Online Appendix

(Not) Thinking about the Future:

Financial Information and Maternal Labor Supply

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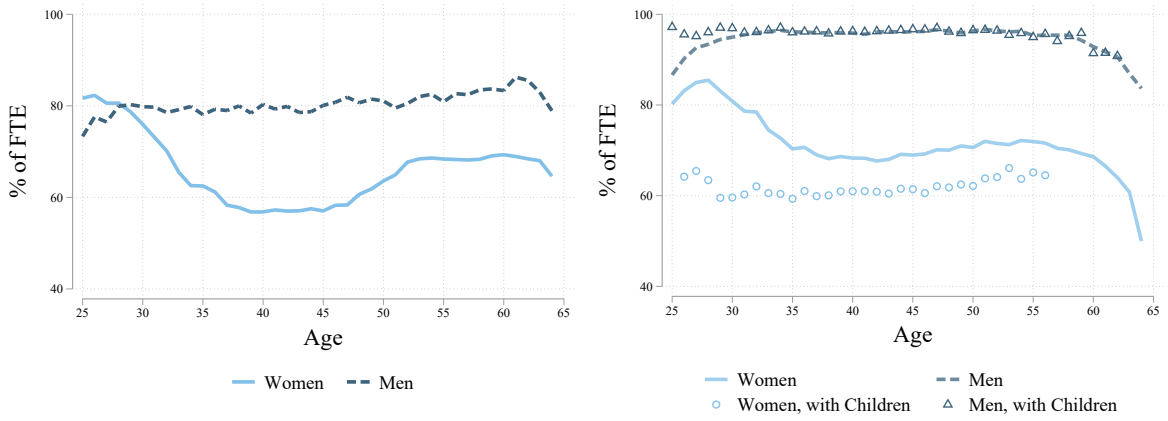
A Appendix Figures and Tables

A.1 Context: Teachers and Part-Time Employment

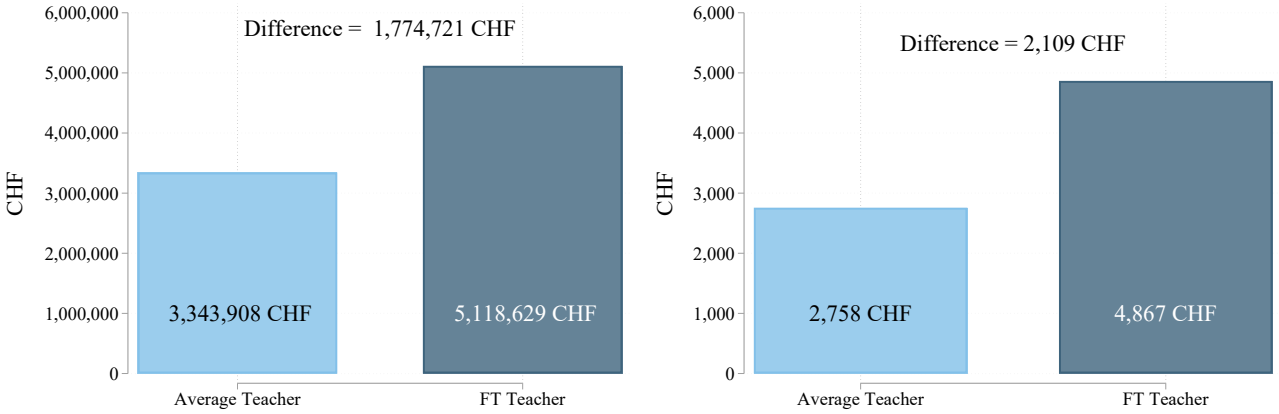
FIGURE A.1.1
Employment Level by Age and Gender (Cross-Section)



(A) Teachers in Study Region, Admin (B) Working Population, SLFS

Notes: This figure shows the average employment level (in % of an FTE) by age for teachers in the study region and the general Swiss working population. Bins with fewer than 50 observations are dropped in Panel B. Employment levels are top-coded at 100% of an FTE. Data: Administrative Data for teachers in the study region for 2020-2022 (Panel A, N = 19,480); Swiss Labor Force Survey (SLFS) for 2018-2022 (Panel B, N = 181,921).

FIGURE A.1.2
Long-Term Financial Costs of Reduced Employment



(A) Lifetime Salary (Gross) (B) Occupational Pension (Monthly)

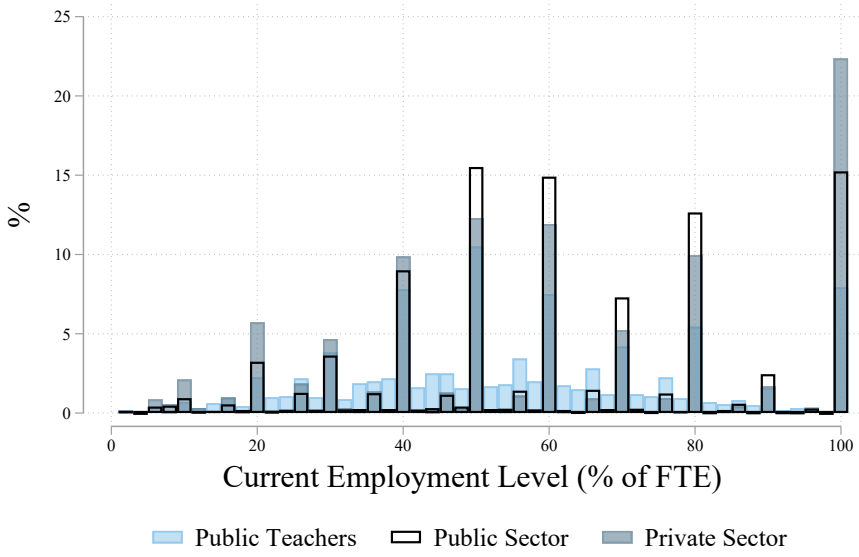
Notes: This figure illustrates the long-term financial implications on lifetime earnings and monthly occupational pension receipt for a teacher in a part-time scenario (i.e. taking the average employment level by age for female teachers from the administrative data) compared to working full-time throughout their entire working life. 1 Swiss Franc (CHF) is approximately equal to 1.2 USD in 2025. See the documentation of the Projection Tool (*Future Calculator*) in Table C.1.1.

Table A.1.1
Summary Statistics Across Samples

	Working		Teachers		
	Mothers SLFS (1)	Mothers Descr. Survey (2)	Mothers SLFS (3)	Female DoE (4)	Mothers RCT/DoE (5)
A. Demographics					
Age	39.86	41.39	40.36	36.78	40.72
	(5.59)	(5.71)	(5.33)	(7.41)	(5.75)
Married or Remarried	0.80	0.77	0.82		0.76
	(0.40)	(0.42)	(0.39)		(0.43)
Partner (Not Married)	0.13	0.16	0.14		0.17
	(0.34)	(0.37)	(0.34)		(0.37)
Single	0.06	0.08	0.04		0.07
	(0.25)	(0.28)	(0.21)		(0.25)
Number of Children	1.67	1.96	1.83		1.97
	(0.67)	(0.65)	(0.70)		(0.69)
Age Youngest Child	6.28	7.56	6.25		6.42
	(4.27)	(5.05)	(4.31)		(4.95)
B. Education Level					
Low Education	0.35	0.32	0.02		
	(0.48)	(0.47)	(0.14)		
Middle Education	0.23	0.22	0.29		
	(0.42)	(0.41)	(0.45)		
High Education	0.41	0.46	0.70		
	(0.49)	(0.50)	(0.46)		
C. Employment					
Working	1.00	0.92	1.00	1.00	1.00
	(0.00)	(0.28)	(0.00)	(0.00)	(0.00)
Part-time (Employment Level < 90%) | Working	0.77	0.92	0.90	0.76	1.00
	(0.42)	(0.28)	(0.30)	(0.42)	(0.00)
Current Employment Level | Working	60.93	56.69	55.53	65.40	54.41
	(27.32)	(21.31)	(22.64)	(24.72)	(16.73)
Current Employment Level | Part-time	49.85	53.02	50.64	56.06	54.41
	(20.38)	(18.25)	(18.37)	(20.63)	(16.73)
Public School Teacher	0.06	0.12	1.00	1.00	1.00
	(0.24)	(0.33)	(0.00)	(0.00)	(0.00)
D. Teacher Characteristics					
Kindergarten Teacher			0.19	0.20	0.20
			(0.39)	(0.40)	(0.40)
Primary School Teacher			0.46	0.62	0.62
			(0.50)	(0.49)	(0.48)
Secondary School Teacher			0.35	0.18	0.18
			(0.48)	(0.38)	(0.38)
Job Experience				6.99	9.71
				(6.08)	(6.03)
Job Outside of Public School Teaching			0.06		
			(0.24)		
Emp. Level as Public School Teacher | Outside Job			45.73		
			(20.58)		
Emp. Level Non-Teaching Job | Outside Job			15.50		
			(12.58)		
Number of Observations	28,599	547	1,601	12,219	2,359

Notes: This table shows summary statistics for different samples. Column 1: All working mothers, aged 25-50, with children aged < 15 in SLFS waves 2018-2022. Column 2: All mothers in the Descriptive Survey. Column 3: All female public school teachers, aged 25-50, with children aged < 15 in SLFS waves 2018-2022. Column 4: All female teachers aged 25-50 in the administrative data of the RCT study region in 2022. Column 5: All female teachers in our main RCT sample (see Section IV), Administrative Data and RCT Wave 1 Survey. See Appendix Table B.2.1 for variable definitions in the SLFS. Employment levels measured as percent of an FTE.

FIGURE A.1.3
Distribution of Employment Levels Across Sectors



Notes: This figure shows the distribution of employment levels among public school teachers, public sector employees outside of the teaching profession, and in the private sector. Data: SLFS working mothers sample. Employment levels are top-coded at 100% of an FTE. N = 28,599.

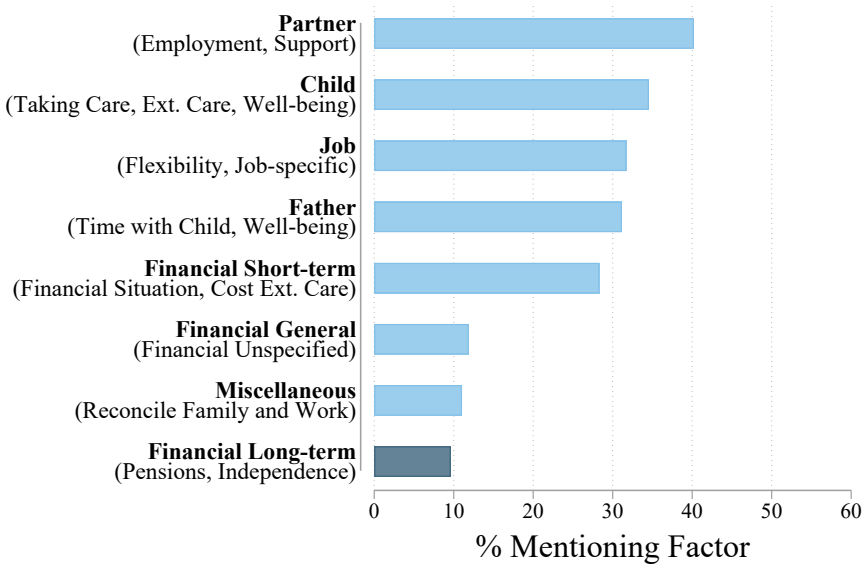
A.2 Descriptive Survey: Summary Statistics and Additional Results

TABLE A.2.1
DESCRIPTIVE SURVEY: SUMMARY STATISTICS BY EDUCATION LEVEL

	All	Low	Middle	High
	(1)	(2)	(3)	(4)
A. Demographics				
Age	41.39	40.38	41.77	41.93
Married	0.77	0.76	0.75	0.79
Partner (Not Married)	0.16	0.15	0.19	0.16
Single	0.08	0.10	0.08	0.08
Number of Children	1.96	1.95	1.92	1.99
Age Youngest Child	7.56	8.08	7.53	7.22
B. Employment				
Working	0.92	0.88	0.92	0.94
Current Employment Level | Working	56.69	51.57	57.40	59.74
Employment Increase Possible (Employer)	0.85	0.83	0.88	0.86
Median Monthly Income FTE | Working	7,500	5,966	7,500	8,750
Monthly Income FTE Vignette		5,625	6,750	8,000
C. Partner's Employment				
Partner Working	0.97	0.99	0.97	0.96
Partner's Median Monthly Income FTE | Partner Working	8,125	6,500	8,125	9,000
D. Gender Norms				
Gender Norms Index	−0.00	−0.27	−0.02	0.20
Child Suffers if Mom Works	0.25	0.36	0.25	0.17
Family Life Suffers if Mom Works FT	0.45	0.54	0.51	0.35
Fathers Can Take Care of Children	0.84	0.82	0.81	0.87
E. Financial Literacy				
Right Answer Fin. Literacy	0.48	0.34	0.49	0.58
Don't Know Fin. Literacy	0.49	0.62	0.49	0.40
Number of Observations	547	177	118	252

Notes: This table shows summary statistics in the Descriptive Survey overall (Column 1) and by education level (Columns 2-4). Employment levels measured as percent of an FTE. Data: Female sample, Descriptive Survey.

FIGURE A.2.1
Descriptive Survey: "Top of Mind" — Factors Considered in Labor Supply Decision after Childbirth by Men



Notes: This figure shows the percentage of men who mention a given topic when asked which factors they considered for their labor supply decision after the birth of their first child. We document and validate the coding of this open-ended text question in Appendix B.5. Data: Male sample, Descriptive Survey. N = 355.

Table A.2.2
Descriptive Survey: Financial Beliefs by Education Level

	All	Low	Middle	High
	(1)	(2)	(3)	(4)
A. Top-of-Mind				
Mention Short-term Financial Factors	0.30	0.26	0.42	0.27
Mention Long-term Financial Factors	0.11	0.06	0.12	0.13
Not Calculated Financial Consequences	0.83	0.87	0.83	0.80
Unaware or Didn't Seem Important	0.55	0.56	0.53	0.56
Only Temporary Decision	0.13	0.13	0.09	0.14
Couldn't Calculate Numbers	0.26	0.22	0.23	0.31
Nobody Told Me to Think About This	0.22	0.21	0.24	0.22
I Did What Everybody Else Did	0.06	0.08	0.04	0.05
Other	0.24	0.17	0.25	0.28
B. Cost-Underestimation				
Correct Ranking	0.69	0.55	0.69	0.79
Financially Worthwhile	0.77	0.64	0.76	0.87
Over-optimistic Pension and Wage Growth	0.42	0.57	0.39	0.32
Over-optimistic Pension ($> 10\%$ Δ Proj. Value)	0.62	0.77	0.62	0.51
Over-optimistic Wage Growth (Salary Ratio $\geq .5$)	0.62	0.74	0.62	0.54
C. Financial Interest				
Sign Up for Online Tool	0.82	0.78	0.78	0.86
D. Reaction to Financial Projections				
Interested in Projected Numbers	0.95	0.93	0.96	0.96
Surprised by Projected Numbers	0.59	0.62	0.66	0.53
Monthly Income Today	0.04	0.06	0.04	0.02
Monthly Income in 10 Years	0.23	0.27	0.25	0.20
Monthly Pension Receipt	0.64	0.54	0.65	0.71
Childcare Cost	0.15	0.21	0.14	0.11
Other	0.03	0.02	0.03	0.05
None	0.09	0.11	0.09	0.07
Knowing Numbers Useful	0.95	0.94	0.95	0.96
Learned Something New	0.89	0.90	0.93	0.86
Number of Observations	547	177	118	252

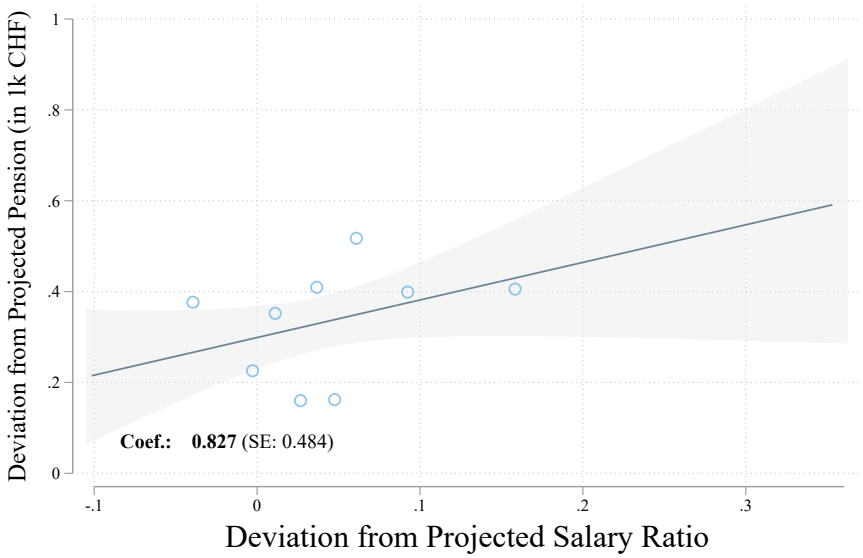
Notes: This table shows financial beliefs in the Descriptive Survey in the full female sample (Column 1) and by education level (Columns 2-4). Indicators for Financially Worthwhile, Interested in Projected Numbers, Surprised by Projected Numbers, Knowing Numbers Useful, and Learned Something New include the midpoint option on a five-point Likert scale. Percentages for Not Calculated Financial Consequences excludes 2% of participants who chose "Does not apply." Data: Female sample, Descriptive Survey.

Table A.2.3
Descriptive Survey: Financial Estimates

	Projected Value (CHF) (1)	Median Guess (CHF) (2)	Within 10% (%) (3)
A. Low Education			
Current Salary 80% Emp. Level	4,500	4,500	87.72
Pension 40% Emp. Level	300	750	4.27
Salary in 10 Years			
... at 40% Emp. Level	2,329	2,600	46.30
... at 80% Emp. Level	4,737	5,000	62.26
B. Middle Education			
Current Salary 80% Emp. Level	5,400	5,400	92.98
Pension 40% Emp. Level	492	800	5.36
Salary in 10 Years			
... at 40% Emp. Level	2,801	3,000	53.27
... at 80% Emp. Level	6,042	6,000	78.90
C. High Education			
Current Salary 80% Emp. Level	6,400	6,400	96.62
Pension 40% Emp. Level	808	900	10.42
Salary in 10 Years			
... at 40% Emp. Level	3,338	3,700	49.37
... at 80% Emp. Level	7,398	7,400	73.80

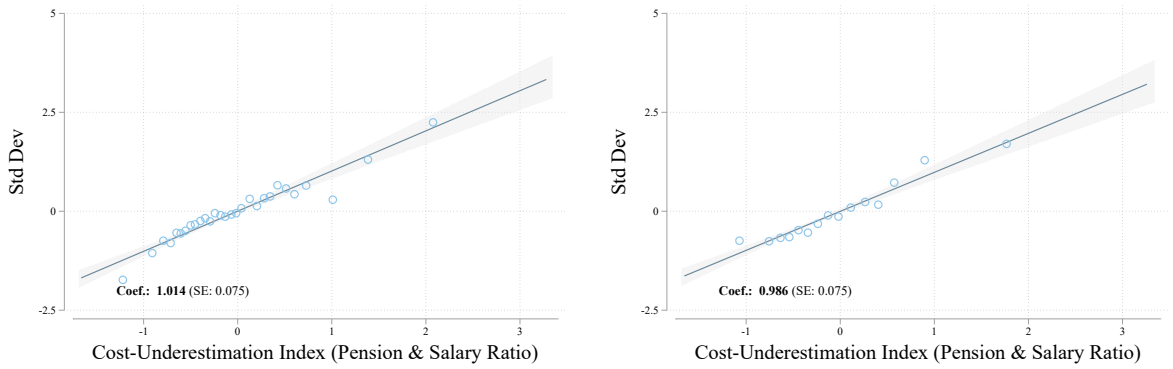
Notes: This table shows women's financial guesses for the implications of part-time work based on the Descriptive Survey vignette for each education level (see Section III.A). Column 1: Projected value in CHF based on calculations made with the *Future Calculator* projection tool (for documentation see Table C.1.1). Column 2: Participants' median guess in CHF. Column 3: Percentage of participants whose guess is within a 10% bandwidth of the projected value. Data: Female sample, Descriptive Survey.

FIGURE A.2.2
Descriptive Survey: Correlation Cost-Underestimation



Notes: This figure shows the correlation between respondents' deviation from projected pension receipt and respondents' deviation from the projected salary ratio, using the binscatter methodology by Cattaneo et al. (2024). In the lower left corner, we report the corresponding regression coefficient and robust standard error. Data: Female sample, Descriptive Survey. N = 460.

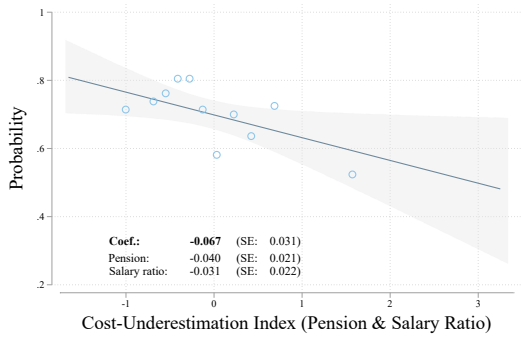
FIGURE A.2.3
Descriptive Survey: Cost-Underestimation Index and Individual Components



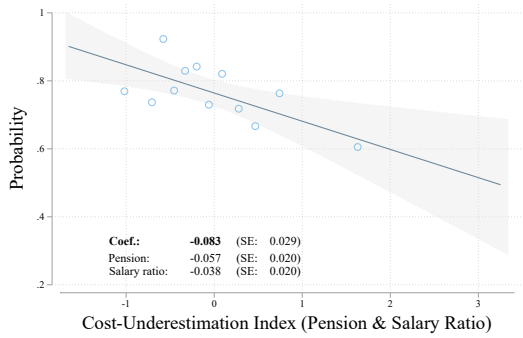
(A) Standardized Deviation Proj. Salary Ratio (B) Standardized Deviation Proj. Pension

Notes: This figure shows the correlation between the cost-underestimation index and its two components, using the binscatter methodology by Cattaneo et al. (2024). Panel A: Respondents' standardized deviation from the projected salary ratio (N = 460). Panel B: Respondents' standardized deviation from projected pension receipt. The cost-underestimation index is constructed by standardizing and aggregating with equal weight (.5) respondents' deviations from projected pension receipt and part-time wage growth of their respective education group (N = 460). In the lower left corner, we report the corresponding regression coefficient and robust standard error. Data: Female sample, Descriptive Survey.

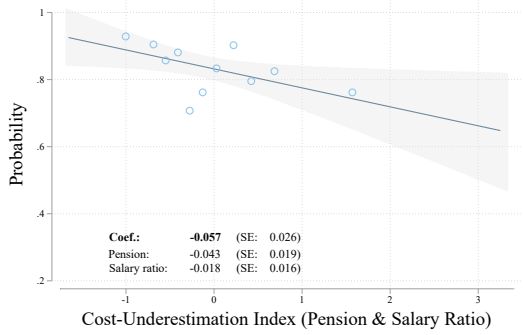
FIGURE A.2.4
Descriptive Survey: Cost-Underestimation Index and Financial Beliefs



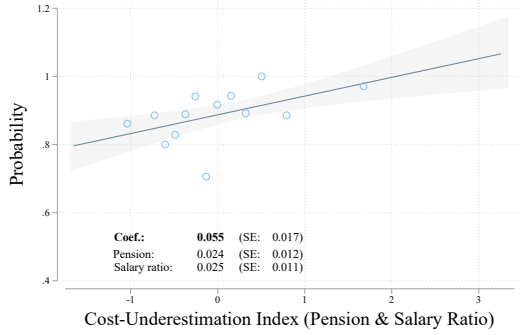
(A) Correct Ranking (Pension & Salary > Childcare)



(B) Financially Worthwhile



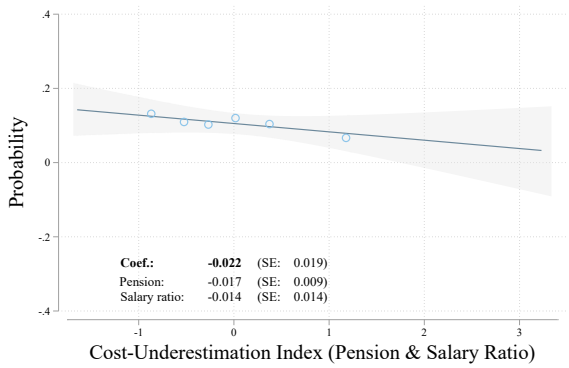
(C) Online Tool Sign-up



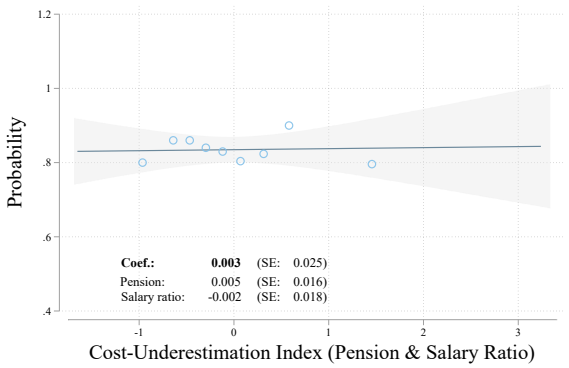
(D) Learned Something New

Notes: This figure shows the correlation between the cost-underestimation index and respondents' beliefs regarding the financial costs of part-time work, using the binscatter methodology by Cattaneo et al. (2024). Panel A: Respondent correctly ranks total future salary and pension savings above childcare cost using the part-time vignette (N = 459). Panel B: Respondent assesses the employment level increase in the part-time vignette as financially worthwhile (weakly) (N = 460). Panel C: Respondent signs up to receive the *Future Calculator* (N = 460). Panel D: Respondent indicates they learned something new in the survey (weakly) (N = 458). In the lower left corner, we report regression coefficients and robust standard errors from separate regressions of the outcome on the cost-underestimation index (Coef) and its two components: Pension (deviation from projected pension receipt, standardized), and Salary Ratio (deviation from projected salary ratio, standardized). The cost-underestimation index is constructed by standardizing and aggregating with equal weight (.5) respondents' deviations from projected pension receipt and part-time wage growth of their respective education group. Data: Female sample, Descriptive Survey.

FIGURE A.2.5
Descriptive Survey: Cost-Underestimation Index and "Top of Mind" of Long-term Financial Factors



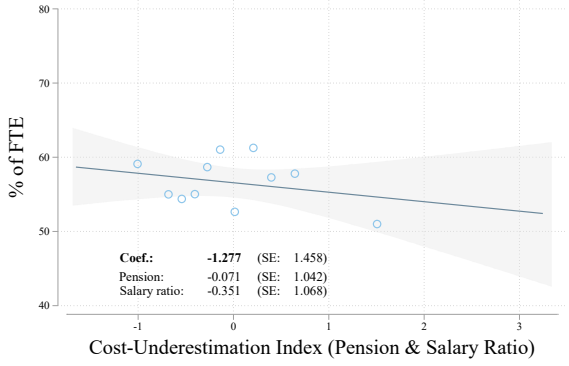
(A) Mentions Long-term Fin. Factors



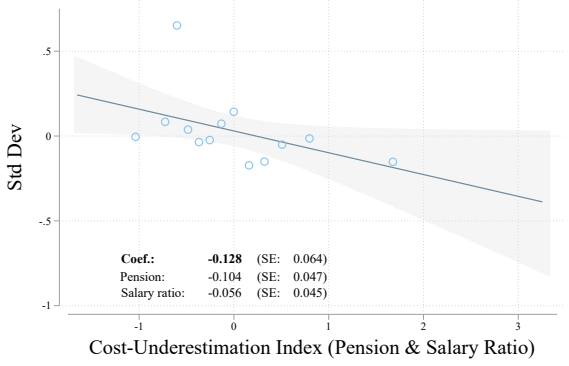
(B) Not Calculated Fin. Consequences

Notes: This figure shows the correlation between the cost-underestimation index and whether respondents have long-term financial factors top of mind, using the binscatter methodology by Cattaneo et al. (2024). Panel A: Respondent mentions long-term financial factors in open-text question (N = 454). Panel B: Respondent has not calculated the financial consequences on their pension receipt when reducing their employment level (N = 448). In the lower left corner, we report regression coefficients and robust standard errors from separate regressions of the outcome on the cost-underestimation index (Coef) and its two components: Pension (deviation from projected pension receipt, standardized), and Salary Ratio (deviation from projected salary ratio, standardized). The cost-underestimation index is constructed by standardizing and aggregating with equal weight (.5) respondents' deviations from projected pension receipt and part-time wage growth of their respective education group. Data: Female sample, Descriptive Survey.

FIGURE A.2.6
Descriptive Survey: Cost-Underestimation Index, Additional Correlations



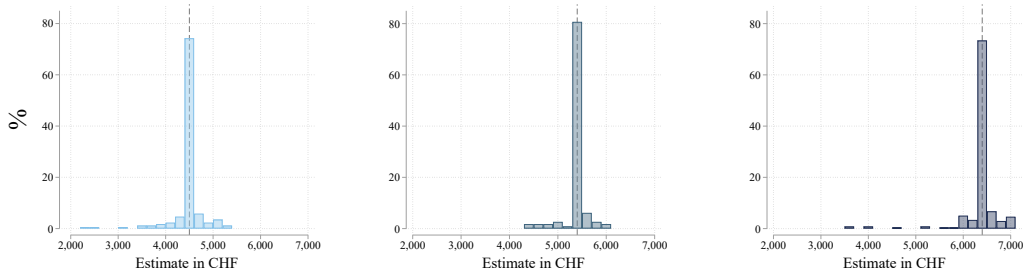
(A) Current Employment Level



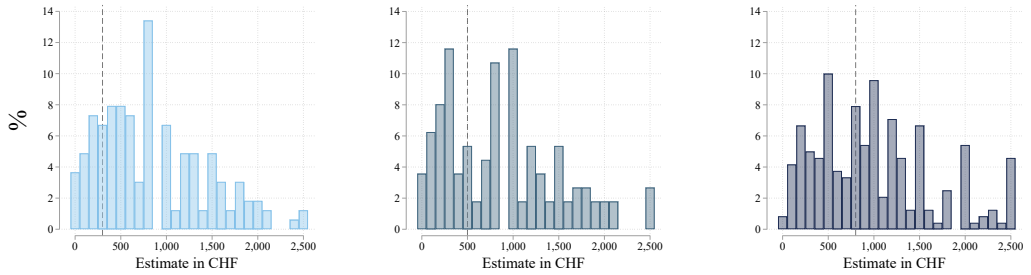
(B) Gender Norms Index

Notes: This figure shows the correlation between the cost-underestimation index and respondents' current employment level (Panel A) and gender norms (Panel B) using the binscatter methodology by Cattaneo et al. (2024). In the lower left corner, we report regression coefficients and robust standard errors from separate regressions of the outcome on the cost-underestimation index (Coef) and its two components: Pension (deviation from projected pension receipt, standardized), and Salary Ratio (deviation from projected salary ratio, standardized). Panel A: Respondent's current employment level (N = 423). Panel B: Gender Norms Index (lower values: more conservative) (N = 460). The cost-underestimation index is constructed by standardizing and aggregating with equal weight (.5) respondents' deviations from projected pension receipt and part-time wage growth of their respective education group. Data: Female sample, Descriptive Survey.

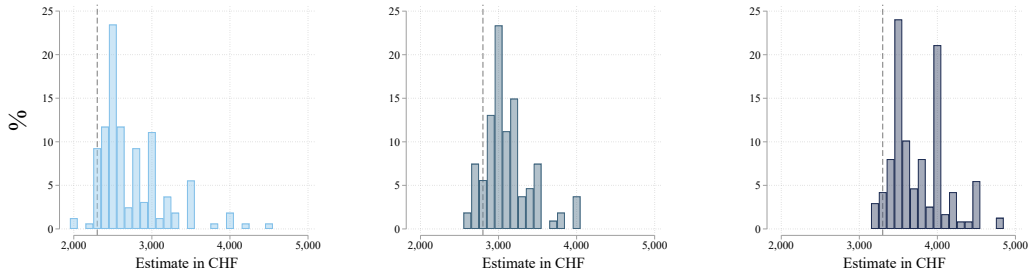
FIGURE A.2.7
Descriptive Survey: Distribution of Financial Estimates



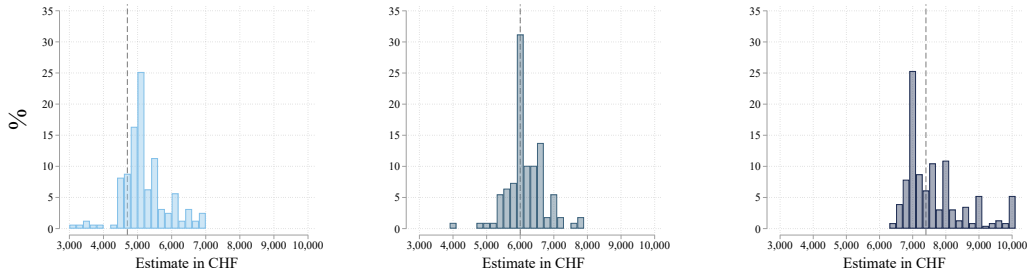
(A) Current Salary 80% Employment Level



(B) Pension Receipt 40% Employment Level



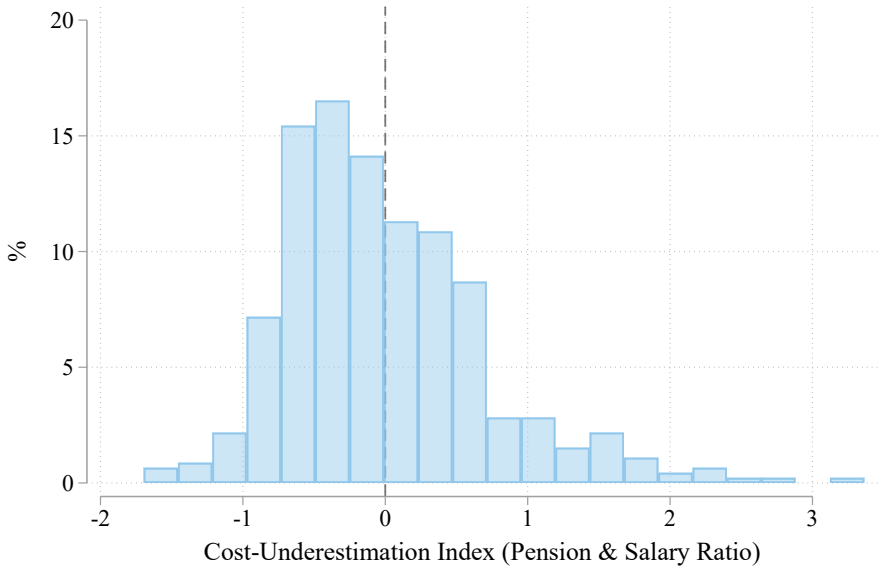
(C) 10Y Salary 40% Employment Level



(D) 10Y Salary 80% Employment Level

Notes: This figure shows the distribution of women's financial guesses for the vignette by education level for current salary at the 80% employment level (Panel A, N = 522), pension receipt at the 40% employment level (Panel B, N = 516), 10-year salary at the 40% employment level (Panel C, N = 506), and 10-year salary at the 80% employment level (Panel D, N = 497). The dotted line indicates the projected value for each item and education level. Data: Female sample, Descriptive Survey.

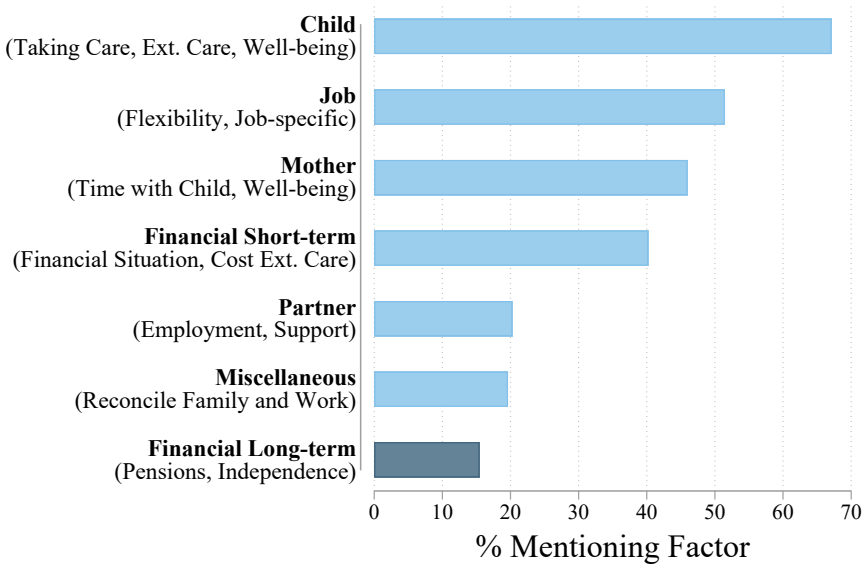
FIGURE A.2.8
Descriptive Survey: Distribution of Cost-Underestimation Index



Notes: This figure shows the distribution of the Cost-Underestimation Index. The index standardizes and aggregates respondents' deviations from projected pension receipt and part-time wage growth with equal weight (.5). Data: Female sample, Descriptive Survey. N = 460.

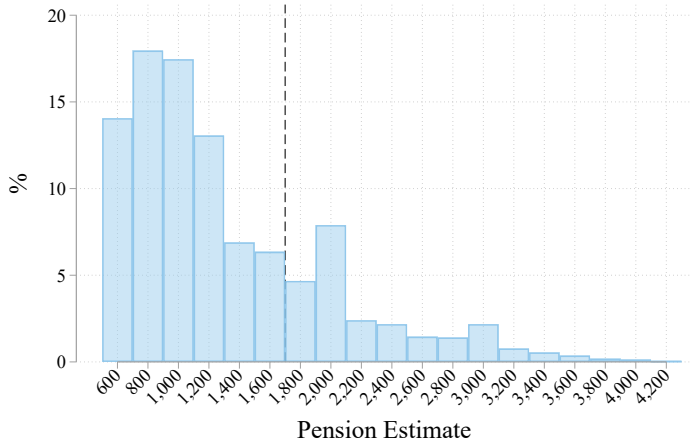
A.3 RCT: Additional Results and Mechanism

FIGURE A.3.1
"Top of Mind": Factors Considered in Labor Supply Decision after Childbirth



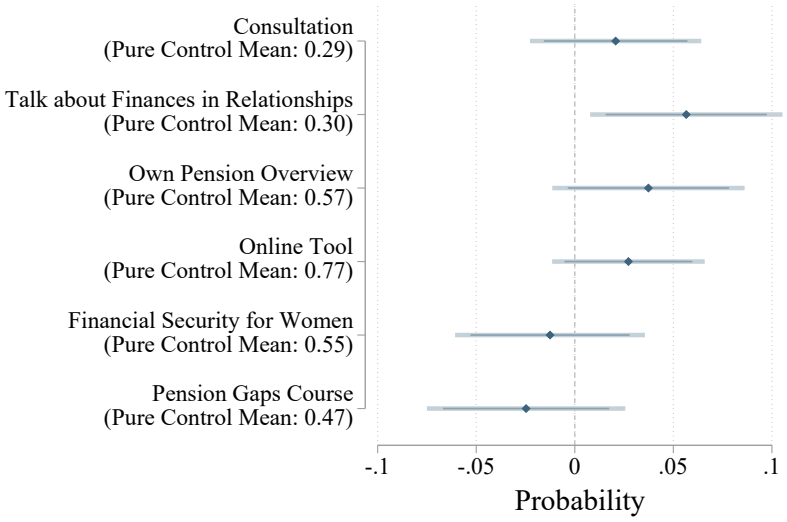
Notes: This figure shows the percentage of women who mention a given topic when asked which factors they considered for their labor supply decision after the birth of their first child. We document and validate the coding of this open-ended text question in Appendix B.5. Data: RCT, Wave 1 Survey. N = 2,342.

FIGURE A.3.2
Distribution Pension Estimates



Notes: This figure shows the distribution of women's estimates for monthly pension receipt for the part-time vignette (see Section IV.C.1). The dashed line shows the projected value. The bin above the projected value corresponds to over-estimating the projected value by 6-12% (depending on whether we calculate this relative to the starting or mid-point of that bin). Data: RCT, Wave 1 Survey. N = 2,205.

FIGURE A.3.3
Financial Tools: Detailed Categories



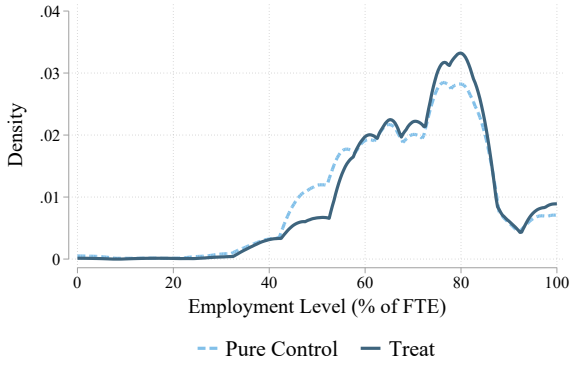
Notes: This figure shows the treatment effect on Financial Tools, by detailed categories (Equation 1, coefficient displayed for treatment group only). We measure the willingness to sign up to receive various financial tools (top to bottom): A financial consultation with an advisor specialized in helping women to optimize financial security (incentivized) (N = 2,283), a video explaining how to best discuss financial topics as a couple (N = 2,259), instructions on how to request a status-quo document of pension savings from the social security administration (N = 2,259), access to an online tool to calculate the long-term financial situation under different employment level scenarios (Future Calculator) (N = 2,259), an online course on wealth accumulation and financial security for women (N = 2,259), and information about a course that shows couples how to fill gaps in their occupational pension privately (N = 2,259). All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. Selected controls are listed in Table A.5.2. 90% (dark shaded) and 95% (light shaded) confidence intervals based on standard errors clustered at the school level. Data: RCT, Wave 1 Survey.

TABLE A.3.1
SPILLOVER EFFECTS FOR LATE SURVEY TAKERS ON Δ PLANNED EMPLOYMENT LEVEL IN 1 YEAR, WAVE 1

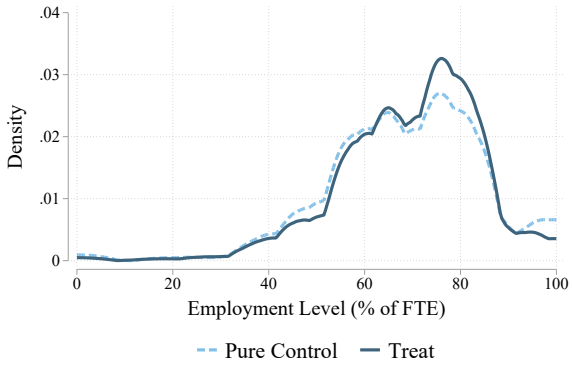
	Main	≥ Median	Rank
	(1)	(2)	(3)
A. Main Estimates			
Survey Order		-0.813	-0.207
		(0.775)	(0.148)
Treat	1.692**	1.696**	1.658**
	(0.775)	(0.775)	(0.772)
Spillover	1.275	0.102	0.159
	(0.800)	(1.108)	(1.218)
Spillover × Survey Order		2.145	0.281
		(1.395)	(0.219)
B. Heterogeneity			
Survey Order		-0.519	-0.176
		(0.674)	(0.127)
Underestimators			
Treat	4.952***	4.961***	4.881***
	(1.694)	(1.695)	(1.695)
Spillover	2.849*	0.135	0.021
	(1.661)	(2.016)	(2.117)
Spillover × Survey Order		4.911**	0.728**
		(2.360)	(0.305)
Overestimators			
Treat	0.967	0.973	0.961
	(0.919)	(0.921)	(0.919)
Spillover	1.165	1.163	1.173
	(0.984)	(0.984)	(0.983)
Adjusted R^2	0.13	0.13	0.13
N Obs.	2302	2302	2302
Pure Control Mean	53.30	53.30	53.30
Pure Control Mean (Under)	51.88	51.88	51.88
Pure Control Mean (Over)	53.94	53.94	53.94

Notes: This table shows spillover effects for survey takers by their timing of entering the survey (Equation 1). Column 1 replicates the main estimate for planned change in employment level in the next school year in Wave 1. Column 2, Panel A fully interacts the spillover group with an indicator for entering the survey late, defined as being at or above the median survey taker within school. Column 3, Panel A fully interacts the spillover group with a teacher's survey order within school. Panel B, Columns 2 and 3 fully interact the cost-underestimating spillover group with both measures of survey order. Employment levels measured as percent of an FTE. Adjusted R^2 reported for Panel B. All specifications use strata fixed effects. The post-double-selection lasso controls used are the same for all specifications and listed in Table A.5.2. Standard errors clustered at the school level in parentheses. Data: RCT, Wave 1 Survey. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

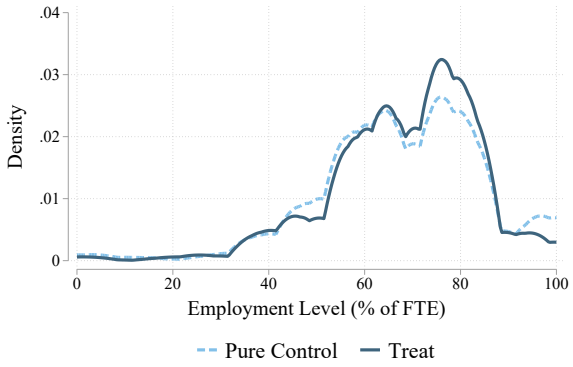
FIGURE A.3.4
Planned Employment Level in 10 Years by Treatment Status



(A) Wave 1



(B) Follow-up



(C) Follow-up (Incentive Compatible)

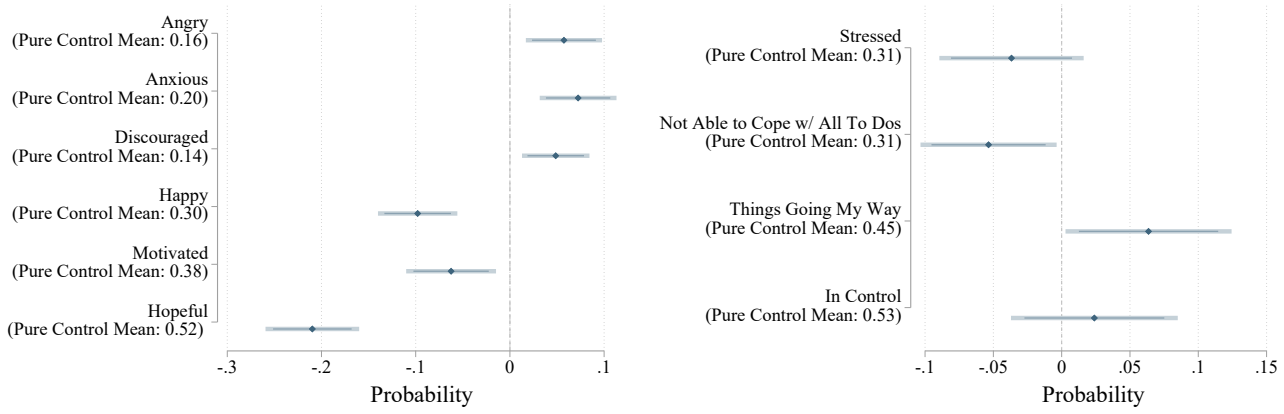
Notes: This figure shows the densities for respondents' planned employment level in 10 years. Planned employment level for any employer in 10 years measured in Wave 1 (Panel A, N = 1,524) and Follow-up (Panel B, N = 1,118). Panel C: Planned employment level in 10 years for the Department of Education only, elicited with an incentive-compatible measure in the Follow-up (N = 1,088). Data: RCT.

TABLE A.3.2
MECHANISM: HOUSEHOLD ADJUSTMENTS AND SATISFACTION

			Satisfaction			
	Partner: Emp. Level 1 Year	Fertility	Index	Feel Understood	Divison HH Tasks	Relationship
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.022	0.018	0.044	0.012	-0.021	0.030
	(1.079)	(0.017)	(0.063)	(0.030)	(0.031)	(0.028)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Spillover	-1.029	0.020	0.012	0.015	-0.027	0.009
	(1.142)	(0.016)	(0.063)	(0.030)	(0.031)	(0.028)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
B. Heterogeneity						
Underestimators						
Treat	1.206	0.019	-0.283**	-0.151**	-0.099	-0.034
	(2.331)	(0.041)	(0.134)	(0.063)	(0.066)	(0.065)
	[0.470]	[0.470]	[0.111]	[0.111]	[0.214]	[0.470]
Spillover	-2.654	-0.008	-0.031	-0.051	0.005	0.084
	(2.191)	(0.035)	(0.129)	(0.064)	(0.063)	(0.060)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Overestimators						
Treat	-0.149	0.013	0.081	0.042	-0.027	0.030
	(1.282)	(0.020)	(0.075)	(0.035)	(0.037)	(0.032)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Spillover	-0.384	0.028	-0.016	0.023	-0.049	-0.021
	(1.334)	(0.020)	(0.076)	(0.034)	(0.036)	(0.034)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.06	0.52	0.07	0.04	0.04	0.03
N Obs.	1568	1571	1591	1591	1591	1591
Pure Control Mean	87.78	0.20	-0.00	0.64	0.58	0.70
Pure Control Mean (Under)	87.96	0.23	0.15	0.71	0.62	0.70
Pure Control Mean (Over)	87.42	0.20	-0.02	0.63	0.58	0.71
P-value	0.62	0.90	0.02	0.01	0.35	0.37

Notes: This table shows treatment and spillover effects on partner's employment and satisfaction measured in the Follow-up. Sample is restricted to women with a partner. Column 1: Partner's expected employment level next year (% of an FTE). Column 2: Indicator for whether respondent plans to have more children or is undecided. Column 3: Satisfaction Index, constructed with questions on respondent's satisfaction about feeling understood, division of household tasks, partnership, family time, and purpose in job. Column 4: Indicator for being satisfied with the understanding of friends and family regarding the challenges faced as a working mother. Column 5: Indicator for being satisfied with the current division of household and childcare responsibilities with one's partner. Column 6: Indicator for being satisfied with their relationship. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each outcome are listed in Table A.5.2. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

FIGURE A.3.5
Emotional Reaction: Detailed Categories



(A) Wave 1 (B) Follow-up

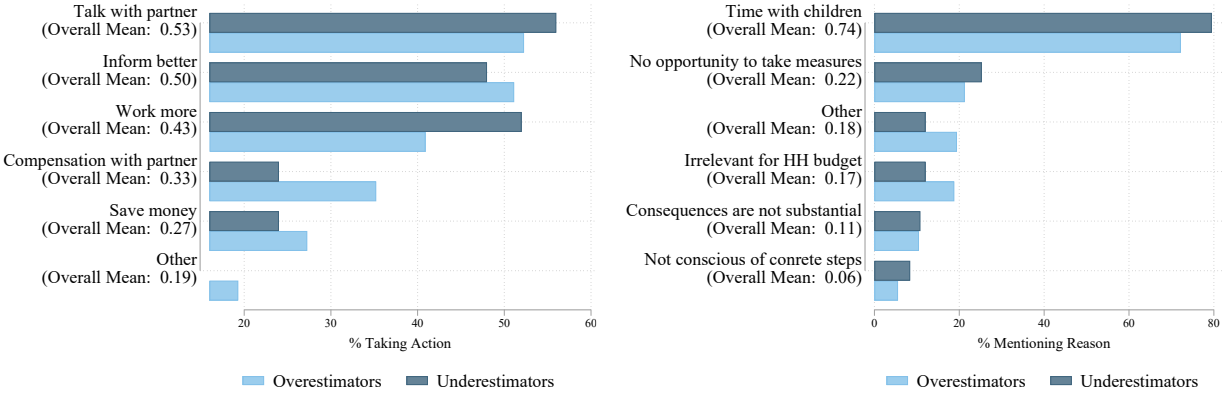
Notes: This figure shows treatment effects on emotions and stress, by detailed categories (Equation 1, coefficient displayed for treatment group only). Left panel: Emotions measured immediately after treatment (Wave 1, N = 2,281). Right panel: Reduced version of the Perceived Stress Scale (Follow-up, N = 1,670). Multiple answers possible. Indicators for the emotions are coded as 1 if the emotion applies ('Often' for the frequency scale, or 'Yes' for the binary scale) and 0 otherwise. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls selected for each outcome are listed in Table A.5.2. 90% (light shaded) and 95% (dark shaded) confidence intervals based on standard errors clustered at the school level. Data: RCT.

Table A.3.3
Treatment Impact on Well-Being 1.5 Years Post-Intervention

			Satisfaction				Easier compared to previous years	
	Emotions Index	Stress Index	Index	Feel Understood	Division HH Tasks	Relationship	Coordinate HH	Coordinate with Partner
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. Main Estimates								
Treat	-0.083	-0.064	0.068	0.041	0.000	0.015	-0.009	0.024
	(0.059)	(0.061)	(0.061)	(0.032)	(0.029)	(0.030)	(0.026)	(0.030)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Spillover	-0.044	-0.076	0.003	0.019	-0.020	-0.001	0.036	0.006
	(0.058)	(0.058)	(0.062)	(0.032)	(0.029)	(0.030)	(0.028)	(0.029)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
B. Heterogeneity								
Underestimators								
Treat	-0.222*	0.049	-0.045	-0.076	0.012	-0.006	-0.107*	-0.053
	(0.134)	(0.124)	(0.131)	(0.063)	(0.061)	(0.062)	(0.062)	(0.064)
	[0.662]	[1.000]	[1.000]	[0.867]	[1.000]	[1.000]	[0.662]	[1.000]
Spillover	-0.084	0.031	-0.057	-0.045	0.090	-0.023	-0.001	-0.028
	(0.130)	(0.127)	(0.138)	(0.065)	(0.060)	(0.064)	(0.064)	(0.063)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Overestimators								
Treat	-0.042	-0.088	0.095	0.075**	-0.013	0.010	0.014	0.044
	(0.069)	(0.072)	(0.068)	(0.035)	(0.035)	(0.035)	(0.032)	(0.035)
	[0.787]	[0.627]	[0.627]	[0.344]	[0.787]	[0.787]	[0.787]	[0.627]
Spillover	-0.043	-0.098	-0.002	0.034	-0.067*	-0.013	0.029	0.005
	(0.071)	(0.072)	(0.070)	(0.036)	(0.035)	(0.037)	(0.033)	(0.035)
	[1.000]	[1.000]	[1.000]	[1.000]	[0.811]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.02	0.04	0.02	0.01	0.01	0.01	0.01	−0.00
N Obs.	1587	1584	1468	1468	1468	1468	1473	1472
Pure Control Mean	-0.00	0.00	-0.00	0.66	0.60	0.67	0.24	0.30
Pure Control Mean (Under)	0.07	-0.06	0.04	0.70	0.56	0.72	0.30	0.37
Pure Control Mean (Over)	-0.02	0.02	0.00	0.66	0.62	0.66	0.23	0.29
P-value	0.24	0.34	0.33	0.03	0.72	0.83	0.09	0.19

Notes: This table shows treatment and spillover effects on participants' long-term well-being measured 1.5 years after the main intervention. Column 1: Emotions index (higher values indicate more positive emotions). Column 2: Stress index (higher values indicate higher levels of stress). Column 3: Satisfaction Index (same variables as in the Follow-up Survey, higher values indicate a higher degree of satisfaction). Column 4: Indicator for being satisfied with the understanding of friends and family regarding the challenges faced as a working mother. Column 5: Indicator for being satisfied with the current division of household and childcare responsibilities with one's partner. Column 6: Indicator for being satisfied with the relationship. Columns 7 and 8: Indicator for whether coordinating household tasks and setting the employment level for the upcoming school year was easier than in the previous school year. The sample is restricted to women with a partner for Columns 3 to 8. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each outcome are listed in Table A.5.2. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Data: RCT, survey administered 1.5 years post intervention. The full questionnaire is accessible via Appendix Table C.1.1. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

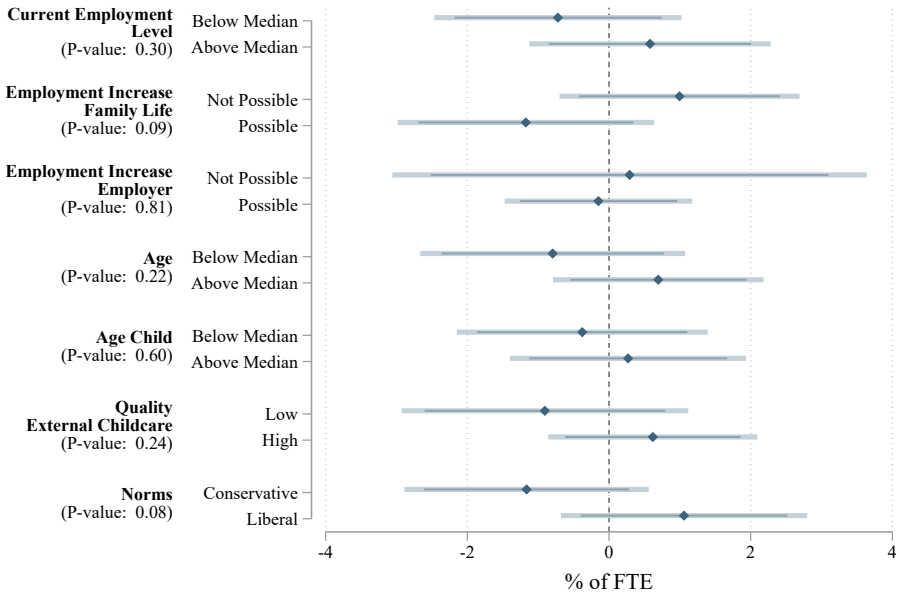
FIGURE A.3.6
Actions Related to Treatment by Cost-Underestimation (Treatment Group)



(A) What type of steps taken? (B) Why didn't take steps?

Notes: Panel A shows the percentage of respondents in the treatment group by cost-underestimation who report having taken a given action in response to the treatment (N = 113). Panel B shows the percentage of respondents in the treatment group by cost-underestimation who report a given reason for not having taken steps (N = 407). Multiple answers possible. Data: RCT, Follow-up Survey.

FIGURE A.3.7
Heterogeneity: Δ Employment Level 1 Year (Administrative Data)



Notes: This figure shows heterogeneity in treatment effects for change in next year's employment level (administrative data). From top to bottom: Current Employment Level (N = 2,152), Employment Increase Family Life: Ease to adjust employment level upwards with respect to family logistics (N = 2,151), Employment Increase Employer: Ease to adjust employment level upwards with respect to employer (N = 2,151), Age: Mother's age (N = 2,152), Age Child: Age of youngest child (N = 2,139), Quality External Childcare: Own perception of external care (N = 2,149), Norms: Index of gender norms (N = 2,146). Estimates are based on Equation 1, where we interact the treatment indicators with binary variables capturing heterogeneity dimensions and add a group indicator to the set of controls. Coefficient displayed for treatment group only. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each outcome are listed in Table A.5.2. 90% (dark shaded) and 95% (light shaded) confidence intervals based on standard errors clustered at the school level. P-value for test of equality of coefficients between the two subgroups (e.g., Below Median vs. Above Median). Data: RCT, Wave 1 Survey and Administrative Data.

TABLE A.3.4
SAMPLE CHARACTERISTICS BY COST-UNDERESTIMATION, RCT SAMPLE

	Mean	Underestimators	SE	N
	(1)	(2)	(3)	(4)
A. Demographics				
Age	40.65	-0.172	0.289	2204
Married	0.76	0.008	0.022	2201
Partner (Not Married)	0.17	-0.003	0.019	2201
Single	0.07	-0.005	0.012	2201
Number of Children	1.97	-0.033	0.032	2205
Age Youngest Child	6.35	-0.205	0.246	2191
B. Work and Constraints				
Current Employment Level	54.53	-0.728	0.836	2205
Kindergarten Teacher	0.19	0.025	0.020	2198
Primary School Teacher	0.63	-0.012	0.020	2198
Secondary School Teacher	0.18	-0.014*	0.007	2198
Employment Increase Possible (Family Life)	0.47	0.030	0.025	2204
Employment Increase Possible (Employer)	0.83	-0.003	0.018	2204
C. Gender Norms				
Gender Norms Index	–0.02	-0.116**	0.047	2200
D. Top-of-Mind				
Mention Long-term Financial Factors	0.16	-0.013	0.018	2192
E. Cost-Underestimation				
Correct Ranking	0.54	-0.033	0.032	1417
Pension Estimate	1317	1311***	23	2205
F. Financial Interest				
Financial Index	0.03	-0.128**	0.060	1383
Tools Index	0.03	-0.127**	0.062	1383
Online Tool	0.78	-0.062**	0.026	1406
G. Planned Employment Level				
Emp. Level Index, FU (Std Dev)	0.00	-0.185**	0.075	1029
Planned Emp. Level 3Y, FU (IC)	57.27	-2.054	1.296	1046
Planned Emp. Level 5Y, FU (IC)	61.59	-2.111*	1.263	1039
Planned Emp. Level 10Y, FU (IC)	68.46	-2.748**	1.304	1032

Notes: This table documents the relationship between cost-underestimation and different baseline measures and outcome variables. Sample are all respondents in our main analysis sample for baseline characteristics, or the control group only (pure control + spillover) for variables measured post-treatment. Column 1: Sample mean. Column 2: Coefficient of a regression of each measure on a cost-underestimation indicator, with strata fixed effects and standard errors clustered at the school-level. Column 3: Standard error of the coefficient. Column 4: Number of observations. Employment levels measured as percent of an FTE. Data: RCT. Significance levels: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

A.4 RCT: Robustness

A.4.1 Experimenter Demand

Our treatment informs women about the long-run costs of part-time work. If participants interpret the treatment materials as encouraging them to better plan for their financial future and work more, they may respond in ways they perceive as desired by the research team. We carefully address this concern in our experimental design. First, we assess the retention of the treatment information and employment plans in a similar way in the Follow-up around two months after the intervention. This should reduce the sensitivity to experimenter demand effects. Second, we include an incentivized outcome to measure financial behavior and implement incentive-compatible measures of long-term employment plans (Haaland, Roth and Wohlfart, 2023). Third, for employment outcomes, our setting allows us to go beyond measuring plans by linking our survey to administrative data to measure actual employment decisions one year after the intervention. To further evaluate potential experimenter demand effects, we adopt the approach of Dhar, Jain and Jayachandran (2022) and measure participants' general inclination to respond in a socially desirable manner.[21] Appendix Table A.4.1 shows that none of the main treatment impacts on survey measures are driven by participants who scored higher on the social desirability index.

A.4.2 Sample and Specification

Appendix Table A.4.2 reports the main results with and without the addition of control variables based on post-double-selection lasso (Belloni, Chernozhukov and Wei, 2016). None of the estimates are statistically different from our main estimates. We exclude pregnant women from our main estimation sample as their employment level in the next school year is likely affected by statutory maternity leave. Appendix Table A.4.3 shows that the conclusions for our main results are unchanged when including this group in the sample.

We also examine the robustness of our results with respect to the cut-off point for the definition of cost-underestimators. Specifically, in Appendix Table A.4.4, we estimate separate treatment effects for three groups instead of two: we define individuals as cost-underestimators if they overestimate the part-time pension by more than 10%, correct as those whose estimates fall within a 10% error margin of the correct value, and as cost-overestimators if they underestimate the part-time pension by more than 10%. We find that only cost-underestimating women increase their demand for financial tools (Column 2) and are more likely to sign up for the incentivized financial consultation (Column 3). Consistent with the patterns shown non-parametrically in Figure II, both the short and long run labor supply adjustments are also concentrated among the cost-underestimating group (Columns 4 to 8).

[21] We elicit five items from the Marlowe-Crowne social desirability scale (Crowne and Marlowe, 1960) and estimate heterogeneity along an index capturing an individual's propensity to present herself in a socially desirable way in the survey. Based on the index, we define a participant as answering in a socially desirable way ("Desirable") if their index score is above the sample median. We elicited social desirability during the Follow-up Survey. As personality traits are found to be largely stable over long periods (see, e.g, Almlund et al., 2011, for a review), we think it is reasonable to assume that individuals' propensity to give socially desirable answers did not change in the two months between the Wave 1 Survey and the Follow-up Survey. Consistently, we do not find that the treatment and control group differ in their social desirability (see Column 1 of Appendix Table A.4.1).

We have high turnout for the Follow-up Survey (72%) and the balancing exercise does not indicate differential attrition by observables (see Appendix Table A.7.4). We further validate the results from the Follow-up by estimating the main treatment effects re-weighting observations by the inverse probability of participation. The treatment effects are virtually unchanged (see Appendix Table A.4.5).

To address sensitivity with respect to potential contamination bias in linear regression when estimating effects with multiple treatment arms, Appendix Table A.4.6 displays adjusted estimates following Goldsmith-Pinkham, Hull and Kolesár (2024) for our main outcomes. Results are unchanged.

A.4.3 Implementation Checks

Timing of Intervention and Adjustment Logistics — Our intervention was strategically timed to coincide with the start of the period in which teachers begin to discuss their desired employment level for the next academic year with principals. We also directly verify whether the intervention occurred in the appropriate time window for women to act upon the treatment information. In the Follow-up Survey, we asked women when they made the decision about how much they personally would like to work next school year. We specifically asked for women's personal decision (which may be subject to change due to external factors) to understand whether mothers' choices are malleable or decided upon long in advance. Panel A in Appendix Figure A.4.1 shows that more than 50% of women decided on their personally desired employment level during the immediate months after the treatment (last 2–3 months), and another 10% were still in the process of deciding at the time of the Follow-up Survey, which took place before the time that employment contracts are finalized. The timing of employment decisions does not differ by treatment status, suggesting both that this is the relevant time window for adjustment for a sufficiently large share of women and that the intervention did not move women who had their decision set long in advance.

We also ask participants whether they succeeded in implementing their personally desired employment level. As shown in Panel B in Appendix Figure A.4.1, about 60% of women are able to implement their personally preferred number of hours next school year, with most of the remainder (34%) reporting that their hours have not been formally agreed upon at the time of the Follow-up Survey. Very few women report either having wanted to work more or fewer hours. This further corroborates that teachers are not constrained by demand-side factors at the time of our intervention and that a large majority manages to implement their preferred employment level.

Engagement with Study — Our study population is very diligent. Only 1.4% of those who were randomized drop out from the survey during or directly after the video. Furthermore, the time participants spend on the presented video closely corresponds with the respective length. Respondents' attentiveness is confirmed in Appendix Figure A.4.2, showing that around 96% of respondents in the control groups and 99% in the treatment group respond correctly to knowledge questions about the content of the video. We are also able to track participants' activity in the *Future Calculator* tool, displayed in Appendix Table A.4.7. In the treatment group, 28% of participants access the tool. In terms of calculations, users run 2.12 different

scenarios, with the majority simulating increases in the employment level (76%) and among these, 20% examining employment changes for the next school year. On average, participants simulate an employment increase of 12 ppt. We do not observe differential take-up or use of the tool for the cost-underestimating group.

A.4.4 Generalizability of Results

Employment Level across Occupations — Are small adjustments in labor supply feasible in occupations outside of teaching? In Section II.C, we show that employment levels are relatively similar between teachers and the general population. Figure A.1.3 plots the distribution of employment levels among mothers in Switzerland in the private sector, the public sector (excluding teachers), and for public school teachers. Employment levels tend to cluster at 10 ppt increments in all three groups, but span most of the domain between 20% and 100%, suggesting that schedules accommodating half-day increments may be feasible more broadly. This notion is upheld in data from our Descriptive Survey. We asked women how easy or difficult it would be to increase their current employment level by 10 ppt (half day). As displayed in Appendix Table A.2.1, Panel B, the vast majority of respondents (85%) report that it would not be difficult to adjust their labor supply by this margin if they desired. This holds across all educational categories. In sum, these patterns suggest that there could be scope for labor supply adjustments of the magnitude we find in our experimental sample in occupations outside of teaching.

Replication — To provide further evidence that our results may generalize for other occupations, we conduct a similar intervention among a sample of women who are also deciding about their future labor supply: Pregnant women in the general population. We recruit a small sample of pregnant women in Switzerland through a popular pregnancy app. The documentation of the questionnaire for the Pregnant Sample is accessible through Appendix Table C.1.1. Summary statistics and balance checks are presented in Appendix Table A.4.8. As the sample is relatively small, we observe imbalances that are statistically significant for participants' age and education level. However, a joint orthogonality test based on randomization inference (considered adequate for small samples) does not lead to a rejection (Kerwin, Rostom and Sterck, 2024). [22]

In this sample, we measure cost-underestimation based on overly optimistic expectations about wage growth under part-time work. We ask women to estimate their wages in 10 years if they work full-time throughout and if they work part-time at 40% of an FTE. We define cost-underestimators as women who expect that they would earn at least 40% of their full-time earnings when working part-time (i.e., these women expect a larger or similar wage growth from part-time work compared to full-time). Appendix Figure A.4.3 shows the distribution of estimates. 66% of the pregnant sample are cost-underestimators, which closely matches the corresponding share in the Descriptive Survey (62%).

Appendix Table A.4.10 presents treatment effects for pregnant women when randomly exposed to an intervention video with content similar to our treatment video for teachers.[23] We

[22] Using data from the SLFS, Table A.4.9 presents summary statistics comparing recent mothers in the general population (Column 1) with those in our sample recruited through the pregnancy app (Column 2). Both samples are similar in terms of age and income levels. However, as this sample consists of women who use a pregnancy app, our respondents are more likely to be first-time mothers, more likely to be working, and less likely to have tertiary education.

[23] The treatment video for pregnant women features a first-time pregnant woman who holds a commercial

elicit outcomes directly after the intervention video. Panel A shows that treated participants are more likely to correctly rank total future salary and pension savings above childcare costs in the ranking exercise (Column 1). We do not find a treatment effect on signing up for the online tool to calculate the financial implications of different employment levels (Column 2), but observe a positive impact both on participants' planned employment level when their child will be one year old (Column 3), and on plans to increase their employment level further in the future (Column 4). Panel B shows that these effects are concentrated among cost-underestimators: This group significantly increases their demand for the online tool, and the impact on their planned employment level in one year and for the future are both positive and statistically significant. Cost-underestimators plan to have a 2.55 ppt (or 5% over the control mean) higher employment level. While arguably based on a relatively small sample, these results demonstrate that the findings from our main RCT could be more broadly applicable to women in occupations outside of teaching.

TABLE A.4.1
ROBUSTNESS: EXPERIMENTER DEMAND

		Wave 1			Follow-up	
	Desirable	Financial Index	Correct Ranking	Emp. Level 10 Years	Correct Ranking	Emp. Level 10 Years
	(1)	(2)	(3)	(4)	(5)	(6)
Treat	0.023	0.367***	0.308***	3.749***	0.218***	1.847*
	(0.031)	(0.071)	(0.032)	(1.054)	(0.035)	(1.102)
	[0.129]	[0.001]	[0.001]	[0.001]	[0.001]	[0.040]
Spillover	0.047	-0.016	0.009	1.039	0.007	0.542
	(0.030)	(0.078)	(0.038)	(1.102)	(0.038)	(1.113)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Treat × Desirable		0.073	0.036	-1.008	0.022	-1.811
		(0.108)	(0.050)	(1.760)	(0.055)	(1.810)
		[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Spillover × Desirable		0.069	0.019	-2.227	0.073	-0.876
		(0.116)	(0.058)	(1.761)	(0.059)	(1.758)
		[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	−0.00	0.07	0.12	0.17	0.05	0.17
N Obs.	1685	1640	1657	1670	1647	1675
Pure Control Mean	0.39	0.04	0.54	69.80	0.54	69.10

Notes: This table shows sensitivity of results to experimenter demand effects. "Desirable" is an indicator for scoring above median on the social desirability scale (the z-score of the total of socially desirable traits, standardized by the pure control). Column 1: Treatment and spillover effects on social desirability. Columns 2 to 6 interact the treatment and spillover group with the desirable indicator and add the group indicator to the set of controls. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each specification are listed in Table A.5.2. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01. Data: RCT.

apprenticeship degree, and calculates financial projections based on this occupation. We conservatively assume that part-time work implies missing one promotional step. Missed promotions account for 12% of total losses (compared to < 1% for the teacher video). The control video for pregnant women tackles food allergies in babies. We use a comparable vignette for the ranking of four long-term financial factors.

Table A.4.2
Robustness: Sensitivity to Included Controls

	Financial Index		Δ Emp. Level 1 Year, Admin		Emp. Level 10 Years, Follow-up	
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.395***	0.392***	-0.220	-0.077	0.912	1.063
	(0.048)	(0.046)	(0.632)	(0.616)	(0.992)	(0.887)
	[0.001]	[0.001]	[0.943]	[0.532]	[0.559]	[0.302]
Spillover	0.023	0.008	-0.201	0.061	0.210	0.131
	(0.052)	(0.050)	(0.604)	(0.582)	(0.946)	(0.875)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
P-value Model	0.71		0.35		0.69	
B. Heterogeneity						
Underestimators						
Treat	0.560***	0.569***	3.606***	3.873***	3.835*	4.335**
	(0.094)	(0.093)	(1.386)	(1.321)	(2.115)	(1.885)
	[0.001]	[0.001]	[0.010]	[0.004]	[0.025]	[0.008]
Spillover	-0.003	-0.012	1.756	1.454	-1.623	-1.731
	(0.105)	(0.104)	(1.335)	(1.280)	(2.128)	(1.885)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Overestimators						
Treat	0.350***	0.344***	-1.192	-0.999	0.460	0.478
	(0.058)	(0.056)	(0.774)	(0.748)	(1.094)	(0.955)
	[0.001]	[0.001]	[0.143]	[0.224]	[0.290]	[0.377]
Spillover	0.059	0.040	-0.416	0.065	1.076	0.969
	(0.059)	(0.057)	(0.749)	(0.726)	(1.066)	(1.000)
	[0.932]	[1.000]	[0.932]	[1.000]	[0.932]	[1.000]
Controls		✓		✓		✓
Adjusted R^2	0.05	0.08	0.00	0.06	0.02	0.18
N Obs.	2216	2216	2152	2152	1684	1684
Pure Control Mean	-0.00	-0.00	0.97	0.97	69.12	69.12
Pure Control Mean (Under)	-0.06	-0.06	-1.42	-1.42	68.60	68.60
Pure Control Mean (Over)	0.03	0.03	1.56	1.56	69.19	69.19
P-value	0.06	0.05	0.00	0.00	0.15	0.06
P-value Model (Under)	0.65		0.38		0.54	
P-value Model (Over)	0.54		0.31		0.97	

Notes: This table shows sensitivity to the inclusion of controls. Columns 1, 3, and 5 contain no individual or school-level controls. Columns 2, 4, and 6 report treatment and spillover effects for the main specification using post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016). The controls used for each outcome are listed in Table A.5.2. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. P-value Model for test of equality of coefficients between the the two models for the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use strata fixed effects. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row (and specification) reported in square brackets. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

TABLE A.4.3
ROBUSTNESS: SENSITIVITY TO INCLUDING PREGNANT WOMEN

	Financial Index		Δ Emp. Level 1 Year Admin		Emp. Level 10 Years Follow-up	
	Main	Incl. Pregnant	Main	Incl. Pregnant	Main	Incl. Pregnant
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.392***	0.378***	-0.077	-0.171	1.063	1.340
	(0.046)	(0.045)	(0.616)	(0.596)	(0.887)	(0.848)
	[0.001]	[0.001]	[0.532]	[0.349]	[0.302]	[0.130]
Spillover	0.008	-0.003	0.061	-0.116	0.131	0.121
	(0.050)	(0.048)	(0.582)	(0.572)	(0.875)	(0.838)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
P-value Model	0.25		0.58		0.13	
B. Heterogeneity						
Underestimators						
Treat	0.569***	0.500***	3.873***	3.385**	4.335**	4.181**
	(0.093)	(0.092)	(1.321)	(1.334)	(1.885)	(1.803)
	[0.001]	[0.001]	[0.004]	[0.012]	[0.008]	[0.015]
Spillover	-0.012	-0.052	1.454	1.458	-1.731	-1.915
	(0.104)	(0.100)	(1.280)	(1.271)	(1.885)	(1.808)
	[1.000]	[0.770]	[1.000]	[0.770]	[1.000]	[0.770]
Overestimators						
Treat	0.344***	0.345***	-0.999	-1.009	0.478	0.841
	(0.056)	(0.055)	(0.748)	(0.726)	(0.955)	(0.913)
	[0.001]	[0.001]	[0.224]	[0.199]	[0.377]	[0.313]
Spillover	0.040	0.036	0.065	-0.217	0.969	1.025
	(0.057)	(0.056)	(0.726)	(0.721)	(1.000)	(0.959)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.08	0.08	0.06	0.06	0.18	0.17
N Obs.	2216	2356	2152	2268	1684	1779
Pure Control Mean	-0.00	0.00	0.97	0.60	69.12	69.07
Pure Control Mean (Under)	-0.06	-0.04	-1.42	-1.61	68.60	69.03
Pure Control Mean (Over)	0.03	0.03	1.56	1.14	69.19	69.07
P-value	0.05	0.16	0.00	0.00	0.06	0.09
P-value Model (Under)	0.00		0.18		0.75	
P-value Model (Over)	0.91		0.96		0.06	

Notes: This table shows sensitivity to the inclusion of pregnant women in the analysis sample. Columns 1, 3, and 5 report treatment and spillover effects for the main specification. Columns 2, 4, and 6 include pregnant women. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. P-value Model for test of equality of coefficients between the two models for the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for all outcomes and specifications are listed in Table A.5.2. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row (and sample) reported in square brackets. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A.4.4
Robustness: Sensitivity w.r.t. Definition of Cost-Underestimation

				Employment Level				
	Financial Index	Tools Index	Consultation	Δ 1 Year Admin	3 Years (Incentive	5 Years Compatible,	10 Years Follow-up)	10 Years Follow-up
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. Main Estimates								
Treat	0.392***	0.088*	0.020	-0.077	0.564	1.006	0.663	1.063
	(0.046)	(0.050)	(0.023)	(0.616)	(0.681)	(0.792)	(0.989)	(0.887)
	[0.001]	[0.370]	[0.690]	[0.862]	[0.690]	[0.532]	[0.758]	[0.532]
Spillover	0.008	-0.004	0.013	0.061	0.390	-0.068	0.122	0.131
	(0.050)	(0.051)	(0.023)	(0.582)	(0.692)	(0.786)	(0.993)	(0.875)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
B. Heterogeneity								
Underestimators								
Treat	0.647***	0.420***	0.123**	3.937**	2.484	4.325**	5.259**	4.136**
	(0.099)	(0.115)	(0.052)	(1.537)	(1.916)	(1.976)	(2.452)	(2.014)
	[0.001]	[0.002]	[0.030]	[0.022]	[0.049]	[0.030]	[0.030]	[0.030]
Spillover	-0.047	0.005	0.035	2.061	1.436	0.099	-1.887	-1.957
	(0.115)	(0.120)	(0.051)	(1.421)	(1.940)	(2.011)	(2.419)	(2.107)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Correct								
Treat	0.407***	0.044	-0.086	-0.727	1.593	0.438	1.677	3.697
	(0.156)	(0.153)	(0.072)	(1.805)	(1.732)	(2.032)	(2.848)	(2.364)
	[0.080]	[1.000]	[0.901]	[1.000]	[1.000]	[1.000]	[1.000]	[0.709]
Spillover	0.090	0.027	-0.023	-0.171	1.299	-0.407	1.768	2.404
	(0.172)	(0.173)	(0.080)	(1.900)	(1.950)	(1.891)	(2.508)	(2.254)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Overestimators								
Treat	0.324***	0.005	0.010	-0.784	0.051	0.095	-0.696	0.302
	(0.059)	(0.064)	(0.030)	(0.791)	(0.866)	(0.946)	(1.117)	(1.026)
	[0.001]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Spillover	0.034	0.018	0.014	-0.014	0.112	-0.174	0.111	0.606
	(0.059)	(0.061)	(0.030)	(0.777)	(0.836)	(0.943)	(1.137)	(1.053)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.09	0.08	0.03	0.06	0.50	0.39	0.15	0.18
N Obs.	2216	2216	2216	2152	1652	1641	1636	1684
Pure Control Mean	-0.00	-0.00	0.29	0.97	57.24	61.68	68.28	69.12
Pure Control Mean (Under)	-0.08	-0.12	0.26	-1.70	55.10	60.05	66.91	68.51
Pure Control Mean (Correct)	-0.08	-0.01	0.32	1.56	55.11	59.78	65.65	65.09
Pure Control Mean (Over)	0.05	0.05	0.30	1.48	58.11	62.49	69.20	69.70
P-value (Under vs. Correct)	0.21	0.05	0.02	0.05	0.73	0.15	0.31	0.88
P-value (Under vs. Over)	0.01	0.00	0.07	0.01	0.26	0.05	0.02	0.08
P-value (Correct vs. Over)	0.63	0.81	0.21	0.98	0.44	0.88	0.44	0.19

Notes: This table shows sensitivity with respect to the definition of cost-underestimation. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with three levels of cost perceptions and adds a group indicator: Individuals who estimate pensions to be more than 10% higher than the projected pension level (Cost Underestimators) those whose estimates are within 10% of the projected pension level (Correct), and those whose estimates are more than 10% lower than the projected pension level (Cost Overestimators). P-value for test of equality of coefficients between each treatment group pair. Adjusted R^2 reported for Panel B. All columns report treatment and spillover effects for the main specification and heterogeneity results using post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016). The controls used for each outcome are listed in Table A.5.2. All specifications use strata fixed effects. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row (and specification) reported in square brackets. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

TABLE A.4.5
ROBUSTNESS: RE-WEIGHTING BY THE INVERSE OF THE PROBABILITY OF FOLLOW-UP PARTICIPATION

	Follow-up (Incentive Compatible)			Follow-up	
	3 Years	5 Years	10 Years	10 Years	Correct Ranking
	(1)	(2)	(3)	(4)	(5)
A. Main Estimates					
Treat	0.543	1.065	0.758	1.012	0.228***
	(0.697)	(0.808)	(1.000)	(0.901)	(0.029)
	[0.560]	[0.537]	[0.560]	[0.537]	[0.001]
Spillover	0.550	0.141	0.411	0.237	0.036
	(0.714)	(0.805)	(1.007)	(0.876)	(0.030)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
B. Heterogeneity					
Underestimators					
Treat	3.270*	4.530**	4.828**	4.412**	0.285***
	(1.807)	(1.946)	(2.405)	(1.892)	(0.064)
	[0.036]	[0.028]	[0.036]	[0.028]	[0.001]
Spillover	2.786	1.254	-0.589	-0.990	0.098
	(1.770)	(1.827)	(2.231)	(1.860)	(0.064)
	[0.453]	[0.806]	[0.906]	[0.806]	[0.453]
Overestimators					
Treat	-0.130	-0.181	-0.640	0.300	0.204***
	(0.817)	(0.902)	(1.061)	(0.963)	(0.035)
	[1.000]	[1.000]	[1.000]	[1.000]	[0.001]
Spillover	0.021	-0.263	0.479	0.963	0.010
	(0.821)	(0.920)	(1.109)	(1.023)	(0.037)
	[1.000]	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.50	0.39	0.15	0.18	0.05
N Obs.	1641	1630	1625	1672	1645
Pure Control Mean	57.34	61.77	68.33	69.13	0.54
Pure Control Mean (Under)	55.00	60.09	67.22	68.50	0.51
Pure Control Mean (Over)	57.97	62.32	68.84	69.28	0.55
P-value	0.10	0.03	0.03	0.05	0.28

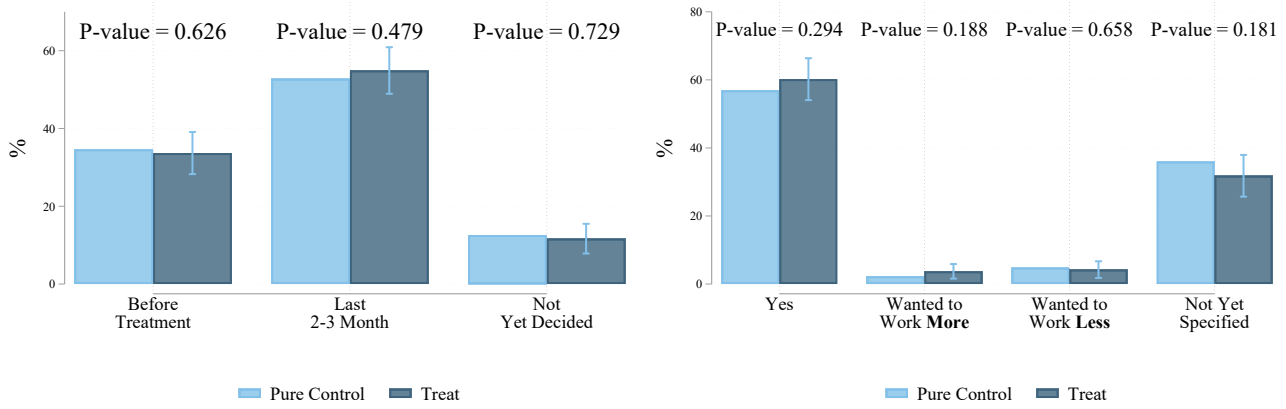
Notes: This table shows sensitivity to re-weighting observations by the inverse predicted probability of Follow-up participation. We estimate a probit model of an indicator for participation in the Follow-up on the treatment indicator, the indicator for the cost-underestimating group and all baseline individual characteristics we use in our lasso as well as strata fixed effects. Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each outcome in the main regressions are listed in Table A.5.2. Standard errors clustered at the school level in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

TABLE A.4.6
ROBUSTNESS: CONTAMINATION BIAS

	Financial Index		Δ Emp. Level 1 Year, Admin		Emp. Level 10 Years, Follow-up	
	OWN	CW	OWN	CW	OWN	CW
	(1)	(2)	(3)	(4)	(5)	(6)
A. Main Estimates						
Treat	0.390***	0.389***	-0.170	-0.111	0.949	0.922
	(0.046)	(0.046)	(0.618)	(0.615)	(0.888)	(0.885)
Spillover	0.003	-0.000	0.003	-0.039	0.251	0.276
	(0.050)	(0.050)	(0.577)	(0.576)	(0.868)	(0.871)
P-value Wald	0.225		0.262		0.701	
P-value LM	0.250		0.269		0.741	
B. Heterogeneity						
Underestimators						
Treat	0.548***	0.545***	3.937***	4.010***	3.736*	3.749*
	(0.090)	(0.090)	(1.318)	(1.240)	(1.909)	(1.944)
Spillover	-0.035	-0.046	1.006	0.875	-1.487	-1.627
	(0.103)	(0.104)	(1.242)	(1.342)	(1.974)	(1.930)
Overestimators						
Treat	0.346***	0.347***	-1.082	-1.000	0.441	0.420
	(0.057)	(0.057)	(0.747)	(0.753)	(0.947)	(0.942)
Spillover	0.039	0.039	0.033	-0.006	1.019	1.084
	(0.059)	(0.058)	(0.711)	(0.700)	(0.994)	(0.995)
N Obs. Main	2206	2206	2139	2139	1673	1673
N Obs. Het.	2084	2084	1994	1994	1577	1577
Pure Control Mean	-0.00	-0.00	0.97	0.97	69.12	69.12
Pure Control Mean (Under)	-0.05	-0.05	-1.44	-1.44	68.28	68.28
Pure Control Mean (Over)	0.03	0.03	1.56	1.56	69.19	69.19
P-value Wald (Under)	0.047		0.535		0.878	
P-value LM (Under)	0.053		0.551		0.801	
P-value Wald (Over)	0.734		0.084		0.699	
P-value LM (Over)	0.747		0.105		0.734	

Notes: This table presents estimates robust to contamination bias in linear regression following Goldsmith-Pinkham, Hull and Kolesár (2024) (multe Stata package version 1.1.0 from March 9, 2024, available at `https://github.com/gphk-metrics/stata-multe`). Columns OWN present the own treatment effect component of the PL estimator that subtracts an estimate of the contamination bias and the CW column the weighted ATE estimator using easiest-to-estimate common weighting (CW) scheme. We present all results based on the resulting overlap sample. The heterogeneity results in Panel B are obtained through a split-sample regression by cost-underestimation. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. The controls used for each outcome in the main regressions are listed in Table A.5.2. Standard errors clustered at the school level in parentheses. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

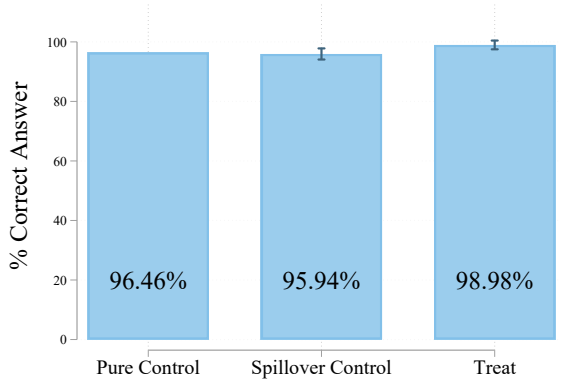
FIGURE A.4.1
Timing and Implementation of Decisions



(A) Timing of Decisions (B) Implementation of Decisions

Notes: Panel A in this figure shows the percentage of women who made their (individual) decision about how much to work next school year: Before the treatment, in the last 2-3 months (i.e. after our intervention), or have not yet decided, by treatment status (N = 1,119). Panel B shows the percentage of women who managed to implement their desired workload, wanted to work more, wanted to work less, or have not yet specified their level of employment, by treatment status (N = 1,120). P-value for test of equality of coefficients between treatment and pure control group. Estimates based on Equation 1, 95% confidence intervals based on standard errors clustered at the school level. Data: RCT, Follow-up Survey.

FIGURE A.4.2
Attention Check



Notes: This figure shows the percentage of respondents who correctly answer a knowledge question about the content of the video by treatment status. Estimates based on Equation 1, 95% confidence intervals based on standard errors clustered at the school level. Data: RCT, Wave 1. N = 2,320.

TABLE A.4.7
DESCRIPTIVE STATISTICS: TOOL USE

	Full Sample		Over- vs Underestimators		
	Mean	SD	Over	Under	Diff.
	(1)	(2)	(3)	(4)	(5)
Used Tool	0.28	0.45	0.30	0.28	-0.02
					(0.04)
N Calculations	2.12	1.84	2.15	2.06	-0.08
					(0.26)
Avg. Employment Level by Person	64.74	16.03	65.57	63.17	-2.34
					(2.63)
Avg. Simulated Change in Employment Level	11.64	20.23	12.17	11.96	-0.46
					(3.23)
Avg. Number of Changes	1.51	0.68	1.53	1.53	0.00
					(0.11)
Simulated Employment Level Increase	0.76	0.43	0.78	0.75	-0.00
					(0.07)
For Next School Year | Sim. Increase	0.20	0.40	0.22	0.13	-0.10
					(0.07)
Number of Observations	787		554	184	
% of sample	100.0		70.4	23.4	

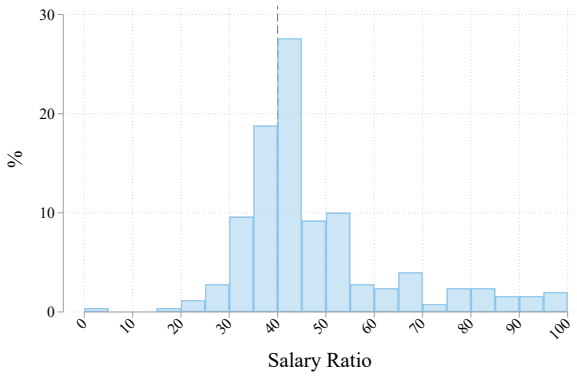
Notes: This table shows summary statistics on usage of the online tool (Future Calculator). Full sample of users (Columns 1 and 2), cost-overestimating women (Column 3) and cost-underestimating women (Column 4). The Diff. Column reports the coefficient of a regression of each variable on a cost-underestimation indicator, with strata fixed effects and standard errors clustered at the school-level. Stars indicate the p-value of the test of equality of means across the two groups. Employment levels measured as percent of an FTE. Data: RCT. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

Table A.4.8
Pregnant Sample: Descriptive Statistics

	Full Sample		Control vs Treat		
	Mean	SD	Control	Treat	Diff.
	(1)	(2)	(3)	(4)	(5)
A. Demographics					
Age	32.39	4.46	33.17	31.52	-1.64***
					(0.63)
Married	0.65	0.48	0.62	0.68	0.07
					(0.07)
Partner (Not Married)	0.33	0.47	0.38	0.29	-0.09
					(0.07)
Single	0.02	0.14	0.01	0.03	0.02
					(0.02)
First-time Mother	0.56	0.50	0.56	0.56	-0.00
					(0.07)
Months Left Until Birth	3.13	1.77	2.95	3.32	0.37
					(0.25)
Lower Secondary Education	0.06	0.24	0.07	0.05	-0.02
					(0.03)
Upper Secondary Education	0.47	0.50	0.52	0.41	-0.11
					(0.07)
Tertiary Education	0.47	0.50	0.41	0.54	0.12*
					(0.07)
B. Work and Constraints					
Current Employment Level	68.11	31.57	67.31	68.97	1.66
					(4.45)
Employment Increase Possible (Family Life)	0.35	0.48	0.30	0.40	0.10
					(0.07)
Employment Increase Possible (Employer)	0.64	0.48	0.67	0.59	-0.08
					(0.07)
C. Financial Beliefs					
Cost-Underestimator (Salary Ratio Estimate ≥ 40%)	0.66	0.47	0.68	0.65	-0.04
					(0.07)
Salary Ratio (Respondents' Estimate)	46.18	15.60	45.51	46.89	1.37
					(2.26)
D. Attitudes					
Family Life Suffers if Mom Works FT	0.70	0.46	0.70	0.69	-0.01
					(0.07)
Gender Norms Index	0.04	0.95	0.00	0.08	0.08
					(0.13)
Test for joint Orthogonality					
F-Stat					2.24
P-value					0.01
P-value (Randomization Inference)					0.10
Number of Observations	201		104	97	
% of sample	100.0		51.7	48.3	

Notes: This table shows summary statistics for the pregnant sample. Full sample (Columns 1 and 2), control (Column 3) and treatment (Column 4). The Diff. Column reports the coefficient of a regression of each variable on treatment status. We report both the robust F-statistic and the corresponding p-value from a test of the joint significance of all covariates. Due to the limited sample size, we additionally report the p-value for joint orthogonality using randomization inference (see Kerwin, Rostom and Sterck (2024)). Employment levels measured as percent of an FTE. Data: Pregnant Sample. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

FIGURE A.4.3
Pregnant Sample: Distribution of Estimated Salary Ratio



Notes: This figure shows the distribution of pregnant women's estimates for salary in 10 years at a 40% employment level relative to a 100% employment level. The dashed line at 40% indicates the point where respondents think wage growth under part-time is equivalent to wage growth under full-time employment. Data: Pregnant Sample. N = 250.

TABLE A.4.9
SUMMARY STATISTICS: SLFS, PREGNANT SAMPLE

	Recent Mothers SLFS (1)	Pregnancy Sample RCT (2)
A. Demographics		
Age	33.49	32.39
	(4.42)	(4.46)
Married	0.76	0.65
	(0.43)	(0.48)
Partner (Not Married)	0.22	0.33
	(0.41)	(0.47)
Single	0.02	0.02
	(0.15)	(0.14)
First-time Mother	0.45	0.56
	(0.50)	(0.50)
B. Work		
Working	0.73	0.92
	(0.44)	(0.28)
Current Employment Level | Working	67.24	74.40
	(28.27)	(24.86)
Net Income ≤ 6,000 CHF | Working	0.78	0.80
	(0.42)	(0.40)
Net Income > 6,000 CHF | Working	0.22	0.20
	(0.42)	(0.40)
Lower Secondary Education	0.07	0.06
	(0.26)	(0.24)
Upper Secondary Education	0.32	0.47
	(0.47)	(0.50)
Tertiary Education	0.61	0.47
	(0.49)	(0.50)
Number of Observations	3,196	201

Notes: This table shows summary statistics for recent mothers in the SLFS and the Pregnant Sample. Column 1: All women, aged 20-45, with their youngest child aged less than a year old in SLFS waves 2018-2022. Column 2: Pregnant Sample. See B.2.1 for variable definitions in the SLFS. Employment levels measured as percent of an FTE.

TABLE A.4.10
PREGNANT SAMPLE: TREATMENT IMPACT

	Correct Ranking	Online Tool	Δ Emp. Level 1 Year	Future Increase Emp. Level
	(1)	(2)	(3)	(4)
A. Main Estimates				
Treat	0.188***	0.091	2.532**	0.183***
	(0.067)	(0.061)	(0.986)	(0.070)
	[0.015]	[0.036]	[0.015]	[0.015]
B. Heterogeneity				
Treat × Under	0.258***	0.147*	2.552**	0.264***
	(0.083)	(0.076)	(1.206)	(0.087)
	[0.005]	[0.027]	[0.024]	[0.005]
Treat × Over	0.100	0.014	2.405	0.027
	(0.124)	(0.105)	(1.848)	(0.126)
	[1.000]	[1.000]	[1.000]	[1.000]
Adjusted R^2	0.04	0.01	0.04	0.02
N Obs.	201	201	201	201
Control Mean	0.26	0.71	0.38	0.45
P-value	0.29	0.31	0.95	0.12

Notes: This table shows treatment effects on demand for financial information and planned labor supply for the Pregnant Sample. Column 1: Indicator for whether respondents correctly rank total future salary and pension savings above childcare costs using the part-time vignette (see Section III.A). Column 2: Indicator for signing up for the projection tool (*Future Calculator*). Column 3: Change in planned employment level when their child will be one year old (% of FTE). Column 4: Indicator for planned future increase in employment level beyond that point (child being one year old). Panel A and B estimated in separate regressions. Panel A: Estimates of Equation 1. Panel B interacts the treatment indicators in Equation 1 with group indicators for cost under- vs. overestimation and adds the group indicator to the set of controls. P-value for test of equality of coefficients between the cost-underestimating and overestimating treatment group. Adjusted R^2 reported for Panel B. All specifications use post-double-selection lasso to determine the set of controls (Belloni, Chernozhukov and Wei, 2016) and strata fixed effects. Lasso controls used in each specification: Column 1: Job Flexibility Missing, Employment Increase Possible (Employer) Missing; Column 2: Job Flexibility Missing, Employment Increase Possible (Employer) Missing; Column 3: Job Flexibility Missing, Employment Increase Possible (Employer) Missing, Childcare Possible Missing; Column 4: Job Flexibility Missing, Employment Increase Possible (Employer) Missing. Standard errors in parentheses and sharpened q-values (Anderson, 2008) for each row reported in square brackets. Data: Pregnant Sample. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01.

A.5 RCT: Lasso Controls

TABLE A.5.1
FULL SET OF BASELINE COVARIATES USED IN THE POST-DOUBLE-SELECTION LASSO

A. Demographics
Aged 25-30Y, Aged 31-35Y, Aged 36-40Y, Aged 41-45Y, Aged 46-50Y, Has Partner or Married, Has Partner But Not Married, Single, Married, Has One Child, Has Two Children, Has Three or More Children, Youngest Child Aged ≤ 4Y, Youngest Child Aged 5-9Y, Youngest Child Aged 10-16Y
B. Work
Current Employment Level, Employment Level Indicated in Lessons, Planned Employment 1Y (Pre-Treatment), Works as Teacher, Teaching Diploma
C. Attitudes
Employment Increase Possible (Family Life), Employment Increase Possible (Employer), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT, Fathers Can Take Care of Children, Childcare Cost Important, Quality Ext. Childcare is Worse
D. School Characteristics
Total Number of Teachers per School, Total Number of Teachers per School Squared, Mixed Education Levels, Secondary School, Primary School, Average Class Size, Average Class Size Squared, Share of German-speaking Students, Average Employment Level

Notes: This table lists the full set of possible controls. A corresponding "missing" indicator that flags missing values for all controls is included in the set of potential control variables (Cilliers, Elashmawy and McKenzie, 2024) and denoted by the suffix 'Missing' in Table A.5.2. The set of controls used in a given specification is determined through post-double-selection lasso (Belloni, Chernozhukov and Wei, 2016).

Table A.5.2
LASSO Control Variables Used

Outcome Variable	LASSO Controls Used
Financial Outcomes	
W1: Financial Index	Youngest Child Aged ≤ 4Y, Has Partner But Not Married, Quality Ext. Childcare is Worse
W1: Correct Ranking	Childcare Cost Important
W1: Tools Index	Has One Child, Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner But Not Married, Childcare Cost Important, Quality Ext. Childcare is Worse
W1: Consultation	Married, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Correct Ranking	None
FU: Mentions Fin. Long-Term	Average Employment Level Missing
Planned Short-term Labor Supply	
W1: Δ Employment Level 1 Year	Has One Child, Youngest Child Aged ≤ 4Y, Aged 25-30Y, Aged 46-50Y, Planned Employment 1Y (Pre-Treatment), Teaching Diploma
FU: Δ Employment Level 1 Year	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Aged 25-30Y, Aged 46-50Y, Planned Employment 1Y (Pre-Treatment)
Admin: Δ Employment Level 1 Year	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
Planned Long-term Labor Supply	
FU: Employment Level 3 Years (IC)	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner or Married, Married, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 5 Years (IC)	Has Partner or Married, Single, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 10 Years (IC)	Aged 46-50Y, Planned Employment 1Y (Pre-Treatment)
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT
W1: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Employment Level Indicated in Lessons, Planned Employment 1Y (Pre-Treatment), Teaching Diploma, Child Doesn't Suffer if Mother Works
FU: Employment Index	Has Partner or Married, Married, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works
Reactions to Treatment	
W1: Emotions Index	Youngest Child Aged 10-16Y, Employment Increase Possible (Family Life), Childcare Cost Important
FU: Stress Index	Employment Increase Possible (Family Life), Childcare Cost Important
FU: Talk to Anybody	Youngest Child Aged ≤ 4Y
FU: Talk to Partner	Youngest Child Aged ≤ 4Y, Has Partner or Married, Single
FU: Talk to Colleague	None
FU: Take Action	None
Household Adjustments and Satisfaction	
FU: Partner's Planned Emp. Level 1 Year	Youngest Child Aged ≤ 4Y, Planned Employment 1Y (Pre-Treatment), Family Life Doesn't Suffer if Mother Works FT
FU: Fertility	Has One Child, Has Three or More Children, Youngest Child Aged ≤ 4Y, Aged 25-30Y, Aged 31-35Y, Aged 41-45Y, Aged 46-50Y
FU: Sat. Index	Employment Increase Possible (Family Life), Childcare Cost Important
FU: Feel Understood	Employment Increase Possible (Family Life), Child Doesn't Suffer if Mother Works
FU: Sat. with Division HH Tasks	Employment Increase Possible (Family Life), Childcare Cost Important
FU: Sat. with Relationship	Aged 25-30Y, Employment Increase Possible (Family Life)
Financial Tools	
W1: Consultation	Married, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
W1: Talk about Finances in Rel.	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner But Not Married
W1: Own Pension Overview	None
W1: Online Tool	Has One Child, Youngest Child Aged ≤ 4Y
W1: Financial Security for Women	Has One Child, Youngest Child Aged ≤ 4Y, Aged 46-50Y, Married, Childcare Cost Important
W1: Pension Gaps Course	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Single
Robustness: Spillover Timing	
Δ Employment Level 1 Year	Has One Child, Youngest Child Aged ≤ 4Y, Aged 25-30Y, Aged 46-50Y, Planned Employment 1Y (Pre-Treatment), Teaching Diploma
Emotional Reaction	
W1: Angry	None
W1: Anxious	Employment Increase Possible (Family Life)
W1: Discouraged	Employment Increase Possible (Family Life)
W1: Happy	Has Partner or Married, Employment Increase Possible (Family Life), Has Partner or Married Missing, Has Partner But Not Married Missing, Single Missing, Married Missing
W1: Motivated	Employment Increase Possible (Family Life), Childcare Cost Important
W1: Hopeful	None
FU: Stressed	Employment Increase Possible (Family Life)
FU: Not Able to Cope w/ All To Dos	Employment Increase Possible (Family Life)
FU: Things Going My Way	Employment Increase Possible (Family Life)
FU: In Control	Employment Increase Possible (Family Life)

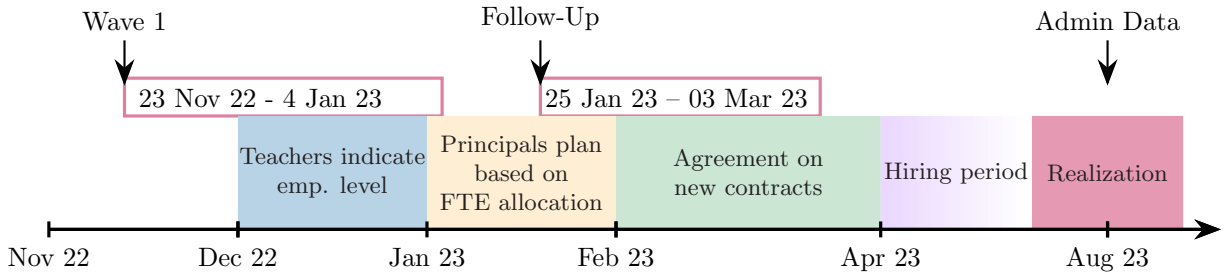
Table A.5.2: LASSO Control Variables Used (continued)

Outcome Variable	LASSO Controls Used
Well-Being 1.5 Years Post-Intervention	
1.5Y Post: Emotions Index	Employment Increase Possible (Family Life)
1.5Y Post: Stress Index	Employment Increase Possible (Family Life)
1.5Y Post: Satisfaction Index	Employment Increase Possible (Family Life)
1.5Y Post: Feel Understood	Employment Increase Possible (Family Life)
1.5Y Post: Satisfaction Division HH Tasks	Employment Increase Possible (Family Life)
1.5Y Post: Satisfaction Relationship	Employment Increase Possible (Family Life)
1.5Y Post: Easier to Coordinate HH	None
1.5Y Post: Easier to Coordinate with Partner	None
Heterogeneity: Δ Employment Level 1 Year	
W1: Hetero: Current Employment Level Above Median	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
W1: Hetero: Emp. Increase Possible (Employer)	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
W1: Hetero: Emp. Increase Possible (Family)	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
Admin: Hetero: Age Above Median	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
W1: Hetero: Age Child Above Median	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
W1: Hetero: Quality External Childcare Worse	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
W1: Hetero: Norms Liberal	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
Robustness: Experimenter Demand	
FU: Desirable	None
W1: Financial Index	Youngest Child Aged ≤ 4Y, Has Partner But Not Married
W1: Correct Ranking	Childcare Cost Important
W1: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment)
FU: Correct Ranking	None
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT
Robustness: Sensitivity to Including Pregnant Women	
W1: Financial Index	Youngest Child Aged ≤ 4Y, Has Partner But Not Married
Admin: Δ Employment Level 1 Year	Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Family Life Doesn't Suffer if Mother Works FT
Robustness: Sensitivity to Cost-Underestimation Definition	
W1: Financial Index	Youngest Child Aged ≤ 4Y, Has Partner But Not Married, Quality Ext. Childcare is Worse
W1: Tools Index	Has One Child, Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner But Not Married, Childcare Cost Important, Quality Ext. Childcare is Worse
W1: Consultation	Married, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
Admin: Δ Employment Level 1 Year	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
FU: Employment Level 3 Years (IC)	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner or Married, Married, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 5 Years (IC)	Has Partner or Married, Single, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 10 Years (IC)	Aged 46-50Y, Planned Employment 1Y (Pre-Treatment)
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT
Robustness: Inverse-Probability Weighting	
FU: Employment Level 3 Years (IC)	Youngest Child Aged ≤ 4Y, Youngest Child Aged 10-16Y, Has Partner or Married, Married, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 5 Years (IC)	Has Partner or Married, Single, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Quality Ext. Childcare is Worse
FU: Employment Level 10 Years (IC)	Aged 46-50Y, Planned Employment 1Y (Pre-Treatment)
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT
FU: Correct Ranking	None
Robustness: Contamination Bias	
W1: Financial Index	Youngest Child Aged ≤ 4Y, Has Partner But Not Married, Quality Ext. Childcare is Worse
Admin: Δ Employment Level 1 Year	Has One Child, Youngest Child Aged ≤ 4Y, Aged 41-45Y, Teaching Diploma
FU: Employment Level 10 Years	Aged 46-50Y, Current Employment Level, Planned Employment 1Y (Pre-Treatment), Child Doesn't Suffer if Mother Works, Family Life Doesn't Suffer if Mother Works FT

Notes: This table shows the control variables used with each outcome or specification. The controls are selected from the full set of potential controls listed in Table A.5.1 through post-double-selection lasso as outlined in Belloni, Chernozhukov and Wei (2016).

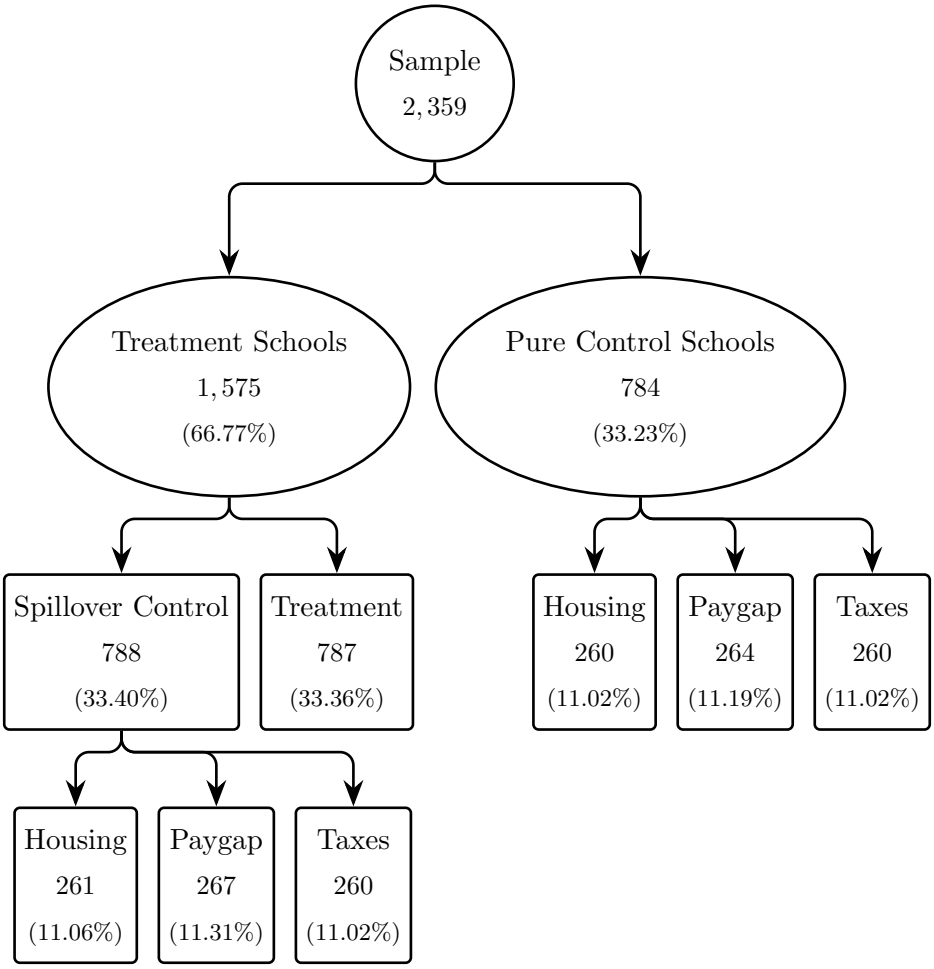
A.6 RCT: Implementation Logistics

FIGURE A.6.1
Timeline RCT



Notes: This figure shows the timeline of our study. Teachers communicate their preferred level of employment for the upcoming school year to school principals between December and January. Invitations to our main survey and treatment intervention, in which we also collected Wave 1 outcomes, were sent just before (late) November 2022. We gathered the data between November 23, 2022, and January 4, 2023. Principals receive their full-time equivalent allocation from the canton in January and begin concrete planning for the upcoming school year. We conducted our Follow-up Survey at the end of this period, between January 25, 2023, and March 3, 2023. Agreements on new contracts for teachers are typically finalized in the spring, before the hiring period for new teachers begins in April. New employment levels are implemented in August 2023 with the start of the new school year, and the respective administrative data becomes available around one year later.

FIGURE A.6.2
Experimental Design



Notes: This figure shows the experimental design. Our initial sample contains 2,359 mothers. We implemented a two-stage randomization design. In the first stage, we randomized $\frac{2}{3}$ of the schools to treatment (resulting in 1,575 responding teachers) and $\frac{1}{3}$ of the schools to control, the "pure control schools" (resulting in 784 responding teachers). Within treatment schools, we assign half of the teachers entering the survey to treatment (787) and half to spillover control (788). Within the control group and the pure control group, we randomize three control videos (Housing, Paygap, and Taxes video) with equal probability. See Section IV.D for details.

A.7 RCT: Balance Tables and Attrition

Table A.7.1
Balance First Stage Randomization (School-Level)

	Full Sample		Pure Control vs Treat School		
	Mean	SD	Pure Control	Treat School	Diff.
	(1)	(2)	(3)	(4)	(5)
Female Teachers/School (25-50y)	23.64	10.20	23.77	23.58	-0.06
					(0.59)
Primary	0.82	0.36	0.82	0.82	0.00
					(0.01)
Secondary	0.18	0.36	0.18	0.18	-0.00
					(0.01)
Sample	0.56	0.13	0.56	0.57	0.01
					(0.01)
Class Size	29.13	17.79	29.79	28.79	-0.95
					(1.86)
Share German Students	0.56	0.20	0.56	0.56	-0.01
					(0.02)
Job Experience (All Teachers)	10.63	2.44	10.89	10.50	-0.40*
					(0.24)
Job Experience (Recruitment Sample)	7.31	1.99	7.32	7.30	-0.04
					(0.20)
Age	36.85	2.42	36.74	36.90	0.14
					(0.23)
Employment Level (All Teachers)	66.31	6.39	65.97	66.49	0.47
					(0.56)
Employment Level (Recruitment Sample)	64.84	8.01	64.66	64.93	0.19
					(0.74)
Test for joint Orthogonality					
F-Stat					0.82
P-value					0.61
Number of Observations	9281		3104	6177	
% of Sample	100.0		33.4	66.6	

Notes: This table shows summary statistics and balance for the first stage randomization at the school level, for the full sample of schools (Columns 1 and 2) and by school-level treatment assignment (Columns 3 and 4). The Diff. Column displays the coefficient of a regression of each variable on treatment school assignment. We include strata fixed effects and cluster standard errors at the school level. Test for joint Orthogonality: F-Stat and the p-value from a test of the joint significance of all covariates. Employment levels measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01. Data: Administrative Data.

Table A.7.2
Balance and Summary Statistics: RCT Wave 1 Survey

				Mean Difference	
	Pure Control (PC)	Spillover Control (SC)	Treat (T)	SC - PC	T - PC
	(1)	(2)	(3)	(4)	(5)
A. Demographics					
Age	40.79	40.58	40.80	-0.15	0.06
				(0.32)	(0.31)
Married	0.78	0.75	0.76	-0.04*	-0.03
				(0.02)	(0.02)
Partner (Not Married)	0.15	0.19	0.17	0.04**	0.02
				(0.02)	(0.02)
Single	0.07	0.06	0.07	-0.00	0.00
				(0.01)	(0.01)
Number of Children	1.99	1.95	1.97	-0.04	-0.02
				(0.03)	(0.03)
Age Youngest Child	6.52	6.35	6.38	-0.14	-0.11
				(0.26)	(0.26)
Teaching Diploma	0.94	0.95	0.94	0.01	-0.00
				(0.01)	(0.01)
B. Work and Constraints					
Current Employment Level	54.96	53.97	54.32	-0.63	-0.39
				(0.87)	(0.92)
Job Experience	9.81	9.70	9.62	-0.07	-0.16
				(0.34)	(0.34)
Kindergarten Teacher	0.21	0.21	0.18	-0.00	-0.03
				(0.02)	(0.02)
Primary School Teacher	0.59	0.64	0.65	0.02	0.04
				(0.02)	(0.02)
Secondary School Teacher	0.20	0.16	0.18	-0.01	-0.01
				(0.01)	(0.01)
Employment Increase Possible (Family Life)	0.49	0.46	0.46	-0.03	-0.03
				(0.02)	(0.02)
Employment Increase Possible (Employer)	0.84	0.80	0.84	-0.04*	0.01
				(0.02)	(0.02)
C. Financial Beliefs					
Underestimator	0.23	0.24	0.25	0.01	0.02
				(0.02)	(0.02)
Pension Estimate	1303.68	1301.91	1346.34	-3.87	45.55
				(35.63)	(35.76)
D. Attitudes					
Gender Norms Index	−0.00	−0.03	−0.03	-0.02	-0.03
				(0.05)	(0.05)
Family Life Suffers if Mom Works FT	0.53	0.56	0.57	0.03	0.03
				(0.03)	(0.03)
Test for joint Orthogonality					
F-Stat				1.02	0.72
P-value				0.44	0.78
Number of Observations	784	788	787		
% of Sample	33.2	33.4	33.4		

Notes: This table shows summary statistics by treatment status (Columns 1-3). Columns 4 and 5 display the coefficients from a regression of each variable on indicators for treatment and spillover status. We include strata fixed effects and cluster standard errors at the school level. Test for joint Orthogonality: F-Stat and the p-value from a test of the joint significance of all covariates. Employment levels measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01. Data: RCT, Wave 1 Survey.

Table A.7.3
Balance and Summary Statistics: RCT Wave 1 Survey for Cost-Underestimators

				Mean Difference	
	Pure Control (PC)	Spillover Control (SC)	Treat (T)	SC - PC	T - PC
	(1)	(2)	(3)	(4)	(5)
A. Demographics					
Age	40.33	40.89	40.42	0.73	0.20
				(0.61)	(0.62)
Married	0.81	0.72	0.78	-0.10**	-0.02
				(0.05)	(0.04)
Partner (Not Married)	0.15	0.22	0.15	0.08*	-0.01
				(0.04)	(0.04)
Single	0.05	0.07	0.07	0.02	0.02
				(0.02)	(0.02)
Number of Children	1.96	2.00	1.88	0.03	-0.08
				(0.07)	(0.07)
Age Youngest Child	6.14	6.34	6.14	0.32	-0.00
				(0.53)	(0.53)
Teaching Diploma	0.95	0.95	0.95	0.00	-0.00
				(0.02)	(0.02)
B. Work and Constraints					
Current Employment Level	54.84	53.47	53.68	-1.31	-1.08
				(1.87)	(1.79)
Job Experience	10.20	10.25	9.67	0.15	-0.49
				(0.66)	(0.66)
Kindergarten Teacher	0.23	0.18	0.22	-0.05	-0.02
				(0.04)	(0.04)
Primary School Teacher	0.56	0.63	0.65	0.07*	0.03
				(0.04)	(0.05)
Secondary School Teacher	0.21	0.20	0.13	-0.02	-0.01
				(0.02)	(0.02)
Employment Increase Possible (Family Life)	0.54	0.46	0.49	-0.08	-0.05
				(0.05)	(0.06)
Employment Increase Possible (Employer)	0.87	0.78	0.83	-0.08**	-0.03
				(0.04)	(0.04)
C. Financial Beliefs					
Pension Estimate	2319.30	2274.86	2341.30	-48.67	18.77
				(53.47)	(56.37)
D. Attitudes					
Gender Norms Index	−0.07	−0.11	−0.14	-0.01	-0.06
				(0.11)	(0.11)
Family Life Suffers if Mom Works FT	0.56	0.59	0.57	0.02	0.01
				(0.05)	(0.06)
Test for joint Orthogonality					
F-Stat				1.31	0.51
P-value				0.20	0.93
P-value (Randomization Inference)				0.38	0.96
Number of Observations	171	179	184		
% of Sample	32.0	33.5	34.5		

Notes: This table shows summary statistics by treatment status (Columns 1-3) among cost-underestimators. Columns 4 and 5 display the coefficients from a regression of each variable on indicators for treatment and spillover status. We include strata fixed effects and cluster standard errors at the school level. Test for joint Orthogonality: F-Stat and the p-value from a test of the joint significance of all covariates. Due to the limited sample size and the associated risk of over-rejection, we additionally use randomization inference to calculate the p-value for the joint orthogonality test, following Kerwin, Rostom and Sterck (2024). Employment levels measured as percent of an FTE. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01. Data: RCT, Wave 1 Survey.

Table A.7.4
RCT Attrition: Follow-up Survey, Administrative Data, 1.5 Year Post Survey

	Follow-Up		Admin Data		1.5 Years Post	
	Spillover	Treat	Spillover	Treat	Spillover	Treat
	(1)	(2)	(3)	(4)	(5)	(6)
A. Attrition						
Group Assignment	0.005	0.004	-0.001	-0.007	0.022	-0.034
	(0.024)	(0.024)	(0.016)	(0.015)	(0.024)	(0.023)
B. Attrition by Wave 1 Characteristics						
Group Assignment × Age	-0.000	-0.001	-0.002	-0.004*	-0.001	-0.000
	(0.004)	(0.004)	(0.002)	(0.002)	(0.004)	(0.004)
Group Assignment × Married	-0.009	-0.046	0.054	0.008	0.078	-0.005
	(0.054)	(0.058)	(0.036)	(0.037)	(0.053)	(0.056)
Group Assignment × Partner (Not Married)	0.034	0.012	-0.048	-0.034	-0.069	-0.015
	(0.057)	(0.060)	(0.041)	(0.043)	(0.059)	(0.061)
Group Assignment × Single	-0.046	0.106	-0.058	0.048	-0.075	0.045
	(0.093)	(0.096)	(0.049)	(0.058)	(0.098)	(0.105)
Group Assignment × Number of Children	0.052*	0.002	-0.025	-0.028	0.065*	0.034
	(0.030)	(0.033)	(0.022)	(0.022)	(0.038)	(0.037)
Group Assignment × Age Youngest Child	-0.002	-0.004	-0.000	-0.001	-0.003	-0.002
	(0.005)	(0.005)	(0.003)	(0.003)	(0.005)	(0.005)
Group Assignment × Teaching Diploma	-0.048	-0.042	-0.146	-0.075	-0.097	-0.016
	(0.094)	(0.093)	(0.094)	(0.097)	(0.107)	(0.094)
Group Assignment × Current Employment Level	-0.000	-0.001	-0.000	0.002	-0.002	-0.002*
	(0.001)	(0.001)	(0.001)	(0.001)	(0.002)	(0.001)
Group Assignment × Job Experience	-0.002	0.000	-0.002	0.000	-0.003	-0.002
	(0.004)	(0.004)	(0.003)	(0.003)	(0.004)	(0.004)
Group Assignment × Kindergarten Teacher	0.090*	0.020	-0.016	0.032	0.068	0.085
	(0.054)	(0.058)	(0.036)	(0.038)	(0.062)	(0.059)
Group Assignment × Primary School Teacher	-0.037	-0.026	-0.011	-0.021	0.005	-0.049
	(0.044)	(0.047)	(0.031)	(0.029)	(0.051)	(0.050)
Group Assignment × Secondary School Teacher	-0.050	0.020	0.038	-0.001	-0.092	-0.010
	(0.056)	(0.062)	(0.036)	(0.031)	(0.066)	(0.066)
Group Assignment × Employment Increase Possible (Family Life)	0.035	0.042	0.052*	0.056**	0.004	0.004
	(0.043)	(0.045)	(0.029)	(0.027)	(0.050)	(0.048)
Group Assignment × Employment Increase Possible (Employer)	-0.099	-0.071	0.022	0.033	-0.130**	-0.075
	(0.063)	(0.066)	(0.044)	(0.044)	(0.056)	(0.062)
Group Assignment × Underestimator	-0.013	0.067	-0.004	0.044	-0.090*	-0.008
	(0.055)	(0.057)	(0.038)	(0.038)	(0.053)	(0.054)
Group Assignment × Pension Estimate	-0.000	0.000	0.000	0.000	-0.000**	-0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Group Assignment × Gender Norms Index	-0.006	-0.010	0.040***	0.015	0.021	-0.030
	(0.024)	(0.023)	(0.014)	(0.015)	(0.025)	(0.025)
Group Assignment × Family Life Suffers if Mom Works FT	0.000	0.003	-0.057*	-0.004	-0.026	-0.003
	(0.047)	(0.045)	(0.029)	(0.028)	(0.047)	(0.047)
Pure Control Mean	0.27		0.09		0.33	
N Obs.	1572	1571	1572	1571	1572	1571

Notes: This table examines attrition in the Follow-up (Columns 1 and 2), the Administrative Data (Columns 3 and 4), and the survey 1.5 years after the intervention (Columns 5 and 6) by treatment status. The outcome variable is an indicator for attrition. Panel A reports the coefficient on treatment status for the spillover and treatment group. Panel B examines differential attrition by baseline characteristics for the spillover and treatment group. Separate regressions by treatment status, comparing each group to the pure control. Employment levels measured as percent of an FTE. Significance levels: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Data: RCT.

B Additional Documentation for the Analysis

B.1 Data Sources and Main Outcome Variables

TABLE B.1.1
DATA SOURCES

Sample/Survey Name	Description	Source/Recruitment	Purpose and Paper Section	Sample Size
Descriptive Survey	Survey that measures mothers' and fathers' perceptions about the long-term financial costs of part-time work.	General population (survey company)	Descriptive evidence (Section III)	547 mothers and 361 fathers
RCT: Wave 1 Survey	Survey of baseline measures prior to intervention, intervention delivery, and short-term outcomes.	Teachers with children (invited via email and letter)	RCT (Section V, VI, and VII)	2,359
RCT: Follow-up Survey	Survey of outcomes post-intervention (2 months later), measuring persistence of effects.	Teachers with children who completed Wave 1 (invited via email)	RCT (Section V, VI, and VII)	1,707
RCT: 1.5 Years Post-intervention Survey	Survey of outcomes 18 months after the intervention, measuring long-term effects on participant's well-being.	Teachers with children who completed Wave 1 (invited via e-mail)	RCT (Section VI)	1,587
RCT: Administrative Data	Administrative data on teaching contracts in the study region.	Department of Education personnel database, linked to RCT participants	RCT (Section V) and Representativeness (Section VII)	20,551 overall, 2,358 in RCT sample
Pregnant Survey	Survey that replicates intervention in sample of pregnant women.	Pregnancy app users	Robustness check (Section VII)	201
SLFS Working Mothers Sample	Representative labor force survey used to compare characteristics of the RCT sample to the general population of Swiss working mothers.	Swiss Labor Force Survey (Federal Statistical Office)	Representativeness (Section VII)	28,599
SLFS Recent Mothers Sample	Representative labor force survey used to compare characteristics of the Pregnant Sample to the general population of recent Swiss mothers.	Swiss Labor Force Survey (Federal Statistical Office)	Representativeness (Section VII)	3,196

Notes: This table provides an overview of the data sources used in this study. The respective documentation of the surveys and materials is accessible via Appendix Table B.2.1. Note that we are unable to link 1 teacher in our survey data to administrative data 2022.

Table B.1.2
Main Outcome Variables

Variable	Description	Source/Survey	Question #	Coding
Financial Index	Index combining measures of treatment information uptake (correct ranking) and interest in financial tools.	Wave 1 Survey	Q45, Q50, and Q53	Standardized index using GLS weighting (Anderson, 2008)
Correct Ranking	Respondent correctly ranks total future salary and pension savings above childcare costs using the part-time vignette (see Section III.A).	RCT: Wave 1 and Follow-up Survey	Wave 1: Q45, FU: Q19	I(correctly ranks total future salary and pension savings above childcare costs)
Tools Index	Index combining indicators for whether respondent signs up to receive financial tools: Financial consultation (incentivized), video on how to discuss financial topics in a couple, instructions to request a pension savings statement, access to the *Future Calculator*, online course on wealth accumulation for women, and information to fill gaps in occupational pension privately.	RCT: Wave 1 Survey	Q50, Q53	Standardized index using GLS weighting (Anderson, 2008)
Consultation	Indicator for whether respondent signs up for a consultation with a financial expert specialized in advising women. Incentivized with a lottery voucher.	RCT: Wave 1 Survey	Q50	I(financial consultation chosen)
Financial Long-term	Indicator for whether respondent mentions long-term financial factors in an open-ended question about factors considered for employment level in 10 years.	RCT: Follow-up Survey	Q15	I(mentions financial long-term factor)
Employment Level 10Y	Self-reported planned employment level as percent of a full-time equivalent (FTE) in 10 years.	RCT: Wave 1 and Follow-up Survey	Wave 1: Q48/49, FU: Q8/Q10	% of FTE
Employment Level 3/5/10Y (Incentive Compatible)	Self-reported planned employment level as percent of a full-time equivalent (FTE) in 3, 5, and 10 years, with answers being used to produce forecast for the DoE.	RCT: Follow-up Survey	Q21	% of FTE
Δ Employment Level 1Y	Change in next academic year's reported planned employment level as percent of a full-time equivalent (FTE) relative to baseline employment level in the administrative data.	RCT: Wave 1/Follow-up and Administrative Data	Wave 1: Q46/Q47, FU: Q7/Q9	Ppt. change in % of FTE
Δ Employment Level 1Y (Admin)	Change in next academic year's realized employment level as percent of a full-time equivalent (FTE) relative to baseline employment level in the administrative data.	RCT: Administrative Data		Ppt. change in % of FTE

Notes: This table provides an overview of the main outcome variables of the RCT.

B.2 Documentation: Swiss Labor Force Survey Data

We draw on the yearly data of the Swiss Labor Force Survey (SLFS)[24] from 2018 to 2022 to compare our study population to the (general) Swiss population and to inform the design of our vignettes. The SLFS is conducted by the Swiss Federal Statistical Office and contains a wide range of socio-demographic variables alongside detailed information on employment and occupational characteristics. Its primary objective is to provide comprehensive and representative information on the structure and behavior of Switzerland's working population. For the SLFS, we report averages across all included survey years. We define three main sub-samples within the SLFS data:

1. Working Mothers SLFS: Women aged 25–50 who are employed and have at least one child aged 14 or younger living in the household;

[24] Bundesamt für Statistik, Schweizerische Arbeitskräfteerhebung (SAKE). For more details and documentation of the SLFS: https://www.bfs.admin.ch/bfs/en/home/statistics/work-income/surveys/slfs.html.

2. Teachers – Mothers SLFS: A subset of Working Mothers SLFS who are employed as public school teachers;

3. Recent Mothers SLFS: Mothers aged 20–45 with a child aged younger than 1 year.

Variable Definitions

The variables from the SLFS data are generated to match the definitions used in the rest of the study as closely as possible. Appendix Table B.2.1 documents all variables created from the raw SLFS data. Below we list additional notes on definitions:

- The SLFS does not directly ask survey participants about their current relationship status. Instead, the partner variable identifies cohabiting couples according to a household's composition. This variable is also used to derive the measure Single.

- We construct a participant's parental status from the indicator variable `FAMTYP`, which identifies whether a household includes children aged 14 or younger. As this variable only captures children aged 14 or younger, we might underestimate the share of households with any children in the SLFS sample.

- For consistency across variable definitions, the variables Number of Children and Age of Youngest Child are restricted to children aged 14 years or younger.

- Employment levels in the SLFS are top-coded at an employment level of 100% of a FTE and include employments of 0% percent.

- The SLFS reports occupational information only for the main job and one secondary job. As a result, all measures related to secondary work contracts are limited to one additional job.

Table B.2.1
Variable Description SLFS Data

Variable	Description	Original SLFS Variable(s)
Female	I(Gender of participant == female)	ISO1
Age	Age of respondent	BB03A
Married	I(Civil status == married)	ISO3
Partner (Not Married)	I(Lives with partner & not married)	BKU73, ISO3
Single	I(Does not live with a partner & not married)	BKU73, ISO3
Child	I(At least one child aged < 15y in HH)	FAMTYP
Number of Children	Number of children aged < 15y in HH; top-coded at 3 children	BB03B-BB03I, IT01B-IT01I, FAMTYP
First-time Parent	I(Number of children aged < 15y in HH == 1)	BB03B-BB03I, IT01B-IT01I, FAMTYP
Age Youngest Child	Age of youngest child aged < 15y in HH	BKU75, FAMTYP
Low Education	I(Highest educ. achievement == primary/basic vocational education); BQU2 values 1. Obligatorische Schule (mandatory schooling), 2. Haushaltsjahr oder Handelsschule (commercial year or trade school), 11. Obligatorische Schule nicht abgeschlossen (incomplete mandatory schooling), Anlehre (apprenticeship), 4. Lehre (vocational training); adaptation of CASMIN classification scheme	BQU2
Middle Education	I(Highest educ. achievement == secondary school leaving certificate (Matura) qualifying for university/other higher education entrance or intermediate vocational education); BQU2 values 3. Allgemeinbildende Schule (general education), 5. Vollzeitberufsschule (full-time vocational training), 6. Berufsmaturität/Maturität (baccalaureate), 7. Höhere Berufsausbildung (advanced vocational training), 8. Techniker- und/oder Fachschule (technical college); adaptation of CASMIN classification scheme	BQU2
High Education	I(Highest educ. achievement == university degree); BQU2 values 9. Höhere Fachschule (professional college), 10. Fachhochschule, Uni, PH (university, university of applied sciences, and teacher training); adaptation of CASMIN classification scheme	BQU2
Lower Secondary Education	I(Highest educ. achievement == Secondary I)	TBQ2
Upper Secondary Education	I(Highest educ. achievement == Secondary II)	TBQ2
Tertiary Education	I(Highest educ. achievement == Tertiary)	TBQ2
Working	I(Employment status == working); ILO definition	BO000
Part-time	I(Employment level < 90 percent of a FT employment & working)	BKU5, BKU5N
Current Employment Level	Total employment level in main and secondary employment contracts; top-coded at 100 percent (% of FTE)	BKU5, BKU5N, EK03N
Net Monthly Income	Yearly net labor earnings divided by number of payment installments	BWU2, IW161
Public School Teacher	I(ISCO 04-digit occupational code 2330-2342 & working in public sector)	BFU5I, BMU8
Kindergarten Teacher	I(ISCO 04-digit occupational code == 2342)	BFU5I
Primary School Teacher	I(ISCO 04-digit occupational code == 2341)	BFU5I
Secondary School Teacher	I(ISCO 04-digit occupational code == 2330)	BFU5I
Job Outside of Public School Teaching	I(Main job in ISCO 04-digit occupational codes 2330-2342 & working in public sector & secondary job other occupation or not in public sector)	EK03N, BMU8N
Emp. Level as Public School Teacher	Employment level in main job conditional on main job public school teacher & secondary job in non-teaching occupation or not in public sector (% of FTE)	BKU5, EK03N, BMU8N
Emp. Level Non-Teaching Job	Employment level in secondary job conditional on main job as public school teacher & secondary job in non-teaching occupation or not in public sector (% of FTE)	BKU5N, EK03N, BMU8N

Notes: This tables describes the definition of variables obtained from the SLFS, including a description of each measure and the original SLFS variables used.

B.3 Documentation: Department of Education Administrative Data

TABLE B.3.1
RAW VARIABLES IN DEPARTMENT OF EDUCATION DATA

Variable	Description	Original Variable Name
School Year	Academic school year of the record	`Schuljahr`
Personal Identifier	Unique identifier for each teacher	`pers_Id`
Contract Identifier	Employment contract identifier (unique at person-year-contract level)	`taet_Id`
Gender	Teacher's gender	`Geschlecht`
Year of Birth	Year of birth of the teacher	`Jahrgang`
Nationality	Nationality of the teacher (BFS code)	`Nationalitaet_BFSCode`
Years of Service	Years of service in the DoE (tenure)	`Dienstjahre`
Teacher Type	Categorical teacher type (e.g. regular teacher, principal, special education)	`Personalkategorie`
Contract Type	Contract type (permanent, non-permanent)	`Arbeitsvertrag`
Qualification	Teaching qualification (cantonal diploma, partially recognized diploma, etc.)	`Qualifikation`
School Code	School identifier	`Schule_Code`
School	School name	`Schule`
School Level	School level	`Schulart`
Funding Source*	Funding source (public, subsidized)	`Finanzierung`
Contract Hours	Contracted teaching hours	`Pensum_Stunden`
Full-Time Hours	Full-time equivalent hours	`BasisVollZeit_Stunden`
Employment Level	Employment level as a % of full-time equivalent hours (% of an FTE)	`Beschaeftigungsgrad`

Notes: This table lists all variables directly obtained from the administrative personnel data of the Department of Education in the region of study.
* Less than .1% of teachers in the study region work in non-public, subsidized schools.

The Department of Education data are provided at the contract-by-school year level. For teachers with multiple contracts, we add employment levels across all contracts. Around 4% of the teachers in our RCT hold multiple teaching contracts within the same school at baseline.

B.4 Documentation: Descriptive Survey Data Cleaning

The data for the Descriptive Survey was collected through Intervista, a survey panel provider in Switzerland. Panelists are incentivized to answer all questions and are only paid upon completing the questionnaire. For our study, we targeted individuals aged 25–50 in the German-speaking region with at least one child under 18 living in the household based on baseline variables previously collected by Intervista. Intervista contacted all 7,237 panelists that met these recruitment criteria, and 15.4% ($N = 1,115$) completed the survey. Data was collected in two waves of the survey that are almost identical (see questionnaires in Section C for details). We pool all observations for our analysis, and drop participants who click through less than 85% of the survey (this corresponds to dropping out at any point before the projected numbers are revealed).

Remaining respondents have a very low rate of missing values, but due to the structure of incentives, may still have responded quickly and without sufficient care. We therefore also exclude participants who appear to have completed the survey in a particularly inattentive manner.[25] All of the following data cleaning steps are separately applied to the female and male sample:

In a first step, we set extreme values in respondents' financial guesses for the vignette to missing by education level. In particular, we recode to missing any estimates above the 95th or below the 5th percentile of the distribution among all respondents for current monthly salary at the 80% employment level, and for salary in 10 years. For pension receipt, we only set estimates above the 95th percentile to missing, as a pension receipt of 0 is technically possible given the structure of the second pillar pension. Second, we exclude respondents who fulfill any of the following criteria (134 women and 78 men):

- Total response time to the survey is above the 95th or below the 5th percentile.
- Time spent on the page that reveals the projected numbers for the vignette is below the 5th percentile.
- Respondent provides an estimate for current salary at the 80% employment level that is strictly lower than the current salary at the 40% employment level indicated by the question text.

This results in a final sample size of 547 women, and 361 men.

B.5 Documentation and Validation of Open Text Questions

In our study, we use open-text questions to explore what mothers have top of mind when deciding on their employment level after having their first child. The key advantage of this approach is that it avoids priming respondents about predefined answer options, such as financial matters, and does not require prior knowledge of all potentially relevant responses (Haaland et al., 2025). In this appendix, we document and validate the coding of our main open-text question, which measures which factors are top of mind in respondents' labor supply decisions.

Documentation of Open Text Coding

We employ human coding, as the responses require nuanced judgment regarding the use and context of specific terms. The coding scheme along with representative examples is documented in Table B.5.1. We primarily rely on an inductive coding approach to develop the coding framework and first review the data to identify recurring themes. We then deductively group the broader topics into theoretically relevant dimensions (e.g., short- and long-term financial considerations). The responses are subsequently coded manually by a research assistant who is blinded to treatment conditions and participants' responses to other questions. The research assistant categorizes each response according to the pre-defined coding scheme.

[25] In the raw data of the final sample, initially less than 1% do not provide a guess for any of the salary estimates in the part-time vignette, 2.0% do not provide a guess for the pension estimate, and 1.1% do not provide an answer for the open-text question on which factors they considered when deciding on their employment level after having their first child.

Table B.5.1
Coding Scheme Open Text Item: Factors Considered in Labor Supply Decision

Category	Description	Examples (Original/English)
Child	Considerations regarding the availability and impact of various childcare options, such as avoiding/limiting external childcare, availability of high-quality care, availability of trusted people for childcare (e.g., grandparents, partner), and child well-being.	"Wer betreut Kind?" / "Who will take care of child?", "Grosseltern verfügbar" / "Grandparents available", "Nicht mehr als 2 Tage Kita" / "No more than 2 days in external childcare", "Muss stimmen für das Kind " / "Should 'be right' for child"
Mother	Considerations regarding personal well-being and identity, such as the desire to spend time with the child, personal fulfillment and variety in life, work-life balance, and breastfeeding.	"Zeit mit Kind ist unbezahlbar" / "Time spent with child is invaluable", "Ausgleich zum Mami sein" / "A break from being a mom", "Keine Möglichkeit, das Kind bei Arbeit zu stillen" / "No opportunity to breastfeed at work"
Partner	Considerations regarding the respondent's partner, such as an active role of the partner in childcare, wanting to support the partner's career, and partner's employment situation / income.	"Partner kann Pensum nicht reduzieren" / "Partner is unable to reduce workload", "Einkommen von Partner hoch genug" / "Partner's income high enough", "Papitag" / "Daddy day with children", "wichtig, dass Partner weiter arbeiten kann" / "important that my partner can continue working"
Job	Considerations regarding the respondent's job with a focus on short-term outcomes, such as the desire to maintain a particular level of employment, workplace-specific characteristics (e.g., office location), being passionate about the job, flexibility in work arrangements, and job-specific attributes (e.g., leadership/management roles).	"Fuss in der Arbeitswelt behalten" / "Staying in the labor market", "Pensumreduktion war möglich" / "Reducing employment level was possible", "Homeoffice" / "Remote work", "Wollte Teamleitung behalten" / "Wanted to maintain management position"
Financial Short-Term	Short-term financial considerations, such as childcare costs, the family's current financial situation, and other broad short-term budgetary concerns.	"Kita zu teuer" / "Childcare too expensive", "Genügend Einkommen, um über die Runden zu kommen" / "Enough income to get by"
Financial Long-Term	Long-term financial considerations, such as being financially secure, financial independence from one's partner, pension and retirement planning, and career development.	"Keine Lücke in Pensionskasse" / "No gaps in my pension payment", "Im Arbeitsmarkt attraktiv bleiben" / "Remain competitive in labor market"
Financial General	Other financial considerations that are not specific enough to be classified as short- or long-term. For the RCT Sample, this category does not exist and is subsumed under Financial Short-Term, as the question format—asking respondents to list three factors—does not allow us to distinguish these considerations more precisely.	"Finanzen" / "Finances", "Geld" / "Money"
Miscellaneous	Other considerations which do not fit into any other categories, such as family and relationship well-being, compatibility with chores and hobbies, and study plans.	"Haushalt und alles unter einen Hut kriegen" / "Managing the household and everything else", "Studium beenden" / "Finish my studies"

Notes: This table shows the coding scheme and illustrative examples for the open-ended text question on which factors respondents considered when deciding how much to work after having their first child. Question text for mothers: "Please think back to the time when you decided whether and how much you would like to work after the end of your maternity leave after the birth of your first child. What factors were most important to you when you were deciding whether and how much to work after the end of your maternity leave?". We apply this coding scheme to all versions of this question used in this study.

Validation of Open-Ended Text Coding

We validate our manual coding using the Descriptive Survey sample. After the open-ended text question, we elicited a closed-ended battery of predefined categories corresponding to all main categories in our coding scheme from a randomly selected subsample. Participants were asked to indicate how important each category was in their prior response, using a five-point Likert scale ranging from *Not decisive* to *Decisive*. This enables us to assess to what extent our classification of open-ended text categories overlaps with self-chosen closed-ended categories by participants in the closed-ended format (see, e.g., Chinco, Hartzmark and Sussman, 2022).

We would like to assess how a respondent's indication that a closed-ended category is decisive relates to the likelihood that the research assistant classifies this respondent's open-ended response into the corresponding open-ended category of our coding scheme. We therefore run the following regression for all combinations of open- and closed-ended categories on the randomly selected subsample of women in our Descriptive Survey who saw both questions:

$$OT_{k,i} = \beta_0 + \beta_1 CF_{j,i} \tag{A}$$

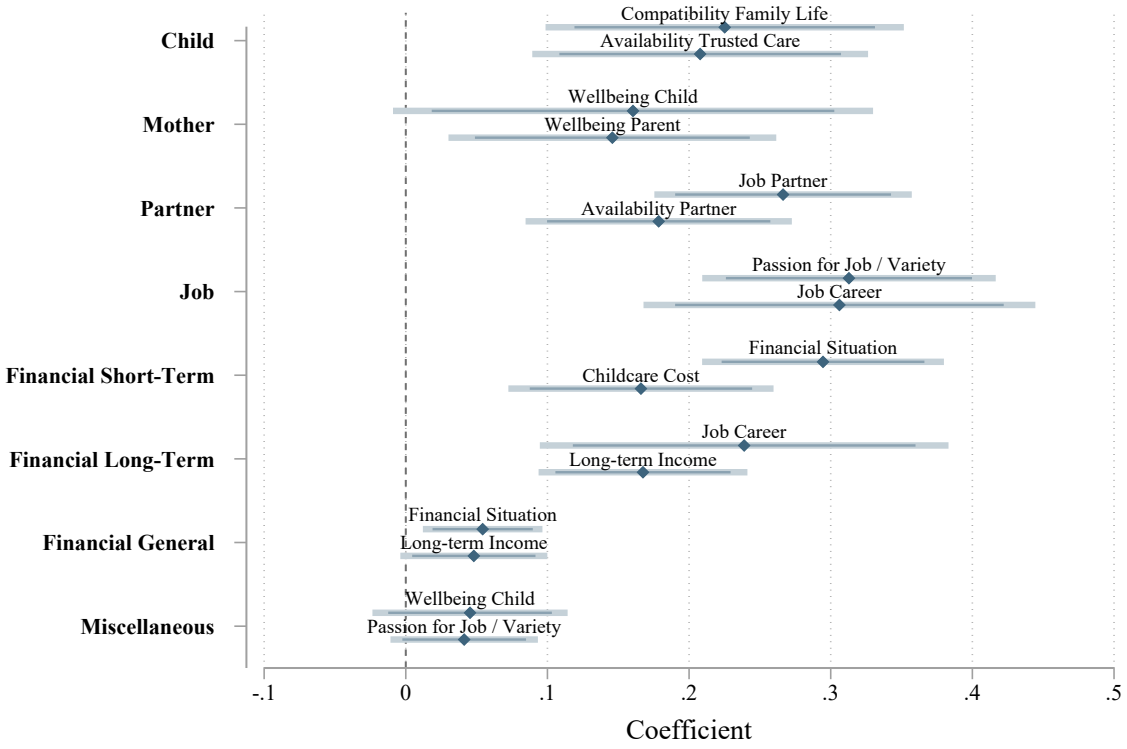
where $OT_{k,i}$ is an indicator equal to one if the human coder classifies respondent i's response into the open-ended category k, and $CF_{j,i}$ is an indicator equal to one if respondent i indicates the closed-ended category j as decisive.

Figure B.5.1 visualizes this relationship for the two closed-ended categories that have the strongest positive effect on the respective open-ended category — that is, the closed-ended categories that are most predictive of the open-ended category. The row "Partner," for example, shows that a respondent who indicates in the closed-ended question that their partner's job was decisive in their labor supply decision is on average around 26 p.p. more likely to be categorized in the open-ended category "Partner," compared to someone who did not indicate their partner's job to be decisive. In most cases, this mapping is as expected. Table B.5.2 presents the coefficients of all pair-wise regressions. Overall, the patterns indicate a strong alignment between our open-ended categories and the responses in the closed-ended categories, with related dimensions being predictive of one another. However, the closed-ended format naturally primes participants and may make certain dimensions more salient, in particular those that might not have been top of mind when responding to the open-text question.

Finally, we explore intercoder reliability by comparing our human coding with an alternative LLM-based coding using the same coding scheme (Haaland et al., 2025). We obtain a reasonable degree of overlap when using ChatGPT to perform the coding according to the scheme described above, with a few additional instructions.[26] Overall, the codings of the human coder and the LLM overlap by 80%, which we consider a confirmation of the reliability of our approach. Importantly, the "financial long-term" category appears just as rarely as in our original coding, with an occurrence of 6% and an overlap of 92%.

[26]The relevant interaction and instructions given to ChatGPT can be accessed here: https://chatgpt.com/share/68cd27ae-9fd0-8013-b9ba-3d4b66b3cbc3

FIGURE B.5.1
Two Most Important Closed-Ended Categories for Each Open-Ended Category



This figure visualizes the relationship between each open-text factor (on the y-axis) and the two closed-ended factors with the strongest positive association (Equation A). 90% (dark shaded) and 95% (light shaded) confidence intervals (robust standard errors). Data: Female sample, Descriptive Survey. Sample size varies between closed-ended factors. Min N = 365, Max N = 366.

Table B.5.2
Relationship between Each Open-Ended Category and All Closed-Ended Categories

Open-Text Categories:	Child	Mother	Partner	Job	Financial Short-term	Financial Long-term	Financial General	Miscellaneous
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Closed-Form Factors:								
Child								
Wellbeing Child	0.162*	0.160*	0.032	0.085	-0.191**	0.090**	0.024	0.045
Avail. Trusted Care	0.208***	-0.081	0.035	0.169***	-0.026	0.085***	0.023	0.032
Mother								
Time with Child	0.181**	0.078	-0.053	-0.002	-0.186**	0.070*	0.032	0.024
Wellbeing Parent	0.019	0.146**	-0.023	0.164***	-0.220***	0.089***	-0.020	-0.025
Partner								
Availability Partner	0.053	-0.071	0.179***	0.045	0.028	0.039	0.009	0.014
Job Partner	0.019	-0.048	0.266***	-0.008	0.114**	-0.061*	0.003	0.006
Job								
Passion for Job / Variety	0.088	-0.006	0.071	0.313***	-0.152***	0.087***	0.040*	0.041
Job Career	-0.201***	-0.126	0.112	0.306***	-0.165***	0.239***	-0.009	-0.031
Financial Short-term								
Childcare Cost	0.202***	-0.016	-0.053	-0.071	0.166***	-0.023	0.010	-0.006
Financial Situation	-0.036	-0.096*	0.001	-0.033	0.295***	0.048	0.054**	-0.030
Financial Long-term								
Level of Pension Receipt	0.053	-0.115**	0.070	0.061	0.049	0.133***	0.008	-0.033
Long-term Income	-0.114**	-0.109**	0.003	0.079	0.044	0.167***	0.048*	-0.018
Long-term Income Partner	-0.030	0.011	0.053	-0.039	0.089*	0.002	0.046*	0.014
Miscellaneous								
Compatibility Family Life	0.225***	-0.058	-0.054	0.292***	-0.141**	0.066*	0.011	0.035
Mean	0.50	0.44	0.32	0.50	0.31	0.11	0.05	0.07
N Obs.	366	366	366	366	366	366	366	366

Notes: This table summarizes the coefficients obtained from regressing an open-ended category (columns) on each of the closed-ended categories (rows) in Equation A. Each cell presents the result of a regression of an indicator if a respondent is classified into one of the open-ended categories (k) on an indicator if a respondent indicates any closed-ended category (j) as decisive. We highlight the cells which directly correspond to the open-ended categories in light gray. *N* and *Mean* refer to the sample of participants that saw the closed ended question. Significance levels: * p < 0.10, ** p < 0.05, *** p < 0.01. Data: Female sample, Descriptive Survey.

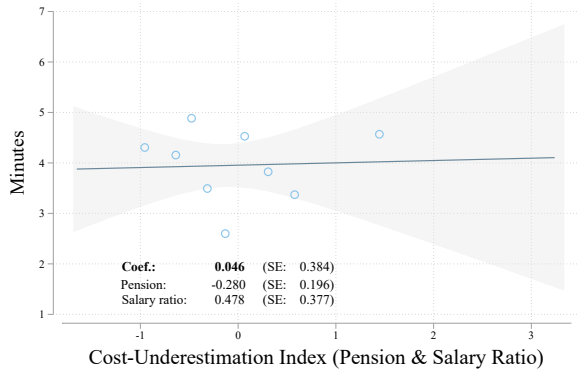
Non-Classical Measurement Error in Open-Ended Text Questions

Non-classical measurement error in open-ended text questions, as highlighted by the literature (see, e.g., Nisbett and Wilson, 1977; Haaland et al., 2025), can arise if different groups exert varying levels of effort when answering open-text questions. For our study, this might be a concern if cost-underestimators exerted less effort in considering long-term financial factors when answering the open-ended text questions.[27]

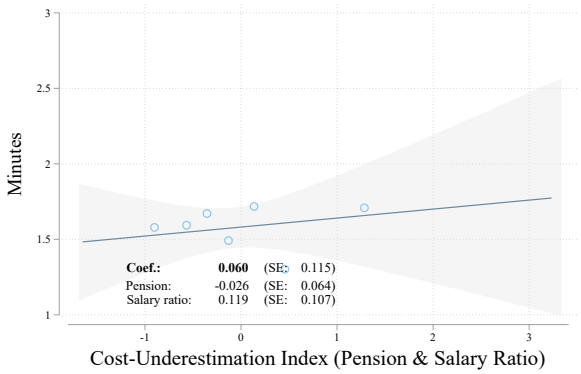
To examine potential non-classical measurement error, we examine whether cost-underestimators systematically exert less effort or are less likely to answer open-text questions about long-term financial considerations in the Descriptive Survey. For this purpose, we compare response times — as a proxy for effort — and the likelihood of responding to open-text items in the main sample of our Descriptive Survey. The results, summarized in Figure B.5.2, do not indicate that cost-underestimators exert systematically less effort. Non-classical measurement error should thus not be a major concern for the conclusions of our study.

[27] Note that we do not find differences in mentioning long-term financial factors by classification as cost-underestimator and cost-overestimator.

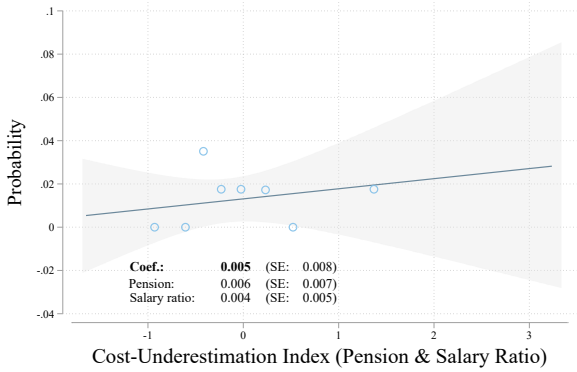
FIGURE B.5.2
Cost-Underestimation Index and Effort in Open Text Responses



(A) Time Spent on OT Question about Decision Factors for Labor Supply



(B) Avg. Time Spent on all OT Questions



(C) No Answer Given OT Questions

Notes: This figure shows the correlation between measures of participants' effort in responding to open-text questions and the cost-underestimation index, using the binscatter methodology by Cattaneo et al. (2024). Panel A: The time (in Minutes) participants spent on answering the open-text factor question (N = 460). Panel B: The average time spent on open-text responses overall (N = 460). Panel C: The probability of not answering the factor open text question (N = 460). In the lower left corner, we report regression coefficients and robust standard errors from separate regressions of the outcome on the cost-underestimation index (Coef) and its two components: Pension (deviation from projected pension receipt, standardized), and Salary Ratio (deviation from projected salary ratio, standardized). Data: Female sample, Descriptive Survey.

C Surveys and Main Intervention Materials

C.1 Overview

Table C.1.1
Overview Documentation Material

Document	Location
Survey Invitation:	
Invitation Email RCT Wave 1	
(English)	In Section C.2 below and https://anacostaramon.github.io/mls/Invitation_email_w1_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Invitation_email_w1_G.pdf
Questionnaires:	
Descriptive Survey	
(English)	In Section C.3 below and https://anacostaramon.github.io/mls/Q_DS_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Q_DS_G.pdf
Wave 1	
(English)	In Section C.4 below and https://anacostaramon.github.io/mls/Q_W1_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Q_W1_G.pdf
Follow-up	
(English)	In Section C.5 below and https://anacostaramon.github.io/mls/Q_FU_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Q_FU_G.pdf
1.5 Years Post-Intervention Survey	
(English)	https://anacostaramon.github.io/mls/Q_FUII_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Q_FUII_G.pdf
Pregnant Survey	
(English)	https://anacostaramon.github.io/mls/Q_Pregnancy_E.pdf
(German, original)	https://anacostaramon.github.io/mls/Q_Pregnancy_G.pdf
Intervention Material:	
Treatment Video (original)	https://anacostaramon.github.io/mls/Treatment_video.mp4
Treatment Video (Transcript, German original)	https://anacostaramon.github.io/mls/Transcript_V_G.pdf
Treatment Video (Transcript, English)	In Section C.6 below and https://anacostaramon.github.io/mls/Transcript_V_E.pdf
Control Video 'Gender Pay Gap'	SRF, 2022. Warum Frauen weniger Lohn bekommen als Männer? [Video, Accessed on 13 of March 2024, Minute 0:00 - 03:24]
Control Video 'Housing'	SRF, 2022. Mieten oder kaufen? [Video, Accessed on 13 of March 2024, Minute 9:52 - 14:58]
Control Video 'Tax Breaks'	SRF, 2020. Steuer: Kampagne gegen Erhöhung des Kinderabzugs [Video, Accessed on 13 of March 2024, Minute 20:39 - 22:40]
Documentation Financial Projections:	
Documentation Projection Tool (*Future Calculator*)	In Section C.7 below and https://anacostaramon.github.io/mls/doc_projectiontool.pdf
Example Projection Tool (Screenshots) (*Future Calculator*)	In Section C.8 below and https://anacostaramon.github.io/mls/Projectiontool_example.pdf
Documentation Vignette Descriptive Survey	https://anacostaramon.github.io/mls/doc_vignetteDS.pdf

Notes: This table lists the documentation material for our study. All listed materials, as well as the PAP, are available online: https://anacostaramon.github.io/mls.

C.2 Survey Invitation

Dear Ms. *[Name]*,

We would like to warmly invite you to take part in the **Family Life Study** on motherhood, working life, and work-life balance. The study targets **employed mothers** in the Canton of […] and seeks to contribute to a better understanding of your life and your decisions regarding work and family life.

You have been selected to participate in this study because you are employed at a school in the Canton of […]. The study is conducted by an independent research team at the University of Zurich according to scientific standards, and it is supported by the **Canton of […] 's Department of Education.**

The base survey takes about **15 minutes**. Among all participants who complete the survey, we will raffle off **4 gift vouchers** each worth **500 CHF**.

Please click on the following link to participate in the survey or copy it into your browser:
[Link to the survey]

By participating, you help strengthen the validity of this study, as your personal experiences form the basis of our analysis.

In a few days, you will also receive a postal invitation to participate in the survey.

Thank you very much for your participation!

Kind regards,

Your research team

Prof. Dr. Anne Brenøe, Prof. Dr. Ana Costa-Ramon, Dr. Ursina Schaede, Dr. Michaela Slotwinski

C.3 Questionnaire Descriptive Survey

General Population - Descriptive Survey

We pool the data of two waves of the survey that are almost identical. Any deviations from the second wave are documented below.
W1 desc survey: In field 04.03.2025 – 13.03.2025
W2 desc survey: In field 28.03.2025 – 11.04.2025

Welcome

1. Today, we would like to invite you to participate in a survey as part of the **Family Life Study**. By participating, you will help researchers better understand parents' expectations and considerations around work and family life.
   Please remember that you have the right to withdraw your consent or discontinue participation in the survey at any time and for any reason. Confidentiality will be strictly maintained throughout the study. We adhere to Swiss data security standards and the results are used exclusively for basic research with the aim of scientific publication and public information.
   If you have any questions about the study, please do not hesitate to contact our research team (UZH, Faculty of Economics, Schönberggasse 1, 8001 Zurich) at family@econ.uzh.ch.

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

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

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

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

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

Demographics

5. Please indicate your **gender**.

   Female; Male; Diverse

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

   No; Yes

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

   [Dropdown with all Swiss cantons]

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

Do you currently live in the canton of **Zurich?**
No; Yes

8. How **old** are you?

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

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

   No; Yes

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

    Female; Male; Diverse

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

    No; Yes

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

    Single; Married; Remarried; Separated or divorced; Widowed

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

    [Multiple answers are possible]

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

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

    1; 2; 3 or more

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

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

Education

16. The following questions are about **your education**. An education lasts at least one year and includes several subjects
    What is the **highest level of education** you have **completed**?
    In the case of foreign qualifications, please state the most comparable level.

    - *Compulsory school / no training;*

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

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

    Yes; No; I have not attended school

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

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

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

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

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

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

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

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

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

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

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

    [Multiple answers are possible]

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

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

Employment

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

26. Do you currently have a **job**? *Please select all that apply to you.*
    [Multiple answers are possible]

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

27. (If "Yes, employed" or "Yes, self-employed" at 26) Please describe your current work situation. What is your **current employment level** (in percent)? If you have more than one job/contract, please **include all your jobs/contracts**.
    Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position

    [Slider 0(1)100]%

28. What **employment level** do you plan to have **in 10 years** (in percent)?
    Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

[Slider 0(1) 100]%

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

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

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

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

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

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

32. (If "Yes, employed" or "Yes, self-employed" at 26) Which of the following options best describes **the type of employer** you work for?
    If you have multiple jobs/contracts, please indicate the one of your main job.

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

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

    No; Yes

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

Demand hurdles

34. (If current employment level < 90 at 27 and "Yes, employed" at 26) Imagine you would like to **increase your employment level** within the next year:
    How easy or difficult would it be for you to **increase** your **employment level** at your current employer **by 10%** (one half-day) or find another job opportunity with a 10% higher employment level?

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

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

No; Yes, employed; Yes, self-employed

36. *(If "Yes, employed" or "Yes, self-employed" at 35)* What is **your partner's** current **employment level** (in percent)?
    Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

    [Slider 0(1) 100]

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

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

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

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

Norms

39. To what extent do you **agree or disagree** with the following statements?

    [Randomized order]

    - A **young child** (under 3 years old) is likely to **suffer** if their **mother is working.**
    - All in all, **family life suffers** when the **woman** works **full-time**.
    - In general, **fathers** are **just as able** as mothers to care for young children (below 3 years of age)

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

Financial literacy

40. Please evaluate **the following statement**:
    Buying shares in a single company usually offers a **safer return** than an **equity fund**.

    True; False; Don't know

Employment Factors

41. In the following, we would like to better understand how you experienced the **time around the birth of your first child** with regard to your **work situation**.

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

    [Essay Textbox]

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

    [Randomized order]

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

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

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

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

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

Vignette

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

46. (If in lower education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. Sara has completed **an apprenticeship** (Federal Vocational Certificate EBA) and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 2,250** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.

47. (If in middle education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. After her apprenticeship, Sara completed **the higher professional examination** with a **federal diploma** (eidg. Dipl.) and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 2,700** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.

48. (If in high education group) Sara is 33 years old and lives with her husband and 3-year-old child in a city in Switzerland. Sara is thinking about her **future employment level**. Sara has **a university degree (FH/Uni/ETH)** and, since having a child, she has been **working 40%** (two days a week). She earns **CHF 3,200** (gross) per month. She is now considering increasing her **employment level to 80%** (i.e. working four days a week instead of two). While Sara is working, her child is looked after at the local nursery. Her husband works full-time.

49. When you think about Sara's long-term financial situation, do you think that it would be **financially worthwhile** for her to **increase** her employment level **from 40% to 80%**?

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

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

    [*Essay Textbox]*

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

[Randomized order]; Drag & Drop ordering:

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

52. In the next few questions, we would like to ask you to think about Sara's finances.
Even if you are not sure, **please provide your best guess.** We are giving away 3 times 1,000 intervista bonus points (equivalent to CHF 100) to the participants who come closest to the correct values.
The prize draw will be held after the survey has been completed and the bonus points will be credited to the winners' intervista account.

(order of questions 53-55 is randomized)

53. What would Sara's **monthly salary** be **today** if she had an **employment level of 80%**?
Currently, she works 40% and earns [2,250 / 2,700 / 3,200] CHF.
Please enter all amounts in CHF and without decimal places.

    Salary in CHF: *[Inline Textbox]*

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

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

    Please enter all amounts in CHF and without decimal places.

55. Imagine Sara works **40%** until she retires**.** What do you estimate: how much would she receive **each month** as a pension from her **second pillar** of pension savings?
Please enter all amounts in CHF and without decimal places.

    Pension in CHF: *[Inline Textbox]*

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

    [Inline Textbox]

    W1: Slightly different wording.
    When you think of Sara, **what job** could you imagine her doing? *Simply enter the first thing that comes to mind.*

Interest

57. We are currently developing an **online tool** that allows you to easily calculate and compare the financial **impact of** different **employment levels** on your **income** and **monthly pension payments** in old age.
Would you be **interested** in **trying out** such an online tool? It would be free of charge.

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

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

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

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

No; Rather not; Neutral; Rather yes; Yes

Correct numbers

59. Here you will find the figures for which you previously provided estimates.
In principle, it can be said that an **increase in** Sara'**s employment level from 40% to 80%** would **be worthwhile from a long-term financial perspective:**
If Sara works **80%**, she currently receives **[4,500 / 5,400 / 6,400] CHF** salary every month, **instead of [2,250 / 2,700 / 3,200] CHF** at the **40%** employment level.
Due to additional career steps, Sara's monthly salary **will increase over the next 10 years** if she works more: In 10 years, she will earn **[4,750 / 6,050 / 7,400] CHF per month** if she works **80%** throughout, instead of [**2,350 / 2,800 / 3,350] CHF** if she stays at **40%**.
The increase in earnings in the 80% employment level also increases the expected monthly pension benefits from the pension fund. If Sara works **80%**, the expected **monthly pension from the pension fund** is **CHF [1,400 / 2,100 / 2,850];** if she continues to work **40%**, she can expect **CHF [300 / 500 / 800]**.
To summarize, Sara would gain **an additional [1.20 / 1.57 / 2.15] million CHF** in total by the time she retires with an 80% employment level compared to a 40% employment level (through additional earned income, better career development and higher payments into the pension fund). The total additional childcare costs of CHF 86,000 would be lower than the total benefit.
Please note that these figures are estimates and are based on several assumptions. The estimate is based on the current state of knowledge and reflects the current institutional

conditions. Please contact us at family@econ.uzh.ch if you have any questions about these calculations.

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

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

61. **Which figure(s) surprised** you the **most**?
    Please select all that apply to you.

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

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

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

    [Essay Textbox]

Made calculations

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

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

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

    [Randomized order; multiple answers are possible]

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

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

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

Feedback

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

    No; Rather no; Neutral; Rather yes; Yes

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

    [Essay Textbox]

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

    [Essay Textbox]

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

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

70. **Do you have any further comments** on today's survey?
    *We are constantly **striving to improve questions** and look forward to your feedback.*

    [Essay Textbox]

71. END OF SURVEY

C.4 Questionnaire Wave 1

Teacher – Wave 1 Survey

In field: 16.11.2022 (Soft launch) – 04.01.2023 (Hard launch: 23.11.2022)

Welcome

1. We are inviting you to participate in the **Family Life Study** about family life and work-life balance. By participating, you will help research to better understand the expectations and experiences of mothers. Today's survey will last approximately **15 minutes**. We will be **contacting you two more times** in the spring and fall of next year to conduct short surveys. [If Email not available: «We will therefore ask you for your email address.»]
   We are raffling off **4 vouchers for Digitec-Galaxus** worth **CHF 500** each among all participants who complete the survey.
   You will be asked to watch a **short video** in today's survey. Please note that from this moment, you have **7 days** to **fill out the survey**. If you need more time, please send us an E-Mail to family@econ.uzh.ch.
   Please keep in mind that you have the right to withdraw your consent or discontinue participation at any time for any reason without having to specify your reasons. ***Confidentiality*** *will be strictly maintained throughout the entire study. Your contact information will be deleted upon completion of the study (January 2025 at the latest). We comply with* ***Swiss data security standards****. The research project is supported by the Department of Education of the canton of [] and exclusively serves the goal of fundamental research with the aim of scientific publication and information to the public. With your consent, you authorize us to combine your data from the surveys with administrative data. In today's survey, you could receive information about family life and the reconciliation of work and family.*
   If you have any questions or concerns about this study, you may contact our research team at family@econ.uzh.ch.

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

   I have read and understood the above information and agree to participate in this study and to and its merging with administrative data.*; I do not want to participate in this study.*

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

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

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

   Thanks for your interest. We only include people who consent to participate in this study.

5. (If «I **want** to participate.» at 3) Restart with step 1.

Screening

6. How many children do you have?

   0; 1; 2; 3 or more

7. Are you currently pregnant?

No; Yes

Follow-up study

(If Number of Children = «0» at 6 and Pregnant = «No» at 7)

8. We are soon planning a study about the **work-life balance of women** who do not have children or who want to have children in the future. We would be very pleased if we could contact you again in this regard. For us to contact you again, we ask you to share your email address with us.

   [Inline Textbox]

9. Please click the box below to confirm that you agree that we may contact you again for the follow-up study.

   I consent to you contacting me for a follow-up study.*; I do not want to participate in a follow-up study.*

10. Thank you for starting the survey. However, we are only including mothers (to be) in the study at this time. We will close the survey now in order not to take up more of your time.

11. END OF SURVEY

Background information

12. (If Pregnant = «No» at 7) How old is your **youngest** child (in years)?

    Dropdown [0,1,…,16+]

13. How old are you (in years)?

    25-30; 31-35; 36-40; 41-45; 46-50

14. What is your **current marital status**?

    Married; Not married, with partner; Not married, single

15. (If respondent accessed survey via QR code on letter) For us to **contact you again** and for you to participate in the lottery of vouchers, we kindly ask you to share your **email address**.

    [Inline Textbox]

Baseline employment level

16. (If respondent is from Canton []) Please describe your current work situation. What is your **current employment level** (in percent)? *(If you have more than one job/contract, please consider all your jobs/contracts)*
    Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

    Percent *[Slider 0(1)100]*

17. (If respondent is from Canton []) Please check the box below if you prefer to report your employment level in **lessons**.

*I **prefer** to indicate my employment level **in lessons***

18. (If «Employment level in lessons» at 17) What is your **current employment level (in weekly lessons**)? *(If you have more than one job/contract, please consider all your jobs/contracts) Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    Lessons *[Slider 0(1)50]*

19. (If «Employment level in lessons» at 17) What would be the **employment level in lessons** corresponding to a **full-time employment level in your case**?

    Lessons *[Slider 0(1)50]*

20. (If «Employment level in lessons» not selected at 17) At this moment, what is your most likely **employment level** for the **next school year**?
    Please click on the slider to give your answer. O*nce the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    Percent *[Slider 0(1)100]*

21. (If «Employment level in lessons» at 17) At this moment, what is your most likely **employment level** for the **next school year**?
    Please click on the slider to give your answer. O*nce the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    Lessons *[Slider 0(1)50]*

Teacher

22. Are you a **teacher** in your current job?

    Yes; No

23. Do you already hold a **teaching diploma**?

    Yes; No

Frictions

24. (If employment level is below 90% of full-time employment) Imagine you wanted to increase your employment level next school year: **how easy or difficult** would it be for you to **organize your family life**? (e.g., childcare, household chores, coordination with partner, etc.)?

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

25. (If employment level is below 90% of full-time employment) **How easy or difficult** would it be for you to **increase your employment level** (either at your current or another school)?

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

Employment decisions

26. (If Number Children not = «0» at 6) Please think back to the time when you were expecting your **first child**. What were the **3 most important factors** for you when deciding on your workload after the end of your maternity leave?? *This question is very important for us to understand women's decisions regarding their employment level.*

    1. Factor *[Inline Textbox]*
    2. Factor *[Inline Textbox]*
    3. Factor *[Inline Textbox]*

27. (If Pregnant = «Yes» at 7 and Number Children = «0» at 6) What are the **3 most important factors** for you when thinking about your employment level after your maternity leave ends? *This question is very important for us to understand women's decisions regarding their employment level.*

    1. Factor *[Inline Textbox]*
    2. Factor *[Inline Textbox]*
    3. Factor *[Inline Textbox]*

28. Now think of a **teacher** who is 32 years old, **works at a 40% employment level**, and intends to maintain this level until retirement. She earns 4,200 CHF per month. What is your estimate: how much would she receive each month as a pension **from her second pillar of pension savings**?

    [Dropdown 600(200)4200]

Norms

29. **To what extent do you agree or disagree with the following statements?**

    - A young child (under 3 years old) is likely to suffer if their mother is working.
    - All in all, family life suffers when the woman works full-time.
    - In general, fathers are just as able as mothers to care for young children (below 3 years of age)
    - When considering what level of employment to choose after maternity leave, the **costs for external childcare** are usually the key factor considered by families in Switzerland.

    Strongly disagree; Rather disagree; Neither nor; Rather agree; Strongly agree

30. How much better or worse do you think **external care** (in a nursery, in an after-school care center ("Hort"), youth club or with a nanny) is for your [child/children] **compared** to **in-home care** by one of the parents or a family member?

    A lot worse; Rather worse; Neutral, Neither nor; Rather better; A lot better

Video

31. **Attention!** We will show you a **video with sound** on the next page. Would you like to **proceed with the video now**?

    Yes; No

32. (If «No» at 31) If you do not want to watch the video at this point, you can leave the survey now. You can **come back to the survey at any time with your initial survey link** that you can find here again: [Survey URL] When you return to the survey, this page will once again be displayed to you. Click on **continue** to watch the video. Do not forget that you make **an indispensable contribution to our research**, hence we would be very pleased if you would return to the survey at a later date.

33. (If «No» at 31) **Attention!** We will show you a **video with sound** on the next page. Would you like to **proceed with the video now**?

    Yes; No

34. (If in treatment group) We will now show you a **short video** discussing the long-term financial consequences of a reduced employment level. **Please pay close attention to the video**, as we will ask you a **question about its content**. You can watch the video as many times as you like.

35. (If in control or pure control group and gender pay gap video) We will now show you a **short video** discussing the drivers of the gender pay gap. **Please pay close attention to the video**, as we will ask you a **question about its content**. You can watch the video as many times as you like.

36. (If in control or pure control group and tax cut video) We will now show you a **short video** discussing the tax break for families with children. **Please pay close attention to the video**, as we will ask you a **question about its content**. You can watch the video as many times as you like.
37. (If in control or pure control group and house price video) We will now show you a **short video** discussing the current cost difference between renting and buying housing. Please **pay attention** to the information provided, as there will be a **question about the content of the video later**. You can watch the video as many times as you like.

38. [Embedded field with video] *If the video does not load, you can click here [Link to corresponding video] to watch the video on YouTube. Please remember to return to this page to finish the survey. Thank you. We kindly ask you to watch the full video. If you have technical issues, please send us an E-Mail to* family@econ.uzh.ch*. Many thanks!*

39. (If in treatment group) *If you answer the next question correctly, you will enter **an additional raffle** to win a **Galaxus voucher worth 50 CHF**.* Please select the statement that is **correct**. The decision of how much to work while children are young…

    [Randomize order; «I do not know.» always last]

    … can have long-term financial consequences for a mother.; … must be guided by the costs of childcare.; … never has any consequences for the mother's financial well-being in retirement.; I do not know.

40. (If in control or pure control group and gender pay gap video) *If you answer the next question correctly, you will enter **an additional raffle** to win a **Galaxus voucher worth 50 CHF**.* How much of the gender pay gap in Switzerland can be explained "statistically", for example by women choosing different jobs etc.?

    Almost nothing; About half; The entire gap; I do not know.

41. (If in control or pure control group and tax cut video) *If you answer the next question correctly, you will enter **an additional raffle** to win a **Galaxus voucher worth 50 CHF**.* How would the suggested tax break affect different families?

    [Randomize order; «I do not know» always last]

    All families would benefit equally.; Wealthy families would benefit the most.; Wealthy families would benefit the least.; I do not know.

42. (If in control or pure control group and house price video) *If you answer the next question correctly, you will enter a lottery to win a **Galaxus voucher worth 50 CHF**.* Please, select the statement that is correct about the current housing market in Switzerland.

    [Randomize order; «I do not know» always last]

    *Buying a house is always **more** expensive than renting.; Buying a house is always **less** expensive than renting.; In many of the big cities, buying a house has recently become more expensive than renting.; I do not know.*

43. Did you have any **technical problems** watching the video?

    No; Yes, the following: [Inline Textbox]

Feelings

44. How do you feel at this moment when **thinking** about the **future**? Please select all feelings that apply:

    [Randomized order; multiple answers are possible]

    Angry; Anxious; Hopeful; Discouraged; Happy; Motivated

Advice

45. Which advice would you give the mother in the following situation? Lara and her partner have a 2-year-old child. Lara is considering increasing her employment level from **currently 40 % to full-time (100 %)**. Their child attends the local nursery while she works.
    Considering Lara's **long-term financial** situation, which factors do you think have the largest financial impact if Lara increases her employment level to 100%?
    Please rank all four factors in order of magnitude so that the first factor is the one with the greatest long-term financial impact by dragging the factors to the desired position.

    [Randomized order]; Drag & Drop ordering:

    Total childcare costs; Total future work income; Total pension savings; Faster career/salary progression

Future employment

46. (If not «Employment level in lessons» at 17) We would now like to hear about **your plans** for the coming years. What **employment level** would you like to have in the **next school year**?

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

Percent [*Slider 0(1)100]*

47. (If «Employment level in lessons» at 17) We would now like to hear about **your plans** for the coming years. What **employment level** would you like to have in the **next school year**? *Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    Lessons *[Slider 0(1)50]*

48. (If not «Employment level in lessons» at 17) What **employment level** would you like to have in **10 years**?

    Percent [*Slider 0(1)100]*

49. (If «Employment level in lessons» at 17) What **employment level** would you like to have in **10 years**?

    Lessons *[Slider 0(1)50]*

Consultation

50. There are **financial and pension advisers** (Finanz-and Vorsorgeberater/innen) who specialize in advising **women on financial matters**. A consultation assesses your **personal status-quo** and provides **concrete recommendations** on how to optimize your financial security. A consultation includes two 90 minute sessions and normally costs 500 CHF. By taking this survey, you are automatically enrolled in a **raffle.** If you win, you can choose between two vouchers: **a 500 CHF Digitec-Galaxus voucher** or **a voucher worth 500 CHF** for a **personalized** consultation with a recommended **financial specialist** (*or a consultant of your choice whose costs will be reimbursed by us*). Which voucher would you like to receive, if you win?

    *A voucher of 500 CHF for **Digitec-Galaxus**.; A voucher of 500 CHF for a **personal financial consultation**.*

Employment scenarios

51. (If «Employment level in lessons» at 17) Above, you indicated that you would like to work **[Employment level given at 47] lessons** next year. Which **employment level** would you **choose** under the following scenarios for the next school year? *Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    [Randomized order]
    - A person you trust (e.g., your partner, grandparents, or a close friend) would happily take care of your [child/children] whenever you work.
    - All your friends and family members highly approve of mothers working full-time and encourage you to do so.
    - (If employment level below 90% of FTE) The canton offers you a 20 % increase in pay for each additional day above your current level of employment.

- (If Marital status not = «Not married, single» at 14) Your partner's employer offers complete flexibility regarding how much, when, and where to work.
- (If Marital status not = «Not married, single» at 14) Your partner is eager to spend more time with your [child/children] and plans to reduce his or her level of employment.

Lessons *[Slider 0(1)50]*

52. (If not «Employment level in lessons» at 17) Above, you indicated that you would like to work **[Level of employment given at 46] %** next year. Which **employment level** would you **choose** under the following scenarios for the next school year? *Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.*

    [Randomized order]

    - A person you trust (e.g., your partner, grandparents, or a close friend) would happily take care of your [child/children] whenever you work.
    - All your friends and family members highly approve of mothers working full-time and encourage you to do so.
    - (If employment level below 90% of FTE) The canton offers you a 20 % increase in pay for each additional day above your current level of employment.
    - (If Marital status not = «Not married, single» at 14) Your partner's employer offers complete flexibility regarding how much, when, and where to work.
    - (If Marital status not = «Not married, single» at 14) Your partner is eager to spend more time with your [child/children] and plans to reduce his or her level of employment.

    Percent [*Slider 0(1)100]*

Information

53. We are considering compiling and enclosing various **information materials** when we contact you again in our follow-up survey. Please indicate which of the following materials you would like to receive:

    [Randomized order]

    - Information sheet: how do I request and interpret a statement of my AHV account?
    - Video: tips on how to discuss finances in a relationship.
    - Online course: wealth accumulation and financial security for women.
    - Information about a course that shows couples how to privately close gaps in their occupational pension plans.
    - Access to a web tool to calculate your own long-term financial situation under different employment scenarios.
    - Information sheet on price trends of health insurance premiums.

    No; Yes

54. (If no answer given at 15 and respondent accessed survey via QR code on letter) For us to **contact you again** and **for you to participate in the lottery of vouchers**, we kindly ask you to share your **email address**.

    [Inline Textbox]

Zukunftsrechner

55. (If in treatment group) Here at the end, we want to inform you that we will send you an exclusive Log-in to the ***Zukunftsrechner*** via E-Mail. The ***Zukunftsrechner*** allows you to easily **calculate and compare** the **financial implications** of different **employment scenarios** on your income and your monthly pension payments in old age. We very much hope you will **take the time** to have a look at the ***Zukunftsrechner*.** It was developed to support families in making these calculations. We will shortly send you **an email with your personal link** for the ***Zukunftsrechner***. How likely is it that you will use the **Zukunftsrechner** to calculate your own personal **future example**?

    Very unlikely; Rather unlikely; Medium likely; Rather likely; Very likely

Final questions

56. We are almost done. Do you think the **survey was neutral**?

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

57. Did you have any **technical or language-related problems** when doing the survey?

    No; Yes, please specify: [Inline Textbox]

58. Do you have **further feedback** that you want to share with us?

    [Essay Textbox]

59. END OF SURVEY
    Thank you very much for participating in the study. Your answer has been recorded.

C.5 Questionnaire Follow-up

Teacher – Follow-up Survey

In field: 25.01.2023 – 03.03.2023 (Info reminder: 19.01.2023 – 23.01.2023)

Welcome

1. Welcome back! Before Christmas, you participated in the first of three surveys in the **Family Life Study** about family life and the reconciliation of work and family. **Thank you** for your effort and your time, we greatly appreciate your responses and feedback. Today, we kindly ask you to participate in the **second survey** to learn more about your expectations and experiences as a working mother. Today's survey takes approximately **10-15 minutes**. Among all participants who fully complete the survey, we will raffle off **5 vouchers** for a (web)shop of your choice, each worth **300 CHF**. Should you have any concerns or questions regarding the survey, please contact our research team at family@econ.uzh.ch.
   Kind regards
   Your research team

Satisfaction

We would like to start by asking you a few questions about your **satisfaction** in various areas of your life.

2. How satisfied are you with your **current situation**, in terms of ...

   [Randomized order]
   - ... the **quality of time** spent with your family?
   - (If Partner = "Yes" in W1) ... your partnership?
   - … your friends' and family's **understanding** of the challenges you face as a working mother?
   - (If Partner = "Yes" in W1) … the current **division of household and childcare tasks** with your partner?
   - … the sense of **purpose** you feel in your job?

   Dissatisfied; Neither nor; Satisfied

Experimenter demand

3. Below you will find several statements concerning **personal attitudes and traits**.
   Please read each statement and indicate whether it applies to you.

   [Randomized order]
   - I sometimes find my work difficult if I am not encouraged.
   - I've given up on something before because I didn't believe enough in my abilities.
   - I'm always a good listener, no matter who I talk to.
   - There have been occasions when I took advantage of someone.
   - I sometimes get annoyed by people who ask me for a favor.

   Does not apply; Does apply

Future plans

Now we would like to know a bit more about your **current situation** and **future plans**.

4. (If Children = 1 or Children = 2 in W1) Which **type(s) of childcare** do you currently use when you are at work? *Please select all that apply*. [Multiple answers are possible]

   Nursery, after-school care center ("Hort"), or other external childcare options; Nanny ("Tagesmutter")/Babysitter; Partner; Grandparents/relatives; My children are old enough to take care of themselves; Other, please specify: [Inline textbox]

5. Are you currently enrolled at an institution of higher education or are you planning to enroll in any further education at an institution of higher education in the future? *Please select all that apply.* [Multiple answers are possible]

   No; Yes, this school year; Yes, next school year; Yes, but at a later point

6. Are you planning to have more children in the future?

   Yes; No; Not decided yet; Prefer not to answer

Employment

7. (If employment level in percent in W1) How much are you planning to work **next school year** (in percent)? *Please consider all jobs in case you have more than one*.
   Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

   [Slider 0(1)100]%

8. (If employment level in percent in W1) And how much do you plan to work in **10 years** (in percent)?

   [Slider 0(1)100]%

9. (If employment level in lessons in W1) How much are you planning to work **next school year** (in lessons)? *Please consider all jobs in case you have more than one*.
   Please click on the slider to give your answer. Once the slider is activated by your click, you can also adjust your answer by moving the slider to the desired position.

   [Slider 0(1)50]Lektionen

10. (If employment level in lessons in W1) And how much do you plan to work in **10 years** (in lessons)?

    [Slider 0(1)50]Lektionen

Frictions

11. Have you managed to **implement your personally preferred employment level** as part of the planning for the next school year?

    *Yes.; No, I wanted to work **more**.; No, I wanted to work **less**.; No, I have not yet specified my employment level for next school year.; Does not apply.*

12. If you encountered any **hurdles or restrictions** preventing you from **implementing your personally preferred employment level** for the next school year: which were the biggest hurdles or restrictions?

    [Open text]

13. **When** did you **personally** decide how much **you** would like to work next school year (regardless of when you communicated or discussed this with your employer)?

    I have not yet decided.; After the fall holidays of the current school year (in the last 2-3 months); Before the fall holidays, but after the current school year had started; Before the current school year

14. Do/Did you **feel pressured** by anybody to deviate from the employment level you would personally prefer for the next school year? *Please select all that apply.* [Multiple answers are possible]

    No; Yes, by colleagues at school; Yes, by the school principal/the employer; Yes, by my nuclear family (partner or kids); Yes, by my extended family; Yes, by others: [Inline Textbox]

15. Now try to imagine **your life** in **10 years**. What are the **key factors** you will consider when deciding on your employment level?

    [Open text]

Employment level partner

(If Partner = "Yes" in W1)

16. In the next questions, we would also like to know a bit more about **your partner's situation**. What is your partner's **current employment level** (in percent)?

    [Slider 0(5)100]%

17. How much is your partner planning to work **next year** (or school year)?

    [Slider 0(5)100]%

18. Roughly estimated, what share of your household's total **annual income** does your partner contribute? *Example: If your total yearly household income is around 100'000 CHF and your partner earns 50'000, his/her share is 50%.*

    [Slider 0(5)100]

Advice

19. Now we would like you to imagine the following situation: a teacher colleague at your school is asking you for your advice. She currently works at a 40% employment level and has a 3-year-old child, who attends the local nursery while she works. In your opinion, **which factors** will have the **greatest financial impact** in the **long term** if she **increases** her employment level **to 80%**? *Please rank all four factors in order of magnitude so that the first factor is the one with the **greatest long-term financial impact** by dragging the factors to the desired position.*

[Randomized order]; Drag & drop ordering:

Faster career/salary progression; Costs of external childcare; Total pension savings; Total future work income

20. Would you like to add another **particularly important factor** that you think the colleague should consider?

    [Inline Textbox]

Employment forecast

21. As you probably know, the shortage of teachers has become an ongoing issue in Switzerland. We are considering generating some **projections** from our study, which might help the department of education of your canton to better plan for future school years. *We will only calculate an **aggregate number** for all teachers in the entire canton, i.e., we will take an average over all responses. For this purpose, we will **only use your answer to this question**. **Your anonymity will be strictly ensured.*** As best as you can estimate at the moment, how much do you realistically aim to work (in percent) …
    - ... **3 years** from now?
    - ... **5 years** from now?
    - ... **10 years** from now?

    [Slider 0(5)100]; I prefer not to answer this question.

Spillover effects

22. In our **previous survey**, you watched a short **informational video**. Did you **discuss** the content of the video with …
    - ... your partner or your family?
    - ... your colleagues?
    - ... your friends?
    - ... someone else not listed above, namely: [Inline textbox]

    Yes; No

Steps after treatment

23. Did you or are you planning to take any measures that are directly **related to the topic of the video**?

    Yes; No

24. (If «No» at 23 and treatment group in W1) What are **your personal reasons** for **not taking any measures** at this moment concerning the long-term financial consequences of a reduced employment level? *Please select all that apply*. [Multiple answers are possible]

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

*The financial consequences are **not large** in my case.;*
*The consequences **do not matter** for my/our overall household finances.*;
*I **am not aware of any concrete steps** I could take in my specific situation.;*
*There are currently **no options** for me to work more or take other financial measures.*;
***Time with my [children/my child]** now is **more important** to me than the long-term financial factors.;*
Other, namely: [Inline textbox]

25. (If «Yes» at 23 and treatment group in W1) **Which** of the following **measures** are you taking regarding the long-term financial consequences of a reduced employment level? *Please select all that apply*. [Multiple answers are possible]

    [Randomized order; "Other, namely:" always last]

    ***I am getting more informed** about my financial situation.;*
    *I plan to **work more in the future**.*;
    *I am **discussing this topic** with my partner.;*
    *I plan that my partner and I will directly insure **each other** financially against any negative consequences of a reduced employment level;*
    *I want to **save** more money now to be prepared for potential financial uncertainties in the future.;*
    Other, namely: [Inline textbox]

Zukunftsrechner tool

26. (If treatment group in W1) After the previous survey, we gave you access to the **Zukunftsrechner**. Did you use it at least once?

    Yes; No

27. (If "Yes" at 26 and treatment group in W1) How **helpful** did you find the Zukunftsrechner for your situation?

    Not helpful; Rather not helpful; Neither nor; Rather helpful; Very helpful

28. (If "No" at 26 and treatment group in W1) Why have you not used the Zukunftsrechner yet? *Please select all that apply.* [Multiple answers are possible]

    [Randomized order; "Other:" always last]

    *I had **technical problems**/did not receive the link. Please specify the exact problem: [Inline Textbox];*
    *I did **not have time**.;*
    *I do **not** find it **relevant** to my situation.;*
    *I think I already received all the relevant information **in the video**.;*
    *I **forgot** about it.;*
    *I **do not trust the numbers** mentioned in the video.;*
    Other: [Inline Textbox]

Feelings

29. We are almost at the end of the survey. Now, we would like to know how **you felt in the last month**. In the **last month**, how often have you had the **feeling** …

[Randomized order]

- … of being nervous or stressed?
- ... that things were going your way?
- ... that you can't cope with all the things you have to do?
- ... that you were on top of things?

Rarely; Sometimes; Often

Final questions

30. Would you like to be informed about the results of our study?

    Yes; No

31. Do you have any **comments** here at the end which you would like to share with us?

    [Essay textbox]

32. END OF SURVEY. **Thank you** for your participation in the second part of the **Family Life Study**! We will contact you again at the beginning of the next school year for the third and final part of our study.

C.6 Treatment Video (English Translation)

Transcript of Treatment Video (English translation):
(Not) Thinking about the Future: Financial Information and Maternal Labor Supply

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Duration: 4:04 minutes

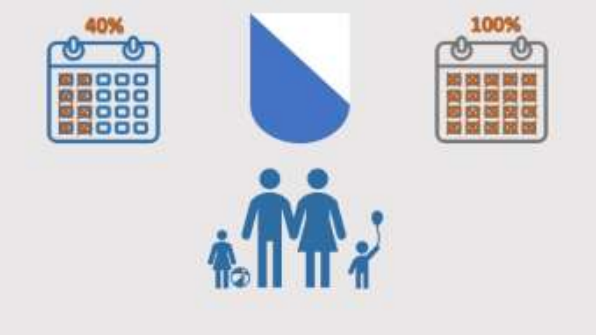
Deciding how much to work can be a difficult decision for mothers.

One important aspect in these considerations is how your employment level will affect your family's budget - not just while the children are young, but also in the long term.

Of course, there are many other factors at play, but looking at your finances can help you make a well-informed decision.

Let's accompany Anna and Reto in their deliberations!

Anna and her husband Reto live in [city] and have two children aged five and three. Anna works as a primary school teacher with an employment level of 40%. Together, the couple is considering whether Anna should increase her employment level to full-time for the next school year.



What would this decision mean financially?

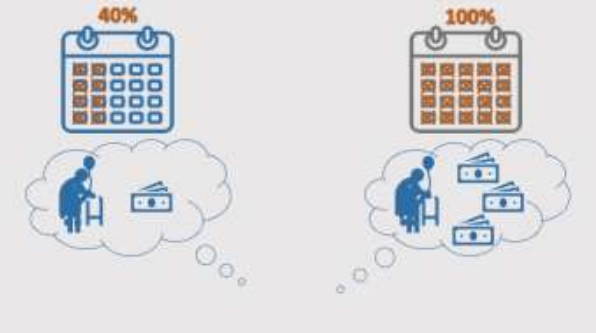
If Anna works full-time in the next school year, she will earn CHF 10,600 per month. After deducting social security contributions, taxes, and the costs of external childcare there is only a relatively small additional amount left over at the end of the month – and significantly less time with the children.

Anna and Reto ask themselves whether the low monthly income is really worth Anna working full-time.

But is that the whole story?

Anna and Reto next calculate how Anna's long-term income and pension savings would develop if she continued to work 40% compared to full-time employment.

It may seem extreme that Anna will stick to an employment level of 40% in the long term. In fact, many women in Switzerland find it difficult to significantly increase their employment level again after a long period of time.

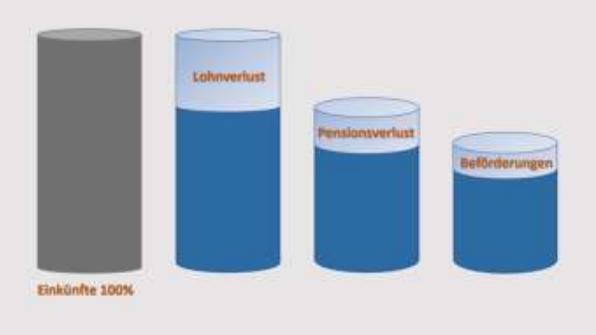


Anna's reduced employment level has three main financial consequences:

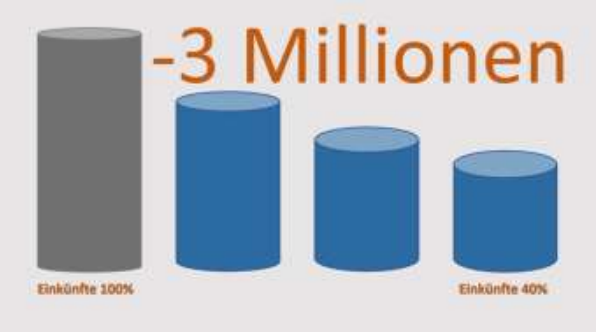
First: Anna's loss of earnings over her working life. This is the difference between her total wage income when working full-time and the total wage income if she worked 40% instead.

Second: Anna's lost pension savings. This is the lost capital in Anna's second pillar and comes from lower pension contributions and lower interest growth when Anna earns less.

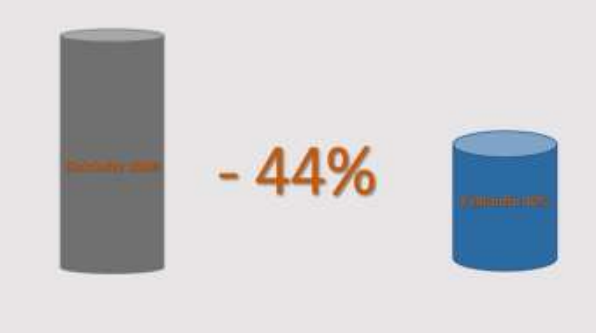
Third: Anna's lost salary growth. Reto and Anna conservatively estimate that Anna will at least once receive at paygrade promotion more quickly if she works full-time.



Adding up all these figures up to Anna's retirement, the difference between full-time and 40% employment amounts to 3 million CHF.

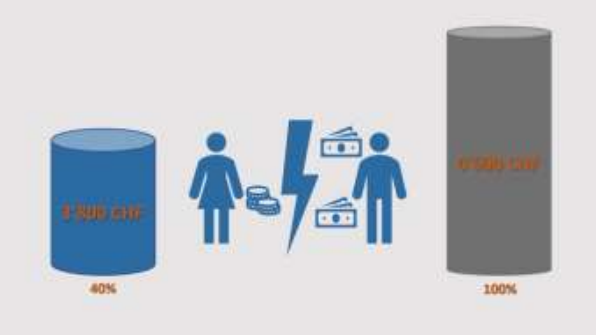


In other words, Anna would lose almost half of her potential income.



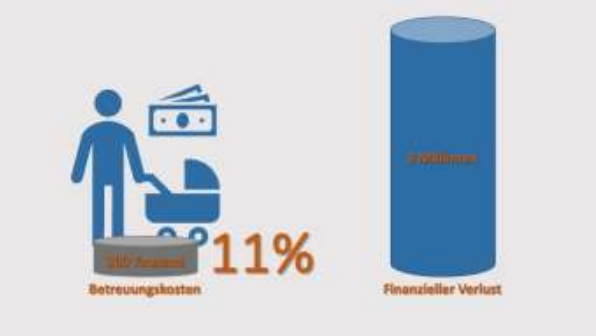
Anna also shares with Reto her concerns that a low employment level poses a long-term financial risk, especially for HER. If Anna calculates her own monthly retirement pension – independently of Reto – she will only receive CHF 3,800 each month instead of CHF 6,600 if she were to work full-time.

With a low employment level, Anna will be financially more dependent on Reto. If due to unexpected events in the future Anna is suddenly solely responsible for her finances, she could find herself in a financially precarious position.

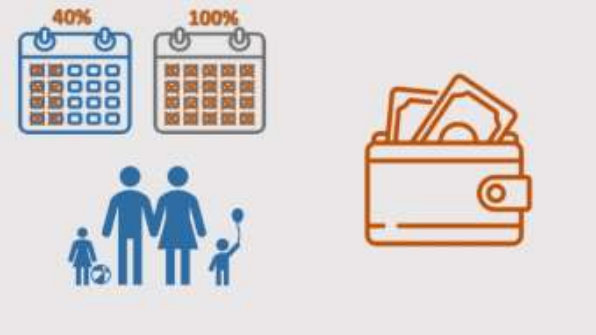


But what about the higher childcare costs that Anna and Reto considered earlier?

The total expenses for external childcare until her two children are grown up would be higher if Anna worked full-time. However, compared to the additional income due to full-time work, the care costs only amount to 11%.



Like Anna and Reto, your family may be facing similar decisions at the moment. Being aware of the long-term costs of a reduced employment level can help you make a well-informed decision. Ultimately, of course, the best decision is the one that works well for you and your family.



C.7 Documentation Projection Tool

Assumptions *Future Calculator* (Zukunftsrechner)

This document provides details about the *Future Calculator*, the tool participants were invited to use as part of the treatment, and which we also utilized to calculate the numbers provided in our informational video. The initial calculations and visualizations the tool is based on were designed in collaboration with the Zürcher Kantonalbank. We tailored it to teachers, basing the assumptions for wage development, career progress, and pension saving schemes on cantonal regulations. As is the case for many public employees, the teacher salary schedule is almost fully stipulated by law and leaves little room for discretion.

The tool is primarily designed to calculate the loss in total earnings, the reduction in monthly pension payments from the occupational pension scheme, the impact of missed promotions, and the total childcare costs when comparing full-time employment to specified levels of part-time employment. Importantly, for the full-time scenario, the tool calculates the total numbers if the woman had worked full-time her whole work-life and compares it to what would happen if she decided to reduce to the specified employment level at the provided age.

In order to perform the projections the user needs to provide the following input parameters:

- **Marital status**: Participants can choose between married/civil union and not married. This parameter only matters for the maximal pension payment from the first pillar of the pension scheme and does not play an important role for well-paid teachers.
- **Age/year of birth**: Participants year of birth to calculate (future) contribution paths.
- **Year of birth of child(ren)**: The users can enter up to three children. The *Zukunftsrechner* uses this input to calculate childrens' age and based on this the childcare costs in the different institutions (childcare, kindergarten, school etc.) and state transfers.
- **Current Income**: This is the income currently earned. It is used to infer teachers' current years on the job and therefore to determine which income increases the person receives at which points in time. This also affects payments to the occupational pension scheme.
- **Future changes in workload**: Users can indicate between one and three changes in their employment level in the future by entering the age when they think their employment will change and the respective level in %.

Based on these parameters and the calculations, the tool provides the following main outputs:

1. **Effects on total earnings:** A figure visualizing the accumulation of financial losses relative to a full-time workload (i.e., lost gross income, missed promotions, foregone savings in the occupational pension scheme (BVG), and reduced contributions in the first pension pillar). This figure can be toggled to display the costs at any age starting from the employment reduction.

Additionally, we present a bar chart comparing the total cumulated income in the full-time versus the part-time scenario, highlighting the percentage loss in total potential earnings.

2. **Effects on monthly pension payments:** A figure comparing the expected monthly old-age pension payments in the full-time and part-time scenarios, visualizing the loss in pension payments as a percentage.

3. **Putting total lifetime costs in relation to childcare costs:** A figure comparing the total accumulated financial loss with the costs of childcare, assuming full-time childcare until the child is 16, expressed as a percentage of the total loss.

Below we provide some more details and assumptions behind the calculations for the specific parts.

Earnings projection

The teacher's wage schedule is fully determined by regulations of the cantonal departments of education and mostly depends on years of job experience. We use this to infer the job experience of the used from the input field "current income". We then use this to project their future wage development.

In order to make sure that all teachers can be classified into one level, even if they, for example, enter a rounded wage, we define wage brackets, where the the mean between the next higher wage and the actual exact wage is the upper bound. The department of education differentiates between automatic wage increases (or *Lohnstufenehrhöhung*) and individual wage increases. In case of automatic wage increases, the teacher receives a higher wage after a prespecified amount of time independent of employment level and performance. The first ten years of experience, the wage increases between 2-4% per year, and it continues to increase by 1 - 1.5% every two years for the following 20 years. In case of individual wage increases, the Department of Education sets a maximum number of teachers that can be promoted. For the tool, we directly implement automatic wage increases. We split the individual wage increases over two years, as their timing is less clear-cut.

Career Progress and Promotions

Teachers are rarely promoted if they stick to their career path (and do not become principals or start working for the Department of Education). As explained above, wages mostly grow automatically due to job experience (*Lohnstufen*) and not as a result of specific achievement at the discretion of a superior. The only exception to this rule is the promotion to so-called *Lohnüberstufen*. If a teacher reached the first wage maximum and received good evaluation throughout the career she can be once more promoted. We assume that teachers who had a workload of at least 70% for more than half of their career receive this promotion after 20 years of job experience.

Pension payment projections

Pension payments from first pillar (AHV)– The AHV is the first pillar of the Swiss pension system. Every Swiss citizen from age 18 (20 if not employed before 18) needs to make contributions. We assume that contributions start at age 18. It mostly covers basic needs and has a maximum pension payment that most teachers will reach even at low workloads. For the population of teachers, the most relevant parameter in this pillar is the marital status: Single women receive a higher payment than married women. To account for inflation the prior wages need to be adapted to the current wage level which is done with the Aufwertungsfaktor or revalorisation factor. (Current revalorisation factors can be found here https://sozialversicherungen.admin.ch/de/d/6058).

Pension payments from second pillar (occupational pension scheme)– The occupational pension scheme is the second pillar of the Swiss pension system with employee and employer contributions. It is meant to sustain the standard of living and contributions heavily depend on income levels throughout a work life. Generally, the percentage of the income contributed to the pension increase with age. Contributions are calculated based on the so called coordinated wage, which is determined by the government *Koordinationsabzug*. In 2022 the *Koordinationsabzug* was 25.095 CHF. The coordinated wage is the difference between the gross wage and the *Koordinationsabzug*.

For the pension provider of our teacher sample the employer's contribution as share of the wage is fixed. Teachers can choose between three different plans (a basic, standard, and top plan), which differ in terms of the percentage of the wage teachers pay into the fund. We assume that teachers choose the standard version of the plan which is moderately more generous than the minimum required by law. We assume that teachers start making contributions from age 25 on. (Comparison of the plans can be found here: https://bvk.ch/de/vorsorge/beitraege-und-beitragswahl).

The actually received (monthly) pension payment from the second pillar is determined by a so-called *Umwandlunsgssatz*, which is in principle stipulated by law. The *Umwandlunsgssatz* determines which percentage of the obligatory total pension savings are paid out each year. In our tool we assume 5%, the *Umwandlungssatz* that is in place at the time of the study. We further assume a retirement age of 64 for women.

Childcare Cost

In order to contextualize the long-term financial costs, we calculate the total childcare expenses until the child (or children) reach 16 years, assuming full-time care. This implies an upper bound of childcare costs, considering that in many cases, children are not in institutional childcare full-time.

In Zurich, childcare encompasses four types: early childcare (ages 1-4), obligatory kindergarten (ages 5-6), primary school (ages 7-12), and secondary school (ages 13-15). From kindergarten onward, typically only covering mornings, parents requiring care beyond school hours need to pay for after-school programs. Table 1 outlines the assumed payment schedule for childcare per year, dependent on age and workload, based on 2022 public institution rates in the city of Zurich. The tool also factors in

weekends and holidays (25 days for mothers, typical school breaks for children). With 250 working days per year and 65 days of school vacation for children, we assume teachers work during holidays for preparation and administrative tasks, although with more flexibility. The visualization utilizes the 100% workload scenario.

Table 2 additionally lists all assumptions on parameter values for the projections.

Table 1: Childcare Cost per Year in CHF as a Function of Child Age and Level of Employment

	Kita (0-4 years)	Kindergarten (5-6 years)	Primary School (7-12 years)	Secondary School (13-15 years)
100%	27.000	17.400	18.505	5.280
90%	24.360	15.690	16.691	4.769
80%	21.600	13.920	14.804	4.224
70%	18.960	12.210	12.990	13.730
60%	16.200	10.440	11.103	3.168
50%	13.560	8.730	9.289	2.657
40%	10.800	6.960	7.402	2.112
30%	8.160	5.250	5.588	1.601
20%	5.400	3.480	3.710	1.056
10%	2.760	1.770	1.887	545

Table 2: Parameter Assumptions

Parameter	Value
Max. AHV Pension	29'400
Min. AHV Pension	14'700
Max. AHV Pension Couples	44'100
AHV Revalorisation Factor	1.04
AHV Entry Age	18
AHV Salary Max.	88'200
BVG Entry Age	25
BVG Entry Wage	21'510
BVG Salary Min.	16'538
BVG Salary Max.	882'000
BVG Coordination Deduction	25'095
BVG Conversion Rate	5.00%
Pension Age	65
Years of Upbringing Child	16
Contribution Years	47
Interest Rate	1.00%

C.8 Example Projection Tool (Screenshots)

Documentation of Projection Tool (Zukunftsrechner):
(Not) Thinking about the Future: Financial Information and Maternal Labor Supply

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This file documents the online projection tool „Zukunftsrecher“ which is part of the treatment material. We provide translations of the text and present the exemplary calculation for our treatment vignette case.

Input page:

Figure 1:

Welcome to the **Zukunftsrechner** (‘future calculator’) of the Family Life Study!

In the **future calculator**, you can easily calculate for your personal situation the **long-term financial consequences** of different **employment levels compared** to a 100% employment level over your entire working life. Enter your details for **your personal "future example"** and click on "Calculate". You can use the future calculator as often as you like over the next 4 weeks.

At the end of each calculation, you have the option of saving the results to your device.

Please enter your data for your personal **future example here**:

[Participants are asked to enter their marital status and their year of birth]

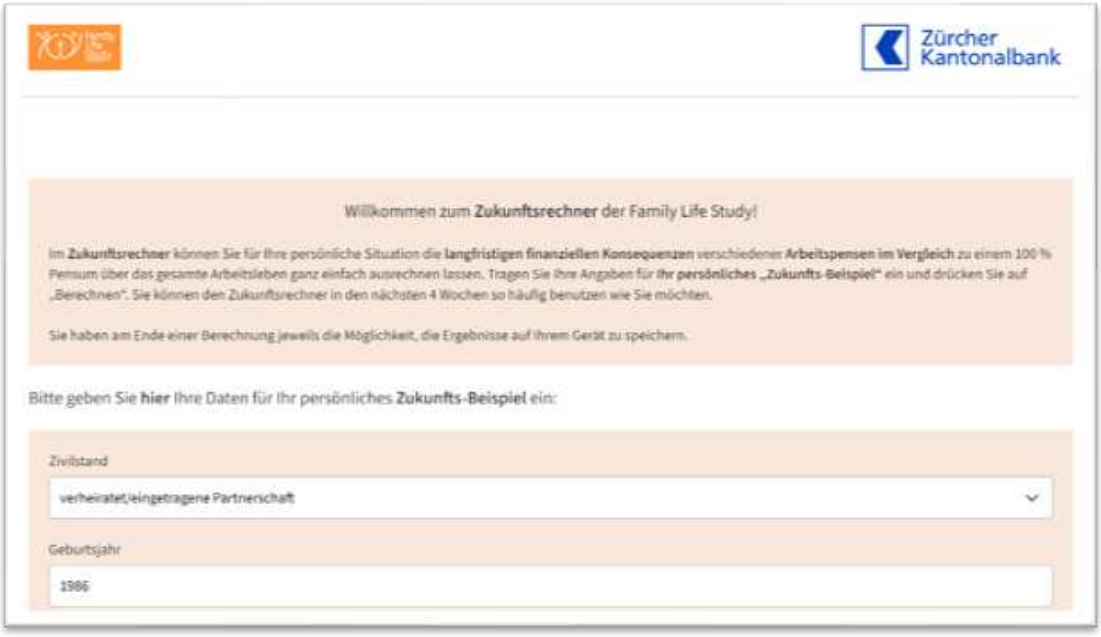

Figure 1: Input page first part.

Figure 2:

[Participants are asked to enter their current yearly gross income, current employment level, and the year of birth of their child(ren)]

Figure 2: Input page second part.

Figure 3:

Now think about how your planned or desired **level of employment** will develop throughout your working life in the future.

If you are not planning to change your level of employment, please enter your current employment level starting from your current age.

You can change your employment level **up to three times.**

[Participants are asked to enter at least one employment level change with the corresponding age at which the change should occur]

Figure 3: Input page third part.

Text at the end of the input page: Please **click** on **"Calculate"** to compare the financial aspects of **the future example you have entered** with an **employment of 100%**.

Output page:

Figure 4:

Dear [Name]

The following calculations show the **financial implications of your future example** if you decide to work:

- **40%** from the age of **36 until you retire.**

This will be **compared** to the situation in which you would be working with an employment level of **100%** for your **entire working life.**

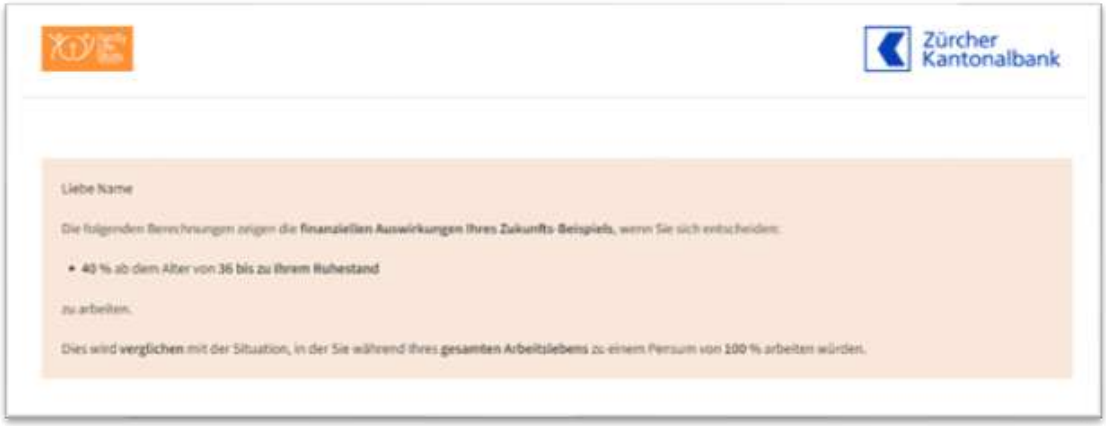

Figure 4: Introduction output page.

Figure 5:

1. Total income

The following figure shows you **how high the total financial loss** would be in **your future example** compared to a full-time job throughout your entire working life.

[The figure presents the cumulated losses in earnings, promotions, second-pillar pension savings, and first-pillar pension savings. Participants may toggle all loss categories across all ages displayed in the figure.]

Figure 5: First output demonstrating the cumulative long-term losses by loss category.

Figure 6:

In **your future example**, the **total financial loss** amounts to **CHF 2.92 million.**

Or to put it differently: with an employment level of **100%,** you would accumulate **CHF 6.60 million**. In **your future example**, your total accumulated income would amount to **CHF 3.67 million**.

You would therefore lose **44.33 % of your potential income**.

[The graphic presents the accumulated total earnings and pension savings with an employment level of 100% compared to the employment levels input by the participant]

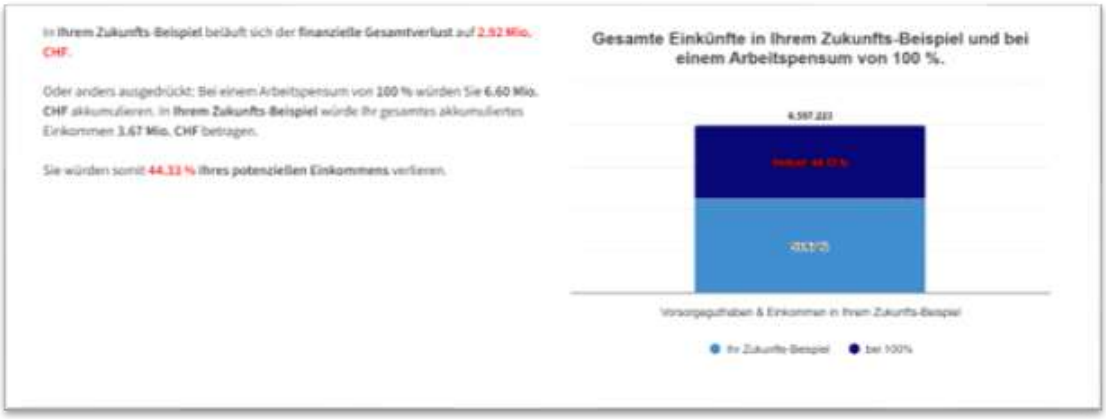

Figure 6: Second output demonstrating the cumulative financial loss.

Figure 7:

2. Monthly retirement pension

In this graphic, we focus on the effects on **your individual monthly retirement pension** (AHV (1st pillar) + BVG (2nd pillar)) after retirement (independently from your partner).

In **your future example**, your monthly **retirement pension** will be **CHF 2,825 (or 43%) lower** compared to an employment level of 100%.

[The graphic presents the monthly pension earnings split between AHV (1st pillar) and BVG (2nd pillar), for a 100% employment level and employment levels as input by the participant]

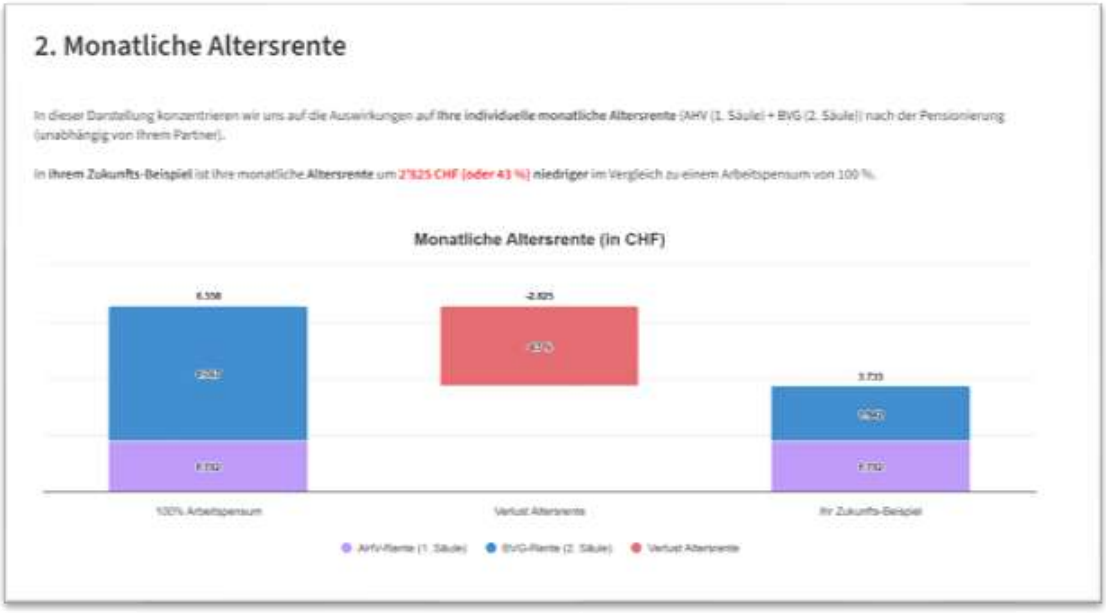

Figure 7: Third output demonstrating the impact on monthly pension payments.

Figure 8:

3. Costs for childcare

Many families compare the mother's monthly income with the monthly costs of external childcare. However, this is only a short-term consideration. But how do the maximum **childcare costs** you would incur in the long term for full-time childcare **compare** to the total long-term **financial losses in your future example**?

The **maximum childcare costs** that would be incurred in your case for external full-time childcare (up to the age of 16) amount to CHF 252,700. This corresponds to 9% of the total **financial loss** in **your future example**.

[The graphic presents total financial losses due to a lower employment level with additional childcare costs incurred for full-time childcare]

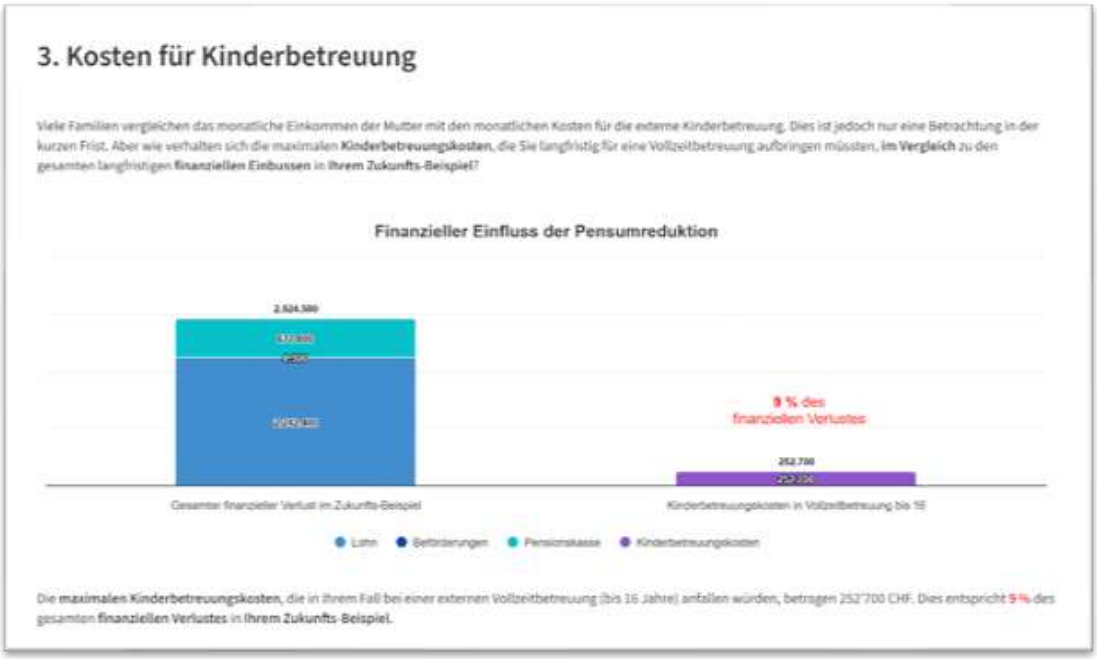

Figure 8: Fourth output comparing total losses to total childcare costs.

[Participants can print the output to a PDF file and initiate a new projection, changing their entered parameters. We further provide a link to the documentation of the central assumptions underlying the calculations.]