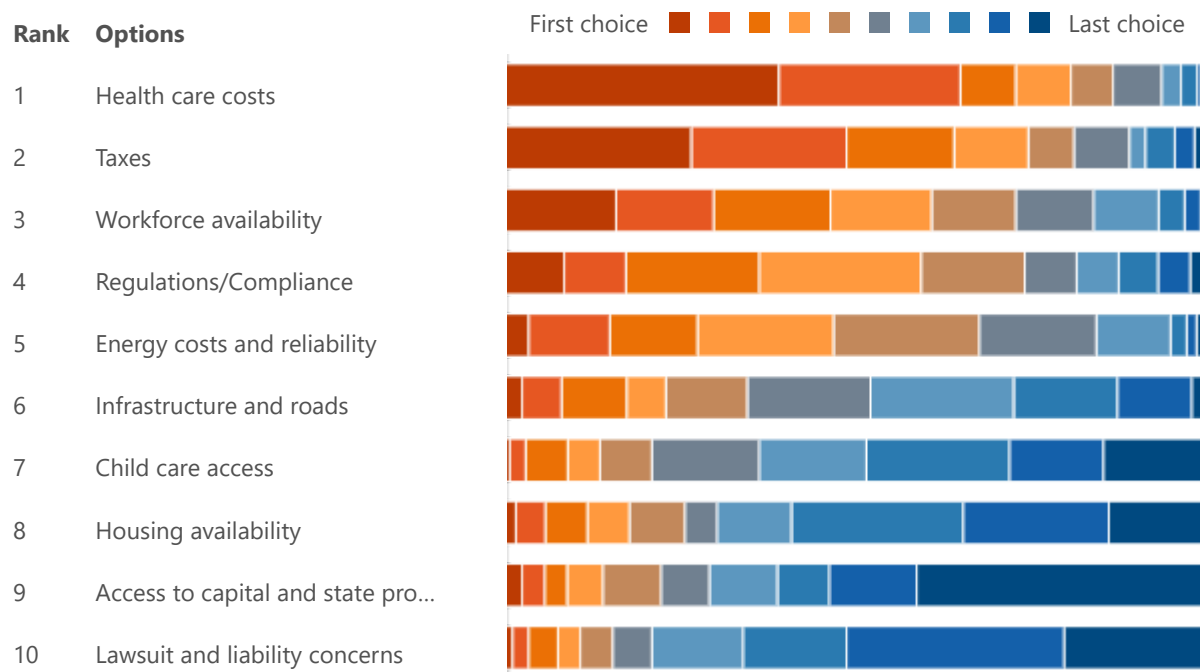


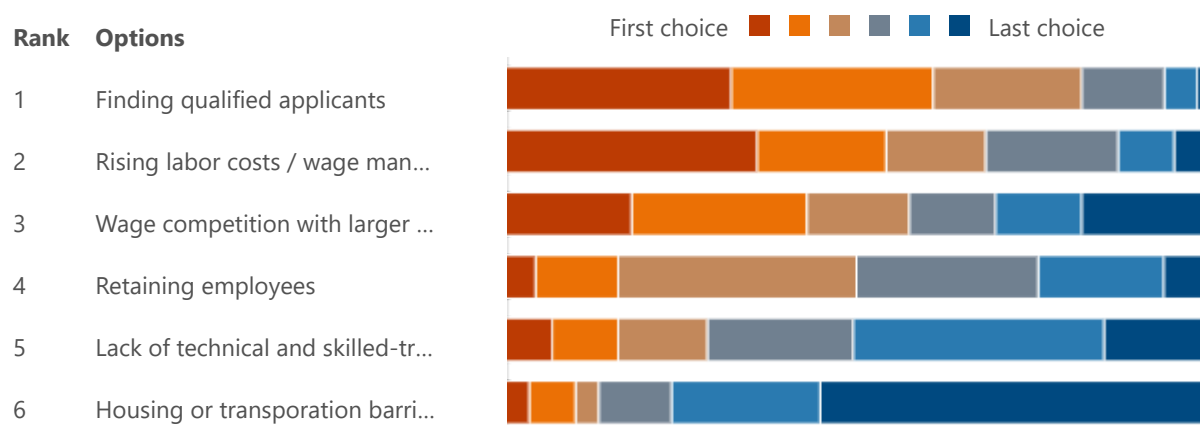
SBAM Small Business Survey Summer 2026

229 Responses 32:01 Average time to complete Active Status

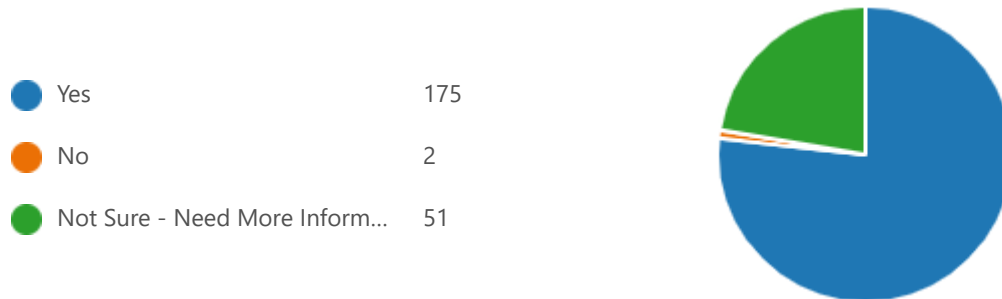
1. As Michigan elects a new Governor and Legislature this November, which issues should the next administration make its top priorities? Please rank in order what's most affecting your business right now.



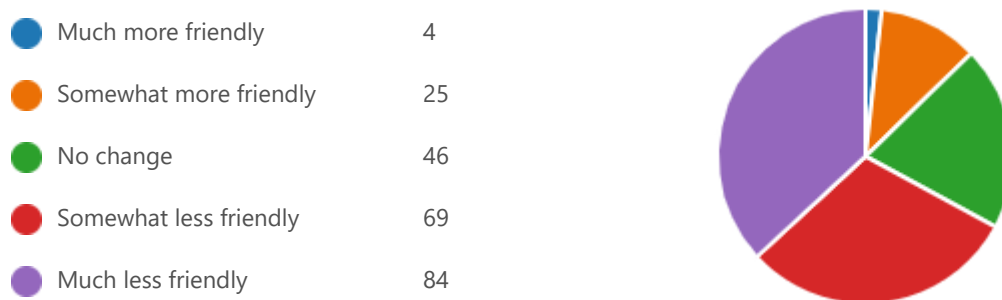
2. Which workforce challenge is most affecting your business? Please rank in order.



3. Introduced legislation would allow small businesses to save money by banding together through an association to purchase health coverage as a self-insured plan (an Association Health Plan) with more of the cost containment measures large employers already have. Would you support this legislation?

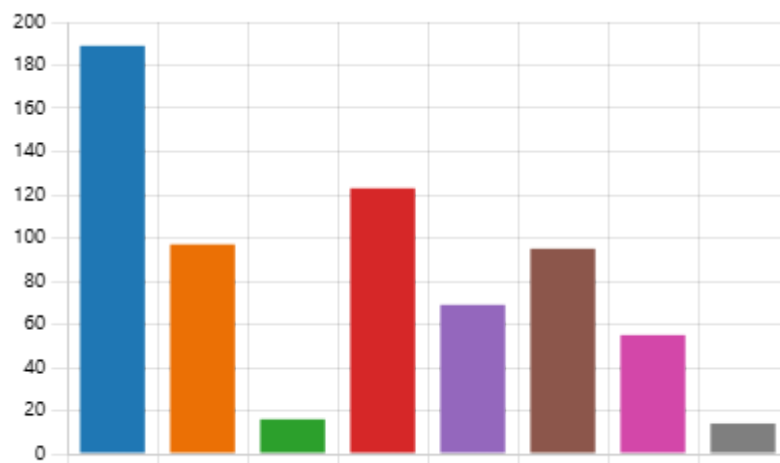


4. Overall, do you believe Michigan is becoming more or less friendly to small businesses?



5. What are the most common requests your employees make as conditions for staying with your company? Check all that apply.

Higher Compensation	189
Additional Paid Time Off	97
Wellness Initiatives	16
Insurance Benefits	123
Hybrid Work	69
Growth Opportunities	95
Professional Development	55
Other	14



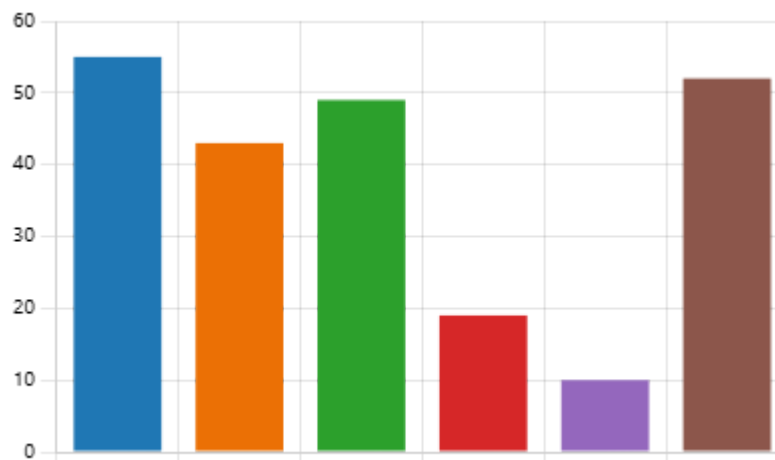
6. Are you having a hard time finding and keeping your business fully-staffed?

- No, it is not harder than it was... 72
- Yes, it is somewhat harder tha... 95
- Yes, it is significantly harder to... 61



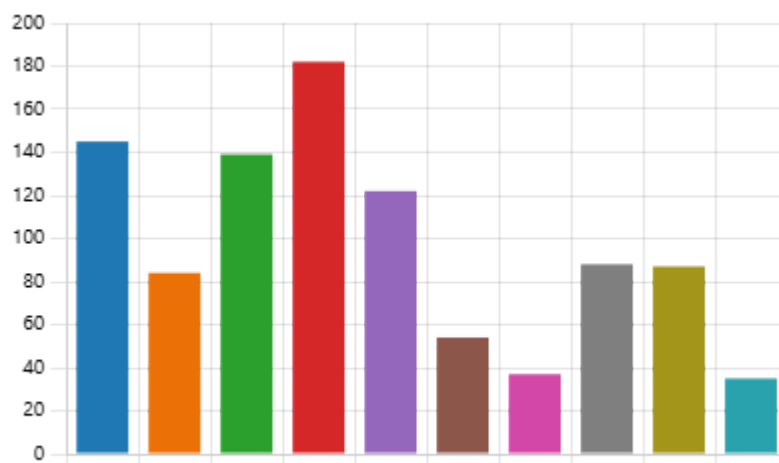
7. Where are you most struggling to hire or retain employees?

- Entry-level 55
- Skilled trades 43
- Professional/technical 49
- Sales 19
- Seasonal 10
- Not currently hiring for any position 52



8. Which benefits do you currently offer your employees? Check all that apply.

Health Insurance	145
Life & Disability Insurance	84
Retirement Plan	139
Paid Time Off	182
Professional Development/Co...	122
Paid Family Leave	54
Employee Assistance Programs	37
Mentorship/Coaching	88
Hybrid/Remote Work	87
Other	35



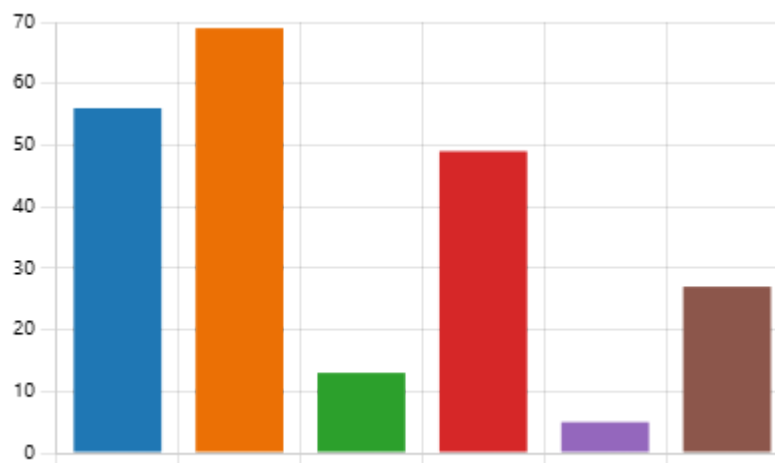
9. Are you investing more, less, or the same in training and upskilling compared to last year?

More	77
Same	128
Less	8
None	12

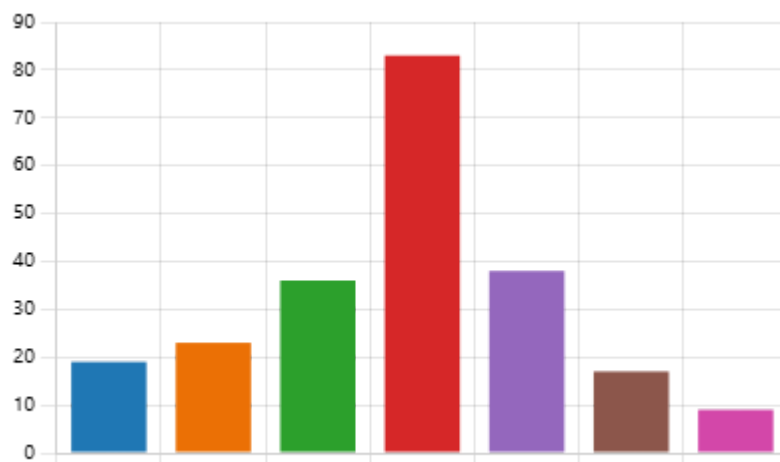
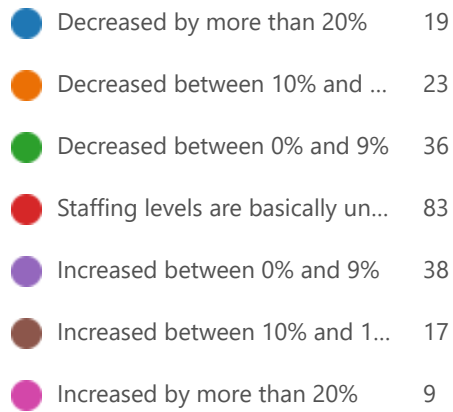


10. What is the primary reason (if any) that roles go unfilled?

● Wage expectations	56
● Applicants not qualified	69
● Schedule constraints	13
● Applicants not showing up	49
● Transportation/Location issues	5
● Other	27

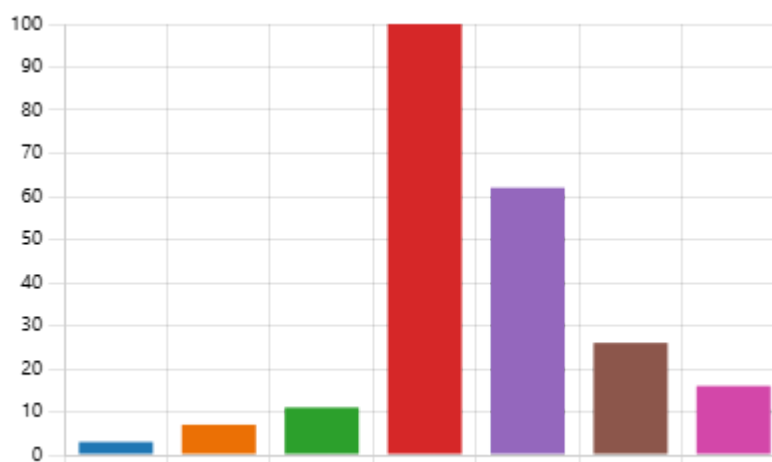


11. In the past year, how has the size of your workforce changed?



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

Decrease by more than 20%	3
Decrease between 10% and 1...	7
Decrease between 0% and 9%	11
Staffing levels will be basically ...	100
Increase between 0% and 9%	62
Increase between 10% and 19%	26
Increase by more than 20%	16



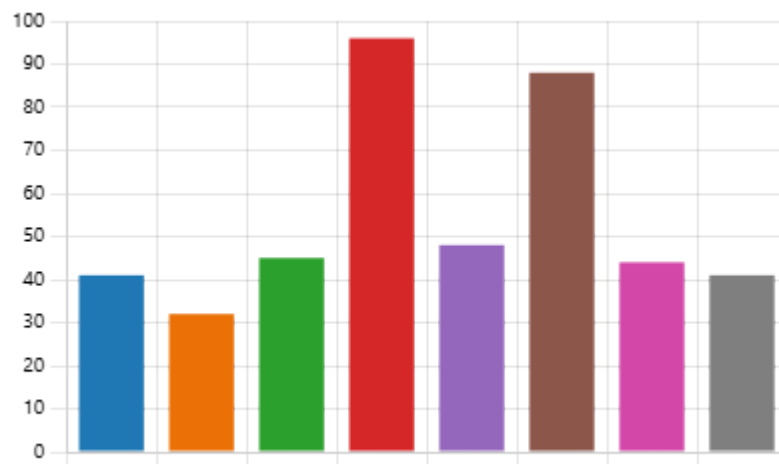
13. What have you done differently to attract and maintain employees in the past year?

Increased wages	148
Increased benefits (not includi...	50
Given additional paid time off	52
Offered more flexibility in the ...	67
Nothing	44



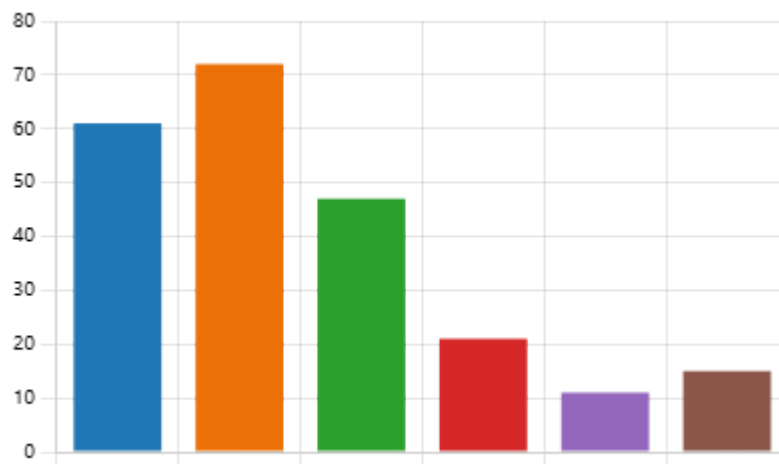
14. Where do you currently turn for business education, training, or professional development resources? Check all that apply.

SBAM Academy	41
Small Business Support HUB	32
SBDC, MEDC, SCORE, Michiga...	45
Local chambers, trade, or busi...	96
Local colleges or universities	48
Private consultants and trainers	88
I do not currently use outside ...	44
Other	41



15. On average, how much does your business currently spend per employee on training, education, or professional development each year?

Less than \$250 per employee	61
\$250–\$499 per employee	72
\$500–\$999 per employee	47
\$1,000–\$1,999 per employee	21
\$2,000 or more per employee	11
None	15



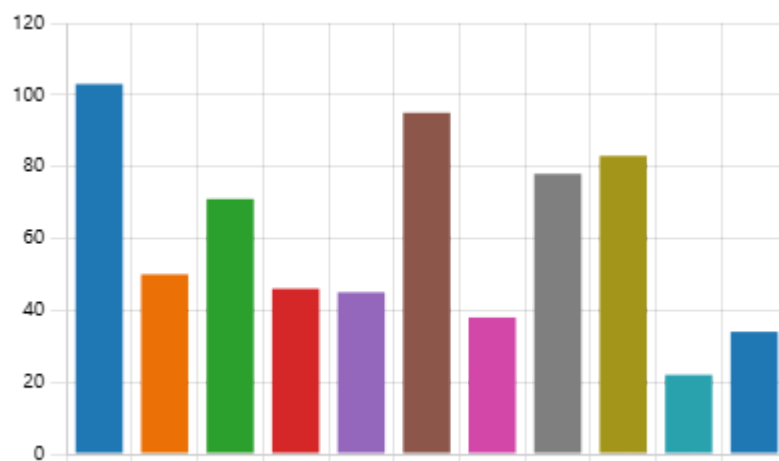
16. What are the biggest roadblocks that prevent you or your employees from participating in training or educational programs? Select up to 3.

Lack of time	126
Cost	90
Training topics are not relevan...	94
Scheduling conflicts	74
Other	22



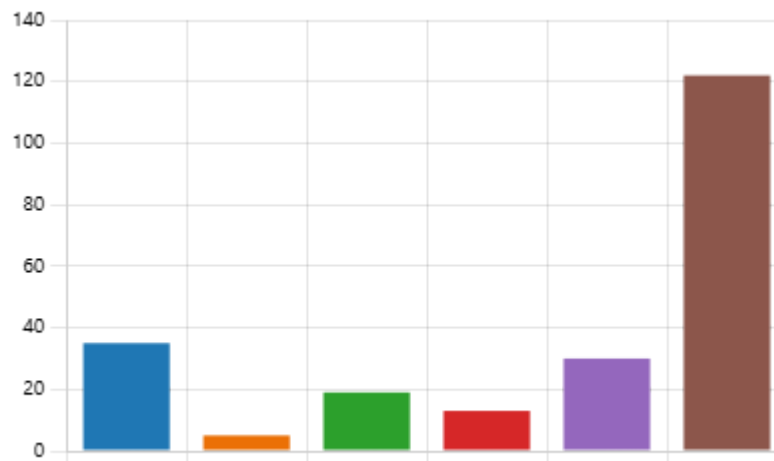
17. Which business education or training topics would be most valuable to you or your employees over the next 12 months? Select up to 5.

Leadership and management	103
Human resources and complia...	50
Marketing and sales growth	71
Financial management and ca...	46
Employee benefits and retenti...	45
Technology or AI tools	95
Cybersecurity	38
Strategic planning and busine...	78
Customer service and custom...	83
Procurement, certification, or ...	22
Other	34



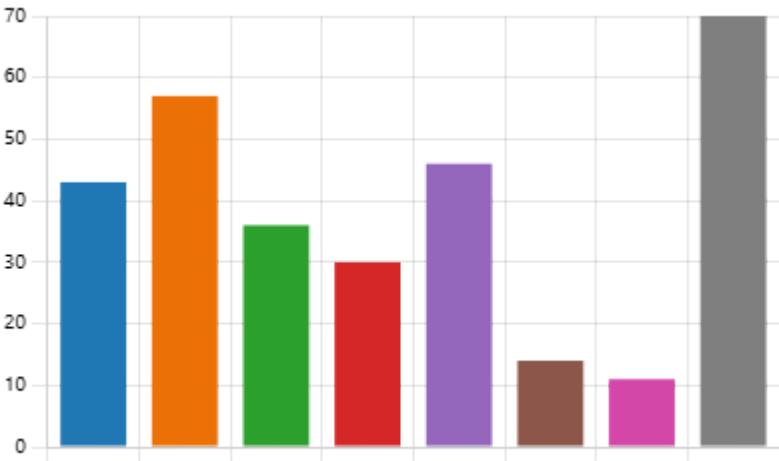
18. Where is your business currently in the procurement and certification process?

Exploring opportunities	35
Preparing to apply for certifica...	5
Already certified and actively ...	19
Currently winning contracts	13
Unsure where to start	30
Not interested in pursuing pro...	122



19. What is the biggest barrier preventing your business from pursuing or expanding certification and procurement opportunities? Select up to 2.

- Uncertainty about where to b... 43
- Lack of information about avai... 57
- Time required to complete ap... 36
- Cost of certification or compli... 30
- Limited staff capacity 46
- Difficulty meeting contract req... 14
- Limited access to networking ... 11
- Other 70



20. If your small business is certified or pursuing certification, which organization or certification pathway are you using? Please fill in the blank.

66

Responses

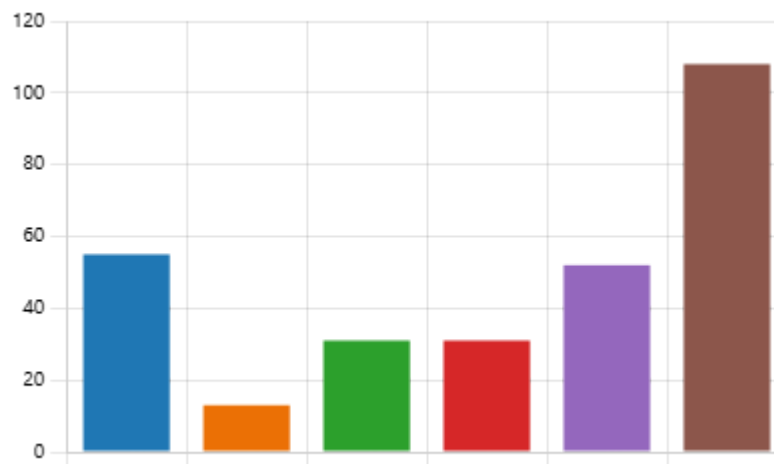
Latest Responses

"WBENC"

"WBENC - Woman owned organization"

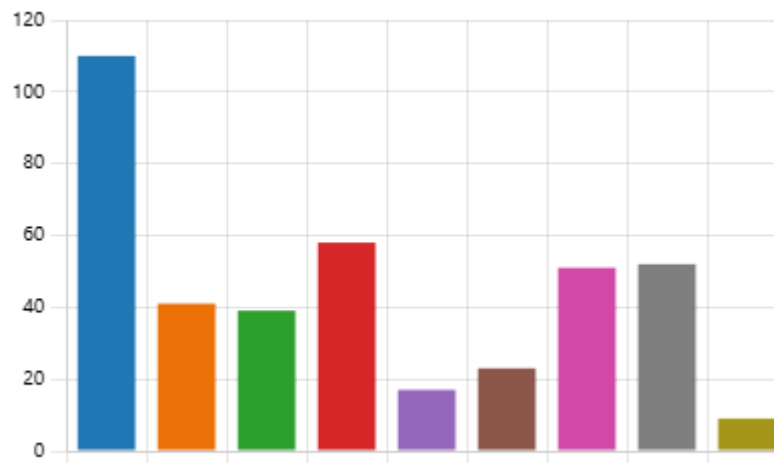
21. What type of certification or procurement support would be most valuable to your business? Select up to 3.

- Understanding certifications a... 55
- Capability statement writing a... 13
- Government contracting or pr... 31
- Bid matching or opportunity a... 31
- Introductions or networking o... 52
- Not interested at this time 108



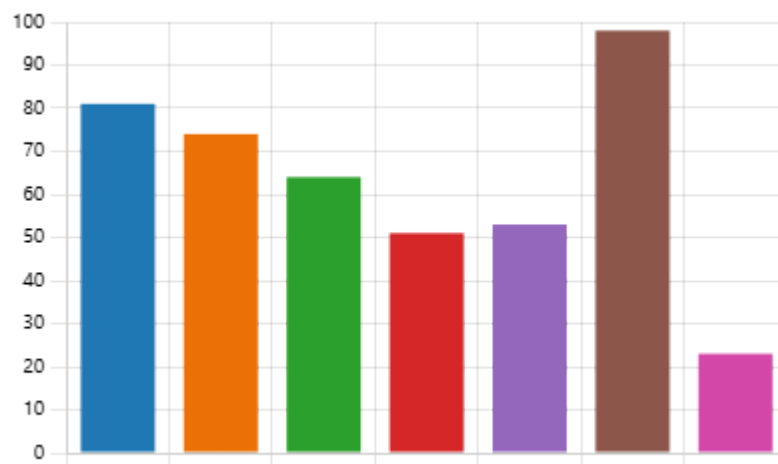
22. What are the biggest HR or compliance challenges your business is currently facing? Select up to 2.

● Keeping up with changing em...	110
● Understanding benefit plan co...	41
● Managing employee leave, ac...	39
● Maintaining compliant handb...	58
● Managing enrollment, eligibili...	17
● Communicating HR or benefit...	23
● Lack of internal HR staff time ...	51
● We do not currently have HR ...	52
● Other	9



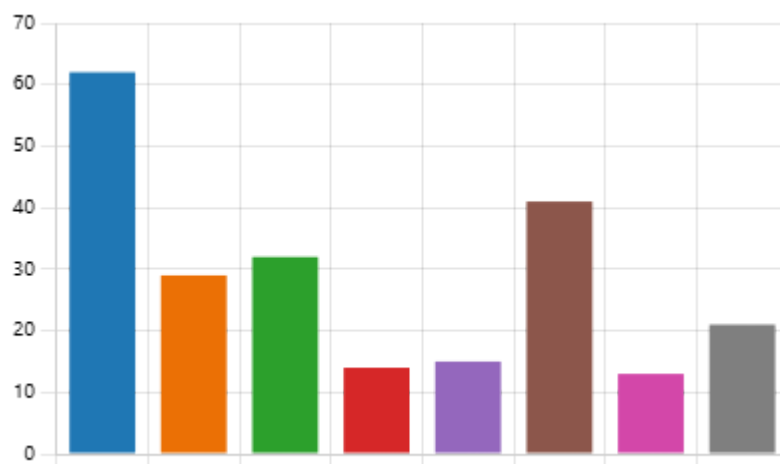
23. Who do you currently turn to for HR, compliance, or employee benefits support? Select all that apply.

Internal HR staff or leadership ...	81
Insurance agent	74
Employment attorney or legal ...	64
CPA, accountant, or financial a...	51
HR consultant or outsourced ...	53
Do-it-yourself online resource...	98
Other	23



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

Inflation	62
Availability of Labor	29
Quality of Labor	32
Taxes	14
Regulations	15
Economy	41
Changes in Technology	13
Other	21

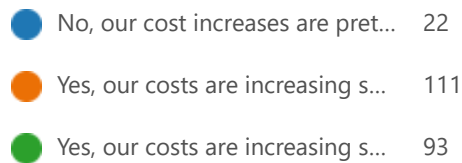


25. Are you taking steps to prepare for the possibility of a recession?

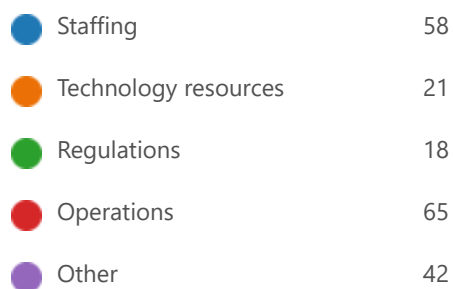
No	95
Yes - delaying capital expendit...	63
Yes - hiring freeze	19
Yes - reducing overall expenses	88
Other	10



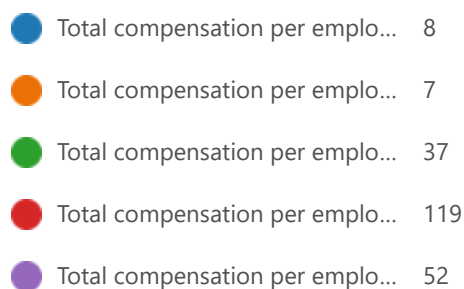
26. Is your business experiencing higher cost increases compared to previous years?



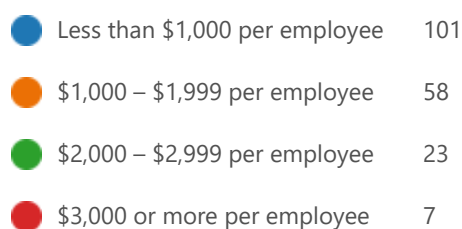
27. Are those higher costs related to:



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

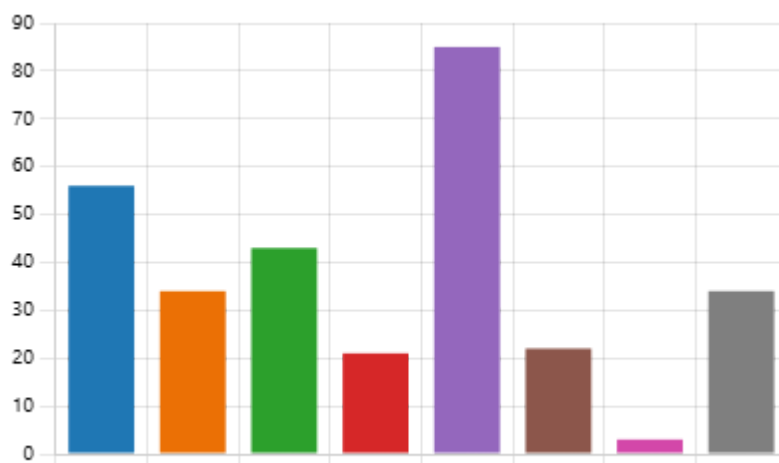


29. By approximately how much did your employer health insurance premiums increase *per employee* from 2025 to 2026?



30. What steps, if any, have you taken to mitigate the increased cost of health insurance? Check all that apply.

● Increase deductibles and co-p...	56
● Change carriers	34
● Increase premium-sharing wit...	43
● Dropped coverage/eliminated...	21
● Accepted the Increase	85
● Self Funded	22
● Pooled Plan	3
● Other	34



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

● Decline by more than 25%	17
● Decline by 6% to 24%	45
● Stay about the same (up or do...	89
● Increase by 6% to 24%	65
● Increase by more than 25%	8



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

Decline by more than 25%	3
Decline by 6% to 24%	25
Stay about the same (up or do...	113
Increase by 6% to 24%	71
Increase by more than 25%	11



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

Very pessimistic	10
Somewhat pessimistic	56
Neutral	53
Somewhat optimistic	86
Very optimistic	19



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

Very pessimistic	14
Somewhat pessimistic	31
Neutral	38
Somewhat optimistic	74
Very optimistic	66

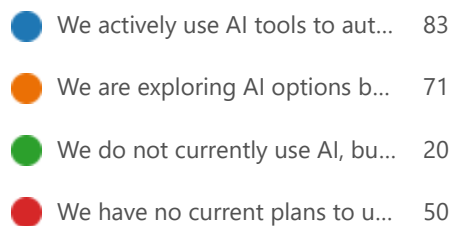


35. In 2026 has your confidence in the future of your business:

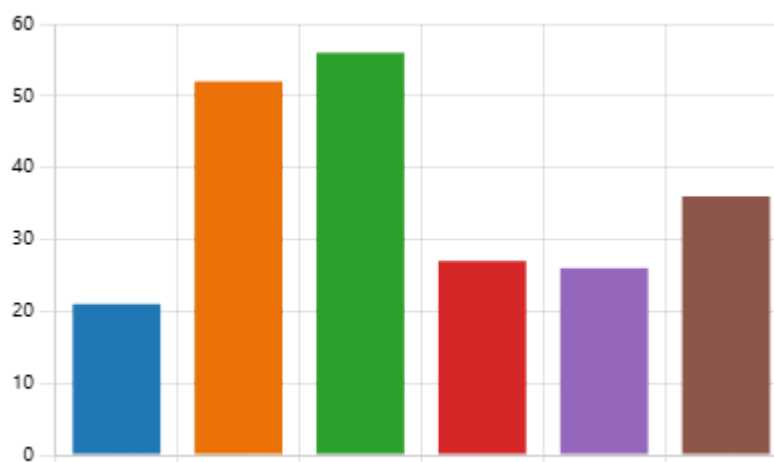
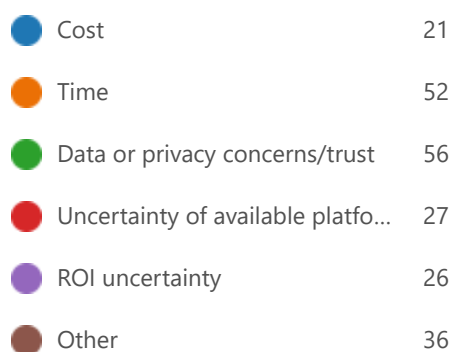
Increased	50
Decreased	64
Stayed the Same	110



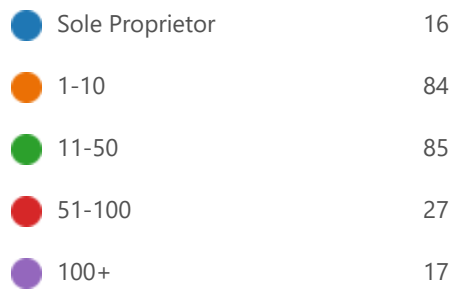
36. How has your small business incorporated artificial intelligence (AI) tools or solutions into its operations?



37. What is your top barrier to adopting new tech/AI?



38. How many employees do you have today?

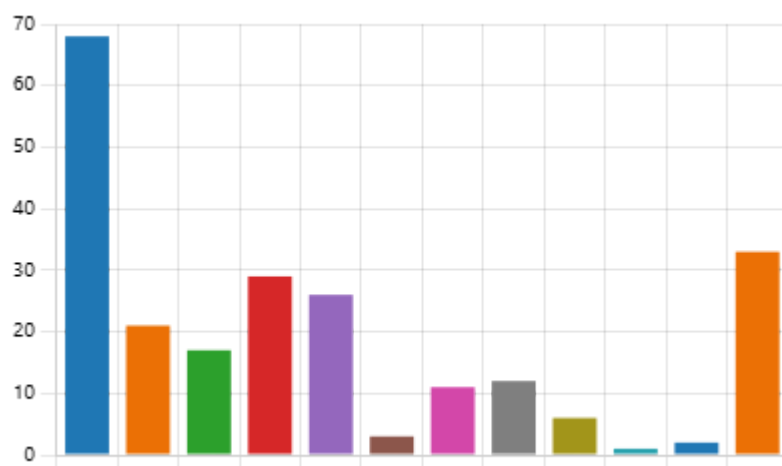


39. Is the ownership of the business comprised of more than one family member?
(NOTE: "Family member" includes biological relatives, relatives from marriage, and/or adoption)

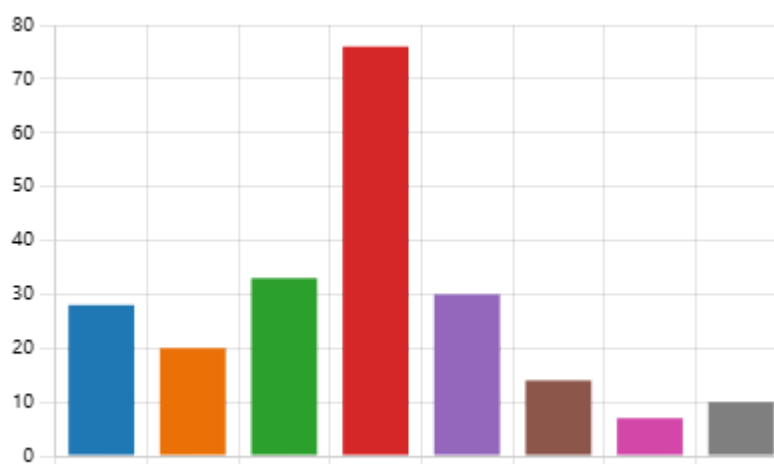
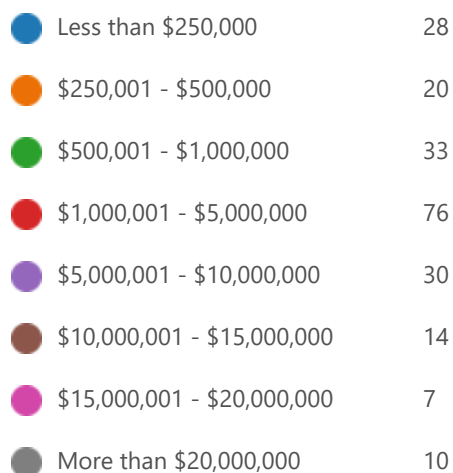


40. What is your Industry?

Professional services	68
Retail	21
Restaurant/Food Service	17
Manufacturing	29
Health Care	26
Agriculture	3
Non-profit	11
Construction	12
Seasonal/Tourism	6
Transportation	1
Social Enterprise	2
Other	33



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



42. Does your business employ seasonal workers?

