

Union FBLA Cash Flow Survey 2012

The Union FBLA Cash Flow Project's main objective is to try to come up with an analysis of the current cash flow within the City of Union and possible solutions to improve the economic situation. The following survey is being sent directly to citizens of Union to complete and send back to the Future Business Leaders of America. The responses will be placed in a database so an analysis can be made and the results published. It is hoped that with this information, ideas about improvement can be implemented. Please drop off surveys at Union School District, Union Market, Sterling Bank, Shell or City Hall.

The survey should not be signed and do not put your address on it. There is no way to know which survey belongs to whom, so please be as accurate and honest as possible. If you need another copy of the survey please visit www.cityofunion.com or call 541-562-5197 and one will be mailed to you.

I. SPENDING PATTERNS

For the purposes of this survey, disposable income is considered net income after taxes and depreciation, if any. If you are unsure of this amount, please use the figure on line 37 of your last Federal tax return, which is your adjusted gross income.

The following chart is for questions 1 and 2. Circle the number that represents the % used.

- | | |
|---------------------|-----------------------|
| 1. 0 - 10% | 6. 51 - 60% |
| 2. 11 - 20% | 7. 61 - 70% |
| 3. 21 - 30% | 8. 71 - 80% |
| 4. 31 - 40% | 9. 81 - 90% |
| 5. 41 - 50% | 10. 91 - 100% |

Example:

If your disposable income is \$500, and you spend \$100 on groceries, you would circle 2. $100/500 = 0.20$ and $0.20 \times 100 = 20\%$

1. *What percentage of your disposable income do you spend on the following purchases (Note: will not equal 100% due to savings, housing, utilities, unlisted exp.)*

- | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Gas/auto supplies (personal) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Automotive repairs |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Recreation/lodging |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Prescriptions/medical supplies |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Groceries |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Dining out/take out |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Gifts |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Lumberyard products, hardware's |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Housewares, personal and other retail items |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Basic health or medical services |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Fuel |

2. What percentage of these purchases do you buy in the City of Union:

- 1 2 3 4 5 6 7 8 9 10 Gas/auto supplies (personal)
- 1 2 3 4 5 6 7 8 9 10 Automotive repairs
- 1 2 3 4 5 6 7 8 9 10 Recreation/lodging
- 1 2 3 4 5 6 7 8 9 10 Prescriptions/medical supplies
- 1 2 3 4 5 6 7 8 9 10 Groceries
- 1 2 3 4 5 6 7 8 9 10 Dining out/take out
- 1 2 3 4 5 6 7 8 9 10 Gifts
- 1 2 3 4 5 6 7 8 9 10 Lumberyard products, hardware's
- 1 2 3 4 5 6 7 8 9 10 Housewares, personal and other retail items
- 1 2 3 4 5 6 7 8 9 10 Basic health or medical services
- 1 2 3 4 5 6 7 8 9 10 Fuel

Please rate each item in questions 3 - 13 on a scale from 1 to 5, with 1 being very likely and 5 being not likely.

3. How likely is cost to influence your purchase of the following:

- 1 2 3 4 5 Gas/auto supplies (personal)
- 1 2 3 4 5 Automotive repairs
- 1 2 3 4 5 Recreation
- 1 2 3 4 5 Prescriptions/medical supplies
- 1 2 3 4 5 Groceries
- 1 2 3 4 5 Dining out/take out
- 1 2 3 4 5 Gifts
- 1 2 3 4 5 Lumberyard products, hardware's
- 1 2 3 4 5 Housewares, personal and other retail items
- 1 2 3 4 5 Basic health or medical services

4. How important are these factors in encouraging you to spend more locally on automotive products:

- 1 2 3 4 5 Do not purchase these products
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Offer merchandise to meet immediate needs/emergencies
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience store items available
- 1 2 3 4 5 Parking availability

5. How important are these factors in encouraging you to spend more locally on automotive repairs:

- 1 2 3 4 5 Do not purchase these services
- 1 2 3 4 5 Advertising
- 1 2 3 4 5 short waiting time
- 1 2 3 4 5 Offer services not currently available locally
- 1 2 3 4 5 Updated and clean business interior/ exterior
- 1 2 3 4 5 Service
- 1 2 3 4 5 Reputation
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability
- 1 2 3 4 5 Availability of an appointment

6. How important are these factors in encouraging you to spend more locally on fuel/ gasoline:

- 1 2 3 4 5 Do not purchase these products
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability

7. How important are these factors in encouraging you to spend more locally on prescriptions and medical supplies:

- 1 2 3 4 5 Do not purchase these services
- 1 2 3 4 5 Advertising
- 1 2 3 4 5 Short waiting time
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Updated and clean business interior/ exterior
- 1 2 3 4 5 Assistance with medical/insurance filings
- 1 2 3 4 5 Service
- 1 2 3 4 5 Reputation
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability

8. How important are these factors in encouraging you to spend more locally on groceries:

- 1 2 3 4 5 Do not purchase these products
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Offer merchandise to meet immediate needs/emergencies
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection

- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability
- 1 2 3 4 5 Delivery available

9. *How important are these factors in encouraging you to spend more locally on dining out/take out:*

- 1 2 3 4 5 Do not purchase these products
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Short waiting time
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability

10. *How important are these factors in encouraging you to spend more locally on recreation/lodging*

- 1 2 3 4 5 Do not purchase or partake in these items
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Offer merchandise to meet immediate needs/emergencies
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability

11. *How important are these factors in encouraging you to spend more locally on hardware or lumberyard products:*

- 1 2 3 4 5 Do not purchase these products
- 1 2 3 4 5 Advertise specials and new items
- 1 2 3 4 5 Offer merchandise to meet immediate needs/emergencies
- 1 2 3 4 5 Extended hours
- 1 2 3 4 5 More selection
- 1 2 3 4 5 Service
- 1 2 3 4 5 Updated and clean business interior/exterior
- 1 2 3 4 5 Convenience
- 1 2 3 4 5 Parking availability

12. *How important are these factors in encouraging you to spend more locally on housewares, personal, or other retail items:*

- | | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | Do not purchase these products |
| 1 | 2 | 3 | 4 | 5 | Advertise specials and new items |
| 1 | 2 | 3 | 4 | 5 | Offer merchandise to meet immediate needs/emergencies |
| 1 | 2 | 3 | 4 | 5 | Extended hours |
| 1 | 2 | 3 | 4 | 5 | More selection |
| 1 | 2 | 3 | 4 | 5 | Service |
| 1 | 2 | 3 | 4 | 5 | Updated and clean business interior/exterior |
| 1 | 2 | 3 | 4 | 5 | Convenience |
| 1 | 2 | 3 | 4 | 5 | Parking availability |

13. *How important are these factors in encouraging you to spend more locally on basic health or medical services:*

- | | | | | | |
|---|---|---|---|---|--|
| 1 | 2 | 3 | 4 | 5 | Do not purchase these products |
| 1 | 2 | 3 | 4 | 5 | Assistance with medical/insurance filings |
| 1 | 2 | 3 | 4 | 5 | Service |
| 1 | 2 | 3 | 4 | 5 | Appearance/cleanliness of building |
| 1 | 2 | 3 | 4 | 5 | Free or reduced cost special services |
| 1 | 2 | 3 | 4 | 5 | Advertising |
| 1 | 2 | 3 | 4 | 5 | Convenience |
| 1 | 2 | 3 | 4 | 5 | Parking availability |
| 1 | 2 | 3 | 4 | 5 | Availability of an appointment |
| 1 | 2 | 3 | 4 | 5 | Offer services not currently available locally |

II. FINANCIAL SERVICES

14. *Do you bank in the City of Union? YES or NO.*

Please rate questions 15 and 16 on a scale of 1 to 5, with 1 being very likely and 5 being not likely.

15. *How likely would you be to use a credit card at local businesses if that service were available?*

1 2 3 4 5

16. *How likely would you be to use a cash machine if that service were available?*

1 2 3 4 5

17. *List financial products or service not currently available locally that you would like to see offered.*

18. *What can be done to better meet the financial needs of our community?*

19. *If you do not bank in the City of Union, what factors would change this?*

20. *Indicate the number of adults in your house-hold who are employed. _____*

21. *Indicate the number of adults in your house-hold who are retired. _____*

22. *Indicate the number of adults in your house-hold who are in school. _____*

III. DEMOGRAPHIC INFORMATION

23. *How many people are in your household? _____*

24. *What is the age of the head of the household:*

24 or under	35 - 44	55 - 64
25 - 34	45 - 54	65 or over

25. *Indicate the number of adults in your household whose occupation is manufacturing. _____*

26. *What is your household's disposable income (net income after taxes and depreciation, if any): If you are unsure of this amount, please use figure on line 37 of your last year's Federal tax return, which is your adjusted gross income.*

\$14,000 or less	\$15,000 - \$29,000	\$30,000 - \$44,000
\$45,000 - \$59,000	\$60,000 - \$75,000	\$75,000 or more

27. *Please list any comments or ideas you might have to increase disposable income spending within the community of Union. Please use additional paper if needed.*

Surveys are due by January 21st. Please drop off at Union School District, Union Market, Sterling Bank, Shell or City Hall. Results will be published in March.

Thank you for your participation!