

Question in Project:

SHARE Wave 9 – New items on financial decision making, successful ageing, eating habits, sleep, long-term care insurance, and long-term care expectations (English Version)

Question Topic:

Society & social affairs/ Generation 50+ & retirement

Construct:

Estimated probability of purchasing private long-term care insurance in the future

General Information:

Note: This item was tested in German. This is an English translation of the original German wording.

Question Text:

What is the percent chance that you will purchase private long-term care insurance sometime in the future?

[Wie hoch ist die Wahrscheinlichkeit in Prozent, dass Sie irgendwann in der Zukunft eine private Pflegeversicherung abschließen?]

Instruction:

Interviewer: If unclear, explain:

By "private" we mean insurance subscribed with a private company, either on a pure voluntary individual basis or through a mandatory scheme. Long-term care insurance helps cover the cost of long-term care. It generally covers home care, assisted living, adult daycare, respite care, hospice care, and stays in nursing homes or residential care facilities. Some of the long-term care services might be covered by your health insurance.

[Interviewer: Falls unklar, bitte erklären]:

[Unter "privat" verstehen wir eine Versicherung, die bei einer privaten Gesellschaft abgeschlossen wird, entweder auf rein freiwilliger individueller Basis oder im Rahmen eines Pflichtsystems. Eine Pflegeversicherung hilft, die Kosten für Langzeitpflege zu decken. Sie deckt normalerweise häusliche Pflege, Pflegeunterstützung, ambulant betreutes Wohnen, Tagespflegeeinrichtungen, Aufenthalte in Alten- oder Pflegeheimen oder in einem Hospiz ab. Einige dieser Leistungen könnten auch durch eine Krankenversicherung übernommen werden.]

[Interviewer: only read out if respondent does not provide an answer]:

If you are uncertain about the chances, you may give a range. For example, you may say something like "less than 20 percent," "between 30 and 40 percent" or "greater than 80 percent". In any case, please try to answer without rounding or approximating.

[Interviewer: Falls unklar, bitte erklären]:

[Wenn Sie sich über die Wahrscheinlichkeit unsicher sind, können Sie eine Spanne angeben. Zum Beispiel können Sie etwas sagen wie "weniger als 20 Prozent", "zwischen 30 und 40 Prozent" oder "mehr als 80 Prozent". Bitte versuchen Sie jedoch ohne Rundung oder Näherung zu antworten.]

Answer Categories:

_____ %

Cognitive Techniques:

General Probing, Difficulty Probing

Findings for Question:

Question 7 was only asked to those respondents who had answered "no" to question 4, i.e. who had stated that they did not have private long-term care insurance. This was the case for six respondents, but only five of them received question 7. Test person 04 was not read the question because the interviewer had incorrectly noted in question 4 that the test person had a private compulsory long-term care insurance.

1. Do the respondents have difficulties to understand and/or answer the question?

All five test persons who received the question found it "rather easy" or "very easy" to answer. Four test persons (TP 03, 05, 06, 10) stated a probability of 0%, justifying this by saying that private long-term care insurance is too expensive or that one is too old to benefit from it:

- *"Zero percent. I would have to be 20 years younger for that. I can't afford it, as I said." (TP 03)*
- *"Because the dues are too expensive, that's why I'll never sign up for one. It's just too expensive. If it was offered at a lower price, yes, but not like this - on a low budget - it's impossible." (TP 05)*

- *"I'm just too old, which means I wouldn't pay enough into an insurance like that to make it worthwhile. I'm retiring in two years, so I should've started paying up sooner."* (TP 10)

Test person 01 stated a probability of 30% and, when answering the question, thought above all about how her health would develop: *"I would make that dependent on how my state of health develops. Whether it will get worse. Then I could well imagine that. But I also need a lot of information. I haven't read up on it yet."*

2. How do the respondents come to their answer? Do they name a specific value or a range of values (e.g. do they approximate or round)?

All five test persons gave a specific value (0%, 30%).

Recommendations:

Question: No changes recommended with one exception: As in the previous two questions, we recommend including two small modifications in the first rounding sentence and a comma in the last (in the German translation):

"If you are unsure about the probability, you can also give a range. [...] However, please try to answer without rounding or approximation." [*"Wenn Sie sich bei der Wahrscheinlichkeit unsicher sind, können Sie auch eine Spanne angeben. [...] Bitte versuchen Sie jedoch, ohne Rundung oder Näherung zu antworten."*]

Response Options: No changes recommended.