



Survey questions



While reviewing the survey questions document, please keep the following notes in mind:

- The questions reflect the already approved story angle and sample copy; revisions to the story angle and/or sample copy will need to be vetted by the We are Talker editorial account manager for news credibility before the survey questions are modified
- This draft of the survey questions is considered the strongest version possible, based on the shared information between the client and We are Talker
 - Any significant changes will need to be approved by the Talker editors to ensure we still have a strong, newsworthy story that complies with market research standards and best practices
- Once approved, our market research division, [Talker Research](#), will review the survey
 - Their team members are members of the Market Research Society ([MRS](#)) and the European Society for Opinion and Marketing Research ([ESOMAR](#)); they will ensure the questions are written in a way that is fair, unbiased and not leading
 - This includes adding routing, N/A options, etc. as they deem necessary to ensure respondents are best able to answer the survey
- Talker Research's changes will be shared with the client for a final review, but client edits that go against market research standards will not be allowed; the survey must adhere to the MRS code of conduct to be sent to our panel of respondents
- If a specific, niche sample is needed for the survey, screener questions will be added to the top of the document — these do not add to the question total and are not editable; they are added to ensure we target the right group of respondents



Internal project name: Gen Z's state of being

Sample: 2,000 Gen Z workers who are paid hourly

Splits: Gender, region, Q1, Q8

SCREEN QUESTIONS:

1. What is your gender? [SINGLE SELECT, MAINTAIN ORDER]

1. Male
2. Female
3. Non-Binary
4. Other
5. Prefer not to say

KEEP NON-BINARY/OTHER/PNTS IN TOTAL, REMOVE FROM GENDER SPLIT

QSEX. HIDDEN GENDER RECODE

1. Male
2. Female

If D1=1, QSEX=Male

If D1=2, QSEX=Female

D2. What is your age in years?

[NUMERICAL OPEN-END; RANGE 0-99]

[TERMINATE IF OVER 18]

D2a. Please select the year in which you were born.

[Dropdown list of years from 2007 to 1926]

[TERMINATE if age and birth year do not align +/- 1 year]

QAGE: HIDDEN AGE RECODE BY GENERATION

IF D2a=1997-2007, QAGE=Generation Z

IF D2a=1981-1996, QAGE=Millennials **[TERMINATE]**

IF D2a=1965-1980, QAGE=Generation X **[TERMINATE]**

IF D2a=1946-1964, QAGE=Baby Boomers **[TERMINATE]**



IF D2a=1926-1945, QAGE=Silent Generation [TERMINATE]

D3. Which state do you live in?

[DROP DOWN OF 50 U.S. STATES AND "I DO NOT LIVE IN A U.S. STATE".

TERMINATE IF OUTSIDE THE U.S.]

QRGN5: HIDDEN REGION RECODE

1. Northeast
2. Southeast
3. Southwest
4. Midwest
5. West

SQ1. How are you currently employed/paid?

- a. Salary
- b. Hourly [TERM IF NOT SELECTED]
- c. Other
- d. N/A: I'm not employed

Survey Questions:

1. [SPLIT] If you had to predict one way or another, how likely do you think you are to be able to fully retire from work in the future? [select one]
 - a. Very likely
 - b. Somewhat likely
 - c. Neither likely nor unlikely
 - d. Somewhat unlikely
 - e. Very unlikely

2. [SHOW IF Q1 = A or B] At what age do you think you'll be able to retire?
 - a. [Slider] [slider 45-75] [increments of 1] [left label: 45 or younger | Right label: 75 or older]
 - a.

3. Which of the following statements is true about you? [select one]
 - a. I think I'll need to work full-time past typical retirement age
 - b. I think I'll need to work part-time past typical retirement age
 - c. I think I'll be able to retire at, or near, the typical retirement age



4. Are you saving for retirement? [select one]

- a. Yes
- b. No

5. How much money, if any amount at all, do you contribute to each of the following savings categories per month?

[GRID] [RANDOIMZE]

- a. Retirement [SHOW IF Q4 = A]
- b. Savings for travel
- c. Savings to buy a car
- d. Savings to buy a home
- e. Rainy day savings
- f. Emergency fund
- g. College or higher education
- h. Stocks and investments
- i. Medical expenses
- j. Hobbies and recreation
- k. General savings

[GRID BY] [select one]

- i. \$0 – I don't save in this category
- ii. \$1 - \$50
- iii. \$51 - \$100
- iv. \$101 - \$150
- v. \$151 - \$200
- vi. \$201 - \$250
- vii. \$251 - \$300
- viii. More than \$300
- ix.

6. How much money do you typically spend on each of the following per month?

[GRID] [RANDOMIZE]

- a. Eating out
- b. Social activities with friends
- c. New clothes
- d. Toiletries and personal care items
- e. Transportation (could include money spent on gas or public transportation)
- f. Dating
- g. Phone bill
- h. Internet bill
- i. Car insurance
- j. Renter's insurance



- k. Car payment
- l. Utilities
- m. Student loan payment

[GRID BY:] [select one for each statement]

- i.
- ii. \$0 – I don't spend in this category
- iii. \$1 - \$50
- iv. \$51 - \$100
- v. \$101 - \$150
- vi. \$151 - \$200
- vii. \$201 - \$250
- viii. \$251 - \$300
- ix. \$301 - \$350
- x. \$351 - \$400
- xi. \$401 - \$450
- xii. \$451 - \$500
- xiii. More than \$500

xiv.

7. How much money do you typically spend on each of the following per month?

[GRID:]

- a. Rent or mortgage payments
- b. Travel (could include money spent on weekend trips and day trips)

[GRID BY:]

i.

- ii. \$0 – I don't spend in this category
- iii. \$1 - \$50
- iv. \$51 - \$100
- v. \$101 - \$150
- vi. \$151 - \$200
- vii. \$201 - \$250
- viii. \$251 - \$300
- ix. \$301 - \$350
- x. \$351 - \$400
- xi. \$401 - \$450
- xii. \$451 - \$500
- xiii. More than \$500

8. [SPLIT] How would you describe your spending habits? [select one]

- a. More of a splurger
- b. More of a saver



- c. Equal parts splurger and saver

**9. What habits do you do/use on a regular basis to save money? [select all that apply]
[RANDOMIZE, ANCHOR LAST 1]**

- a. Dumpster diving/curb shopping
- b. Cutting my own hair
- c. Doing free activities for fun (e.g. going to parks, hiking or attending community events)
- d. Using coupon apps, cashback sites and waiting for sales
- e. Buying secondhand things
- f. Doing my own car maintenance
- g. Carpooling with others when I can
- h. Using public transit
- i. Biking or walking instead of driving
- j. DIY home repairs
- k. Taking shorter or cold showers
- l. Air-drying clothes instead of using a dryer
- m. Keeping the thermostat very low in the cold months and higher during the warm months
- n. Buying in bulk
- o. Shopping at discount stores
- p. Meal prepping
- q. Buying generic brands only
- r. Eating mostly home-cooked meals
- s. None of the above [EXCLUSIVE]

10. What's the most extreme thing you've done in the last year to save money?

- a. Free text
- b. Nothing in particular/Prefer not to say

11. Who do you live with, if anyone? [select one]

- a. No one, I live by myself
- b. With a roommate or roommates
- c. With my parents
- d. With family members (e.g. siblings, extended family)
- e. With my spouse or partner
- f. Other (please specify)

12. [HIDE IF Q11 = A] How many people live in your household? [select one]

- a. 2, including me
- b. 3, including me



- c. 4, including me
- d. 5 or more, including me

13. How many people are you financially responsible for? [select one]

- a. 1, just myself
- b. 2 people, including myself
- c. 3 people, including myself
- d. 4 people, including myself
- e. 5 or more people, including myself

14. How many jobs/gigs do you have? [select one]

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5 or more

15. On a regular weekday, how much downtime do you have? Please think of downtime as time when you're not working, cleaning, running errands or being productive, but instead time spent relaxing, resting or enjoying yourself. [select one]

- a. Less than 15 minutes
 - a. 15 minutes – 30 minutes
 - b. 31 minutes – 60 minutes (1 hour)
 - c. 61 minutes – 90 minutes
 - d. 91 minutes – 120 minutes (2 hours)
 - e. 121 minutes – 150 minutes
 - f. 151 minutes – 180 minutes (3 hours)
 - g. More than 3 hours

16. Which of the following life milestones and moments do you think you'll achieve in your lifetime? [select one grid]

[GRID:] [RANDOMIZE]

- a. Getting married
- b. Buying a home
- c. Having a kid or kids
- d. Getting an undergraduate degree
- e. Getting my graduate degree, or a specialized certification
- f. Starting my own business
- g. Completely paying off my debt
- h. Getting promoted at work



- i. Getting a raise at work
- j. Making six figures
- k. Becoming salaried

[GRID BY:]

- i. I do think I'll achieve this life milestone
- ii. I do not think I'll achieve this life milestone, and this is at least partially because I don't think I'll be able to afford it
- iii. I do not think I'll achieve this life milestone, but finances do not play a role in why
- iv. N/A: I'm not interested in achieving this milestone/I have already achieved this

17. How much, if at all, have the following things been negatively impacted by financial constraints in the last year? [select one]

[GRID]

- a. My social life
- b. My dating life
- c. My work
- d. My mental health
- e. My physical health

[GRID BY]

- i. A lot
- ii. Somewhat
- iii. A little bit
- iv. Not at all

18. Which of the following statements is true about you? [select one]

- a. I'm single
- b. I'm casually dating
- c. I'm in a committed relationship

19. [SHOW IF Q18 = A OR B] Have you gone on fewer dates in the last year than you hoped to, due to financial constraints? [select one]

- a. Yes
- b. No

20. Hypothetically, if you unexpectedly received a \$500 bill today, would you be able to pay it in full with the money you have in your bank account, and still pay all your other bills this month? [select one]

- a. Yes
- b. No



**21. Thinking about your current job (if you have multiple jobs, think about the one where you work the most hours), why did you take the job? [select all that apply]
[RANDOMIZE, ANCHOR LAST 1]**

- a. I was attracted to the role
- b. I was attracted to how much the role paid
- c. I was attracted to how frequently I'd be paid (e.g. daily, weekly, bi-monthly)
- d. I was desperate for a job
- e. None of the above [EXCLUSIVE]

22. Thinking about your current job (if you have multiple jobs, think about the one where you work the most hours), how happy and fulfilled do you feel in this role? [select one]

- a. Very happy and fulfilled
- b. Somewhat happy and fulfilled
- c. Neither happy and fulfilled nor unhappy and unfulfilled
- d. Somewhat unhappy and unfulfilled
- e. Very unhappy and unfulfilled

23. Thinking about your current job (if you have multiple jobs, think about the one where you work the most hours), which of the following statements, if any, apply to you? [select all that apply] [RANDOMIZE, ANCHOR LAST 1]

- a. I'm currently working below my skill level in my role
- b. I'm not currently scheduled to work as many hours as I want to
- c. Work drains me more than it energizes me
- d. I feel stuck in my career
- e. I feel behind in my career compared to others my sameage
- f. I don't have a long-term plan for my career
- g. I'm worried about my job security
- h. None of the above [EXCLUSIVE]

24. How much do you agree or disagree with the following statement? "I feel like I don't have a life outside of my job and working." [select one]

- a. Strongly agree
- b. Somewhat agree
- c. Neither agree nor disagree
- d. Somewhat disagree
- e. Strongly disagree

25. Which of the following best describes how frequently you get paid (e.g. just your hourly/salary pay, not including bonuses) at your job? [select one]

- a. Daily



- b. Weekly
- c. Biweekly/twice a month
- d. Monthly
- e. Other

26. How would having access to your earned pay every day (e.g. on-demand pay) impact you? [select all that apply] [RANDOMIZE, ANCHOR LAST 2]

- a. It would help me pay my bills on time
- b. I would be able to stay longer at my current role
- c. I would be more productive and engaged at work
- d. I would feel more valued at work
- e. I'd be more financially stable
- f. It would decrease my stress and improve my mental health
- g. My social life would improve
- h. My dating life would improve [SHOW IF Q18=A OR B]
- i. I'd be able to put more money into savings
- j. Other (please specify)
- k. No way in particular [EXCLUSIVE]

27. Do you wish your employer provided access to your earned pay every day (e.g. on-demand pay)? [select one]

- a. Yes
- b. No
- c. I am not sure

Occasionally, the media may contact us wanting to interview respondents in the survey for further information to boost the article with qualitative data. These experiential quotes are used to add something unique to their reporting and boost the authority of the story which can then aid SEO performance.

To facilitate this, we sometimes ask respondents if they're open to being contacted by the media for further interview. This consent must be gained prior to running the survey. This enables us to share certain respondents with the media in adherence with our data protection protocols. Please note, a respondents' answer to this question does not impact their eligibility for the survey in any way.

28. We're looking to hear from Gen Z workers who are paid hourly. If you consent, you may be contacted for a short interview by phone or email from a journalist for further



comment. There is no financial incentive for taking part, but your name and responses may be cited in a national publication.

I'm interested in participating

I'm not interested in participating

29. [SHOW IF "I'm interested in participating" in PREVIOUS QUESTION] Please enter your details below.

Name:

Email: