

SURVEY QUESTIONS:

Talker Research team members are members of the Market Research Society (MRS) and the European Society for Opinion and Marketing Research (ESOMAR).

Talker Research is also part of the Transparency Initiative through the American Association for Public Opinion Research (AAPOR) – to view the complete methodology as part of this initiative, please visit the [Talker Research Process and Methodology page](#).

For more information on the survey or any additional questions, please contact: questions@talkerresearch.com

PROJECT NAME:

AFFORDABILITY

SAMPLE: 5,000 Americans evenly split by state (100 in each state) who plan to file taxes, split evenly by generation (1,250 Gen Z, 1,250 millennials, 1,250 Gen X, 1,250 baby boomers)

SPLITS: Age, gender and state

Survey 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 UNDER 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 [QUOTA 1250]

IF D2a=1981-1996, QAGE=Millennials [QUOTA 1250]

IF D2a=1965-1980, QAGE=Generation X [QUOTA 1250]

IF D2a=1946-1964, QAGE=Baby Boomers [QUOTA 1250]

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

D3. Which state do you live in? [100 PER STATE]

[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

SQL. Which of the following do you plan to do in 2026? [Select all that apply] RANDOMIZE.

ANCHOR LAST 1

File taxes — TERMINATE IF NOT SELECTED

Buy a house

Adopt a pet

Travel internationally

Buy a car

None of the above [EXCLUSIVE]

Survey Questions:

1. To what extent do you agree or disagree with the following statement? "As a country, we're currently in a 'cost of living crisis.'" [Select one]
Strongly agree
Somewhat agree
Neither agree nor disagree
Somewhat disagree
Strongly disagree

2. To what extent do you agree or disagree with the following statements? [Grid]
GRID:
I struggle to pay my bills on time each month (rent, car insurance, etc.)
I struggle to afford necessities (groceries, etc.)
GRID BY:
Strongly agree
Somewhat agree
Neither agree nor disagree
Somewhat disagree
Strongly disagree

3. Please think about the state in which you currently live. How affordable or unaffordable do you believe your state is? [Select one]
Very affordable
Somewhat affordable
Neither affordable nor unaffordable
Somewhat unaffordable
Very unaffordable

4. Have you ever moved because where you were living became too expensive? This includes moving apartments, cities or to a different state, etc. [Select one]
Yes
No

5. [SHOW IF Q4 = A] Which of the following have you ever done? [Select all that apply]
Moved apartments, houses, etc. because where I was living became too expensive
Moved cities because the city I was living in became too expensive
Moved states because the state I was living in became too expensive
Other

6. [SHOW IF Q5 = A OR B OR C] When moving away from your [PIPE IN "apartment/house" if Q5 = A. PIPE IN "city" if Q5 = B. PIPE in 'state" if Q5 = C], which of the following were true for you? [Select all that apply]
- I had to move away from my immediate family
 - I had to move further away from close friends
 - I needed to change jobs
 - I moved somewhere I didn't want to, solely because of the cost
 - None of the above [EXCLUSIVE]
7. [SHOW IF Q5 = A OR B OR C] What factors made your [PIPE IN "apartment/house" if Q5 = A. PIPE IN "city" if Q5 = B. PIPE in 'state" if Q5 = C] too expensive to live in? [Select all that apply]
- Rent/my mortgage payment
 - Gas/transportation costs
 - Groceries or other necessities
 - The cost of activities (concerts, events, etc.)
 - Other
 - Nothing in particular [EXCLUSIVE]
8. To what extent do you agree or disagree with the following statement? "I'll never be able to live in my ideal city because of the cost of living." [Select one]
- Strongly agree
 - Somewhat agree
 - Neither agree nor disagree
 - Somewhat disagree
 - Strongly disagree
9. To what extent do you agree or disagree with the following statement? "I'll never be able to live in my ideal state because of the cost of living." [Select one]
- Strongly agree
 - Somewhat agree
 - Neither agree nor disagree
 - Somewhat disagree
 - Strongly disagree

10. To what extent do you agree or disagree with the following statement? "Over the course of 2025, 'everything' has become less affordable." [Select one]
- Strongly agree
 - Somewhat agree
 - Neither agree nor disagree
 - Somewhat disagree
 - Strongly disagree
11. Throughout 2026, do you expect things, generally, to become more or less affordable? [Select one]
- More affordable
 - About the same
 - Less affordable
12. When you file taxes in 2026 (for the 2025 tax year), which of the following do you expect? [Select one]
- I expect to receive a refund
 - I expect to owe money to the government
 - I expect to be even (i.e., not have a refund, but not owe money)
 - Not sure
13. [SHOW IF Q12 = A] To what extent do you agree or disagree with the following statement? "I need my tax refund this year more than ever before, due to the rising cost of living." [Select one]
- Strongly agree
 - Somewhat agree
 - Neither agree nor disagree
 - Somewhat disagree
 - Strongly disagree
14. [SHOW IF Q12 = A] To what extent do you agree or disagree with the following statement? "I need my tax refund earlier this year than ever before." [Select one]
- Strongly agree
 - Somewhat agree
 - Neither agree nor disagree
 - Somewhat disagree
 - Strongly disagree

15. When do you plan to file your taxes? [Select one]

January

February

March

April

Not sure

16. Will you be strategic about when you're filing your taxes, to make the most of your money? (I.e., filing early if you're expecting a refund, filing closer to the deadline if you're worried about owing money, etc.) [Select one]

Yes

No

Not sure

17. Are you planning to file your taxes yourself, or go through a professional? [Select one]

File my taxes myself

File my taxes through a professional

Not sure

18. [SHOW IF Q17 = B] For how many years have you filed through the same tax professional? If this is your first year filing through this person, please select "1." [Select one]

1

2-5

6-10

11-15

16-20

21+

19. [SHOW IF Q12 = A] Do you believe your tax refund will be a "meaningful" amount? [Select one]

Yes

No

Not sure

20. [SHOW IF Q12 = A] How much money would you need in your tax refund to make a meaningful difference to your finances? [Slider]
Slider from 0–3,000 [increments of 50] [Left label \$0; Right label \$3,000+]
Not sure

21. [SHOW IF Q12 = A] What percentage of your tax refund will be used for the following categories?
Numerical Boxes: Must add up to 100%]
Paying bills
Necessities (groceries, gas, etc.)
Savings or investments
Paying down debt/paying back debt (student loans, credit card debt, etc.)
Fun spends (vacations, going to events, etc.)
Other

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.

22. We're looking to hear from people who are/will be filing taxes. 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

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

Name:

Email: