surveys of consumers
UNIVERSITY OF MICHIGAN

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University of Michigan

Institute for Social Research

Survey Research Center

Surveys of Consumers

Web Questionnaire

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Thank you for participating in the University of Michigan's Surveys of Consumers!

This survey is confidential and voluntary. Should you come to any question that you do not wish to answer, just go to the next question and continue with the rest of the survey.

This survey complies with the Paperwork Reduction Act and has an OMB control number (7100-0150).

Should you have any questions about the survey content, please contact the Surveys of Consumers.

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This survey should be completed by an adult 18 years or older, or their spouse or partner, in whose name the housing unit is owned or rented.

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The questions in the survey will ask you about your family. By family, we mean individuals with whom you combine your incomes and live together in the same household. If you do not combine incomes, or do not live together as a family, please answer these questions thinking only about your own situation.

==========

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Q1 (PAGO) We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better off or worse off financially than you were a year ago?

1. Better now financially than a year ago

3. Same

5. Worse now financially than a year ago

9. NA [not shown on survey page]

Q1a (V2001) Open String

Why do you say you are {better off financially than/ about the same as/ worse off financially than} you (and your family living there) were a year ago?

(Please list all your reasons.)

==========

Q2 (PAGO5) Now thinking back 5 years, would you say that you (and your family living there) are better off or worse off financially now than you were 5 years ago?

1. Better now financially than 5 years ago

3. Same

5. Worse now financially than 5 years ago

9. NA [not shown on survey page]

==========

Q3 (PEXP) Now looking ahead--do you think that a year from now you (and your family living there) will be better off financially, worse off financially, or just about the same as now?

1. Will be better off financially a year from now

3. Same

5. Will be worse off financially a year from now

9. NA [not shown on survey page]

==========

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Q4 (PEXP5) And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off financially, or just about the same as now?

1. Will be better off financially 5 years from now

3. Same

5. Will be worse off financially 5 years from now

9. NA [not shown on survey page]

==========

Q5 (BUS12) Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially or bad times financially?

1. Good times financially during the next 12 months

3. Partly good and partly bad

5. Bad times financially during the next 12 months

9. NA [not shown on survey page]

==========

Q6 (BAGO) Would you say that at the present time business conditions are better or worse than they were a year ago?

1. Better than a year ago

3. About the same

5. Worse than a year ago

9. NA [not shown on survey page]

==========

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Q7 (NEWS) During the last few months, have you heard of any favorable or unfavorable changes in business conditions?

1. Yes, heard of changes in business conditions

5. No GO TO Q8

9. NA [not shown on survey page]

Skip in web: GO TO Q8

Q7c1. What did you hear?

Q7cM1. Would that be favorable or unfavorable?

1. Favorable

5. Unfavorable

9. NA [not shown on survey page]

==========

Have you heard of any other favorable or unfavorable changes in business conditions?

1. Yes

5. No GO TO Q8

9. NA [not shown on survey page]

Q7c2. What did you hear?

Q7cM2. Would that be favorable or unfavorable?

1. Favorable

5. Unfavorable

9. NA [not shown on survey page]

==========

Q8 (BEXP) And how about a year from now, do you expect that in the country as a whole, business conditions will be better or worse than they are at present, or just about the same?

1. Better a year from now

3. About the same

5. Worse a year from now

9. NA [not shown on survey page]

==========

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Q9 (BUS5) Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next 5 years or so, or that we will have periods of widespread unemployment or depression?

1. Continuous good times during the next 5 years or so

3. Partly good and partly bad

5. Continuous bad times (e.g. periods of widespread unemployment or depression) during the next 5 years or so

9. NA [not shown on survey page]

==========

Q10 (GOVT) As to the economic policy of the government -- meaning steps taken to fight inflation or unemployment -- would you say the government is doing a good job, only fair, or a poor job?

1. Good job on economic policy

3. Only fair

5. Poor job on economic policy

9. NA [not shown on survey page]

==========

Q11 (UNEMP) How about people out of work during the coming 12 months -- do you think that there will be more unemployment than now, about the same, or less unemployment than now?

1. More unemployment in the next 12 months

3. About the same level of unemployment

5. Less unemployment in the next 12 months

9. NA [not shown on survey page]

==========

Q12 (RATEX) No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months--will they go up, stay the same, or go down?

1. Interest rates will go up in the next 12 months

3. Interest rates will stay the same

5. Interest rates will go down in the next 12 months

9. NA [not shown on survey page]

==========

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Q13 (PX1Q1) During the next 12 months, do you think that prices in general will go up, go down, or stay where they are now?

1. Prices will go up in the next 12 months

2. Prices will go up at the same rate as now

3. Prices will be unchanged GO TO Q14

5. Prices will go down in the next 12 months

9. NA [not shown on survey page]

Skip in web: GO TO Q14

Q13a (PX1Q2W) By about what percent do you expect prices to go {up/down} on the average, during the next 12 months?

(Please report a number from 0.1 to 100).

☐☐.☐% {increase/decrease} in prices in the next 12 months

Q13a>=5: To confirm, you expect prices to go {up/down} during the next 12 months by {Q13a}%. Is that correct?

Yes

No

Q13a=0.0 or Q13a>100.0: Please enter a number between 0.1 and 100

==========

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Q14 (PX5Q1) What about the outlook for prices over the next 5 to 10 years? Do you think that prices in general will go up, go down, or stay where they are now?

1. Prices will go up in the next 5-10 years

2. Prices will go up at the same rate as now

3. Prices will be unchanged GO TO Next Section

5. Prices will go down in the next 5-10 years

9. NA [not shown on survey page]

Skip in web: GO TO Next Section

Q14a. (PX5Q2W) By about what percent per year do you expect prices to go {up/down} on the average, during the next 5 to 10 years?

(Please report a number from 0.1 to 100).

[ ][ ].[ ]% {increase/decrease} in prices per year in the next 5-10 years

Q14a>=5: To confirm, you expect prices to go {up/down} per year during the next 5 to 10 years by {Q14a}%. Is that correct?

Yes

No

Q14a=0.0 or Q14a>100.0: Please enter a number between 0.1 and 100

==========

Q15 (RINC) During the next year or two, do you expect that your (family) income will go up more than prices will go up, about the same as prices go up, or less than prices will go up?

1. Income will go up more than prices in the next year or two

3. Income will go up same as prices go up

5. Income will go up less than prices in the next year or two

9. NA [not shown on survey page]

==========

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Q16 (INEXQ1) During the next 12 months, do you expect your total (family) income to be higher or lower than during the past year?

1. Income will be higher than during the past year

3. Income will be about the same GO TO Q16s

5. Income will be lower than during the past year

9. NA [not shown on survey page]

Skip in web: GO TO Q16b

Q16s (INEXs) Do you mean that you expect your total (family) income to go up at the same rate as now, or that income will not go up during the next 12 months?

1. Income will go up at the same rate as now

5. Income will not go up

9. NA [not shown on survey page]

Q16a. (INEXQ2W) By about what percent do you expect your total (family) income to {increase/decrease} during the next 12 months?

(Please report a number from 0.1 or higher).

☐☐☐.☐% {increase/decrease} in total income in the next 12 months

Q16a>=100.1: To confirm, you expect your total family income to {increase/decrease} during the next 12 months by {Q16a}%. Is that correct?

Yes

No

Q16a=0.0: Please enter a number 0.1 or higher

==========

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Q16b. (V118) Which of the two problems – unemployment or inflation do you think will cause the more serious economic hardship for people during the next year or so?

1. Unemployment

3. Both serious

5. Inflation

9. NA [not shown on survey page]

Skip in web: GO TO Q17

==========

Q17 (HOM) Generally speaking, do you think now is a good time or a bad time to buy a house?

1. Good time to buy a house

5. Bad time to buy a house

9. NA [not shown on survey page]

Skip in web: GO TO Q18

Q17a (V2004) Open String

Why do you say it is a {good/bad} time to buy a house?

(Please list all your reasons.)

==========

Q18 (SHOM) What about selling a house -- generally speaking, do you think now is a good time or a bad time to sell a house?

1. Good time to sell a house

5. Bad time to sell a house

9. NA [not shown on survey page]

Skip in web: GO TO Q19

Q18a (V2005) Open String

Why do you say it is a {good/bad} time to sell a house?

(Please list all your reasons.)

==========

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Q19 (DUR) Think about the big things people buy for their homes -- such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or a bad time for people to buy major household items?

1. Good time to buy major household items

5. Bad time to buy major household items

9. NA [not shown on survey page]

Skip in web: GO TO Q20

Q19a (V2006) Open String

Why do you say it is a {good/bad} time to buy major household items?

(Please list all your reasons.)

==========

Q20 (CAR) Thinking now of the automobile market -- do you think the next 12 months or so will be a good time or a bad time to buy a new vehicle, such as a car, pickup, van or sport utility vehicle?

1. Good time to buy a new vehicle

5. Bad time to buy a new vehicle

9. NA [not shown on survey page]

Skip in web: GO TO Q21

Q20a (V2007) Open String

Why do you say it is a {good/bad} time to buy a new vehicle?

(Please list all your reasons.)

==========

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Q21 (GASPX1) Do you think that the price of gasoline will go up during the next five years, will gasoline prices go down, or will they stay about the same as they are now?

1. Gasoline prices will go up in the next 5 years

3. Gasoline prices will stay the same GO TO Q22

5. Gasoline prices will go down in the next 5 years

9. NA [not shown on survey page]

Skip in web: GO TO Q22

Q21a (GASPX2) About how many cents per gallon do you think gasoline prices will go {up/down} during the next five years compared to now?

(Please report whole numbers.)

☐ cents {up/down} per gallon in the next 5 years

Q21a>=100: To confirm, you expect gasoline prices to {increase/decrease} {Q21a} cents per gallon during the next 5 years? Is that correct?

Yes

No

Q21a=0: Please enter a number 1 or higher

==========

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Q22 (GAS1PX1) Now thinking only about the next twelve months, do you think that the price of gasoline will go up during the next twelve months, will gasoline prices go down, or will they stay about the same as they are now?

1. Gasoline prices will go up in next 12 months

3. Gasoline prices will stay the same GO TO Q23a

5. Gasoline prices will go down in next 12 months

9. NA [not shown on survey page]

Skip in web: GO TO Q23a

Q22a (GAS1PX2) About how many cents per gallon do you think gasoline prices will go {up/down} during the next twelve months compared to now?

(Please report whole numbers.)

☐ cents {up/down} per gallon in the next 12 months

Q22a>=100: To confirm, you expect gasoline prices to {increase/decrease} {Q22a} cents per gallon during the next 12 months? Is that correct?

Yes

No

Q22a=0: Please enter a number 1 or higher

==========

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Q23a (QINCOPEN) To get a picture of people's financial situation we need to know the general range of income of all people we interview. Now, thinking about your/your family's total income from all sources (including your job), how much did you/your family receive in 2023?

$ [ ]

PROBE: To confirm, your total income from all sources in ^PrevYr is {Q23a}. Is that correct?

1. Yes
5. No

Q23a<=4999, or repeated value, GO TO Q23

Q23a >5000, GO TO Q24

==========

Q23 (QINCBKT) Which range best describes your (family's) total income from all sources in ^PrevYr?

Scroll down for all options. [in small layout]

01. Under $10,000
02. $ 10,000 - $14,999
03. $ 15,000 - $19,999
04. $ 20,000 - $29,999
05. $ 30,000 - $39,999
06. $ 40,000 - $49,999
07. $ 50,000 - $59,999
08. $ 60,000 - $74,999
09. $ 75,000 - $99,999
10. $100,000 -$124,999
11. $125,000 -$149,999
12. $150,000 -$174,999
13. $175,000 -$199,999
14. $200,000 -$224,999
15. $225,000 -$249,999
16. $250,000 and above
99. NA, DK [not shown on survey page]

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Q24 (HOMEOWN) Do you (and your family living there) own the home that you live in?

1. Yes, own or buying home

5. No GO TO Q25

9. NA [not shown on survey page]

Skip in web: GO TO Q25

==========

Q24a (HOMEVAL) Do you think the current value of your home -- that is, what it would sell for if you sold it today -- has increased compared with a year ago, has decreased compared with a year ago, or has it remained about the same?

1. Home value increased compared with a year ago

3. Home value remained about the same

5. Home value decreased compared with a year ago

9. NA [not shown on survey page]

==========

Q24c (HOMEOPEN) Thinking only of the home you live in for most of the year: What is the current market value of your home? That is, if you sold it, how much would you get for it if you sold the home today?

$ [ ]

PROBE: To confirm, the current market value of your home is approximately {Q24c} dollars. Is that correct?

1. Yes

5. No

Q24c >5000, GO TO Q25

Q24c <=4999, or repeated value, GO TO Q24b

==========

Q24b (HOMEBKT) Thinking only of the home you live in for most of the year: which range best describes your home's current market value? That is, how much would you get for it if you sold the home today?

Scroll down for all options. [in small layout]

01. Under $50,000

02. $50,000 - $99,999

03. $100,000 - $199,999

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04. $200,000 - $249,999

05. $250,000 - $299,999

06. $300,000 - $499,999

07. $500,000 - $749,999

08. $750,000 - $999,999

09. $1 Million and above

99. NA, DK [not shown on survey page]

. Inap, 5, 9 in HOMEOWN

==========

Q25 (HOMPX1Q1) What do you think will happen to the prices of homes {like yours} in your community over the next 12 months? Do you expect them to increase, remain about the same, or decrease?

1. Home prices will increase in the next 12 months

3. Home prices will remain about the same GO TO Q26

5. Home prices will decrease in the next 12 months

9. NA [not shown on survey page]

Skip in web: GO TO Q26

CHECKPOINT:

☐	1. HOMEOWNERS (Q24=1) AND HOME PRICES WILL INCREASE OR DECREASE IN NEXT 12 MONTHS (Q25=1,2,4,5) --> **GO TO Q25a**
☐	2. HOMEOWNERS (Q24=1) AND HOME PRICES WILL REMAIN SAME (Q25=3,9) --> **GO TO Q26**
☐	3. NON-HOMEOWNERS (Q24=5 or NA) --> **GO TO NEXT SECTION**

Q25a (HOMPX1Q2W) By about what percent do you expect prices of homes {like yours} in your community to go {up/down}, on average, over the next 12 months?

(Please report a number from 0.1 to 100).

☐☐.☐% {increase/decrease} in home prices in the next 12 months

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Q25a>=20: To confirm, you expect the prices of homes {like yours} to go {up/down} by {Q25a}% during the next 12 months. Is this correct?

Yes

No

Q25a=0.0 or Q25a>100.0: Please enter a number between 0.1 and 100

==========

Q26 (HOMPX5Q1W) What about the outlook for prices of homes {like yours} in your community over the next 5 years or so? Do you expect them to increase, remain about the same, or decrease?

1. Home prices will increase in the next 5 years

3. Home prices will remain about the same GO TO Next Section

5. Home prices will decrease in the next 5 years

9. NA [not shown on survey page]

Skip in web: GO TO Next Section

Q26a (HOMPX5Q2W) By about what percent do you expect prices of homes {like yours} in your community to go {up/down}, on average, over the next 5 years or so?

(Please report a number from 0.1 to 100).

☐☐.☐% {increase/decrease} in home prices per year over the next 5 years

Q26a>=50: To confirm, you expect the prices of homes {like yours} to go {up/down} by {Q26a}% during the next 5 years. Is this correct?

Yes

No

Q26a=0.0 or Q26a>100.0: Please enter a number between 0.1 and 100

==========

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The next few questions ask about your views of the chances that various events will happen. Your answers can range from zero to 100, where zero means there is absolutely no chance, and 100 means that it is absolutely certain. For example, when weather forecasters report the chance of rain, a number like 20% means "a small chance", a number around 50% means "a pretty even chance", and a number like 80% means "a very good chance".

==========

Q27a (PINC) What do you think the chances are that your (family) income will increase by more than the rate of inflation during the next five years or so?

(Please enter a whole number from 0 to 100)

[ ] % chance that income increases

Q27a>100.0: Please enter a number between 0 and 100

==========

Q27b (PJOB) During the next five years, what do you think the chances are that you (or your spouse/partner) will lose a job that you wanted to keep?

(Please enter a whole number from 0 to 100)

[ ] % chance lose job

Q27b>100.0: Please enter a number between 0 and 100

==========

Q27c (PSSA) What do you think the chances are that, when you retire, your income from Social Security and job pensions will be adequate to maintain your living standards?

(Please enter a whole number from 0 to 100)

[ ] % chance pension is adequate

Q27c>100.0: Please enter a number between 0 and 100

==========

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Q27d (PCRY) Compared with 5 years ago, do you think the chances that you (and your spouse/partner) will have a comfortable retirement have gone up, gone down, or remained about the same?

1. Chances of a comfortable retirement have gone up

3. Chances of a comfortable retirement have remained about the same

5. Chances of a comfortable retirement have gone down

9. NA

==========

Q27e (PSTK) What do you think the chances are that $1,000 invested in a diversified stock mutual fund will increase in value in the year ahead, so that it is worth more than $1,000 a year from now?

(Please enter a whole number from 0 to 100)

[ ] % chance stock fund increases in value

Q27e>100.0: Please enter a number between 0 and 100

==========

Q27f (PINC2) What do you think is the percent chance that your own personal income in the next twelve months will be higher than your personal income in the past twelve months?

(Please enter a whole number from 0 to 100)

[ ] % chance personal income increases

Q27f>100.0: Please enter a number between 0 and 100

==========

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Q28 (INVEST) Do you (and your family living there) have any investments in the stock market, including any publicly traded stock that is directly owned, stocks in mutual funds, or stocks in any of your retirement accounts, including 401(K)s, IRAs, or Keogh accounts?

1. Yes, own stock GO TO Q28b

5. No

9. NA [not shown on survey page]

Skip in web: GO TO Q29

==========

Q28b (INVOPEN) Considering all your (family's) investments in the stock market, overall about how much would your investments be worth today?

$ [ ]

PROBE: To confirm, all your investments in the stock market are worth {Q28b} dollars. Is that correct?

1. Yes
5. No

Q28b <=4999, or repeated value, GO TO Q28a

Q28b >5000, GO TO Q29

==========

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Q28a (INVBKT) Considering all your (family's) investments in the stock market, which range best describes your (family's) total investment in the stock market?

Scroll down for all options. [in small layout]

01. Under $5,000
02. $5,000 - $9,999
03. $10,000 - $24,999
04. $25,000 - $49,999
05. $50,000 - $74,999
06. $75,000 - $99,999
07. $100,000 - $149,999
08. $150,000 - $199,999
09. $200,000 - $299,000
10. $300,000 - $399,999
11. $400,000 - $499,999
12. $500,000 - $749,999
13. $750,000 - $999,999
14. $1 Million and above
99. NA, DK [not shown on survey page]

==========

Now we would like to ask a few questions about you and your household.

==========

Q29 What is the month and year of your birth?

Not a valid year month/Empty year: Please enter a month and year later than 1, 1900

Age<18 calculated by current month year: You must be 18 years or older to take this survey.

==========

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Q30 (SEX) Are you male or female?

1. Male
2. Female
9. NA [not shown on survey page]

==========

Q31 (MARRY1) What is your marital status?

1. Married - spouse present
2. Married - spouse absent (spouse away in service; in nursing home, or living in a separate location)
3. Living with partner
4. Separated
5. Divorced
6. Widowed
7. Single (never married)
9. NA [not shown on survey page]

==========

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Q32 (EDUCATION) What is the highest degree or level of school you have completed?

(If currently enrolled, select the previous grade or highest degree received.)

01. Grade 1 through 12, no diploma

02. High school diploma or GED

03. Some college, no degree

04. Associate's degree (ex. AA, AS) or Vocational certification

05. Bachelor's degree (ex. BA, BS)

06. Master's degree (ex. MA, MS, MEng, MEd, MSW, MBA)

07. Professional degree beyond a bachelor's degree (ex. MD, DDS, DVM, LLB, JD)

08. Doctorate degree (ex. PhD, EdD)

99. NA [not shown on survey page]

==========

Q33a (RHIS) Are you Hispanic or Latino?

1. Yes

5. No

9. NA [not shown on survey page]

==========

Q33b What do you consider yourself primarily?

(Check all that apply)

1. White or Caucasian

2. Black or African American

3. American Indian or Alaskan Native

4. Asian or Pacific Islander

9. Other GO TO Q33o

9. NA [not shown on survey page]

Q33o Specify other race

==========

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Q38 (POLAFF) Generally speaking, do you usually think of yourself as a Republican, a Democrat, an Independent, or what?

1.	Republican	GO TO Q39
2.	Democrat	GO TO Q40
3.	Independent, no preference	GO TO Q41
7.	Other	GO TO Q38o
9.	NA [not shown on survey page]	

Skip in web: GO TO Q41

Q38o Specify other political affiliation GO TO Q41

==========

Q39 (POLREP) Would you call yourself a strong Republican or a not so strong Republican?

1.	Strong Republican
5.	Not so strong Republican
9.	NA [not shown on survey page]

==========

Q40 (POLDEM) Would you call yourself a strong Democrat or a not so strong Democrat?

1.	Strong Democrat
5.	Not so strong Democrat
9.	NA [not shown on survey page]

==========

Q41 (POLCRD) Do you think of yourself as closer to the Republican Party or to the Democratic Party?

1.	Closer to Republican
5.	Closer to Democratic
6.	Neither
9.	NA [not shown on survey page]

==========

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Q34 (NUMADT) Including yourself, how many adults 18 years of age or older live in your household?

☐ Adults

If enter 0: Please enter number 1-20

==========

Q36 (PHCELL) How many working cell phones do you (and your family living there) have in your household?

Please exclude cell phones that are for business use only.

(Please report a number from 0 to 15.)

☐ Cell phones

==========

Q37 (KIDS) Are there any children 17 years of age or younger living in your household?

1. Yes, there are children

5. No GO TO Conclusion

9. NA [not shown on survey page]

Skip in web: GO TO Conclusion

==========

Q37a (NUMKID) How many children 17 years of age or younger live in your household?

☐ Kids

If enter 0: Enter a numeric value between 1 and 20.

==========

Q37b (PHCLKID) How many of the cell phones are used exclusively by household members 17 years of age or younger?

(Please report a number from 0 to 15.)

☐ Cell phones

Please enter a number between 1 – {Q36}

==========

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Thank you for your help with our research.

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