

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:

Perceived cost of private long-term care insurance

General Information:

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

Introduction:

Now we would like to ask you about the costs of buying private long-term care insurance.
[Nun würden wir Sie gerne zu den Kosten für den Abschluss einer privaten Pflegeversicherung befragen.]

Question Text:

Which of the following options best applies to you?
[Welche dieser Antwortmöglichkeiten trifft am besten auf Sie zu?]

Instruction:

Interviewer: Read out and check only one! *[Interviewer: Antwortoptionen vorlesen und eine markieren!]*

Answer Categories:

I can't afford to buy private long-term care insurance *[Ich kann es mir nicht leisten, eine private Pflegeversicherung abzuschließen]*

Even though I could afford to buy a private long-term care insurance, I think it's too expensive *[Auch wenn ich mir eine private Pflegeversicherung leisten könnte, finde ich*

sie zu teuer]

I can't afford to buy private long-term care insurance and I don't think it's too expensive
[Ich kann es mir nicht leisten, eine private Pflegeversicherung abzuschließen, und ich glaube nicht, dass sie zu teuer ist]

I don't have enough information about prices of private long-term care insurance *[Ich habe nicht genügend Informationen über die Preise der privaten Pflegeversicherung]*

Cognitive Techniques:

General Probing, Difficulty Probing, Specific Probing

Findings for Question:

Question 8 was only asked to those test persons who had answered question 7. This applied to five test persons who all answered question 8.

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. Two respondents (TP 03, 05) stated that they could not afford private long-term care insurance and three respondents (TP 01, 06, 10) that they did not have enough information on the prices of private long-term care insurance. None of the test persons had problems understanding or answering the question:

- *"Due to lack of interest and need, I have not yet addressed this issue." (TP 01, reply: "I do not have enough information on the prices of private nursing insurance")*
- *"I really can't afford it, otherwise I might have finished this a few years ago. But I only get a small pension. Because my husband died so early, I only get the small widow's pension." (TP 03, reply: "I cannot afford to take out private nursing care insurance")*
- *"Simply because my money is no longer sufficient to live on if I take out such an insurance policy." (TP 05, answer: "I cannot afford to take out private long-term care insurance")*
- *"I haven't dealt with this subject for the past few years." (TP 06, reply: "I do not have enough information on the prices of private nursing care insurance")*
- *"I never cared about that. I have absolutely no idea how much it would cost a month." (TP 10, reply: "I do not have enough information on the prices of private long-term care insurance")*

2. Are the response options complete or is a category missing?

When asked, none of the respondents indicated that they were missing an answer category or that they would have liked to give a different answer.

Recommendations:

Question: No changes recommended.

(Note: In the third answer option, a comma is missing after the infinitive construction in the German translation: [*Ich kann es mir leisten, eine private Pflegeversicherung abzuschließen, und finde sie nicht zu teuer.*])

Response Options: No changes recommended.