chance of being retired or temporarily not working (26%) is also significantly higher than those currently working full-time.

The intensity of caregiving also affects the expected working status during caregiving. For those who plan to give at least 10 hours of care per week, which is classified as "intensive" caregiving in the literature (e.g., Skira, 2015), the average chance of working full-time

is 18 percentage points smaller than those who plan to care for less than 10 hours per week. Instead, the former is 5 percentage points more likely to work part-time and 13 percentage points more likely to be retired or temporarily not working. Given that both the intensity of caregiving and working status during caregiving are, at least partially, their choice in the assumed scenario, we cannot rule out selection based on other observable and unobservable characteristics and thus cannot interpret the observed pattern as the causal impact of caregiving on labor market outcomes.

In regressions shown in Table A3, we examine the impact of caregiving hours on the chances of working full-time and part-time after controlling for variables that can both affect working status and caregiving, including age in the assumed scenario, gender, income, and wealth. After controlling for these variables, the impact of caregiving hours on working status is significant both economically and statistically. Giving 10 more hours of care per week reduces the chance of full-time work by 8-9 percentage points. This is in line with estimates from Skira (2015), which finds that intensive caregivers are 8 percentage points less likely to work full-time compared to light caregivers. Ten more hours of care per week is also associated with a 2-3 percentage points higher chance of working part-time, while Skira (2015) finds no evidence of the impact on part-time working.

Many control variables affect the chances of working full-time and part-time in anticipated directions. A higher age in the assumed scenario makes full-time less likely while part-time more likely. Female respondents are less likely to work full-time while caregiving. Higher income from the current job increases the chance of full-time and reduces the chance of part-time; being in the top wealth quartile has the opposite effect. Having work accommodations for caregivers from their current jobs increases the chance of working part-time, which implies a higher chance of staying in the current job.

3.3 Expected working status after caregiving

We then examine the expected working status after caregiving. The caregiving spell is randomly determined in the scenario between 1, 2, and 3 years. This setup allows us to examine how the extensive margin (the length of caregiving spell) of caregiving, as well as the intensive margin (caregiving hours per week), affect the expected labor market outcomes.

Table 5 shows the average percent chance of each working status after caregiving. Overall, the chance of full-time work is almost the same as during caregiving. The chance of part-time work is about 6 percentage points lower, while being retired is more likely by the same magnitude, compared to during caregiving. This suggests that, among those who reduced working hours while caregiving, some go back to working full-time and some fully retire.

	Full-time	Part-time	Fully retired	Not working but not ret.	N
All	50.3	25.2	19.0	5.4	1,958
By lengths of caregiving spell					
1 year	56.1	23.9	14.9	5.1	672
2 years	50.3	24.5	18.4	6.8	660
3 years	43.9	27.6	24.2	4.3	626
By expected caregiving hours					
$\geq$ 10 hours	44.3	26.7	20.3	8.6	520
$<$ 10 hours	53.1	24.5	18.4	4.0	1,438

Table 5: Expected working status (average percent chance) after caregiving

The length of the caregiving spell significantly affects the perceived chances of working status after caregiving. Those who provide care for one year report a 56% chance of working full-time on average, while this reduces to 44% for those who provide care for three years. On the other hand, the chance of being fully retired is 15% for the former while it is 24% for the latter. At this same time, we have to note that as the length of the caregiving spell is mechanically correlated with the age after caregiving, the differences shown in this table mix the effect of the caregiving spell and the age effect. We address this issue in multi-variate regressions below.

The intensive margin of caregiving also significantly affects the working status after caregiving. Those who provide at least 10 hours per week are 9 percentage points less likely to work full-time than those who provide fewer than 10 hours per week. Given that this gap is smaller than the 18 percentage points difference observed between the two groups during caregiving (Table 4), some of those who had to reduce working hours due to intensive caregiving are able to come back to full-time work while some continue working part-time or retire.

One important factor that matters for after-caregiving work situations is the expected wages when the respondents decide to continue or return to work. Skira (2015) argues that the biggest penalty for caregiving is in the form of a wage penalty if the caregiver has to work part-time or stop working during caregiving; job seekers discouraged by lower wages will decide to retire instead of returning to work. To measure the importance of this channel, we examine the expected earnings from the likely full-time and part-time jobs conditional on the respondents searching for such jobs. We measure the expected earnings by normalizing it with respect to the current earnings.

Table 6 shows the distribution of the expected earnings. For ease of comparison, we show the expected full-time earnings for those who are currently working full-time and also similarly for the expected part-time earnings. The respondents, overall, expect to have

much lower earnings than what they currently have if they continue or return to work after caregiving. Among those who currently work full-time, they expect to earn 13% lower if they work full-time after caregiving. A significant number of respondents expect much lower earnings. Though a non-negligible fraction of the respondents expect to earn more than now, but they are a minority. The pattern is similar for part-time earnings, notwithstanding the small sample size.

	25-percentile	median	75-percentile	N
Full-time earnings	0.65	0.87	1.03	1687
Part-time earnings	0.66	0.84	1.26	77

Note: The earnings are measured as the ratio to the current earnings. Expected full-time earnings are shown for the respondents who currently work full-time; expected part-time earnings are shown for the respondents who currently work part-time.

Table 6: Expected full-time and part-time earnings after caregiving

The lower expected earnings in Table 6 is an amalgam of the impact of caregiving as well as the age effect. Since the hypothetical scenario randomly varies the age after caregiving, the length of caregiving, and whether the caregiver had to work part-time or stop working, we can separately identify the impact of these factors on the expected earnings. We regress the expected earnings on these factors as well as other observable characteristics. Given that the expected earnings, measured as the ratio compared to the current earnings, have some outliers, we use the median regression. Table 7 presents the results. The extensive margin of caregiving matters for the expected earnings. One more year of caregiving (associated with working part-time or not working during caregiving) reduces the expected earnings by two to three percent of the current earnings after controlling for the age effect. On the other hand, the intensive margin of caregiving does not have a noticeable effect after controlling for the working situation during caregiving. Working part-time during caregiving, as opposed to not working at all, tends to increase the expected earnings, in particular for full-time work, qualitatively consistent with the findings in Skira (2015), though the statistical significance is only marginal. Quantitatively, Skira (2015) estimates that those who stopped working will face a 13% lower wage than those who continued working conditional on finding a new full-time job. Using our estimates from column (1) (which has the larger number of observations), if we imagine a person who had to stop working for two years due to caregiving, the expected earnings will be lower by 8.8% ($= 2 \times 2.5\% + 3.8\%$), which is not far from Skira (2015)'s estimate. The negative effect of the current income is mechanical, as the expected earnings are normalized with respect to the current income.

We then examine the impact of various factors, including the expected earnings condi-

tional on working, on the perceived chance of working full-time and part-time more carefully controlling for observable characteristics. Table 8 shows the regression results. Both the intensive and extensive margins of caregiving reduce the chance of full-time work and increase that of part-time work. The latter changes are smaller in magnitude and statistically less significant, suggesting that the intensive and extensive margins of caregiving also increase the chance of being retired or not working. The importance of both margins of caregiving on the labor market outcomes is consistent with the findings from Simard-Duplain (2022). Quantitatively, each year of caregiving is associated with a 5 percentage-point lower chance of working full-time and a 3 percentage-point lower chance of doing any paid work. Ten more hours of caregiving is also associated with a 5 percentage-point reduction in the chance of working full-time and a 4 percentage-point reduction in the chance of doing any paid work. These estimates are on the upper end of the literature using behavioral data, which finds mostly no effect or small negative effects. For example, Van Houtven et al. (2013) finds that men have a 2.4 percentage points lower chance of doing any market work after caregiving, close to our estimate. Schmitz and Westphal (2017) finds that caregiving reduces the chance of full-time work by 4 percentage points.[1]

After controlling for the intensity and the length of caregiving, the expected earnings conditional on working do not have a significant impact on the expected work situation. Whether the caregiver continued working (as part-time) while caregiving or not also does not turn out to be a significant factor. This suggests that the impact of caregiving on labor market outcomes is (or, at least, expected to be) through other channels, such as being burnt out after caregiving.

Key takeaways Let us summarize the key takeaways from the analysis of the survey responses. First, the respondents are, on average, planning to provide a significant amount of care (9 hours per week) when the likely dependent needs LTC, though there is also a large heterogeneity. The type of care the likely dependent is expected to use is a key factor that determines the expected intensity of caregiving. Second, the higher care intensity reduces the chance of working full-time while caregiving; both the higher care intensity and the lengthier caregiving reduce the chance of working full-time. Third, the impact of both the intensive and extensive margins on the labor market outcomes is comparable to the estimates from the literature using the realized market outcomes. Hence, the surveyed individuals seem to have fairly accurate expectations of the implications of their caregiving, and the negative effects of caregiving on their market outcomes are unlikely to be a surprise. Fourth, the expected wage penalty after not working during caregiving does not seem to be an important mechanism

[1] For a more complete survey of evidence of the impact of caregiving on labor market outcomes, see Bauer and Sousa-Poza (2015).

behind the association between caregiving and a lower chance of work after caregiving. Non-pecuniary factors, such as being burnt out after caregiving, seem to be more relevant.

4 Lifecycle model of caregiving and labor supply

Our model build on builds on Skira (2015). Additionally to Skira (2015), we allow for an impact of caregiving on pension income. Our estimation strategy leverages the richness of our data, which collects information about within-person expectation uncertainty.

The model is yearly and age t ranges from 45 to 72. Each individual belongs to a fixed type ℓ, which is unobserved by the econometrician. The probability to belong to a type, however, depends on a vector of variables $\boldsymbol{X}_{t_0}^{\ell}$ measured at the time t_0 of the survey. We also allow heterogeneity along some fixed observable characteristics that we denote by the time-invariant state vector $\overline{\boldsymbol{S}}$.

4.1 Preferences

The flow of utility at time t is given by

$$u_t = \ln C_t + (\alpha_{1,\ell} + \alpha_2 age_t) \ln L_t + \alpha_{CG,HP} + \boldsymbol{v}_t (E_t, CG_t)$$

where C_t and L_t denote the consumption and leisure time of the agent. The marginal utility of leisure is allowed to depend both on the type of the agent and on her/his age. The term $\alpha_{CG,HP}$ depends on the health of the agent's parent H_t^p and on the informal caregiving decision of the agent CG_t:

$$\begin{aligned}\alpha_{CG,HP} =& \alpha_3 \mathbb{I}(CG_t = 1) \times \mathbb{I}(H_t^p = \text{ADL}) + \alpha_4 \mathbb{I}(CG_t = 2) \times \mathbb{I}(H_t^p = \text{ADL}) \\ &+ \alpha_5 \mathbb{I}(CG_t = 3) \times \mathbb{I}(H_t^p = \text{ADL}).\end{aligned}$$

This component is only operative when the parent needs help with ADLs. There are 4 potential caregiving choices: no caregiving ($CG_t = 0$), light caregiving ($CG_t = 1$), moderate caregiving ($CG_t = 2$) and heavy caregiving ($CG_t = 3$). $CG_t = 0$ if the parent does not need help with ADLs.

$\boldsymbol{v}_t$ is a vector of normally-distributed taste shocks. The individual receives the element of this vector corresponding to her endogenous employment (E_t) and caregiving (CG_t) choices (hence, the notation $\boldsymbol{v}_t (E_t, CG_t)$). These taste shocks are observables at time t by the agent before making a decision. $\boldsymbol{v}_t$ has no serial correlation. Employment can take 4 values: no work ($E_t = 0$), part-time work ($E_t = \text{PT}$), full-time work ($E_t = \text{FT}$) and retired ($E_t =$

retired).

4.2 General constraints

Leisure is given by:

$$L_t = \overline{T} - h_t^E - h_t^{CG}$$

where $\overline{T} = 14 \times 365 = 5,110$ is total available time, h_t^E is time spent working, and h_t^{CG} is time providing care. The latter are given by:

$$h_t^E = \begin{cases} 0 & \text{if } E_t = 0 \text{ or retired} \\ 1,000 & \text{if } E_t = \text{PT} \\ 2,000 & \text{if } E_t = \text{FT} \end{cases}$$

$$h_t^{CG} = \begin{cases} 0 & \text{if } CG_t = 0 \\ 5 \times 52 = 260 & \text{if } CG_t = 1 \text{ (light care)} \\ 15 \times 52 = 780 & \text{if } CG_t = 2 \text{ (moderate care)} \\ 30 \times 52 = 1560 & \text{if } CG_t = 3 \text{ (heavy care)} \end{cases}$$

Consumption is given by:

$$C_t = \frac{w_t h_t^E + y_t}{1 + \zeta \times married} \tag{1}$$

where w_t is the wage, y_t is other income (e.g. income of the spouse if married, pension income if retired, or from other sources than own work), and *married* is an indicator for whether the agent is married or not.[2]

4.3 Employment transitions and wages

The possible employment transitions are as follows:

	0_t	PT_t	FT_t	retired_t
0_{t-1}	+	?	?	+
PT_{t-1}	+	+	?	+
FT_{t-1}	+	+	+	+
retired_{t-1}				+

[2]We abstract from divorce so that if an agent is married at the time of the survey, s/he is assumed to remain married afterwards.

where a + indicates transitions which are always possible, while ? indicates a transition that is possible only with some probability. The restriction assumes that work reductions are always possible and that retirement is an absorbing state. Where there is a ?, the probabilities to have access to a part-time and to a full-time job are given by:

$$p_{\mathrm{FT}} = f^p\left(\beta_{0\ell}^{\mathrm{FT}} + \beta_1^{\mathrm{FT}}\Gamma_t + \beta_2^{\mathrm{FT}}\mathbb{I}\left(E_{t-1} = \mathrm{PT}\right)\right) \tag{2}$$

$$p_{\mathrm{PT}} = f^p\left(\beta_{0\ell}^{\mathrm{PT}} + \beta_1^{\mathrm{PT}}\Gamma_t\right) \tag{3}$$

with $f^p(x) = 1/(1+e^{-x})$. They depend on the agent's type and on a "penalty" variable denoted by $\Gamma_t \in \left[0, \overline{\Gamma}\right]$.[3] For each agent, we set Γ_{t_0-1} to the same value $\Gamma^0 > 0$ (where t_0 is the age at which the agent is interviewed). When an agent is not retired, we have

$$\Gamma_t = \Gamma_{t-1} + \begin{cases} 0 & \text{if } E_t = \mathrm{FT} \\ 0.5 & \text{if } E_t = \mathrm{PT} \\ 1 & \text{if } E_t = 0 \end{cases}.$$

Therefore, this penalty variable captures the potential adverse effects that non-working might have on the probability to find a job. Importantly, equations (2) and (3) feature a term depending on the type ℓ of the agent. Furthermore, this probability to belong to a type depends on the variables $\boldsymbol{X}_{t_0}^{\ell}$ measured at the time of the survey. This enables to set $\Gamma_{t_0-1} = \Gamma^0$ for all agents as (unobserved) level differences in Γ_{t_0-1} will be captured $\beta_{0\ell}^{\mathrm{FT}}$ and $\beta_{0\ell}^{\mathrm{PT}}$. We allow for similar terms involving the type of the agent in all the parts of the model involving Γ_t.

The wage w_t is given by:

$$\ln w_t = \beta_{0\ell}^w + \beta_1^w\Gamma_{t-1} + \beta_2^w\Gamma_{t-1}^2 + \beta_3^w\mathbb{I}\left(E_t = \mathrm{PT}\right) + \varepsilon_t^w \tag{4}$$

which depends on the type of the agent, on the penalty and on whether the agent work part-time. ε_t^w is i.i.d. with $\varepsilon_t^w \sim \mathcal{N}\left(0, \sigma_{\varepsilon^w}^2\right)$ and is observed before the agent makes his/her choices.

4.4 Retirement transitions and income

The agent can decide to retire starting from $\underline{t}^{ret} = 60$ and is forced to retire at age $\overline{t}^{ret} = 71$. We denote by t^{ret} the age at which the agent decides to retire and by t^{FRA} the full retirement

[3] For simplicity, in the description of the dynamics of Γ_t below, we omit the fact that we cap it to some maximum value and do not allow it to be negative.

age. Starting from the age of retirement, the dynamics of Γ_t is given by:

$$\Gamma_t = \begin{cases} \Gamma_{t-1} + t^{FRA} - t^{ret} + \exp\left(\sigma_0 + \sigma_1\left(t^{FRA} - t^{ret}\right)\right)\eta_t & \text{if } t = t^{ret} \\ \Gamma_{t^{ret}} & \text{if } t > t^{ret} \end{cases}$$

where $\eta_t \sim \mathcal{N}(0,1)$ is observed before the agent makes his/her choices.

Γ_t, therefore, serves multiple related purposes. It captures the fact that working less can affect the probability of finding a job, can affect the wage, and can reduce pension income (which depends on Γ_t). On top of that, retiring earlier also affects negatively pension income, which is captured by the above equation in combination with the expression for retirement income:

$$\ln y_t^{ret} = \beta_{0\ell}^{ret} + \beta_1^{ret}\Gamma_{t^{ret}}$$

4.5 Other incomes

Each agent has also a given triplet $\left(y^o_{t<t^{FRA}}, y^o_{t\geq t^{FRA}}, y^p\right)$ and other income y_t entering equation (1) is given by:

$$y_t = y^o_{t<t^{FRA}}\mathbb{I}\left(t < t^{FRA}\right) + y^o_{t\geq t^{FRA}}\mathbb{I}\left(t \geq t^{FRA}\right) + y^p\mathbb{I}\left(H_t^p = \text{dead}\right).$$

It is made on a part capturing own household income (aside from the work income of the agent) before the full retirement age ($y^o_{t<t^{FRA}}$), a part capturing own income after the full retirement age to capture the potential retirement of the spouse then ($y^o_{t\geq t^{FRA}}$), and income from bequests when the parent dies (y^p).

4.6 Health state of the parent

There are 4 health states H_t^p for the parent: $\mathcal{H}^p = \{\text{healthy, sick, ADL, death}\}$. They are constructed as follows:

- healthy if the parent does not need help with ADLs and has none of the following health conditions: heart disease, stroke, lung disease, diabetes, hypertension, depression or other mental health problems, cancer.
- sick if the parent does not need help with ADL and has one or more of the health conditions listed above.
- ADL if needs help with ADLs

We estimate the transition matrix using a multinomial logit in which the dependent variable is H_{t+1}^p and the independent variable is H_t^p (excluding death as it is absorbing). This structure enables to take into account a significant part of the heterogeneity in ADL risk faced by the parents of the respondents, while being relatively economical in terms of computations. Future extensions should allow for different transition types based on subjective expectations.

4.7 Recursive formulation

$\overline{\boldsymbol{S}} = \left(married, y_{t<t^{FRA}}^o, y_{t\geq t^{FRA}}^o, y^p\right)$ is the vector of time-invariant states. We define $\boldsymbol{\zeta}_t = \left(\boldsymbol{v}_t, \varepsilon_t^w, \eta_t, \varepsilon_t^{\mathrm{PT}}, \varepsilon_t^{\mathrm{FT}}\right)$ as the vector of i.i.d. shocks at time t, where $\varepsilon_t^{\mathrm{PT}}$ and $\varepsilon_t^{\mathrm{FT}}$ are uniform draws determining (in combination with p_{PT} and p_{FT}) whether the agent has access to a part-time and/or full-time job. Given a terminal value function at $T = 73$ described below, the model is solved recursively. The Bellman equation is:

$$\begin{aligned} & V_t\left(\ell, \overline{\boldsymbol{S}}, CG_{t-1}, E_{t-1}, \Gamma_{t-1}, H_t^p, \boldsymbol{\zeta}_t\right) \\ = & \max_{CG_t, E_t} u_t + \beta \sum_{H_{t+1}^p \in \mathcal{H}^p} p\left(H_{t+1}^p \mid H_t^p\right) \left(\int V_{t+1}\left(\ell, \overline{\boldsymbol{S}}, CG_t, E_t, \Gamma_t, H_{t+1}^p, \boldsymbol{\zeta}_{t+1}\right) d\boldsymbol{\zeta}_{t+1} \right) \end{aligned}$$

for which we use Monte-Carlo integration to compute the integral on the right-hand side.

At 73, the agent is fully retired and the parent is dead with probability one. The agent therefore allocates all her/his time to leisure and consumes his/her income which is only a function of $\left(\ell, \overline{\boldsymbol{S}}, \Gamma_{72}\right)$. We simply denote this income $y\left(\ell, \overline{\boldsymbol{S}}, \Gamma_{72}\right)$. The value function at 73 therefore only depends on $\left(\ell, \overline{\boldsymbol{S}}, \Gamma_{72}\right)$ and is given by:

$$V_{73}\left(\ell, \overline{\boldsymbol{S}}, \Gamma_{72}\right) = \sum_{t\geq 73} \beta^{t-73} s_t\left(\overline{\boldsymbol{S}}\right) \ln y\left(\ell, \overline{\boldsymbol{S}}, \Gamma_{72}\right)$$

where $s_t\left(\overline{\boldsymbol{S}}\right)$ denotes the survival probability up to age t conditional on living up to 72. In principle, this function can be a function of some elements of $\overline{\boldsymbol{S}}$.[4]

[4]We omit the leisure part of the utility in constructing V_{73} as leisure is fixed and thus just acts as a constant that does not depend on past choices. Therefore, it plays no role in the agent's decision.

4.8 Types

For now we consider 2 types.[5] The probability to belong to type 1 is given by:

$$p\left(\ell = 1 \mid \boldsymbol{X}_{t_0}^{\ell}\right) = f\left(\gamma_0 + \gamma_1 y_{t_0-1} + \gamma_2 t_0 + \gamma_3 E_{t_0-1} + \boldsymbol{x}'\boldsymbol{\gamma}\right)$$

where $f(x) = 1/(1+e^{-x})$. $\boldsymbol{x}$ is a subset of the elements of $\boldsymbol{X}_{t_0}^{\ell}$ which only enter the model through ℓ. y_{t_0-1} and E_{t_0-1} are the income and employment of the agent the year before the interview.

4.9 Estimation sketch

We estimate the above model using an indirect inference approach. Specifically, we estimate the structural parameters of our model by estimating the same regressions in the data and in the simulated data generated by our model, and by adjusting the structural paramaters until the latter regression coefficients are as close as possible to the former. Importantly, our survey ask respondents about distributions. In order to capture these individual distributions, we compute individual variance measures for each individual in our survey and use them in different regressions. For instance, when for a given question an individual has to allocate 10 balls in B bins, we can compute the following individual variance measure:

$$\frac{1}{10-1}\sum_{b=1}^{B} n_{b,i}\left(b - \frac{\sum_{b=1}^{B} n_{b,i} b}{10}\right)^2$$

where $n_{b,i}$ is the number of balls that individual i puts in bin b.

The estimation procedure is then as follows. Let

- $i = 1, \ldots, N$ be an individual in our sample
- $\boldsymbol{S} = \left(\overline{\boldsymbol{S}}, E_{t_0-1}, t_0\right)$ be a vector collecting the time-invariant states, the employment status one year before the survey and the age at the time of the survey. When we refer to the vector $\boldsymbol{S}$ of a given individual in our sample, we will use the notation $\boldsymbol{S}_i$
- $y_{t_0-1,i}$ be a measure related to work income of agent i in $t_0 - 1$ (what is called base_income in our survey)
- $\boldsymbol{X}_{t_0,i}^{\ell}$ be a set of observables of individual i at the time of the survey t_0 (including $y_{t_0-1,i}$) that are allowed to affect $p(\ell)$.

[5] We can later evaluate whether we want to allow for 3 or more types, in which case we can just move to a multinomial logit modeling of the probabilities.

For each possible combinations of $\boldsymbol{S}$ and ℓ, we can simulate N^s individuals. Let's denote the sample resulting from such simulation by $\boldsymbol{\Omega}^s(\boldsymbol{S}, \ell)$. This is simply a simulated sample collecting different variables for each simulated individual over the different periods in which they are simulated.

Given a guess for the structural parameters, we can estimate for each agent in our sample, the probability that s/he belongs to a given type ℓ. Denote these probabilities by $p_i^\ell = p^\ell\left(\boldsymbol{X}_{t_0,i}^\ell\right)$. Furthermore, let $p^\ell(\boldsymbol{S}) = \frac{\sum_{i\in\{i\,:\,\boldsymbol{s}_i=\boldsymbol{S}\}} p_i^\ell}{\sum_{i\in\{i\,:\,\boldsymbol{s}_i=\boldsymbol{S}\}} 1}$ be the probability that respondents with $\boldsymbol{S}_i = \boldsymbol{S}$ belong to ℓ. Let $p(\boldsymbol{S})$ be the share of repondents with $\boldsymbol{S}_i = \boldsymbol{S}$. We can then construct a weighted sample stacking all the $\boldsymbol{\Omega}^s(\boldsymbol{S}, \ell)$ and in which the weights for observations with $(\boldsymbol{S}, \ell)$ are given weights $p^\ell(\boldsymbol{S}) \times p(\boldsymbol{S})$. We can then do weighted regression on this sample which is similar to our true sample.

5 Conclusion

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Variables	(1) Full-time	(2) Full-time	(3) Part-time	(4) Part-time
Caregiving hours	-0.001	-0.001	0.002**	0.001
	(0.001)	(0.001)	(0.001)	(0.001)
Caregiving years	-0.025*	-0.018	-0.016**	-0.016*
	(0.014)	(0.013)	(0.007)	(0.008)
Part-time work during caregiving	0.038*	0.032	0.014	-0.008
	(0.022)	(0.021)	(0.011)	(0.013)
Informal care most likely	0.042*	0.005	-0.004	-0.022
	(0.024)	(0.023)	(0.012)	(0.014)
Age in scenario	-0.012***	-0.015***	-0.005***	-0.004**
	(0.003)	(0.003)	(0.002)	(0.002)
Female	0.013	0.032	0.021*	0.025*
	(0.022)	(0.021)	(0.012)	(0.013)
Having spouse/partner	-0.055**	-0.019	-0.005	-0.004
	(0.022)	(0.020)	(0.012)	(0.014)
White	0.023	-0.015	0.015	0.005
	(0.030)	(0.024)	(0.016)	(0.018)
Working full-time	-0.731***	-0.308***	-0.364***	-0.234***
	(0.183)	(0.094)	(0.062)	(0.082)
Health ($\geq$ very good)	-0.020	-0.028	-0.004	-0.001
	(0.023)	(0.020)	(0.012)	(0.015)
Income ($1,000s)	-0.001***	-0.002***	-0.001***	-0.001***
	(0.000)	(0.000)	(0.000)	(0.000)
Prob. of retiring at 65		-0.000		0.000
		(0.000)		(0.000)
Strongly agree that		-0.037		-0.010
LTC is family's responsibility		(0.023)		(0.014)
Job has work accommodation		0.085***		0.021
		(0.020)		(0.013)
Wealth quartile (2nd)		0.004		-0.029*
		(0.029)		(0.016)
Wealth quartile (3rd)		0.006		-0.011
		(0.029)		(0.021)
Wealth quartile (4th)		0.039		-0.009
		(0.028)		(0.022)
Constant	2.451***	2.188***	1.157***	1.028***
	(0.243)	(0.186)	(0.107)	(0.137)
Observations	1,751	1,014	1,752	1,016

Note: Standard errors in parentheses. The second specification has fewer number of observations due to non-responses to the additional variables included. The dependent variable is the ratio between the expected earnings under a full-time job after caregiving and the current earnings in (1) and (2); the ratio between expected earnings under a part-time job after caregiving and the current earnings in (3) and (4).
*** p<0.01, ** p<0.05, * p<0.1.

Table 7: Expected full-time and part-time earnings on observables (median regression)

Variables	(1) Chance of full-time work	(2) Chance of part-time work
Caregiving hours	-0.522***	0.138
	(0.122)	(0.100)
Caregiving years	-4.715***	2.153**
	(1.160)	(0.947)
Part-time work during caregiving	0.070	-0.709
	(1.898)	(1.550)
Informal care most likely	-0.029	-2.338
	(1.962)	(1.602)
Age in scenario	-2.831***	0.574***
	(0.257)	(0.210)
Female	-2.332	2.348
	(1.874)	(1.531)
Having spouse/partner	1.394	-3.651**
	(2.001)	(1.634)
White	1.220	-2.200
	(2.489)	(2.032)
Working full-time	34.726***	-2.590
	(4.283)	(3.498)
Health ($\geq$ very good)	-1.316	1.150
	(1.911)	(1.561)
Income ($1,000s)	0.023	-0.043***
	(0.019)	(0.015)
Expected full-time wage	0.013	-0.006
	(0.114)	(0.093)
Expected part-time wage	-0.044	0.058
	(0.188)	(0.154)
Wealth quartile (2nd)	1.922	0.586
	(2.669)	(2.180)
Wealth quartile (3rd)	-1.008	-0.601
	(2.613)	(2.134)
Wealth quartile (4th)	-8.315***	-0.011
	(2.717)	(2.218)
Prob. of retiring at 65	-0.346***	0.016
	(0.027)	(0.022)
Constant	220.289***	-5.314
	(15.578)	(12.720)
Observations	1,621	1,621
R-squared	0.244	0.027

Note: Standard errors in parentheses. The second specification has fewer number of observations due to non-responses to the additional variables included. The dependent variable is the percent chance of working full-time in (1) and that of working part-time in (2).
*** p<0.01, ** p<0.05, * p<0.1.

Table 8: Chance of working statuses after caregiving

A Appendix: Additional results from survey responses

Variables	(1)	(2)
Age in scenario	-0.413**	-0.417*
	(0.183)	(0.237)
Female	8.333***	6.848***
	(1.322)	(1.697)
Having spouse/partner	-2.396*	-1.041
	(1.389)	(1.828)
White	-7.392***	-8.107***
	(1.684)	(2.293)
Working full-time	2.875*	3.974*
	(1.715)	(2.326)
Health ($\geq$ very good)	-2.320*	-1.783
	(1.334)	(1.729)
Income ($1,000s)	-0.034**	-0.021
	(0.014)	(0.017)
Prob. of retiring at 65		-0.067***
		(0.025)
Strongly agree that		9.911***
LTC is family's responsibility		(1.756)
Job has work accommodation		4.257**
		(1.683)
Wealth quartile (2nd)		-2.515
		(2.370)
Wealth quartile (3rd)		-2.399
		(2.352)
Wealth quartile (4th)		-0.874
		(2.434)
Constant	66.138***	62.193***
	(10.596)	(14.187)
Observations	2,248	1,252
R-squared	0.035	0.075

Note: Standard errors in parentheses. The second specification has fewer number of observations due to non-responses to the additional variables included.
*** p<0.01, ** p<0.05, * p<0.1.

Table A1: Chance of using informal HC on observables

Variables	(1)	(2)
Informal care most likely	5.193***	5.008***
	(0.339)	(0.432)
Age in scenario	0.032	0.159***
	(0.047)	(0.060)
Female	1.507***	1.910***
	(0.342)	(0.434)
Having spouse/partner	-0.865**	-0.322
	(0.357)	(0.466)
White	0.777*	1.116*
	(0.435)	(0.586)
Working full-time	-1.146***	0.097
	(0.441)	(0.593)
Health ($\geq$ very good)	-0.663*	-0.051
	(0.343)	(0.442)
Income ($1,000s)	-0.011***	-0.003
	(0.000)	(0.000)
Prob. of retiring at 65		-0.022***
		(0.006)
Strongly agree that		1.715***
LTC is family's responsibility		(0.453)
Job has work accommodation		0.070
		(0.430)
Wealth quartile (2nd)		-1.538**
		(0.604)
Wealth quartile (3rd)		-1.460**
		(0.600)
Wealth quartile (4th)		-0.986
		(0.621)
Constant	6.460**	-2.183
	(2.729)	(3.626)
Observations	2,250	1,254
R-squared	0.129	0.161

Note: Standard errors in parentheses. The second specification has fewer number of observations due to non-responses to the additional variables included.
*** p<0.01, ** p<0.05, * p<0.1.

Table A2: Expected care hours on observables

Variables	(1) Full-time	(2) Full-time	(3) Part-time	(4) Part-time
Caregiving hours	-0.781***	-0.888***	0.176**	0.299**
	(0.104)	(0.142)	(0.088)	(0.118)
Informal care most likely	-2.404	-1.046	0.744	0.163
	(1.760)	(2.269)	(1.478)	(1.888)
Age in scenario	-1.322***	-1.991***	0.522***	0.467*
	(0.232)	(0.301)	(0.195)	(0.250)
Female	-3.918**	-4.258*	1.141	-0.379
	(1.697)	(2.179)	(1.425)	(1.813)
Having spouse/partner	-0.643	-1.594	-0.926	-1.396
	(1.768)	(2.323)	(1.485)	(1.933)
White	1.318	-2.547	1.430	2.535
	(2.150)	(2.926)	(1.806)	(2.435)
Working full-time	27.513***	23.531***	-18.478***	-18.096***
	(2.183)	(2.957)	(1.834)	(2.461)
Health ($\geq$ very good)	-2.742	-2.259	-1.019	0.481
	(1.698)	(2.203)	(1.426)	(1.833)
Income ($1,000s)	-0.042**	0.048**	-0.068***	-0.075***
	(0.018)	(0.022)	(0.015)	(0.018)
Prob. of retiring at 65		-0.292***		0.067**
		(0.032)		(0.027)
Strongly agree that		-2.833		4.030**
LTC is family's responsibility		(2.272)		(1.890)
Job has work accommodation		0.976		3.069*
		(2.143)		(1.784)
Wealth quartile (2nd)		0.223		1.710
		(3.020)		(2.513)
Wealth quartile (3rd)		-4.088		4.121*
		(2.998)		(2.494)
Wealth quartile (4th)		-7.170**		6.045**
		(3.101)		(2.580)
Constant	111.705***	182.622***	18.915*	7.977
	(13.506)	(18.081)	(11.344)	(15.046)
Observations	2,246	1,251	2,246	1,251
R-squared	0.133	0.199	0.078	0.095

Note: Standard errors in parentheses. The second specification has fewer number of observations due to non-responses to the additional variables included. The dependent variable is the percent chance of working full-time in (1) and (2) and that of working part-time in (3) and (4).
*** p<0.01, ** p<0.05, * p<0.1.

Table A3: Chance of full-time work on observables

B Appendix: Survey questionnaire

[PN: For the questions that are not marked as “Mandatory,” respondents are allowed to move to the next question without providing a response. When they click “Next” without providing an answer for the first time, please display a warning sign “Your response is very valuable to us. Please attempt to provide an answer.” If “Next” is clicked without an answer for the second time, allow the respondent to move to the next question.
For the questions that are marked “Mandatory,” respondents cannot move to the next question without providing an answer. For those questions, please display "Please provide an answer." when “Next” is clicked with no response provided.]

Section 1: Background

QA Which of the following best describes your gender?
1 Male
2 Female
3 Other

QB How old are you? *Please Enter.* [PN: MUST ENTER THE 2 CHARACTERS.]
Numeric
[PN: TERMINATE IF NOT BETWEEN 45 AND 58 INCLUSIVELY and include the following message “Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey.”]

QC Which province or territory do you live in?
1. British Columbia
2. Alberta
3. Saskatchewan
4. Manitoba
5. Ontario
6. Quebec
7. New Brunswick
8. Nova Scotia
9. Prince Edward Island
10. Newfoundland and Labrador
11. Northwest Territories
12. Nunavut
13. Yukon
14. None of the above

[PN: TERMINATE IF QC IS NOT 5 or 6, and include the following message “Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey.”]

[PN
IF QC = 6: HOME = long-term care home (CHSLD)
IF QC = 5: HOME = long-term care home

2

IF QC = 6: HOMES = long-term care homes (CHSLD)
IF QC = 5: HOMES = long-term care homes
FOR PROGRAMMER and TRANSLATOR: [A CHSLD is a Centre d'hébergement et de soins de longue durée. The acronym seems to be used by native English speakers in Quebec as well.]

QD Which of the following statements best describes your current work situation? Note that by being "retired", we mean that you have stopped working entirely.
1 Employed (including self-employment, full-time, part-time, and seasonal work)
2 Retired
3 Looking for work
4 Not working, but for reasons other than retired
8888888 Prefer not to say
[PN: TERMINATE IF QD IS NOT 1, and include the following message "Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey."]

QE Is at least one of your parents or in-laws still alive?
1 Yes
2 No
[PN: TERMINATE IF QE IS NOT 1, and include the following message "Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey."]

[PN: This is a mandatory question. For each member listed, either a box should be clicked or the age should be provided.] **QF** In the following box, please list the age of your living parents or in-laws.

If you do not know the exact age, please indicate an approximate age.
[numeric for age, and a checkmark for "passed away" and "not applicable"] [RANGE 0-110]

Father	_____ years old [ ] not applicable [ ] passed away
Mother	_____ years old [ ] not applicable [ ] passed away
Father-in-law	_____ years old [ ] not applicable [ ] passed away
Mother-in-law	_____ years old [ ] not applicable [ ] passed away

3

[PN: Present an error message "You mentioned that at least one of your parents or in-laws is still alive. Please provide the age of the alive parent or in-law." if "passed-away" or not "applicable" is chosen for all the members.

Store values for responses to father, mother, father-in-law, and mother-in-law in QF_1, QF_2, QF_3, and QF_4 respectively.]

In the following sections of the survey, we will ask you questions related to long-term care. Those questions will involve considering that one of your parents or in-laws becomes dependent and that she or he needs help with activities such as eating, dressing, bathing, walking across a room, and getting in or out of bed. We call these *activities of daily living* (ADLs).

[PN: FROM THIS POINT, EVERY TIME "ADLs" IS MENTIONED, PLEASE PROVIDE THE FOLLOWING HOVER-SCREEN:
"Activities of daily living (ADLs) include activities such as eating, dressing, bathing, walking across a room, and getting in or out of bed."]

QG Are you currently providing help with [ADLs] to your parents, in-laws, or anyone else?
1 Yes
2 No

[PN: TERMINATE IF QG IS NOT 2, and include the following message "Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey."]

QH Is there at least one of your alive parents or in-laws that you might consider helping if he/she were to need care in the future?
1 Yes
2 No

[PN: TERMINATE IF QH IS NOT 1, and include the following message "Thank you for being willing to participate in the survey. Unfortunately, you are not eligible for this survey."]

[PN: This is a mandatory question.] **QI** Please check who of your parents or in-laws you are the most likely to help with [ADLs] in the future.
[PN: SINGLE-SELECT. Show only the options that are not checked with "passed away" or "not applicable" in QF. Save answer with lower case.]
1 Father
2 Mother

4

3 Father-in-law
4 Mother-in-law

[PN:

IF QI==father, DEFINE QI_age = QF_1
IF QI==mother, DEFINE QI_age = QF_2
IF QI==father-in-law, DEFINE QI_age = QF_3
IF QI== mother-in-law, DEFINE QI_age = QF_4
]

QJ Do you live within 20 km of your [REPONSE TO QI]?
1 Yes
2 No

[IF QJ==2]
In case your [RESPONSE TO QJ] needs help with [ADLs] in the future, would you consider moving closer to help [PN: “him” if QI==Father OR Father-in-Law, “her” if QI==Mother or Mother-In-Law]?
1 Yes
2 No
88888 Prefer not to answer

*****

Q1 What is the highest degree, certificate or diploma you have obtained?
1 Less than high school diploma or its equivalent
2 High school diploma or a high school equivalency certificate
3 Trade certificate or diploma
4 College, CEGEP or other non-university certificate or diploma (other than trade certificates or diplomas)
5 University certificate or diploma below the bachelor's level
6 Bachelor's degree (e.g. B.A., B.Sc., LL.B.)
7 University certificate, diploma, degree above the bachelor's level

Q2 [PN: This is a mandatory question] What is your marital status?
1 married
2 living common-law
3 widowed
4 separated
5 divorced
6 single, never married

5

[PN: If Q2==1, define SPOUSE=spouse. If Q2==2, define SPOUSE=partner. SPOUSE is a string variable to be used in some of the questions.]

Q2a [PN: ASK IF Q2==1 or 2] How old is your SPOUSE? [RANGE 18 - 100]

Q3 no question Q3

Q4 Would you say your health is…

1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

Q5 Which of the following best describes you?
[SINGLE SELECT]

1 Asian or Pacific Islander
2 Black or African American
3 Hispanic or Latino
4 Indigenous
5 White or Caucasian
6 Multiracial or Biracial
6 7 Other

6

Section 2: Health condition of your [insert answer to QI]

In this part of the survey, we are going to ask you questions regarding the health of your [insert answer to QI].

Q6 At present, does your [insert answer to QI] smoke cigarettes daily, occasionally, or not at all?
1 Daily
2 Occasionally
3 Not at all

[PN: ASK IF Q6==2 or 3] [SHOW ON SAME PAGE AS Q6]
Q6a Has [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] ever smoked cigarettes daily?
1 Yes
2 No

Q7 Looking at the following list of health conditions and to the best of your knowledge, has a doctor ever told your [insert answer to QI] that [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] had:
[PN: MULTIPLE SELECT, BUT NOT MANDATORY – ALLOW TO PROCEED EVEN IF NO BOXES ARE CHECKED]
1 Heart disease
2 Stroke
3 Lung disease
4 Diabetes
5 Hypertension
6 Depression or other mental health problems
7 Cancer

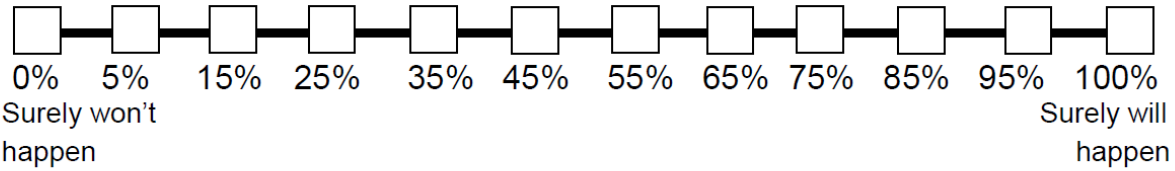
Q8 Would you say the health of your [insert answer to QI] is…
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

For the next several questions, we are interested in how likely you think specific future events are to happen.

On a scale from 0% to 100%, where "0%" means that you think the event “certainly won't happen” and “100%” means that you think the event “certainly will happen”, we will ask you to indicate the “percentage chance” an event will happen. For example, no one can ever be sure about tomorrow's weather, but if you think that rain is very unlikely tomorrow, you might say that there is a 15% chance of rain. If you think there is a very good chance that it will rain tomorrow, you might say that there is an 85% chance of rain.

In these questions, we will ask you to respond by checking a box like the one below to indicate your best estimate of the percentage chance an event will happen.

[PROGRAMMING: Define PROBABILTY SCALE for use in several questions below. Please create a radio button/ “X-box” scale with the numbers and boxes/buttons provided below. Allow only one button to be chosen.



]

[PN: DISPLAY PROBABILITY_SCALE HERE. THIS IS A STATIC IMAGE DISPLAY ON THIS SCREEN - NO ANSWER REQUIRED AND NO ANSWER SHOULD BE ALLOWED.]

[PN: NEW SCREEN.]

[PN: SHOW Q9 AND Q10 ON THE SAME SCREEN]

At the beginning of the survey, you indicated that your [insert answer to QI] is the person you are most likely to help with [ADLs].

Q9 What do you think is the percentage chance that your [insert answer to QI] will live to **age [QI_age+5]**?

[PN: DISPLAY PROBABILITY_SCALE]

Q10 What do you think is the percentage chance that your [insert answer to QI] will live to **age [QI_age+15]**?

[PN: DISPLAY PROBABILITY_SCALE]

[PN: if Q10>Q9 DISPLAY THE FOLLOWING ERROR MESSAGE: “The probability to live to age [QI_age+15] cannot be higher than the probability to live to age [QI_age+5]. Please correct your response to this question or your response to the one above.”}

8

[PN: SHOW Q11– Q11b ON THE SAME SCREEN. MAKE SURE THAT THE SCALES ARE ALIGNED]

In the following sections of the survey, we will ask you questions related to long-term care. Those questions will involve considering that your [insert answer to QI] effectively becomes dependent and that [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] needs help with **[ADLs]**, such as eating, dressing, bathing, walking across a room, and getting in or out of bed.

Q11 What do you believe is the percentage chance that your [insert answer to QI] will need help with any [ADLs] for **1 year or more** during [PN: "his" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law] lifetime?

[PN: DISPLAY PROBABILITY_SCALE]

Q11a **2 or more** years?

[PN: DISPLAY PROBABILITY_SCALE]

[PN: IF Q11a>Q11: DISPLAY THE ERROR MESSAGE "The probability to need help with ADLs for 2 or more years cannot be higher than the probability to need help with ADLs for 1 year or more. Please correct your response to this question or your response to the one above."]

Q11b **4 or more** years?

[PN: DISPLAY PROBABILITY_SCALE]

[PN: IF Q11b>Q11a: DISPLAY THE ERROR MESSAGE "The probability to need help with ADLs for 4 or more years cannot be higher than the probability to need help with ADLs for 2 or more years. Please correct your response to this question or your response to the one above."]

Q 12 no question Q12

Section 3: Current job situation [IF Q2==1,2 DISPLAY "of you and your [SPOUSE]"]

In this part of the survey, we are going to ask you questions regarding [IF Q2==1,2 DISPLAY "the current job situation of you and your [SPOUSE]", ELSE "your current job situation"].

Q13 On your current (main) job, do you work for someone else, or are you self-employed? (If you have more than one job, the main job is the one that provides the main income to you.)
1 Work for someone else
2 Self-employed

Q14 Do you have any other jobs currently?
1 Yes
2 No

[PN: This question is mandatory] **Q15:** Last year, what was your work schedule? If you recently started your job [write "jobs" if Q14==Yes], please tell us about your current work schedule. Count paid vacation as work.
Q15a [Integer 1-99] hours per week
Q15b [integer 1-52] weeks per year

[PN: If Q15a*Q15b>= 47*30 define i_FT=1 else define i_FT=0]

Q16 Last year, how much were you paid on this job [write "these jobs" if Q14==Yes] before taxes and other deductions? (You can report the amounts indicated on your tax statements T4 or T4A.)
If you recently started this job [write "these jobs" if Q14==Yes], please give your expected annual pay before taxes and other deductions.
[PN: IF Q13==2, Display (Please include self-employment earnings or profits.)]
[PN: PROVIDE BOX FOR NUMERICAL ANSWER, FORMAT USING COMMAS AS SEPARATORS]
[RANGE: 0 – 2,000,000 $]
Numeric
9999999 Don't know or prefer not to say

[PN: IF Q16 ==Numeric, TYPE_INCOME=1]

[PN: ASK IF Q16==9999999 or response not provided (ON SAME SCREEN)]
Q16a Is it more than $60,000?
1 Yes 2 No 7777777 Don't know 8888888 Prefer not to say
[PN: IF Q16a==7777777 OR 8888888 or response not provided, TYPE_INCOME=12 and skip to Q17]

[PN: ASK IF ==1 (ON SAME SCREEN)]
Q16b Is it less than $80,000? 1 Yes 2 No 7777777 Don't know 8888888 Prefer not to say
[PN: IF ==1, TYPE_INCOME=2
IF ==7777777 OR 8888888 or response not provided, TYPE_INCOME=3 and skip to Q17]

[PN: ASK IF ==2 (ON SAME SCREEN)]
Q16c Is it more than $100,000? 1 Yes 2 No 7777777 Don't know 8888888 Prefer not to say
[PN: IF ==1, TYPE_INCOME=4
IF ==2, TYPE_INCOME=5
IF ==7777777 OR 8888888 or response not provided, TYPE_INCOME=6 and skip to Q17]

10

[PN: ASK IF ==2 (ON SAME SCREEN)]

Q16d Is it more than $40,000? 1 Yes 2 No 7777777 Don't know 8888888 Prefer not to say

[PN: IF ==1, TYPE_INCOME==7
IF ==7777777 OR 8888888 or response not provided, TYPE_INCOME=8 and skip to Q17]

[PN: ASK IF ==2 (ON SAME SCREEN)]

Q16e Is it more than $20,000? 1 Yes 2 No 7777777 Don't know 8888888 Prefer not to say

[PN: IF ==1, TYPE_INCOME=9
IF ==2, TYPE_INCOME=10
IF ==7777777 OR 8888888 or response not provided, TYPE_INCOME=11 and skip to Q17]

[PN: CREATE VARIABLE "INCOME" AND DEFINE IT IN THE FOLLOWING WAY:

TYPE_INCOME	INCOME
1	Q16
2	70,000
3	80,000
4	130,000
5	90,000
6	100,000
7	50,000
8	40,000
9	30,000
10	10,000
11	20,000
12	60,000

[PN:

IF INCOME <= 15,000:
    DEFINE I_BASE_INCOME = 1
ELSE:
    FOR JJ IN 1 to 25:
    IF INCOME > 15,000 + (JJ-1)*10,000 AND INCOME <= 25,000 + (JJ-1)*10,000
        DEFINE I_BASE_INCOME = JJ+1

IF INCOME > 265,000:
    I_BASE_INCOME = 27

11

IF THE LOOP IS CORRECTLY IMPLEMENTED I_BASE_INCOME SHOULD BE 1 IF INCOME <=15,000, 2 IF INCOME > 15,000 AND <= 25,000, 3 IF INCOME > 25,000 AND <= 35,000, ETC.

DEFINE BASE_INCOME = 10,000 * I_BASE_INCOME

DEFINE:
PENSION1 = 40/100* BASE_INCOME
PENSION2_L = 40/100* BASE_INCOME
PENSION2_H = 55/100* BASE_INCOME
PENSION3_L = 55/100* BASE_INCOME
PENSION3_H = 70/100* BASE_INCOME
PENSION4_L = 70/100* BASE_INCOME
PENSION4_H = 85/100* BASE_INCOME
PENSION5_L = 85/100* BASE_INCOME
PENSION5_H = 100/100* BASE_INCOME
PENSION6_L = 100/100* BASE_INCOME
PENSION6_H = 115/100* BASE_INCOME
PENSION7 = 115/100* BASE_INCOME

DEFINE:
FT_INCOME1 = 40/100* BASE_INCOME * (2-i_FT)
FT_INCOME2_L = 40/100* BASE_INCOME* (2-i_FT)
FT_INCOME2_H = 55/100* BASE_INCOME* (2-i_FT)
FT_INCOME3_L = 55/100* BASE_INCOME* (2-i_FT)
FT_INCOME3_H = 70/100* BASE_INCOME* (2-i_FT)
FT_INCOME4_L = 70/100* BASE_INCOME* (2-i_FT)
FT_INCOME4_H = 85/100* BASE_INCOME* (2-i_FT)
FT_INCOME5_L =85/100* BASE_INCOME* (2-i_FT)
FT_INCOME5_H = 100/100* BASE_INCOME* (2-i_FT)
FT_INCOME6_L = 100/100* BASE_INCOME* (2-i_FT)
FT_INCOME6_H = 115/100* BASE_INCOME* (2-i_FT)
FT_INCOME7 = 115/100* BASE_INCOME* (2-i_FT)
DEFINE:
PT_INCOME1 = 40/100* BASE_INCOME / (1+i_FT)
PT_INCOME2_L = 40/100* BASE_INCOME / (1+i_FT)
PT_INCOME2_H = 55/100* BASE_INCOME / (1+i_FT)
PT_INCOME3_L = 55/100* BASE_INCOME/ (1+i_FT)
PT_INCOME3_H = 70/100* BASE_INCOME/ (1+i_FT)
PT_INCOME4_L = 70/100* BASE_INCOME/ (1+i_FT)
PT_INCOME4_H = 85/100* BASE_INCOME/ (1+i_FT)
PT_INCOME5_L =85/100* BASE_INCOME/ (1+i_FT)
PT_INCOME5_H = 100/100* BASE_INCOME/ (1+i_FT)
PT_INCOME6_L = 100/100* BASE_INCOME/ (1+i_FT)
PT_INCOME6_H = 115/100* BASE_INCOME/ (1+i_FT)

12

PT_INCOME7 = 115/100* BASE_INCOME/ (1+i_FT)

]

Q17: What industry do you work in [write "for your main job" if Q14==Yes]?
DROP DOWN LIST industry- see excel file

Q18: What best describes your occupation?
DROP DOWN LIST OCCUPATION- see excel file ("StatCan-Occupation" tab)

Q19 no question Q19

[IF Q2==1,2 DISPLAY THE FOLLOWING. Otherwise, skip to next section.]
We are now interested in the work situation of your [SPOUSE]

Q 20 Is your [SPOUSE] currently working?
1 Yes
2 No
[Skip to next section if Q20 is not 1]

Q21 No question Q21

Q22 No question Q22

Q23 Last year, how much income did your [SPOUSE] receive before taxes and other deductions?
(These amounts are indicated on his/her tax statements T4 or T4A)
If you do not know exactly, please provide your best estimation. If your [SPOUSE] recently started this job, please give his/her expected annual pay before taxes and other deductions.
[FILL BOX, format with commas] Dollars [RANGE 0-2,000,000]
[allow for the DO NOT KNOW possibility]

Section 4: Retirement Expectations

In this section, we will ask questions about your expectation about when you think you will retire and how much you expect to receive in pension income if you retire at different ages.

[PN:

CREATE THE FOLLOWING RANDOM VARIABLES:

- RANDM_Q24_1 with:
  - values: 60 and 62
  - and respective probabilities: 1/2 and 1/2
- RANDM_Q24_2 with:
  - values: 68 and 70
  - and respective probabilities: 1/2 and 1/2

]

[PN: DISPLAY Q24_1, Q24_1a, Q24_1b AND Q24_1c ON THE SAME SCREEN. MAKE SURE THAT THE SCALES ARE ALIGNED.
Q24_1a, Q24_1b, and Q24_1c are mandatory.]
Q24_1 On a scale of 0 to 100, where 0 is absolutely no chance and 100 is absolutely certain, what do you think is the probability that you will be fully retired at ages:

Q24_1a [RANDM_Q24_1]?
[PN: DISPLAY PROBABILITY_SCALE]
Q24_1b 65?
[PN: DISPLAY PROBABILITY_SCALE]
Q24_1c [RANDM_Q24_2]?
[PN: DISPLAY PROBABILITY_SCALE]

PN:
If Q24_1b<Q24_1a:
DISPLAY (right below the probability scale of Q24_1b) {
The probability to be fully retired at age 65 cannot be smaller than the one of being fully retired at RANDM_Q24_1. Please correct your response to this question or your response to the previous question.}
If Q24_1c<Q24_1b:
DISPLAY (right below the probability scale of Q24_1c) {
The probability to be fully retired at age RANDM_Q24_2 cannot be smaller than the one of being retired at 65. Please correct your response to this question or your response to the previous question.}

[PN: NEWSCREEN]

[PN:

- CREATE A RANDOM VARIABLE WIDE_NRW_EXMPL TAKING VALUES 0 OR 1 WITH PROBABILITIES 0.5 AND 0.5.

- CREATE A VARIABLE TOWN EQUAL TO Toronto IF QC==5 and TO Montréal if QC==6.

]

[PN: IF (WIDE_NRW_EXMPL == 0), DISPLAY ON A NEW SCREEN]

To help you answer some of the next questions, we will give you 10 balls that you can put in different bins, each bin representing possible outcomes. The more likely you think each outcome is, the more balls you should put in that bin. To see how this works, here is an example that shows what someone could think the temperature will be in [TOWN] at noon tomorrow.

This person doesn't know for sure how hot or cold it will get, but he has some guesses. The more likely he thinks that it will be a given temperature, the more balls he puts in that bin.

In this example, he is sure that the temperature will not reach -5 °C (or higher) or drop to -20 °C (or lower) at noon, so he doesn't put any balls in those bins. He thinks that there is a 20 percent chance (2 out of 10) that it will be between -20 °C and -16 °C so he puts 2 out of 10 balls in that bin. He thinks that there is a 50 percent chance (5 out of 10) that it will be between -15°C and -11°C, so he puts 5 out of 10 balls in that bin. He thinks that there is a 30 percent chance (3 out of 10) that it will be between -10°C and -4°C, so he puts 3 out of 10 balls in that bin.

	oo	o oooo	ooo					
⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
-21 or lower	-20 to -16	-15 to -11	-10 to -4	-5 to -1	0 to +4	+5 to +9	+10 to +14	+15 or higher

[PN: IF (WIDE_NRW_EXMPL == 1), DISPLAY IN A NEW SCREEN]

This is an example that shows what someone could think the temperature will be in [TOWN] at noon tomorrow. He doesn't know for sure how hot or cold it will get, but he has some guesses. The more likely he thinks that it will be a given temperature, the more balls he puts in that bin.

In this example, he is sure that the temperature will not reach 10 °C (or higher) at noon, so he doesn't put any balls in those bins. He thinks that there is a 30 percent chance (3 out of 10) that it will be between -10 °C and -4 °C so he puts 3 out of 10 balls in that bin. He thinks that there is a 20 percent chance (2 out of 10) that it will be between -15°C and -11°C, so he puts 2 out of 10 balls in that bin. He thinks that there is a 10 percent chance (1 out of 10) that the

temperature will fall in each of the remaining bins, so he puts 1 ball in each of the remaining bins.

o	o	oo	ooo	o	o	o		
⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
-21 or lower	-20 to -16	-15 to -11	-10 to -4	-5 to -1	0 to +4	+5 to +9	+10 to +14	+15 or higher

[PN: NEWSCREEN]

In Canada, federal and provincial pensions are adjusted to inflation. Therefore, future inflation does not affect the real value of these pensions. In this section, please report all your expected pension benefits in today's dollars, that is, assuming no inflation from now.

[PN: NEWSCREEN]

Q24_2 no question Q24_2
[PN:

1. CRETE A RANDOM VARIABLE Q24_RAND THAT TAKES THE VALUES 0 AND 1 WITH EQUAL PROBABILITY
2. IF Q24_1b > 95%, REPLACE Q24_RAND WITH 1.

THE GOAL OF CREATING THIS VARIABLE IS THAT RESPONDENTS WHO WOULD OTHERWISE RESPOND TO Q24_3 **AND** Q24_5 ARE RANDOMIZED ASSIGNED TO ONLY **ONE** OF THESE QUESTIONS, IN ADDITION TO ANSWERING Q24_4. THOSE RESPONDENTS WHO WOULD ONLY RESPOND TO Q24_3 (THOSE WITH Q24_1b>95%) CONTINUE TO RESPOND TO Q24_3 AND Q24_4.]

[ASK IF Q24_RAND==1]
Q24_3 We would like you to think about what your pension income (before taxes and deductions) might be if you retired at **age [RANDM_Q24_1]**. By pension income, we mean the sum of the payments from the [PN: IF QC==5: "Canadian Pension Plan", if QC==6: "Quebec Pension Plan") and any pensions with fixed benefits from your current and previous employers.

You are given 10 balls to put in the following bins. Each bin displays a level of pension income if you retired at [RANDM_Q24_1]. The more likely you think a bin is, the more balls you should put in that bin.

[PN:
THE BOX NEXT TO THE TEXT "REMAINING BALLS TO PUT IN BINS" SHOULD CONTAIN 10 BALLS INITIALLY.

16

THE TABLE RIGHT BELOW SHOULD CONTAIN MINUS AND PLUS BUTTONS ON EACH COLUMN AS DISPLAYED.
WHEN THE RESPONDENT CLICKS ON A PLUS BUTTON, THIS SHOULD ADD ONE BALL IN THE CORRESPONDING COLUMN AND REMOVE ONE BALL FROM THE "REMAINING BALLS TO PUT IN BINS" BOX.
CONVERSELY, WHEN THE RESPONDENT CLICKS ON A MINUS BUTTON, THIS SHOULD REMOVE ONE BALL FROM THE CORRESPONDING COLUMN AND ADD ONE BALL TO THE "REMAINING BALLS TO PUT IN BINS" BOX.
AS IN THE EXAMPLES ABOVE, PLEASE MAKE SURE THAT WHEN 4 BALLS ARE ALLOCATED, IT STARTS A NEW LINE JUST ABOVE. A SIMILAR LINE SHOULD BE CREATED WHEN THIS NEW LINE CONTAINS 4 BALLS ETC.
PLEASE REFER TO THESE INSTRUCTIONS WHEN QUESTIONS INCLUDE SIMILAR TABLES AS THIS ONE BELOW.
]

[PN: Format amounts as $ 999,999.]

What do you think your pension income would be if you retired at [RANDM_Q24_1]?

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
[PENSION1] or less per year	Between [PENSION2_L] and [PENSION2_H] per year	Between [PENSION3_L] and [PENSION3_H] per year	Between [PENSION4_L] and [PENSION4_H] per year	Between [PENSION5_L] and [PENSION5_H] per year	Between [PENSION6_L] and [PENSION6_H] per year	[PENSION7] or more per year

Remaining balls to put in bins: [ ]

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."

ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q24_3_1, Q24_3_2, …, Q24_3_7 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q24_4 We would like you to think about what your pension income (before taxes and deductions) might be if you retired at **age 65**.

You are given 10 balls to put in the following bins. Each bin displays a level of pension income if you retired at 65. The more likely you think a bin is, the more balls you should put in that bin.

What do you think your pension income would be if you retired at 65?

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
[PENSION1] or less per year	Between [PENSION2_L] and [PENSION2_H] per year	Between [PENSION3_L] and [PENSION3_H] per year	Between [PENSION4_L] and [PENSION4_H] per year	Between [PENSION5_L] and [PENSION5_H] per year	Between [PENSION6_L] and [PENSION6_H] per year	[PENSION7] or more per year

Remaining balls to put in bins: ☐

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLSWHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q24_4_1, Q24_4_2, …, Q24_4_7 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

[PN: IF Q24_RAND==1, SKIP TO Q24_6]

Q24_5 We would like you to think about what your pension income (before taxes and deductions) might be if you retired at **age [RANDM_Q24_2]**.

You are given 10 balls to put in the following bins. Each bin displays a level of pension income if retired at [RANDM_Q24_2]. The more likely you think a bin is, the more balls you should put in that bin.

What do you think your pension income would be if you retired at [RANDM_Q24_2]?

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
[PENSION1] or less per year	Between [PENSION2_L] and [PENSION2_H] per year	Between [PENSION3_L] and [PENSION3_H] per year	Between [PENSION4_L] and [PENSION4_H] per year	Between [PENSION5_L] and [PENSION5_H] per year	Between [PENSION6_L] and [PENSION6_H] per year	[PENSION7] or more per year

Remaining balls to put in bins: ☐

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLSWHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q24_5_1, Q24_5_2, …, Q24_5_7 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

[PN:

If Q24_1a>=75%:
DEFINE AGE_SCENARIO = min(59 , QB+5)
If Q24_1a<75% and Q24_1b>=75%
DEFINE AGE_SCENARIO = min(RANDM_Q24_1, QB+5)
If Q24_1b<75%:
DEFINE AGE_SCENARIO = min(65, QB+5)
]

DEFINE DEV_INC = -20/100, 0/100, 20/100 with probabilities 1/3, 1/3, 1/3

DEFINE PT_PEN = -30/100, -20/100, -10/100, 0/100 with probabilities 1/4, 1/4, 1/4, 1/4

DEFINE Q24_6_FT = BASE_INCOME * (2-i_FT) * (1+ DEV_INC)

DEFINE Q24_6_HOURS_PT = {18,25} with probabilities 1/2, ½

DEFINE Q24_6_PT = Q24_6_FT* Q24_6_HOURS_PT /35 * (1+ PT_PEN) [store as integer]

Q24_6 We would like you to imagine the following hypothetical situation. Even if it is difficult, please try your best.

Suppose that at age **[AGE_SCENARIO]**, you have the choice **only** between two similar jobs in your area of expertise if you want to work.

One is a **part-time** ([Q24_6_HOURS_PT] hours per week) job offering an annual income (before taxes) of [Q24_6_PT], the other is a **full-time** job offering an annual income of [Q24_6_FT] (before taxes). These jobs are identical concerning the occupation and other job characteristics and only differ concerning the hours worked and the pay.

We would like to know what your likely choice would be. You are given 10 balls to put in the following bins. Each bin displays a choice you can make given that you can only choose between those two jobs if you want to work. The more likely you think a bin is, the more balls you should put in that bin.

What do you think your choice would be?

⊖ ⊕	⊖ ⊕	⊖ ⊕

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I would choose the part-time job	I would choose the full-time job	I would choose neither of them and would decide not to work (for instance, be retired)

Remaining balls to put in bins: [ ]

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

Q24_7 We would like to know what you think inflation will be on average in the next 5 years.

What do you expect the rate of inflation (per year) to be on average over the next 5 years? Please give your best guess and round your response to the nearest whole number.

Over the next 5 years, I expect the average rate of inflation (per year) to be [FILL BOX, RANGE -20 to +20] %.

Section 5: Household's financial situation / Parents' or in-laws' financial situation

In this part of the survey, we are going to ask you questions regarding the financial situation of your household and that of your [answer to QI].

Q25 What is your best estimate of how much **you [If Q2==1 or 2, display "and your [SPOUSE]"]** have accumulated in Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSAs) and other savings or investment accounts?

[FILL BOX, format with commas, **RANGE 0- 99,999,999**] Dollars

9999999 Don't know or prefer not to say

IF Q25==9999999 or response not provided
Q25a Is it more than $50,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer

IF Q25a==1
Q25b Is it less than $200,000? 1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer

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ELSE IF Q25a==2
Q25c Is it more than $10,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer

Q26 Do you [IF Q2==1,2, DISPLAY "or your [SPOUSE]"] own any of the real estate properties listed below? Please select all that apply.
[PN: MULTI-SELECT, FOR 1 AND 2 ONLY]
1 Primary residence
2 Secondary residence or other real estate
9999999 Do not own any residences or other real estate

[PN: ASK IF Q26==1 or 2] **Q26a** Please indicate in the table below your best estimate of the **total combined** market value and mortgage balance outstanding of all your real estate properties.

A. Total real estate market value	**B. Total of mortgage balances outstanding**
[FORMAT: $99,999,999- RANGE $0 TO $99,999,999.]	**[FORMAT: $99,999,999- RANGE $0 TO $99,999,999.]**

Q27 Aside from mortgages, what is your best estimate of the total combined value of financial debts that you [IF Q2==1,2, DISPLAY "and your [SPOUSE]"] have, such as credit card balances carried from month to month, vehicle loans, student loans, or other personal loans?
[FILL BOX, format with commas, RANGE 0-99,000,000] Dollars
9999999 Don't know or prefer not to say

IF Q27 ==9999999 or response not provided
Q27a Is it more than $10,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer
IF Q27a==1
Q27b Is it less than $50,000? 1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer
ELSE IF Q27a==2
Q27c Is it more than $5,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer

In an earlier part of this survey, you declared that your [insert answer to QI] is the most likely person you would help with [ADLs] in the future.

Q28 What is your best estimate of how much your [insert answer to QI] has accumulated in Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSAs) and other savings or investments accounts?

[FILL BOX, format with commas, RANGE 0-99,000,000] Dollars
9999999 Don't know or prefer not to say

IF Q28==9999999 or response not provided
Q28a Is it more than $50,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer
IF Q28a==1
Q28b Is it less than $200,000? 1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer
ELSE IF Q28a==2
Q28c Is it more than $10,000?
1 Yes 2 No 9999999 Don't know 8888888 Refuse to answer

Q29 Does your [insert answer to QI] own any of the real estate properties listed below? Please select all that apply.
[PN: MULTI-SELECT, FOR 1 AND 2 ONLY]
1 Primary residence
2 Secondary residence or other real estates
9999999 Does not own any residences or other real estate
8888888 Do not know or refuse to answer

[PN: ASK IF Q29 ==1 or 2]
Q30 Please indicate in the table below your best estimate of the **total combined** market value and mortgage balance outstanding of all your [insert answer to QI]'s real estate properties.

A. Total real estate market value	**B. Total of mortgage balances outstanding**
[FORMAT: $99,999,999- RANGE $0 TO $99,999,999.]	**[FORMAT: $99,999,999- RANGE $0 TO $99,999,999.]**

Q31 No question Q31

Q32 no question Q32

****

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In the following, we will ask you questions regarding your preferred care option for your [insert answer to QI] (whether you provide it yourself, or pay some professional caregivers and institutions), and how it may change your work arrangements.

[IF Q2==1, 2, PLEASE DISPLAY THE FOLLOWING SENTENCE: "We will exclude here the possibility that your [SPOUSE] becomes dependent too and may also need help with [ADLs]."]

We will start by asking you questions regarding your knowledge of the costs of the different possible care options.

Section 6: Knowledge of long-term care institutions

It is possible that as a person becomes older, one may have more and more difficulties performing some [ADLs]. In case one becomes dependent and needs some help with performing these [ADLs], one may need help from a professional caregiver with these activities at home. One may also enter a [HOME]. In [PN: if QC==5, insert "Ontario"; if QC==6, insert "Québec"], there are two types of [HOMES]: those that are not subsidized by the government (all private) and those that are subsidized by the government (can be private or public). In the following, we are going to ask you questions regarding your knowledge of long-term care institutions.

Q33 In 2023, what do you think is the average monthly fee of staying in a private room in a **private, unsubsidized** [HOME]? This would include the cost of room and board as well as that of all personal and nursing care. Please provide your best estimate.
9999999 Don't know or prefer not to say

[FILL BOX, format with commas, RANGE 0-200,000] Dollars per month
[PN: ASK ON SAME SCREEN]

IF Q33==9999999 or response not provided
    Q33a Do you think it is more than $3,000? 1 Yes 2 No
    IF Q33a==1
        Q33b Do you think it is less than $5,000? 1 Yes 2 No
    ELSE IF Q33a==2
        Q33c Do you think it is more than $1,000? 1 Yes 2 No
    END IF
    END IF
END IF

We are now going to ask you some questions regarding the characteristics of **subsidized** [HOMES].

Q34 In 2023, what do you think is the monthly fee (net of any subsidy) for a private room (a room that is not shared with anyone else) that your [insert answer to QI] would have to pay in a **subsidized** [HOME] if [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] uses it? Please provide your best estimate.

[FILL BOX, format with commas, RANGE 0-200,000] Dollars per month
9999999 Don't know or prefer not to say
[PN: ASK ON SAME SCREEN]
IF Q34==9999999
    Q34b1 Do you think it is more than $3,000? 1 Yes 2 No
    IF Q34b==1
    Q34b2 Do you think it is less than $5,000? 1 Yes 2 No
    ELSE IF Q34b==2
    Q34b3 Do you think it is more than $1,000? 1 Yes 2 No
END IF

We are now going to ask you some questions regarding the professional care one could receive at home if needing help with [ADLs].

Q35 There is no Q35.

Q36 Assume that your [insert answer to QI] needs help with [ADLs]. With ["his" if father/father-in-law; "her" if mother/mother-in-law] health condition ["he" if father/father-in-law; "she" if mother/mother-in-law] is eligible to enter a [HOME], but your [insert answer to QI] would prefer to receive care at home instead. In 2023, what do you think is the average monthly cost of receiving care at home for someone in such a health condition? Please provide your best estimate.

[FILL BOX, format with commas, RANGE 0-200,000] Dollars per month

Q37 Do you think there are any public subsidies or tax credits to hire a professional caregiver at home?
1 Yes
2 No
9999 Don't know

Assume that your [insert answer to QI] needs help with [ADLs] and that you would like to take care of [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law] yourself.
    Q38a Do you think there exist any public programs that allow financial compensation or unpaid leave while you temporarily provide care to [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law]?
1 Yes
2 No

25

9999 Do not know

[If Q13==1]
Q38b As on the previous screen, assume that your [insert answer to QI] needs help with [ADLs] and that you would like to take care of [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law] yourself. Do you think your job would offer you special work arrangements (adjusted working hours, working in shifts, remote work), in addition to what is allowed by the government, while you temporarily provide care to [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law]?
1 Yes
2 No
9999 Do not know

Section 7: Work/care arrangements in case of dependency of a parent

[PN: NEW SCREEN]

We are now interested in what you think would happen if your [insert answer to QI] becomes dependent.

In particular, we are interested in how you think it might affect your work situation. For that purpose, we will ask you to imagine yourself in some hypothetical situations. Even if it is hard to imagine yourself in these situations, please try your best.

[PN: NEW SCREEN]

For the next questions, imagine you are [AGE_SCENARIO] years old and that your [insert answer to QI] becomes dependent. [PN: "His" if QI==Father OR Father-in-Law, "Her" if QI==Mother or Mother-In-Law] health situation requires help with [ADLs].

Q39 You are given 10 balls to put in the following bins. Each bin presents a care arrangement for your [insert answer to QI] if [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] needs help with [ADL]s. The more likely you think a bin is, the more balls you should put in that bin.

Assume your [insert answer to QI] needs help with [ADLs] and you are [AGE_SCENARIO] years old.

What type of care do you think your [insert answer to QI] is likely to receive?

⊖ ⊕	⊖ ⊕	⊖ ⊕
Receive care in a [HOME].	Receive care at home mostly from professional caregivers.	Receive care at home mostly from you, relatives, or friends.

Remaining balls to put in bins: [ ]

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q39_1, Q39_2, Q39_3 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q40 You are given 10 balls to put in the following bins. Each bin displays a caregiving situation you might be in if your [insert answer to QI] needs help with [ADLs]. The more likely you think a bin is, the more balls you should put in that bin.

Assume your [insert answer to QI] needs help with [ADLs] and you are [AGE_SCENARIO] years old.

How many hours each week do you think you will spend helping your [insert answer to QI]?

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
Spend less than 1 hour helping [PN: "him" if QI==Father OR Father-in-Law, "her" if	Spend 1 to 10 hours helping [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or	Spend 11 to 20 hours helping [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or	Spend more than 20 hours helping [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother

QI==Mother or Mother-In-Law] on average each week	Mother-In-Law] on average each week	Mother-In-Law] on average each week	or Mother-In-Law] on average each week

Remaining balls to put in bins:

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q40_1, Q40_2, Q40_3, Q40_4 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q41 You are given 10 balls to put in the following bins. Each bin displays a work situation you might be in if your [insert answer to QI] needs help with [ADLs]. The more likely you think a bin is, the more balls you should put in that bin.

Assume your [insert answer to QI] needs help with ADLs and you are [AGE_SCENARIO] years old.

What do you think your work situation will be?

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
Work full-time	Work part-time	Be fully retired	Not work while not being fully retired

Remaining balls to put in bins:

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."

ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q41_1, Q41_2, Q41_3, Q41_4 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q42 There is no Q42.
Q43 There is no Q43.

[PN:

IF i_FT==1:
    DEFINE SCEN_PT_STOP = PT OR STOP WITH PROBABILITIES Q41_1/(Q41_1+ Q41_4) AND Q41_4/(Q41_1+ Q41_4)
IF i_FT==0 and Q41_4>0:
    DEFINE SCEN_PT_STOP = STOP
IF i_FT==0 and Q41_4==0:
    SKIP TO Section 8

IF SCEN_PT_STOP = PT:
    DEFINE SHOW_PT_STOP = work part-time
    DEFINE SHOW_PT_STOP2 = worked part-time
IF SCEN_PT_STOP = STOP:
    DEFINE SHOW_PT_STOP = stop working
    DEFINE SHOW_PT_STOP2 = stopped working

DEFINE YEAR_CARE = 1,2,3 WITH PROBABILITIES 1/3, 1/3, 1/3

IF YEAR_CARE== 1
    DEFINE TXT_YEAR1 = Last year
    DEFINE TXT_YEAR2 = 1 year
IF YEAR_CARE== 2
    DEFINE TXT_YEAR1 = Two years ago
    DEFINE TXT_YEAR2 = 2 years
IF YEAR_CARE== 3
    DEFINE TXT_YEAR1 = Three years ago
    DEFINE TXT_YEAR2 = 3 years

]

[PN: NEWSCREEN]

For the next questions, we want you to consider yourself in the following hypothetical situation.

You are [AGE_SCENARIO+ YEAR_CARE] years old. [TXT_YEAR1], your [insert the answer to QI with lower case] started needing help with ADLs and you decided to [SHOW_PT_STOP] to help [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law]. Sadly, after [TXT_YEAR2] of needing help with ADLs, your [insert the answer to QI with lower case] passed away.

We are interested in what you think your work-related situation would be in the next few months **after** your [insert the answer to QI with lower case] passes away.

Q44. You are given 10 balls to put in the following bins. Each bin displays a work situation you might encounter in the hypothetical situation described below. The more likely you think a bin is, the more balls you should put in that bin.

Assume your [insert the answer to QI with lower case] needed help with ADLs for [TXT_YEAR2] before passing away, during which time you [SHOW_PT_STOP2] to help [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law].

After your [insert the answer to QI with lower case] **passes away (you will then be** [AGE_SCENARIO+YEAR_CARE] years old)**, what do you think your work situation will be?**

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
Work full-time	Work part-time	Be fully retired	Not work while not being fully retired

Remaining balls to put in bins: [ ]

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."
ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q44_1, Q44_2, Q44_3, Q44_4 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q45 You are given 10 balls to put in the following bins. Each bin displays a work situation you might encounter in the hypothetical situation described below.

Assume you [SHOW_PT_STOP2] for [TXT_YEAR2] to help your [insert the answer to QI with lower case]. After your [answer to QI] passes away, you are [AGE_SCENARIO+YEAR_CARE] years old and you work **full-time** because you looked for and found such a position.

What do you think your work income will be (before taxes and deductions)?

Please note that the numbers in the bins are in today's dollars.

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
[FT_INCOME1] or less per year	Between [FT_INCOME2_L] and [FT_INCOME2_H] per year	Between [FT_INCOME3_L] and [FT_INCOME3_H] per year	Between [FT_INCOME4_L] and [FT_INCOME4_H] per year	Between [FT_INCOME5_L] and [FT_INCOME5_H] per year	Between [FT_INCOME6_L] and [FT_INCOME6_H] per year	[FT_INCOME7] or more per year

Remaining balls to put in bins: ☐

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."

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ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q45_1, Q45_2, …, Q45_7 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Q46. You are given 10 balls to put in the following bins. Each bin displays a work situation you might encounter in the hypothetical situation described below.

Assume you [SHOW_PT_STOP2] for [TXT_YEAR2] to help your [insert the answer to QI with lower case]. After your [answer to QI] passes away, you are [AGE_SCENARIO+YEAR_CARE] years old and you work **part-time** because you looked for and found such a position.

What do you think your work income will be (before taxes and deductions)?

Please note that the numbers in the bins are in today's dollars.

⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕	⊖ ⊕
[PT_INCOME1] or less per year	Between [PT_INCOME2_L] and [PT_INCOME2_H] per year	Between [PT_INCOME3_L] and [PT_INCOME3_H] per year	Between [PT_INCOME4_L] and [PT_INCOME4_H] per year	Between [PT_INCOME5_L] and [PT_INCOME5_H] per year	Between [PT_INCOME6_L] and [PT_INCOME6_H] per year	[PT_INCOME7] or more per year

Remaining balls to put in bins: ☐

[PN: IF BALLS REMAIN IN THE BOX INITIALLY CONTAINING THE 10 BALLS WHEN THE RESPONDENT CLICKS "NEXT", DISPLAY "YOU HAVE NOT USED ALL THE BALLS. PLEASE MAKE SURE TO USE ALL OF THEM."

ALLOW THE RESPONDENT TO MOVE TO THE NEXT QUESTION WITH REMAINING BALLS IN THE BOX AT THE SECOND ATTEMPT.]

[PN: STORE ANSWERS IN VARIABLES Q46_1, Q46_2, …, Q46_7 FOLLOWING THE ORDERING IN THE TABLE (I.E. FROM LEFT TO RIGHT)]

Section 8: Family attitudes.

In this part of the survey, we are going to ask you questions about your attitudes towards care arrangements within a family.

Q47 Do you agree with the following statements?
[PN: ANSWERS: 5 Strongly Agree; 4 Agree; 3 Disagree; 2 Strongly Disagree; 1 Don't know]
Q47a It is the responsibility of the family to take care of elderly parents when feasible.
Q47b It is the children's duty to provide their parents with informal care or to pay for their formal long-term care, should the need arise.
Q47c If my parents needed care, I would do my best to take care of them myself, even if I am not expected to and it means less leisure time or time for work.

Q48 Suppose that you cannot provide any care yourself to your [insert the answer to QI with lower case] and [PN: "he" if QI==Father OR Father-in-Law, "she" if QI==Mother or Mother-In-Law] is aware of this. How do you think it would affect the amount of inheritance you would receive from [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law]?

1. It would increase the amount of inheritance I would receive.
2. It would decrease the amount of inheritance I would receive.
3. It would not affect the amount of inheritance I would receive.
4. I expect to receive no inheritance at all regardless of the care I provide.

Q49 Now, suppose that your [insert the answer to QI] is not in a position to leave you any inheritance. Would this affect the chance you will provide care to [PN: "him" if QI==Father OR Father-in-Law, "her" if QI==Mother or Mother-In-Law]?
1. I would provide more care
2. I would provide the exact same amount of care.
3. I would provide less care.
4. I would provide no care at all.

Section 9: Attitudes towards care settings and saving behavior

In this last section, we will ask you a few questions regarding your preferred care settings and whether the COVID-19 pandemic has changed your perception of long-term care and your saving behaviour.

Q50 Suppose the government were to propose a policy to increase access to home care for people needing help with activities of daily living (ADLs). This policy would subsidize **home care provided by either professionals or by family and relatives**, to reduce elderlies' likelihood of going to a [HOME]. In turn, the government would increase taxes to finance this policy. What would be your opinion about such a policy:

1 I would very much disagree with this plan.
2 I would disagree with this plan.
3 I would agree with this plan.
4 I would very much agree with this plan.

Q51 Imagine you will need help with activities of daily living (ADLs) in the future. Would you say that because of the COVID-19 pandemic, you are:
1 More inclined to enter a [HOME] than before the pandemic.
2 Less inclined to enter a [HOME] than before the pandemic.
3 As inclined to enter a [HOME] as before the pandemic.

Q52 Because of the COVID-19 pandemic, has your willingness to save for when you are older changed?
1 Yes, I am willing to save less
2 Yes, I am willing to save more
3 No

[PN: if Q52==2] **Q52a** Have you effectively started to save more?
1 Yes
2 No

[End of the survey]