>CONSENT<

This interview is completely voluntary. You may end your participation at any time without penalty. Should you come to any question that you do not want to answer, you can skip it and go on to the next one. Your responses will not be linked to your name, and no reference will be made in any oral or written report that would link you individually to this study. You indicate that you voluntarily agree to participate in this research study by proceeding with the interview.

>zipcode<

What is your zip code?

>CC0<

First, we'd like to ask you a few questions about how things are going for Michigan residents in general.

>CC1<

Would you say that you (and your family living with you) are **better off** or **worse off** financially than you were a year ago?

<1> Better off

<3> About the same

<5> Worse off

>CC2<

Now looking ahead, do you think that **a year from now**, you and your family living with you will be **better off** financially or **worse off** financially?

<1> Better off

<3> About the same

<5> Worse off

>CC3<

How would you rate your household's **overall financial** situation these days?

Would you say it is excellent, good, just fair, not so good, or poor?

<1> Excellent

<2> Good

<3> Just fair

<4> Not so good

<5> Poor

>CC4<

During the **next twelve months**, do you think the rate of inflation in this country will go up, will go down, or will stay about the same as it was in the **past 12 months**?

<1> Go up

<3> Go down

<5> Stay about the same

>CC5<

**Twelve months from now**, do you expect the unemployment situation in this country to be **better than**, **worse than**, or **about the same** as it was in the last 12 months?

<1> Better than

<3> Worse than

<5> About the same

>CC6<

Now turning to business conditions in your community, do you think that during the **next twelve months** your community will have **good times** financially, or **bad times** financially?

<1> Good times

<3> Bad times

<5> Neither good nor bad/Stay the same

>A1<

What would you say is the **most important problem** facing your community today?

[specify]

>PO1<

The next couple of questions are about our elected officials.

Overall, how would you rate the way **Joe Biden** is performing his job as **President**? Would you say excellent, good, fair, or poor?

<1> Excellent

<2> Good

<3> Fair

<4> Poor

>PO2<

How would you rate the way **Gretchen Whitmer** is performing her job as Michigan's **Governor**? Would you say excellent, good, fair, or poor?

<1> Excellent

<2> Good

<3> Fair

<4> Poor

>D10<

People have different ideas about how much they can trust government to do what is right. These ideas don't refer to Democrats or Republicans in particular, but just to the government in general. We want to see how you feel about this for each of the levels of government.

How much of the time do you think you can trust the **federal** government in **Washington** to do what is right?

<1> Nearly always or most of the time

<2> Some of the time

<3> Seldom

<4> Almost never

>D11<

How much of the time do you think you can trust the **state** government in **Lansing** to do what is right?

<1> Nearly always or most of the time

<2> Some of the time

<3> Seldom

<4> Almost never

>D12<

How much of the time do you think you can trust your **local government** to do what is right?

<1> Nearly always or most of the time

<2> Some of the time

<3> Seldom

<4> Almost never

>P4a<

There are many issues that the **governor and legislature** (in Lansing) could spend time dealing with this session. Of all the issues they could work on, which issue do you think is the **most important** for them to focus on?

[specify]

>CD1<

Now, we have some background questions for you.

**What is your sex?**

**<1> Male**

**<2> Female**

<3> Intersex/Other

>CD2<

In what year were you born?

>CD3<

What is the highest level of education you have completed?

<0> Did not go to school

<19> Did not graduate high school

<12> High school graduate or GED holder

<13> 1st year college

<14> 2nd year college

<20> Technical/junior college graduate

<15> 3rd year college

<16> College graduate (four years)

<17> Some post graduate

<18> Graduate degree

>CD5a<

Are you of Hispanic, Latinx, or Spanish origin?

<1> Yes, Hispanic/Latinx/Spanish origin

<5> No, not of Hispanic/Latinx/Spanish origin

>CD4<

What is your race?

@a White or Caucasian

@b African American or Black

@c Hawaiian or other Pacific Islander

@d Asian

@e American Indian or Alaska Native

@f Other

>CD6<

What is the religious group which you feel most closely represents your religious views?

<0> None; no Religious Group (Atheist, Agnostic, etc.)

<1> Catholic; Roman Catholic, Orthodox

<2> Islamic/Muslim

<3> Jewish

<4> Protestant (Baptist, Methodist, Lutheran, Episcopalian, etc)

<5> Other (please specify) [specify]

>CD7<

Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent or something else?

<1> Republican

<7> Democrat

<4> Independent

<0> Another party, third party, etc

@b [if CD7@a eq <1>]

Would you call yourself a strong Republican or not a very strong Republican?

<1> Strong Republican

<2> Not a very strong Republican

@c [if CD7@a eq <7>]

Would you call yourself a strong Democrat or not a very strong Democrat?

<7> Strong Democrat

<6> Not a very strong Democrat

@d [if CD7@a eq <4> or CD7@a eq <0>]

Do you generally think of yourself as closer to the Democratic Party or the

Republican Party?

<3> Republican

<4> Neither

<5> Democrat

>ideology<

Generally speaking, do you think of yourself as a conservative, a moderate, or a liberal?

<1> Very conservative

<2> Somewhat conservative

<3> Moderate but closer to the conservative side

<4> In the middle

<5> Moderate but closer to the liberal side

<6> Somewhat liberal

<7> Very liberal

<8> Don’t know

>CD8<

Are you currently married, divorced, separated, widowed, a member of an unmarried couple, or have you never been married?

<1> Married or Remarried

<2> Divorced

<3> Separated

<4> Widowed

<5> Member of an unmarried couple

<6> Single, never been married

<0> Other (please specify) [specify]

>married<

[if CD8 eq <1> then <1>]

[if CD8 eq <5> then <1>]

>CD10<

Including yourself, how many individuals who are 18 years of age or older live in your household?

>CD11<

How many children under the age of 18 currently live in your household?

>CD15<

We are interested in learning about the different ways people may earn their living.

Last week, were you working full-time, part-time, going to school, a homemaker, or something else?

<1> Work full-time

<2> Work part-time

<3> Work and go to school

<4> The Armed Forces

<5> Have a job, but not at work last week (on vacation, sick leave, etc)

<6> Unemployed, laid off, looking for work

<7> Retired

<11> Semi-retired/retired and working part-time

<8> School full time

<9> Homemaker

<10> Disabled

<0> Other (specify) [specify]

>UN1< [if CD15 ge <6> goto UN2]

Are you **currently** a member of a union or are you represented by a union?

<1> [goto UN3]Yes

<5> No

>UN2<

Have you **ever** been a member of a union or represented by a union?

<1> Yes

<5> No

>UN3< [if CD10 eq <1> goto inc]

Is anyone else in your household a member of a union or represented by a union?

<1> Yes

<5> No

>inc<

**To get a picture of people's financial situations, we'd like to know the general range of incomes of all households we interview. This is for statistical analysis purposes and your answers will be kept strictly confidential.**

**Now, thinking about your household's total annual income from all sources (including your job) what was your family's annual income?**

<1> Less than $10,000

<2> $10,000 to $19,999

<3> $20,000 to $29,999

<4> $30,000 to $39,999

<5> $40,000 to $49,999

<6> $50,000 to $59,999

<7> $60,000 to $69,999

<8> $70,000 to $79,999

<9> $80,000 to $89,999

<10> $90,000 to $99,999

<11> $100,000 to $149,999

<12> $150,000 or more

>X1<

Would you say you live in a rural community, a small city or town, a suburb, or an urban community?

<1> Rural community

<2> Small city or town, village

<3> A suburb

<4> Urban community

<0> Other (please specify) [specify]

>demo\_county<

What county do you live in?

<1> Alcona

<3> Alger County

<5> Allegan County

<7> Alpena County

<9> Antrim County

<11> Arenac County

<13> Baraga County

<15> Barry County

<21> Berrien County

<23> Branch County

<25> Calhoun County

<27> Cass County

<29> Charlevoix County

<17> Bay County

<19> Benzie County

<31> Cheboygan County

<33> Chippewa County

<35> Clare County

<37> Clinton County

<39> Crawford County

<41> Delta County

<43> Dickinson County

<45> Eaton County

<47> Emmet County

<49> Genesee County

<51> Gladwin County

<53> Gogebic County

<55> Grand Traverse County

<57> Gratiot County

<59> Hillsdale County

<61> Houghton County

<63> Huron County

<65> Ingham County

<67> Ionia County

<69> Iosco County

<71> Iron County

<73> Isabella County

<75> Jackson County

<77> Kalamazoo County

<79> Kalkaska County

<81> Kent County

<83> Keweenaw County

<85> Lake County

<87> Lapeer County

<89> Leelanau County

<91> Lenawee County

<93> Livingston County

<95> Luce County

<97> Mackinac County

<99> Macomb County

<101> Manistee County

<103> Marquette County

<105> Mason County

<107> Mecosta County

<109> Menominee County

<111> Midland County

<113> Missaukee County

<115> Monroe County

<117> Montcalm County

<119> Montmorency County

<121> Muskegon County

<123> Newaygo County

<125> Oakland County

<127> Oceana County

<129> Ogemaw County

<131> Ontonagon County

<133> Osceola County

<135> Oscoda County

<137> Otsego County

<139> Ottawa County

<141> Presque Isle County

<143> Roscommon County

<145> Saginaw County

<147> St. Clair County

<149> St. Joseph County

<151> Sanilac County

<153> Schoolcraft County

<155> Shiawassee County

<157> Tuscola County

<159> Van Buren County

<161> Washtenaw County

<163> Wayne County

<165> Wexford County

>demo\_Detroit< [if demo\_county ne <163> goto cellular2]

Do you live in the city of Detroit?

<1> Yes [goto vote1]

<2> No

>cellular2<

In which village, city or township do you reside?

<0>[specify]

The next set of questions are about your thoughts about budgeting and planning.

**>q5a<**

**A long-lost relative dies and unexpectedly leaves you a sum of money. You may either take $20,000 right away, or take $32,000 five years from now.**

**Given your personal financial situation, when would you prefer to receive the inheritance?**

**RIGHT AWAY ($20,000) 🡪 Go to Q5b**

**FIVE YEARS FROM NOW ($32,000) 🡪 Go to Q5c**

**NEVER**

**DO NOT KNOW / NO PREFERENCE**

>Q5b<

How much money would you need to receive in order for you to change your mind and wait for 5 years before receiving your inheritance?

20000 DOLLARS

23000

25000

30000

32000

35000

37000

38000

40000

42000

45000

50000

56000

60000

64000

70000

75000

80000

90000

100000

125000

150000

200000

250000

270000

320000

400000

500000

1000000

DO NOT KNOW

>q5c<

How much money would you need to receive in order for you to change your mind and take your inheritance right away?

20000 DOLLARS

21000

22000

25000

26000

27000

27500

28000

29000

30000

31000

32000

DO NOT KNOW

>5years<

Compared with five years ago, is the price lower, the same, a little higher, or a lot higher for the following?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Lower | The  same | A little  higher | A lot  higher | Don’t know/  not sure |
| Restaurant food |  |  |  |  |  |
| Groceries |  |  |  |  |  |
| Costs for your home (rent, mortgage, taxes) |  |  |  |  |  |
| Gasoline |  |  |  |  |  |
| Overall prices you pay |  |  |  |  |  |

>home<

Do you own your home?

<1> Yes [GO TO >homeyear<]

<2> No [GO TO >income\_infation<]

>homeyear<

What year did you buy it?

<1> Within the past year

<2> 2 to 5 years ago

<3> 6 to 10 years ago

<4> More than 10 years ago

<5> I didn’t buy the home. I inherited it.

>income\_inflation<

Has your income kept pace with inflation over the past five years?

<1> Yes

<2> No

<3> I don’t know

>price\_increase<

Are you doing things differently because of price increases?

<1> Yes [GO TO >price\_increase2<]

<2> No [GO TO >expectations<]

>price\_increase2<

Which of the following are you doing differently because of price increases. *Select all that apply.*

<1> 81 Eating out less or eat at cheaper restaurants

<3> 73 Changed purchases at grocery store

<6> 54 Reduced entertainment expenses such as streaming

<4> 49 Held off on vacations or took cheaper vacations

<5> 45 Held off on major purchases such as automobile

<8> 16 Reduced medical expenses

<2> 11 Changed housing situation

<11> 9 Took a second job

<10> 7 Delayed retirement

<12> Increased my debt

<13> Other, please specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_

>expectations<

The Federal Reserve Bank of the US is responsible for managing inflation. The Federal Reserve Bank has a target inflation rate of 2%. How many years do you think it will take to achieve this 2% inflation target?

<1> 1 year

<2> 2 to 3 years

<3> 4 to 5 years

<4> More than 5 years

<5> I don’t know

>RI<

Thank you for answering our questions.