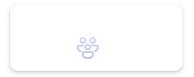
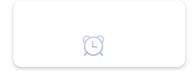
Responses Overview Active

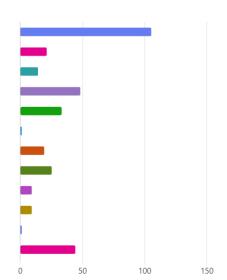




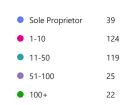


1. What is your Industry?





2. How many employees do you have today?





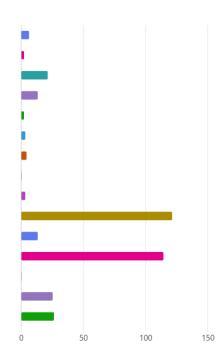
3. Does your business employ seasonal workers?





4. Does your business identify as any of the following?





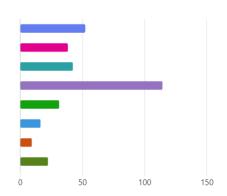
5. Is the ownership of the business comprised of more than one family member? (NOTE: "Family member" includes biological relatives, relatives from marriage, and/or adoption)





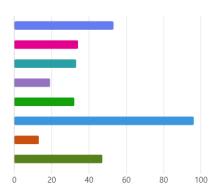
6. What range best describes your GROSS sales for the last completed fiscal year?





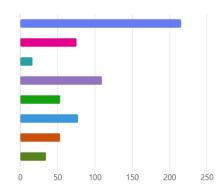
7. Of these choices, which is the single biggest problem facing your business?



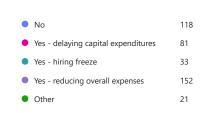


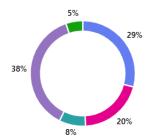
8. Considering your current workforce, what common asks are employees requesting as a basis for continued employment?



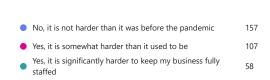


9. Are you taking steps to prepare for the possibility of a recession?





10. Are you having a hard time finding and keeping your business fully-staffed?

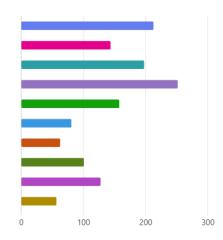




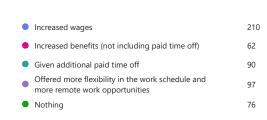
11. Which benefits do you currently offer your employees?

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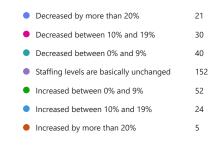


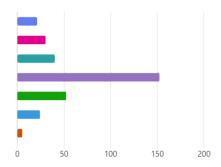
12. What have you done differently to attract and maintain employees in the past year?





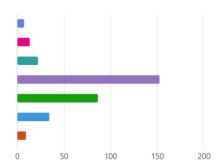
13. In the past year, how has the size of your workforce changed?



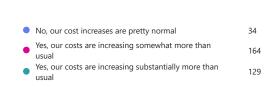


14. How do you expect your employment levels to change in the year ahead?



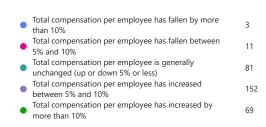


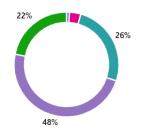
15. Is your business experiencing higher cost increases compared to previous years?



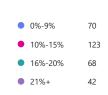


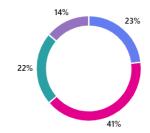
16. How much has the cost of compensation (including benefits) of your employees changed in the past year?



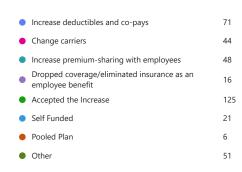


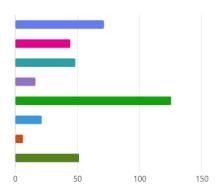
17. By what percentage have your health insurance premiums increased from 2025 to 2026?





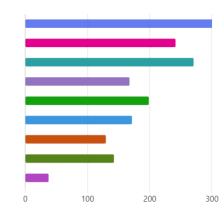
18. What steps, if any, have you taken to mitigate the increased cost of health insurance?





19. What lines of coverage does your business have?





20. Does one carrier take care of all of your business needs?





21. What insurance carrier do you use today for your insurance for commercial lines benefits?

Latest Responses

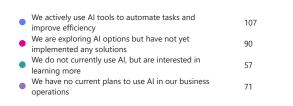
"Auto Owners"

"Fremont"

"The Hartford"

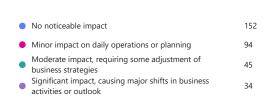
30 respondents (12%) answered Auto Owners for this question. **Insurance Agency Insurance Carriers** insurance company Street Insurance Fremont Insurance **Auto Insurance** Insurance Auto Owners Owners Insurance Farm Bureau Hartford Philadelphia Insurance Farmers Insurance Accident Fund State Farm Michigan insurance FRANKENMUTH INSURANCE Federated Insurance MUTUAL INSURANCE

22. How has your small business incorporated artificial intelligence (AI) tools or solutions into its operations?





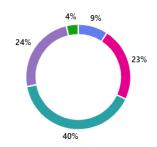
23. How has the recent government shutdown and changes at the federal level affected your business operations, financial planning, or over all outlook for the coming year?





24. In the past 12 months did your gross revenues:





25. In the next 12 months, do you expect your gross revenues to:





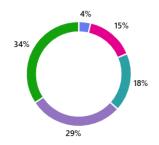
26. How are you feeling about the prospects for your business over the next six months?





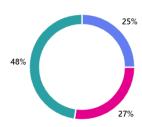
27. How are you feeling about the long-term survival of your business?





28. In 2025 has your confidence in the future of your business:





29. If your confidence has decreased, tell us why.

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Responses

cost to own a home

Latest Responses "Slowness in the economy"

25 respondents (31%) answered Costs for this question.

business taxes small businesses labor costs

Clients higher government cost of health economy

> insurance costs State of Michigan

business and business Michigan hard community business increases companies