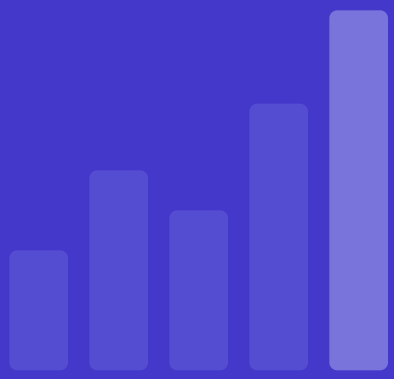
PayrollModo

2026 RESEARCH REPORT

The PayrollModo Payroll Provider Report

What 195 US payroll providers advertise, charge and promise, and what their customers say



195
verified payroll-first providers
36 national, 159 local

1,823
customer reviews coded

50
state rule profiles

3,205
statistics in the catalog

October 2026 edition · Research conducted September 2026 · Desk research only

Inclusion in this study is not an endorsement or a ranking. Findings describe groups of providers; no provider is rated or recommended.

Contents

How to Read This Report 3
At a Glance 4
Executive Summary 5
Top 25 Buyer Tips 7
List of Charts 9
List of Tables 12
Chapter 1. Methodology and Sample 15
Chapter 2. Who the Providers Are 23
Chapter 3. What They Offer Beyond Payroll 30
Chapter 4. Who They Serve 39
Chapter 5. Payroll Features and Technology 44
Chapter 6. Tax and Compliance Coverage 51
Chapter 7. What Payroll Costs 58
Chapter 8. Contract Terms 73
Chapter 9. Support and Switching 78
Chapter 10. Trust, Security, and Credentials 83
Chapter 11. What Customers Say 88
Chapter 12. National vs. Local Providers 100
Chapter 13. Regional Differences 107
Chapter 14. What Goes Together 116
Chapter 15. Federal Payroll Rules 125
Chapter 16. State Payroll Rules 134
Chapter 17. Combined Findings 144
Chapter 18. Research Indexes 148
Chapter 19. Buyer Scenarios 158
Chapter 20. Inside the Reviews 183
Chapter 21. Buyer Insights and Tips 192
Appendix A. State Profiles 216
Appendix B. Statistics Catalog 267
Appendix C. Definitions and Data Fields 331
Appendix D. Sources 337
Appendix E. Companies Studied 343

How to Read This Report

This report studies 195 verified payroll-first providers: 36 national providers that market to businesses nationwide and 159 local providers with offices in 1 to 3 states, each assigned to its headquarters state. Every number traces to a research file (Steps 4 to 9) and to the chart and table data workbook that accompanies the report.

Groups

Results are shown for all providers, national and local providers, local providers by Census region (Northeast, Midwest, South, West), and other groups such as delivery model, years in business, pricing transparency and service breadth (Appendix C). State-level percentages are never calculated from provider data, because the number of providers per state was set by design.

Sample sizes

Every percentage shows its sample size (n) the first time it appears in a section. Percentages are shown only for groups of 20 or more providers, or 50 or more coded reviews. Smaller groups are shown as counts, such as "7 of 12 providers". Differences under 5 percentage points or 0.1 stars are reported as "no clear difference".

"Advertised" means listed on the website

The website audit records whether each provider clearly lists an item (Y), does not list it on the standard pages (N), or mentions it unclearly (U). N means not advertised, not "not offered". A provider may do more than its website says.

Reviews

Star ratings come from the review platforms. The coded review sample was chosen on purpose: up to 15 negative and 10 positive reviews per company from the last three years. Review shares are always shares of negative or positive reviews read. They show what people complain about and praise, never overall satisfaction. No review text or reviewer names appear in this report.

Prices

Cost scenarios use published prices only, from the 14 providers whose published price pieces cover a full scenario. Customer-reported prices are kept separate and never averaged with published prices. With fewer than 10 providers, ranges are shown instead of medians.

What this report does not do

It does not rank, rate or recommend providers. Research indexes and buyer scenarios describe the market and are never used to score named providers. Cross-analysis results are observations, not causes. Tax and labor rule summaries come from official government sources and are not legal or tax advice. Companies are named only in the Appendix E list of companies studied.

IDs

Charts are numbered C (chapter)-(number), tables T (chapter)-(number), and statistics S-(topic)-(number). Every stat ID cited in a tip appears in the Appendix B statistics catalog.

At a Glance

195
verified payroll-first providers studied (36 national, 159 local)
from 1,231 candidates

13%
publish full plan pricing on their website
n = 195 [S-PRC-175]

$108
median monthly cost at 10 employees at published prices
n = 14, range $50 to $222 [S-COST-010]

$60
median gap between the advertised starting price and the all-in cost at 10 employees
n = 14 [S-COST-066]

22%
state month-to-month service or no long-term contract
n = 195 [S-CON-001]

4%
publish the terms of a tax filing guarantee
n = 195 [S-TAX-291]

45%
of negative reviews read mention slow or unresponsive support
n = 456 [S-CMP-007]

4.8
average Google rating of local providers, vs 3.6 for national headquarters profiles
n = 159 and 33 [S-RAT-003]

37%
of positive reviews read name or describe a specific rep
n = 1,367 [S-RES-005]

$1,050
median money impact where a negative review gives a dollar figure
n = 25 of 456 [S-MON-001]

46%
of local providers in local-income-tax states advertise local tax filing
n = 46 [S-GOV-001]

$168 to $1,263
federal penalty on one missed monthly deposit for 10 employees
IRS penalty tiers [S-GOV-019]

Executive Summary

The most important findings of the study, one sentence each, with sample sizes and stat IDs. Chapter references for each topic are in the contents.

- Only 5% of payroll providers studied (n = 195) advertise payroll alone with no other services; the rest list at least one add-on. [S-SVC-523]
- The most advertised item across all 195 providers is phone support (94%), followed by federal and state payroll tax filing and deposits (91%) and time and attendance (87%). [S-RANK-001]
- A published service agreement or terms is advertised by 50% of national providers (n = 36) vs 4% of local providers (n = 159), a 46-point gap. [S-GAP-001]
- A SOC 2 report is advertised by 39% of national providers (n = 36) vs 1% of local providers (n = 159), a 38-point gap. [S-GAP-002]
- Published pricing is advertised by 47% of national providers (n = 36) vs 9% of local providers (n = 159), a 38-point gap. [S-GAP-003]
- 39% of national providers (n = 36) publish full plan pricing on their website; 47% are quote only. [S-PRC-176]
- 8% of local providers (n = 159) publish full plan pricing on their website; 86% are quote only. [S-PRC-177]
- At 10 employees, payroll providers studied with enough published price pieces cost a median of $108 a month (n = 14, range $50 to $222), about $10.76 per employee. [S-COST-010]
- At 10 employees, national providers with enough published price pieces cost between $79 and $222 a month (only 9 providers with published prices, so a range is shown). [S-COST-011]
- At 10 employees, local providers with enough published price pieces cost between $50 and $186 a month (only 5 providers with published prices, so a range is shown). [S-COST-012]
- At 10 employees, the all-in monthly cost runs a median of $60 above the advertised starting price (n = 14), mostly from per-employee fees. [S-COST-066]
- 22% of payroll providers studied (n = 195) state that service is month-to-month or has no long-term contract. [S-CON-001]
- Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving. [S-CON-022]
- National providers with Google reviews (headquarters profiles) average 3.6 stars there (median 3.9, n = 33). [S-RAT-002]
- Local providers with Google reviews average 4.8 stars there (median 5, n = 159). [S-RAT-003]
- Local providers reply to a median of 36% of their most recent Google reviews (up to 20 per company, n = 159). [S-OWN-003]
- For the same companies (n = 22), G2 ratings average 1.3 stars higher than Trustpilot ratings; Trustpilot tends to rate lower. [S-GAP7-003]
- The most common complaint pair is late, missed, or wrong paychecks or direct deposits together with slow or unresponsive support, found in 9% of negative reviews read (n = 456). [S-PAIR-001]
- 16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050. [S-MON-001]
- 37% of positive reviews read (n = 1367) name or describe a specific rep they work with. [S-RES-005]

- Among providers making a "no hidden fees" claim, 17% of negative reviews read mention billing errors or hidden fees, compared with 10% for providers without the claim (higher; n = 113 and 343 negative reviews). This is an observation, not a cause. [S-CVR-001]
- Among providers making an accuracy claim, 30% of negative reviews read mention tax filing errors or penalties or late, missed, or wrong paychecks or direct deposits or year-end form (W-2 or 1099) errors, compared with 26% for providers without the claim (no clear difference; n = 171 and 285 negative reviews). This is an observation, not a cause. [S-CVR-003]
- 8 of 195 providers advertise all 3 features a buyer in the "Construction contractor on public jobs" scenario needs (certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp); the bottleneck is certified payroll for prevailing wage jobs (26 of 195). [S-SCN-003]
- 1 of 195 providers advertise all 3 features a buyer in the "Remote team in 3 or more states" scenario needs (multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates); the bottleneck is help registering state tax accounts (15 of 195). [S-SCN-005]
- 5 of 195 providers advertise all 3 features a buyer in the "No-contract buyer" scenario needs (month-to-month service or no long-term contract, published pricing, no setup fee); the bottleneck is no setup fee (12 of 195). [S-SCN-012]
- No provider in the study advertises all 3 features a buyer in the "Worried about tax penalties" scenario needs (a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification); the bottleneck is published terms for their tax filing guarantee (8 of 195). [S-SCN-022]
- 46% of local providers based in states with local income taxes (n = 46) advertise local tax filing. [S-GOV-001]
- 11% of payroll providers studied (n = 195) advertise a tax filing guarantee covering penalties from the provider's errors on their website. [S-TAX-262]
- 11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website. [S-SUP-204]
- Complaints about tax filing errors or penalties appear in 10% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-001]
- 92% of published payroll service agreements (n = 24) allow price increases. [S-CON-016]
- Where a cancellation notice period is published (n = 15 providers), the median is 30 days, ranging from 7 to 90 days. [S-CON-021]
- Payroll providers studied publish an average of 1.3 add-on fees each (n = 195); most publish none, so the full fee list usually has to be requested. [S-HID-013]
- Over 3 years, payroll providers studied cost a median of $3,874 for 10 employees (n = 14, range $1,800 to $7,474). [S-COST-060]
- States with no state income tax on wages: 9 (AK, FL, NH, NV, SD, TN, TX, WA, WY). [S-GOV-002]
- States with local income taxes (city, county or school district): 13 (AL, CO, DE, IA, IN, KY, MD, MI, MO, NY, OH, OR, PA). [S-GOV-003]

Top 25 Buyer Tips

The most useful tips from Chapter 21, one line each. The stat behind each tip is in Appendix B.

1. **Shortlisting:** Confirm in writing that the provider files and deposits your federal and state payroll taxes, not just calculates them. [S-TAX-001]
2. **Shortlisting:** If you have employees in a city, county or school district with its own income tax, make local filing a must-have on your shortlist. [S-TAX-030, S-TAX-031, S-TAX-032]
3. **Quarter-end and year-end:** Check that W-2s and 1099s are included, and whether filing them costs extra. [S-TAX-059, S-TAX-060, S-TAX-061]
4. **Onboarding:** Ask whether new hire reporting to the state is handled for you; some states allow as few as 7 days. [S-TAX-088, S-TAX-089, S-TAX-090]
5. **Quarter-end and year-end:** If you have 50 or more full-time equivalents, add ACA reporting to your must-have list; fewer than half of providers advertise it. [S-TAX-117, S-TAX-118, S-TAX-119]
6. **Comparing quotes and pricing:** Pay-as-you-go workers' comp can smooth cash flow; ask whether the provider offers it or partners with a carrier. [S-TAX-146, S-TAX-147, S-TAX-148]
7. **Onboarding:** If you are hiring in a new state, ask for help registering the state tax accounts; few providers advertise it. [S-TAX-204]
8. **Day-to-day payroll:** Ask how the provider tells you about new state rules such as minimum wage or paid leave changes. [S-TAX-233, S-TAX-234, S-TAX-235]
9. **Checking trust and security:** A tax filing guarantee is uncommon; if a provider offers one, ask for the terms before you sign. [S-TAX-262, S-TAX-263, S-TAX-264]
10. **Checking trust and security:** Very few providers publish the terms of their tax guarantee; ask for them in writing and look for caps. [S-TAX-291, S-TAX-292, S-TAX-293]
11. **Shortlisting:** If you have or expect employees in another state, confirm multi-state payroll and the extra-state fee up front. [S-FEAT-233, S-FEAT-234, S-FEAT-235]
12. **Day-to-day payroll:** Ask how wage garnishments are processed and whether there is a per-garnishment fee. [S-FEAT-320, S-FEAT-321, S-FEAT-322]
13. **Day-to-day payroll:** Restaurants should confirm tip reporting and the new 2026 W-2 tip codes are handled. [S-FEAT-262]
14. **Comparing quotes and pricing:** If you pay on different schedules or run bonuses, ask whether payroll runs are unlimited. [S-FEAT-001, S-FEAT-002, S-FEAT-003]
15. **Switching providers:** Ask who moves your employee and tax data, and whether it costs extra. [S-SUP-175, S-SUP-176, S-SUP-177]
16. **Switching providers:** Mid-year switching support is advertised by only about 1 in 10 providers; confirm they import prior quarters and year-to-date wages. [S-SUP-204]
17. **Checking trust and security:** SOC 1 Type II reports are rare outside large national providers; ask for one if your auditors need it. [S-SEC-001, S-SEC-002, S-SEC-003]
18. **Comparing quotes and pricing:** Most local providers do not publish prices; ask each shortlisted provider for an all-in quote at your headcount. [S-PRC-001, S-PRC-002, S-PRC-003]
19. **Reading the contract:** Most providers do not publish their service agreement; ask for it early, before you invest time in onboarding. [S-PRC-059, S-PRC-060, S-PRC-061]

20. **Reading the contract:** About one in five providers states month-to-month terms; if flexibility matters, confirm it in the contract, not just on the website. [S-PRC-030, S-PRC-031, S-PRC-032]
21. **Deciding whether to outsource:** A PEO option is rare among payroll-first providers; decide first whether you want co-employment. [S-SVC-465]
22. **Onboarding:** Paperless onboarding saves time; ask if new hires can sign W-4s and I-9 sections online. [S-SVC-407, S-SVC-408, S-SVC-409]
23. **Reading the contract:** Few providers publish all buyer-friendly terms; ask for each one in writing. [S-CON-022]
24. **Leaving a provider:** Ask how long you keep access to payroll records after you leave; you need them for years. [S-CON-019]
25. **Quarter-end and year-end:** Ask who pays when a filing is late or wrong, and how fast they fix notices. [S-CMP-001]

List of Charts

C01-05 Google Maps searches found most candidates 16
C01-02 Most removed candidates were accounting firms where payroll is one of several services 16
C01-01 195 of 1,231 candidates made the final list 17
C01-06 Selected national providers scored higher on public signals than local providers 17
C01-04 The South holds the most local providers in the study 18
C01-03 Local providers per state follow the business-count allocation, with gaps in small states 18
C02-01 Most providers with a stated founding year have been in business 15 years or more 24
C02-02 Founding years cluster in the 1980s to 2000s for local providers 24
C02-03 Four in five providers deliver payroll as a full service with a rep 25
C02-04 Most local providers run payroll on a licensed platform 26
C02-05 One licensed platform is named by about a third of licensed local providers 26
C02-06 Half of national providers say they serve all 50 states; most local sites do not say 27
C02-07 Most local providers list a single office 27
C02-08 18% of local providers belong to a franchise or brand family 28
C03-01 Almost every provider advertises something beyond payroll 30
C03-02 The typical provider advertises about six add-on services 31
C03-03 Time and attendance is the most common add-on for both national and local providers 32
C03-04 Time and attendance plus onboarding is the most common service pair 33
C03-05 Nearly half of providers advertise time, hiring and onboarding together 33
C03-08 Benefits-related services cluster; bookkeeping rarely comes with HR tools 34
C03-06 PEO and employer of record options are rare among payroll-first providers 35
C03-07 Service mix varies by region more than by segment for brokerage services 36
C04-01 Small businesses are the size bracket most often named 39
C04-02 National providers call out industries far more often than local providers 40
C04-04 Most local providers call out no industry; national providers spread across several 41
C04-03 Two in three providers show no industry focus at all 41
C04-05 Restaurants and healthcare are the industries local providers name most 42
C05-01 Nine in ten providers do not state a direct deposit speed 44
C05-02 Multi-state payroll and garnishments lead the advertised core features 45
C05-03 National providers advertise contractor pay and unlimited runs far more often 46
C05-07 Where pay frequencies are listed, weekly and biweekly are nearly universal 46
C05-04 Employee portals are standard; earned wage access is not 47
C05-05 QuickBooks is the integration most often named; POS integrations are rare 47
C05-06 Software-led providers advertise more payroll features than full-service firms 48
C06-01 Nine in ten providers advertise tax filing; few back it with a published guarantee 51
C06-02 National providers lead on local tax filing; local providers lead on pay-as-you-go workers' comp 52
C06-03 Only 8 providers publish the terms of a tax filing guarantee 53
C06-04 Most advertised guarantees cover only penalties the provider causes 53
C06-05 In states with local income taxes, 21 of 46 local providers advertise local tax filing 54
C06-06 Certified payroll for prevailing wage work is advertised most in the Northeast and West 55
C06-07 Compliance coverage differs most by region for new hire reporting and local taxes 55
C07-01 Most providers, and almost all local providers, are quote only 59
C07-02 Where prices are published, a base fee plus a per-employee fee is the usual model 60
C07-03 Local entry plans carry higher base fees than national ones 60
C07-04 Per-employee fees cluster between $5 and $10 a month 61
C07-05 A 10-employee business pays a median of about $108 a month at published prices 62
C07-06 National and local price ranges overlap at every size 64
C07-07 Cost per employee falls from about $55 at 1 employee to under $7 at 100 65
C07-08 Pay frequency barely moves the median, but weekly pay widens the top of the range 65
C07-09 Extra states, contractors and local taxes raise the floor of the price range 66
C07-10 Three years of payroll for 10 employees costs a median of about $3,900 67
C07-11 The all-in price runs about $60 a month above the advertised starting price 67
C07-12 Where year-end forms cost extra, they add $75 to $350 a year 68
C07-13 Most providers do not mention add-on fees at all 68
C07-14 Published add-on fees range from $1 to $325 69
C07-16 National providers publish more add-on fees than local providers 69
C07-15 Only 15 of 1,823 reviews read mention a price 70
C07-17 Priced providers advertising a named rep or HR advisory sit higher in the price range 71
C08-01 One in five providers states month-to-month service 73
C08-02 Nine in ten published agreements allow price increases 74
C08-03 Thirty days is the most common cancellation notice period 74
C08-05 Early termination terms usually charge for the rest of the contract 75
C08-06 Where liability for tax errors is stated, it is usually capped at a few months of fees 75
C08-04 Nine in ten providers do not say what happens to records after you leave 76
C09-01 Phone support is near universal; chat is mostly national and 24/7 support is rare 78
C09-05 Most providers do not publish support hours 79
C09-03 Only 26 providers state how long setup takes; most say three weeks or less 79
C09-04 Few providers advertise help switching mid-year 80
C09-02 Email support and named reps vary most across regions 80
C10-01 Security credentials are advertised mainly by national providers 83
C10-02 15 providers claim a SOC 2 report; half name the type 84
C10-03 43 providers list any membership; payroll associations lead 84

C10-04 Most BBB profiles found carry an A+ rating 85
C10-05 Local BBB profiles rarely show complaints; national profiles average hundreds 85
C11-01 Local providers hold far higher Google ratings than national headquarters profiles 89
C11-02 Ratings depend heavily on the platform 89
C11-03 Most local providers have fewer than 50 Google reviews 90
C11-10 Two in three providers had a new Google review in the last six months 91
C11-04 Slow or unresponsive support appears in almost half of negative reviews read 91
C11-05 Software complaints are more common for national providers; late paychecks for local 92
C11-06 Half of national providers have at least one tax-error complaint in the sample 93
C11-07 Support complaints lead in every group with enough negative reviews 94
C11-08 Local reviewers praise responsive support and a named rep; national reviewers praise ease of use 95
C11-09 Local providers reply to about a third of their recent Google reviews 97
C11-11 Regular payroll runs and support requests produce the most complaints 97
C11-12 By region, local negative reviews are too few for shares; counts show support complaints lead everywhere 98
C12-01 The largest national-local gaps are in published terms, SOC 2 reports and pricing 101
C12-02 National providers publish more; local providers rate higher 103
C12-03 Software complaints lean national; slow support and late paychecks lean local 104
C12-04 Local positive reviews name a rep far more often; national ones mention ease of use 104
C12-05 At published prices, local providers are not consistently cheaper or dearer 105
C13-01 Regional differences are widest for multi-state payroll, pay-as-you-go workers' comp and email support 108
C13-02 Ten items differ by 24 points or more between regions 109
C13-03 Local Google ratings are high in every region; the Midwest is slightly lower 109
C13-04 The Midwest leads on month-to-month terms; the West on published pricing 109
C13-05 Praise for a named rep peaks in the West 110
C14-01 Average ratings barely differ by pricing, contract, guarantee or named rep 117
C14-02 Average ratings sit between 4.5 and 4.8 stars for every provider type 117
C14-03 No research index lines up with higher ratings 118
C14-04 A named rep goes with fewer support complaints; published terms with more billing complaints 121
C14-07 The most transparent quartile carries the most billing complaints in the sample 122
C14-05 Higher published prices do not go with higher ratings 122
C14-06 More transparent providers do not rate higher 123
C14-08 Local complaints concentrate in regular runs and support requests 123
C15-01 A missed deposit for 10 employees can draw a penalty of $168 to $1,263 128
C15-02 A single late deposit can cost more than months of payroll service 129
C15-03 California employers paid an extra $84 per employee in FUTA for 2025 131
C16-01 9 states have no state income tax on wages 135
C16-02 13 states have local income taxes 135
C16-03 13 states collect paid leave or disability contributions through payroll 136
C16-04 SUI wage bases range from $7,000 to $78,200 137
C16-05 New employer SUI rates run from 1.0% to 4.1% where a single rate is set 137
C16-06 9 states require final pay immediately when an employee is fired 138
C16-07 Most states require pay at least twice a month 139
C16-08 10 states set a new hire reporting deadline shorter than the federal 20 days 139
C16-09 30 states set a minimum wage above the federal $7.25 140
C16-10 4 states require workers' comp through a state fund 140
C16-11 Nine in ten employer firms in every state have fewer than 20 employees 141
C17-01 Tax errors show up in reviews more often than guarantees show up on websites 144
C17-02 Fewer than half of local providers in local-tax states advertise local tax filing 145
C17-05 A deposit more than 15 days late costs 5 to 11 months of median payroll service 145
C17-03 Switching is common in reviews; mid-year switching support is rarely advertised 145
C17-04 A named rep is both widely advertised and widely praised 146
C18-01 Transparency index: median 2 of 10; national 3.6 vs local 1.6 on average 149
C18-02 Compliance coverage index: median 4 of 10; national 4.5 vs local 3.9 on average 150
C18-03 Service breadth index: median 6 of 18; national 6.1 vs local 5.7 on average 151
C18-04 Support depth index: median 2 of 8; national 2.6 vs local 2.7 on average 152
C18-05 Buyer protection index: median 0 of 7; national 1.4 vs local 0.4 on average 153
C18-06 Technology index: median 3 of 8; national 3.4 vs local 2.6 on average 154
C18-07 National providers score higher on four indexes; support depth and service breadth are level 156
C19-01 Matching providers range from none to 81 across the 22 buyer scenarios 159
C19-02 19 of 195 providers advertise all 4 must-haves; the bottleneck is published pricing 161
C19-03 No provider advertises all 3 must-haves; the bottleneck is a named POS integration 162
C19-04 8 of 195 providers advertise all 3 must-haves; the bottleneck is certified payroll for prevailing wage jobs 163
C19-05 16 of 195 providers advertise all 3 must-haves; the bottleneck is a dedicated nonprofit page 164
C19-06 1 of 195 providers advertise all 3 must-haves; the bottleneck is help registering state tax accounts 165
C19-07 1 of 195 providers advertise all 2 must-haves; the bottleneck is international contractor payments 166
C19-08 81 of 195 providers advertise local income tax filing 167
C19-09 20 of 195 providers advertise all 2 must-haves; the bottleneck is mid-year switching support (importing prior quarters and year-to-date wages) 168
C19-10 20 of 195 providers advertise all 3 must-haves; the bottleneck is US-based support 169
C19-11 3 of 195 providers advertise all 2 must-haves; the bottleneck is business tax preparation 170
C19-12 20 of 195 providers advertise all 3 must-haves; the bottleneck is benefits brokerage (health insurance) 171
C19-13 5 of 195 providers advertise all 3 must-haves; the bottleneck is no setup fee 172
C19-14 6 of 195 providers advertise all 3 must-haves; the bottleneck is a SOC 2 report 173
C19-15 4 of 195 providers advertise a dedicated cannabis page 174
C19-16 4 of 195 providers advertise household employer (nanny) payroll 175
C19-17 2 of 195 providers advertise all 5 must-haves; the bottleneck is a SOC 1 Type II report 176

C19-18 2 of 195 providers advertise all 3 must-haves; the bottleneck is a SOC 1 Type II report 177
C19-19 1 of 195 providers advertise all 3 must-haves; the bottleneck is a dedicated agriculture page 178
C19-20 30 of 195 providers advertise all 2 must-haves; the bottleneck is earned wage access (on-demand pay) 179
C19-21 4 of 195 providers advertise all 3 must-haves; the bottleneck is next-day or same-day direct deposit 180
C19-22 1 of 195 providers advertise all 3 must-haves; the bottleneck is a free trial 181
C19-23 No provider advertises all 3 must-haves; the bottleneck is published terms for their tax filing guarantee 182
C20-01 Regular payroll runs and support requests are where complaints most often start 183
C20-02 Each stage has its own signature complaint 184
C20-03 Late paychecks and slow support are the most common complaint pair 185
C20-04 Two in three switchers who say where they came from left a national provider 185
C20-05 Customers who say they are leaving most often cite support, billing and exit problems 185
C20-06 One in five local negative reviews says the customer is leaving or has left 186
C20-07 Support, billing and tax problems most often come with a money impact 186
C20-08 Reviews that name a rep are almost always positive; email mentions skew negative 187
C20-09 For the same companies, Trustpilot rates lowest and software review sites highest 188
C20-10 Providers making a "no hidden fees" claim draw more billing complaints, not fewer 188
C20-11 Reviewers at businesses with 51 to 250 employees write the highest share of negative reviews in the sample 189
C21-01 The library holds 177 tips across ten buying stages 192
C21-02 Most common beliefs tested are not supported or only partly supported 213

List of Tables

T01-02 Selection scoring: 100 points from public signals only 17
T01-01 State allocation compared with the final count of local providers 19
T01-03 23 states could not fill their full allocation 20
T01-04 Definitions used in this report 21
T01-05 What was collected at each research step 21
T02-02 Years in business by delivery model 25
T02-01 Provider profile by segment 28
T03-03 Number of add-on services advertised, by segment 31
T03-02 Top 5 service pairs and trios, national and local 34
T03-01 Share advertising each add-on service, by segment and region 36
T04-02 Business size brackets named, by segment and region 40
T04-01 Industries called out, by segment and region 42
T05-02 Direct deposit speed stated, counts by segment 45
T05-01 Payroll features and technology, by segment and region 48
T06-02 Common conditions in advertised tax filing guarantees 53
T06-03 Local tax filing among local providers in local-income-tax states 54
T06-01 Tax and compliance items advertised, by segment and region 56
T07-02 Pricing transparency by group 59
T07-03 Base and per-employee fees of entry plans with tax filing 61
T07-01 Default assumptions for cost scenarios 62
T07-04 Monthly payroll cost by business size at published prices 63
T07-05 Cost scenarios for pay frequency, extra states, contractors and local taxes 66
T07-06 First-year, following-year and 3-year costs 67
T07-07 Hidden cost checklist: how often each add-on fee is published 70
T07-08 Customer-reported prices compared with published prices 71
T08-02 Early termination terms in published agreements (provider names withheld) 75
T08-01 Contract terms summary 76
T09-01 Support and switching items advertised, by segment and region 81
T10-02 BBB profiles, ratings and complaints by group 86
T10-01 Trust and credential items advertised, by segment and region 86
T11-01 Ratings by platform and segment 89
T11-03 Complaint categories by group 94
T11-04 Positive themes by group 95
T11-02 Top three complaints and praise themes by group 96
T11-05 Company responses to negative reviews 97
T12-01 Every audit field, national vs local providers 101
T12-02 When each type tends to fit, based only on the data 105
T13-01 Northeast: local provider summary 111
T13-02 Midwest: local provider summary 112
T13-03 South: local provider summary 113
T13-04 West: local provider summary 114
T14-01 Average rating by group (cross-analysis) 118
T14-02 Matching complaints by feature group 121
T15-01 Federal payroll tax rates and wage bases 125
T15-02 Federal deposit schedules 126
T15-03 Federal filing deadline calendar 127
T15-04 Federal penalty tiers 127
T15-08 Worked example: penalty on one missed monthly deposit 129
T15-05 Trust fund recovery, misclassification and record rules 130
T15-06 New federal payroll reporting items for tax year 2026 131
T15-07 Federal wage and hour basics (Department of Labor) 132
T16-01 50-state payroll rules at a glance 141
T18-07 How the research indexes are counted 148
T18-01 Transparency index by group 149
T18-02 Compliance coverage index by group 150
T18-03 Service breadth index by group 151
T18-04 Support depth index by group 152
T18-05 Buyer protection index by group 153
T18-06 Technology index by group 154
T19-01 Buyer scenarios overview 159
T19-02 Scenario 1: Solo owner or 1 to 5 employees, lowest cost 161
T19-03 Scenario 2: Restaurant with tipped staff 162
T19-04 Scenario 3: Construction contractor on public jobs 163
T19-05 Scenario 4: Nonprofit 164
T19-06 Scenario 5: Remote team in 3 or more states 165
T19-07 Scenario 6: Paying international contractors 166
T19-08 Scenario 7: Business in a local-income-tax state 167
T19-09 Scenario 8: Switching providers mid-year 168
T19-10 Scenario 9: Wants one person to call 169
T19-11 Scenario 10: Payroll plus bookkeeping from one firm 170
T19-12 Scenario 11: Payroll plus HR and benefits without a PEO 171
T19-13 Scenario 12: No-contract buyer 172

T19-14 Scenario 13: Healthcare practice 173
T19-15 Scenario 14: Cannabis business 174
T19-16 Scenario 15: Household employer (nanny or caregiver) 175
T19-17 Scenario 16: Growing business with 50 or more employees 176
T19-18 Scenario 17: Security-focused buyer 177
T19-19 Scenario 18: Seasonal or agricultural employer 178
T19-20 Scenario 19: Workers without bank accounts or wanting early pay 179
T19-21 Scenario 20: Wants the fastest payday 180
T19-22 Scenario 21: Wants to try before committing 181
T19-23 Scenario 22: Worried about tax penalties 182
T20-01 Complaints by customer stage 184
T20-02 Switching and leaving 186
T20-03 Money impact in negative reviews 186
T20-06 Support channel and resolution 187
T20-04 Marketing claims compared with matching complaints 189
T20-05 Who is reviewing: business size, industry and tenure 189
T21-01 Tips for deciding whether to outsource 192
T21-02 Tips for shortlisting 193
T21-03 Tips for comparing quotes and pricing 200
T21-04 Tips for reading the contract 202
T21-05 Tips for checking trust and security 203
T21-06 Tips for onboarding 204
T21-07 Tips for day-to-day payroll 204
T21-08 Tips for quarter-end and year-end 206
T21-09 Tips for switching providers 207
T21-10 Tips for leaving a provider 207
T21-11 Red flags 207
T21-12 Green flags 209
T21-13 Questions to ask a payroll provider 210
T21-14 Hidden cost checklist 212
T21-15 Myth vs data 213
T21-16 What to check first, by buyer scenario 214
TA-01 Alabama: state profile 217
TA-02 Alaska: state profile 218
TA-03 Arizona: state profile 219
TA-04 Arkansas: state profile 220
TA-05 California: state profile 221
TA-06 Colorado: state profile 222
TA-07 Connecticut: state profile 223
TA-08 Delaware: state profile 224
TA-09 Florida: state profile 225
TA-10 Georgia: state profile 226
TA-11 Hawaii: state profile 227
TA-12 Idaho: state profile 228
TA-13 Illinois: state profile 229
TA-14 Indiana: state profile 230
TA-15 Iowa: state profile 231
TA-16 Kansas: state profile 232
TA-17 Kentucky: state profile 233
TA-18 Louisiana: state profile 234
TA-19 Maine: state profile 235
TA-20 Maryland: state profile 236
TA-21 Massachusetts: state profile 237
TA-22 Michigan: state profile 238
TA-23 Minnesota: state profile 239
TA-24 Mississippi: state profile 240
TA-25 Missouri: state profile 241
TA-26 Montana: state profile 242
TA-27 Nebraska: state profile 243
TA-28 Nevada: state profile 244
TA-29 New Hampshire: state profile 245
TA-30 New Jersey: state profile 246
TA-31 New Mexico: state profile 247
TA-32 New York: state profile 248
TA-33 North Carolina: state profile 249
TA-34 North Dakota: state profile 250
TA-35 Ohio: state profile 251
TA-36 Oklahoma: state profile 252
TA-37 Oregon: state profile 253
TA-38 Pennsylvania: state profile 254
TA-39 Rhode Island: state profile 255
TA-40 South Carolina: state profile 256
TA-41 South Dakota: state profile 257
TA-42 Tennessee: state profile 258
TA-43 Texas: state profile 259
TA-44 Utah: state profile 260

TA-45 Vermont: state profile 261
TA-46 Virginia: state profile 262
TA-47 Washington: state profile 263
TA-48 West Virginia: state profile 264
TA-49 Wisconsin: state profile 265
TA-50 Wyoming: state profile 266
TB-01 Statistics catalog 267
TC-03 Groups (segments) used in this report 331
TC-01 Audit fields and how values were decided 332
TC-02 Complaint categories and positive themes 335
TD-01 Review platforms used and date range of reviews read 337
TD-02 Federal government sources 337
TE-01 Companies studied 343

CHAPTER 1

Methodology and Sample

Key findings

- 1,231 candidate companies were found and every website was checked; 195 verified payroll-first providers were selected (36 national, 159 local).
- 665 candidates were removed, most often because they were accounting or bookkeeping firms where payroll is one of several services (402).
- Only 36 national candidates met the review minimum, so the national group holds 36 providers rather than the 50 allowed.
- 23 states could not fill their local allocation, leaving 40 of 199 local slots empty; no slot was filled from a neighboring state.
- All findings describe what providers advertise and what reviewers report. Desk research cannot confirm what a provider actually does.

Why this matters to buyers

Payroll buyers usually compare providers one at a time, using sales calls and marketing pages. This report steps back and looks at the market as a whole: what 195 payroll-first providers say on their websites, what they publish about prices and contracts, and what their customers say in reviews. Knowing how the sample was built tells you how far each number can be pushed. A share of "advertised" features is a floor, not a ceiling, and a review share describes complaints people chose to write, not overall satisfaction.

How companies were found

The search ran in two tracks. For local providers, four payroll search terms were run on Google Maps in every search city set for each state in Step 1, then topped up with web searches, BBB listings, franchise networks, chamber directories and local "best of" lists. For national providers, the most-reviewed products on G2, Capterra and TrustRadius payroll category pages were combined with providers named in major small-business payroll guides. The search produced 1,231 candidates: 1,143 local and 88 national.

CHART C01-05

Google Maps searches found most candidates

Candidates by where they were first found, n = 1,231



Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

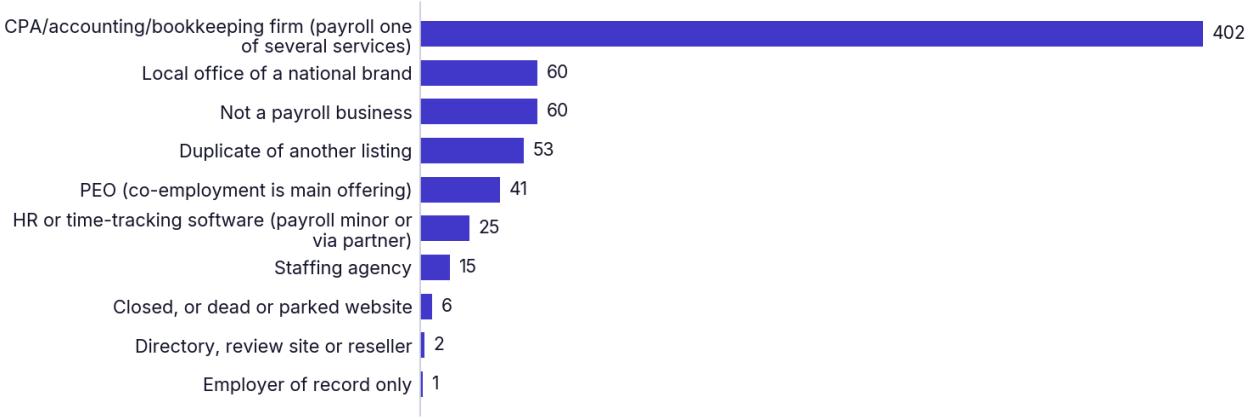
How companies were verified

Every candidate website was opened and checked against the payroll-first rules: payroll processing had to be the main service, run for US employers with tax filing (full service or software with automated filing), for businesses, on an active website. Candidates were removed if they were accounting firms with payroll as one of several services, PEOs, employer-of-record services, HR or time software with payroll as an add-on, staffing agencies, check cashers, tax offices, directories, local offices of national brands, or closed. 351 candidates were kept, 665 removed and 215 left unclear; unclear companies were not selected.

CHART C01-02

Most removed candidates were accounting firms where payroll is one of several services

Removed candidates by main remove reason, n = 665

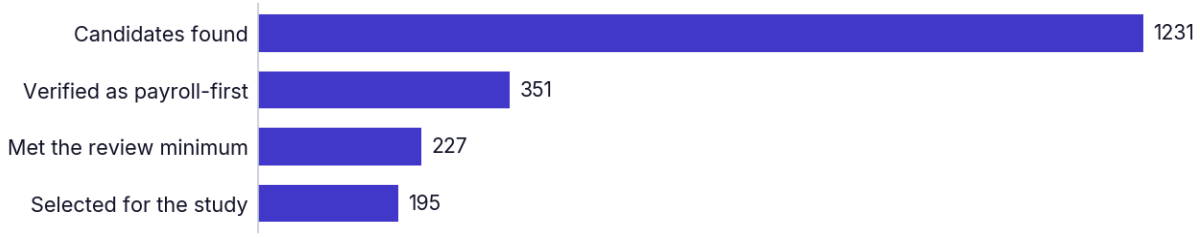


Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

CHART C01-01

195 of 1,231 candidates made the final list

Companies at each stage of selection, n = 1,231 candidates



Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

How companies were scored and selected

Verified companies were scored out of 100 on public signals only: review count, average rating, years in business, review recency and the number of review platforms (Table T01-02). Features, prices and contract terms were left out of the score on purpose, so that later chapters can measure them without the selection tilting the results. Local companies needed at least 10 Google reviews and national companies at least 25 reviews on one platform. 124 verified companies fell below the review minimum, leaving 227 eligible. Each state was then filled with its top-scoring local providers, with no more than one location per franchise family per state.

TABLE T01-02

Selection scoring: 100 points from public signals only

Sample: 1,231 candidates scored where verified

Factor	Points	Scale
Review count (Google for local; G2, Capterra and Google headquarters for national)	30	10 to 24 = 8; 25 to 49 = 15; 50 to 99 = 22; 100 or more = 30
Average star rating	30	4.8 or higher = 30; 4.5 to 4.79 = 24; 4.0 to 4.49 = 16; 3.5 to 3.99 = 8; below 3.5 = 0
Years in business	20	30 or more = 20; 15 to 29 = 16; 5 to 14 = 10; under 5 = 4; unknown = 0
Review recency	10	Newest review within 6 months = 10; within 12 months = 5
Review platforms	10	Present on 2 or more platforms = 10; 1 platform = 5

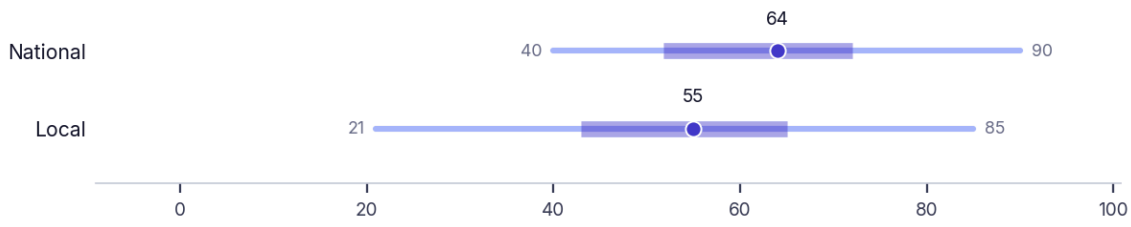
Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

Features, pricing and contract terms were not scored, so they can be measured without bias in later chapters.

CHART C01-06

Selected national providers scored higher on public signals than local providers

Selection score out of 100 (median, middle half and range), national n = 36, local n = 159



Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

Selected national providers have a median score of 64, against 55 for local providers: national providers earn more points for review volume and platform count, while local providers earn more for star ratings. The score was used only to choose which companies to study; it is not a rating and is not shown anywhere in this report by company.

The final sample

The final list holds 195 providers: 36 national and 159 local, with local providers spread across 42 states. The South holds the most local providers because Texas, Florida, Georgia and North Carolina carry large allocations.

CHART C01-04

The South holds the most local providers in the study

Providers in the final list by segment and region, n = 195

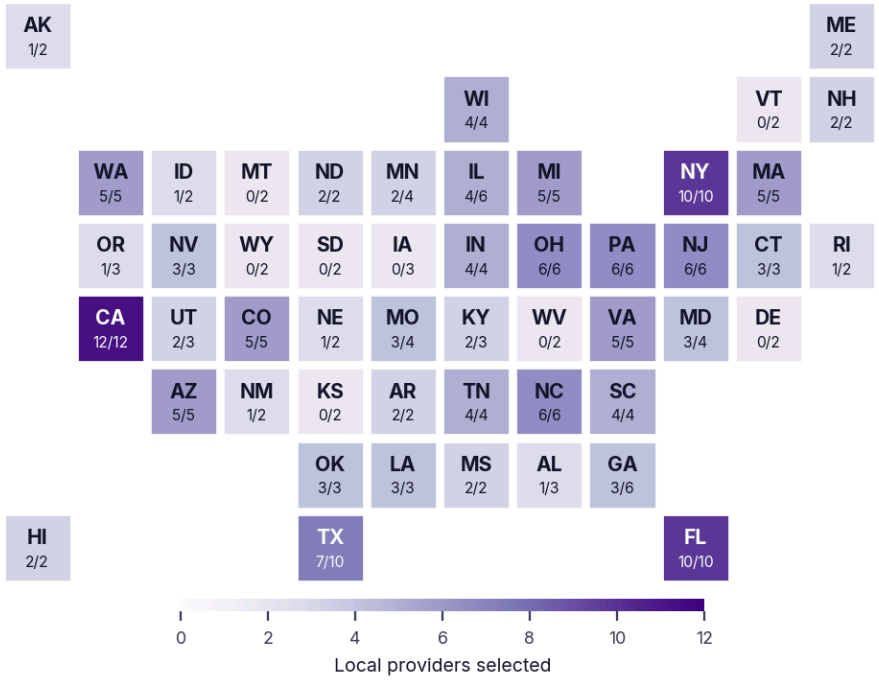


Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

CHART C01-03

Local providers per state follow the business-count allocation, with gaps in small states

Local providers in the final list by headquarters state (label: final / allocated), n = 159



Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

TABLE T01-01

State allocation compared with the final count of local providers

Sample: 50 states, 159 local providers

State	Region	Employer establishments (2023)	Tier	Allocated	Selected	Shortfall	Small-state exceptions used
CA	West	1,029,689	1	12	12		5
TX	South	670,878	1	10	7	3	1
FL	South	645,575	1	10	10		2
NY	Northeast	541,313	1	10	10		
IL	Midwest	322,415	2	6	4	2	
PA	Northeast	307,065	2	6	6		
GA	South	261,320	2	6	3	3	
NC	South	258,169	2	6	6		1
OH	Midwest	255,049	2	6	6		
NJ	Northeast	237,968	2	6	6		
MI	Midwest	229,564	3	5	5		1
VA	South	210,842	3	5	5		1
WA	West	202,177	3	5	5		
MA	Northeast	183,767	3	5	5		
CO	West	182,486	3	5	5		
AZ	West	162,845	3	5	5		
IN	Midwest	155,692	4	4	4		
MN	Midwest	154,455	4	4	2	2	
MO	Midwest	151,475	4	4	3	1	
TN	South	150,129	4	4	4		1
WI	Midwest	144,774	4	4	4		
MD	South	142,967	4	4	3	1	
SC	South	122,958	4	4	4		
OR	West	122,451	5	3	1	2	
LA	South	108,561	5	3	3		
AL	South	105,720	5	3	1	2	
OK	South	96,402	5	3	3		
UT	West	95,494	5	3	2	1	1
KY	South	94,402	5	3	2	1	
CT	Northeast	89,234	5	3	3		1
IA	Midwest	83,321	5	3	0	3	
NV	West	77,297	5	3	3		2
KS	Midwest	76,139	6	2	0	2	
AR	South	70,452	6	2	2		
MS	South	60,465	6	2	2		1
ID	West	58,100	6	2	1	1	
NE	Midwest	56,503	6	2	1	1	
NM	West	44,861	6	2	1	1	
ME	Northeast	43,345	6	2	2		1
MT	West	42,566	6	2	0	2	

State	Region	Employer establishments (2023)	Tier	Allocated	Selected	Shortfall	Small-state exceptions used
NH	Northeast	39,298	6	2	2		
WV	South	35,839	6	2	0	2	
HI	West	32,911	6	2	2		
DE	South	29,706	6	2	0	2	
RI	Northeast	29,510	6	2	1	1	
SD	Midwest	29,106	6	2	0	2	
ND	Midwest	25,402	6	2	2		1
WY	West	23,865	6	2	0	2	
AK	West	22,178	6	2	1	1	1
VT	Northeast	20,841	6	2	0	2	

Source: PayrollModo company search and verification, Steps 1 to 4, September 2026; Census CBP 2023
Allocation weights 199 local slots by employer establishments, with at least 2 per state. Empty slots were not filled from neighboring states.

TABLE T01-03

23 states could not fill their full allocation

Sample: 40 empty local slots

State	State name	Allocated	Selected	Empty slots
TX	Texas	10	7	3
GA	Georgia	6	3	3
IL	Illinois	6	4	2
MD	Maryland	4	3	1
MN	Minnesota	4	2	2
MO	Missouri	4	3	1
AL	Alabama	3	1	2
IA	Iowa	3	0	3
KY	Kentucky	3	2	1
OR	Oregon	3	1	2
UT	Utah	3	2	1
AK	Alaska	2	1	1
DE	Delaware	2	0	2
ID	Idaho	2	1	1
KS	Kansas	2	0	2
MT	Montana	2	0	2
NE	Nebraska	2	1	1
NM	New Mexico	2	1	1
RI	Rhode Island	2	1	1
SD	South Dakota	2	0	2
VT	Vermont	2	0	2
WV	West Virginia	2	0	2
WY	Wyoming	2	0	2

Source: PayrollModo company search and verification, Steps 1 to 4, September 2026
Small-state review exception (5 Google reviews instead of 10) used in: CA (5); FL (2); TX (1); NC (1); MI (1); VA (1); TN (1); CT (1); NV (2); UT (1); AK (1); ME (1); MS (1); ND (1).

Definitions

TABLE T01-04

Definitions used in this report

Sample: all 195 providers

Term	Definition
Payroll-first	Payroll processing is the main service: it leads the homepage or is the first service listed, and the company runs payroll for US employers (full-service processing with tax filing, or software with automated tax filing).
National provider	Markets to businesses nationwide, either as a self-serve platform any US business can join or as a full-service company with offices or sales coverage in 20 or more states.
Local provider	Markets to a local or regional area with offices in 1 to 3 states; assigned to its headquarters state.
Region	Census regions: Northeast, Midwest, South, West. Used for local providers only.
Y	The website clearly says the company offers the item.
N	Not found after checking the standard pages (home, services, pricing, FAQ, about, security, footer links). N means "not advertised", not "not offered".
U	Mentioned but unclear (for example "HR support" with no details).
Advertised	Listed on the provider website at the time of the audit (September 2026).
Negative and positive reviews read	Coded review sample: up to 15 negative (1 to 3 stars) and 10 positive (4 to 5 stars) reviews per company from the last 3 years.

Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

TABLE T01-05

What was collected at each research step

Sample: 195 providers

Step	What was collected	Volume
1. State allocation	Census employer establishments by state; local slots per state	50 states
2 and 3. Company search	Google Maps, web, BBB, franchise, directory and review-platform searches	1,231 candidates
4. Verify and select	Payroll-first check on every website, segment, score, selection	195 providers
5. Website audit	95 fields per provider, each Y, N or U, with evidence URLs for badge fields	195 × 95 fields
6. Pricing and contracts	Plan prices, add-on fees, contract terms from pricing pages and agreements	42 with some published pricing
7. Reviews	Ratings on 8 platforms; coded review sample	1,823 reviews coded
8. Rules	Federal and 50-state payroll rules and Census business counts	78 federal points, 50 × 33 state fields
9. Analysis	Statistics, scenarios, indexes and buyer tips	3,205 stats, 22 scenarios, 177 tips

Source: PayrollModo analysis, Step 9, September 2026

Limits of desk research

Website audits record what a provider says, not what it does. A field marked N means the item was not found on the standard pages; the provider may still offer it. Prices come only from published pages, and most local providers are quote only, so cost results rest on 14 providers with complete published price pieces. The review sample was chosen on purpose (up to 15 negative and 10 positive reviews per company), so it shows

what people complain about and praise, never overall satisfaction. Reddit could not be read in this edition, and Yelp was partly blocked. Some state agency websites blocked automated reading; those values are flagged in the Step 8 files.

The full list of companies studied, with their websites, is in Appendix E. Inclusion is not an endorsement or a ranking, and no chapter names a provider.

National vs. local and regional notes

National candidates were plentiful (88 found, 41 verified), but only 36 met the 25-review minimum. Local shortfalls cluster in small and rural states such as Iowa, Kansas, Montana, South Dakota, Vermont, West Virginia and Wyoming, where no verified payroll-first company met even the 5-review small-state exception. Texas filled 7 of its 10 slots and Georgia 3 of 6.

What this means for buyers

> **Confirm in writing that the provider files and deposits your federal and state payroll taxes, not just calculates them.**
> *Ask: "Do you file and deposit all federal and state payroll taxes in your name, and will I see the confirmations?"*
> Behind it: 91% of payroll providers studied (n = 195) advertise federal and state payroll tax filing and deposits on their website. [S-TAX-001]

> **Check that W-2s and 1099s are included, and whether filing them costs extra.**
> *Ask: "Are W-2 and 1099 preparation, filing and delivery included in my monthly price?"*
> Behind it: 67% of payroll providers studied (n = 195) advertise W-2 and 1099 year-end forms on their website. 75% of national providers (n = 36) advertise W-2 and 1099 year-end forms on their website. 65% of local providers (n = 159) advertise W-2 and 1099 year-end forms on their website. [S-TAX-059, S-TAX-060, S-TAX-061]

> **If you want one person to call, look for a named or dedicated rep; about half of providers advertise one.**
> *Ask: "Will I have one named payroll specialist, and what happens when they are out or leave?"*
> Behind it: 54% of payroll providers studied (n = 195) advertise a named or dedicated account rep on their website. 47% of national providers (n = 36) advertise a named or dedicated account rep on their website. 55% of local providers (n = 159) advertise a named or dedicated account rep on their website. [S-SUP-001, S-SUP-002, S-SUP-003]

> **Year-end form fees can add a surprise bill in January; ask if W-2s are included.**
> *Ask: "Are W-2s and 1099s included, or billed per form at year-end?"*
> Behind it: At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms. [S-HID-016]

> **For the "Solo owner or 1 to 5 employees, lowest cost" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.**
> *Ask: "Can you confirm in writing that you support each of these requirements?"*
> Behind it: 19 of 195 providers advertise all 4 features a buyer in the "Solo owner or 1 to 5 employees, lowest cost" scenario needs (serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms); the bottleneck is published pricing (32 of 195). [S-SCN-001]

CHAPTER 2

Who the Providers Are

Key findings

- 80% of providers (n = 195) deliver payroll as a full service with a rep; only 13 are purely self-serve software.
- 68% of local providers (n = 159) run payroll on a licensed platform rather than their own software; 7 say they run their own.
- One licensed platform is named by 36% of licensed local providers (n = 108); platform names are withheld [S-PLAT-001].
- 30% of providers have been in business 30 years or more and 29% for 15 to 29 years; 33% do not state a founding year.
- 28 of 159 local providers (18%) belong to a franchise or brand family.

Why this matters to buyers

The payroll market looks crowded, but it is built from a few common shapes. Most local firms are service bureaus: a team that runs your payroll on software licensed from a larger platform vendor. National providers are more often software companies that let you run payroll yourself, with a rep available at higher tiers. Knowing which shape you are buying helps you ask the right questions: who owns the software, who fixes errors, and what happens to your data if the relationship ends.

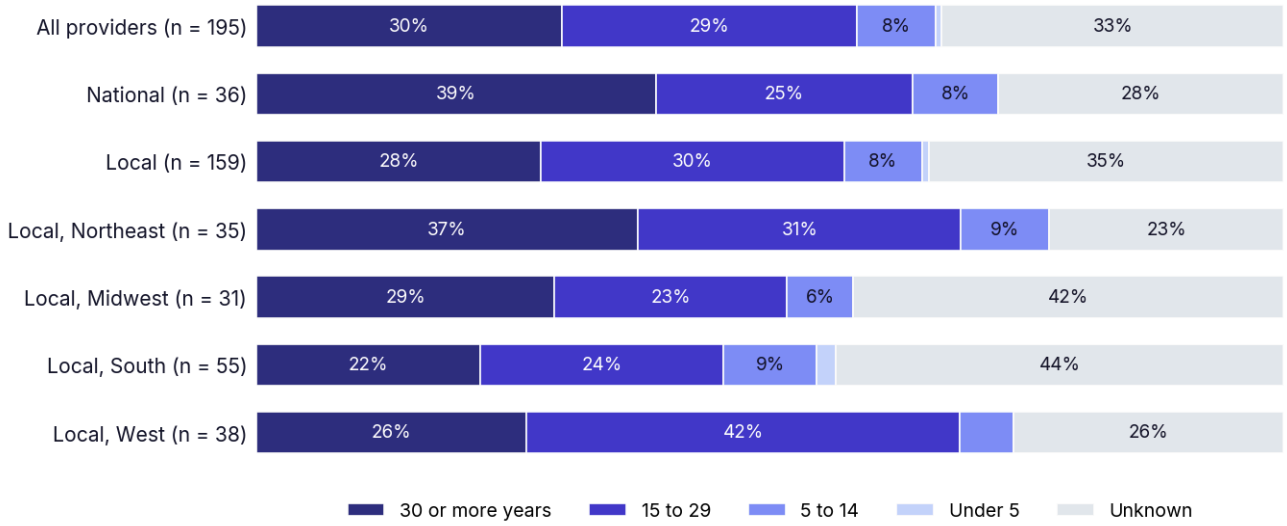
Years in business

Payroll providers in the study are mostly established firms. Among providers with a stated founding year, the median provider has been in business for 29 years. National and local providers show a similar age mix, and newer firms (under 15 years) are a small group of 16 providers, so their results are shown as counts throughout the report.

CHART C02-01

Most providers with a stated founding year have been in business 15 years or more

Years in business tier by segment (unknown = no founding year found), n = 195

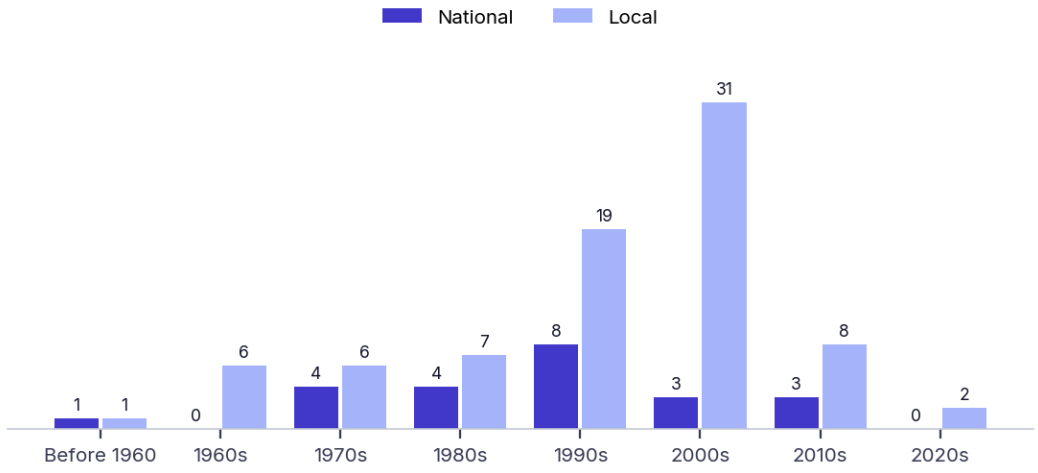


Source: PayrollModo provider audit, Step 5, September 2026

CHART C02-02

Founding years cluster in the 1980s to 2000s for local providers

Providers by founding decade, counts (national n = 23, local n = 80 with a stated year)



Source: PayrollModo provider audit, Step 5, September 2026

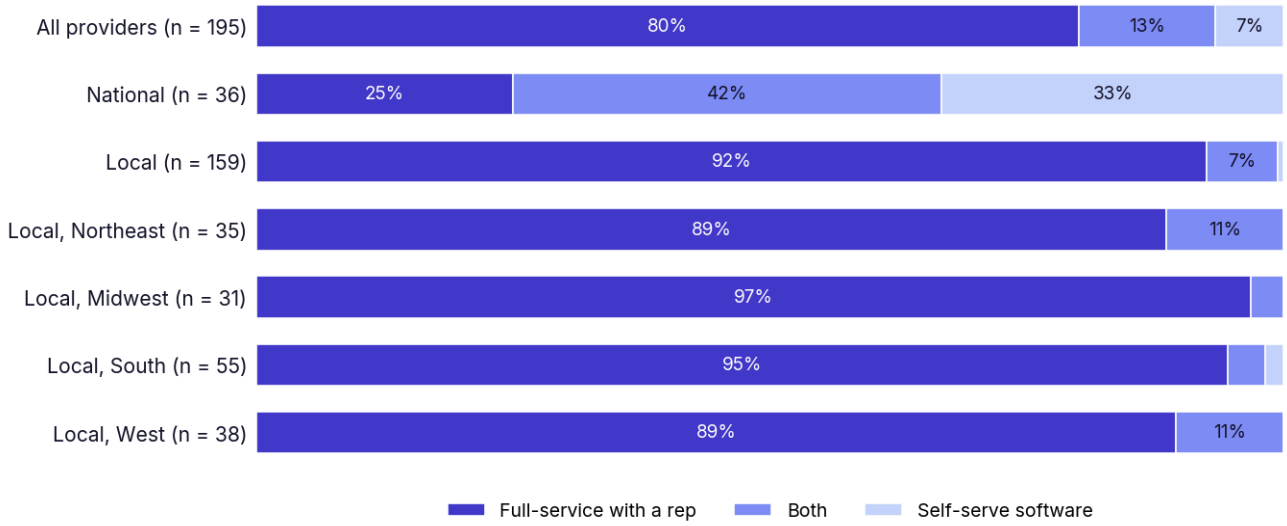
Delivery model

Four in five providers (80%) present payroll as a full service run with a rep. Self-serve software and hybrid models are concentrated among national providers: 33% of national providers are self-serve software and 42% offer both models, while almost every local provider is full-service.

CHART C02-03

Four in five providers deliver payroll as a full service with a rep

Delivery model by segment, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T02-02

Years in business by delivery model

Sample: n = 195

Delivery model	n	National	Local	30+ years	15 to 29	5 to 14	Under 5	Unknown
Self-serve software	13	12	1	2 of 13	2 of 13	2 of 13	0 of 13	7 of 13
Both self-serve and full-service	26	15	11	42%	35%	4%	0%	19%
Full-service with a rep	156	9	147	29%	29%	8%	1%	34%

Source: PayrollModo provider audit, Step 5, September 2026
Groups under 20 providers are shown as counts.

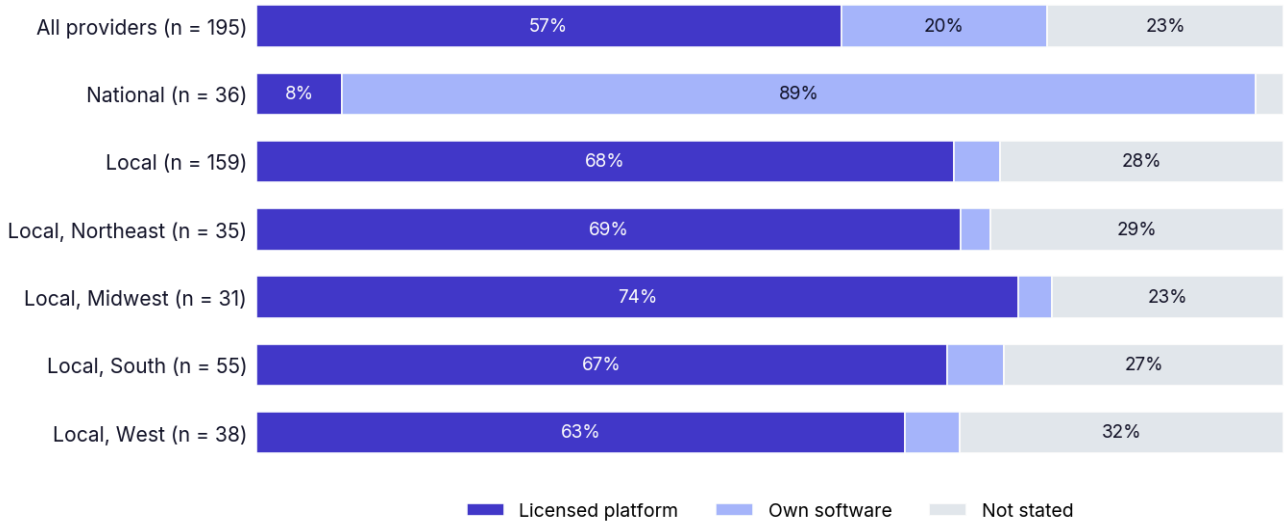
Own software vs. licensed platform

Most local providers do not build their own software. 68% name or link to a licensed platform, usually on their client login page, and 28% do not say. The licensed market is concentrated: one platform is named by 36% of licensed local providers, the next two by 11% each, and 13% do not name their platform. Platform names are withheld in this report because several platform vendors are also companies in the candidate or final list.

CHART C02-04

Most local providers run payroll on a licensed platform

Own software vs licensed platform, by segment, n = 195

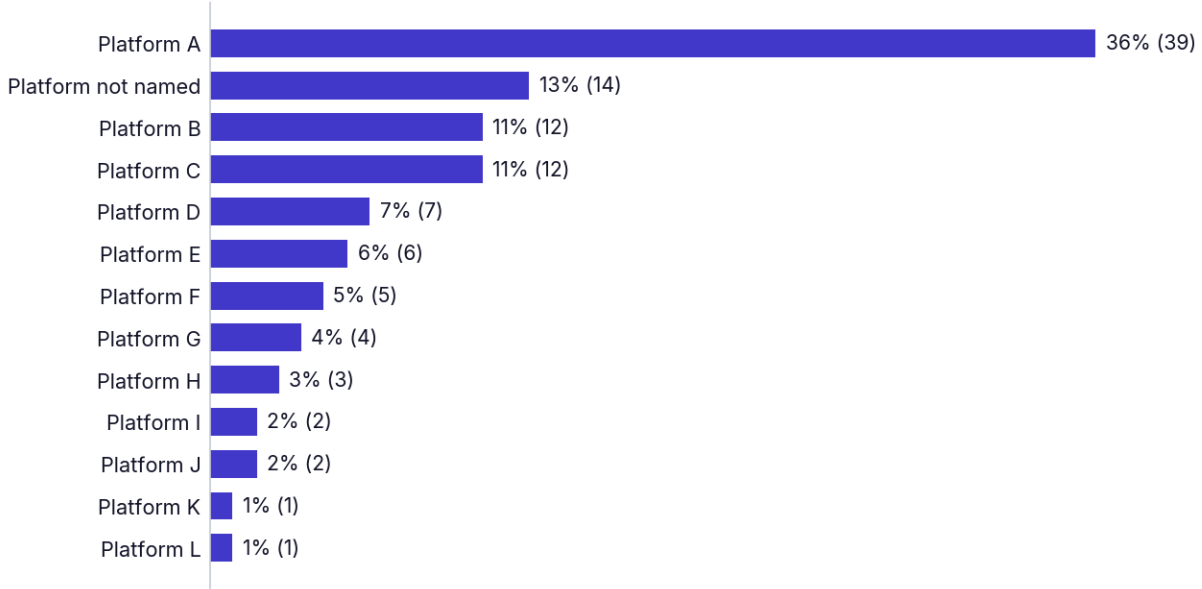


Source: PayrollModo provider audit, Step 5, September 2026

CHART C02-05

One licensed platform is named by about a third of licensed local providers

Share of licensed local providers naming or linking to each platform (names withheld), n = 108



Source: PayrollModo provider audit, Step 5, September 2026

Platform names are withheld because several platform vendors also appear as companies in the candidate or final list. The real names are in stats S-PLAT-001 to S-PLAT-013 in step9-stat-catalog.xlsx (project folder only).

For a buyer, a shared platform cuts both ways. Providers on the same platform tend to offer similar employee portals, apps and reports, so the difference between them is the service team. It also means a switch between two providers on the same platform can be simpler, while a switch away from the platform requires a full data export.

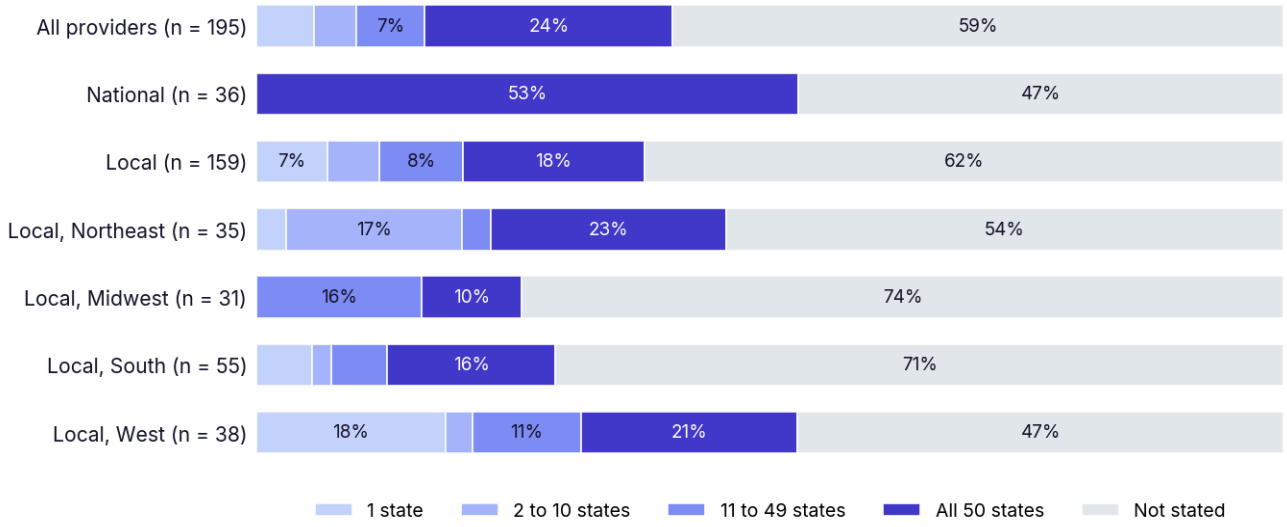
States served and offices

Half of national providers say they serve all 50 states, and the rest do not list states. Local providers are more likely to be silent: most local websites do not say how many states they serve, and those that do range from 1 to 50 (median 45, n = 60). Office counts are small: most local providers list a single office.

CHART C02-06

Half of national providers say they serve all 50 states; most local sites do not say

States served as stated on the website, by segment, n = 195

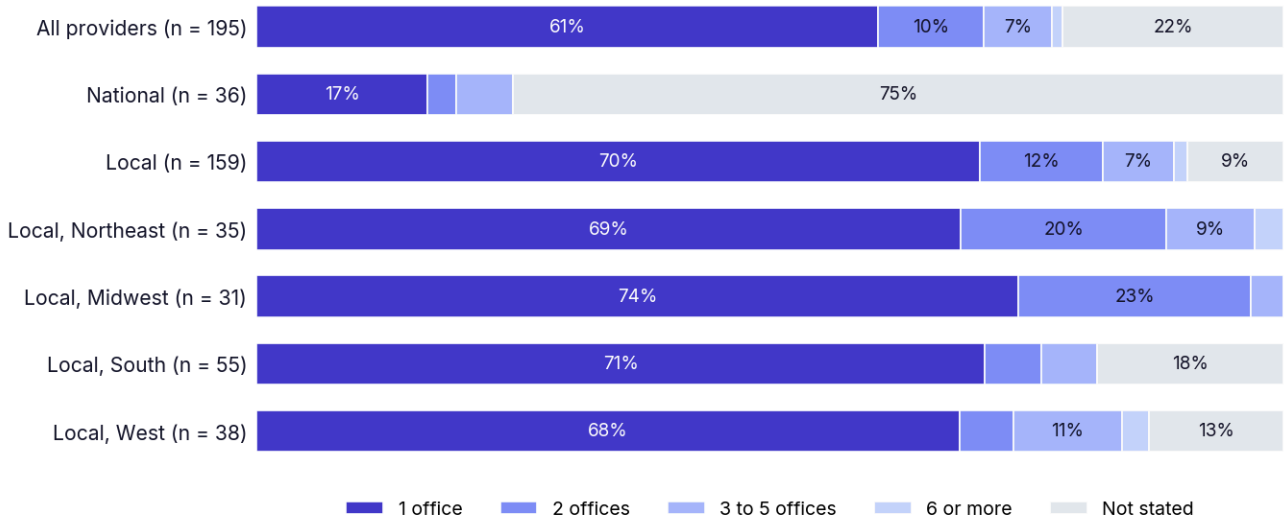


Source: PayrollModo provider audit, Step 5, September 2026

CHART C02-07

Most local providers list a single office

Office locations stated on the website, by segment, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

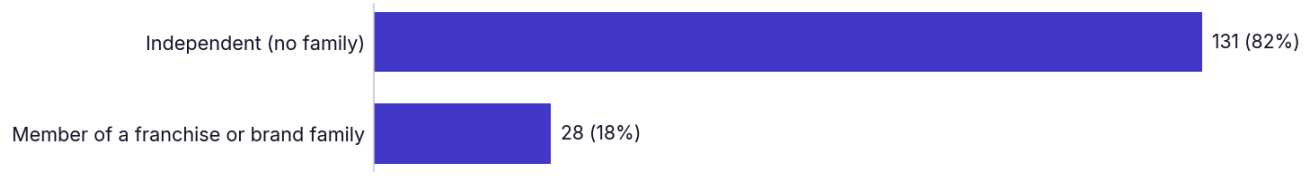
Franchise and brand families

28 local providers (18%) belong to one of 14 franchise or brand families. Most families appear once or twice in the study; the largest has 11 locations, under the 10% cap on any one family. The selection allowed only one location per family per state.

CHART C02-08

18% of local providers belong to a franchise or brand family

Local providers by franchise or brand family membership, n = 159 (family names withheld)



Source: PayrollModo company search and verification, Steps 1 to 4, September 2026

TABLE T02-01

Provider profile by segment

Sample: n = 195

Group	n	With founding year	Median years in business	Full-service with a rep	Licensed platform	States served: all 50	One office
All providers	195	103	29	80%	57%	24%	61%
National	36	23	33	25%	8%	53%	17%
Local	159	80	26	92%	68%	18%	70%
Local, Northeast	35	20	29	89%	69%	23%	69%
Local, Midwest	31	13	33	97%	74%	10%	74%
Local, South	55	27	25	95%	67%	16%	71%
Local, West	38	20	21	89%	63%	21%	68%

Source: PayrollModo provider audit, Step 5, September 2026

National vs. local and regional notes

National providers are older on average and far more likely to be software-led. In the regions, the West has the highest share of local providers in business 15 to 29 years (16 of 38), and the South and Midwest have the highest shares with no stated founding year, which mostly reflects thinner About pages rather than younger firms.

What this means for buyers

> **Compare 3-year totals, not just the first month, especially when setup fees apply.**
> *Ask: "What will I pay over three years, including setup and price increases?"*
> Behind it: Over 3 years, payroll providers studied cost a median of $3,874 for 10 employees (n = 14, range $1,800 to $7,474). [S-COST-060]

> **Ask how long you keep access to payroll records after you leave; you need them for years.**
> *Ask: "How long can I access and export my payroll records after cancelling, and is there a fee?"*
> Behind it: 54% of published payroll service agreements (n = 24) state records access after cancellation. [S-CON-019]

> **For self-serve software, ease of use is the most praised theme in positive reviews; try the payroll run screen yourself.**
> *Ask: "Can I run a test payroll in a sandbox?"*
> Behind it: Easy to use is mentioned in 22% of positive reviews read for payroll providers studied (n = 1367 positive reviews). [S-PRS-003]

> **The delivery model is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.**
> *Ask: "What do your clients most often praise and complain about?"*
> Behind it: By delivery model, average ratings among all providers run from 4.56 (self-serve software, n = 13) to 4.77 (full-service with a rep, n = 156): 0.2-star spread. Observation only. [S-XAN-005]

> **Years in business is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.**
> *Ask: "What do your clients most often praise and complain about?"*
> Behind it: By years in business, average ratings among all providers run from 4.58 (30 or more, n = 58) to 4.81 (5 to 14, n = 15): 0.2-star spread. Observation only. [S-XAN-006]

CHAPTER 3

What They Offer Beyond Payroll

Key findings

- Only 9 of 195 providers (5%) advertise payroll alone; the median provider lists 6 add-on services.
- Time and attendance is the most common add-on: 87% of all providers (n = 195) advertise it.
- The most common pair is time and attendance with onboarding and e-signature (59% of providers); the most common trio adds hiring tools (47%).
- National providers more often list benefits brokerage, 401(k) and HSA or FSA; local providers more often list background checks, handbooks and HR advisory.
- PEO options (5%) and employer of record services (3%) are rare among payroll-first providers.

Why this matters to buyers

A payroll provider is rarely just a payroll provider. Most also sell time tracking, hiring tools, HR help and benefits, and many bundle these into tiers. Add-ons can save time and vendor count, but they also raise the price and make leaving harder. This chapter shows which services are common, which come together, and where national and local providers differ.

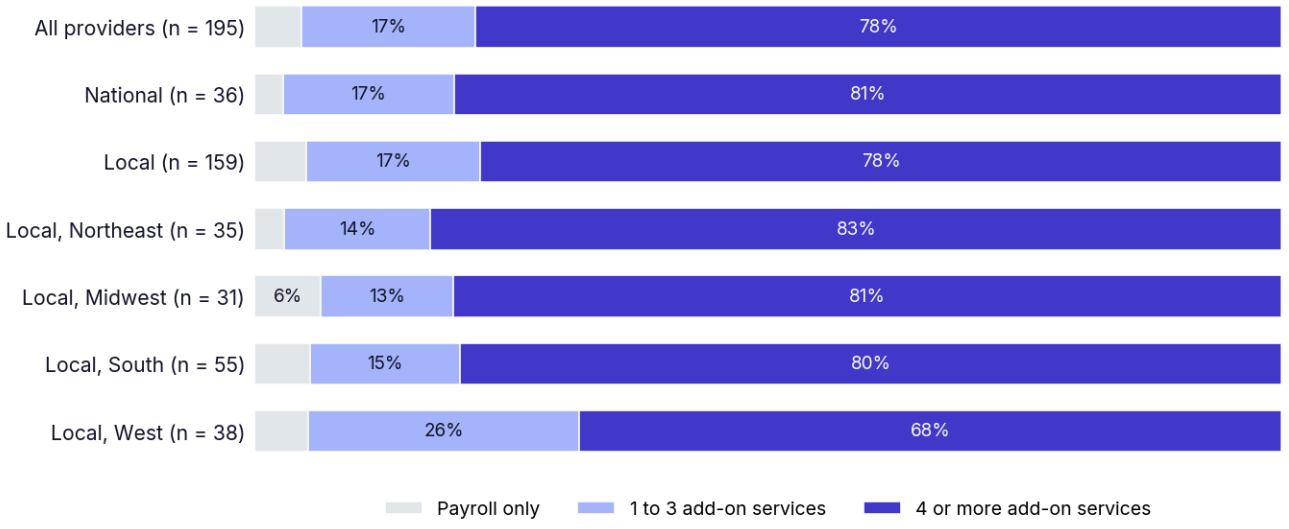
Payroll only vs. payroll plus

Almost every provider advertises something beyond payroll. 5% advertise payroll alone, and 78% list four or more add-on services. The mean is 5.8 add-ons, with national providers (6.1) and local providers (5.7) close together.

CHART C03-01

Almost every provider advertises something beyond payroll

Service breadth by segment (add-on services advertised), n = 195

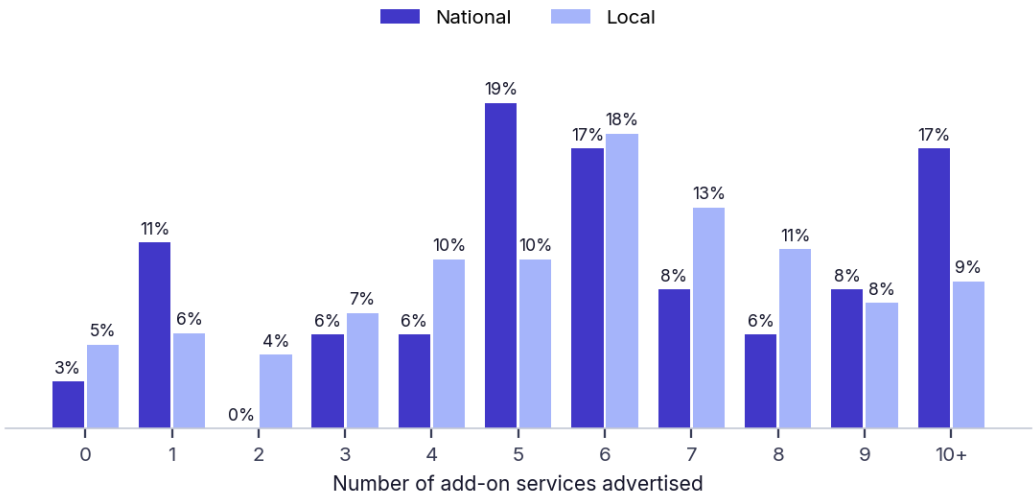


Source: PayrollModo provider audit, Step 5, September 2026

CHART C03-02

The typical provider advertises about six add-on services

Share of providers by number of add-on services advertised, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T03-03

Number of add-on services advertised, by segment

Sample: groups of 20 or more providers

Group	n	Mean	Median	Range
All providers	195	5.8	6	0 to 13
National	36	6.1	6.0	0 to 13
Local	159	5.7	6	0 to 13
Local, Northeast	35	6.0	6	0 to 11
Local, Midwest	31	5.6	6	0 to 11
Local, South	55	6.1	6	0 to 13
Local, West	38	5	5.0	0 to 10
Years: 15 to 29	56	5.7	6.0	0 to 12
Years: 30 or more	58	6.3	6.0	1 to 11
Delivery: full-service	156	5.8	6.0	0 to 13
Delivery: both	26	6.3	6.0	0 to 11
Local platform: licensed	108	6.0	6.0	0 to 13
Pricing: published	32	5.4	5.5	0 to 13
Pricing: quote only	163	5.9	6	0 to 13
Service breadth: 1 to 3 add-ons	33	2	2	1 to 3
Service breadth: 4 or more add-ons	153	7.0	7	4 to 13
Size focus: advertises 1 to 10	137	6.1	6	0 to 13
Size focus: advertises 51 or more	42	7.3	7.0	2 to 12
Rating: 4.5 and up	150	5.8	6.0	0 to 13
Rating: 4.0 to 4.49	35	5.9	6	1 to 13
Reviews: 10 to 49	96	5.4	6.0	0 to 13
Reviews: 50 to 99	33	6.0	6	0 to 12

Group	n	Mean	Median	Range
Reviews: 100 or more	46	6.8	6.5	1 to 13

Source: PayrollModo provider audit, Step 5, September 2026

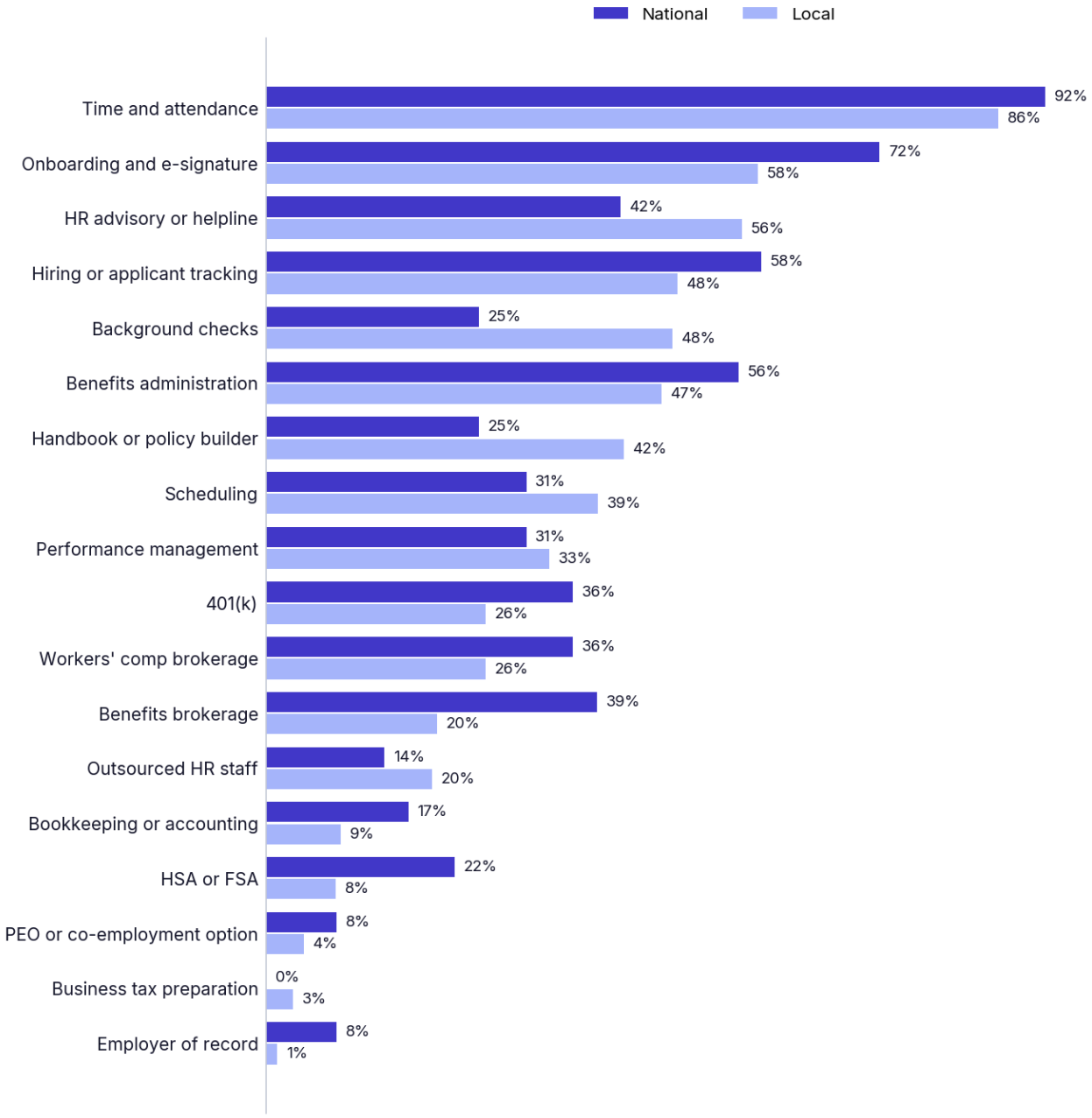
Which services are offered

Time and attendance (87%), onboarding and e-signature (61%), HR advisory (53%) and hiring tools (50%) lead the list. Financial services sit at the bottom: bookkeeping (10%) and business tax preparation (3%) are rare because the study removed accounting firms where payroll is one of several services.

CHART C03-03

Time and attendance is the most common add-on for both national and local providers

Share of providers advertising each service, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

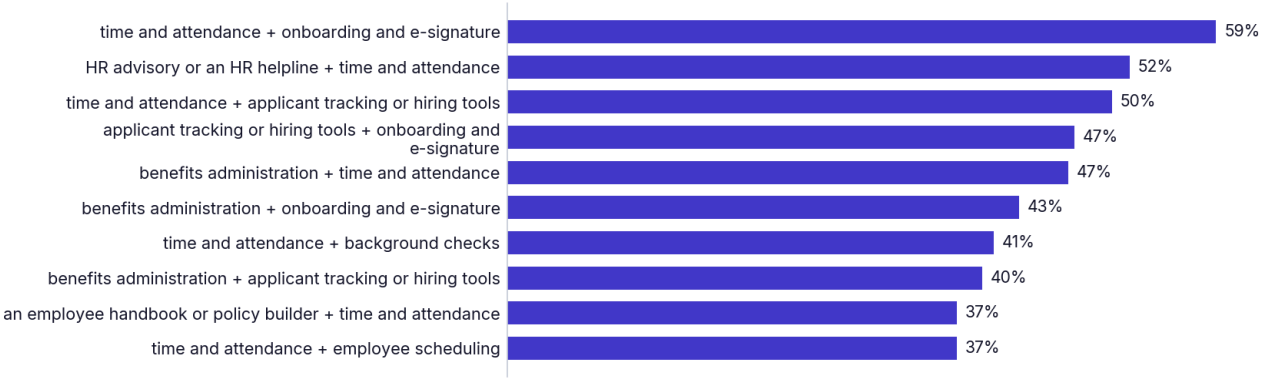
Service bundles

Bundles follow the employee life cycle: hire, onboard, track time, pay. The top pairs and trios all combine time and attendance with hiring and onboarding tools, which usually come from the same HR software suite. Lift values show which services appear together more often than chance: benefits-related services (brokerage, 401(k), HSA or FSA, workers' comp) cluster strongly, while bookkeeping rarely appears with HR tools.

CHART C03-04

Time and attendance plus onboarding is the most common service pair

Top 10 service pairs, share of all providers advertising both, n = 195

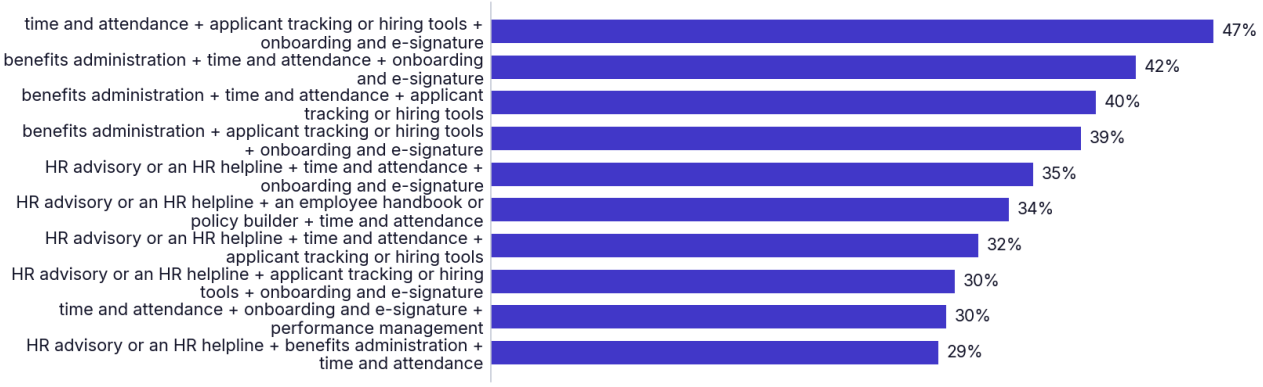


Source: PayrollModo provider audit, Step 5, September 2026

CHART C03-05

Nearly half of providers advertise time, hiring and onboarding together

Top 10 service trios, share of all providers advertising all three, n = 195

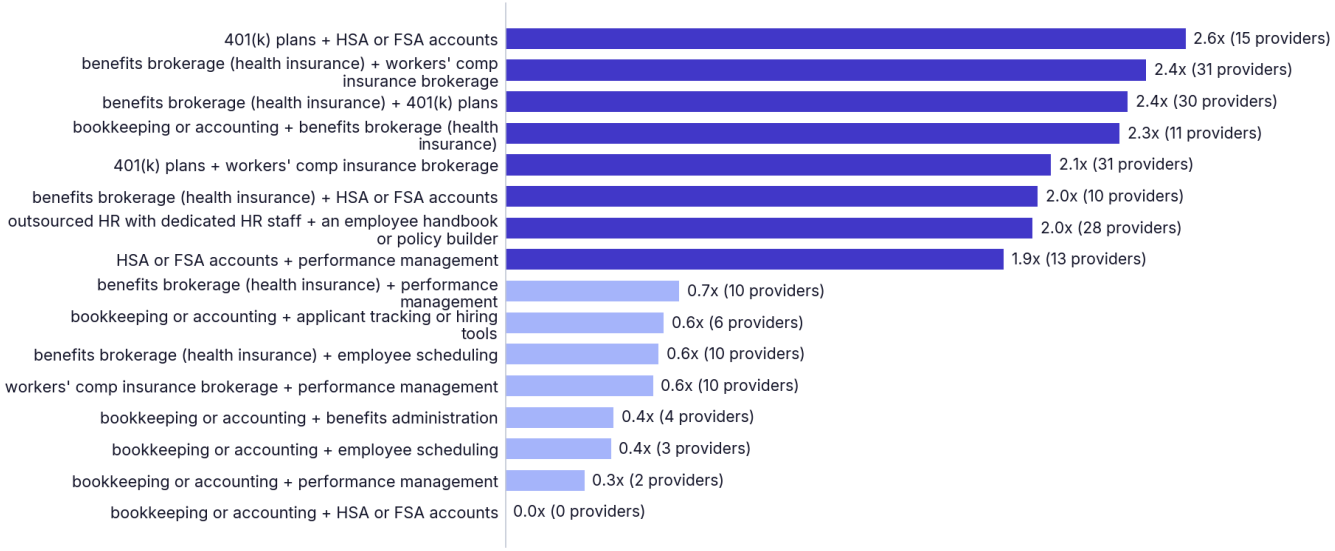


Source: PayrollModo provider audit, Step 5, September 2026

CHART C03-08

Benefits-related services cluster; bookkeeping rarely comes with HR tools

Lift: how much more (above 1) or less (below 1) often two services appear together than chance, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T03-02

Top 5 service pairs and trios, national and local

Sample: national n = 36, local n = 159

Segment	Type	Rank	Services	Providers	Share
National	pair	1	time and attendance + onboarding and e-signature	25	69%
National	pair	2	time and attendance + applicant tracking or hiring tools	21	58%
National	pair	3	benefits administration + time and attendance	20	56%
National	pair	4	applicant tracking or hiring tools + onboarding and e-signature	20	56%
National	pair	5	benefits administration + onboarding and e-signature	19	53%
National	trio	1	time and attendance + applicant tracking or hiring tools + onboarding and e-signature	20	56%
National	trio	2	benefits administration + time and attendance + onboarding and e-signature	19	53%
National	trio	3	benefits administration + time and attendance + applicant tracking or hiring tools	18	50%
National	trio	4	benefits administration + applicant tracking or hiring tools + onboarding and e-signature	17	47%
National	trio	5	HR advisory or an HR helpline + time and attendance + onboarding and e-signature	12	33%
Local	pair	1	time and attendance + onboarding and e-signature	90	57%
Local	pair	2	HR advisory or an HR helpline + time and attendance	86	54%
Local	pair	3	time and attendance + applicant tracking or hiring tools	77	48%
Local	pair	4	applicant tracking or hiring tools + onboarding and e-signature	72	45%
Local	pair	5	benefits administration + time and attendance	71	45%
Local	trio	1	time and attendance + applicant tracking or hiring tools + onboarding and e-signature	72	45%
Local	trio	2	benefits administration + time and attendance + onboarding and e-signature	63	40%
Local	trio	3	benefits administration + time and attendance + applicant tracking or hiring tools	59	37%
Local	trio	4	HR advisory or an HR helpline + an employee handbook or policy builder + time and attendance	58	37%
Local	trio	5	benefits administration + applicant tracking or hiring tools + onboarding and e-signature	58	37%

Source: PayrollModo provider audit, Step 5, September 2026

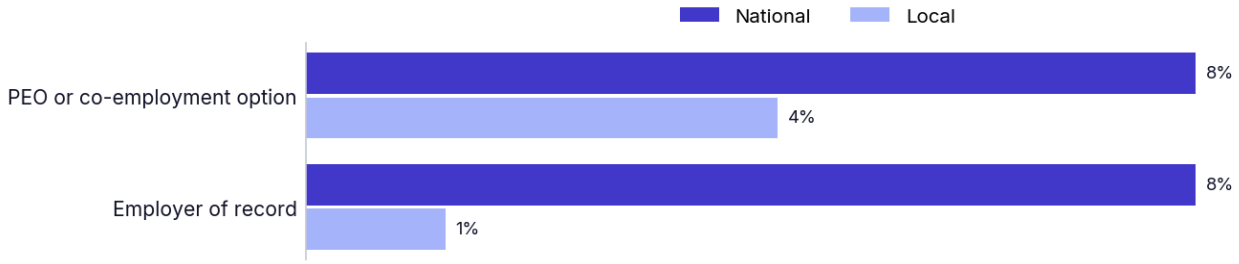
PEO and employer of record options

Payroll-first providers rarely offer co-employment. 10 of 195 advertise a PEO option and 5 employer of record services. Buyers who want a PEO will mostly need to look outside this group; companies whose main business is a PEO were removed during verification.

CHART C03-06

PEO and employer of record options are rare among payroll-first providers

Share of providers advertising a PEO option or employer of record services, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

Counts: PEO option national 3 of 36, local 7 of 159; employer of record national 3 of 36, local 2 of 159.

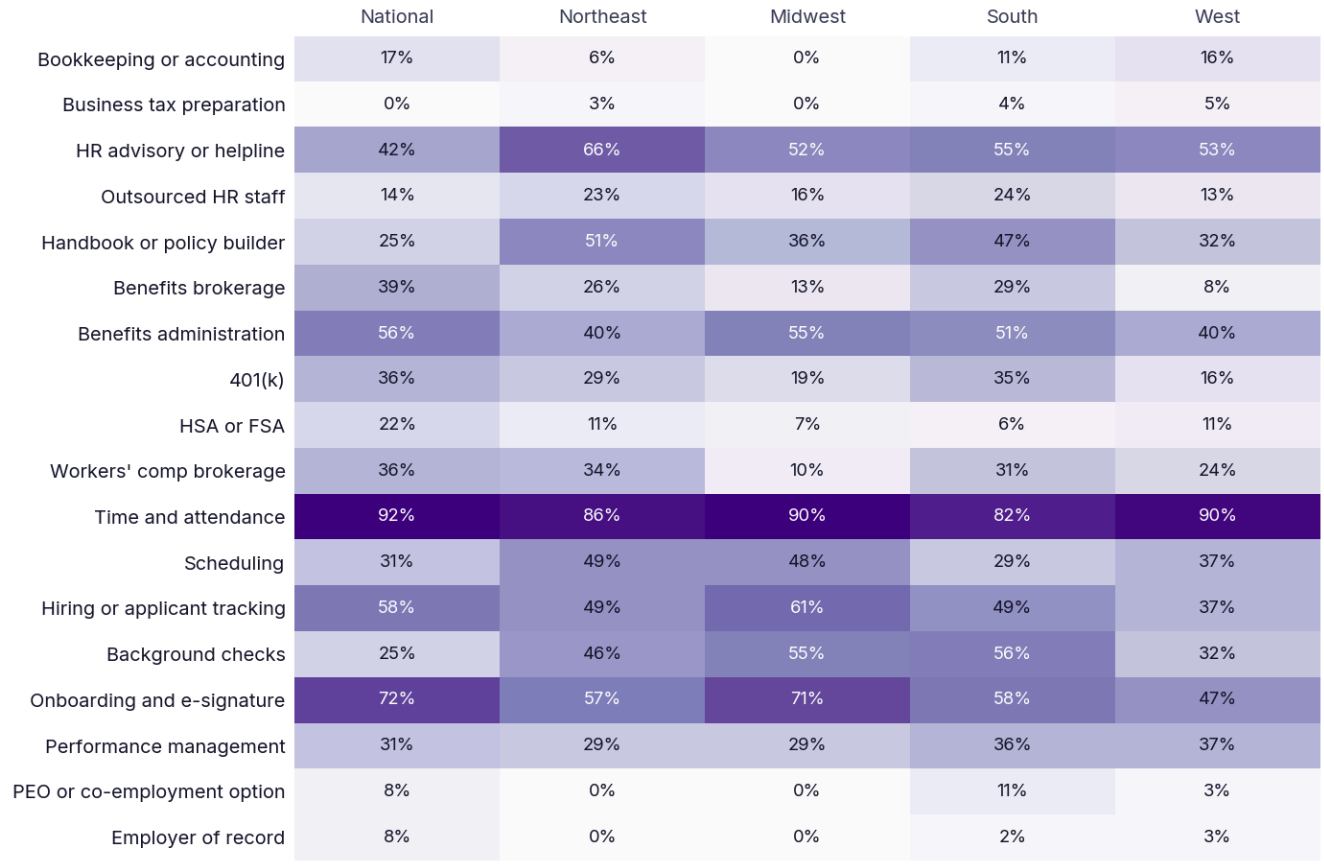
National vs. local and regional notes

National providers lead on benefits brokerage (39% vs 20%), HSA or FSA (22% vs 8%) and onboarding (72% vs 58%). Local providers lead on background checks (48% vs 25%) and handbooks (42% vs 25%). Among local providers, the Northeast stands out for workers' comp brokerage (34%, n = 35) and the Midwest for hiring tools (61%, n = 31).

CHART C03-07

Service mix varies by region more than by segment for brokerage services

Share of providers advertising each service, national and local by region (n = 36, 35, 31, 55, 38)



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T03-01

Share advertising each add-on service, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Bookkeeping or accounting	10%	17%	9%	6%	0%	11%	16%
Business tax preparation	3%	0%	3%	3%	0%	4%	5%
HR advisory or helpline	53%	42%	56%	66%	52%	55%	53%
Outsourced HR staff	18%	14%	19%	23%	16%	24%	13%
Handbook or policy builder	39%	25%	42%	51%	35%	47%	32%
Benefits brokerage	24%	39%	20%	26%	13%	29%	8%
Benefits administration	48%	56%	47%	40%	55%	51%	39%
401(k)	28%	36%	26%	29%	19%	35%	16%
HSA or FSA	11%	22%	8%	11%	6%	5%	11%
Workers' comp brokerage	28%	36%	26%	34%	10%	31%	24%

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Time and attendance	87%	92%	86%	86%	90%	82%	89%
Scheduling	37%	31%	39%	49%	48%	29%	37%
Hiring or applicant tracking	50%	58%	48%	49%	61%	49%	37%
Background checks	44%	25%	48%	46%	55%	56%	32%
Onboarding and e-signature	61%	72%	58%	57%	71%	58%	47%
Performance management	33%	31%	33%	29%	29%	36%	37%
PEO or co-employment option	5%	8%	4%	0%	0%	11%	3%
Employer of record	3%	8%	1%	0%	0%	2%	3%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

Time and attendance is the most common add-on; compare whether it is included or billed per employee.

Ask: "Is time and attendance included, and what does it cost per employee?"

Behind it: 87% of payroll providers studied (n = 195) advertise time and attendance on their website. 92% of national providers (n = 36) advertise time and attendance on their website. 86% of local providers (n = 159) advertise time and attendance on their website. [S-SVC-291, S-SVC-292, S-SVC-293]

About half of providers offer HR advice; ask who answers HR questions and whether it costs extra.

Ask: "Who answers my HR questions, and is HR support included in my plan?"

Behind it: 53% of payroll providers studied (n = 195) advertise HR advisory or an HR helpline on their website. 42% of national providers (n = 36) advertise HR advisory or an HR helpline on their website. 56% of local providers (n = 159) advertise HR advisory or an HR helpline on their website. [S-SVC-059, S-SVC-060, S-SVC-061]

If you want health insurance through your payroll provider, confirm they broker benefits or partner with a broker.

Ask: "Do you broker health insurance, or do you integrate with my broker?"

Behind it: 24% of payroll providers studied (n = 195) advertise benefits brokerage (health insurance) on their website. 39% of national providers (n = 36) advertise benefits brokerage (health insurance) on their website. 20% of local providers (n = 159) advertise benefits brokerage (health insurance) on their website. [S-SVC-146, S-SVC-147, S-SVC-148]

Ask which 401(k) providers the payroll system integrates with.

Ask: "Which 401(k) providers do you integrate with, and are contributions sent automatically?"

Behind it: 28% of payroll providers studied (n = 195) advertise 401(k) plans on their website. 36% of national providers (n = 36) advertise 401(k) plans on their website. 26% of local providers (n = 159) advertise 401(k) plans on their website. [S-SVC-204, S-SVC-205, S-SVC-206]

Benefits administration is advertised by a minority; confirm deductions sync with your carriers.

Ask: "Do you administer benefits enrollment and deductions, or only deduct amounts I give you?"

Behind it: 48% of payroll providers studied (n = 195) advertise benefits administration on their website. 56% of national providers (n = 36) advertise benefits administration on their website. 47% of local providers (n = 159) advertise benefits administration on their website. [S-SVC-175, S-SVC-176, S-SVC-177]

Only about 1 in 10 payroll-first providers also offers bookkeeping; you may need a separate accountant.
Ask: "Do you offer bookkeeping or work alongside my accountant?"
Behind it: 10% of payroll providers studied (n = 195) advertise bookkeeping or accounting on their website. 17% of national providers (n = 36) advertise bookkeeping or accounting on their website. 9% of local providers (n = 159) advertise bookkeeping or accounting on their website. [S-SVC-001, S-SVC-002, S-SVC-003]

A PEO option is rare among payroll-first providers; decide first whether you want co-employment.
Ask: "Do you offer a PEO option, and how would co-employment change my responsibilities?"
Behind it: 5% of payroll providers studied (n = 195) advertise a PEO or co-employment option on their website. [S-SVC-465]

Paperless onboarding saves time; ask if new hires can sign W-4s and I-9 sections online.
Ask: "Can new hires complete W-4, I-9 and direct deposit forms online before day one?"
Behind it: 61% of payroll providers studied (n = 195) advertise onboarding and e-signature on their website. 72% of national providers (n = 36) advertise onboarding and e-signature on their website. 58% of local providers (n = 159) advertise onboarding and e-signature on their website. [S-SVC-407, S-SVC-408, S-SVC-409]

CHAPTER 4

Who They Serve

Key findings

- 70% of providers (n = 195) say they serve businesses with 1 to 10 employees; 14% name businesses over 250.
- 66% of providers have no dedicated industry page; local providers (74%) far more often than national (33%).
- Restaurants (24%), healthcare (23%) and nonprofits (19%) are the industries most often called out.
- Healthcare pages are advertised by 50% of national vs 17% of local providers.
- Cannabis (4 of 195), household employers (4 of 195) and agriculture (3 of 195) are rarely called out.

Why this matters to buyers

Many payroll rules depend on the industry: tips in restaurants, certified payroll on public construction jobs, clergy and grants in nonprofits, cash handling in cannabis. A provider that names your industry has at least thought about it. A provider that does not may still handle it, but you will need to ask.

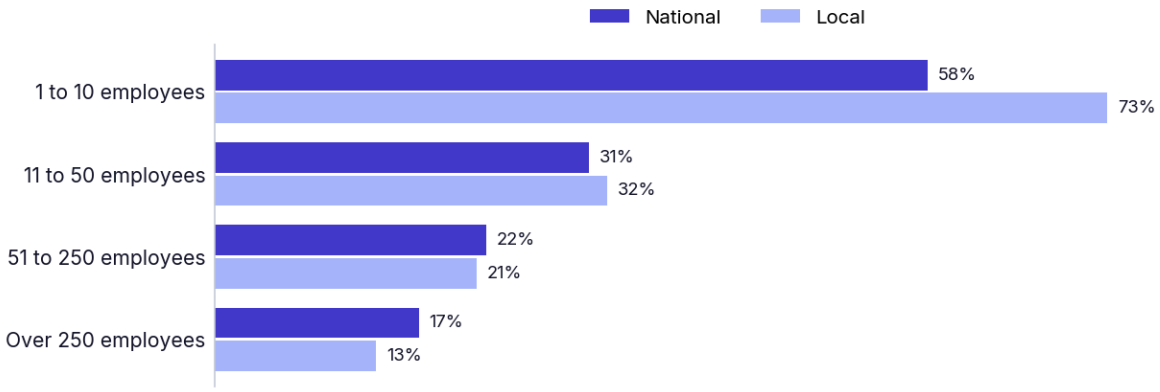
Business sizes named

Small businesses are the default audience. 70% of providers say they serve businesses with 1 to 10 employees and 32% name 11 to 50. Larger brackets are named less often: 22% for 51 to 250 and 14% for over 250. Many sites simply say "small and mid-sized businesses" without numbers, which counts as unclear (U) in the audit.

CHART C04-01

Small businesses are the size bracket most often named

Share of providers naming each business size bracket, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T04-02

Business size brackets named, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
1 to 10 employees	70%	58%	73%	71%	68%	80%	68%
11 to 50 employees	32%	31%	32%	29%	35%	27%	39%
51 to 250 employees	22%	22%	21%	11%	32%	18%	26%
Over 250 employees	14%	17%	13%	6%	26%	11%	13%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

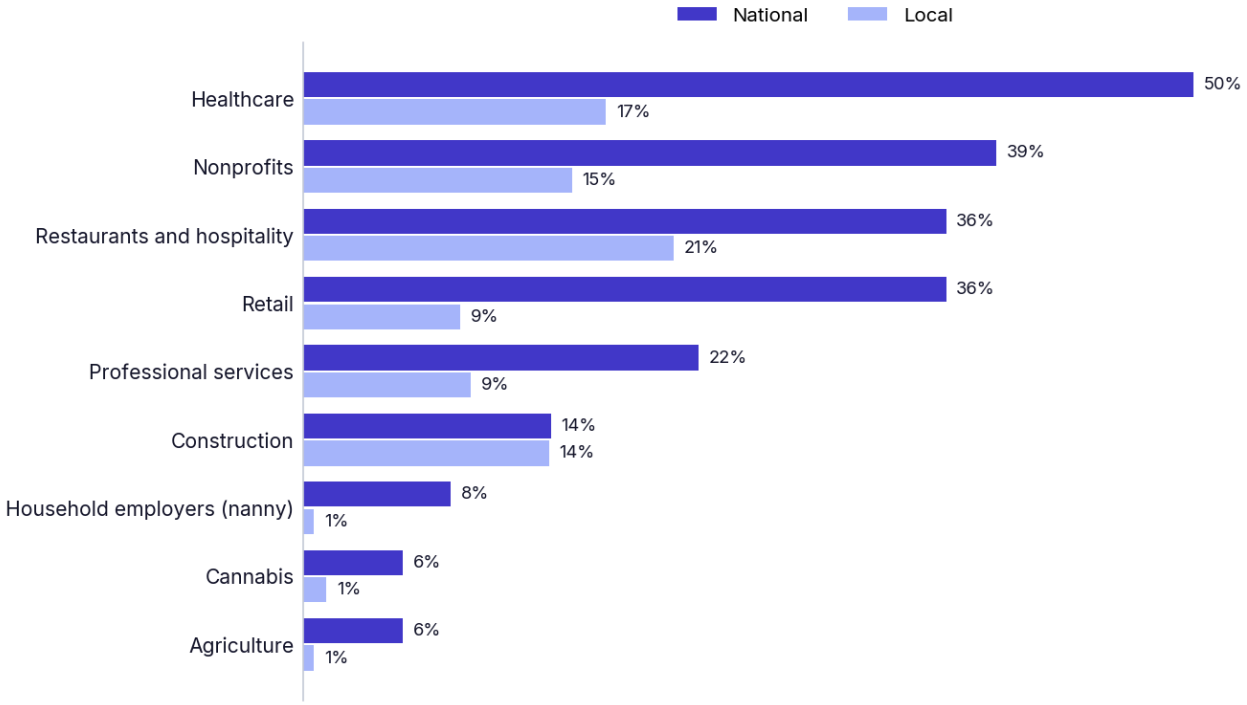
Industries called out

Two in three providers (66%) have no dedicated industry page at all. Where industries are named, restaurants and healthcare lead, followed by nonprofits, construction, retail and professional services. National providers are much more likely to build industry pages: they call out a mean of 2.2 industries, against 0.9 for local providers.

CHART C04-02

National providers call out industries far more often than local providers

Share with a dedicated industry page or section, national n = 36, local n = 159

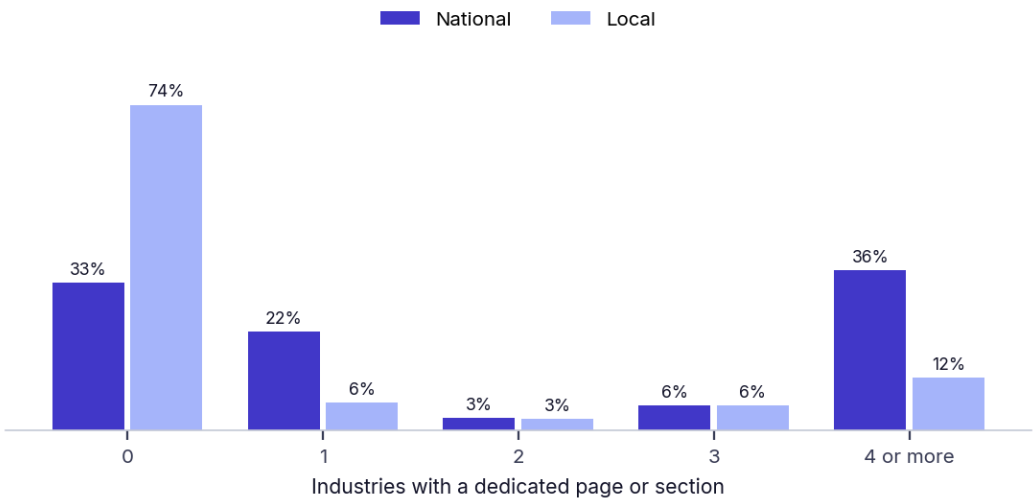


Source: PayrollModo provider audit, Step 5, September 2026

CHART C04-04

Most local providers call out no industry; national providers spread across several

Share of providers by number of industries called out, national n = 36, local n = 159

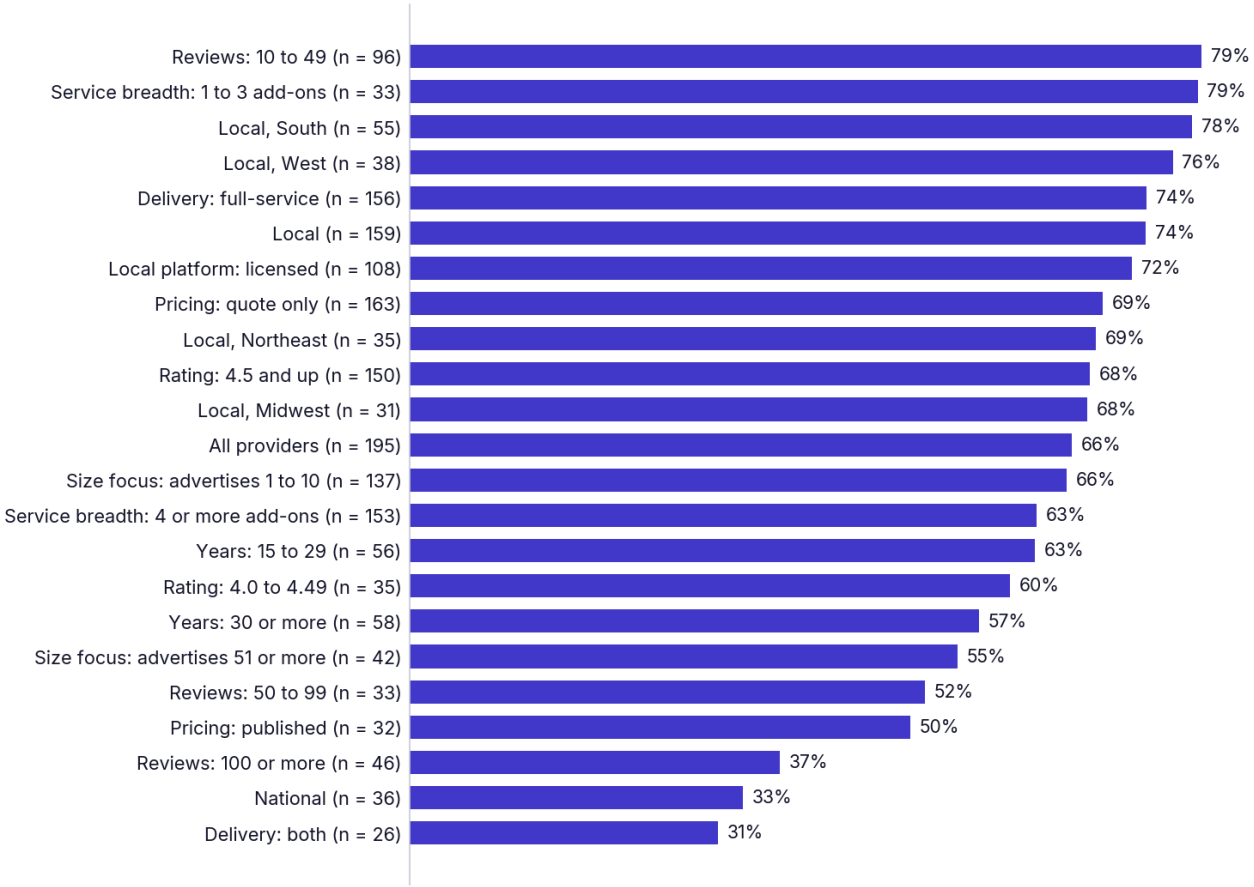


Source: PayrollModo provider audit, Step 5, September 2026

CHART C04-03

Two in three providers show no industry focus at all

Share of providers with no dedicated industry page, by group (groups of 20 or more)



Source: PayrollModo provider audit, Step 5, September 2026

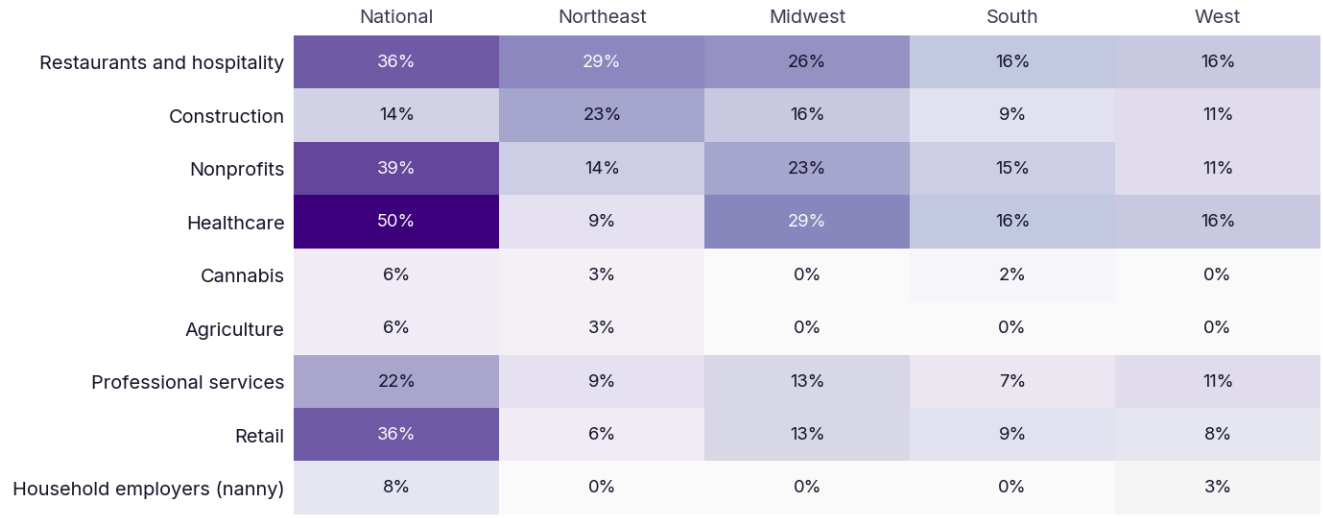
National vs. local and regional notes

Among local providers, the South is the least industry-focused (78% with no industry page). The Midwest names healthcare and larger businesses more often than other regions. Industry pages are a marketing choice, so a missing page is a prompt to ask, not evidence of a gap.

CHART C04-05

Restaurants and healthcare are the industries local providers name most

Share with a dedicated industry page, national and local by region (n = 36, 35, 31, 55, 38)



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T04-01

Industries called out, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Restaurants and hospitality	24%	36%	21%	29%	26%	16%	16%
Construction	14%	14%	14%	23%	16%	9%	11%
Nonprofits	19%	39%	15%	14%	23%	15%	11%
Healthcare	23%	50%	17%	9%	29%	16%	16%
Cannabis	2%	6%	1%	3%	0%	2%	0%
Agriculture	2%	6%	1%	3%	0%	0%	0%
Professional services	12%	22%	9%	9%	13%	7%	11%
Retail	14%	36%	9%	6%	13%	9%	8%
Household employers (nanny)	2%	8%	1%	0%	0%	0%	3%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

Household employers should use a provider that advertises nanny or household payroll; very few do.
Ask: "Do you handle Schedule H and household employer filings?"
Behind it: 2% of payroll providers studied (n = 195) advertise household employer (nanny) payroll on their website. 8% of national providers (n = 36) advertise household employer (nanny) payroll on their website. 1% of local providers (n = 159) advertise household employer (nanny) payroll on their website. [S-WHO-349, S-WHO-350, S-WHO-351]

Cannabis businesses have very few payroll providers advertising for them; ask about banking and cash payroll.
Ask: "Do you serve cannabis businesses, and how do you handle banking restrictions?"
Behind it: 2% of payroll providers studied (n = 195) advertise a dedicated cannabis page on their website. [S-WHO-233]

Nonprofits should ask about grant and fund allocation reporting.
Ask: "Can you allocate wages by grant or program for our reports?"
Behind it: 19% of payroll providers studied (n = 195) advertise a dedicated nonprofit page on their website. 39% of national providers (n = 36) advertise a dedicated nonprofit page on their website. 15% of local providers (n = 159) advertise a dedicated nonprofit page on their website. [S-WHO-175, S-WHO-176, S-WHO-177]

Healthcare practices should ask about shift differentials and data security.
Ask: "How do you handle shift differentials, on-call pay and employee data security?"
Behind it: 23% of payroll providers studied (n = 195) advertise a dedicated healthcare page on their website. 50% of national providers (n = 36) advertise a dedicated healthcare page on their website. 17% of local providers (n = 159) advertise a dedicated healthcare page on their website. [S-WHO-204, S-WHO-205, S-WHO-206]

Agricultural employers have special tax rules (Form 943); very few providers advertise for them.
Ask: "Do you file Form 943 and handle seasonal H-2A workers?"
Behind it: 2% of payroll providers studied (n = 195) advertise a dedicated agriculture page on their website. 6% of national providers (n = 36) advertise a dedicated agriculture page on their website. 1% of local providers (n = 159) advertise a dedicated agriculture page on their website. [S-WHO-262, S-WHO-263, S-WHO-264]

Growing businesses should confirm the provider serves companies above 50 employees.
Ask: "How many of your clients have more than 50 employees, and what changes at that size?"
Behind it: 22% of payroll providers studied (n = 195) advertise serving businesses with 51 to 250 employees on their website. [S-WHO-059]

Most providers advertise to very small businesses; ask about minimum monthly charges that hit small payrolls hardest.
Ask: "Is there a minimum monthly charge, and what is my cost with only a few employees?"
Behind it: 70% of payroll providers studied (n = 195) advertise serving businesses with 1 to 10 employees on their website. 58% of national providers (n = 36) advertise serving businesses with 1 to 10 employees on their website. 73% of local providers (n = 159) advertise serving businesses with 1 to 10 employees on their website. [S-WHO-001, S-WHO-002, S-WHO-003]

Restaurants should look for a provider with a restaurant page and a POS integration.
Ask: "Which POS systems do you integrate with for tips and hours?"
Behind it: 24% of payroll providers studied (n = 195) advertise a dedicated restaurant and hospitality page on their website. 36% of national providers (n = 36) advertise a dedicated restaurant and hospitality page on their website. 21% of local providers (n = 159) advertise a dedicated restaurant and hospitality page on their website. [S-WHO-117, S-WHO-118, S-WHO-119]

CHAPTER 5

Payroll Features and Technology

Key findings

- 91% of providers (n = 195) do not state a direct deposit speed; 12 advertise next-day or same-day deposits.
- Multi-state payroll (47%) and wage garnishments (49%) are the most advertised core features.
- An employee self-service portal is advertised by 81% of providers and a mobile app by 50%; earned wage access by 22%.
- 1099 contractor payments are advertised by 47% of national vs 12% of local providers.
- QuickBooks integration is named by 33%; a named POS integration by only 12 providers.

Why this matters to buyers

Core payroll features decide whether payroll fits the way you already work: how often you pay, whether you pay contractors, how employees see their pay, and whether hours flow in from your time clock and out to your accounting software. Gaps here usually show up as manual work every pay period.

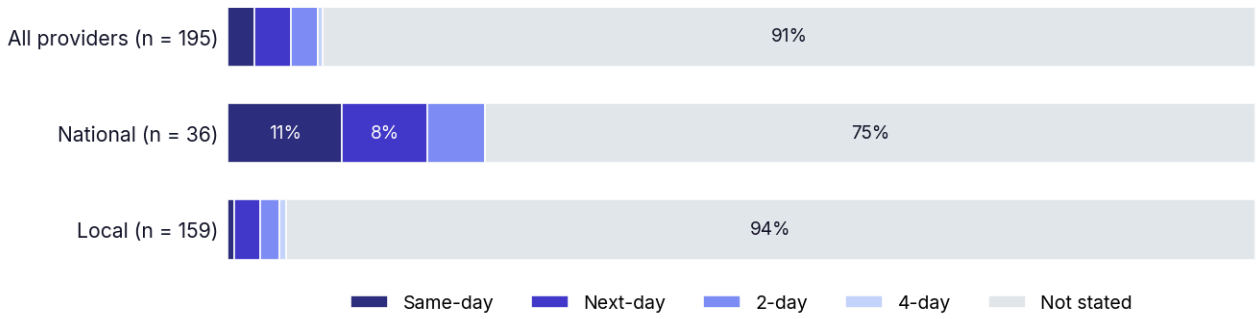
Direct deposit speed

Speed is rarely published. Of 195 providers, 177 do not state how many days before payday they need payroll submitted. Where a speed is stated, next-day and same-day options are the most common, and they are mostly national software providers.

CHART C05-01

Nine in ten providers do not state a direct deposit speed

Direct deposit speed stated on the website, by segment, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

TABLE T05-02

Direct deposit speed stated, counts by segment

Sample: n = 195

Group	n	Same-day	Next-day	2-day	4-day	Not stated
All providers	195	5	7	5	1	177
National	36	4	3	2	0	27
Local	159	1	4	3	1	150

Source: PayrollModo provider audit, Step 5, September 2026

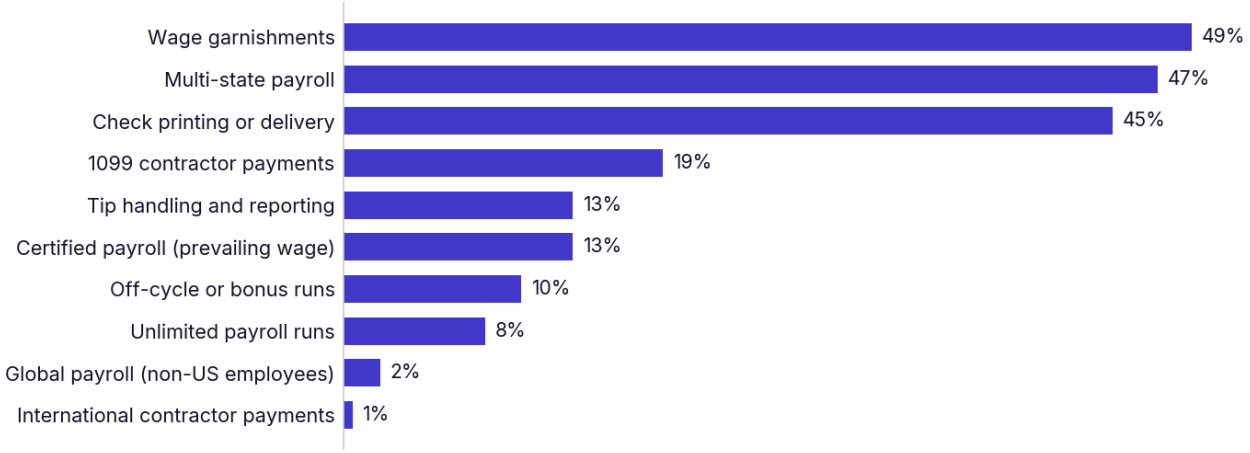
Core payroll features

Multi-state payroll (47%), garnishments (49%), check printing (45%) and off-cycle runs (10%) are the most advertised features. Contractor payments, tip handling and certified payroll are named by a minority, and international contractor or global payroll is close to absent among payroll-first providers.

CHART C05-02

Multi-state payroll and garnishments lead the advertised core features

Share of all providers advertising each core payroll feature, n = 195

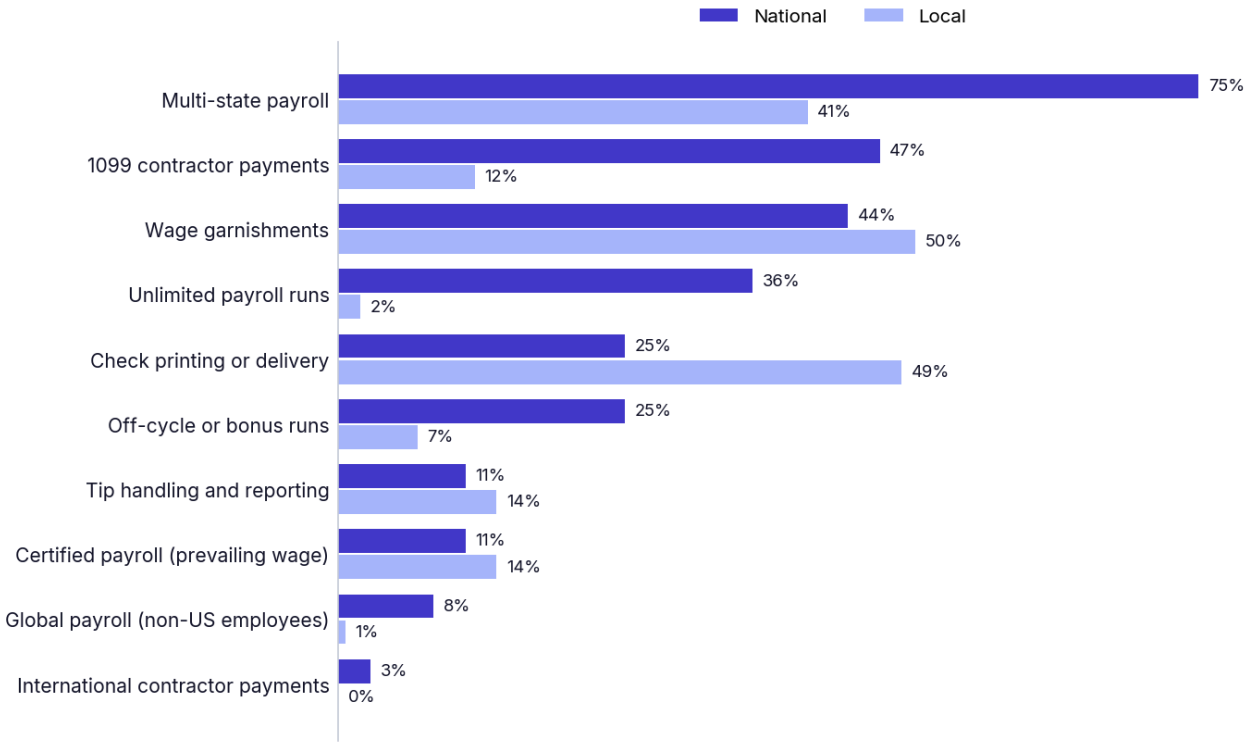


Source: PayrollModo provider audit, Step 5, September 2026

CHART C05-03

National providers advertise contractor pay and unlimited runs far more often

Share advertising each core payroll feature, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

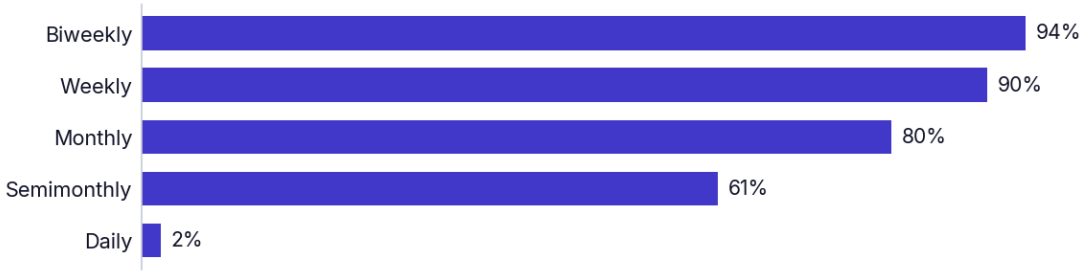
Pay frequencies

Only 49 providers list the pay frequencies they support. Where they do, weekly and biweekly are almost always included, and semimonthly and monthly usually are. A missing list is common on local sites and does not mean a frequency is unsupported.

CHART C05-07

Where pay frequencies are listed, weekly and biweekly are nearly universal

Share of providers listing each pay frequency, among providers that list frequencies, n = 49



Source: PayrollModo provider audit, Step 5, September 2026
146 of 195 providers do not list supported pay frequencies.

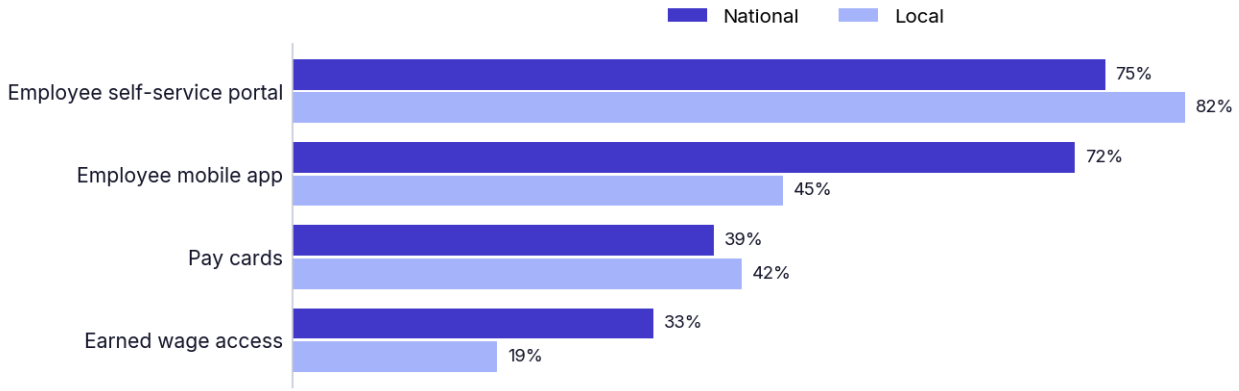
Employee tools

Employee self-service portals are standard (81%), and half of providers advertise an employee mobile app (50%). Pay cards (41%) and earned wage access (22%) are less common, which matters for employers with workers who do not use bank accounts or who want early access to pay.

CHART C05-04

Employee portals are standard; earned wage access is not

Share advertising each employee-facing tool, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

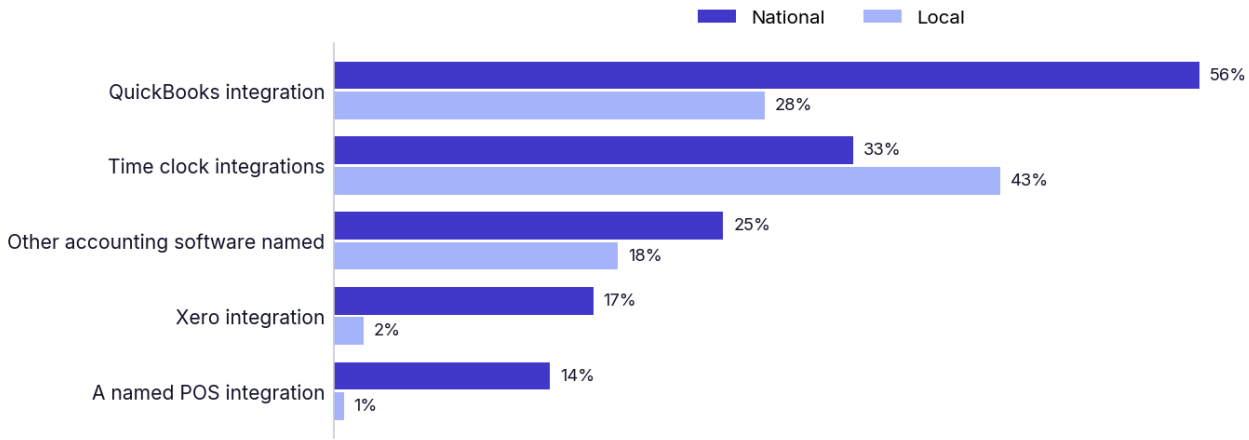
Integrations

QuickBooks is the accounting integration most often named (33%), well ahead of Xero (5%). Time clock integrations are named by 41%. POS integrations, which restaurants and retailers need to bring tips and hours into payroll, are rarely named.

CHART C05-05

QuickBooks is the integration most often named; POS integrations are rare

Share advertising each integration, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

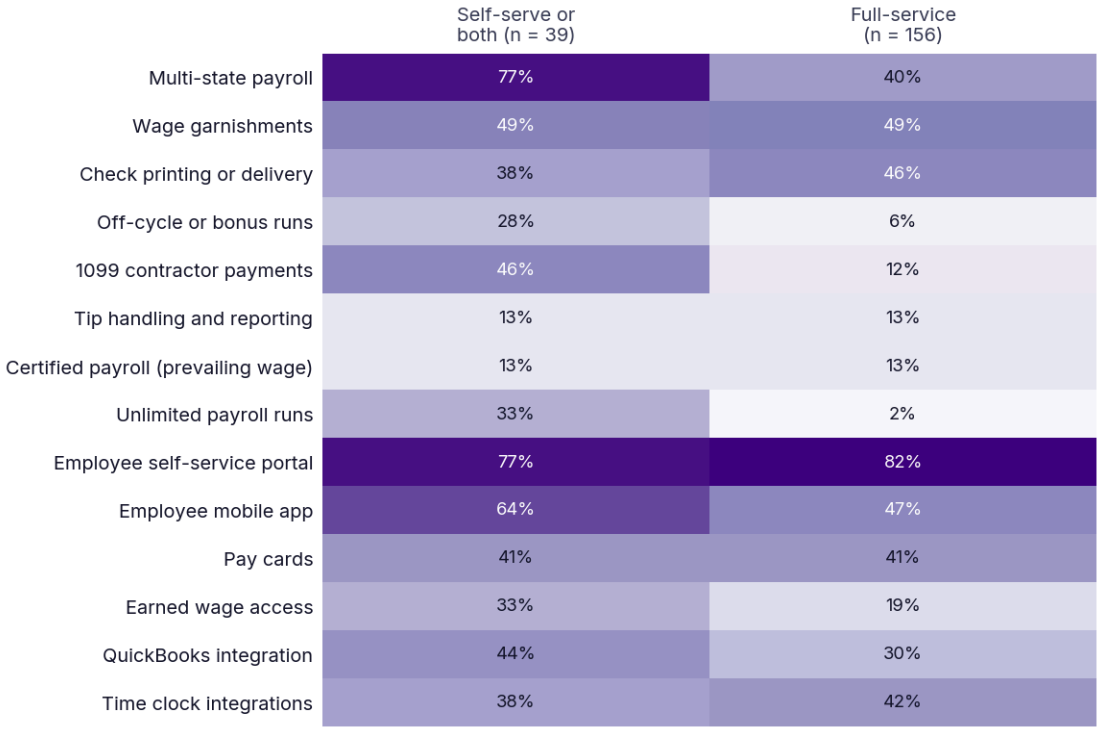
Features by delivery model

Software-led providers (self-serve or both, n = 39) advertise more payroll features than full-service firms (n = 156), especially contractor payments, unlimited runs and multi-state payroll. Full-service firms more often advertise check printing and pay-as-you-go workers' comp, which fit a service-bureau model.

CHART C05-06

Software-led providers advertise more payroll features than full-service firms

Share advertising each feature by delivery model (self-serve or both n = 39, full-service n = 156)



Source: PayrollModo provider audit, Step 5, September 2026

National vs. local and regional notes

National providers lead on unlimited runs (36% vs 2%), contractor payments and the employee app (72% vs 45%). Local providers lead on check printing (49% vs 25%). Among local providers, multi-state payroll ranges from 16% in the Midwest to 55% in the West.

TABLE T05-01

Payroll features and technology, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Multi-state payroll	47%	75%	41%	43%	16%	44%	55%
Wage garnishments	49%	44%	50%	34%	61%	47%	61%
Check printing or delivery	45%	25%	49%	49%	29%	55%	58%
Off-cycle or bonus runs	10%	25%	7%	3%	0%	11%	11%
1099 contractor payments	18%	47%	12%	9%	19%	16%	3%

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Tip handling and reporting	13%	11%	14%	23%	10%	16%	5%
Certified payroll (prevailing wage)	13%	11%	14%	20%	6%	11%	18%
Unlimited payroll runs	8%	36%	2%	3%	0%	2%	3%
Global payroll (non-US employees)	2%	8%	1%	0%	0%	0%	3%
International contractor payments	1%	3%	0%	0%	0%	0%	0%
Employee self-service portal	81%	75%	82%	71%	94%	78%	89%
Employee mobile app	50%	72%	45%	40%	52%	45%	45%
Pay cards	41%	39%	42%	46%	45%	38%	39%
Earned wage access	22%	33%	19%	17%	29%	13%	21%
QuickBooks integration	33%	56%	28%	34%	29%	25%	24%
Xero integration	5%	17%	2%	0%	3%	4%	0%
Time clock integrations	41%	33%	43%	37%	39%	40%	55%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

If you have or expect employees in another state, confirm multi-state payroll and the extra-state fee up front.

Ask: "Do you run payroll for employees in multiple states, and what does each additional state cost?"

Behind it: 47% of payroll providers studied (n = 195) advertise multi-state payroll on their website. 75% of national providers (n = 36) advertise multi-state payroll on their website. 41% of local providers (n = 159) advertise multi-state payroll on their website. [S-FEAT-233, S-FEAT-234, S-FEAT-235]

Prevailing wage contractors should shortlist only providers that advertise certified payroll reports.

Ask: "Do you produce certified payroll reports (WH-347 and state forms) for each project?"

Behind it: 13% of payroll providers studied (n = 195) advertise certified payroll for prevailing wage jobs on their website. [S-FEAT-291]

Restaurants should confirm tip reporting and the new 2026 W-2 tip codes are handled.

Ask: "How do you import tips from my POS and report them on the 2026 W-2?"

Behind it: 13% of payroll providers studied (n = 195) advertise tip handling and reporting on their website. [S-FEAT-262]

If you pay on different schedules or run bonuses, ask whether payroll runs are unlimited.

Ask: "Is the number of payroll runs per month unlimited on my plan?"

Behind it: 8% of payroll providers studied (n = 195) advertise unlimited payroll runs on their website. 36% of national providers (n = 36) advertise unlimited payroll runs on their website. 2% of local providers (n = 159) advertise unlimited payroll runs on their website. [S-FEAT-001, S-FEAT-002, S-FEAT-003]

If some workers lack bank accounts, ask about pay cards and any fees workers pay.

Ask: "Do you offer pay cards, and what fees do my employees pay to use them?"

Behind it: 41% of payroll providers studied (n = 195) advertise pay cards on their website. [S-FEAT-059]

If you pay contractors, confirm 1099 payments and filing are included and priced.

Ask: "Can I pay contractors through payroll and do you file their 1099s?"

Behind it: 18% of payroll providers studied (n = 195) advertise 1099 contractor payments on their website. 47% of national providers (n = 36) advertise 1099 contractor payments on their website. 12% of local providers (n = 159) advertise 1099 contractor payments on their website. [S-FEAT-146, S-FEAT-147, S-FEAT-148]

Global employee payroll is almost never advertised by US payroll-first providers; you may need a separate global or EOR provider.

Ask: "Do you run payroll for employees outside the US, or do you partner with someone?"

Behind it: 2% of payroll providers studied (n = 195) advertise global payroll for employees outside the US on their website. 8% of national providers (n = 36) advertise global payroll for employees outside the US on their website. 1% of local providers (n = 159) advertise global payroll for employees outside the US on their website. [S-FEAT-204, S-FEAT-205, S-FEAT-206]

If employees want pay stubs on their phones, check for an employee app.

Ask: "Do employees get a mobile app for pay stubs, W-2s and time off?"

Behind it: 50% of payroll providers studied (n = 195) advertise an employee mobile app on their website. 72% of national providers (n = 36) advertise an employee mobile app on their website. 45% of local providers (n = 159) advertise an employee mobile app on their website. [S-TECH-030, S-TECH-031, S-TECH-032]

If you use QuickBooks, check the integration posts journal entries automatically.

Ask: "Does payroll sync to QuickBooks automatically, and which versions?"

Behind it: 33% of payroll providers studied (n = 195) advertise QuickBooks integration on their website. 56% of national providers (n = 36) advertise QuickBooks integration on their website. 28% of local providers (n = 159) advertise QuickBooks integration on their website. [S-TECH-059, S-TECH-060, S-TECH-061]

CHAPTER 6

Tax and Compliance Coverage

Key findings

- 91% of providers (n = 195) advertise federal and state tax filing and deposits, and 67% advertise W-2 and 1099 forms.
- 22 providers (11%) advertise a tax filing guarantee and only 8 (4%) publish its terms.
- Of 22 advertised guarantees, 15 cover penalties only when the provider is at fault and 9 require accurate, timely client information or funds.
- In the 13 states with local income taxes, 21 of 46 local providers (46%) advertise local tax filing.
- Pay-as-you-go workers' comp is advertised by 55% of local vs 31% of national providers.

Why this matters to buyers

Tax filing is the part of payroll that carries legal risk. If a deposit is late or a return is wrong, the employer pays the penalty unless the provider has promised otherwise in writing. This chapter shows how often providers advertise each tax and compliance task, and how rarely they publish the guarantee that would cover their own mistakes.

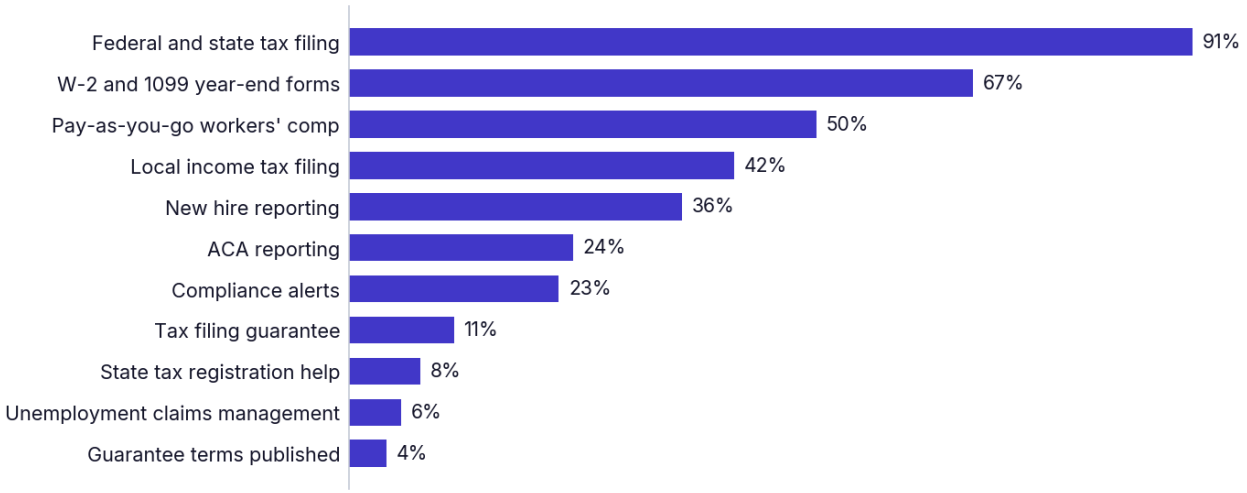
Coverage of tax and compliance tasks

Federal and state tax filing is close to universal (91%). Coverage falls off quickly after that: year-end forms (67%), pay-as-you-go workers' comp (50%), local tax filing (42%), new hire reporting (36%) and ACA reporting (24%). Help registering new state tax accounts (8%) is one of the least advertised tasks, even though it is often the first step for a business hiring in a new state.

CHART C06-01

Nine in ten providers advertise tax filing; few back it with a published guarantee

Share of all providers advertising each tax and compliance item, n = 195

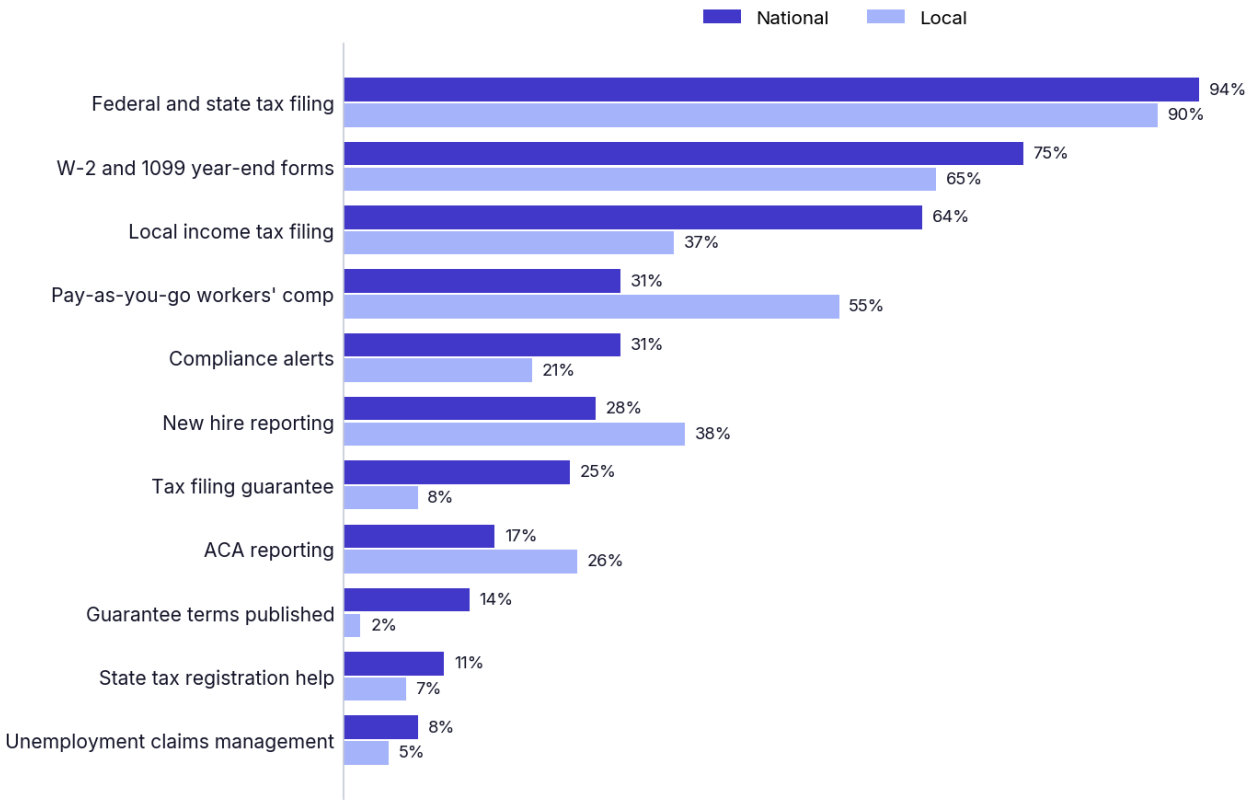


Source: PayrollModo provider audit, Step 5, September 2026

CHART C06-02

National providers lead on local tax filing; local providers lead on pay-as-you-go workers' comp

Share advertising each tax and compliance item, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

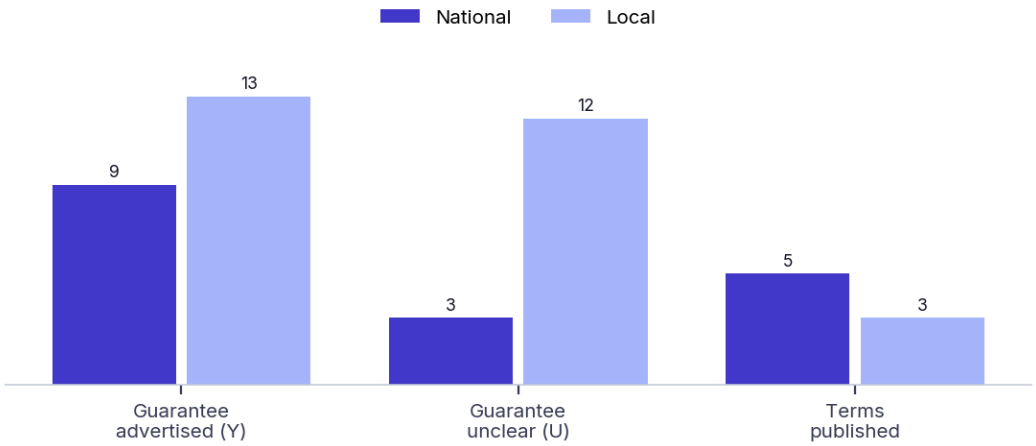
Tax filing guarantees

A tax filing guarantee promises that the provider will pay penalties caused by its own errors. 22 of 195 providers advertise one and another 15 mention a guarantee without saying what it covers. Only 8 publish terms a buyer can read. Where wording exists, it usually limits coverage to errors the provider caused (15 of 22), requires the client to supply accurate and timely information or funds (9), and in a few cases caps liability at a few months of fees (4). 7 rest on a single sentence with no written terms.

CHART C06-03

Only 8 providers publish the terms of a tax filing guarantee

Providers advertising a tax guarantee (Y), mentioning one unclearly (U), and publishing its terms, counts, n = 195

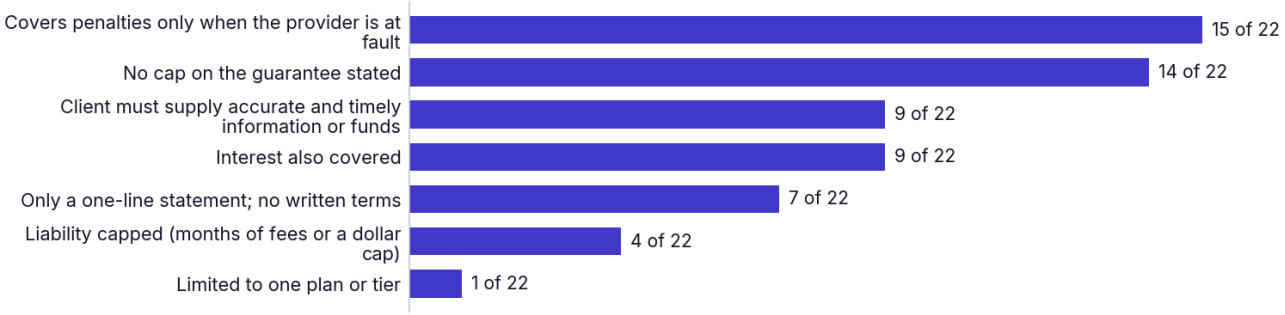


Source: PayrollModo provider audit, Step 5, September 2026

CHART C06-04

Most advertised guarantees cover only penalties the provider causes

Conditions found in the guarantee wording of providers advertising a tax guarantee, counts, n = 22



Source: PayrollModo provider audit, Step 5, September 2026

A guarantee can have more than one condition. Coded from the guarantee text recorded in the Step 5 audit (TAX_GUARANTEE_LIMITS).

TABLE T06-02

Common conditions in advertised tax filing guarantees

Sample: n = 22 providers advertising a guarantee

Condition	Providers
Covers penalties only when the provider is at fault	15 of 22
Client must supply accurate and timely information or funds	9 of 22
Interest also covered	9 of 22
Liability capped (months of fees or a dollar cap)	4 of 22
Limited to one plan or tier	1 of 22
No cap on the guarantee stated	14 of 22
Only a one-line statement; no written terms	7 of 22

Source: PayrollModo provider audit, Step 5, September 2026

Coded from guarantee wording on provider websites and terms of service. A guarantee can carry more than one condition.

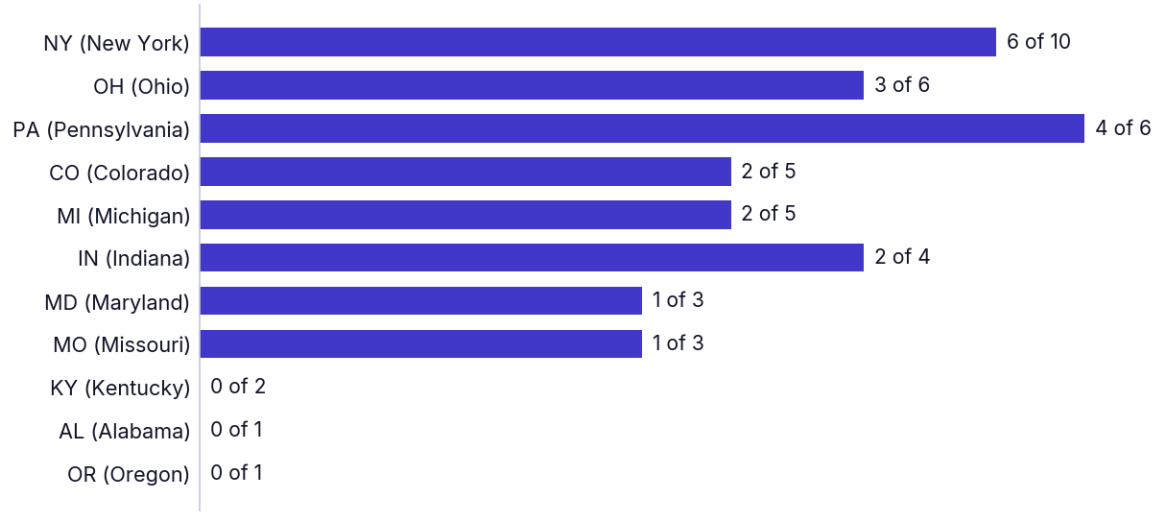
Local income tax filing

Thirteen states have city, county or school district income taxes (Chapter 16). Among local providers headquartered in those states, 21 of 46 advertise local tax filing. National providers advertise it more often (64%). Results by state are counts because no state has 20 local providers.

CHART C06-05

In states with local income taxes, 21 of 46 local providers advertise local tax filing

Local providers headquartered in the 13 local-income-tax states that advertise local tax filing, counts by state, n = 46



Source: PayrollModo provider audit, Step 5, September 2026; Step 8 state rules
Each state has fewer than 20 local providers, so results are shown as counts.

TABLE T06-03

Local tax filing among local providers in local-income-tax states

Sample: n = 46

State	Local providers in study	Advertise local tax filing
NY (New York)	10	6
OH (Ohio)	6	3
PA (Pennsylvania)	6	4
CO (Colorado)	5	2
MI (Michigan)	5	2
IN (Indiana)	4	2
MD (Maryland)	3	1
MO (Missouri)	3	1
KY (Kentucky)	2	0
AL (Alabama)	1	0
OR (Oregon)	1	0

Source: PayrollModo provider audit, Step 5, September 2026; Step 8 state rules

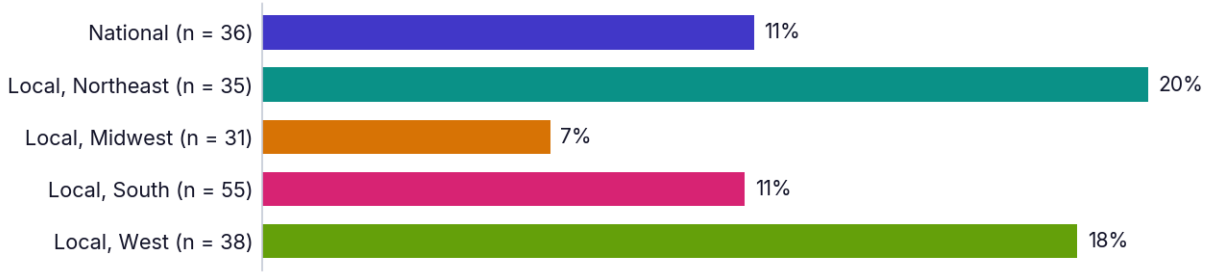
Certified payroll

Certified payroll for prevailing wage jobs is advertised by 13% of providers overall. Among local providers it is most common in the Northeast (20%) and West (18%) and least common in the Midwest (6%).

CHART C06-06

Certified payroll for prevailing wage work is advertised most in the Northeast and West

Share advertising certified payroll, national and local by region



Source: PayrollModo provider audit, Step 5, September 2026

National vs. local and regional notes

National providers lead on local tax filing and compliance alerts, while local providers lead on pay-as-you-go workers' comp, new hire reporting and ACA reporting. Regionally, every Northeast local provider advertises federal and state tax filing (100%), and the West leads on new hire reporting (58% vs 29% in the Northeast).

CHART C06-07

Compliance coverage differs most by region for new hire reporting and local taxes

Share advertising each tax and compliance item, national and local by region (n = 36, 35, 31, 55, 38)

	National	Northeast	Midwest	South	West
Federal and state tax filing	94%	100%	77%	96%	82%
W-2 and 1099 year-end forms	75%	60%	61%	66%	74%
Pay-as-you-go workers' comp	31%	80%	42%	49%	50%
Local income tax filing	64%	51%	39%	35%	24%
New hire reporting	28%	29%	32%	33%	58%
ACA reporting	17%	34%	29%	20%	24%
Unemployment claims management	8%	6%	0%	7%	5%
Compliance alerts	31%	26%	23%	16%	21%
State tax registration help	11%	9%	0%	11%	5%
Tax filing guarantee	25%	6%	7%	7%	13%
Guarantee terms published	14%	0%	0%	2%	5%

Source: PayrollModo provider audit, Step 5, September 2026

TABLE T06-01

Tax and compliance items advertised, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Federal and state tax filing	91%	94%	90%	100%	77%	96%	82%
W-2 and 1099 year-end forms	67%	75%	65%	60%	61%	65%	74%
Pay-as-you-go workers' comp	50%	31%	55%	80%	42%	49%	50%
Local income tax filing	42%	64%	36%	51%	39%	35%	24%
New hire reporting	36%	28%	38%	29%	32%	33%	58%
ACA reporting	24%	17%	26%	34%	29%	20%	24%
Unemployment claims management	6%	8%	5%	6%	0%	7%	5%
Compliance alerts	23%	31%	21%	26%	23%	16%	21%
State tax registration help	8%	11%	7%	9%	0%	11%	5%
Tax filing guarantee	11%	25%	8%	6%	6%	7%	13%
Guarantee terms published	4%	14%	2%	0%	0%	2%	5%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

Confirm in writing that the provider files and deposits your federal and state payroll taxes, not just calculates them.

Ask: "Do you file and deposit all federal and state payroll taxes in your name, and will I see the confirmations?"

Behind it: 91% of payroll providers studied (n = 195) advertise federal and state payroll tax filing and deposits on their website. [S-TAX-001]

If you have employees in a city, county or school district with its own income tax, make local filing a must-have on your shortlist.

Ask: "Which local income taxes do you file, and is there an extra fee per locality?"

Behind it: 42% of payroll providers studied (n = 195) advertise local income tax filing on their website. 64% of national providers (n = 36) advertise local income tax filing on their website. 36% of local providers (n = 159) advertise local income tax filing on their website. [S-TAX-030, S-TAX-031, S-TAX-032]

Check that W-2s and 1099s are included, and whether filing them costs extra.

Ask: "Are W-2 and 1099 preparation, filing and delivery included in my monthly price?"

Behind it: 67% of payroll providers studied (n = 195) advertise W-2 and 1099 year-end forms on their website. 75% of national providers (n = 36) advertise W-2 and 1099 year-end forms on their website. 65% of local providers (n = 159) advertise W-2 and 1099 year-end forms on their website. [S-TAX-059, S-TAX-060, S-TAX-061]

Ask whether new hire reporting to the state is handled for you; some states allow as few as 7 days.

Ask: "Do you file new hire reports with my state, and how quickly after I enter the employee?"

Behind it: 36% of payroll providers studied (n = 195) advertise new hire reporting on their website. 28% of national providers (n = 36) advertise new hire reporting on their website. 38% of local providers (n = 159) advertise new hire reporting on their website. [S-TAX-088, S-TAX-089, S-TAX-090]

If you have 50 or more full-time equivalents, add ACA reporting to your must-have list; fewer than half of providers advertise it.

Ask: "Do you prepare and file Forms 1094-C and 1095-C, and what does it cost?"

Behind it: 24% of payroll providers studied (n = 195) advertise ACA reporting on their website. 17% of national providers (n = 36) advertise ACA reporting on their website. 26% of local providers (n = 159) advertise ACA reporting on their website. [S-TAX-117, S-TAX-118, S-TAX-119]

Pay-as-you-go workers' comp can smooth cash flow; ask whether the provider offers it or partners with a carrier.

Ask: "Can my workers' comp premium be billed each payroll based on actual wages?"

Behind it: 50% of payroll providers studied (n = 195) advertise pay-as-you-go workers' comp on their website. 31% of national providers (n = 36) advertise pay-as-you-go workers' comp on their website. 55% of local providers (n = 159) advertise pay-as-you-go workers' comp on their website. [S-TAX-146, S-TAX-147, S-TAX-148]

If you are hiring in a new state, ask for help registering the state tax accounts; few providers advertise it.

Ask: "Will you register my withholding and unemployment accounts in new states, and how long does it take?"

Behind it: 8% of payroll providers studied (n = 195) advertise help registering state tax accounts on their website. [S-TAX-204]

Ask how the provider tells you about new state rules such as minimum wage or paid leave changes.

Ask: "How do you notify clients about law changes that affect their payroll?"

Behind it: 23% of payroll providers studied (n = 195) advertise compliance alerts or law-change updates on their website. 31% of national providers (n = 36) advertise compliance alerts or law-change updates on their website. 21% of local providers (n = 159) advertise compliance alerts or law-change updates on their website. [S-TAX-233, S-TAX-234, S-TAX-235]

A tax filing guarantee is uncommon; if a provider offers one, ask for the terms before you sign.

Ask: "Do you pay penalties and interest caused by your errors, and is that in the contract?"

Behind it: 11% of payroll providers studied (n = 195) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 25% of national providers (n = 36) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 8% of local providers (n = 159) advertise a tax filing guarantee covering penalties from the provider's errors on their website. [S-TAX-262, S-TAX-263, S-TAX-264]

Very few providers publish the terms of their tax guarantee; ask for them in writing and look for caps.

Ask: "Can you send the written terms of your tax guarantee, including any cap or deadline for claims?"

Behind it: 4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website. 14% of national providers (n = 36) advertise published terms for their tax filing guarantee on their website. 2% of local providers (n = 159) advertise published terms for their tax filing guarantee on their website. [S-TAX-291, S-TAX-292, S-TAX-293]

CHAPTER 7

What Payroll Costs

Key findings

- Only 26 of 195 providers (13%) publish full plan pricing; 86% of local providers (n = 159) are quote only.
- At 10 employees, providers with complete published prices cost a median of $108 a month (n = 14, range $50 to $222).
- Cost per employee falls from $55 a month at 1 employee to $6.49 at 100 employees.
- The all-in monthly cost at 10 employees runs a median of $60 above the advertised starting price (n = 14).
- Most add-on fees are never mentioned: for example, 170 of 195 providers say nothing about a setup fee [S-HID-001].

Why this matters to buyers

Price is usually the first question and the hardest to answer. Most payroll providers do not publish prices, and those that do publish a starting price that rarely matches what a business with employees, multiple pay runs and year-end forms actually pays. This chapter shows how often prices are published, what published prices add up to for businesses of different sizes, and which fees sit outside the headline price.

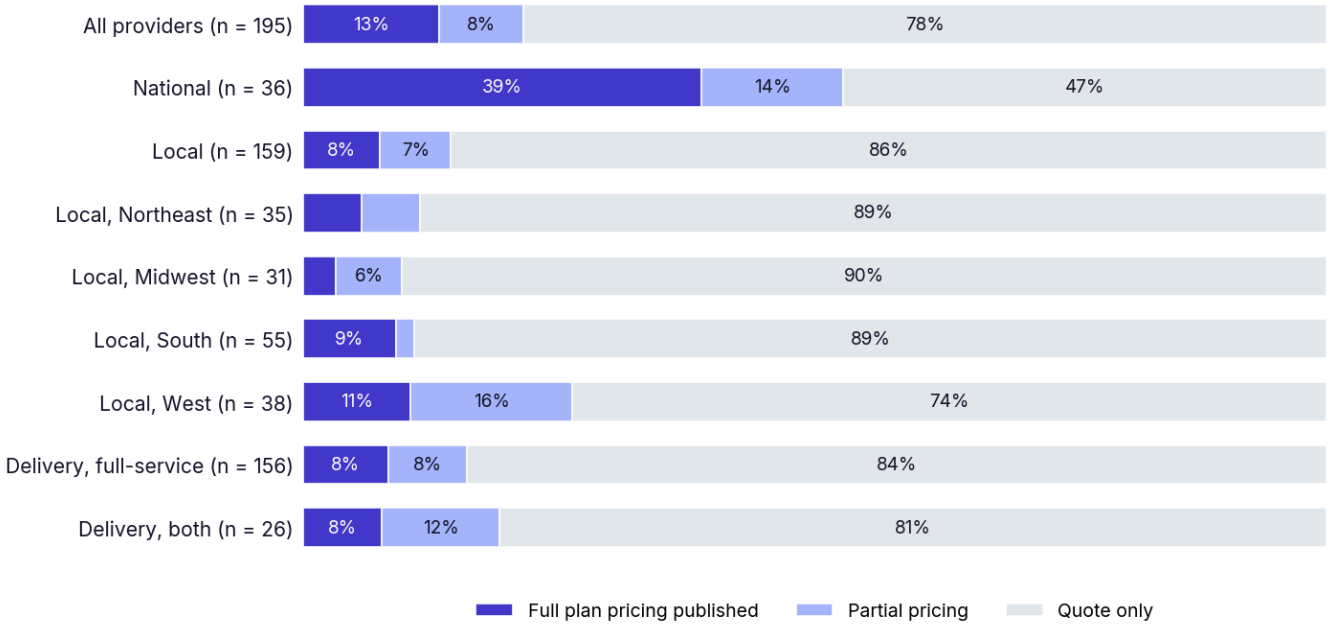
Who publishes pricing

13% of providers publish full plan pricing and another 16 (8%) publish part of it, such as a starting price only. National providers publish far more often (39% full pricing) than local providers (8%). Among local providers, the West is the most open (11%) and the Midwest the least (3%). The audit field for published pricing (Chapter 12) counts any published price, so it runs slightly higher than the full-pricing share used here.

CHART C07-01

Most providers, and almost all local providers, are quote only

Pricing published on the website, by group (groups of 20 or more), n = 195



Source: PayrollModo pricing and contract review, Step 6, September 2026

TABLE T07-02

Pricing transparency by group

Sample: n = 195

Group	n	Full pricing published	Partial	Quote only	Full fee schedule
All providers	195	13%	8%	78%	5%
National	36	39%	14%	47%	22%
Local	159	8%	7%	86%	1%
Local, Northeast	35	6%	6%	89%	3%
Local, Midwest	31	3%	6%	90%	0%
Local, South	55	9%	2%	89%	2%
Local, West	38	11%	16%	74%	0%
Delivery, self-serve	13	11 of 13	1 of 13	1 of 13	6 of 13
Delivery, full-service	156	8%	8%	84%	1%
Delivery, both	26	8%	12%	81%	8%

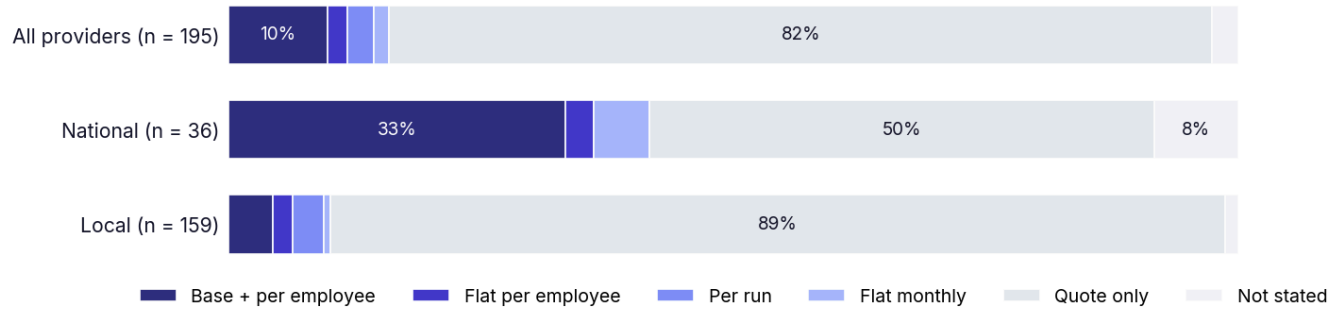
Source: PayrollModo pricing and contract review, Step 6, September 2026

Groups under 20 providers are shown as counts.

CHART C07-02

Where prices are published, a base fee plus a per-employee fee is the usual model

Pricing model by segment, n = 195



Source: PayrollModo pricing and contract review, Step 6, September 2026

Base and per-employee fees

Where prices are published, most plans combine a monthly base fee with a fee per employee. The entry plan with tax filing has a median base fee of $50 and a median per-employee fee of $6.00 (n = 22 and 20). Local providers that publish prices tend to charge higher base fees ($75.83 median, n = 11) than national providers ($49, n = 11), while per-employee fees are similar. Self-serve plans have much lower base fees than full-service plans, with similar per-employee fees.

CHART C07-03

Local entry plans carry higher base fees than national ones

Monthly base fee of the entry plan with tax filing (median, middle half, range), providers with published prices



Source: PayrollModo pricing and contract review, Step 6, September 2026

CHART C07-04

Per-employee fees cluster between $5 and $10 a month

Monthly per-employee fee of the entry plan with tax filing (median, middle half, range), providers with published prices



Source: PayrollModo pricing and contract review, Step 6, September 2026

TABLE T07-03

Base and per-employee fees of entry plans with tax filing

Sample: providers with published prices

Group	Measure	n	Median	Middle half	Range
All providers	Base fee per month	22	$50.00	$37.75 to $86.75	$19.00 to $180.00
All providers	Per-employee fee per month	20	$6.00	$5.00 to $10.06	$2.17 to $75.00
National	Base fee per month	11	$49.00	$36.00 to $64.50	$29.00 to $89.00
National	Per-employee fee per month	12	$6.50	$6.00 to $10.50	$5.00 to $13.00
Local	Base fee per month	11	$75.83	$45.00 to $114.83	$19.00 to $180.00
Local	Per-employee fee per month	8	$5.32	$3.00 to $9.06	$2.17 to $75.00
Delivery, self-serve	Base fee per month	11	$40.00	$32.50 to $49.50	$19.00 to $80.00
Delivery, self-serve	Per-employee fee per month	11	$6.00	$5.50 to $8.50	$2.99 to $13.00
Delivery, both	Base fee per month	0	not collected		
Delivery, both	Per-employee fee per month	2	$11.00	$10.50 to $11.50	$10.00 to $12.00
Delivery, full-service	Base fee per month	11	$89.00	$52.08 to $114.83	$21.67 to $180.00
Delivery, full-service	Per-employee fee per month	7	$5.63	$4.00 to $9.46	$2.17 to $75.00

Source: PayrollModo pricing and contract review, Step 6, September 2026

What payroll costs by business size

The cost scenarios apply each provider's published prices to the same business: biweekly pay, one state, W-2 employees only, the lowest plan that files taxes and year-end forms, and setup and year-end fees spread over 12 months (Table T07-01). Fourteen providers publish every price piece needed. At 10 employees the median is $108 a month, or about $10.76 per employee and $4.97 per paycheck. At 100 employees it is $649.

TABLE T07-01

Default assumptions for cost scenarios

Sample: 14 providers with complete published price pieces

Assumption	Value
Prices used	Published prices only (Step 6 status "published"); household-only price lists and one Canada-focused site excluded
Pay frequency	Biweekly (26 pay runs a year) unless the scenario changes it
States	One state, no local income tax
Workers	W-2 employees only
Plan	The lowest plan that includes automated federal and state tax filing and year-end forms
Setup and year-end fees	Spread over 12 months; setup counted as $0 where not stated (flagged)
Small groups	Fewer than 10 providers: a range is shown instead of a median

Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

CHART C07-05

A 10-employee business pays a median of about $108 a month at published prices

Monthly cost by number of employees, providers with complete published price pieces (median and range)



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

TABLE T07-04

Monthly payroll cost by business size at published prices

Sample: n = 13 to 14 providers

Employees	n	Median per month	Range	Median per employee	Median per paycheck	National range (n = 9)	Local range (n = 4 to 5)
1	14	$55	$28 to $167	$55.00	$25.38	$34 to $167	$28 to $125
3	14	$67	$32 to $168	$22.33	$10.31	$44 to $168	$32 to $136
5	14	$79	$38 to $169	$15.80	$7.29	$54 to $169	$38 to $147
10	14	$108	$50 to $222	$10.76	$4.97	$79 to $222	$50 to $186
15	13	$139	$73 to $274	$9.27	$4.28	$104 to $274	$73 to $229
25	13	$199	$103 to $380	$7.96	$3.67	$154 to $380	$103 to $316
50	13	$349	$162 to $680	$6.98	$3.22	$279 to $680	$162 to $532
100	13	$649	$262 to $1,280	$6.49	$3.00	$529 to $1,280	$262 to $966

Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

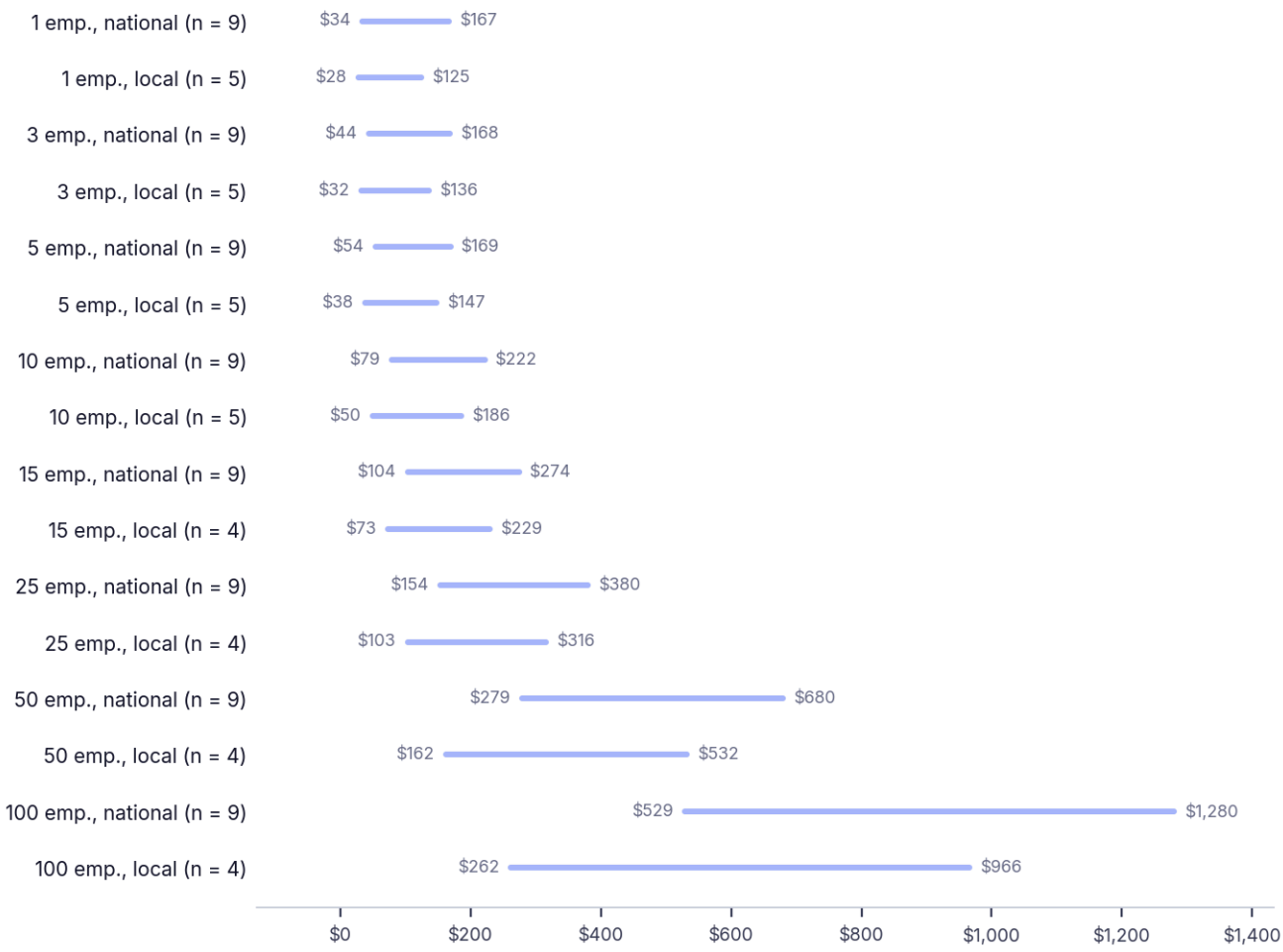
First-year monthly cost with setup and year-end fees spread over 12 months. National and local groups have fewer than 10 providers, so ranges are shown.

Because only 9 national and 4 to 5 local providers have complete published prices, the national and local results are shown as ranges. The ranges overlap at every size, so the data does not support a simple claim that one group is cheaper.

CHART C07-06

National and local price ranges overlap at every size

Monthly cost range by number of employees, national (n = 9) and local (n = 4 to 5) providers with published prices; ranges only because each group has fewer than 10 providers



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

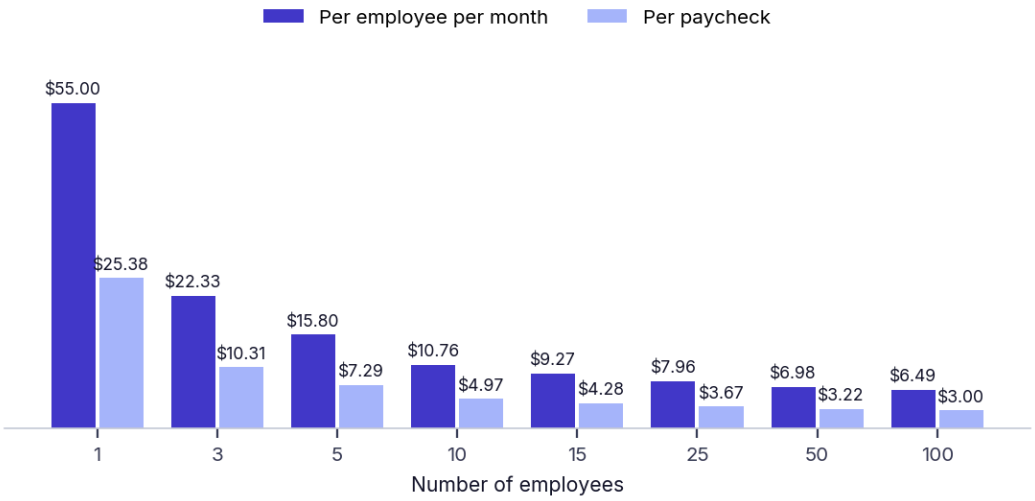
Cost per employee and per paycheck

Base fees make small payrolls expensive per head. One employee costs a median of $55 a month; by 25 employees the cost per employee drops below $8, and by 100 employees to $6.49. Per paycheck, 10 employees cost a median of $4.97.

CHART C07-07

Cost per employee falls from about $55 at 1 employee to under $7 at 100

Median cost per employee per month and per paycheck (biweekly), providers with published prices (n = 13 to 14)



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

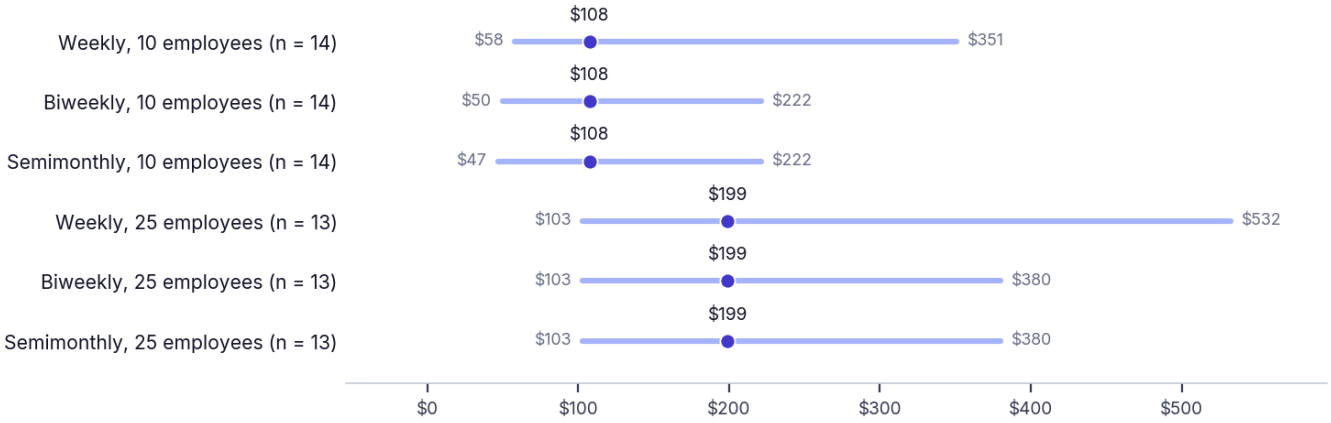
Pay frequency, extra states, contractors and local taxes

Moving from biweekly to weekly pay leaves the median unchanged, while providers that price per run push the top of the range up sharply. Adding a second state, five contractors or local tax filing is priced by fewer providers, so those results are ranges. Each one raises the low end of the range.

CHART C07-08

Pay frequency barely moves the median, but weekly pay widens the top of the range

Monthly cost by pay frequency at 10 and 25 employees (median and range), providers with published prices



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

CHART C07-09

Extra states, contractors and local taxes raise the floor of the price range

Monthly cost range for common add-on situations at 10 and 25 employees, providers whose published prices cover the situation (ranges only; fewer than 10 providers per case)



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

TABLE T07-05

Cost scenarios for pay frequency, extra states, contractors and local taxes

Sample: providers with published prices

Scenario	n	Median per month	Range
Pay frequency weekly, 10 employees	14	$108	$58 to $351
Pay frequency biweekly, 10 employees	14	$108	$50 to $222
Pay frequency semimonthly, 10 employees	14	$108	$47 to $222
Employees in 2 states, 10 employees	9	range only	$82 to $222
Plus 5 contractors, 10 employees	7	range only	$112 to $274
With local tax filing, 10 employees	3	range only	$87 to $109
Pay frequency weekly, 25 employees	13	$199	$103 to $532
Pay frequency biweekly, 25 employees	13	$199	$103 to $380
Pay frequency semimonthly, 25 employees	13	$199	$103 to $380
Employees in 2 states, 25 employees	9	range only	$112 to $380
Plus 5 contractors, 25 employees	7	range only	$187 to $432
With local tax filing, 25 employees	3	range only	$162 to $199

Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

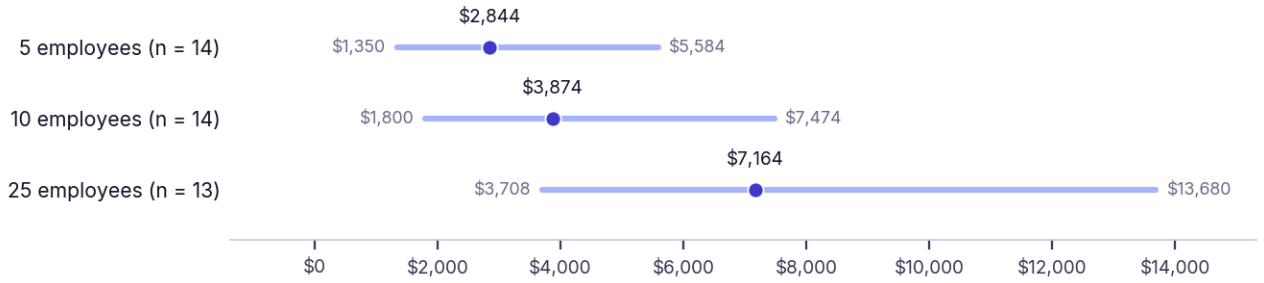
First year, following years and three-year totals

Setup fees are rarely published, so the first-year cost matches the following years for most priced providers. Over three years, 10 employees cost a median of $3,874 (range $1,800 to $7,474, n = 14).

CHART C07-10

Three years of payroll for 10 employees costs a median of about $3,900

3-year total cost (setup and year-end fees included), providers with published prices (median and range)



Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

TABLE T07-06

First-year, following-year and 3-year costs

Sample: providers with published prices

Employees	n	Median first-year total	Median following-year total	Median 3-year total	3-year range
5	14	$948	$948	$2,844	$1,350 to $5,584
10	14	$1,292	$1,292	$3,874	$1,800 to $7,474
25	13	$2,388	$2,388	$7,164	$3,708 to $13,680

Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

Among priced providers, setup fees are rarely published, so first-year and following-year medians are the same.

Tier jumps and the headline price

The advertised starting price is usually the base fee alone. Adding per-employee fees for 10 employees and spreading year-end and setup fees brings the all-in monthly cost a median of $60 above it. Moving from the cheapest plan to one with HR support adds a median of $112 a month at 10 employees (n = 6), time tracking $99 (n = 8) and benefits administration $100 (n = 3). These tier figures rest on very few providers and are best read as a rough guide.

CHART C07-11

The all-in price runs about $60 a month above the advertised starting price

Extra monthly cost at 10 employees (median and range): all-in vs starting price, and moving from the cheapest plan to a plan with each feature

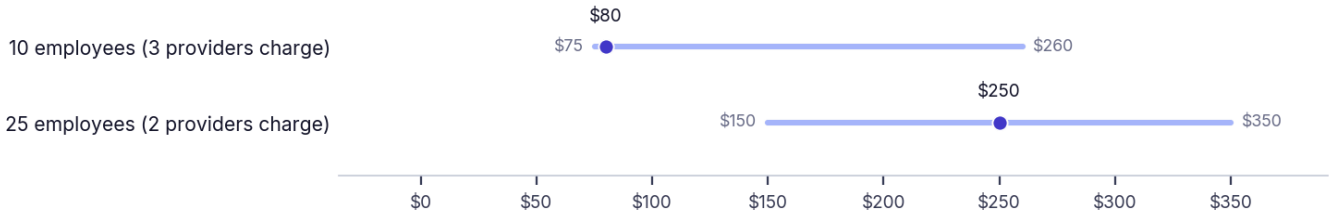


Source: PayrollModo pricing and contract review, Step 6, September 2026; cost model Stage 9B

CHART C07-12

Where year-end forms cost extra, they add $75 to $350 a year

Annual year-end form fees among priced providers that charge them (11 of 14 at 10 employees and 11 of 13 at 25 include forms at no extra charge)



Source: PayrollModo pricing and contract review, Step 6, September 2026

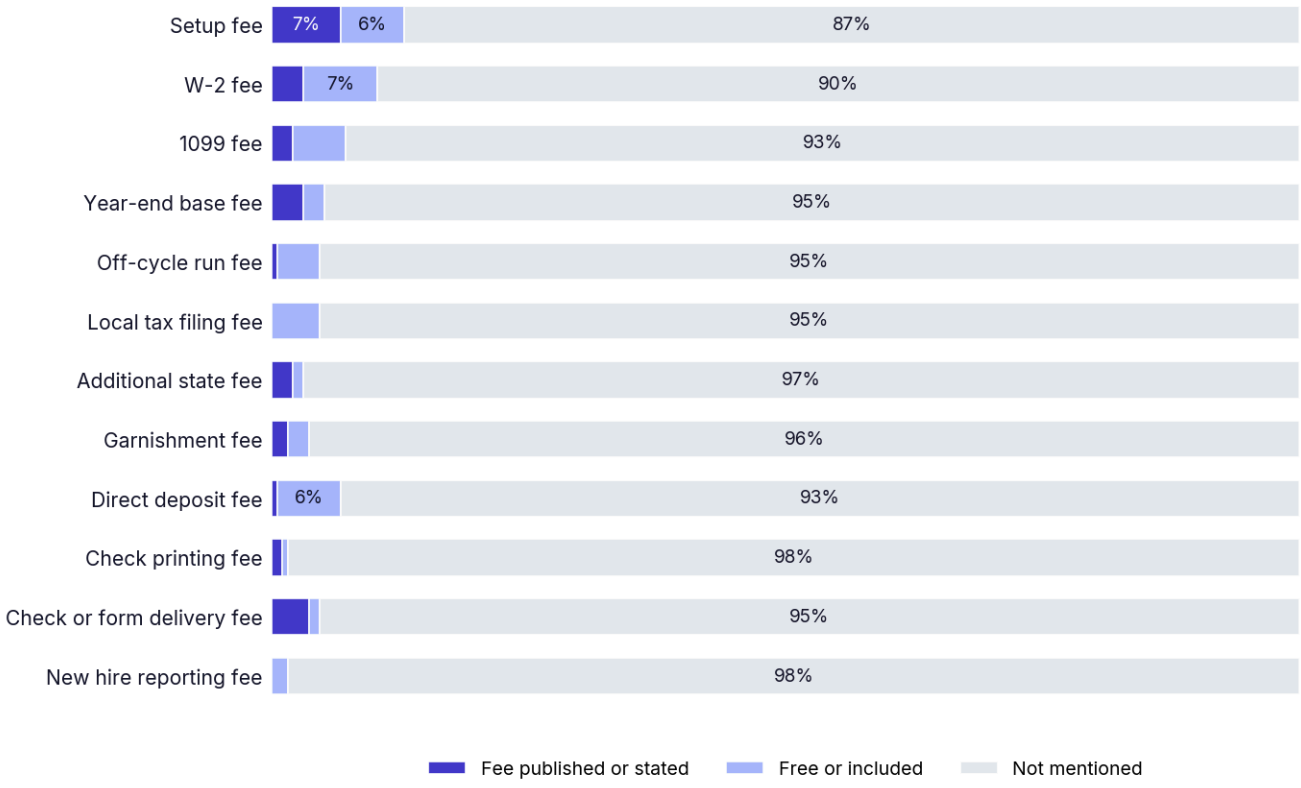
Add-on fees

Add-on fees are where published prices and real invoices drift apart. For every fee type, most providers do not mention it at all, so the fee schedule has to be requested. National providers publish an average of 3.9 add-on fees each and local providers 0.7. Where amounts are published, setup fees run $65 to $325, year-end base fees $25 to $200, and W-2s $4 to $8 each.

CHART C07-13

Most providers do not mention add-on fees at all

Whether each add-on fee is published, stated as free or included, or not mentioned, n = 195



Source: PayrollModo pricing and contract review, Step 6, September 2026

CHART C07-14

Published add-on fees range from $1 to $325

Published amount of each add-on fee (median and range); counts of providers publishing an amount in brackets

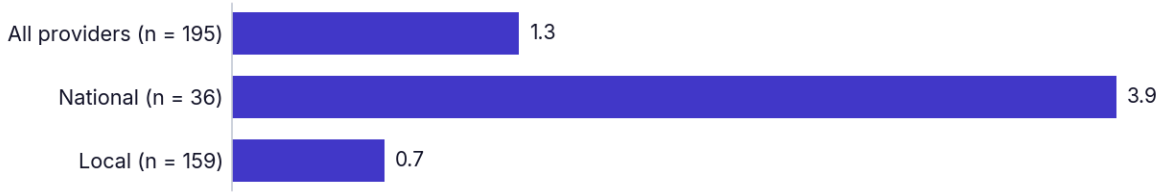


Source: PayrollModo pricing and contract review, Step 6, September 2026

CHART C07-16

National providers publish more add-on fees than local providers

Average number of add-on fees published per provider, by segment



Source: PayrollModo pricing and contract review, Step 6, September 2026

TABLE T07-07

Hidden cost checklist: how often each add-on fee is published

Sample: n = 195

Fee	Published or stated	Free or included	Not mentioned	With an amount	Median amount	Range
Setup fee	13	12	170	6	$135.00	$65 to $325
W-2 fee	6	14	175	5	$6.00	$4 to $8
1099 fee	4	10	181	3	$8.00	$6 to $9
Year-end base fee	6	4	185	6	$87.50	$25 to $200
Off-cycle run fee	1	8	186	1	$50.00	$50 to $50
Local tax filing fee	0	9	186	0	not collected	
Additional state fee	4	2	189	3	$30.00	$12 to $57
Garnishment fee	3	4	188	3	$5.00	$5 to $25
Direct deposit fee	1	12	182	1	$1.00	$1 to $1
Check printing fee	2	1	192	1	$3.00	$3 to $3
Check or form delivery fee	7	2	186	5	$26.00	$3 to $75
New hire reporting fee	0	3	192	0	not collected	

Source: PayrollModo pricing and contract review, Step 6, September 2026

Published vs. customer-reported prices

Only 15 of 1,823 reviews read mention a price, too few for averages. They cover different things (per run, per month, per year and one-time fees) and are kept separate from published prices. 6 of them concern quote-only providers, the group where a reported price is most useful because nothing is published.

CHART C07-15

Only 15 of 1,823 reviews read mention a price

Reviews that mention a price, by the pricing status of the provider reviewed, counts, n = 15



Source: PayrollModo review ratings and coding, Step 7, September 2026

Customer-reported prices are kept separate from published prices and are too few for averages.

TABLE T07-08

Customer-reported prices compared with published prices

Sample: n = 15 reviews mentioning a price

Measure	Value
Reviews read	1,823
Reviews mentioning a price	15
About national providers	12
About local providers	3
About quote-only providers	6
Reviews that also state business size	9
Range of largest dollar amount mentioned	$18 to $30,000

Source: PayrollModo review ratings and coding, Step 7, September 2026

Reported prices cover different things (per run, per month, per year, one-time fees), so no average is calculated, and they are never mixed with published prices.

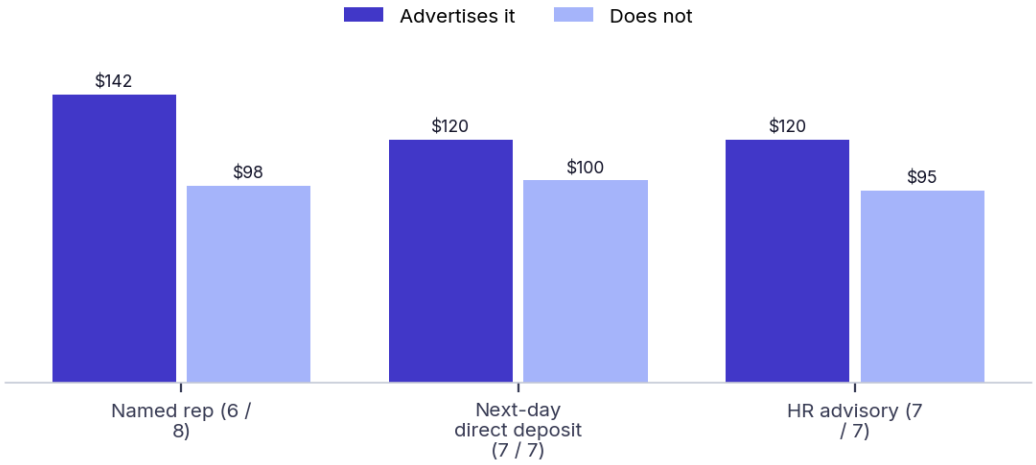
Pricing by delivery model and features

Among the 14 priced providers, those advertising a named rep, next-day direct deposit or HR advisory sit higher in the price range at 10 employees. These are small groups and the comparison is an observation, not evidence that the feature causes the higher price.

CHART C07-17

Priced providers advertising a named rep or HR advisory sit higher in the price range

Median monthly cost at 10 employees, priced providers with and without each feature (n per group in labels); observation only



Source: PayrollModo pricing and contract review, Step 6, September 2026; Step 5 audit

National vs. local and regional notes

National providers publish full pricing about five times as often as local providers (39% vs 8%). Where both publish, their price ranges overlap at every business size. Regionally, the West has the most local providers with published pricing (4 of 38) and the Midwest the fewest (1 of 31).

What this means for buyers

Most local providers do not publish prices; ask each shortlisted provider for an all-in quote at your headcount.

Ask: "What is my total monthly cost at my headcount and pay frequency, including every fee?"

Behind it: 16% of payroll providers studied (n = 195) have published pricing on their website. 47% of national providers (n = 36) have published pricing on their website. 9% of local providers (n = 159) have published pricing on their website. [S-PRC-001, S-PRC-002, S-PRC-003]

Instant pricing tools are rare; a written quote is still the only reliable number.

Ask: "Can you put my quote in writing with every fee listed?"

Behind it: 4% of payroll providers studied (n = 195) have a pricing calculator or instant quote tool on their website. [S-PRC-117]

Per-employee fees drive the bill as you grow; multiply by your headcount before comparing plans.

Ask: "How does my price change when I add employees?"

Behind it: Among national providers that publish prices (n = 12), the entry plan with tax filing has a median per-employee fee per month of $6.50 (range $5.00 to $13.00). [S-FEE-004]

The advertised starting price is not the bill; ask for the all-in number.

Ask: "What will my first invoice total be, line by line?"

Behind it: At 10 employees, the all-in monthly cost runs a median of $60 above the advertised starting price (n = 14), mostly from per-employee fees. [S-COST-066]

Year-end form fees can add a surprise bill in January; ask if W-2s are included.

Ask: "Are W-2s and 1099s included, or billed per form at year-end?"

Behind it: At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms. [S-HID-016]

Most providers do not mention a off-cycle run fee online; ask whether one applies and get the amount in writing.

Ask: "Is there a off-cycle run fee, and how much is it?"

Behind it: 1 of 195 providers publish a off-cycle run fee or say one applies, 8 say it is free or included, and 186 do not mention it; published amounts range $50 to $50. [S-HID-005]

Most providers do not mention a local tax filing fee online; ask whether one applies and get the amount in writing.

Ask: "Is there a local tax filing fee, and how much is it?"

Behind it: 0 of 195 providers publish a local tax filing fee or say one applies, 9 say it is free or included, and 186 do not mention it. [S-HID-006]

Most providers do not mention a check or form delivery fee online; ask whether one applies and get the amount in writing.

Ask: "Is there a check or form delivery fee, and how much is it?"

Behind it: 7 of 195 providers publish a check or form delivery fee or say one applies, 2 say it is free or included, and 186 do not mention it; published amounts range $3 to $75. [S-HID-011]

Check what it costs to step up to the plan with HR support; tier jumps can double the bill.

Ask: "What does the plan with HR support cost at my headcount?"

Behind it: Moving from the cheapest plan to one that includes HR support adds a median of $112 a month at 10 employees (n = 6 providers with a priced higher tier). [S-TIER-001]

Check what it costs to step up to the plan with benefits administration; tier jumps can double the bill.

Ask: "What does the plan with benefits administration cost at my headcount?"

Behind it: Moving from the cheapest plan to one that includes benefits administration adds a median of $100 a month at 10 employees (n = 3 providers with a priced higher tier). [S-TIER-003]

CHAPTER 8

Contract Terms

Key findings

- 22% of payroll providers studied (n = 195) state that service is month-to-month or has no long-term contract. [S-CON-001]
- 12% of payroll providers studied (n = 195) publish a payroll service agreement buyers can read before signing. [S-CON-002]
- 92% of published payroll service agreements (n = 24) allow price increases. [S-CON-016]
- Where a cancellation notice period is published (n = 15 providers), the median is 30 days, ranging from 7 to 90 days. [S-CON-021]
- Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving. [S-CON-022]

Why this matters to buyers

A payroll contract decides how easy it is to leave. Auto-renewal, long notice periods and early termination fees can lock a business in after service goes wrong, and fees after cancellation and limited access to records can make the exit expensive. Most providers do not publish their agreement, so buyers usually see these terms only after they decide.

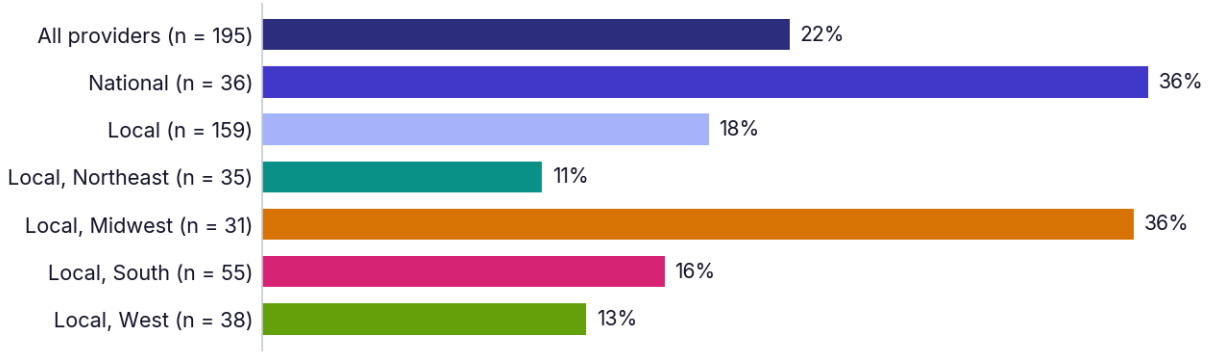
Month-to-month vs. contract

22% of providers state month-to-month service or no long-term contract (national 36%, local 18%). The Midwest stands out among local providers, with 36% stating month-to-month terms.

CHART C08-01

One in five providers states month-to-month service

Share stating month-to-month service or no long-term contract, by group



Source: PayrollModo pricing and contract review, Step 6, September 2026

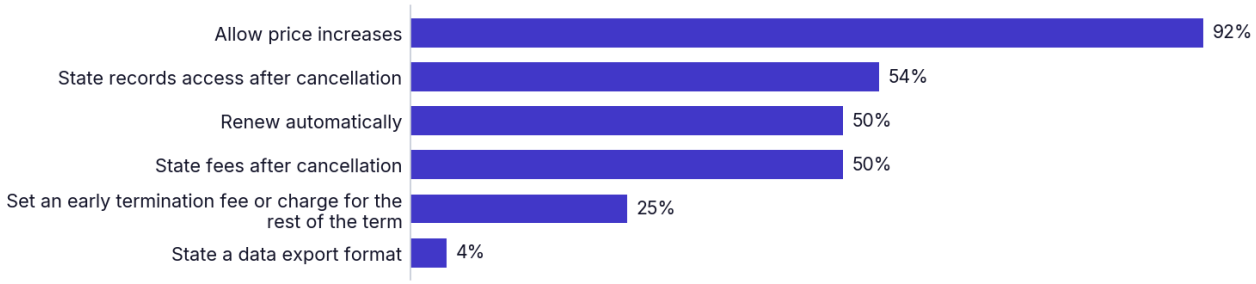
What published agreements say

Only 24 providers publish a payroll service agreement, 18 of them national. Within those agreements, 92% allow the provider to raise prices, half renew automatically and half state fees that apply after cancellation, such as final quarterly filings or final W-2s. A quarter set an early termination fee or charge for the rest of the term.

CHART C08-02

Nine in ten published agreements allow price increases

Share of published payroll service agreements containing each term, n = 24



Source: PayrollModo pricing and contract review, Step 6, September 2026

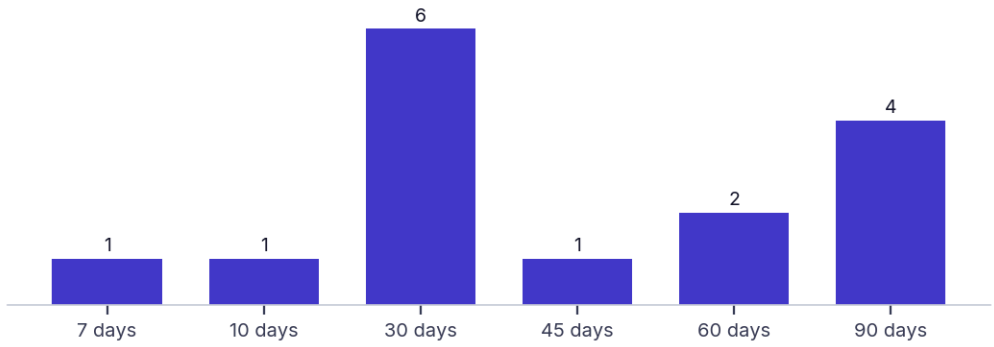
Notice periods

Where a cancellation notice period is published (n = 15), the median is 30 days, ranging from 7 to 90 days. Price increase notice periods are usually 30 days where stated (n = 12).

CHART C08-03

Thirty days is the most common cancellation notice period

Providers by published cancellation notice period in days, counts, n = 15



Source: PayrollModo pricing and contract review, Step 6, September 2026

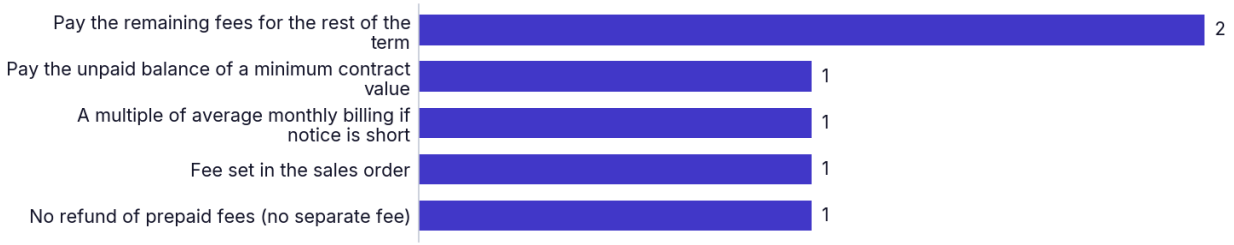
Early termination and liability

The six agreements that set an early termination term mostly charge the fees for the rest of the term or the balance of a minimum contract value. Where liability for tax errors is limited in writing, it is usually capped at a set number of months of fees, which can be far below the size of a penalty.

CHART C08-05

Early termination terms usually charge for the rest of the contract

Type of early termination term in published agreements that set one, counts, n = 6



Source: PayrollModo pricing and contract review, Step 6, September 2026

Coded from the six early termination formulas recorded in Step 9B. Provider names are kept in the project folder only.

TABLE T08-02

Early termination terms in published agreements (provider names withheld)

Sample: n = 6 agreements

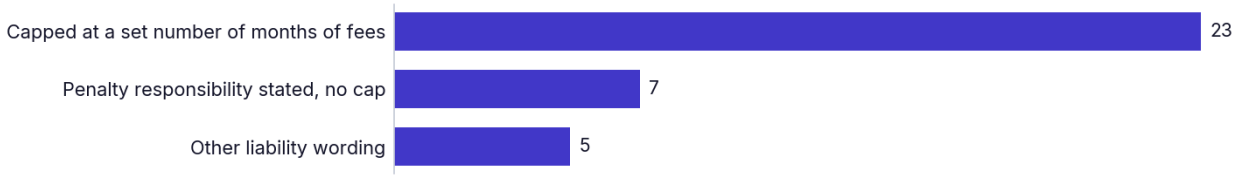
Type of term	Agreements	How it works
Remaining fees for the term	2	The customer pays the service fees for the rest of the initial term, based on recent monthly fees or the highest employee count.
Minimum contract value	1	Any unpaid balance of a stated minimum contract value is due within 30 days of termination.
Multiple of monthly billing	1	If the notice period is not met, a multiple of average monthly billing over the prior 12 months, or a minimum fee per remaining month.
Set in the sales order	1	The fee is set in the individual sales order, and early termination does not cancel fees owed for discounted longer terms.
No refund	1	No refunds or credits if the subscription ends early; no separate fee.

Source: PayrollModo pricing and contract review, Step 6, September 2026

CHART C08-06

Where liability for tax errors is stated, it is usually capped at a few months of fees

How published agreements limit liability for tax errors, counts, n = 35



Source: PayrollModo pricing and contract review, Step 6, September 2026

Records after cancellation

92% of providers do not say what happens to payroll records after a customer leaves. Where they do, some cut access entirely and ask customers to export before leaving, others allow read-only access, and a few allow access for a set period or a fee. Only one published agreement names a data export format.

CHART C08-04

Nine in ten providers do not say what happens to records after you leave

Access to payroll records after cancellation, as stated by providers, n = 195



Source: PayrollModo pricing and contract review, Step 6, September 2026

TABLE T08-01

Contract terms summary

Sample: n = 195 providers; 24 published agreements

Measure	n	Result
Month-to-month or no long-term contract stated	195	22%
Payroll service agreement published	195	12%
National: Month-to-month or no long-term contract stated	36	36%
National: Payroll service agreement published	36	50%
Local: Month-to-month or no long-term contract stated	159	18%
Local: Payroll service agreement published	159	4%
Agreements that renew automatically	24	50%
Agreements that allow price increases	24	92%
Agreements that set an early termination fee or charge for the rest of the term	24	25%
Agreements that state fees after cancellation	24	50%
Agreements that state records access after cancellation	24	54%
Agreements that state a data export format	24	4%
Cancellation notice period stated (days)	15	median 30, range 7 to 90
Records access after cancellation: not stated	195	92%
Records access after cancellation: no access / must export before leaving	195	3%
Records access after cancellation: read-only or limited access	195	3%
Records access after cancellation: for a set period or fee	195	2%
All four buyer-friendly terms (month-to-month, no setup fee, no exit fee, records access stated)	195	2%

Source: PayrollModo pricing and contract review, Step 6, September 2026

National vs. local and regional notes

National providers are twice as likely as local providers to state month-to-month terms (36% vs 18%) and far more likely to publish an agreement (50% vs 4%). No Midwest local provider publishes an agreement, yet the Midwest has the highest share stating month-to-month service.

What this means for buyers

Most providers do not publish their service agreement; ask for it early, before you invest time in onboarding.

Ask: "Can I review your full service agreement before I commit?"

Behind it: 12% of payroll providers studied (n = 195) have a published service agreement or terms on their website. 50% of national providers (n = 36) have a published service agreement or terms on their website. 4% of local providers (n = 159) have a published service agreement or terms on their website. [S-PRC-059, S-PRC-060, S-PRC-061]

About one in five providers states month-to-month terms; if flexibility matters, confirm it in the contract, not just on the website.

Ask: "Is my agreement month-to-month, and what notice do I give to cancel?"

Behind it: 22% of payroll providers studied (n = 195) have month-to-month service or no long-term contract on their website. 36% of national providers (n = 36) have month-to-month service or no long-term contract on their website. 18% of local providers (n = 159) have month-to-month service or no long-term contract on their website. [S-PRC-030, S-PRC-031, S-PRC-032]

Few providers publish all buyer-friendly terms; ask for each one in writing.

Ask: "Is my contract month-to-month with no setup fee, no exit fee, and records access after I leave?"

Behind it: Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving. [S-CON-022]

If the agreement auto-renews, note the renewal date and the notice window in your calendar.

Ask: "Does the agreement renew automatically, and how many days notice do I need to give?"

Behind it: 50% of published payroll service agreements (n = 24) renew automatically. [S-CON-015]

Early termination fees often equal the fees left in the term; ask before signing a 12-month or longer agreement.

Ask: "Is there an early termination fee, and how is it calculated?"

Behind it: 25% of published payroll service agreements (n = 24) set an early termination fee or charge for the rest of the term. [S-CON-017]

Ask how long you keep access to payroll records after you leave; you need them for years.

Ask: "How long can I access and export my payroll records after cancelling, and is there a fee?"

Behind it: 54% of published payroll service agreements (n = 24) state records access after cancellation. [S-CON-019]

Final quarterly filings and W-2s after you leave can cost extra; ask up front.

Ask: "Who files my final quarter and W-2s after I cancel, and what does it cost?"

Behind it: 50% of published payroll service agreements (n = 24) state fees after cancellation. [S-CON-018]

Month-to-month terms are advertised more often by national providers; ask local firms what their term is.

Ask: "What is the length of the agreement and the cancellation notice?"

Behind it: 36% of national providers (n = 36) state that service is month-to-month or has no long-term contract. [S-CON-003]

CHAPTER 9

Support and Switching

Key findings

- Phone support is advertised by 94% of providers (n = 195); chat by 6%, mostly national.
- A named or dedicated rep is advertised by 54% of providers, local 55% and national 47%.
- Only 26 of 195 providers state how long setup takes; most of those say three weeks or less.
- Mid-year switching support (importing prior quarters and year-to-date wages) is advertised by 11%; data migration help by 25%.
- Only 65 providers (33%) publish support hours.

Why this matters to buyers

Support is the most common complaint in payroll reviews (Chapter 11). How you reach help, who answers, and how a provider handles your first payroll and a mid-year switch decide whether problems are fixed before payday. This chapter shows what providers say about support and switching.

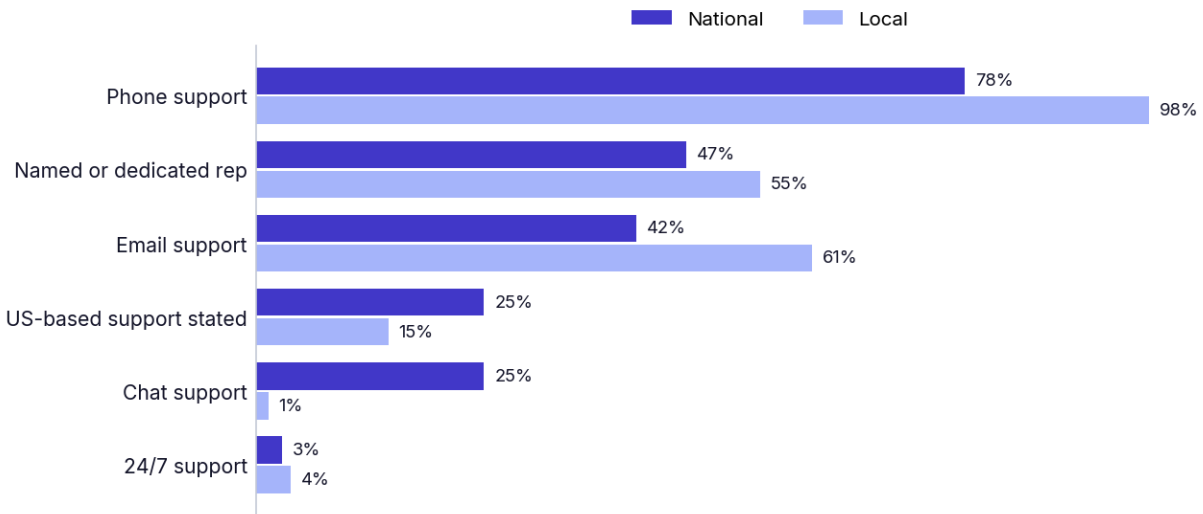
Support channels

Phone support is close to universal, especially among local providers (98%). Email support is listed by 57%, and chat by 25% of national providers but almost no local ones. 24/7 support is rare (4%). A named rep is advertised by about half of providers, and US-based support is stated by 16%.

CHART C09-01

Phone support is near universal; chat is mostly national and 24/7 support is rare

Share advertising each support channel or feature, national n = 36, local n = 159

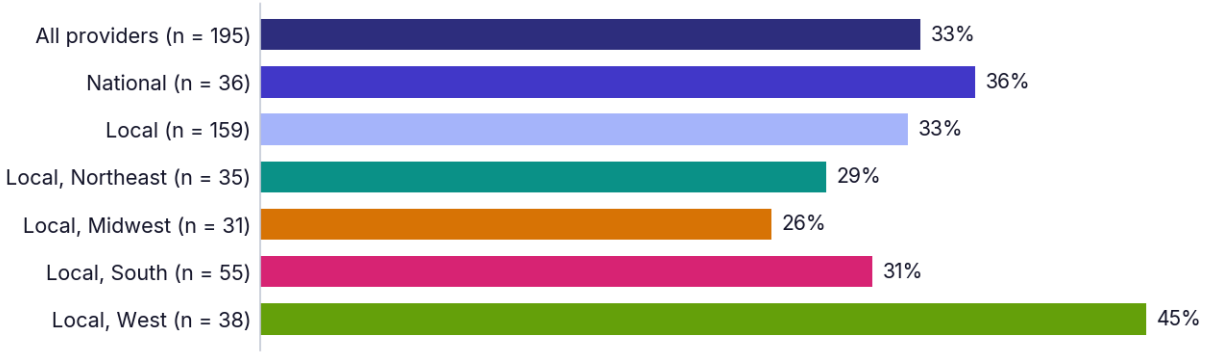


Source: PayrollModo provider audit, Step 5, September 2026

CHART C09-05

Most providers do not publish support hours

Share of providers stating support hours on their website, by group



Source: PayrollModo provider audit, Step 5, September 2026

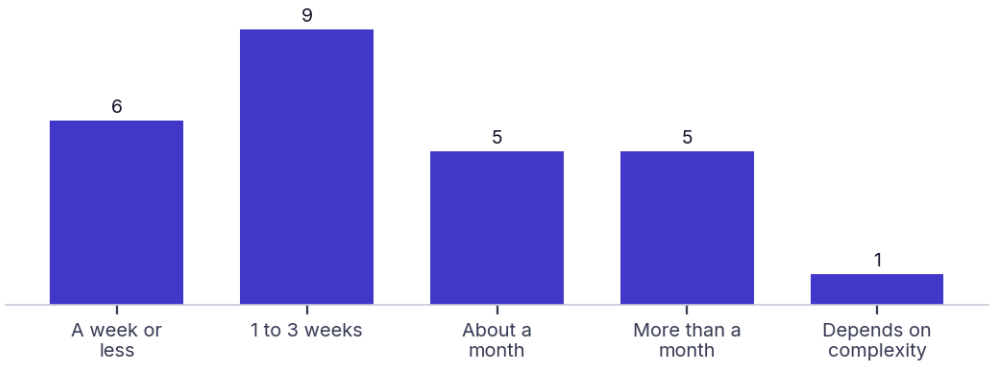
Implementation time

Most providers do not say how long it takes to start. Of the 26 that do, 6 say a week or less, 9 say one to three weeks, 5 about a month and 5 more than a month.

CHART C09-03

Only 26 providers state how long setup takes; most say three weeks or less

Stated implementation timeline, counts, n = 26 providers stating one (of 195)



Source: PayrollModo provider audit, Step 5, September 2026

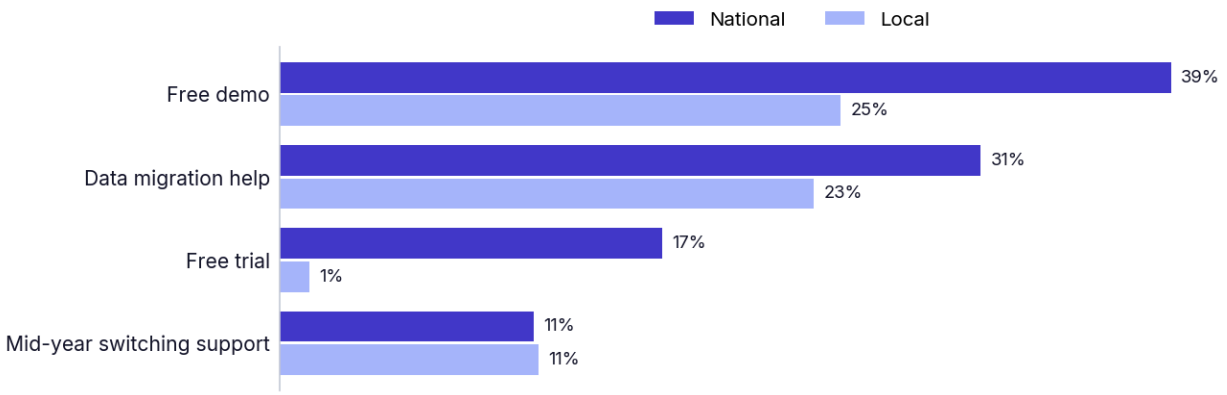
Switching and trying first

About a quarter of providers advertise help moving data from a previous provider (25%), but only 11% say they can import prior quarters and year-to-date wages, the step that makes a mid-year switch work. Free demos are advertised by 27%; free trials by 4%, almost all national.

CHART C09-04

Few providers advertise help switching mid-year

Share advertising each switching and trial item, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

National vs. local and regional notes

Local providers lead on phone and email support; national providers lead on chat, free trials and demos. Among local providers, email support ranges from 48% in the Midwest to 83% in the Northeast, and named reps from 44% in the South to 63% in the West.

CHART C09-02

Email support and named reps vary most across regions

Share advertising each support item, national and local by region (n = 36, 35, 31, 55, 38)

	National	Northeast	Midwest	South	West
Phone support	78%	100%	100%	96%	97%
Email support	42%	83%	48%	53%	63%
Named or dedicated rep	47%	60%	61%	44%	63%
US-based support stated	25%	14%	16%	18%	8%
Chat support	25%	3%	0%	2%	0%
24/7 support	3%	9%	0%	2%	5%
Data migration help	31%	20%	26%	26%	21%
Mid-year switching support	11%	3%	13%	13%	16%

Source: PayrollModo provider audit, Step 5, September 2026

TABLE T09-01

Support and switching items advertised, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Phone support	94%	78%	98%	100%	100%	96%	97%
Email support	57%	42%	61%	83%	48%	53%	63%
Named or dedicated rep	54%	47%	55%	60%	61%	44%	63%
US-based support stated	16%	25%	14%	14%	16%	18%	8%
Chat support	6%	25%	1%	3%	0%	2%	0%
24/7 support	4%	3%	4%	9%	0%	2%	5%
Data migration help	25%	31%	23%	20%	26%	25%	21%
Mid-year switching support	11%	11%	11%	3%	13%	13%	16%
Free trial	4%	17%	1%	3%	0%	2%	0%
Free demo	27%	39%	25%	29%	35%	16%	24%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

If you want one person to call, look for a named or dedicated rep; about half of providers advertise one.

Ask: "Will I have one named payroll specialist, and what happens when they are out or leave?"

Behind it: 54% of payroll providers studied (n = 195) advertise a named or dedicated account rep on their website. 47% of national providers (n = 36) advertise a named or dedicated account rep on their website. 55% of local providers (n = 159) advertise a named or dedicated account rep on their website. [S-SUP-001, S-SUP-002, S-SUP-003]

Few providers state that support is US-based; ask if it matters to you.

Ask: "Where is your support team located, and what are the hours?"

Behind it: 16% of payroll providers studied (n = 195) advertise US-based support on their website. 25% of national providers (n = 36) advertise US-based support on their website. 14% of local providers (n = 159) advertise US-based support on their website. [S-SUP-146, S-SUP-147, S-SUP-148]

Phone support is nearly universal; compare hours and how fast calls are answered instead.

Ask: "What are your phone support hours, and what is your typical response time?"

Behind it: 94% of payroll providers studied (n = 195) advertise phone support on their website. 78% of national providers (n = 36) advertise phone support on their website. 98% of local providers (n = 159) advertise phone support on their website. [S-SUP-030, S-SUP-031, S-SUP-032]

24/7 support is uncommon; if you run payroll after hours, ask when help is available.

Ask: "Can I reach support outside business hours on payroll deadlines?"

Behind it: 4% of payroll providers studied (n = 195) advertise 24/7 support on their website. [S-SUP-117]

Ask who moves your employee and tax data, and whether it costs extra.

Ask: "Will you migrate my employee data and year-to-date totals, and is there a fee?"

Behind it: 25% of payroll providers studied (n = 195) advertise data migration help on their website. 31% of national providers (n = 36) advertise data migration help on their website. 23% of local providers (n = 159) advertise data migration help on their website. [S-SUP-175, S-SUP-176, S-SUP-177]

Mid-year switching support is advertised by only about 1 in 10 providers; confirm they import prior quarters and year-to-date wages.

Ask: "Will you import my prior quarters and year-to-date wages so my W-2s are correct?"

Behind it: 11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website. [S-SUP-204]

Free trials are rare; a demo is the more common way to test the software.

Ask: "Can I try the system with my own data before signing?"

Behind it: 4% of payroll providers studied (n = 195) advertise a free trial on their website. 17% of national providers (n = 36) advertise a free trial on their website. 1% of local providers (n = 159) advertise a free trial on their website. [S-SUP-233, S-SUP-234, S-SUP-235]

Ask for a live demo using your own pay rules, not a generic tour.

Ask: "Can you show me a payroll run with my pay frequency, deductions and states?"

Behind it: 27% of payroll providers studied (n = 195) have a free demo on their website. 39% of national providers (n = 36) have a free demo on their website. 25% of local providers (n = 159) have a free demo on their website. [S-PRC-146, S-PRC-147, S-PRC-148]

CHAPTER 10

Trust, Security, and Credentials

Key findings

- A SOC 2 report is claimed by 39% of national providers (n = 36) and 1 of 159 local providers.
- Multi-factor authentication is advertised by 9% of providers; a SOC 1 Type II report by 4%.
- CPP or FPC certified payroll staff are advertised by 9% and a CPA on staff by 8%.
- 43 providers list any professional membership; PayrollOrg (22) and IPPA (16) lead.
- 87 of the 125 BBB profiles found carry an A+ rating.

Why this matters to buyers

A payroll provider holds bank details, Social Security numbers and the authority to move your money. Security reports, login protection and staff credentials are the few signals a buyer can check before signing. This chapter shows how rarely those signals are published, especially by local firms.

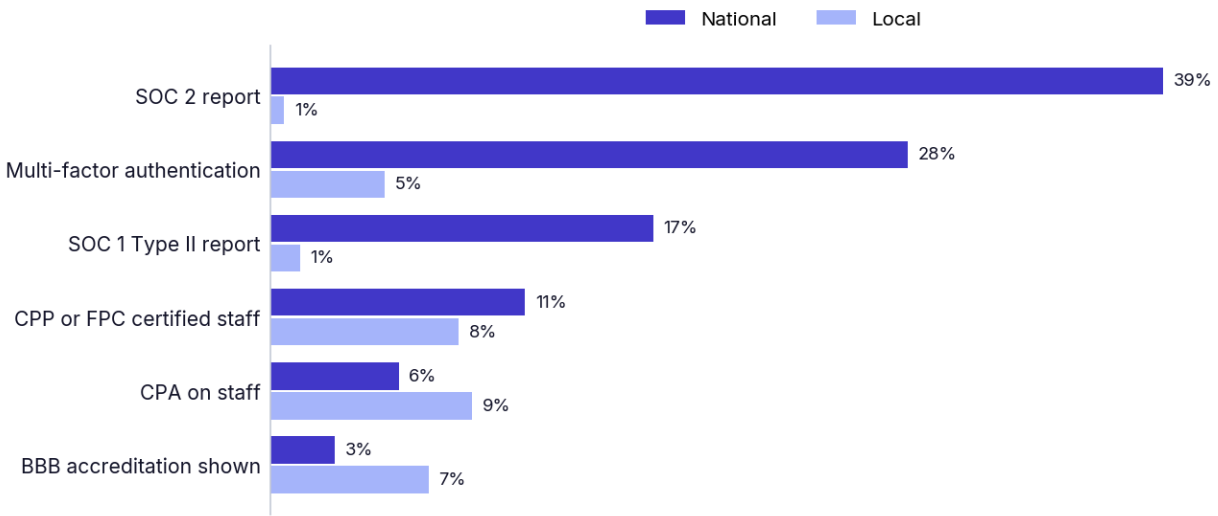
Security reports and login protection

15 providers claim a SOC 2 report, and about half of those name the type. SOC 1 Type II reports, which cover controls relevant to a client's financial reporting, are claimed by 8 providers. Multi-factor authentication is advertised by 28% of national and 5% of local providers. Local providers on licensed platforms may inherit the vendor's security controls without saying so on their own site.

CHART C10-01

Security credentials are advertised mainly by national providers

Share advertising each security item or credential, national n = 36, local n = 159



Source: PayrollModo provider audit, Step 5, September 2026

CHART C10-02

15 providers claim a SOC 2 report; half name the type

SOC 2 claims on provider websites, counts, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

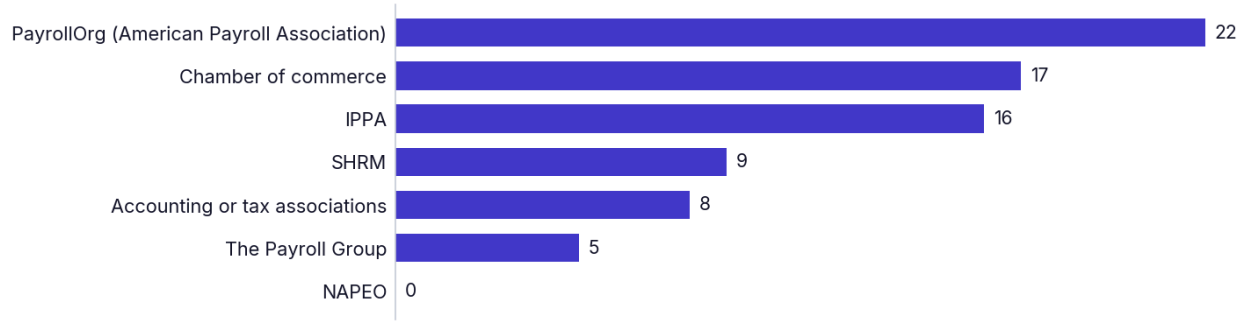
Staff credentials and memberships

Payroll certifications are rarely advertised: CPP or FPC staff by 9% and a CPA on staff by 8%. 43 providers list a membership, most often PayrollOrg, IPPA or a local chamber of commerce. No provider lists NAPEO, which fits a sample that excludes PEOs.

CHART C10-03

43 providers list any membership; payroll associations lead

Providers listing each membership on their website, counts, n = 195



Source: PayrollModo provider audit, Step 5, September 2026

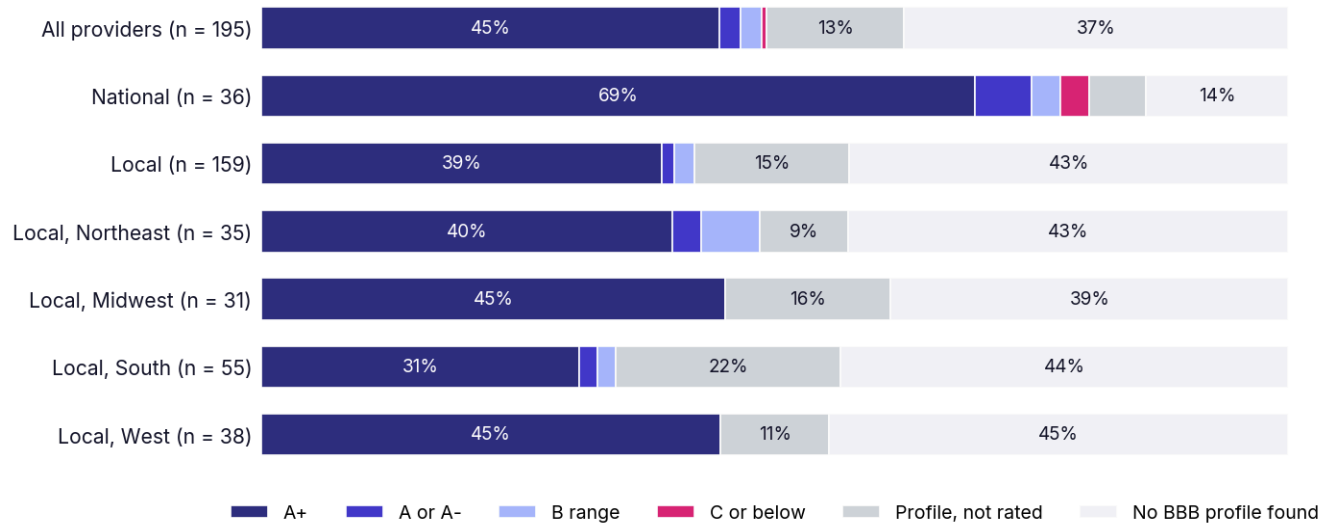
BBB ratings and complaints

BBB profiles were found for 125 of 195 providers, and 87 of them are rated A+. Complaint counts differ sharply by segment: national profiles average 326 complaints over three years (median 2), while local profiles average 0.1. This mostly reflects customer volume, so counts should not be compared across segments.

CHART C10-04

Most BBB profiles found carry an A+ rating

BBB letter rating by segment, n = 195

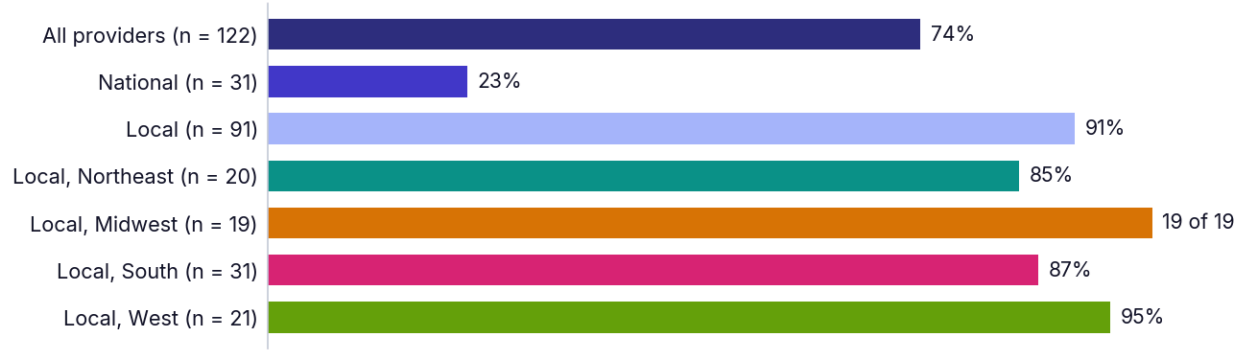


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C10-05

Local BBB profiles rarely show complaints; national profiles average hundreds

Share of BBB profiles with zero complaints in the last 3 years, by group (profiles with a complaint count)



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T10-02

BBB profiles, ratings and complaints by group

Sample: n = 195

Group	n	BBB profiles found	A+	Accredited	Mean complaints (3 years)	Median	Zero complaints	Mean share answered
All providers	195	125	87	41	83.0	0.0	90	80%
National	36	33	25	16	326.2	2	7	87%
Local	159	92	62	25	0.1	0	83	57%
Local, Northeast	35	20	14	6	0.1	0.0	17	33%
Local, Midwest	31	19	14	3	0	0	19	not collected
Local, South	55	32	17	9	0.2	0	27	67%
Local, West	38	21	17	7	0.0	0	20	100%

Source: PayrollModo review ratings and coding, Step 7, September 2026

National vs. local and regional notes

National providers lead on SOC reports and multi-factor authentication. Local providers show BBB accreditation slightly more often on their own sites (7% vs 3%). Among local providers, CPP or FPC staff are advertised most in the South (15%) and Midwest (13%).

TABLE T10-01

Trust and credential items advertised, by segment and region

Sample: 195

Advertised item	All providers (n = 195)	National (n = 36)	Local (n = 159)	Northeast (n = 35)	Midwest (n = 31)	South (n = 55)	West (n = 38)
Multi-factor authentication	9%	28%	5%	6%	0%	4%	11%
SOC 2 report	8%	39%	1%	0%	0%	0%	3%
SOC 1 Type II report	4%	17%	1%	0%	0%	2%	3%
CPP or FPC certified staff	9%	11%	8%	3%	13%	15%	0%
CPA on staff	8%	6%	9%	11%	6%	11%	5%
BBB accreditation shown	6%	3%	7%	3%	3%	9%	11%

Source: PayrollModo provider audit, Step 5, September 2026

Share of providers whose website lists each item (Y). N means not found on the website, not "not offered". Groups under 20 providers are shown as counts.

What this means for buyers

> **SOC 1 Type II reports are rare outside large national providers; ask for one if your auditors need it.**
>
> *Ask: "Do you have a current SOC 1 Type II report, and can I get a copy under NDA?"*
>
> Behind it: 4% of payroll providers studied (n = 195) advertise a SOC 1 Type II report on their website. 17% of national providers (n = 36) advertise a SOC 1 Type II report on their website. 1% of local providers (n = 159) advertise a SOC 1 Type II report on their website. [S-SEC-001, S-SEC-002, S-SEC-003]

SOC 2 reports are advertised mostly by national providers; ask local firms how they protect employee data.

Ask: "Do you have a SOC 2 report, or how do you secure employee data and bank details?"

Behind it: 8% of payroll providers studied (n = 195) advertise a SOC 2 report on their website. 39% of national providers (n = 36) advertise a SOC 2 report on their website. 1% of local providers (n = 159) advertise a SOC 2 report on their website. [S-SEC-030, S-SEC-031, S-SEC-032]

Check that logins use multi-factor authentication for both admins and employees.

Ask: "Is multi-factor authentication required for payroll admins and employee logins?"

Behind it: 9% of payroll providers studied (n = 195) advertise multi-factor authentication on their website. 28% of national providers (n = 36) advertise multi-factor authentication on their website. 5% of local providers (n = 159) advertise multi-factor authentication on their website. [S-SEC-059, S-SEC-060, S-SEC-061]

Certified payroll professionals on staff are uncommon; ask who reviews your payroll and filings.

Ask: "Does anyone on your team hold a CPP or FPC certification?"

Behind it: 9% of payroll providers studied (n = 195) advertise staff with CPP or FPC payroll certification on their website. [S-SEC-088]

A CPA on staff can help with tax questions; ask if you want that expertise in-house.

Ask: "Is there a CPA on your team who reviews tax filings?"

Behind it: 8% of payroll providers studied (n = 195) advertise a CPA on staff on their website. [S-SEC-117]

Check the BBB profile for complaints and whether they were answered, not just the letter grade.

Ask: "Have you had any BBB complaints, and how were they resolved?"

Behind it: 21% of payroll providers studied (n = 195) are BBB accredited, and 45% hold an A+ BBB rating. [S-BBB-001]

CHAPTER 11

What Customers Say

Key findings

- Local providers average 4.8 stars on Google (n = 159); national headquarters profiles average 3.6 (n = 33).
- Complaints about slow or unresponsive support appear in 45% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-007]
- Software bugs or hard-to-use software appear in 33% of national negative reviews read (n = 350) vs 13% for local (n = 106).
- Responsive support is the top praise theme, in 49% of positive reviews read (n = 1,367).
- Companies replied to 37% of negative reviews read (n = 456).

Why this matters to buyers

Reviews are the closest thing to a reference check most buyers get. Read carefully, they show what goes wrong, when, and how providers respond. The coded sample in this chapter was chosen on purpose, up to 15 negative and 10 positive reviews per company from the last three years, so the shares describe what reviewers complain about and praise, not how satisfied customers are overall. Star ratings come from the platforms themselves.

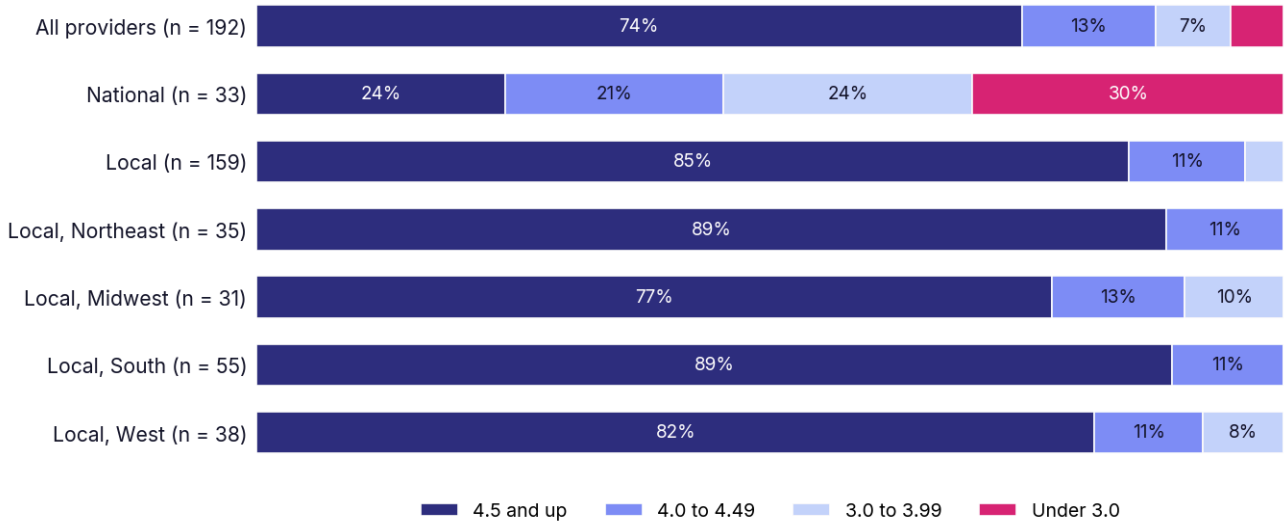
Ratings by platform and segment

Local providers rate very highly on Google: 85% hold 4.5 stars or more. National providers' headquarters Google profiles average 3.58, and their ratings on software review sites are higher (G2 4.36, Capterra network 4.47). Trustpilot ratings are lowest (3.17 for national providers). The platform matters as much as the provider.

CHART C11-01

Local providers hold far higher Google ratings than national headquarters profiles

Google rating band by group (national = headquarters profile), providers with Google reviews

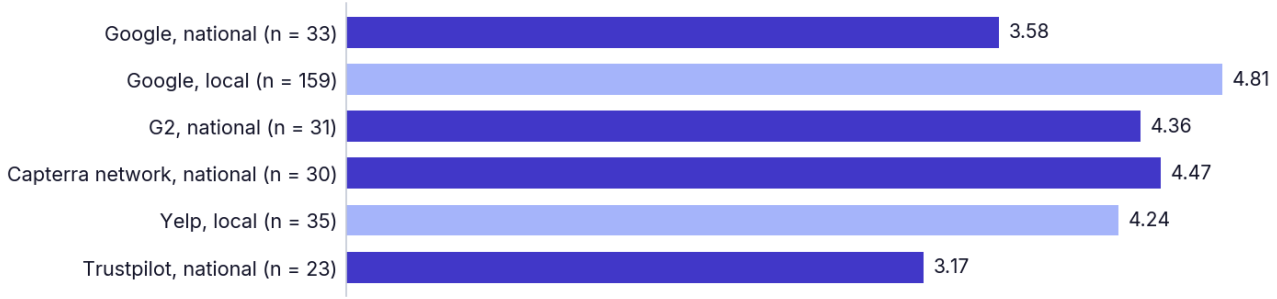


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C11-02

Ratings depend heavily on the platform

Mean star rating by platform and segment (groups with 20 or more rated providers; TrustRadius uses a 10-point scale and is shown in T11-01)



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T11-01

Ratings by platform and segment

Sample: providers with reviews on each platform

Platform	Group	n rated	Mean	Median	Rated 4.5+	Under 3.0
Google	All providers	192	4.60	4.90	143	10
Google	National	33	3.58	3.90	8	10
Google	Local	159	4.81	5.00	135	0
G2	All providers	34	4.38	4.40	16	1
G2	National	31	4.36	4.40	15	1
G2	Local	3	4.57	4.40	1	0
Capterra network	All providers	30	4.47	4.50	18	0
Capterra network	National	30	4.47	4.50	18	0

Platform	Group	n rated	Mean	Median	Rated 4.5+	Under 3.0
TrustRadius (10-point)	All providers	19	7.82	8.60	n/a	n/a
TrustRadius (10-point)	National	19	7.82	8.60	n/a	n/a
Yelp	All providers	35	4.24	5.00	23	5
Yelp	Local	35	4.24	5.00	23	5
Trustpilot	All providers	28	3.29	3.45	n/a	n/a
Trustpilot	National	23	3.17	3.20	n/a	n/a
Trustpilot	Local	5	3.80	4.50	n/a	n/a

Source: PayrollModo review ratings and coding, Step 7, September 2026
National Google figures use headquarters profiles only. TrustRadius uses a 10-point scale.

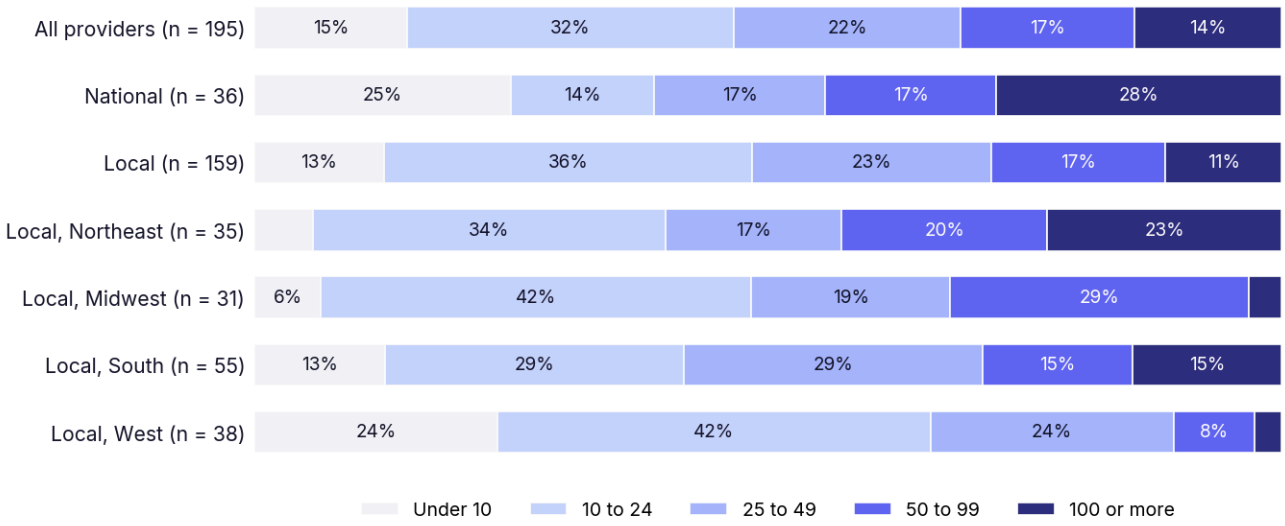
Review volume and recency

Most local providers have modest review counts: 72% (n = 159) have fewer than 50 Google reviews. A high rating on few reviews is less stable than the same rating on hundreds. Two in three providers (66%, n = 195) had a new Google review in the last six months.

CHART C11-03

Most local providers have fewer than 50 Google reviews

Google review count by group, n = 195

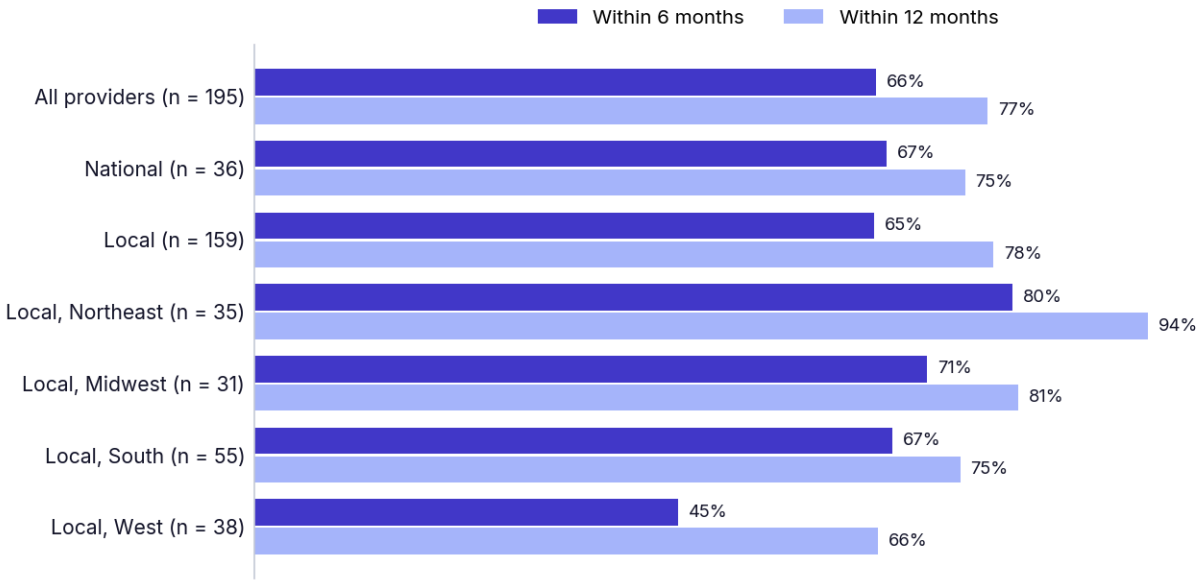


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C11-10

Two in three providers had a new Google review in the last six months

Share of providers whose newest Google review is within 6 and 12 months, by group



Source: PayrollModo review ratings and coding, Step 7, September 2026

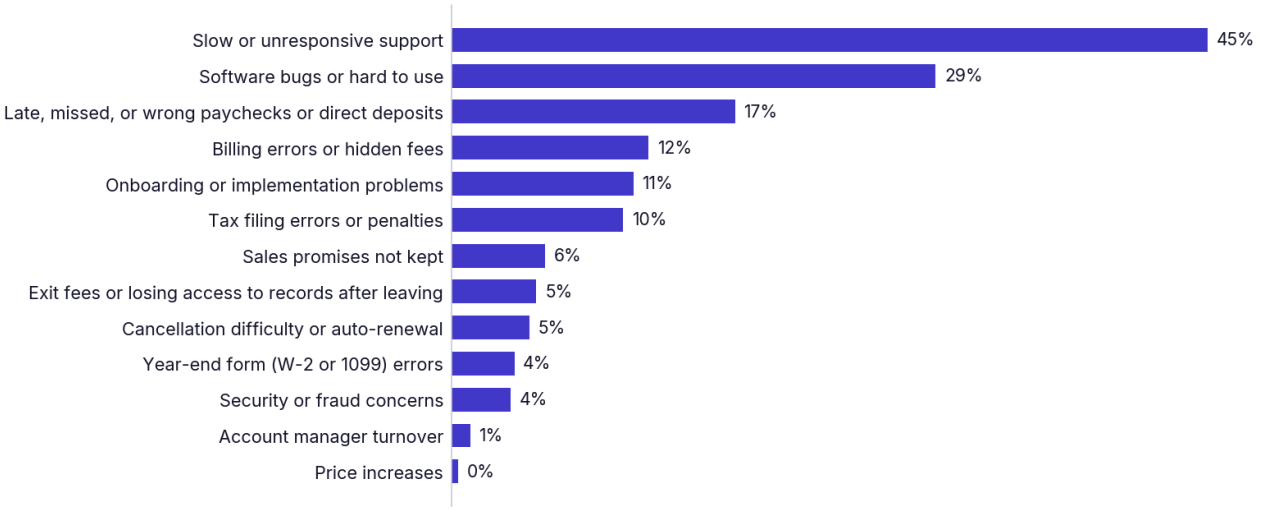
What customers complain about

Slow or unresponsive support dominates the negative reviews read (45%), followed by software bugs or hard-to-use software (29%), late, missed or wrong paychecks (17%), billing errors or hidden fees (12%) and tax filing errors or penalties (10%). Price increases and account manager turnover are rarely mentioned.

CHART C11-04

Slow or unresponsive support appears in almost half of negative reviews read

Share of negative reviews read mentioning each complaint, n = 456 negative reviews

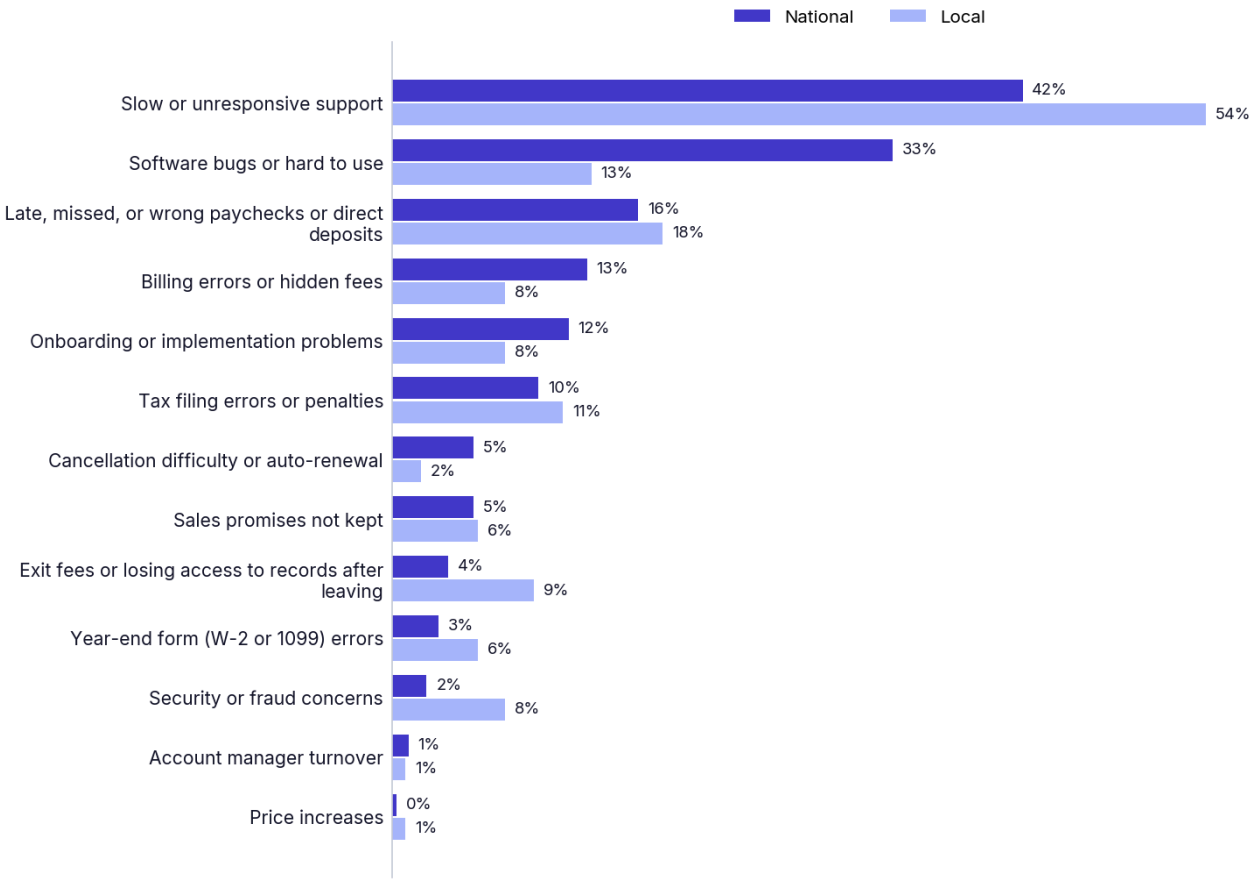


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C11-05

Software complaints are more common for national providers; late paychecks for local

Share of negative reviews read mentioning each complaint, national n = 350, local n = 106 negative reviews



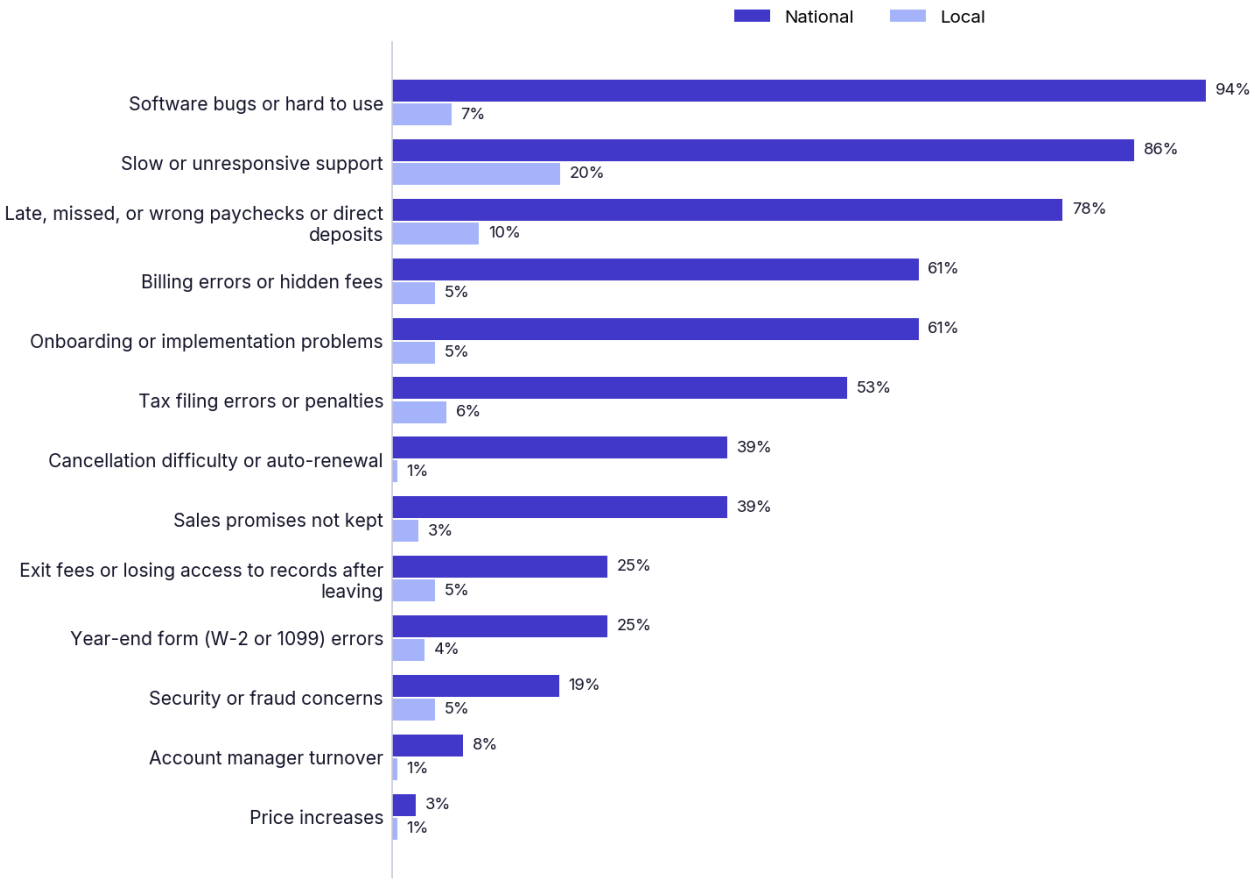
Source: PayrollModo review ratings and coding, Step 7, September 2026

Counting providers instead of reviews gives a different view. Half of national providers have at least one negative review read about tax filing errors, against a small share of local providers. National providers have more reviews in the sample, so they are more likely to show at least one of every complaint.

CHART C11-06

Half of national providers have at least one tax-error complaint in the sample

Share of providers with at least one negative review read in each complaint category, national n = 36, local n = 159



Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C11-07

Support complaints lead in every group with enough negative reviews

Share of negative reviews read mentioning each complaint, by group (groups with 50 or more negative reviews)

	All providers (456)	National (350)	Local (106)	full-service (183)	quote only (287)	Local, licensed (59)
Tax filing errors or penalties	10%	10%	11%	11%	8%	10%
Late, missed, or wrong paychecks or direct deposits	17%	16%	18%	20%	15%	20%
Billing errors or hidden fees	12%	13%	8%	10%	10%	7%
Price increases	0%	0%	1%	1%	0%	0%
Cancellation difficulty or auto-renewal	5%	5%	2%	3%	4%	0%
Exit fees or losing access to records after leaving	5%	4%	9%	6%	5%	5%
Slow or unresponsive support	45%	42%	54%	49%	46%	51%
Account manager turnover	1%	1%	1%	1%	1%	0%
Onboarding or implementation problems	11%	12%	8%	9%	8%	9%
Year-end form (W-2 or 1099) errors	4%	3%	6%	5%	4%	7%
Software bugs or hard to use	29%	33%	13%	19%	28%	10%
Sales promises not kept	6%	5%	6%	5%	5%	2%
Security or fraud concerns	4%	2%	8%	4%	4%	9%

Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T11-03

Complaint categories by group

Sample: n = 456 negative reviews read

Complaint category	All (456)	National (350)	Local (106)	Northeast (27)	Midwest (22)	South (35)	West (22)
Tax filing errors or penalties	10%	10%	11%	5 of 27	0 of 22	5 of 35	2 of 22
Late, missed, or wrong paychecks or direct deposits	17%	16%	18%	4 of 27	3 of 22	8 of 35	4 of 22
Billing errors or hidden fees	12%	13%	8%	1 of 27	1 of 22	3 of 35	3 of 22
Price increases	0%	0%	1%	0 of 27	0 of 22	1 of 35	0 of 22
Cancellation difficulty or auto-renewal	5%	5%	2%	0 of 27	0 of 22	2 of 35	0 of 22
Exit fees or losing access to records after leaving	5%	4%	9%	3 of 27	2 of 22	3 of 35	2 of 22
Slow or unresponsive support	45%	42%	54%	14 of 27	11 of 22	18 of 35	14 of 22
Account manager turnover	1%	1%	1%	0 of 27	0 of 22	1 of 35	0 of 22
Onboarding or implementation problems	11%	12%	8%	0 of 27	1 of 22	5 of 35	2 of 22
Year-end form (W-2 or 1099) errors	4%	3%	6%	1 of 27	0 of 22	4 of 35	1 of 22
Software bugs or hard to use	29%	33%	13%	1 of 27	2 of 22	4 of 35	7 of 22
Sales promises not kept	5%	5%	6%	0 of 27	0 of 22	5 of 35	1 of 22
Security or fraud concerns	4%	2%	8%	2 of 27	0 of 22	2 of 35	4 of 22

Source: PayrollModo review ratings and coding, Step 7, September 2026
Share of negative reviews read; groups under 50 negative reviews shown as counts.

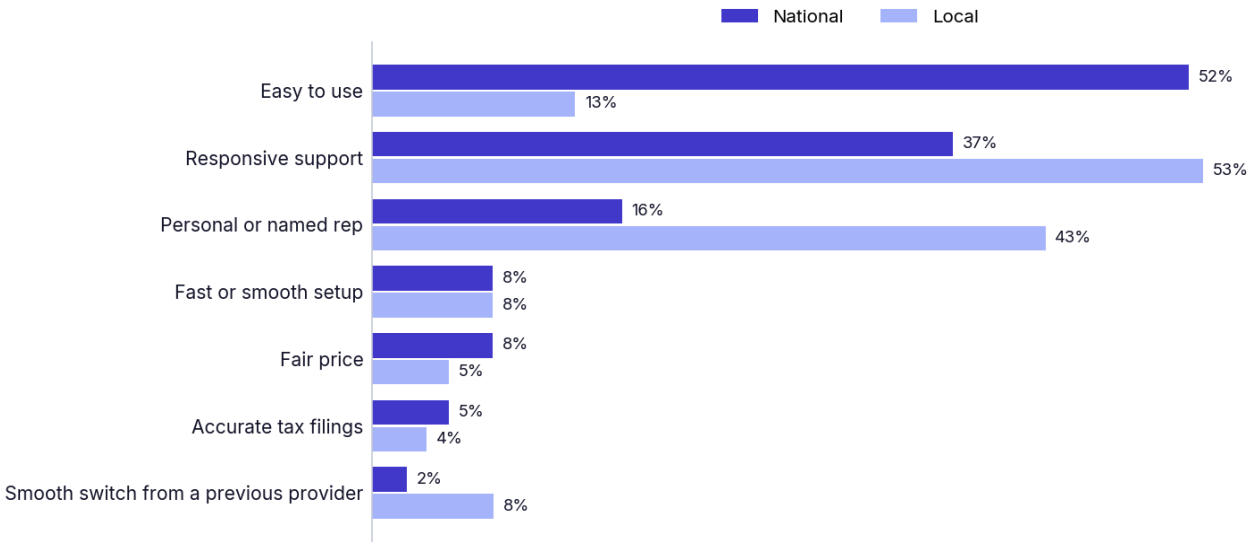
What customers praise

Responsive support (49%) and a personal or named rep (37%) lead the positive reviews read, followed by ease of use. National positive reviews most often praise ease of use (52%), local ones responsive support and a named rep.

CHART C11-08

Local reviewers praise responsive support and a named rep; national reviewers praise ease of use

Share of positive reviews read mentioning each theme, national n = 325, local n = 1,042 positive reviews



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T11-04

Positive themes by group

Sample: n = 1,367 positive reviews read

Positive theme	All (1,367)	National (325)	Local (1,042)	Northeast (244)	Midwest (230)	South (385)	West (183)
Responsive support	49%	37%	53%	52%	56%	54%	51%
Personal or named rep	37%	16%	43%	45%	32%	41%	57%
Easy to use	22%	52%	13%	11%	13%	15%	11%
Fast or smooth setup	8%	8%	8%	11%	4%	9%	6%
Accurate tax filings	4%	5%	3%	1%	5%	4%	4%
Fair price	6%	8%	5%	5%	6%	3%	7%
Smooth switch from a previous provider	6%	2%	8%	11%	7%	6%	7%

Source: PayrollModo review ratings and coding, Step 7, September 2026
Share of positive reviews read.

TABLE T11-02

Top three complaints and praise themes by group

Sample: coded review sample

Group	Negative reviews read	Top 3 complaints	Positive reviews read	Top 3 praise themes
All providers	456	Slow or unresponsive support (45%); Software bugs or hard to use (29%); Late, missed, or wrong paychecks or direct deposits (17%)	1367	Responsive support (49%); Personal or named rep (37%); Easy to use (22%)
National	350	Slow or unresponsive support (42%); Software bugs or hard to use (33%); Late, missed, or wrong paychecks or direct deposits (16%)	325	Easy to use (52%); Responsive support (37%); Personal or named rep (16%)
Local	106	Slow or unresponsive support (54%); Late, missed, or wrong paychecks or direct deposits (18%); Software bugs or hard to use (13%)	1042	Responsive support (53%); Personal or named rep (43%); Easy to use (13%)
Local, Northeast	27	Slow or unresponsive support (14 of 27); Tax filing errors or penalties (5 of 27); Late, missed, or wrong paychecks or direct deposits (4 of 27)	244	Responsive support (52%); Personal or named rep (45%); Smooth switch from a previous provider (11%)
Local, Midwest	22	Slow or unresponsive support (11 of 22); Late, missed, or wrong paychecks or direct deposits (3 of 22); Exit fees or losing access to records after leaving (2 of 22)	230	Responsive support (56%); Personal or named rep (32%); Easy to use (13%)
Local, South	35	Slow or unresponsive support (18 of 35); Late, missed, or wrong paychecks or direct deposits (8 of 35); Tax filing errors or penalties (5 of 35)	385	Responsive support (54%); Personal or named rep (41%); Easy to use (15%)
Local, West	22	Slow or unresponsive support (14 of 22); Software bugs or hard to use (7 of 22); Late, missed, or wrong paychecks or direct deposits (4 of 22)	183	Personal or named rep (57%); Responsive support (51%); Easy to use (11%)
full-service	183	Slow or unresponsive support (49%); Late, missed, or wrong paychecks or direct deposits (20%); Software bugs or hard to use (19%)	1061	Responsive support (53%); Personal or named rep (43%); Easy to use (14%)
quote only	287	Slow or unresponsive support (46%); Software bugs or hard to use (28%); Late, missed, or wrong paychecks or direct deposits (15%)	1093	Responsive support (50%); Personal or named rep (38%); Easy to use (18%)
Local, licensed	59	Slow or unresponsive support (51%); Late, missed, or wrong paychecks or direct deposits (20%); Software bugs or hard to use (10%)	705	Responsive support (51%); Personal or named rep (43%); Easy to use (12%)

Source: PayrollModo review ratings and coding, Step 7, September 2026

Groups with fewer than 50 reviews read are shown as counts.

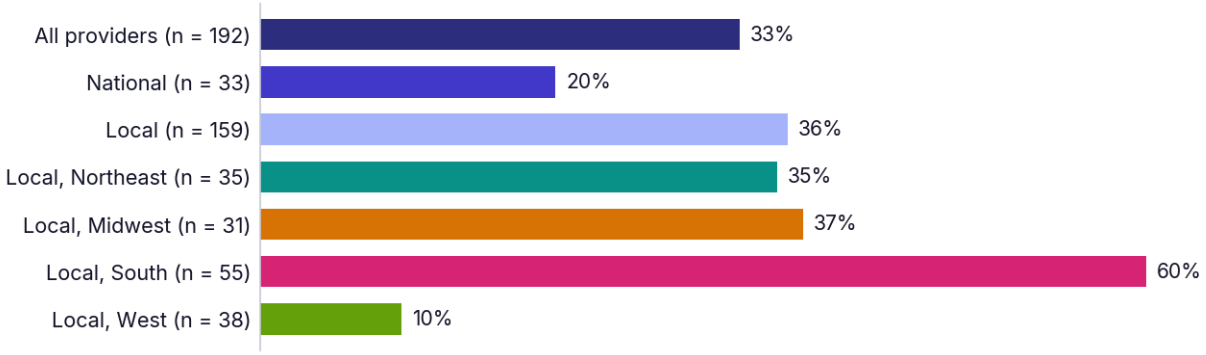
How providers respond

Local providers reply to a median of 36% of their 20 most recent Google reviews and national headquarters profiles to 20%. Southern local providers reply most (60%) and Western ones least (10%). On negative reviews read, companies replied 37% of the time, with a mean of 5.9 days where the reply date was visible.

CHART C11-09

Local providers reply to about a third of their recent Google reviews

Median share of the 20 most recent Google reviews with an owner reply, by group



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T11-05

Company responses to negative reviews

Sample: n = 456 negative reviews read

Group	Negative reviews	Company replied	Share replied	Mean days to reply	Reviews with a visible reply date
All providers	456	167	37%	5.9	60
National	350	130	37%	6.2	57
Local	106	37	35%	0.3	3

Source: PayrollModo review ratings and coding, Step 7, September 2026

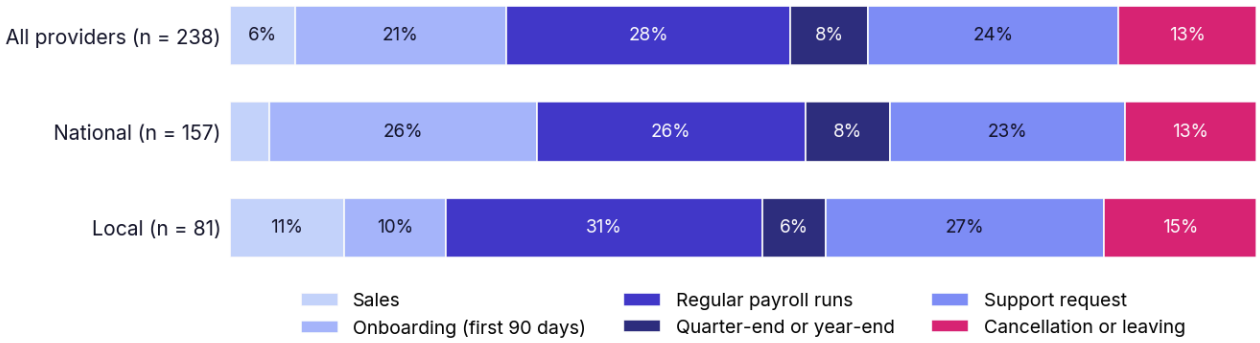
When complaints happen

Among negative reviews that say when the problem happened (n = 238), regular payroll runs and support requests account for half, followed by onboarding and cancellation. Chapter 20 breaks this down by complaint type, switching and money impact.

CHART C11-11

Regular payroll runs and support requests produce the most complaints

Negative reviews read by customer stage, among reviews stating a stage (all n = 238, national n = 157, local n = 81)



Source: PayrollModo review ratings and coding, Step 7, September 2026

National vs. local and regional notes

By region, local negative reviews are too few for shares, so they are shown as counts. Slow or unresponsive support leads in every region, followed by tax filing errors in the Northeast, late paychecks in the South and Midwest, and software problems in the West.

CHART C11-12

By region, local negative reviews are too few for shares; counts show support complaints lead everywhere

Number of negative reviews read mentioning each complaint, local providers by region (negative reviews read in brackets)

	Northeast (27)	Midwest (22)	South (35)	West (22)
Tax filing errors or penalties	5 of 27	0 of 22	5 of 35	2 of 22
Late, missed, or wrong paychecks or direct deposits	4 of 27	3 of 22	8 of 35	4 of 22
Billing errors or hidden fees	1 of 27	1 of 22	3 of 35	3 of 22
Price increases	0 of 27	0 of 22	1 of 35	0 of 22
Cancellation difficulty or auto-renewal	0 of 27	0 of 22	2 of 35	0 of 22
Exit fees or losing access to records after leaving	3 of 27	2 of 22	3 of 35	2 of 22
Slow or unresponsive support	14 of 27	11 of 22	18 of 35	14 of 22
Account manager turnover	0 of 27	0 of 22	1 of 35	0 of 22
Onboarding or implementation problems	0 of 27	1 of 22	5 of 35	2 of 22
Year-end form (W-2 or 1099) errors	1 of 27	0 of 22	4 of 35	1 of 22
Software bugs or hard to use	1 of 27	2 of 22	4 of 35	7 of 22
Sales promises not kept	0 of 27	0 of 22	5 of 35	1 of 22
Security or fraud concerns	2 of 27	0 of 22	2 of 35	4 of 22

Source: PayrollModo review ratings and coding, Step 7, September 2026
Each region has fewer than 50 negative reviews read, so results are counts, not shares.

What this means for buyers

Ask who pays when a filing is late or wrong, and how fast they fix notices.
Ask: "If you file late or wrong, who pays the penalty, and how do you handle IRS or state notices?"
Behind it: Complaints about tax filing errors or penalties appear in 10% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-001]

Ask for an itemized invoice sample before signing.
Ask: "Can I see a sample invoice for a company my size?"
Behind it: Complaints about billing errors or hidden fees appear in 12% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-003]

Ask about exit fees and records access before you sign, not when you leave.
Ask: "Are there fees to leave or to export my records?"
Behind it: Complaints about exit fees or losing access to records after leaving appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-006]

Ask for an onboarding plan with dates and a parallel payroll run.
Ask: "Can we run a parallel payroll before going live, and who checks it?"
Behind it: Complaints about onboarding or implementation problems appear in 11% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-009]

Test the software in a demo with your own scenarios.
Ask: "Can I test the exact screens I will use every payday?"
Behind it: Complaints about software bugs or hard to use appear in 29% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-011]

Ask about price increase history and caps.
Ask: "How much have your prices increased in the last two years?"
Behind it: Complaints about price increases appear in 0% of negative reviews read for payroll providers studied (n = 456 negative reviews). [S-CMP-004]

Responsive support is the top praise theme; test it by calling during a busy time before you sign.
Ask: "Can I call your support line now with a sample question?"
Behind it: Responsive support is mentioned in 49% of positive reviews read for payroll providers studied (n = 1367 positive reviews). [S-PRS-001]

Price is rarely the main praise theme; weigh service quality alongside cost.
Ask: "What is included in the price that others charge extra for?"
Behind it: Fair price is mentioned in 6% of positive reviews read for payroll providers studied (n = 1367 positive reviews). [S-PRS-006]

Local providers mostly have high Google ratings, so read the few low-star reviews to see how problems were handled.
Ask: "How did you resolve the issues mentioned in your negative reviews?"
Behind it: Local providers with Google reviews average 4.8 stars there (median 5, n = 159). [S-RAT-003]

CHAPTER 12

National vs. Local Providers

Key findings

- Of 87 audit fields, national providers advertise 45 more often, local providers 20 more often, and 22 show no clear difference (under 5 points).
- The widest gap is a published service agreement: 50% of national vs 4% of local providers.
- Local providers advertise pay-as-you-go workers' comp (55% vs 31%) and check printing (49% vs 25%) more often.
- Local providers rate higher on Google (4.81 vs 3.58 for national headquarters profiles) on smaller review counts.
- A personal or named rep appears in 43% of local positive reviews read (n = 1,042) vs 16% of national (n = 325).

Why this matters to buyers

The first decision most buyers make, often without noticing, is between a national brand and a local firm. The data shows two different products: national providers publish more and offer more self-service technology; local providers offer a person, more service-bureau extras, and higher ratings on fewer reviews. Neither group is better across the board.

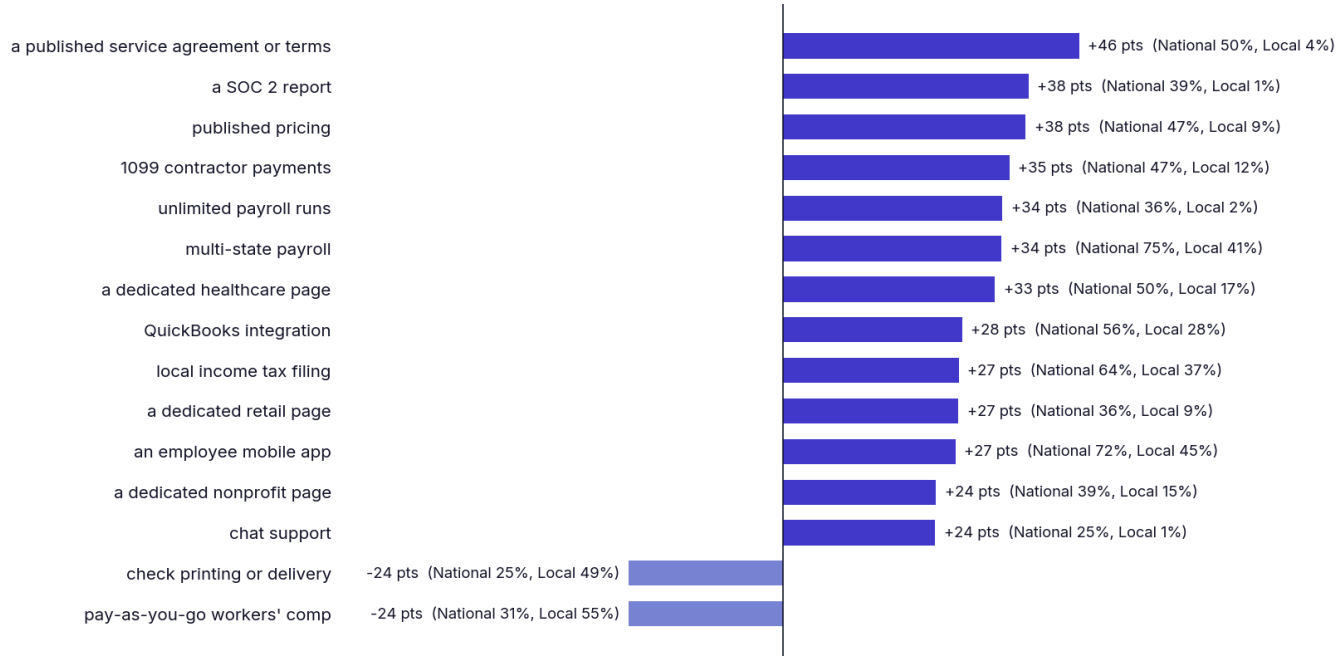
The largest gaps

Publishing is the biggest divide. National providers are far more likely to publish a service agreement, pricing and a SOC 2 report, and to advertise contractor payments, unlimited runs, multi-state payroll and an employee app. Local providers lead on pay-as-you-go workers' comp and check printing, which fit a service-bureau model.

CHART C12-01

The largest national-local gaps are in published terms, SOC 2 reports and pricing

15 largest gaps between national (n = 36) and local (n = 159) providers, percentage points



Source: PayrollModo provider audit, Step 5, September 2026

Every field side by side

TABLE T12-01

Every audit field, national vs local providers

Sample: national n = 36, local n = 159

Advertised item	Topic	National	Local	Gap (pts)	National is
1 to 10 employees	Who they serve	58%	73%	-15	lower
11 to 50 employees	Who they serve	31%	32%	-2	no clear difference
51 to 250 employees	Who they serve	22%	21%	+1	no clear difference
Over 250 employees	Who they serve	17%	13%	+4	no clear difference
Restaurants and hospitality	Who they serve	36%	21%	+15	higher
Construction	Who they serve	14%	14%	+0	no clear difference
Nonprofits	Who they serve	39%	15%	+24	higher
Healthcare	Who they serve	50%	17%	+33	higher
Cannabis	Who they serve	6%	1%	+4	no clear difference
Agriculture	Who they serve	6%	1%	+5	higher
Professional services	Who they serve	22%	9%	+13	higher
Retail	Who they serve	36%	9%	+27	higher
Household employers (nanny)	Who they serve	8%	1%	+8	higher
Unlimited payroll runs	Payroll features	36%	2%	+34	higher
Off-cycle or bonus runs	Payroll features	25%	7%	+18	higher
Pay cards	Payroll features	39%	42%	-3	no clear difference
Earned wage access	Payroll features	33%	19%	+14	higher
Check printing or delivery	Payroll features	25%	49%	-24	lower
1099 contractor payments	Payroll features	47%	12%	+35	higher
International contractor payments	Payroll features	3%	0%	+3	no clear difference
Global payroll (non-US employees)	Payroll features	8%	1%	+8	higher

Advertised item	Topic	National	Local	Gap (pts)	National is
Multi-state payroll	Payroll features	75%	41%	+34	higher
Tip handling and reporting	Payroll features	11%	14%	-3	no clear difference
Certified payroll (prevailing wage)	Payroll features	11%	14%	-3	no clear difference
Wage garnishments	Payroll features	44%	50%	-6	lower
Federal and state tax filing	Tax and compliance	94%	90%	+5	no clear difference
Local income tax filing	Tax and compliance	64%	37%	+27	higher
W-2 and 1099 year-end forms	Tax and compliance	75%	65%	+10	higher
New hire reporting	Tax and compliance	28%	38%	-10	lower
ACA reporting	Tax and compliance	17%	26%	-9	lower
Pay-as-you-go workers' comp	Tax and compliance	31%	55%	-24	lower
Unemployment claims management	Tax and compliance	8%	5%	+3	no clear difference
State tax registration help	Tax and compliance	11%	7%	+4	no clear difference
Compliance alerts	Tax and compliance	31%	21%	+10	higher
Tax filing guarantee	Tax and compliance	25%	8%	+17	higher
Guarantee terms published	Tax and compliance	14%	2%	+12	higher
Bookkeeping or accounting	Service mix	17%	9%	+8	higher
Business tax preparation	Service mix	0%	3%	-3	no clear difference
HR advisory or helpline	Service mix	42%	56%	-14	lower
Outsourced HR staff	Service mix	14%	20%	-6	lower
Handbook or policy builder	Service mix	25%	42%	-17	lower
Benefits brokerage	Service mix	39%	20%	+19	higher
Benefits administration	Service mix	56%	47%	+9	higher
401(k)	Service mix	36%	26%	+10	higher
HSA or FSA	Service mix	22%	8%	+14	higher
Workers' comp brokerage	Service mix	36%	26%	+10	higher
Time and attendance	Service mix	92%	86%	+6	higher
Scheduling	Service mix	31%	39%	-8	lower
Hiring or applicant tracking	Service mix	58%	48%	+10	higher
Background checks	Service mix	25%	48%	-23	lower
Onboarding and e-signature	Service mix	72%	58%	+14	higher
Performance management	Service mix	31%	33%	-3	no clear difference
PEO or co-employment option	Service mix	8%	4%	+4	no clear difference
Employer of record	Service mix	8%	1%	+7	higher
Employee self-service portal	Technology and integrations	75%	82%	-7	lower
Employee mobile app	Technology and integrations	72%	45%	+27	higher
QuickBooks integration	Technology and integrations	56%	28%	+28	higher
Xero integration	Technology and integrations	17%	2%	+15	higher
Time clock integrations	Technology and integrations	33%	43%	-10	lower
Named or dedicated rep	Support and switching	47%	55%	-8	lower
Phone support	Support and switching	78%	98%	-20	lower
Chat support	Support and switching	25%	1%	+24	higher
Email support	Support and switching	42%	61%	-19	lower
24/7 support	Support and switching	3%	4%	-1	no clear difference
US-based support stated	Support and switching	25%	15%	+11	higher
Data migration help	Support and switching	31%	23%	+7	higher
Mid-year switching support	Support and switching	11%	11%	+0	no clear difference
Free trial	Support and switching	17%	1%	+15	higher
SOC 1 Type II report	Trust and credentials	17%	1%	+15	higher
SOC 2 report	Trust and credentials	39%	1%	+38	higher
Multi-factor authentication	Trust and credentials	28%	5%	+23	higher
CPP or FPC certified staff	Trust and credentials	11%	8%	+3	no clear difference

Advertised item	Topic	National	Local	Gap (pts)	National is
CPA on staff	Trust and credentials	6%	9%	-3	no clear difference
BBB accreditation shown	Trust and credentials	3%	7%	-4	no clear difference
Published pricing	Pricing and contract flags	47%	9%	+38	higher
Month-to-month or no contract	Pricing and contract flags	36%	18%	+18	higher
Service agreement published	Pricing and contract flags	50%	4%	+46	higher
Full fee schedule published	Pricing and contract flags	22%	1%	+21	higher
Pricing calculator or quote tool	Pricing and contract flags	3%	4%	-2	no clear difference
Free demo	Pricing and contract flags	39%	25%	+14	higher
"No hidden fees"	Marketing claims	25%	18%	+7	higher
"Cancel anytime" or "no contract"	Marketing claims	28%	18%	+10	higher
Accuracy claim	Marketing claims	33%	41%	-8	lower
Fast setup claim	Marketing claims	3%	11%	-8	lower
Support quality claim	Marketing claims	75%	76%	-1	no clear difference
"On-time" payroll claim	Marketing claims	19%	32%	-13	lower
Small business focus	Marketing claims	39%	64%	-25	lower

Source: PayrollModo provider audit, Step 5, September 2026
Gaps under 5 percentage points are reported as "no clear difference".

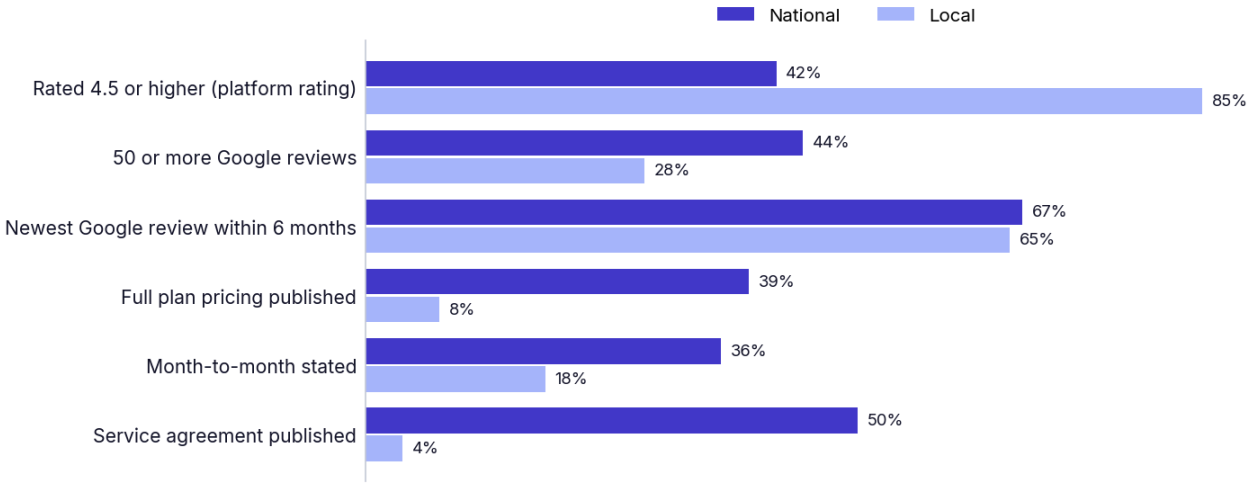
Ratings, reviews, pricing and complaints compared

Local providers hold higher ratings and national providers more reviews. National providers publish pricing, month-to-month terms and agreements more often. In negative reviews, software problems lean national and slow support and late paychecks lean local; in positive reviews, local customers name their rep far more often and national customers mention ease of use.

CHART C12-02

National providers publish more; local providers rate higher

Share of providers meeting each measure, national n = 36, local n = 159

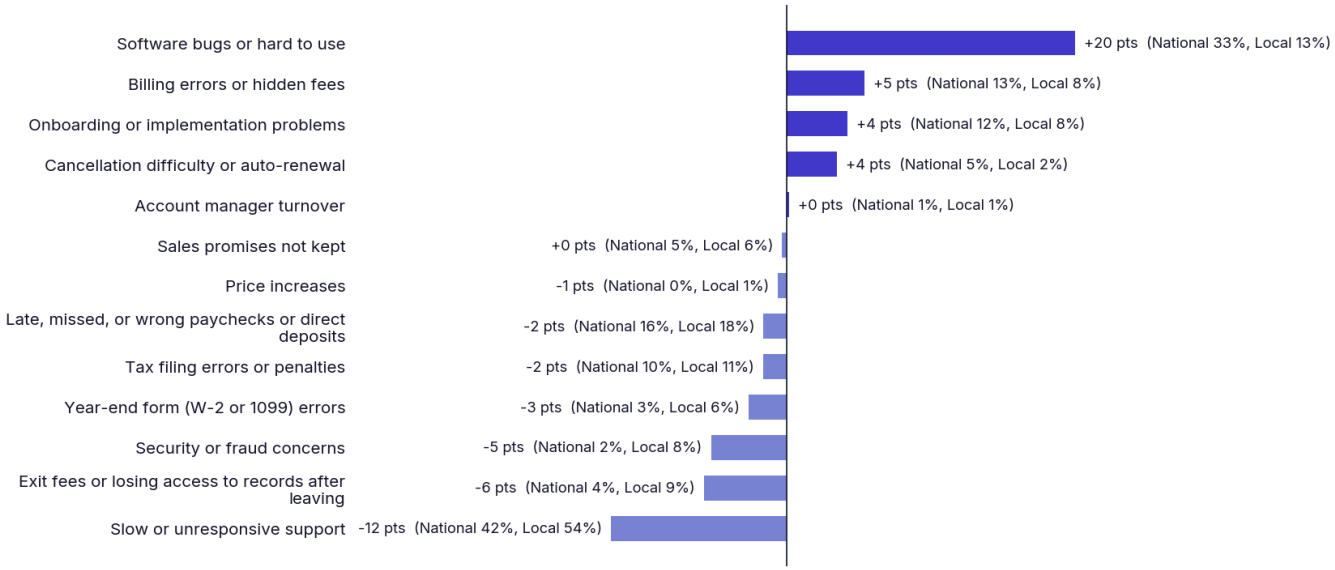


Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 6

CHART C12-03

Software complaints lean national; slow support and late paychecks lean local

Share of negative reviews read mentioning each complaint, national (n = 350) minus local (n = 106), percentage points

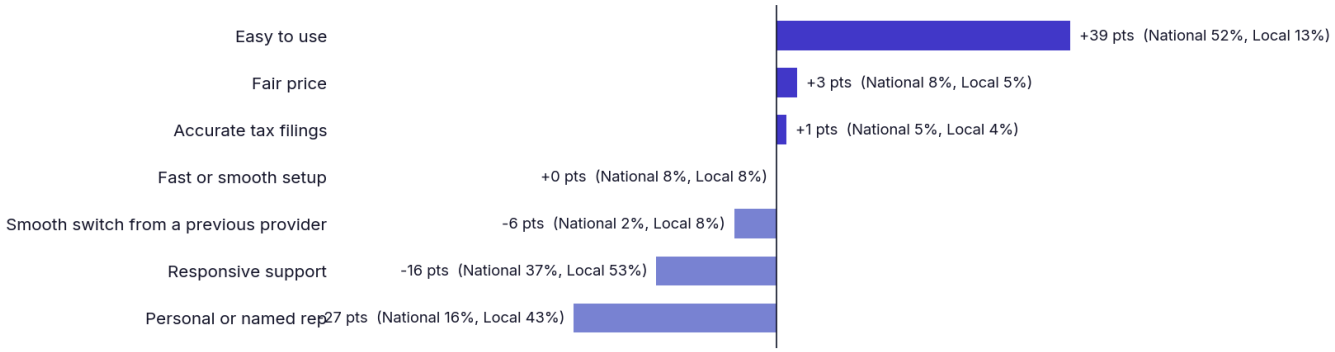


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C12-04

Local positive reviews name a rep far more often; national ones mention ease of use

Share of positive reviews read mentioning each theme, national (n = 325) minus local (n = 1,042), percentage points



Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C12-05

At published prices, local providers are not consistently cheaper or dearer

Monthly cost range at 5, 10 and 25 employees, national and local providers with published prices (ranges only; fewer than 10 providers per group)



Source: PayrollModo pricing and contract review, Step 6, September 2026

When each type tends to fit

The table below links common buyer needs to what each group advertises. It describes the market only; individual providers in either group may differ.

TABLE T12-02

When each type tends to fit, based only on the data

Sample: national n = 36, local n = 159

If this matters to you	What the data shows	Advertised more often by
You want to compare prices before talking to sales	Full plan pricing is published by 47% of national and 9% of local providers (published pricing field)	National providers more often
You want one person who knows your account	A named rep is advertised by 47% of national and 55% of local providers; 43% of local positive reviews mention a rep	Local providers more often
You want to read the contract first	A service agreement is published by 50% of national and 4% of local providers	National providers more often
You need contractor payments	1099 contractor payments are advertised by 47% of national and 12% of local providers	National providers more often
You want pay-as-you-go workers' comp	Advertised by 31% of national and 55% of local providers	Local providers more often
You want check printing or delivery	Advertised by 25% of national and 49% of local providers	Local providers more often
You need a SOC 2 report for a vendor review	Claimed by 39% of national and 1% of local providers	National providers more often
You need local income tax filing	Advertised by 64% of national and 36% of local providers	National providers more often
You care about review ratings	Average platform rating: national 3.58 on Google headquarters profiles; local 4.81 on Google	Local ratings are higher, on smaller review counts

Source: PayrollModo provider audit, Step 5, September 2026; Steps 6 and 7

Describes what providers advertise and what reviewers mention. It does not rank or recommend any provider.

What this means for buyers

If you have employees in a city, county or school district with its own income tax, make local filing a must-have on your shortlist.

Ask: "Which local income taxes do you file, and is there an extra fee per locality?"

Behind it: 42% of payroll providers studied (n = 195) advertise local income tax filing on their website. 64% of national providers (n = 36) advertise local income tax filing on their website. 36% of local providers (n = 159) advertise local income tax filing on their website. [S-TAX-030, S-TAX-031, S-TAX-032]

Check that W-2s and 1099s are included, and whether filing them costs extra.

Ask: "Are W-2 and 1099 preparation, filing and delivery included in my monthly price?"

Behind it: 67% of payroll providers studied (n = 195) advertise W-2 and 1099 year-end forms on their website. 75% of national providers (n = 36) advertise W-2 and 1099 year-end forms on their website. 65% of local providers (n = 159) advertise W-2 and 1099 year-end forms on their website. [S-TAX-059, S-TAX-060, S-TAX-061]

Ask whether new hire reporting to the state is handled for you; some states allow as few as 7 days.

Ask: "Do you file new hire reports with my state, and how quickly after I enter the employee?"

Behind it: 36% of payroll providers studied (n = 195) advertise new hire reporting on their website. 28% of national providers (n = 36) advertise new hire reporting on their website. 38% of local providers (n = 159) advertise new hire reporting on their website. [S-TAX-088, S-TAX-089, S-TAX-090]

If you have 50 or more full-time equivalents, add ACA reporting to your must-have list; fewer than half of providers advertise it.

Ask: "Do you prepare and file Forms 1094-C and 1095-C, and what does it cost?"

Behind it: 24% of payroll providers studied (n = 195) advertise ACA reporting on their website. 17% of national providers (n = 36) advertise ACA reporting on their website. 26% of local providers (n = 159) advertise ACA reporting on their website. [S-TAX-117, S-TAX-118, S-TAX-119]

Pay-as-you-go workers' comp can smooth cash flow; ask whether the provider offers it or partners with a carrier.

Ask: "Can my workers' comp premium be billed each payroll based on actual wages?"

Behind it: 50% of payroll providers studied (n = 195) advertise pay-as-you-go workers' comp on their website. 31% of national providers (n = 36) advertise pay-as-you-go workers' comp on their website. 55% of local providers (n = 159) advertise pay-as-you-go workers' comp on their website. [S-TAX-146, S-TAX-147, S-TAX-148]

Ask how the provider tells you about new state rules such as minimum wage or paid leave changes.

Ask: "How do you notify clients about law changes that affect their payroll?"

Behind it: 23% of payroll providers studied (n = 195) advertise compliance alerts or law-change updates on their website. 31% of national providers (n = 36) advertise compliance alerts or law-change updates on their website. 21% of local providers (n = 159) advertise compliance alerts or law-change updates on their website. [S-TAX-233, S-TAX-234, S-TAX-235]

CHAPTER 13

Regional Differences

Key findings

- The largest regional gap is multi-state payroll, advertised by 55% of local providers in the West (n = 38) vs 16% in the Midwest (n = 31).
- Pay-as-you-go workers' comp is advertised by 80% of Northeast local providers (n = 35) vs 42% in the Midwest (n = 31).
- Mean local Google ratings range from 4.66 (Midwest, n = 31) to 4.89 (South, n = 55).
- 36% of Midwest local providers state month-to-month terms, the highest of any region.
- Owner replies to recent Google reviews range from a median of 10% in the West (n = 38) to 60% in the South (n = 55).

Why this matters to buyers

Local payroll firms reflect their regional markets: the industries around them, the state rules they handle every day, and the competitors they face. Regional results cover local providers only (Northeast 35, Midwest 31, South 55, West 38). State-level percentages are not calculated, because the number of providers per state was set by design.

Features by region

CHART C13-01

Regional differences are widest for multi-state payroll, pay-as-you-go workers' comp and email support

Share of local providers advertising each item by region (28 items with the widest regional spread; n = 35, 31, 55, 38)

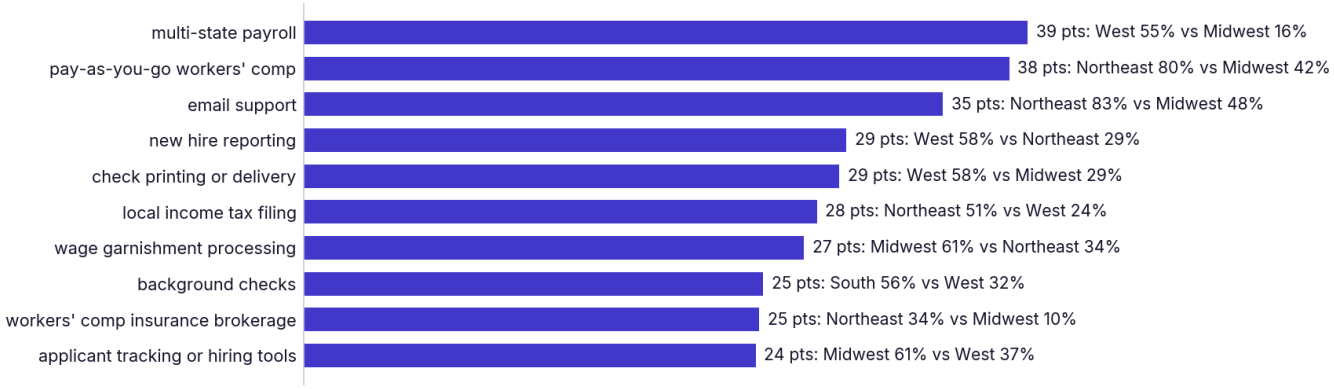
	Northeast (35)	Midwest (31)	South (55)	West (38)
Multi-state payroll	43%	16%	44%	55%
Pay-as-you-go workers' comp	80%	42%	49%	50%
Email support	83%	48%	53%	63%
New hire reporting	29%	32%	33%	58%
Check printing or delivery	49%	29%	55%	58%
Local income tax filing	51%	39%	35%	24%
Wage garnishments	34%	61%	47%	61%
Background checks	46%	55%	56%	32%
Workers' comp brokerage	34%	10%	31%	24%
Hiring or applicant tracking	49%	61%	49%	37%
Month-to-month or no contract	11%	36%	16%	13%
Onboarding and e-signature	57%	71%	58%	47%
Federal and state tax filing	100%	77%	96%	82%
Accuracy claim	51%	48%	38%	29%
Employee self-service portal	71%	94%	78%	90%
Benefits brokerage	26%	13%	29%	8%
51 to 250 employees	11%	32%	18%	26%
"Cancel anytime" or "no contract"	11%	32%	16%	13%
Healthcare	9%	29%	16%	16%
Over 250 employees	6%	26%	11%	13%
Handbook or policy builder	51%	36%	47%	32%
Named or dedicated rep	60%	61%	44%	63%
Scheduling	49%	48%	29%	37%
Free demo	29%	36%	16%	24%
401(k)	29%	19%	35%	16%
Time clock integrations	37%	39%	40%	55%
Tip handling and reporting	23%	10%	16%	5%
1099 contractor payments	9%	19%	16%	3%

Source: PayrollModo provider audit, Step 5, September 2026

CHART C13-02

Ten items differ by 24 points or more between regions

10 largest gaps between regions among local providers, percentage points (highest and lowest region shown)



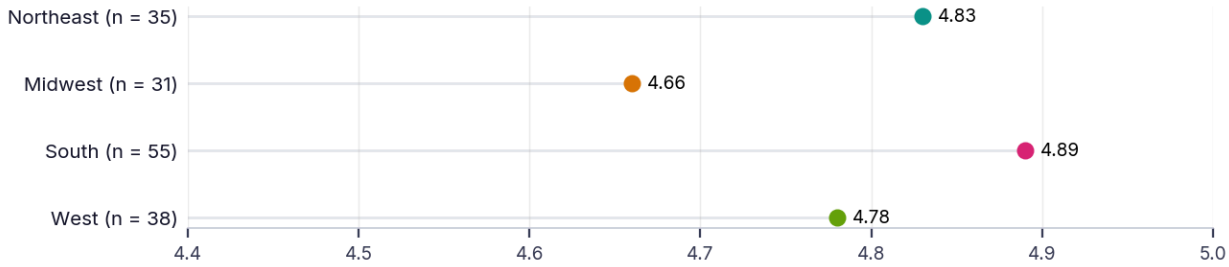
Source: PayrollModo provider audit, Step 5, September 2026

Ratings, pricing and praise by region

CHART C13-03

Local Google ratings are high in every region; the Midwest is slightly lower

Mean Google rating of local providers by region

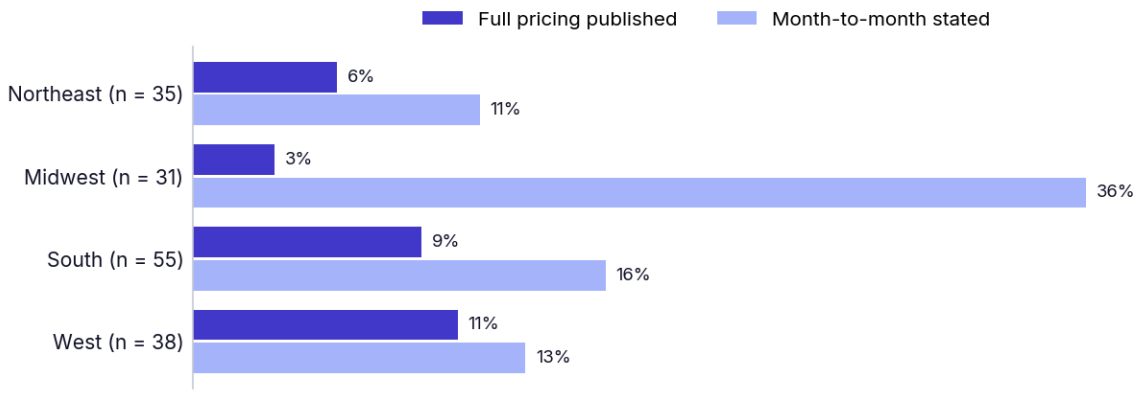


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C13-04

The Midwest leads on month-to-month terms; the West on published pricing

Share of local providers with full pricing published and stating month-to-month service, by region



Source: PayrollModo pricing and contract review, Step 6, September 2026

CHART C13-05

Praise for a named rep peaks in the West

Share of positive reviews read mentioning each theme, local providers by region (positive reviews read in brackets)

	Northeast (244)	Midwest (230)	South (385)	West (183)
Responsive support	52%	56%	54%	51%
Personal or named rep	46%	32%	41%	57%
Easy to use	11%	13%	15%	12%
Fast or smooth setup	11%	4%	9%	6%
Accurate tax filings	1%	5%	4%	4%
Fair price	5%	6%	3%	7%
Smooth switch from a previous provider	12%	7%	7%	7%

Source: PayrollModo review ratings and coding, Step 7, September 2026

Regional complaint counts are in Chart C11-12; each region has fewer than 50 negative reviews read, so shares are not shown.

Northeast: one-page summary

The Northeast has 35 local providers in the study, headquartered in 8 states. Compared with all local providers, they advertise more often: pay-as-you-go workers' comp (80% vs 55% of all local providers); email support (83% vs 61% of all local providers); local income tax filing (51% vs 37% of all local providers). Their mean Google rating is 4.83, with 89% rated 4.5 or higher. 2 publish full pricing and 11% state month-to-month terms.

TABLE T13-01

Northeast: local provider summary

Sample: n = 35 local providers

Measure	Result
Local providers in study	35
States	CT, MA, ME, NH, NJ, NY, PA, RI
Mean Google rating	4.83
Rated 4.5 or higher	89%
Full pricing published	6%
Month-to-month stated	11%
Above the local average: Pay-as-you-go workers' comp	80% vs 55%
Above the local average: Email support	83% vs 61%
Above the local average: Local income tax filing	51% vs 37%
Above the local average: Accuracy claim	51% vs 41%
Above the local average: Federal and state tax filing	100% vs 90%
Below the local average: Wage garnishments	34% vs 50%
Below the local average: Employee self-service portal	71% vs 82%
Below the local average: 51 to 250 employees	11% vs 21%
Below the local average: New hire reporting	29% vs 38%
Below the local average: Healthcare	9% vs 17%
Top complaints (negative reviews read)	Slow or unresponsive support (14 of 27); Tax filing errors or penalties (5 of 27); Late, missed, or wrong paychecks or direct deposits (4 of 27)
Top praise (positive reviews read)	Responsive support (52%); Personal or named rep (45%); Smooth switch from a previous provider (11%)

Source: PayrollModo provider audit, Step 5, September 2026; Steps 6 and 7

Midwest: one-page summary

The Midwest has 31 local providers in the study, headquartered in 9 states. Compared with all local providers, they advertise more often: month-to-month or no contract (36% vs 18% of all local providers); "cancel anytime" or "no contract" (32% vs 18% of all local providers); onboarding and e-signature (71% vs 58% of all local providers). Their mean Google rating is 4.66, with 77% rated 4.5 or higher. 1 publishes full pricing and 36% state month-to-month terms.

TABLE T13-02

Midwest: local provider summary

Sample: n = 31 local providers

Measure	Result
Local providers in study	31
States	IL, IN, MI, MN, MO, ND, NE, OH, WI
Mean Google rating	4.66
Rated 4.5 or higher	77%
Full pricing published	3%
Month-to-month stated	36%
Above the local average: Month-to-month or no contract	36% vs 18%
Above the local average: "Cancel anytime" or "no contract"	32% vs 18%
Above the local average: Onboarding and e-signature	71% vs 58%
Above the local average: Hiring or applicant tracking	61% vs 48%
Above the local average: Over 250 employees	26% vs 13%
Below the local average: Multi-state payroll	16% vs 41%
Below the local average: Check printing or delivery	29% vs 49%
Below the local average: Workers' comp brokerage	10% vs 26%
Below the local average: Pay-as-you-go workers' comp	42% vs 55%
Below the local average: Email support	48% vs 61%
Top complaints (negative reviews read)	Slow or unresponsive support (11 of 22); Late, missed, or wrong paychecks or direct deposits (3 of 22); Exit fees or losing access to records after leaving (2 of 22)
Top praise (positive reviews read)	Responsive support (56%); Personal or named rep (32%); Easy to use (13%)

Source: PayrollModo provider audit, Step 5, September 2026; Steps 6 and 7

South: one-page summary

The South has 55 local providers in the study, headquartered in 14 states. Compared with all local providers, they advertise more often: benefits brokerage (29% vs 20% of all local providers); 401(k) (35% vs 26% of all local providers); background checks (56% vs 48% of all local providers). Their mean Google rating is 4.89, with 89% rated 4.5 or higher. 5 publish full pricing and 16% state month-to-month terms.

TABLE T13-03

South: local provider summary

Sample: n = 55 local providers

Measure	Result
Local providers in study	55
States	AL, AR, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA
Mean Google rating	4.89
Rated 4.5 or higher	89%
Full pricing published	9%
Month-to-month stated	16%
Above the local average: Benefits brokerage	29% vs 20%
Above the local average: 401(k)	35% vs 26%
Above the local average: Background checks	56% vs 48%
Above the local average: Small business focus	71% vs 64%
Above the local average: 1 to 10 employees	80% vs 73%
Below the local average: Named or dedicated rep	44% vs 55%
Below the local average: Scheduling	29% vs 39%
Below the local average: Email support	53% vs 61%
Below the local average: Free demo	16% vs 25%
Below the local average: Earned wage access	13% vs 19%
Top complaints (negative reviews read)	Slow or unresponsive support (18 of 35); Late, missed, or wrong paychecks or direct deposits (8 of 35); Tax filing errors or penalties (5 of 35)
Top praise (positive reviews read)	Responsive support (54%); Personal or named rep (41%); Easy to use (15%)

Source: PayrollModo provider audit, Step 5, September 2026; Steps 6 and 7

West: one-page summary

The West has 38 local providers in the study, headquartered in 11 states. Compared with all local providers, they advertise more often: new hire reporting (58% vs 38% of all local providers); multi-state payroll (55% vs 41% of all local providers); time clock integrations (55% vs 43% of all local providers). Their mean Google rating is 4.78, with 82% rated 4.5 or higher. 4 publish full pricing and 13% state month-to-month terms.

TABLE T13-04

West: local provider summary

Sample: n = 38 local providers

Measure	Result
Local providers in study	38
States	AK, AZ, CA, CO, HI, ID, NM, NV, OR, UT, WA
Mean Google rating	4.78
Rated 4.5 or higher	82%
Full pricing published	11%
Month-to-month stated	13%
Above the local average: New hire reporting	58% vs 38%
Above the local average: Multi-state payroll	55% vs 41%
Above the local average: Time clock integrations	55% vs 43%
Above the local average: Wage garnishments	61% vs 50%
Above the local average: Published pricing	18% vs 9%
Below the local average: Background checks	32% vs 48%
Below the local average: Local income tax filing	24% vs 37%
Below the local average: Benefits brokerage	8% vs 20%
Below the local average: Accuracy claim	29% vs 41%
Below the local average: Hiring or applicant tracking	37% vs 48%
Top complaints (negative reviews read)	Slow or unresponsive support (14 of 22); Software bugs or hard to use (7 of 22); Late, missed, or wrong paychecks or direct deposits (4 of 22)
Top praise (positive reviews read)	Personal or named rep (57%); Responsive support (51%); Easy to use (11%)

Source: PayrollModo provider audit, Step 5, September 2026; Steps 6 and 7

What this means for buyers

> **For the "Solo owner or 1 to 5 employees, lowest cost" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.**
>
> *Ask: "Can you confirm in writing that you support each of these requirements?"*
>
> Behind it: 19 of 195 providers advertise all 4 features a buyer in the "Solo owner or 1 to 5 employees, lowest cost" scenario needs (serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms); the bottleneck is published pricing (32 of 195). [S-SCN-001]

CHAPTER 14

What Goes Together

Key findings

- Among all providers, providers that publish pricing average 4.73 stars vs 4.72 for quote-only providers (n = 32 and 163): no clear difference. This is an observation, not a cause. [S-XAN-001]
- Providers advertising a named rep have slow-support complaints in 38% of negative reviews read vs 50% for those that do not (n = 209 and 247).
- Providers publishing their terms have billing complaints in 16% of negative reviews read vs 8% for those that do not (n = 193 and 263).
- No research index quartile lines up with higher average ratings.
- Higher published prices do not go with higher ratings among the 14 priced providers.

Why this matters to buyers

Buyers often use one feature as a stand-in for quality: a published price, a guarantee, a named rep. This chapter checks whether those features go together with better ratings or fewer matching complaints. Every result is an observation about groups of providers, not evidence that a feature causes a better or worse experience. Groups differ in size, segment mix and review volume.

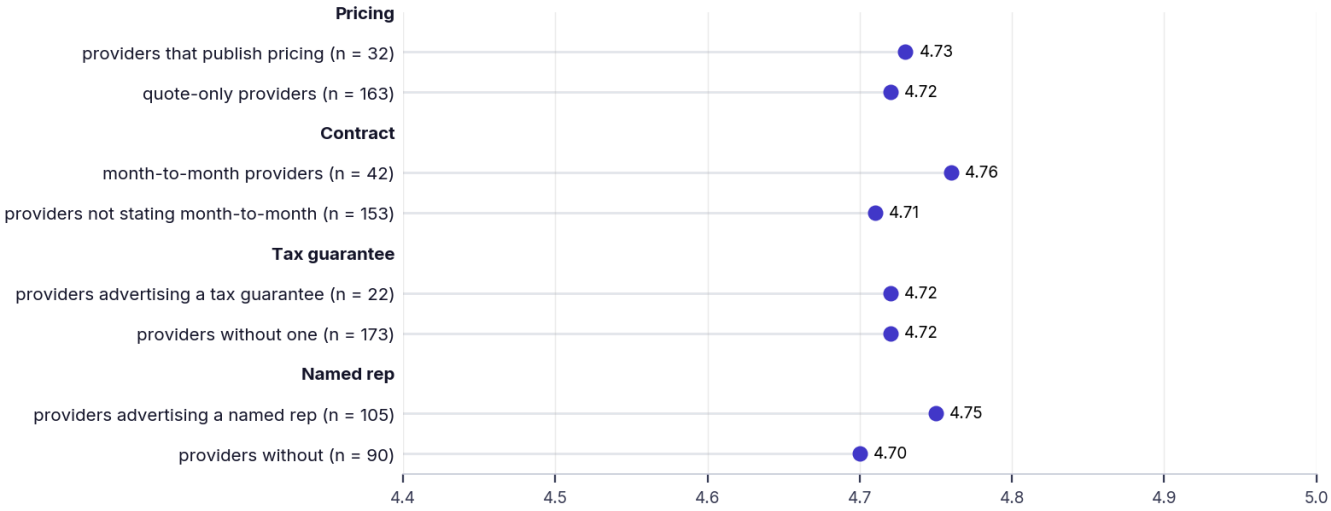
Ratings compared by group

Average ratings are tightly bunched between 4.5 and 4.8 stars for almost every group, so most differences fall under the 0.1-star threshold and are reported as no clear difference. Full-service providers average slightly higher ratings than self-serve and hybrid providers; the self-serve, 5 to 14 years and payroll-only groups have fewer than 20 providers and are shown for reference only.

CHART C14-01

Average ratings barely differ by pricing, contract, guarantee or named rep

Mean platform rating by group, all providers (local: Google; national: weighted G2, Capterra and Google)

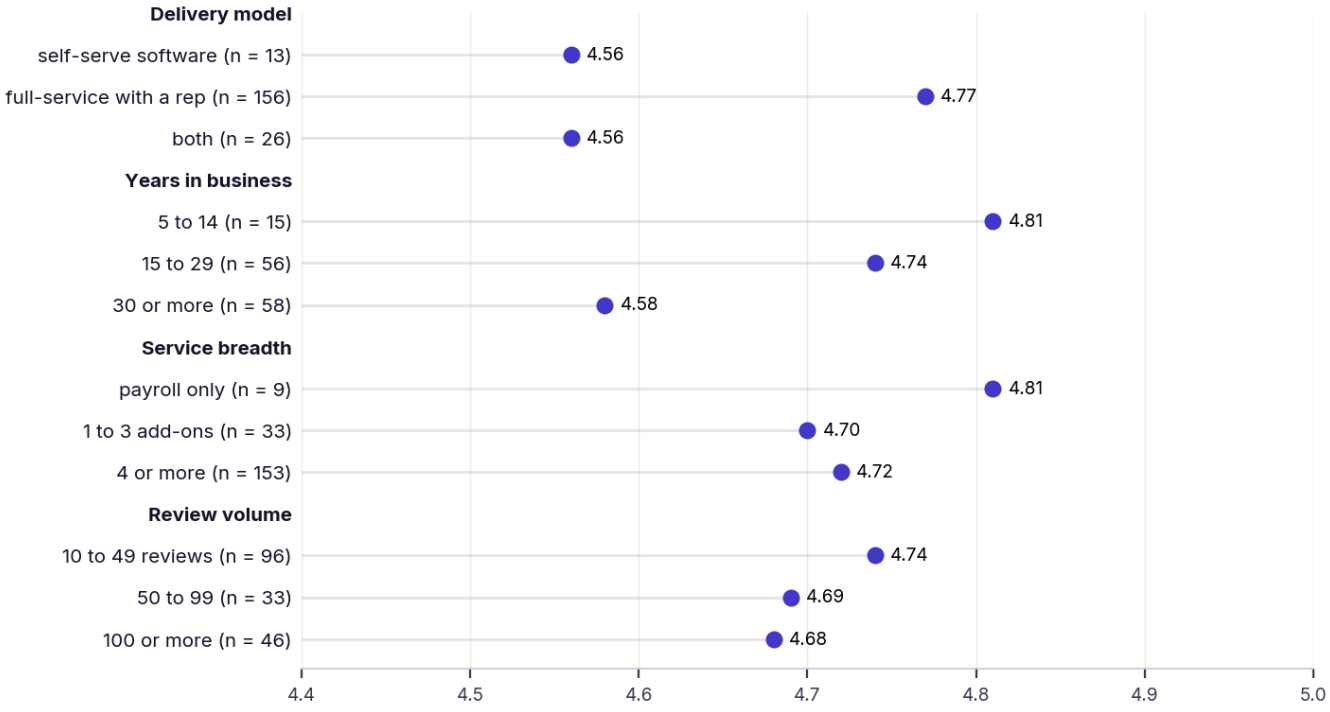


Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

CHART C14-02

Average ratings sit between 4.5 and 4.8 stars for every provider type

Mean platform rating by provider characteristic, all providers (groups under 20 shown for reference only)



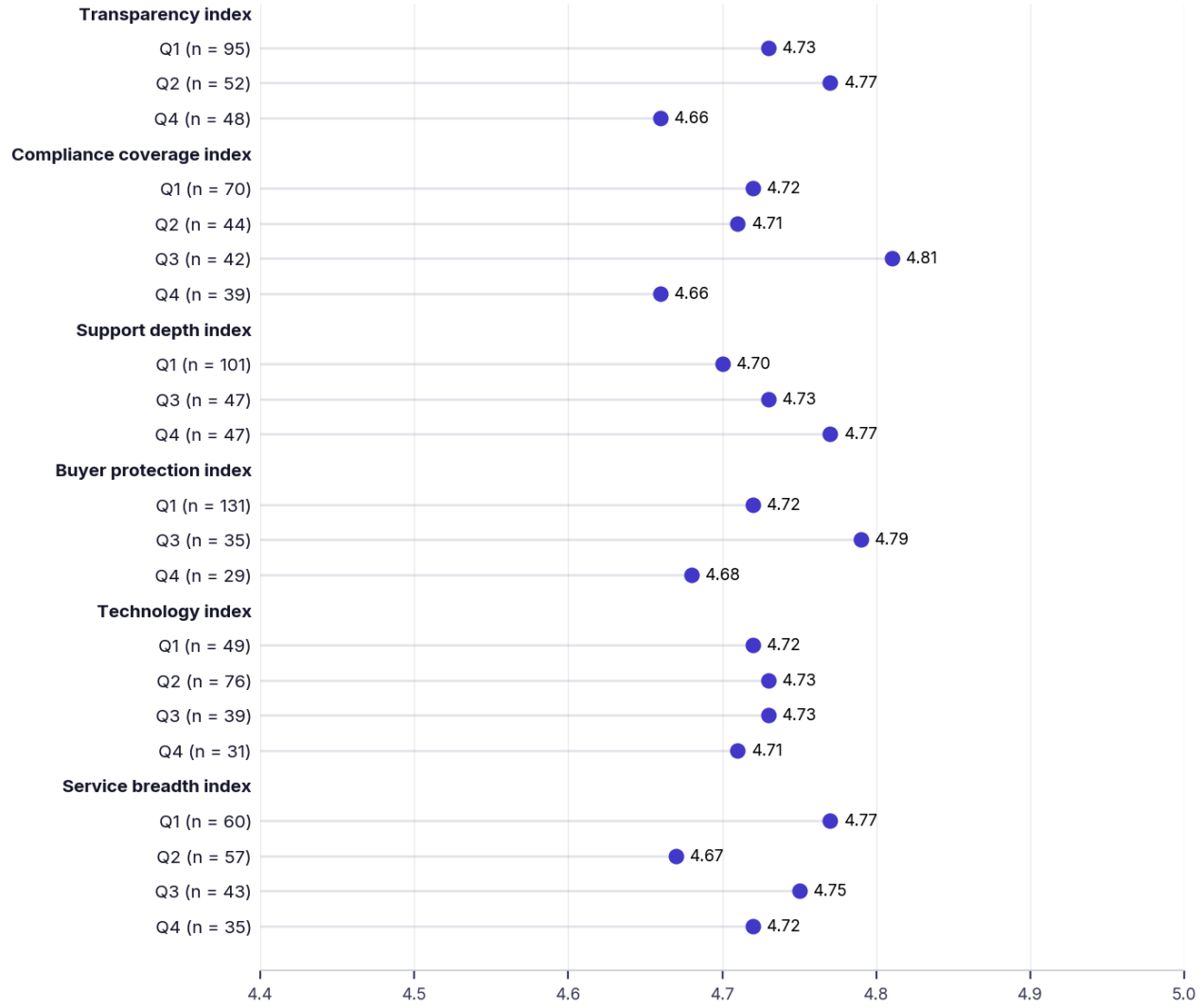
Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

Groups under 20 providers (self-serve 13, years 5 to 14 15, payroll only 9) are shown as averages for reference and should be read as counts-level evidence.

CHART C14-03

No research index lines up with higher ratings

Mean platform rating by research index quartile (Q1 lowest, Q4 highest; empty quartiles omitted where scores tie)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Stage 9B indexes

TABLE T14-01

Average rating by group (cross-analysis)

Sample: all providers and local providers

Comparison	Pool	Group	n	Mean rating	Median
Pricing	All providers	providers that publish pricing	32	4.73	4.80
Pricing	All providers	quote-only providers	163	4.72	4.90
Contract	All providers	month-to-month providers	42	4.76	4.90
Contract	All providers	providers not stating month-to-month	153	4.71	4.90
Tax guarantee	All providers	providers advertising a tax guarantee	22	4.72	4.81
Tax guarantee	All providers	providers without one	173	4.72	4.90
Named rep	All providers	providers advertising a named rep	105	4.75	4.90
Named rep	All providers	providers without	90	4.70	4.90
Delivery model	All providers	self-serve software	13	4.56	4.56
Delivery model	All providers	full-service with a rep	156	4.77	5.00
Delivery model	All providers	both	26	4.56	4.60

Comparison	Pool	Group	n	Mean rating	Median
Years in business	All providers	5 to 14	15	4.81	5.00
Years in business	All providers	15 to 29	56	4.74	4.90
Years in business	All providers	30 or more	58	4.58	4.80
Service breadth	All providers	payroll only	9	4.81	5.00
Service breadth	All providers	1 to 3 add-ons	33	4.70	4.80
Service breadth	All providers	4 or more	153	4.72	4.90
Review volume	All providers	10 to 49 reviews	96	4.74	5.00
Review volume	All providers	50 to 99	33	4.69	4.90
Review volume	All providers	100 or more	46	4.68	4.67
Transparency index quartile	All providers	Q1	95	4.73	4.90
Transparency index quartile	All providers	Q2	52	4.77	5.00
Transparency index quartile	All providers	Q4	48	4.66	4.80
Compliance coverage index quartile	All providers	Q1	70	4.72	4.90
Compliance coverage index quartile	All providers	Q2	44	4.71	4.90
Compliance coverage index quartile	All providers	Q3	42	4.81	4.90
Compliance coverage index quartile	All providers	Q4	39	4.66	4.80
Service breadth index quartile	All providers	Q1	60	4.77	4.90
Service breadth index quartile	All providers	Q2	57	4.67	4.90
Service breadth index quartile	All providers	Q3	43	4.75	4.90
Service breadth index quartile	All providers	Q4	35	4.72	4.80
Support depth index quartile	All providers	Q1	101	4.70	4.90
Support depth index quartile	All providers	Q3	47	4.73	4.82
Support depth index quartile	All providers	Q4	47	4.77	4.90
Buyer protection index quartile	All providers	Q1	131	4.72	4.90
Buyer protection index quartile	All providers	Q3	35	4.79	4.90
Buyer protection index quartile	All providers	Q4	29	4.68	4.80
Technology index quartile	All providers	Q1	49	4.72	4.90
Technology index quartile	All providers	Q2	76	4.73	4.90
Technology index quartile	All providers	Q3	39	4.73	5.00
Technology index quartile	All providers	Q4	31	4.71	4.80
Pricing	Local providers (Google ratings)	providers that publish pricing	15	4.94	5.00
Pricing	Local providers (Google ratings)	quote-only providers	144	4.79	5.00
Contract	Local providers (Google ratings)	month-to-month providers	29	4.83	5.00
Contract	Local providers (Google ratings)	providers not stating month-to-month	130	4.80	5.00
Tax guarantee	Local providers (Google ratings)	providers advertising a tax guarantee	13	4.78	4.90
Tax guarantee	Local providers (Google ratings)	providers without one	146	4.81	5.00
Named rep	Local providers (Google ratings)	providers advertising a named rep	88	4.80	4.95
Named rep	Local providers (Google ratings)	providers without	71	4.82	5.00
Delivery model	Local providers (Google ratings)	self-serve software	1	5.00	5.00
Delivery model	Local providers (Google ratings)	full-service with a rep	147	4.81	5.00
Delivery model	Local providers (Google ratings)	both	11	4.78	4.90
Years in business	Local providers (Google ratings)	5 to 14	12	4.91	5.00
Years in business	Local providers (Google ratings)	15 to 29	47	4.79	5.00
Years in business	Local providers (Google ratings)	30 or more	44	4.70	4.90
Service breadth	Local providers (Google ratings)	payroll only	8	4.92	5.00
Service breadth	Local providers (Google ratings)	1 to 3 add-ons	27	4.79	5.00
Service breadth	Local providers (Google ratings)	4 or more	124	4.80	5.00
Review volume	Local providers (Google ratings)	10 to 49 reviews	94	4.76	5.00
Review volume	Local providers (Google ratings)	50 to 99	27	4.90	4.90
Review volume	Local providers (Google ratings)	100 or more	18	4.92	5.00
Transparency index quartile	Local providers (Google ratings)	Q1	87	4.79	4.90

Comparison	Pool	Group	n	Mean rating	Median
Transparency index quartile	Local providers (Google ratings)	Q2	47	4.81	5.00
Transparency index quartile	Local providers (Google ratings)	Q4	25	4.86	5.00
Compliance coverage index quartile	Local providers (Google ratings)	Q1	61	4.79	5.00
Compliance coverage index quartile	Local providers (Google ratings)	Q2	34	4.83	4.90
Compliance coverage index quartile	Local providers (Google ratings)	Q3	36	4.88	5.00
Compliance coverage index quartile	Local providers (Google ratings)	Q4	28	4.74	5.00
Service breadth index quartile	Local providers (Google ratings)	Q1	51	4.84	5.00
Service breadth index quartile	Local providers (Google ratings)	Q2	44	4.76	5.00
Service breadth index quartile	Local providers (Google ratings)	Q3	38	4.78	4.95
Service breadth index quartile	Local providers (Google ratings)	Q4	26	4.85	4.95
Support depth index quartile	Local providers (Google ratings)	Q1	84	4.81	5.00
Support depth index quartile	Local providers (Google ratings)	Q3	40	4.77	4.90
Support depth index quartile	Local providers (Google ratings)	Q4	35	4.84	5.00
Buyer protection index quartile	Local providers (Google ratings)	Q1	116	4.80	5.00
Buyer protection index quartile	Local providers (Google ratings)	Q3	28	4.86	5.00
Buyer protection index quartile	Local providers (Google ratings)	Q4	15	4.79	5.00
Technology index quartile	Local providers (Google ratings)	Q1	42	4.81	5.00
Technology index quartile	Local providers (Google ratings)	Q2	65	4.81	5.00
Technology index quartile	Local providers (Google ratings)	Q3	33	4.77	5.00
Technology index quartile	Local providers (Google ratings)	Q4	19	4.84	4.90
Platform (local)	Local providers (Google ratings)	own software	7	4.53	4.70
Platform (local)	Local providers (Google ratings)	licensed platform	108	4.82	5.00
Region (local)	Local providers (Google ratings)	Northeast	35	4.83	4.90
Region (local)	Local providers (Google ratings)	Midwest	31	4.66	4.90
Region (local)	Local providers (Google ratings)	South	55	4.89	5.00
Region (local)	Local providers (Google ratings)	West	38	4.78	5.00
Price quartile at 10 employees (published prices)	Providers with published prices	Q1	4	4.58	4.74
Price quartile at 10 employees (published prices)	Providers with published prices	Q2	3	4.70	4.65
Price quartile at 10 employees (published prices)	Providers with published prices	Q3	4	4.65	4.69
Price quartile at 10 employees (published prices)	Providers with published prices	Q4	3	4.79	4.82

Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5
Observations only. Differences under 0.1 stars are "no clear difference". Groups under 20 providers are shown for reference.

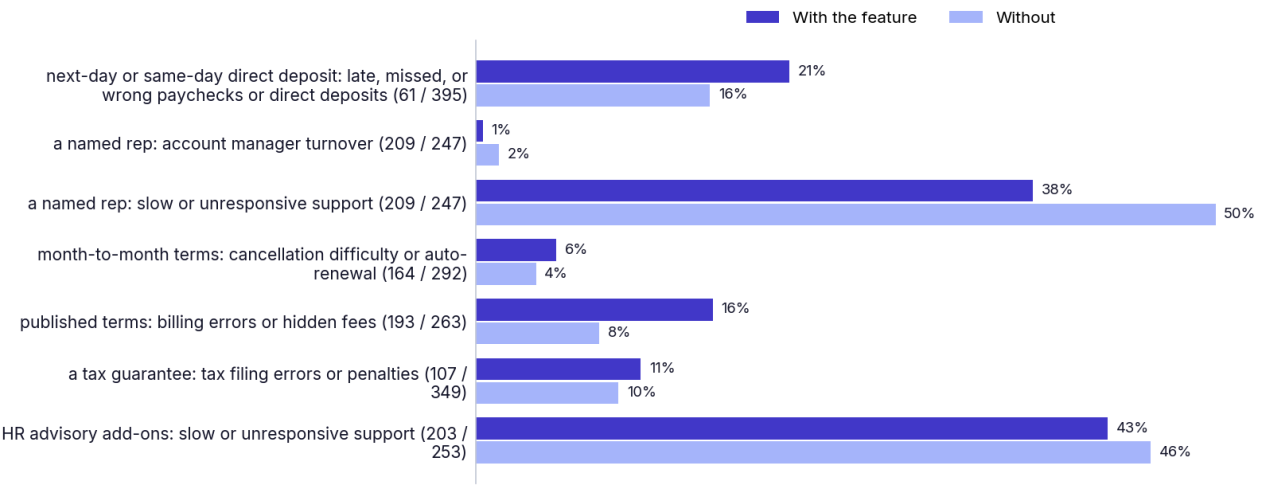
Matching complaints compared by group

Comparing a feature with the matching complaint gives mixed results. Negative reviews of providers that advertise a named rep mention slow support less often, and negative reviews of local providers on licensed platforms mention software problems less often (counts only, under 50 reviews). Negative reviews of providers that publish their terms or advertise next-day deposits mention billing and late-paycheck problems more often. Both groups are mostly national providers, which account for most negative reviews in the sample.

CHART C14-04

A named rep goes with fewer support complaints; published terms with more billing complaints

Share of negative reviews read with the matching complaint: providers advertising the feature vs those that do not (negative reviews in brackets)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

Comparisons with fewer than 50 negative reviews in a group are left out of the chart and shown as counts in Table T14-02 (local providers on a licensed platform vs other local providers: software complaints in 6 of 59 vs 8 of 47).

TABLE T14-02

Matching complaints by feature group

Sample: n = 456 negative reviews read

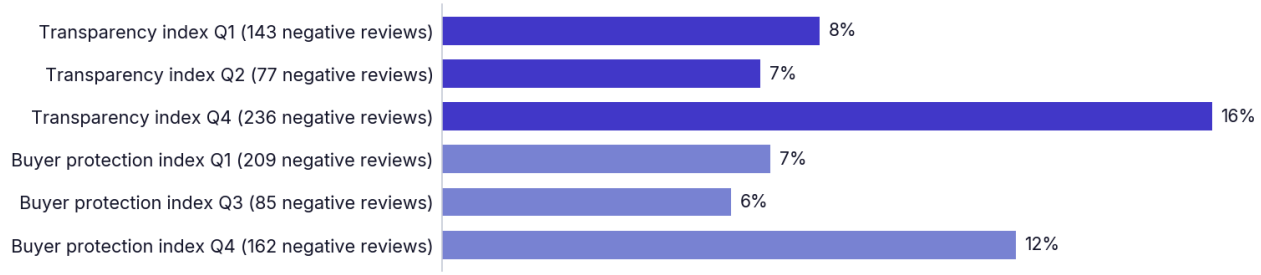
Group	Complaint	Providers	Negative reviews	With complaint	Share	Comparison negative reviews	Comparison share	Observation
next-day or same-day direct deposit	Late, missed, or wrong paychecks or direct deposits	12	61	13	21%	395	16%	higher
a named rep	Account manager turnover	105	209	1	1%	247	2%	no clear difference
a named rep	Slow or unresponsive support	105	209	79	38%	247	50%	lower
month-to-month terms	Cancellation difficulty or auto-renewal	42	164	9	6%	292	4%	no clear difference
published terms	Billing errors or hidden fees	24	193	31	16%	263	8%	higher
a tax guarantee	Tax filing errors or penalties	22	107	12	11%	349	10%	no clear difference
a licensed platform (local)	Software bugs or hard to use	108	59	6	10%	47	8 of 47	counts only (under 50 negative reviews)
HR advisory add-ons	Slow or unresponsive support	104	203	87	43%	253	46%	no clear difference

Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

CHART C14-07

The most transparent quartile carries the most billing complaints in the sample

Share of negative reviews read with the matching complaint by index quartile (transparency: billing or hidden fees; buyer protection: cancellation or exit)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Stage 9B indexes
Higher-index providers are mostly national providers with more reviews; this is an observation, not a cause.

Price, transparency and ratings

CHART C14-05

Higher published prices do not go with higher ratings

Monthly cost at 10 employees vs platform rating, providers with published prices (n = 14); each dot is one unnamed provider

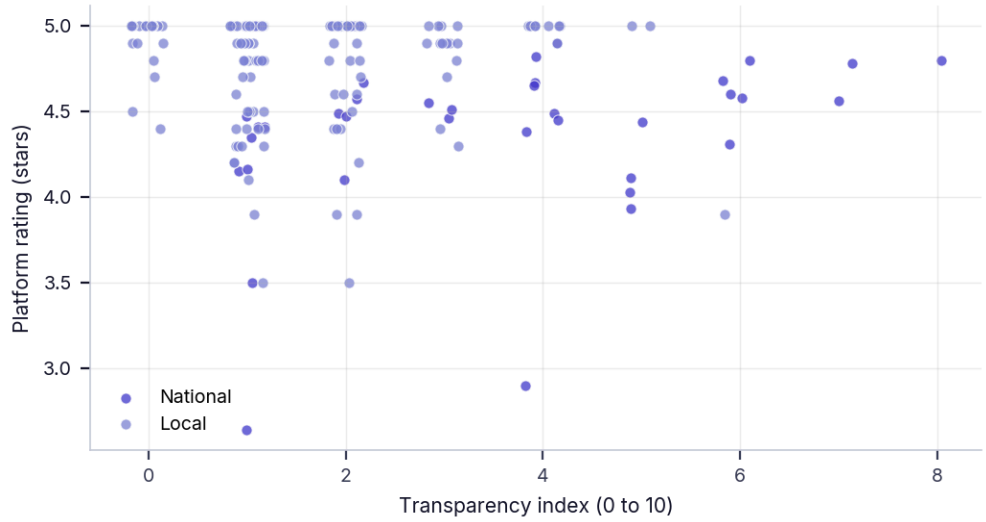


Source: PayrollModo pricing and contract review, Step 6, September 2026; Step 7

CHART C14-06

More transparent providers do not rate higher

Transparency index score (0 to 10) vs platform rating, n = 195; dots jittered sideways for readability



Source: PayrollModo review ratings and coding, Step 7, September 2026; Stage 9B indexes

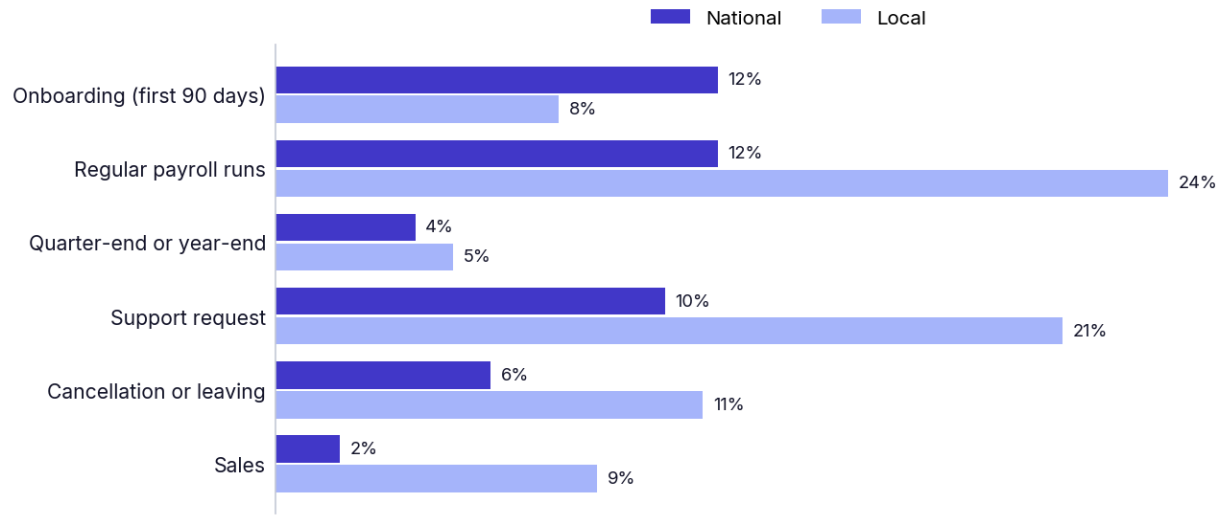
Customer stage by segment

Local negative reviews concentrate in regular payroll runs and support requests, while national negative reviews spread more evenly across onboarding, runs and support.

CHART C14-08

Local complaints concentrate in regular runs and support requests

Share of negative reviews read by customer stage, national (n = 350) and local (n = 106)



Source: PayrollModo review ratings and coding, Step 7, September 2026

What this means for buyers

Published pricing is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: Among all providers, providers that publish pricing average 4.73 stars vs 4.72 for quote-only providers (n = 32 and 163): no clear difference. This is an observation, not a cause. [S-XAN-001]

Month-to-month terms is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: Among all providers, month-to-month providers average 4.76 stars vs 4.71 for providers not stating month-to-month (n = 42 and 153): no clear difference. This is an observation, not a cause. [S-XAN-002]

A named rep is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: Among all providers, providers advertising a named rep average 4.75 stars vs 4.70 for providers without (n = 105 and 90): no clear difference. This is an observation, not a cause. [S-XAN-004]

Years in business is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: By years in business, average ratings among all providers run from 4.58 (30 or more, n = 58) to 4.81 (5 to 14, n = 15): 0.2-star spread. Observation only. [S-XAN-006]

Review volume is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: By review volume, average ratings among all providers run from 4.68 (100 or more, n = 46) to 4.74 (10 to 49 reviews, n = 96): no clear difference. Observation only. [S-XAN-008]

A transparency index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: By transparency index quartile, average ratings among all providers run from 4.66 (Q4, n = 48) to 4.77 (Q2, n = 52): 0.1-star spread. Observation only. [S-XAN-009]

A service breadth index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: By service breadth index quartile, average ratings among all providers run from 4.67 (Q2, n = 57) to 4.77 (Q1, n = 60): 0.1-star spread. Observation only. [S-XAN-011]

A buyer protection index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.

Ask: "What do your clients most often praise and complain about?"

Behind it: By buyer protection index quartile, average ratings among all providers run from 4.68 (Q4, n = 29) to 4.79 (Q3, n = 35): 0.1-star spread. Observation only. [S-XAN-013]

CHAPTER 15

Federal Payroll Rules

Key findings

- The 2026 Social Security wage base is $184,500, up from $176,100 in 2025. [S-GOV-017]
- A missed federal payroll tax deposit costs 2% if 1 to 5 days late, 5% at 6 to 15 days, 10% after 15 days, and 15% if unpaid 10 days after an IRS notice. [S-GOV-018]
- For 10 employees at the US average wage, one missed monthly deposit (Social Security and Medicare only) draws a federal penalty of about $168 to $1,263 depending on how late it is. [S-GOV-019]
- The Form 1099-NEC filing threshold rose from $600 to $2,000 for payments made after 2025. [S-GOV-020]
- 2026 Forms W-2 add box 12 codes TP (cash tips), TT (qualified overtime) and TA (Trump account contributions), plus box 14b for the tipped occupation code. [S-GOV-021]

Why this matters to buyers

Federal rules set the baseline every payroll provider must meet: rates, wage bases, deposit schedules, filing deadlines and penalties. Knowing them helps a buyer judge what a provider is taking on and what a missed deposit could cost. This chapter summarizes official IRS, SSA and Department of Labor sources; it is not tax or legal advice.

Rates and wage bases

TABLE T15-01

Federal payroll tax rates and wage bases

Sample: IRS and SSA

Item	Value	Tax year
Social Security tax rate, employee	6.2%	2026
Social Security tax rate, employer	6.2%	2026
Medicare tax rate, employee	1.45%	2026
Medicare tax rate, employer	1.45%	2026
Additional Medicare Tax rate (employee only)	0.9%	2026
Additional Medicare Tax withholding threshold	$200,000	2026
Social Security wage base (contribution and benefit base), 2026	$184,500	2026
Social Security wage base (contribution and benefit base), 2025	$176,100	2025
FUTA tax rate (gross)	6.0%	2026
Maximum FUTA credit (normal credit) for state unemployment contributions	5.4%	2026
Net FUTA rate after full credit	0.6%	2026
FUTA wage base	$7,000	2026
Supplemental wage flat withholding rate	22%	2026

Item	Value	Tax year
Mandatory withholding rate on supplemental wages over $1 million	37%	2026
Backup withholding rate	24%	2026

Source: official federal and state government pages, Step 8, September 2026

Deposit schedules

Employers deposit withheld income tax and Social Security and Medicare on a monthly or semiweekly schedule based on a lookback period, with a next-day rule for very large liabilities. A payroll provider that files and deposits on your behalf runs these schedules for you; one that only calculates taxes leaves the deposits to you.

TABLE T15-02

Federal deposit schedules

Sample: IRS Publication 15

Rule	What it says	Tax year
Monthly vs. semiweekly deposit schedule rule	Monthly depositor if $50,000 or less reported in the lookback period (deposit by the 15th of the following month); semiweekly depositor if more than $50,000	2026
Lookback period for Form 941 filers	12 months (four quarters) from July 1 of the second preceding year through June 30 of the prior year	2026
Lookback period threshold	$50,000	2026
Semiweekly deposit days	Paydays Wednesday, Thursday, and/or Friday: deposit by the following Wednesday. Paydays Saturday, Sunday, Monday, and/or Tuesday: deposit by the following Friday.	2026
$100,000 next-day deposit rule	$100,000 or more accumulated on any day must be deposited by the next business day	2026
$2,500 quarterly de minimis rule	Less than $2,500 liability for the preceding or current quarter may be paid with a timely filed Form 941 instead of deposits	2026
FUTA deposit rule	Deposit at least quarterly when accumulated FUTA liability is more than $500; due by the last day of the month after the quarter ends. $500 or less may be carried to the next quarter.	2026

Source: official federal and state government pages, Step 8, September 2026

Filing deadline calendar

TABLE T15-03

Federal filing deadline calendar

Sample: IRS form instructions

Form or filing	Due date	Tax year
Form 941 due date, Q1 (January to March)	April 30	2026
Form 941 due date, Q2 (April to June)	July 31	2026
Form 941 due date, Q3 (July to September)	October 31	2026
Form 941 due date, Q4 (October to December)	January 31	2026
Form 941 10-day extension when all deposits were timely	File by the 10th day of the 2nd month after the quarter ends (May 10, August 10, November 10, February 10)	2026
Form 940 due date	January 31 (February 10 if all FUTA tax was deposited when due)	2026
Form W-2 due date to employees (Copies B, C, and 2)	February 1, 2027	2026
Form W-2 (Copy A) due date to SSA	February 1, 2027	2026
Form W-3 (transmittal) due date to SSA	February 1, 2027	2026
Form 1099-NEC due date to recipients and to IRS	January 31 (for 2026 payments: February 1, 2027)	2026
Form 1099-NEC nonemployee compensation filing threshold	$2,000	2026

Source: official federal and state government pages, Step 8, September 2026

Penalties

TABLE T15-04

Federal penalty tiers

Sample: IRS penalty pages

Penalty	Amount	Tax year
Failure-to-deposit penalty, 1 to 5 calendar days late	2%	2026
Failure-to-deposit penalty, 6 to 15 calendar days late	5%	2026
Failure-to-deposit penalty, more than 15 calendar days late	10%	2026
Failure-to-deposit penalty, still unpaid more than 10 days after first IRS notice (or on day an immediate-payment notice is received)	15%	2026
Failure-to-file penalty rate and maximum	5% of unpaid tax per month or partial month, maximum 25%	2026
Minimum failure-to-file penalty, return more than 60 days late	$525 or 100% of the unpaid tax, whichever is less	Returns due after 12/31/2025
Failure-to-pay penalty rate and maximum	0.5% of unpaid tax per month or partial month, maximum 25%	2026
W-2/1099 information return penalty per return, returns due in 2026: up to 30 days late	$60	Returns due in 2026 (tax year 2025 forms)
W-2/1099 information return penalty per return, returns due in 2026: 31 days late through August 1	$130	Returns due in 2026 (tax year 2025 forms)

Penalty	Amount	Tax year
W-2/1099 information return penalty per return, returns due in 2026: after August 1 or not filed	$340	Returns due in 2026 (tax year 2025 forms)
W-2/1099 information return penalty per return, returns due in 2026: intentional disregard	$680	Returns due in 2026 (tax year 2025 forms)

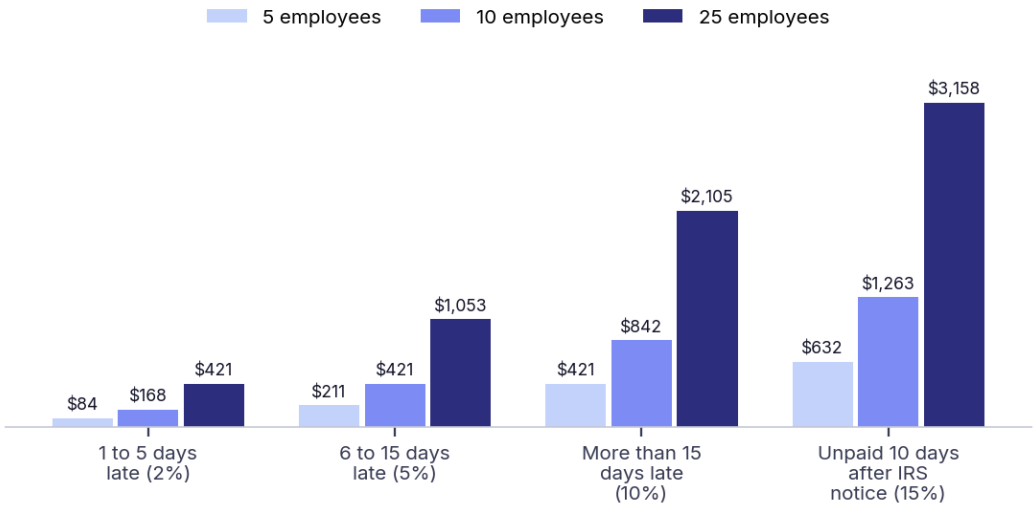
Source: official federal and state government pages, Step 8, September 2026

A worked example shows the stakes. For 10 employees at the US average wage, one monthly deposit of Social Security and Medicare alone is about $8,420. Missing it costs about $168 if paid within 5 days and about $1,263 if still unpaid 10 days after an IRS notice. Income tax withholding is excluded, so real penalties are larger.

CHART C15-01

A missed deposit for 10 employees can draw a penalty of $168 to $1,263

Federal failure-to-deposit penalty on one missed monthly deposit (Social Security and Medicare only, US average wage $66,042), by days late



Source: official federal and state government pages, Step 8, September 2026; Census SUSB 2022 wage

CHART C15-02

A single late deposit can cost more than months of payroll service

Median monthly provider cost at published prices (n = 13 to 14) vs penalty on one missed monthly deposit at the 2% and 10% tiers



Source: official federal and state government pages, Step 8, September 2026; Step 6 cost model

TABLE T15-08

Worked example: penalty on one missed monthly deposit

Sample: 5, 10 and 25 employees

Employees	Monthly deposit (SS and Medicare)	1 to 5 days late (2%)	6 to 15 days late (5%)	More than 15 days late (10%)	Unpaid 10 days after IRS notice (15%)	Median monthly provider cost
5	$4,210	$84	$211	$421	$632	$79
10	$8,420	$168	$421	$842	$1,263	$108
25	$21,051	$421	$1,053	$2,105	$3,158	$199

Source: official federal and state government pages, Step 8, September 2026; Census SUSB 2022 wage

Average annual wage $66,042 (Census SUSB 2022 payroll divided by employment). Social Security and Medicare at 15.3% combined; income tax withholding excluded, so real deposits and penalties are larger.

Trust fund recovery, misclassification and records

TABLE T15-05

Trust fund recovery, misclassification and record rules

Sample: IRS

Rule	What it says	Tax year
Employment tax record retention period (IRS)	At least 4 years	2026
Information return penalty (IRC 6721), returns due in 2027: corrected within 30 days	$60 per return; annual maximum $698,500 (small business $244,500)	Returns required to be filed in 2027 (tax year 2026 forms)
Information return penalty (IRC 6721), returns due in 2027: corrected after 30 days but by August 1	$130 per return; annual maximum $2,095,500 (small business $698,500)	Returns required to be filed in 2027 (tax year 2026 forms)
Information return penalty (IRC 6721), returns due in 2027: after August 1 or not filed (general rule)	$340 per return; annual maximum $4,191,500 (small business $1,397,000)	Returns required to be filed in 2027 (tax year 2026 forms)
Information return penalty (IRC 6721), returns due in 2027: intentional disregard	Greater of $690 per return or 10% of the amounts required to be reported; no annual maximum	Returns required to be filed in 2027 (tax year 2026 forms)
Trust fund recovery penalty (IRC Section 6672): what it is	Penalty equal to 100% of unpaid trust fund taxes (withheld income tax and employee share of Social Security and Medicare)	2026
Trust fund recovery penalty: who can be liable	Any responsible person (officers, employees, owners, directors, payroll service providers or people within a PSP) who is responsible for collecting or paying withheld taxes and willfully fails to do so	2026
IRC 3509(a) reduced rates (Forms 1099 were filed)	Income tax withholding: 1.5% of wages; employee FICA: 20% of the employee share (employer share still owed in full)	2026
IRC 3509(b) rates (required Forms 1099 not filed)	Income tax withholding: 3% of wages; employee FICA: 40% of the employee share (plus full employer share)	2026

Source: official federal and state government pages, Step 8, September 2026

New for tax year 2026

TABLE T15-06

New federal payroll reporting items for tax year 2026

Sample: IRS

Change	What it means	Tax year
New Form W-2 box 12 code TP: cash tips reported to employer	Box 12, code TP = total cash tips reported to the employer	2026
New Form W-2 box 12 code TT: qualified overtime compensation	Box 12, code TT = total qualified overtime compensation	2026
Form W-2 box 14 split; new box 14b Treasury Tipped Occupation Code	Box 14 split into 14a (Other) and 14b (Treasury Tipped Occupation Code(s))	2026
New Form W-2 box 12 code TA: employer contributions to Trump accounts	Box 12, code TA; employer contributions up to $2,500 per year excludable when paid under a section 128 Trump account contribution program	2026
Form W-2 wage reporting threshold when no tax was withheld	$2,000 (was $600)	2026
New Form 1099-NEC and 1099-MISC boxes for cash tips, Treasury Tipped Occupation Code, and overtime compensation	New boxes added on both forms for cash tips, tipped occupation code(s), and overtime compensation	2026
Transition relief for tips and overtime reporting	Tax year 2025 was a penalty-free transition year for separately reporting cash tips and qualified overtime; separate reporting (codes TP, TT, box 14b) applies on 2026 Forms W-2	2025 (relief); 2026 (reporting required on new form fields)
Withholding adjustments for qualified tips and overtime deductions (Form W-4)	Employees can use the updated Form W-4 to account for expected tips and overtime deductions; employers apply the new W-4 to withholding	2026
Moving expense reimbursement exclusion permanently eliminated	Qualified moving expense reimbursements are taxable wages (except armed forces and intelligence community relocations)	2026
Electronic payment of employment tax balances and direct deposit of refunds (EO 14247)	Balance due on employment tax returns must be paid electronically (EFTPS, IRS Direct Pay, etc.); employment tax refunds issued by direct deposit	2026

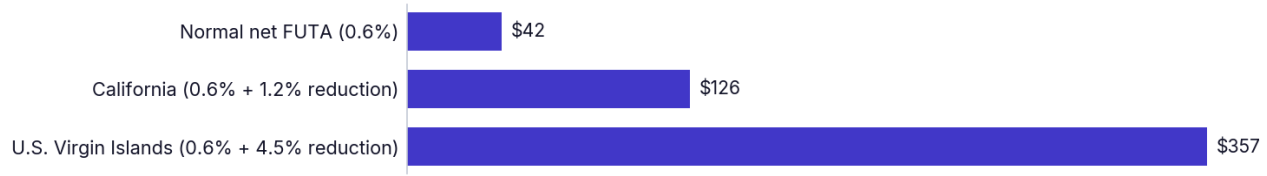
Source: official federal and state government pages, Step 8, September 2026

FUTA credit reduction

CHART C15-03

California employers paid an extra $84 per employee in FUTA for 2025

FUTA tax per employee on the $7,000 wage base: normal net rate vs credit reduction jurisdictions (2025, filed in 2026)



Source: official federal and state government pages, Step 8, September 2026

Wage and hour basics

TABLE T15-07

Federal wage and hour basics (Department of Labor)

Sample: DOL Wage and Hour Division

Rule	What it says	Year
Federal minimum wage	$7.25	2026 (effective since July 24, 2009)
Federal minimum cash wage for tipped employees	$2.13	2026 (table effective July 1, 2026)
Federal maximum tip credit	$5.12	2026 (table effective July 1, 2026)
Records required for each nonexempt worker	Full name and SSN; address; birth date if under 19; sex and occupation; workweek start time and day; hours worked each day; total hours each workweek; basis of pay; regular hourly rate; daily or weekly straight-time earnings; weekly overtime earnings; all additions to or deductions from wages; total wages each pay period; date of payment and pay period covered	Current (fact sheet revised July 2008)
FLSA retention period: payroll records	At least 3 years	Current (fact sheet revised July 2008)
FLSA retention period: wage computation records	2 years	Current (fact sheet revised July 2008)
FLSA overtime rule	At least 1.5 times the regular rate of pay for hours over 40 in a workweek	2026
Standard salary level for white-collar (EAP) exemption, currently enforced	$684 per week ($35,568 per year)	2026
Highly compensated employee (HCE) total annual compensation threshold, currently enforced	$107,432	2026
DOL economic reality test: current rule and status	2024 rule still in the CFR but not applied in DOL enforcement (Field Assistance Bulletin 2025-1); NPRM of February 26, 2026 proposes to rescind it and use a streamlined economic reality test with two core factors (worker's control over the work; opportunity for profit or loss); comment period closed April 28, 2026; no final rule found as of 2026-09-30	2026
IRS common-law control test: three categories of evidence	Behavioral control; financial control; type of relationship	2026

Source: official federal and state government pages, Step 8, September 2026

What this means for buyers

> **In these states, new hire reports are due sooner than 20 days; confirm the provider reports on time (source: state new hire programs).**
>
> *Ask: "How quickly after hire do you file the new hire report?"*
>
> Behind it: States with a new hire reporting deadline shorter than the federal 20 days: 10 (AL (7), ME (7), GA (10), VT (10), CT (14), MA (14), RI (14), WV (14), IA (15), MS (15)). [S-GOV-012]

> **Late federal deposits carry penalties of up to 15% (source: IRS failure-to-deposit penalty page); ask how the provider schedules deposits.**
> *Ask: "How do you make sure my deposits are on time?"*
> Behind it: A missed federal payroll tax deposit costs 2% if 1 to 5 days late, 5% at 6 to 15 days, 10% after 15 days, and 15% if unpaid 10 days after an IRS notice. [S-GOV-018]

> **Even one missed deposit can cost more than a month of payroll service; factor that into the in-house vs outsourced decision (source: IRS penalty tiers, Census wages).**
> *Ask: "If I miss a deposit, what do you do?"*
> Behind it: For 10 employees at the US average wage, one missed monthly deposit (Social Security and Medicare only) draws a federal penalty of about $168 to $1,263 depending on how late it is. [S-GOV-019]

> **The 1099-NEC threshold is $2,000 for 2026 payments (source: IRS); check your contractor payment tracking.**
> *Ask: "Do you track contractor payments against the 1099 threshold?"*
> Behind it: The Form 1099-NEC filing threshold rose from $600 to $2,000 for payments made after 2025. [S-GOV-020]

> **2026 W-2s have new tip and overtime codes (source: IRS W-2 instructions); ask if the provider is ready.**
> *Ask: "Are you ready for the new 2026 W-2 codes for tips and overtime?"*
> Behind it: 2026 Forms W-2 add box 12 codes TP (cash tips), TT (qualified overtime) and TA (Trump account contributions), plus box 14b for the tipped occupation code. [S-GOV-021]

> **California employers owe a FUTA credit reduction for 2025 (source: DOL and IRS Schedule A); make sure it is billed or deposited.**
> *Ask: "Will you calculate the FUTA credit reduction for my state?"*
> Behind it: California employers pay an extra 1.2% FUTA credit reduction for 2025, about $84 per employee. [S-GOV-022]

CHAPTER 16

State Payroll Rules

Key findings

- States with no state income tax on wages: 9 (AK, FL, NH, NV, SD, TN, TX, WA, WY). [S-GOV-002]
- States with local income taxes (city, county or school district): 13 (AL, CO, DE, IA, IN, KY, MD, MI, MO, NY, OH, OR, PA). [S-GOV-003]
- States with an active paid family leave or disability payroll contribution in 2026: 13 [S-GOV-004]
- States requiring final pay immediately or on the day of discharge for fired employees: 9 (CA, CO, HI, MA, MI, MN, MO, MT, NV). [S-GOV-011]
- States with a 2026 state minimum wage above the federal $7.25: 30 [S-GOV-013]

Why this matters to buyers

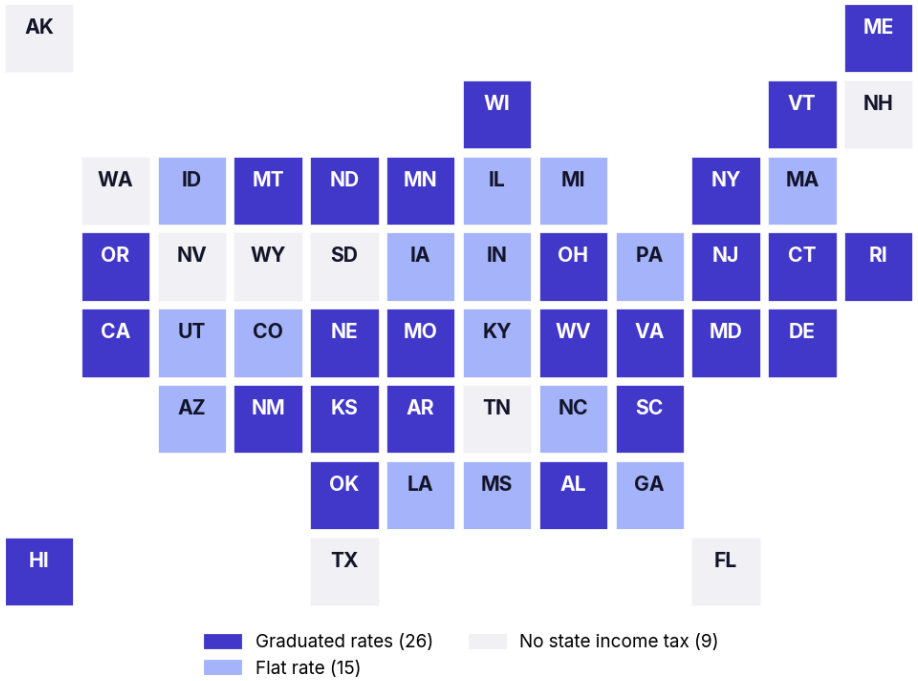
State rules add a second layer to every payroll: income tax withholding, unemployment insurance, paid leave contributions, pay frequency, final pay and new hire reporting. Businesses with employees in more than one state face each state's rules at once. These maps summarize official state sources for 2026; each state's full rules are in Appendix A.

Income and local taxes

CHART C16-01

9 states have no state income tax on wages

State income tax withholding by rate structure, 2026

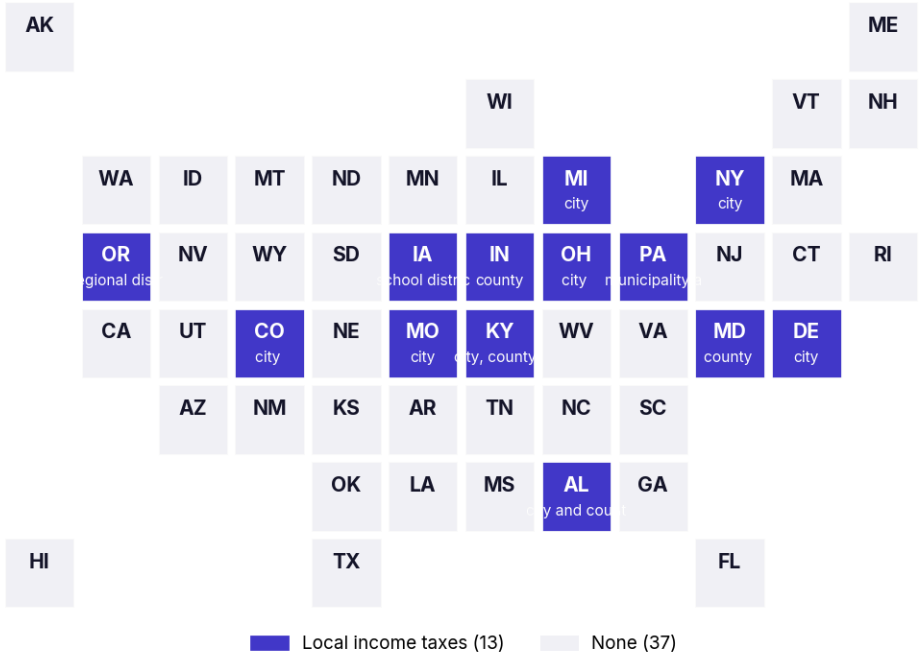


Source: official federal and state government pages, Step 8, September 2026

CHART C16-02

13 states have local income taxes

States where cities, counties or school districts levy income taxes, 2026



Source: official federal and state government pages, Step 8, September 2026

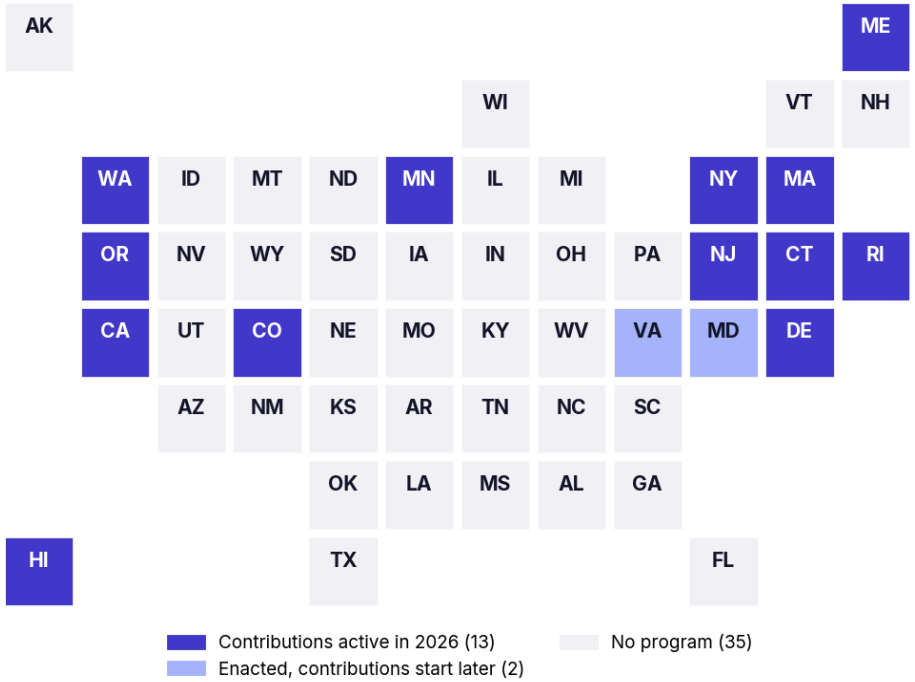
Paid leave and disability programs

Thirteen states collect paid family leave or disability contributions through payroll in 2026, and Maryland and Virginia have programs that start later. Buyers in these states should confirm that the provider withholds and remits these contributions.

CHART C16-03

13 states collect paid leave or disability contributions through payroll

State paid family leave or disability insurance payroll programs, 2026



Source: official federal and state government pages, Step 8, September 2026

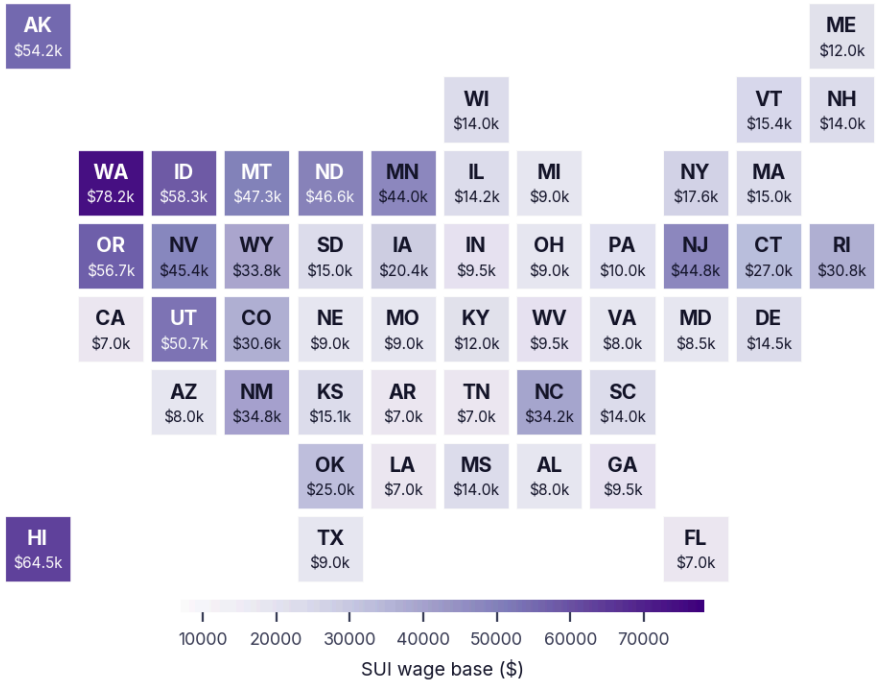
Unemployment insurance

State unemployment wage bases range from $7,000 to $78,200 (median $14,375). New employer rates run from 1.0% to 4.1% in the 40 states that set a single rate; others use industry averages.

CHART C16-04

SUI wage bases range from $7,000 to $78,200

State unemployment insurance taxable wage base, 2026 (label in $ thousands)

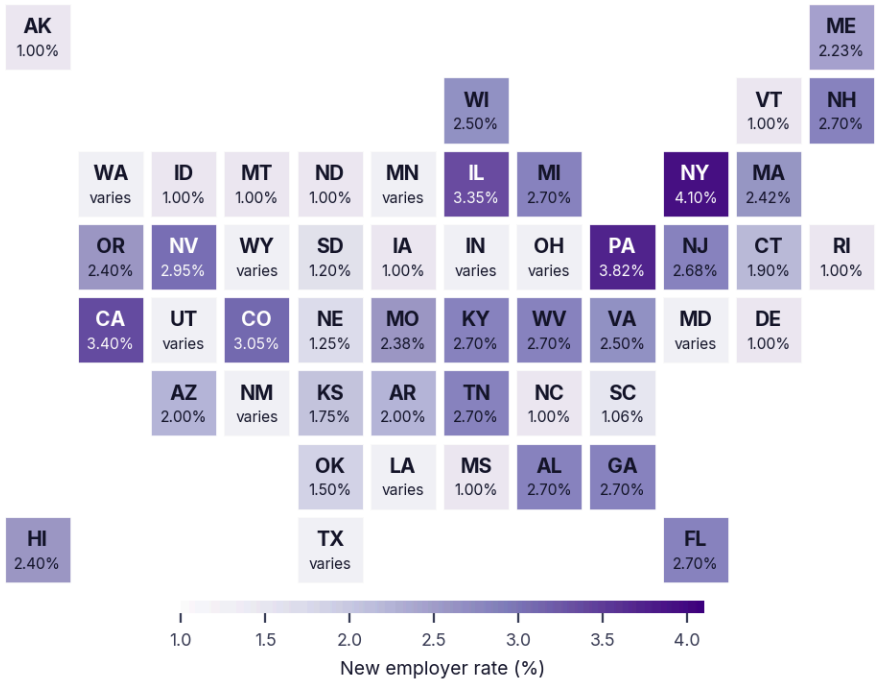


Source: official federal and state government pages, Step 8, September 2026

CHART C16-05

New employer SUI rates run from 1.0% to 4.1% where a single rate is set

New employer state unemployment rate, 2026 (blank: rate varies by industry or not stated)



Source: official federal and state government pages, Step 8, September 2026

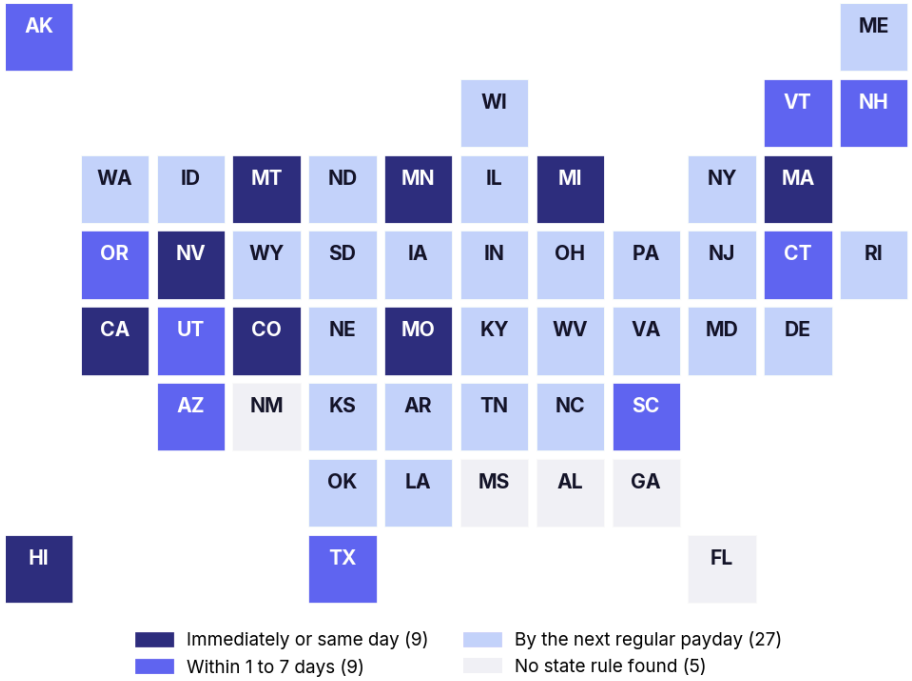
Final pay, pay frequency and new hire reporting

Nine states require final pay immediately or on the day an employee is fired, and nine more within one to seven days. Most states require pay at least twice a month for most workers, and ten set a new hire reporting deadline shorter than the federal 20 days.

CHART C16-06

9 states require final pay immediately when an employee is fired

Final paycheck deadline for fired employees, 2026 (simplified; see Appendix A for each rule)

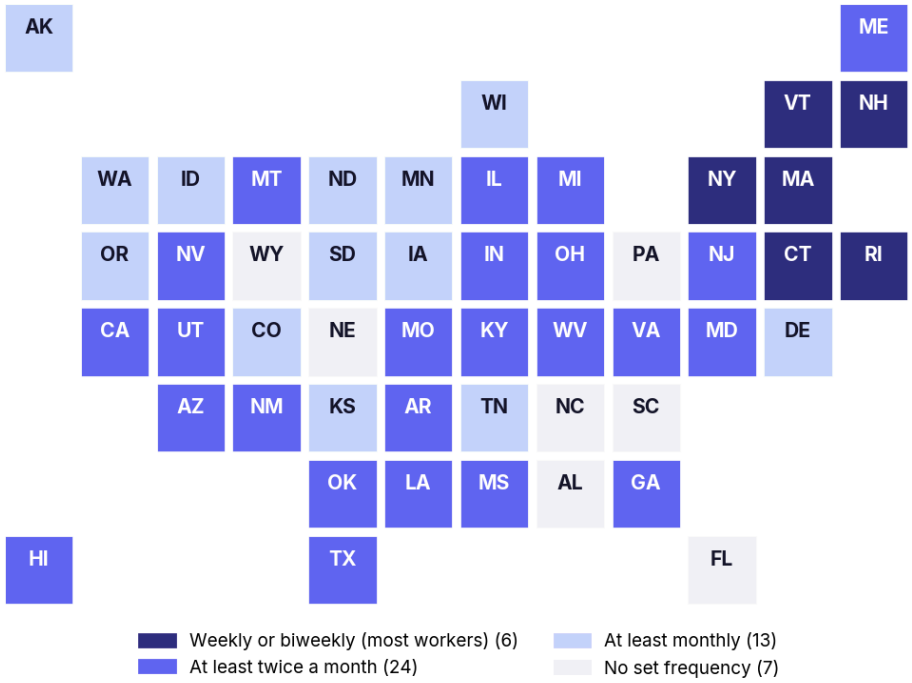


Source: official federal and state government pages, Step 8, September 2026

CHART C16-07

Most states require pay at least twice a month

Minimum pay frequency for most private employees, 2026 (simplified; some rules apply only to certain industries or worker types)

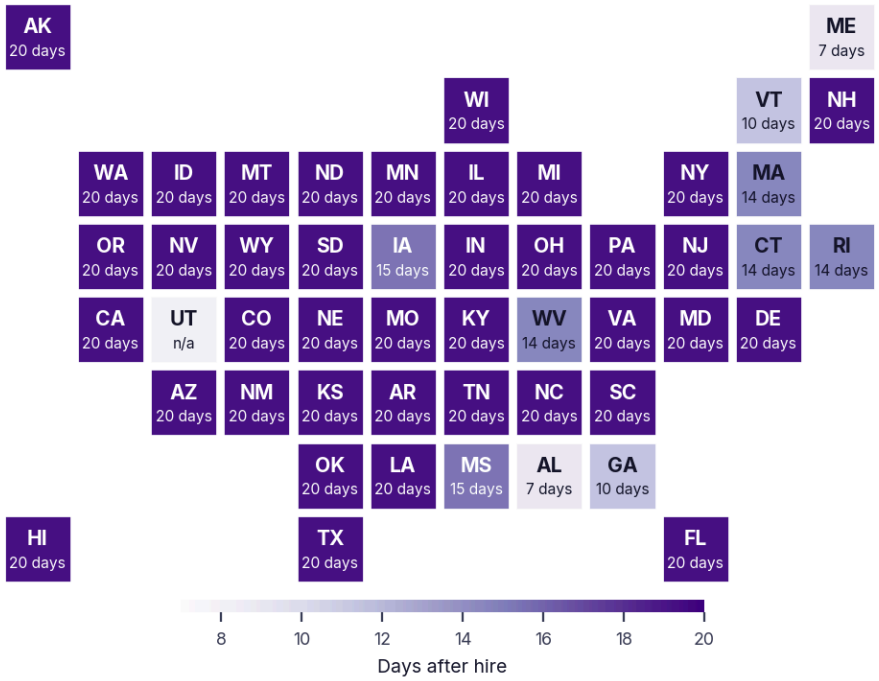


Source: official federal and state government pages, Step 8, September 2026

CHART C16-08

10 states set a new hire reporting deadline shorter than the federal 20 days

New hire reporting deadline in days, 2026



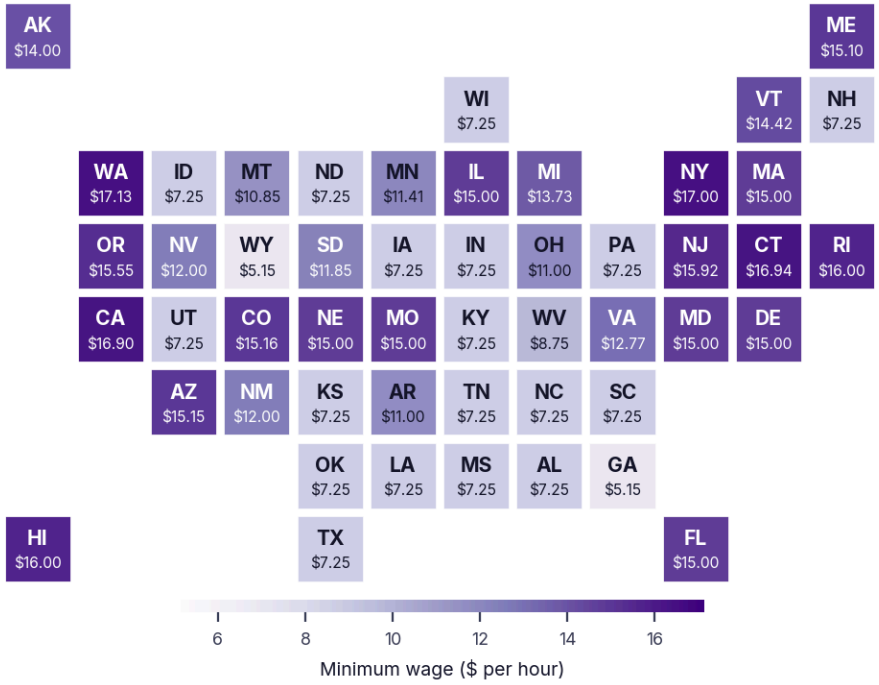
Source: official federal and state government pages, Step 8, September 2026

Minimum wage, workers' comp and business size

CHART C16-09

30 states set a minimum wage above the federal $7.25

State minimum wage, 2026 (states with no higher state rate shown at $7.25; some cities set higher rates)



Source: official federal and state government pages, Step 8, September 2026

CHART C16-10

4 states require workers' comp through a state fund

Workers' compensation market type, 2026

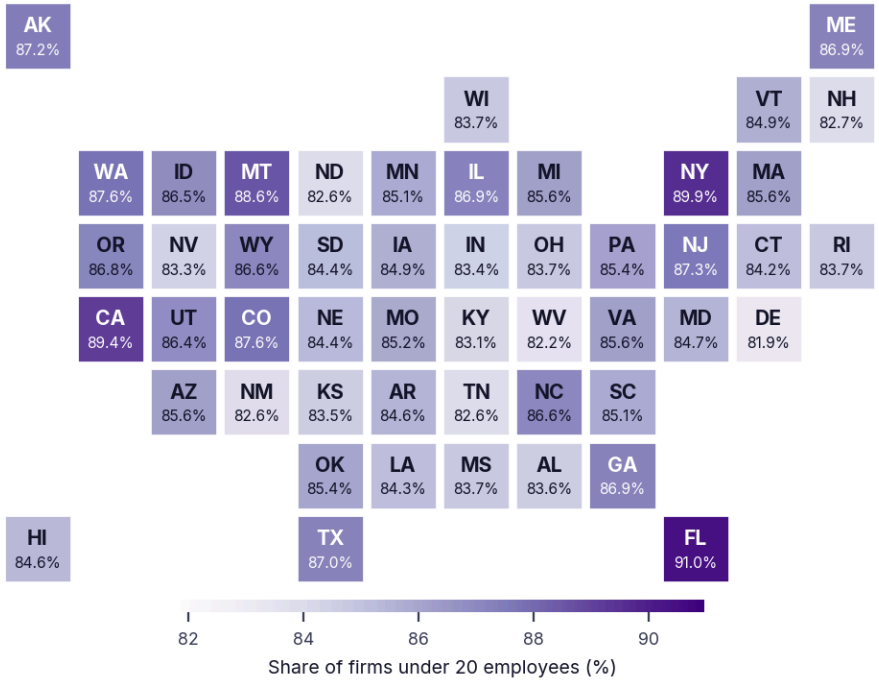


Source: official federal and state government pages, Step 8, September 2026

CHART C16-11

Nine in ten employer firms in every state have fewer than 20 employees

Share of employer firms with fewer than 20 employees, by state (SUSB 2022)



Source: US Census Bureau, County Business Patterns 2023 and Statistics of U.S. Businesses 2022

50-state comparison

TABLE T16-01

50-state payroll rules at a glance

Sample: 50 states

State	Income tax	Local tax	SUI wage base	New employer rate	Paid leave	Min. wage	Final pay (fired)	New hire days
AK	None	No	$54,200	1.00%	None	$14.00	Within 1 to 7 days	20
AL	Graduated rates	Yes	$8,000	2.70%	None	$7.25	No state rule found	7
AR	Graduated rates	No	$7,000	2.00%	None	$11.00	By the next regular payday	20
AZ	Flat rate	No	$8,000	2.00%	None	$15.15	Within 1 to 7 days	20
CA	Graduated rates	No	$7,000	3.40%	Active	$16.90	Immediate	20
CO	Flat rate	Yes	$30,600	3.05%	Active	$15.16	Immediate	20
CT	Graduated rates	No	$27,000	1.90%	Active	$16.94	Within 1 to 7 days	14
DE	Graduated rates	Yes	$14,500	1.00%	Active	$15.00	By the next regular payday	20
FL	None	No	$7,000	2.70%	None	$15.00	No state rule found	20
GA	Flat rate	No	$9,500	2.70%	None	$5.15	No state rule found	10
HI	Graduated rates	No	$64,500	2.40%	Active	$16.00	Immediate	20
IA	Flat rate	Yes	$20,400	1.00%	None	$7.25	By the next regular payday	15
ID	Flat rate	No	$58,300	1.00%	None	$7.25	By the next regular payday	20
IL	Flat rate	No	$14,250	3.35%	None	$15.00	By the next regular payday	20
IN	Flat rate	Yes	$9,500	varies	None	$7.25	By the next regular payday	20
KS	Graduated rates	No	$15,100	1.75%	None	$7.25	By the next regular payday	20
KY	Flat rate	Yes	$12,000	2.70%	None	$7.25	By the next regular payday	20
LA	Flat rate	No	$7,000	varies	None	$7.25	By the next regular payday	20
MA	Flat rate	No	$15,000	2.42%	Active	$15.00	Immediate	14
MD	Graduated rates	Yes	$8,500	varies	Later	$15.00	By the next regular payday	20

State	Income tax	Local tax	SUI wage base	New employer rate	Paid leave	Min. wage	Final pay (fired)	New hire days
ME	Graduated rates	No	$12,000	2.23%	Active	$15.10	By the next regular payday	7
MI	Flat rate	Yes	$9,000	2.70%	None	$13.73	Immediate	20
MN	Graduated rates	No	$44,000	varies	Active	$11.41	Immediate	20
MO	Graduated rates	Yes	$9,000	2.38%	None	$15.00	Immediate	20
MS	Flat rate	No	$14,000	1.00%	None	$7.25	No state rule found	15
MT	Graduated rates	No	$47,300	1.00%	None	$10.85	Immediate	20
NC	Flat rate	No	$34,200	1.00%	None	$7.25	By the next regular payday	20
ND	Graduated rates	No	$46,600	1.00%	None	$7.25	By the next regular payday	20
NE	Graduated rates	No	$9,000	1.25%	None	$15.00	By the next regular payday	20
NH	None	No	$14,000	2.70%	None	$7.25	Within 1 to 7 days	20
NJ	Graduated rates	No	$44,800	2.68%	Active	$15.92	By the next regular payday	20
NM	Graduated rates	No	$34,800	varies	None	$12.00	No state rule found	20
NV	None	No	$45,400	2.95%	None	$12.00	Immediate	20
NY	Graduated rates	Yes	$17,600	4.10%	Active	$17.00	By the next regular payday	20
OH	Graduated rates	Yes	$9,000	varies	None	$11.00	By the next regular payday	20
OK	Graduated rates	No	$25,000	1.50%	None	$7.25	By the next regular payday	20
OR	Graduated rates	Yes	$56,700	2.40%	Active	$15.55	Within 1 to 7 days	20
PA	Flat rate	Yes	$10,000	3.82%	None	$7.25	By the next regular payday	20
RI	Graduated rates	No	$30,800	1.00%	Active	$16.00	By the next regular payday	14
SC	Graduated rates	No	$14,000	1.06%	None	$7.25	Within 1 to 7 days	20
SD	None	No	$15,000	1.20%	None	$11.85	By the next regular payday	20
TN	None	No	$7,000	2.70%	None	$7.25	By the next regular payday	20
TX	None	No	$9,000	varies	None	$7.25	Within 1 to 7 days	20
UT	Flat rate	No	$50,700	varies	None	$7.25	Within 1 to 7 days	n/a
VA	Graduated rates	No	$8,000	2.50%	Later	$12.77	By the next regular payday	20
VT	Graduated rates	No	$15,400	1.00%	None	$14.42	Within 1 to 7 days	10
WA	None	No	$78,200	varies	Active	$17.13	By the next regular payday	20
WI	Graduated rates	No	$14,000	2.50%	None	$7.25	By the next regular payday	20
WV	Graduated rates	No	$9,500	2.70%	None	$8.75	By the next regular payday	14
WY	None	No	$33,800	varies	None	$5.15	By the next regular payday	20

Source: official federal and state government pages, Step 8, September 2026
Simplified categories coded from Step 8 official-source text. Full rules for each state are in Appendix A.

What this means for buyers

> **If you operate in one of these states, confirm local tax filing (source: state revenue departments, see Step 8 Sources tab).**
> *Ask: "Which local taxes in my state do you file?"*
> Behind it: States with local income taxes (city, county or school district): 13 (AL, CO, DE, IA, IN, KY, MD, MI, MO, NY, OH, OR, PA). [S-GOV-003]

> **In these states, final pay can be due immediately; ask if the provider can run a same-day final check (source: state labor departments).**
> *Ask: "Can you run a same-day final paycheck?"*
> Behind it: States requiring final pay immediately or on the day of discharge for fired employees: 9 (CA, CO, HI, MA, MI, MN, MO, MT, NV). [S-GOV-011]

> **In these states, payroll must withhold paid leave or disability contributions; confirm the provider handles them (source: state program pages).**
> *Ask: "Do you withhold and remit my state paid leave contributions?"*
> Behind it: States with an active paid family leave or disability payroll contribution in 2026: 13 (CA (SDI); CO (FAMLI); CT (CT Paid Leave); DE (Delaware Paid Leave); HI (TDI); MA (PFML); ME (Maine PFML); MN (Minnesota Paid Leave); NJ (TDI and FLI); NY (PFL and DBL); OR (Paid Leave Oregon); RI (TDI and TCI); WA (PFML and WA Cares)). [S-GOV-004]

> **In these states, workers' comp comes from the state fund, so pay-as-you-go offers may work differently (source: state workers' comp agencies).**
> *Ask: "How does workers' comp billing work in my state?"*
> Behind it: States with a monopolistic state workers' comp fund: 4 (ND, OH, WA, WY). [S-GOV-010]

> **State unemployment wage bases vary widely, from $7,000 to $78,200 in 2026; budget for it by state (source: state UI agencies).**
> *Ask: "Will your system cap SUI at my state's wage base automatically?"*
> Behind it: SUI taxable wage base, highest (2026): $78,200 (WA). [S-GOV-007]

> **Even in local-income-tax states, not every local provider advertises local filing; ask before you sign.**
> *Ask: "Do you file every local tax my employees owe, including school district taxes?"*
> Behind it: 46% of local providers based in states with local income taxes (n = 46) advertise local tax filing. [S-GOV-001]

> **Most employer firms are small, and most providers advertise to small businesses; ask about minimum charges (source: Census SUSB).**
> *Ask: "Is there a minimum monthly charge for small payrolls?"*
> Behind it: Share of US employer firms with under 20 employees (SUSB 2022): 89.4%. [S-GOV-015]

CHAPTER 17

Combined Findings

Key findings

- Tax errors appear in 10% of negative reviews read (n = 456), yet only 4% of providers (n = 195) publish the terms of a tax guarantee.
- 46% of local providers in local-income-tax states (n = 46) advertise local tax filing, compared with 64% of national providers (n = 36).
- One missed monthly deposit for 10 employees can draw a penalty of about $168 to $1,263, compared with a median monthly provider cost of $108 (n = 14).
- Most customers who say where they switched from left a national provider, yet only 11% of providers advertise mid-year switching support.
- 54% of providers advertise a named rep, and 37% of positive reviews read name or describe one.

Why this matters to buyers

Some of the most useful findings come from putting two sources side by side: what providers advertise against what reviewers report, or what the rules require against what providers say they handle. Each comparison below uses different bases, which are stated on every bar.

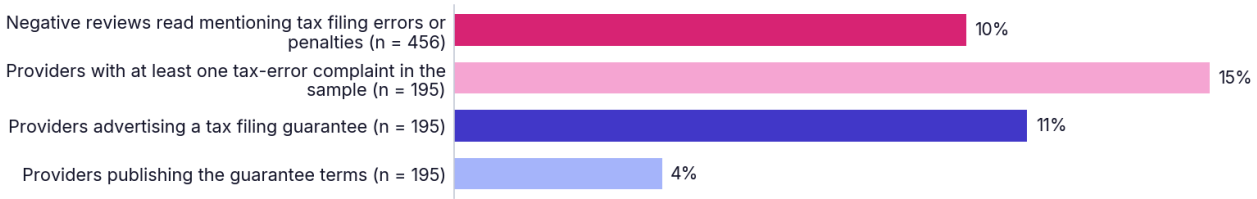
Tax errors vs. tax guarantees

Tax filing errors show up in reviews more often than published guarantees show up on websites. Where a money impact is reported, the median is $1,050 (n = 25 reviews with a figure). Buyers who worry about penalties have little published protection to compare.

CHART C17-01

Tax errors show up in reviews more often than guarantees show up on websites

Tax-error complaints compared with advertised tax guarantees (each bar has its own base)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

Local tax states vs. local tax filing

In the 13 states where cities, counties or school districts tax wages, fewer than half of local providers advertise local tax filing. A local firm in those states is not guaranteed to handle it.

CHART C17-02

Fewer than half of local providers in local-tax states advertise local tax filing

Share advertising local income tax filing



Source: PayrollModo provider audit, Step 5, September 2026; Step 8

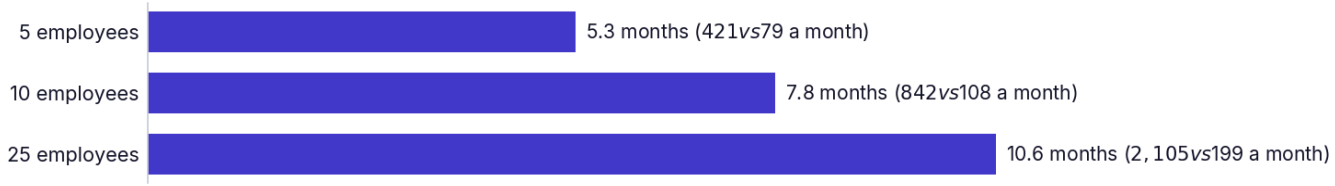
Cost of service vs. cost of a missed deposit

At every business size studied, a single deposit more than 15 days late costs more than a month of median published payroll service. This is the practical case for a provider that files and deposits, and for a guarantee in writing.

CHART C17-05

A deposit more than 15 days late costs 5 to 11 months of median payroll service

Penalty on one missed monthly deposit (more than 15 days late, 10%) divided by the median monthly provider cost at published prices, by business size



Source: official federal and state government pages, Step 8, September 2026; Step 6 cost model

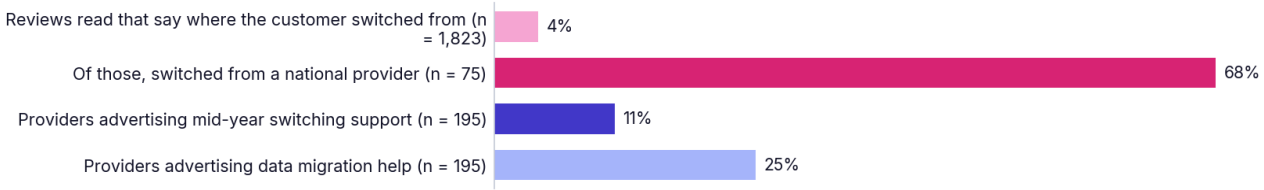
Switching demand vs. switching support

Switching is common in reviews, and most switchers who name their previous arrangement came from a national provider. Few providers advertise the import of prior quarters and year-to-date wages that a mid-year switch needs.

CHART C17-03

Switching is common in reviews; mid-year switching support is rarely advertised

Switching in reviews compared with advertised switching support (each bar has its own base)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

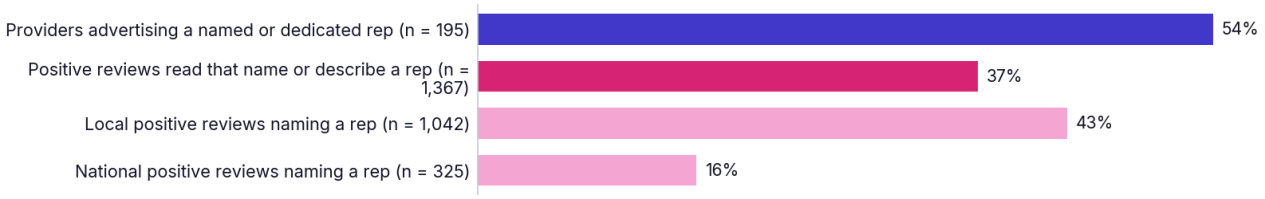
Named reps: advertised vs. praised

A named rep is both one of the most advertised service features and one of the most praised themes in positive reviews, especially for local providers.

CHART C17-04

A named rep is both widely advertised and widely praised

Named reps on websites compared with named reps in positive reviews (each bar has its own base)



Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5

Short deadlines vs. advertised tasks

Ten states set new hire reporting deadlines shorter than the federal 20 days, yet only 36% of providers advertise new hire reporting. Among local providers in those ten states, 6 of 17 do. Thirteen states run paid leave contributions through payroll; no audit field measured whether providers handle them, so it is a question to ask.

What this means for buyers

Ask whether new hire reporting to the state is handled for you; some states allow as few as 7 days.

Ask: "Do you file new hire reports with my state, and how quickly after I enter the employee?"

Behind it: 36% of payroll providers studied (n = 195) advertise new hire reporting on their website. 28% of national providers (n = 36) advertise new hire reporting on their website. 38% of local providers (n = 159) advertise new hire reporting on their website. [S-TAX-088, S-TAX-089, S-TAX-090]

A tax filing guarantee is uncommon; if a provider offers one, ask for the terms before you sign.

Ask: "Do you pay penalties and interest caused by your errors, and is that in the contract?"

Behind it: 11% of payroll providers studied (n = 195) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 25% of national providers (n = 36) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 8% of local providers (n = 159) advertise a tax filing guarantee covering penalties from the provider's errors on their website. [S-TAX-262, S-TAX-263, S-TAX-264]

Very few providers publish the terms of their tax guarantee; ask for them in writing and look for caps.

Ask: "Can you send the written terms of your tax guarantee, including any cap or deadline for claims?"

Behind it: 4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website. 14% of national providers (n = 36) advertise published terms for their tax filing guarantee on their website. 2% of local providers (n = 159) advertise published terms for their tax filing guarantee on their website. [S-TAX-291, S-TAX-292, S-TAX-293]

Mid-year switching support is advertised by only about 1 in 10 providers; confirm they import prior quarters and year-to-date wages.

Ask: "Will you import my prior quarters and year-to-date wages so my W-2s are correct?"

Behind it: 11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website. [S-SUP-204]

Paperless onboarding saves time; ask if new hires can sign W-4s and I-9 sections online.

Ask: "Can new hires complete W-4, I-9 and direct deposit forms online before day one?"

Behind it: 61% of payroll providers studied (n = 195) advertise onboarding and e-signature on their website. 72% of national providers (n = 36) advertise onboarding and e-signature on their website. 58% of local providers (n = 159) advertise onboarding and e-signature on their website. [S-SVC-407, S-SVC-408, S-SVC-409]

> **Most providers do not mention a local tax filing fee online; ask whether one applies and get the amount in writing.**
>
> *Ask: "Is there a local tax filing fee, and how much is it?"*
>
> Behind it: 0 of 195 providers publish a local tax filing fee or say one applies, 9 say it is free or included, and 186 do not mention it. [S-HID-006]

CHAPTER 18

Research Indexes

Key findings

- Transparency: providers score a median of 2 of 10; national providers average 3.6 vs 1.6 for local.
- Compliance coverage: median 4 of 10 tasks advertised.
- Buyer protection: median 0 of 7; most providers publish none of the protections counted.
- Support depth: median 2 of 8, with no clear national-local difference.
- No index quartile lines up with higher average ratings (Chapter 14).

Why this matters to buyers

The research indexes summarize many audit fields into six simple counts, so the market can be described in a few numbers. Each index counts Y values with equal weight (U counts as 0). They describe the market as a whole. They are not the PayrollModo Rating, are never shown on provider profiles, and are never used to score or rank named providers.

TABLE T18-07

How the research indexes are counted

Sample: all 195 providers

Index	Maximum	Items counted (Y = 1, U = 0, equal weight)
Transparency	10	published pricing; full fee schedule; terms published; tax guarantee terms published; implementation time stated; support hours stated; founding year stated; SOC report stated; cancellation terms stated; pricing tool
Compliance coverage	10	federal and state tax filing; local tax filing; year-end forms; new hire reporting; ACA reporting; garnishments; certified payroll; multi-state; state registration help; compliance alerts
Service breadth	18	count of the 18 add-on services advertised
Support depth	8	named rep; phone; chat; email; US-based support; 24/7 support; migration help; mid-year switching support
Buyer protection	7	month-to-month; tax guarantee; guarantee terms published; no setup fee; records access after cancellation stated; free trial; data export stated
Technology	8	employee portal; employee app; next-day or faster direct deposit; earned wage access; pay cards; QuickBooks integration; POS integration; time clock integration

Source: PayrollModo analysis, Step 9, September 2026

Research indexes describe the market. They are not the PayrollModo Rating, are never shown on provider profiles, and are never used to rank providers.

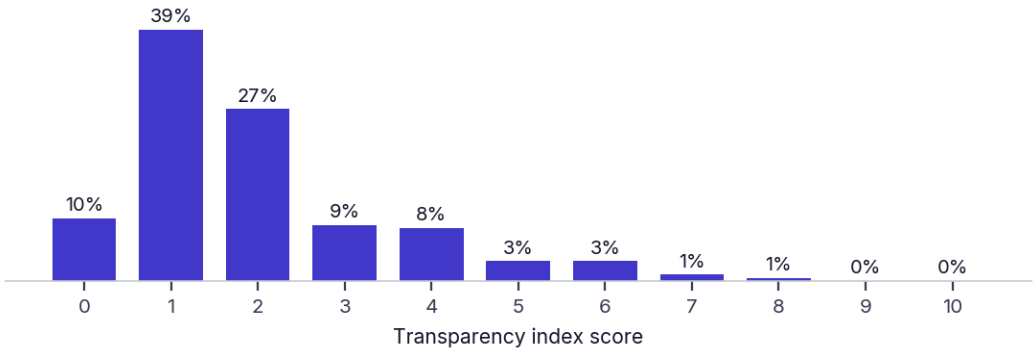
Transparency index

Transparency counts what a buyer can read before talking to sales: prices, fees, terms, guarantee terms, setup time, support hours, founding year, security reports and cancellation terms. The median provider scores 2 of 10 (mean 1.96, n = 195). National providers average 3.6 and local providers 1.6. Quartile cut points are 1 / 2 / 2.

CHART C18-01

Transparency index: median 2 of 10; national 3.6 vs local 1.6 on average

Share of providers at each transparency index score (0 to 10), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-01

Transparency index by group

Sample: n = 195; items counted: 10

Group	n	Mean	Median	Range
All providers	195	1.96	2	0 to 8
National	36	3.64	4.0	1 to 8
Local	159	1.58	1	0 to 6
Local, Northeast	35	1.49	1	0 to 3
Local, Midwest	31	1.55	1	0 to 4
Local, South	55	1.45	1	0 to 5
Local, West	38	1.89	2.0	0 to 6
Years: 15 to 29	56	1.88	1.0	1 to 6
Years: 30 or more	58	2.33	2.0	1 to 8
Delivery, full-service	156	1.63	1.0	0 to 6
Delivery, both	26	2.42	2.0	0 to 6
Local platform: licensed	108	1.66	1.0	0 to 6
Pricing, published	32	4.19	4.0	1 to 8
Pricing, quote only	163	1.53	1	0 to 6
Service breadth: 1 to 3 add-ons	33	2.09	2	0 to 6
Service breadth: 4 or more add-ons	153	1.97	2	0 to 8
Size focus: advertises 1 to 10	137	2.09	2	0 to 8
Size focus: advertises 51 or more	42	2.02	1.0	0 to 8
Rating: 4.5 and up	150	1.9	2.0	0 to 8
Rating: 4.0 to 4.49	35	2.09	1	0 to 6
Reviews: 10 to 49	96	1.48	1.0	0 to 6
Reviews: 50 to 99	33	2.24	2	1 to 5
Reviews: 100 or more	46	2.96	2.0	0 to 8

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): published pricing; full fee schedule; terms published; tax guarantee terms published; implementation time stated; support hours stated; founding year stated; SOC report stated; cancellation terms stated; pricing tool. Groups of 20 or more providers shown.

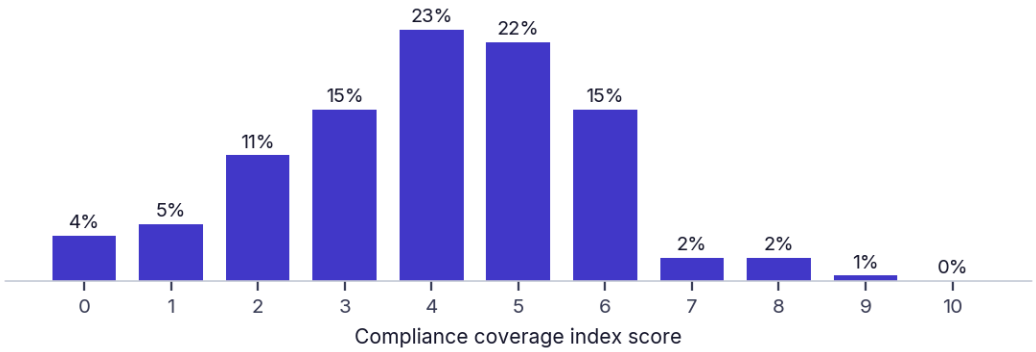
Compliance coverage index

Compliance coverage counts the tax and compliance tasks a provider advertises beyond basic payroll. The median provider scores 4 of 10 (mean 3.99, n = 195). National providers average 4.5 and local providers 3.9. Quartile cut points are 3 / 4 / 5.

CHART C18-02

Compliance coverage index: median 4 of 10; national 4.5 vs local 3.9 on average

Share of providers at each compliance coverage index score (0 to 10), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-02

Compliance coverage index by group

Sample: n = 195; items counted: 10

Group	n	Mean	Median	Range
All providers	195	3.99	4	0 to 9
National	36	4.5	4.0	0 to 8
Local	159	3.88	4	0 to 9
Local, Northeast	35	4.06	4	1 to 8
Local, Midwest	31	3.45	4	0 to 6
Local, South	55	3.78	4	1 to 9
Local, West	38	4.21	5.0	0 to 8
Years: 15 to 29	56	3.98	4.0	0 to 8
Years: 30 or more	58	4.21	4.0	0 to 8
Delivery, full-service	156	3.9	4.0	0 to 9
Delivery, both	26	4.35	4.5	0 to 7
Local platform: licensed	108	3.98	4.0	0 to 8
Pricing, published	32	4.22	4.0	0 to 6
Pricing, quote only	163	3.95	4	0 to 9
Service breadth: 1 to 3 add-ons	33	3.45	3	0 to 7
Service breadth: 4 or more add-ons	153	4.15	4	0 to 9
Size focus: advertises 1 to 10	137	4.07	4	0 to 9
Size focus: advertises 51 or more	42	4.5	5.0	0 to 9
Rating: 4.5 and up	150	3.91	4.0	0 to 9
Rating: 4.0 to 4.49	35	4.57	5	0 to 8
Reviews: 10 to 49	96	3.88	4.0	0 to 9

Group	n	Mean	Median	Range
Reviews: 50 to 99	33	3.76	4	0 to 6
Reviews: 100 or more	46	4.39	4.0	1 to 8

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): federal and state tax filing; local tax filing; year-end forms; new hire reporting; ACA reporting; garnishments; certified payroll; multi-state; state registration help; compliance alerts. Groups of 20 or more providers shown.

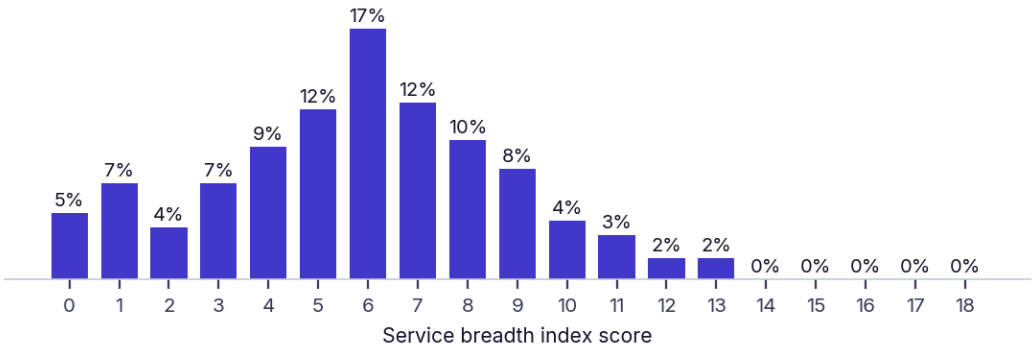
Service breadth index

Service breadth is the number of add-on services advertised, out of 18. The median provider scores 6 of 18 (mean 5.81, n = 195). National providers average 6.1 and local providers 5.7. Quartile cut points are 4 / 6 / 8.

CHART C18-03

Service breadth index: median 6 of 18; national 6.1 vs local 5.7 on average

Share of providers at each service breadth index score (0 to 18), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-03

Service breadth index by group

Sample: n = 195; items counted: 18

Group	n	Mean	Median	Range
All providers	195	5.81	6	0 to 13
National	36	6.11	6.0	0 to 13
Local	159	5.74	6	0 to 13
Local, Northeast	35	6.03	6	0 to 11
Local, Midwest	31	5.61	6	0 to 11
Local, South	55	6.15	6	0 to 13
Local, West	38	5	5.0	0 to 10
Years: 15 to 29	56	5.66	6.0	0 to 12
Years: 30 or more	58	6.28	6.0	1 to 11
Delivery, full-service	156	5.79	6.0	0 to 13
Delivery, both	26	6.35	6.0	0 to 11
Local platform: licensed	108	6.04	6.0	0 to 13
Pricing, published	32	5.44	5.5	0 to 13
Pricing, quote only	163	5.88	6	0 to 13
Service breadth: 1 to 3 add-ons	33	2	2	1 to 3
Service breadth: 4 or more add-ons	153	6.97	7	4 to 13

Group	n	Mean	Median	Range
Size focus: advertises 1 to 10	137	6.06	6	0 to 13
Size focus: advertises 51 or more	42	7.33	7.0	2 to 12
Rating: 4.5 and up	150	5.79	6.0	0 to 13
Rating: 4.0 to 4.49	35	5.91	6	1 to 13
Reviews: 10 to 49	96	5.45	6.0	0 to 13
Reviews: 50 to 99	33	5.97	6	0 to 12
Reviews: 100 or more	46	6.76	6.5	1 to 13

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): count of the 18 add-on services advertised. Groups of 20 or more providers shown.

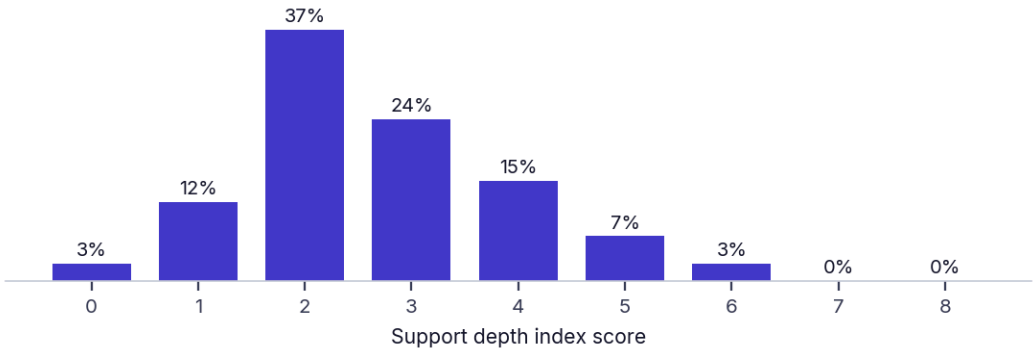
Support depth index

Support depth counts support channels and switching help. The median provider scores 2 of 8 (mean 2.67, n = 195). National providers average 2.6 and local providers 2.7. Quartile cut points are 2 / 2 / 3.

CHART C18-04

Support depth index: median 2 of 8; national 2.6 vs local 2.7 on average

Share of providers at each support depth index score (0 to 8), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-04

Support depth index by group

Sample: n = 195; items counted: 8

Group	n	Mean	Median	Range
All providers	195	2.67	2	0 to 6
National	36	2.61	3.0	0 to 6
Local	159	2.69	2	1 to 6
Local, Northeast	35	2.91	3	1 to 5
Local, Midwest	31	2.65	2	1 to 5
Local, South	55	2.53	2	1 to 6
Local, West	38	2.74	2.0	1 to 6
Years: 15 to 29	56	2.57	2.0	0 to 6
Years: 30 or more	58	2.78	3.0	0 to 6
Delivery, full-service	156	2.65	2.0	0 to 6
Delivery, both	26	2.65	2.5	0 to 6
Local platform: licensed	108	2.72	2.0	1 to 6

Group	n	Mean	Median	Range
Pricing, published	32	3.28	3.5	0 to 6
Pricing, quote only	163	2.55	2	0 to 6
Service breadth: 1 to 3 add-ons	33	2.52	2	0 to 5
Service breadth: 4 or more add-ons	153	2.74	3	0 to 6
Size focus: advertises 1 to 10	137	2.77	2	0 to 6
Size focus: advertises 51 or more	42	3.07	3.0	0 to 6
Rating: 4.5 and up	150	2.76	2.0	0 to 6
Rating: 4.0 to 4.49	35	2.43	2	0 to 6
Reviews: 10 to 49	96	2.61	2.0	1 to 6
Reviews: 50 to 99	33	2.82	3	0 to 6
Reviews: 100 or more	46	2.96	3.0	0 to 6

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): named rep; phone; chat; email; US-based support; 24/7 support; migration help; mid-year switching support. Groups of 20 or more providers shown.

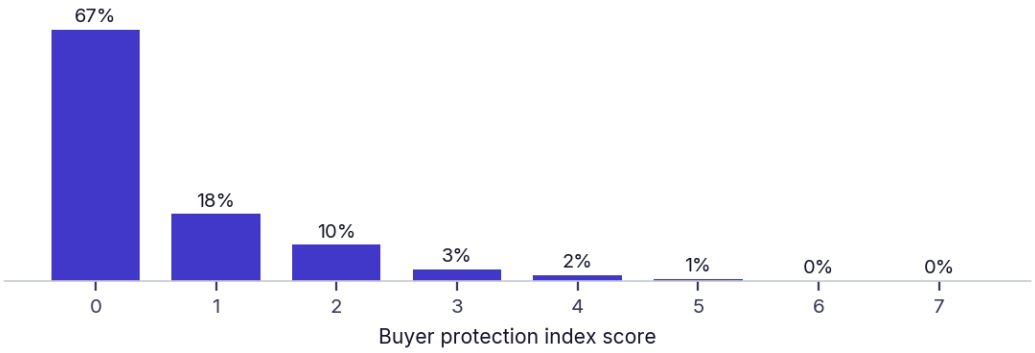
Buyer protection index

Buyer protection counts terms that protect a buyer who wants to try, leave or recover from an error. The median provider scores 0 of 7 (mean 0.55, n = 195). National providers average 1.4 and local providers 0.4. Quartile cut points are 0 / 0 / 1.

CHART C18-05

Buyer protection index: median 0 of 7; national 1.4 vs local 0.4 on average

Share of providers at each buyer protection index score (0 to 7), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-05

Buyer protection index by group

Sample: n = 195; items counted: 7

Group	n	Mean	Median	Range
All providers	195	0.55	0	0 to 5
National	36	1.36	1.0	0 to 5
Local	159	0.37	0	0 to 3
Local, Northeast	35	0.29	0	0 to 2
Local, Midwest	31	0.45	0	0 to 2
Local, South	55	0.36	0	0 to 3

Group	n	Mean	Median	Range
Local, West	38	0.39	0.0	0 to 2
Years: 15 to 29	56	0.52	0.0	0 to 4
Years: 30 or more	58	0.62	0.0	0 to 5
Delivery, full-service	156	0.39	0.0	0 to 4
Delivery, both	26	0.58	0.0	0 to 3
Local platform: licensed	108	0.34	0.0	0 to 2
Pricing, published	32	1.5	1.0	0 to 5
Pricing, quote only	163	0.37	0	0 to 3
Service breadth: 1 to 3 add-ons	33	0.73	0	0 to 4
Service breadth: 4 or more add-ons	153	0.52	0	0 to 5
Size focus: advertises 1 to 10	137	0.64	0	0 to 5
Size focus: advertises 51 or more	42	0.57	0.0	0 to 5
Rating: 4.5 and up	150	0.56	0.0	0 to 5
Rating: 4.0 to 4.49	35	0.51	0	0 to 4
Reviews: 10 to 49	96	0.32	0.0	0 to 3
Reviews: 50 to 99	33	0.58	0	0 to 3
Reviews: 100 or more	46	1	0.0	0 to 5

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): month-to-month; tax guarantee; guarantee terms published; no setup fee; records access after cancellation stated; free trial; data export stated. Groups of 20 or more providers shown.

Technology index

Technology counts employee tools, fast deposits and integrations. The median provider scores 3 of 8 (mean 2.8, n = 195). National providers average 3.4 and local providers 2.6. Quartile cut points are 1.5 / 3 / 4.

CHART C18-06

Technology index: median 3 of 8; national 3.4 vs local 2.6 on average

Share of providers at each technology index score (0 to 8), n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

TABLE T18-06

Technology index by group

Sample: n = 195; items counted: 8

Group	n	Mean	Median	Range
All providers	195	2.8	3	0 to 7

Group	n	Mean	Median	Range
National	36	3.44	3.5	1 to 7
Local	159	2.65	3	0 to 7
Local, Northeast	35	2.54	2	0 to 6
Local, Midwest	31	2.94	3	0 to 6
Local, South	55	2.45	2	0 to 7
Local, West	38	2.82	3.0	0 to 5
Years: 15 to 29	56	2.8	3.0	0 to 7
Years: 30 or more	58	3	3.0	0 to 7
Delivery, full-service	156	2.68	3.0	0 to 7
Delivery, both	26	3.15	3.0	0 to 7
Local platform: licensed	108	2.81	3.0	0 to 6
Pricing, published	32	3.06	3.0	0 to 6
Pricing, quote only	163	2.75	3	0 to 7
Service breadth: 1 to 3 add-ons	33	1.67	1	0 to 5
Service breadth: 4 or more add-ons	153	3.14	3	0 to 7
Size focus: advertises 1 to 10	137	2.93	3	0 to 7
Size focus: advertises 51 or more	42	3.4	4.0	0 to 7
Rating: 4.5 and up	150	2.73	3.0	0 to 6
Rating: 4.0 to 4.49	35	3.17	3	1 to 7
Reviews: 10 to 49	96	2.62	3.0	0 to 5
Reviews: 50 to 99	33	3.21	3	0 to 7
Reviews: 100 or more	46	3.17	3.0	1 to 7

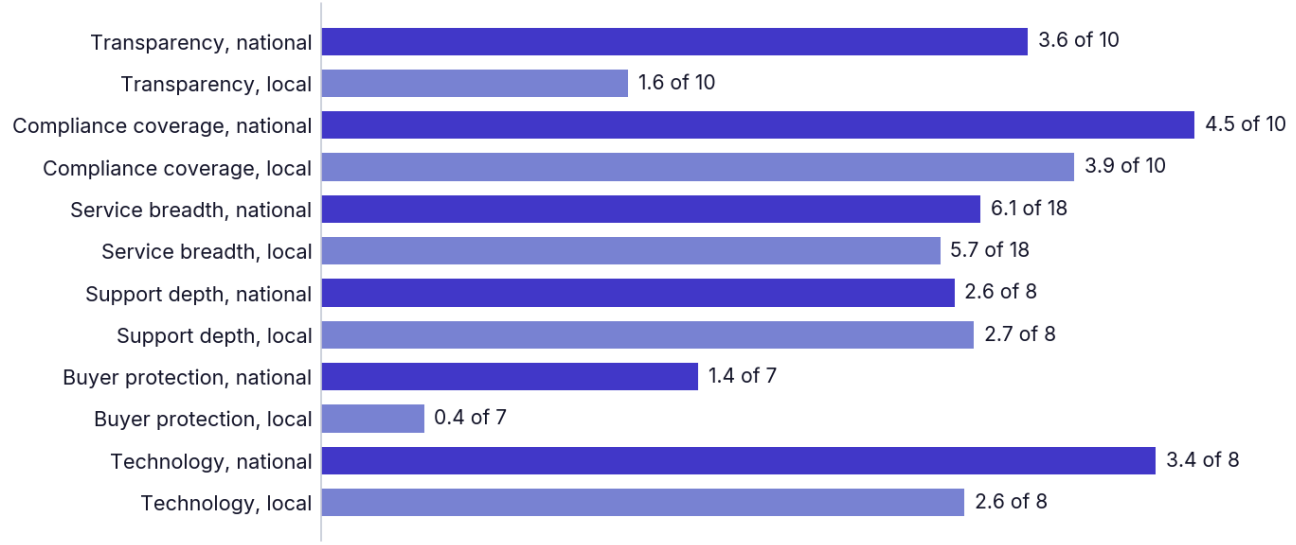
Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)
Items counted (each Y = 1 point, U = 0): employee portal; employee app; next-day or faster direct deposit; earned wage access; pay cards; QuickBooks integration; POS integration; time clock integration. Groups of 20 or more providers shown.

Indexes compared by segment

CHART C18-07

National providers score higher on four indexes; support depth and service breadth are level

Mean index score as a share of the maximum, national n = 36 and local n = 159



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9B indexes)

Index quartiles, ratings and complaints

Chapter 14 compares each index quartile with average ratings and with matching complaints. Ratings do not rise with any index. The highest transparency quartile carries the most billing complaints and the highest buyer protection quartile the most cancellation or exit complaints, and these quartiles are mostly national providers with large review volumes. These are observations, not causes.

What this means for buyers

> **Use the transparency checklist as a guide for what to ask; the index describes the market and is not a provider score.**
> *Ask: "Which of these transparency items can you confirm in writing?"*
> Behind it: Payroll providers studied average 2.0 out of 10 on the transparency index (median 2, n = 195); indexes describe the market and are not provider scores. [S-IDX-001]

> **Use the buyer protection checklist as a guide for what to ask; the index describes the market and is not a provider score.**
> *Ask: "Which of these buyer protection items can you confirm in writing?"*
> Behind it: Payroll providers studied average 0.6 out of 7 on the buyer protection index (median 0, n = 195); indexes describe the market and are not provider scores. [S-IDX-013]

> **Use the support depth checklist as a guide for what to ask; the index describes the market and is not a provider score.**
> *Ask: "Which of these support depth items can you confirm in writing?"*
> Behind it: Payroll providers studied average 2.7 out of 8 on the support depth index (median 2, n = 195); indexes describe the market and are not provider scores. [S-IDX-010]

> **Use the compliance coverage checklist as a guide for what to ask; the index describes the market and is not a provider score.**
> *Ask: "Which of these compliance coverage items can you confirm in writing?"*
> Behind it: Payroll providers studied average 4.0 out of 10 on the compliance coverage index (median 4, n = 195); indexes describe the market and are not provider scores. [S-IDX-004]

> **Use the technology checklist as a guide for what to ask; the index describes the market and is not a provider score.**
> *Ask: "Which of these technology items can you confirm in writing?"*
> Behind it: Payroll providers studied average 2.8 out of 8 on the technology index (median 3, n = 195); indexes describe the market and are not provider scores. [S-IDX-016]

CHAPTER 19

Buyer Scenarios

Key findings

- Matching providers range from 0 to 81 across the 22 scenarios (n = 195).
- 2 scenarios have no provider advertising every must-have: restaurant with tipped staff; worried about tax penalties.
- 8 of 195 providers advertise all 3 features a buyer in the "Construction contractor on public jobs" scenario needs (certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp); the bottleneck is certified payroll for prevailing wage jobs (26 of 195). [S-SCN-003]
- 5 of 195 providers advertise all 3 features a buyer in the "No-contract buyer" scenario needs (month-to-month service or no long-term contract, published pricing, no setup fee); the bottleneck is no setup fee (12 of 195). [S-SCN-012]
- Matching providers are counted, never ranked. Their names stay in the project files.

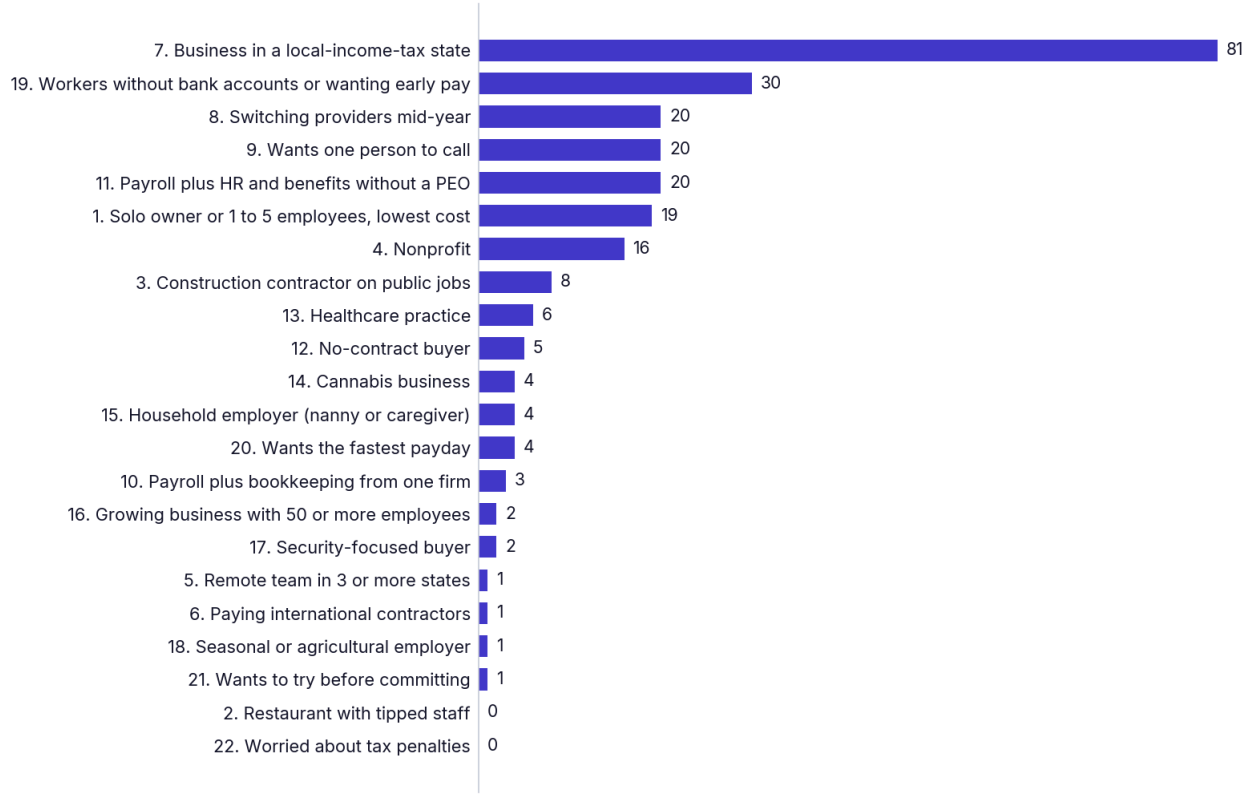
Why this matters to buyers

Buyers do not shop for an average provider. They shop for a provider that handles their particular mix of needs. Each scenario below sets the must-have features for a common buyer profile and counts how many providers advertise all of them. The bottleneck is the single must-have that rules out the most providers: ask about it first. Counts use advertised features only, so a provider that does not advertise a feature may still offer it.

CHART C19-01

Matching providers range from none to 81 across the 22 buyer scenarios

Providers advertising all must-haves for each buyer scenario, counts, n = 195



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-01

Buyer scenarios overview

Sample: n = 195 providers

#	Scenario	Matching providers	National	Local	Bottleneck must-have
1	Solo owner or 1 to 5 employees, lowest cost	19 of 195	9	10	published pricing (32 of 195)
2	Restaurant with tipped staff	0 of 195	0	0	a named POS integration (12 of 195)
3	Construction contractor on public jobs	8 of 195	0	8	certified payroll for prevailing wage jobs (26 of 195)
4	Nonprofit	16 of 195	10	6	a dedicated nonprofit page (38 of 195)
5	Remote team in 3 or more states	1 of 195	1	0	help registering state tax accounts (15 of 195)
6	Paying international contractors	1 of 195	1	0	international contractor payments (1 of 195)
7	Business in a local-income-tax state	81 of 195	23	58	local income tax filing (81 of 195)
8	Switching providers mid-year	20 of 195	3	17	mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195)
9	Wants one person to call	20 of 195	5	15	US-based support (32 of 195)
10	Payroll plus bookkeeping from one firm	3 of 195	0	3	business tax preparation (5 of 195)
11	Payroll plus HR and benefits without a PEO	20 of 195	8	12	benefits brokerage (health insurance) (46 of 195)
12	No-contract buyer	5 of 195	4	1	no setup fee (12 of 195)

#	Scenario	Matching providers	National	Local	Bottleneck must-have
13	Healthcare practice	6 of 195	5	1	a SOC 2 report (15 of 195)
14	Cannabis business	4 of 195	2	2	a dedicated cannabis page (4 of 195)
15	Household employer (nanny or caregiver)	4 of 195	3	1	household employer (nanny) payroll (4 of 195)
16	Growing business with 50 or more employees	2 of 195	1	1	a SOC 1 Type II report (8 of 195)
17	Security-focused buyer	2 of 195	1	1	a SOC 1 Type II report (8 of 195)
18	Seasonal or agricultural employer	1 of 195	1	0	a dedicated agriculture page (3 of 195)
19	Workers without bank accounts or wanting early pay	30 of 195	10	20	earned wage access (on-demand pay) (42 of 195)
20	Wants the fastest payday	4 of 195	3	1	next-day or same-day direct deposit (12 of 195)
21	Wants to try before committing	1 of 195	1	0	a free trial (8 of 195)
22	Worried about tax penalties	0 of 195	0	0	published terms for their tax filing guarantee (8 of 195)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

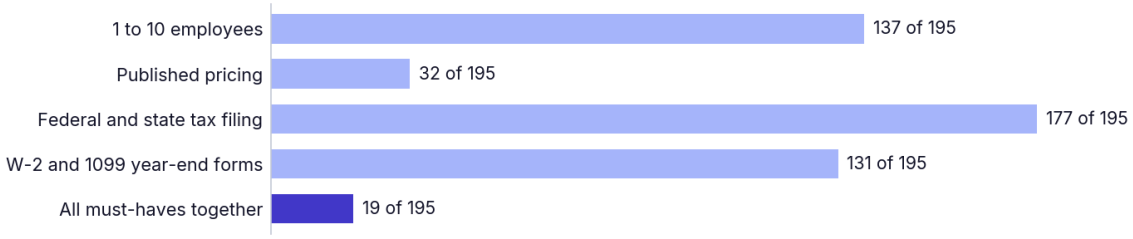
Scenario 1: Solo owner or 1 to 5 employees, lowest cost

Must-haves: serving businesses with 1 to 10 employees; published pricing; federal and state payroll tax filing and deposits; W-2 and 1099 year-end forms. **Business size used for cost:** 3 employees. [S-SCN-001]

CHART C19-02

19 of 195 providers advertise all 4 must-haves; the bottleneck is published pricing

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 1: Solo owner or 1 to 5 employees, lowest cost)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-02

Scenario 1: Solo owner or 1 to 5 employees, lowest cost

Sample: n = 19 matching providers

Measure	Result
Matching providers	19 of 195 (10%)
National and local	9 national, 10 local
Local by region	Northeast 1, Midwest 1, South 3, West 5
Bottleneck	published pricing (32 of 195)
Average rating of matches	4.78 (n = 19)
Monthly cost of matches	$68 median at 3 employees (n = 11 with published prices)
Common complaints among matches (negative reviews read)	Slow or unresponsive support (51); Software bugs or hard to use (30); Late, missed, or wrong paychecks or direct deposits (18)
Common extras advertised by matches	time and attendance (16); HR advisory or an HR helpline (10); onboarding and e-signature (10)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 19 of 195 providers advertise all 4 must-haves (serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is published pricing: only 32 of 195 providers list it, so ask about it first to narrow the field quickly.
- 9 national and 10 local providers match; if you prefer a local firm, check the West first, where 5 matching local providers are based.
- Among matching providers that publish prices (n = 11), the monthly cost at 3 employees runs from $32 to $168; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: published pricing (32 of 195).
2. Confirm the other must-haves in writing: serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms.
3. Get an all-in quote at 3 employees and compare it with the published median of $68.

Stat: S-SCN-001

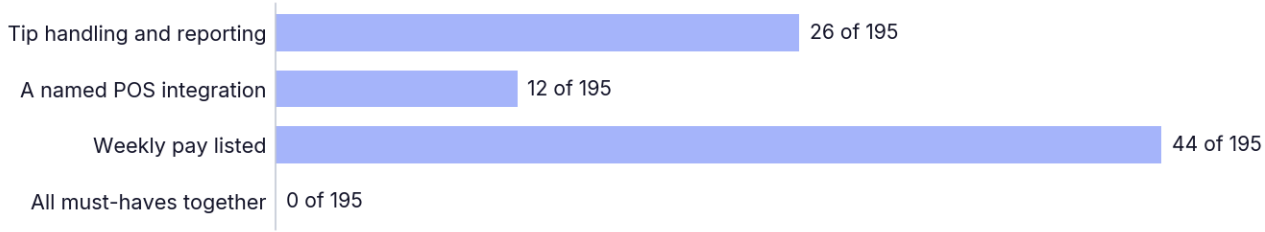
Scenario 2: Restaurant with tipped staff

Must-haves: tip handling and reporting; a named POS integration; weekly pay. **Business size used for cost:** 15 employees. [S-SCN-002]

CHART C19-03

No provider advertises all 3 must-haves; the bottleneck is a named POS integration

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 2: Restaurant with tipped staff)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-03

Scenario 2: Restaurant with tipped staff

Sample: n = 0 matching providers

Measure	Result
Matching providers	0 of 195 (0%)
National and local	0 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	a named POS integration (12 of 195)
Average rating of matches	not collected (no matches)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	none coded
Common extras advertised by matches	none

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- No provider in the study advertises all 3 must-haves (tip handling and reporting, a named POS integration, weekly pay); start with providers that list the rarest item, a named POS integration (12 of 195), and ask them about the rest.
- The hardest item to find is a named POS integration: only 12 of 195 providers list it, so ask about it first to narrow the field quickly.

What to check first

1. Ask about the rarest must-have first: a named POS integration (12 of 195).
2. Confirm the other must-haves in writing: tip handling and reporting, a named POS integration, weekly pay.
3. Get an all-in quote at 15 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-002

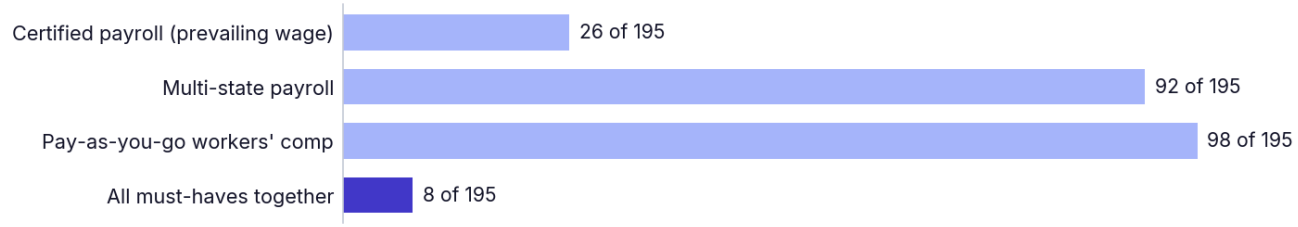
Scenario 3: Construction contractor on public jobs

Must-haves: certified payroll for prevailing wage jobs; multi-state payroll; pay-as-you-go workers' comp.
Business size used for cost: 25 employees. [S-SCN-003]

CHART C19-04

8 of 195 providers advertise all 3 must-haves; the bottleneck is certified payroll for prevailing wage jobs

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 3: Construction contractor on public jobs)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-04

Scenario 3: Construction contractor on public jobs

Sample: n = 8 matching providers

Measure	Result
Matching providers	8 of 195 (4%)
National and local	0 national, 8 local
Local by region	Northeast 2, Midwest 0, South 3, West 3
Bottleneck	certified payroll for prevailing wage jobs (26 of 195)
Average rating of matches	4.78 (n = 8)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	Slow or unresponsive support (2)
Common extras advertised by matches	time and attendance (8); HR advisory or an HR helpline (7); background checks (7)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 8 of 195 providers advertise all 3 must-haves (certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is certified payroll for prevailing wage jobs: only 26 of 195 providers list it, so ask about it first to narrow the field quickly.
- 0 national and 8 local providers match; if you prefer a local firm, check the South first, where 3 matching local providers are based.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: certified payroll for prevailing wage jobs (26 of 195).
2. Confirm the other must-haves in writing: certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp.
3. Get an all-in quote at 25 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-003

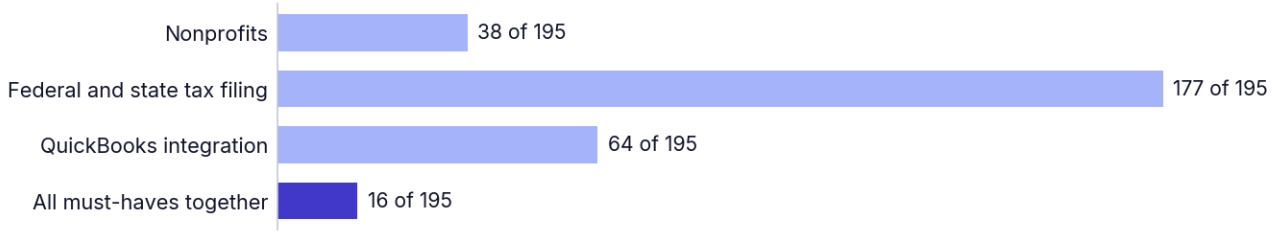
Scenario 4: Nonprofit

Must-haves: a dedicated nonprofit page; federal and state payroll tax filing and deposits; QuickBooks integration. **Business size used for cost:** 10 employees. [S-SCN-004]

CHART C19-05

16 of 195 providers advertise all 3 must-haves; the bottleneck is a dedicated nonprofit page

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 4: Nonprofit)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-05

Scenario 4: Nonprofit

Sample: n = 16 matching providers

Measure	Result
Matching providers	16 of 195 (8%)
National and local	10 national, 6 local
Local by region	Northeast 0, Midwest 3, South 2, West 1
Bottleneck	a dedicated nonprofit page (38 of 195)
Average rating of matches	4.68 (n = 16)
Monthly cost of matches	$87; $109
Common complaints among matches (negative reviews read)	Slow or unresponsive support (51); Software bugs or hard to use (38); Onboarding or implementation problems (17)
Common extras advertised by matches	time and attendance (16); onboarding and e-signature (13); benefits administration (12)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 16 of 195 providers advertise all 3 must-haves (a dedicated nonprofit page, federal and state payroll tax filing and deposits, QuickBooks integration); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a dedicated nonprofit page: only 38 of 195 providers list it, so ask about it first to narrow the field quickly.
- 10 national and 6 local providers match; if you prefer a local firm, check the Midwest first, where 3 matching local providers are based.
- Among matching providers that publish prices (n = 2), the monthly cost at 10 employees runs from $87 to $109; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a dedicated nonprofit page (38 of 195).
2. Confirm the other must-haves in writing: a dedicated nonprofit page, federal and state payroll tax filing and deposits, QuickBooks integration.
3. Get an all-in quote at 10 employees and compare it with the published range ($87; $109).

Stat: S-SCN-004

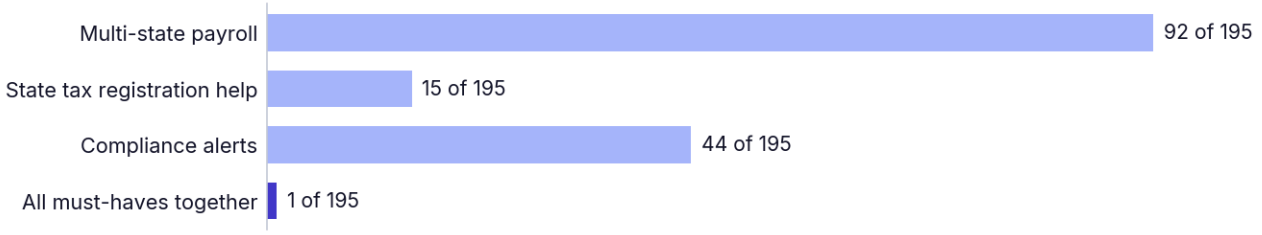
Scenario 5: Remote team in 3 or more states

Must-haves: multi-state payroll; help registering state tax accounts; compliance alerts or law-change updates. **Business size used for cost:** 15 employees. [S-SCN-005]

CHART C19-06

1 of 195 providers advertise all 3 must-haves; the bottleneck is help registering state tax accounts

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 5: Remote team in 3 or more states)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-06

Scenario 5: Remote team in 3 or more states

Sample: n = 1 matching providers

Measure	Result
Matching providers	1 of 195 (1%)
National and local	1 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	help registering state tax accounts (15 of 195)
Average rating of matches	4.58 (n = 1)
Monthly cost of matches	$139
Common complaints among matches (negative reviews read)	Slow or unresponsive support (8); Tax filing errors or penalties (3); Late, missed, or wrong paychecks or direct deposits (3)
Common extras advertised by matches	HR advisory or an HR helpline (1); an employee handbook or policy builder (1); benefits brokerage (health insurance) (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 1 of 195 providers advertise all 3 must-haves (multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is help registering state tax accounts: only 15 of 195 providers list it, so ask about it first to narrow the field quickly.
- All 1 matching providers are national; local firms rarely advertise this combination, so ask local firms directly if you want one.
- Among matching providers that publish prices (n = 1), the monthly cost at 15 employees runs from $139 to $139; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: help registering state tax accounts (15 of 195).
2. Confirm the other must-haves in writing: multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates.
3. Get an all-in quote at 15 employees and compare it with the published range ($139).

Stat: S-SCN-005

Scenario 6: Paying international contractors

Must-haves: 1099 contractor payments; international contractor payments. **Business size used for cost:** 10 employees. [S-SCN-006]

CHART C19-07

1 of 195 providers advertise all 2 must-haves; the bottleneck is international contractor payments

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 6: Paying international contractors)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-07

Scenario 6: Paying international contractors

Sample: n = 1 matching providers

Measure	Result
Matching providers	1 of 195 (1%)
National and local	1 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	international contractor payments (1 of 195)
Average rating of matches	4.58 (n = 1)
Monthly cost of matches	$109
Common complaints among matches (negative reviews read)	Slow or unresponsive support (8); Tax filing errors or penalties (3); Late, missed, or wrong paychecks or direct deposits (3)
Common extras advertised by matches	HR advisory or an HR helpline (1); an employee handbook or policy builder (1); benefits brokerage (health insurance) (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 1 of 195 providers advertise both must-haves (1099 contractor payments, international contractor payments); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is international contractor payments: only 1 of 195 providers list it, so ask about it first to narrow the field quickly.
- All 1 matching providers are national; local firms rarely advertise this combination, so ask local firms directly if you want one.
- Among matching providers that publish prices (n = 1), the monthly cost at 10 employees runs from $109 to $109; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: international contractor payments (1 of 195).
2. Confirm the other must-haves in writing: 1099 contractor payments, international contractor payments.
3. Get an all-in quote at 10 employees and compare it with the published range ($109).

Stat: S-SCN-006

Scenario 7: Business in a local-income-tax state

Must-haves: local income tax filing. **Business size used for cost:** 10 employees. [S-SCN-007]

CHART C19-08

81 of 195 providers advertise local income tax filing

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 7: Business in a local-income-tax state)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-08

Scenario 7: Business in a local-income-tax state

Sample: n = 81 matching providers

Measure	Result
Matching providers	81 of 195 (42%)
National and local	23 national, 58 local
Local by region	Northeast 18, Midwest 12, South 19, West 9
Bottleneck	local income tax filing (81 of 195)
Average rating of matches	4.72 (n = 81)
Monthly cost of matches	$95 middle value at 10 employees; only 7 matching providers publish prices, so treat as a rough guide
Common complaints among matches (negative reviews read)	Slow or unresponsive support (110); Software bugs or hard to use (67); Late, missed, or wrong paychecks or direct deposits (35)
Common extras advertised by matches	time and attendance (72); onboarding and e-signature (58); benefits administration (49)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- 81 of 195 providers advertise local income tax filing; ask every other provider on your list whether they handle it before you compare prices.
- 23 national and 58 local providers match; if you prefer a local firm, check the South first, where 19 matching local providers are based.
- Among matching providers that publish prices (n = 7), the monthly cost at 10 employees runs from $58 to $200; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: local income tax filing (81 of 195).
2. Confirm the other must-haves in writing: local income tax filing.
3. Get an all-in quote at 10 employees and compare it with the published median of $95.

Stat: S-SCN-007

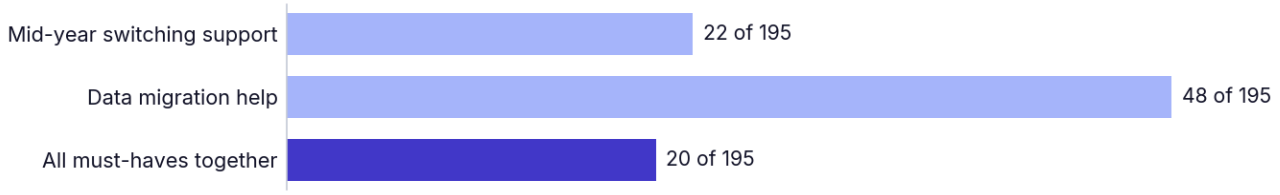
Scenario 8: Switching providers mid-year

Must-haves: mid-year switching support (importing prior quarters and year-to-date wages); data migration help. **Business size used for cost:** 10 employees. [S-SCN-008]

CHART C19-09

20 of 195 providers advertise all 2 must-haves; the bottleneck is mid-year switching support (importing prior quarters and year-to-date wages)

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 8: Switching providers mid-year)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-09

Scenario 8: Switching providers mid-year

Sample: n = 20 matching providers

Measure	Result
Matching providers	20 of 195 (10%)
National and local	3 national, 17 local
Local by region	Northeast 1, Midwest 3, South 7, West 6
Bottleneck	mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195)
Average rating of matches	4.88 (n = 20)
Monthly cost of matches	$109 middle value at 10 employees; only 5 matching providers publish prices, so treat as a rough guide
Common complaints among matches (negative reviews read)	Slow or unresponsive support (32); Software bugs or hard to use (10); Billing errors or hidden fees (8)
Common extras advertised by matches	time and attendance (19); onboarding and e-signature (12); benefits administration (11)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 20 of 195 providers advertise both must-haves (mid-year switching support (importing prior quarters and year-to-date wages), data migration help); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is mid-year switching support (importing prior quarters and year-to-date wages): only 22 of 195 providers list it, so ask about it first to narrow the field quickly.
- 3 national and 17 local providers match; if you prefer a local firm, check the South first, where 7 matching local providers are based.
- Among matching providers that publish prices (n = 5), the monthly cost at 10 employees runs from $100 to $222; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195).
2. Confirm the other must-haves in writing: mid-year switching support (importing prior quarters and year-to-date wages), data migration help.
3. Get an all-in quote at 10 employees and compare it with the published median of $109.

Stat: S-SCN-008

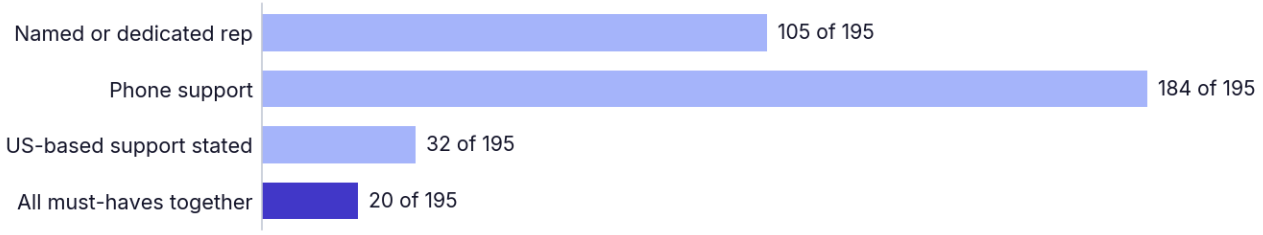
Scenario 9: Wants one person to call

Must-haves: a named or dedicated account rep; phone support; US-based support. **Business size used for cost:** 10 employees. [S-SCN-009]

CHART C19-10

20 of 195 providers advertise all 3 must-haves; the bottleneck is US-based support

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 9: Wants one person to call)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-10

Scenario 9: Wants one person to call

Sample: n = 20 matching providers

Measure	Result
Matching providers	20 of 195 (10%)
National and local	5 national, 15 local
Local by region	Northeast 3, Midwest 3, South 6, West 3
Bottleneck	US-based support (32 of 195)
Average rating of matches	4.69 (n = 20)
Monthly cost of matches	$176
Common complaints among matches (negative reviews read)	Slow or unresponsive support (20); Software bugs or hard to use (19); Onboarding or implementation problems (7)
Common extras advertised by matches	time and attendance (19); onboarding and e-signature (16); benefits administration (15)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 20 of 195 providers advertise all 3 must-haves (a named or dedicated account rep, phone support, US-based support); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is US-based support: only 32 of 195 providers list it, so ask about it first to narrow the field quickly.
- 5 national and 15 local providers match; if you prefer a local firm, check the South first, where 6 matching local providers are based.
- Among matching providers that publish prices (n = 1), the monthly cost at 10 employees runs from $176 to $176; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: US-based support (32 of 195).
2. Confirm the other must-haves in writing: a named or dedicated account rep, phone support, US-based support.
3. Get an all-in quote at 10 employees and compare it with the published range ($176).

Stat: S-SCN-009

Scenario 10: Payroll plus bookkeeping from one firm

Must-haves: bookkeeping or accounting; business tax preparation. **Business size used for cost:** 5 employees. [S-SCN-010]

CHART C19-11

3 of 195 providers advertise all 2 must-haves; the bottleneck is business tax preparation

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 10: Payroll plus bookkeeping from one firm)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-11

Scenario 10: Payroll plus bookkeeping from one firm

Sample: n = 3 matching providers

Measure	Result
Matching providers	3 of 195 (2%)
National and local	0 national, 3 local
Local by region	Northeast 1, Midwest 0, South 0, West 2
Bottleneck	business tax preparation (5 of 195)
Average rating of matches	5.00 (n = 3)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	none coded
Common extras advertised by matches	HR advisory or an HR helpline (1); time and attendance (1); applicant tracking or hiring tools (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 3 of 195 providers advertise both must-haves (bookkeeping or accounting, business tax preparation); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is business tax preparation: only 5 of 195 providers list it, so ask about it first to narrow the field quickly.
- 0 national and 3 local providers match; if you prefer a local firm, check the West first, where 2 matching local providers are based.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.

What to check first

1. Ask about the rarest must-have first: business tax preparation (5 of 195).
2. Confirm the other must-haves in writing: bookkeeping or accounting, business tax preparation.
3. Get an all-in quote at 5 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-010

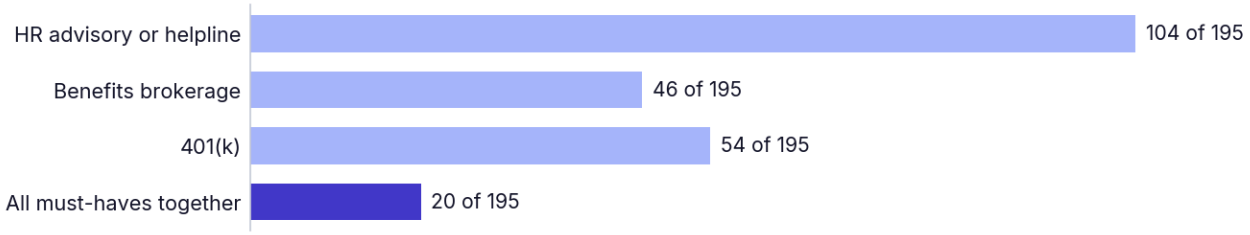
Scenario 11: Payroll plus HR and benefits without a PEO

Must-haves: HR advisory or an HR helpline; benefits brokerage (health insurance); 401(k) plans. **Business size used for cost:** 25 employees. [S-SCN-011]

CHART C19-12

20 of 195 providers advertise all 3 must-haves; the bottleneck is benefits brokerage (health insurance)

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 11: Payroll plus HR and benefits without a PEO)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-12

Scenario 11: Payroll plus HR and benefits without a PEO

Sample: n = 20 matching providers

Measure	Result
Matching providers	20 of 195 (10%)
National and local	8 national, 12 local
Local by region	Northeast 2, Midwest 1, South 7, West 2
Bottleneck	benefits brokerage (health insurance) (46 of 195)
Average rating of matches	4.70 (n = 20)
Monthly cost of matches	$199 middle value at 25 employees; only 3 matching providers publish prices, so treat as a rough guide
Common complaints among matches (negative reviews read)	Slow or unresponsive support (46); Software bugs or hard to use (27); Late, missed, or wrong paychecks or direct deposits (18)
Common extras advertised by matches	workers' comp insurance brokerage (18); time and attendance (18); benefits administration (15)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 20 of 195 providers advertise all 3 must-haves (HR advisory or an HR helpline, benefits brokerage (health insurance), 401(k) plans); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is benefits brokerage (health insurance): only 46 of 195 providers list it, so ask about it first to narrow the field quickly.
- 8 national and 12 local providers match; if you prefer a local firm, check the South first, where 7 matching local providers are based.
- Among matching providers that publish prices (n = 3), the monthly cost at 25 employees runs from $199 to $225; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: benefits brokerage (health insurance) (46 of 195).
2. Confirm the other must-haves in writing: HR advisory or an HR helpline, benefits brokerage (health insurance), 401(k) plans.
3. Get an all-in quote at 25 employees and compare it with the published median of $199.

Stat: S-SCN-011

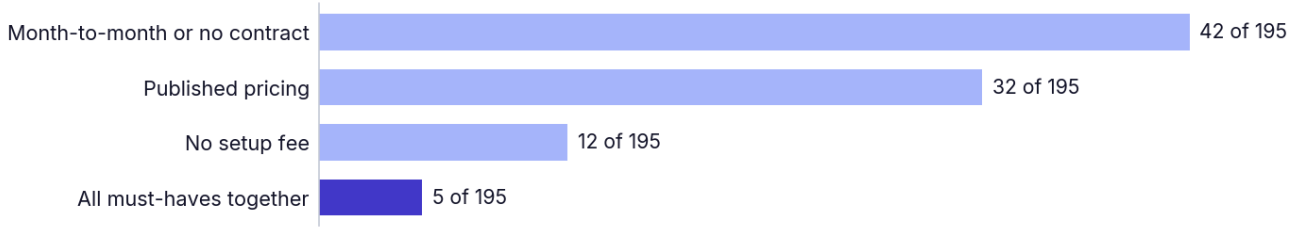
Scenario 12: No-contract buyer

Must-haves: month-to-month service or no long-term contract; published pricing; no setup fee. **Business size used for cost:** 10 employees. [S-SCN-012]

CHART C19-13

5 of 195 providers advertise all 3 must-haves; the bottleneck is no setup fee

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 12: No-contract buyer)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-13

Scenario 12: No-contract buyer

Sample: n = 5 matching providers

Measure	Result
Matching providers	5 of 195 (3%)
National and local	4 national, 1 local
Local by region	Northeast 0, Midwest 0, South 0, West 1
Bottleneck	no setup fee (12 of 195)
Average rating of matches	4.72 (n = 5)
Monthly cost of matches	$106 middle value at 10 employees; only 5 matching providers publish prices, so treat as a rough guide
Common complaints among matches (negative reviews read)	Slow or unresponsive support (34); Software bugs or hard to use (13); Onboarding or implementation problems (10)
Common extras advertised by matches	401(k) plans (4); time and attendance (4); benefits brokerage (health insurance) (3)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 5 of 195 providers advertise all 3 must-haves (month-to-month service or no long-term contract, published pricing, no setup fee); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is no setup fee: only 12 of 195 providers list it, so ask about it first to narrow the field quickly.
- 4 national and 1 local providers match; if you prefer a local firm, check the West first, where 1 matching local providers are based.
- Among matching providers that publish prices (n = 5), the monthly cost at 10 employees runs from $87 to $109; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: no setup fee (12 of 195).
2. Confirm the other must-haves in writing: month-to-month service or no long-term contract, published pricing, no setup fee.
3. Get an all-in quote at 10 employees and compare it with the published median of $106.

Stat: S-SCN-012

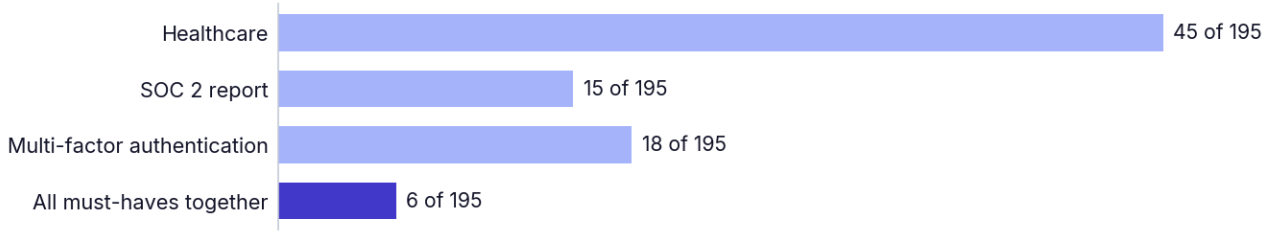
Scenario 13: Healthcare practice

Must-haves: a dedicated healthcare page; a SOC 2 report; multi-factor authentication. **Business size used for cost:** 15 employees. [S-SCN-013]

CHART C19-14

6 of 195 providers advertise all 3 must-haves; the bottleneck is a SOC 2 report

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 13: Healthcare practice)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-14

Scenario 13: Healthcare practice

Sample: n = 6 matching providers

Measure	Result
Matching providers	6 of 195 (3%)
National and local	5 national, 1 local
Local by region	Northeast 0, Midwest 0, South 0, West 1
Bottleneck	a SOC 2 report (15 of 195)
Average rating of matches	4.42 (n = 6)
Monthly cost of matches	$139; $274
Common complaints among matches (negative reviews read)	Slow or unresponsive support (23); Software bugs or hard to use (18); Tax filing errors or penalties (10)
Common extras advertised by matches	time and attendance (6); benefits administration (5); onboarding and e-signature (5)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 6 of 195 providers advertise all 3 must-haves (a dedicated healthcare page, a SOC 2 report, multi-factor authentication); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a SOC 2 report: only 15 of 195 providers list it, so ask about it first to narrow the field quickly.
- 5 national and 1 local providers match; if you prefer a local firm, check the West first, where 1 matching local providers are based.
- Among matching providers that publish prices (n = 2), the monthly cost at 15 employees runs from $139 to $274; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a SOC 2 report (15 of 195).
2. Confirm the other must-haves in writing: a dedicated healthcare page, a SOC 2 report, multi-factor authentication.
3. Get an all-in quote at 15 employees and compare it with the published range ($139; $274).

Stat: S-SCN-013

Scenario 14: Cannabis business

Must-haves: a dedicated cannabis page. **Business size used for cost:** 15 employees. [S-SCN-014]

CHART C19-15

4 of 195 providers advertise a dedicated cannabis page

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 14: Cannabis business)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-15

Scenario 14: Cannabis business

Sample: n = 4 matching providers

Measure	Result
Matching providers	4 of 195 (2%)
National and local	2 national, 2 local
Local by region	Northeast 1, Midwest 0, South 1, West 0
Bottleneck	a dedicated cannabis page (4 of 195)
Average rating of matches	4.52 (n = 4)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	Software bugs or hard to use (4); Slow or unresponsive support (3); Onboarding or implementation problems (1)
Common extras advertised by matches	time and attendance (4); onboarding and e-signature (4); benefits administration (3)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- 4 of 195 providers advertise a dedicated cannabis page; ask every other provider on your list whether they handle it before you compare prices.
- 2 national and 2 local providers match; if you prefer a local firm, check the Northeast first, where 1 matching local providers are based.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.
- The most common complaint among matching providers is software bugs or hard to use; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a dedicated cannabis page (4 of 195).
2. Confirm the other must-haves in writing: a dedicated cannabis page.
3. Get an all-in quote at 15 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-014

Scenario 15: Household employer (nanny or caregiver)

Must-haves: household employer (nanny) payroll. **Business size used for cost:** 1 employees. [S-SCN-015]

CHART C19-16

4 of 195 providers advertise household employer (nanny) payroll

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 15: Household employer (nanny or caregiver))



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-16

Scenario 15: Household employer (nanny or caregiver)

Sample: n = 4 matching providers

Measure	Result
Matching providers	4 of 195 (2%)
National and local	3 national, 1 local
Local by region	Northeast 0, Midwest 0, South 0, West 1
Bottleneck	household employer (nanny) payroll (4 of 195)
Average rating of matches	4.84 (n = 4)
Monthly cost of matches	$64 middle value at 1 employees; only 4 matching providers publish prices, so treat as a rough guide
Common complaints among matches (negative reviews read)	Late, missed, or wrong paychecks or direct deposits (13); Billing errors or hidden fees (11); Slow or unresponsive support (7)
Common extras advertised by matches	time and attendance (4); workers' comp insurance brokerage (2); HR advisory or an HR helpline (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- 4 of 195 providers advertise household employer (nanny) payroll; ask every other provider on your list whether they handle it before you compare prices.
- 3 national and 1 local providers match; if you prefer a local firm, check the West first, where 1 matching local providers are based.
- Among matching providers that publish prices (n = 4), the monthly cost at 1 employee runs from $58 to $76; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is late, missed, or wrong paychecks or direct deposits; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: household employer (nanny) payroll (4 of 195).
2. Confirm the other must-haves in writing: household employer (nanny) payroll.
3. Get an all-in quote at 1 employee and compare it with the published median of $64.

Stat: S-SCN-015

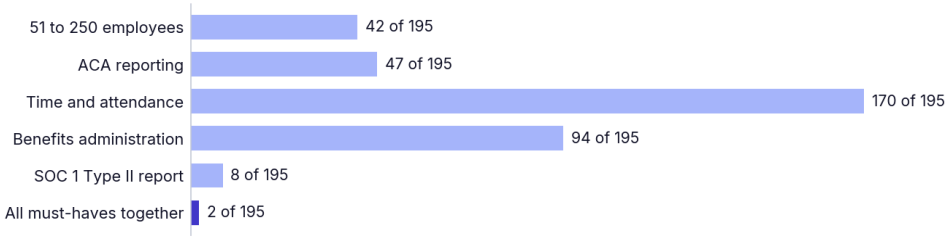
Scenario 16: Growing business with 50 or more employees

Must-haves: serving businesses with 51 to 250 employees; ACA reporting; time and attendance; benefits administration; a SOC 1 Type II report. **Business size used for cost:** 50 employees. [S-SCN-016]

CHART C19-17

2 of 195 providers advertise all 5 must-haves; the bottleneck is a SOC 1 Type II report

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 16: Growing business with 50 or more employees)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-17

Scenario 16: Growing business with 50 or more employees

Sample: n = 2 matching providers

Measure	Result
Matching providers	2 of 195 (1%)
National and local	1 national, 1 local
Local by region	Northeast 0, Midwest 0, South 0, West 1
Bottleneck	a SOC 1 Type II report (8 of 195)
Average rating of matches	4.17 (n = 2)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	Tax filing errors or penalties (1); Billing errors or hidden fees (1); Security or fraud concerns (1)
Common extras advertised by matches	employee scheduling (2); onboarding and e-signature (2); 401(k) plans (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 2 of 195 providers advertise all 5 must-haves (serving businesses with 51 to 250 employees, ACA reporting, time and attendance, benefits administration, a SOC 1 Type II report); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a SOC 1 Type II report: only 8 of 195 providers list it, so ask about it first to narrow the field quickly.
- 1 national and 1 local providers match; if you prefer a local firm, check the West first, where 1 matching local providers are based.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.
- The most common complaint among matching providers is tax filing errors or penalties; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a SOC 1 Type II report (8 of 195).
2. Confirm the other must-haves in writing: serving businesses with 51 to 250 employees, ACA reporting, time and attendance, benefits administration, a SOC 1 Type II report.
3. Get an all-in quote at 50 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-016

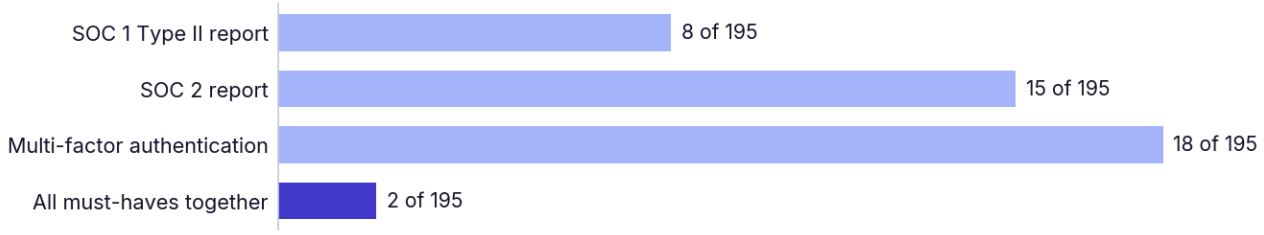
Scenario 17: Security-focused buyer

Must-haves: a SOC 1 Type II report; a SOC 2 report; multi-factor authentication. **Business size used for cost:** 25 employees. [S-SCN-017]

CHART C19-18

2 of 195 providers advertise all 3 must-haves; the bottleneck is a SOC 1 Type II report

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 17: Security-focused buyer)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-18

Scenario 17: Security-focused buyer

Sample: n = 2 matching providers

Measure	Result
Matching providers	2 of 195 (1%)
National and local	1 national, 1 local
Local by region	Northeast 0, Midwest 0, South 0, West 1
Bottleneck	a SOC 1 Type II report (8 of 195)
Average rating of matches	4.00 (n = 2)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	Tax filing errors or penalties (4); Slow or unresponsive support (4); Onboarding or implementation problems (3)
Common extras advertised by matches	HR advisory or an HR helpline (2); time and attendance (2); benefits brokerage (health insurance) (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 2 of 195 providers advertise all 3 must-haves (a SOC 1 Type II report, a SOC 2 report, multi-factor authentication); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a SOC 1 Type II report: only 8 of 195 providers list it, so ask about it first to narrow the field quickly.
- 1 national and 1 local providers match; if you prefer a local firm, check the West first, where 1 matching local providers are based.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.
- The most common complaint among matching providers is tax filing errors or penalties; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a SOC 1 Type II report (8 of 195).
2. Confirm the other must-haves in writing: a SOC 1 Type II report, a SOC 2 report, multi-factor authentication.
3. Get an all-in quote at 25 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-017

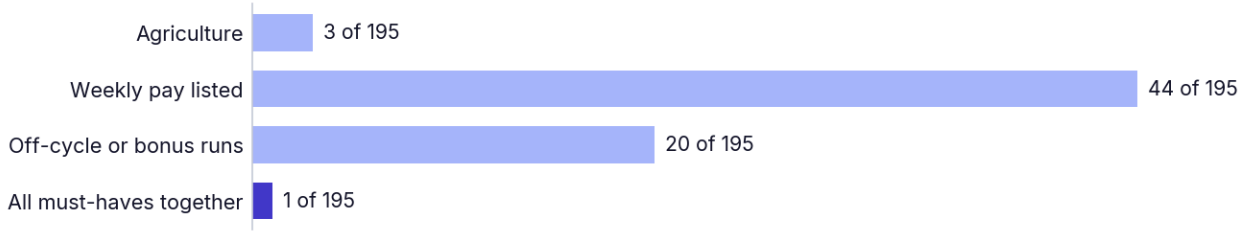
Scenario 18: Seasonal or agricultural employer

Must-haves: a dedicated agriculture page; weekly pay; off-cycle or bonus runs. **Business size used for cost:** 25 employees. [S-SCN-018]

CHART C19-19

1 of 195 providers advertise all 3 must-haves; the bottleneck is a dedicated agriculture page

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 18: Seasonal or agricultural employer)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-19

Scenario 18: Seasonal or agricultural employer

Sample: n = 1 matching providers

Measure	Result
Matching providers	1 of 195 (1%)
National and local	1 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	a dedicated agriculture page (3 of 195)
Average rating of matches	4.80 (n = 1)
Monthly cost of matches	$199
Common complaints among matches (negative reviews read)	Slow or unresponsive support (12); Tax filing errors or penalties (5); Year-end form (W-2 or 1099) errors (2)
Common extras advertised by matches	HR advisory or an HR helpline (1); benefits brokerage (health insurance) (1); benefits administration (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 1 of 195 providers advertise all 3 must-haves (a dedicated agriculture page, weekly pay, off-cycle or bonus runs); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a dedicated agriculture page: only 3 of 195 providers list it, so ask about it first to narrow the field quickly.
- All 1 matching providers are national; local firms rarely advertise this combination, so ask local firms directly if you want one.
- Among matching providers that publish prices (n = 1), the monthly cost at 25 employees runs from $199 to $199; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a dedicated agriculture page (3 of 195).
2. Confirm the other must-haves in writing: a dedicated agriculture page, weekly pay, off-cycle or bonus runs.
3. Get an all-in quote at 25 employees and compare it with the published range ($199).

Stat: S-SCN-018

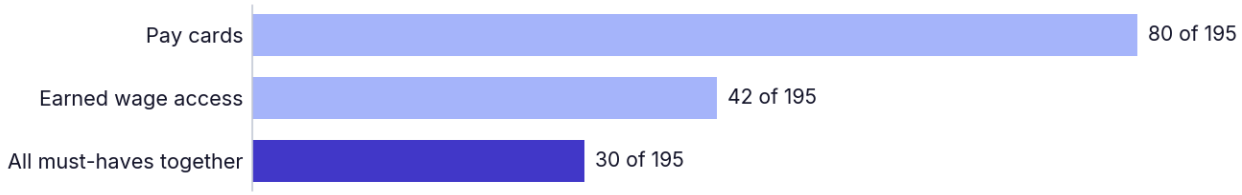
Scenario 19: Workers without bank accounts or wanting early pay

Must-haves: pay cards; earned wage access (on-demand pay). **Business size used for cost:** 25 employees. [S-SCN-019]

CHART C19-20

30 of 195 providers advertise all 2 must-haves; the bottleneck is earned wage access (on-demand pay)

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 19: Workers without bank accounts or wanting early pay)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-20

Scenario 19: Workers without bank accounts or wanting early pay

Sample: n = 30 matching providers

Measure	Result
Matching providers	30 of 195 (15%)
National and local	10 national, 20 local
Local by region	Northeast 4, Midwest 6, South 5, West 5
Bottleneck	earned wage access (on-demand pay) (42 of 195)
Average rating of matches	4.55 (n = 30)
Monthly cost of matches	$260; $379
Common complaints among matches (negative reviews read)	Slow or unresponsive support (48); Software bugs or hard to use (41); Billing errors or hidden fees (19)
Common extras advertised by matches	time and attendance (29); onboarding and e-signature (27); benefits administration (26)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 30 of 195 providers advertise both must-haves (pay cards, earned wage access (on-demand pay)); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is earned wage access (on-demand pay): only 42 of 195 providers list it, so ask about it first to narrow the field quickly.
- 10 national and 20 local providers match; if you prefer a local firm, check the Midwest first, where 6 matching local providers are based.
- Among matching providers that publish prices (n = 2), the monthly cost at 25 employees runs from $260 to $379; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: earned wage access (on-demand pay) (42 of 195).
2. Confirm the other must-haves in writing: pay cards, earned wage access (on-demand pay).
3. Get an all-in quote at 25 employees and compare it with the published range ($260; $379).

Stat: S-SCN-019

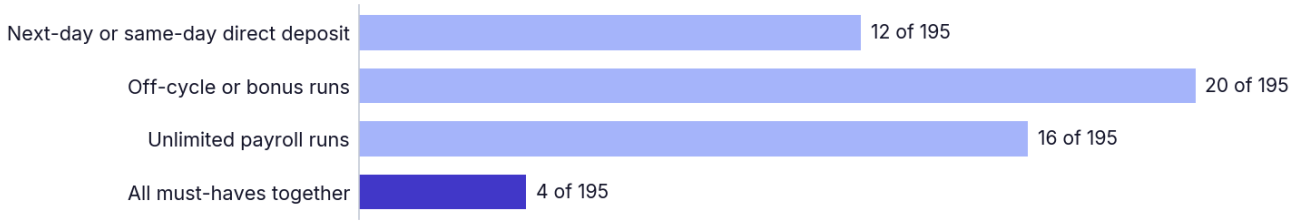
Scenario 20: Wants the fastest payday

Must-haves: next-day or same-day direct deposit; off-cycle or bonus runs; unlimited payroll runs. **Business size used for cost:** 10 employees. [S-SCN-020]

CHART C19-21

4 of 195 providers advertise all 3 must-haves; the bottleneck is next-day or same-day direct deposit

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 20: Wants the fastest payday)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-21

Scenario 20: Wants the fastest payday

Sample: n = 4 matching providers

Measure	Result
Matching providers	4 of 195 (2%)
National and local	3 national, 1 local
Local by region	Northeast 1, Midwest 0, South 0, West 0
Bottleneck	next-day or same-day direct deposit (12 of 195)
Average rating of matches	4.67 (n = 4)
Monthly cost of matches	$95; $109
Common complaints among matches (negative reviews read)	Slow or unresponsive support (12); Late, missed, or wrong paychecks or direct deposits (7); Billing errors or hidden fees (4)
Common extras advertised by matches	401(k) plans (3); workers' comp insurance brokerage (3); time and attendance (3)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 4 of 195 providers advertise all 3 must-haves (next-day or same-day direct deposit, off-cycle or bonus runs, unlimited payroll runs); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is next-day or same-day direct deposit: only 12 of 195 providers list it, so ask about it first to narrow the field quickly.
- 3 national and 1 local providers match; if you prefer a local firm, check the Northeast first, where 1 matching local providers are based.
- Among matching providers that publish prices (n = 2), the monthly cost at 10 employees runs from $95 to $109; ask quote-only providers for an all-in price at the same size.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: next-day or same-day direct deposit (12 of 195).
2. Confirm the other must-haves in writing: next-day or same-day direct deposit, off-cycle or bonus runs, unlimited payroll runs.
3. Get an all-in quote at 10 employees and compare it with the published range ($95; $109).

Stat: S-SCN-020

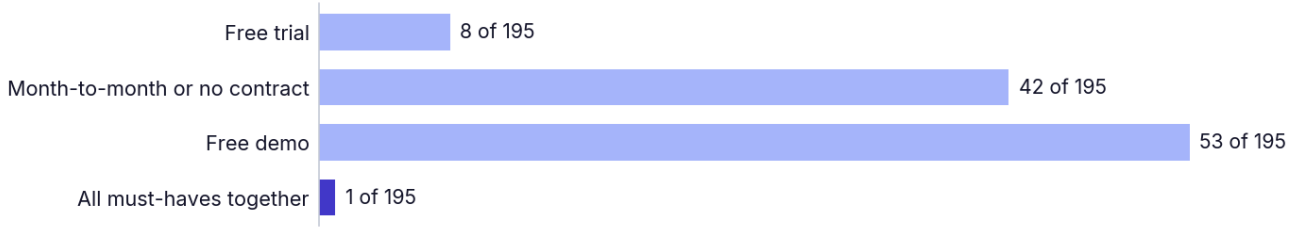
Scenario 21: Wants to try before committing

Must-haves: a free trial; month-to-month service or no long-term contract; a free demo. **Business size used for cost:** 5 employees. [S-SCN-021]

CHART C19-22

1 of 195 providers advertise all 3 must-haves; the bottleneck is a free trial

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 21: Wants to try before committing)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-22

Scenario 21: Wants to try before committing

Sample: n = 1 matching providers

Measure	Result
Matching providers	1 of 195 (1%)
National and local	1 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	a free trial (8 of 195)
Average rating of matches	4.67 (n = 1)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	Slow or unresponsive support (8); Software bugs or hard to use (7); Billing errors or hidden fees (5)
Common extras advertised by matches	HR advisory or an HR helpline (1); outsourced HR with dedicated HR staff (1); an employee handbook or policy builder (1)

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- Only 1 of 195 providers advertise all 3 must-haves (a free trial, month-to-month service or no long-term contract, a free demo); build your shortlist from that group and confirm each item in writing.
- The hardest item to find is a free trial: only 8 of 195 providers list it, so ask about it first to narrow the field quickly.
- All 1 matching providers are national; local firms rarely advertise this combination, so ask local firms directly if you want one.
- None of the matching providers publishes full pricing, so ask each for an all-in quote at your headcount, including setup and year-end fees.
- The most common complaint among matching providers is slow or unresponsive support; ask how they prevent it and what they do when it happens.

What to check first

1. Ask about the rarest must-have first: a free trial (8 of 195).
2. Confirm the other must-haves in writing: a free trial, month-to-month service or no long-term contract, a free demo.
3. Get an all-in quote at 5 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-021

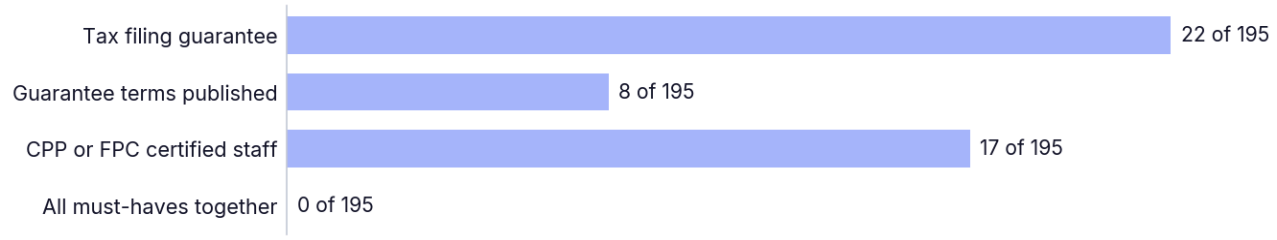
Scenario 22: Worried about tax penalties

Must-haves: a tax filing guarantee covering penalties from the provider's errors; published terms for their tax filing guarantee; staff with CPP or FPC payroll certification. **Business size used for cost:** 10 employees. [S-SCN-022]

CHART C19-23

No provider advertises all 3 must-haves; the bottleneck is published terms for their tax filing guarantee

Providers advertising each must-have and all of them together, counts, n = 195 (scenario 22: Worried about tax penalties)



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

TABLE T19-23

Scenario 22: Worried about tax penalties

Sample: n = 0 matching providers

Measure	Result
Matching providers	0 of 195 (0%)
National and local	0 national, 0 local
Local by region	Northeast 0, Midwest 0, South 0, West 0
Bottleneck	published terms for their tax filing guarantee (8 of 195)
Average rating of matches	not collected (no matches)
Monthly cost of matches	not collected: no matching provider publishes full pricing
Common complaints among matches (negative reviews read)	none coded
Common extras advertised by matches	none

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9D scenarios)

Tips

- No provider in the study advertises all 3 must-haves (a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification); start with providers that list the rarest item, published terms for their tax filing guarantee (8 of 195), and ask them about the rest.
- The hardest item to find is published terms for their tax filing guarantee: only 8 of 195 providers list it, so ask about it first to narrow the field quickly.

What to check first

1. Ask about the rarest must-have first: published terms for their tax filing guarantee (8 of 195).
2. Confirm the other must-haves in writing: a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification.
3. Get an all-in quote at 10 employees; no matching provider publishes prices to compare against.

Stat: S-SCN-022

CHAPTER 20

Inside the Reviews

Key findings

- The most common complaint pair is late, missed, or wrong paychecks or direct deposits together with slow or unresponsive support, found in 9% of negative reviews read (n = 456). [S-PAIR-001]
- 16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050. [S-MON-001]
- 59 of 456 negative reviews read (13%) say the customer is leaving or has left.
- Among providers making a "no hidden fees" claim, 17% of negative reviews read mention billing errors or hidden fees, compared with 10% for providers without the claim (higher; n = 113 and 343 negative reviews). This is an observation, not a cause. [S-CVR-001]
- For the same companies (n = 22), G2 ratings average 1.3 stars higher than Trustpilot ratings; Trustpilot tends to rate lower. [S-GAP7-003]

Why this matters to buyers

This chapter goes beyond counting complaints to ask when they happen, what they cost, why customers leave, and whether marketing claims match what reviewers report. All shares are of negative or positive reviews read in the purposive sample, so they show patterns in complaints and praise, not satisfaction levels.

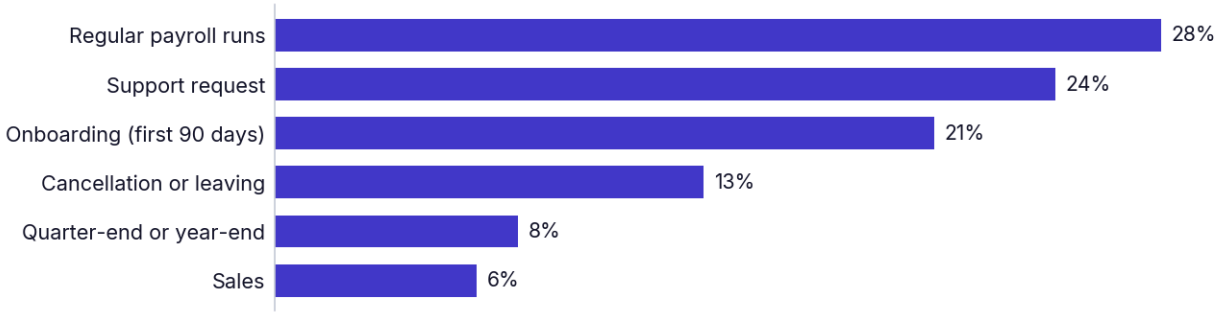
When problems happen

Each stage of the customer life cycle has its own signature complaint: onboarding problems in the first 90 days, late or wrong paychecks during regular runs, tax and year-end form errors at quarter-end and year-end, slow support when asking for help, and billing, cancellation and exit problems when leaving.

CHART C20-01

Regular payroll runs and support requests are where complaints most often start

Share of negative reviews read at each customer stage, among reviews that state a stage, n = 238

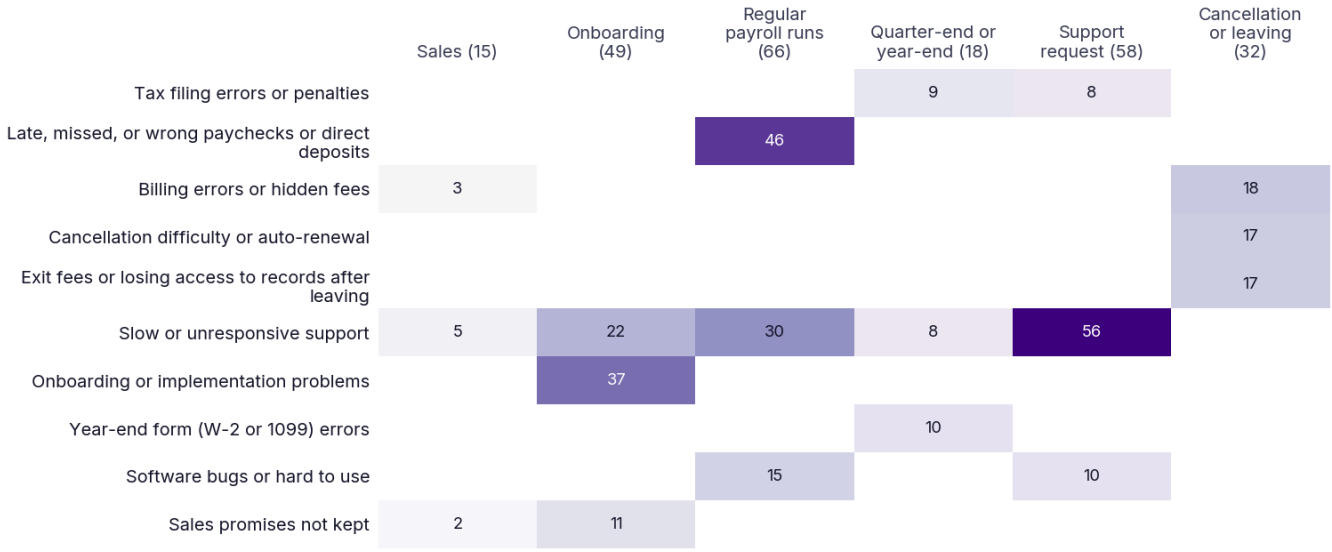


Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C20-02

Each stage has its own signature complaint

Negative reviews read mentioning each complaint at each customer stage, counts of the top 3 complaints per stage (stage n in brackets)



Source: PayrollModo review ratings and coding, Step 7, September 2026

Only the top three complaint categories for each stage are shown; blank cells were not among the top three.

TABLE T20-01

Complaints by customer stage

Sample: n = 456 negative reviews read

Stage	Negative reviews	Top complaint categories (count)
Sales	15	Slow or unresponsive support (5); Billing errors or hidden fees (3); Sales promises not kept (2)
Onboarding (first 90 days)	49	Onboarding or implementation problems (37); Slow or unresponsive support (22); Sales promises not kept (11)
Regular payroll runs	66	Late, missed, or wrong paychecks or direct deposits (46); Slow or unresponsive support (30); Software bugs or hard to use (15)
Quarter-end or year-end	18	Year-end form (W-2 or 1099) errors (10); Tax filing errors or penalties (9); Slow or unresponsive support (8)
Support request	58	Slow or unresponsive support (56); Software bugs or hard to use (10); Tax filing errors or penalties (8)
Cancellation or leaving	32	Billing errors or hidden fees (18); Exit fees or losing access to records after leaving (17); Cancellation difficulty or auto-renewal (17)

Source: PayrollModo review ratings and coding, Step 7, September 2026

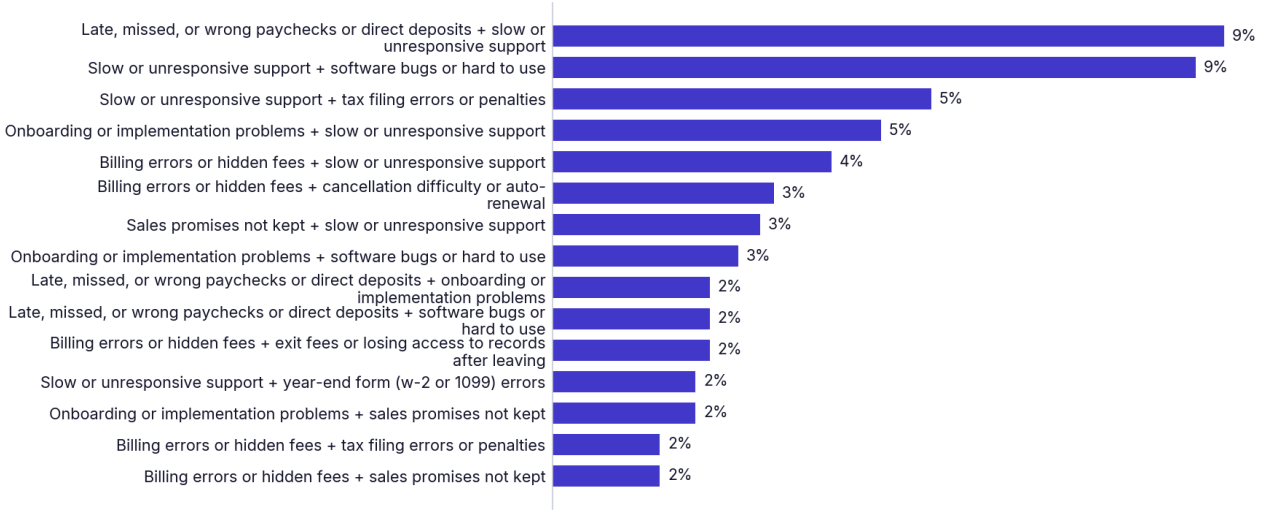
Complaint pairs

Problems rarely come alone. The most common pair is a late or wrong paycheck with slow support: when payroll goes wrong, reviewers often add that it took too long to fix.

CHART C20-03

Late paychecks and slow support are the most common complaint pair

Share of negative reviews read mentioning both complaints, top 15 pairs, n = 456



Source: PayrollModo review ratings and coding, Step 7, September 2026

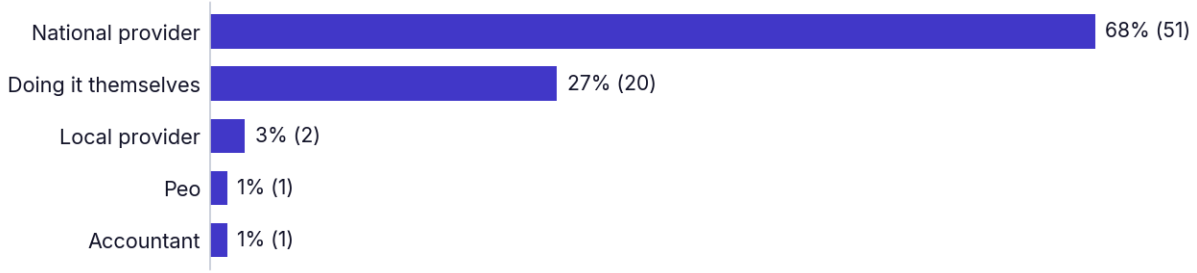
Switching and leaving

75 of 1,823 reviews read (4%) say where the customer came from. Most came from a national provider or from doing payroll themselves. Among negative reviews, customers who say they are leaving or have left most often cite slow support, billing errors and exit problems.

CHART C20-04

Two in three switchers who say where they came from left a national provider

Reviews read that say where the customer switched from, by previous arrangement, n = 75



Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C20-05

Customers who say they are leaving most often cite support, billing and exit problems

Complaints among negative reviews saying the customer is leaving or has left, counts, n = 59



Source: PayrollModo review ratings and coding, Step 7, September 2026

CHART C20-06

One in five local negative reviews says the customer is leaving or has left

Share of negative reviews read saying the customer is leaving or has left, by segment



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T20-02

Switching and leaving

Sample: n = 1,823 reviews read; 456 negative

Group	Reviews read	Mention switching	Share	Switched from	Negative reviews	Say leaving or left	Share
All providers	1823	75	4%	national provider (51); doing it themselves (20); local provider (2); PEO (1); accountant (1)	456	59	13%
National	675	20	3%	national provider (14); doing it themselves (4); local provider (2)	350	37	11%
Local	1148	55	5%	national provider (37); doing it themselves (16); PEO (1); accountant (1)	106	22	21%

Source: PayrollModo review ratings and coding, Step 7, September 2026

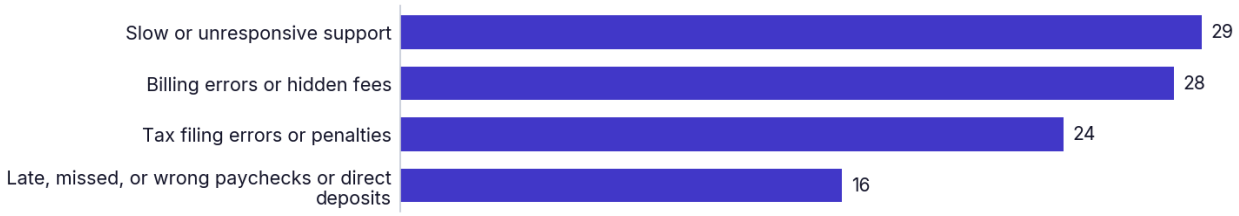
Money impact

73 of 456 negative reviews read (16%) report a money impact, such as a tax penalty, a fee or a lost amount. Where a dollar figure is given (n = 25), the median is $1,050, ranging from $20 to $100,000.

CHART C20-07

Support, billing and tax problems most often come with a money impact

Negative reviews reporting a money impact, by complaint category, counts, n = 73



Source: PayrollModo review ratings and coding, Step 7, September 2026

TABLE T20-03

Money impact in negative reviews

Sample: n = 456 negative reviews read

Group	Negative reviews	With money impact	Share	With a dollar figure	Median amount	Range
All negative reviews read	456	73	16%	25	$1,050	$20 to $100,000
National	350	52	15%			
Local	106	21	20%			

Source: PayrollModo review ratings and coding, Step 7, September 2026

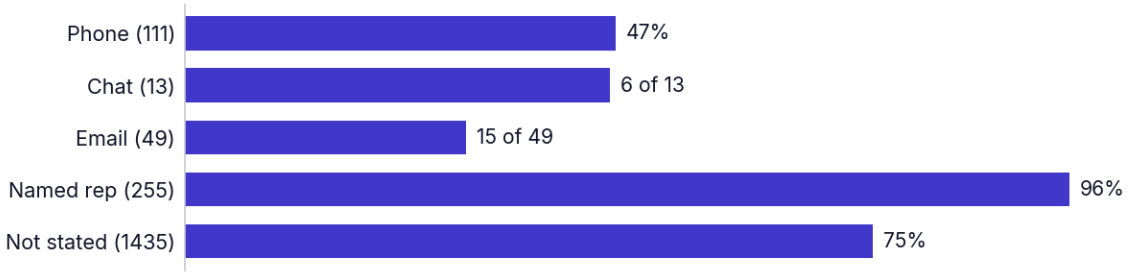
Support channel and resolution

Reviews that name a specific rep are almost always positive. Reviews that mention email support skew negative. Few negative reviews say whether the problem was resolved.

CHART C20-08

Reviews that name a rep are almost always positive; email mentions skew negative

Share of reviews read that are positive, by support channel mentioned (reviews in brackets)



Source: PayrollModo review ratings and coding, Step 7, September 2026
Chat (13 reviews) and email (49 reviews) are below 50 reviews, so they are shown as counts.

TABLE T20-06

Support channel and resolution

Sample: n = 1,823 reviews read

Support channel mentioned	Reviews	Negative	Positive	Share positive
phone	111	59	52	47%
chat	13	7	6	counts only
email	49	34	15	counts only
named rep	255	10	245	96%
not stated	1435	362	1073	75%

Source: PayrollModo review ratings and coding, Step 7, September 2026

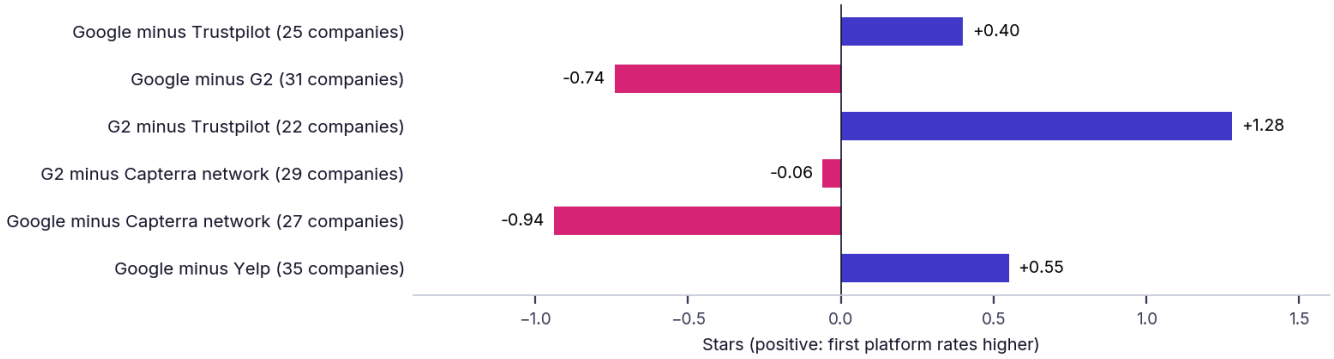
Platform rating gaps

The same company can look very different on different platforms. For companies rated on both, G2 ratings average 1.3 stars higher than Trustpilot, and G2 and Capterra network ratings run higher than Google ratings for the same companies.

CHART C20-09

For the same companies, Trustpilot rates lowest and software review sites highest

Mean rating gap in stars between two platforms for the same companies



Source: PayrollModo review ratings and coding, Step 7, September 2026

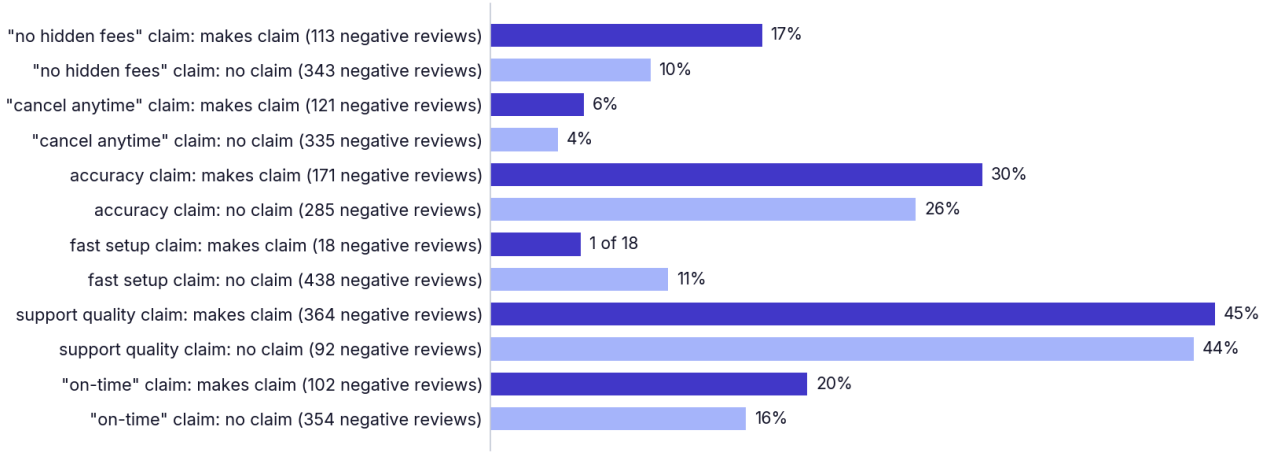
Claims vs. reviews

Marketing claims do not line up with fewer matching complaints. Providers making a "no hidden fees" claim draw billing complaints in a higher share of negative reviews read than providers without the claim, and accuracy, on-time and support claims show no clear difference. Claims are observations to check, not promises to rely on.

CHART C20-10

Providers making a "no hidden fees" claim draw more billing complaints, not fewer

Share of negative reviews read with the complaint matching each marketing claim: providers making the claim vs not



Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5 claims

Matching complaints: no hidden fees = billing; cancel anytime = cancellation; accuracy = tax, paycheck and year-end form errors; fast setup = onboarding; support = slow support; on-time = late paychecks. Observation only.

TABLE T20-04

Marketing claims compared with matching complaints

Sample: n = 456 negative reviews read

Claim	Group	Providers	Negative reviews read	With matching complaint	Share
"no hidden fees"	makes claim	38	113	19	17%
"no hidden fees"	no claim	157	343	34	10%
"cancel anytime"	makes claim	38	121	7	6%
"cancel anytime"	no claim	157	335	14	4%
accuracy	makes claim	77	171	52	30%
accuracy	no claim	118	285	75	26%
fast setup	makes claim	18	18	1	counts only
fast setup	no claim	177	438	48	11%
support quality	makes claim	148	364	163	45%
support quality	no claim	47	92	40	44%
"on-time"	makes claim	58	102	20	20%
"on-time"	no claim	137	354	56	16%

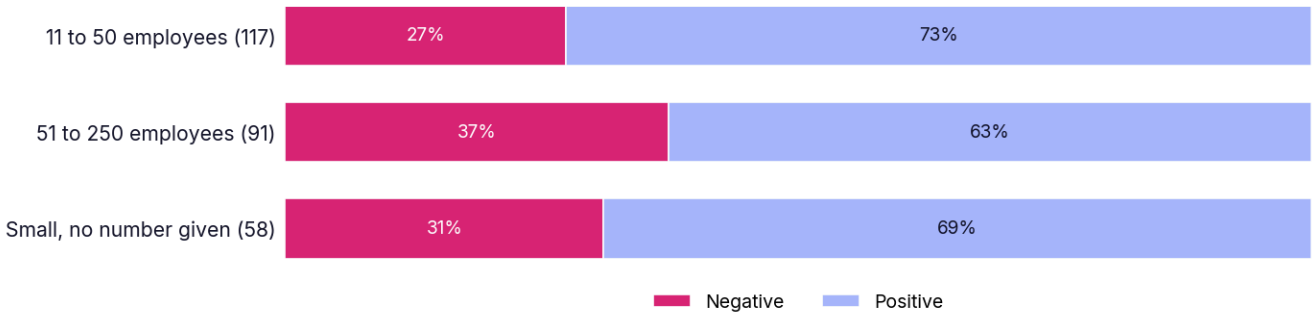
Source: PayrollModo review ratings and coding, Step 7, September 2026; Step 5 claims
Observation only: a claim is not shown to cause or prevent complaints.

Who is reviewing

CHART C20-11

Reviewers at businesses with 51 to 250 employees write the highest share of negative reviews in the sample

Reviews read that mention business size, negative vs positive (groups with 50 or more reviews)



Source: PayrollModo review ratings and coding, Step 7, September 2026
Groups under 50 reviews (1 to 10 employees, over 250 employees) are shown as counts in Table T20-05. The review sample was chosen on purpose (up to 15 negative and 10 positive per company), so this shows the mix within the sample, not satisfaction.

TABLE T20-05

Who is reviewing: business size, industry and tenure

Sample: reviews that mention each detail

Dimension	Group	Reviews mentioning	Negative	Positive	Top complaints (count)
Business size	11 to 50	117	32	85	Software bugs or hard to use (17); Slow or unresponsive support (12)
Business size	51 to 250	91	34	57	Software bugs or hard to use (25); Slow or unresponsive support (16)

Dimension	Group	Reviews mentioning	Negative	Positive	Top complaints (count)
Business size	small (no number)	58	18	40	Onboarding or implementation problems (6); Sales promises not kept (6)
Business size	over 250	46	11	35	Software bugs or hard to use (8); Account manager turnover (1)
Business size	1 to 10	21	7	14	Software bugs or hard to use (2); Tax filing errors or penalties (2)
Industry	construction	20	7	13	Slow or unresponsive support (5); Software bugs or hard to use (3)
Industry	household employer	18	11	7	Late, missed, or wrong paychecks or direct deposits (5); Billing errors or hidden fees (4)
Industry	nonprofit	17	4	13	Software bugs or hard to use (2); Tax filing errors or penalties (2)
Industry	entertainment production	14	10	4	Slow or unresponsive support (5); Software bugs or hard to use (4)
Industry	hospitality	9	4	5	Software bugs or hard to use (3); Slow or unresponsive support (1)
Industry	restaurants	9	2	7	Software bugs or hard to use (2)
Industry	film production	8	2	6	Late, missed, or wrong paychecks or direct deposits (1); Software bugs or hard to use (1)
Industry	restaurant	6	1	5	Slow or unresponsive support (1); Onboarding or implementation problems (1)
Industry	financial services	6	2	4	Tax filing errors or penalties (1); Software bugs or hard to use (1)
Industry	accounting	6	2	4	Billing errors or hidden fees (1); Sales promises not kept (1)
Industry	retail	5	3	2	Software bugs or hard to use (3); Slow or unresponsive support (2)
Industry	human resources	5	0	5	
Tenure	longer	319	42	277	Slow or unresponsive support (17); Late, missed, or wrong paychecks or direct deposits (10)
Tenure	first year	27	15	12	Slow or unresponsive support (6); Onboarding or implementation problems (5)

Source: PayrollModo review ratings and coding, Step 7, September 2026
Counts only; most groups have fewer than 50 reviews.

Reddit topics and common questions

Not collected in this edition. Reddit could not be read during the research window, so no Reddit topics, shares or questions are reported. The questions to ask in Chapter 21 are built from gaps in what providers publish instead.

What this means for buyers

> **Late paychecks and slow support often appear together; ask how they handle payday emergencies.**
> *Ask: "What happens if payroll fails on payday, and who do I call?"*
> Behind it: The most common complaint pair is late, missed, or wrong paychecks or direct deposits together with slow or unresponsive support, found in 9% of negative reviews read (n = 456). [S-PAIR-001]

Money-impact complaints are often tax penalties; ask who pays for provider errors.
Ask: "If your error causes a penalty, will you pay it and the interest?"
Behind it: 16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050. [S-MON-001]

Many reviewers switched from national providers; if you are switching, ask for a switching checklist.
Ask: "What do you need from my old provider to switch?"
Behind it: 4% of reviews read for payroll providers studied (n = 1823) say where the customer switched from; the most common origin is national provider. [S-SWT-001]

A named rep is a common reason for praise; ask to meet yours before signing.
Ask: "Can I speak with the rep who would handle my account?"
Behind it: 37% of positive reviews read (n = 1367) name or describe a specific rep they work with. [S-RES-005]

Many complaints happen in the first 90 days; plan a careful onboarding with a parallel run.
Ask: "What does your onboarding checklist look like, and who owns each step?"
Behind it: Where the stage is stated, 21% of complaints about payroll providers studied happen at the onboarding (first 90 days) stage (n = 238 negative reviews with a stated stage). [S-STG-002]

Check year-end readiness in November: addresses, SSNs and W-2 previews.
Ask: "What do you need from me before year-end, and by when?"
Behind it: Where the stage is stated, 8% of complaints about payroll providers studied happen at the quarter-end or year-end stage (n = 238 negative reviews with a stated stage). [S-STG-004]

Treat accuracy claims as marketing; ask for the contract terms that back them up.
Ask: "Where is that promise written in the service agreement?"
Behind it: Among providers making an accuracy claim, 30% of negative reviews read mention tax filing errors or penalties or late, missed, or wrong paychecks or direct deposits or year-end form (W-2 or 1099) errors, compared with 26% for providers without the claim (no clear difference; n = 171 and 285 negative reviews). This is an observation, not a cause. [S-CVR-003]

Treat support quality claims as marketing; ask for the contract terms that back them up.
Ask: "Where is that promise written in the service agreement?"
Behind it: Among providers making a support quality claim, 45% of negative reviews read mention slow or unresponsive support, compared with 43% for providers without the claim (no clear difference; n = 364 and 92 negative reviews). This is an observation, not a cause. [S-CVR-005]

CHAPTER 21

Buyer Insights and Tips

Key findings

- The tip library holds 177 tips, each tied to at least one stat ID in Appendix B.
- 25 red flags and 24 green flags are backed by complaint data or contract terms.
- 60 questions to ask target gaps in what providers publish.
- 18 common beliefs were tested against the data: 1 supported, 8 mixed and 9 not supported.
- Tips never recommend or warn against a named provider, and tax or labor tips summarize government sources rather than give advice.

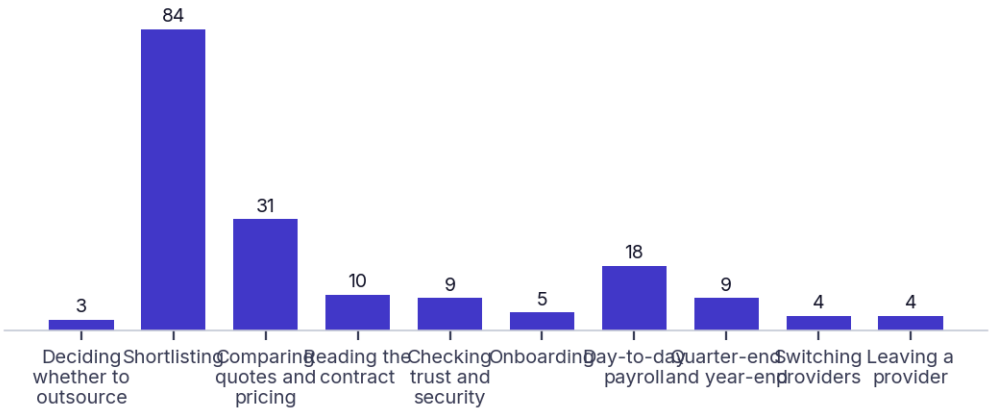
Why this matters to buyers

This chapter turns the findings into actions. Tips are grouped by buying stage, from deciding whether to outsource to leaving a provider. Each tip names the stat behind it and a question to put to the provider. Red and green flags, the hidden cost checklist, myth vs. data and what to check first for each scenario follow.

CHART C21-01

The library holds 177 tips across ten buying stages

Buyer tips by buying stage, counts, n = 177



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for deciding whether to outsource

TABLE T21-01

Tips for deciding whether to outsource

Sample: 3 tips

#	Tip	Question to ask	Supporting stat	Stat ID
50	A PEO option is rare among payroll-first providers; decide first whether you want co-employment.	Do you offer a PEO option, and how would co-employment change my responsibilities?	5% of payroll providers studied (n = 195) advertise a PEO or co-employment option on their website.	S-SVC-465

#	Tip	Question to ask	Supporting stat	Stat ID
152	Even one missed deposit can cost more than a month of payroll service; factor that into the in-house vs outsourced decision (source: IRS penalty tiers, Census wages).	If I miss a deposit, what do you do?	For 10 employees at the US average wage, one missed monthly deposit (Social Security and Medicare only) draws a federal penalty of about $168 to $1,263 depending on how late it is.	S-GOV-019
158	Most employer firms are small, and most providers advertise to small businesses; ask about minimum charges (source: Census SUSB).	Is there a minimum monthly charge for small payrolls?	Share of US employer firms with under 20 employees (SUSB 2022): 89.4%.	S-GOV-015

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for shortlisting

TABLE T21-02

Tips for shortlisting

Sample: 84 tips

#	Tip	Question to ask	Supporting stat	Stat ID
1	Confirm in writing that the provider files and deposits your federal and state payroll taxes, not just calculates them.	Do you file and deposit all federal and state payroll taxes in your name, and will I see the confirmations?	91% of payroll providers studied (n = 195) advertise federal and state payroll tax filing and deposits on their website.	S-TAX-001
2	If you have employees in a city, county or school district with its own income tax, make local filing a must-have on your shortlist.	Which local income taxes do you file, and is there an extra fee per locality?	42% of payroll providers studied (n = 195) advertise local income tax filing on their website. 64% of national providers (n = 36) advertise local income tax filing on their website. 36% of local providers (n = 159) advertise local income tax filing on their website.	S-TAX-030, S-TAX-031, S-TAX-032
11	If you have or expect employees in another state, confirm multi-state payroll and the extra-state fee up front.	Do you run payroll for employees in multiple states, and what does each additional state cost?	47% of payroll providers studied (n = 195) advertise multi-state payroll on their website. 75% of national providers (n = 36) advertise multi-state payroll on their website. 41% of local providers (n = 159) advertise multi-state payroll on their website.	S-FEAT-233, S-FEAT-234, S-FEAT-235
12	Prevailing wage contractors should shortlist only providers that advertise certified payroll reports.	Do you produce certified payroll reports (WH-347 and state forms) for each project?	13% of payroll providers studied (n = 195) advertise certified payroll for prevailing wage jobs on their website.	S-FEAT-291
19	If you pay contractors, confirm 1099 payments and filing are included and priced.	Can I pay contractors through payroll and do you file their 1099s?	18% of payroll providers studied (n = 195) advertise 1099 contractor payments on their website. 47% of national providers (n = 36) advertise 1099 contractor payments on their website. 12% of local providers (n = 159) advertise 1099 contractor payments on their website.	S-FEAT-146, S-FEAT-147, S-FEAT-148
20	International contractor payments are rare among payroll-first providers; ask directly if you need them.	Can you pay contractors outside the US, and in which currencies?	1% of payroll providers studied (n = 195) advertise international contractor payments on their website.	S-FEAT-175
21	Global employee payroll is almost never advertised by US payroll-first providers; you may need a separate global or EOR provider.	Do you run payroll for employees outside the US, or do you partner with someone?	2% of payroll providers studied (n = 195) advertise global payroll for employees outside the US on their website. 8% of national providers (n = 36) advertise global payroll for employees outside the US on their website. 1% of local providers (n = 159) advertise global payroll for employees outside the US on their website.	S-FEAT-204, S-FEAT-205, S-FEAT-206
22	If you want one person to call, look for a named or dedicated rep; about half of providers advertise one.	Will I have one named payroll specialist, and what happens when they are out or leave?	54% of payroll providers studied (n = 195) advertise a named or dedicated account rep on their website. 47% of national providers (n = 36) advertise a named or dedicated account rep on their website. 55% of local providers (n = 159) advertise a named or dedicated account rep on their website.	S-SUP-001, S-SUP-002, S-SUP-003
23	Few providers state that support is US-based; ask if it matters to you.	Where is your support team located, and what are the hours?	16% of payroll providers studied (n = 195) advertise US-based support on their website. 25% of national providers (n = 36) advertise US-based support on their website. 14% of local providers (n = 159) advertise US-based support on their website.	S-SUP-146, S-SUP-147, S-SUP-148

#	Tip	Question to ask	Supporting stat	Stat ID
28	Free trials are rare; a demo is the more common way to test the software.	Can I try the system with my own data before signing?	4% of payroll providers studied (n = 195) advertise a free trial on their website. 17% of national providers (n = 36) advertise a free trial on their website. 1% of local providers (n = 159) advertise a free trial on their website.	S-SUP-233, S-SUP-234, S-SUP-235
29	Ask for a live demo using your own pay rules, not a generic tour.	Can you show me a payroll run with my pay frequency, deductions and states?	27% of payroll providers studied (n = 195) have a free demo on their website. 39% of national providers (n = 36) have a free demo on their website. 25% of local providers (n = 159) have a free demo on their website.	S-PRC-146, S-PRC-147, S-PRC-148
45	About half of providers offer HR advice; ask who answers HR questions and whether it costs extra.	Who answers my HR questions, and is HR support included in my plan?	53% of payroll providers studied (n = 195) advertise HR advisory or an HR helpline on their website. 42% of national providers (n = 36) advertise HR advisory or an HR helpline on their website. 56% of local providers (n = 159) advertise HR advisory or an HR helpline on their website.	S-SVC-059, S-SVC-060, S-SVC-061
46	If you want health insurance through your payroll provider, confirm they broker benefits or partner with a broker.	Do you broker health insurance, or do you integrate with my broker?	24% of payroll providers studied (n = 195) advertise benefits brokerage (health insurance) on their website. 39% of national providers (n = 36) advertise benefits brokerage (health insurance) on their website. 20% of local providers (n = 159) advertise benefits brokerage (health insurance) on their website.	S-SVC-146, S-SVC-147, S-SVC-148
47	Ask which 401(k) providers the payroll system integrates with.	Which 401(k) providers do you integrate with, and are contributions sent automatically?	28% of payroll providers studied (n = 195) advertise 401(k) plans on their website. 36% of national providers (n = 36) advertise 401(k) plans on their website. 26% of local providers (n = 159) advertise 401(k) plans on their website.	S-SVC-204, S-SVC-205, S-SVC-206
48	Benefits administration is advertised by a minority; confirm deductions sync with your carriers.	Do you administer benefits enrollment and deductions, or only deduct amounts I give you?	48% of payroll providers studied (n = 195) advertise benefits administration on their website. 56% of national providers (n = 36) advertise benefits administration on their website. 47% of local providers (n = 159) advertise benefits administration on their website.	S-SVC-175, S-SVC-176, S-SVC-177
49	Only about 1 in 10 payroll-first providers also offers bookkeeping; you may need a separate accountant.	Do you offer bookkeeping or work alongside my accountant?	10% of payroll providers studied (n = 195) advertise bookkeeping or accounting on their website. 17% of national providers (n = 36) advertise bookkeeping or accounting on their website. 9% of local providers (n = 159) advertise bookkeeping or accounting on their website.	S-SVC-001, S-SVC-002, S-SVC-003
52	Household employers should use a provider that advertises nanny or household payroll; very few do.	Do you handle Schedule H and household employer filings?	2% of payroll providers studied (n = 195) advertise household employer (nanny) payroll on their website. 8% of national providers (n = 36) advertise household employer (nanny) payroll on their website. 1% of local providers (n = 159) advertise household employer (nanny) payroll on their website.	S-WHO-349, S-WHO-350, S-WHO-351
53	Cannabis businesses have very few payroll providers advertising for them; ask about banking and cash payroll.	Do you serve cannabis businesses, and how do you handle banking restrictions?	2% of payroll providers studied (n = 195) advertise a dedicated cannabis page on their website.	S-WHO-233
54	Nonprofits should ask about grant and fund allocation reporting.	Can you allocate wages by grant or program for our reports?	19% of payroll providers studied (n = 195) advertise a dedicated nonprofit page on their website. 39% of national providers (n = 36) advertise a dedicated nonprofit page on their website. 15% of local providers (n = 159) advertise a dedicated nonprofit page on their website.	S-WHO-175, S-WHO-176, S-WHO-177
55	Healthcare practices should ask about shift differentials and data security.	How do you handle shift differentials, on-call pay and employee data security?	23% of payroll providers studied (n = 195) advertise a dedicated healthcare page on their website. 50% of national providers (n = 36) advertise a dedicated healthcare page on their website. 17% of local providers (n = 159) advertise a dedicated healthcare page on their website.	S-WHO-204, S-WHO-205, S-WHO-206

#	Tip	Question to ask	Supporting stat	Stat ID
56	Agricultural employers have special tax rules (Form 943); very few providers advertise for them.	Do you file Form 943 and handle seasonal H-2A workers?	2% of payroll providers studied (n = 195) advertise a dedicated agriculture page on their website. 6% of national providers (n = 36) advertise a dedicated agriculture page on their website. 1% of local providers (n = 159) advertise a dedicated agriculture page on their website.	S-WHO-262, S-WHO-263, S-WHO-264
57	Growing businesses should confirm the provider serves companies above 50 employees.	How many of your clients have more than 50 employees, and what changes at that size?	22% of payroll providers studied (n = 195) advertise serving businesses with 51 to 250 employees on their website.	S-WHO-059
58	Most providers advertise to very small businesses; ask about minimum monthly charges that hit small payrolls hardest.	Is there a minimum monthly charge, and what is my cost with only a few employees?	70% of payroll providers studied (n = 195) advertise serving businesses with 1 to 10 employees on their website. 58% of national providers (n = 36) advertise serving businesses with 1 to 10 employees on their website. 73% of local providers (n = 159) advertise serving businesses with 1 to 10 employees on their website.	S-WHO-001, S-WHO-002, S-WHO-003
59	Restaurants should look for a provider with a restaurant page and a POS integration.	Which POS systems do you integrate with for tips and hours?	24% of payroll providers studied (n = 195) advertise a dedicated restaurant and hospitality page on their website. 36% of national providers (n = 36) advertise a dedicated restaurant and hospitality page on their website. 21% of local providers (n = 159) advertise a dedicated restaurant and hospitality page on their website.	S-WHO-117, S-WHO-118, S-WHO-119
98	Test the software in a demo with your own scenarios.	Can I test the exact screens I will use every payday?	Complaints about software bugs or hard to use appear in 29% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-011
99	Get every promise from the sales call written into the agreement.	Can you put the features and prices we discussed into the contract?	Complaints about sales promises not kept appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-012
102	Reviewers who praise local providers most often mention a specific person; ask who yours would be.	Who exactly will handle my payroll?	Personal or named rep is mentioned in 37% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-002
103	Responsive support is the top praise theme; test it by calling during a busy time before you sign.	Can I call your support line now with a sample question?	Responsive support is mentioned in 49% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-001
104	For self-serve software, ease of use is the most praised theme in positive reviews; try the payroll run screen yourself.	Can I run a test payroll in a sandbox?	Easy to use is mentioned in 22% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-003
105	Ask for references from clients who switched to them mid-year.	Can I talk to a client who switched to you in the middle of a year?	Smooth switch from a previous provider is mentioned in 6% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-007
106	Price is rarely the main praise theme; weigh service quality alongside cost.	What is included in the price that others charge extra for?	Fair price is mentioned in 6% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-006
107	Read reviews on more than one site; the same provider can rate very differently on software sites and consumer review sites.	Where else can I read reviews of your service?	For the same companies (n = 22), G2 ratings average 1.3 stars higher than Trustpilot ratings; Trustpilot tends to rate lower.	S-GAP7-003
108	Local providers mostly have high Google ratings, so read the few low-star reviews to see how problems were handled.	How did you resolve the issues mentioned in your negative reviews?	Local providers with Google reviews average 4.8 stars there (median 5, n = 159).	S-RAT-003
109	Check whether the owner replies to reviews; it shows how they handle feedback.	How do you follow up when a client posts a complaint?	Local providers reply to a median of 36% of their most recent Google reviews (up to 20 per company, n = 159).	S-OWN-003
110	Prefer providers with recent reviews; old reviews may not reflect current service.	How many clients have you added in the last year?	65% of local providers (n = 159) received a Google review in the last 6 months, and 78% in the last 12 months.	S-RAT-023

#	Tip	Question to ask	Supporting stat	Stat ID
112	Late paychecks and slow support often appear together; ask how they handle payday emergencies.	What happens if payroll fails on payday, and who do I call?	The most common complaint pair is late, missed, or wrong paychecks or direct deposits together with slow or unresponsive support, found in 9% of negative reviews read (n = 456).	S-PAIR-001
116	A named rep is a common reason for praise; ask to meet yours before signing.	Can I speak with the rep who would handle my account?	37% of positive reviews read (n = 1367) name or describe a specific rep they work with.	S-RES-005
119	Treat "no hidden fees" claims as marketing; ask for the contract terms that back them up.	Where is that promise written in the service agreement?	Among providers making a "no hidden fees" claim, 17% of negative reviews read mention billing errors or hidden fees, compared with 10% for providers without the claim (higher; n = 113 and 343 negative reviews). This is an observation, not a cause.	S-CVR-001
120	Treat accuracy claims as marketing; ask for the contract terms that back them up.	Where is that promise written in the service agreement?	Among providers making an accuracy claim, 30% of negative reviews read mention tax filing errors or penalties or late, missed, or wrong paychecks or direct deposits or year-end form (W-2 or 1099) errors, compared with 26% for providers without the claim (no clear difference; n = 171 and 285 negative reviews). This is an observation, not a cause.	S-CVR-003
121	Treat support quality claims as marketing; ask for the contract terms that back them up.	Where is that promise written in the service agreement?	Among providers making a support quality claim, 45% of negative reviews read mention slow or unresponsive support, compared with 43% for providers without the claim (no clear difference; n = 364 and 92 negative reviews). This is an observation, not a cause.	S-CVR-005
122	Treat "on-time" claims as marketing; ask for the contract terms that back them up.	Where is that promise written in the service agreement?	Among providers making a "on-time" claim, 20% of negative reviews read mention late, missed, or wrong paychecks or direct deposits, compared with 16% for providers without the claim (no clear difference; n = 102 and 354 negative reviews). This is an observation, not a cause.	S-CVR-006
123	For the "Solo owner or 1 to 5 employees, lowest cost" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	19 of 195 providers advertise all 4 features a buyer in the "Solo owner or 1 to 5 employees, lowest cost" scenario needs (serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms); the bottleneck is published pricing (32 of 195).	S-SCN-001
124	For the "Restaurant with tipped staff" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	No provider in the study advertises all 3 features a buyer in the "Restaurant with tipped staff" scenario needs (tip handling and reporting, a named POS integration, weekly pay); the bottleneck is a named POS integration (12 of 195).	S-SCN-002
125	For the "Construction contractor on public jobs" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	8 of 195 providers advertise all 3 features a buyer in the "Construction contractor on public jobs" scenario needs (certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp); the bottleneck is certified payroll for prevailing wage jobs (26 of 195).	S-SCN-003
126	For the "Nonprofit" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	16 of 195 providers advertise all 3 features a buyer in the "Nonprofit" scenario needs (a dedicated nonprofit page, federal and state payroll tax filing and deposits, QuickBooks integration); the bottleneck is a dedicated nonprofit page (38 of 195).	S-SCN-004
127	For the "Remote team in 3 or more states" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	1 of 195 providers advertise all 3 features a buyer in the "Remote team in 3 or more states" scenario needs (multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates); the bottleneck is help registering state tax accounts (15 of 195).	S-SCN-005
128	For the "Paying international contractors" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	1 of 195 providers advertise both features a buyer in the "Paying international contractors" scenario needs (1099 contractor payments, international contractor payments); the bottleneck is international contractor payments (1 of 195).	S-SCN-006

#	Tip	Question to ask	Supporting stat	Stat ID
129	For the "Business in a local-income-tax state" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	81 of 195 providers advertise local income tax filing, the one must-have in the "Business in a local-income-tax state" scenario.	S-SCN-007
130	For the "Switching providers mid-year" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	20 of 195 providers advertise both features a buyer in the "Switching providers mid-year" scenario needs (mid-year switching support (importing prior quarters and year-to-date wages), data migration help); the bottleneck is mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195).	S-SCN-008
131	For the "Wants one person to call" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	20 of 195 providers advertise all 3 features a buyer in the "Wants one person to call" scenario needs (a named or dedicated account rep, phone support, US-based support); the bottleneck is US-based support (32 of 195).	S-SCN-009
132	For the "Payroll plus bookkeeping from one firm" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	3 of 195 providers advertise both features a buyer in the "Payroll plus bookkeeping from one firm" scenario needs (bookkeeping or accounting, business tax preparation); the bottleneck is business tax preparation (5 of 195).	S-SCN-010
133	For the "Payroll plus HR and benefits without a PEO" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	20 of 195 providers advertise all 3 features a buyer in the "Payroll plus HR and benefits without a PEO" scenario needs (HR advisory or an HR helpline, benefits brokerage (health insurance), 401(k) plans); the bottleneck is benefits brokerage (health insurance) (46 of 195).	S-SCN-011
134	For the "No-contract buyer" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	5 of 195 providers advertise all 3 features a buyer in the "No-contract buyer" scenario needs (month-to-month service or no long-term contract, published pricing, no setup fee); the bottleneck is no setup fee (12 of 195).	S-SCN-012
135	For the "Healthcare practice" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	6 of 195 providers advertise all 3 features a buyer in the "Healthcare practice" scenario needs (a dedicated healthcare page, a SOC 2 report, multi-factor authentication); the bottleneck is a SOC 2 report (15 of 195).	S-SCN-013
136	For the "Cannabis business" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	4 of 195 providers advertise a dedicated cannabis page, the one must-have in the "Cannabis business" scenario.	S-SCN-014
137	For the "Household employer (nanny or caregiver)" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	4 of 195 providers advertise household employer (nanny) payroll, the one must-have in the "Household employer (nanny or caregiver)" scenario.	S-SCN-015
138	For the "Growing business with 50 or more employees" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	2 of 195 providers advertise all 5 features a buyer in the "Growing business with 50 or more employees" scenario needs (serving businesses with 51 to 250 employees, ACA reporting, time and attendance, benefits administration, a SOC 1 Type II report); the bottleneck is a SOC 1 Type II report (8 of 195).	S-SCN-016
139	For the "Security-focused buyer" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	2 of 195 providers advertise all 3 features a buyer in the "Security-focused buyer" scenario needs (a SOC 1 Type II report, a SOC 2 report, multi-factor authentication); the bottleneck is a SOC 1 Type II report (8 of 195).	S-SCN-017
140	For the "Seasonal or agricultural employer" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	1 of 195 providers advertise all 3 features a buyer in the "Seasonal or agricultural employer" scenario needs (a dedicated agriculture page, weekly pay, off-cycle or bonus runs); the bottleneck is a dedicated agriculture page (3 of 195).	S-SCN-018

#	Tip	Question to ask	Supporting stat	Stat ID
141	For the "Workers without bank accounts or wanting early pay" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	30 of 195 providers advertise both features a buyer in the "Workers without bank accounts or wanting early pay" scenario needs (pay cards, earned wage access (on-demand pay)); the bottleneck is earned wage access (on-demand pay) (42 of 195).	S-SCN-019
142	For the "Wants the fastest payday" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	4 of 195 providers advertise all 3 features a buyer in the "Wants the fastest payday" scenario needs (next-day or same-day direct deposit, off-cycle or bonus runs, unlimited payroll runs); the bottleneck is next-day or same-day direct deposit (12 of 195).	S-SCN-020
143	For the "Wants to try before committing" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	1 of 195 providers advertise all 3 features a buyer in the "Wants to try before committing" scenario needs (a free trial, month-to-month service or no long-term contract, a free demo); the bottleneck is a free trial (8 of 195).	S-SCN-021
144	For the "Worried about tax penalties" profile, start your shortlist with the providers that advertise every must-have, then check the bottleneck item first.	Can you confirm in writing that you support each of these requirements?	No provider in the study advertises all 3 features a buyer in the "Worried about tax penalties" scenario needs (a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification); the bottleneck is published terms for their tax filing guarantee (8 of 195).	S-SCN-022
145	If you operate in one of these states, confirm local tax filing (source: state revenue departments, see Step 8 Sources tab).	Which local taxes in my state do you file?	States with local income taxes (city, county or school district): 13 (AL, CO, DE, IA, IN, KY, MD, MI, MO, NY, OH, OR, PA).	S-GOV-003
157	Even in local-income-tax states, not every local provider advertises local filing; ask before you sign.	Do you file every local tax my employees owe, including school district taxes?	46% of local providers based in states with local income taxes (n = 46) advertise local tax filing.	S-GOV-001
159	Published pricing is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	Among all providers, providers that publish pricing average 4.73 stars vs 4.72 for quote-only providers (n = 32 and 163): no clear difference. This is an observation, not a cause.	S-XAN-001
160	Month-to-month terms is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	Among all providers, month-to-month providers average 4.76 stars vs 4.71 for providers not stating month-to-month (n = 42 and 153): no clear difference. This is an observation, not a cause.	S-XAN-002
161	A tax guarantee is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	Among all providers, providers advertising a tax guarantee average 4.72 stars vs 4.72 for providers without one (n = 22 and 173): no clear difference. This is an observation, not a cause.	S-XAN-003
162	A named rep is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	Among all providers, providers advertising a named rep average 4.75 stars vs 4.70 for providers without (n = 105 and 90): no clear difference. This is an observation, not a cause.	S-XAN-004
163	The delivery model is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By delivery model, average ratings among all providers run from 4.56 (self-serve software, n = 13) to 4.77 (full-service with a rep, n = 156): 0.2-star spread. Observation only.	S-XAN-005

#	Tip	Question to ask	Supporting stat	Stat ID
164	Years in business is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By years in business, average ratings among all providers run from 4.58 (30 or more, n = 58) to 4.81 (5 to 14, n = 15): 0.2-star spread. Observation only.	S-XAN-006
165	The number of add-on services is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By service breadth, average ratings among all providers run from 4.70 (1 to 3 add-ons, n = 33) to 4.81 (payroll only, n = 9): 0.1-star spread. Observation only.	S-XAN-007
166	Review volume is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By review volume, average ratings among all providers run from 4.68 (100 or more, n = 46) to 4.74 (10 to 49 reviews, n = 96): no clear difference. Observation only.	S-XAN-008
167	A transparency index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By transparency index quartile, average ratings among all providers run from 4.66 (Q4, n = 48) to 4.77 (Q2, n = 52): 0.1-star spread. Observation only.	S-XAN-009
168	A compliance coverage index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By compliance coverage index quartile, average ratings among all providers run from 4.66 (Q4, n = 39) to 4.81 (Q3, n = 42): 0.1-star spread. Observation only.	S-XAN-010
169	A service breadth index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By service breadth index quartile, average ratings among all providers run from 4.67 (Q2, n = 57) to 4.77 (Q1, n = 60): 0.1-star spread. Observation only.	S-XAN-011
170	A support depth index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By support depth index quartile, average ratings among all providers run from 4.70 (Q1, n = 101) to 4.77 (Q4, n = 47): no clear difference. Observation only.	S-XAN-012
171	A buyer protection index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By buyer protection index quartile, average ratings among all providers run from 4.68 (Q4, n = 29) to 4.79 (Q3, n = 35): 0.1-star spread. Observation only.	S-XAN-013
172	A technology index quartile is not a shortcut to a better-rated provider: average ratings differ by 0.2 stars or less. Judge each shortlisted provider on its own recent reviews and written terms.	What do your clients most often praise and complain about?	By technology index quartile, average ratings among all providers run from 4.71 (Q4, n = 31) to 4.73 (Q3, n = 39): no clear difference. Observation only.	S-XAN-014
173	Use the transparency checklist as a guide for what to ask; the index describes the market and is not a provider score.	Which of these transparency items can you confirm in writing?	Payroll providers studied average 2.0 out of 10 on the transparency index (median 2, n = 195); indexes describe the market and are not provider scores.	S-IDX-001
174	Use the buyer protection checklist as a guide for what to ask; the index describes the market and is not a provider score.	Which of these buyer protection items can you confirm in writing?	Payroll providers studied average 0.6 out of 7 on the buyer protection index (median 0, n = 195); indexes describe the market and are not provider scores.	S-IDX-013

#	Tip	Question to ask	Supporting stat	Stat ID
175	Use the support depth checklist as a guide for what to ask; the index describes the market and is not a provider score.	Which of these support depth items can you confirm in writing?	Payroll providers studied average 2.7 out of 8 on the support depth index (median 2, n = 195); indexes describe the market and are not provider scores.	S-IDX-010
176	Use the compliance coverage checklist as a guide for what to ask; the index describes the market and is not a provider score.	Which of these compliance coverage items can you confirm in writing?	Payroll providers studied average 4.0 out of 10 on the compliance coverage index (median 4, n = 195); indexes describe the market and are not provider scores.	S-IDX-004
177	Use the technology checklist as a guide for what to ask; the index describes the market and is not a provider score.	Which of these technology items can you confirm in writing?	Payroll providers studied average 2.8 out of 8 on the technology index (median 3, n = 195); indexes describe the market and are not provider scores.	S-IDX-016

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for comparing quotes and pricing

TABLE T21-03

Tips for comparing quotes and pricing

Sample: 31 tips

#	Tip	Question to ask	Supporting stat	Stat ID
6	Pay-as-you-go workers' comp can smooth cash flow; ask whether the provider offers it or partners with a carrier.	Can my workers' comp premium be billed each payroll based on actual wages?	50% of payroll providers studied (n = 195) advertise pay-as-you-go workers' comp on their website. 31% of national providers (n = 36) advertise pay-as-you-go workers' comp on their website. 55% of local providers (n = 159) advertise pay-as-you-go workers' comp on their website.	S-TAX-146, S-TAX-147, S-TAX-148
16	If you pay on different schedules or run bonuses, ask whether payroll runs are unlimited.	Is the number of payroll runs per month unlimited on my plan?	8% of payroll providers studied (n = 195) advertise unlimited payroll runs on their website. 36% of national providers (n = 36) advertise unlimited payroll runs on their website. 2% of local providers (n = 159) advertise unlimited payroll runs on their website.	S-FEAT-001, S-FEAT-002, S-FEAT-003
35	Most local providers do not publish prices; ask each shortlisted provider for an all-in quote at your headcount.	What is my total monthly cost at my headcount and pay frequency, including every fee?	16% of payroll providers studied (n = 195) have published pricing on their website. 47% of national providers (n = 36) have published pricing on their website. 9% of local providers (n = 159) have published pricing on their website.	S-PRC-001, S-PRC-002, S-PRC-003
36	Almost no provider publishes a full fee schedule; ask for one in writing before signing.	Can you send your complete fee schedule, including year-end, off-cycle and exit fees?	5% of payroll providers studied (n = 195) have a full published fee schedule on their website. 22% of national providers (n = 36) have a full published fee schedule on their website. 1% of local providers (n = 159) have a full published fee schedule on their website.	S-PRC-088, S-PRC-089, S-PRC-090
39	Instant pricing tools are rare; a written quote is still the only reliable number.	Can you put my quote in writing with every fee listed?	4% of payroll providers studied (n = 195) have a pricing calculator or instant quote tool on their website.	S-PRC-117
44	Time and attendance is the most common add-on; compare whether it is included or billed per employee.	Is time and attendance included, and what does it cost per employee?	87% of payroll providers studied (n = 195) advertise time and attendance on their website. 92% of national providers (n = 36) advertise time and attendance on their website. 86% of local providers (n = 159) advertise time and attendance on their website.	S-SVC-291, S-SVC-292, S-SVC-293
60	Use the median base fee as a sanity check, then add per-employee fees for your headcount.	What is the base fee and the per-employee fee on the cheapest plan that files my taxes?	Among national providers that publish prices (n = 11), the entry plan with tax filing has a median base fee per month of $49.00 (range $29.00 to $89.00).	S-FEE-003
61	Per-employee fees drive the bill as you grow; multiply by your headcount before comparing plans.	How does my price change when I add employees?	Among national providers that publish prices (n = 12), the entry plan with tax filing has a median per-employee fee per month of $6.50 (range $5.00 to $13.00).	S-FEE-004
62	Use the published-price range at your size as a benchmark when reading quotes.	Can you quote me at my exact headcount with biweekly pay?	At 10 employees, payroll providers studied with enough published price pieces cost a median of $108 a month (n = 14, range $50 to $222), about $10.76 per employee.	S-COST-010

#	Tip	Question to ask	Supporting stat	Stat ID
63	At 25 employees, compare the all-in monthly cost rather than the base fee.	What is the total monthly cost at 25 employees including year-end fees?	At 25 employees, payroll providers studied with enough published price pieces cost a median of $199 a month (n = 13, range $103 to $380), about $7.96 per employee.	S-COST-016
64	The advertised starting price is not the bill; ask for the all-in number.	What will my first invoice total be, line by line?	At 10 employees, the all-in monthly cost runs a median of $60 above the advertised starting price (n = 14), mostly from per-employee fees.	S-COST-066
65	Compare 3-year totals, not just the first month, especially when setup fees apply.	What will I pay over three years, including setup and price increases?	Over 3 years, payroll providers studied cost a median of $3,874 for 10 employees (n = 14, range $1,800 to $7,474).	S-COST-060
66	Year-end form fees can add a surprise bill in January; ask if W-2s are included.	Are W-2s and 1099s included, or billed per form at year-end?	At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms.	S-HID-016
67	Most providers do not mention a setup fee online; ask whether one applies and get the amount in writing.	Is there a setup fee, and how much is it?	13 of 195 providers publish a setup fee or say one applies, 12 say it is free or included, and 170 do not mention it; published amounts range $65 to $325.	S-HID-001
68	Most providers do not mention a W-2 fee online; ask whether one applies and get the amount in writing.	Is there a W-2 fee, and how much is it?	6 of 195 providers publish a W-2 fee or say one applies, 14 say it is free or included, and 175 do not mention it; published amounts range $4 to $8.	S-HID-002
69	Most providers do not mention a off-cycle run fee online; ask whether one applies and get the amount in writing.	Is there a off-cycle run fee, and how much is it?	1 of 195 providers publish a off-cycle run fee or say one applies, 8 say it is free or included, and 186 do not mention it; published amounts range $50 to $50.	S-HID-005
70	Most providers do not mention a additional state fee online; ask whether one applies and get the amount in writing.	Is there a additional state fee, and how much is it?	4 of 195 providers publish a additional state fee or say one applies, 2 say it is free or included, and 189 do not mention it; published amounts range $12 to $57.	S-HID-007
71	Most providers do not mention a local tax filing fee online; ask whether one applies and get the amount in writing.	Is there a local tax filing fee, and how much is it?	0 of 195 providers publish a local tax filing fee or say one applies, 9 say it is free or included, and 186 do not mention it.	S-HID-006
72	Most providers do not mention a garnishment fee online; ask whether one applies and get the amount in writing.	Is there a garnishment fee, and how much is it?	3 of 195 providers publish a garnishment fee or say one applies, 4 say it is free or included, and 188 do not mention it; published amounts range $5 to $25.	S-HID-008
73	Most providers do not mention a check or form delivery fee online; ask whether one applies and get the amount in writing.	Is there a check or form delivery fee, and how much is it?	7 of 195 providers publish a check or form delivery fee or say one applies, 2 say it is free or included, and 186 do not mention it; published amounts range $3 to $75.	S-HID-011
74	Most providers do not mention a direct deposit fee online; ask whether one applies and get the amount in writing.	Is there a direct deposit fee, and how much is it?	1 of 195 providers publish a direct deposit fee or say one applies, 12 say it is free or included, and 182 do not mention it; published amounts range $1 to $1.	S-HID-009
75	Because fee lists are rarely published, ask for the full fee schedule before comparing providers.	Can you send every fee you might charge in the first year?	Payroll providers studied publish an average of 1.3 add-on fees each (n = 195); most publish none, so the full fee list usually has to be requested.	S-HID-013
76	Check what it costs to step up to the plan with HR support; tier jumps can double the bill.	What does the plan with HR support cost at my headcount?	Moving from the cheapest plan to one that includes HR support adds a median of $112 a month at 10 employees (n = 6 providers with a priced higher tier).	S-TIER-001
77	Check what it costs to step up to the plan with time tracking; tier jumps can double the bill.	What does the plan with time tracking cost at my headcount?	Moving from the cheapest plan to one that includes time tracking adds a median of $99 a month at 10 employees (n = 8 providers with a priced higher tier).	S-TIER-002
78	Check what it costs to step up to the plan with benefits administration; tier jumps can double the bill.	What does the plan with benefits administration cost at my headcount?	Moving from the cheapest plan to one that includes benefits administration adds a median of $100 a month at 10 employees (n = 3 providers with a priced higher tier).	S-TIER-003
87	Reviews rarely mention prices, so rely on written quotes rather than reviews for cost comparisons.	Can you give me a written quote valid for 30 days?	Only 15 of 1823 reviews read mention a price; customer-reported prices are kept separate from published prices and are too few for averages.	S-CRP-001

#	Tip	Question to ask	Supporting stat	Stat ID
88	Expect to request quotes from local providers; ask two or three for an itemized quote at the same headcount.	Can you itemize the quote so I can compare it line by line?	8% of local providers (n = 159) publish full plan pricing on their website; 86% are quote only.	S-PRC-177
91	Ask for an itemized invoice sample before signing.	Can I see a sample invoice for a company my size?	Complaints about billing errors or hidden fees appear in 12% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-003
149	In these states, workers' comp comes from the state fund, so pay-as-you-go offers may work differently (source: state workers' comp agencies).	How does workers' comp billing work in my state?	States with a monopolistic state workers' comp fund: 4 (ND, OH, WA, WY).	S-GOV-010
150	State unemployment wage bases vary widely, from $7,000 to $78,200 in 2026; budget for it by state (source: state UI agencies).	Will your system cap SUI at my state's wage base automatically?	SUI taxable wage base, highest (2026): $78,200 (WA).	S-GOV-007
155	California employers owe a FUTA credit reduction for 2025 (source: DOL and IRS Schedule A); make sure it is billed or deposited.	Will you calculate the FUTA credit reduction for my state?	California employers pay an extra 1.2% FUTA credit reduction for 2025, about $84 per employee.	S-GOV-022

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for reading the contract

TABLE T21-04

Tips for reading the contract

Sample: 10 tips

#	Tip	Question to ask	Supporting stat	Stat ID
37	Most providers do not publish their service agreement; ask for it early, before you invest time in onboarding.	Can I review your full service agreement before I commit?	12% of payroll providers studied (n = 195) have a published service agreement or terms on their website. 50% of national providers (n = 36) have a published service agreement or terms on their website. 4% of local providers (n = 159) have a published service agreement or terms on their website.	S-PRC-059, S-PRC-060, S-PRC-061
38	About one in five providers states month-to-month terms; if flexibility matters, confirm it in the contract, not just on the website.	Is my agreement month-to-month, and what notice do I give to cancel?	22% of payroll providers studied (n = 195) have month-to-month service or no long-term contract on their website. 36% of national providers (n = 36) have month-to-month service or no long-term contract on their website. 18% of local providers (n = 159) have month-to-month service or no long-term contract on their website.	S-PRC-030, S-PRC-031, S-PRC-032
79	Few providers publish all buyer-friendly terms; ask for each one in writing.	Is my contract month-to-month with no setup fee, no exit fee, and records access after I leave?	Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving.	S-CON-022
80	If the agreement auto-renews, note the renewal date and the notice window in your calendar.	Does the agreement renew automatically, and how many days notice do I need to give?	50% of published payroll service agreements (n = 24) renew automatically.	S-CON-015
81	Ask how much and how often prices can rise, and how much notice you get.	Can you raise my price during the term, and with how much notice?	92% of published payroll service agreements (n = 24) allow price increases.	S-CON-016
82	Early termination fees often equal the fees left in the term; ask before signing a 12-month or longer agreement.	Is there an early termination fee, and how is it calculated?	25% of published payroll service agreements (n = 24) set an early termination fee or charge for the rest of the term.	S-CON-017
84	Final quarterly filings and W-2s after you leave can cost extra; ask up front.	Who files my final quarter and W-2s after I cancel, and what does it cost?	50% of published payroll service agreements (n = 24) state fees after cancellation.	S-CON-018

#	Tip	Question to ask	Supporting stat	Stat ID
85	Month-to-month terms are advertised more often by national providers; ask local firms what their term is.	What is the length of the agreement and the cancellation notice?	36% of national providers (n = 36) state that service is month-to-month or has no long-term contract.	S-CON-003
86	Cancellation notice periods vary widely; plan your switch around the notice period.	How many days notice do I need to cancel?	Where a cancellation notice period is published (n = 15 providers), the median is 30 days, ranging from 7 to 90 days.	S-CON-021
101	Ask about price increase history and caps.	How much have your prices increased in the last two years?	Complaints about price increases appear in 0% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-004

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for checking trust and security

TABLE T21-05

Tips for checking trust and security

Sample: 9 tips

#	Tip	Question to ask	Supporting stat	Stat ID
9	A tax filing guarantee is uncommon; if a provider offers one, ask for the terms before you sign.	Do you pay penalties and interest caused by your errors, and is that in the contract?	11% of payroll providers studied (n = 195) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 25% of national providers (n = 36) advertise a tax filing guarantee covering penalties from the provider's errors on their website. 8% of local providers (n = 159) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	S-TAX-262, S-TAX-263, S-TAX-264
10	Very few providers publish the terms of their tax guarantee; ask for them in writing and look for caps.	Can you send the written terms of your tax guarantee, including any cap or deadline for claims?	4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website. 14% of national providers (n = 36) advertise published terms for their tax filing guarantee on their website. 2% of local providers (n = 159) advertise published terms for their tax filing guarantee on their website.	S-TAX-291, S-TAX-292, S-TAX-293
30	SOC 1 Type II reports are rare outside large national providers; ask for one if your auditors need it.	Do you have a current SOC 1 Type II report, and can I get a copy under NDA?	4% of payroll providers studied (n = 195) advertise a SOC 1 Type II report on their website. 17% of national providers (n = 36) advertise a SOC 1 Type II report on their website. 1% of local providers (n = 159) advertise a SOC 1 Type II report on their website.	S-SEC-001, S-SEC-002, S-SEC-003
31	SOC 2 reports are advertised mostly by national providers; ask local firms how they protect employee data.	Do you have a SOC 2 report, or how do you secure employee data and bank details?	8% of payroll providers studied (n = 195) advertise a SOC 2 report on their website. 39% of national providers (n = 36) advertise a SOC 2 report on their website. 1% of local providers (n = 159) advertise a SOC 2 report on their website.	S-SEC-030, S-SEC-031, S-SEC-032
32	Check that logins use multi-factor authentication for both admins and employees.	Is multi-factor authentication required for payroll admins and employee logins?	9% of payroll providers studied (n = 195) advertise multi-factor authentication on their website. 28% of national providers (n = 36) advertise multi-factor authentication on their website. 5% of local providers (n = 159) advertise multi-factor authentication on their website.	S-SEC-059, S-SEC-060, S-SEC-061
33	Certified payroll professionals on staff are uncommon; ask who reviews your payroll and filings.	Does anyone on your team hold a CPP or FPC certification?	9% of payroll providers studied (n = 195) advertise staff with CPP or FPC payroll certification on their website.	S-SEC-088
34	A CPA on staff can help with tax questions; ask if you want that expertise in-house.	Is there a CPA on your team who reviews tax filings?	8% of payroll providers studied (n = 195) advertise a CPA on staff on their website.	S-SEC-117
100	Ask how bank account changes are verified to prevent payroll fraud.	How do you verify employee bank account changes?	Complaints about security or fraud concerns appear in 4% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-013

#	Tip	Question to ask	Supporting stat	Stat ID
111	Check the BBB profile for complaints and whether they were answered, not just the letter grade.	Have you had any BBB complaints, and how were they resolved?	21% of payroll providers studied (n = 195) are BBB accredited, and 45% hold an A+ BBB rating.	S-BBB-001

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for onboarding

TABLE T21-06

Tips for onboarding

Sample: 5 tips

#	Tip	Question to ask	Supporting stat	Stat ID
4	Ask whether new hire reporting to the state is handled for you; some states allow as few as 7 days.	Do you file new hire reports with my state, and how quickly after I enter the employee?	36% of payroll providers studied (n = 195) advertise new hire reporting on their website. 28% of national providers (n = 36) advertise new hire reporting on their website. 38% of local providers (n = 159) advertise new hire reporting on their website.	S-TAX-088, S-TAX-089, S-TAX-090
7	If you are hiring in a new state, ask for help registering the state tax accounts; few providers advertise it.	Will you register my withholding and unemployment accounts in new states, and how long does it take?	8% of payroll providers studied (n = 195) advertise help registering state tax accounts on their website.	S-TAX-204
51	Paperless onboarding saves time; ask if new hires can sign W-4s and I-9 sections online.	Can new hires complete W-4, I-9 and direct deposit forms online before day one?	61% of payroll providers studied (n = 195) advertise onboarding and e-signature on their website. 72% of national providers (n = 36) advertise onboarding and e-signature on their website. 58% of local providers (n = 159) advertise onboarding and e-signature on their website.	S-SVC-407, S-SVC-408, S-SVC-409
96	Ask for an onboarding plan with dates and a parallel payroll run.	Can we run a parallel payroll before going live, and who checks it?	Complaints about onboarding or implementation problems appear in 11% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-009
146	In these states, new hire reports are due sooner than 20 days; confirm the provider reports on time (source: state new hire programs).	How quickly after hire do you file the new hire report?	States with a new hire reporting deadline shorter than the federal 20 days: 10 (AL (7), ME (7), GA (10), VT (10), CT (14), MA (14), RI (14), WV (14), IA (15), MS (15)).	S-GOV-012

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for day-to-day payroll

TABLE T21-07

Tips for day-to-day payroll

Sample: 18 tips

#	Tip	Question to ask	Supporting stat	Stat ID
8	Ask how the provider tells you about new state rules such as minimum wage or paid leave changes.	How do you notify clients about law changes that affect their payroll?	23% of payroll providers studied (n = 195) advertise compliance alerts or law-change updates on their website. 31% of national providers (n = 36) advertise compliance alerts or law-change updates on their website. 21% of local providers (n = 159) advertise compliance alerts or law-change updates on their website.	S-TAX-233, S-TAX-234, S-TAX-235
13	Ask how wage garnishments are processed and whether there is a per-garnishment fee.	Do you process garnishments and pay the agencies, and what does each one cost?	49% of payroll providers studied (n = 195) advertise wage garnishment processing on their website. 44% of national providers (n = 36) advertise wage garnishment processing on their website. 50% of local providers (n = 159) advertise wage garnishment processing on their website.	S-FEAT-320, S-FEAT-321, S-FEAT-322

#	Tip	Question to ask	Supporting stat	Stat ID
14	Restaurants should confirm tip reporting and the new 2026 W-2 tip codes are handled.	How do you import tips from my POS and report them on the 2026 W-2?	13% of payroll providers studied (n = 195) advertise tip handling and reporting on their website.	S-FEAT-262
15	Check that bonus or correction runs are allowed and whether each one costs extra.	Can I run off-cycle payrolls, and is there a fee per run?	10% of payroll providers studied (n = 195) advertise off-cycle or bonus runs on their website. 25% of national providers (n = 36) advertise off-cycle or bonus runs on their website. 7% of local providers (n = 159) advertise off-cycle or bonus runs on their website.	S-FEAT-030, S-FEAT-031, S-FEAT-032
17	If some workers lack bank accounts, ask about pay cards and any fees workers pay.	Do you offer pay cards, and what fees do my employees pay to use them?	41% of payroll providers studied (n = 195) advertise pay cards on their website.	S-FEAT-059
18	Earned wage access is advertised by a minority; ask how it is funded and what workers pay.	Do you offer on-demand pay, and who pays the fees?	22% of payroll providers studied (n = 195) advertise earned wage access (on-demand pay) on their website. 33% of national providers (n = 36) advertise earned wage access (on-demand pay) on their website. 19% of local providers (n = 159) advertise earned wage access (on-demand pay) on their website.	S-FEAT-088, S-FEAT-089, S-FEAT-090
24	Phone support is nearly universal; compare hours and how fast calls are answered instead.	What are your phone support hours, and what is your typical response time?	94% of payroll providers studied (n = 195) advertise phone support on their website. 78% of national providers (n = 36) advertise phone support on their website. 98% of local providers (n = 159) advertise phone support on their website.	S-SUP-030, S-SUP-031, S-SUP-032
25	24/7 support is uncommon; if you run payroll after hours, ask when help is available.	Can I reach support outside business hours on payroll deadlines?	4% of payroll providers studied (n = 195) advertise 24/7 support on their website.	S-SUP-117
40	If employees want pay stubs on their phones, check for an employee app.	Do employees get a mobile app for pay stubs, W-2s and time off?	50% of payroll providers studied (n = 195) advertise an employee mobile app on their website. 72% of national providers (n = 36) advertise an employee mobile app on their website. 45% of local providers (n = 159) advertise an employee mobile app on their website.	S-TECH-030, S-TECH-031, S-TECH-032
41	Confirm employees can see pay stubs and tax forms online without calling you.	Do employees get a self-service portal for pay stubs and W-2s?	81% of payroll providers studied (n = 195) advertise an employee self-service portal on their website. 75% of national providers (n = 36) advertise an employee self-service portal on their website. 82% of local providers (n = 159) advertise an employee self-service portal on their website.	S-TECH-001, S-TECH-002, S-TECH-003
42	If you use QuickBooks, check the integration posts journal entries automatically.	Does payroll sync to QuickBooks automatically, and which versions?	33% of payroll providers studied (n = 195) advertise QuickBooks integration on their website. 56% of national providers (n = 36) advertise QuickBooks integration on their website. 28% of local providers (n = 159) advertise QuickBooks integration on their website.	S-TECH-059, S-TECH-060, S-TECH-061
43	If you use time clocks, ask whether hours flow into payroll without re-entry.	Which time clocks integrate with your payroll, and is time tracking extra?	41% of payroll providers studied (n = 195) advertise time clock integrations on their website. 33% of national providers (n = 36) advertise time clock integrations on their website. 43% of local providers (n = 159) advertise time clock integrations on their website.	S-TECH-117, S-TECH-118, S-TECH-119
90	Ask about payroll submission cutoffs and what happens if a deposit fails.	What is your cutoff for direct deposit, and what happens if a deposit fails?	Complaints about late, missed, or wrong paychecks or direct deposits appear in 17% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-002
94	Ask for response-time commitments and who covers when your rep is out.	How fast do you respond to support requests on payday?	Complaints about slow or unresponsive support appear in 45% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-007
95	Ask how long reps stay and how handoffs work.	How long has the rep I would work with been with you, and how are accounts handed off?	Complaints about account manager turnover appear in 1% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-008
147	In these states, final pay can be due immediately; ask if the provider can run a same-day final check (source: state labor departments).	Can you run a same-day final paycheck?	States requiring final pay immediately or on the day of discharge for fired employees: 9 (CA, CO, HI, MA, MI, MN, MO, MT, NV).	S-GOV-011

#	Tip	Question to ask	Supporting stat	Stat ID
148	In these states, payroll must withhold paid leave or disability contributions; confirm the provider handles them (source: state program pages).	Do you withhold and remit my state paid leave contributions?	States with an active paid family leave or disability payroll contribution in 2026: 13 (CA (SDI); CO (FAMLI); CT (CT Paid Leave); DE (Delaware Paid Leave); HI (TDI); MA (PFML); ME (Maine PFML); MN (Minnesota Paid Leave); NJ (TDI and FLI); NY (PFL and DBL); OR (Paid Leave Oregon); RI (TDI and TCI); WA (PFML and WA Cares)).	S-GOV-004
156	The 2026 Social Security wage base is $184,500 (source: SSA); check the system stops withholding at the cap.	Does your system stop Social Security withholding at the wage base?	The 2026 Social Security wage base is $184,500, up from $176,100 in 2025.	S-GOV-017

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for quarter-end and year-end

TABLE T21-08

Tips for quarter-end and year-end

Sample: 9 tips

#	Tip	Question to ask	Supporting stat	Stat ID
3	Check that W-2s and 1099s are included, and whether filing them costs extra.	Are W-2 and 1099 preparation, filing and delivery included in my monthly price?	67% of payroll providers studied (n = 195) advertise W-2 and 1099 year-end forms on their website. 75% of national providers (n = 36) advertise W-2 and 1099 year-end forms on their website. 65% of local providers (n = 159) advertise W-2 and 1099 year-end forms on their website.	S-TAX-059, S-TAX-060, S-TAX-061
5	If you have 50 or more full-time equivalents, add ACA reporting to your must-have list; fewer than half of providers advertise it.	Do you prepare and file Forms 1094-C and 1095-C, and what does it cost?	24% of payroll providers studied (n = 195) advertise ACA reporting on their website. 17% of national providers (n = 36) advertise ACA reporting on their website. 26% of local providers (n = 159) advertise ACA reporting on their website.	S-TAX-117, S-TAX-118, S-TAX-119
89	Ask who pays when a filing is late or wrong, and how fast they fix notices.	If you file late or wrong, who pays the penalty, and how do you handle IRS or state notices?	Complaints about tax filing errors or penalties appear in 10% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-001
97	Review a W-2 preview before year-end filing.	Can I preview W-2s before you file them, and who pays for corrections?	Complaints about year-end form (W-2 or 1099) errors appear in 4% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-010
113	Money-impact complaints are often tax penalties; ask who pays for provider errors.	If your error causes a penalty, will you pay it and the interest?	16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050.	S-MON-001
118	Check year-end readiness in November: addresses, SSNs and W-2 previews.	What do you need from me before year-end, and by when?	Where the stage is stated, 8% of complaints about payroll providers studied happen at the quarter-end or year-end stage (n = 238 negative reviews with a stated stage).	S-STG-004
151	Late federal deposits carry penalties of up to 15% (source: IRS failure-to-deposit penalty page); ask how the provider schedules deposits.	How do you make sure my deposits are on time?	A missed federal payroll tax deposit costs 2% if 1 to 5 days late, 5% at 6 to 15 days, 10% after 15 days, and 15% if unpaid 10 days after an IRS notice.	S-GOV-018
153	The 1099-NEC threshold is $2,000 for 2026 payments (source: IRS); check your contractor payment tracking.	Do you track contractor payments against the 1099 threshold?	The Form 1099-NEC filing threshold rose from $600 to $2,000 for payments made after 2025.	S-GOV-020
154	2026 W-2s have new tip and overtime codes (source: IRS W-2 instructions); ask if the provider is ready.	Are you ready for the new 2026 W-2 codes for tips and overtime?	2026 Forms W-2 add box 12 codes TP (cash tips), TT (qualified overtime) and TA (Trump account contributions), plus box 14b for the tipped occupation code.	S-GOV-021

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for switching providers

TABLE T21-09

Tips for switching providers

Sample: 4 tips

#	Tip	Question to ask	Supporting stat	Stat ID
26	Ask who moves your employee and tax data, and whether it costs extra.	Will you migrate my employee data and year-to-date totals, and is there a fee?	25% of payroll providers studied (n = 195) advertise data migration help on their website. 31% of national providers (n = 36) advertise data migration help on their website. 23% of local providers (n = 159) advertise data migration help on their website.	S-SUP-175, S-SUP-176, S-SUP-177
27	Mid-year switching support is advertised by only about 1 in 10 providers; confirm they import prior quarters and year-to-date wages.	Will you import my prior quarters and year-to-date wages so my W-2s are correct?	11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	S-SUP-204
114	Many reviewers switched from national providers; if you are switching, ask for a switching checklist.	What do you need from my old provider to switch?	4% of reviews read for payroll providers studied (n = 1823) say where the customer switched from; the most common origin is national provider.	S-SWT-001
117	Many complaints happen in the first 90 days; plan a careful onboarding with a parallel run.	What does your onboarding checklist look like, and who owns each step?	Where the stage is stated, 21% of complaints about payroll providers studied happen at the onboarding (first 90 days) stage (n = 238 negative reviews with a stated stage).	S-STG-002

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Tips for leaving a provider

TABLE T21-10

Tips for leaving a provider

Sample: 4 tips

#	Tip	Question to ask	Supporting stat	Stat ID
83	Ask how long you keep access to payroll records after you leave; you need them for years.	How long can I access and export my payroll records after cancelling, and is there a fee?	54% of published payroll service agreements (n = 24) state records access after cancellation.	S-CON-019
92	Get cancellation steps in writing before you sign.	What exactly do I need to do to cancel, and is written notice required?	Complaints about cancellation difficulty or auto-renewal appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-005
93	Ask about exit fees and records access before you sign, not when you leave.	Are there fees to leave or to export my records?	Complaints about exit fees or losing access to records after leaving appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-006
115	Before you leave, download all records and confirm final filings.	What will you send me when I leave, and in what format?	13% of negative reviews read for payroll providers studied (n = 456) say the reviewer is leaving or has left, most often citing slow or unresponsive support.	S-SWT-002

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E tips)

Red flags and green flags

TABLE T21-11

Red flags

Sample: 25 red flags

#	Red flag	Supporting stat	Stat ID
1	Auto-renewing agreement with a long notice window	50% of published payroll service agreements (n = 24) renew automatically.	S-CON-015

#	Red flag	Supporting stat	Stat ID
2	Early termination fee equal to the fees left in the term	25% of published payroll service agreements (n = 24) set an early termination fee or charge for the rest of the term.	S-CON-017
3	Price increases allowed without a stated cap	92% of published payroll service agreements (n = 24) allow price increases.	S-CON-016
4	No stated access to your records after you leave	54% of published payroll service agreements (n = 24) state records access after cancellation.	S-CON-019
5	No published service agreement	12% of payroll providers studied (n = 195) have a published service agreement or terms on their website.	S-PRC-059
6	No published pricing and no written quote	9% of local providers (n = 159) have published pricing on their website.	S-PRC-003
7	Fee schedule not available in writing	5% of payroll providers studied (n = 195) have a full published fee schedule on their website.	S-PRC-088
8	Tax guarantee advertised without written terms	4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website.	S-TAX-291
9	"No hidden fees" claim without a fee schedule	Among providers making a "no hidden fees" claim, 17% of negative reviews read mention billing errors or hidden fees, compared with 10% for providers without the claim (higher; n = 113 and 343 negative reviews). This is an observation, not a cause.	S-CVR-001
10	Reviews describing cancellation trouble	Complaints about cancellation difficulty or auto-renewal appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-005
11	Reviews describing exit fees or lost records	Complaints about exit fees or losing access to records after leaving appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-006
12	Reviews describing late or missed paychecks	Complaints about late, missed, or wrong paychecks or direct deposits appear in 17% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-002
13	Reviews describing tax penalties	Complaints about tax filing errors or penalties appear in 10% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-001
14	Reviews describing broken sales promises	Complaints about sales promises not kept appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-012
15	Reviews describing security or fraud issues	Complaints about security or fraud concerns appear in 4% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-013
16	Owner never replies to reviews	Payroll providers studied reply to a median of 32% of their most recent Google reviews (up to 20 per company, n = 192).	S-OWN-001
17	No recent reviews	66% of payroll providers studied (n = 195) received a Google review in the last 6 months, and 77% in the last 12 months.	S-RAT-017
18	Unanswered BBB complaints	Payroll providers studied with a BBB profile average 83.0 BBB complaints closed in the last 3 years (median 0, n = 122); 90 have none.	S-BBB-002
19	Setup fee not disclosed until the contract	13 of 195 providers publish a setup fee or say one applies, 12 say it is free or included, and 170 do not mention it; published amounts range $65 to $325.	S-HID-001
20	Year-end form fees not mentioned	6 of 195 providers publish a W-2 fee or say one applies, 14 say it is free or included, and 175 do not mention it; published amounts range $4 to $8.	S-HID-002
21	No mid-year switching support when you are switching mid-year	11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	S-SUP-204
22	No local tax filing in a local-income-tax state	46% of local providers based in states with local income taxes (n = 46) advertise local tax filing.	S-GOV-001
23	Money-impact complaints in reviews	16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050.	S-MON-001
24	Slow support complaints clustered at payday	Complaints about slow or unresponsive support appear in 45% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-007
25	Onboarding complaints in the first 90 days	Complaints about onboarding or implementation problems appear in 11% of negative reviews read for payroll providers studied (n = 456 negative reviews).	S-CMP-009

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

TABLE T21-12

Green flags

Sample: 24 green flags

#	Green flag	Supporting stat	Stat ID
1	Month-to-month terms in the written agreement	22% of payroll providers studied (n = 195) state that service is month-to-month or has no long-term contract.	S-CON-001
2	Published pricing	16% of payroll providers studied (n = 195) have published pricing on their website.	S-PRC-001
3	Full fee schedule in writing	5% of payroll providers studied (n = 195) have a full published fee schedule on their website.	S-PRC-088
4	Tax guarantee with published terms	4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website.	S-TAX-291
5	SOC 2 report available	8% of payroll providers studied (n = 195) advertise a SOC 2 report on their website.	S-SEC-030
6	SOC 1 Type II report available	4% of payroll providers studied (n = 195) advertise a SOC 1 Type II report on their website.	S-SEC-001
7	Multi-factor authentication	9% of payroll providers studied (n = 195) advertise multi-factor authentication on their website.	S-SEC-059
8	Named or dedicated rep	54% of payroll providers studied (n = 195) advertise a named or dedicated account rep on their website.	S-SUP-001
9	Owner replies to reviews	Local providers reply to a median of 36% of their most recent Google reviews (up to 20 per company, n = 159).	S-OWN-003
10	Recent reviews	65% of local providers (n = 159) received a Google review in the last 6 months, and 78% in the last 12 months.	S-RAT-023
11	Mid-year switching support	11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	S-SUP-204
12	Data migration help	25% of payroll providers studied (n = 195) advertise data migration help on their website.	S-SUP-175
13	CPP or FPC certified staff	9% of payroll providers studied (n = 195) advertise staff with CPP or FPC payroll certification on their website.	S-SEC-088
14	Published service agreement	12% of payroll providers studied (n = 195) have a published service agreement or terms on their website.	S-PRC-059
15	No setup fee stated	13 of 195 providers publish a setup fee or say one applies, 12 say it is free or included, and 170 do not mention it; published amounts range $65 to $325.	S-HID-001
16	W-2s included in the price	At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms.	S-HID-016
17	Local tax filing advertised	42% of payroll providers studied (n = 195) advertise local income tax filing on their website.	S-TAX-030
18	Compliance alerts	23% of payroll providers studied (n = 195) advertise compliance alerts or law-change updates on their website.	S-TAX-233
19	Reviews praising a named rep	37% of positive reviews read (n = 1367) name or describe a specific rep they work with.	S-RES-005
20	Reviews praising responsive support	Responsive support is mentioned in 49% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	S-PRS-001
21	BBB A+ with complaints answered	21% of payroll providers studied (n = 195) are BBB accredited, and 45% hold an A+ BBB rating.	S-BBB-001
22	State registration help	8% of payroll providers studied (n = 195) advertise help registering state tax accounts on their website.	S-TAX-204
23	All four buyer-friendly terms	Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving.	S-CON-022
24	Free demo with your own data	27% of payroll providers studied (n = 195) have a free demo on their website.	S-PRC-146

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

Questions to ask a payroll provider

TABLE T21-13

Questions to ask a payroll provider

Sample: 60 questions

#	Topic	Question	Stat ID (the gap it covers)
1	Deciding whether to outsource	Do you offer a PEO option, and how would co-employment change my responsibilities?	S-SVC-465
2	Shortlisting	Do you file and deposit all federal and state payroll taxes in your name, and will I see the confirmations?	S-TAX-001
3	Shortlisting	Which local income taxes do you file, and is there an extra fee per locality?	S-TAX-030
4	Shortlisting	Do you run payroll for employees in multiple states, and what does each additional state cost?	S-FEAT-233
5	Shortlisting	Do you produce certified payroll reports (WH-347 and state forms) for each project?	S-FEAT-291
6	Shortlisting	Can I pay contractors through payroll and do you file their 1099s?	S-FEAT-146
7	Shortlisting	Can you pay contractors outside the US, and in which currencies?	S-FEAT-175
8	Shortlisting	Do you run payroll for employees outside the US, or do you partner with someone?	S-FEAT-204
9	Shortlisting	Will I have one named payroll specialist, and what happens when they are out or leave?	S-SUP-001
10	Shortlisting	Where is your support team located, and what are the hours?	S-SUP-146
11	Shortlisting	Can I try the system with my own data before signing?	S-SUP-233
12	Shortlisting	Can you show me a payroll run with my pay frequency, deductions and states?	S-PRC-146
13	Shortlisting	Who answers my HR questions, and is HR support included in my plan?	S-SVC-059
14	Shortlisting	Do you broker health insurance, or do you integrate with my broker?	S-SVC-146
15	Shortlisting	Which 401(k) providers do you integrate with, and are contributions sent automatically?	S-SVC-204
16	Shortlisting	Do you administer benefits enrollment and deductions, or only deduct amounts I give you?	S-SVC-175
17	Shortlisting	Do you offer bookkeeping or work alongside my accountant?	S-SVC-001
18	Shortlisting	Do you handle Schedule H and household employer filings?	S-WHO-349
19	Shortlisting	Do you serve cannabis businesses, and how do you handle banking restrictions?	S-WHO-233
20	Shortlisting	Can you allocate wages by grant or program for our reports?	S-WHO-175
21	Shortlisting	How do you handle shift differentials, on-call pay and employee data security?	S-WHO-204
22	Shortlisting	Do you file Form 943 and handle seasonal H-2A workers?	S-WHO-262
23	Shortlisting	How many of your clients have more than 50 employees, and what changes at that size?	S-WHO-059
24	Shortlisting	Is there a minimum monthly charge, and what is my cost with only a few employees?	S-WHO-001
25	Shortlisting	Which POS systems do you integrate with for tips and hours?	S-WHO-117
26	Comparing quotes and pricing	Can my workers' comp premium be billed each payroll based on actual wages?	S-TAX-146
27	Comparing quotes and pricing	Is the number of payroll runs per month unlimited on my plan?	S-FEAT-001
28	Comparing quotes and pricing	What is my total monthly cost at my headcount and pay frequency, including every fee?	S-PRC-001
29	Comparing quotes and pricing	Can you send your complete fee schedule, including year-end, off-cycle and exit fees?	S-PRC-088

#	Topic	Question	Stat ID (the gap it covers)
30	Comparing quotes and pricing	Can you put my quote in writing with every fee listed?	S-PRC-117
31	Comparing quotes and pricing	Is time and attendance included, and what does it cost per employee?	S-SVC-291
32	Comparing quotes and pricing	What is the base fee and the per-employee fee on the cheapest plan that files my taxes?	S-FEE-003
33	Reading the contract	Can I review your full service agreement before I commit?	S-PRC-059
34	Reading the contract	Is my agreement month-to-month, and what notice do I give to cancel?	S-PRC-030
35	Checking trust and security	Do you pay penalties and interest caused by your errors, and is that in the contract?	S-TAX-262
36	Checking trust and security	Can you send the written terms of your tax guarantee, including any cap or deadline for claims?	S-TAX-291
37	Checking trust and security	Do you have a current SOC 1 Type II report, and can I get a copy under NDA?	S-SEC-001
38	Checking trust and security	Do you have a SOC 2 report, or how do you secure employee data and bank details?	S-SEC-030
39	Checking trust and security	Is multi-factor authentication required for payroll admins and employee logins?	S-SEC-059
40	Checking trust and security	Does anyone on your team hold a CPP or FPC certification?	S-SEC-088
41	Checking trust and security	Is there a CPA on your team who reviews tax filings?	S-SEC-117
42	Onboarding	Do you file new hire reports with my state, and how quickly after I enter the employee?	S-TAX-088
43	Onboarding	Will you register my withholding and unemployment accounts in new states, and how long does it take?	S-TAX-204
44	Onboarding	Can new hires complete W-4, I-9 and direct deposit forms online before day one?	S-SVC-407
45	Day-to-day payroll	How do you notify clients about law changes that affect their payroll?	S-TAX-233
46	Day-to-day payroll	Do you process garnishments and pay the agencies, and what does each one cost?	S-FEAT-320
47	Day-to-day payroll	How do you import tips from my POS and report them on the 2026 W-2?	S-FEAT-262
48	Day-to-day payroll	Can I run off-cycle payrolls, and is there a fee per run?	S-FEAT-030
49	Day-to-day payroll	Do you offer pay cards, and what fees do my employees pay to use them?	S-FEAT-059
50	Day-to-day payroll	Do you offer on-demand pay, and who pays the fees?	S-FEAT-088
51	Day-to-day payroll	What are your phone support hours, and what is your typical response time?	S-SUP-030
52	Day-to-day payroll	Can I reach support outside business hours on payroll deadlines?	S-SUP-117
53	Day-to-day payroll	Do employees get a mobile app for pay stubs, W-2s and time off?	S-TECH-030
54	Day-to-day payroll	Do employees get a self-service portal for pay stubs and W-2s?	S-TECH-001
55	Day-to-day payroll	Does payroll sync to QuickBooks automatically, and which versions?	S-TECH-059
56	Day-to-day payroll	Which time clocks integrate with your payroll, and is time tracking extra?	S-TECH-117
57	Quarter-end and year-end	Are W-2 and 1099 preparation, filing and delivery included in my monthly price?	S-TAX-059
58	Quarter-end and year-end	Do you prepare and file Forms 1094-C and 1095-C, and what does it cost?	S-TAX-117
59	Switching providers	Will you migrate my employee data and year-to-date totals, and is there a fee?	S-SUP-175
60	Switching providers	Will you import my prior quarters and year-to-date wages so my W-2s are correct?	S-SUP-204

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

Hidden cost checklist

TABLE T21-14

Hidden cost checklist

Sample: 17 items

#	How often it appears and typical amount	Stat ID
1	13 of 195 providers publish a setup fee or say one applies, 12 say it is free or included, and 170 do not mention it; published amounts range $65 to $325.	S-HID-001
2	6 of 195 providers publish a W-2 fee or say one applies, 14 say it is free or included, and 175 do not mention it; published amounts range $4 to $8.	S-HID-002
3	4 of 195 providers publish a 1099 fee or say one applies, 10 say it is free or included, and 181 do not mention it; published amounts range $6 to $9.	S-HID-003
4	6 of 195 providers publish a year-end base fee or say one applies, 4 say it is free or included, and 185 do not mention it; published amounts range $25 to $200.	S-HID-004
5	1 of 195 providers publish a off-cycle run fee or say one applies, 8 say it is free or included, and 186 do not mention it; published amounts range $50 to $50.	S-HID-005
6	0 of 195 providers publish a local tax filing fee or say one applies, 9 say it is free or included, and 186 do not mention it.	S-HID-006
7	4 of 195 providers publish a additional state fee or say one applies, 2 say it is free or included, and 189 do not mention it; published amounts range $12 to $57.	S-HID-007
8	3 of 195 providers publish a garnishment fee or say one applies, 4 say it is free or included, and 188 do not mention it; published amounts range $5 to $25.	S-HID-008
9	1 of 195 providers publish a direct deposit fee or say one applies, 12 say it is free or included, and 182 do not mention it; published amounts range $1 to $1.	S-HID-009
10	2 of 195 providers publish a check printing fee or say one applies, 1 say it is free or included, and 192 do not mention it; published amounts range $3 to $3.	S-HID-010
11	7 of 195 providers publish a check or form delivery fee or say one applies, 2 say it is free or included, and 186 do not mention it; published amounts range $3 to $75.	S-HID-011
12	0 of 195 providers publish a new hire reporting fee or say one applies, 3 say it is free or included, and 192 do not mention it.	S-HID-012
13	Payroll providers studied publish an average of 1.3 add-on fees each (n = 195); most publish none, so the full fee list usually has to be requested.	S-HID-013
14	National providers publish an average of 3.9 add-on fees each (n = 36); most publish none, so the full fee list usually has to be requested.	S-HID-014
15	Local providers publish an average of 0.7 add-on fees each (n = 159); most publish none, so the full fee list usually has to be requested.	S-HID-015
16	At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms.	S-HID-016
17	At 25 employees, 11 of 13 priced providers include W-2s in the plan price; the rest charge a median of $250 a year for year-end forms.	S-HID-017

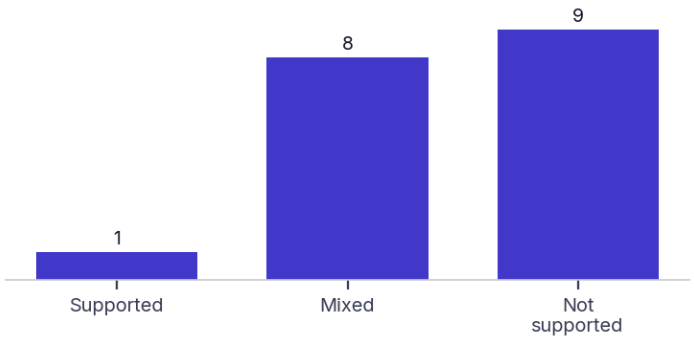
Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

Myth vs. data

CHART C21-02

Most common beliefs tested are not supported or only partly supported

Myth vs data verdicts, counts, n = 18



Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

TABLE T21-15

Myth vs data

Sample: 18 beliefs tested

#	Common belief	Verdict	What the data shows	Stat IDs
1	Local providers give better support	Mixed	Local reviews praise a named rep far more often, but slow support is also the top complaint in local negative reviews.	S-CMP-033, S-CMP-020, S-PRS-016
2	National providers are rated higher than local providers	Not supported	Local providers average higher Google ratings than national headquarters profiles.	S-RAT-003, S-RAT-002
3	Software providers are cheaper than full-service providers	Mixed	Published prices come mostly from software-led national providers; full-service local firms rarely publish prices, so a fair comparison is not possible from published data alone.	S-FEE-003
4	Most payroll companies publish their prices	Not supported	Only a minority publish pricing; most are quote only.	S-PRC-001
5	Payroll companies usually lock you into long contracts	Mixed	Few state month-to-month terms, but most do not publish any terms at all, so contract length is usually unknown until you ask.	S-CON-001, S-CON-002
6	Every payroll provider guarantees its tax filings	Not supported	Only a small share advertise a tax guarantee, and fewer publish its terms.	S-TAX-262
7	Payroll providers all offer HR services now	Mixed	About half advertise HR advice; outsourced HR staff is less common.	S-SVC-059
8	Most complaints are about price	Not supported	Support and service problems far outnumber price complaints in negative reviews read.	S-CMP-004, S-CMP-007
9	A "no hidden fees" claim means fewer billing complaints	Not supported	Providers making the claim do not show a lower share of billing complaints in negative reviews read.	S-CVR-001
10	Local payroll companies are too small to handle multiple states	Mixed	A sizable share of local providers advertise multi-state payroll, though fewer than national providers.	S-FEAT-235
11	Switching mid-year is not possible	Not supported	Some providers advertise mid-year switching support; it is less common, so ask.	S-SUP-204
12	Reviews on every site say the same thing	Not supported	The same companies rate differently across platforms.	S-GAP7-003
13	Security certifications are standard	Not supported	SOC 2 reports are advertised by a small share, mostly national providers.	S-SEC-030

#	Common belief	Verdict	What the data shows	Stat IDs
14	Local providers run their own software	Not supported	Most local providers run a licensed platform.	S-PLAT-001
15	Year-end forms are always included	Mixed	Many priced providers include W-2s, but several charge per form.	S-HID-016
16	Cheaper providers have more problems	Mixed	Published prices exist for too few providers to show a clear link between price and ratings.	S-COST-057
17	Most payroll firms serve every industry the same way	Supported	Most providers have no dedicated industry page.	S-WHO-378
18	Payroll providers usually answer every complaint	Mixed	Companies replied to some negative reviews read, but many went unanswered.	S-RES-006

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

What to check first, by scenario

TABLE T21-16

What to check first, by buyer scenario

Sample: 22 scenarios

#	Scenario	Check 1	Check 2	Check 3	Stat ID
1	Solo owner or 1 to 5 employees, lowest cost	Ask about the rarest must-have first: published pricing (32 of 195).	Confirm the other must-haves in writing: serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms.	Get an all-in quote at 3 employees and compare it with the published median of $68.	S-SCN-001
2	Restaurant with tipped staff	Ask about the rarest must-have first: a named POS integration (12 of 195).	Confirm the other must-haves in writing: tip handling and reporting, a named POS integration, weekly pay.	Get an all-in quote at 15 employees; no matching provider publishes prices to compare against.	S-SCN-002
3	Construction contractor on public jobs	Ask about the rarest must-have first: certified payroll for prevailing wage jobs (26 of 195).	Confirm the other must-haves in writing: certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp.	Get an all-in quote at 25 employees; no matching provider publishes prices to compare against.	S-SCN-003
4	Nonprofit	Ask about the rarest must-have first: a dedicated nonprofit page (38 of 195).	Confirm the other must-haves in writing: a dedicated nonprofit page, federal and state payroll tax filing and deposits, QuickBooks integration.	Get an all-in quote at 10 employees and compare it with the published range ($87; $109).	S-SCN-004
5	Remote team in 3 or more states	Ask about the rarest must-have first: help registering state tax accounts (15 of 195).	Confirm the other must-haves in writing: multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates.	Get an all-in quote at 15 employees and compare it with the published range ($139).	S-SCN-005
6	Paying international contractors	Ask about the rarest must-have first: international contractor payments (1 of 195).	Confirm the other must-haves in writing: 1099 contractor payments, international contractor payments.	Get an all-in quote at 10 employees and compare it with the published range ($109).	S-SCN-006
7	Business in a local-income-tax state	Ask about the rarest must-have first: local income tax filing (81 of 195).	Confirm the other must-haves in writing: local income tax filing.	Get an all-in quote at 10 employees and compare it with the published median of $95.	S-SCN-007
8	Switching providers mid-year	Ask about the rarest must-have first: mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195).	Confirm the other must-haves in writing: mid-year switching support (importing prior quarters and year-to-date wages), data migration help.	Get an all-in quote at 10 employees and compare it with the published median of $109.	S-SCN-008
9	Wants one person to call	Ask about the rarest must-have first: US-based support (32 of 195).	Confirm the other must-haves in writing: a named or dedicated account rep, phone support, US-based support.	Get an all-in quote at 10 employees and compare it with the published range ($176).	S-SCN-009

#	Scenario	Check 1	Check 2	Check 3	Stat ID
10	Payroll plus bookkeeping from one firm	Ask about the rarest must-have first: business tax preparation (5 of 195).	Confirm the other must-haves in writing: bookkeeping or accounting, business tax preparation.	Get an all-in quote at 5 employees; no matching provider publishes prices to compare against.	S-SCN-010
11	Payroll plus HR and benefits without a PEO	Ask about the rarest must-have first: benefits brokerage (health insurance) (46 of 195).	Confirm the other must-haves in writing: HR advisory or an HR helpline, benefits brokerage (health insurance), 401(k) plans.	Get an all-in quote at 25 employees and compare it with the published median of $199.	S-SCN-011
12	No-contract buyer	Ask about the rarest must-have first: no setup fee (12 of 195).	Confirm the other must-haves in writing: month-to-month service or no long-term contract, published pricing, no setup fee.	Get an all-in quote at 10 employees and compare it with the published median of $106.	S-SCN-012
13	Healthcare practice	Ask about the rarest must-have first: a SOC 2 report (15 of 195).	Confirm the other must-haves in writing: a dedicated healthcare page, a SOC 2 report, multi-factor authentication.	Get an all-in quote at 15 employees and compare it with the published range ($139; $274).	S-SCN-013
14	Cannabis business	Ask about the rarest must-have first: a dedicated cannabis page (4 of 195).	Confirm the other must-haves in writing: a dedicated cannabis page.	Get an all-in quote at 15 employees; no matching provider publishes prices to compare against.	S-SCN-014
15	Household employer (nanny or caregiver)	Ask about the rarest must-have first: household employer (nanny) payroll (4 of 195).	Confirm the other must-haves in writing: household employer (nanny) payroll.	Get an all-in quote at 1 employee and compare it with the published median of $64.	S-SCN-015
16	Growing business with 50 or more employees	Ask about the rarest must-have first: a SOC 1 Type II report (8 of 195).	Confirm the other must-haves in writing: serving businesses with 51 to 250 employees, ACA reporting, time and attendance, benefits administration, a SOC 1 Type II report.	Get an all-in quote at 50 employees; no matching provider publishes prices to compare against.	S-SCN-016
17	Security-focused buyer	Ask about the rarest must-have first: a SOC 1 Type II report (8 of 195).	Confirm the other must-haves in writing: a SOC 1 Type II report, a SOC 2 report, multi-factor authentication.	Get an all-in quote at 25 employees; no matching provider publishes prices to compare against.	S-SCN-017
18	Seasonal or agricultural employer	Ask about the rarest must-have first: a dedicated agriculture page (3 of 195).	Confirm the other must-haves in writing: a dedicated agriculture page, weekly pay, off-cycle or bonus runs.	Get an all-in quote at 25 employees and compare it with the published range ($199).	S-SCN-018
19	Workers without bank accounts or wanting early pay	Ask about the rarest must-have first: earned wage access (on-demand pay) (42 of 195).	Confirm the other must-haves in writing: pay cards, earned wage access (on-demand pay).	Get an all-in quote at 25 employees and compare it with the published range ($260; $379).	S-SCN-019
20	Wants the fastest payday	Ask about the rarest must-have first: next-day or same-day direct deposit (12 of 195).	Confirm the other must-haves in writing: next-day or same-day direct deposit, off-cycle or bonus runs, unlimited payroll runs.	Get an all-in quote at 10 employees and compare it with the published range ($95; $109).	S-SCN-020
21	Wants to try before committing	Ask about the rarest must-have first: a free trial (8 of 195).	Confirm the other must-haves in writing: a free trial, month-to-month service or no long-term contract, a free demo.	Get an all-in quote at 5 employees; no matching provider publishes prices to compare against.	S-SCN-021
22	Worried about tax penalties	Ask about the rarest must-have first: published terms for their tax filing guarantee (8 of 195).	Confirm the other must-haves in writing: a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification.	Get an all-in quote at 10 employees; no matching provider publishes prices to compare against.	S-SCN-022

Source: PayrollModo analysis, Step 9, September 2026 (Stage 9E)

APPENDIX A

State Profiles

One page per state, in alphabetical order. State rules come from official state and federal sources for 2026 (Step 8); business counts from the Census Bureau; provider results are counts of the local providers researched in each state, with no provider names. The full list of companies is in Appendix E. Simplified categories in Chapter 16 are coded from the rule text shown here.

Reading the provider box: counts describe only the local providers headquartered in the state that were selected for the study. They do not measure the state market. National providers are counted once for the whole country.

TABLE TA-01

Alabama (AL, South)

State payroll rules (2026)

State income tax	Yes; graduated; 2% to 5%
Withholding form	Form A-4 (federal W-4 not accepted)
Local income taxes	Yes: city and county (occupational license taxes on wages)
Other state payroll taxes	Employment Security Enhancement Assessment (ESA) of 0.06%, included in employer UC rate
SUI taxable wage base (2026)	$8,000
New employer SUI rate (2026)	2.70%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	No state minimum wage; federal $7.25 applies to FLSA-covered employers
Pay frequency rule	No state requirement
Final pay: employee quits	No state requirement (not specified in state law)
Final pay: employee is fired	No state requirement (not specified in state law)
New hire reporting deadline	7 days from date of hire or reemployment
Workers' comp	Private market or state fund option; Businesses with 5 or more employees (other than contractors); officers and LLC members count as employees
State W-2 deadline	Last day of January (Form A-3 annual reconciliation with W-2s)

Business counts

Employer establishments (CBP 2023)	105,071
Total employment (CBP 2023)	1,777,657
Employer firms (SUSB 2022)	78,228
Share of firms under 20 employees	83.6%

Local providers researched (counts only)

Local providers researched	1 (allocation 3)
Years in business	no founding year stated
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	HR advisory or helpline (1 of 1); Handbook or policy builder (1 of 1); Benefits administration (1 of 1)
Local tax filing advertised	0 of 1
Average Google rating	5.00 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Alabama

- Local income taxes apply (city and county), one of 13 states with local income taxes.
- New hires must be reported within 7 days, shorter than the federal 20 days.
- State law sets no required pay frequency for most private employers.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-02

Alaska (AK, West)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	Employee unemployment insurance contribution of 0.50% of wages up to the UI wage base (withheld from employee pay)
SUI taxable wage base (2026)	$54,200
New employer SUI rate (2026)	1.00% employer (plus 0.50% employee), all industries including construction
Paid leave or disability program	none (no state paid family leave or disability insurance payroll program)
Paid leave employee rate	not applicable
Minimum wage (2026)	$14.00 per hour (effective July 1, 2026)
Pay frequency rule	Semi-monthly or monthly, at the election of the employee; monthly allowed if agreed in an annual initial employment contract
Final pay: employee quits	Next regular payday that is at least 3 days after the employer received notice
Final pay: employee is fired	Within 3 working days after termination
New hire reporting deadline	20 days after hire or rehire
Workers' comp	Private market or state fund option; Employers with 1 or more employees in Alaska (unless approved self-insurer); owner exemptions for sole proprietors, partners, 10%+ LLC members and corporate officers; certain work exemptions (e.g., commercial fishers, part-time babysitters)
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	22,082
Total employment (CBP 2023)	257,462
Employer firms (SUSB 2022)	18,047
Share of firms under 20 employees	87.2%

Local providers researched (counts only)

Local providers researched	1 (allocation 2)
Years in business	50 to 50 years (1 of 1 state a founding year)
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	Time and attendance (1 of 1); Scheduling (1 of 1); Background checks (1 of 1)
Local tax filing advertised	0 of 1
Average Google rating	4.40 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Alaska

- No state income tax on wages, one of 9 such states.
- The SUI taxable wage base is high at $54,200 (national median $14,375).
- Other payroll taxes apply: Employee unemployment insurance contribution of 0.50% of wages up to the UI wage base (withheld from employee pay).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-03

Arizona (AZ, West)

State payroll rules (2026)

State income tax	Yes; flat; 2.5%
Withholding form	Arizona Form A-4 (employee elects 0.5%, 1.0%, 1.5%, 2.0%, 2.5%, 3.0% or 3.5% of gross taxable wages; 2.0% default if no A-4)
Local income taxes	None
Other state payroll taxes	not found on official page
SUI taxable wage base (2026)	$8,000
New employer SUI rate (2026)	2.00% (for at least 2 calendar years)
Paid leave or disability program	none (no state paid family leave or disability payroll program)
Paid leave employee rate	not applicable
Minimum wage (2026)	$15.15 per hour (effective January 1, 2026)
Pay frequency rule	Two or more fixed paydays each month, not more than 16 days apart; monthly allowed only for employers with principal place of business and centralized payroll outside Arizona
Final pay: employee quits	No later than the regular payday for the pay period in which termination occurred
Final pay: employee is fired	Within 7 working days or the end of the next regular pay period, whichever is sooner
New hire reporting deadline	20 days of hire date
Workers' comp	Private market or state fund option; Any employer that regularly hires workers in its customary business, regardless of number (part-time, minors, family included); exemptions for independent contractors, casual workers outside usual business, domestic servants in the home
State W-2 deadline	January 31 (Form A1-R and W-2s)

Business counts

Employer establishments (CBP 2023)	159,857
Total employment (CBP 2023)	2,787,701
Employer firms (SUSB 2022)	125,051
Share of firms under 20 employees	85.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	6 to 40 years (2 of 5 state a founding year)
Delivery model	full-service with a rep: 5 of 5
Most advertised add-on services	Time and attendance (5 of 5); HR advisory or helpline (4 of 5); Hiring or applicant tracking (3 of 5)
Local tax filing advertised	0 of 5
Average Google rating	4.96 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Arizona

- The 2026 state minimum wage is $15.15, above the federal $7.25.
- Fired employees must receive final pay within a short window: Within 7 working days or the end of the next regular pay period, whichever is sooner.
- State income tax is withheld at a flat rate (2.5%).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-04

Arkansas (AR, South)

State payroll rules (2026)

State income tax	Yes; graduated; 3.9% (top rate)
Withholding form	Form AR4EC (Employee Withholding Exemption Certificate); AR4ECSP for special exemptions
Local income taxes	None
Other state payroll taxes	UI stabilization tax of 0.200% (employer, on UI wage base)
SUI taxable wage base (2026)	$7,000
New employer SUI rate (2026)	2.0%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$11.00 per hour (employers with 4 or more employees)
Pay frequency rule	Semimonthly for corporations; FLSA-exempt management/executive employees at least monthly
Final pay: employee quits	not found on official page
Final pay: employee is fired	By the next regular payday; double wages owed if not paid within 7 days of the next regular payday
New hire reporting deadline	20 days after hire (report in Tax21)
Workers' comp	Private market or state fund option; Most employers with 3 or more employees (exceptions exist)
State W-2 deadline	January 31 (W-2 Copy 1 with Form ARW3); AR3MAR annual reconciliation by February 28

Business counts

Employer establishments (CBP 2023)	69,634
Total employment (CBP 2023)	1,089,044
Employer firms (SUSB 2022)	53,111
Share of firms under 20 employees	84.6%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	25 to 31 years (2 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	Benefits administration (2 of 2); Time and attendance (2 of 2); Onboarding and e-signature (2 of 2)
Local tax filing advertised	1 of 2
Average Google rating	4.90 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Arkansas

- The SUI taxable wage base is $7,000, the lowest of any state.
- Other payroll taxes apply: UI stabilization tax of 0.200% (employer, on UI wage base).
- The 2026 state minimum wage is $11.00, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-05

California (CA, West)

State payroll rules (2026)

State income tax	Yes; graduated; 1% to 12.3%
Withholding form	DE 4 (Employee's Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	Employment Training Tax (ETT) 0.1% on first $7,000 per employee (employer); State Disability Insurance (SDI) 1.3% on all wages (employee)
SUI taxable wage base (2026)	$7,000
New employer SUI rate (2026)	3.4% (for two to three years)
Paid leave or disability program	State Disability Insurance (SDI), which includes Paid Family Leave (PFL)
Paid leave employee rate	1.3%
Minimum wage (2026)	$16.90 per hour (effective January 1, 2026)
Pay frequency rule	At least twice each calendar month (Labor Code 204); exceptions, e.g., exempt executive/administrative/professional employees may be paid monthly
Final pay: employee quits	Within 72 hours of quitting; immediately at time of quitting if employee gave at least 72 hours notice
Final pay: employee is fired	Immediately at time of termination, including accrued vacation
New hire reporting deadline	20 calendar days of the employee's start-of-work date (DE 34)
Workers' comp	Private market or state fund option; All employers with one or more employees (Labor Code 3700)
State W-2 deadline	not applicable: W-2s are not filed with EDD; PIT wages and withholding are reported quarterly on the DE 9C

Business counts

Employer establishments (CBP 2023)	1,023,181
Total employment (CBP 2023)	16,032,440
Employer firms (SUSB 2022)	844,605
Share of firms under 20 employees	89.4%

Local providers researched (counts only)

Local providers researched	12 (allocation 12)
Years in business	16 to 60 years (8 of 12 state a founding year)
Delivery model	full-service with a rep: 8 of 12; both: 4 of 12
Most advertised add-on services	Time and attendance (12 of 12); HR advisory or helpline (9 of 12); Scheduling (6 of 12)
Local tax filing advertised	5 of 12
Average Google rating	4.73 (12 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in California

- Employers run a paid leave or disability payroll program: State Disability Insurance (SDI), which includes Paid Family Leave (PFL).
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The SUI taxable wage base is $7,000, the lowest of any state.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-06

Colorado (CO, West)

State payroll rules (2026)

State income tax	Yes; flat; 4.4%
Withholding form	Federal Form W-4 required; optional Colorado Employee Withholding Certificate (DR 0004)
Local income taxes	Yes: city (occupational privilege tax, flat monthly amount)
Other state payroll taxes	FAMLI premium (see paid leave fields); UI support surcharge and solvency surcharge added to UI premiums
SUI taxable wage base (2026)	$30,600
New employer SUI rate (2026)	3.05% total (1.53% base + 0.17% support + 1.35% surcharge) for non-construction and general construction; heavy construction 6.285%
Paid leave or disability program	Colorado Paid Family and Medical Leave Insurance (FAMLI)
Paid leave employee rate	Up to 0.44% of wages (employer may deduct up to half of the 0.88% premium)
Minimum wage (2026)	$15.16 per hour ($12.14 tipped)
Pay frequency rule	Pay periods no longer than one calendar month or 30 days (whichever is longer); paydays no later than 10 days after the close of each pay period
Final pay: employee quits	By or on the next regular payday
Final pay: employee is fired	Immediately; if accounting unit is not operational, within 6 hours after start of its next regular workday, or 24 hours if the unit is offsite
New hire reporting deadline	20 calendar days after hire, or by the first regularly scheduled payroll after hire
Workers' comp	Private market or state fund option; Employers with one or more employees (few exceptions)
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	181,963
Total employment (CBP 2023)	2,481,196
Employer firms (SUSB 2022)	150,626
Share of firms under 20 employees	87.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	17 to 17 years (1 of 5 state a founding year)
Delivery model	full-service with a rep: 5 of 5
Most advertised add-on services	Time and attendance (4 of 5); Onboarding and e-signature (4 of 5); Handbook or policy builder (2 of 5)
Local tax filing advertised	2 of 5
Average Google rating	4.90 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Colorado

- Local income taxes apply (city), one of 13 states with local income taxes.
- Employers run a paid leave or disability payroll program: Colorado Paid Family and Medical Leave Insurance (FAMLI).
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-07

Connecticut (CT, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; top rate 6.99%
Withholding form	Form CT-W4, Employee's Withholding Certificate (withhold 6.99% flat if not furnished)
Local income taxes	None
Other state payroll taxes	CT Paid Leave employee contribution 0.5% (see paid leave fields); UI fund solvency tax 1.0% (employer)
SUI taxable wage base (2026)	$27,000
New employer SUI rate (2026)	1.9%
Paid leave or disability program	Connecticut Paid Leave (CT Paid Leave)
Paid leave employee rate	0.5% of wages
Minimum wage (2026)	$16.94 per hour
Pay frequency rule	Weekly or once every two weeks on a regular payday; Labor Commissioner may approve less frequent periods if paid in full at least monthly
Final pay: employee quits	Not later than the next regular payday
Final pay: employee is fired	No later than the business day after the discharge
New hire reporting deadline	14 days of hire (20 days if reporting by fax or mail)
Workers' comp	Private market or state fund option; All employers with employees; corporate officers, LLC members and partners may elect exclusion; sole proprietors must opt in
State W-2 deadline	January 31 (with Form CT-W3 annual reconciliation)

Business counts

Employer establishments (CBP 2023)	89,293
Total employment (CBP 2023)	1,508,634
Employer firms (SUSB 2022)	70,809
Share of firms under 20 employees	84.2%

Local providers researched (counts only)

Local providers researched	3 (allocation 3)
Years in business	35 to 40 years (2 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	Time and attendance (3 of 3); Workers' comp brokerage (2 of 3); Background checks (1 of 3)
Local tax filing advertised	0 of 3
Average Google rating	4.63 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Connecticut

- Employers run a paid leave or disability payroll program: Connecticut Paid Leave (CT Paid Leave).
- New hires must be reported within 14 days, shorter than the federal 20 days.
- Most workers must be paid weekly or biweekly.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-08

Delaware (DE, South)

State payroll rules (2026)

State income tax	Yes; graduated; 2.2% to 6.6%
Withholding form	Delaware W-4 (Delaware-specific certificate; 2020+ federal W-4 not accepted for Delaware purposes)
Local income taxes	Yes: city
Other state payroll taxes	Delaware Paid Leave contributions (see paid leave fields); UI supplemental assessment and Operations & Technology Tax referenced by DOL (2026 rates not confirmed)
SUI taxable wage base (2026)	$14,500
New employer SUI rate (2026)	1.0% (new construction employers also 1.0%)
Paid leave or disability program	Delaware Paid Leave (paid family and medical leave insurance)
Paid leave employee rate	Up to 50% of the total contribution (up to 0.4% for full coverage)
Minimum wage (2026)	$15.00 per hour
Pay frequency rule	At least monthly on a regular, established payday
Final pay: employee quits	On or before the next scheduled payday following separation
Final pay: employee is fired	On or before the next scheduled payday following separation
New hire reporting deadline	20 days of start date
Workers' comp	Private market or state fund option; Almost every employer with one or more employees (full-time, part-time, seasonal, temporary), limited exceptions
State W-2 deadline	January 31 or next business day (W-2s with Form WTH-REC); for tax year 2025 filings, February 2, 2026

Business counts

Employer establishments (CBP 2023)	29,195
Total employment (CBP 2023)	424,303
Employer firms (SUSB 2022)	24,245
Share of firms under 20 employees	81.9%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Delaware

- Local income taxes apply (city), one of 13 states with local income taxes.
- Employers run a paid leave or disability payroll program: Delaware Paid Leave (paid family and medical leave insurance).
- The 2026 state minimum wage is $15.00, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-09

Florida (FL, South)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	none (reemployment tax only)
SUI taxable wage base (2026)	$7,000
New employer SUI rate (2026)	2.7%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$15.00 per hour effective September 30, 2026 ($14.00 from September 30, 2025 through September 29, 2026)
Pay frequency rule	No state requirement
Final pay: employee quits	No state requirement (not found on official page)
Final pay: employee is fired	No state requirement (not found on official page)
New hire reporting deadline	20 days of hire or rehire
Workers' comp	Private market or state fund option; Construction: 1 or more employees (incl. corporate officers/LLC members); non-construction: 4 or more employees; agriculture: 6 regular or 12 seasonal workers; owner exemptions available
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	633,353
Total employment (CBP 2023)	9,628,867
Employer firms (SUSB 2022)	523,095
Share of firms under 20 employees	91.0%

Local providers researched (counts only)

Local providers researched	10 (allocation 10)
Years in business	15 to 43 years (4 of 10 state a founding year)
Delivery model	full-service with a rep: 9 of 10; self-serve software: 1 of 10
Most advertised add-on services	HR advisory or helpline (5 of 10); Benefits brokerage (5 of 10); Time and attendance (5 of 10)
Local tax filing advertised	1 of 10
Average Google rating	4.91 (10 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Florida

- No state income tax on wages, one of 9 such states.
- The SUI taxable wage base is $7,000, the lowest of any state.
- State law sets no required pay frequency for most private employers.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-10

Georgia (GA, South)

State payroll rules (2026)

State income tax	Yes; flat; 4.99% (reduced from 5.19%; applies to tax years beginning on or after January 1, 2026; withholding at 4.99% may begin May 11, 2026)
Withholding form	Form G-4 (if not filed, withhold as single with zero allowances)
Local income taxes	None
Other state payroll taxes	not found on official page
SUI taxable wage base (2026)	$9,500
New employer SUI rate (2026)	2.70% total (2.64% base per DOL)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$5.15 per hour state rate (employers with 6+ employees per DOL table); federal $7.25 applies to FLSA-covered employers
Pay frequency rule	Semi-monthly (for covered employers)
Final pay: employee quits	No state requirement (not found on official page)
Final pay: employee is fired	No state requirement (not found on official page)
New hire reporting deadline	10 days of hire date
Workers' comp	Private market or state fund option; Businesses that regularly employ 3 or more persons in Georgia
State W-2 deadline	January 31 (W-2s, 1099-NECs and Form G-1003)

Business counts

Employer establishments (CBP 2023)	258,377
Total employment (CBP 2023)	4,249,362
Employer firms (SUSB 2022)	204,057
Share of firms under 20 employees	86.9%

Local providers researched (counts only)

Local providers researched	3 (allocation 6)
Years in business	22 to 22 years (1 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	HR advisory or helpline (3 of 3); Handbook or policy builder (3 of 3); Workers' comp brokerage (3 of 3)
Local tax filing advertised	1 of 3
Average Google rating	4.90 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Georgia

- New hires must be reported within 10 days, shorter than the federal 20 days.
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (4.99% (reduced from 5.19%; applies to tax years beginning on or after January 1, 2026; withholding at 4.99% may begin May 11, 2026)).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-11

Hawaii (HI, West)

State payroll rules (2026)

State income tax	Yes; graduated; 1.4% to 11%
Withholding form	Form HW-4 (Employee's Withholding Allowance and Status Certificate)
Local income taxes	None
Other state payroll taxes	Employment and Training (E&T) assessment 0.01% of taxable wages (paid with UI contributions); employer-provided Temporary Disability Insurance (TDI) is required (see paid_leave fields)
SUI taxable wage base (2026)	$64,500
New employer SUI rate (2026)	2.40%
Paid leave or disability program	Temporary Disability Insurance (TDI), employer-provided
Paid leave employee rate	Up to 0.5% of weekly wages, max $7.50 per week in 2026
Minimum wage (2026)	$16.00 per hour (effective January 1, 2026)
Pay frequency rule	At least twice monthly (semimonthly) on regular paydays designated in advance; monthly by employee election under special procedure
Final pay: employee quits	No later than the next regular payday; on the last day of employment if the employee gave one pay period's notice
Final pay: employee is fired	At the time of discharge or no later than the next working day
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Any employer (other than those excluded under HRS 386-1) with one or more employees, full or part time, permanent or temporary
State W-2 deadline	January 31 (file Form W-2/HW-2 with DOTAX and furnish to employees)

Business counts

Employer establishments (CBP 2023)	32,863
Total employment (CBP 2023)	507,390
Employer firms (SUSB 2022)	25,794
Share of firms under 20 employees	84.6%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	16 to 16 years (1 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	HR advisory or helpline (2 of 2); Time and attendance (2 of 2); Bookkeeping or accounting (1 of 2)
Local tax filing advertised	0 of 2
Average Google rating	5.00 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Hawaii

- Employers run a paid leave or disability payroll program: Temporary Disability Insurance (TDI), employer-provided.
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The SUI taxable wage base is high at $64,500 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-12

Idaho (ID, West)

State payroll rules (2026)

State income tax	Yes; flat; 5.3%
Withholding form	Form ID W-4 (Idaho) along with federal Form W-4
Local income taxes	None
Other state payroll taxes	Workforce development (training) component included in the UI tax rate (0.03% of the 1.000% standard rate in 2026)
SUI taxable wage base (2026)	$58,300
New employer SUI rate (2026)	1.000% (standard rate)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least once each calendar month on regular paydays designated in advance; pay period must end no more than 15 days before payday
Final pay: employee quits	Earlier of the next regularly scheduled payday or within 10 days (weekends and holidays excluded); within 48 hours (excluding weekends/holidays) if employee makes written request
Final pay: employee is fired	Earlier of the next regularly scheduled payday or within 10 days (weekends and holidays excluded); within 48 hours (excluding weekends/holidays) if employee makes written request
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with one or more full-time, part-time, seasonal or occasional employees unless specifically exempt (e.g., household domestic service, casual work, certain owners and family members)
State W-2 deadline	Last day of January (Form 967 and W-2s)

Business counts

Employer establishments (CBP 2023)	57,209
Total employment (CBP 2023)	689,589
Employer firms (SUSB 2022)	48,405
Share of firms under 20 employees	86.5%

Local providers researched (counts only)

Local providers researched	1 (allocation 2)
Years in business	no founding year stated
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	none advertised
Local tax filing advertised	0 of 1
Average Google rating	4.60 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Idaho

- The SUI taxable wage base is high at $58,300 (national median $14,375).
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (5.3%).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-13

Illinois (IL, Midwest)

State payroll rules (2026)

State income tax	Yes; flat; 4.95%
Withholding form	Form IL-W-4 (Employee's and other Payee's Illinois Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$14,250
New employer SUI rate (2026)	3.350% (NAICS 56 administrative support and waste management: 3.450%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$15.00 per hour (age 18+); tipped $9.00; under 18 working under 650 hours/year $13.00
Pay frequency rule	At least semimonthly, paid no later than 13 days after the end of the pay period; monthly allowed for FLSA-exempt executive, administrative and professional employees
Final pay: employee quits	In full at separation if possible, but no later than the next regularly scheduled payday
Final pay: employee is fired	In full at separation if possible, but no later than the next regularly scheduled payday
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with even one employee, including part-time; sole proprietors, partners, corporate officers and LLC members may exempt themselves (not in extra-hazardous occupations)
State W-2 deadline	January 31 of the following year

Business counts

Employer establishments (CBP 2023)	322,349
Total employment (CBP 2023)	5,533,883
Employer firms (SUSB 2022)	258,353
Share of firms under 20 employees	86.9%

Local providers researched (counts only)

Local providers researched	4 (allocation 6)
Years in business	no founding year stated
Delivery model	full-service with a rep: 4 of 4
Most advertised add-on services	Time and attendance (4 of 4); Onboarding and e-signature (3 of 4); Hiring or applicant tracking (2 of 4)
Local tax filing advertised	1 of 4
Average Google rating	4.47 (4 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Illinois

- The 2026 state minimum wage is $15.00, above the federal $7.25.
- State income tax is withheld at a flat rate (4.95%).
- The SUI taxable wage base is $14,250 in 2026 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-14

Indiana (IN, Midwest)

State payroll rules (2026)

State income tax	Yes; flat; 2.95%
Withholding form	Form WH-4 (Indiana Employee's Withholding Exemption and County Status Certificate)
Local income taxes	Yes: county
Other state payroll taxes	none
SUI taxable wage base (2026)	$9,500
New employer SUI rate (2026)	2.5% (construction: lesser of 4.0% or the average construction rate)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour (employers with 2 or more employees)
Pay frequency rule	At least semimonthly or biweekly
Final pay: employee quits	On or before the next regularly scheduled payday on which the employee would have been paid had they remained employed
Final pay: employee is fired	On or before the next regularly scheduled payday on which the employee would have been paid had they remained employed
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Every employer covered by IC 22-3-2 through 22-3-6 except those exempted by IC 22-3-2-5; independent contractors may obtain a certificate of exemption
State W-2 deadline	January 31 (WH-3 annual reconciliation with W-2s)

Business counts

Employer establishments (CBP 2023)	153,748
Total employment (CBP 2023)	2,875,908
Employer firms (SUSB 2022)	114,309
Share of firms under 20 employees	83.4%

Local providers researched (counts only)

Local providers researched	4 (allocation 4)
Years in business	29 to 37 years (4 of 4 state a founding year)
Delivery model	full-service with a rep: 4 of 4
Most advertised add-on services	Time and attendance (4 of 4); Background checks (4 of 4); Hiring or applicant tracking (3 of 4)
Local tax filing advertised	2 of 4
Average Google rating	4.85 (4 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Indiana

- Local income taxes apply (county), one of 13 states with local income taxes.
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (2.95%).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-15

Iowa (IA, Midwest)

State payroll rules (2026)

State income tax	Yes; flat; 3.8%
Withholding form	IA W-4 (Employee Withholding Allowance Certificate), revised for 2026
Local income taxes	Yes: school district and county surtaxes (paid on individual return; no employer withholding)
Other state payroll taxes	none
SUI taxable wage base (2026)	$20,400
New employer SUI rate (2026)	1.000% (construction: 5.400%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least monthly, semimonthly, or biweekly on regular paydays at consistent intervals
Final pay: employee quits	No later than the next regular payday for the pay period in which wages were earned
Final pay: employee is fired	No later than the next regular payday for the pay period in which wages were earned
New hire reporting deadline	15
Workers' comp	Private market or state fund option; Most employers must carry workers' compensation liability insurance or register as self-insured; certain owners (proprietors, partners, LLC members, officers) may elect or reject coverage; statutory exemptions exist
State W-2 deadline	February 15

Business counts

Employer establishments (CBP 2023)	83,560
Total employment (CBP 2023)	1,386,299
Employer firms (SUSB 2022)	63,956
Share of firms under 20 employees	84.9%

Local providers researched (counts only)

Local providers researched	0 (allocation 3)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Iowa

- Local income taxes apply (school district and county surtaxes), one of 13 states with local income taxes.
- New hires must be reported within 15 days, shorter than the federal 20 days.
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-16

Kansas (KS, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 5.2% to 5.58%
Withholding form	Form K-4 (Kansas Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$15,100
New employer SUI rate (2026)	1.75%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour (state law excludes employment covered by the federal FLSA)
Pay frequency rule	At least once each calendar month
Final pay: employee quits	Not later than the next regular payday on which the employee would have been paid if still employed
Final pay: employee is fired	Not later than the next regular payday on which the employee would have been paid if still employed
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Non-agricultural employers with more than $20,000 gross annual payroll (family member wages excluded); exempt: agricultural pursuits, small-payroll employers, certain real estate agents and firefighter relief association members
State W-2 deadline	January 31 (KW-3 annual return, W-2s and 1099s)

Business counts

Employer establishments (CBP 2023)	75,991
Total employment (CBP 2023)	1,225,232
Employer firms (SUSB 2022)	58,771
Share of firms under 20 employees	83.5%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Kansas

- The state minimum wage follows the federal $7.25 (or the state has none).
- The SUI taxable wage base is $15,100 in 2026 (national median $14,375).
- 83.5% of employer firms have fewer than 20 employees (SUSB 2022).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-17

Kentucky (KY, South)

State payroll rules (2026)

State income tax	Yes; flat; 3.5%
Withholding form	Form K-4 (42A804, Kentucky Withholding Certificate)
Local income taxes	Yes: city, county, and school district (occupational license taxes)
Other state payroll taxes	none
SUI taxable wage base (2026)	$12,000
New employer SUI rate (2026)	2.7% (at least, for employers with under 3 years of experience); new construction employers get the highest rate on the schedule
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least semimonthly, paying wages earned to a day not more than 18 days before payment
Final pay: employee quits	Not later than the next normal pay period after leaving or 14 days after leaving, whichever is later
Final pay: employee is fired	Not later than the next normal pay period after dismissal or 14 days after dismissal, whichever is later
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with one or more employees (including family, temporary and part-time workers) unless authorized by the Commissioner to self-insure
State W-2 deadline	January 31 (Form K-3 annual reconciliation and W-2s)

Business counts

Employer establishments (CBP 2023)	93,549
Total employment (CBP 2023)	1,667,694
Employer firms (SUSB 2022)	68,553
Share of firms under 20 employees	83.1%

Local providers researched (counts only)

Local providers researched	2 (allocation 3)
Years in business	30 to 30 years (1 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	Time and attendance (2 of 2); Onboarding and e-signature (2 of 2); Benefits administration (1 of 2)
Local tax filing advertised	0 of 2
Average Google rating	5.00 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Kentucky

- Local income taxes apply (city, county, and school district), one of 13 states with local income taxes.
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (3.5%).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-18

Louisiana (LA, South)

State payroll rules (2026)

State income tax	Yes; flat; 3% (withholding tables use 3.09% as a cushion)
Withholding form	Form R-1300 (L-4), Employee Withholding Certificate
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$7,000
New employer SUI rate (2026)	Industry average rate for the employer's industrial classification
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	No state minimum wage law; federal $7.25 applies to covered workers
Pay frequency rule	Employers with 10+ employees in manufacturing, mining or oil boring, and public service corporations: at least twice monthly, two weeks apart; employers that fail to designate paydays must pay on the 1st and 16th; employees must be told at hire the pay rate, method and frequency
Final pay: employee quits	On or before the next regular payday for the pay cycle worked, or no later than 15 days after resignation, whichever occurs first
Final pay: employee is fired	On or before the next regular payday or no later than 15 days after discharge, whichever occurs first
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers subject to the Workers' Compensation Act must secure compensation through an authorized insurer, group self-insurance fund, interlocal risk management agency, or approved self-insurance
State W-2 deadline	January 31 (Form L-3 annual reconciliation with W-2s)

Business counts

Employer establishments (CBP 2023)	108,161
Total employment (CBP 2023)	1,644,036
Employer firms (SUSB 2022)	83,440
Share of firms under 20 employees	84.3%

Local providers researched (counts only)

Local providers researched	3 (allocation 3)
Years in business	15 to 24 years (2 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	HR advisory or helpline (3 of 3); Time and attendance (3 of 3); Handbook or policy builder (2 of 3)
Local tax filing advertised	1 of 3
Average Google rating	4.97 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Louisiana

- The SUI taxable wage base is $7,000, the lowest of any state.
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (3% (withholding tables use 3.09% as a cushion)).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-19

Maine (ME, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; 5.8% to 7.15%
Withholding form	Form W-4ME (Maine Employee's Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	Competitive Skills Scholarship Fund (CSSF) 0.14% and Unemployment Program Administrative Fund (UPAF) 0.17% assessments, collected with UI contributions; Paid Family and Medical Leave contributions (see paid leave fields)
SUI taxable wage base (2026)	$12,000
New employer SUI rate (2026)	2.23% UI rate; 2.54% combined with CSSF 0.14% and UPAF 0.17%
Paid leave or disability program	Maine Paid Family and Medical Leave (PFML)
Paid leave employee rate	Up to 0.5% of wages (employers with 15+ employees may deduct up to half of 1%; employers with fewer than 15 may deduct the entire 0.5%)
Minimum wage (2026)	$15.10 per hour (effective January 1, 2026); tipped service employees $7.55
Pay frequency rule	At regular intervals not to exceed 16 days
Final pay: employee quits	No later than the employee's next established payday
Final pay: employee is fired	No later than the employee's next established payday
New hire reporting deadline	7
Workers' comp	Private market or state fund option; Nearly all private employers with employees; exemptions include domestic servants, sole proprietors and LLC members without employees, and agricultural/aquacultural employers of seasonal/casual labor or 6 or fewer FTEs who carry required liability coverage
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	43,185
Total employment (CBP 2023)	533,151
Employer firms (SUSB 2022)	35,533
Share of firms under 20 employees	86.9%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	30 to 37 years (2 of 2 state a founding year)
Delivery model	both: 1 of 2; full-service with a rep: 1 of 2
Most advertised add-on services	Time and attendance (2 of 2); Workers' comp brokerage (1 of 2); HR advisory or helpline (1 of 2)
Local tax filing advertised	1 of 2
Average Google rating	4.35 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Maine

- Employers run a paid leave or disability payroll program: Maine Paid Family and Medical Leave (PFML).
- New hires must be reported within 7 days, shorter than the federal 20 days.
- The 2026 state minimum wage is $15.10, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-20

Maryland (MD, South)

State payroll rules (2026)

State income tax	Yes; graduated; 2% to 6.50% (6.50% on income over $1,000,000)
Withholding form	Form MW507 (Maryland Employee Withholding Exemption Certificate)
Local income taxes	Yes: county (including Baltimore City)
Other state payroll taxes	none in 2026 (FAMLI paid leave contributions begin January 1, 2027)
SUI taxable wage base (2026)	$8,500
New employer SUI rate (2026)	2.6% (MD Labor: new employer rate may range from 1.0% to 2.6%); out-of-state construction employers pay the Maryland construction industry average rate
Paid leave or disability program	Maryland Family and Medical Leave Insurance (FAMLI); contributions begin January 2027 (none in 2026)
Paid leave employee rate	0% in 2026; from January 2027, 0.45% of wages (half of 0.9%)
Minimum wage (2026)	$15.00 per hour
Pay frequency rule	At least once every two weeks or twice a month; executive, administrative and professional employees may be paid less often
Final pay: employee quits	On or before the day the employee would have been paid had employment not ended (next regular payday)
Final pay: employee is fired	On or before the day the employee would have been paid had employment not ended (next regular payday)
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Maryland employers must obtain workers' compensation insurance (licensed insurer, Chesapeake Employers' Insurance Company, or approved self-insurance)
State W-2 deadline	January 31 (Form MW508 annual reconciliation with W-2s)

Business counts

Employer establishments (CBP 2023)	142,481
Total employment (CBP 2023)	2,436,501
Employer firms (SUSB 2022)	113,492
Share of firms under 20 employees	84.7%

Local providers researched (counts only)

Local providers researched	3 (allocation 4)
Years in business	34 to 34 years (1 of 3 state a founding year)
Delivery model	full-service with a rep: 2 of 3; both: 1 of 3
Most advertised add-on services	Time and attendance (2 of 3); Hiring or applicant tracking (2 of 3); Onboarding and e-signature (2 of 3)
Local tax filing advertised	1 of 3
Average Google rating	4.83 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Maryland

- Local income taxes apply (county), one of 13 states with local income taxes.
- A paid family leave program is enacted but contributions start later: Maryland Family and Medical Leave Insurance (FAMLI); contributions begin January 2027 (none in 2026).
- The 2026 state minimum wage is $15.00, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-21

Massachusetts (MA, Northeast)

State payroll rules (2026)

State income tax	Yes; flat; 5.0% (plus 4% surtax on annual income over $1,107,750 in 2026)
Withholding form	Form M-4 (Massachusetts Employee's Withholding Exemption Certificate)
Local income taxes	None
Other state payroll taxes	Workforce Training Fund 0.056% of UI taxable wages; Employer Medical Assistance Contribution (EMAC) 0.12% to 0.34% on first $15,000 per employee (employers with 6+ employees, after year 3); COVID-19 Recovery Assessment on UI wages; PFML contributions
SUI taxable wage base (2026)	$15,000
New employer SUI rate (2026)	2.42% (new construction employers: 6.08%)
Paid leave or disability program	Massachusetts Paid Family and Medical Leave (PFML)
Paid leave employee rate	Up to 0.46% of eligible wages (0.18% family + 0.28% medical)
Minimum wage (2026)	$15.00 per hour; service employees $6.75 plus tips; agricultural $8.00
Pay frequency rule	Hourly workers weekly or biweekly (paid within 6 or 7 days of the pay period end depending on days worked); salaried employees may be paid semimonthly
Final pay: employee quits	In full on the next regular payday or by the first Saturday after they quit
Final pay: employee is fired	In full on the last day of work (fired or laid off)
New hire reporting deadline	14
Workers' comp	Private market or state fund option; All employers, regardless of employee count or hours; domestic employees covered if they work at least 16 hours a week; sole proprietors, partners and LLC members need not cover themselves
State W-2 deadline	January 31 (for the previous calendar year)

Business counts

Employer establishments (CBP 2023)	182,919
Total employment (CBP 2023)	3,396,919
Employer firms (SUSB 2022)	147,493
Share of firms under 20 employees	85.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	21 to 28 years (3 of 5 state a founding year)
Delivery model	full-service with a rep: 4 of 5; both: 1 of 5
Most advertised add-on services	HR advisory or helpline (4 of 5); Time and attendance (4 of 5); Handbook or policy builder (3 of 5)
Local tax filing advertised	1 of 5
Average Google rating	4.94 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Massachusetts

- Employers run a paid leave or disability payroll program: Massachusetts Paid Family and Medical Leave (PFML).
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- New hires must be reported within 14 days, shorter than the federal 20 days.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-22

Michigan (MI, Midwest)

State payroll rules (2026)

State income tax	Yes; flat; 4.25%
Withholding form	Form MI-W4 (Employee's Michigan Withholding Exemption Certificate)
Local income taxes	Yes: city
Other state payroll taxes	none
SUI taxable wage base (2026)	$9,000 for qualified employers; $9,500 default (delinquent employers)
New employer SUI rate (2026)	2.7% (construction: 5.0%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$13.73 per hour (effective January 1, 2026)
Pay frequency rule	Depends on occupation: semimonthly by statute schedule, or weekly/biweekly paid within 14 days after the end of the work period, or monthly paid within 15 days after the end of the period
Final pay: employee quits	As soon as the amount can with due diligence be determined
Final pay: employee is fired	Immediately (all wages earned and due)
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Private non-agricultural employers regularly employing 3+ employees at one time, or fewer than 3 if at least 1 works 35+ hours per week for 13+ weeks in the preceding 52 weeks; agricultural employers under separate thresholds
State W-2 deadline	January 31 (W-2s); annual return Form 5081 due February 28

Business counts

Employer establishments (CBP 2023)	227,870
Total employment (CBP 2023)	3,939,076
Employer firms (SUSB 2022)	177,240
Share of firms under 20 employees	85.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	20 to 64 years (2 of 5 state a founding year)
Delivery model	full-service with a rep: 4 of 5; both: 1 of 5
Most advertised add-on services	Time and attendance (5 of 5); Benefits administration (4 of 5); Onboarding and e-signature (4 of 5)
Local tax filing advertised	2 of 5
Average Google rating	4.34 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Michigan

- Local income taxes apply (city), one of 13 states with local income taxes.
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The 2026 state minimum wage is $13.73, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-23

Minnesota (MN, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 5.35% to 9.85%
Withholding form	Form W-4MN (Minnesota Employee Withholding Certificate)
Local income taxes	None
Other state payroll taxes	Workforce Development Assessment 0.10% of taxable wages (collected with UI tax); UI additional assessment 14% of the UI tax for 2026; Minnesota Paid Leave premiums from 2026 (see paid leave fields)
SUI taxable wage base (2026)	$44,000
New employer SUI rate (2026)	1.00% for non-construction industries (industry-average based); construction varies by 5-digit NAICS (e.g., 1.98% residential building, 6.13% industrial building)
Paid leave or disability program	Minnesota Paid Leave (family and medical leave insurance, administered by DEED)
Paid leave employee rate	Up to 50% of the premium may be deducted from employee wages
Minimum wage (2026)	$11.41 per hour (all employers); 90-day training wage for under 20: $9.31
Pay frequency rule	At least once every 31 days (commissions at least every 3 months)
Final pay: employee quits	No later than the first regularly scheduled payday after the final day; if that payday is less than 5 calendar days away, by the second payday, but no more than 20 calendar days after the final day
Final pay: employee is fired	Immediately upon the employee's demand; employer in default if not paid within 24 hours after demand
New hire reporting deadline	20
Workers' comp	Private market or state fund option; All employers with any employees (no minimum number); limited statutory exceptions
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	154,314
Total employment (CBP 2023)	2,732,522
Employer firms (SUSB 2022)	121,160
Share of firms under 20 employees	85.1%

Local providers researched (counts only)

Local providers researched	2 (allocation 4)
Years in business	33 to 33 years (1 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	Benefits administration (2 of 2); Time and attendance (2 of 2); Background checks (2 of 2)
Local tax filing advertised	1 of 2
Average Google rating	4.95 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Minnesota

- Employers run a paid leave or disability payroll program: Minnesota Paid Leave (family and medical leave insurance, administered by DEED).
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The SUI taxable wage base is high at $44,000 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-24

Mississippi (MS, South)

State payroll rules (2026)

State income tax	Yes; flat; 4.0% (on taxable income over $10,000; first $10,000 at 0%)
Withholding form	Form 89-350 (Mississippi Employee's Withholding Exemption Certificate)
Local income taxes	None
Other state payroll taxes	Workforce Investment and Training (WIT) contribution collected with UI tax (2026 rate not stated on MDES page)
SUI taxable wage base (2026)	$14,000
New employer SUI rate (2026)	1.00% first year of liability, 1.10% second year, 1.20% third and later years
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	No state minimum wage law; FLSA-covered employers pay federal $7.25
Pay frequency rule	Biweekly or semimonthly for manufacturing employers with 50+ employees and public service corporations; no general rule for other employers
Final pay: employee quits	No state requirement found
Final pay: employee is fired	No state requirement found
New hire reporting deadline	15
Workers' comp	Private market or state fund option; not found on official page
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	60,469
Total employment (CBP 2023)	944,580
Employer firms (SUSB 2022)	45,506
Share of firms under 20 employees	83.7%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	26 to 38 years (2 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	HR advisory or helpline (2 of 2); Handbook or policy builder (1 of 2); Time and attendance (1 of 2)
Local tax filing advertised	1 of 2
Average Google rating	4.95 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Mississippi

- New hires must be reported within 15 days, shorter than the federal 20 days.
- Other payroll taxes apply: Workforce Investment and Training (WIT) contribution collected with UI tax (2026 rate not stated on MDES page).
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-25

Missouri (MO, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 0% to 4.7%
Withholding form	Form MO W-4 (Employee's Withholding Certificate)
Local income taxes	Yes: city
Other state payroll taxes	none
SUI taxable wage base (2026)	$9,000
New employer SUI rate (2026)	2.376% (mining, construction and all others); 1.00% for 501(c)(3) nonprofits
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$15.00 per hour; tipped employees $7.50 cash wage
Pay frequency rule	At least semimonthly, within 16 days after the close of each payroll period (applies to corporations and railroads); executive, administrative, professional and commissioned sales employees may be paid monthly
Final pay: employee quits	No state statute (RSMo 290.110 covers discharge only)
Final pay: employee is fired	Due on the day of discharge; employee may request in writing that pay be sent to a station or office within 7 days
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with 5 or more employees; construction employers with 1 or more employees
State W-2 deadline	January 31 (electronic filers); last day of February (paper filers)

Business counts

Employer establishments (CBP 2023)	153,767
Total employment (CBP 2023)	2,564,383
Employer firms (SUSB 2022)	117,985
Share of firms under 20 employees	85.2%

Local providers researched (counts only)

Local providers researched	3 (allocation 4)
Years in business	50 to 50 years (1 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	Time and attendance (3 of 3); Scheduling (3 of 3); Hiring or applicant tracking (3 of 3)
Local tax filing advertised	1 of 3
Average Google rating	4.43 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Missouri

- Local income taxes apply (city), one of 13 states with local income taxes.
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The 2026 state minimum wage is $15.00, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-26

Montana (MT, West)

State payroll rules (2026)

State income tax	Yes; graduated; 4.7% to 5.65%
Withholding form	not found on official page
Local income taxes	None
Other state payroll taxes	Administrative Fund Tax (AFT) 0.18% of taxable wages (0.13% for eligible rate classes 01 and 02), paid with UI contributions
SUI taxable wage base (2026)	$47,300
New employer SUI rate (2026)	1.00% to 1.30% for non-construction (industry-based, first 3 years); construction 2.00%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$10.85 per hour (effective January 1, 2026); businesses not covered by FLSA with gross annual sales of $110,000 or less may pay $4.00
Pay frequency rule	Wages due within 10 business days after they are due and payable; pay period presumed semimonthly if not established
Final pay: employee quits	Next regular payday for the pay period of separation or 15 days after separation, whichever comes first
Final pay: employee is fired	Immediately upon separation for cause or layoff, unless a written personnel policy extends it to the next regular payday or 15 days, whichever comes first
New hire reporting deadline	20
Workers' comp	Private market or state fund option; All employers with employees, except listed exemptions (e.g., household/domestic and casual employment, sole proprietors/partners/LLC members, certain corporate officers, commission-only salespeople)
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	42,015
Total employment (CBP 2023)	398,871
Employer firms (SUSB 2022)	36,155
Share of firms under 20 employees	88.6%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Montana

- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The SUI taxable wage base is high at $47,300 (national median $14,375).
- Other payroll taxes apply: Administrative Fund Tax (AFT) 0.18% of taxable wages (0.13% for eligible rate classes 01 and 02), paid with UI contributions.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-27

Nebraska (NE, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 2.26% to 4.60% (2026 withholding formula rates)
Withholding form	Form W-4N (Employee's Nebraska Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	State Unemployment Insurance Tax (SUIT): 20% of the combined UI tax is allocated to SUIT (part of the combined rate, not an added tax)
SUI taxable wage base (2026)	$9,000; $24,000 for employers in the highest rate category (Category 20)
New employer SUI rate (2026)	1.25% (construction 5.40%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$15.00 per hour (effective January 1, 2026); tipped $2.13 cash wage; ages 14-15 $13.50 (from July 18, 2026)
Pay frequency rule	No set frequency; paydays must be regularly scheduled (designated by employer), with 30 days' written notice before changing paydays
Final pay: employee quits	Next regularly scheduled payday or two weeks after termination, whichever is sooner
Final pay: employee is fired	Next regularly scheduled payday or two weeks after termination, whichever is sooner
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Every employer with 1 or more employees; exemptions include interstate railroads, household domestic servants, and agricultural operations (unless 10+ unrelated full-time employees for 13 weeks)
State W-2 deadline	January 31 (state W-2 copies with Form W-3N reconciliation; 2026 forms due January 31, 2027)

Business counts

Employer establishments (CBP 2023)	56,319
Total employment (CBP 2023)	890,050
Employer firms (SUSB 2022)	45,116
Share of firms under 20 employees	84.4%

Local providers researched (counts only)

Local providers researched	1 (allocation 2)
Years in business	18 to 18 years (1 of 1 state a founding year)
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	none advertised
Local tax filing advertised	0 of 1
Average Google rating	5.00 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Nebraska

- State law sets no required pay frequency for most private employers.
- The 2026 state minimum wage is $15.00, above the federal $7.25.
- The SUI taxable wage base is $9,000 in 2026 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-28

Nevada (NV, West)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	Modified Business Tax (employer-paid, quarterly): 1.17% of wages for most general business employers and 1.554% for financial institutions and mining, after the first $50,000 of wages per quarter; Career Enhancement Program (CEP) assessment paid with UI contributions
SUI taxable wage base (2026)	$45,400
New employer SUI rate (2026)	2.95%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$12.00 per hour (in effect since July 1, 2024)
Pay frequency rule	At least semimonthly; monthly allowed for certain employees (DOL footnote 2: executive, administrative and professional)
Final pay: employee quits	No later than the employee's regular payday or 7 days after quitting, whichever is earlier
Final pay: employee is fired	Immediately upon discharge
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Every employer with any person in service under a contract of hire (NRS 616B.612); exclusions include casual labor, domestic, farm/agricultural labor, theatrical performers, licensed real estate agents and certain others
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	76,393
Total employment (CBP 2023)	1,286,578
Employer firms (SUSB 2022)	61,623
Share of firms under 20 employees	83.3%

Local providers researched (counts only)

Local providers researched	3 (allocation 3)
Years in business	14 to 30 years (3 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	Time and attendance (2 of 3); Scheduling (2 of 3); HR advisory or helpline (1 of 3)
Local tax filing advertised	0 of 3
Average Google rating	4.63 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Nevada

- No state income tax on wages, one of 9 such states.
- Fired employees must receive final pay immediately or on the day of discharge, one of 9 such states.
- The SUI taxable wage base is high at $45,400 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-29

New Hampshire (NH, Northeast)

State payroll rules (2026)

State income tax	No; none; none
Withholding form	not applicable
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$14,000
New employer SUI rate (2026)	2.7%
Paid leave or disability program	New Hampshire Paid Family and Medical Leave (NH PFML), voluntary; no mandatory payroll contribution
Paid leave employee rate	not applicable (voluntary; individual plans no more than $5 per week)
Minimum wage (2026)	$7.25 per hour (state rate follows the federal minimum)
Pay frequency rule	Weekly (paid within 8 days after the work week) or biweekly (within 15 days); semimonthly or monthly only with Labor Commissioner written authorization
Final pay: employee quits	No later than the next regular payday; within 72 hours if the employee gave at least one pay period's notice
Final pay: employee is fired	In full within 72 hours
New hire reporting deadline	20 (electronic reporters may use 2 monthly transmissions 12 to 16 days apart)
Workers' comp	Private market or state fund option; Private employers with one or more employees (limited exclusions, e.g., up to 3 corporate executives, certain contractors, real estate agents, direct sellers)
State W-2 deadline	not applicable

Business counts

Employer establishments (CBP 2023)	39,348
Total employment (CBP 2023)	615,249
Employer firms (SUSB 2022)	31,920
Share of firms under 20 employees	82.7%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	23 to 23 years (1 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	Benefits administration (2 of 2); Time and attendance (2 of 2); Scheduling (2 of 2)
Local tax filing advertised	2 of 2
Average Google rating	4.65 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in New Hampshire

- No state income tax on wages, one of 9 such states.
- Most workers must be paid weekly or biweekly.
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-30

New Jersey (NJ, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; 1.4% to 10.75%
Withholding form	Form NJ-W4 (Employee's Withholding Certificate)
Local income taxes	None (none (employer-paid city payroll tax in Newark only))
Other state payroll taxes	Workforce Development / Supplemental Workforce Fund (WF/SWF): worker 0.0425%, new employer 0.1175% on UI wage base; employee UI contribution 0.3825% (NJ is one of few states with an employee UI tax); TDI and FLI (see paid leave fields)
SUI taxable wage base (2026)	$44,800
New employer SUI rate (2026)	2.6825% UI (plus 0.1175% WF/SWF and 0.50% employer TDI) for July 1, 2026 to June 30, 2027
Paid leave or disability program	New Jersey Temporary Disability Insurance (TDI) and Family Leave Insurance (FLI)
Paid leave employee rate	TDI 0.19% and FLI 0.23% (0.42% combined) of covered wages; max $325.09 TDI and $393.53 FLI
Minimum wage (2026)	$15.92 per hour (effective January 1, 2026); $15.23 for seasonal and small employers (fewer than 6 employees)
Pay frequency rule	At least twice during each calendar month on regular paydays designated in advance; executives, supervisors and other special classifications may be paid monthly
Final pay: employee quits	Not later than the regular payday for the pay period in which employment ended
Final pay: employee is fired	Not later than the regular payday for the pay period in which the termination or suspension took place
New hire reporting deadline	20
Workers' comp	Private market or state fund option; All employers not covered by federal programs, including corporations, and partnerships/LLCs and sole proprietors with any non-owner workers; private carrier or approved self-insurance
State W-2 deadline	February 15 (file Form NJ-W-3 annual reconciliation with W-2s and furnish W-2s to employees)

Business counts

Employer establishments (CBP 2023)	237,499
Total employment (CBP 2023)	3,813,702
Employer firms (SUSB 2022)	198,448
Share of firms under 20 employees	87.3%

Local providers researched (counts only)

Local providers researched	6 (allocation 6)
Years in business	20 to 49 years (3 of 6 state a founding year)
Delivery model	full-service with a rep: 6 of 6
Most advertised add-on services	HR advisory or helpline (4 of 6); Handbook or policy builder (4 of 6); Time and attendance (4 of 6)
Local tax filing advertised	4 of 6
Average Google rating	4.92 (6 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in New Jersey

- Employers run a paid leave or disability payroll program: New Jersey Temporary Disability Insurance (TDI) and Family Leave Insurance (FLI).
- The SUI taxable wage base is high at $44,800 (national median $14,375).
- The 2026 state minimum wage is $15.92, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-31

New Mexico (NM, West)

State payroll rules (2026)

State income tax	Yes; graduated; 1.5% to 5.9%
Withholding form	uses federal W-4 (employee writes 'For New Mexico State Withholding Only' on a copy); no separate state form
Local income taxes	None
Other state payroll taxes	Workers' Compensation Fee per employee per quarter: employer $2.55 and employee $2.25 (July 1, 2025 to June 30, 2028), filed with the quarterly withholding return
SUI taxable wage base (2026)	$34,800
New employer SUI rate (2026)	Industry average rate (DOL lists 'IndAvg%')
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$12.00 per hour
Pay frequency rule	Semimonthly; monthly allowed for executive, administrative and professional employees
Final pay: employee quits	not found on official page
Final pay: employee is fired	not found on official page
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with 3 or more employees; all contractors licensed under the Construction Industries Licensing Act; businesses registered as an LLC or incorporated (with possible exceptions)
State W-2 deadline	January 31 (annual statement of withholding)

Business counts

Employer establishments (CBP 2023)	44,850
Total employment (CBP 2023)	639,118
Employer firms (SUSB 2022)	35,284
Share of firms under 20 employees	82.6%

Local providers researched (counts only)

Local providers researched	1 (allocation 2)
Years in business	no founding year stated
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	HR advisory or helpline (1 of 1); Handbook or policy builder (1 of 1); Benefits administration (1 of 1)
Local tax filing advertised	1 of 1
Average Google rating	5.00 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in New Mexico

- Other payroll taxes apply: Workers' Compensation Fee per employee per quarter: employer $2.55 and employee $2.25 (July 1, 2025 to June 30, 2028), filed with the quarterly withholding return.
- The 2026 state minimum wage is $12.00, above the federal $7.25.
- The SUI taxable wage base is $34,800 in 2026 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-32

New York (NY, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; 3.9% (lowest 2026 bracket) up to the top statutory rate (not confirmed on the pages fetched)
Withholding form	Form IT-2104 (Employee's Withholding Allowance Certificate)
Local income taxes	Yes: city
Other state payroll taxes	Metropolitan Commuter Transportation Mobility Tax (MCTMT, employer-paid) for employers in the MCTD with quarterly payroll over $312,500: 0.055% to 0.895% (Zone 1 NYC) and 0.055% to 0.635% (Zone 2), effective July 1, 2025; Re-employment Services Fund 0.075% (with UI); Disability Benefits and Paid Family Leave (see paid leave fields)
SUI taxable wage base (2026)	$17,600
New employer SUI rate (2026)	4.1% total (4.025% UI including subsidiary rate, plus 0.075% Re-employment Services Fund); normal contribution rate 3.4%
Paid leave or disability program	New York Paid Family Leave (PFL) and Disability Benefits Law (DBL) insurance (employer-provided)
Paid leave employee rate	PFL 0.432% of gross wages (max $411.91 per year); DBL 0.5% of wages, max $0.60 per week
Minimum wage (2026)	$17.00 per hour in New York City, Long Island and Westchester; $16.00 in the remainder of the state (effective January 1, 2026)
Pay frequency rule	Manual workers weekly (biweekly only with DOL authorization); clerical and other workers at least twice per month
Final pay: employee quits	No later than the regular payday on which the next pay would have been due
Final pay: employee is fired	No later than the regular payday on which the next pay would have been due
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Mandatory for most employers of one or more employees; coverage from a private carrier, NY State Insurance Fund (NYSIF), or self-insurance
State W-2 deadline	No separate state W-2 filing; annual wage and withholding reporting is on the 4th-quarter Form NYS-45, due January 31

Business counts

Employer establishments (CBP 2023)	540,271
Total employment (CBP 2023)	8,429,776
Employer firms (SUSB 2022)	460,514
Share of firms under 20 employees	89.9%

Local providers researched (counts only)

Local providers researched	10 (allocation 10)
Years in business	20 to 62 years (4 of 10 state a founding year)
Delivery model	full-service with a rep: 8 of 10; both: 2 of 10
Most advertised add-on services	Time and attendance (8 of 10); HR advisory or helpline (7 of 10); Benefits administration (7 of 10)
Local tax filing advertised	6 of 10
Average Google rating	4.94 (10 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in New York

- Local income taxes apply (city), one of 13 states with local income taxes.
- Employers run a paid leave or disability payroll program: New York Paid Family Leave (PFL) and Disability Benefits Law (DBL) insurance (employer-provided).
- Most workers must be paid weekly or biweekly.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-33

North Carolina (NC, South)

State payroll rules (2026)

State income tax	Yes; flat; 3.99%
Withholding form	Form NC-4 (Employee's Withholding Allowance Certificate), or NC-4 EZ / NC-4 NRA
Local income taxes	None
Other state payroll taxes	none (a 20% UI surtax applies only when the UI Trust Fund is below $1 billion)
SUI taxable wage base (2026)	$34,200
New employer SUI rate (2026)	1.000%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	No required frequency; pay periods may be daily, weekly, biweekly, semimonthly or monthly, with wages paid on the regular payday
Final pay: employee quits	On or before the next regular payday
Final pay: employee is fired	On or before the next regular payday
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Private employers regularly employing 3 or more employees (1 or more if work involves radiation); agriculture and domestic service excluded unless 10+ full-time nonseasonal farm workers
State W-2 deadline	January 31 (Form NC-3 with State copies of W-2s)

Business counts

Employer establishments (CBP 2023)	254,636
Total employment (CBP 2023)	4,106,761
Employer firms (SUSB 2022)	197,185
Share of firms under 20 employees	86.6%

Local providers researched (counts only)

Local providers researched	6 (allocation 6)
Years in business	7 to 39 years (4 of 6 state a founding year)
Delivery model	full-service with a rep: 6 of 6
Most advertised add-on services	Time and attendance (6 of 6); Background checks (5 of 6); 401(k) (3 of 6)
Local tax filing advertised	2 of 6
Average Google rating	4.98 (6 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in North Carolina

- State law sets no required pay frequency for most private employers.
- The state minimum wage follows the federal $7.25 (or the state has none).
- State income tax is withheld at a flat rate (3.99%).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-34

North Dakota (ND, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 0% to 2.5%
Withholding form	uses federal W-4
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$46,600
New employer SUI rate (2026)	1.00% (non-construction); construction 9.67%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least once each calendar month on regular paydays designated in advance
Final pay: employee quits	At the next regular payday established for the period worked
Final pay: employee is fired	At the next regular payday established for the period worked (by certified mail to a designated address or as agreed)
New hire reporting deadline	20
Workers' comp	Monopolistic state fund; Businesses must have coverage before hiring their first employee (limited exceptions)
State W-2 deadline	January 31 (Form 307 transmittal with W-2s)

Business counts

Employer establishments (CBP 2023)	25,098
Total employment (CBP 2023)	342,345
Employer firms (SUSB 2022)	20,090
Share of firms under 20 employees	82.6%

Local providers researched (counts only)

Local providers researched	2 (allocation 2)
Years in business	no founding year stated
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	Benefits administration (2 of 2); Time and attendance (2 of 2); Onboarding and e-signature (2 of 2)
Local tax filing advertised	0 of 2
Average Google rating	4.55 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in North Dakota

- Workers' comp must be bought from the state fund (one of 4 monopolistic states).
- The SUI taxable wage base is high at $46,600 (national median $14,375).
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-35

Ohio (OH, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated (2025: 0% / 2.75% / 3.125%); 2026 rates not yet posted on the rate page; 2025: 0% on first $26,050, 2.75% to $100,000, 3.125% over $100,000
Withholding form	Ohio IT 4 (Employee's Withholding Exemption Certificate, rev. 12/2020)
Local income taxes	Yes: city (municipal) and school district
Other state payroll taxes	none
SUI taxable wage base (2026)	$9,000
New employer SUI rate (2026)	2.7%; construction employers pay the construction industry average rate or 2.7%, whichever is greater
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$11.00 per hour non-tipped ($5.50 tipped) for employers with annual gross receipts over $405,000; smaller employers pay $7.25
Pay frequency rule	Semimonthly: wages for the first half of a month paid by the first day of the next month, and for the second half by the 15th of the next month
Final pay: employee quits	No separate final-pay rule; wages are due on the regular semimonthly schedule under ORC 4113.15
Final pay: employee is fired	No separate final-pay rule; wages are due on the regular semimonthly schedule under ORC 4113.15
New hire reporting deadline	20
Workers' comp	Monopolistic state fund; Every private employer must pay premiums into the state insurance fund (Ohio BWC) unless approved to self-insure
State W-2 deadline	January 31 (W-2/1099 upload and Ohio IT 941 annual reconciliation); tax year 2025 deadline was February 2, 2026

Business counts

Employer establishments (CBP 2023)	254,594
Total employment (CBP 2023)	4,963,808
Employer firms (SUSB 2022)	187,289
Share of firms under 20 employees	83.7%

Local providers researched (counts only)

Local providers researched	6 (allocation 6)
Years in business	26 to 59 years (3 of 6 state a founding year)
Delivery model	full-service with a rep: 6 of 6
Most advertised add-on services	Time and attendance (5 of 6); HR advisory or helpline (4 of 6); Handbook or policy builder (4 of 6)
Local tax filing advertised	3 of 6
Average Google rating	4.75 (6 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Ohio

- Local income taxes apply (city), one of 13 states with local income taxes.
- Workers' comp must be bought from the state fund (one of 4 monopolistic states).
- The 2026 state minimum wage is $11.00, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-36

Oklahoma (OK, South)

State payroll rules (2026)

State income tax	Yes; graduated; 0% to 4.5% (withholding brackets 0%, 2.5%, 3.5%, 4.5%)
Withholding form	Form OK-W-4
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$25,000
New employer SUI rate (2026)	1.5%
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least twice each calendar month (exempt employees excepted)
Final pay: employee quits	Next regularly designated payday
Final pay: employee is fired	Next regularly designated payday
New hire reporting deadline	20
Workers' comp	Private market or state fund option; not found on official page
State W-2 deadline	January 31 (W-2 and W-3 information to the OTC)

Business counts

Employer establishments (CBP 2023)	95,748
Total employment (CBP 2023)	1,390,468
Employer firms (SUSB 2022)	74,866
Share of firms under 20 employees	85.4%

Local providers researched (counts only)

Local providers researched	3 (allocation 3)
Years in business	6 to 71 years (2 of 3 state a founding year)
Delivery model	full-service with a rep: 3 of 3
Most advertised add-on services	Time and attendance (3 of 3); HR advisory or helpline (2 of 3); 401(k) (2 of 3)
Local tax filing advertised	1 of 3
Average Google rating	4.77 (3 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Oklahoma

- The state minimum wage follows the federal $7.25 (or the state has none).
- The SUI taxable wage base is $25,000 in 2026 (national median $14,375).
- 85.4% of employer firms have fewer than 20 employees (SUSB 2022).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-37

Oregon (OR, West)

State payroll rules (2026)

State income tax	Yes; graduated; up to 9.9% (top bracket over $125,000 single / $250,000 joint; 8.75% bracket from $50,000)
Withholding form	Form OR-W-4 (Oregon withholding only; federal W-4 not used for Oregon)
Local income taxes	Yes: regional district and county (Metro and Multnomah County)
Other state payroll taxes	Statewide Transit Tax 0.1% of employee wages (employee-paid); TriMet and Lane Transit District payroll taxes (employer-paid, rate printed on Form OQ); Workers' Benefit Fund (WBF) assessment; UI Special Payroll Tax Offset 0.135% (2026); Paid Leave Oregon (see paid leave fields)
SUI taxable wage base (2026)	$56,700
New employer SUI rate (2026)	2.4%
Paid leave or disability program	Paid Leave Oregon
Paid leave employee rate	60% of the 1% contribution (0.6% of wages)
Minimum wage (2026)	$15.55 standard; $16.80 Portland metro; $14.55 non-urban counties (effective July 1, 2026)
Pay frequency rule	Regular paydays no more than 35 days apart
Final pay: employee quits	With at least 48 hours' notice: on the last day of work (next business day if weekend/holiday); without notice: within 5 business days or on the next regular payday, whichever comes first
Final pay: employee is fired	By the end of the next business day after discharge (same for mutual agreement)
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Most employers with workers in Oregon
State W-2 deadline	January 31 (W-2s and Form WR annual reconciliation)

Business counts

Employer establishments (CBP 2023)	122,397
Total employment (CBP 2023)	1,666,806
Employer firms (SUSB 2022)	99,548
Share of firms under 20 employees	86.8%

Local providers researched (counts only)

Local providers researched	1 (allocation 3)
Years in business	21 to 21 years (1 of 1 state a founding year)
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	HR advisory or helpline (1 of 1); Workers' comp brokerage (1 of 1); Time and attendance (1 of 1)
Local tax filing advertised	0 of 1
Average Google rating	4.30 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Oregon

- Local income taxes apply (regional district and county), one of 13 states with local income taxes.
- Employers run a paid leave or disability payroll program: Paid Leave Oregon.
- The SUI taxable wage base is high at $56,700 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-38

Pennsylvania (PA, Northeast)

State payroll rules (2026)

State income tax	Yes; flat; 3.07%
Withholding form	none (PA has no withholding allowances; nonresidents may file REV-419 Employee's Nonwithholding Application Certificate)
Local income taxes	Yes: municipality and school district (Earned Income Tax), plus Local Services Tax; Philadelphia city wage tax
Other state payroll taxes	Employee unemployment compensation (UC) withholding on all wages (rate posted on L&I website)
SUI taxable wage base (2026)	$10,000 (employer)
New employer SUI rate (2026)	3.822% (non-construction)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour ($2.83 tipped)
Pay frequency rule	No set frequency; employers must pay on the regular paydays and schedule communicated to employees (Wage Payment and Collection Law)
Final pay: employee quits	By the next scheduled payday
Final pay: employee is fired	By the next scheduled payday
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Mandatory for most employers; exemptions include domestic servants (optional), certain agricultural workers (under $1,200 a year or fewer than 30 days), religious and executive exemptions, and workers covered by federal acts
State W-2 deadline	January 31 (W-2s, 1099s and REV-1667 Annual Withholding Reconciliation Statement)

Business counts

Employer establishments (CBP 2023)	307,685
Total employment (CBP 2023)	5,584,830
Employer firms (SUSB 2022)	234,852
Share of firms under 20 employees	85.4%

Local providers researched (counts only)

Local providers researched	6 (allocation 6)
Years in business	10 to 62 years (5 of 6 state a founding year)
Delivery model	full-service with a rep: 6 of 6
Most advertised add-on services	Time and attendance (6 of 6); Benefits brokerage (4 of 6); Workers' comp brokerage (4 of 6)
Local tax filing advertised	4 of 6
Average Google rating	4.92 (6 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Pennsylvania

- Local income taxes apply (municipality and school district), one of 13 states with local income taxes.
- State law sets no required pay frequency for most private employers.
- Other payroll taxes apply: Employee unemployment compensation (UC) withholding on all wages (rate posted on L&I website).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-39

Rhode Island (RI, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; 3.75% to 5.99% (brackets 3.75%, 4.75%, 5.99%)
Withholding form	Form RI W-4 (Employee's Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	Job Development Fund assessment 0.21% (employer, on UI wage base); Temporary Disability/Caregiver Insurance 1.1% employee deduction (see paid leave fields)
SUI taxable wage base (2026)	$30,800 ($32,300 for employers with an experience rate of 9.19% or higher)
New employer SUI rate (2026)	1.00% (plus 0.21% Job Development Fund)
Paid leave or disability program	Rhode Island Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI)
Paid leave employee rate	1.1% of wages
Minimum wage (2026)	$16.00 per hour (effective January 1, 2026)
Pay frequency rule	Weekly for most employers; approved employers may pay at least twice monthly
Final pay: employee quits	Next regular payday
Final pay: employee is fired	Next regular payday (within 24 hours for merger, closure, relocation or liquidation)
New hire reporting deadline	14
Workers' comp	Private market or state fund option; Employers with one or more employees; individual owners and partners exempt; corporate officers covered unless they file a waiver (DWC-11)
State W-2 deadline	January 31 (W-2s and RI W-3 reconciliation)

Business counts

Employer establishments (CBP 2023)	29,490
Total employment (CBP 2023)	439,021
Employer firms (SUSB 2022)	25,033
Share of firms under 20 employees	83.7%

Local providers researched (counts only)

Local providers researched	1 (allocation 2)
Years in business	no founding year stated
Delivery model	full-service with a rep: 1 of 1
Most advertised add-on services	HR advisory or helpline (1 of 1); Handbook or policy builder (1 of 1); Benefits administration (1 of 1)
Local tax filing advertised	0 of 1
Average Google rating	4.20 (1 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Rhode Island

- Employers run a paid leave or disability payroll program: Rhode Island Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI).
- New hires must be reported within 14 days, shorter than the federal 20 days.
- Most workers must be paid weekly or biweekly.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-40

South Carolina (SC, South)

State payroll rules (2026)

State income tax	Yes; graduated; 0% to 6% (withholding brackets 0%, 3%, 6%)
Withholding form	SC W-4 (South Carolina Employee's Withholding Allowance Certificate)
Local income taxes	None
Other state payroll taxes	Departmental Administrative Contingency Assessment 0.06% (paid with UI contributions)
SUI taxable wage base (2026)	$14,000
New employer SUI rate (2026)	1.06% total (1.000% base, Rate Class 30, plus 0.060% administrative contingency assessment)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour (no state minimum wage law; federal minimum applies)
Pay frequency rule	No set frequency; employer must give written notice at hire of the time and place of payment and pay on the designated paydays
Final pay: employee quits	Within 48 hours of separation or by the next regular payday, which may not exceed 30 days
Final pay: employee is fired	Within 48 hours of separation or by the next regular payday, which may not exceed 30 days
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Businesses that regularly employ four or more employees in SC; exempt: casual employees, employers with under 4 employees or annual payroll under $3,000, agricultural employees, certain fair associations, railroads and federal employees
State W-2 deadline	January 31 (WH-1606 fourth-quarter/annual reconciliation; W-2s uploaded on MyDORWAY or filed on paper with WH-1612)

Business counts

Employer establishments (CBP 2023)	120,769
Total employment (CBP 2023)	2,013,315
Employer firms (SUSB 2022)	93,372
Share of firms under 20 employees	85.1%

Local providers researched (counts only)

Local providers researched	4 (allocation 4)
Years in business	21 to 21 years (1 of 4 state a founding year)
Delivery model	full-service with a rep: 4 of 4
Most advertised add-on services	Background checks (4 of 4); Time and attendance (3 of 4); Handbook or policy builder (2 of 4)
Local tax filing advertised	2 of 4
Average Google rating	4.85 (4 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in South Carolina

- State law sets no required pay frequency for most private employers.
- Other payroll taxes apply: Departmental Administrative Contingency Assessment 0.06% (paid with UI contributions).
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-41

South Dakota (SD, Midwest)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	Reemployment Assistance investment fee 0.55% of taxable wages (paid with RA tax, all employers) and administrative fee 0.08% (2026 and later); no employee payroll taxes
SUI taxable wage base (2026)	$15,000
New employer SUI rate (2026)	1.20% RA tax in year 1 (construction 6.00%); 1.00% in years 2 and 3 (construction 3.00%); plus 0.55% investment fee (and 0.08% administrative fee)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$11.85 per hour (effective January 1, 2026); tipped $5.925
Pay frequency rule	At least once each calendar month, on regular pay days designated in advance
Final pay: employee quits	Next regular payday after the employee quits (employer may hold until employer property is returned)
Final pay: employee is fired	Next regular payday after termination (employer may hold until employer property is returned)
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Workers' comp law covers all employers with limited exceptions (domestic workers under 20 hours/week, farm or agricultural labor, independent contractors, certain elected officials); DLR states no law requires an employer to carry insurance, but uninsured employers face civil liability
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	28,857
Total employment (CBP 2023)	373,863
Employer firms (SUSB 2022)	23,788
Share of firms under 20 employees	84.4%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in South Dakota

- No state income tax on wages, one of 9 such states.
- Other payroll taxes apply: Reemployment Assistance investment fee 0.55% of taxable wages (paid with RA tax, all employers) and administrative fee 0.08% (2026 and later).
- The 2026 state minimum wage is $11.85, above the federal $7.25.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-42

Tennessee (TN, South)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax on wages)
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$7,000
New employer SUI rate (2026)	2.7% (non-manufacturing); manufacturing employers (NAICS 31 to 33) may get a sector-based rate
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	No state minimum wage law; federal $7.25 per hour applies
Pay frequency rule	At least once per month; employers with 5 or more employees must set regular paydays. If paying twice or more monthly, wages earned before the 1st are due by the 20th and wages earned before the 16th are due by the 5th of the next month
Final pay: employee quits	Next regular payday or 21 days after leaving, whichever is later
Final pay: employee is fired	Next regular payday or 21 days after discharge, whichever is later
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with 5 or more employees; construction businesses must cover everyone including owners
State W-2 deadline	not applicable (no state income tax on wages)

Business counts

Employer establishments (CBP 2023)	147,924
Total employment (CBP 2023)	2,846,881
Employer firms (SUSB 2022)	107,606
Share of firms under 20 employees	82.6%

Local providers researched (counts only)

Local providers researched	4 (allocation 4)
Years in business	34 to 34 years (1 of 4 state a founding year)
Delivery model	full-service with a rep: 4 of 4
Most advertised add-on services	HR advisory or helpline (3 of 4); Time and attendance (3 of 4); Hiring or applicant tracking (3 of 4)
Local tax filing advertised	2 of 4
Average Google rating	4.97 (4 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Tennessee

- No state income tax on wages, one of 9 such states.
- The SUI taxable wage base is $7,000, the lowest of any state.
- The state minimum wage follows the federal $7.25 (or the state has none).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-43

Texas (TX, South)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	Employment and Training Investment Assessment (ETIA), collected as a component of the employer UI tax rate; no employee payroll taxes
SUI taxable wage base (2026)	$9,000
New employer SUI rate (2026)	2.70% for all industry groups in 2026 (entry rate is the higher of the industry average or 2.70%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour (state adopts federal rate)
Pay frequency rule	FLSA-exempt employees at least monthly; all others at least twice a month (semimonthly periods as equal as possible)
Final pay: employee quits	Next regularly scheduled payday after the effective date of resignation
Final pay: employee is fired	Within 6 calendar days of discharge or layoff
New hire reporting deadline	20 calendar days from the date the employee starts earning wages
Workers' comp	Private market or state fund option; Optional for private employers (non-subscribers allowed); public employers must provide coverage
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	657,362
Total employment (CBP 2023)	11,507,642
Employer firms (SUSB 2022)	500,456
Share of firms under 20 employees	87.0%

Local providers researched (counts only)

Local providers researched	7 (allocation 10)
Years in business	30 to 30 years (2 of 7 state a founding year)
Delivery model	full-service with a rep: 6 of 7; both: 1 of 7
Most advertised add-on services	Time and attendance (7 of 7); Benefits administration (5 of 7); Hiring or applicant tracking (5 of 7)
Local tax filing advertised	3 of 7
Average Google rating	4.83 (7 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Texas

- No state income tax on wages, one of 9 such states.
- The state minimum wage follows the federal $7.25 (or the state has none).
- Fired employees must receive final pay within a short window: Within 6 calendar days of discharge or layoff.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-44

Utah (UT, West)

State payroll rules (2026)

State income tax	Yes; flat; 4.45%
Withholding form	uses federal W-4
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$50,700
New employer SUI rate (2026)	Industry average rate (varies by industry)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	Semimonthly; employees on a yearly salary may be paid monthly
Final pay: employee quits	Next regular payday (no written contract for a definite period)
Final pay: employee is fired	Within 24 hours of separation
New hire reporting deadline	not found on official page
Workers' comp	Private market or state fund option; Every employer, with a few exceptions, must cover all employees (Utah Code 34A-2-201); coverage waivers available for some owners/contractors
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	93,706
Total employment (CBP 2023)	1,521,640
Employer firms (SUSB 2022)	79,175
Share of firms under 20 employees	86.4%

Local providers researched (counts only)

Local providers researched	2 (allocation 3)
Years in business	33 to 33 years (1 of 2 state a founding year)
Delivery model	full-service with a rep: 2 of 2
Most advertised add-on services	HR advisory or helpline (1 of 2); Handbook or policy builder (1 of 2); Workers' comp brokerage (1 of 2)
Local tax filing advertised	0 of 2
Average Google rating	4.95 (2 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Utah

- The SUI taxable wage base is high at $50,700 (national median $14,375).
- The state minimum wage follows the federal $7.25 (or the state has none).
- Fired employees must receive final pay within a short window: Within 24 hours of separation.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-45

Vermont (VT, Northeast)

State payroll rules (2026)

State income tax	Yes; graduated; 3.35% to 8.75%
Withholding form	Form W-4VT (in addition to federal W-4)
Local income taxes	None
Other state payroll taxes	Child Care Contribution: 0.44% of wages, paid by employer, who may withhold up to 25% (0.11%) from employees; no wage cap stated
SUI taxable wage base (2026)	$15,400
New employer SUI rate (2026)	1.0% for most employers; construction: 1.9% (NAICS 236), 4.0% (NAICS 237), 2.7% (NAICS 238)
Paid leave or disability program	none (no mandatory state paid family leave or disability payroll contribution found)
Paid leave employee rate	not applicable
Minimum wage (2026)	$14.42 per hour (effective January 1, 2026); tipped wage one-half the minimum
Pay frequency rule	Weekly; biweekly or semimonthly allowed after written notice to employees
Final pay: employee quits	Next regular payday (or the following Friday if there is no regular payday)
Final pay: employee is fired	Within 72 hours of discharge
New hire reporting deadline	10
Workers' comp	Private market or state fund option; All employers except state, county and municipal bodies must secure coverage; exclusions include farm employers with aggregate payroll under $10,000/year, casual workers, domestic workers in private homes, and qualifying independent contractors
State W-2 deadline	January 31 (with Form WHT-434 annual reconciliation)

Business counts

Employer establishments (CBP 2023)	20,868
Total employment (CBP 2023)	254,471
Employer firms (SUSB 2022)	17,855
Share of firms under 20 employees	84.9%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Vermont

- New hires must be reported within 10 days, shorter than the federal 20 days.
- Most workers must be paid weekly or biweekly.
- Other payroll taxes apply: Child Care Contribution: 0.44% of wages, paid by employer, who may withhold up to 25% (0.11%) from employees.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-46

Virginia (VA, South)

State payroll rules (2026)

State income tax	Yes; graduated; 2% to 5.75% (5.75% over $17,000)
Withholding form	Form VA-4 (VA-4P for pensions)
Local income taxes	None
Other state payroll taxes	none in 2026 (PFML payroll contributions begin April 1, 2028)
SUI taxable wage base (2026)	$8,000
New employer SUI rate (2026)	2.5% base rate plus add-ons
Paid leave or disability program	Virginia Paid Family and Medical Leave Insurance Program (PFML), enacted April 22, 2026 (SB2 / HB1207); contributions begin April 1, 2028, benefits December 1, 2028
Paid leave employee rate	not applicable in 2026 (rate to be set by October 1, 2027 for 2028)
Minimum wage (2026)	$12.77 per hour (through December 31, 2026)
Pay frequency rule	Salaried employees at least monthly; hourly employees at least every two weeks or twice a month; employees earning over 150% of the state average weekly wage may be paid monthly by agreement
Final pay: employee quits	On or before the date the employee would have been paid had employment not ended (next regular payday)
Final pay: employee is fired	On or before the next regular payday for the work
New hire reporting deadline	20 (electronic filers may report twice monthly, 12 to 16 days apart)
Workers' comp	Private market or state fund option; Employers regularly employing 3 or more employees in Virginia; farm labor covered only if more than 3 full-time; domestic servants and casual employees excluded
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	209,244
Total employment (CBP 2023)	3,494,956
Employer firms (SUSB 2022)	161,687
Share of firms under 20 employees	85.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	11 to 33 years (4 of 5 state a founding year)
Delivery model	full-service with a rep: 5 of 5
Most advertised add-on services	Time and attendance (4 of 5); Handbook or policy builder (3 of 5); Benefits administration (3 of 5)
Local tax filing advertised	3 of 5
Average Google rating	4.78 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Virginia

- A paid family leave program is enacted but contributions start later: Virginia Paid Family and Medical Leave Insurance Program (PFML), enacted April 22, 2026 (SB2 / HB1207); contributions begin April 1, 2028, benefits December 1, 2028.
- The 2026 state minimum wage is $12.77, above the federal $7.25.
- The SUI taxable wage base is $8,000 in 2026 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-47

Washington (WA, West)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no individual income tax in 2026)
Local income taxes	None
Other state payroll taxes	WA Cares Fund long-term care premium 0.58% of gross wages (employee-paid, no wage cap); Paid Family and Medical Leave premiums (see paid leave fields); UI Employment Administration Fund 0.02% to 0.03% (employer); workers' comp premiums paid to L&I state fund
SUI taxable wage base (2026)	$78,200
New employer SUI rate (2026)	115% of the average rate for the employer's industry (minimum 1%)
Paid leave or disability program	Washington Paid Family and Medical Leave (Paid Leave)
Paid leave employee rate	71.43% of the 1.13% total premium (about 0.807% of wages)
Minimum wage (2026)	$17.13 per hour (effective January 1, 2026)
Pay frequency rule	At least once per month on a regular, scheduled payday
Final pay: employee quits	On or before the next regularly scheduled payday
Final pay: employee is fired	On or before the next regularly scheduled payday
New hire reporting deadline	20
Workers' comp	Monopolistic state fund; Every employer must insure with the state fund (L&I) or qualify as a self-insurer
State W-2 deadline	not applicable (no individual income tax in 2026)

Business counts

Employer establishments (CBP 2023)	202,005
Total employment (CBP 2023)	2,978,277
Employer firms (SUSB 2022)	165,410
Share of firms under 20 employees	87.6%

Local providers researched (counts only)

Local providers researched	5 (allocation 5)
Years in business	19 to 21 years (2 of 5 state a founding year)
Delivery model	full-service with a rep: 5 of 5
Most advertised add-on services	Time and attendance (5 of 5); Benefits administration (3 of 5); Hiring or applicant tracking (3 of 5)
Local tax filing advertised	1 of 5
Average Google rating	4.66 (5 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Washington

- No state income tax on wages, one of 9 such states.
- Employers run a paid leave or disability payroll program: Washington Paid Family and Medical Leave (Paid Leave).
- Workers' comp must be bought from the state fund (one of 4 monopolistic states).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-48

West Virginia (WV, South)

State payroll rules (2026)

State income tax	Yes; graduated; 2.11% to 4.58% (rates in the 2026 withholding formula)
Withholding form	Form WV/IT-104 (Employee's Withholding Exemption Certificate)
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$9,500
New employer SUI rate (2026)	2.7% (out-of-state construction businesses 8.5%)
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$8.75 per hour (employers with 6 or more employees at one location)
Pay frequency rule	At least twice every month, with no more than 19 days between paydays (unless a special agreement exists)
Final pay: employee quits	On or before the next regular payday
Final pay: employee is fired	On or before the next regular payday
New hire reporting deadline	14
Workers' comp	Private market or state fund option; All employers regularly employing one or more persons; exemptions include domestic service employers, agricultural employers with 5 or fewer full-time employees, casual employers, and churches
State W-2 deadline	January 31 (W-2s with Form WV/IT-103)

Business counts

Employer establishments (CBP 2023)	35,530
Total employment (CBP 2023)	540,468
Employer firms (SUSB 2022)	25,765
Share of firms under 20 employees	82.2%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in West Virginia

- New hires must be reported within 14 days, shorter than the federal 20 days.
- The 2026 state minimum wage is $8.75, above the federal $7.25.
- The SUI taxable wage base is $9,500 in 2026 (national median $14,375).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-49

Wisconsin (WI, Midwest)

State payroll rules (2026)

State income tax	Yes; graduated; 3.50% to 7.65%
Withholding form	Form WT-4 (federal W-4 cannot be used)
Local income taxes	None
Other state payroll taxes	none
SUI taxable wage base (2026)	$14,000
New employer SUI rate (2026)	2.50% (per DOL table); state rate table not confirmed
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$7.25 per hour
Pay frequency rule	At least monthly, with no more than 31 days between pay periods
Final pay: employee quits	On the employer's regular pay schedule (next regular payday)
Final pay: employee is fired	On the employer's regular pay schedule (next regular payday)
New hire reporting deadline	20
Workers' comp	Private market or state fund option; Employers with 3 or more full- or part-time employees; or 1 or more employees paid $500+ in gross wages in any calendar quarter; farmers with 6 or more workers on the same day for any 20 days a year
State W-2 deadline	January 31

Business counts

Employer establishments (CBP 2023)	144,443
Total employment (CBP 2023)	2,600,303
Employer firms (SUSB 2022)	110,613
Share of firms under 20 employees	83.7%

Local providers researched (counts only)

Local providers researched	4 (allocation 4)
Years in business	50 to 50 years (1 of 4 state a founding year)
Delivery model	full-service with a rep: 4 of 4
Most advertised add-on services	HR advisory or helpline (3 of 4); Time and attendance (3 of 4); Hiring or applicant tracking (3 of 4)
Local tax filing advertised	2 of 4
Average Google rating	4.95 (4 rated)
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Wisconsin

- The state minimum wage follows the federal $7.25 (or the state has none).
- The SUI taxable wage base is $14,000 in 2026 (national median $14,375).
- 83.7% of employer firms have fewer than 20 employees (SUSB 2022).

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

TABLE TA-50

Wyoming (WY, West)

State payroll rules (2026)

State income tax	No; none; not applicable
Withholding form	not applicable (no state income tax)
Local income taxes	None
Other state payroll taxes	Workers' compensation premiums paid to the state fund (DWS) for covered employers; no other state payroll taxes found
SUI taxable wage base (2026)	$33,800
New employer SUI rate (2026)	Industry-based base rate (new employers with under 3 years of experience) plus added rate factors
Paid leave or disability program	none
Paid leave employee rate	not applicable
Minimum wage (2026)	$5.15 per hour state minimum; employers covered by federal FLSA must pay $7.25
Pay frequency rule	Most employers: no set requirement; certain industries must pay semimonthly (W.S. 27-4-101)
Final pay: employee quits	By the next regular payday
Final pay: employee is fired	By the next regular payday
New hire reporting deadline	20
Workers' comp	Monopolistic state fund; Required through DWS before work begins for employers in extra-hazardous industries (by NAICS); optional for other industries, which may elect coverage
State W-2 deadline	not applicable (no state income tax)

Business counts

Employer establishments (CBP 2023)	23,196
Total employment (CBP 2023)	208,024
Employer firms (SUSB 2022)	20,059
Share of firms under 20 employees	86.6%

Local providers researched (counts only)

Local providers researched	0 (allocation 2)
Years in business	not applicable
Delivery model	not applicable
Most advertised add-on services	not applicable
Local tax filing advertised	not applicable
Average Google rating	not applicable
National providers listing the state	19 of 36 national providers state they serve all 50 states; the other 17 do not list states served

What's different about payroll in Wyoming

- No state income tax on wages, one of 9 such states.
- Workers' comp must be bought from the state fund (one of 4 monopolistic states).
- State law sets no required pay frequency for most private employers.

Source: official federal and state government pages, Step 8, September 2026; Census CBP 2023 and SUSB 2022; Steps 5 and 7. Not legal or tax advice; check the official source before acting.

APPENDIX B

Statistics Catalog

All 3,205 stats from the Step 9 catalog, grouped by category, including those shown in the chapters. Each row gives the stat ID, a ready-to-use sentence, the group (segment), the value, the sample size (n) and the source step. "H" marks headline stats. The catalog holds no provider names and no review text; licensed platform names are replaced by aliases.

TABLE TB-01

Service mix (564 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SVC-001	10% of payroll providers studied (n = 195) advertise bookkeeping or accounting on their website.	All providers	10.3	195	Step 5	
S-SVC-002	17% of national providers (n = 36) advertise bookkeeping or accounting on their website.	National	16.7	36	Step 5	
S-SVC-003	9% of local providers (n = 159) advertise bookkeeping or accounting on their website.	Local	8.8	159	Step 5	
S-SVC-004	6% of local providers in the Northeast (n = 35) advertise bookkeeping or accounting on their website.	Local: Northeast	5.7	35	Step 5	
S-SVC-005	0% of local providers in the Midwest (n = 31) advertise bookkeeping or accounting on their website.	Local: Midwest	0.0	31	Step 5	
S-SVC-006	11% of local providers in the South (n = 55) advertise bookkeeping or accounting on their website.	Local: South	10.9	55	Step 5	
S-SVC-007	16% of local providers in the West (n = 38) advertise bookkeeping or accounting on their website.	Local: West	15.8	38	Step 5	
S-SVC-008	0 of 1 providers in business under 5 years advertise bookkeeping or accounting on their website.	Years: under 5	0 of 1	1	Step 5	
S-SVC-009	1 of 15 providers in business 5 to 14 years advertise bookkeeping or accounting on their website.	Years: 5 to 14	1 of 15	15	Step 5	
S-SVC-010	9% of providers in business 15 to 29 years (n = 56) advertise bookkeeping or accounting on their website.	Years: 15 to 29	8.9	56	Step 5	
S-SVC-011	16% of providers in business 30 or more years (n = 58) advertise bookkeeping or accounting on their website.	Years: 30 or more	15.5	58	Step 5	
S-SVC-012	3 of 13 self-serve software providers advertise bookkeeping or accounting on their website.	Delivery: self-serve	3 of 13	13	Step 5	
S-SVC-013	10% of full-service providers (n = 156) advertise bookkeeping or accounting on their website.	Delivery: full-service	10.3	156	Step 5	
S-SVC-014	4% of providers offering both self-serve and full-service (n = 26) advertise bookkeeping or accounting on their website.	Delivery: both	3.8	26	Step 5	
S-SVC-015	1 of 7 local providers running their own software advertise bookkeeping or accounting on their website.	Local platform: own	1 of 7	7	Step 5	
S-SVC-016	6% of local providers on a licensed platform (n = 108) advertise bookkeeping or accounting on their website.	Local platform: licensed	6.5	108	Step 5	
S-SVC-017	16% of providers that publish pricing (n = 32) advertise bookkeeping or accounting on their website.	Pricing: published	15.6	32	Step 5	
S-SVC-018	9% of quote-only providers (n = 163) advertise bookkeeping or accounting on their website.	Pricing: quote only	9.2	163	Step 5	
S-SVC-019	0 of 9 payroll-only providers advertise bookkeeping or accounting on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-SVC-020	12% of providers with 1 to 3 add-on services (n = 33) advertise bookkeeping or accounting on their website.	Service breadth: 1 to 3 add-ons	12.1	33	Step 5	
S-SVC-021	10% of providers with 4 or more add-on services (n = 153) advertise bookkeeping or accounting on their website.	Service breadth: 4 or more add-ons	10.5	153	Step 5	
S-SVC-022	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise bookkeeping or accounting on their website.	Size focus: advertises 1 to 10	8.8	137	Step 5	
S-SVC-023	7% of providers advertising to businesses with 51 or more employees (n = 42) advertise bookkeeping or accounting on their website.	Size focus: advertises 51 or more	7.1	42	Step 5	
S-SVC-024	9% of providers rated 4.5 and up stars (n = 150) advertise bookkeeping or accounting on their website.	Rating: 4.5 and up	9.3	150	Step 5	
S-SVC-025	9% of providers rated 4.0 to 4.49 stars (n = 35) advertise bookkeeping or accounting on their website.	Rating: 4.0 to 4.49	8.6	35	Step 5	
S-SVC-026	3 of 10 providers rated below 4.0 stars advertise bookkeeping or accounting on their website.	Rating: below 4.0	3 of 10	10	Step 5	
S-SVC-027	8% of providers with 10 to 49 reviews (n = 96) advertise bookkeeping or accounting on their website.	Reviews: 10 to 49	8.3	96	Step 5	
S-SVC-028	12% of providers with 50 to 99 reviews (n = 33) advertise bookkeeping or accounting on their website.	Reviews: 50 to 99	12.1	33	Step 5	
S-SVC-029	9% of providers with 100 or more reviews (n = 46) advertise bookkeeping or accounting on their website.	Reviews: 100 or more	8.7	46	Step 5	
S-SVC-030	3% of payroll providers studied (n = 195) advertise business tax preparation on their website.	All providers	2.6	195	Step 5	
S-SVC-031	0% of national providers (n = 36) advertise business tax preparation on their website.	National	0.0	36	Step 5	
S-SVC-032	3% of local providers (n = 159) advertise business tax preparation on their website.	Local	3.1	159	Step 5	
S-SVC-033	3% of local providers in the Northeast (n = 35) advertise business tax preparation on their website.	Local: Northeast	2.9	35	Step 5	
S-SVC-034	0% of local providers in the Midwest (n = 31) advertise business tax preparation on their website.	Local: Midwest	0.0	31	Step 5	
S-SVC-035	4% of local providers in the South (n = 55) advertise business tax preparation on their website.	Local: South	3.6	55	Step 5	
S-SVC-036	5% of local providers in the West (n = 38) advertise business tax preparation on their website.	Local: West	5.3	38	Step 5	
S-SVC-037	0 of 1 providers in business under 5 years advertise business tax preparation on their website.	Years: under 5	0 of 1	1	Step 5	
S-SVC-038	1 of 15 providers in business 5 to 14 years advertise business tax preparation on their website.	Years: 5 to 14	1 of 15	15	Step 5	
S-SVC-039	2% of providers in business 15 to 29 years (n = 56) advertise business tax preparation on their website.	Years: 15 to 29	1.8	56	Step 5	
S-SVC-040	2% of providers in business 30 or more years (n = 58) advertise business tax preparation on their website.	Years: 30 or more	1.7	58	Step 5	
S-SVC-041	0 of 13 self-serve software providers advertise business tax preparation on their website.	Delivery: self-serve	0 of 13	13	Step 5	
S-SVC-042	3% of full-service providers (n = 156) advertise business tax preparation on their website.	Delivery: full-service	3.2	156	Step 5	
S-SVC-043	0% of providers offering both self-serve and full-service (n = 26) advertise business tax preparation on their website.	Delivery: both	0.0	26	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-044	0 of 7 local providers running their own software advertise business tax preparation on their website.	Local platform: own	0 of 7	7	Step 5
S-SVC-045	2% of local providers on a licensed platform (n = 108) advertise business tax preparation on their website.	Local platform: licensed	1.9	108	Step 5
S-SVC-046	3% of providers that publish pricing (n = 32) advertise business tax preparation on their website.	Pricing: published	3.1	32	Step 5
S-SVC-047	2% of quote-only providers (n = 163) advertise business tax preparation on their website.	Pricing: quote only	2.5	163	Step 5
S-SVC-048	0 of 9 payroll-only providers advertise business tax preparation on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-049	3% of providers with 1 to 3 add-on services (n = 33) advertise business tax preparation on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SVC-050	3% of providers with 4 or more add-on services (n = 153) advertise business tax preparation on their website.	Service breadth: 4 or more add-ons	2.6	153	Step 5
S-SVC-051	2% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise business tax preparation on their website.	Size focus: advertises 1 to 10	2.2	137	Step 5
S-SVC-052	2% of providers advertising to businesses with 51 or more employees (n = 42) advertise business tax preparation on their website.	Size focus: advertises 51 or more	2.4	42	Step 5
S-SVC-053	3% of providers rated 4.5 and up stars (n = 150) advertise business tax preparation on their website.	Rating: 4.5 and up	3.3	150	Step 5
S-SVC-054	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise business tax preparation on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5
S-SVC-055	0 of 10 providers rated below 4.0 stars advertise business tax preparation on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SVC-056	2% of providers with 10 to 49 reviews (n = 96) advertise business tax preparation on their website.	Reviews: 10 to 49	2.1	96	Step 5
S-SVC-057	0% of providers with 50 to 99 reviews (n = 33) advertise business tax preparation on their website.	Reviews: 50 to 99	0.0	33	Step 5
S-SVC-058	2% of providers with 100 or more reviews (n = 46) advertise business tax preparation on their website.	Reviews: 100 or more	2.2	46	Step 5
S-SVC-059	53% of payroll providers studied (n = 195) advertise HR advisory or an HR helpline on their website.	All providers	53.3	195	Step 5
S-SVC-060	42% of national providers (n = 36) advertise HR advisory or an HR helpline on their website.	National	41.7	36	Step 5
S-SVC-061	56% of local providers (n = 159) advertise HR advisory or an HR helpline on their website.	Local	56.0	159	Step 5
S-SVC-062	66% of local providers in the Northeast (n = 35) advertise HR advisory or an HR helpline on their website.	Local: Northeast	65.7	35	Step 5
S-SVC-063	52% of local providers in the Midwest (n = 31) advertise HR advisory or an HR helpline on their website.	Local: Midwest	51.6	31	Step 5
S-SVC-064	55% of local providers in the South (n = 55) advertise HR advisory or an HR helpline on their website.	Local: South	54.5	55	Step 5
S-SVC-065	53% of local providers in the West (n = 38) advertise HR advisory or an HR helpline on their website.	Local: West	52.6	38	Step 5
S-SVC-066	1 of 1 providers in business under 5 years advertise HR advisory or an HR helpline on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-067	10 of 15 providers in business 5 to 14 years advertise HR advisory or an HR helpline on their website.	Years: 5 to 14	10 of 15	15	Step 5
S-SVC-068	38% of providers in business 15 to 29 years (n = 56) advertise HR advisory or an HR helpline on their website.	Years: 15 to 29	37.5	56	Step 5
S-SVC-069	60% of providers in business 30 or more years (n = 58) advertise HR advisory or an HR helpline on their website.	Years: 30 or more	60.3	58	Step 5
S-SVC-070	5 of 13 self-serve software providers advertise HR advisory or an HR helpline on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-SVC-071	55% of full-service providers (n = 156) advertise HR advisory or an HR helpline on their website.	Delivery: full-service	55.1	156	Step 5
S-SVC-072	50% of providers offering both self-serve and full-service (n = 26) advertise HR advisory or an HR helpline on their website.	Delivery: both	50.0	26	Step 5
S-SVC-073	1 of 7 local providers running their own software advertise HR advisory or an HR helpline on their website.	Local platform: own	1 of 7	7	Step 5
S-SVC-074	63% of local providers on a licensed platform (n = 108) advertise HR advisory or an HR helpline on their website.	Local platform: licensed	63.0	108	Step 5
S-SVC-075	56% of providers that publish pricing (n = 32) advertise HR advisory or an HR helpline on their website.	Pricing: published	56.2	32	Step 5
S-SVC-076	53% of quote-only providers (n = 163) advertise HR advisory or an HR helpline on their website.	Pricing: quote only	52.8	163	Step 5
S-SVC-077	0 of 9 payroll-only providers advertise HR advisory or an HR helpline on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-078	9% of providers with 1 to 3 add-on services (n = 33) advertise HR advisory or an HR helpline on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-SVC-079	66% of providers with 4 or more add-on services (n = 153) advertise HR advisory or an HR helpline on their website.	Service breadth: 4 or more add-ons	66.0	153	Step 5
S-SVC-080	58% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise HR advisory or an HR helpline on their website.	Size focus: advertises 1 to 10	58.4	137	Step 5
S-SVC-081	60% of providers advertising to businesses with 51 or more employees (n = 42) advertise HR advisory or an HR helpline on their website.	Size focus: advertises 51 or more	59.5	42	Step 5
S-SVC-082	55% of providers rated 4.5 and up stars (n = 150) advertise HR advisory or an HR helpline on their website.	Rating: 4.5 and up	54.7	150	Step 5
S-SVC-083	51% of providers rated 4.0 to 4.49 stars (n = 35) advertise HR advisory or an HR helpline on their website.	Rating: 4.0 to 4.49	51.4	35	Step 5
S-SVC-084	4 of 10 providers rated below 4.0 stars advertise HR advisory or an HR helpline on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-SVC-085	55% of providers with 10 to 49 reviews (n = 96) advertise HR advisory or an HR helpline on their website.	Reviews: 10 to 49	55.2	96	Step 5
S-SVC-086	45% of providers with 50 to 99 reviews (n = 33) advertise HR advisory or an HR helpline on their website.	Reviews: 50 to 99	45.5	33	Step 5
S-SVC-087	59% of providers with 100 or more reviews (n = 46) advertise HR advisory or an HR helpline on their website.	Reviews: 100 or more	58.7	46	Step 5
S-SVC-088	18% of payroll providers studied (n = 195) advertise outsourced HR with dedicated HR staff on their website.	All providers	18.5	195	Step 5
S-SVC-089	14% of national providers (n = 36) advertise outsourced HR with dedicated HR staff on their website.	National	13.9	36	Step 5
S-SVC-090	19% of local providers (n = 159) advertise outsourced HR with dedicated HR staff on their website.	Local	19.5	159	Step 5
S-SVC-091	23% of local providers in the Northeast (n = 35) advertise outsourced HR with dedicated HR staff on their website.	Local: Northeast	22.9	35	Step 5
S-SVC-092	16% of local providers in the Midwest (n = 31) advertise outsourced HR with dedicated HR staff on their website.	Local: Midwest	16.1	31	Step 5
S-SVC-093	24% of local providers in the South (n = 55) advertise outsourced HR with dedicated HR staff on their website.	Local: South	23.6	55	Step 5
S-SVC-094	13% of local providers in the West (n = 38) advertise outsourced HR with dedicated HR staff on their website.	Local: West	13.2	38	Step 5
S-SVC-095	1 of 1 providers in business under 5 years advertise outsourced HR with dedicated HR staff on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-096	2 of 15 providers in business 5 to 14 years advertise outsourced HR with dedicated HR staff on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-SVC-097	16% of providers in business 15 to 29 years (n = 56) advertise outsourced HR with dedicated HR staff on their website.	Years: 15 to 29	16.1	56	Step 5
S-SVC-098	17% of providers in business 30 or more years (n = 58) advertise outsourced HR with dedicated HR staff on their website.	Years: 30 or more	17.2	58	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SVC-099	0 of 13 self-serve software providers advertise outsourced HR with dedicated HR staff on their website.	Delivery: self-serve	0 of 13	13	Step 5	
S-SVC-100	20% of full-service providers (n = 156) advertise outsourced HR with dedicated HR staff on their website.	Delivery: full-service	19.9	156	Step 5	
S-SVC-101	19% of providers offering both self-serve and full-service (n = 26) advertise outsourced HR with dedicated HR staff on their website.	Delivery: both	19.2	26	Step 5	
S-SVC-102	0 of 7 local providers running their own software advertise outsourced HR with dedicated HR staff on their website.	Local platform: own	0 of 7	7	Step 5	
S-SVC-103	23% of local providers on a licensed platform (n = 108) advertise outsourced HR with dedicated HR staff on their website.	Local platform: licensed	23.1	108	Step 5	
S-SVC-104	9% of providers that publish pricing (n = 32) advertise outsourced HR with dedicated HR staff on their website.	Pricing: published	9.4	32	Step 5	
S-SVC-105	20% of quote-only providers (n = 163) advertise outsourced HR with dedicated HR staff on their website.	Pricing: quote only	20.2	163	Step 5	
S-SVC-106	0 of 9 payroll-only providers advertise outsourced HR with dedicated HR staff on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-SVC-107	0% of providers with 1 to 3 add-on services (n = 33) advertise outsourced HR with dedicated HR staff on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5	
S-SVC-108	24% of providers with 4 or more add-on services (n = 153) advertise outsourced HR with dedicated HR staff on their website.	Service breadth: 4 or more add-ons	23.5	153	Step 5	
S-SVC-109	17% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise outsourced HR with dedicated HR staff on their website.	Size focus: advertises 1 to 10	16.8	137	Step 5	
S-SVC-110	24% of providers advertising to businesses with 51 or more employees (n = 42) advertise outsourced HR with dedicated HR staff on their website.	Size focus: advertises 51 or more	23.8	42	Step 5	
S-SVC-111	19% of providers rated 4.5 and up stars (n = 150) advertise outsourced HR with dedicated HR staff on their website.	Rating: 4.5 and up	18.7	150	Step 5	
S-SVC-112	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise outsourced HR with dedicated HR staff on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5	
S-SVC-113	1 of 10 providers rated below 4.0 stars advertise outsourced HR with dedicated HR staff on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-SVC-114	20% of providers with 10 to 49 reviews (n = 96) advertise outsourced HR with dedicated HR staff on their website.	Reviews: 10 to 49	19.8	96	Step 5	
S-SVC-115	18% of providers with 50 to 99 reviews (n = 33) advertise outsourced HR with dedicated HR staff on their website.	Reviews: 50 to 99	18.2	33	Step 5	
S-SVC-116	17% of providers with 100 or more reviews (n = 46) advertise outsourced HR with dedicated HR staff on their website.	Reviews: 100 or more	17.4	46	Step 5	
S-SVC-117	39% of payroll providers studied (n = 195) advertise an employee handbook or policy builder on their website.	All providers	39.0	195	Step 5	
S-SVC-118	25% of national providers (n = 36) advertise an employee handbook or policy builder on their website.	National	25.0	36	Step 5	
S-SVC-119	42% of local providers (n = 159) advertise an employee handbook or policy builder on their website.	Local	42.1	159	Step 5	
S-SVC-120	51% of local providers in the Northeast (n = 35) advertise an employee handbook or policy builder on their website.	Local: Northeast	51.4	35	Step 5	
S-SVC-121	35% of local providers in the Midwest (n = 31) advertise an employee handbook or policy builder on their website.	Local: Midwest	35.5	31	Step 5	
S-SVC-122	47% of local providers in the South (n = 55) advertise an employee handbook or policy builder on their website.	Local: South	47.3	55	Step 5	
S-SVC-123	32% of local providers in the West (n = 38) advertise an employee handbook or policy builder on their website.	Local: West	31.6	38	Step 5	
S-SVC-124	1 of 1 providers in business under 5 years advertise an employee handbook or policy builder on their website.	Years: under 5	1 of 1	1	Step 5	
S-SVC-125	7 of 15 providers in business 5 to 14 years advertise an employee handbook or policy builder on their website.	Years: 5 to 14	7 of 15	15	Step 5	
S-SVC-126	32% of providers in business 15 to 29 years (n = 56) advertise an employee handbook or policy builder on their website.	Years: 15 to 29	32.1	56	Step 5	
S-SVC-127	40% of providers in business 30 or more years (n = 58) advertise an employee handbook or policy builder on their website.	Years: 30 or more	39.7	58	Step 5	
S-SVC-128	3 of 13 self-serve software providers advertise an employee handbook or policy builder on their website.	Delivery: self-serve	3 of 13	13	Step 5	
S-SVC-129	43% of full-service providers (n = 156) advertise an employee handbook or policy builder on their website.	Delivery: full-service	42.9	156	Step 5	
S-SVC-130	23% of providers offering both self-serve and full-service (n = 26) advertise an employee handbook or policy builder on their website.	Delivery: both	23.1	26	Step 5	
S-SVC-131	1 of 7 local providers running their own software advertise an employee handbook or policy builder on their website.	Local platform: own	1 of 7	7	Step 5	
S-SVC-132	47% of local providers on a licensed platform (n = 108) advertise an employee handbook or policy builder on their website.	Local platform: licensed	47.2	108	Step 5	
S-SVC-133	38% of providers that publish pricing (n = 32) advertise an employee handbook or policy builder on their website.	Pricing: published	37.5	32	Step 5	
S-SVC-134	39% of quote-only providers (n = 163) advertise an employee handbook or policy builder on their website.	Pricing: quote only	39.3	163	Step 5	
S-SVC-135	0 of 9 payroll-only providers advertise an employee handbook or policy builder on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-SVC-136	9% of providers with 1 to 3 add-on services (n = 33) advertise an employee handbook or policy builder on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5	
S-SVC-137	48% of providers with 4 or more add-on services (n = 153) advertise an employee handbook or policy builder on their website.	Service breadth: 4 or more add-ons	47.7	153	Step 5	
S-SVC-138	45% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise an employee handbook or policy builder on their website.	Size focus: advertises 1 to 10	44.5	137	Step 5	
S-SVC-139	38% of providers advertising to businesses with 51 or more employees (n = 42) advertise an employee handbook or policy builder on their website.	Size focus: advertises 51 or more	38.1	42	Step 5	
S-SVC-140	41% of providers rated 4.5 and up stars (n = 150) advertise an employee handbook or policy builder on their website.	Rating: 4.5 and up	41.3	150	Step 5	
S-SVC-141	37% of providers rated 4.0 to 4.49 stars (n = 35) advertise an employee handbook or policy builder on their website.	Rating: 4.0 to 4.49	37.1	35	Step 5	
S-SVC-142	1 of 10 providers rated below 4.0 stars advertise an employee handbook or policy builder on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-SVC-143	43% of providers with 10 to 49 reviews (n = 96) advertise an employee handbook or policy builder on their website.	Reviews: 10 to 49	42.7	96	Step 5	
S-SVC-144	42% of providers with 50 to 99 reviews (n = 33) advertise an employee handbook or policy builder on their website.	Reviews: 50 to 99	42.4	33	Step 5	
S-SVC-145	37% of providers with 100 or more reviews (n = 46) advertise an employee handbook or policy builder on their website.	Reviews: 100 or more	37.0	46	Step 5	
S-SVC-146	24% of payroll providers studied (n = 195) advertise benefits brokerage (health insurance) on their website.	All providers	23.6	195	Step 5	
S-SVC-147	39% of national providers (n = 36) advertise benefits brokerage (health insurance) on their website.	National	38.9	36	Step 5	
S-SVC-148	20% of local providers (n = 159) advertise benefits brokerage (health insurance) on their website.	Local	20.1	159	Step 5	
S-SVC-149	26% of local providers in the Northeast (n = 35) advertise benefits brokerage (health insurance) on their website.	Local: Northeast	25.7	35	Step 5	
S-SVC-150	13% of local providers in the Midwest (n = 31) advertise benefits brokerage (health insurance) on their website.	Local: Midwest	12.9	31	Step 5	
S-SVC-151	29% of local providers in the South (n = 55) advertise benefits brokerage (health insurance) on their website.	Local: South	29.1	55	Step 5	
S-SVC-152	8% of local providers in the West (n = 38) advertise benefits brokerage (health insurance) on their website.	Local: West	7.9	38	Step 5	
S-SVC-153	0 of 1 providers in business under 5 years advertise benefits brokerage (health insurance) on their website.	Years: under 5	0 of 1	1	Step 5	
S-SVC-154	2 of 15 providers in business 5 to 14 years advertise benefits brokerage (health insurance) on their website.	Years: 5 to 14	2 of 15	15	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-155	18% of providers in business 15 to 29 years (n = 56) advertise benefits brokerage (health insurance) on their website.	Years: 15 to 29	17.9	56	Step 5
S-SVC-156	26% of providers in business 30 or more years (n = 58) advertise benefits brokerage (health insurance) on their website.	Years: 30 or more	25.9	58	Step 5
S-SVC-157	5 of 13 self-serve software providers advertise benefits brokerage (health insurance) on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-SVC-158	23% of full-service providers (n = 156) advertise benefits brokerage (health insurance) on their website.	Delivery: full-service	23.1	156	Step 5
S-SVC-159	19% of providers offering both self-serve and full-service (n = 26) advertise benefits brokerage (health insurance) on their website.	Delivery: both	19.2	26	Step 5
S-SVC-160	1 of 7 local providers running their own software advertise benefits brokerage (health insurance) on their website.	Local platform: own	1 of 7	7	Step 5
S-SVC-161	16% of local providers on a licensed platform (n = 108) advertise benefits brokerage (health insurance) on their website.	Local platform: licensed	15.7	108	Step 5
S-SVC-162	31% of providers that publish pricing (n = 32) advertise benefits brokerage (health insurance) on their website.	Pricing: published	31.2	32	Step 5
S-SVC-163	22% of quote-only providers (n = 163) advertise benefits brokerage (health insurance) on their website.	Pricing: quote only	22.1	163	Step 5
S-SVC-164	0 of 9 payroll-only providers advertise benefits brokerage (health insurance) on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-165	9% of providers with 1 to 3 add-on services (n = 33) advertise benefits brokerage (health insurance) on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-SVC-166	28% of providers with 4 or more add-on services (n = 153) advertise benefits brokerage (health insurance) on their website.	Service breadth: 4 or more add-ons	28.1	153	Step 5
S-SVC-167	24% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise benefits brokerage (health insurance) on their website.	Size focus: advertises 1 to 10	24.1	137	Step 5
S-SVC-168	33% of providers advertising to businesses with 51 or more employees (n = 42) advertise benefits brokerage (health insurance) on their website.	Size focus: advertises 51 or more	33.3	42	Step 5
S-SVC-169	23% of providers rated 4.5 and up stars (n = 150) advertise benefits brokerage (health insurance) on their website.	Rating: 4.5 and up	23.3	150	Step 5
S-SVC-170	23% of providers rated 4.0 to 4.49 stars (n = 35) advertise benefits brokerage (health insurance) on their website.	Rating: 4.0 to 4.49	22.9	35	Step 5
S-SVC-171	3 of 10 providers rated below 4.0 stars advertise benefits brokerage (health insurance) on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-SVC-172	19% of providers with 10 to 49 reviews (n = 96) advertise benefits brokerage (health insurance) on their website.	Reviews: 10 to 49	18.8	96	Step 5
S-SVC-173	18% of providers with 50 to 99 reviews (n = 33) advertise benefits brokerage (health insurance) on their website.	Reviews: 50 to 99	18.2	33	Step 5
S-SVC-174	37% of providers with 100 or more reviews (n = 46) advertise benefits brokerage (health insurance) on their website.	Reviews: 100 or more	37.0	46	Step 5
S-SVC-175	48% of payroll providers studied (n = 195) advertise benefits administration on their website.	All providers	48.2	195	Step 5
S-SVC-176	56% of national providers (n = 36) advertise benefits administration on their website.	National	55.6	36	Step 5
S-SVC-177	47% of local providers (n = 159) advertise benefits administration on their website.	Local	46.5	159	Step 5
S-SVC-178	40% of local providers in the Northeast (n = 35) advertise benefits administration on their website.	Local: Northeast	40.0	35	Step 5
S-SVC-179	55% of local providers in the Midwest (n = 31) advertise benefits administration on their website.	Local: Midwest	54.8	31	Step 5
S-SVC-180	51% of local providers in the South (n = 55) advertise benefits administration on their website.	Local: South	50.9	55	Step 5
S-SVC-181	39% of local providers in the West (n = 38) advertise benefits administration on their website.	Local: West	39.5	38	Step 5
S-SVC-182	1 of 1 providers in business under 5 years advertise benefits administration on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-183	6 of 15 providers in business 5 to 14 years advertise benefits administration on their website.	Years: 5 to 14	6 of 15	15	Step 5
S-SVC-184	52% of providers in business 15 to 29 years (n = 56) advertise benefits administration on their website.	Years: 15 to 29	51.8	56	Step 5
S-SVC-185	50% of providers in business 30 or more years (n = 58) advertise benefits administration on their website.	Years: 30 or more	50.0	58	Step 5
S-SVC-186	4 of 13 self-serve software providers advertise benefits administration on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-SVC-187	47% of full-service providers (n = 156) advertise benefits administration on their website.	Delivery: full-service	46.8	156	Step 5
S-SVC-188	65% of providers offering both self-serve and full-service (n = 26) advertise benefits administration on their website.	Delivery: both	65.4	26	Step 5
S-SVC-189	5 of 7 local providers running their own software advertise benefits administration on their website.	Local platform: own	5 of 7	7	Step 5
S-SVC-190	51% of local providers on a licensed platform (n = 108) advertise benefits administration on their website.	Local platform: licensed	50.9	108	Step 5
S-SVC-191	38% of providers that publish pricing (n = 32) advertise benefits administration on their website.	Pricing: published	37.5	32	Step 5
S-SVC-192	50% of quote-only providers (n = 163) advertise benefits administration on their website.	Pricing: quote only	50.3	163	Step 5
S-SVC-193	0 of 9 payroll-only providers advertise benefits administration on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-194	3% of providers with 1 to 3 add-on services (n = 33) advertise benefits administration on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SVC-195	61% of providers with 4 or more add-on services (n = 153) advertise benefits administration on their website.	Service breadth: 4 or more add-ons	60.8	153	Step 5
S-SVC-196	50% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise benefits administration on their website.	Size focus: advertises 1 to 10	49.6	137	Step 5
S-SVC-197	69% of providers advertising to businesses with 51 or more employees (n = 42) advertise benefits administration on their website.	Size focus: advertises 51 or more	69.0	42	Step 5
S-SVC-198	47% of providers rated 4.5 and up stars (n = 150) advertise benefits administration on their website.	Rating: 4.5 and up	46.7	150	Step 5
S-SVC-199	54% of providers rated 4.0 to 4.49 stars (n = 35) advertise benefits administration on their website.	Rating: 4.0 to 4.49	54.3	35	Step 5
S-SVC-200	5 of 10 providers rated below 4.0 stars advertise benefits administration on their website.	Rating: below 4.0	5 of 10	10	Step 5
S-SVC-201	46% of providers with 10 to 49 reviews (n = 96) advertise benefits administration on their website.	Reviews: 10 to 49	45.8	96	Step 5
S-SVC-202	55% of providers with 50 to 99 reviews (n = 33) advertise benefits administration on their website.	Reviews: 50 to 99	54.5	33	Step 5
S-SVC-203	57% of providers with 100 or more reviews (n = 46) advertise benefits administration on their website.	Reviews: 100 or more	56.5	46	Step 5
S-SVC-204	28% of payroll providers studied (n = 195) advertise 401(k) plans on their website.	All providers	27.7	195	Step 5
S-SVC-205	36% of national providers (n = 36) advertise 401(k) plans on their website.	National	36.1	36	Step 5
S-SVC-206	26% of local providers (n = 159) advertise 401(k) plans on their website.	Local	25.8	159	Step 5
S-SVC-207	29% of local providers in the Northeast (n = 35) advertise 401(k) plans on their website.	Local: Northeast	28.6	35	Step 5
S-SVC-208	19% of local providers in the Midwest (n = 31) advertise 401(k) plans on their website.	Local: Midwest	19.4	31	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-209	35% of local providers in the South (n = 55) advertise 401(k) plans on their website.	Local: South	34.5	55	Step 5
S-SVC-210	16% of local providers in the West (n = 38) advertise 401(k) plans on their website.	Local: West	15.8	38	Step 5
S-SVC-211	0 of 1 providers in business under 5 years advertise 401(k) plans on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-212	5 of 15 providers in business 5 to 14 years advertise 401(k) plans on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-SVC-213	29% of providers in business 15 to 29 years (n = 56) advertise 401(k) plans on their website.	Years: 15 to 29	28.6	56	Step 5
S-SVC-214	28% of providers in business 30 or more years (n = 58) advertise 401(k) plans on their website.	Years: 30 or more	27.6	58	Step 5
S-SVC-215	6 of 13 self-serve software providers advertise 401(k) plans on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-SVC-216	26% of full-service providers (n = 156) advertise 401(k) plans on their website.	Delivery: full-service	26.3	156	Step 5
S-SVC-217	27% of providers offering both self-serve and full-service (n = 26) advertise 401(k) plans on their website.	Delivery: both	26.9	26	Step 5
S-SVC-218	1 of 7 local providers running their own software advertise 401(k) plans on their website.	Local platform: own	1 of 7	7	Step 5
S-SVC-219	23% of local providers on a licensed platform (n = 108) advertise 401(k) plans on their website.	Local platform: licensed	23.1	108	Step 5
S-SVC-220	28% of providers that publish pricing (n = 32) advertise 401(k) plans on their website.	Pricing: published	28.1	32	Step 5
S-SVC-221	28% of quote-only providers (n = 163) advertise 401(k) plans on their website.	Pricing: quote only	27.6	163	Step 5
S-SVC-222	0 of 9 payroll-only providers advertise 401(k) plans on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-223	9% of providers with 1 to 3 add-on services (n = 33) advertise 401(k) plans on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-SVC-224	33% of providers with 4 or more add-on services (n = 153) advertise 401(k) plans on their website.	Service breadth: 4 or more add-ons	33.3	153	Step 5
S-SVC-225	34% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise 401(k) plans on their website.	Size focus: advertises 1 to 10	34.3	137	Step 5
S-SVC-226	43% of providers advertising to businesses with 51 or more employees (n = 42) advertise 401(k) plans on their website.	Size focus: advertises 51 or more	42.9	42	Step 5
S-SVC-227	27% of providers rated 4.5 and up stars (n = 150) advertise 401(k) plans on their website.	Rating: 4.5 and up	26.7	150	Step 5
S-SVC-228	34% of providers rated 4.0 to 4.49 stars (n = 35) advertise 401(k) plans on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-SVC-229	2 of 10 providers rated below 4.0 stars advertise 401(k) plans on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SVC-230	24% of providers with 10 to 49 reviews (n = 96) advertise 401(k) plans on their website.	Reviews: 10 to 49	24.0	96	Step 5
S-SVC-231	27% of providers with 50 to 99 reviews (n = 33) advertise 401(k) plans on their website.	Reviews: 50 to 99	27.3	33	Step 5
S-SVC-232	39% of providers with 100 or more reviews (n = 46) advertise 401(k) plans on their website.	Reviews: 100 or more	39.1	46	Step 5
S-SVC-233	11% of payroll providers studied (n = 195) advertise HSA or FSA accounts on their website.	All providers	10.8	195	Step 5
S-SVC-234	22% of national providers (n = 36) advertise HSA or FSA accounts on their website.	National	22.2	36	Step 5
S-SVC-235	8% of local providers (n = 159) advertise HSA or FSA accounts on their website.	Local	8.2	159	Step 5
S-SVC-236	11% of local providers in the Northeast (n = 35) advertise HSA or FSA accounts on their website.	Local: Northeast	11.4	35	Step 5
S-SVC-237	6% of local providers in the Midwest (n = 31) advertise HSA or FSA accounts on their website.	Local: Midwest	6.5	31	Step 5
S-SVC-238	5% of local providers in the South (n = 55) advertise HSA or FSA accounts on their website.	Local: South	5.5	55	Step 5
S-SVC-239	11% of local providers in the West (n = 38) advertise HSA or FSA accounts on their website.	Local: West	10.5	38	Step 5
S-SVC-240	0 of 1 providers in business under 5 years advertise HSA or FSA accounts on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-241	2 of 15 providers in business 5 to 14 years advertise HSA or FSA accounts on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-SVC-242	11% of providers in business 15 to 29 years (n = 56) advertise HSA or FSA accounts on their website.	Years: 15 to 29	10.7	56	Step 5
S-SVC-243	10% of providers in business 30 or more years (n = 58) advertise HSA or FSA accounts on their website.	Years: 30 or more	10.3	58	Step 5
S-SVC-244	3 of 13 self-serve software providers advertise HSA or FSA accounts on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-SVC-245	8% of full-service providers (n = 156) advertise HSA or FSA accounts on their website.	Delivery: full-service	8.3	156	Step 5
S-SVC-246	19% of providers offering both self-serve and full-service (n = 26) advertise HSA or FSA accounts on their website.	Delivery: both	19.2	26	Step 5
S-SVC-247	1 of 7 local providers running their own software advertise HSA or FSA accounts on their website.	Local platform: own	1 of 7	7	Step 5
S-SVC-248	6% of local providers on a licensed platform (n = 108) advertise HSA or FSA accounts on their website.	Local platform: licensed	6.5	108	Step 5
S-SVC-249	16% of providers that publish pricing (n = 32) advertise HSA or FSA accounts on their website.	Pricing: published	15.6	32	Step 5
S-SVC-250	10% of quote-only providers (n = 163) advertise HSA or FSA accounts on their website.	Pricing: quote only	9.8	163	Step 5
S-SVC-251	0 of 9 payroll-only providers advertise HSA or FSA accounts on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-252	3% of providers with 1 to 3 add-on services (n = 33) advertise HSA or FSA accounts on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SVC-253	13% of providers with 4 or more add-on services (n = 153) advertise HSA or FSA accounts on their website.	Service breadth: 4 or more add-ons	13.1	153	Step 5
S-SVC-254	12% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise HSA or FSA accounts on their website.	Size focus: advertises 1 to 10	12.4	137	Step 5
S-SVC-255	19% of providers advertising to businesses with 51 or more employees (n = 42) advertise HSA or FSA accounts on their website.	Size focus: advertises 51 or more	19.0	42	Step 5
S-SVC-256	8% of providers rated 4.5 and up stars (n = 150) advertise HSA or FSA accounts on their website.	Rating: 4.5 and up	8.0	150	Step 5
S-SVC-257	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise HSA or FSA accounts on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5
S-SVC-258	2 of 10 providers rated below 4.0 stars advertise HSA or FSA accounts on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SVC-259	10% of providers with 10 to 49 reviews (n = 96) advertise HSA or FSA accounts on their website.	Reviews: 10 to 49	10.4	96	Step 5
S-SVC-260	9% of providers with 50 to 99 reviews (n = 33) advertise HSA or FSA accounts on their website.	Reviews: 50 to 99	9.1	33	Step 5
S-SVC-261	17% of providers with 100 or more reviews (n = 46) advertise HSA or FSA accounts on their website.	Reviews: 100 or more	17.4	46	Step 5
S-SVC-262	28% of payroll providers studied (n = 195) advertise workers' comp insurance brokerage on their website.	All providers	27.7	195	Step 5
S-SVC-263	36% of national providers (n = 36) advertise workers' comp insurance brokerage on their website.	National	36.1	36	Step 5
S-SVC-264	26% of local providers (n = 159) advertise workers' comp insurance brokerage on their website.	Local	25.8	159	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-265	34% of local providers in the Northeast (n = 35) advertise workers' comp insurance brokerage on their website.	Local: Northeast	34.3	35	Step 5
S-SVC-266	10% of local providers in the Midwest (n = 31) advertise workers' comp insurance brokerage on their website.	Local: Midwest	9.7	31	Step 5
S-SVC-267	31% of local providers in the South (n = 55) advertise workers' comp insurance brokerage on their website.	Local: South	30.9	55	Step 5
S-SVC-268	24% of local providers in the West (n = 38) advertise workers' comp insurance brokerage on their website.	Local: West	23.7	38	Step 5
S-SVC-269	0 of 1 providers in business under 5 years advertise workers' comp insurance brokerage on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-270	5 of 15 providers in business 5 to 14 years advertise workers' comp insurance brokerage on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-SVC-271	25% of providers in business 15 to 29 years (n = 56) advertise workers' comp insurance brokerage on their website.	Years: 15 to 29	25.0	56	Step 5
S-SVC-272	34% of providers in business 30 or more years (n = 58) advertise workers' comp insurance brokerage on their website.	Years: 30 or more	34.5	58	Step 5
S-SVC-273	6 of 13 self-serve software providers advertise workers' comp insurance brokerage on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-SVC-274	26% of full-service providers (n = 156) advertise workers' comp insurance brokerage on their website.	Delivery: full-service	26.3	156	Step 5
S-SVC-275	27% of providers offering both self-serve and full-service (n = 26) advertise workers' comp insurance brokerage on their website.	Delivery: both	26.9	26	Step 5
S-SVC-276	3 of 7 local providers running their own software advertise workers' comp insurance brokerage on their website.	Local platform: own	3 of 7	7	Step 5
S-SVC-277	23% of local providers on a licensed platform (n = 108) advertise workers' comp insurance brokerage on their website.	Local platform: licensed	23.1	108	Step 5
S-SVC-278	31% of providers that publish pricing (n = 32) advertise workers' comp insurance brokerage on their website.	Pricing: published	31.2	32	Step 5
S-SVC-279	27% of quote-only providers (n = 163) advertise workers' comp insurance brokerage on their website.	Pricing: quote only	27.0	163	Step 5
S-SVC-280	0 of 9 payroll-only providers advertise workers' comp insurance brokerage on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-281	12% of providers with 1 to 3 add-on services (n = 33) advertise workers' comp insurance brokerage on their website.	Service breadth: 1 to 3 add-ons	12.1	33	Step 5
S-SVC-282	33% of providers with 4 or more add-on services (n = 153) advertise workers' comp insurance brokerage on their website.	Service breadth: 4 or more add-ons	32.7	153	Step 5
S-SVC-283	31% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise workers' comp insurance brokerage on their website.	Size focus: advertises 1 to 10	30.7	137	Step 5
S-SVC-284	36% of providers advertising to businesses with 51 or more employees (n = 42) advertise workers' comp insurance brokerage on their website.	Size focus: advertises 51 or more	35.7	42	Step 5
S-SVC-285	30% of providers rated 4.5 and up stars (n = 150) advertise workers' comp insurance brokerage on their website.	Rating: 4.5 and up	30.0	150	Step 5
S-SVC-286	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise workers' comp insurance brokerage on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5
S-SVC-287	2 of 10 providers rated below 4.0 stars advertise workers' comp insurance brokerage on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SVC-288	16% of providers with 10 to 49 reviews (n = 96) advertise workers' comp insurance brokerage on their website.	Reviews: 10 to 49	15.6	96	Step 5
S-SVC-289	36% of providers with 50 to 99 reviews (n = 33) advertise workers' comp insurance brokerage on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-SVC-290	39% of providers with 100 or more reviews (n = 46) advertise workers' comp insurance brokerage on their website.	Reviews: 100 or more	39.1	46	Step 5
S-SVC-291	87% of payroll providers studied (n = 195) advertise time and attendance on their website.	All providers	87.2	195	Step 5
S-SVC-292	92% of national providers (n = 36) advertise time and attendance on their website.	National	91.7	36	Step 5
S-SVC-293	86% of local providers (n = 159) advertise time and attendance on their website.	Local	86.2	159	Step 5
S-SVC-294	86% of local providers in the Northeast (n = 35) advertise time and attendance on their website.	Local: Northeast	85.7	35	Step 5
S-SVC-295	90% of local providers in the Midwest (n = 31) advertise time and attendance on their website.	Local: Midwest	90.3	31	Step 5
S-SVC-296	82% of local providers in the South (n = 55) advertise time and attendance on their website.	Local: South	81.8	55	Step 5
S-SVC-297	89% of local providers in the West (n = 38) advertise time and attendance on their website.	Local: West	89.5	38	Step 5
S-SVC-298	1 of 1 providers in business under 5 years advertise time and attendance on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-299	14 of 15 providers in business 5 to 14 years advertise time and attendance on their website.	Years: 5 to 14	14 of 15	15	Step 5
S-SVC-300	88% of providers in business 15 to 29 years (n = 56) advertise time and attendance on their website.	Years: 15 to 29	87.5	56	Step 5
S-SVC-301	93% of providers in business 30 or more years (n = 58) advertise time and attendance on their website.	Years: 30 or more	93.1	58	Step 5
S-SVC-302	9 of 13 self-serve software providers advertise time and attendance on their website.	Delivery: self-serve	9 of 13	13	Step 5
S-SVC-303	87% of full-service providers (n = 156) advertise time and attendance on their website.	Delivery: full-service	87.2	156	Step 5
S-SVC-304	96% of providers offering both self-serve and full-service (n = 26) advertise time and attendance on their website.	Delivery: both	96.2	26	Step 5
S-SVC-305	5 of 7 local providers running their own software advertise time and attendance on their website.	Local platform: own	5 of 7	7	Step 5
S-SVC-306	92% of local providers on a licensed platform (n = 108) advertise time and attendance on their website.	Local platform: licensed	91.7	108	Step 5
S-SVC-307	88% of providers that publish pricing (n = 32) advertise time and attendance on their website.	Pricing: published	87.5	32	Step 5
S-SVC-308	87% of quote-only providers (n = 163) advertise time and attendance on their website.	Pricing: quote only	87.1	163	Step 5
S-SVC-309	0 of 9 payroll-only providers advertise time and attendance on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-310	67% of providers with 1 to 3 add-on services (n = 33) advertise time and attendance on their website.	Service breadth: 1 to 3 add-ons	66.7	33	Step 5
S-SVC-311	97% of providers with 4 or more add-on services (n = 153) advertise time and attendance on their website.	Service breadth: 4 or more add-ons	96.7	153	Step 5
S-SVC-312	91% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise time and attendance on their website.	Size focus: advertises 1 to 10	90.5	137	Step 5
S-SVC-313	100% of providers advertising to businesses with 51 or more employees (n = 42) advertise time and attendance on their website.	Size focus: advertises 51 or more	100.0	42	Step 5
S-SVC-314	85% of providers rated 4.5 and up stars (n = 150) advertise time and attendance on their website.	Rating: 4.5 and up	85.3	150	Step 5
S-SVC-315	94% of providers rated 4.0 to 4.49 stars (n = 35) advertise time and attendance on their website.	Rating: 4.0 to 4.49	94.3	35	Step 5
S-SVC-316	9 of 10 providers rated below 4.0 stars advertise time and attendance on their website.	Rating: below 4.0	9 of 10	10	Step 5
S-SVC-317	84% of providers with 10 to 49 reviews (n = 96) advertise time and attendance on their website.	Reviews: 10 to 49	84.4	96	Step 5
S-SVC-318	91% of providers with 50 to 99 reviews (n = 33) advertise time and attendance on their website.	Reviews: 50 to 99	90.9	33	Step 5
S-SVC-319	93% of providers with 100 or more reviews (n = 46) advertise time and attendance on their website.	Reviews: 100 or more	93.5	46	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-320	37% of payroll providers studied (n = 195) advertise employee scheduling on their website.	All providers	37.4	195	Step 5
S-SVC-321	31% of national providers (n = 36) advertise employee scheduling on their website.	National	30.6	36	Step 5
S-SVC-322	39% of local providers (n = 159) advertise employee scheduling on their website.	Local	39.0	159	Step 5
S-SVC-323	49% of local providers in the Northeast (n = 35) advertise employee scheduling on their website.	Local: Northeast	48.6	35	Step 5
S-SVC-324	48% of local providers in the Midwest (n = 31) advertise employee scheduling on their website.	Local: Midwest	48.4	31	Step 5
S-SVC-325	29% of local providers in the South (n = 55) advertise employee scheduling on their website.	Local: South	29.1	55	Step 5
S-SVC-326	37% of local providers in the West (n = 38) advertise employee scheduling on their website.	Local: West	36.8	38	Step 5
S-SVC-327	0 of 1 providers in business under 5 years advertise employee scheduling on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-328	8 of 15 providers in business 5 to 14 years advertise employee scheduling on their website.	Years: 5 to 14	8 of 15	15	Step 5
S-SVC-329	38% of providers in business 15 to 29 years (n = 56) advertise employee scheduling on their website.	Years: 15 to 29	37.5	56	Step 5
S-SVC-330	43% of providers in business 30 or more years (n = 58) advertise employee scheduling on their website.	Years: 30 or more	43.1	58	Step 5
S-SVC-331	5 of 13 self-serve software providers advertise employee scheduling on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-SVC-332	37% of full-service providers (n = 156) advertise employee scheduling on their website.	Delivery: full-service	36.5	156	Step 5
S-SVC-333	42% of providers offering both self-serve and full-service (n = 26) advertise employee scheduling on their website.	Delivery: both	42.3	26	Step 5
S-SVC-334	3 of 7 local providers running their own software advertise employee scheduling on their website.	Local platform: own	3 of 7	7	Step 5
S-SVC-335	43% of local providers on a licensed platform (n = 108) advertise employee scheduling on their website.	Local platform: licensed	42.6	108	Step 5
S-SVC-336	28% of providers that publish pricing (n = 32) advertise employee scheduling on their website.	Pricing: published	28.1	32	Step 5
S-SVC-337	39% of quote-only providers (n = 163) advertise employee scheduling on their website.	Pricing: quote only	39.3	163	Step 5
S-SVC-338	0 of 9 payroll-only providers advertise employee scheduling on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-339	6% of providers with 1 to 3 add-on services (n = 33) advertise employee scheduling on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-SVC-340	46% of providers with 4 or more add-on services (n = 153) advertise employee scheduling on their website.	Service breadth: 4 or more add-ons	46.4	153	Step 5
S-SVC-341	36% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise employee scheduling on their website.	Size focus: advertises 1 to 10	36.5	137	Step 5
S-SVC-342	52% of providers advertising to businesses with 51 or more employees (n = 42) advertise employee scheduling on their website.	Size focus: advertises 51 or more	52.4	42	Step 5
S-SVC-343	37% of providers rated 4.5 and up stars (n = 150) advertise employee scheduling on their website.	Rating: 4.5 and up	37.3	150	Step 5
S-SVC-344	34% of providers rated 4.0 to 4.49 stars (n = 35) advertise employee scheduling on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-SVC-345	5 of 10 providers rated below 4.0 stars advertise employee scheduling on their website.	Rating: below 4.0	5 of 10	10	Step 5
S-SVC-346	30% of providers with 10 to 49 reviews (n = 96) advertise employee scheduling on their website.	Reviews: 10 to 49	30.2	96	Step 5
S-SVC-347	36% of providers with 50 to 99 reviews (n = 33) advertise employee scheduling on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-SVC-348	48% of providers with 100 or more reviews (n = 46) advertise employee scheduling on their website.	Reviews: 100 or more	47.8	46	Step 5
S-SVC-349	50% of payroll providers studied (n = 195) advertise applicant tracking or hiring tools on their website.	All providers	50.3	195	Step 5
S-SVC-350	58% of national providers (n = 36) advertise applicant tracking or hiring tools on their website.	National	58.3	36	Step 5
S-SVC-351	48% of local providers (n = 159) advertise applicant tracking or hiring tools on their website.	Local	48.4	159	Step 5
S-SVC-352	49% of local providers in the Northeast (n = 35) advertise applicant tracking or hiring tools on their website.	Local: Northeast	48.6	35	Step 5
S-SVC-353	61% of local providers in the Midwest (n = 31) advertise applicant tracking or hiring tools on their website.	Local: Midwest	61.3	31	Step 5
S-SVC-354	49% of local providers in the South (n = 55) advertise applicant tracking or hiring tools on their website.	Local: South	49.1	55	Step 5
S-SVC-355	37% of local providers in the West (n = 38) advertise applicant tracking or hiring tools on their website.	Local: West	36.8	38	Step 5
S-SVC-356	0 of 1 providers in business under 5 years advertise applicant tracking or hiring tools on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-357	7 of 15 providers in business 5 to 14 years advertise applicant tracking or hiring tools on their website.	Years: 5 to 14	7 of 15	15	Step 5
S-SVC-358	55% of providers in business 15 to 29 years (n = 56) advertise applicant tracking or hiring tools on their website.	Years: 15 to 29	55.4	56	Step 5
S-SVC-359	53% of providers in business 30 or more years (n = 58) advertise applicant tracking or hiring tools on their website.	Years: 30 or more	53.4	58	Step 5
S-SVC-360	4 of 13 self-serve software providers advertise applicant tracking or hiring tools on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-SVC-361	48% of full-service providers (n = 156) advertise applicant tracking or hiring tools on their website.	Delivery: full-service	48.1	156	Step 5
S-SVC-362	73% of providers offering both self-serve and full-service (n = 26) advertise applicant tracking or hiring tools on their website.	Delivery: both	73.1	26	Step 5
S-SVC-363	4 of 7 local providers running their own software advertise applicant tracking or hiring tools on their website.	Local platform: own	4 of 7	7	Step 5
S-SVC-364	55% of local providers on a licensed platform (n = 108) advertise applicant tracking or hiring tools on their website.	Local platform: licensed	54.6	108	Step 5
S-SVC-365	47% of providers that publish pricing (n = 32) advertise applicant tracking or hiring tools on their website.	Pricing: published	46.9	32	Step 5
S-SVC-366	51% of quote-only providers (n = 163) advertise applicant tracking or hiring tools on their website.	Pricing: quote only	50.9	163	Step 5
S-SVC-367	0 of 9 payroll-only providers advertise applicant tracking or hiring tools on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-368	6% of providers with 1 to 3 add-on services (n = 33) advertise applicant tracking or hiring tools on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-SVC-369	63% of providers with 4 or more add-on services (n = 153) advertise applicant tracking or hiring tools on their website.	Service breadth: 4 or more add-ons	62.7	153	Step 5
S-SVC-370	48% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise applicant tracking or hiring tools on their website.	Size focus: advertises 1 to 10	48.2	137	Step 5
S-SVC-371	62% of providers advertising to businesses with 51 or more employees (n = 42) advertise applicant tracking or hiring tools on their website.	Size focus: advertises 51 or more	61.9	42	Step 5
S-SVC-372	48% of providers rated 4.5 and up stars (n = 150) advertise applicant tracking or hiring tools on their website.	Rating: 4.5 and up	48.0	150	Step 5
S-SVC-373	57% of providers rated 4.0 to 4.49 stars (n = 35) advertise applicant tracking or hiring tools on their website.	Rating: 4.0 to 4.49	57.1	35	Step 5
S-SVC-374	6 of 10 providers rated below 4.0 stars advertise applicant tracking or hiring tools on their website.	Rating: below 4.0	6 of 10	10	Step 5
S-SVC-375	46% of providers with 10 to 49 reviews (n = 96) advertise applicant tracking or hiring tools on their website.	Reviews: 10 to 49	45.8	96	Step 5
S-SVC-376	58% of providers with 50 to 99 reviews (n = 33) advertise applicant tracking or hiring tools on their website.	Reviews: 50 to 99	57.6	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-377	63% of providers with 100 or more reviews (n = 46) advertise applicant tracking or hiring tools on their website.	Reviews: 100 or more	63.0	46	Step 5
S-SVC-378	44% of payroll providers studied (n = 195) advertise background checks on their website.	All providers	43.6	195	Step 5
S-SVC-379	25% of national providers (n = 36) advertise background checks on their website.	National	25.0	36	Step 5
S-SVC-380	48% of local providers (n = 159) advertise background checks on their website.	Local	47.8	159	Step 5
S-SVC-381	46% of local providers in the Northeast (n = 35) advertise background checks on their website.	Local: Northeast	45.7	35	Step 5
S-SVC-382	55% of local providers in the Midwest (n = 31) advertise background checks on their website.	Local: Midwest	54.8	31	Step 5
S-SVC-383	56% of local providers in the South (n = 55) advertise background checks on their website.	Local: South	56.4	55	Step 5
S-SVC-384	32% of local providers in the West (n = 38) advertise background checks on their website.	Local: West	31.6	38	Step 5
S-SVC-385	1 of 1 providers in business under 5 years advertise background checks on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-386	9 of 15 providers in business 5 to 14 years advertise background checks on their website.	Years: 5 to 14	9 of 15	15	Step 5
S-SVC-387	46% of providers in business 15 to 29 years (n = 56) advertise background checks on their website.	Years: 15 to 29	46.4	56	Step 5
S-SVC-388	43% of providers in business 30 or more years (n = 58) advertise background checks on their website.	Years: 30 or more	43.1	58	Step 5
S-SVC-389	2 of 13 self-serve software providers advertise background checks on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-SVC-390	46% of full-service providers (n = 156) advertise background checks on their website.	Delivery: full-service	46.2	156	Step 5
S-SVC-391	42% of providers offering both self-serve and full-service (n = 26) advertise background checks on their website.	Delivery: both	42.3	26	Step 5
S-SVC-392	2 of 7 local providers running their own software advertise background checks on their website.	Local platform: own	2 of 7	7	Step 5
S-SVC-393	49% of local providers on a licensed platform (n = 108) advertise background checks on their website.	Local platform: licensed	49.1	108	Step 5
S-SVC-394	25% of providers that publish pricing (n = 32) advertise background checks on their website.	Pricing: published	25.0	32	Step 5
S-SVC-395	47% of quote-only providers (n = 163) advertise background checks on their website.	Pricing: quote only	47.2	163	Step 5
S-SVC-396	0 of 9 payroll-only providers advertise background checks on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-397	30% of providers with 1 to 3 add-on services (n = 33) advertise background checks on their website.	Service breadth: 1 to 3 add-ons	30.3	33	Step 5
S-SVC-398	49% of providers with 4 or more add-on services (n = 153) advertise background checks on their website.	Service breadth: 4 or more add-ons	49.0	153	Step 5
S-SVC-399	51% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise background checks on their website.	Size focus: advertises 1 to 10	51.1	137	Step 5
S-SVC-400	43% of providers advertising to businesses with 51 or more employees (n = 42) advertise background checks on their website.	Size focus: advertises 51 or more	42.9	42	Step 5
S-SVC-401	45% of providers rated 4.5 and up stars (n = 150) advertise background checks on their website.	Rating: 4.5 and up	45.3	150	Step 5
S-SVC-402	40% of providers rated 4.0 to 4.49 stars (n = 35) advertise background checks on their website.	Rating: 4.0 to 4.49	40.0	35	Step 5
S-SVC-403	3 of 10 providers rated below 4.0 stars advertise background checks on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-SVC-404	47% of providers with 10 to 49 reviews (n = 96) advertise background checks on their website.	Reviews: 10 to 49	46.9	96	Step 5
S-SVC-405	48% of providers with 50 to 99 reviews (n = 33) advertise background checks on their website.	Reviews: 50 to 99	48.5	33	Step 5
S-SVC-406	33% of providers with 100 or more reviews (n = 46) advertise background checks on their website.	Reviews: 100 or more	32.6	46	Step 5
S-SVC-407	61% of payroll providers studied (n = 195) advertise onboarding and e-signature on their website.	All providers	60.5	195	Step 5
S-SVC-408	72% of national providers (n = 36) advertise onboarding and e-signature on their website.	National	72.2	36	Step 5
S-SVC-409	58% of local providers (n = 159) advertise onboarding and e-signature on their website.	Local	57.9	159	Step 5
S-SVC-410	57% of local providers in the Northeast (n = 35) advertise onboarding and e-signature on their website.	Local: Northeast	57.1	35	Step 5
S-SVC-411	71% of local providers in the Midwest (n = 31) advertise onboarding and e-signature on their website.	Local: Midwest	71.0	31	Step 5
S-SVC-412	58% of local providers in the South (n = 55) advertise onboarding and e-signature on their website.	Local: South	58.2	55	Step 5
S-SVC-413	47% of local providers in the West (n = 38) advertise onboarding and e-signature on their website.	Local: West	47.4	38	Step 5
S-SVC-414	1 of 1 providers in business under 5 years advertise onboarding and e-signature on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-415	8 of 15 providers in business 5 to 14 years advertise onboarding and e-signature on their website.	Years: 5 to 14	8 of 15	15	Step 5
S-SVC-416	66% of providers in business 15 to 29 years (n = 56) advertise onboarding and e-signature on their website.	Years: 15 to 29	66.1	56	Step 5
S-SVC-417	67% of providers in business 30 or more years (n = 58) advertise onboarding and e-signature on their website.	Years: 30 or more	67.2	58	Step 5
S-SVC-418	7 of 13 self-serve software providers advertise onboarding and e-signature on their website.	Delivery: self-serve	7 of 13	13	Step 5
S-SVC-419	60% of full-service providers (n = 156) advertise onboarding and e-signature on their website.	Delivery: full-service	59.6	156	Step 5
S-SVC-420	69% of providers offering both self-serve and full-service (n = 26) advertise onboarding and e-signature on their website.	Delivery: both	69.2	26	Step 5
S-SVC-421	5 of 7 local providers running their own software advertise onboarding and e-signature on their website.	Local platform: own	5 of 7	7	Step 5
S-SVC-422	64% of local providers on a licensed platform (n = 108) advertise onboarding and e-signature on their website.	Local platform: licensed	63.9	108	Step 5
S-SVC-423	56% of providers that publish pricing (n = 32) advertise onboarding and e-signature on their website.	Pricing: published	56.2	32	Step 5
S-SVC-424	61% of quote-only providers (n = 163) advertise onboarding and e-signature on their website.	Pricing: quote only	61.3	163	Step 5
S-SVC-425	0 of 9 payroll-only providers advertise onboarding and e-signature on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-426	15% of providers with 1 to 3 add-on services (n = 33) advertise onboarding and e-signature on their website.	Service breadth: 1 to 3 add-ons	15.2	33	Step 5
S-SVC-427	74% of providers with 4 or more add-on services (n = 153) advertise onboarding and e-signature on their website.	Service breadth: 4 or more add-ons	73.9	153	Step 5
S-SVC-428	59% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise onboarding and e-signature on their website.	Size focus: advertises 1 to 10	59.1	137	Step 5
S-SVC-429	83% of providers advertising to businesses with 51 or more employees (n = 42) advertise onboarding and e-signature on their website.	Size focus: advertises 51 or more	83.3	42	Step 5
S-SVC-430	60% of providers rated 4.5 and up stars (n = 150) advertise onboarding and e-signature on their website.	Rating: 4.5 and up	60.0	150	Step 5
S-SVC-431	57% of providers rated 4.0 to 4.49 stars (n = 35) advertise onboarding and e-signature on their website.	Rating: 4.0 to 4.49	57.1	35	Step 5
S-SVC-432	8 of 10 providers rated below 4.0 stars advertise onboarding and e-signature on their website.	Rating: below 4.0	8 of 10	10	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SVC-433	56% of providers with 10 to 49 reviews (n = 96) advertise onboarding and e-signature on their website.	Reviews: 10 to 49	56.2	96	Step 5
S-SVC-434	70% of providers with 50 to 99 reviews (n = 33) advertise onboarding and e-signature on their website.	Reviews: 50 to 99	69.7	33	Step 5
S-SVC-435	72% of providers with 100 or more reviews (n = 46) advertise onboarding and e-signature on their website.	Reviews: 100 or more	71.7	46	Step 5
S-SVC-436	33% of payroll providers studied (n = 195) advertise performance management on their website.	All providers	32.8	195	Step 5
S-SVC-437	31% of national providers (n = 36) advertise performance management on their website.	National	30.6	36	Step 5
S-SVC-438	33% of local providers (n = 159) advertise performance management on their website.	Local	33.3	159	Step 5
S-SVC-439	29% of local providers in the Northeast (n = 35) advertise performance management on their website.	Local: Northeast	28.6	35	Step 5
S-SVC-440	29% of local providers in the Midwest (n = 31) advertise performance management on their website.	Local: Midwest	29.0	31	Step 5
S-SVC-441	36% of local providers in the South (n = 55) advertise performance management on their website.	Local: South	36.4	55	Step 5
S-SVC-442	37% of local providers in the West (n = 38) advertise performance management on their website.	Local: West	36.8	38	Step 5
S-SVC-443	1 of 1 providers in business under 5 years advertise performance management on their website.	Years: under 5	1 of 1	1	Step 5
S-SVC-444	4 of 15 providers in business 5 to 14 years advertise performance management on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-SVC-445	39% of providers in business 15 to 29 years (n = 56) advertise performance management on their website.	Years: 15 to 29	39.3	56	Step 5
S-SVC-446	33% of providers in business 30 or more years (n = 58) advertise performance management on their website.	Years: 30 or more	32.8	58	Step 5
S-SVC-447	1 of 13 self-serve software providers advertise performance management on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-SVC-448	33% of full-service providers (n = 156) advertise performance management on their website.	Delivery: full-service	32.7	156	Step 5
S-SVC-449	46% of providers offering both self-serve and full-service (n = 26) advertise performance management on their website.	Delivery: both	46.2	26	Step 5
S-SVC-450	2 of 7 local providers running their own software advertise performance management on their website.	Local platform: own	2 of 7	7	Step 5
S-SVC-451	35% of local providers on a licensed platform (n = 108) advertise performance management on their website.	Local platform: licensed	35.2	108	Step 5
S-SVC-452	22% of providers that publish pricing (n = 32) advertise performance management on their website.	Pricing: published	21.9	32	Step 5
S-SVC-453	35% of quote-only providers (n = 163) advertise performance management on their website.	Pricing: quote only	35.0	163	Step 5
S-SVC-454	0 of 9 payroll-only providers advertise performance management on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-455	3% of providers with 1 to 3 add-on services (n = 33) advertise performance management on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SVC-456	41% of providers with 4 or more add-on services (n = 153) advertise performance management on their website.	Service breadth: 4 or more add-ons	41.2	153	Step 5
S-SVC-457	30% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise performance management on their website.	Size focus: advertises 1 to 10	29.9	137	Step 5
S-SVC-458	48% of providers advertising to businesses with 51 or more employees (n = 42) advertise performance management on their website.	Size focus: advertises 51 or more	47.6	42	Step 5
S-SVC-459	33% of providers rated 4.5 and up stars (n = 150) advertise performance management on their website.	Rating: 4.5 and up	32.7	150	Step 5
S-SVC-460	37% of providers rated 4.0 to 4.49 stars (n = 35) advertise performance management on their website.	Rating: 4.0 to 4.49	37.1	35	Step 5
S-SVC-461	2 of 10 providers rated below 4.0 stars advertise performance management on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SVC-462	31% of providers with 10 to 49 reviews (n = 96) advertise performance management on their website.	Reviews: 10 to 49	31.2	96	Step 5
S-SVC-463	24% of providers with 50 to 99 reviews (n = 33) advertise performance management on their website.	Reviews: 50 to 99	24.2	33	Step 5
S-SVC-464	46% of providers with 100 or more reviews (n = 46) advertise performance management on their website.	Reviews: 100 or more	45.7	46	Step 5
S-SVC-465	5% of payroll providers studied (n = 195) advertise a PEO or co-employment option on their website.	All providers	5.1	195	Step 5
S-SVC-466	8% of national providers (n = 36) advertise a PEO or co-employment option on their website.	National	8.3	36	Step 5
S-SVC-467	4% of local providers (n = 159) advertise a PEO or co-employment option on their website.	Local	4.4	159	Step 5
S-SVC-468	0% of local providers in the Northeast (n = 35) advertise a PEO or co-employment option on their website.	Local: Northeast	0.0	35	Step 5
S-SVC-469	0% of local providers in the Midwest (n = 31) advertise a PEO or co-employment option on their website.	Local: Midwest	0.0	31	Step 5
S-SVC-470	11% of local providers in the South (n = 55) advertise a PEO or co-employment option on their website.	Local: South	10.9	55	Step 5
S-SVC-471	3% of local providers in the West (n = 38) advertise a PEO or co-employment option on their website.	Local: West	2.6	38	Step 5
S-SVC-472	0 of 1 providers in business under 5 years advertise a PEO or co-employment option on their website.	Years: under 5	0 of 1	1	Step 5
S-SVC-473	0 of 15 providers in business 5 to 14 years advertise a PEO or co-employment option on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-SVC-474	4% of providers in business 15 to 29 years (n = 56) advertise a PEO or co-employment option on their website.	Years: 15 to 29	3.6	56	Step 5
S-SVC-475	9% of providers in business 30 or more years (n = 58) advertise a PEO or co-employment option on their website.	Years: 30 or more	8.6	58	Step 5
S-SVC-476	0 of 13 self-serve software providers advertise a PEO or co-employment option on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-SVC-477	5% of full-service providers (n = 156) advertise a PEO or co-employment option on their website.	Delivery: full-service	5.1	156	Step 5
S-SVC-478	8% of providers offering both self-serve and full-service (n = 26) advertise a PEO or co-employment option on their website.	Delivery: both	7.7	26	Step 5
S-SVC-479	0 of 7 local providers running their own software advertise a PEO or co-employment option on their website.	Local platform: own	0 of 7	7	Step 5
S-SVC-480	6% of local providers on a licensed platform (n = 108) advertise a PEO or co-employment option on their website.	Local platform: licensed	5.6	108	Step 5
S-SVC-481	9% of providers that publish pricing (n = 32) advertise a PEO or co-employment option on their website.	Pricing: published	9.4	32	Step 5
S-SVC-482	4% of quote-only providers (n = 163) advertise a PEO or co-employment option on their website.	Pricing: quote only	4.3	163	Step 5
S-SVC-483	0 of 9 payroll-only providers advertise a PEO or co-employment option on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SVC-484	3% of providers with 1 to 3 add-on services (n = 33) advertise a PEO or co-employment option on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SVC-485	6% of providers with 4 or more add-on services (n = 153) advertise a PEO or co-employment option on their website.	Service breadth: 4 or more add-ons	5.9	153	Step 5
S-SVC-486	7% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a PEO or co-employment option on their website.	Size focus: advertises 1 to 10	7.3	137	Step 5
S-SVC-487	12% of providers advertising to businesses with 51 or more employees (n = 42) advertise a PEO or co-employment option on their website.	Size focus: advertises 51 or more	11.9	42	Step 5
S-SVC-488	6% of providers rated 4.5 and up stars (n = 150) advertise a PEO or co-employment option on their website.	Rating: 4.5 and up	6.0	150	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SVC-489	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise a PEO or co-employment option on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5	
S-SVC-490	0 of 10 providers rated below 4.0 stars advertise a PEO or co-employment option on their website.	Rating: below 4.0	0 of 10	10	Step 5	
S-SVC-491	5% of providers with 10 to 49 reviews (n = 96) advertise a PEO or co-employment option on their website.	Reviews: 10 to 49	5.2	96	Step 5	
S-SVC-492	3% of providers with 50 to 99 reviews (n = 33) advertise a PEO or co-employment option on their website.	Reviews: 50 to 99	3.0	33	Step 5	
S-SVC-493	7% of providers with 100 or more reviews (n = 46) advertise a PEO or co-employment option on their website.	Reviews: 100 or more	6.5	46	Step 5	
S-SVC-494	3% of payroll providers studied (n = 195) advertise employer of record services on their website.	All providers	2.6	195	Step 5	
S-SVC-495	8% of national providers (n = 36) advertise employer of record services on their website.	National	8.3	36	Step 5	
S-SVC-496	1% of local providers (n = 159) advertise employer of record services on their website.	Local	1.3	159	Step 5	
S-SVC-497	0% of local providers in the Northeast (n = 35) advertise employer of record services on their website.	Local: Northeast	0.0	35	Step 5	
S-SVC-498	0% of local providers in the Midwest (n = 31) advertise employer of record services on their website.	Local: Midwest	0.0	31	Step 5	
S-SVC-499	2% of local providers in the South (n = 55) advertise employer of record services on their website.	Local: South	1.8	55	Step 5	
S-SVC-500	3% of local providers in the West (n = 38) advertise employer of record services on their website.	Local: West	2.6	38	Step 5	
S-SVC-501	0 of 1 providers in business under 5 years advertise employer of record services on their website.	Years: under 5	0 of 1	1	Step 5	
S-SVC-502	1 of 15 providers in business 5 to 14 years advertise employer of record services on their website.	Years: 5 to 14	1 of 15	15	Step 5	
S-SVC-503	0% of providers in business 15 to 29 years (n = 56) advertise employer of record services on their website.	Years: 15 to 29	0.0	56	Step 5	
S-SVC-504	3% of providers in business 30 or more years (n = 58) advertise employer of record services on their website.	Years: 30 or more	3.4	58	Step 5	
S-SVC-505	1 of 13 self-serve software providers advertise employer of record services on their website.	Delivery: self-serve	1 of 13	13	Step 5	
S-SVC-506	2% of full-service providers (n = 156) advertise employer of record services on their website.	Delivery: full-service	1.9	156	Step 5	
S-SVC-507	4% of providers offering both self-serve and full-service (n = 26) advertise employer of record services on their website.	Delivery: both	3.8	26	Step 5	
S-SVC-508	1 of 7 local providers running their own software advertise employer of record services on their website.	Local platform: own	1 of 7	7	Step 5	
S-SVC-509	0% of local providers on a licensed platform (n = 108) advertise employer of record services on their website.	Local platform: licensed	0.0	108	Step 5	
S-SVC-510	3% of providers that publish pricing (n = 32) advertise employer of record services on their website.	Pricing: published	3.1	32	Step 5	
S-SVC-511	2% of quote-only providers (n = 163) advertise employer of record services on their website.	Pricing: quote only	2.5	163	Step 5	
S-SVC-512	0 of 9 payroll-only providers advertise employer of record services on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-SVC-513	0% of providers with 1 to 3 add-on services (n = 33) advertise employer of record services on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5	
S-SVC-514	3% of providers with 4 or more add-on services (n = 153) advertise employer of record services on their website.	Service breadth: 4 or more add-ons	3.3	153	Step 5	
S-SVC-515	1% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise employer of record services on their website.	Size focus: advertises 1 to 10	1.5	137	Step 5	
S-SVC-516	2% of providers advertising to businesses with 51 or more employees (n = 42) advertise employer of record services on their website.	Size focus: advertises 51 or more	2.4	42	Step 5	
S-SVC-517	3% of providers rated 4.5 and up stars (n = 150) advertise employer of record services on their website.	Rating: 4.5 and up	2.7	150	Step 5	
S-SVC-518	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise employer of record services on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5	
S-SVC-519	1 of 10 providers rated below 4.0 stars advertise employer of record services on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-SVC-520	2% of providers with 10 to 49 reviews (n = 96) advertise employer of record services on their website.	Reviews: 10 to 49	2.1	96	Step 5	
S-SVC-521	3% of providers with 50 to 99 reviews (n = 33) advertise employer of record services on their website.	Reviews: 50 to 99	3.0	33	Step 5	
S-SVC-522	2% of providers with 100 or more reviews (n = 46) advertise employer of record services on their website.	Reviews: 100 or more	2.2	46	Step 5	
S-CNT-001	Payroll providers studied list a median of 6 add-on services (mean 5.8, range 0 to 13, n = 195).	All providers	6	195	Step 5	
S-CNT-002	National providers list a median of 6 add-on services (mean 6.1, range 0 to 13, n = 36).	National	6.0	36	Step 5	
S-CNT-003	Local providers list a median of 6 add-on services (mean 5.7, range 0 to 13, n = 159).	Local	6	159	Step 5	
S-CNT-004	Local providers in the northeast list a median of 6 add-on services (mean 6.0, range 0 to 11, n = 35).	Local: Northeast	6	35	Step 5	
S-CNT-005	Local providers in the midwest list a median of 6 add-on services (mean 5.6, range 0 to 11, n = 31).	Local: Midwest	6	31	Step 5	
S-CNT-006	Local providers in the south list a median of 6 add-on services (mean 6.1, range 0 to 13, n = 55).	Local: South	6	55	Step 5	
S-CNT-007	Local providers in the west list a median of 5 add-on services (mean 5.0, range 0 to 10, n = 38).	Local: West	5.0	38	Step 5	
S-SVC-523	Only 5% of payroll providers studied (n = 195) advertise payroll alone with no other services; the rest list at least one add-on.	All providers	4.6	195	Step 5	H
S-SVC-524	Only 3% of national providers (n = 36) advertise payroll alone with no other services; the rest list at least one add-on.	National	2.8	36	Step 5	
S-SVC-525	Only 5% of local providers (n = 159) advertise payroll alone with no other services; the rest list at least one add-on.	Local	5.0	159	Step 5	
S-BUN-001	59% of payroll providers studied (n = 195) advertise both time and attendance and onboarding and e-signature.	All providers	59.0	195	Step 5	
S-BUN-002	52% of payroll providers studied (n = 195) advertise both HR advisory or an HR helpline and time and attendance.	All providers	51.8	195	Step 5	
S-BUN-003	50% of payroll providers studied (n = 195) advertise both time and attendance and applicant tracking or hiring tools.	All providers	50.3	195	Step 5	
S-BUN-004	47% of payroll providers studied (n = 195) advertise both applicant tracking or hiring tools and onboarding and e-signature.	All providers	47.2	195	Step 5	
S-BUN-005	47% of payroll providers studied (n = 195) advertise both benefits administration and time and attendance.	All providers	46.7	195	Step 5	
S-BUN-006	47% of payroll providers studied (n = 195) advertise all three of: time and attendance, applicant tracking or hiring tools, onboarding and e-signature.	All providers	47.2	195	Step 5	
S-BUN-007	42% of payroll providers studied (n = 195) advertise all three of: benefits administration, time and attendance, onboarding and e-signature.	All providers	42.1	195	Step 5	
S-BUN-008	39% of payroll providers studied (n = 195) advertise all three of: benefits administration, time and attendance, applicant tracking or hiring tools.	All providers	39.5	195	Step 5	
S-BUN-009	38% of payroll providers studied (n = 195) advertise all three of: benefits administration, applicant tracking or hiring tools, onboarding and e-signature.	All providers	38.5	195	Step 5	
S-BUN-010	35% of payroll providers studied (n = 195) advertise all three of: HR advisory or an HR helpline, time and attendance, onboarding and e-signature.	All providers	35.4	195	Step 5	
S-BUN-011	69% of national providers (n = 36) advertise both time and attendance and onboarding and e-signature.	National	69.4	36	Step 5	
S-BUN-012	58% of national providers (n = 36) advertise both time and attendance and applicant tracking or hiring tools.	National	58.3	36	Step 5	
S-BUN-013	56% of national providers (n = 36) advertise both benefits administration and time and attendance.	National	55.6	36	Step 5	
S-BUN-014	56% of national providers (n = 36) advertise both applicant tracking or hiring tools and onboarding and e-signature.	National	55.6	36	Step 5	
S-BUN-015	53% of national providers (n = 36) advertise both benefits administration and onboarding and e-signature.	National	52.8	36	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-BUN-016	56% of national providers (n = 36) advertise all three of: time and attendance, applicant tracking or hiring tools, onboarding and e-signature.	National	55.6	36	Step 5
S-BUN-017	53% of national providers (n = 36) advertise all three of: benefits administration, time and attendance, onboarding and e-signature.	National	52.8	36	Step 5
S-BUN-018	50% of national providers (n = 36) advertise all three of: benefits administration, time and attendance, applicant tracking or hiring tools.	National	50.0	36	Step 5
S-BUN-019	47% of national providers (n = 36) advertise all three of: benefits administration, applicant tracking or hiring tools, onboarding and e-signature.	National	47.2	36	Step 5
S-BUN-020	33% of national providers (n = 36) advertise all three of: HR advisory or an HR helpline, time and attendance, onboarding and e-signature.	National	33.3	36	Step 5
S-BUN-021	57% of local providers (n = 159) advertise both time and attendance and onboarding and e-signature.	Local	56.6	159	Step 5
S-BUN-022	54% of local providers (n = 159) advertise both HR advisory or an HR helpline and time and attendance.	Local	54.1	159	Step 5
S-BUN-023	48% of local providers (n = 159) advertise both time and attendance and applicant tracking or hiring tools.	Local	48.4	159	Step 5
S-BUN-024	45% of local providers (n = 159) advertise both applicant tracking or hiring tools and onboarding and e-signature.	Local	45.3	159	Step 5
S-BUN-025	45% of local providers (n = 159) advertise both benefits administration and time and attendance.	Local	44.7	159	Step 5
S-BUN-026	45% of local providers (n = 159) advertise all three of: time and attendance, applicant tracking or hiring tools, onboarding and e-signature.	Local	45.3	159	Step 5
S-BUN-027	40% of local providers (n = 159) advertise all three of: benefits administration, time and attendance, onboarding and e-signature.	Local	39.6	159	Step 5
S-BUN-028	37% of local providers (n = 159) advertise all three of: benefits administration, time and attendance, applicant tracking or hiring tools.	Local	37.1	159	Step 5
S-BUN-029	36% of local providers (n = 159) advertise all three of: HR advisory or an HR helpline, an employee handbook or policy builder, time and attendance.	Local	36.5	159	Step 5
S-BUN-030	36% of local providers (n = 159) advertise all three of: benefits administration, applicant tracking or hiring tools, onboarding and e-signature.	Local	36.5	159	Step 5
S-BUN-031	Among all 195 providers, 401(k) plans and HSA or FSA accounts appear together 2.6 times more often than chance would predict (15 providers advertise both).	All providers	2.58	195	Step 5
S-BUN-032	Among all 195 providers, benefits brokerage (health insurance) and performance management rarely appear together (10 providers advertise both).	All providers	0.66	195	Step 5

Who they serve (380 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-001	70% of payroll providers studied (n = 195) advertise serving businesses with 1 to 10 employees on their website.	All providers	70.3	195	Step 5
S-WHO-002	58% of national providers (n = 36) advertise serving businesses with 1 to 10 employees on their website.	National	58.3	36	Step 5
S-WHO-003	73% of local providers (n = 159) advertise serving businesses with 1 to 10 employees on their website.	Local	73.0	159	Step 5
S-WHO-004	71% of local providers in the Northeast (n = 35) advertise serving businesses with 1 to 10 employees on their website.	Local: Northeast	71.4	35	Step 5
S-WHO-005	68% of local providers in the Midwest (n = 31) advertise serving businesses with 1 to 10 employees on their website.	Local: Midwest	67.7	31	Step 5
S-WHO-006	80% of local providers in the South (n = 55) advertise serving businesses with 1 to 10 employees on their website.	Local: South	80.0	55	Step 5
S-WHO-007	68% of local providers in the West (n = 38) advertise serving businesses with 1 to 10 employees on their website.	Local: West	68.4	38	Step 5
S-WHO-008	1 of 1 providers in business under 5 years advertise serving businesses with 1 to 10 employees on their website.	Years: under 5	1 of 1	1	Step 5
S-WHO-009	10 of 15 providers in business 5 to 14 years advertise serving businesses with 1 to 10 employees on their website.	Years: 5 to 14	10 of 15	15	Step 5
S-WHO-010	73% of providers in business 15 to 29 years (n = 56) advertise serving businesses with 1 to 10 employees on their website.	Years: 15 to 29	73.2	56	Step 5
S-WHO-011	72% of providers in business 30 or more years (n = 58) advertise serving businesses with 1 to 10 employees on their website.	Years: 30 or more	72.4	58	Step 5
S-WHO-012	10 of 13 self-serve software providers advertise serving businesses with 1 to 10 employees on their website.	Delivery: self-serve	10 of 13	13	Step 5
S-WHO-013	71% of full-service providers (n = 156) advertise serving businesses with 1 to 10 employees on their website.	Delivery: full-service	71.2	156	Step 5
S-WHO-014	62% of providers offering both self-serve and full-service (n = 26) advertise serving businesses with 1 to 10 employees on their website.	Delivery: both	61.5	26	Step 5
S-WHO-015	5 of 7 local providers running their own software advertise serving businesses with 1 to 10 employees on their website.	Local platform: own	5 of 7	7	Step 5
S-WHO-016	73% of local providers on a licensed platform (n = 108) advertise serving businesses with 1 to 10 employees on their website.	Local platform: licensed	73.1	108	Step 5
S-WHO-017	81% of providers that publish pricing (n = 32) advertise serving businesses with 1 to 10 employees on their website.	Pricing: published	81.2	32	Step 5
S-WHO-018	68% of quote-only providers (n = 163) advertise serving businesses with 1 to 10 employees on their website.	Pricing: quote only	68.1	163	Step 5
S-WHO-019	3 of 9 payroll-only providers advertise serving businesses with 1 to 10 employees on their website.	Service breadth: payroll only	3 of 9	9	Step 5
S-WHO-020	67% of providers with 1 to 3 add-on services (n = 33) advertise serving businesses with 1 to 10 employees on their website.	Service breadth: 1 to 3 add-ons	66.7	33	Step 5
S-WHO-021	73% of providers with 4 or more add-on services (n = 153) advertise serving businesses with 1 to 10 employees on their website.	Service breadth: 4 or more add-ons	73.2	153	Step 5
S-WHO-022	100% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise serving businesses with 1 to 10 employees on their website.	Size focus: advertises 1 to 10	100.0	137	Step 5
S-WHO-023	88% of providers advertising to businesses with 51 or more employees (n = 42) advertise serving businesses with 1 to 10 employees on their website.	Size focus: advertises 51 or more	88.1	42	Step 5
S-WHO-024	72% of providers rated 4.5 and up stars (n = 150) advertise serving businesses with 1 to 10 employees on their website.	Rating: 4.5 and up	72.0	150	Step 5
S-WHO-025	66% of providers rated 4.0 to 4.49 stars (n = 35) advertise serving businesses with 1 to 10 employees on their website.	Rating: 4.0 to 4.49	65.7	35	Step 5
S-WHO-026	6 of 10 providers rated below 4.0 stars advertise serving businesses with 1 to 10 employees on their website.	Rating: below 4.0	6 of 10	10	Step 5
S-WHO-027	72% of providers with 10 to 49 reviews (n = 96) advertise serving businesses with 1 to 10 employees on their website.	Reviews: 10 to 49	71.9	96	Step 5
S-WHO-028	67% of providers with 50 to 99 reviews (n = 33) advertise serving businesses with 1 to 10 employees on their website.	Reviews: 50 to 99	66.7	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-029	72% of providers with 100 or more reviews (n = 46) advertise serving businesses with 1 to 10 employees on their website.	Reviews: 100 or more	71.7	46	Step 5
S-WHO-030	32% of payroll providers studied (n = 195) advertise serving businesses with 11 to 50 employees on their website.	All providers	31.8	195	Step 5
S-WHO-031	31% of national providers (n = 36) advertise serving businesses with 11 to 50 employees on their website.	National	30.6	36	Step 5
S-WHO-032	32% of local providers (n = 159) advertise serving businesses with 11 to 50 employees on their website.	Local	32.1	159	Step 5
S-WHO-033	29% of local providers in the Northeast (n = 35) advertise serving businesses with 11 to 50 employees on their website.	Local: Northeast	28.6	35	Step 5
S-WHO-034	35% of local providers in the Midwest (n = 31) advertise serving businesses with 11 to 50 employees on their website.	Local: Midwest	35.5	31	Step 5
S-WHO-035	27% of local providers in the South (n = 55) advertise serving businesses with 11 to 50 employees on their website.	Local: South	27.3	55	Step 5
S-WHO-036	39% of local providers in the West (n = 38) advertise serving businesses with 11 to 50 employees on their website.	Local: West	39.5	38	Step 5
S-WHO-037	0 of 1 providers in business under 5 years advertise serving businesses with 11 to 50 employees on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-038	1 of 15 providers in business 5 to 14 years advertise serving businesses with 11 to 50 employees on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-WHO-039	48% of providers in business 15 to 29 years (n = 56) advertise serving businesses with 11 to 50 employees on their website.	Years: 15 to 29	48.2	56	Step 5
S-WHO-040	26% of providers in business 30 or more years (n = 58) advertise serving businesses with 11 to 50 employees on their website.	Years: 30 or more	25.9	58	Step 5
S-WHO-041	4 of 13 self-serve software providers advertise serving businesses with 11 to 50 employees on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-WHO-042	31% of full-service providers (n = 156) advertise serving businesses with 11 to 50 employees on their website.	Delivery: full-service	31.4	156	Step 5
S-WHO-043	35% of providers offering both self-serve and full-service (n = 26) advertise serving businesses with 11 to 50 employees on their website.	Delivery: both	34.6	26	Step 5
S-WHO-044	2 of 7 local providers running their own software advertise serving businesses with 11 to 50 employees on their website.	Local platform: own	2 of 7	7	Step 5
S-WHO-045	32% of local providers on a licensed platform (n = 108) advertise serving businesses with 11 to 50 employees on their website.	Local platform: licensed	32.4	108	Step 5
S-WHO-046	25% of providers that publish pricing (n = 32) advertise serving businesses with 11 to 50 employees on their website.	Pricing: published	25.0	32	Step 5
S-WHO-047	33% of quote-only providers (n = 163) advertise serving businesses with 11 to 50 employees on their website.	Pricing: quote only	33.1	163	Step 5
S-WHO-048	2 of 9 payroll-only providers advertise serving businesses with 11 to 50 employees on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-WHO-049	12% of providers with 1 to 3 add-on services (n = 33) advertise serving businesses with 11 to 50 employees on their website.	Service breadth: 1 to 3 add-ons	12.1	33	Step 5
S-WHO-050	37% of providers with 4 or more add-on services (n = 153) advertise serving businesses with 11 to 50 employees on their website.	Service breadth: 4 or more add-ons	36.6	153	Step 5
S-WHO-051	42% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise serving businesses with 11 to 50 employees on their website.	Size focus: advertises 1 to 10	42.3	137	Step 5
S-WHO-052	93% of providers advertising to businesses with 51 or more employees (n = 42) advertise serving businesses with 11 to 50 employees on their website.	Size focus: advertises 51 or more	92.9	42	Step 5
S-WHO-053	29% of providers rated 4.5 and up stars (n = 150) advertise serving businesses with 11 to 50 employees on their website.	Rating: 4.5 and up	29.3	150	Step 5
S-WHO-054	40% of providers rated 4.0 to 4.49 stars (n = 35) advertise serving businesses with 11 to 50 employees on their website.	Rating: 4.0 to 4.49	40.0	35	Step 5
S-WHO-055	4 of 10 providers rated below 4.0 stars advertise serving businesses with 11 to 50 employees on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-WHO-056	30% of providers with 10 to 49 reviews (n = 96) advertise serving businesses with 11 to 50 employees on their website.	Reviews: 10 to 49	30.2	96	Step 5
S-WHO-057	33% of providers with 50 to 99 reviews (n = 33) advertise serving businesses with 11 to 50 employees on their website.	Reviews: 50 to 99	33.3	33	Step 5
S-WHO-058	39% of providers with 100 or more reviews (n = 46) advertise serving businesses with 11 to 50 employees on their website.	Reviews: 100 or more	39.1	46	Step 5
S-WHO-059	22% of payroll providers studied (n = 195) advertise serving businesses with 51 to 250 employees on their website.	All providers	21.5	195	Step 5
S-WHO-060	22% of national providers (n = 36) advertise serving businesses with 51 to 250 employees on their website.	National	22.2	36	Step 5
S-WHO-061	21% of local providers (n = 159) advertise serving businesses with 51 to 250 employees on their website.	Local	21.4	159	Step 5
S-WHO-062	11% of local providers in the Northeast (n = 35) advertise serving businesses with 51 to 250 employees on their website.	Local: Northeast	11.4	35	Step 5
S-WHO-063	32% of local providers in the Midwest (n = 31) advertise serving businesses with 51 to 250 employees on their website.	Local: Midwest	32.3	31	Step 5
S-WHO-064	18% of local providers in the South (n = 55) advertise serving businesses with 51 to 250 employees on their website.	Local: South	18.2	55	Step 5
S-WHO-065	26% of local providers in the West (n = 38) advertise serving businesses with 51 to 250 employees on their website.	Local: West	26.3	38	Step 5
S-WHO-066	0 of 1 providers in business under 5 years advertise serving businesses with 51 to 250 employees on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-067	1 of 15 providers in business 5 to 14 years advertise serving businesses with 51 to 250 employees on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-WHO-068	29% of providers in business 15 to 29 years (n = 56) advertise serving businesses with 51 to 250 employees on their website.	Years: 15 to 29	28.6	56	Step 5
S-WHO-069	22% of providers in business 30 or more years (n = 58) advertise serving businesses with 51 to 250 employees on their website.	Years: 30 or more	22.4	58	Step 5
S-WHO-070	3 of 13 self-serve software providers advertise serving businesses with 51 to 250 employees on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-WHO-071	20% of full-service providers (n = 156) advertise serving businesses with 51 to 250 employees on their website.	Delivery: full-service	19.9	156	Step 5
S-WHO-072	31% of providers offering both self-serve and full-service (n = 26) advertise serving businesses with 51 to 250 employees on their website.	Delivery: both	30.8	26	Step 5
S-WHO-073	2 of 7 local providers running their own software advertise serving businesses with 51 to 250 employees on their website.	Local platform: own	2 of 7	7	Step 5
S-WHO-074	21% of local providers on a licensed platform (n = 108) advertise serving businesses with 51 to 250 employees on their website.	Local platform: licensed	21.3	108	Step 5
S-WHO-075	22% of providers that publish pricing (n = 32) advertise serving businesses with 51 to 250 employees on their website.	Pricing: published	21.9	32	Step 5
S-WHO-076	21% of quote-only providers (n = 163) advertise serving businesses with 51 to 250 employees on their website.	Pricing: quote only	21.5	163	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-077	0 of 9 payroll-only providers advertise serving businesses with 51 to 250 employees on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-078	6% of providers with 1 to 3 add-on services (n = 33) advertise serving businesses with 51 to 250 employees on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-WHO-079	26% of providers with 4 or more add-on services (n = 153) advertise serving businesses with 51 to 250 employees on their website.	Service breadth: 4 or more add-ons	26.1	153	Step 5
S-WHO-080	27% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise serving businesses with 51 to 250 employees on their website.	Size focus: advertises 1 to 10	27.0	137	Step 5
S-WHO-081	100% of providers advertising to businesses with 51 or more employees (n = 42) advertise serving businesses with 51 to 250 employees on their website.	Size focus: advertises 51 or more	100.0	42	Step 5
S-WHO-082	19% of providers rated 4.5 and up stars (n = 150) advertise serving businesses with 51 to 250 employees on their website.	Rating: 4.5 and up	18.7	150	Step 5
S-WHO-083	29% of providers rated 4.0 to 4.49 stars (n = 35) advertise serving businesses with 51 to 250 employees on their website.	Rating: 4.0 to 4.49	28.6	35	Step 5
S-WHO-084	4 of 10 providers rated below 4.0 stars advertise serving businesses with 51 to 250 employees on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-WHO-085	20% of providers with 10 to 49 reviews (n = 96) advertise serving businesses with 51 to 250 employees on their website.	Reviews: 10 to 49	19.8	96	Step 5
S-WHO-086	21% of providers with 50 to 99 reviews (n = 33) advertise serving businesses with 51 to 250 employees on their website.	Reviews: 50 to 99	21.2	33	Step 5
S-WHO-087	28% of providers with 100 or more reviews (n = 46) advertise serving businesses with 51 to 250 employees on their website.	Reviews: 100 or more	28.3	46	Step 5
S-WHO-088	14% of payroll providers studied (n = 195) advertise serving businesses with more than 250 employees on their website.	All providers	13.8	195	Step 5
S-WHO-089	17% of national providers (n = 36) advertise serving businesses with more than 250 employees on their website.	National	16.7	36	Step 5
S-WHO-090	13% of local providers (n = 159) advertise serving businesses with more than 250 employees on their website.	Local	13.2	159	Step 5
S-WHO-091	6% of local providers in the Northeast (n = 35) advertise serving businesses with more than 250 employees on their website.	Local: Northeast	5.7	35	Step 5
S-WHO-092	26% of local providers in the Midwest (n = 31) advertise serving businesses with more than 250 employees on their website.	Local: Midwest	25.8	31	Step 5
S-WHO-093	11% of local providers in the South (n = 55) advertise serving businesses with more than 250 employees on their website.	Local: South	10.9	55	Step 5
S-WHO-094	13% of local providers in the West (n = 38) advertise serving businesses with more than 250 employees on their website.	Local: West	13.2	38	Step 5
S-WHO-095	0 of 1 providers in business under 5 years advertise serving businesses with more than 250 employees on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-096	0 of 15 providers in business 5 to 14 years advertise serving businesses with more than 250 employees on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-WHO-097	18% of providers in business 15 to 29 years (n = 56) advertise serving businesses with more than 250 employees on their website.	Years: 15 to 29	17.9	56	Step 5
S-WHO-098	16% of providers in business 30 or more years (n = 58) advertise serving businesses with more than 250 employees on their website.	Years: 30 or more	15.5	58	Step 5
S-WHO-099	2 of 13 self-serve software providers advertise serving businesses with more than 250 employees on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-WHO-100	12% of full-service providers (n = 156) advertise serving businesses with more than 250 employees on their website.	Delivery: full-service	12.2	156	Step 5
S-WHO-101	23% of providers offering both self-serve and full-service (n = 26) advertise serving businesses with more than 250 employees on their website.	Delivery: both	23.1	26	Step 5
S-WHO-102	1 of 7 local providers running their own software advertise serving businesses with more than 250 employees on their website.	Local platform: own	1 of 7	7	Step 5
S-WHO-103	12% of local providers on a licensed platform (n = 108) advertise serving businesses with more than 250 employees on their website.	Local platform: licensed	12.0	108	Step 5
S-WHO-104	9% of providers that publish pricing (n = 32) advertise serving businesses with more than 250 employees on their website.	Pricing: published	9.4	32	Step 5
S-WHO-105	15% of quote-only providers (n = 163) advertise serving businesses with more than 250 employees on their website.	Pricing: quote only	14.7	163	Step 5
S-WHO-106	0 of 9 payroll-only providers advertise serving businesses with more than 250 employees on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-107	3% of providers with 1 to 3 add-on services (n = 33) advertise serving businesses with more than 250 employees on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-WHO-108	17% of providers with 4 or more add-on services (n = 153) advertise serving businesses with more than 250 employees on their website.	Service breadth: 4 or more add-ons	17.0	153	Step 5
S-WHO-109	18% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise serving businesses with more than 250 employees on their website.	Size focus: advertises 1 to 10	17.5	137	Step 5
S-WHO-110	64% of providers advertising to businesses with 51 or more employees (n = 42) advertise serving businesses with more than 250 employees on their website.	Size focus: advertises 51 or more	64.3	42	Step 5
S-WHO-111	12% of providers rated 4.5 and up stars (n = 150) advertise serving businesses with more than 250 employees on their website.	Rating: 4.5 and up	12.0	150	Step 5
S-WHO-112	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise serving businesses with more than 250 employees on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5
S-WHO-113	2 of 10 providers rated below 4.0 stars advertise serving businesses with more than 250 employees on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-WHO-114	11% of providers with 10 to 49 reviews (n = 96) advertise serving businesses with more than 250 employees on their website.	Reviews: 10 to 49	11.5	96	Step 5
S-WHO-115	15% of providers with 50 to 99 reviews (n = 33) advertise serving businesses with more than 250 employees on their website.	Reviews: 50 to 99	15.2	33	Step 5
S-WHO-116	17% of providers with 100 or more reviews (n = 46) advertise serving businesses with more than 250 employees on their website.	Reviews: 100 or more	17.4	46	Step 5
S-WHO-117	24% of payroll providers studied (n = 195) advertise a dedicated restaurant and hospitality page on their website.	All providers	23.6	195	Step 5
S-WHO-118	36% of national providers (n = 36) advertise a dedicated restaurant and hospitality page on their website.	National	36.1	36	Step 5
S-WHO-119	21% of local providers (n = 159) advertise a dedicated restaurant and hospitality page on their website.	Local	20.8	159	Step 5
S-WHO-120	29% of local providers in the Northeast (n = 35) advertise a dedicated restaurant and hospitality page on their website.	Local: Northeast	28.6	35	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-121	26% of local providers in the Midwest (n = 31) advertise a dedicated restaurant and hospitality page on their website.	Local: Midwest	25.8	31	Step 5
S-WHO-122	16% of local providers in the South (n = 55) advertise a dedicated restaurant and hospitality page on their website.	Local: South	16.4	55	Step 5
S-WHO-123	16% of local providers in the West (n = 38) advertise a dedicated restaurant and hospitality page on their website.	Local: West	15.8	38	Step 5
S-WHO-124	0 of 1 providers in business under 5 years advertise a dedicated restaurant and hospitality page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-125	2 of 15 providers in business 5 to 14 years advertise a dedicated restaurant and hospitality page on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-WHO-126	25% of providers in business 15 to 29 years (n = 56) advertise a dedicated restaurant and hospitality page on their website.	Years: 15 to 29	25.0	56	Step 5
S-WHO-127	31% of providers in business 30 or more years (n = 58) advertise a dedicated restaurant and hospitality page on their website.	Years: 30 or more	31.0	58	Step 5
S-WHO-128	4 of 13 self-serve software providers advertise a dedicated restaurant and hospitality page on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-WHO-129	19% of full-service providers (n = 156) advertise a dedicated restaurant and hospitality page on their website.	Delivery: full-service	19.2	156	Step 5
S-WHO-130	46% of providers offering both self-serve and full-service (n = 26) advertise a dedicated restaurant and hospitality page on their website.	Delivery: both	46.2	26	Step 5
S-WHO-131	4 of 7 local providers running their own software advertise a dedicated restaurant and hospitality page on their website.	Local platform: own	4 of 7	7	Step 5
S-WHO-132	21% of local providers on a licensed platform (n = 108) advertise a dedicated restaurant and hospitality page on their website.	Local platform: licensed	21.3	108	Step 5
S-WHO-133	31% of providers that publish pricing (n = 32) advertise a dedicated restaurant and hospitality page on their website.	Pricing: published	31.2	32	Step 5
S-WHO-134	22% of quote-only providers (n = 163) advertise a dedicated restaurant and hospitality page on their website.	Pricing: quote only	22.1	163	Step 5
S-WHO-135	1 of 9 payroll-only providers advertise a dedicated restaurant and hospitality page on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-WHO-136	6% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated restaurant and hospitality page on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-WHO-137	28% of providers with 4 or more add-on services (n = 153) advertise a dedicated restaurant and hospitality page on their website.	Service breadth: 4 or more add-ons	28.1	153	Step 5
S-WHO-138	26% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated restaurant and hospitality page on their website.	Size focus: advertises 1 to 10	26.3	137	Step 5
S-WHO-139	36% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated restaurant and hospitality page on their website.	Size focus: advertises 51 or more	35.7	42	Step 5
S-WHO-140	24% of providers rated 4.5 and up stars (n = 150) advertise a dedicated restaurant and hospitality page on their website.	Rating: 4.5 and up	24.0	150	Step 5
S-WHO-141	26% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated restaurant and hospitality page on their website.	Rating: 4.0 to 4.49	25.7	35	Step 5
S-WHO-142	1 of 10 providers rated below 4.0 stars advertise a dedicated restaurant and hospitality page on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-WHO-143	11% of providers with 10 to 49 reviews (n = 96) advertise a dedicated restaurant and hospitality page on their website.	Reviews: 10 to 49	11.5	96	Step 5
S-WHO-144	39% of providers with 50 to 99 reviews (n = 33) advertise a dedicated restaurant and hospitality page on their website.	Reviews: 50 to 99	39.4	33	Step 5
S-WHO-145	46% of providers with 100 or more reviews (n = 46) advertise a dedicated restaurant and hospitality page on their website.	Reviews: 100 or more	45.7	46	Step 5
S-WHO-146	14% of payroll providers studied (n = 195) advertise a dedicated construction page on their website.	All providers	13.8	195	Step 5
S-WHO-147	14% of national providers (n = 36) advertise a dedicated construction page on their website.	National	13.9	36	Step 5
S-WHO-148	14% of local providers (n = 159) advertise a dedicated construction page on their website.	Local	13.8	159	Step 5
S-WHO-149	23% of local providers in the Northeast (n = 35) advertise a dedicated construction page on their website.	Local: Northeast	22.9	35	Step 5
S-WHO-150	16% of local providers in the Midwest (n = 31) advertise a dedicated construction page on their website.	Local: Midwest	16.1	31	Step 5
S-WHO-151	9% of local providers in the South (n = 55) advertise a dedicated construction page on their website.	Local: South	9.1	55	Step 5
S-WHO-152	11% of local providers in the West (n = 38) advertise a dedicated construction page on their website.	Local: West	10.5	38	Step 5
S-WHO-153	0 of 1 providers in business under 5 years advertise a dedicated construction page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-154	2 of 15 providers in business 5 to 14 years advertise a dedicated construction page on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-WHO-155	20% of providers in business 15 to 29 years (n = 56) advertise a dedicated construction page on their website.	Years: 15 to 29	19.6	56	Step 5
S-WHO-156	14% of providers in business 30 or more years (n = 58) advertise a dedicated construction page on their website.	Years: 30 or more	13.8	58	Step 5
S-WHO-157	2 of 13 self-serve software providers advertise a dedicated construction page on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-WHO-158	13% of full-service providers (n = 156) advertise a dedicated construction page on their website.	Delivery: full-service	12.8	156	Step 5
S-WHO-159	19% of providers offering both self-serve and full-service (n = 26) advertise a dedicated construction page on their website.	Delivery: both	19.2	26	Step 5
S-WHO-160	3 of 7 local providers running their own software advertise a dedicated construction page on their website.	Local platform: own	3 of 7	7	Step 5
S-WHO-161	14% of local providers on a licensed platform (n = 108) advertise a dedicated construction page on their website.	Local platform: licensed	13.9	108	Step 5
S-WHO-162	12% of providers that publish pricing (n = 32) advertise a dedicated construction page on their website.	Pricing: published	12.5	32	Step 5
S-WHO-163	14% of quote-only providers (n = 163) advertise a dedicated construction page on their website.	Pricing: quote only	14.1	163	Step 5
S-WHO-164	1 of 9 payroll-only providers advertise a dedicated construction page on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-WHO-165	9% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated construction page on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-WHO-166	15% of providers with 4 or more add-on services (n = 153) advertise a dedicated construction page on their website.	Service breadth: 4 or more add-ons	15.0	153	Step 5
S-WHO-167	15% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated construction page on their website.	Size focus: advertises 1 to 10	14.6	137	Step 5
S-WHO-168	12% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated construction page on their website.	Size focus: advertises 51 or more	11.9	42	Step 5
S-WHO-169	15% of providers rated 4.5 and up stars (n = 150) advertise a dedicated construction page on their website.	Rating: 4.5 and up	15.3	150	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-170	6% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated construction page on their website.	Rating: 4.0 to 4.49	5.7	35	Step 5
S-WHO-171	2 of 10 providers rated below 4.0 stars advertise a dedicated construction page on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-WHO-172	10% of providers with 10 to 49 reviews (n = 96) advertise a dedicated construction page on their website.	Reviews: 10 to 49	10.4	96	Step 5
S-WHO-173	24% of providers with 50 to 99 reviews (n = 33) advertise a dedicated construction page on their website.	Reviews: 50 to 99	24.2	33	Step 5
S-WHO-174	20% of providers with 100 or more reviews (n = 46) advertise a dedicated construction page on their website.	Reviews: 100 or more	19.6	46	Step 5
S-WHO-175	19% of payroll providers studied (n = 195) advertise a dedicated nonprofit page on their website.	All providers	19.5	195	Step 5
S-WHO-176	39% of national providers (n = 36) advertise a dedicated nonprofit page on their website.	National	38.9	36	Step 5
S-WHO-177	15% of local providers (n = 159) advertise a dedicated nonprofit page on their website.	Local	15.1	159	Step 5
S-WHO-178	14% of local providers in the Northeast (n = 35) advertise a dedicated nonprofit page on their website.	Local: Northeast	14.3	35	Step 5
S-WHO-179	23% of local providers in the Midwest (n = 31) advertise a dedicated nonprofit page on their website.	Local: Midwest	22.6	31	Step 5
S-WHO-180	15% of local providers in the South (n = 55) advertise a dedicated nonprofit page on their website.	Local: South	14.5	55	Step 5
S-WHO-181	11% of local providers in the West (n = 38) advertise a dedicated nonprofit page on their website.	Local: West	10.5	38	Step 5
S-WHO-182	0 of 1 providers in business under 5 years advertise a dedicated nonprofit page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-183	2 of 15 providers in business 5 to 14 years advertise a dedicated nonprofit page on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-WHO-184	20% of providers in business 15 to 29 years (n = 56) advertise a dedicated nonprofit page on their website.	Years: 15 to 29	19.6	56	Step 5
S-WHO-185	29% of providers in business 30 or more years (n = 58) advertise a dedicated nonprofit page on their website.	Years: 30 or more	29.3	58	Step 5
S-WHO-186	2 of 13 self-serve software providers advertise a dedicated nonprofit page on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-WHO-187	15% of full-service providers (n = 156) advertise a dedicated nonprofit page on their website.	Delivery: full-service	15.4	156	Step 5
S-WHO-188	46% of providers offering both self-serve and full-service (n = 26) advertise a dedicated nonprofit page on their website.	Delivery: both	46.2	26	Step 5
S-WHO-189	1 of 7 local providers running their own software advertise a dedicated nonprofit page on their website.	Local platform: own	1 of 7	7	Step 5
S-WHO-190	17% of local providers on a licensed platform (n = 108) advertise a dedicated nonprofit page on their website.	Local platform: licensed	16.7	108	Step 5
S-WHO-191	25% of providers that publish pricing (n = 32) advertise a dedicated nonprofit page on their website.	Pricing: published	25.0	32	Step 5
S-WHO-192	18% of quote-only providers (n = 163) advertise a dedicated nonprofit page on their website.	Pricing: quote only	18.4	163	Step 5
S-WHO-193	0 of 9 payroll-only providers advertise a dedicated nonprofit page on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-194	3% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated nonprofit page on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-WHO-195	24% of providers with 4 or more add-on services (n = 153) advertise a dedicated nonprofit page on their website.	Service breadth: 4 or more add-ons	24.2	153	Step 5
S-WHO-196	20% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated nonprofit page on their website.	Size focus: advertises 1 to 10	20.4	137	Step 5
S-WHO-197	36% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated nonprofit page on their website.	Size focus: advertises 51 or more	35.7	42	Step 5
S-WHO-198	19% of providers rated 4.5 and up stars (n = 150) advertise a dedicated nonprofit page on their website.	Rating: 4.5 and up	18.7	150	Step 5
S-WHO-199	26% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated nonprofit page on their website.	Rating: 4.0 to 4.49	25.7	35	Step 5
S-WHO-200	1 of 10 providers rated below 4.0 stars advertise a dedicated nonprofit page on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-WHO-201	11% of providers with 10 to 49 reviews (n = 96) advertise a dedicated nonprofit page on their website.	Reviews: 10 to 49	11.5	96	Step 5
S-WHO-202	27% of providers with 50 to 99 reviews (n = 33) advertise a dedicated nonprofit page on their website.	Reviews: 50 to 99	27.3	33	Step 5
S-WHO-203	39% of providers with 100 or more reviews (n = 46) advertise a dedicated nonprofit page on their website.	Reviews: 100 or more	39.1	46	Step 5
S-WHO-204	23% of payroll providers studied (n = 195) advertise a dedicated healthcare page on their website.	All providers	23.1	195	Step 5
S-WHO-205	50% of national providers (n = 36) advertise a dedicated healthcare page on their website.	National	50.0	36	Step 5
S-WHO-206	17% of local providers (n = 159) advertise a dedicated healthcare page on their website.	Local	17.0	159	Step 5
S-WHO-207	9% of local providers in the Northeast (n = 35) advertise a dedicated healthcare page on their website.	Local: Northeast	8.6	35	Step 5
S-WHO-208	29% of local providers in the Midwest (n = 31) advertise a dedicated healthcare page on their website.	Local: Midwest	29.0	31	Step 5
S-WHO-209	16% of local providers in the South (n = 55) advertise a dedicated healthcare page on their website.	Local: South	16.4	55	Step 5
S-WHO-210	16% of local providers in the West (n = 38) advertise a dedicated healthcare page on their website.	Local: West	15.8	38	Step 5
S-WHO-211	0 of 1 providers in business under 5 years advertise a dedicated healthcare page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-212	3 of 15 providers in business 5 to 14 years advertise a dedicated healthcare page on their website.	Years: 5 to 14	3 of 15	15	Step 5
S-WHO-213	25% of providers in business 15 to 29 years (n = 56) advertise a dedicated healthcare page on their website.	Years: 15 to 29	25.0	56	Step 5
S-WHO-214	31% of providers in business 30 or more years (n = 58) advertise a dedicated healthcare page on their website.	Years: 30 or more	31.0	58	Step 5
S-WHO-215	6 of 13 self-serve software providers advertise a dedicated healthcare page on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-WHO-216	17% of full-service providers (n = 156) advertise a dedicated healthcare page on their website.	Delivery: full-service	16.7	156	Step 5
S-WHO-217	50% of providers offering both self-serve and full-service (n = 26) advertise a dedicated healthcare page on their website.	Delivery: both	50.0	26	Step 5
S-WHO-218	3 of 7 local providers running their own software advertise a dedicated healthcare page on their website.	Local platform: own	3 of 7	7	Step 5
S-WHO-219	18% of local providers on a licensed platform (n = 108) advertise a dedicated healthcare page on their website.	Local platform: licensed	17.6	108	Step 5
S-WHO-220	38% of providers that publish pricing (n = 32) advertise a dedicated healthcare page on their website.	Pricing: published	37.5	32	Step 5
S-WHO-221	20% of quote-only providers (n = 163) advertise a dedicated healthcare page on their website.	Pricing: quote only	20.2	163	Step 5
S-WHO-222	2 of 9 payroll-only providers advertise a dedicated healthcare page on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-WHO-223	6% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated healthcare page on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-WHO-224	27% of providers with 4 or more add-on services (n = 153) advertise a dedicated healthcare page on their website.	Service breadth: 4 or more add-ons	26.8	153	Step 5
S-WHO-225	21% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated healthcare page on their website.	Size focus: advertises 1 to 10	21.2	137	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-226	38% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated healthcare page on their website.	Size focus: advertises 51 or more	38.1	42	Step 5
S-WHO-227	21% of providers rated 4.5 and up stars (n = 150) advertise a dedicated healthcare page on their website.	Rating: 4.5 and up	21.3	150	Step 5
S-WHO-228	31% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated healthcare page on their website.	Rating: 4.0 to 4.49	31.4	35	Step 5
S-WHO-229	2 of 10 providers rated below 4.0 stars advertise a dedicated healthcare page on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-WHO-230	14% of providers with 10 to 49 reviews (n = 96) advertise a dedicated healthcare page on their website.	Reviews: 10 to 49	13.5	96	Step 5
S-WHO-231	36% of providers with 50 to 99 reviews (n = 33) advertise a dedicated healthcare page on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-WHO-232	43% of providers with 100 or more reviews (n = 46) advertise a dedicated healthcare page on their website.	Reviews: 100 or more	43.5	46	Step 5
S-WHO-233	2% of payroll providers studied (n = 195) advertise a dedicated cannabis page on their website.	All providers	2.1	195	Step 5
S-WHO-234	6% of national providers (n = 36) advertise a dedicated cannabis page on their website.	National	5.6	36	Step 5
S-WHO-235	1% of local providers (n = 159) advertise a dedicated cannabis page on their website.	Local	1.3	159	Step 5
S-WHO-236	3% of local providers in the Northeast (n = 35) advertise a dedicated cannabis page on their website.	Local: Northeast	2.9	35	Step 5
S-WHO-237	0% of local providers in the Midwest (n = 31) advertise a dedicated cannabis page on their website.	Local: Midwest	0.0	31	Step 5
S-WHO-238	2% of local providers in the South (n = 55) advertise a dedicated cannabis page on their website.	Local: South	1.8	55	Step 5
S-WHO-239	0% of local providers in the West (n = 38) advertise a dedicated cannabis page on their website.	Local: West	0.0	38	Step 5
S-WHO-240	0 of 1 providers in business under 5 years advertise a dedicated cannabis page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-241	1 of 15 providers in business 5 to 14 years advertise a dedicated cannabis page on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-WHO-242	2% of providers in business 15 to 29 years (n = 56) advertise a dedicated cannabis page on their website.	Years: 15 to 29	1.8	56	Step 5
S-WHO-243	0% of providers in business 30 or more years (n = 58) advertise a dedicated cannabis page on their website.	Years: 30 or more	0.0	58	Step 5
S-WHO-244	1 of 13 self-serve software providers advertise a dedicated cannabis page on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-WHO-245	0% of full-service providers (n = 156) advertise a dedicated cannabis page on their website.	Delivery: full-service	0.0	156	Step 5
S-WHO-246	12% of providers offering both self-serve and full-service (n = 26) advertise a dedicated cannabis page on their website.	Delivery: both	11.5	26	Step 5
S-WHO-247	0 of 7 local providers running their own software advertise a dedicated cannabis page on their website.	Local platform: own	0 of 7	7	Step 5
S-WHO-248	2% of local providers on a licensed platform (n = 108) advertise a dedicated cannabis page on their website.	Local platform: licensed	1.9	108	Step 5
S-WHO-249	6% of providers that publish pricing (n = 32) advertise a dedicated cannabis page on their website.	Pricing: published	6.2	32	Step 5
S-WHO-250	1% of quote-only providers (n = 163) advertise a dedicated cannabis page on their website.	Pricing: quote only	1.2	163	Step 5
S-WHO-251	0 of 9 payroll-only providers advertise a dedicated cannabis page on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-252	0% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated cannabis page on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5
S-WHO-253	3% of providers with 4 or more add-on services (n = 153) advertise a dedicated cannabis page on their website.	Service breadth: 4 or more add-ons	2.6	153	Step 5
S-WHO-254	1% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated cannabis page on their website.	Size focus: advertises 1 to 10	1.5	137	Step 5
S-WHO-255	5% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated cannabis page on their website.	Size focus: advertises 51 or more	4.8	42	Step 5
S-WHO-256	1% of providers rated 4.5 and up stars (n = 150) advertise a dedicated cannabis page on their website.	Rating: 4.5 and up	1.3	150	Step 5
S-WHO-257	6% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated cannabis page on their website.	Rating: 4.0 to 4.49	5.7	35	Step 5
S-WHO-258	0 of 10 providers rated below 4.0 stars advertise a dedicated cannabis page on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-WHO-259	3% of providers with 10 to 49 reviews (n = 96) advertise a dedicated cannabis page on their website.	Reviews: 10 to 49	3.1	96	Step 5
S-WHO-260	0% of providers with 50 to 99 reviews (n = 33) advertise a dedicated cannabis page on their website.	Reviews: 50 to 99	0.0	33	Step 5
S-WHO-261	2% of providers with 100 or more reviews (n = 46) advertise a dedicated cannabis page on their website.	Reviews: 100 or more	2.2	46	Step 5
S-WHO-262	2% of payroll providers studied (n = 195) advertise a dedicated agriculture page on their website.	All providers	1.5	195	Step 5
S-WHO-263	6% of national providers (n = 36) advertise a dedicated agriculture page on their website.	National	5.6	36	Step 5
S-WHO-264	1% of local providers (n = 159) advertise a dedicated agriculture page on their website.	Local	0.6	159	Step 5
S-WHO-265	3% of local providers in the Northeast (n = 35) advertise a dedicated agriculture page on their website.	Local: Northeast	2.9	35	Step 5
S-WHO-266	0% of local providers in the Midwest (n = 31) advertise a dedicated agriculture page on their website.	Local: Midwest	0.0	31	Step 5
S-WHO-267	0% of local providers in the South (n = 55) advertise a dedicated agriculture page on their website.	Local: South	0.0	55	Step 5
S-WHO-268	0% of local providers in the West (n = 38) advertise a dedicated agriculture page on their website.	Local: West	0.0	38	Step 5
S-WHO-269	0 of 1 providers in business under 5 years advertise a dedicated agriculture page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-270	1 of 15 providers in business 5 to 14 years advertise a dedicated agriculture page on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-WHO-271	2% of providers in business 15 to 29 years (n = 56) advertise a dedicated agriculture page on their website.	Years: 15 to 29	1.8	56	Step 5
S-WHO-272	2% of providers in business 30 or more years (n = 58) advertise a dedicated agriculture page on their website.	Years: 30 or more	1.7	58	Step 5
S-WHO-273	1 of 13 self-serve software providers advertise a dedicated agriculture page on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-WHO-274	1% of full-service providers (n = 156) advertise a dedicated agriculture page on their website.	Delivery: full-service	0.6	156	Step 5
S-WHO-275	4% of providers offering both self-serve and full-service (n = 26) advertise a dedicated agriculture page on their website.	Delivery: both	3.8	26	Step 5
S-WHO-276	0 of 7 local providers running their own software advertise a dedicated agriculture page on their website.	Local platform: own	0 of 7	7	Step 5
S-WHO-277	0% of local providers on a licensed platform (n = 108) advertise a dedicated agriculture page on their website.	Local platform: licensed	0.0	108	Step 5
S-WHO-278	6% of providers that publish pricing (n = 32) advertise a dedicated agriculture page on their website.	Pricing: published	6.2	32	Step 5
S-WHO-279	1% of quote-only providers (n = 163) advertise a dedicated agriculture page on their website.	Pricing: quote only	0.6	163	Step 5
S-WHO-280	0 of 9 payroll-only providers advertise a dedicated agriculture page on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-281	3% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated agriculture page on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO-282	1% of providers with 4 or more add-on services (n = 153) advertise a dedicated agriculture page on their website.	Service breadth: 4 or more add-ons	1.3	153	Step 5
S-WHO-283	1% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated agriculture page on their website.	Size focus: advertises 1 to 10	1.5	137	Step 5
S-WHO-284	2% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated agriculture page on their website.	Size focus: advertises 51 or more	2.4	42	Step 5
S-WHO-285	1% of providers rated 4.5 and up stars (n = 150) advertise a dedicated agriculture page on their website.	Rating: 4.5 and up	1.3	150	Step 5
S-WHO-286	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated agriculture page on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5
S-WHO-287	0 of 10 providers rated below 4.0 stars advertise a dedicated agriculture page on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-WHO-288	1% of providers with 10 to 49 reviews (n = 96) advertise a dedicated agriculture page on their website.	Reviews: 10 to 49	1.0	96	Step 5
S-WHO-289	0% of providers with 50 to 99 reviews (n = 33) advertise a dedicated agriculture page on their website.	Reviews: 50 to 99	0.0	33	Step 5
S-WHO-290	4% of providers with 100 or more reviews (n = 46) advertise a dedicated agriculture page on their website.	Reviews: 100 or more	4.3	46	Step 5
S-WHO-291	12% of payroll providers studied (n = 195) advertise a dedicated professional services page on their website.	All providers	11.8	195	Step 5
S-WHO-292	22% of national providers (n = 36) advertise a dedicated professional services page on their website.	National	22.2	36	Step 5
S-WHO-293	9% of local providers (n = 159) advertise a dedicated professional services page on their website.	Local	9.4	159	Step 5
S-WHO-294	9% of local providers in the Northeast (n = 35) advertise a dedicated professional services page on their website.	Local: Northeast	8.6	35	Step 5
S-WHO-295	13% of local providers in the Midwest (n = 31) advertise a dedicated professional services page on their website.	Local: Midwest	12.9	31	Step 5
S-WHO-296	7% of local providers in the South (n = 55) advertise a dedicated professional services page on their website.	Local: South	7.3	55	Step 5
S-WHO-297	11% of local providers in the West (n = 38) advertise a dedicated professional services page on their website.	Local: West	10.5	38	Step 5
S-WHO-298	0 of 1 providers in business under 5 years advertise a dedicated professional services page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-299	1 of 15 providers in business 5 to 14 years advertise a dedicated professional services page on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-WHO-300	11% of providers in business 15 to 29 years (n = 56) advertise a dedicated professional services page on their website.	Years: 15 to 29	10.7	56	Step 5
S-WHO-301	21% of providers in business 30 or more years (n = 58) advertise a dedicated professional services page on their website.	Years: 30 or more	20.7	58	Step 5
S-WHO-302	3 of 13 self-serve software providers advertise a dedicated professional services page on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-WHO-303	10% of full-service providers (n = 156) advertise a dedicated professional services page on their website.	Delivery: full-service	9.6	156	Step 5
S-WHO-304	19% of providers offering both self-serve and full-service (n = 26) advertise a dedicated professional services page on their website.	Delivery: both	19.2	26	Step 5
S-WHO-305	1 of 7 local providers running their own software advertise a dedicated professional services page on their website.	Local platform: own	1 of 7	7	Step 5
S-WHO-306	9% of local providers on a licensed platform (n = 108) advertise a dedicated professional services page on their website.	Local platform: licensed	9.3	108	Step 5
S-WHO-307	25% of providers that publish pricing (n = 32) advertise a dedicated professional services page on their website.	Pricing: published	25.0	32	Step 5
S-WHO-308	9% of quote-only providers (n = 163) advertise a dedicated professional services page on their website.	Pricing: quote only	9.2	163	Step 5
S-WHO-309	0 of 9 payroll-only providers advertise a dedicated professional services page on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-WHO-310	6% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated professional services page on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-WHO-311	14% of providers with 4 or more add-on services (n = 153) advertise a dedicated professional services page on their website.	Service breadth: 4 or more add-ons	13.7	153	Step 5
S-WHO-312	15% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated professional services page on their website.	Size focus: advertises 1 to 10	14.6	137	Step 5
S-WHO-313	21% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated professional services page on their website.	Size focus: advertises 51 or more	21.4	42	Step 5
S-WHO-314	13% of providers rated 4.5 and up stars (n = 150) advertise a dedicated professional services page on their website.	Rating: 4.5 and up	13.3	150	Step 5
S-WHO-315	6% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated professional services page on their website.	Rating: 4.0 to 4.49	5.7	35	Step 5
S-WHO-316	1 of 10 providers rated below 4.0 stars advertise a dedicated professional services page on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-WHO-317	5% of providers with 10 to 49 reviews (n = 96) advertise a dedicated professional services page on their website.	Reviews: 10 to 49	5.2	96	Step 5
S-WHO-318	21% of providers with 50 to 99 reviews (n = 33) advertise a dedicated professional services page on their website.	Reviews: 50 to 99	21.2	33	Step 5
S-WHO-319	24% of providers with 100 or more reviews (n = 46) advertise a dedicated professional services page on their website.	Reviews: 100 or more	23.9	46	Step 5
S-WHO-320	14% of payroll providers studied (n = 195) advertise a dedicated retail page on their website.	All providers	13.8	195	Step 5
S-WHO-321	36% of national providers (n = 36) advertise a dedicated retail page on their website.	National	36.1	36	Step 5
S-WHO-322	9% of local providers (n = 159) advertise a dedicated retail page on their website.	Local	8.8	159	Step 5
S-WHO-323	6% of local providers in the Northeast (n = 35) advertise a dedicated retail page on their website.	Local: Northeast	5.7	35	Step 5
S-WHO-324	13% of local providers in the Midwest (n = 31) advertise a dedicated retail page on their website.	Local: Midwest	12.9	31	Step 5
S-WHO-325	9% of local providers in the South (n = 55) advertise a dedicated retail page on their website.	Local: South	9.1	55	Step 5
S-WHO-326	8% of local providers in the West (n = 38) advertise a dedicated retail page on their website.	Local: West	7.9	38	Step 5
S-WHO-327	0 of 1 providers in business under 5 years advertise a dedicated retail page on their website.	Years: under 5	0 of 1	1	Step 5
S-WHO-328	2 of 15 providers in business 5 to 14 years advertise a dedicated retail page on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-WHO-329	12% of providers in business 15 to 29 years (n = 56) advertise a dedicated retail page on their website.	Years: 15 to 29	12.5	56	Step 5
S-WHO-330	21% of providers in business 30 or more years (n = 58) advertise a dedicated retail page on their website.	Years: 30 or more	20.7	58	Step 5
S-WHO-331	4 of 13 self-serve software providers advertise a dedicated retail page on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-WHO-332	9% of full-service providers (n = 156) advertise a dedicated retail page on their website.	Delivery: full-service	9.0	156	Step 5
S-WHO-333	35% of providers offering both self-serve and full-service (n = 26) advertise a dedicated retail page on their website.	Delivery: both	34.6	26	Step 5
S-WHO-334	3 of 7 local providers running their own software advertise a dedicated retail page on their website.	Local platform: own	3 of 7	7	Step 5
S-WHO-335	6% of local providers on a licensed platform (n = 108) advertise a dedicated retail page on their website.	Local platform: licensed	6.5	108	Step 5
S-WHO-336	22% of providers that publish pricing (n = 32) advertise a dedicated retail page on their website.	Pricing: published	21.9	32	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-WHO-337	12% of quote-only providers (n = 163) advertise a dedicated retail page on their website.	Pricing: quote only	12.3	163	Step 5	
S-WHO-338	1 of 9 payroll-only providers advertise a dedicated retail page on their website.	Service breadth: payroll only	1 of 9	9	Step 5	
S-WHO-339	0% of providers with 1 to 3 add-on services (n = 33) advertise a dedicated retail page on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5	
S-WHO-340	17% of providers with 4 or more add-on services (n = 153) advertise a dedicated retail page on their website.	Service breadth: 4 or more add-ons	17.0	153	Step 5	
S-WHO-341	14% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a dedicated retail page on their website.	Size focus: advertises 1 to 10	13.9	137	Step 5	
S-WHO-342	24% of providers advertising to businesses with 51 or more employees (n = 42) advertise a dedicated retail page on their website.	Size focus: advertises 51 or more	23.8	42	Step 5	
S-WHO-343	11% of providers rated 4.5 and up stars (n = 150) advertise a dedicated retail page on their website.	Rating: 4.5 and up	11.3	150	Step 5	
S-WHO-344	23% of providers rated 4.0 to 4.49 stars (n = 35) advertise a dedicated retail page on their website.	Rating: 4.0 to 4.49	22.9	35	Step 5	
S-WHO-345	2 of 10 providers rated below 4.0 stars advertise a dedicated retail page on their website.	Rating: below 4.0	2 of 10	10	Step 5	
S-WHO-346	8% of providers with 10 to 49 reviews (n = 96) advertise a dedicated retail page on their website.	Reviews: 10 to 49	8.3	96	Step 5	
S-WHO-347	18% of providers with 50 to 99 reviews (n = 33) advertise a dedicated retail page on their website.	Reviews: 50 to 99	18.2	33	Step 5	
S-WHO-348	28% of providers with 100 or more reviews (n = 46) advertise a dedicated retail page on their website.	Reviews: 100 or more	28.3	46	Step 5	
S-WHO-349	2% of payroll providers studied (n = 195) advertise household employer (nanny) payroll on their website.	All providers	2.1	195	Step 5	
S-WHO-350	8% of national providers (n = 36) advertise household employer (nanny) payroll on their website.	National	8.3	36	Step 5	
S-WHO-351	1% of local providers (n = 159) advertise household employer (nanny) payroll on their website.	Local	0.6	159	Step 5	
S-WHO-352	0% of local providers in the Northeast (n = 35) advertise household employer (nanny) payroll on their website.	Local: Northeast	0.0	35	Step 5	
S-WHO-353	0% of local providers in the Midwest (n = 31) advertise household employer (nanny) payroll on their website.	Local: Midwest	0.0	31	Step 5	
S-WHO-354	0% of local providers in the South (n = 55) advertise household employer (nanny) payroll on their website.	Local: South	0.0	55	Step 5	
S-WHO-355	3% of local providers in the West (n = 38) advertise household employer (nanny) payroll on their website.	Local: West	2.6	38	Step 5	
S-WHO-356	0 of 1 providers in business under 5 years advertise household employer (nanny) payroll on their website.	Years: under 5	0 of 1	1	Step 5	
S-WHO-357	0 of 15 providers in business 5 to 14 years advertise household employer (nanny) payroll on their website.	Years: 5 to 14	0 of 15	15	Step 5	
S-WHO-358	2% of providers in business 15 to 29 years (n = 56) advertise household employer (nanny) payroll on their website.	Years: 15 to 29	1.8	56	Step 5	
S-WHO-359	5% of providers in business 30 or more years (n = 58) advertise household employer (nanny) payroll on their website.	Years: 30 or more	5.2	58	Step 5	
S-WHO-360	0 of 13 self-serve software providers advertise household employer (nanny) payroll on their website.	Delivery: self-serve	0 of 13	13	Step 5	
S-WHO-361	2% of full-service providers (n = 156) advertise household employer (nanny) payroll on their website.	Delivery: full-service	1.9	156	Step 5	
S-WHO-362	4% of providers offering both self-serve and full-service (n = 26) advertise household employer (nanny) payroll on their website.	Delivery: both	3.8	26	Step 5	
S-WHO-363	0 of 7 local providers running their own software advertise household employer (nanny) payroll on their website.	Local platform: own	0 of 7	7	Step 5	
S-WHO-364	1% of local providers on a licensed platform (n = 108) advertise household employer (nanny) payroll on their website.	Local platform: licensed	0.9	108	Step 5	
S-WHO-365	12% of providers that publish pricing (n = 32) advertise household employer (nanny) payroll on their website.	Pricing: published	12.5	32	Step 5	
S-WHO-366	0% of quote-only providers (n = 163) advertise household employer (nanny) payroll on their website.	Pricing: quote only	0.0	163	Step 5	
S-WHO-367	0 of 9 payroll-only providers advertise household employer (nanny) payroll on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-WHO-368	9% of providers with 1 to 3 add-on services (n = 33) advertise household employer (nanny) payroll on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5	
S-WHO-369	1% of providers with 4 or more add-on services (n = 153) advertise household employer (nanny) payroll on their website.	Service breadth: 4 or more add-ons	0.7	153	Step 5	
S-WHO-370	2% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise household employer (nanny) payroll on their website.	Size focus: advertises 1 to 10	2.2	137	Step 5	
S-WHO-371	0% of providers advertising to businesses with 51 or more employees (n = 42) advertise household employer (nanny) payroll on their website.	Size focus: advertises 51 or more	0.0	42	Step 5	
S-WHO-372	3% of providers rated 4.5 and up stars (n = 150) advertise household employer (nanny) payroll on their website.	Rating: 4.5 and up	2.7	150	Step 5	
S-WHO-373	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise household employer (nanny) payroll on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5	
S-WHO-374	0 of 10 providers rated below 4.0 stars advertise household employer (nanny) payroll on their website.	Rating: below 4.0	0 of 10	10	Step 5	
S-WHO-375	1% of providers with 10 to 49 reviews (n = 96) advertise household employer (nanny) payroll on their website.	Reviews: 10 to 49	1.0	96	Step 5	
S-WHO-376	0% of providers with 50 to 99 reviews (n = 33) advertise household employer (nanny) payroll on their website.	Reviews: 50 to 99	0.0	33	Step 5	
S-WHO-377	7% of providers with 100 or more reviews (n = 46) advertise household employer (nanny) payroll on their website.	Reviews: 100 or more	6.5	46	Step 5	
S-WHO-378	66% of payroll providers studied (n = 195) have no dedicated industry page on their website.	All providers	66.2	195	Step 5	
S-WHO-379	33% of national providers (n = 36) have no dedicated industry page on their website.	National	33.3	36	Step 5	
S-WHO-380	74% of local providers (n = 159) have no dedicated industry page on their website.	Local	73.6	159	Step 5	

Payroll features (376 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-FEAT-001	8% of payroll providers studied (n = 195) advertise unlimited payroll runs on their website.	All providers	8.2	195	Step 5	
S-FEAT-002	36% of national providers (n = 36) advertise unlimited payroll runs on their website.	National	36.1	36	Step 5	
S-FEAT-003	2% of local providers (n = 159) advertise unlimited payroll runs on their website.	Local	1.9	159	Step 5	
S-FEAT-004	3% of local providers in the Northeast (n = 35) advertise unlimited payroll runs on their website.	Local: Northeast	2.9	35	Step 5	
S-FEAT-005	0% of local providers in the Midwest (n = 31) advertise unlimited payroll runs on their website.	Local: Midwest	0.0	31	Step 5	
S-FEAT-006	2% of local providers in the South (n = 55) advertise unlimited payroll runs on their website.	Local: South	1.8	55	Step 5	
S-FEAT-007	3% of local providers in the West (n = 38) advertise unlimited payroll runs on their website.	Local: West	2.6	38	Step 5	
S-FEAT-008	0 of 1 providers in business under 5 years advertise unlimited payroll runs on their website.	Years: under 5	0 of 1	1	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-009	2 of 15 providers in business 5 to 14 years advertise unlimited payroll runs on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-FEAT-010	5% of providers in business 15 to 29 years (n = 56) advertise unlimited payroll runs on their website.	Years: 15 to 29	5.4	56	Step 5
S-FEAT-011	7% of providers in business 30 or more years (n = 58) advertise unlimited payroll runs on their website.	Years: 30 or more	6.9	58	Step 5
S-FEAT-012	10 of 13 self-serve software providers advertise unlimited payroll runs on their website.	Delivery: self-serve	10 of 13	13	Step 5
S-FEAT-013	2% of full-service providers (n = 156) advertise unlimited payroll runs on their website.	Delivery: full-service	1.9	156	Step 5
S-FEAT-014	12% of providers offering both self-serve and full-service (n = 26) advertise unlimited payroll runs on their website.	Delivery: both	11.5	26	Step 5
S-FEAT-015	2 of 7 local providers running their own software advertise unlimited payroll runs on their website.	Local platform: own	2 of 7	7	Step 5
S-FEAT-016	1% of local providers on a licensed platform (n = 108) advertise unlimited payroll runs on their website.	Local platform: licensed	0.9	108	Step 5
S-FEAT-017	31% of providers that publish pricing (n = 32) advertise unlimited payroll runs on their website.	Pricing: published	31.2	32	Step 5
S-FEAT-018	4% of quote-only providers (n = 163) advertise unlimited payroll runs on their website.	Pricing: quote only	3.7	163	Step 5
S-FEAT-019	1 of 9 payroll-only providers advertise unlimited payroll runs on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-FEAT-020	6% of providers with 1 to 3 add-on services (n = 33) advertise unlimited payroll runs on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-FEAT-021	8% of providers with 4 or more add-on services (n = 153) advertise unlimited payroll runs on their website.	Service breadth: 4 or more add-ons	8.5	153	Step 5
S-FEAT-022	8% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise unlimited payroll runs on their website.	Size focus: advertises 1 to 10	8.0	137	Step 5
S-FEAT-023	12% of providers advertising to businesses with 51 or more employees (n = 42) advertise unlimited payroll runs on their website.	Size focus: advertises 51 or more	11.9	42	Step 5
S-FEAT-024	7% of providers rated 4.5 and up stars (n = 150) advertise unlimited payroll runs on their website.	Rating: 4.5 and up	6.7	150	Step 5
S-FEAT-025	17% of providers rated 4.0 to 4.49 stars (n = 35) advertise unlimited payroll runs on their website.	Rating: 4.0 to 4.49	17.1	35	Step 5
S-FEAT-026	0 of 10 providers rated below 4.0 stars advertise unlimited payroll runs on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-FEAT-027	2% of providers with 10 to 49 reviews (n = 96) advertise unlimited payroll runs on their website.	Reviews: 10 to 49	2.1	96	Step 5
S-FEAT-028	6% of providers with 50 to 99 reviews (n = 33) advertise unlimited payroll runs on their website.	Reviews: 50 to 99	6.1	33	Step 5
S-FEAT-029	26% of providers with 100 or more reviews (n = 46) advertise unlimited payroll runs on their website.	Reviews: 100 or more	26.1	46	Step 5
S-FEAT-030	10% of payroll providers studied (n = 195) advertise off-cycle or bonus runs on their website.	All providers	10.3	195	Step 5
S-FEAT-031	25% of national providers (n = 36) advertise off-cycle or bonus runs on their website.	National	25.0	36	Step 5
S-FEAT-032	7% of local providers (n = 159) advertise off-cycle or bonus runs on their website.	Local	6.9	159	Step 5
S-FEAT-033	3% of local providers in the Northeast (n = 35) advertise off-cycle or bonus runs on their website.	Local: Northeast	2.9	35	Step 5
S-FEAT-034	0% of local providers in the Midwest (n = 31) advertise off-cycle or bonus runs on their website.	Local: Midwest	0.0	31	Step 5
S-FEAT-035	11% of local providers in the South (n = 55) advertise off-cycle or bonus runs on their website.	Local: South	10.9	55	Step 5
S-FEAT-036	11% of local providers in the West (n = 38) advertise off-cycle or bonus runs on their website.	Local: West	10.5	38	Step 5
S-FEAT-037	0 of 1 providers in business under 5 years advertise off-cycle or bonus runs on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-038	1 of 15 providers in business 5 to 14 years advertise off-cycle or bonus runs on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-FEAT-039	9% of providers in business 15 to 29 years (n = 56) advertise off-cycle or bonus runs on their website.	Years: 15 to 29	8.9	56	Step 5
S-FEAT-040	10% of providers in business 30 or more years (n = 58) advertise off-cycle or bonus runs on their website.	Years: 30 or more	10.3	58	Step 5
S-FEAT-041	8 of 13 self-serve software providers advertise off-cycle or bonus runs on their website.	Delivery: self-serve	8 of 13	13	Step 5
S-FEAT-042	6% of full-service providers (n = 156) advertise off-cycle or bonus runs on their website.	Delivery: full-service	5.8	156	Step 5
S-FEAT-043	12% of providers offering both self-serve and full-service (n = 26) advertise off-cycle or bonus runs on their website.	Delivery: both	11.5	26	Step 5
S-FEAT-044	2 of 7 local providers running their own software advertise off-cycle or bonus runs on their website.	Local platform: own	2 of 7	7	Step 5
S-FEAT-045	6% of local providers on a licensed platform (n = 108) advertise off-cycle or bonus runs on their website.	Local platform: licensed	5.6	108	Step 5
S-FEAT-046	22% of providers that publish pricing (n = 32) advertise off-cycle or bonus runs on their website.	Pricing: published	21.9	32	Step 5
S-FEAT-047	8% of quote-only providers (n = 163) advertise off-cycle or bonus runs on their website.	Pricing: quote only	8.0	163	Step 5
S-FEAT-048	2 of 9 payroll-only providers advertise off-cycle or bonus runs on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-FEAT-049	12% of providers with 1 to 3 add-on services (n = 33) advertise off-cycle or bonus runs on their website.	Service breadth: 1 to 3 add-ons	12.1	33	Step 5
S-FEAT-050	9% of providers with 4 or more add-on services (n = 153) advertise off-cycle or bonus runs on their website.	Service breadth: 4 or more add-ons	9.2	153	Step 5
S-FEAT-051	10% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise off-cycle or bonus runs on their website.	Size focus: advertises 1 to 10	10.2	137	Step 5
S-FEAT-052	17% of providers advertising to businesses with 51 or more employees (n = 42) advertise off-cycle or bonus runs on their website.	Size focus: advertises 51 or more	16.7	42	Step 5
S-FEAT-053	10% of providers rated 4.5 and up stars (n = 150) advertise off-cycle or bonus runs on their website.	Rating: 4.5 and up	10.0	150	Step 5
S-FEAT-054	11% of providers rated 4.0 to 4.49 stars (n = 35) advertise off-cycle or bonus runs on their website.	Rating: 4.0 to 4.49	11.4	35	Step 5
S-FEAT-055	1 of 10 providers rated below 4.0 stars advertise off-cycle or bonus runs on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-FEAT-056	9% of providers with 10 to 49 reviews (n = 96) advertise off-cycle or bonus runs on their website.	Reviews: 10 to 49	9.4	96	Step 5
S-FEAT-057	9% of providers with 50 to 99 reviews (n = 33) advertise off-cycle or bonus runs on their website.	Reviews: 50 to 99	9.1	33	Step 5
S-FEAT-058	15% of providers with 100 or more reviews (n = 46) advertise off-cycle or bonus runs on their website.	Reviews: 100 or more	15.2	46	Step 5
S-FEAT-059	41% of payroll providers studied (n = 195) advertise pay cards on their website.	All providers	41.0	195	Step 5
S-FEAT-060	39% of national providers (n = 36) advertise pay cards on their website.	National	38.9	36	Step 5
S-FEAT-061	42% of local providers (n = 159) advertise pay cards on their website.	Local	41.5	159	Step 5
S-FEAT-062	46% of local providers in the Northeast (n = 35) advertise pay cards on their website.	Local: Northeast	45.7	35	Step 5
S-FEAT-063	45% of local providers in the Midwest (n = 31) advertise pay cards on their website.	Local: Midwest	45.2	31	Step 5
S-FEAT-064	38% of local providers in the South (n = 55) advertise pay cards on their website.	Local: South	38.2	55	Step 5
S-FEAT-065	39% of local providers in the West (n = 38) advertise pay cards on their website.	Local: West	39.5	38	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-066	1 of 1 providers in business under 5 years advertise pay cards on their website.	Years: under 5	1 of 1	1	Step 5
S-FEAT-067	6 of 15 providers in business 5 to 14 years advertise pay cards on their website.	Years: 5 to 14	6 of 15	15	Step 5
S-FEAT-068	39% of providers in business 15 to 29 years (n = 56) advertise pay cards on their website.	Years: 15 to 29	39.3	56	Step 5
S-FEAT-069	45% of providers in business 30 or more years (n = 58) advertise pay cards on their website.	Years: 30 or more	44.8	58	Step 5
S-FEAT-070	3 of 13 self-serve software providers advertise pay cards on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-FEAT-071	41% of full-service providers (n = 156) advertise pay cards on their website.	Delivery: full-service	41.0	156	Step 5
S-FEAT-072	50% of providers offering both self-serve and full-service (n = 26) advertise pay cards on their website.	Delivery: both	50.0	26	Step 5
S-FEAT-073	4 of 7 local providers running their own software advertise pay cards on their website.	Local platform: own	4 of 7	7	Step 5
S-FEAT-074	45% of local providers on a licensed platform (n = 108) advertise pay cards on their website.	Local platform: licensed	45.4	108	Step 5
S-FEAT-075	28% of providers that publish pricing (n = 32) advertise pay cards on their website.	Pricing: published	28.1	32	Step 5
S-FEAT-076	44% of quote-only providers (n = 163) advertise pay cards on their website.	Pricing: quote only	43.6	163	Step 5
S-FEAT-077	0 of 9 payroll-only providers advertise pay cards on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-FEAT-078	18% of providers with 1 to 3 add-on services (n = 33) advertise pay cards on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-FEAT-079	48% of providers with 4 or more add-on services (n = 153) advertise pay cards on their website.	Service breadth: 4 or more add-ons	48.4	153	Step 5
S-FEAT-080	41% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise pay cards on their website.	Size focus: advertises 1 to 10	40.9	137	Step 5
S-FEAT-081	50% of providers advertising to businesses with 51 or more employees (n = 42) advertise pay cards on their website.	Size focus: advertises 51 or more	50.0	42	Step 5
S-FEAT-082	42% of providers rated 4.5 and up stars (n = 150) advertise pay cards on their website.	Rating: 4.5 and up	42.0	150	Step 5
S-FEAT-083	37% of providers rated 4.0 to 4.49 stars (n = 35) advertise pay cards on their website.	Rating: 4.0 to 4.49	37.1	35	Step 5
S-FEAT-084	4 of 10 providers rated below 4.0 stars advertise pay cards on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-FEAT-085	43% of providers with 10 to 49 reviews (n = 96) advertise pay cards on their website.	Reviews: 10 to 49	42.7	96	Step 5
S-FEAT-086	45% of providers with 50 to 99 reviews (n = 33) advertise pay cards on their website.	Reviews: 50 to 99	45.5	33	Step 5
S-FEAT-087	39% of providers with 100 or more reviews (n = 46) advertise pay cards on their website.	Reviews: 100 or more	39.1	46	Step 5
S-FEAT-088	22% of payroll providers studied (n = 195) advertise earned wage access (on-demand pay) on their website.	All providers	21.5	195	Step 5
S-FEAT-089	33% of national providers (n = 36) advertise earned wage access (on-demand pay) on their website.	National	33.3	36	Step 5
S-FEAT-090	19% of local providers (n = 159) advertise earned wage access (on-demand pay) on their website.	Local	18.9	159	Step 5
S-FEAT-091	17% of local providers in the Northeast (n = 35) advertise earned wage access (on-demand pay) on their website.	Local: Northeast	17.1	35	Step 5
S-FEAT-092	29% of local providers in the Midwest (n = 31) advertise earned wage access (on-demand pay) on their website.	Local: Midwest	29.0	31	Step 5
S-FEAT-093	13% of local providers in the South (n = 55) advertise earned wage access (on-demand pay) on their website.	Local: South	12.7	55	Step 5
S-FEAT-094	21% of local providers in the West (n = 38) advertise earned wage access (on-demand pay) on their website.	Local: West	21.1	38	Step 5
S-FEAT-095	0 of 1 providers in business under 5 years advertise earned wage access (on-demand pay) on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-096	1 of 15 providers in business 5 to 14 years advertise earned wage access (on-demand pay) on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-FEAT-097	25% of providers in business 15 to 29 years (n = 56) advertise earned wage access (on-demand pay) on their website.	Years: 15 to 29	25.0	56	Step 5
S-FEAT-098	29% of providers in business 30 or more years (n = 58) advertise earned wage access (on-demand pay) on their website.	Years: 30 or more	29.3	58	Step 5
S-FEAT-099	2 of 13 self-serve software providers advertise earned wage access (on-demand pay) on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-FEAT-100	19% of full-service providers (n = 156) advertise earned wage access (on-demand pay) on their website.	Delivery: full-service	18.6	156	Step 5
S-FEAT-101	42% of providers offering both self-serve and full-service (n = 26) advertise earned wage access (on-demand pay) on their website.	Delivery: both	42.3	26	Step 5
S-FEAT-102	3 of 7 local providers running their own software advertise earned wage access (on-demand pay) on their website.	Local platform: own	3 of 7	7	Step 5
S-FEAT-103	20% of local providers on a licensed platform (n = 108) advertise earned wage access (on-demand pay) on their website.	Local platform: licensed	20.4	108	Step 5
S-FEAT-104	16% of providers that publish pricing (n = 32) advertise earned wage access (on-demand pay) on their website.	Pricing: published	15.6	32	Step 5
S-FEAT-105	23% of quote-only providers (n = 163) advertise earned wage access (on-demand pay) on their website.	Pricing: quote only	22.7	163	Step 5
S-FEAT-106	0 of 9 payroll-only providers advertise earned wage access (on-demand pay) on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-FEAT-107	6% of providers with 1 to 3 add-on services (n = 33) advertise earned wage access (on-demand pay) on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-FEAT-108	26% of providers with 4 or more add-on services (n = 153) advertise earned wage access (on-demand pay) on their website.	Service breadth: 4 or more add-ons	26.1	153	Step 5
S-FEAT-109	22% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise earned wage access (on-demand pay) on their website.	Size focus: advertises 1 to 10	21.9	137	Step 5
S-FEAT-110	33% of providers advertising to businesses with 51 or more employees (n = 42) advertise earned wage access (on-demand pay) on their website.	Size focus: advertises 51 or more	33.3	42	Step 5
S-FEAT-111	18% of providers rated 4.5 and up stars (n = 150) advertise earned wage access (on-demand pay) on their website.	Rating: 4.5 and up	18.0	150	Step 5
S-FEAT-112	34% of providers rated 4.0 to 4.49 stars (n = 35) advertise earned wage access (on-demand pay) on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-FEAT-113	3 of 10 providers rated below 4.0 stars advertise earned wage access (on-demand pay) on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-FEAT-114	18% of providers with 10 to 49 reviews (n = 96) advertise earned wage access (on-demand pay) on their website.	Reviews: 10 to 49	17.7	96	Step 5
S-FEAT-115	30% of providers with 50 to 99 reviews (n = 33) advertise earned wage access (on-demand pay) on their website.	Reviews: 50 to 99	30.3	33	Step 5
S-FEAT-116	28% of providers with 100 or more reviews (n = 46) advertise earned wage access (on-demand pay) on their website.	Reviews: 100 or more	28.3	46	Step 5
S-FEAT-117	45% of payroll providers studied (n = 195) advertise check printing or delivery on their website.	All providers	44.6	195	Step 5
S-FEAT-118	25% of national providers (n = 36) advertise check printing or delivery on their website.	National	25.0	36	Step 5
S-FEAT-119	49% of local providers (n = 159) advertise check printing or delivery on their website.	Local	49.1	159	Step 5
S-FEAT-120	49% of local providers in the Northeast (n = 35) advertise check printing or delivery on their website.	Local: Northeast	48.6	35	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-121	29% of local providers in the Midwest (n = 31) advertise check printing or delivery on their website.	Local: Midwest	29.0	31	Step 5
S-FEAT-122	55% of local providers in the South (n = 55) advertise check printing or delivery on their website.	Local: South	54.5	55	Step 5
S-FEAT-123	58% of local providers in the West (n = 38) advertise check printing or delivery on their website.	Local: West	57.9	38	Step 5
S-FEAT-124	1 of 1 providers in business under 5 years advertise check printing or delivery on their website.	Years: under 5	1 of 1	1	Step 5
S-FEAT-125	3 of 15 providers in business 5 to 14 years advertise check printing or delivery on their website.	Years: 5 to 14	3 of 15	15	Step 5
S-FEAT-126	48% of providers in business 15 to 29 years (n = 56) advertise check printing or delivery on their website.	Years: 15 to 29	48.2	56	Step 5
S-FEAT-127	50% of providers in business 30 or more years (n = 58) advertise check printing or delivery on their website.	Years: 30 or more	50.0	58	Step 5
S-FEAT-128	3 of 13 self-serve software providers advertise check printing or delivery on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-FEAT-129	46% of full-service providers (n = 156) advertise check printing or delivery on their website.	Delivery: full-service	46.2	156	Step 5
S-FEAT-130	46% of providers offering both self-serve and full-service (n = 26) advertise check printing or delivery on their website.	Delivery: both	46.2	26	Step 5
S-FEAT-131	3 of 7 local providers running their own software advertise check printing or delivery on their website.	Local platform: own	3 of 7	7	Step 5
S-FEAT-132	55% of local providers on a licensed platform (n = 108) advertise check printing or delivery on their website.	Local platform: licensed	54.6	108	Step 5
S-FEAT-133	31% of providers that publish pricing (n = 32) advertise check printing or delivery on their website.	Pricing: published	31.2	32	Step 5
S-FEAT-134	47% of quote-only providers (n = 163) advertise check printing or delivery on their website.	Pricing: quote only	47.2	163	Step 5
S-FEAT-135	2 of 9 payroll-only providers advertise check printing or delivery on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-FEAT-136	45% of providers with 1 to 3 add-on services (n = 33) advertise check printing or delivery on their website.	Service breadth: 1 to 3 add-ons	45.5	33	Step 5
S-FEAT-137	46% of providers with 4 or more add-on services (n = 153) advertise check printing or delivery on their website.	Service breadth: 4 or more add-ons	45.8	153	Step 5
S-FEAT-138	47% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise check printing or delivery on their website.	Size focus: advertises 1 to 10	47.4	137	Step 5
S-FEAT-139	50% of providers advertising to businesses with 51 or more employees (n = 42) advertise check printing or delivery on their website.	Size focus: advertises 51 or more	50.0	42	Step 5
S-FEAT-140	48% of providers rated 4.5 and up stars (n = 150) advertise check printing or delivery on their website.	Rating: 4.5 and up	48.0	150	Step 5
S-FEAT-141	34% of providers rated 4.0 to 4.49 stars (n = 35) advertise check printing or delivery on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-FEAT-142	3 of 10 providers rated below 4.0 stars advertise check printing or delivery on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-FEAT-143	53% of providers with 10 to 49 reviews (n = 96) advertise check printing or delivery on their website.	Reviews: 10 to 49	53.1	96	Step 5
S-FEAT-144	36% of providers with 50 to 99 reviews (n = 33) advertise check printing or delivery on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-FEAT-145	33% of providers with 100 or more reviews (n = 46) advertise check printing or delivery on their website.	Reviews: 100 or more	32.6	46	Step 5
S-FEAT-146	18% of payroll providers studied (n = 195) advertise 1099 contractor payments on their website.	All providers	18.5	195	Step 5
S-FEAT-147	47% of national providers (n = 36) advertise 1099 contractor payments on their website.	National	47.2	36	Step 5
S-FEAT-148	12% of local providers (n = 159) advertise 1099 contractor payments on their website.	Local	11.9	159	Step 5
S-FEAT-149	9% of local providers in the Northeast (n = 35) advertise 1099 contractor payments on their website.	Local: Northeast	8.6	35	Step 5
S-FEAT-150	19% of local providers in the Midwest (n = 31) advertise 1099 contractor payments on their website.	Local: Midwest	19.4	31	Step 5
S-FEAT-151	16% of local providers in the South (n = 55) advertise 1099 contractor payments on their website.	Local: South	16.4	55	Step 5
S-FEAT-152	3% of local providers in the West (n = 38) advertise 1099 contractor payments on their website.	Local: West	2.6	38	Step 5
S-FEAT-153	1 of 1 providers in business under 5 years advertise 1099 contractor payments on their website.	Years: under 5	1 of 1	1	Step 5
S-FEAT-154	2 of 15 providers in business 5 to 14 years advertise 1099 contractor payments on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-FEAT-155	11% of providers in business 15 to 29 years (n = 56) advertise 1099 contractor payments on their website.	Years: 15 to 29	10.7	56	Step 5
S-FEAT-156	24% of providers in business 30 or more years (n = 58) advertise 1099 contractor payments on their website.	Years: 30 or more	24.1	58	Step 5
S-FEAT-157	11 of 13 self-serve software providers advertise 1099 contractor payments on their website.	Delivery: self-serve	11 of 13	13	Step 5
S-FEAT-158	12% of full-service providers (n = 156) advertise 1099 contractor payments on their website.	Delivery: full-service	11.5	156	Step 5
S-FEAT-159	27% of providers offering both self-serve and full-service (n = 26) advertise 1099 contractor payments on their website.	Delivery: both	26.9	26	Step 5
S-FEAT-160	3 of 7 local providers running their own software advertise 1099 contractor payments on their website.	Local platform: own	3 of 7	7	Step 5
S-FEAT-161	10% of local providers on a licensed platform (n = 108) advertise 1099 contractor payments on their website.	Local platform: licensed	10.2	108	Step 5
S-FEAT-162	38% of providers that publish pricing (n = 32) advertise 1099 contractor payments on their website.	Pricing: published	37.5	32	Step 5
S-FEAT-163	15% of quote-only providers (n = 163) advertise 1099 contractor payments on their website.	Pricing: quote only	14.7	163	Step 5
S-FEAT-164	2 of 9 payroll-only providers advertise 1099 contractor payments on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-FEAT-165	15% of providers with 1 to 3 add-on services (n = 33) advertise 1099 contractor payments on their website.	Service breadth: 1 to 3 add-ons	15.2	33	Step 5
S-FEAT-166	19% of providers with 4 or more add-on services (n = 153) advertise 1099 contractor payments on their website.	Service breadth: 4 or more add-ons	19.0	153	Step 5
S-FEAT-167	20% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise 1099 contractor payments on their website.	Size focus: advertises 1 to 10	19.7	137	Step 5
S-FEAT-168	24% of providers advertising to businesses with 51 or more employees (n = 42) advertise 1099 contractor payments on their website.	Size focus: advertises 51 or more	23.8	42	Step 5
S-FEAT-169	18% of providers rated 4.5 and up stars (n = 150) advertise 1099 contractor payments on their website.	Rating: 4.5 and up	18.0	150	Step 5
S-FEAT-170	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise 1099 contractor payments on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5
S-FEAT-171	2 of 10 providers rated below 4.0 stars advertise 1099 contractor payments on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-FEAT-172	12% of providers with 10 to 49 reviews (n = 96) advertise 1099 contractor payments on their website.	Reviews: 10 to 49	12.5	96	Step 5
S-FEAT-173	21% of providers with 50 to 99 reviews (n = 33) advertise 1099 contractor payments on their website.	Reviews: 50 to 99	21.2	33	Step 5
S-FEAT-174	33% of providers with 100 or more reviews (n = 46) advertise 1099 contractor payments on their website.	Reviews: 100 or more	32.6	46	Step 5
S-FEAT-175	1% of payroll providers studied (n = 195) advertise international contractor payments on their website.	All providers	0.5	195	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-176	3% of national providers (n = 36) advertise international contractor payments on their website.	National	2.8	36	Step 5
S-FEAT-177	0% of local providers (n = 159) advertise international contractor payments on their website.	Local	0.0	159	Step 5
S-FEAT-178	0% of local providers in the Northeast (n = 35) advertise international contractor payments on their website.	Local: Northeast	0.0	35	Step 5
S-FEAT-179	0% of local providers in the Midwest (n = 31) advertise international contractor payments on their website.	Local: Midwest	0.0	31	Step 5
S-FEAT-180	0% of local providers in the South (n = 55) advertise international contractor payments on their website.	Local: South	0.0	55	Step 5
S-FEAT-181	0% of local providers in the West (n = 38) advertise international contractor payments on their website.	Local: West	0.0	38	Step 5
S-FEAT-182	0 of 1 providers in business under 5 years advertise international contractor payments on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-183	1 of 15 providers in business 5 to 14 years advertise international contractor payments on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-FEAT-184	0% of providers in business 15 to 29 years (n = 56) advertise international contractor payments on their website.	Years: 15 to 29	0.0	56	Step 5
S-FEAT-185	0% of providers in business 30 or more years (n = 58) advertise international contractor payments on their website.	Years: 30 or more	0.0	58	Step 5
S-FEAT-186	1 of 13 self-serve software providers advertise international contractor payments on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-FEAT-187	0% of full-service providers (n = 156) advertise international contractor payments on their website.	Delivery: full-service	0.0	156	Step 5
S-FEAT-188	0% of providers offering both self-serve and full-service (n = 26) advertise international contractor payments on their website.	Delivery: both	0.0	26	Step 5
S-FEAT-189	0 of 7 local providers running their own software advertise international contractor payments on their website.	Local platform: own	0 of 7	7	Step 5
S-FEAT-190	0% of local providers on a licensed platform (n = 108) advertise international contractor payments on their website.	Local platform: licensed	0.0	108	Step 5
S-FEAT-191	3% of providers that publish pricing (n = 32) advertise international contractor payments on their website.	Pricing: published	3.1	32	Step 5
S-FEAT-192	0% of quote-only providers (n = 163) advertise international contractor payments on their website.	Pricing: quote only	0.0	163	Step 5
S-FEAT-193	0 of 9 payroll-only providers advertise international contractor payments on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-FEAT-194	0% of providers with 1 to 3 add-on services (n = 33) advertise international contractor payments on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5
S-FEAT-195	1% of providers with 4 or more add-on services (n = 153) advertise international contractor payments on their website.	Service breadth: 4 or more add-ons	0.7	153	Step 5
S-FEAT-196	1% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise international contractor payments on their website.	Size focus: advertises 1 to 10	0.7	137	Step 5
S-FEAT-197	0% of providers advertising to businesses with 51 or more employees (n = 42) advertise international contractor payments on their website.	Size focus: advertises 51 or more	0.0	42	Step 5
S-FEAT-198	1% of providers rated 4.5 and up stars (n = 150) advertise international contractor payments on their website.	Rating: 4.5 and up	0.7	150	Step 5
S-FEAT-199	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise international contractor payments on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5
S-FEAT-200	0 of 10 providers rated below 4.0 stars advertise international contractor payments on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-FEAT-201	0% of providers with 10 to 49 reviews (n = 96) advertise international contractor payments on their website.	Reviews: 10 to 49	0.0	96	Step 5
S-FEAT-202	0% of providers with 50 to 99 reviews (n = 33) advertise international contractor payments on their website.	Reviews: 50 to 99	0.0	33	Step 5
S-FEAT-203	2% of providers with 100 or more reviews (n = 46) advertise international contractor payments on their website.	Reviews: 100 or more	2.2	46	Step 5
S-FEAT-204	2% of payroll providers studied (n = 195) advertise global payroll for employees outside the US on their website.	All providers	2.1	195	Step 5
S-FEAT-205	8% of national providers (n = 36) advertise global payroll for employees outside the US on their website.	National	8.3	36	Step 5
S-FEAT-206	1% of local providers (n = 159) advertise global payroll for employees outside the US on their website.	Local	0.6	159	Step 5
S-FEAT-207	0% of local providers in the Northeast (n = 35) advertise global payroll for employees outside the US on their website.	Local: Northeast	0.0	35	Step 5
S-FEAT-208	0% of local providers in the Midwest (n = 31) advertise global payroll for employees outside the US on their website.	Local: Midwest	0.0	31	Step 5
S-FEAT-209	0% of local providers in the South (n = 55) advertise global payroll for employees outside the US on their website.	Local: South	0.0	55	Step 5
S-FEAT-210	3% of local providers in the West (n = 38) advertise global payroll for employees outside the US on their website.	Local: West	2.6	38	Step 5
S-FEAT-211	0 of 1 providers in business under 5 years advertise global payroll for employees outside the US on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-212	0 of 15 providers in business 5 to 14 years advertise global payroll for employees outside the US on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-FEAT-213	2% of providers in business 15 to 29 years (n = 56) advertise global payroll for employees outside the US on their website.	Years: 15 to 29	1.8	56	Step 5
S-FEAT-214	5% of providers in business 30 or more years (n = 58) advertise global payroll for employees outside the US on their website.	Years: 30 or more	5.2	58	Step 5
S-FEAT-215	0 of 13 self-serve software providers advertise global payroll for employees outside the US on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-FEAT-216	1% of full-service providers (n = 156) advertise global payroll for employees outside the US on their website.	Delivery: full-service	1.3	156	Step 5
S-FEAT-217	8% of providers offering both self-serve and full-service (n = 26) advertise global payroll for employees outside the US on their website.	Delivery: both	7.7	26	Step 5
S-FEAT-218	1 of 7 local providers running their own software advertise global payroll for employees outside the US on their website.	Local platform: own	1 of 7	7	Step 5
S-FEAT-219	0% of local providers on a licensed platform (n = 108) advertise global payroll for employees outside the US on their website.	Local platform: licensed	0.0	108	Step 5
S-FEAT-220	0% of providers that publish pricing (n = 32) advertise global payroll for employees outside the US on their website.	Pricing: published	0.0	32	Step 5
S-FEAT-221	2% of quote-only providers (n = 163) advertise global payroll for employees outside the US on their website.	Pricing: quote only	2.5	163	Step 5
S-FEAT-222	0 of 9 payroll-only providers advertise global payroll for employees outside the US on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-FEAT-223	3% of providers with 1 to 3 add-on services (n = 33) advertise global payroll for employees outside the US on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-FEAT-224	2% of providers with 4 or more add-on services (n = 153) advertise global payroll for employees outside the US on their website.	Service breadth: 4 or more add-ons	2.0	153	Step 5
S-FEAT-225	1% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise global payroll for employees outside the US on their website.	Size focus: advertises 1 to 10	1.5	137	Step 5
S-FEAT-226	5% of providers advertising to businesses with 51 or more employees (n = 42) advertise global payroll for employees outside the US on their website.	Size focus: advertises 51 or more	4.8	42	Step 5
S-FEAT-227	1% of providers rated 4.5 and up stars (n = 150) advertise global payroll for employees outside the US on their website.	Rating: 4.5 and up	1.3	150	Step 5
S-FEAT-228	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise global payroll for employees outside the US on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-229	1 of 10 providers rated below 4.0 stars advertise global payroll for employees outside the US on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-FEAT-230	0% of providers with 10 to 49 reviews (n = 96) advertise global payroll for employees outside the US on their website.	Reviews: 10 to 49	0.0	96	Step 5
S-FEAT-231	3% of providers with 50 to 99 reviews (n = 33) advertise global payroll for employees outside the US on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-FEAT-232	4% of providers with 100 or more reviews (n = 46) advertise global payroll for employees outside the US on their website.	Reviews: 100 or more	4.3	46	Step 5
S-FEAT-233	47% of payroll providers studied (n = 195) advertise multi-state payroll on their website.	All providers	47.2	195	Step 5
S-FEAT-234	75% of national providers (n = 36) advertise multi-state payroll on their website.	National	75.0	36	Step 5
S-FEAT-235	41% of local providers (n = 159) advertise multi-state payroll on their website.	Local	40.9	159	Step 5
S-FEAT-236	43% of local providers in the Northeast (n = 35) advertise multi-state payroll on their website.	Local: Northeast	42.9	35	Step 5
S-FEAT-237	16% of local providers in the Midwest (n = 31) advertise multi-state payroll on their website.	Local: Midwest	16.1	31	Step 5
S-FEAT-238	44% of local providers in the South (n = 55) advertise multi-state payroll on their website.	Local: South	43.6	55	Step 5
S-FEAT-239	55% of local providers in the West (n = 38) advertise multi-state payroll on their website.	Local: West	55.3	38	Step 5
S-FEAT-240	1 of 1 providers in business under 5 years advertise multi-state payroll on their website.	Years: under 5	1 of 1	1	Step 5
S-FEAT-241	7 of 15 providers in business 5 to 14 years advertise multi-state payroll on their website.	Years: 5 to 14	7 of 15	15	Step 5
S-FEAT-242	57% of providers in business 15 to 29 years (n = 56) advertise multi-state payroll on their website.	Years: 15 to 29	57.1	56	Step 5
S-FEAT-243	50% of providers in business 30 or more years (n = 58) advertise multi-state payroll on their website.	Years: 30 or more	50.0	58	Step 5
S-FEAT-244	10 of 13 self-serve software providers advertise multi-state payroll on their website.	Delivery: self-serve	10 of 13	13	Step 5
S-FEAT-245	40% of full-service providers (n = 156) advertise multi-state payroll on their website.	Delivery: full-service	39.7	156	Step 5
S-FEAT-246	77% of providers offering both self-serve and full-service (n = 26) advertise multi-state payroll on their website.	Delivery: both	76.9	26	Step 5
S-FEAT-247	5 of 7 local providers running their own software advertise multi-state payroll on their website.	Local platform: own	5 of 7	7	Step 5
S-FEAT-248	42% of local providers on a licensed platform (n = 108) advertise multi-state payroll on their website.	Local platform: licensed	41.7	108	Step 5
S-FEAT-249	66% of providers that publish pricing (n = 32) advertise multi-state payroll on their website.	Pricing: published	65.6	32	Step 5
S-FEAT-250	44% of quote-only providers (n = 163) advertise multi-state payroll on their website.	Pricing: quote only	43.6	163	Step 5
S-FEAT-251	2 of 9 payroll-only providers advertise multi-state payroll on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-FEAT-252	33% of providers with 1 to 3 add-on services (n = 33) advertise multi-state payroll on their website.	Service breadth: 1 to 3 add-ons	33.3	33	Step 5
S-FEAT-253	52% of providers with 4 or more add-on services (n = 153) advertise multi-state payroll on their website.	Service breadth: 4 or more add-ons	51.6	153	Step 5
S-FEAT-254	47% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise multi-state payroll on their website.	Size focus: advertises 1 to 10	46.7	137	Step 5
S-FEAT-255	64% of providers advertising to businesses with 51 or more employees (n = 42) advertise multi-state payroll on their website.	Size focus: advertises 51 or more	64.3	42	Step 5
S-FEAT-256	43% of providers rated 4.5 and up stars (n = 150) advertise multi-state payroll on their website.	Rating: 4.5 and up	43.3	150	Step 5
S-FEAT-257	60% of providers rated 4.0 to 4.49 stars (n = 35) advertise multi-state payroll on their website.	Rating: 4.0 to 4.49	60.0	35	Step 5
S-FEAT-258	6 of 10 providers rated below 4.0 stars advertise multi-state payroll on their website.	Rating: below 4.0	6 of 10	10	Step 5
S-FEAT-259	40% of providers with 10 to 49 reviews (n = 96) advertise multi-state payroll on their website.	Reviews: 10 to 49	39.6	96	Step 5
S-FEAT-260	45% of providers with 50 to 99 reviews (n = 33) advertise multi-state payroll on their website.	Reviews: 50 to 99	45.5	33	Step 5
S-FEAT-261	63% of providers with 100 or more reviews (n = 46) advertise multi-state payroll on their website.	Reviews: 100 or more	63.0	46	Step 5
S-FEAT-262	13% of payroll providers studied (n = 195) advertise tip handling and reporting on their website.	All providers	13.3	195	Step 5
S-FEAT-263	11% of national providers (n = 36) advertise tip handling and reporting on their website.	National	11.1	36	Step 5
S-FEAT-264	14% of local providers (n = 159) advertise tip handling and reporting on their website.	Local	13.8	159	Step 5
S-FEAT-265	23% of local providers in the Northeast (n = 35) advertise tip handling and reporting on their website.	Local: Northeast	22.9	35	Step 5
S-FEAT-266	10% of local providers in the Midwest (n = 31) advertise tip handling and reporting on their website.	Local: Midwest	9.7	31	Step 5
S-FEAT-267	16% of local providers in the South (n = 55) advertise tip handling and reporting on their website.	Local: South	16.4	55	Step 5
S-FEAT-268	5% of local providers in the West (n = 38) advertise tip handling and reporting on their website.	Local: West	5.3	38	Step 5
S-FEAT-269	0 of 1 providers in business under 5 years advertise tip handling and reporting on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-270	1 of 15 providers in business 5 to 14 years advertise tip handling and reporting on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-FEAT-271	12% of providers in business 15 to 29 years (n = 56) advertise tip handling and reporting on their website.	Years: 15 to 29	12.5	56	Step 5
S-FEAT-272	10% of providers in business 30 or more years (n = 58) advertise tip handling and reporting on their website.	Years: 30 or more	10.3	58	Step 5
S-FEAT-273	4 of 13 self-serve software providers advertise tip handling and reporting on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-FEAT-274	13% of full-service providers (n = 156) advertise tip handling and reporting on their website.	Delivery: full-service	13.5	156	Step 5
S-FEAT-275	4% of providers offering both self-serve and full-service (n = 26) advertise tip handling and reporting on their website.	Delivery: both	3.8	26	Step 5
S-FEAT-276	3 of 7 local providers running their own software advertise tip handling and reporting on their website.	Local platform: own	3 of 7	7	Step 5
S-FEAT-277	15% of local providers on a licensed platform (n = 108) advertise tip handling and reporting on their website.	Local platform: licensed	14.8	108	Step 5
S-FEAT-278	16% of providers that publish pricing (n = 32) advertise tip handling and reporting on their website.	Pricing: published	15.6	32	Step 5
S-FEAT-279	13% of quote-only providers (n = 163) advertise tip handling and reporting on their website.	Pricing: quote only	12.9	163	Step 5
S-FEAT-280	1 of 9 payroll-only providers advertise tip handling and reporting on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-FEAT-281	6% of providers with 1 to 3 add-on services (n = 33) advertise tip handling and reporting on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-FEAT-282	15% of providers with 4 or more add-on services (n = 153) advertise tip handling and reporting on their website.	Service breadth: 4 or more add-ons	15.0	153	Step 5
S-FEAT-283	15% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise tip handling and reporting on their website.	Size focus: advertises 1 to 10	14.6	137	Step 5
S-FEAT-284	14% of providers advertising to businesses with 51 or more employees (n = 42) advertise tip handling and reporting on their website.	Size focus: advertises 51 or more	14.3	42	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-285	15% of providers rated 4.5 and up stars (n = 150) advertise tip handling and reporting on their website.	Rating: 4.5 and up	14.7	150	Step 5
S-FEAT-286	11% of providers rated 4.0 to 4.49 stars (n = 35) advertise tip handling and reporting on their website.	Rating: 4.0 to 4.49	11.4	35	Step 5
S-FEAT-287	0 of 10 providers rated below 4.0 stars advertise tip handling and reporting on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-FEAT-288	9% of providers with 10 to 49 reviews (n = 96) advertise tip handling and reporting on their website.	Reviews: 10 to 49	9.4	96	Step 5
S-FEAT-289	24% of providers with 50 to 99 reviews (n = 33) advertise tip handling and reporting on their website.	Reviews: 50 to 99	24.2	33	Step 5
S-FEAT-290	13% of providers with 100 or more reviews (n = 46) advertise tip handling and reporting on their website.	Reviews: 100 or more	13.0	46	Step 5
S-FEAT-291	13% of payroll providers studied (n = 195) advertise certified payroll for prevailing wage jobs on their website.	All providers	13.3	195	Step 5
S-FEAT-292	11% of national providers (n = 36) advertise certified payroll for prevailing wage jobs on their website.	National	11.1	36	Step 5
S-FEAT-293	14% of local providers (n = 159) advertise certified payroll for prevailing wage jobs on their website.	Local	13.8	159	Step 5
S-FEAT-294	20% of local providers in the Northeast (n = 35) advertise certified payroll for prevailing wage jobs on their website.	Local: Northeast	20.0	35	Step 5
S-FEAT-295	6% of local providers in the Midwest (n = 31) advertise certified payroll for prevailing wage jobs on their website.	Local: Midwest	6.5	31	Step 5
S-FEAT-296	11% of local providers in the South (n = 55) advertise certified payroll for prevailing wage jobs on their website.	Local: South	10.9	55	Step 5
S-FEAT-297	18% of local providers in the West (n = 38) advertise certified payroll for prevailing wage jobs on their website.	Local: West	18.4	38	Step 5
S-FEAT-298	0 of 1 providers in business under 5 years advertise certified payroll for prevailing wage jobs on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-299	2 of 15 providers in business 5 to 14 years advertise certified payroll for prevailing wage jobs on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-FEAT-300	20% of providers in business 15 to 29 years (n = 56) advertise certified payroll for prevailing wage jobs on their website.	Years: 15 to 29	19.6	56	Step 5
S-FEAT-301	16% of providers in business 30 or more years (n = 58) advertise certified payroll for prevailing wage jobs on their website.	Years: 30 or more	15.5	58	Step 5
S-FEAT-302	2 of 13 self-serve software providers advertise certified payroll for prevailing wage jobs on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-FEAT-303	13% of full-service providers (n = 156) advertise certified payroll for prevailing wage jobs on their website.	Delivery: full-service	13.5	156	Step 5
S-FEAT-304	12% of providers offering both self-serve and full-service (n = 26) advertise certified payroll for prevailing wage jobs on their website.	Delivery: both	11.5	26	Step 5
S-FEAT-305	2 of 7 local providers running their own software advertise certified payroll for prevailing wage jobs on their website.	Local platform: own	2 of 7	7	Step 5
S-FEAT-306	9% of local providers on a licensed platform (n = 108) advertise certified payroll for prevailing wage jobs on their website.	Local platform: licensed	9.3	108	Step 5
S-FEAT-307	12% of providers that publish pricing (n = 32) advertise certified payroll for prevailing wage jobs on their website.	Pricing: published	12.5	32	Step 5
S-FEAT-308	13% of quote-only providers (n = 163) advertise certified payroll for prevailing wage jobs on their website.	Pricing: quote only	13.5	163	Step 5
S-FEAT-309	2 of 9 payroll-only providers advertise certified payroll for prevailing wage jobs on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-FEAT-310	15% of providers with 1 to 3 add-on services (n = 33) advertise certified payroll for prevailing wage jobs on their website.	Service breadth: 1 to 3 add-ons	15.2	33	Step 5
S-FEAT-311	12% of providers with 4 or more add-on services (n = 153) advertise certified payroll for prevailing wage jobs on their website.	Service breadth: 4 or more add-ons	12.4	153	Step 5
S-FEAT-312	15% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise certified payroll for prevailing wage jobs on their website.	Size focus: advertises 1 to 10	15.3	137	Step 5
S-FEAT-313	12% of providers advertising to businesses with 51 or more employees (n = 42) advertise certified payroll for prevailing wage jobs on their website.	Size focus: advertises 51 or more	11.9	42	Step 5
S-FEAT-314	11% of providers rated 4.5 and up stars (n = 150) advertise certified payroll for prevailing wage jobs on their website.	Rating: 4.5 and up	11.3	150	Step 5
S-FEAT-315	17% of providers rated 4.0 to 4.49 stars (n = 35) advertise certified payroll for prevailing wage jobs on their website.	Rating: 4.0 to 4.49	17.1	35	Step 5
S-FEAT-316	3 of 10 providers rated below 4.0 stars advertise certified payroll for prevailing wage jobs on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-FEAT-317	9% of providers with 10 to 49 reviews (n = 96) advertise certified payroll for prevailing wage jobs on their website.	Reviews: 10 to 49	9.4	96	Step 5
S-FEAT-318	15% of providers with 50 to 99 reviews (n = 33) advertise certified payroll for prevailing wage jobs on their website.	Reviews: 50 to 99	15.2	33	Step 5
S-FEAT-319	13% of providers with 100 or more reviews (n = 46) advertise certified payroll for prevailing wage jobs on their website.	Reviews: 100 or more	13.0	46	Step 5
S-FEAT-320	49% of payroll providers studied (n = 195) advertise wage garnishment processing on their website.	All providers	49.2	195	Step 5
S-FEAT-321	44% of national providers (n = 36) advertise wage garnishment processing on their website.	National	44.4	36	Step 5
S-FEAT-322	50% of local providers (n = 159) advertise wage garnishment processing on their website.	Local	50.3	159	Step 5
S-FEAT-323	34% of local providers in the Northeast (n = 35) advertise wage garnishment processing on their website.	Local: Northeast	34.3	35	Step 5
S-FEAT-324	61% of local providers in the Midwest (n = 31) advertise wage garnishment processing on their website.	Local: Midwest	61.3	31	Step 5
S-FEAT-325	47% of local providers in the South (n = 55) advertise wage garnishment processing on their website.	Local: South	47.3	55	Step 5
S-FEAT-326	61% of local providers in the West (n = 38) advertise wage garnishment processing on their website.	Local: West	60.5	38	Step 5
S-FEAT-327	0 of 1 providers in business under 5 years advertise wage garnishment processing on their website.	Years: under 5	0 of 1	1	Step 5
S-FEAT-328	6 of 15 providers in business 5 to 14 years advertise wage garnishment processing on their website.	Years: 5 to 14	6 of 15	15	Step 5
S-FEAT-329	54% of providers in business 15 to 29 years (n = 56) advertise wage garnishment processing on their website.	Years: 15 to 29	53.6	56	Step 5
S-FEAT-330	45% of providers in business 30 or more years (n = 58) advertise wage garnishment processing on their website.	Years: 30 or more	44.8	58	Step 5
S-FEAT-331	5 of 13 self-serve software providers advertise wage garnishment processing on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-FEAT-332	49% of full-service providers (n = 156) advertise wage garnishment processing on their website.	Delivery: full-service	49.4	156	Step 5
S-FEAT-333	54% of providers offering both self-serve and full-service (n = 26) advertise wage garnishment processing on their website.	Delivery: both	53.8	26	Step 5
S-FEAT-334	3 of 7 local providers running their own software advertise wage garnishment processing on their website.	Local platform: own	3 of 7	7	Step 5
S-FEAT-335	54% of local providers on a licensed platform (n = 108) advertise wage garnishment processing on their website.	Local platform: licensed	53.7	108	Step 5
S-FEAT-336	38% of providers that publish pricing (n = 32) advertise wage garnishment processing on their website.	Pricing: published	37.5	32	Step 5
S-FEAT-337	52% of quote-only providers (n = 163) advertise wage garnishment processing on their website.	Pricing: quote only	51.5	163	Step 5
S-FEAT-338	5 of 9 payroll-only providers advertise wage garnishment processing on their website.	Service breadth: payroll only	5 of 9	9	Step 5
S-FEAT-339	45% of providers with 1 to 3 add-on services (n = 33) advertise wage garnishment processing on their website.	Service breadth: 1 to 3 add-ons	45.5	33	Step 5
S-FEAT-340	50% of providers with 4 or more add-on services (n = 153) advertise wage garnishment processing on their website.	Service breadth: 4 or more add-ons	49.7	153	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-FEAT-341	48% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise wage garnishment processing on their website.	Size focus: advertises 1 to 10	48.2	137	Step 5
S-FEAT-342	55% of providers advertising to businesses with 51 or more employees (n = 42) advertise wage garnishment processing on their website.	Size focus: advertises 51 or more	54.8	42	Step 5
S-FEAT-343	48% of providers rated 4.5 and up stars (n = 150) advertise wage garnishment processing on their website.	Rating: 4.5 and up	48.0	150	Step 5
S-FEAT-344	60% of providers rated 4.0 to 4.49 stars (n = 35) advertise wage garnishment processing on their website.	Rating: 4.0 to 4.49	60.0	35	Step 5
S-FEAT-345	3 of 10 providers rated below 4.0 stars advertise wage garnishment processing on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-FEAT-346	58% of providers with 10 to 49 reviews (n = 96) advertise wage garnishment processing on their website.	Reviews: 10 to 49	58.3	96	Step 5
S-FEAT-347	39% of providers with 50 to 99 reviews (n = 33) advertise wage garnishment processing on their website.	Reviews: 50 to 99	39.4	33	Step 5
S-FEAT-348	35% of providers with 100 or more reviews (n = 46) advertise wage garnishment processing on their website.	Reviews: 100 or more	34.8	46	Step 5
S-FEAT-349	23% of payroll providers studied (n = 195) advertise weekly pay on their website.	All providers	22.6	195	Step 5
S-FEAT-350	11% of national providers (n = 36) advertise weekly pay on their website.	National	11.1	36	Step 5
S-FEAT-351	25% of local providers (n = 159) advertise weekly pay on their website.	Local	25.2	159	Step 5
S-FEAT-352	20% of local providers in the Northeast (n = 35) advertise weekly pay on their website.	Local: Northeast	20.0	35	Step 5
S-FEAT-353	16% of local providers in the Midwest (n = 31) advertise weekly pay on their website.	Local: Midwest	16.1	31	Step 5
S-FEAT-354	33% of local providers in the South (n = 55) advertise weekly pay on their website.	Local: South	32.7	55	Step 5
S-FEAT-355	26% of local providers in the West (n = 38) advertise weekly pay on their website.	Local: West	26.3	38	Step 5
S-FEAT-356	6% of payroll providers studied (n = 195) advertise next-day or same-day direct deposit on their website.	All providers	6.2	195	Step 5
S-FEAT-357	19% of national providers (n = 36) advertise next-day or same-day direct deposit on their website.	National	19.4	36	Step 5
S-FEAT-358	3% of local providers (n = 159) advertise next-day or same-day direct deposit on their website.	Local	3.1	159	Step 5
S-FEAT-359	3% of local providers in the Northeast (n = 35) advertise next-day or same-day direct deposit on their website.	Local: Northeast	2.9	35	Step 5
S-FEAT-360	3% of local providers in the Midwest (n = 31) advertise next-day or same-day direct deposit on their website.	Local: Midwest	3.2	31	Step 5
S-FEAT-361	0% of local providers in the South (n = 55) advertise next-day or same-day direct deposit on their website.	Local: South	0.0	55	Step 5
S-FEAT-362	8% of local providers in the West (n = 38) advertise next-day or same-day direct deposit on their website.	Local: West	7.9	38	Step 5
S-DIST-019	91% of payroll providers studied (n = 195) have a direct deposit speed stated of "not stated" on their website.	All providers	90.8	195	Step 5
S-DIST-020	4% of payroll providers studied (n = 195) have a direct deposit speed stated of "next-day" on their website.	All providers	3.6	195	Step 5
S-DIST-021	3% of payroll providers studied (n = 195) have a direct deposit speed stated of "2-day" on their website.	All providers	2.6	195	Step 5
S-DIST-022	3% of payroll providers studied (n = 195) have a direct deposit speed stated of "same-day" on their website.	All providers	2.6	195	Step 5
S-DIST-023	1% of payroll providers studied (n = 195) have a direct deposit speed stated of "4-day" on their website.	All providers	0.5	195	Step 5
S-DIST-024	75% of national providers (n = 36) have a direct deposit speed stated of "not stated" on their website.	National	75.0	36	Step 5
S-DIST-025	11% of national providers (n = 36) have a direct deposit speed stated of "same-day" on their website.	National	11.1	36	Step 5
S-DIST-026	8% of national providers (n = 36) have a direct deposit speed stated of "next-day" on their website.	National	8.3	36	Step 5
S-DIST-027	6% of national providers (n = 36) have a direct deposit speed stated of "2-day" on their website.	National	5.6	36	Step 5
S-DIST-028	94% of local providers (n = 159) have a direct deposit speed stated of "not stated" on their website.	Local	94.3	159	Step 5
S-DIST-029	3% of local providers (n = 159) have a direct deposit speed stated of "next-day" on their website.	Local	2.5	159	Step 5
S-DIST-030	2% of local providers (n = 159) have a direct deposit speed stated of "2-day" on their website.	Local	1.9	159	Step 5
S-DIST-031	1% of local providers (n = 159) have a direct deposit speed stated of "same-day" on their website.	Local	0.6	159	Step 5
S-DIST-032	1% of local providers (n = 159) have a direct deposit speed stated of "4-day" on their website.	Local	0.6	159	Step 5

Tax and compliance (319 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TAX-001	91% of payroll providers studied (n = 195) advertise federal and state payroll tax filing and deposits on their website.	All providers	90.8	195	Step 5
S-TAX-002	94% of national providers (n = 36) advertise federal and state payroll tax filing and deposits on their website.	National	94.4	36	Step 5
S-TAX-003	90% of local providers (n = 159) advertise federal and state payroll tax filing and deposits on their website.	Local	89.9	159	Step 5
S-TAX-004	100% of local providers in the Northeast (n = 35) advertise federal and state payroll tax filing and deposits on their website.	Local: Northeast	100.0	35	Step 5
S-TAX-005	77% of local providers in the Midwest (n = 31) advertise federal and state payroll tax filing and deposits on their website.	Local: Midwest	77.4	31	Step 5
S-TAX-006	96% of local providers in the South (n = 55) advertise federal and state payroll tax filing and deposits on their website.	Local: South	96.4	55	Step 5
S-TAX-007	82% of local providers in the West (n = 38) advertise federal and state payroll tax filing and deposits on their website.	Local: West	81.6	38	Step 5
S-TAX-008	1 of 1 providers in business under 5 years advertise federal and state payroll tax filing and deposits on their website.	Years: under 5	1 of 1	1	Step 5
S-TAX-009	13 of 15 providers in business 5 to 14 years advertise federal and state payroll tax filing and deposits on their website.	Years: 5 to 14	13 of 15	15	Step 5
S-TAX-010	89% of providers in business 15 to 29 years (n = 56) advertise federal and state payroll tax filing and deposits on their website.	Years: 15 to 29	89.3	56	Step 5
S-TAX-011	95% of providers in business 30 or more years (n = 58) advertise federal and state payroll tax filing and deposits on their website.	Years: 30 or more	94.8	58	Step 5
S-TAX-012	13 of 13 self-serve software providers advertise federal and state payroll tax filing and deposits on their website.	Delivery: self-serve	13 of 13	13	Step 5
S-TAX-013	89% of full-service providers (n = 156) advertise federal and state payroll tax filing and deposits on their website.	Delivery: full-service	89.1	156	Step 5
S-TAX-014	96% of providers offering both self-serve and full-service (n = 26) advertise federal and state payroll tax filing and deposits on their website.	Delivery: both	96.2	26	Step 5
S-TAX-015	6 of 7 local providers running their own software advertise federal and state payroll tax filing and deposits on their website.	Local platform: own	6 of 7	7	Step 5
S-TAX-016	94% of local providers on a licensed platform (n = 108) advertise federal and state payroll tax filing and deposits on their website.	Local platform: licensed	93.5	108	Step 5
S-TAX-017	94% of providers that publish pricing (n = 32) advertise federal and state payroll tax filing and deposits on their website.	Pricing: published	93.8	32	Step 5
S-TAX-018	90% of quote-only providers (n = 163) advertise federal and state payroll tax filing and deposits on their website.	Pricing: quote only	90.2	163	Step 5
S-TAX-019	8 of 9 payroll-only providers advertise federal and state payroll tax filing and deposits on their website.	Service breadth: payroll only	8 of 9	9	Step 5
S-TAX-020	85% of providers with 1 to 3 add-on services (n = 33) advertise federal and state payroll tax filing and deposits on their website.	Service breadth: 1 to 3 add-ons	84.8	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-TAX-021	92% of providers with 4 or more add-on services (n = 153) advertise federal and state payroll tax filing and deposits on their website.	Service breadth: 4 or more add-ons	92.2	153	Step 5	
S-TAX-022	91% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise federal and state payroll tax filing and deposits on their website.	Size focus: advertises 1 to 10	90.5	137	Step 5	
S-TAX-023	83% of providers advertising to businesses with 51 or more employees (n = 42) advertise federal and state payroll tax filing and deposits on their website.	Size focus: advertises 51 or more	83.3	42	Step 5	
S-TAX-024	93% of providers rated 4.5 and up stars (n = 150) advertise federal and state payroll tax filing and deposits on their website.	Rating: 4.5 and up	92.7	150	Step 5	
S-TAX-025	91% of providers rated 4.0 to 4.49 stars (n = 35) advertise federal and state payroll tax filing and deposits on their website.	Rating: 4.0 to 4.49	91.4	35	Step 5	
S-TAX-026	6 of 10 providers rated below 4.0 stars advertise federal and state payroll tax filing and deposits on their website.	Rating: below 4.0	6 of 10	10	Step 5	
S-TAX-027	89% of providers with 10 to 49 reviews (n = 96) advertise federal and state payroll tax filing and deposits on their website.	Reviews: 10 to 49	88.5	96	Step 5	
S-TAX-028	85% of providers with 50 to 99 reviews (n = 33) advertise federal and state payroll tax filing and deposits on their website.	Reviews: 50 to 99	84.8	33	Step 5	
S-TAX-029	100% of providers with 100 or more reviews (n = 46) advertise federal and state payroll tax filing and deposits on their website.	Reviews: 100 or more	100.0	46	Step 5	
S-TAX-030	42% of payroll providers studied (n = 195) advertise local income tax filing on their website.	All providers	41.5	195	Step 5	
S-TAX-031	64% of national providers (n = 36) advertise local income tax filing on their website.	National	63.9	36	Step 5	
S-TAX-032	36% of local providers (n = 159) advertise local income tax filing on their website.	Local	36.5	159	Step 5	
S-TAX-033	51% of local providers in the Northeast (n = 35) advertise local income tax filing on their website.	Local: Northeast	51.4	35	Step 5	
S-TAX-034	39% of local providers in the Midwest (n = 31) advertise local income tax filing on their website.	Local: Midwest	38.7	31	Step 5	
S-TAX-035	35% of local providers in the South (n = 55) advertise local income tax filing on their website.	Local: South	34.5	55	Step 5	
S-TAX-036	24% of local providers in the West (n = 38) advertise local income tax filing on their website.	Local: West	23.7	38	Step 5	
S-TAX-037	1 of 1 providers in business under 5 years advertise local income tax filing on their website.	Years: under 5	1 of 1	1	Step 5	
S-TAX-038	4 of 15 providers in business 5 to 14 years advertise local income tax filing on their website.	Years: 5 to 14	4 of 15	15	Step 5	
S-TAX-039	39% of providers in business 15 to 29 years (n = 56) advertise local income tax filing on their website.	Years: 15 to 29	39.3	56	Step 5	
S-TAX-040	48% of providers in business 30 or more years (n = 58) advertise local income tax filing on their website.	Years: 30 or more	48.3	58	Step 5	
S-TAX-041	7 of 13 self-serve software providers advertise local income tax filing on their website.	Delivery: self-serve	7 of 13	13	Step 5	
S-TAX-042	39% of full-service providers (n = 156) advertise local income tax filing on their website.	Delivery: full-service	39.1	156	Step 5	
S-TAX-043	50% of providers offering both self-serve and full-service (n = 26) advertise local income tax filing on their website.	Delivery: both	50.0	26	Step 5	
S-TAX-044	3 of 7 local providers running their own software advertise local income tax filing on their website.	Local platform: own	3 of 7	7	Step 5	
S-TAX-045	35% of local providers on a licensed platform (n = 108) advertise local income tax filing on their website.	Local platform: licensed	35.2	108	Step 5	
S-TAX-046	50% of providers that publish pricing (n = 32) advertise local income tax filing on their website.	Pricing: published	50.0	32	Step 5	
S-TAX-047	40% of quote-only providers (n = 163) advertise local income tax filing on their website.	Pricing: quote only	39.9	163	Step 5	
S-TAX-048	3 of 9 payroll-only providers advertise local income tax filing on their website.	Service breadth: payroll only	3 of 9	9	Step 5	
S-TAX-049	21% of providers with 1 to 3 add-on services (n = 33) advertise local income tax filing on their website.	Service breadth: 1 to 3 add-ons	21.2	33	Step 5	
S-TAX-050	46% of providers with 4 or more add-on services (n = 153) advertise local income tax filing on their website.	Service breadth: 4 or more add-ons	46.4	153	Step 5	
S-TAX-051	40% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise local income tax filing on their website.	Size focus: advertises 1 to 10	40.1	137	Step 5	
S-TAX-052	50% of providers advertising to businesses with 51 or more employees (n = 42) advertise local income tax filing on their website.	Size focus: advertises 51 or more	50.0	42	Step 5	
S-TAX-053	41% of providers rated 4.5 and up stars (n = 150) advertise local income tax filing on their website.	Rating: 4.5 and up	40.7	150	Step 5	
S-TAX-054	46% of providers rated 4.0 to 4.49 stars (n = 35) advertise local income tax filing on their website.	Rating: 4.0 to 4.49	45.7	35	Step 5	
S-TAX-055	4 of 10 providers rated below 4.0 stars advertise local income tax filing on their website.	Rating: below 4.0	4 of 10	10	Step 5	
S-TAX-056	33% of providers with 10 to 49 reviews (n = 96) advertise local income tax filing on their website.	Reviews: 10 to 49	33.3	96	Step 5	
S-TAX-057	52% of providers with 50 to 99 reviews (n = 33) advertise local income tax filing on their website.	Reviews: 50 to 99	51.5	33	Step 5	
S-TAX-058	61% of providers with 100 or more reviews (n = 46) advertise local income tax filing on their website.	Reviews: 100 or more	60.9	46	Step 5	
S-TAX-059	67% of payroll providers studied (n = 195) advertise W-2 and 1099 year-end forms on their website.	All providers	67.2	195	Step 5	
S-TAX-060	75% of national providers (n = 36) advertise W-2 and 1099 year-end forms on their website.	National	75.0	36	Step 5	
S-TAX-061	65% of local providers (n = 159) advertise W-2 and 1099 year-end forms on their website.	Local	65.4	159	Step 5	
S-TAX-062	60% of local providers in the Northeast (n = 35) advertise W-2 and 1099 year-end forms on their website.	Local: Northeast	60.0	35	Step 5	
S-TAX-063	61% of local providers in the Midwest (n = 31) advertise W-2 and 1099 year-end forms on their website.	Local: Midwest	61.3	31	Step 5	
S-TAX-064	65% of local providers in the South (n = 55) advertise W-2 and 1099 year-end forms on their website.	Local: South	65.5	55	Step 5	
S-TAX-065	74% of local providers in the West (n = 38) advertise W-2 and 1099 year-end forms on their website.	Local: West	73.7	38	Step 5	
S-TAX-066	0 of 1 providers in business under 5 years advertise W-2 and 1099 year-end forms on their website.	Years: under 5	0 of 1	1	Step 5	
S-TAX-067	8 of 15 providers in business 5 to 14 years advertise W-2 and 1099 year-end forms on their website.	Years: 5 to 14	8 of 15	15	Step 5	
S-TAX-068	66% of providers in business 15 to 29 years (n = 56) advertise W-2 and 1099 year-end forms on their website.	Years: 15 to 29	66.1	56	Step 5	
S-TAX-069	67% of providers in business 30 or more years (n = 58) advertise W-2 and 1099 year-end forms on their website.	Years: 30 or more	67.2	58	Step 5	
S-TAX-070	10 of 13 self-serve software providers advertise W-2 and 1099 year-end forms on their website.	Delivery: self-serve	10 of 13	13	Step 5	
S-TAX-071	66% of full-service providers (n = 156) advertise W-2 and 1099 year-end forms on their website.	Delivery: full-service	66.0	156	Step 5	
S-TAX-072	69% of providers offering both self-serve and full-service (n = 26) advertise W-2 and 1099 year-end forms on their website.	Delivery: both	69.2	26	Step 5	
S-TAX-073	5 of 7 local providers running their own software advertise W-2 and 1099 year-end forms on their website.	Local platform: own	5 of 7	7	Step 5	
S-TAX-074	66% of local providers on a licensed platform (n = 108) advertise W-2 and 1099 year-end forms on their website.	Local platform: licensed	65.7	108	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TAX-075	78% of providers that publish pricing (n = 32) advertise W-2 and 1099 year-end forms on their website.	Pricing: published	78.1	32	Step 5
S-TAX-076	65% of quote-only providers (n = 163) advertise W-2 and 1099 year-end forms on their website.	Pricing: quote only	65.0	163	Step 5
S-TAX-077	6 of 9 payroll-only providers advertise W-2 and 1099 year-end forms on their website.	Service breadth: payroll only	6 of 9	9	Step 5
S-TAX-078	79% of providers with 1 to 3 add-on services (n = 33) advertise W-2 and 1099 year-end forms on their website.	Service breadth: 1 to 3 add-ons	78.8	33	Step 5
S-TAX-079	65% of providers with 4 or more add-on services (n = 153) advertise W-2 and 1099 year-end forms on their website.	Service breadth: 4 or more add-ons	64.7	153	Step 5
S-TAX-080	69% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise W-2 and 1099 year-end forms on their website.	Size focus: advertises 1 to 10	69.3	137	Step 5
S-TAX-081	71% of providers advertising to businesses with 51 or more employees (n = 42) advertise W-2 and 1099 year-end forms on their website.	Size focus: advertises 51 or more	71.4	42	Step 5
S-TAX-082	67% of providers rated 4.5 and up stars (n = 150) advertise W-2 and 1099 year-end forms on their website.	Rating: 4.5 and up	66.7	150	Step 5
S-TAX-083	77% of providers rated 4.0 to 4.49 stars (n = 35) advertise W-2 and 1099 year-end forms on their website.	Rating: 4.0 to 4.49	77.1	35	Step 5
S-TAX-084	4 of 10 providers rated below 4.0 stars advertise W-2 and 1099 year-end forms on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-TAX-085	66% of providers with 10 to 49 reviews (n = 96) advertise W-2 and 1099 year-end forms on their website.	Reviews: 10 to 49	65.6	96	Step 5
S-TAX-086	58% of providers with 50 to 99 reviews (n = 33) advertise W-2 and 1099 year-end forms on their website.	Reviews: 50 to 99	57.6	33	Step 5
S-TAX-087	72% of providers with 100 or more reviews (n = 46) advertise W-2 and 1099 year-end forms on their website.	Reviews: 100 or more	71.7	46	Step 5
S-TAX-088	36% of payroll providers studied (n = 195) advertise new hire reporting on their website.	All providers	35.9	195	Step 5
S-TAX-089	28% of national providers (n = 36) advertise new hire reporting on their website.	National	27.8	36	Step 5
S-TAX-090	38% of local providers (n = 159) advertise new hire reporting on their website.	Local	37.7	159	Step 5
S-TAX-091	29% of local providers in the Northeast (n = 35) advertise new hire reporting on their website.	Local: Northeast	28.6	35	Step 5
S-TAX-092	32% of local providers in the Midwest (n = 31) advertise new hire reporting on their website.	Local: Midwest	32.3	31	Step 5
S-TAX-093	33% of local providers in the South (n = 55) advertise new hire reporting on their website.	Local: South	32.7	55	Step 5
S-TAX-094	58% of local providers in the West (n = 38) advertise new hire reporting on their website.	Local: West	57.9	38	Step 5
S-TAX-095	0 of 1 providers in business under 5 years advertise new hire reporting on their website.	Years: under 5	0 of 1	1	Step 5
S-TAX-096	5 of 15 providers in business 5 to 14 years advertise new hire reporting on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-TAX-097	32% of providers in business 15 to 29 years (n = 56) advertise new hire reporting on their website.	Years: 15 to 29	32.1	56	Step 5
S-TAX-098	40% of providers in business 30 or more years (n = 58) advertise new hire reporting on their website.	Years: 30 or more	39.7	58	Step 5
S-TAX-099	3 of 13 self-serve software providers advertise new hire reporting on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-TAX-100	38% of full-service providers (n = 156) advertise new hire reporting on their website.	Delivery: full-service	37.8	156	Step 5
S-TAX-101	31% of providers offering both self-serve and full-service (n = 26) advertise new hire reporting on their website.	Delivery: both	30.8	26	Step 5
S-TAX-102	1 of 7 local providers running their own software advertise new hire reporting on their website.	Local platform: own	1 of 7	7	Step 5
S-TAX-103	36% of local providers on a licensed platform (n = 108) advertise new hire reporting on their website.	Local platform: licensed	36.1	108	Step 5
S-TAX-104	25% of providers that publish pricing (n = 32) advertise new hire reporting on their website.	Pricing: published	25.0	32	Step 5
S-TAX-105	38% of quote-only providers (n = 163) advertise new hire reporting on their website.	Pricing: quote only	38.0	163	Step 5
S-TAX-106	3 of 9 payroll-only providers advertise new hire reporting on their website.	Service breadth: payroll only	3 of 9	9	Step 5
S-TAX-107	48% of providers with 1 to 3 add-on services (n = 33) advertise new hire reporting on their website.	Service breadth: 1 to 3 add-ons	48.5	33	Step 5
S-TAX-108	33% of providers with 4 or more add-on services (n = 153) advertise new hire reporting on their website.	Service breadth: 4 or more add-ons	33.3	153	Step 5
S-TAX-109	39% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise new hire reporting on their website.	Size focus: advertises 1 to 10	39.4	137	Step 5
S-TAX-110	43% of providers advertising to businesses with 51 or more employees (n = 42) advertise new hire reporting on their website.	Size focus: advertises 51 or more	42.9	42	Step 5
S-TAX-111	37% of providers rated 4.5 and up stars (n = 150) advertise new hire reporting on their website.	Rating: 4.5 and up	36.7	150	Step 5
S-TAX-112	37% of providers rated 4.0 to 4.49 stars (n = 35) advertise new hire reporting on their website.	Rating: 4.0 to 4.49	37.1	35	Step 5
S-TAX-113	2 of 10 providers rated below 4.0 stars advertise new hire reporting on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-TAX-114	39% of providers with 10 to 49 reviews (n = 96) advertise new hire reporting on their website.	Reviews: 10 to 49	38.5	96	Step 5
S-TAX-115	33% of providers with 50 to 99 reviews (n = 33) advertise new hire reporting on their website.	Reviews: 50 to 99	33.3	33	Step 5
S-TAX-116	28% of providers with 100 or more reviews (n = 46) advertise new hire reporting on their website.	Reviews: 100 or more	28.3	46	Step 5
S-TAX-117	24% of payroll providers studied (n = 195) advertise ACA reporting on their website.	All providers	24.1	195	Step 5
S-TAX-118	17% of national providers (n = 36) advertise ACA reporting on their website.	National	16.7	36	Step 5
S-TAX-119	26% of local providers (n = 159) advertise ACA reporting on their website.	Local	25.8	159	Step 5
S-TAX-120	34% of local providers in the Northeast (n = 35) advertise ACA reporting on their website.	Local: Northeast	34.3	35	Step 5
S-TAX-121	29% of local providers in the Midwest (n = 31) advertise ACA reporting on their website.	Local: Midwest	29.0	31	Step 5
S-TAX-122	20% of local providers in the South (n = 55) advertise ACA reporting on their website.	Local: South	20.0	55	Step 5
S-TAX-123	24% of local providers in the West (n = 38) advertise ACA reporting on their website.	Local: West	23.7	38	Step 5
S-TAX-124	0 of 1 providers in business under 5 years advertise ACA reporting on their website.	Years: under 5	0 of 1	1	Step 5
S-TAX-125	4 of 15 providers in business 5 to 14 years advertise ACA reporting on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-TAX-126	23% of providers in business 15 to 29 years (n = 56) advertise ACA reporting on their website.	Years: 15 to 29	23.2	56	Step 5
S-TAX-127	28% of providers in business 30 or more years (n = 58) advertise ACA reporting on their website.	Years: 30 or more	27.6	58	Step 5
S-TAX-128	1 of 13 self-serve software providers advertise ACA reporting on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-TAX-129	28% of full-service providers (n = 156) advertise ACA reporting on their website.	Delivery: full-service	27.6	156	Step 5
S-TAX-130	12% of providers offering both self-serve and full-service (n = 26) advertise ACA reporting on their website.	Delivery: both	11.5	26	Step 5
S-TAX-131	2 of 7 local providers running their own software advertise ACA reporting on their website.	Local platform: own	2 of 7	7	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TAX-132	29% of local providers on a licensed platform (n = 108) advertise ACA reporting on their website.	Local platform: licensed	28.7	108	Step 5
S-TAX-133	12% of providers that publish pricing (n = 32) advertise ACA reporting on their website.	Pricing: published	12.5	32	Step 5
S-TAX-134	26% of quote-only providers (n = 163) advertise ACA reporting on their website.	Pricing: quote only	26.4	163	Step 5
S-TAX-135	0 of 9 payroll-only providers advertise ACA reporting on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-TAX-136	6% of providers with 1 to 3 add-on services (n = 33) advertise ACA reporting on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-TAX-137	29% of providers with 4 or more add-on services (n = 153) advertise ACA reporting on their website.	Service breadth: 4 or more add-ons	29.4	153	Step 5
S-TAX-138	23% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise ACA reporting on their website.	Size focus: advertises 1 to 10	22.6	137	Step 5
S-TAX-139	31% of providers advertising to businesses with 51 or more employees (n = 42) advertise ACA reporting on their website.	Size focus: advertises 51 or more	31.0	42	Step 5
S-TAX-140	23% of providers rated 4.5 and up stars (n = 150) advertise ACA reporting on their website.	Rating: 4.5 and up	23.3	150	Step 5
S-TAX-141	29% of providers rated 4.0 to 4.49 stars (n = 35) advertise ACA reporting on their website.	Rating: 4.0 to 4.49	28.6	35	Step 5
S-TAX-142	2 of 10 providers rated below 4.0 stars advertise ACA reporting on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-TAX-143	22% of providers with 10 to 49 reviews (n = 96) advertise ACA reporting on their website.	Reviews: 10 to 49	21.9	96	Step 5
S-TAX-144	33% of providers with 50 to 99 reviews (n = 33) advertise ACA reporting on their website.	Reviews: 50 to 99	33.3	33	Step 5
S-TAX-145	24% of providers with 100 or more reviews (n = 46) advertise ACA reporting on their website.	Reviews: 100 or more	23.9	46	Step 5
S-TAX-146	50% of payroll providers studied (n = 195) advertise pay-as-you-go workers' comp on their website.	All providers	50.3	195	Step 5
S-TAX-147	31% of national providers (n = 36) advertise pay-as-you-go workers' comp on their website.	National	30.6	36	Step 5
S-TAX-148	55% of local providers (n = 159) advertise pay-as-you-go workers' comp on their website.	Local	54.7	159	Step 5
S-TAX-149	80% of local providers in the Northeast (n = 35) advertise pay-as-you-go workers' comp on their website.	Local: Northeast	80.0	35	Step 5
S-TAX-150	42% of local providers in the Midwest (n = 31) advertise pay-as-you-go workers' comp on their website.	Local: Midwest	41.9	31	Step 5
S-TAX-151	49% of local providers in the South (n = 55) advertise pay-as-you-go workers' comp on their website.	Local: South	49.1	55	Step 5
S-TAX-152	50% of local providers in the West (n = 38) advertise pay-as-you-go workers' comp on their website.	Local: West	50.0	38	Step 5
S-TAX-153	1 of 1 providers in business under 5 years advertise pay-as-you-go workers' comp on their website.	Years: under 5	1 of 1	1	Step 5
S-TAX-154	7 of 15 providers in business 5 to 14 years advertise pay-as-you-go workers' comp on their website.	Years: 5 to 14	7 of 15	15	Step 5
S-TAX-155	48% of providers in business 15 to 29 years (n = 56) advertise pay-as-you-go workers' comp on their website.	Years: 15 to 29	48.2	56	Step 5
S-TAX-156	52% of providers in business 30 or more years (n = 58) advertise pay-as-you-go workers' comp on their website.	Years: 30 or more	51.7	58	Step 5
S-TAX-157	6 of 13 self-serve software providers advertise pay-as-you-go workers' comp on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-TAX-158	53% of full-service providers (n = 156) advertise pay-as-you-go workers' comp on their website.	Delivery: full-service	52.6	156	Step 5
S-TAX-159	38% of providers offering both self-serve and full-service (n = 26) advertise pay-as-you-go workers' comp on their website.	Delivery: both	38.5	26	Step 5
S-TAX-160	2 of 7 local providers running their own software advertise pay-as-you-go workers' comp on their website.	Local platform: own	2 of 7	7	Step 5
S-TAX-161	55% of local providers on a licensed platform (n = 108) advertise pay-as-you-go workers' comp on their website.	Local platform: licensed	54.6	108	Step 5
S-TAX-162	47% of providers that publish pricing (n = 32) advertise pay-as-you-go workers' comp on their website.	Pricing: published	46.9	32	Step 5
S-TAX-163	51% of quote-only providers (n = 163) advertise pay-as-you-go workers' comp on their website.	Pricing: quote only	50.9	163	Step 5
S-TAX-164	2 of 9 payroll-only providers advertise pay-as-you-go workers' comp on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-TAX-165	30% of providers with 1 to 3 add-on services (n = 33) advertise pay-as-you-go workers' comp on their website.	Service breadth: 1 to 3 add-ons	30.3	33	Step 5
S-TAX-166	56% of providers with 4 or more add-on services (n = 153) advertise pay-as-you-go workers' comp on their website.	Service breadth: 4 or more add-ons	56.2	153	Step 5
S-TAX-167	57% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise pay-as-you-go workers' comp on their website.	Size focus: advertises 1 to 10	56.9	137	Step 5
S-TAX-168	50% of providers advertising to businesses with 51 or more employees (n = 42) advertise pay-as-you-go workers' comp on their website.	Size focus: advertises 51 or more	50.0	42	Step 5
S-TAX-169	55% of providers rated 4.5 and up stars (n = 150) advertise pay-as-you-go workers' comp on their website.	Rating: 4.5 and up	54.7	150	Step 5
S-TAX-170	34% of providers rated 4.0 to 4.49 stars (n = 35) advertise pay-as-you-go workers' comp on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-TAX-171	4 of 10 providers rated below 4.0 stars advertise pay-as-you-go workers' comp on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-TAX-172	51% of providers with 10 to 49 reviews (n = 96) advertise pay-as-you-go workers' comp on their website.	Reviews: 10 to 49	51.0	96	Step 5
S-TAX-173	58% of providers with 50 to 99 reviews (n = 33) advertise pay-as-you-go workers' comp on their website.	Reviews: 50 to 99	57.6	33	Step 5
S-TAX-174	43% of providers with 100 or more reviews (n = 46) advertise pay-as-you-go workers' comp on their website.	Reviews: 100 or more	43.5	46	Step 5
S-TAX-175	6% of payroll providers studied (n = 195) advertise unemployment claims management on their website.	All providers	5.6	195	Step 5
S-TAX-176	8% of national providers (n = 36) advertise unemployment claims management on their website.	National	8.3	36	Step 5
S-TAX-177	5% of local providers (n = 159) advertise unemployment claims management on their website.	Local	5.0	159	Step 5
S-TAX-178	6% of local providers in the Northeast (n = 35) advertise unemployment claims management on their website.	Local: Northeast	5.7	35	Step 5
S-TAX-179	0% of local providers in the Midwest (n = 31) advertise unemployment claims management on their website.	Local: Midwest	0.0	31	Step 5
S-TAX-180	7% of local providers in the South (n = 55) advertise unemployment claims management on their website.	Local: South	7.3	55	Step 5
S-TAX-181	5% of local providers in the West (n = 38) advertise unemployment claims management on their website.	Local: West	5.3	38	Step 5
S-TAX-182	0 of 1 providers in business under 5 years advertise unemployment claims management on their website.	Years: under 5	0 of 1	1	Step 5
S-TAX-183	0 of 15 providers in business 5 to 14 years advertise unemployment claims management on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-TAX-184	7% of providers in business 15 to 29 years (n = 56) advertise unemployment claims management on their website.	Years: 15 to 29	7.1	56	Step 5
S-TAX-185	10% of providers in business 30 or more years (n = 58) advertise unemployment claims management on their website.	Years: 30 or more	10.3	58	Step 5
S-TAX-186	0 of 13 self-serve software providers advertise unemployment claims management on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-TAX-187	6% of full-service providers (n = 156) advertise unemployment claims management on their website.	Delivery: full-service	5.8	156	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-TAX-188	8% of providers offering both self-serve and full-service (n = 26) advertise unemployment claims management on their website.	Delivery: both	7.7	26	Step 5	
S-TAX-189	1 of 7 local providers running their own software advertise unemployment claims management on their website.	Local platform: own	1 of 7	7	Step 5	
S-TAX-190	5% of local providers on a licensed platform (n = 108) advertise unemployment claims management on their website.	Local platform: licensed	4.6	108	Step 5	
S-TAX-191	3% of providers that publish pricing (n = 32) advertise unemployment claims management on their website.	Pricing: published	3.1	32	Step 5	
S-TAX-192	6% of quote-only providers (n = 163) advertise unemployment claims management on their website.	Pricing: quote only	6.1	163	Step 5	
S-TAX-193	0 of 9 payroll-only providers advertise unemployment claims management on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-TAX-194	3% of providers with 1 to 3 add-on services (n = 33) advertise unemployment claims management on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5	
S-TAX-195	7% of providers with 4 or more add-on services (n = 153) advertise unemployment claims management on their website.	Service breadth: 4 or more add-ons	6.5	153	Step 5	
S-TAX-196	7% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise unemployment claims management on their website.	Size focus: advertises 1 to 10	6.6	137	Step 5	
S-TAX-197	7% of providers advertising to businesses with 51 or more employees (n = 42) advertise unemployment claims management on their website.	Size focus: advertises 51 or more	7.1	42	Step 5	
S-TAX-198	7% of providers rated 4.5 and up stars (n = 150) advertise unemployment claims management on their website.	Rating: 4.5 and up	6.7	150	Step 5	
S-TAX-199	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise unemployment claims management on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5	
S-TAX-200	1 of 10 providers rated below 4.0 stars advertise unemployment claims management on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-TAX-201	4% of providers with 10 to 49 reviews (n = 96) advertise unemployment claims management on their website.	Reviews: 10 to 49	4.2	96	Step 5	
S-TAX-202	6% of providers with 50 to 99 reviews (n = 33) advertise unemployment claims management on their website.	Reviews: 50 to 99	6.1	33	Step 5	
S-TAX-203	7% of providers with 100 or more reviews (n = 46) advertise unemployment claims management on their website.	Reviews: 100 or more	6.5	46	Step 5	
S-TAX-204	8% of payroll providers studied (n = 195) advertise help registering state tax accounts on their website.	All providers	7.7	195	Step 5	
S-TAX-205	11% of national providers (n = 36) advertise help registering state tax accounts on their website.	National	11.1	36	Step 5	
S-TAX-206	7% of local providers (n = 159) advertise help registering state tax accounts on their website.	Local	6.9	159	Step 5	
S-TAX-207	9% of local providers in the Northeast (n = 35) advertise help registering state tax accounts on their website.	Local: Northeast	8.6	35	Step 5	
S-TAX-208	0% of local providers in the Midwest (n = 31) advertise help registering state tax accounts on their website.	Local: Midwest	0.0	31	Step 5	
S-TAX-209	11% of local providers in the South (n = 55) advertise help registering state tax accounts on their website.	Local: South	10.9	55	Step 5	
S-TAX-210	5% of local providers in the West (n = 38) advertise help registering state tax accounts on their website.	Local: West	5.3	38	Step 5	
S-TAX-211	1 of 1 providers in business under 5 years advertise help registering state tax accounts on their website.	Years: under 5	1 of 1	1	Step 5	
S-TAX-212	2 of 15 providers in business 5 to 14 years advertise help registering state tax accounts on their website.	Years: 5 to 14	2 of 15	15	Step 5	
S-TAX-213	4% of providers in business 15 to 29 years (n = 56) advertise help registering state tax accounts on their website.	Years: 15 to 29	3.6	56	Step 5	
S-TAX-214	9% of providers in business 30 or more years (n = 58) advertise help registering state tax accounts on their website.	Years: 30 or more	8.6	58	Step 5	
S-TAX-215	1 of 13 self-serve software providers advertise help registering state tax accounts on their website.	Delivery: self-serve	1 of 13	13	Step 5	
S-TAX-216	7% of full-service providers (n = 156) advertise help registering state tax accounts on their website.	Delivery: full-service	7.1	156	Step 5	
S-TAX-217	12% of providers offering both self-serve and full-service (n = 26) advertise help registering state tax accounts on their website.	Delivery: both	11.5	26	Step 5	
S-TAX-218	0 of 7 local providers running their own software advertise help registering state tax accounts on their website.	Local platform: own	0 of 7	7	Step 5	
S-TAX-219	7% of local providers on a licensed platform (n = 108) advertise help registering state tax accounts on their website.	Local platform: licensed	7.4	108	Step 5	
S-TAX-220	19% of providers that publish pricing (n = 32) advertise help registering state tax accounts on their website.	Pricing: published	18.8	32	Step 5	
S-TAX-221	6% of quote-only providers (n = 163) advertise help registering state tax accounts on their website.	Pricing: quote only	5.5	163	Step 5	
S-TAX-222	0 of 9 payroll-only providers advertise help registering state tax accounts on their website.	Service breadth: payroll only	0 of 9	9	Step 5	
S-TAX-223	9% of providers with 1 to 3 add-on services (n = 33) advertise help registering state tax accounts on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5	
S-TAX-224	8% of providers with 4 or more add-on services (n = 153) advertise help registering state tax accounts on their website.	Service breadth: 4 or more add-ons	7.8	153	Step 5	
S-TAX-225	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise help registering state tax accounts on their website.	Size focus: advertises 1 to 10	8.8	137	Step 5	
S-TAX-226	10% of providers advertising to businesses with 51 or more employees (n = 42) advertise help registering state tax accounts on their website.	Size focus: advertises 51 or more	9.5	42	Step 5	
S-TAX-227	9% of providers rated 4.5 and up stars (n = 150) advertise help registering state tax accounts on their website.	Rating: 4.5 and up	9.3	150	Step 5	
S-TAX-228	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise help registering state tax accounts on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5	
S-TAX-229	1 of 10 providers rated below 4.0 stars advertise help registering state tax accounts on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-TAX-230	8% of providers with 10 to 49 reviews (n = 96) advertise help registering state tax accounts on their website.	Reviews: 10 to 49	8.3	96	Step 5	
S-TAX-231	6% of providers with 50 to 99 reviews (n = 33) advertise help registering state tax accounts on their website.	Reviews: 50 to 99	6.1	33	Step 5	
S-TAX-232	11% of providers with 100 or more reviews (n = 46) advertise help registering state tax accounts on their website.	Reviews: 100 or more	10.9	46	Step 5	
S-TAX-233	23% of payroll providers studied (n = 195) advertise compliance alerts or law-change updates on their website.	All providers	22.6	195	Step 5	
S-TAX-234	31% of national providers (n = 36) advertise compliance alerts or law-change updates on their website.	National	30.6	36	Step 5	
S-TAX-235	21% of local providers (n = 159) advertise compliance alerts or law-change updates on their website.	Local	20.8	159	Step 5	
S-TAX-236	26% of local providers in the Northeast (n = 35) advertise compliance alerts or law-change updates on their website.	Local: Northeast	25.7	35	Step 5	
S-TAX-237	23% of local providers in the Midwest (n = 31) advertise compliance alerts or law-change updates on their website.	Local: Midwest	22.6	31	Step 5	
S-TAX-238	16% of local providers in the South (n = 55) advertise compliance alerts or law-change updates on their website.	Local: South	16.4	55	Step 5	
S-TAX-239	21% of local providers in the West (n = 38) advertise compliance alerts or law-change updates on their website.	Local: West	21.1	38	Step 5	
S-TAX-240	0 of 1 providers in business under 5 years advertise compliance alerts or law-change updates on their website.	Years: under 5	0 of 1	1	Step 5	
S-TAX-241	5 of 15 providers in business 5 to 14 years advertise compliance alerts or law-change updates on their website.	Years: 5 to 14	5 of 15	15	Step 5	
S-TAX-242	14% of providers in business 15 to 29 years (n = 56) advertise compliance alerts or law-change updates on their website.	Years: 15 to 29	14.3	56	Step 5	
S-TAX-243	24% of providers in business 30 or more years (n = 58) advertise compliance alerts or law-change updates on their website.	Years: 30 or more	24.1	58	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TAX-244	5 of 13 self-serve software providers advertise compliance alerts or law-change updates on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-TAX-245	21% of full-service providers (n = 156) advertise compliance alerts or law-change updates on their website.	Delivery: full-service	21.2	156	Step 5
S-TAX-246	23% of providers offering both self-serve and full-service (n = 26) advertise compliance alerts or law-change updates on their website.	Delivery: both	23.1	26	Step 5
S-TAX-247	1 of 7 local providers running their own software advertise compliance alerts or law-change updates on their website.	Local platform: own	1 of 7	7	Step 5
S-TAX-248	27% of local providers on a licensed platform (n = 108) advertise compliance alerts or law-change updates on their website.	Local platform: licensed	26.9	108	Step 5
S-TAX-249	28% of providers that publish pricing (n = 32) advertise compliance alerts or law-change updates on their website.	Pricing: published	28.1	32	Step 5
S-TAX-250	21% of quote-only providers (n = 163) advertise compliance alerts or law-change updates on their website.	Pricing: quote only	21.5	163	Step 5
S-TAX-251	1 of 9 payroll-only providers advertise compliance alerts or law-change updates on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-TAX-252	3% of providers with 1 to 3 add-on services (n = 33) advertise compliance alerts or law-change updates on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-TAX-253	27% of providers with 4 or more add-on services (n = 153) advertise compliance alerts or law-change updates on their website.	Service breadth: 4 or more add-ons	27.5	153	Step 5
S-TAX-254	26% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise compliance alerts or law-change updates on their website.	Size focus: advertises 1 to 10	25.5	137	Step 5
S-TAX-255	31% of providers advertising to businesses with 51 or more employees (n = 42) advertise compliance alerts or law-change updates on their website.	Size focus: advertises 51 or more	31.0	42	Step 5
S-TAX-256	19% of providers rated 4.5 and up stars (n = 150) advertise compliance alerts or law-change updates on their website.	Rating: 4.5 and up	18.7	150	Step 5
S-TAX-257	40% of providers rated 4.0 to 4.49 stars (n = 35) advertise compliance alerts or law-change updates on their website.	Rating: 4.0 to 4.49	40.0	35	Step 5
S-TAX-258	2 of 10 providers rated below 4.0 stars advertise compliance alerts or law-change updates on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-TAX-259	24% of providers with 10 to 49 reviews (n = 96) advertise compliance alerts or law-change updates on their website.	Reviews: 10 to 49	24.0	96	Step 5
S-TAX-260	9% of providers with 50 to 99 reviews (n = 33) advertise compliance alerts or law-change updates on their website.	Reviews: 50 to 99	9.1	33	Step 5
S-TAX-261	33% of providers with 100 or more reviews (n = 46) advertise compliance alerts or law-change updates on their website.	Reviews: 100 or more	32.6	46	Step 5
S-TAX-262	11% of payroll providers studied (n = 195) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	All providers	11.3	195	Step 5
S-TAX-263	25% of national providers (n = 36) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	National	25.0	36	Step 5
S-TAX-264	8% of local providers (n = 159) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local	8.2	159	Step 5
S-TAX-265	6% of local providers in the Northeast (n = 35) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local: Northeast	5.7	35	Step 5
S-TAX-266	6% of local providers in the Midwest (n = 31) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local: Midwest	6.5	31	Step 5
S-TAX-267	7% of local providers in the South (n = 55) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local: South	7.3	55	Step 5
S-TAX-268	13% of local providers in the West (n = 38) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local: West	13.2	38	Step 5
S-TAX-269	1 of 1 providers in business under 5 years advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Years: under 5	1 of 1	1	Step 5
S-TAX-270	0 of 15 providers in business 5 to 14 years advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-TAX-271	14% of providers in business 15 to 29 years (n = 56) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Years: 15 to 29	14.3	56	Step 5
S-TAX-272	16% of providers in business 30 or more years (n = 58) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Years: 30 or more	15.5	58	Step 5
S-TAX-273	4 of 13 self-serve software providers advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-TAX-274	10% of full-service providers (n = 156) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Delivery: full-service	9.6	156	Step 5
S-TAX-275	12% of providers offering both self-serve and full-service (n = 26) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Delivery: both	11.5	26	Step 5
S-TAX-276	1 of 7 local providers running their own software advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local platform: own	1 of 7	7	Step 5
S-TAX-277	6% of local providers on a licensed platform (n = 108) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Local platform: licensed	6.5	108	Step 5
S-TAX-278	25% of providers that publish pricing (n = 32) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Pricing: published	25.0	32	Step 5
S-TAX-279	9% of quote-only providers (n = 163) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Pricing: quote only	8.6	163	Step 5
S-TAX-280	0 of 9 payroll-only providers advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-TAX-281	18% of providers with 1 to 3 add-on services (n = 33) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-TAX-282	10% of providers with 4 or more add-on services (n = 153) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Service breadth: 4 or more add-ons	10.5	153	Step 5
S-TAX-283	12% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Size focus: advertises 1 to 10	12.4	137	Step 5
S-TAX-284	12% of providers advertising to businesses with 51 or more employees (n = 42) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Size focus: advertises 51 or more	11.9	42	Step 5
S-TAX-285	11% of providers rated 4.5 and up stars (n = 150) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Rating: 4.5 and up	11.3	150	Step 5
S-TAX-286	11% of providers rated 4.0 to 4.49 stars (n = 35) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Rating: 4.0 to 4.49	11.4	35	Step 5
S-TAX-287	1 of 10 providers rated below 4.0 stars advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Rating: below 4.0	1 of 10	10	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TAX-288	7% of providers with 10 to 49 reviews (n = 96) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Reviews: 10 to 49	7.3	96	Step 5
S-TAX-289	12% of providers with 50 to 99 reviews (n = 33) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Reviews: 50 to 99	12.1	33	Step 5
S-TAX-290	17% of providers with 100 or more reviews (n = 46) advertise a tax filing guarantee covering penalties from the provider's errors on their website.	Reviews: 100 or more	17.4	46	Step 5
S-TAX-291	4% of payroll providers studied (n = 195) advertise published terms for their tax filing guarantee on their website.	All providers	4.1	195	Step 5
S-TAX-292	14% of national providers (n = 36) advertise published terms for their tax filing guarantee on their website.	National	13.9	36	Step 5
S-TAX-293	2% of local providers (n = 159) advertise published terms for their tax filing guarantee on their website.	Local	1.9	159	Step 5
S-TAX-294	0% of local providers in the Northeast (n = 35) advertise published terms for their tax filing guarantee on their website.	Local: Northeast	0.0	35	Step 5
S-TAX-295	0% of local providers in the Midwest (n = 31) advertise published terms for their tax filing guarantee on their website.	Local: Midwest	0.0	31	Step 5
S-TAX-296	2% of local providers in the South (n = 55) advertise published terms for their tax filing guarantee on their website.	Local: South	1.8	55	Step 5
S-TAX-297	5% of local providers in the West (n = 38) advertise published terms for their tax filing guarantee on their website.	Local: West	5.3	38	Step 5
S-TAX-298	0 of 1 providers in business under 5 years advertise published terms for their tax filing guarantee on their website.	Years: under 5	0 of 1	1	Step 5
S-TAX-299	0 of 15 providers in business 5 to 14 years advertise published terms for their tax filing guarantee on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-TAX-300	5% of providers in business 15 to 29 years (n = 56) advertise published terms for their tax filing guarantee on their website.	Years: 15 to 29	5.4	56	Step 5
S-TAX-301	5% of providers in business 30 or more years (n = 58) advertise published terms for their tax filing guarantee on their website.	Years: 30 or more	5.2	58	Step 5
S-TAX-302	4 of 13 self-serve software providers advertise published terms for their tax filing guarantee on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-TAX-303	2% of full-service providers (n = 156) advertise published terms for their tax filing guarantee on their website.	Delivery: full-service	1.9	156	Step 5
S-TAX-304	4% of providers offering both self-serve and full-service (n = 26) advertise published terms for their tax filing guarantee on their website.	Delivery: both	3.8	26	Step 5
S-TAX-305	0 of 7 local providers running their own software advertise published terms for their tax filing guarantee on their website.	Local platform: own	0 of 7	7	Step 5
S-TAX-306	2% of local providers on a licensed platform (n = 108) advertise published terms for their tax filing guarantee on their website.	Local platform: licensed	1.9	108	Step 5
S-TAX-307	12% of providers that publish pricing (n = 32) advertise published terms for their tax filing guarantee on their website.	Pricing: published	12.5	32	Step 5
S-TAX-308	2% of quote-only providers (n = 163) advertise published terms for their tax filing guarantee on their website.	Pricing: quote only	2.5	163	Step 5
S-TAX-309	0 of 9 payroll-only providers advertise published terms for their tax filing guarantee on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-TAX-310	9% of providers with 1 to 3 add-on services (n = 33) advertise published terms for their tax filing guarantee on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-TAX-311	3% of providers with 4 or more add-on services (n = 153) advertise published terms for their tax filing guarantee on their website.	Service breadth: 4 or more add-ons	3.3	153	Step 5
S-TAX-312	4% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise published terms for their tax filing guarantee on their website.	Size focus: advertises 1 to 10	4.4	137	Step 5
S-TAX-313	5% of providers advertising to businesses with 51 or more employees (n = 42) advertise published terms for their tax filing guarantee on their website.	Size focus: advertises 51 or more	4.8	42	Step 5
S-TAX-314	5% of providers rated 4.5 and up stars (n = 150) advertise published terms for their tax filing guarantee on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-TAX-315	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise published terms for their tax filing guarantee on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5
S-TAX-316	0 of 10 providers rated below 4.0 stars advertise published terms for their tax filing guarantee on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-TAX-317	2% of providers with 10 to 49 reviews (n = 96) advertise published terms for their tax filing guarantee on their website.	Reviews: 10 to 49	2.1	96	Step 5
S-TAX-318	3% of providers with 50 to 99 reviews (n = 33) advertise published terms for their tax filing guarantee on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-TAX-319	9% of providers with 100 or more reviews (n = 46) advertise published terms for their tax filing guarantee on their website.	Reviews: 100 or more	8.7	46	Step 5

Support and switching (261 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SUP-001	54% of payroll providers studied (n = 195) advertise a named or dedicated account rep on their website.	All providers	53.8	195	Step 5
S-SUP-002	47% of national providers (n = 36) advertise a named or dedicated account rep on their website.	National	47.2	36	Step 5
S-SUP-003	55% of local providers (n = 159) advertise a named or dedicated account rep on their website.	Local	55.3	159	Step 5
S-SUP-004	60% of local providers in the Northeast (n = 35) advertise a named or dedicated account rep on their website.	Local: Northeast	60.0	35	Step 5
S-SUP-005	61% of local providers in the Midwest (n = 31) advertise a named or dedicated account rep on their website.	Local: Midwest	61.3	31	Step 5
S-SUP-006	44% of local providers in the South (n = 55) advertise a named or dedicated account rep on their website.	Local: South	43.6	55	Step 5
S-SUP-007	63% of local providers in the West (n = 38) advertise a named or dedicated account rep on their website.	Local: West	63.2	38	Step 5
S-SUP-008	1 of 1 providers in business under 5 years advertise a named or dedicated account rep on their website.	Years: under 5	1 of 1	1	Step 5
S-SUP-009	11 of 15 providers in business 5 to 14 years advertise a named or dedicated account rep on their website.	Years: 5 to 14	11 of 15	15	Step 5
S-SUP-010	38% of providers in business 15 to 29 years (n = 56) advertise a named or dedicated account rep on their website.	Years: 15 to 29	37.5	56	Step 5
S-SUP-011	59% of providers in business 30 or more years (n = 58) advertise a named or dedicated account rep on their website.	Years: 30 or more	58.6	58	Step 5
S-SUP-012	3 of 13 self-serve software providers advertise a named or dedicated account rep on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-SUP-013	56% of full-service providers (n = 156) advertise a named or dedicated account rep on their website.	Delivery: full-service	56.4	156	Step 5
S-SUP-014	54% of providers offering both self-serve and full-service (n = 26) advertise a named or dedicated account rep on their website.	Delivery: both	53.8	26	Step 5
S-SUP-015	4 of 7 local providers running their own software advertise a named or dedicated account rep on their website.	Local platform: own	4 of 7	7	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SUP-016	58% of local providers on a licensed platform (n = 108) advertise a named or dedicated account rep on their website.	Local platform: licensed	58.3	108	Step 5
S-SUP-017	59% of providers that publish pricing (n = 32) advertise a named or dedicated account rep on their website.	Pricing: published	59.4	32	Step 5
S-SUP-018	53% of quote-only providers (n = 163) advertise a named or dedicated account rep on their website.	Pricing: quote only	52.8	163	Step 5
S-SUP-019	0 of 9 payroll-only providers advertise a named or dedicated account rep on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SUP-020	39% of providers with 1 to 3 add-on services (n = 33) advertise a named or dedicated account rep on their website.	Service breadth: 1 to 3 add-ons	39.4	33	Step 5
S-SUP-021	60% of providers with 4 or more add-on services (n = 153) advertise a named or dedicated account rep on their website.	Service breadth: 4 or more add-ons	60.1	153	Step 5
S-SUP-022	53% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a named or dedicated account rep on their website.	Size focus: advertises 1 to 10	53.3	137	Step 5
S-SUP-023	69% of providers advertising to businesses with 51 or more employees (n = 42) advertise a named or dedicated account rep on their website.	Size focus: advertises 51 or more	69.0	42	Step 5
S-SUP-024	56% of providers rated 4.5 and up stars (n = 150) advertise a named or dedicated account rep on their website.	Rating: 4.5 and up	56.0	150	Step 5
S-SUP-025	40% of providers rated 4.0 to 4.49 stars (n = 35) advertise a named or dedicated account rep on their website.	Rating: 4.0 to 4.49	40.0	35	Step 5
S-SUP-026	7 of 10 providers rated below 4.0 stars advertise a named or dedicated account rep on their website.	Rating: below 4.0	7 of 10	10	Step 5
S-SUP-027	54% of providers with 10 to 49 reviews (n = 96) advertise a named or dedicated account rep on their website.	Reviews: 10 to 49	54.2	96	Step 5
S-SUP-028	70% of providers with 50 to 99 reviews (n = 33) advertise a named or dedicated account rep on their website.	Reviews: 50 to 99	69.7	33	Step 5
S-SUP-029	52% of providers with 100 or more reviews (n = 46) advertise a named or dedicated account rep on their website.	Reviews: 100 or more	52.2	46	Step 5
S-SUP-030	94% of payroll providers studied (n = 195) advertise phone support on their website.	All providers	94.4	195	Step 5
S-SUP-031	78% of national providers (n = 36) advertise phone support on their website.	National	77.8	36	Step 5
S-SUP-032	98% of local providers (n = 159) advertise phone support on their website.	Local	98.1	159	Step 5
S-SUP-033	100% of local providers in the Northeast (n = 35) advertise phone support on their website.	Local: Northeast	100.0	35	Step 5
S-SUP-034	100% of local providers in the Midwest (n = 31) advertise phone support on their website.	Local: Midwest	100.0	31	Step 5
S-SUP-035	96% of local providers in the South (n = 55) advertise phone support on their website.	Local: South	96.4	55	Step 5
S-SUP-036	97% of local providers in the West (n = 38) advertise phone support on their website.	Local: West	97.4	38	Step 5
S-SUP-037	0 of 1 providers in business under 5 years advertise phone support on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-038	15 of 15 providers in business 5 to 14 years advertise phone support on their website.	Years: 5 to 14	15 of 15	15	Step 5
S-SUP-039	95% of providers in business 15 to 29 years (n = 56) advertise phone support on their website.	Years: 15 to 29	94.6	56	Step 5
S-SUP-040	93% of providers in business 30 or more years (n = 58) advertise phone support on their website.	Years: 30 or more	93.1	58	Step 5
S-SUP-041	10 of 13 self-serve software providers advertise phone support on their website.	Delivery: self-serve	10 of 13	13	Step 5
S-SUP-042	97% of full-service providers (n = 156) advertise phone support on their website.	Delivery: full-service	96.8	156	Step 5
S-SUP-043	88% of providers offering both self-serve and full-service (n = 26) advertise phone support on their website.	Delivery: both	88.5	26	Step 5
S-SUP-044	7 of 7 local providers running their own software advertise phone support on their website.	Local platform: own	7 of 7	7	Step 5
S-SUP-045	98% of local providers on a licensed platform (n = 108) advertise phone support on their website.	Local platform: licensed	98.1	108	Step 5
S-SUP-046	91% of providers that publish pricing (n = 32) advertise phone support on their website.	Pricing: published	90.6	32	Step 5
S-SUP-047	95% of quote-only providers (n = 163) advertise phone support on their website.	Pricing: quote only	95.1	163	Step 5
S-SUP-048	9 of 9 payroll-only providers advertise phone support on their website.	Service breadth: payroll only	9 of 9	9	Step 5
S-SUP-049	91% of providers with 1 to 3 add-on services (n = 33) advertise phone support on their website.	Service breadth: 1 to 3 add-ons	90.9	33	Step 5
S-SUP-050	95% of providers with 4 or more add-on services (n = 153) advertise phone support on their website.	Service breadth: 4 or more add-ons	94.8	153	Step 5
S-SUP-051	96% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise phone support on their website.	Size focus: advertises 1 to 10	96.4	137	Step 5
S-SUP-052	95% of providers advertising to businesses with 51 or more employees (n = 42) advertise phone support on their website.	Size focus: advertises 51 or more	95.2	42	Step 5
S-SUP-053	97% of providers rated 4.5 and up stars (n = 150) advertise phone support on their website.	Rating: 4.5 and up	97.3	150	Step 5
S-SUP-054	89% of providers rated 4.0 to 4.49 stars (n = 35) advertise phone support on their website.	Rating: 4.0 to 4.49	88.6	35	Step 5
S-SUP-055	7 of 10 providers rated below 4.0 stars advertise phone support on their website.	Rating: below 4.0	7 of 10	10	Step 5
S-SUP-056	97% of providers with 10 to 49 reviews (n = 96) advertise phone support on their website.	Reviews: 10 to 49	96.9	96	Step 5
S-SUP-057	94% of providers with 50 to 99 reviews (n = 33) advertise phone support on their website.	Reviews: 50 to 99	93.9	33	Step 5
S-SUP-058	89% of providers with 100 or more reviews (n = 46) advertise phone support on their website.	Reviews: 100 or more	89.1	46	Step 5
S-SUP-059	6% of payroll providers studied (n = 195) advertise chat support on their website.	All providers	5.6	195	Step 5
S-SUP-060	25% of national providers (n = 36) advertise chat support on their website.	National	25.0	36	Step 5
S-SUP-061	1% of local providers (n = 159) advertise chat support on their website.	Local	1.3	159	Step 5
S-SUP-062	3% of local providers in the Northeast (n = 35) advertise chat support on their website.	Local: Northeast	2.9	35	Step 5
S-SUP-063	0% of local providers in the Midwest (n = 31) advertise chat support on their website.	Local: Midwest	0.0	31	Step 5
S-SUP-064	2% of local providers in the South (n = 55) advertise chat support on their website.	Local: South	1.8	55	Step 5
S-SUP-065	0% of local providers in the West (n = 38) advertise chat support on their website.	Local: West	0.0	38	Step 5
S-SUP-066	0 of 1 providers in business under 5 years advertise chat support on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-067	1 of 15 providers in business 5 to 14 years advertise chat support on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-SUP-068	5% of providers in business 15 to 29 years (n = 56) advertise chat support on their website.	Years: 15 to 29	5.4	56	Step 5
S-SUP-069	10% of providers in business 30 or more years (n = 58) advertise chat support on their website.	Years: 30 or more	10.3	58	Step 5
S-SUP-070	6 of 13 self-serve software providers advertise chat support on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-SUP-071	1% of full-service providers (n = 156) advertise chat support on their website.	Delivery: full-service	1.3	156	Step 5
S-SUP-072	12% of providers offering both self-serve and full-service (n = 26) advertise chat support on their website.	Delivery: both	11.5	26	Step 5
S-SUP-073	2 of 7 local providers running their own software advertise chat support on their website.	Local platform: own	2 of 7	7	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SUP-074	0% of local providers on a licensed platform (n = 108) advertise chat support on their website.	Local platform: licensed	0.0	108	Step 5
S-SUP-075	25% of providers that publish pricing (n = 32) advertise chat support on their website.	Pricing: published	25.0	32	Step 5
S-SUP-076	2% of quote-only providers (n = 163) advertise chat support on their website.	Pricing: quote only	1.8	163	Step 5
S-SUP-077	1 of 9 payroll-only providers advertise chat support on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SUP-078	6% of providers with 1 to 3 add-on services (n = 33) advertise chat support on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-SUP-079	5% of providers with 4 or more add-on services (n = 153) advertise chat support on their website.	Service breadth: 4 or more add-ons	5.2	153	Step 5
S-SUP-080	7% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise chat support on their website.	Size focus: advertises 1 to 10	6.6	137	Step 5
S-SUP-081	7% of providers advertising to businesses with 51 or more employees (n = 42) advertise chat support on their website.	Size focus: advertises 51 or more	7.1	42	Step 5
S-SUP-082	5% of providers rated 4.5 and up stars (n = 150) advertise chat support on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-SUP-083	11% of providers rated 4.0 to 4.49 stars (n = 35) advertise chat support on their website.	Rating: 4.0 to 4.49	11.4	35	Step 5
S-SUP-084	0 of 10 providers rated below 4.0 stars advertise chat support on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SUP-085	1% of providers with 10 to 49 reviews (n = 96) advertise chat support on their website.	Reviews: 10 to 49	1.0	96	Step 5
S-SUP-086	3% of providers with 50 to 99 reviews (n = 33) advertise chat support on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-SUP-087	20% of providers with 100 or more reviews (n = 46) advertise chat support on their website.	Reviews: 100 or more	19.6	46	Step 5
S-SUP-088	57% of payroll providers studied (n = 195) advertise email support on their website.	All providers	57.4	195	Step 5
S-SUP-089	42% of national providers (n = 36) advertise email support on their website.	National	41.7	36	Step 5
S-SUP-090	61% of local providers (n = 159) advertise email support on their website.	Local	61.0	159	Step 5
S-SUP-091	83% of local providers in the Northeast (n = 35) advertise email support on their website.	Local: Northeast	82.9	35	Step 5
S-SUP-092	48% of local providers in the Midwest (n = 31) advertise email support on their website.	Local: Midwest	48.4	31	Step 5
S-SUP-093	53% of local providers in the South (n = 55) advertise email support on their website.	Local: South	52.7	55	Step 5
S-SUP-094	63% of local providers in the West (n = 38) advertise email support on their website.	Local: West	63.2	38	Step 5
S-SUP-095	0 of 1 providers in business under 5 years advertise email support on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-096	7 of 15 providers in business 5 to 14 years advertise email support on their website.	Years: 5 to 14	7 of 15	15	Step 5
S-SUP-097	66% of providers in business 15 to 29 years (n = 56) advertise email support on their website.	Years: 15 to 29	66.1	56	Step 5
S-SUP-098	64% of providers in business 30 or more years (n = 58) advertise email support on their website.	Years: 30 or more	63.8	58	Step 5
S-SUP-099	7 of 13 self-serve software providers advertise email support on their website.	Delivery: self-serve	7 of 13	13	Step 5
S-SUP-100	59% of full-service providers (n = 156) advertise email support on their website.	Delivery: full-service	59.0	156	Step 5
S-SUP-101	50% of providers offering both self-serve and full-service (n = 26) advertise email support on their website.	Delivery: both	50.0	26	Step 5
S-SUP-102	6 of 7 local providers running their own software advertise email support on their website.	Local platform: own	6 of 7	7	Step 5
S-SUP-103	60% of local providers on a licensed platform (n = 108) advertise email support on their website.	Local platform: licensed	60.2	108	Step 5
S-SUP-104	56% of providers that publish pricing (n = 32) advertise email support on their website.	Pricing: published	56.2	32	Step 5
S-SUP-105	58% of quote-only providers (n = 163) advertise email support on their website.	Pricing: quote only	57.7	163	Step 5
S-SUP-106	7 of 9 payroll-only providers advertise email support on their website.	Service breadth: payroll only	7 of 9	9	Step 5
S-SUP-107	70% of providers with 1 to 3 add-on services (n = 33) advertise email support on their website.	Service breadth: 1 to 3 add-ons	69.7	33	Step 5
S-SUP-108	54% of providers with 4 or more add-on services (n = 153) advertise email support on their website.	Service breadth: 4 or more add-ons	53.6	153	Step 5
S-SUP-109	58% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise email support on their website.	Size focus: advertises 1 to 10	57.7	137	Step 5
S-SUP-110	57% of providers advertising to businesses with 51 or more employees (n = 42) advertise email support on their website.	Size focus: advertises 51 or more	57.1	42	Step 5
S-SUP-111	61% of providers rated 4.5 and up stars (n = 150) advertise email support on their website.	Rating: 4.5 and up	60.7	150	Step 5
S-SUP-112	49% of providers rated 4.0 to 4.49 stars (n = 35) advertise email support on their website.	Rating: 4.0 to 4.49	48.6	35	Step 5
S-SUP-113	4 of 10 providers rated below 4.0 stars advertise email support on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-SUP-114	62% of providers with 10 to 49 reviews (n = 96) advertise email support on their website.	Reviews: 10 to 49	62.5	96	Step 5
S-SUP-115	45% of providers with 50 to 99 reviews (n = 33) advertise email support on their website.	Reviews: 50 to 99	45.5	33	Step 5
S-SUP-116	59% of providers with 100 or more reviews (n = 46) advertise email support on their website.	Reviews: 100 or more	58.7	46	Step 5
S-SUP-117	4% of payroll providers studied (n = 195) advertise 24/7 support on their website.	All providers	3.6	195	Step 5
S-SUP-118	3% of national providers (n = 36) advertise 24/7 support on their website.	National	2.8	36	Step 5
S-SUP-119	4% of local providers (n = 159) advertise 24/7 support on their website.	Local	3.8	159	Step 5
S-SUP-120	9% of local providers in the Northeast (n = 35) advertise 24/7 support on their website.	Local: Northeast	8.6	35	Step 5
S-SUP-121	0% of local providers in the Midwest (n = 31) advertise 24/7 support on their website.	Local: Midwest	0.0	31	Step 5
S-SUP-122	2% of local providers in the South (n = 55) advertise 24/7 support on their website.	Local: South	1.8	55	Step 5
S-SUP-123	5% of local providers in the West (n = 38) advertise 24/7 support on their website.	Local: West	5.3	38	Step 5
S-SUP-124	0 of 1 providers in business under 5 years advertise 24/7 support on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-125	0 of 15 providers in business 5 to 14 years advertise 24/7 support on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-SUP-126	2% of providers in business 15 to 29 years (n = 56) advertise 24/7 support on their website.	Years: 15 to 29	1.8	56	Step 5
S-SUP-127	5% of providers in business 30 or more years (n = 58) advertise 24/7 support on their website.	Years: 30 or more	5.2	58	Step 5
S-SUP-128	1 of 13 self-serve software providers advertise 24/7 support on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-SUP-129	3% of full-service providers (n = 156) advertise 24/7 support on their website.	Delivery: full-service	3.2	156	Step 5
S-SUP-130	4% of providers offering both self-serve and full-service (n = 26) advertise 24/7 support on their website.	Delivery: both	3.8	26	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SUP-131	1 of 7 local providers running their own software advertise 24/7 support on their website.	Local platform: own	1 of 7	7	Step 5
S-SUP-132	3% of local providers on a licensed platform (n = 108) advertise 24/7 support on their website.	Local platform: licensed	2.8	108	Step 5
S-SUP-133	9% of providers that publish pricing (n = 32) advertise 24/7 support on their website.	Pricing: published	9.4	32	Step 5
S-SUP-134	2% of quote-only providers (n = 163) advertise 24/7 support on their website.	Pricing: quote only	2.5	163	Step 5
S-SUP-135	1 of 9 payroll-only providers advertise 24/7 support on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SUP-136	3% of providers with 1 to 3 add-on services (n = 33) advertise 24/7 support on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SUP-137	3% of providers with 4 or more add-on services (n = 153) advertise 24/7 support on their website.	Service breadth: 4 or more add-ons	3.3	153	Step 5
S-SUP-138	4% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise 24/7 support on their website.	Size focus: advertises 1 to 10	3.6	137	Step 5
S-SUP-139	10% of providers advertising to businesses with 51 or more employees (n = 42) advertise 24/7 support on their website.	Size focus: advertises 51 or more	9.5	42	Step 5
S-SUP-140	5% of providers rated 4.5 and up stars (n = 150) advertise 24/7 support on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-SUP-141	0% of providers rated 4.0 to 4.49 stars (n = 35) advertise 24/7 support on their website.	Rating: 4.0 to 4.49	0.0	35	Step 5
S-SUP-142	0 of 10 providers rated below 4.0 stars advertise 24/7 support on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SUP-143	3% of providers with 10 to 49 reviews (n = 96) advertise 24/7 support on their website.	Reviews: 10 to 49	3.1	96	Step 5
S-SUP-144	0% of providers with 50 to 99 reviews (n = 33) advertise 24/7 support on their website.	Reviews: 50 to 99	0.0	33	Step 5
S-SUP-145	9% of providers with 100 or more reviews (n = 46) advertise 24/7 support on their website.	Reviews: 100 or more	8.7	46	Step 5
S-SUP-146	16% of payroll providers studied (n = 195) advertise US-based support on their website.	All providers	16.4	195	Step 5
S-SUP-147	25% of national providers (n = 36) advertise US-based support on their website.	National	25.0	36	Step 5
S-SUP-148	14% of local providers (n = 159) advertise US-based support on their website.	Local	14.5	159	Step 5
S-SUP-149	14% of local providers in the Northeast (n = 35) advertise US-based support on their website.	Local: Northeast	14.3	35	Step 5
S-SUP-150	16% of local providers in the Midwest (n = 31) advertise US-based support on their website.	Local: Midwest	16.1	31	Step 5
S-SUP-151	18% of local providers in the South (n = 55) advertise US-based support on their website.	Local: South	18.2	55	Step 5
S-SUP-152	8% of local providers in the West (n = 38) advertise US-based support on their website.	Local: West	7.9	38	Step 5
S-SUP-153	0 of 1 providers in business under 5 years advertise US-based support on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-154	4 of 15 providers in business 5 to 14 years advertise US-based support on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-SUP-155	14% of providers in business 15 to 29 years (n = 56) advertise US-based support on their website.	Years: 15 to 29	14.3	56	Step 5
S-SUP-156	17% of providers in business 30 or more years (n = 58) advertise US-based support on their website.	Years: 30 or more	17.2	58	Step 5
S-SUP-157	2 of 13 self-serve software providers advertise US-based support on their website.	Delivery: self-serve	2 of 13	13	Step 5
S-SUP-158	15% of full-service providers (n = 156) advertise US-based support on their website.	Delivery: full-service	15.4	156	Step 5
S-SUP-159	23% of providers offering both self-serve and full-service (n = 26) advertise US-based support on their website.	Delivery: both	23.1	26	Step 5
S-SUP-160	1 of 7 local providers running their own software advertise US-based support on their website.	Local platform: own	1 of 7	7	Step 5
S-SUP-161	16% of local providers on a licensed platform (n = 108) advertise US-based support on their website.	Local platform: licensed	15.7	108	Step 5
S-SUP-162	19% of providers that publish pricing (n = 32) advertise US-based support on their website.	Pricing: published	18.8	32	Step 5
S-SUP-163	16% of quote-only providers (n = 163) advertise US-based support on their website.	Pricing: quote only	16.0	163	Step 5
S-SUP-164	0 of 9 payroll-only providers advertise US-based support on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SUP-165	9% of providers with 1 to 3 add-on services (n = 33) advertise US-based support on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-SUP-166	19% of providers with 4 or more add-on services (n = 153) advertise US-based support on their website.	Service breadth: 4 or more add-ons	19.0	153	Step 5
S-SUP-167	17% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise US-based support on their website.	Size focus: advertises 1 to 10	16.8	137	Step 5
S-SUP-168	21% of providers advertising to businesses with 51 or more employees (n = 42) advertise US-based support on their website.	Size focus: advertises 51 or more	21.4	42	Step 5
S-SUP-169	15% of providers rated 4.5 and up stars (n = 150) advertise US-based support on their website.	Rating: 4.5 and up	15.3	150	Step 5
S-SUP-170	20% of providers rated 4.0 to 4.49 stars (n = 35) advertise US-based support on their website.	Rating: 4.0 to 4.49	20.0	35	Step 5
S-SUP-171	2 of 10 providers rated below 4.0 stars advertise US-based support on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SUP-172	18% of providers with 10 to 49 reviews (n = 96) advertise US-based support on their website.	Reviews: 10 to 49	17.7	96	Step 5
S-SUP-173	12% of providers with 50 to 99 reviews (n = 33) advertise US-based support on their website.	Reviews: 50 to 99	12.1	33	Step 5
S-SUP-174	17% of providers with 100 or more reviews (n = 46) advertise US-based support on their website.	Reviews: 100 or more	17.4	46	Step 5
S-SUP-175	25% of payroll providers studied (n = 195) advertise data migration help on their website.	All providers	24.6	195	Step 5
S-SUP-176	31% of national providers (n = 36) advertise data migration help on their website.	National	30.6	36	Step 5
S-SUP-177	23% of local providers (n = 159) advertise data migration help on their website.	Local	23.3	159	Step 5
S-SUP-178	20% of local providers in the Northeast (n = 35) advertise data migration help on their website.	Local: Northeast	20.0	35	Step 5
S-SUP-179	26% of local providers in the Midwest (n = 31) advertise data migration help on their website.	Local: Midwest	25.8	31	Step 5
S-SUP-180	25% of local providers in the South (n = 55) advertise data migration help on their website.	Local: South	25.5	55	Step 5
S-SUP-181	21% of local providers in the West (n = 38) advertise data migration help on their website.	Local: West	21.1	38	Step 5
S-SUP-182	0 of 1 providers in business under 5 years advertise data migration help on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-183	4 of 15 providers in business 5 to 14 years advertise data migration help on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-SUP-184	23% of providers in business 15 to 29 years (n = 56) advertise data migration help on their website.	Years: 15 to 29	23.2	56	Step 5
S-SUP-185	22% of providers in business 30 or more years (n = 58) advertise data migration help on their website.	Years: 30 or more	22.4	58	Step 5
S-SUP-186	7 of 13 self-serve software providers advertise data migration help on their website.	Delivery: self-serve	7 of 13	13	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SUP-187	22% of full-service providers (n = 156) advertise data migration help on their website.	Delivery: full-service	21.8	156	Step 5
S-SUP-188	27% of providers offering both self-serve and full-service (n = 26) advertise data migration help on their website.	Delivery: both	26.9	26	Step 5
S-SUP-189	2 of 7 local providers running their own software advertise data migration help on their website.	Local platform: own	2 of 7	7	Step 5
S-SUP-190	24% of local providers on a licensed platform (n = 108) advertise data migration help on their website.	Local platform: licensed	24.1	108	Step 5
S-SUP-191	44% of providers that publish pricing (n = 32) advertise data migration help on their website.	Pricing: published	43.8	32	Step 5
S-SUP-192	21% of quote-only providers (n = 163) advertise data migration help on their website.	Pricing: quote only	20.9	163	Step 5
S-SUP-193	1 of 9 payroll-only providers advertise data migration help on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SUP-194	18% of providers with 1 to 3 add-on services (n = 33) advertise data migration help on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-SUP-195	27% of providers with 4 or more add-on services (n = 153) advertise data migration help on their website.	Service breadth: 4 or more add-ons	26.8	153	Step 5
S-SUP-196	29% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise data migration help on their website.	Size focus: advertises 1 to 10	29.2	137	Step 5
S-SUP-197	33% of providers advertising to businesses with 51 or more employees (n = 42) advertise data migration help on their website.	Size focus: advertises 51 or more	33.3	42	Step 5
S-SUP-198	25% of providers rated 4.5 and up stars (n = 150) advertise data migration help on their website.	Rating: 4.5 and up	24.7	150	Step 5
S-SUP-199	26% of providers rated 4.0 to 4.49 stars (n = 35) advertise data migration help on their website.	Rating: 4.0 to 4.49	25.7	35	Step 5
S-SUP-200	2 of 10 providers rated below 4.0 stars advertise data migration help on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SUP-201	19% of providers with 10 to 49 reviews (n = 96) advertise data migration help on their website.	Reviews: 10 to 49	18.8	96	Step 5
S-SUP-202	36% of providers with 50 to 99 reviews (n = 33) advertise data migration help on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-SUP-203	35% of providers with 100 or more reviews (n = 46) advertise data migration help on their website.	Reviews: 100 or more	34.8	46	Step 5
S-SUP-204	11% of payroll providers studied (n = 195) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	All providers	11.3	195	Step 5
S-SUP-205	11% of national providers (n = 36) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	National	11.1	36	Step 5
S-SUP-206	11% of local providers (n = 159) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local	11.3	159	Step 5
S-SUP-207	3% of local providers in the Northeast (n = 35) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local: Northeast	2.9	35	Step 5
S-SUP-208	13% of local providers in the Midwest (n = 31) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local: Midwest	12.9	31	Step 5
S-SUP-209	13% of local providers in the South (n = 55) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local: South	12.7	55	Step 5
S-SUP-210	16% of local providers in the West (n = 38) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local: West	15.8	38	Step 5
S-SUP-211	0 of 1 providers in business under 5 years advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Years: under 5	0 of 1	1	Step 5
S-SUP-212	2 of 15 providers in business 5 to 14 years advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-SUP-213	14% of providers in business 15 to 29 years (n = 56) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Years: 15 to 29	14.3	56	Step 5
S-SUP-214	7% of providers in business 30 or more years (n = 58) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Years: 30 or more	6.9	58	Step 5
S-SUP-215	3 of 13 self-serve software providers advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Delivery: self-serve	3 of 13	13	Step 5
S-SUP-216	11% of full-service providers (n = 156) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Delivery: full-service	10.9	156	Step 5
S-SUP-217	8% of providers offering both self-serve and full-service (n = 26) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Delivery: both	7.7	26	Step 5
S-SUP-218	0 of 7 local providers running their own software advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local platform: own	0 of 7	7	Step 5
S-SUP-219	13% of local providers on a licensed platform (n = 108) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Local platform: licensed	13.0	108	Step 5
S-SUP-220	25% of providers that publish pricing (n = 32) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Pricing: published	25.0	32	Step 5
S-SUP-221	9% of quote-only providers (n = 163) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Pricing: quote only	8.6	163	Step 5
S-SUP-222	0 of 9 payroll-only providers advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SUP-223	15% of providers with 1 to 3 add-on services (n = 33) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Service breadth: 1 to 3 add-ons	15.2	33	Step 5
S-SUP-224	11% of providers with 4 or more add-on services (n = 153) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Service breadth: 4 or more add-ons	11.1	153	Step 5
S-SUP-225	13% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Size focus: advertises 1 to 10	13.1	137	Step 5
S-SUP-226	14% of providers advertising to businesses with 51 or more employees (n = 42) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Size focus: advertises 51 or more	14.3	42	Step 5
S-SUP-227	13% of providers rated 4.5 and up stars (n = 150) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Rating: 4.5 and up	12.7	150	Step 5
S-SUP-228	9% of providers rated 4.0 to 4.49 stars (n = 35) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Rating: 4.0 to 4.49	8.6	35	Step 5
S-SUP-229	0 of 10 providers rated below 4.0 stars advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SUP-230	7% of providers with 10 to 49 reviews (n = 96) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Reviews: 10 to 49	7.3	96	Step 5
S-SUP-231	21% of providers with 50 to 99 reviews (n = 33) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Reviews: 50 to 99	21.2	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SUP-232	15% of providers with 100 or more reviews (n = 46) advertise mid-year switching support (importing prior quarters and year-to-date wages) on their website.	Reviews: 100 or more	15.2	46	Step 5	
S-SUP-233	4% of payroll providers studied (n = 195) advertise a free trial on their website.	All providers	4.1	195	Step 5	
S-SUP-234	17% of national providers (n = 36) advertise a free trial on their website.	National	16.7	36	Step 5	
S-SUP-235	1% of local providers (n = 159) advertise a free trial on their website.	Local	1.3	159	Step 5	
S-SUP-236	3% of local providers in the Northeast (n = 35) advertise a free trial on their website.	Local: Northeast	2.9	35	Step 5	
S-SUP-237	0% of local providers in the Midwest (n = 31) advertise a free trial on their website.	Local: Midwest	0.0	31	Step 5	
S-SUP-238	2% of local providers in the South (n = 55) advertise a free trial on their website.	Local: South	1.8	55	Step 5	
S-SUP-239	0% of local providers in the West (n = 38) advertise a free trial on their website.	Local: West	0.0	38	Step 5	
S-SUP-240	0 of 1 providers in business under 5 years advertise a free trial on their website.	Years: under 5	0 of 1	1	Step 5	
S-SUP-241	0 of 15 providers in business 5 to 14 years advertise a free trial on their website.	Years: 5 to 14	0 of 15	15	Step 5	
S-SUP-242	2% of providers in business 15 to 29 years (n = 56) advertise a free trial on their website.	Years: 15 to 29	1.8	56	Step 5	
S-SUP-243	9% of providers in business 30 or more years (n = 58) advertise a free trial on their website.	Years: 30 or more	8.6	58	Step 5	
S-SUP-244	4 of 13 self-serve software providers advertise a free trial on their website.	Delivery: self-serve	4 of 13	13	Step 5	
S-SUP-245	1% of full-service providers (n = 156) advertise a free trial on their website.	Delivery: full-service	1.3	156	Step 5	
S-SUP-246	8% of providers offering both self-serve and full-service (n = 26) advertise a free trial on their website.	Delivery: both	7.7	26	Step 5	
S-SUP-247	0 of 7 local providers running their own software advertise a free trial on their website.	Local platform: own	0 of 7	7	Step 5	
S-SUP-248	1% of local providers on a licensed platform (n = 108) advertise a free trial on their website.	Local platform: licensed	0.9	108	Step 5	
S-SUP-249	16% of providers that publish pricing (n = 32) advertise a free trial on their website.	Pricing: published	15.6	32	Step 5	
S-SUP-250	2% of quote-only providers (n = 163) advertise a free trial on their website.	Pricing: quote only	1.8	163	Step 5	
S-SUP-251	1 of 9 payroll-only providers advertise a free trial on their website.	Service breadth: payroll only	1 of 9	9	Step 5	
S-SUP-252	9% of providers with 1 to 3 add-on services (n = 33) advertise a free trial on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5	
S-SUP-253	3% of providers with 4 or more add-on services (n = 153) advertise a free trial on their website.	Service breadth: 4 or more add-ons	2.6	153	Step 5	
S-SUP-254	4% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a free trial on their website.	Size focus: advertises 1 to 10	4.4	137	Step 5	
S-SUP-255	7% of providers advertising to businesses with 51 or more employees (n = 42) advertise a free trial on their website.	Size focus: advertises 51 or more	7.1	42	Step 5	
S-SUP-256	4% of providers rated 4.5 and up stars (n = 150) advertise a free trial on their website.	Rating: 4.5 and up	4.0	150	Step 5	
S-SUP-257	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise a free trial on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5	
S-SUP-258	1 of 10 providers rated below 4.0 stars advertise a free trial on their website.	Rating: below 4.0	1 of 10	10	Step 5	
S-SUP-259	0% of providers with 10 to 49 reviews (n = 96) advertise a free trial on their website.	Reviews: 10 to 49	0.0	96	Step 5	
S-SUP-260	3% of providers with 50 to 99 reviews (n = 33) advertise a free trial on their website.	Reviews: 50 to 99	3.0	33	Step 5	
S-SUP-261	11% of providers with 100 or more reviews (n = 46) advertise a free trial on their website.	Reviews: 100 or more	10.9	46	Step 5	

Marketing claims (203 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-CLM-001	19% of payroll providers studied (n = 195) make a "no hidden fees" claim on their website.	All providers	19.5	195	Step 5	
S-CLM-002	25% of national providers (n = 36) make a "no hidden fees" claim on their website.	National	25.0	36	Step 5	
S-CLM-003	18% of local providers (n = 159) make a "no hidden fees" claim on their website.	Local	18.2	159	Step 5	
S-CLM-004	17% of local providers in the Northeast (n = 35) make a "no hidden fees" claim on their website.	Local: Northeast	17.1	35	Step 5	
S-CLM-005	16% of local providers in the Midwest (n = 31) make a "no hidden fees" claim on their website.	Local: Midwest	16.1	31	Step 5	
S-CLM-006	18% of local providers in the South (n = 55) make a "no hidden fees" claim on their website.	Local: South	18.2	55	Step 5	
S-CLM-007	21% of local providers in the West (n = 38) make a "no hidden fees" claim on their website.	Local: West	21.1	38	Step 5	
S-CLM-008	1 of 1 providers in business under 5 years make a "no hidden fees" claim on their website.	Years: under 5	1 of 1	1	Step 5	
S-CLM-009	3 of 15 providers in business 5 to 14 years make a "no hidden fees" claim on their website.	Years: 5 to 14	3 of 15	15	Step 5	
S-CLM-010	20% of providers in business 15 to 29 years (n = 56) make a "no hidden fees" claim on their website.	Years: 15 to 29	19.6	56	Step 5	
S-CLM-011	16% of providers in business 30 or more years (n = 58) make a "no hidden fees" claim on their website.	Years: 30 or more	15.5	58	Step 5	
S-CLM-012	6 of 13 self-serve software providers make a "no hidden fees" claim on their website.	Delivery: self-serve	6 of 13	13	Step 5	
S-CLM-013	17% of full-service providers (n = 156) make a "no hidden fees" claim on their website.	Delivery: full-service	17.3	156	Step 5	
S-CLM-014	19% of providers offering both self-serve and full-service (n = 26) make a "no hidden fees" claim on their website.	Delivery: both	19.2	26	Step 5	
S-CLM-015	4 of 7 local providers running their own software make a "no hidden fees" claim on their website.	Local platform: own	4 of 7	7	Step 5	
S-CLM-016	20% of local providers on a licensed platform (n = 108) make a "no hidden fees" claim on their website.	Local platform: licensed	20.4	108	Step 5	
S-CLM-017	38% of providers that publish pricing (n = 32) make a "no hidden fees" claim on their website.	Pricing: published	37.5	32	Step 5	
S-CLM-018	16% of quote-only providers (n = 163) make a "no hidden fees" claim on their website.	Pricing: quote only	16.0	163	Step 5	
S-CLM-019	1 of 9 payroll-only providers make a "no hidden fees" claim on their website.	Service breadth: payroll only	1 of 9	9	Step 5	
S-CLM-020	27% of providers with 1 to 3 add-on services (n = 33) make a "no hidden fees" claim on their website.	Service breadth: 1 to 3 add-ons	27.3	33	Step 5	
S-CLM-021	18% of providers with 4 or more add-on services (n = 153) make a "no hidden fees" claim on their website.	Service breadth: 4 or more add-ons	18.3	153	Step 5	
S-CLM-022	23% of providers advertising to businesses with 1 to 10 employees (n = 137) make a "no hidden fees" claim on their website.	Size focus: advertises 1 to 10	23.4	137	Step 5	
S-CLM-023	26% of providers advertising to businesses with 51 or more employees (n = 42) make a "no hidden fees" claim on their website.	Size focus: advertises 51 or more	26.2	42	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CLM-024	21% of providers rated 4.5 and up stars (n = 150) make a "no hidden fees" claim on their website.	Rating: 4.5 and up	20.7	150	Step 5
S-CLM-025	14% of providers rated 4.0 to 4.49 stars (n = 35) make a "no hidden fees" claim on their website.	Rating: 4.0 to 4.49	14.3	35	Step 5
S-CLM-026	2 of 10 providers rated below 4.0 stars make a "no hidden fees" claim on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-CLM-027	18% of providers with 10 to 49 reviews (n = 96) make a "no hidden fees" claim on their website.	Reviews: 10 to 49	17.7	96	Step 5
S-CLM-028	27% of providers with 50 to 99 reviews (n = 33) make a "no hidden fees" claim on their website.	Reviews: 50 to 99	27.3	33	Step 5
S-CLM-029	24% of providers with 100 or more reviews (n = 46) make a "no hidden fees" claim on their website.	Reviews: 100 or more	23.9	46	Step 5
S-CLM-030	19% of payroll providers studied (n = 195) make a "cancel anytime" or "no contract" claim on their website.	All providers	19.5	195	Step 5
S-CLM-031	28% of national providers (n = 36) make a "cancel anytime" or "no contract" claim on their website.	National	27.8	36	Step 5
S-CLM-032	18% of local providers (n = 159) make a "cancel anytime" or "no contract" claim on their website.	Local	17.6	159	Step 5
S-CLM-033	11% of local providers in the Northeast (n = 35) make a "cancel anytime" or "no contract" claim on their website.	Local: Northeast	11.4	35	Step 5
S-CLM-034	32% of local providers in the Midwest (n = 31) make a "cancel anytime" or "no contract" claim on their website.	Local: Midwest	32.3	31	Step 5
S-CLM-035	16% of local providers in the South (n = 55) make a "cancel anytime" or "no contract" claim on their website.	Local: South	16.4	55	Step 5
S-CLM-036	13% of local providers in the West (n = 38) make a "cancel anytime" or "no contract" claim on their website.	Local: West	13.2	38	Step 5
S-CLM-037	1 of 1 providers in business under 5 years make a "cancel anytime" or "no contract" claim on their website.	Years: under 5	1 of 1	1	Step 5
S-CLM-038	5 of 15 providers in business 5 to 14 years make a "cancel anytime" or "no contract" claim on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-CLM-039	16% of providers in business 15 to 29 years (n = 56) make a "cancel anytime" or "no contract" claim on their website.	Years: 15 to 29	16.1	56	Step 5
S-CLM-040	9% of providers in business 30 or more years (n = 58) make a "cancel anytime" or "no contract" claim on their website.	Years: 30 or more	8.6	58	Step 5
S-CLM-041	7 of 13 self-serve software providers make a "cancel anytime" or "no contract" claim on their website.	Delivery: self-serve	7 of 13	13	Step 5
S-CLM-042	18% of full-service providers (n = 156) make a "cancel anytime" or "no contract" claim on their website.	Delivery: full-service	17.9	156	Step 5
S-CLM-043	12% of providers offering both self-serve and full-service (n = 26) make a "cancel anytime" or "no contract" claim on their website.	Delivery: both	11.5	26	Step 5
S-CLM-044	1 of 7 local providers running their own software make a "cancel anytime" or "no contract" claim on their website.	Local platform: own	1 of 7	7	Step 5
S-CLM-045	17% of local providers on a licensed platform (n = 108) make a "cancel anytime" or "no contract" claim on their website.	Local platform: licensed	16.7	108	Step 5
S-CLM-046	41% of providers that publish pricing (n = 32) make a "cancel anytime" or "no contract" claim on their website.	Pricing: published	40.6	32	Step 5
S-CLM-047	15% of quote-only providers (n = 163) make a "cancel anytime" or "no contract" claim on their website.	Pricing: quote only	15.3	163	Step 5
S-CLM-048	1 of 9 payroll-only providers make a "cancel anytime" or "no contract" claim on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-CLM-049	18% of providers with 1 to 3 add-on services (n = 33) make a "cancel anytime" or "no contract" claim on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-CLM-050	20% of providers with 4 or more add-on services (n = 153) make a "cancel anytime" or "no contract" claim on their website.	Service breadth: 4 or more add-ons	20.3	153	Step 5
S-CLM-051	25% of providers advertising to businesses with 1 to 10 employees (n = 137) make a "cancel anytime" or "no contract" claim on their website.	Size focus: advertises 1 to 10	24.8	137	Step 5
S-CLM-052	17% of providers advertising to businesses with 51 or more employees (n = 42) make a "cancel anytime" or "no contract" claim on their website.	Size focus: advertises 51 or more	16.7	42	Step 5
S-CLM-053	21% of providers rated 4.5 and up stars (n = 150) make a "cancel anytime" or "no contract" claim on their website.	Rating: 4.5 and up	21.3	150	Step 5
S-CLM-054	14% of providers rated 4.0 to 4.49 stars (n = 35) make a "cancel anytime" or "no contract" claim on their website.	Rating: 4.0 to 4.49	14.3	35	Step 5
S-CLM-055	1 of 10 providers rated below 4.0 stars make a "cancel anytime" or "no contract" claim on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-CLM-056	16% of providers with 10 to 49 reviews (n = 96) make a "cancel anytime" or "no contract" claim on their website.	Reviews: 10 to 49	15.6	96	Step 5
S-CLM-057	24% of providers with 50 to 99 reviews (n = 33) make a "cancel anytime" or "no contract" claim on their website.	Reviews: 50 to 99	24.2	33	Step 5
S-CLM-058	26% of providers with 100 or more reviews (n = 46) make a "cancel anytime" or "no contract" claim on their website.	Reviews: 100 or more	26.1	46	Step 5
S-CLM-059	39% of payroll providers studied (n = 195) make an accuracy claim such as "100% accurate" or "error-free" on their website.	All providers	39.5	195	Step 5
S-CLM-060	33% of national providers (n = 36) make an accuracy claim such as "100% accurate" or "error-free" on their website.	National	33.3	36	Step 5
S-CLM-061	41% of local providers (n = 159) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local	40.9	159	Step 5
S-CLM-062	51% of local providers in the Northeast (n = 35) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local: Northeast	51.4	35	Step 5
S-CLM-063	48% of local providers in the Midwest (n = 31) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local: Midwest	48.4	31	Step 5
S-CLM-064	38% of local providers in the South (n = 55) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local: South	38.2	55	Step 5
S-CLM-065	29% of local providers in the West (n = 38) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local: West	28.9	38	Step 5
S-CLM-066	0 of 1 providers in business under 5 years make an accuracy claim such as "100% accurate" or "error-free" on their website.	Years: under 5	0 of 1	1	Step 5
S-CLM-067	5 of 15 providers in business 5 to 14 years make an accuracy claim such as "100% accurate" or "error-free" on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-CLM-068	46% of providers in business 15 to 29 years (n = 56) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Years: 15 to 29	46.4	56	Step 5
S-CLM-069	45% of providers in business 30 or more years (n = 58) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Years: 30 or more	44.8	58	Step 5
S-CLM-070	4 of 13 self-serve software providers make an accuracy claim such as "100% accurate" or "error-free" on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-CLM-071	42% of full-service providers (n = 156) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Delivery: full-service	42.3	156	Step 5
S-CLM-072	27% of providers offering both self-serve and full-service (n = 26) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Delivery: both	26.9	26	Step 5
S-CLM-073	4 of 7 local providers running their own software make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local platform: own	4 of 7	7	Step 5
S-CLM-074	42% of local providers on a licensed platform (n = 108) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Local platform: licensed	41.7	108	Step 5
S-CLM-075	41% of providers that publish pricing (n = 32) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Pricing: published	40.6	32	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CLM-076	39% of quote-only providers (n = 163) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Pricing: quote only	39.3	163	Step 5
S-CLM-077	4 of 9 payroll-only providers make an accuracy claim such as "100% accurate" or "error-free" on their website.	Service breadth: payroll only	4 of 9	9	Step 5
S-CLM-078	33% of providers with 1 to 3 add-on services (n = 33) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Service breadth: 1 to 3 add-ons	33.3	33	Step 5
S-CLM-079	41% of providers with 4 or more add-on services (n = 153) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Service breadth: 4 or more add-ons	40.5	153	Step 5
S-CLM-080	47% of providers advertising to businesses with 1 to 10 employees (n = 137) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Size focus: advertises 1 to 10	47.4	137	Step 5
S-CLM-081	45% of providers advertising to businesses with 51 or more employees (n = 42) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Size focus: advertises 51 or more	45.2	42	Step 5
S-CLM-082	39% of providers rated 4.5 and up stars (n = 150) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Rating: 4.5 and up	38.7	150	Step 5
S-CLM-083	46% of providers rated 4.0 to 4.49 stars (n = 35) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Rating: 4.0 to 4.49	45.7	35	Step 5
S-CLM-084	3 of 10 providers rated below 4.0 stars make an accuracy claim such as "100% accurate" or "error-free" on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-CLM-085	39% of providers with 10 to 49 reviews (n = 96) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Reviews: 10 to 49	38.5	96	Step 5
S-CLM-086	45% of providers with 50 to 99 reviews (n = 33) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Reviews: 50 to 99	45.5	33	Step 5
S-CLM-087	39% of providers with 100 or more reviews (n = 46) make an accuracy claim such as "100% accurate" or "error-free" on their website.	Reviews: 100 or more	39.1	46	Step 5
S-CLM-088	9% of payroll providers studied (n = 195) make a fast setup claim on their website.	All providers	9.2	195	Step 5
S-CLM-089	3% of national providers (n = 36) make a fast setup claim on their website.	National	2.8	36	Step 5
S-CLM-090	11% of local providers (n = 159) make a fast setup claim on their website.	Local	10.7	159	Step 5
S-CLM-091	11% of local providers in the Northeast (n = 35) make a fast setup claim on their website.	Local: Northeast	11.4	35	Step 5
S-CLM-092	6% of local providers in the Midwest (n = 31) make a fast setup claim on their website.	Local: Midwest	6.5	31	Step 5
S-CLM-093	11% of local providers in the South (n = 55) make a fast setup claim on their website.	Local: South	10.9	55	Step 5
S-CLM-094	13% of local providers in the West (n = 38) make a fast setup claim on their website.	Local: West	13.2	38	Step 5
S-CLM-095	1 of 1 providers in business under 5 years make a fast setup claim on their website.	Years: under 5	1 of 1	1	Step 5
S-CLM-096	2 of 15 providers in business 5 to 14 years make a fast setup claim on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-CLM-097	14% of providers in business 15 to 29 years (n = 56) make a fast setup claim on their website.	Years: 15 to 29	14.3	56	Step 5
S-CLM-098	3% of providers in business 30 or more years (n = 58) make a fast setup claim on their website.	Years: 30 or more	3.4	58	Step 5
S-CLM-099	0 of 13 self-serve software providers make a fast setup claim on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-CLM-100	12% of full-service providers (n = 156) make a fast setup claim on their website.	Delivery: full-service	11.5	156	Step 5
S-CLM-101	0% of providers offering both self-serve and full-service (n = 26) make a fast setup claim on their website.	Delivery: both	0.0	26	Step 5
S-CLM-102	0 of 7 local providers running their own software make a fast setup claim on their website.	Local platform: own	0 of 7	7	Step 5
S-CLM-103	12% of local providers on a licensed platform (n = 108) make a fast setup claim on their website.	Local platform: licensed	12.0	108	Step 5
S-CLM-104	16% of providers that publish pricing (n = 32) make a fast setup claim on their website.	Pricing: published	15.6	32	Step 5
S-CLM-105	8% of quote-only providers (n = 163) make a fast setup claim on their website.	Pricing: quote only	8.0	163	Step 5
S-CLM-106	0 of 9 payroll-only providers make a fast setup claim on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-CLM-107	9% of providers with 1 to 3 add-on services (n = 33) make a fast setup claim on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-CLM-108	10% of providers with 4 or more add-on services (n = 153) make a fast setup claim on their website.	Service breadth: 4 or more add-ons	9.8	153	Step 5
S-CLM-109	10% of providers advertising to businesses with 1 to 10 employees (n = 137) make a fast setup claim on their website.	Size focus: advertises 1 to 10	10.2	137	Step 5
S-CLM-110	7% of providers advertising to businesses with 51 or more employees (n = 42) make a fast setup claim on their website.	Size focus: advertises 51 or more	7.1	42	Step 5
S-CLM-111	11% of providers rated 4.5 and up stars (n = 150) make a fast setup claim on their website.	Rating: 4.5 and up	10.7	150	Step 5
S-CLM-112	6% of providers rated 4.0 to 4.49 stars (n = 35) make a fast setup claim on their website.	Rating: 4.0 to 4.49	5.7	35	Step 5
S-CLM-113	0 of 10 providers rated below 4.0 stars make a fast setup claim on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-CLM-114	7% of providers with 10 to 49 reviews (n = 96) make a fast setup claim on their website.	Reviews: 10 to 49	7.3	96	Step 5
S-CLM-115	18% of providers with 50 to 99 reviews (n = 33) make a fast setup claim on their website.	Reviews: 50 to 99	18.2	33	Step 5
S-CLM-116	9% of providers with 100 or more reviews (n = 46) make a fast setup claim on their website.	Reviews: 100 or more	8.7	46	Step 5
S-CLM-117	76% of payroll providers studied (n = 195) make a support quality claim on their website.	All providers	75.9	195	Step 5
S-CLM-118	75% of national providers (n = 36) make a support quality claim on their website.	National	75.0	36	Step 5
S-CLM-119	76% of local providers (n = 159) make a support quality claim on their website.	Local	76.1	159	Step 5
S-CLM-120	77% of local providers in the Northeast (n = 35) make a support quality claim on their website.	Local: Northeast	77.1	35	Step 5
S-CLM-121	71% of local providers in the Midwest (n = 31) make a support quality claim on their website.	Local: Midwest	71.0	31	Step 5
S-CLM-122	80% of local providers in the South (n = 55) make a support quality claim on their website.	Local: South	80.0	55	Step 5
S-CLM-123	74% of local providers in the West (n = 38) make a support quality claim on their website.	Local: West	73.7	38	Step 5
S-CLM-124	1 of 1 providers in business under 5 years make a support quality claim on their website.	Years: under 5	1 of 1	1	Step 5
S-CLM-125	11 of 15 providers in business 5 to 14 years make a support quality claim on their website.	Years: 5 to 14	11 of 15	15	Step 5
S-CLM-126	79% of providers in business 15 to 29 years (n = 56) make a support quality claim on their website.	Years: 15 to 29	78.6	56	Step 5
S-CLM-127	81% of providers in business 30 or more years (n = 58) make a support quality claim on their website.	Years: 30 or more	81.0	58	Step 5
S-CLM-128	6 of 13 self-serve software providers make a support quality claim on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-CLM-129	80% of full-service providers (n = 156) make a support quality claim on their website.	Delivery: full-service	80.1	156	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CLM-130	65% of providers offering both self-serve and full-service (n = 26) make a support quality claim on their website.	Delivery: both	65.4	26	Step 5
S-CLM-131	5 of 7 local providers running their own software make a support quality claim on their website.	Local platform: own	5 of 7	7	Step 5
S-CLM-132	78% of local providers on a licensed platform (n = 108) make a support quality claim on their website.	Local platform: licensed	77.8	108	Step 5
S-CLM-133	72% of providers that publish pricing (n = 32) make a support quality claim on their website.	Pricing: published	71.9	32	Step 5
S-CLM-134	77% of quote-only providers (n = 163) make a support quality claim on their website.	Pricing: quote only	76.7	163	Step 5
S-CLM-135	5 of 9 payroll-only providers make a support quality claim on their website.	Service breadth: payroll only	5 of 9	9	Step 5
S-CLM-136	67% of providers with 1 to 3 add-on services (n = 33) make a support quality claim on their website.	Service breadth: 1 to 3 add-ons	66.7	33	Step 5
S-CLM-137	79% of providers with 4 or more add-on services (n = 153) make a support quality claim on their website.	Service breadth: 4 or more add-ons	79.1	153	Step 5
S-CLM-138	77% of providers advertising to businesses with 1 to 10 employees (n = 137) make a support quality claim on their website.	Size focus: advertises 1 to 10	76.6	137	Step 5
S-CLM-139	88% of providers advertising to businesses with 51 or more employees (n = 42) make a support quality claim on their website.	Size focus: advertises 51 or more	88.1	42	Step 5
S-CLM-140	77% of providers rated 4.5 and up stars (n = 150) make a support quality claim on their website.	Rating: 4.5 and up	76.7	150	Step 5
S-CLM-141	74% of providers rated 4.0 to 4.49 stars (n = 35) make a support quality claim on their website.	Rating: 4.0 to 4.49	74.3	35	Step 5
S-CLM-142	7 of 10 providers rated below 4.0 stars make a support quality claim on their website.	Rating: below 4.0	7 of 10	10	Step 5
S-CLM-143	79% of providers with 10 to 49 reviews (n = 96) make a support quality claim on their website.	Reviews: 10 to 49	79.2	96	Step 5
S-CLM-144	76% of providers with 50 to 99 reviews (n = 33) make a support quality claim on their website.	Reviews: 50 to 99	75.8	33	Step 5
S-CLM-145	80% of providers with 100 or more reviews (n = 46) make a support quality claim on their website.	Reviews: 100 or more	80.4	46	Step 5
S-CLM-146	30% of payroll providers studied (n = 195) make an "on-time" or "never late" payroll claim on their website.	All providers	29.7	195	Step 5
S-CLM-147	19% of national providers (n = 36) make an "on-time" or "never late" payroll claim on their website.	National	19.4	36	Step 5
S-CLM-148	32% of local providers (n = 159) make an "on-time" or "never late" payroll claim on their website.	Local	32.1	159	Step 5
S-CLM-149	31% of local providers in the Northeast (n = 35) make an "on-time" or "never late" payroll claim on their website.	Local: Northeast	31.4	35	Step 5
S-CLM-150	35% of local providers in the Midwest (n = 31) make an "on-time" or "never late" payroll claim on their website.	Local: Midwest	35.5	31	Step 5
S-CLM-151	35% of local providers in the South (n = 55) make an "on-time" or "never late" payroll claim on their website.	Local: South	34.5	55	Step 5
S-CLM-152	26% of local providers in the West (n = 38) make an "on-time" or "never late" payroll claim on their website.	Local: West	26.3	38	Step 5
S-CLM-153	1 of 1 providers in business under 5 years make an "on-time" or "never late" payroll claim on their website.	Years: under 5	1 of 1	1	Step 5
S-CLM-154	4 of 15 providers in business 5 to 14 years make an "on-time" or "never late" payroll claim on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-CLM-155	32% of providers in business 15 to 29 years (n = 56) make an "on-time" or "never late" payroll claim on their website.	Years: 15 to 29	32.1	56	Step 5
S-CLM-156	33% of providers in business 30 or more years (n = 58) make an "on-time" or "never late" payroll claim on their website.	Years: 30 or more	32.8	58	Step 5
S-CLM-157	1 of 13 self-serve software providers make an "on-time" or "never late" payroll claim on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-CLM-158	34% of full-service providers (n = 156) make an "on-time" or "never late" payroll claim on their website.	Delivery: full-service	34.0	156	Step 5
S-CLM-159	15% of providers offering both self-serve and full-service (n = 26) make an "on-time" or "never late" payroll claim on their website.	Delivery: both	15.4	26	Step 5
S-CLM-160	3 of 7 local providers running their own software make an "on-time" or "never late" payroll claim on their website.	Local platform: own	3 of 7	7	Step 5
S-CLM-161	30% of local providers on a licensed platform (n = 108) make an "on-time" or "never late" payroll claim on their website.	Local platform: licensed	29.6	108	Step 5
S-CLM-162	31% of providers that publish pricing (n = 32) make an "on-time" or "never late" payroll claim on their website.	Pricing: published	31.2	32	Step 5
S-CLM-163	29% of quote-only providers (n = 163) make an "on-time" or "never late" payroll claim on their website.	Pricing: quote only	29.4	163	Step 5
S-CLM-164	4 of 9 payroll-only providers make an "on-time" or "never late" payroll claim on their website.	Service breadth: payroll only	4 of 9	9	Step 5
S-CLM-165	24% of providers with 1 to 3 add-on services (n = 33) make an "on-time" or "never late" payroll claim on their website.	Service breadth: 1 to 3 add-ons	24.2	33	Step 5
S-CLM-166	30% of providers with 4 or more add-on services (n = 153) make an "on-time" or "never late" payroll claim on their website.	Service breadth: 4 or more add-ons	30.1	153	Step 5
S-CLM-167	33% of providers advertising to businesses with 1 to 10 employees (n = 137) make an "on-time" or "never late" payroll claim on their website.	Size focus: advertises 1 to 10	32.8	137	Step 5
S-CLM-168	26% of providers advertising to businesses with 51 or more employees (n = 42) make an "on-time" or "never late" payroll claim on their website.	Size focus: advertises 51 or more	26.2	42	Step 5
S-CLM-169	30% of providers rated 4.5 and up stars (n = 150) make an "on-time" or "never late" payroll claim on their website.	Rating: 4.5 and up	30.0	150	Step 5
S-CLM-170	29% of providers rated 4.0 to 4.49 stars (n = 35) make an "on-time" or "never late" payroll claim on their website.	Rating: 4.0 to 4.49	28.6	35	Step 5
S-CLM-171	3 of 10 providers rated below 4.0 stars make an "on-time" or "never late" payroll claim on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-CLM-172	34% of providers with 10 to 49 reviews (n = 96) make an "on-time" or "never late" payroll claim on their website.	Reviews: 10 to 49	34.4	96	Step 5
S-CLM-173	39% of providers with 50 to 99 reviews (n = 33) make an "on-time" or "never late" payroll claim on their website.	Reviews: 50 to 99	39.4	33	Step 5
S-CLM-174	17% of providers with 100 or more reviews (n = 46) make an "on-time" or "never late" payroll claim on their website.	Reviews: 100 or more	17.4	46	Step 5
S-CLM-175	59% of payroll providers studied (n = 195) make a small business focus on their website.	All providers	59.0	195	Step 5
S-CLM-176	39% of national providers (n = 36) make a small business focus on their website.	National	38.9	36	Step 5
S-CLM-177	64% of local providers (n = 159) make a small business focus on their website.	Local	63.5	159	Step 5
S-CLM-178	63% of local providers in the Northeast (n = 35) make a small business focus on their website.	Local: Northeast	62.9	35	Step 5
S-CLM-179	55% of local providers in the Midwest (n = 31) make a small business focus on their website.	Local: Midwest	54.8	31	Step 5
S-CLM-180	71% of local providers in the South (n = 55) make a small business focus on their website.	Local: South	70.9	55	Step 5
S-CLM-181	61% of local providers in the West (n = 38) make a small business focus on their website.	Local: West	60.5	38	Step 5
S-CLM-182	1 of 1 providers in business under 5 years make a small business focus on their website.	Years: under 5	1 of 1	1	Step 5
S-CLM-183	10 of 15 providers in business 5 to 14 years make a small business focus on their website.	Years: 5 to 14	10 of 15	15	Step 5
S-CLM-184	61% of providers in business 15 to 29 years (n = 56) make a small business focus on their website.	Years: 15 to 29	60.7	56	Step 5
S-CLM-185	57% of providers in business 30 or more years (n = 58) make a small business focus on their website.	Years: 30 or more	56.9	58	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CLM-186	9 of 13 self-serve software providers make a small business focus on their website.	Delivery: self-serve	9 of 13	13	Step 5
S-CLM-187	63% of full-service providers (n = 156) make a small business focus on their website.	Delivery: full-service	63.5	156	Step 5
S-CLM-188	27% of providers offering both self-serve and full-service (n = 26) make a small business focus on their website.	Delivery: both	26.9	26	Step 5
S-CLM-189	5 of 7 local providers running their own software make a small business focus on their website.	Local platform: own	5 of 7	7	Step 5
S-CLM-190	62% of local providers on a licensed platform (n = 108) make a small business focus on their website.	Local platform: licensed	62.0	108	Step 5
S-CLM-191	69% of providers that publish pricing (n = 32) make a small business focus on their website.	Pricing: published	68.8	32	Step 5
S-CLM-192	57% of quote-only providers (n = 163) make a small business focus on their website.	Pricing: quote only	57.1	163	Step 5
S-CLM-193	3 of 9 payroll-only providers make a small business focus on their website.	Service breadth: payroll only	3 of 9	9	Step 5
S-CLM-194	55% of providers with 1 to 3 add-on services (n = 33) make a small business focus on their website.	Service breadth: 1 to 3 add-ons	54.5	33	Step 5
S-CLM-195	61% of providers with 4 or more add-on services (n = 153) make a small business focus on their website.	Service breadth: 4 or more add-ons	61.4	153	Step 5
S-CLM-196	83% of providers advertising to businesses with 1 to 10 employees (n = 137) make a small business focus on their website.	Size focus: advertises 1 to 10	83.2	137	Step 5
S-CLM-197	57% of providers advertising to businesses with 51 or more employees (n = 42) make a small business focus on their website.	Size focus: advertises 51 or more	57.1	42	Step 5
S-CLM-198	63% of providers rated 4.5 and up stars (n = 150) make a small business focus on their website.	Rating: 4.5 and up	63.3	150	Step 5
S-CLM-199	43% of providers rated 4.0 to 4.49 stars (n = 35) make a small business focus on their website.	Rating: 4.0 to 4.49	42.9	35	Step 5
S-CLM-200	5 of 10 providers rated below 4.0 stars make a small business focus on their website.	Rating: below 4.0	5 of 10	10	Step 5
S-CLM-201	64% of providers with 10 to 49 reviews (n = 96) make a small business focus on their website.	Reviews: 10 to 49	63.5	96	Step 5
S-CLM-202	58% of providers with 50 to 99 reviews (n = 33) make a small business focus on their website.	Reviews: 50 to 99	57.6	33	Step 5
S-CLM-203	54% of providers with 100 or more reviews (n = 46) make a small business focus on their website.	Reviews: 100 or more	54.3	46	Step 5

Pricing and contract flags (191 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-PRC-001	16% of payroll providers studied (n = 195) have published pricing on their website.	All providers	16.4	195	Step 5
S-PRC-002	47% of national providers (n = 36) have published pricing on their website.	National	47.2	36	Step 5
S-PRC-003	9% of local providers (n = 159) have published pricing on their website.	Local	9.4	159	Step 5
S-PRC-004	6% of local providers in the Northeast (n = 35) have published pricing on their website.	Local: Northeast	5.7	35	Step 5
S-PRC-005	3% of local providers in the Midwest (n = 31) have published pricing on their website.	Local: Midwest	3.2	31	Step 5
S-PRC-006	9% of local providers in the South (n = 55) have published pricing on their website.	Local: South	9.1	55	Step 5
S-PRC-007	18% of local providers in the West (n = 38) have published pricing on their website.	Local: West	18.4	38	Step 5
S-PRC-008	1 of 1 providers in business under 5 years have published pricing on their website.	Years: under 5	1 of 1	1	Step 5
S-PRC-009	4 of 15 providers in business 5 to 14 years have published pricing on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-PRC-010	9% of providers in business 15 to 29 years (n = 56) have published pricing on their website.	Years: 15 to 29	8.9	56	Step 5
S-PRC-011	14% of providers in business 30 or more years (n = 58) have published pricing on their website.	Years: 30 or more	13.8	58	Step 5
S-PRC-012	12 of 13 self-serve software providers have published pricing on their website.	Delivery: self-serve	12 of 13	13	Step 5
S-PRC-013	11% of full-service providers (n = 156) have published pricing on their website.	Delivery: full-service	10.9	156	Step 5
S-PRC-014	12% of providers offering both self-serve and full-service (n = 26) have published pricing on their website.	Delivery: both	11.5	26	Step 5
S-PRC-015	1 of 7 local providers running their own software have published pricing on their website.	Local platform: own	1 of 7	7	Step 5
S-PRC-016	7% of local providers on a licensed platform (n = 108) have published pricing on their website.	Local platform: licensed	7.4	108	Step 5
S-PRC-017	100% of providers that publish pricing (n = 32) have published pricing on their website.	Pricing: published	100.0	32	Step 5
S-PRC-018	0% of quote-only providers (n = 163) have published pricing on their website.	Pricing: quote only	0.0	163	Step 5
S-PRC-019	2 of 9 payroll-only providers have published pricing on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-PRC-020	21% of providers with 1 to 3 add-on services (n = 33) have published pricing on their website.	Service breadth: 1 to 3 add-ons	21.2	33	Step 5
S-PRC-021	15% of providers with 4 or more add-on services (n = 153) have published pricing on their website.	Service breadth: 4 or more add-ons	15.0	153	Step 5
S-PRC-022	19% of providers advertising to businesses with 1 to 10 employees (n = 137) have published pricing on their website.	Size focus: advertises 1 to 10	19.0	137	Step 5
S-PRC-023	17% of providers advertising to businesses with 51 or more employees (n = 42) have published pricing on their website.	Size focus: advertises 51 or more	16.7	42	Step 5
S-PRC-024	17% of providers rated 4.5 and up stars (n = 150) have published pricing on their website.	Rating: 4.5 and up	16.7	150	Step 5
S-PRC-025	17% of providers rated 4.0 to 4.49 stars (n = 35) have published pricing on their website.	Rating: 4.0 to 4.49	17.1	35	Step 5
S-PRC-026	1 of 10 providers rated below 4.0 stars have published pricing on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-PRC-027	10% of providers with 10 to 49 reviews (n = 96) have published pricing on their website.	Reviews: 10 to 49	10.4	96	Step 5
S-PRC-028	12% of providers with 50 to 99 reviews (n = 33) have published pricing on their website.	Reviews: 50 to 99	12.1	33	Step 5
S-PRC-029	39% of providers with 100 or more reviews (n = 46) have published pricing on their website.	Reviews: 100 or more	39.1	46	Step 5
S-PRC-030	22% of payroll providers studied (n = 195) have month-to-month service or no long-term contract on their website.	All providers	21.5	195	Step 5
S-PRC-031	36% of national providers (n = 36) have month-to-month service or no long-term contract on their website.	National	36.1	36	Step 5
S-PRC-032	18% of local providers (n = 159) have month-to-month service or no long-term contract on their website.	Local	18.2	159	Step 5
S-PRC-033	11% of local providers in the Northeast (n = 35) have month-to-month service or no long-term contract on their website.	Local: Northeast	11.4	35	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-PRC-034	35% of local providers in the Midwest (n = 31) have month-to-month service or no long-term contract on their website.	Local: Midwest	35.5	31	Step 5
S-PRC-035	16% of local providers in the South (n = 55) have month-to-month service or no long-term contract on their website.	Local: South	16.4	55	Step 5
S-PRC-036	13% of local providers in the West (n = 38) have month-to-month service or no long-term contract on their website.	Local: West	13.2	38	Step 5
S-PRC-037	1 of 1 providers in business under 5 years have month-to-month service or no long-term contract on their website.	Years: under 5	1 of 1	1	Step 5
S-PRC-038	5 of 15 providers in business 5 to 14 years have month-to-month service or no long-term contract on their website.	Years: 5 to 14	5 of 15	15	Step 5
S-PRC-039	14% of providers in business 15 to 29 years (n = 56) have month-to-month service or no long-term contract on their website.	Years: 15 to 29	14.3	56	Step 5
S-PRC-040	16% of providers in business 30 or more years (n = 58) have month-to-month service or no long-term contract on their website.	Years: 30 or more	15.5	58	Step 5
S-PRC-041	8 of 13 self-serve software providers have month-to-month service or no long-term contract on their website.	Delivery: self-serve	8 of 13	13	Step 5
S-PRC-042	20% of full-service providers (n = 156) have month-to-month service or no long-term contract on their website.	Delivery: full-service	19.9	156	Step 5
S-PRC-043	12% of providers offering both self-serve and full-service (n = 26) have month-to-month service or no long-term contract on their website.	Delivery: both	11.5	26	Step 5
S-PRC-044	1 of 7 local providers running their own software have month-to-month service or no long-term contract on their website.	Local platform: own	1 of 7	7	Step 5
S-PRC-045	18% of local providers on a licensed platform (n = 108) have month-to-month service or no long-term contract on their website.	Local platform: licensed	17.6	108	Step 5
S-PRC-046	50% of providers that publish pricing (n = 32) have month-to-month service or no long-term contract on their website.	Pricing: published	50.0	32	Step 5
S-PRC-047	16% of quote-only providers (n = 163) have month-to-month service or no long-term contract on their website.	Pricing: quote only	16.0	163	Step 5
S-PRC-048	2 of 9 payroll-only providers have month-to-month service or no long-term contract on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-PRC-049	18% of providers with 1 to 3 add-on services (n = 33) have month-to-month service or no long-term contract on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-PRC-050	22% of providers with 4 or more add-on services (n = 153) have month-to-month service or no long-term contract on their website.	Service breadth: 4 or more add-ons	22.2	153	Step 5
S-PRC-051	26% of providers advertising to businesses with 1 to 10 employees (n = 137) have month-to-month service or no long-term contract on their website.	Size focus: advertises 1 to 10	26.3	137	Step 5
S-PRC-052	19% of providers advertising to businesses with 51 or more employees (n = 42) have month-to-month service or no long-term contract on their website.	Size focus: advertises 51 or more	19.0	42	Step 5
S-PRC-053	23% of providers rated 4.5 and up stars (n = 150) have month-to-month service or no long-term contract on their website.	Rating: 4.5 and up	23.3	150	Step 5
S-PRC-054	14% of providers rated 4.0 to 4.49 stars (n = 35) have month-to-month service or no long-term contract on their website.	Rating: 4.0 to 4.49	14.3	35	Step 5
S-PRC-055	2 of 10 providers rated below 4.0 stars have month-to-month service or no long-term contract on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-PRC-056	15% of providers with 10 to 49 reviews (n = 96) have month-to-month service or no long-term contract on their website.	Reviews: 10 to 49	14.6	96	Step 5
S-PRC-057	30% of providers with 50 to 99 reviews (n = 33) have month-to-month service or no long-term contract on their website.	Reviews: 50 to 99	30.3	33	Step 5
S-PRC-058	33% of providers with 100 or more reviews (n = 46) have month-to-month service or no long-term contract on their website.	Reviews: 100 or more	32.6	46	Step 5
S-PRC-059	12% of payroll providers studied (n = 195) have a published service agreement or terms on their website.	All providers	12.3	195	Step 5
S-PRC-060	50% of national providers (n = 36) have a published service agreement or terms on their website.	National	50.0	36	Step 5
S-PRC-061	4% of local providers (n = 159) have a published service agreement or terms on their website.	Local	3.8	159	Step 5
S-PRC-062	6% of local providers in the Northeast (n = 35) have a published service agreement or terms on their website.	Local: Northeast	5.7	35	Step 5
S-PRC-063	0% of local providers in the Midwest (n = 31) have a published service agreement or terms on their website.	Local: Midwest	0.0	31	Step 5
S-PRC-064	4% of local providers in the South (n = 55) have a published service agreement or terms on their website.	Local: South	3.6	55	Step 5
S-PRC-065	5% of local providers in the West (n = 38) have a published service agreement or terms on their website.	Local: West	5.3	38	Step 5
S-PRC-066	0 of 1 providers in business under 5 years have a published service agreement or terms on their website.	Years: under 5	0 of 1	1	Step 5
S-PRC-067	3 of 15 providers in business 5 to 14 years have a published service agreement or terms on their website.	Years: 5 to 14	3 of 15	15	Step 5
S-PRC-068	9% of providers in business 15 to 29 years (n = 56) have a published service agreement or terms on their website.	Years: 15 to 29	8.9	56	Step 5
S-PRC-069	16% of providers in business 30 or more years (n = 58) have a published service agreement or terms on their website.	Years: 30 or more	15.5	58	Step 5
S-PRC-070	11 of 13 self-serve software providers have a published service agreement or terms on their website.	Delivery: self-serve	11 of 13	13	Step 5
S-PRC-071	4% of full-service providers (n = 156) have a published service agreement or terms on their website.	Delivery: full-service	4.5	156	Step 5
S-PRC-072	23% of providers offering both self-serve and full-service (n = 26) have a published service agreement or terms on their website.	Delivery: both	23.1	26	Step 5
S-PRC-073	0 of 7 local providers running their own software have a published service agreement or terms on their website.	Local platform: own	0 of 7	7	Step 5
S-PRC-074	4% of local providers on a licensed platform (n = 108) have a published service agreement or terms on their website.	Local platform: licensed	3.7	108	Step 5
S-PRC-075	41% of providers that publish pricing (n = 32) have a published service agreement or terms on their website.	Pricing: published	40.6	32	Step 5
S-PRC-076	7% of quote-only providers (n = 163) have a published service agreement or terms on their website.	Pricing: quote only	6.7	163	Step 5
S-PRC-077	1 of 9 payroll-only providers have a published service agreement or terms on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-PRC-078	18% of providers with 1 to 3 add-on services (n = 33) have a published service agreement or terms on their website.	Service breadth: 1 to 3 add-ons	18.2	33	Step 5
S-PRC-079	11% of providers with 4 or more add-on services (n = 153) have a published service agreement or terms on their website.	Service breadth: 4 or more add-ons	11.1	153	Step 5
S-PRC-080	12% of providers advertising to businesses with 1 to 10 employees (n = 137) have a published service agreement or terms on their website.	Size focus: advertises 1 to 10	11.7	137	Step 5
S-PRC-081	7% of providers advertising to businesses with 51 or more employees (n = 42) have a published service agreement or terms on their website.	Size focus: advertises 51 or more	7.1	42	Step 5
S-PRC-082	11% of providers rated 4.5 and up stars (n = 150) have a published service agreement or terms on their website.	Rating: 4.5 and up	10.7	150	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-PRC-083	14% of providers rated 4.0 to 4.49 stars (n = 35) have a published service agreement or terms on their website.	Rating: 4.0 to 4.49	14.3	35	Step 5
S-PRC-084	3 of 10 providers rated below 4.0 stars have a published service agreement or terms on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-PRC-085	4% of providers with 10 to 49 reviews (n = 96) have a published service agreement or terms on their website.	Reviews: 10 to 49	4.2	96	Step 5
S-PRC-086	15% of providers with 50 to 99 reviews (n = 33) have a published service agreement or terms on their website.	Reviews: 50 to 99	15.2	33	Step 5
S-PRC-087	30% of providers with 100 or more reviews (n = 46) have a published service agreement or terms on their website.	Reviews: 100 or more	30.4	46	Step 5
S-PRC-088	5% of payroll providers studied (n = 195) have a full published fee schedule on their website.	All providers	5.1	195	Step 5
S-PRC-089	22% of national providers (n = 36) have a full published fee schedule on their website.	National	22.2	36	Step 5
S-PRC-090	1% of local providers (n = 159) have a full published fee schedule on their website.	Local	1.3	159	Step 5
S-PRC-091	3% of local providers in the Northeast (n = 35) have a full published fee schedule on their website.	Local: Northeast	2.9	35	Step 5
S-PRC-092	0% of local providers in the Midwest (n = 31) have a full published fee schedule on their website.	Local: Midwest	0.0	31	Step 5
S-PRC-093	2% of local providers in the South (n = 55) have a full published fee schedule on their website.	Local: South	1.8	55	Step 5
S-PRC-094	0% of local providers in the West (n = 38) have a full published fee schedule on their website.	Local: West	0.0	38	Step 5
S-PRC-095	0 of 1 providers in business under 5 years have a full published fee schedule on their website.	Years: under 5	0 of 1	1	Step 5
S-PRC-096	2 of 15 providers in business 5 to 14 years have a full published fee schedule on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-PRC-097	2% of providers in business 15 to 29 years (n = 56) have a full published fee schedule on their website.	Years: 15 to 29	1.8	56	Step 5
S-PRC-098	7% of providers in business 30 or more years (n = 58) have a full published fee schedule on their website.	Years: 30 or more	6.9	58	Step 5
S-PRC-099	6 of 13 self-serve software providers have a full published fee schedule on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-PRC-100	1% of full-service providers (n = 156) have a full published fee schedule on their website.	Delivery: full-service	1.3	156	Step 5
S-PRC-101	8% of providers offering both self-serve and full-service (n = 26) have a full published fee schedule on their website.	Delivery: both	7.7	26	Step 5
S-PRC-102	0 of 7 local providers running their own software have a full published fee schedule on their website.	Local platform: own	0 of 7	7	Step 5
S-PRC-103	1% of local providers on a licensed platform (n = 108) have a full published fee schedule on their website.	Local platform: licensed	0.9	108	Step 5
S-PRC-104	28% of providers that publish pricing (n = 32) have a full published fee schedule on their website.	Pricing: published	28.1	32	Step 5
S-PRC-105	1% of quote-only providers (n = 163) have a full published fee schedule on their website.	Pricing: quote only	0.6	163	Step 5
S-PRC-106	1 of 9 payroll-only providers have a full published fee schedule on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-PRC-107	6% of providers with 1 to 3 add-on services (n = 33) have a full published fee schedule on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-PRC-108	5% of providers with 4 or more add-on services (n = 153) have a full published fee schedule on their website.	Service breadth: 4 or more add-ons	4.6	153	Step 5
S-PRC-109	6% of providers advertising to businesses with 1 to 10 employees (n = 137) have a full published fee schedule on their website.	Size focus: advertises 1 to 10	5.8	137	Step 5
S-PRC-110	7% of providers advertising to businesses with 51 or more employees (n = 42) have a full published fee schedule on their website.	Size focus: advertises 51 or more	7.1	42	Step 5
S-PRC-111	5% of providers rated 4.5 and up stars (n = 150) have a full published fee schedule on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-PRC-112	6% of providers rated 4.0 to 4.49 stars (n = 35) have a full published fee schedule on their website.	Rating: 4.0 to 4.49	5.7	35	Step 5
S-PRC-113	1 of 10 providers rated below 4.0 stars have a full published fee schedule on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-PRC-114	1% of providers with 10 to 49 reviews (n = 96) have a full published fee schedule on their website.	Reviews: 10 to 49	1.0	96	Step 5
S-PRC-115	3% of providers with 50 to 99 reviews (n = 33) have a full published fee schedule on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-PRC-116	17% of providers with 100 or more reviews (n = 46) have a full published fee schedule on their website.	Reviews: 100 or more	17.4	46	Step 5
S-PRC-117	4% of payroll providers studied (n = 195) have a pricing calculator or instant quote tool on their website.	All providers	4.1	195	Step 5
S-PRC-118	3% of national providers (n = 36) have a pricing calculator or instant quote tool on their website.	National	2.8	36	Step 5
S-PRC-119	4% of local providers (n = 159) have a pricing calculator or instant quote tool on their website.	Local	4.4	159	Step 5
S-PRC-120	3% of local providers in the Northeast (n = 35) have a pricing calculator or instant quote tool on their website.	Local: Northeast	2.9	35	Step 5
S-PRC-121	10% of local providers in the Midwest (n = 31) have a pricing calculator or instant quote tool on their website.	Local: Midwest	9.7	31	Step 5
S-PRC-122	4% of local providers in the South (n = 55) have a pricing calculator or instant quote tool on their website.	Local: South	3.6	55	Step 5
S-PRC-123	3% of local providers in the West (n = 38) have a pricing calculator or instant quote tool on their website.	Local: West	2.6	38	Step 5
S-PRC-124	0 of 1 providers in business under 5 years have a pricing calculator or instant quote tool on their website.	Years: under 5	0 of 1	1	Step 5
S-PRC-125	0 of 15 providers in business 5 to 14 years have a pricing calculator or instant quote tool on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-PRC-126	4% of providers in business 15 to 29 years (n = 56) have a pricing calculator or instant quote tool on their website.	Years: 15 to 29	3.6	56	Step 5
S-PRC-127	2% of providers in business 30 or more years (n = 58) have a pricing calculator or instant quote tool on their website.	Years: 30 or more	1.7	58	Step 5
S-PRC-128	0 of 13 self-serve software providers have a pricing calculator or instant quote tool on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-PRC-129	5% of full-service providers (n = 156) have a pricing calculator or instant quote tool on their website.	Delivery: full-service	5.1	156	Step 5
S-PRC-130	0% of providers offering both self-serve and full-service (n = 26) have a pricing calculator or instant quote tool on their website.	Delivery: both	0.0	26	Step 5
S-PRC-131	0 of 7 local providers running their own software have a pricing calculator or instant quote tool on their website.	Local platform: own	0 of 7	7	Step 5
S-PRC-132	6% of local providers on a licensed platform (n = 108) have a pricing calculator or instant quote tool on their website.	Local platform: licensed	5.6	108	Step 5
S-PRC-133	12% of providers that publish pricing (n = 32) have a pricing calculator or instant quote tool on their website.	Pricing: published	12.5	32	Step 5
S-PRC-134	2% of quote-only providers (n = 163) have a pricing calculator or instant quote tool on their website.	Pricing: quote only	2.5	163	Step 5
S-PRC-135	0 of 9 payroll-only providers have a pricing calculator or instant quote tool on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-PRC-136	3% of providers with 1 to 3 add-on services (n = 33) have a pricing calculator or instant quote tool on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-PRC-137	5% of providers with 4 or more add-on services (n = 153) have a pricing calculator or instant quote tool on their website.	Service breadth: 4 or more add-ons	4.6	153	Step 5
S-PRC-138	4% of providers advertising to businesses with 1 to 10 employees (n = 137) have a pricing calculator or instant quote tool on their website.	Size focus: advertises 1 to 10	4.4	137	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-PRC-139	7% of providers advertising to businesses with 51 or more employees (n = 42) have a pricing calculator or instant quote tool on their website.	Size focus: advertises 51 or more	7.1	42	Step 5
S-PRC-140	5% of providers rated 4.5 and up stars (n = 150) have a pricing calculator or instant quote tool on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-PRC-141	3% of providers rated 4.0 to 4.49 stars (n = 35) have a pricing calculator or instant quote tool on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5
S-PRC-142	0 of 10 providers rated below 4.0 stars have a pricing calculator or instant quote tool on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-PRC-143	2% of providers with 10 to 49 reviews (n = 96) have a pricing calculator or instant quote tool on their website.	Reviews: 10 to 49	2.1	96	Step 5
S-PRC-144	9% of providers with 50 to 99 reviews (n = 33) have a pricing calculator or instant quote tool on their website.	Reviews: 50 to 99	9.1	33	Step 5
S-PRC-145	7% of providers with 100 or more reviews (n = 46) have a pricing calculator or instant quote tool on their website.	Reviews: 100 or more	6.5	46	Step 5
S-PRC-146	27% of payroll providers studied (n = 195) have a free demo on their website.	All providers	27.2	195	Step 5
S-PRC-147	39% of national providers (n = 36) have a free demo on their website.	National	38.9	36	Step 5
S-PRC-148	25% of local providers (n = 159) have a free demo on their website.	Local	24.5	159	Step 5
S-PRC-149	29% of local providers in the Northeast (n = 35) have a free demo on their website.	Local: Northeast	28.6	35	Step 5
S-PRC-150	35% of local providers in the Midwest (n = 31) have a free demo on their website.	Local: Midwest	35.5	31	Step 5
S-PRC-151	16% of local providers in the South (n = 55) have a free demo on their website.	Local: South	16.4	55	Step 5
S-PRC-152	24% of local providers in the West (n = 38) have a free demo on their website.	Local: West	23.7	38	Step 5
S-PRC-153	0 of 1 providers in business under 5 years have a free demo on their website.	Years: under 5	0 of 1	1	Step 5
S-PRC-154	2 of 15 providers in business 5 to 14 years have a free demo on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-PRC-155	34% of providers in business 15 to 29 years (n = 56) have a free demo on their website.	Years: 15 to 29	33.9	56	Step 5
S-PRC-156	31% of providers in business 30 or more years (n = 58) have a free demo on their website.	Years: 30 or more	31.0	58	Step 5
S-PRC-157	4 of 13 self-serve software providers have a free demo on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-PRC-158	21% of full-service providers (n = 156) have a free demo on their website.	Delivery: full-service	21.2	156	Step 5
S-PRC-159	62% of providers offering both self-serve and full-service (n = 26) have a free demo on their website.	Delivery: both	61.5	26	Step 5
S-PRC-160	4 of 7 local providers running their own software have a free demo on their website.	Local platform: own	4 of 7	7	Step 5
S-PRC-161	27% of local providers on a licensed platform (n = 108) have a free demo on their website.	Local platform: licensed	26.9	108	Step 5
S-PRC-162	31% of providers that publish pricing (n = 32) have a free demo on their website.	Pricing: published	31.2	32	Step 5
S-PRC-163	26% of quote-only providers (n = 163) have a free demo on their website.	Pricing: quote only	26.4	163	Step 5
S-PRC-164	2 of 9 payroll-only providers have a free demo on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-PRC-165	6% of providers with 1 to 3 add-on services (n = 33) have a free demo on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-PRC-166	32% of providers with 4 or more add-on services (n = 153) have a free demo on their website.	Service breadth: 4 or more add-ons	32.0	153	Step 5
S-PRC-167	26% of providers advertising to businesses with 1 to 10 employees (n = 137) have a free demo on their website.	Size focus: advertises 1 to 10	26.3	137	Step 5
S-PRC-168	38% of providers advertising to businesses with 51 or more employees (n = 42) have a free demo on their website.	Size focus: advertises 51 or more	38.1	42	Step 5
S-PRC-169	25% of providers rated 4.5 and up stars (n = 150) have a free demo on their website.	Rating: 4.5 and up	24.7	150	Step 5
S-PRC-170	34% of providers rated 4.0 to 4.49 stars (n = 35) have a free demo on their website.	Rating: 4.0 to 4.49	34.3	35	Step 5
S-PRC-171	4 of 10 providers rated below 4.0 stars have a free demo on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-PRC-172	21% of providers with 10 to 49 reviews (n = 96) have a free demo on their website.	Reviews: 10 to 49	20.8	96	Step 5
S-PRC-173	30% of providers with 50 to 99 reviews (n = 33) have a free demo on their website.	Reviews: 50 to 99	30.3	33	Step 5
S-PRC-174	41% of providers with 100 or more reviews (n = 46) have a free demo on their website.	Reviews: 100 or more	41.3	46	Step 5
S-DIST-033	82% of payroll providers studied (n = 195) have a pricing model of "quote only" on their website.	All providers	81.5	195	Step 5
S-DIST-034	10% of payroll providers studied (n = 195) have a pricing model of "base fee plus per employee" on their website.	All providers	9.7	195	Step 5
S-DIST-035	3% of payroll providers studied (n = 195) have a pricing model of "not stated" on their website.	All providers	2.6	195	Step 5
S-DIST-036	3% of payroll providers studied (n = 195) have a pricing model of "per run" on their website.	All providers	2.6	195	Step 5
S-DIST-037	2% of payroll providers studied (n = 195) have a pricing model of "flat per employee" on their website.	All providers	2.1	195	Step 5
S-DIST-038	2% of payroll providers studied (n = 195) have a pricing model of "flat monthly fee" on their website.	All providers	1.5	195	Step 5
S-DIST-039	50% of national providers (n = 36) have a pricing model of "quote only" on their website.	National	50.0	36	Step 5
S-DIST-040	33% of national providers (n = 36) have a pricing model of "base fee plus per employee" on their website.	National	33.3	36	Step 5
S-DIST-041	8% of national providers (n = 36) have a pricing model of "not stated" on their website.	National	8.3	36	Step 5
S-DIST-042	6% of national providers (n = 36) have a pricing model of "flat monthly fee" on their website.	National	5.6	36	Step 5
S-DIST-043	3% of national providers (n = 36) have a pricing model of "flat per employee" on their website.	National	2.8	36	Step 5
S-DIST-044	89% of local providers (n = 159) have a pricing model of "quote only" on their website.	Local	88.7	159	Step 5
S-DIST-045	4% of local providers (n = 159) have a pricing model of "base fee plus per employee" on their website.	Local	4.4	159	Step 5
S-DIST-046	3% of local providers (n = 159) have a pricing model of "per run" on their website.	Local	3.1	159	Step 5
S-DIST-047	2% of local providers (n = 159) have a pricing model of "flat per employee" on their website.	Local	1.9	159	Step 5
S-DIST-048	1% of local providers (n = 159) have a pricing model of "not stated" on their website.	Local	1.3	159	Step 5
S-DIST-049	1% of local providers (n = 159) have a pricing model of "flat monthly fee" on their website.	Local	0.6	159	Step 5

Trust and credentials (180 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SEC-001	4% of payroll providers studied (n = 195) advertise a SOC 1 Type II report on their website.	All providers	4.1	195	Step 5
S-SEC-002	17% of national providers (n = 36) advertise a SOC 1 Type II report on their website.	National	16.7	36	Step 5
S-SEC-003	1% of local providers (n = 159) advertise a SOC 1 Type II report on their website.	Local	1.3	159	Step 5
S-SEC-004	0% of local providers in the Northeast (n = 35) advertise a SOC 1 Type II report on their website.	Local: Northeast	0.0	35	Step 5
S-SEC-005	0% of local providers in the Midwest (n = 31) advertise a SOC 1 Type II report on their website.	Local: Midwest	0.0	31	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SEC-006	2% of local providers in the South (n = 55) advertise a SOC 1 Type II report on their website.	Local: South	1.8	55	Step 5
S-SEC-007	3% of local providers in the West (n = 38) advertise a SOC 1 Type II report on their website.	Local: West	2.6	38	Step 5
S-SEC-008	0 of 1 providers in business under 5 years advertise a SOC 1 Type II report on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-009	0 of 15 providers in business 5 to 14 years advertise a SOC 1 Type II report on their website.	Years: 5 to 14	0 of 15	15	Step 5
S-SEC-010	2% of providers in business 15 to 29 years (n = 56) advertise a SOC 1 Type II report on their website.	Years: 15 to 29	1.8	56	Step 5
S-SEC-011	9% of providers in business 30 or more years (n = 58) advertise a SOC 1 Type II report on their website.	Years: 30 or more	8.6	58	Step 5
S-SEC-012	1 of 13 self-serve software providers advertise a SOC 1 Type II report on their website.	Delivery: self-serve	1 of 13	13	Step 5
S-SEC-013	1% of full-service providers (n = 156) advertise a SOC 1 Type II report on their website.	Delivery: full-service	0.6	156	Step 5
S-SEC-014	23% of providers offering both self-serve and full-service (n = 26) advertise a SOC 1 Type II report on their website.	Delivery: both	23.1	26	Step 5
S-SEC-015	0 of 7 local providers running their own software advertise a SOC 1 Type II report on their website.	Local platform: own	0 of 7	7	Step 5
S-SEC-016	2% of local providers on a licensed platform (n = 108) advertise a SOC 1 Type II report on their website.	Local platform: licensed	1.9	108	Step 5
S-SEC-017	3% of providers that publish pricing (n = 32) advertise a SOC 1 Type II report on their website.	Pricing: published	3.1	32	Step 5
S-SEC-018	4% of quote-only providers (n = 163) advertise a SOC 1 Type II report on their website.	Pricing: quote only	4.3	163	Step 5
S-SEC-019	0 of 9 payroll-only providers advertise a SOC 1 Type II report on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SEC-020	0% of providers with 1 to 3 add-on services (n = 33) advertise a SOC 1 Type II report on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5
S-SEC-021	5% of providers with 4 or more add-on services (n = 153) advertise a SOC 1 Type II report on their website.	Service breadth: 4 or more add-ons	5.2	153	Step 5
S-SEC-022	5% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a SOC 1 Type II report on their website.	Size focus: advertises 1 to 10	5.1	137	Step 5
S-SEC-023	14% of providers advertising to businesses with 51 or more employees (n = 42) advertise a SOC 1 Type II report on their website.	Size focus: advertises 51 or more	14.3	42	Step 5
S-SEC-024	1% of providers rated 4.5 and up stars (n = 150) advertise a SOC 1 Type II report on their website.	Rating: 4.5 and up	1.3	150	Step 5
S-SEC-025	14% of providers rated 4.0 to 4.49 stars (n = 35) advertise a SOC 1 Type II report on their website.	Rating: 4.0 to 4.49	14.3	35	Step 5
S-SEC-026	1 of 10 providers rated below 4.0 stars advertise a SOC 1 Type II report on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-SEC-027	1% of providers with 10 to 49 reviews (n = 96) advertise a SOC 1 Type II report on their website.	Reviews: 10 to 49	1.0	96	Step 5
S-SEC-028	3% of providers with 50 to 99 reviews (n = 33) advertise a SOC 1 Type II report on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-SEC-029	13% of providers with 100 or more reviews (n = 46) advertise a SOC 1 Type II report on their website.	Reviews: 100 or more	13.0	46	Step 5
S-SEC-030	8% of payroll providers studied (n = 195) advertise a SOC 2 report on their website.	All providers	7.7	195	Step 5
S-SEC-031	39% of national providers (n = 36) advertise a SOC 2 report on their website.	National	38.9	36	Step 5
S-SEC-032	1% of local providers (n = 159) advertise a SOC 2 report on their website.	Local	0.6	159	Step 5
S-SEC-033	0% of local providers in the Northeast (n = 35) advertise a SOC 2 report on their website.	Local: Northeast	0.0	35	Step 5
S-SEC-034	0% of local providers in the Midwest (n = 31) advertise a SOC 2 report on their website.	Local: Midwest	0.0	31	Step 5
S-SEC-035	0% of local providers in the South (n = 55) advertise a SOC 2 report on their website.	Local: South	0.0	55	Step 5
S-SEC-036	3% of local providers in the West (n = 38) advertise a SOC 2 report on their website.	Local: West	2.6	38	Step 5
S-SEC-037	0 of 1 providers in business under 5 years advertise a SOC 2 report on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-038	3 of 15 providers in business 5 to 14 years advertise a SOC 2 report on their website.	Years: 5 to 14	3 of 15	15	Step 5
S-SEC-039	2% of providers in business 15 to 29 years (n = 56) advertise a SOC 2 report on their website.	Years: 15 to 29	1.8	56	Step 5
S-SEC-040	16% of providers in business 30 or more years (n = 58) advertise a SOC 2 report on their website.	Years: 30 or more	15.5	58	Step 5
S-SEC-041	6 of 13 self-serve software providers advertise a SOC 2 report on their website.	Delivery: self-serve	6 of 13	13	Step 5
S-SEC-042	1% of full-service providers (n = 156) advertise a SOC 2 report on their website.	Delivery: full-service	0.6	156	Step 5
S-SEC-043	31% of providers offering both self-serve and full-service (n = 26) advertise a SOC 2 report on their website.	Delivery: both	30.8	26	Step 5
S-SEC-044	0 of 7 local providers running their own software advertise a SOC 2 report on their website.	Local platform: own	0 of 7	7	Step 5
S-SEC-045	1% of local providers on a licensed platform (n = 108) advertise a SOC 2 report on their website.	Local platform: licensed	0.9	108	Step 5
S-SEC-046	25% of providers that publish pricing (n = 32) advertise a SOC 2 report on their website.	Pricing: published	25.0	32	Step 5
S-SEC-047	4% of quote-only providers (n = 163) advertise a SOC 2 report on their website.	Pricing: quote only	4.3	163	Step 5
S-SEC-048	0 of 9 payroll-only providers advertise a SOC 2 report on their website.	Service breadth: payroll only	0 of 9	9	Step 5
S-SEC-049	3% of providers with 1 to 3 add-on services (n = 33) advertise a SOC 2 report on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SEC-050	9% of providers with 4 or more add-on services (n = 153) advertise a SOC 2 report on their website.	Service breadth: 4 or more add-ons	9.2	153	Step 5
S-SEC-051	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a SOC 2 report on their website.	Size focus: advertises 1 to 10	9.5	137	Step 5
S-SEC-052	14% of providers advertising to businesses with 51 or more employees (n = 42) advertise a SOC 2 report on their website.	Size focus: advertises 51 or more	14.3	42	Step 5
S-SEC-053	5% of providers rated 4.5 and up stars (n = 150) advertise a SOC 2 report on their website.	Rating: 4.5 and up	4.7	150	Step 5
S-SEC-054	17% of providers rated 4.0 to 4.49 stars (n = 35) advertise a SOC 2 report on their website.	Rating: 4.0 to 4.49	17.1	35	Step 5
S-SEC-055	2 of 10 providers rated below 4.0 stars advertise a SOC 2 report on their website.	Rating: below 4.0	2 of 10	10	Step 5
S-SEC-056	2% of providers with 10 to 49 reviews (n = 96) advertise a SOC 2 report on their website.	Reviews: 10 to 49	2.1	96	Step 5
S-SEC-057	3% of providers with 50 to 99 reviews (n = 33) advertise a SOC 2 report on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-SEC-058	26% of providers with 100 or more reviews (n = 46) advertise a SOC 2 report on their website.	Reviews: 100 or more	26.1	46	Step 5
S-SEC-059	9% of payroll providers studied (n = 195) advertise multi-factor authentication on their website.	All providers	9.2	195	Step 5
S-SEC-060	28% of national providers (n = 36) advertise multi-factor authentication on their website.	National	27.8	36	Step 5
S-SEC-061	5% of local providers (n = 159) advertise multi-factor authentication on their website.	Local	5.0	159	Step 5
S-SEC-062	6% of local providers in the Northeast (n = 35) advertise multi-factor authentication on their website.	Local: Northeast	5.7	35	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SEC-063	0% of local providers in the Midwest (n = 31) advertise multi-factor authentication on their website.	Local: Midwest	0.0	31	Step 5
S-SEC-064	4% of local providers in the South (n = 55) advertise multi-factor authentication on their website.	Local: South	3.6	55	Step 5
S-SEC-065	11% of local providers in the West (n = 38) advertise multi-factor authentication on their website.	Local: West	10.5	38	Step 5
S-SEC-066	0 of 1 providers in business under 5 years advertise multi-factor authentication on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-067	2 of 15 providers in business 5 to 14 years advertise multi-factor authentication on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-SEC-068	5% of providers in business 15 to 29 years (n = 56) advertise multi-factor authentication on their website.	Years: 15 to 29	5.4	56	Step 5
S-SEC-069	17% of providers in business 30 or more years (n = 58) advertise multi-factor authentication on their website.	Years: 30 or more	17.2	58	Step 5
S-SEC-070	5 of 13 self-serve software providers advertise multi-factor authentication on their website.	Delivery: self-serve	5 of 13	13	Step 5
S-SEC-071	4% of full-service providers (n = 156) advertise multi-factor authentication on their website.	Delivery: full-service	4.5	156	Step 5
S-SEC-072	23% of providers offering both self-serve and full-service (n = 26) advertise multi-factor authentication on their website.	Delivery: both	23.1	26	Step 5
S-SEC-073	2 of 7 local providers running their own software advertise multi-factor authentication on their website.	Local platform: own	2 of 7	7	Step 5
S-SEC-074	5% of local providers on a licensed platform (n = 108) advertise multi-factor authentication on their website.	Local platform: licensed	4.6	108	Step 5
S-SEC-075	25% of providers that publish pricing (n = 32) advertise multi-factor authentication on their website.	Pricing: published	25.0	32	Step 5
S-SEC-076	6% of quote-only providers (n = 163) advertise multi-factor authentication on their website.	Pricing: quote only	6.1	163	Step 5
S-SEC-077	1 of 9 payroll-only providers advertise multi-factor authentication on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SEC-078	3% of providers with 1 to 3 add-on services (n = 33) advertise multi-factor authentication on their website.	Service breadth: 1 to 3 add-ons	3.0	33	Step 5
S-SEC-079	10% of providers with 4 or more add-on services (n = 153) advertise multi-factor authentication on their website.	Service breadth: 4 or more add-ons	10.5	153	Step 5
S-SEC-080	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise multi-factor authentication on their website.	Size focus: advertises 1 to 10	9.5	137	Step 5
S-SEC-081	17% of providers advertising to businesses with 51 or more employees (n = 42) advertise multi-factor authentication on their website.	Size focus: advertises 51 or more	16.7	42	Step 5
S-SEC-082	9% of providers rated 4.5 and up stars (n = 150) advertise multi-factor authentication on their website.	Rating: 4.5 and up	8.7	150	Step 5
S-SEC-083	3% of providers rated 4.0 to 4.49 stars (n = 35) advertise multi-factor authentication on their website.	Rating: 4.0 to 4.49	2.9	35	Step 5
S-SEC-084	4 of 10 providers rated below 4.0 stars advertise multi-factor authentication on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-SEC-085	5% of providers with 10 to 49 reviews (n = 96) advertise multi-factor authentication on their website.	Reviews: 10 to 49	5.2	96	Step 5
S-SEC-086	12% of providers with 50 to 99 reviews (n = 33) advertise multi-factor authentication on their website.	Reviews: 50 to 99	12.1	33	Step 5
S-SEC-087	17% of providers with 100 or more reviews (n = 46) advertise multi-factor authentication on their website.	Reviews: 100 or more	17.4	46	Step 5
S-SEC-088	9% of payroll providers studied (n = 195) advertise staff with CPP or FPC payroll certification on their website.	All providers	8.7	195	Step 5
S-SEC-089	11% of national providers (n = 36) advertise staff with CPP or FPC payroll certification on their website.	National	11.1	36	Step 5
S-SEC-090	8% of local providers (n = 159) advertise staff with CPP or FPC payroll certification on their website.	Local	8.2	159	Step 5
S-SEC-091	3% of local providers in the Northeast (n = 35) advertise staff with CPP or FPC payroll certification on their website.	Local: Northeast	2.9	35	Step 5
S-SEC-092	13% of local providers in the Midwest (n = 31) advertise staff with CPP or FPC payroll certification on their website.	Local: Midwest	12.9	31	Step 5
S-SEC-093	15% of local providers in the South (n = 55) advertise staff with CPP or FPC payroll certification on their website.	Local: South	14.5	55	Step 5
S-SEC-094	0% of local providers in the West (n = 38) advertise staff with CPP or FPC payroll certification on their website.	Local: West	0.0	38	Step 5
S-SEC-095	0 of 1 providers in business under 5 years advertise staff with CPP or FPC payroll certification on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-096	3 of 15 providers in business 5 to 14 years advertise staff with CPP or FPC payroll certification on their website.	Years: 5 to 14	3 of 15	15	Step 5
S-SEC-097	11% of providers in business 15 to 29 years (n = 56) advertise staff with CPP or FPC payroll certification on their website.	Years: 15 to 29	10.7	56	Step 5
S-SEC-098	10% of providers in business 30 or more years (n = 58) advertise staff with CPP or FPC payroll certification on their website.	Years: 30 or more	10.3	58	Step 5
S-SEC-099	0 of 13 self-serve software providers advertise staff with CPP or FPC payroll certification on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-SEC-100	10% of full-service providers (n = 156) advertise staff with CPP or FPC payroll certification on their website.	Delivery: full-service	9.6	156	Step 5
S-SEC-101	8% of providers offering both self-serve and full-service (n = 26) advertise staff with CPP or FPC payroll certification on their website.	Delivery: both	7.7	26	Step 5
S-SEC-102	0 of 7 local providers running their own software advertise staff with CPP or FPC payroll certification on their website.	Local platform: own	0 of 7	7	Step 5
S-SEC-103	10% of local providers on a licensed platform (n = 108) advertise staff with CPP or FPC payroll certification on their website.	Local platform: licensed	10.2	108	Step 5
S-SEC-104	6% of providers that publish pricing (n = 32) advertise staff with CPP or FPC payroll certification on their website.	Pricing: published	6.2	32	Step 5
S-SEC-105	9% of quote-only providers (n = 163) advertise staff with CPP or FPC payroll certification on their website.	Pricing: quote only	9.2	163	Step 5
S-SEC-106	1 of 9 payroll-only providers advertise staff with CPP or FPC payroll certification on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SEC-107	6% of providers with 1 to 3 add-on services (n = 33) advertise staff with CPP or FPC payroll certification on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-SEC-108	9% of providers with 4 or more add-on services (n = 153) advertise staff with CPP or FPC payroll certification on their website.	Service breadth: 4 or more add-ons	9.2	153	Step 5
S-SEC-109	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise staff with CPP or FPC payroll certification on their website.	Size focus: advertises 1 to 10	8.8	137	Step 5
S-SEC-110	5% of providers advertising to businesses with 51 or more employees (n = 42) advertise staff with CPP or FPC payroll certification on their website.	Size focus: advertises 51 or more	4.8	42	Step 5
S-SEC-111	9% of providers rated 4.5 and up stars (n = 150) advertise staff with CPP or FPC payroll certification on their website.	Rating: 4.5 and up	8.7	150	Step 5
S-SEC-112	11% of providers rated 4.0 to 4.49 stars (n = 35) advertise staff with CPP or FPC payroll certification on their website.	Rating: 4.0 to 4.49	11.4	35	Step 5
S-SEC-113	0 of 10 providers rated below 4.0 stars advertise staff with CPP or FPC payroll certification on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SEC-114	5% of providers with 10 to 49 reviews (n = 96) advertise staff with CPP or FPC payroll certification on their website.	Reviews: 10 to 49	5.2	96	Step 5
S-SEC-115	9% of providers with 50 to 99 reviews (n = 33) advertise staff with CPP or FPC payroll certification on their website.	Reviews: 50 to 99	9.1	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SEC-116	17% of providers with 100 or more reviews (n = 46) advertise staff with CPP or FPC payroll certification on their website.	Reviews: 100 or more	17.4	46	Step 5
S-SEC-117	8% of payroll providers studied (n = 195) advertise a CPA on staff on their website.	All providers	8.2	195	Step 5
S-SEC-118	6% of national providers (n = 36) advertise a CPA on staff on their website.	National	5.6	36	Step 5
S-SEC-119	9% of local providers (n = 159) advertise a CPA on staff on their website.	Local	8.8	159	Step 5
S-SEC-120	11% of local providers in the Northeast (n = 35) advertise a CPA on staff on their website.	Local: Northeast	11.4	35	Step 5
S-SEC-121	6% of local providers in the Midwest (n = 31) advertise a CPA on staff on their website.	Local: Midwest	6.5	31	Step 5
S-SEC-122	11% of local providers in the South (n = 55) advertise a CPA on staff on their website.	Local: South	10.9	55	Step 5
S-SEC-123	5% of local providers in the West (n = 38) advertise a CPA on staff on their website.	Local: West	5.3	38	Step 5
S-SEC-124	0 of 1 providers in business under 5 years advertise a CPA on staff on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-125	1 of 15 providers in business 5 to 14 years advertise a CPA on staff on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-SEC-126	7% of providers in business 15 to 29 years (n = 56) advertise a CPA on staff on their website.	Years: 15 to 29	7.1	56	Step 5
S-SEC-127	9% of providers in business 30 or more years (n = 58) advertise a CPA on staff on their website.	Years: 30 or more	8.6	58	Step 5
S-SEC-128	0 of 13 self-serve software providers advertise a CPA on staff on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-SEC-129	9% of full-service providers (n = 156) advertise a CPA on staff on their website.	Delivery: full-service	9.0	156	Step 5
S-SEC-130	8% of providers offering both self-serve and full-service (n = 26) advertise a CPA on staff on their website.	Delivery: both	7.7	26	Step 5
S-SEC-131	0 of 7 local providers running their own software advertise a CPA on staff on their website.	Local platform: own	0 of 7	7	Step 5
S-SEC-132	10% of local providers on a licensed platform (n = 108) advertise a CPA on staff on their website.	Local platform: licensed	10.2	108	Step 5
S-SEC-133	9% of providers that publish pricing (n = 32) advertise a CPA on staff on their website.	Pricing: published	9.4	32	Step 5
S-SEC-134	8% of quote-only providers (n = 163) advertise a CPA on staff on their website.	Pricing: quote only	8.0	163	Step 5
S-SEC-135	1 of 9 payroll-only providers advertise a CPA on staff on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SEC-136	9% of providers with 1 to 3 add-on services (n = 33) advertise a CPA on staff on their website.	Service breadth: 1 to 3 add-ons	9.1	33	Step 5
S-SEC-137	8% of providers with 4 or more add-on services (n = 153) advertise a CPA on staff on their website.	Service breadth: 4 or more add-ons	7.8	153	Step 5
S-SEC-138	9% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise a CPA on staff on their website.	Size focus: advertises 1 to 10	8.8	137	Step 5
S-SEC-139	10% of providers advertising to businesses with 51 or more employees (n = 42) advertise a CPA on staff on their website.	Size focus: advertises 51 or more	9.5	42	Step 5
S-SEC-140	8% of providers rated 4.5 and up stars (n = 150) advertise a CPA on staff on their website.	Rating: 4.5 and up	8.0	150	Step 5
S-SEC-141	9% of providers rated 4.0 to 4.49 stars (n = 35) advertise a CPA on staff on their website.	Rating: 4.0 to 4.49	8.6	35	Step 5
S-SEC-142	1 of 10 providers rated below 4.0 stars advertise a CPA on staff on their website.	Rating: below 4.0	1 of 10	10	Step 5
S-SEC-143	5% of providers with 10 to 49 reviews (n = 96) advertise a CPA on staff on their website.	Reviews: 10 to 49	5.2	96	Step 5
S-SEC-144	3% of providers with 50 to 99 reviews (n = 33) advertise a CPA on staff on their website.	Reviews: 50 to 99	3.0	33	Step 5
S-SEC-145	15% of providers with 100 or more reviews (n = 46) advertise a CPA on staff on their website.	Reviews: 100 or more	15.2	46	Step 5
S-SEC-146	6% of payroll providers studied (n = 195) advertise BBB accreditation on their site on their website.	All providers	6.2	195	Step 5
S-SEC-147	3% of national providers (n = 36) advertise BBB accreditation on their site on their website.	National	2.8	36	Step 5
S-SEC-148	7% of local providers (n = 159) advertise BBB accreditation on their site on their website.	Local	6.9	159	Step 5
S-SEC-149	3% of local providers in the Northeast (n = 35) advertise BBB accreditation on their site on their website.	Local: Northeast	2.9	35	Step 5
S-SEC-150	3% of local providers in the Midwest (n = 31) advertise BBB accreditation on their site on their website.	Local: Midwest	3.2	31	Step 5
S-SEC-151	9% of local providers in the South (n = 55) advertise BBB accreditation on their site on their website.	Local: South	9.1	55	Step 5
S-SEC-152	11% of local providers in the West (n = 38) advertise BBB accreditation on their site on their website.	Local: West	10.5	38	Step 5
S-SEC-153	0 of 1 providers in business under 5 years advertise BBB accreditation on their site on their website.	Years: under 5	0 of 1	1	Step 5
S-SEC-154	1 of 15 providers in business 5 to 14 years advertise BBB accreditation on their site on their website.	Years: 5 to 14	1 of 15	15	Step 5
S-SEC-155	7% of providers in business 15 to 29 years (n = 56) advertise BBB accreditation on their site on their website.	Years: 15 to 29	7.1	56	Step 5
S-SEC-156	9% of providers in business 30 or more years (n = 58) advertise BBB accreditation on their site on their website.	Years: 30 or more	8.6	58	Step 5
S-SEC-157	0 of 13 self-serve software providers advertise BBB accreditation on their site on their website.	Delivery: self-serve	0 of 13	13	Step 5
S-SEC-158	6% of full-service providers (n = 156) advertise BBB accreditation on their site on their website.	Delivery: full-service	5.8	156	Step 5
S-SEC-159	12% of providers offering both self-serve and full-service (n = 26) advertise BBB accreditation on their site on their website.	Delivery: both	11.5	26	Step 5
S-SEC-160	0 of 7 local providers running their own software advertise BBB accreditation on their site on their website.	Local platform: own	0 of 7	7	Step 5
S-SEC-161	6% of local providers on a licensed platform (n = 108) advertise BBB accreditation on their site on their website.	Local platform: licensed	6.5	108	Step 5
S-SEC-162	6% of providers that publish pricing (n = 32) advertise BBB accreditation on their site on their website.	Pricing: published	6.2	32	Step 5
S-SEC-163	6% of quote-only providers (n = 163) advertise BBB accreditation on their site on their website.	Pricing: quote only	6.1	163	Step 5
S-SEC-164	1 of 9 payroll-only providers advertise BBB accreditation on their site on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-SEC-165	6% of providers with 1 to 3 add-on services (n = 33) advertise BBB accreditation on their site on their website.	Service breadth: 1 to 3 add-ons	6.1	33	Step 5
S-SEC-166	6% of providers with 4 or more add-on services (n = 153) advertise BBB accreditation on their site on their website.	Service breadth: 4 or more add-ons	5.9	153	Step 5
S-SEC-167	4% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise BBB accreditation on their site on their website.	Size focus: advertises 1 to 10	4.4	137	Step 5
S-SEC-168	5% of providers advertising to businesses with 51 or more employees (n = 42) advertise BBB accreditation on their site on their website.	Size focus: advertises 51 or more	4.8	42	Step 5
S-SEC-169	6% of providers rated 4.5 and up stars (n = 150) advertise BBB accreditation on their site on their website.	Rating: 4.5 and up	6.0	150	Step 5
S-SEC-170	9% of providers rated 4.0 to 4.49 stars (n = 35) advertise BBB accreditation on their site on their website.	Rating: 4.0 to 4.49	8.6	35	Step 5
S-SEC-171	0 of 10 providers rated below 4.0 stars advertise BBB accreditation on their site on their website.	Rating: below 4.0	0 of 10	10	Step 5
S-SEC-172	6% of providers with 10 to 49 reviews (n = 96) advertise BBB accreditation on their site on their website.	Reviews: 10 to 49	6.2	96	Step 5
S-SEC-173	0% of providers with 50 to 99 reviews (n = 33) advertise BBB accreditation on their site on their website.	Reviews: 50 to 99	0.0	33	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-SEC-174	9% of providers with 100 or more reviews (n = 46) advertise BBB accreditation on their site on their website.	Reviews: 100 or more	8.7	46	Step 5
S-BBB-001	21% of payroll providers studied (n = 195) are BBB accredited, and 45% hold an A+ BBB rating.	All providers	21.0	195	Step 7
S-BBB-002	Payroll providers studied with a BBB profile average 83.0 BBB complaints closed in the last 3 years (median 0, n = 122); 90 have none.	All providers	83.0	122	Step 7
S-BBB-003	44% of national providers (n = 36) are BBB accredited, and 69% hold an A+ BBB rating.	National	44.4	36	Step 7
S-BBB-004	National providers with a BBB profile average 326.2 BBB complaints closed in the last 3 years (median 2, n = 31); 7 have none.	National	326.2	31	Step 7
S-BBB-005	16% of local providers (n = 159) are BBB accredited, and 39% hold an A+ BBB rating.	Local	15.7	159	Step 7
S-BBB-006	Local providers with a BBB profile average 0.1 BBB complaints closed in the last 3 years (median 0, n = 91); 83 have none.	Local	0.1	91	Step 7

Technology and integrations (145 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TECH-001	81% of payroll providers studied (n = 195) advertise an employee self-service portal on their website.	All providers	81.0	195	Step 5
S-TECH-002	75% of national providers (n = 36) advertise an employee self-service portal on their website.	National	75.0	36	Step 5
S-TECH-003	82% of local providers (n = 159) advertise an employee self-service portal on their website.	Local	82.4	159	Step 5
S-TECH-004	71% of local providers in the Northeast (n = 35) advertise an employee self-service portal on their website.	Local: Northeast	71.4	35	Step 5
S-TECH-005	94% of local providers in the Midwest (n = 31) advertise an employee self-service portal on their website.	Local: Midwest	93.5	31	Step 5
S-TECH-006	78% of local providers in the South (n = 55) advertise an employee self-service portal on their website.	Local: South	78.2	55	Step 5
S-TECH-007	89% of local providers in the West (n = 38) advertise an employee self-service portal on their website.	Local: West	89.5	38	Step 5
S-TECH-008	1 of 1 providers in business under 5 years advertise an employee self-service portal on their website.	Years: under 5	1 of 1	1	Step 5
S-TECH-009	8 of 15 providers in business 5 to 14 years advertise an employee self-service portal on their website.	Years: 5 to 14	8 of 15	15	Step 5
S-TECH-010	82% of providers in business 15 to 29 years (n = 56) advertise an employee self-service portal on their website.	Years: 15 to 29	82.1	56	Step 5
S-TECH-011	86% of providers in business 30 or more years (n = 58) advertise an employee self-service portal on their website.	Years: 30 or more	86.2	58	Step 5
S-TECH-012	7 of 13 self-serve software providers advertise an employee self-service portal on their website.	Delivery: self-serve	7 of 13	13	Step 5
S-TECH-013	82% of full-service providers (n = 156) advertise an employee self-service portal on their website.	Delivery: full-service	82.1	156	Step 5
S-TECH-014	88% of providers offering both self-serve and full-service (n = 26) advertise an employee self-service portal on their website.	Delivery: both	88.5	26	Step 5
S-TECH-015	7 of 7 local providers running their own software advertise an employee self-service portal on their website.	Local platform: own	7 of 7	7	Step 5
S-TECH-016	85% of local providers on a licensed platform (n = 108) advertise an employee self-service portal on their website.	Local platform: licensed	85.2	108	Step 5
S-TECH-017	75% of providers that publish pricing (n = 32) advertise an employee self-service portal on their website.	Pricing: published	75.0	32	Step 5
S-TECH-018	82% of quote-only providers (n = 163) advertise an employee self-service portal on their website.	Pricing: quote only	82.2	163	Step 5
S-TECH-019	4 of 9 payroll-only providers advertise an employee self-service portal on their website.	Service breadth: payroll only	4 of 9	9	Step 5
S-TECH-020	64% of providers with 1 to 3 add-on services (n = 33) advertise an employee self-service portal on their website.	Service breadth: 1 to 3 add-ons	63.6	33	Step 5
S-TECH-021	87% of providers with 4 or more add-on services (n = 153) advertise an employee self-service portal on their website.	Service breadth: 4 or more add-ons	86.9	153	Step 5
S-TECH-022	83% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise an employee self-service portal on their website.	Size focus: advertises 1 to 10	83.2	137	Step 5
S-TECH-023	90% of providers advertising to businesses with 51 or more employees (n = 42) advertise an employee self-service portal on their website.	Size focus: advertises 51 or more	90.5	42	Step 5
S-TECH-024	79% of providers rated 4.5 and up stars (n = 150) advertise an employee self-service portal on their website.	Rating: 4.5 and up	78.7	150	Step 5
S-TECH-025	91% of providers rated 4.0 to 4.49 stars (n = 35) advertise an employee self-service portal on their website.	Rating: 4.0 to 4.49	91.4	35	Step 5
S-TECH-026	8 of 10 providers rated below 4.0 stars advertise an employee self-service portal on their website.	Rating: below 4.0	8 of 10	10	Step 5
S-TECH-027	83% of providers with 10 to 49 reviews (n = 96) advertise an employee self-service portal on their website.	Reviews: 10 to 49	83.3	96	Step 5
S-TECH-028	82% of providers with 50 to 99 reviews (n = 33) advertise an employee self-service portal on their website.	Reviews: 50 to 99	81.8	33	Step 5
S-TECH-029	76% of providers with 100 or more reviews (n = 46) advertise an employee self-service portal on their website.	Reviews: 100 or more	76.1	46	Step 5
S-TECH-030	50% of payroll providers studied (n = 195) advertise an employee mobile app on their website.	All providers	50.3	195	Step 5
S-TECH-031	72% of national providers (n = 36) advertise an employee mobile app on their website.	National	72.2	36	Step 5
S-TECH-032	45% of local providers (n = 159) advertise an employee mobile app on their website.	Local	45.3	159	Step 5
S-TECH-033	40% of local providers in the Northeast (n = 35) advertise an employee mobile app on their website.	Local: Northeast	40.0	35	Step 5
S-TECH-034	52% of local providers in the Midwest (n = 31) advertise an employee mobile app on their website.	Local: Midwest	51.6	31	Step 5
S-TECH-035	45% of local providers in the South (n = 55) advertise an employee mobile app on their website.	Local: South	45.5	55	Step 5
S-TECH-036	45% of local providers in the West (n = 38) advertise an employee mobile app on their website.	Local: West	44.7	38	Step 5
S-TECH-037	1 of 1 providers in business under 5 years advertise an employee mobile app on their website.	Years: under 5	1 of 1	1	Step 5
S-TECH-038	8 of 15 providers in business 5 to 14 years advertise an employee mobile app on their website.	Years: 5 to 14	8 of 15	15	Step 5
S-TECH-039	50% of providers in business 15 to 29 years (n = 56) advertise an employee mobile app on their website.	Years: 15 to 29	50.0	56	Step 5
S-TECH-040	50% of providers in business 30 or more years (n = 58) advertise an employee mobile app on their website.	Years: 30 or more	50.0	58	Step 5
S-TECH-041	9 of 13 self-serve software providers advertise an employee mobile app on their website.	Delivery: self-serve	9 of 13	13	Step 5
S-TECH-042	47% of full-service providers (n = 156) advertise an employee mobile app on their website.	Delivery: full-service	46.8	156	Step 5
S-TECH-043	62% of providers offering both self-serve and full-service (n = 26) advertise an employee mobile app on their website.	Delivery: both	61.5	26	Step 5
S-TECH-044	4 of 7 local providers running their own software advertise an employee mobile app on their website.	Local platform: own	4 of 7	7	Step 5
S-TECH-045	49% of local providers on a licensed platform (n = 108) advertise an employee mobile app on their website.	Local platform: licensed	49.1	108	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source H
S-TECH-046	62% of providers that publish pricing (n = 32) advertise an employee mobile app on their website.	Pricing: published	62.5	32	Step 5
S-TECH-047	48% of quote-only providers (n = 163) advertise an employee mobile app on their website.	Pricing: quote only	47.9	163	Step 5
S-TECH-048	2 of 9 payroll-only providers advertise an employee mobile app on their website.	Service breadth: payroll only	2 of 9	9	Step 5
S-TECH-049	27% of providers with 1 to 3 add-on services (n = 33) advertise an employee mobile app on their website.	Service breadth: 1 to 3 add-ons	27.3	33	Step 5
S-TECH-050	57% of providers with 4 or more add-on services (n = 153) advertise an employee mobile app on their website.	Service breadth: 4 or more add-ons	56.9	153	Step 5
S-TECH-051	50% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise an employee mobile app on their website.	Size focus: advertises 1 to 10	50.4	137	Step 5
S-TECH-052	62% of providers advertising to businesses with 51 or more employees (n = 42) advertise an employee mobile app on their website.	Size focus: advertises 51 or more	61.9	42	Step 5
S-TECH-053	49% of providers rated 4.5 and up stars (n = 150) advertise an employee mobile app on their website.	Rating: 4.5 and up	49.3	150	Step 5
S-TECH-054	57% of providers rated 4.0 to 4.49 stars (n = 35) advertise an employee mobile app on their website.	Rating: 4.0 to 4.49	57.1	35	Step 5
S-TECH-055	4 of 10 providers rated below 4.0 stars advertise an employee mobile app on their website.	Rating: below 4.0	4 of 10	10	Step 5
S-TECH-056	47% of providers with 10 to 49 reviews (n = 96) advertise an employee mobile app on their website.	Reviews: 10 to 49	46.9	96	Step 5
S-TECH-057	55% of providers with 50 to 99 reviews (n = 33) advertise an employee mobile app on their website.	Reviews: 50 to 99	54.5	33	Step 5
S-TECH-058	59% of providers with 100 or more reviews (n = 46) advertise an employee mobile app on their website.	Reviews: 100 or more	58.7	46	Step 5
S-TECH-059	33% of payroll providers studied (n = 195) advertise QuickBooks integration on their website.	All providers	32.8	195	Step 5
S-TECH-060	56% of national providers (n = 36) advertise QuickBooks integration on their website.	National	55.6	36	Step 5
S-TECH-061	28% of local providers (n = 159) advertise QuickBooks integration on their website.	Local	27.7	159	Step 5
S-TECH-062	34% of local providers in the Northeast (n = 35) advertise QuickBooks integration on their website.	Local: Northeast	34.3	35	Step 5
S-TECH-063	29% of local providers in the Midwest (n = 31) advertise QuickBooks integration on their website.	Local: Midwest	29.0	31	Step 5
S-TECH-064	25% of local providers in the South (n = 55) advertise QuickBooks integration on their website.	Local: South	25.5	55	Step 5
S-TECH-065	24% of local providers in the West (n = 38) advertise QuickBooks integration on their website.	Local: West	23.7	38	Step 5
S-TECH-066	0 of 1 providers in business under 5 years advertise QuickBooks integration on their website.	Years: under 5	0 of 1	1	Step 5
S-TECH-067	4 of 15 providers in business 5 to 14 years advertise QuickBooks integration on their website.	Years: 5 to 14	4 of 15	15	Step 5
S-TECH-068	32% of providers in business 15 to 29 years (n = 56) advertise QuickBooks integration on their website.	Years: 15 to 29	32.1	56	Step 5
S-TECH-069	40% of providers in business 30 or more years (n = 58) advertise QuickBooks integration on their website.	Years: 30 or more	39.7	58	Step 5
S-TECH-070	9 of 13 self-serve software providers advertise QuickBooks integration on their website.	Delivery: self-serve	9 of 13	13	Step 5
S-TECH-071	30% of full-service providers (n = 156) advertise QuickBooks integration on their website.	Delivery: full-service	30.1	156	Step 5
S-TECH-072	31% of providers offering both self-serve and full-service (n = 26) advertise QuickBooks integration on their website.	Delivery: both	30.8	26	Step 5
S-TECH-073	5 of 7 local providers running their own software advertise QuickBooks integration on their website.	Local platform: own	5 of 7	7	Step 5
S-TECH-074	27% of local providers on a licensed platform (n = 108) advertise QuickBooks integration on their website.	Local platform: licensed	26.9	108	Step 5
S-TECH-075	38% of providers that publish pricing (n = 32) advertise QuickBooks integration on their website.	Pricing: published	37.5	32	Step 5
S-TECH-076	32% of quote-only providers (n = 163) advertise QuickBooks integration on their website.	Pricing: quote only	31.9	163	Step 5
S-TECH-077	1 of 9 payroll-only providers advertise QuickBooks integration on their website.	Service breadth: payroll only	1 of 9	9	Step 5
S-TECH-078	21% of providers with 1 to 3 add-on services (n = 33) advertise QuickBooks integration on their website.	Service breadth: 1 to 3 add-ons	21.2	33	Step 5
S-TECH-079	37% of providers with 4 or more add-on services (n = 153) advertise QuickBooks integration on their website.	Service breadth: 4 or more add-ons	36.6	153	Step 5
S-TECH-080	37% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise QuickBooks integration on their website.	Size focus: advertises 1 to 10	37.2	137	Step 5
S-TECH-081	43% of providers advertising to businesses with 51 or more employees (n = 42) advertise QuickBooks integration on their website.	Size focus: advertises 51 or more	42.9	42	Step 5
S-TECH-082	32% of providers rated 4.5 and up stars (n = 150) advertise QuickBooks integration on their website.	Rating: 4.5 and up	32.0	150	Step 5
S-TECH-083	37% of providers rated 4.0 to 4.49 stars (n = 35) advertise QuickBooks integration on their website.	Rating: 4.0 to 4.49	37.1	35	Step 5
S-TECH-084	3 of 10 providers rated below 4.0 stars advertise QuickBooks integration on their website.	Rating: below 4.0	3 of 10	10	Step 5
S-TECH-085	27% of providers with 10 to 49 reviews (n = 96) advertise QuickBooks integration on their website.	Reviews: 10 to 49	27.1	96	Step 5
S-TECH-086	36% of providers with 50 to 99 reviews (n = 33) advertise QuickBooks integration on their website.	Reviews: 50 to 99	36.4	33	Step 5
S-TECH-087	52% of providers with 100 or more reviews (n = 46) advertise QuickBooks integration on their website.	Reviews: 100 or more	52.2	46	Step 5
S-TECH-088	5% of payroll providers studied (n = 195) advertise Xero integration on their website.	All providers	4.6	195	Step 5
S-TECH-089	17% of national providers (n = 36) advertise Xero integration on their website.	National	16.7	36	Step 5
S-TECH-090	2% of local providers (n = 159) advertise Xero integration on their website.	Local	1.9	159	Step 5
S-TECH-091	0% of local providers in the Northeast (n = 35) advertise Xero integration on their website.	Local: Northeast	0.0	35	Step 5
S-TECH-092	3% of local providers in the Midwest (n = 31) advertise Xero integration on their website.	Local: Midwest	3.2	31	Step 5
S-TECH-093	4% of local providers in the South (n = 55) advertise Xero integration on their website.	Local: South	3.6	55	Step 5
S-TECH-094	0% of local providers in the West (n = 38) advertise Xero integration on their website.	Local: West	0.0	38	Step 5
S-TECH-095	0 of 1 providers in business under 5 years advertise Xero integration on their website.	Years: under 5	0 of 1	1	Step 5
S-TECH-096	2 of 15 providers in business 5 to 14 years advertise Xero integration on their website.	Years: 5 to 14	2 of 15	15	Step 5
S-TECH-097	0% of providers in business 15 to 29 years (n = 56) advertise Xero integration on their website.	Years: 15 to 29	0.0	56	Step 5
S-TECH-098	5% of providers in business 30 or more years (n = 58) advertise Xero integration on their website.	Years: 30 or more	5.2	58	Step 5
S-TECH-099	4 of 13 self-serve software providers advertise Xero integration on their website.	Delivery: self-serve	4 of 13	13	Step 5
S-TECH-100	2% of full-service providers (n = 156) advertise Xero integration on their website.	Delivery: full-service	1.9	156	Step 5
S-TECH-101	8% of providers offering both self-serve and full-service (n = 26) advertise Xero integration on their website.	Delivery: both	7.7	26	Step 5

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-TECH-102	1 of 7 local providers running their own software advertise Xero integration on their website.	Local platform: own	1 of 7	7	Step 5	
S-TECH-103	2% of local providers on a licensed platform (n = 108) advertise Xero integration on their website.	Local platform: licensed	1.9	108	Step 5	
S-TECH-104	16% of providers that publish pricing (n = 32) advertise Xero integration on their website.	Pricing: published	15.6	32	Step 5	
S-TECH-105	2% of quote-only providers (n = 163) advertise Xero integration on their website.	Pricing: quote only	2.5	163	Step 5	
S-TECH-106	1 of 9 payroll-only providers advertise Xero integration on their website.	Service breadth: payroll only	1 of 9	9	Step 5	
S-TECH-107	0% of providers with 1 to 3 add-on services (n = 33) advertise Xero integration on their website.	Service breadth: 1 to 3 add-ons	0.0	33	Step 5	
S-TECH-108	5% of providers with 4 or more add-on services (n = 153) advertise Xero integration on their website.	Service breadth: 4 or more add-ons	5.2	153	Step 5	
S-TECH-109	6% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise Xero integration on their website.	Size focus: advertises 1 to 10	5.8	137	Step 5	
S-TECH-110	10% of providers advertising to businesses with 51 or more employees (n = 42) advertise Xero integration on their website.	Size focus: advertises 51 or more	9.5	42	Step 5	
S-TECH-111	4% of providers rated 4.5 and up stars (n = 150) advertise Xero integration on their website.	Rating: 4.5 and up	4.0	150	Step 5	
S-TECH-112	9% of providers rated 4.0 to 4.49 stars (n = 35) advertise Xero integration on their website.	Rating: 4.0 to 4.49	8.6	35	Step 5	
S-TECH-113	0 of 10 providers rated below 4.0 stars advertise Xero integration on their website.	Rating: below 4.0	0 of 10	10	Step 5	
S-TECH-114	3% of providers with 10 to 49 reviews (n = 96) advertise Xero integration on their website.	Reviews: 10 to 49	3.1	96	Step 5	
S-TECH-115	0% of providers with 50 to 99 reviews (n = 33) advertise Xero integration on their website.	Reviews: 50 to 99	0.0	33	Step 5	
S-TECH-116	13% of providers with 100 or more reviews (n = 46) advertise Xero integration on their website.	Reviews: 100 or more	13.0	46	Step 5	
S-TECH-117	41% of payroll providers studied (n = 195) advertise time clock integrations on their website.	All providers	41.0	195	Step 5	
S-TECH-118	33% of national providers (n = 36) advertise time clock integrations on their website.	National	33.3	36	Step 5	
S-TECH-119	43% of local providers (n = 159) advertise time clock integrations on their website.	Local	42.8	159	Step 5	
S-TECH-120	37% of local providers in the Northeast (n = 35) advertise time clock integrations on their website.	Local: Northeast	37.1	35	Step 5	
S-TECH-121	39% of local providers in the Midwest (n = 31) advertise time clock integrations on their website.	Local: Midwest	38.7	31	Step 5	
S-TECH-122	40% of local providers in the South (n = 55) advertise time clock integrations on their website.	Local: South	40.0	55	Step 5	
S-TECH-123	55% of local providers in the West (n = 38) advertise time clock integrations on their website.	Local: West	55.3	38	Step 5	
S-TECH-124	1 of 1 providers in business under 5 years advertise time clock integrations on their website.	Years: under 5	1 of 1	1	Step 5	
S-TECH-125	4 of 15 providers in business 5 to 14 years advertise time clock integrations on their website.	Years: 5 to 14	4 of 15	15	Step 5	
S-TECH-126	45% of providers in business 15 to 29 years (n = 56) advertise time clock integrations on their website.	Years: 15 to 29	44.6	56	Step 5	
S-TECH-127	41% of providers in business 30 or more years (n = 58) advertise time clock integrations on their website.	Years: 30 or more	41.4	58	Step 5	
S-TECH-128	6 of 13 self-serve software providers advertise time clock integrations on their website.	Delivery: self-serve	6 of 13	13	Step 5	
S-TECH-129	42% of full-service providers (n = 156) advertise time clock integrations on their website.	Delivery: full-service	41.7	156	Step 5	
S-TECH-130	35% of providers offering both self-serve and full-service (n = 26) advertise time clock integrations on their website.	Delivery: both	34.6	26	Step 5	
S-TECH-131	3 of 7 local providers running their own software advertise time clock integrations on their website.	Local platform: own	3 of 7	7	Step 5	
S-TECH-132	49% of local providers on a licensed platform (n = 108) advertise time clock integrations on their website.	Local platform: licensed	49.1	108	Step 5	
S-TECH-133	50% of providers that publish pricing (n = 32) advertise time clock integrations on their website.	Pricing: published	50.0	32	Step 5	
S-TECH-134	39% of quote-only providers (n = 163) advertise time clock integrations on their website.	Pricing: quote only	39.3	163	Step 5	
S-TECH-135	1 of 9 payroll-only providers advertise time clock integrations on their website.	Service breadth: payroll only	1 of 9	9	Step 5	
S-TECH-136	27% of providers with 1 to 3 add-on services (n = 33) advertise time clock integrations on their website.	Service breadth: 1 to 3 add-ons	27.3	33	Step 5	
S-TECH-137	46% of providers with 4 or more add-on services (n = 153) advertise time clock integrations on their website.	Service breadth: 4 or more add-ons	45.8	153	Step 5	
S-TECH-138	47% of providers advertising to businesses with 1 to 10 employees (n = 137) advertise time clock integrations on their website.	Size focus: advertises 1 to 10	46.7	137	Step 5	
S-TECH-139	50% of providers advertising to businesses with 51 or more employees (n = 42) advertise time clock integrations on their website.	Size focus: advertises 51 or more	50.0	42	Step 5	
S-TECH-140	42% of providers rated 4.5 and up stars (n = 150) advertise time clock integrations on their website.	Rating: 4.5 and up	42.0	150	Step 5	
S-TECH-141	43% of providers rated 4.0 to 4.49 stars (n = 35) advertise time clock integrations on their website.	Rating: 4.0 to 4.49	42.9	35	Step 5	
S-TECH-142	2 of 10 providers rated below 4.0 stars advertise time clock integrations on their website.	Rating: below 4.0	2 of 10	10	Step 5	
S-TECH-143	40% of providers with 10 to 49 reviews (n = 96) advertise time clock integrations on their website.	Reviews: 10 to 49	39.6	96	Step 5	
S-TECH-144	52% of providers with 50 to 99 reviews (n = 33) advertise time clock integrations on their website.	Reviews: 50 to 99	51.5	33	Step 5	
S-TECH-145	39% of providers with 100 or more reviews (n = 46) advertise time clock integrations on their website.	Reviews: 100 or more	39.1	46	Step 5	

Complaints (118 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-CMP-001	Complaints about tax filing errors or penalties appear in 10% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	10.1	456	Step 7	
S-CMP-002	Complaints about late, missed, or wrong paychecks or direct deposits appear in 17% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	16.7	456	Step 7	
S-CMP-003	Complaints about billing errors or hidden fees appear in 12% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	11.6	456	Step 7	
S-CMP-004	Complaints about price increases appear in 0% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	0.4	456	Step 7	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CMP-005	Complaints about cancellation difficulty or auto-renewal appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	4.6	456	Step 7
S-CMP-006	Complaints about exit fees or losing access to records after leaving appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	5.0	456	Step 7
S-CMP-007	Complaints about slow or unresponsive support appear in 45% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	44.5	456	Step 7
S-CMP-008	Complaints about account manager turnover appear in 1% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	1.1	456	Step 7
S-CMP-009	Complaints about onboarding or implementation problems appear in 11% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	10.7	456	Step 7
S-CMP-010	Complaints about year-end form (W-2 or 1099) errors appear in 4% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	3.7	456	Step 7
S-CMP-011	Complaints about software bugs or hard to use appear in 29% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	28.5	456	Step 7
S-CMP-012	Complaints about sales promises not kept appear in 5% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	5.5	456	Step 7
S-CMP-013	Complaints about security or fraud concerns appear in 4% of negative reviews read for payroll providers studied (n = 456 negative reviews).	All providers	3.5	456	Step 7
S-CMP-014	Complaints about tax filing errors or penalties appear in 10% of negative reviews read for national providers (n = 350 negative reviews).	National	9.7	350	Step 7
S-CMP-015	Complaints about late, missed, or wrong paychecks or direct deposits appear in 16% of negative reviews read for national providers (n = 350 negative reviews).	National	16.3	350	Step 7
S-CMP-016	Complaints about billing errors or hidden fees appear in 13% of negative reviews read for national providers (n = 350 negative reviews).	National	12.9	350	Step 7
S-CMP-017	Complaints about price increases appear in 0% of negative reviews read for national providers (n = 350 negative reviews).	National	0.3	350	Step 7
S-CMP-018	Complaints about cancellation difficulty or auto-renewal appear in 5% of negative reviews read for national providers (n = 350 negative reviews).	National	5.4	350	Step 7
S-CMP-019	Complaints about exit fees or losing access to records after leaving appear in 4% of negative reviews read for national providers (n = 350 negative reviews).	National	3.7	350	Step 7
S-CMP-020	Complaints about slow or unresponsive support appear in 42% of negative reviews read for national providers (n = 350 negative reviews).	National	41.7	350	Step 7
S-CMP-021	Complaints about account manager turnover appear in 1% of negative reviews read for national providers (n = 350 negative reviews).	National	1.1	350	Step 7
S-CMP-022	Complaints about onboarding or implementation problems appear in 12% of negative reviews read for national providers (n = 350 negative reviews).	National	11.7	350	Step 7
S-CMP-023	Complaints about year-end form (W-2 or 1099) errors appear in 3% of negative reviews read for national providers (n = 350 negative reviews).	National	3.1	350	Step 7
S-CMP-024	Complaints about software bugs or hard to use appear in 33% of negative reviews read for national providers (n = 350 negative reviews).	National	33.1	350	Step 7
S-CMP-025	Complaints about sales promises not kept appear in 5% of negative reviews read for national providers (n = 350 negative reviews).	National	5.4	350	Step 7
S-CMP-026	Complaints about security or fraud concerns appear in 2% of negative reviews read for national providers (n = 350 negative reviews).	National	2.3	350	Step 7
S-CMP-027	Complaints about tax filing errors or penalties appear in 11% of negative reviews read for local providers (n = 106 negative reviews).	Local	11.3	106	Step 7
S-CMP-028	Complaints about late, missed, or wrong paychecks or direct deposits appear in 18% of negative reviews read for local providers (n = 106 negative reviews).	Local	17.9	106	Step 7
S-CMP-029	Complaints about billing errors or hidden fees appear in 8% of negative reviews read for local providers (n = 106 negative reviews).	Local	7.5	106	Step 7
S-CMP-030	Complaints about price increases appear in 1% of negative reviews read for local providers (n = 106 negative reviews).	Local	0.9	106	Step 7
S-CMP-031	Complaints about cancellation difficulty or auto-renewal appear in 2% of negative reviews read for local providers (n = 106 negative reviews).	Local	1.9	106	Step 7
S-CMP-032	Complaints about exit fees or losing access to records after leaving appear in 9% of negative reviews read for local providers (n = 106 negative reviews).	Local	9.4	106	Step 7
S-CMP-033	Complaints about slow or unresponsive support appear in 54% of negative reviews read for local providers (n = 106 negative reviews).	Local	53.8	106	Step 7
S-CMP-034	Complaints about account manager turnover appear in 1% of negative reviews read for local providers (n = 106 negative reviews).	Local	0.9	106	Step 7
S-CMP-035	Complaints about onboarding or implementation problems appear in 8% of negative reviews read for local providers (n = 106 negative reviews).	Local	7.5	106	Step 7
S-CMP-036	Complaints about year-end form (W-2 or 1099) errors appear in 6% of negative reviews read for local providers (n = 106 negative reviews).	Local	5.7	106	Step 7
S-CMP-037	Complaints about software bugs or hard to use appear in 13% of negative reviews read for local providers (n = 106 negative reviews).	Local	13.2	106	Step 7
S-CMP-038	Complaints about sales promises not kept appear in 6% of negative reviews read for local providers (n = 106 negative reviews).	Local	5.7	106	Step 7
S-CMP-039	Complaints about security or fraud concerns appear in 8% of negative reviews read for local providers (n = 106 negative reviews).	Local	7.5	106	Step 7
S-CMP-040	Complaints about tax filing errors or penalties appear in 5 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	5 of 27	27	Step 7
S-CMP-041	Complaints about late, missed, or wrong paychecks or direct deposits appear in 4 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	4 of 27	27	Step 7
S-CMP-042	Complaints about billing errors or hidden fees appear in 1 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	1 of 27	27	Step 7
S-CMP-043	Complaints about price increases appear in 0 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	0 of 27	27	Step 7
S-CMP-044	Complaints about cancellation difficulty or auto-renewal appear in 0 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	0 of 27	27	Step 7
S-CMP-045	Complaints about exit fees or losing access to records after leaving appear in 3 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	3 of 27	27	Step 7
S-CMP-046	Complaints about slow or unresponsive support appear in 14 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	14 of 27	27	Step 7
S-CMP-047	Complaints about account manager turnover appear in 0 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	0 of 27	27	Step 7

Stat ID	Stat sentence	Segment	Value	n	Source H
S-CMP-048	Complaints about onboarding or implementation problems appear in 0 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	0 of 27	27	Step 7
S-CMP-049	Complaints about year-end form (W-2 or 1099) errors appear in 1 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	1 of 27	27	Step 7
S-CMP-050	Complaints about software bugs or hard to use appear in 1 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	1 of 27	27	Step 7
S-CMP-051	Complaints about sales promises not kept appear in 0 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	0 of 27	27	Step 7
S-CMP-052	Complaints about security or fraud concerns appear in 2 of 27 negative reviews read for local providers in the Northeast.	Local: Northeast	2 of 27	27	Step 7
S-CMP-053	Complaints about tax filing errors or penalties appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-054	Complaints about late, missed, or wrong paychecks or direct deposits appear in 3 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	3 of 22	22	Step 7
S-CMP-055	Complaints about billing errors or hidden fees appear in 1 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	1 of 22	22	Step 7
S-CMP-056	Complaints about price increases appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-057	Complaints about cancellation difficulty or auto-renewal appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-058	Complaints about exit fees or losing access to records after leaving appear in 2 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	2 of 22	22	Step 7
S-CMP-059	Complaints about slow or unresponsive support appear in 11 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	11 of 22	22	Step 7
S-CMP-060	Complaints about account manager turnover appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-061	Complaints about onboarding or implementation problems appear in 1 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	1 of 22	22	Step 7
S-CMP-062	Complaints about year-end form (W-2 or 1099) errors appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-063	Complaints about software bugs or hard to use appear in 2 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	2 of 22	22	Step 7
S-CMP-064	Complaints about sales promises not kept appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-065	Complaints about security or fraud concerns appear in 0 of 22 negative reviews read for local providers in the Midwest.	Local: Midwest	0 of 22	22	Step 7
S-CMP-066	Complaints about tax filing errors or penalties appear in 5 of 35 negative reviews read for local providers in the South.	Local: South	5 of 35	35	Step 7
S-CMP-067	Complaints about late, missed, or wrong paychecks or direct deposits appear in 8 of 35 negative reviews read for local providers in the South.	Local: South	8 of 35	35	Step 7
S-CMP-068	Complaints about billing errors or hidden fees appear in 3 of 35 negative reviews read for local providers in the South.	Local: South	3 of 35	35	Step 7
S-CMP-069	Complaints about price increases appear in 1 of 35 negative reviews read for local providers in the South.	Local: South	1 of 35	35	Step 7
S-CMP-070	Complaints about cancellation difficulty or auto-renewal appear in 2 of 35 negative reviews read for local providers in the South.	Local: South	2 of 35	35	Step 7
S-CMP-071	Complaints about exit fees or losing access to records after leaving appear in 3 of 35 negative reviews read for local providers in the South.	Local: South	3 of 35	35	Step 7
S-CMP-072	Complaints about slow or unresponsive support appear in 18 of 35 negative reviews read for local providers in the South.	Local: South	18 of 35	35	Step 7
S-CMP-073	Complaints about account manager turnover appear in 1 of 35 negative reviews read for local providers in the South.	Local: South	1 of 35	35	Step 7
S-CMP-074	Complaints about onboarding or implementation problems appear in 5 of 35 negative reviews read for local providers in the South.	Local: South	5 of 35	35	Step 7
S-CMP-075	Complaints about year-end form (W-2 or 1099) errors appear in 4 of 35 negative reviews read for local providers in the South.	Local: South	4 of 35	35	Step 7
S-CMP-076	Complaints about software bugs or hard to use appear in 4 of 35 negative reviews read for local providers in the South.	Local: South	4 of 35	35	Step 7
S-CMP-077	Complaints about sales promises not kept appear in 5 of 35 negative reviews read for local providers in the South.	Local: South	5 of 35	35	Step 7
S-CMP-078	Complaints about security or fraud concerns appear in 2 of 35 negative reviews read for local providers in the South.	Local: South	2 of 35	35	Step 7
S-CMP-079	Complaints about tax filing errors or penalties appear in 2 of 22 negative reviews read for local providers in the West.	Local: West	2 of 22	22	Step 7
S-CMP-080	Complaints about late, missed, or wrong paychecks or direct deposits appear in 4 of 22 negative reviews read for local providers in the West.	Local: West	4 of 22	22	Step 7
S-CMP-081	Complaints about billing errors or hidden fees appear in 3 of 22 negative reviews read for local providers in the West.	Local: West	3 of 22	22	Step 7
S-CMP-082	Complaints about price increases appear in 0 of 22 negative reviews read for local providers in the West.	Local: West	0 of 22	22	Step 7
S-CMP-083	Complaints about cancellation difficulty or auto-renewal appear in 0 of 22 negative reviews read for local providers in the West.	Local: West	0 of 22	22	Step 7
S-CMP-084	Complaints about exit fees or losing access to records after leaving appear in 2 of 22 negative reviews read for local providers in the West.	Local: West	2 of 22	22	Step 7
S-CMP-085	Complaints about slow or unresponsive support appear in 14 of 22 negative reviews read for local providers in the West.	Local: West	14 of 22	22	Step 7
S-CMP-086	Complaints about account manager turnover appear in 0 of 22 negative reviews read for local providers in the West.	Local: West	0 of 22	22	Step 7
S-CMP-087	Complaints about onboarding or implementation problems appear in 2 of 22 negative reviews read for local providers in the West.	Local: West	2 of 22	22	Step 7
S-CMP-088	Complaints about year-end form (W-2 or 1099) errors appear in 1 of 22 negative reviews read for local providers in the West.	Local: West	1 of 22	22	Step 7
S-CMP-089	Complaints about software bugs or hard to use appear in 7 of 22 negative reviews read for local providers in the West.	Local: West	7 of 22	22	Step 7
S-CMP-090	Complaints about sales promises not kept appear in 1 of 22 negative reviews read for local providers in the West.	Local: West	1 of 22	22	Step 7

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-CMP-091	Complaints about security or fraud concerns appear in 4 of 22 negative reviews read for local providers in the West.	Local: West	4 of 22	22	Step 7	
S-CMP-092	53% of national providers (n = 36) have at least one negative review in the sample mentioning tax filing errors or penalties.	National	52.8	36	Step 7	
S-CMP-093	78% of national providers (n = 36) have at least one negative review in the sample mentioning late, missed, or wrong paychecks or direct deposits.	National	77.8	36	Step 7	
S-CMP-094	61% of national providers (n = 36) have at least one negative review in the sample mentioning billing errors or hidden fees.	National	61.1	36	Step 7	
S-CMP-095	3% of national providers (n = 36) have at least one negative review in the sample mentioning price increases.	National	2.8	36	Step 7	
S-CMP-096	39% of national providers (n = 36) have at least one negative review in the sample mentioning cancellation difficulty or auto-renewal.	National	38.9	36	Step 7	
S-CMP-097	25% of national providers (n = 36) have at least one negative review in the sample mentioning exit fees or losing access to records after leaving.	National	25.0	36	Step 7	
S-CMP-098	86% of national providers (n = 36) have at least one negative review in the sample mentioning slow or unresponsive support.	National	86.1	36	Step 7	
S-CMP-099	8% of national providers (n = 36) have at least one negative review in the sample mentioning account manager turnover.	National	8.3	36	Step 7	
S-CMP-100	61% of national providers (n = 36) have at least one negative review in the sample mentioning onboarding or implementation problems.	National	61.1	36	Step 7	
S-CMP-101	25% of national providers (n = 36) have at least one negative review in the sample mentioning year-end form (W-2 or 1099) errors.	National	25.0	36	Step 7	
S-CMP-102	94% of national providers (n = 36) have at least one negative review in the sample mentioning software bugs or hard to use.	National	94.4	36	Step 7	
S-CMP-103	39% of national providers (n = 36) have at least one negative review in the sample mentioning sales promises not kept.	National	38.9	36	Step 7	
S-CMP-104	19% of national providers (n = 36) have at least one negative review in the sample mentioning security or fraud concerns.	National	19.4	36	Step 7	
S-CMP-105	6% of local providers (n = 159) have at least one negative review in the sample mentioning tax filing errors or penalties.	Local	6.3	159	Step 7	
S-CMP-106	10% of local providers (n = 159) have at least one negative review in the sample mentioning late, missed, or wrong paychecks or direct deposits.	Local	10.1	159	Step 7	
S-CMP-107	5% of local providers (n = 159) have at least one negative review in the sample mentioning billing errors or hidden fees.	Local	5.0	159	Step 7	
S-CMP-108	1% of local providers (n = 159) have at least one negative review in the sample mentioning price increases.	Local	0.6	159	Step 7	
S-CMP-109	1% of local providers (n = 159) have at least one negative review in the sample mentioning cancellation difficulty or auto-renewal.	Local	0.6	159	Step 7	
S-CMP-110	5% of local providers (n = 159) have at least one negative review in the sample mentioning exit fees or losing access to records after leaving.	Local	5.0	159	Step 7	
S-CMP-111	19% of local providers (n = 159) have at least one negative review in the sample mentioning slow or unresponsive support.	Local	19.5	159	Step 7	
S-CMP-112	1% of local providers (n = 159) have at least one negative review in the sample mentioning account manager turnover.	Local	0.6	159	Step 7	
S-CMP-113	5% of local providers (n = 159) have at least one negative review in the sample mentioning onboarding or implementation problems.	Local	5.0	159	Step 7	
S-CMP-114	4% of local providers (n = 159) have at least one negative review in the sample mentioning year-end form (W-2 or 1099) errors.	Local	3.8	159	Step 7	
S-CMP-115	7% of local providers (n = 159) have at least one negative review in the sample mentioning software bugs or hard to use.	Local	6.9	159	Step 7	
S-CMP-116	3% of local providers (n = 159) have at least one negative review in the sample mentioning sales promises not kept.	Local	3.1	159	Step 7	
S-CMP-117	5% of local providers (n = 159) have at least one negative review in the sample mentioning security or fraud concerns.	Local	5.0	159	Step 7	
S-PAIR-001	The most common complaint pair is late, missed, or wrong paychecks or direct deposits together with slow or unresponsive support, found in 9% of negative reviews read (n = 456).	All providers	9.4	456	Step 7	H

Who the providers are (74 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-DIST-001	80% of payroll providers studied (n = 195) have a delivery model of "full-service with a rep" on their website.	All providers	80.0	195	Step 5	
S-DIST-002	13% of payroll providers studied (n = 195) have a delivery model of "both" on their website.	All providers	13.3	195	Step 5	
S-DIST-003	7% of payroll providers studied (n = 195) have a delivery model of "self-serve software" on their website.	All providers	6.7	195	Step 5	
S-DIST-004	42% of national providers (n = 36) have a delivery model of "both" on their website.	National	41.7	36	Step 5	
S-DIST-005	33% of national providers (n = 36) have a delivery model of "self-serve software" on their website.	National	33.3	36	Step 5	
S-DIST-006	25% of national providers (n = 36) have a delivery model of "full-service with a rep" on their website.	National	25.0	36	Step 5	
S-DIST-007	92% of local providers (n = 159) have a delivery model of "full-service with a rep" on their website.	Local	92.5	159	Step 5	
S-DIST-008	7% of local providers (n = 159) have a delivery model of "both" on their website.	Local	6.9	159	Step 5	
S-DIST-009	1% of local providers (n = 159) have a delivery model of "self-serve software" on their website.	Local	0.6	159	Step 5	
S-DIST-010	57% of payroll providers studied (n = 195) have a platform type of "licensed" on their website.	All providers	56.9	195	Step 5	
S-DIST-011	23% of payroll providers studied (n = 195) have a platform type of "unknown" on their website.	All providers	23.1	195	Step 5	
S-DIST-012	20% of payroll providers studied (n = 195) have a platform type of "own" on their website.	All providers	20.0	195	Step 5	
S-DIST-013	89% of national providers (n = 36) have a platform type of "own" on their website.	National	88.9	36	Step 5	
S-DIST-014	8% of national providers (n = 36) have a platform type of "licensed" on their website.	National	8.3	36	Step 5	
S-DIST-015	3% of national providers (n = 36) have a platform type of "unknown" on their website.	National	2.8	36	Step 5	
S-DIST-016	68% of local providers (n = 159) have a platform type of "licensed" on their website.	Local	67.9	159	Step 5	
S-DIST-017	28% of local providers (n = 159) have a platform type of "unknown" on their website.	Local	27.7	159	Step 5	
S-DIST-018	4% of local providers (n = 159) have a platform type of "own" on their website.	Local	4.4	159	Step 5	
S-DIST-050	33% of payroll providers studied (n = 195) have a years in business tier of "unknown" on their website.	All providers	33.3	195	Step 5	
S-DIST-051	30% of payroll providers studied (n = 195) have a years in business tier of "30 or more" on their website.	All providers	29.7	195	Step 5	
S-DIST-052	29% of payroll providers studied (n = 195) have a years in business tier of "15 to 29" on their website.	All providers	28.7	195	Step 5	
S-DIST-053	8% of payroll providers studied (n = 195) have a years in business tier of "5 to 14" on their website.	All providers	7.7	195	Step 5	
S-DIST-054	1% of payroll providers studied (n = 195) have a years in business tier of "under 5" on their website.	All providers	0.5	195	Step 5	
S-DIST-055	39% of national providers (n = 36) have a years in business tier of "30 or more" on their website.	National	38.9	36	Step 5	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-DIST-056	28% of national providers (n = 36) have a years in business tier of "unknown" on their website.	National	27.8	36	Step 5	
S-DIST-057	25% of national providers (n = 36) have a years in business tier of "15 to 29" on their website.	National	25.0	36	Step 5	
S-DIST-058	8% of national providers (n = 36) have a years in business tier of "5 to 14" on their website.	National	8.3	36	Step 5	
S-DIST-059	35% of local providers (n = 159) have a years in business tier of "unknown" on their website.	Local	34.6	159	Step 5	
S-DIST-060	30% of local providers (n = 159) have a years in business tier of "15 to 29" on their website.	Local	29.6	159	Step 5	
S-DIST-061	28% of local providers (n = 159) have a years in business tier of "30 or more" on their website.	Local	27.7	159	Step 5	
S-DIST-062	8% of local providers (n = 159) have a years in business tier of "5 to 14" on their website.	Local	7.5	159	Step 5	
S-DIST-063	1% of local providers (n = 159) have a years in business tier of "under 5" on their website.	Local	0.6	159	Step 5	
S-PLAT-001	36% of local providers on a licensed platform (n = 108) name or link to Platform A.	Local	36.1	108	Step 5	
S-PLAT-002	13% of local providers on a licensed platform (n = 108) do not name the platform.	Local	13.0	108	Step 5	
S-PLAT-003	11% of local providers on a licensed platform (n = 108) name or link to Platform B.	Local	11.1	108	Step 5	
S-PLAT-004	11% of local providers on a licensed platform (n = 108) name or link to Platform C.	Local	11.1	108	Step 5	
S-PLAT-005	6% of local providers on a licensed platform (n = 108) name or link to Platform D.	Local	6.5	108	Step 5	
S-PLAT-006	6% of local providers on a licensed platform (n = 108) name or link to Platform E.	Local	5.6	108	Step 5	
S-PLAT-007	5% of local providers on a licensed platform (n = 108) name or link to Platform F.	Local	4.6	108	Step 5	
S-PLAT-008	4% of local providers on a licensed platform (n = 108) name or link to Platform G.	Local	3.7	108	Step 5	
S-PLAT-009	3% of local providers on a licensed platform (n = 108) name or link to Platform H.	Local	2.8	108	Step 5	
S-PLAT-010	2% of local providers on a licensed platform (n = 108) name or link to Platform I.	Local	1.9	108	Step 5	
S-PLAT-011	2% of local providers on a licensed platform (n = 108) name or link to Platform J.	Local	1.9	108	Step 5	
S-PLAT-012	1% of local providers on a licensed platform (n = 108) name or link to Platform K.	Local	0.9	108	Step 5	
S-PLAT-013	1% of local providers on a licensed platform (n = 108) name or link to Platform L.	Local	0.9	108	Step 5	
S-CNT-008	Payroll providers studied list a median of 0 industries called out (mean 1.1, range 0 to 6, n = 195).	All providers	0	195	Step 5	
S-CNT-009	National providers list a median of 1 industries called out (mean 2.2, range 0 to 6, n = 36).	National	1.0	36	Step 5	
S-CNT-010	Local providers list a median of 0 industries called out (mean 0.9, range 0 to 6, n = 159).	Local	0	159	Step 5	
S-CNT-011	Local providers in the northeast list a median of 0 industries called out (mean 0.9, range 0 to 6, n = 35).	Local: Northeast	0	35	Step 5	
S-CNT-012	Local providers in the midwest list a median of 0 industries called out (mean 1.2, range 0 to 6, n = 31).	Local: Midwest	0	31	Step 5	
S-CNT-013	Local providers in the south list a median of 0 industries called out (mean 0.7, range 0 to 6, n = 55).	Local: South	0	55	Step 5	
S-CNT-014	Local providers in the west list a median of 0 industries called out (mean 0.7, range 0 to 6, n = 38).	Local: West	0.0	38	Step 5	
S-CNT-015	Payroll providers studied list a median of 50 states served (mean 36.2, range 1 to 50, n = 79).	All providers	50	79	Step 5	
S-CNT-016	National providers list a median of 50 states served (mean 50.0, range 50 to 50, n = 19).	National	50	19	Step 5	
S-CNT-017	Local providers list a median of 45 states served (mean 31.8, range 1 to 50, n = 60).	Local	45.0	60	Step 5	
S-CNT-018	Local providers in the northeast list a median of 49 states served (mean 29.3, range 1 to 50, n = 16).	Local: Northeast	49.0	16	Step 5	
S-CNT-019	Local providers in the midwest list a median of 40 states served (mean 40.5, range 25 to 50, n = 8).	Local: Midwest	40.0	8	Step 5	
S-CNT-020	Local providers in the south list a median of 50 states served (mean 33.6, range 1 to 50, n = 16).	Local: South	50.0	16	Step 5	
S-CNT-021	Local providers in the west list a median of 42.5 states served (mean 28.9, range 1 to 50, n = 20).	Local: West	42.5	20	Step 5	
S-CNT-022	Payroll providers studied list a median of 1 office locations (mean 1.5, range 1 to 15, n = 153).	All providers	1	153	Step 5	
S-CNT-023	National providers list a median of 1 office locations (mean 1.8, range 1 to 5, n = 9).	National	1	9	Step 5	
S-CNT-024	Local providers list a median of 1 office locations (mean 1.4, range 1 to 15, n = 144).	Local	1.0	144	Step 5	
S-CNT-025	Local providers in the northeast list a median of 1 office locations (mean 1.8, range 1 to 15, n = 35).	Local: Northeast	1	35	Step 5	
S-CNT-026	Local providers in the midwest list a median of 1 office locations (mean 1.3, range 1 to 3, n = 31).	Local: Midwest	1	31	Step 5	
S-CNT-027	Local providers in the south list a median of 1 office locations (mean 1.2, range 1 to 3, n = 45).	Local: South	1	45	Step 5	
S-CNT-028	Local providers in the west list a median of 1 office locations (mean 1.5, range 1 to 8, n = 33).	Local: West	1	33	Step 5	
S-CNT-029	Payroll providers studied list a median of 100 integrations claimed (mean 231.4, range 57 to 600, n = 5).	All providers	100	5	Step 5	
S-CNT-030	National providers list a median of 100 integrations claimed (mean 252.3, range 57 to 600, n = 3).	National	100	3	Step 5	
S-CNT-031	Local providers list a median of 200 integrations claimed (mean 200.0, range 100 to 300, n = 2).	Local	200.0	2	Step 5	
S-CNT-032	Local providers in the northeast list a median of 100 integrations claimed (mean 100.0, range 100 to 100, n = 1).	Local: Northeast	100	1	Step 5	
S-CNT-033	Local providers in the west list a median of 300 integrations claimed (mean 300.0, range 300 to 300, n = 1).	Local: West	300	1	Step 5	
S-AGE-001	9 of 16 newer providers (under 15 years) advertise an employee self-service portal, compared with 86% of providers in business 30 or more years (n = 58).	Newer vs older	-30.0	16 / 58	Step 5	
S-AGE-002	4 of 16 newer providers (under 15 years) advertise check printing or delivery, compared with 50% of providers in business 30 or more years (n = 58).	Newer vs older	-25.0	16 / 58	Step 5	
S-AGE-003	1 of 16 newer providers (under 15 years) advertise earned wage access (on-demand pay), compared with 29% of providers in business 30 or more years (n = 58).	Newer vs older	-23.1	16 / 58	Step 5	

Cost scenarios (72 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-COST-001	At 1 employee, payroll providers studied with enough published price pieces cost a median of $55 a month (n = 14, range $28 to $167), about $55.00 per employee.	All providers	55.0	14	Step 6	
S-COST-002	At 1 employee, national providers with enough published price pieces cost between $34 and $167 a month (only 9 providers with published prices, so a range is shown).	National	34 to 167	9	Step 6	
S-COST-003	At 1 employee, local providers with enough published price pieces cost between $28 and $125 a month (only 5 providers with published prices, so a range is shown).	Local	28 to 125	5	Step 6	
S-COST-004	At 3 employees, payroll providers studied with enough published price pieces cost a median of $67 a month (n = 14, range $32 to $168), about $22.33 per employee.	All providers	67.0	14	Step 6	
S-COST-005	At 3 employees, national providers with enough published price pieces cost between $44 and $168 a month (only 9 providers with published prices, so a range is shown).	National	44 to 168	9	Step 6	
S-COST-006	At 3 employees, local providers with enough published price pieces cost between $32 and $136 a month (only 5 providers with published prices, so a range is shown).	Local	32 to 136	5	Step 6	
S-COST-007	At 5 employees, payroll providers studied with enough published price pieces cost a median of $79 a month (n = 14, range $38 to $169), about $15.80 per employee.	All providers	79.0	14	Step 6	
S-COST-008	At 5 employees, national providers with enough published price pieces cost between $54 and $169 a month (only 9 providers with published prices, so a range is shown).	National	54 to 169	9	Step 6	
S-COST-009	At 5 employees, local providers with enough published price pieces cost between $38 and $147 a month (only 5 providers with published prices, so a range is shown).	Local	38 to 147	5	Step 6	
S-COST-010	At 10 employees, payroll providers studied with enough published price pieces cost a median of $108 a month (n = 14, range $50 to $222), about $10.76 per employee.	All providers	107.62	14	Step 6	H
S-COST-011	At 10 employees, national providers with enough published price pieces cost between $79 and $222 a month (only 9 providers with published prices, so a range is shown).	National	79 to 222	9	Step 6	H

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-COST-012	At 10 employees, local providers with enough published price pieces cost between $50 and $186 a month (only 5 providers with published prices, so a range is shown).	Local	50 to 186	5	Step 6	H
S-COST-013	At 15 employees, payroll providers studied with enough published price pieces cost a median of $139 a month (n = 13, range $73 to $274), about $9.27 per employee.	All providers	139.0	13	Step 6	
S-COST-014	At 15 employees, national providers with enough published price pieces cost between $104 and $274 a month (only 9 providers with published prices, so a range is shown).	National	104 to 274	9	Step 6	
S-COST-015	At 15 employees, local providers with enough published price pieces cost between $73 and $229 a month (only 4 providers with published prices, so a range is shown).	Local	73 to 229	4	Step 6	
S-COST-016	At 25 employees, payroll providers studied with enough published price pieces cost a median of $199 a month (n = 13, range $103 to $380), about $7.96 per employee.	All providers	199.0	13	Step 6	
S-COST-017	At 25 employees, national providers with enough published price pieces cost between $154 and $380 a month (only 9 providers with published prices, so a range is shown).	National	154 to 380	9	Step 6	
S-COST-018	At 25 employees, local providers with enough published price pieces cost between $103 and $316 a month (only 4 providers with published prices, so a range is shown).	Local	103 to 316	4	Step 6	
S-COST-019	At 50 employees, payroll providers studied with enough published price pieces cost a median of $349 a month (n = 13, range $162 to $680), about $6.98 per employee.	All providers	349.0	13	Step 6	
S-COST-020	At 50 employees, national providers with enough published price pieces cost between $279 and $680 a month (only 9 providers with published prices, so a range is shown).	National	279 to 680	9	Step 6	
S-COST-021	At 50 employees, local providers with enough published price pieces cost between $162 and $532 a month (only 4 providers with published prices, so a range is shown).	Local	162 to 532	4	Step 6	
S-COST-022	At 100 employees, payroll providers studied with enough published price pieces cost a median of $649 a month (n = 13, range $262 to $1,280), about $6.49 per employee.	All providers	649.0	13	Step 6	
S-COST-023	At 100 employees, national providers with enough published price pieces cost between $529 and $1,280 a month (only 9 providers with published prices, so a range is shown).	National	529 to 1280	9	Step 6	
S-COST-024	At 100 employees, local providers with enough published price pieces cost between $262 and $966 a month (only 4 providers with published prices, so a range is shown).	Local	262 to 966	4	Step 6	
S-COST-025	With weekly pay and 10 employees, payroll providers studied cost a median of $108 a month (n = 14).	All providers	107.62	14	Step 6	
S-COST-026	With weekly pay and 10 employees, national providers cost between $79 and $222 a month (only 9 providers with published prices, so a range is shown).	National	79 to 222	9	Step 6	
S-COST-027	With weekly pay and 10 employees, local providers cost between $58 and $351 a month (only 5 providers with published prices, so a range is shown).	Local	58 to 351	5	Step 6	
S-COST-028	With biweekly pay and 10 employees, payroll providers studied cost a median of $108 a month (n = 14).	All providers	107.62	14	Step 6	
S-COST-029	With biweekly pay and 10 employees, national providers cost between $79 and $222 a month (only 9 providers with published prices, so a range is shown).	National	79 to 222	9	Step 6	
S-COST-030	With biweekly pay and 10 employees, local providers cost between $50 and $186 a month (only 5 providers with published prices, so a range is shown).	Local	50 to 186	5	Step 6	
S-COST-031	With semimonthly pay and 10 employees, payroll providers studied cost a median of $108 a month (n = 14).	All providers	107.62	14	Step 6	
S-COST-032	With semimonthly pay and 10 employees, national providers cost between $79 and $222 a month (only 9 providers with published prices, so a range is shown).	National	79 to 222	9	Step 6	
S-COST-033	With semimonthly pay and 10 employees, local providers cost between $47 and $179 a month (only 5 providers with published prices, so a range is shown).	Local	47 to 179	5	Step 6	
S-COST-034	Adding a second state at 10 employees: payroll providers studied cost between $82 and $222 a month (only 9 providers with published prices, so a range is shown).	All providers	82 to 222	9	Step 6	
S-COST-035	Adding a second state at 10 employees: national providers cost between $95 and $222 a month (only 7 providers with published prices, so a range is shown).	National	95 to 222	7	Step 6	
S-COST-036	Adding a second state at 10 employees: local providers cost between $82 and $195 a month (only 2 providers with published prices, so a range is shown).	Local	82 to 195	2	Step 6	
S-COST-037	Adding 5 contractors at 10 employees: payroll providers studied cost between $112 and $274 a month (only 7 providers with published prices, so a range is shown).	All providers	112 to 274	7	Step 6	
S-COST-038	Adding 5 contractors at 10 employees: national providers cost between $112 and $274 a month (only 7 providers with published prices, so a range is shown).	National	112 to 274	7	Step 6	
S-COST-039	With local tax filing at 10 employees: payroll providers studied cost between $87 and $109 a month (only 3 providers with published prices, so a range is shown).	All providers	87 to 109	3	Step 6	
S-COST-040	With local tax filing at 10 employees: national providers cost between $87 and $109 a month (only 3 providers with published prices, so a range is shown).	National	87 to 109	3	Step 6	
S-COST-041	With weekly pay and 25 employees, payroll providers studied cost a median of $199 a month (n = 13).	All providers	199.0	13	Step 6	
S-COST-042	With weekly pay and 25 employees, national providers cost between $154 and $380 a month (only 9 providers with published prices, so a range is shown).	National	154 to 380	9	Step 6	
S-COST-043	With weekly pay and 25 employees, local providers cost between $103 and $532 a month (only 4 providers with published prices, so a range is shown).	Local	103 to 532	4	Step 6	
S-COST-044	With biweekly pay and 25 employees, payroll providers studied cost a median of $199 a month (n = 13).	All providers	199.0	13	Step 6	
S-COST-045	With biweekly pay and 25 employees, national providers cost between $154 and $380 a month (only 9 providers with published prices, so a range is shown).	National	154 to 380	9	Step 6	
S-COST-046	With biweekly pay and 25 employees, local providers cost between $103 and $316 a month (only 4 providers with published prices, so a range is shown).	Local	103 to 316	4	Step 6	
S-COST-047	With semimonthly pay and 25 employees, payroll providers studied cost a median of $199 a month (n = 13).	All providers	199.0	13	Step 6	
S-COST-048	With semimonthly pay and 25 employees, national providers cost between $154 and $380 a month (only 9 providers with published prices, so a range is shown).	National	154 to 380	9	Step 6	
S-COST-049	With semimonthly pay and 25 employees, local providers cost between $103 and $299 a month (only 4 providers with published prices, so a range is shown).	Local	103 to 299	4	Step 6	
S-COST-050	Adding a second state at 25 employees: payroll providers studied cost between $112 and $380 a month (only 9 providers with published prices, so a range is shown).	All providers	112 to 380	9	Step 6	
S-COST-051	Adding a second state at 25 employees: national providers cost between $174 and $380 a month (only 7 providers with published prices, so a range is shown).	National	174 to 380	7	Step 6	
S-COST-052	Adding a second state at 25 employees: local providers cost between $112 and $279 a month (only 2 providers with published prices, so a range is shown).	Local	112 to 279	2	Step 6	
S-COST-053	Adding 5 contractors at 25 employees: payroll providers studied cost between $187 and $432 a month (only 7 providers with published prices, so a range is shown).	All providers	187 to 432	7	Step 6	
S-COST-054	Adding 5 contractors at 25 employees: national providers cost between $187 and $432 a month (only 7 providers with published prices, so a range is shown).	National	187 to 432	7	Step 6	
S-COST-055	With local tax filing at 25 employees: payroll providers studied cost between $162 and $199 a month (only 3 providers with published prices, so a range is shown).	All providers	162 to 199	3	Step 6	
S-COST-056	With local tax filing at 25 employees: national providers cost between $162 and $199 a month (only 3 providers with published prices, so a range is shown).	National	162 to 199	3	Step 6	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-COST-057	Over 3 years, payroll providers studied cost a median of $2,844 for 5 employees (n = 14, range $1,350 to $5,584).	All providers	2844	14	Step 9B	
S-COST-058	Over 3 years, national providers cost a median of $2,844 for 5 employees (n = 9, range $1,944 to $5,584).	National	2844	9	Step 9B	
S-COST-059	Over 3 years, local providers cost a median of $2,850 for 5 employees (n = 5, range $1,350 to $5,304).	Local	2850	5	Step 9B	
S-COST-060	Over 3 years, payroll providers studied cost a median of $3,874 for 10 employees (n = 14, range $1,800 to $7,474).	All providers	3874	14	Step 9B	
S-COST-061	Over 3 years, national providers cost a median of $3,924 for 10 employees (n = 9, range $2,844 to $7,474).	National	3924	9	Step 9B	
S-COST-062	Over 3 years, local providers cost a median of $3,825 for 10 employees (n = 5, range $1,800 to $6,684).	Local	3825	5	Step 9B	
S-COST-063	Over 3 years, payroll providers studied cost a median of $7,164 for 25 employees (n = 13, range $3,708 to $13,680).	All providers	7164	13	Step 9B	
S-COST-064	Over 3 years, national providers cost a median of $7,164 for 25 employees (n = 9, range $5,544 to $13,680).	National	7164	9	Step 9B	
S-COST-065	Over 3 years, local providers cost a median of $8,055 for 25 employees (n = 4, range $3,708 to $11,364).	Local	8055	4	Step 9B	
S-TIER-001	Moving from the cheapest plan to one that includes HR support adds a median of $112 a month at 10 employees (n = 6 providers with a priced higher tier).	All providers	112.5	6	Step 9B	
S-TIER-002	Moving from the cheapest plan to one that includes time tracking adds a median of $99 a month at 10 employees (n = 8 providers with a priced higher tier).	All providers	99.0	8	Step 9B	
S-TIER-003	Moving from the cheapest plan to one that includes benefits administration adds a median of $100 a month at 10 employees (n = 3 providers with a priced higher tier).	All providers	100.0	3	Step 9B	
S-COST-066	At 10 employees, the all-in monthly cost runs a median of $60 above the advertised starting price (n = 14), mostly from per-employee fees.	All providers	60.0	14	Step 9B	H
S-COST-067	Priced providers advertising a named rep have a median 10-employee cost of $142 vs $98 for those that do not (n = 6 and 8); this is an observation, not a cause.	All providers	142 vs 98	6 / 8	Step 9B	
S-COST-068	Priced providers advertising next-day direct deposit have a median 10-employee cost of $120 vs $100 for those that do not (n = 7 and 7); this is an observation, not a cause.	All providers	120 vs 100	7 / 7	Step 9B	
S-COST-069	Priced providers advertising HR advisory have a median 10-employee cost of $120 vs $95 for those that do not (n = 7 and 7); this is an observation, not a cause.	All providers	120 vs 95	7 / 7	Step 9B	

Praise (49 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-PRS-001	Responsive support is mentioned in 49% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	49.4	1367	Step 7	
S-PRS-002	Personal or named rep is mentioned in 37% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	36.6	1367	Step 7	
S-PRS-003	Easy to use is mentioned in 22% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	22.3	1367	Step 7	
S-PRS-004	Fast or smooth setup is mentioned in 8% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	7.7	1367	Step 7	
S-PRS-005	Accurate tax filings is mentioned in 4% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	3.8	1367	Step 7	
S-PRS-006	Fair price is mentioned in 6% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	5.6	1367	Step 7	
S-PRS-007	Smooth switch from a previous provider is mentioned in 6% of positive reviews read for payroll providers studied (n = 1367 positive reviews).	All providers	6.4	1367	Step 7	
S-PRS-008	Responsive support is mentioned in 37% of positive reviews read for national providers (n = 325 positive reviews).	National	37.2	325	Step 7	
S-PRS-009	Personal or named rep is mentioned in 16% of positive reviews read for national providers (n = 325 positive reviews).	National	16.0	325	Step 7	
S-PRS-010	Easy to use is mentioned in 52% of positive reviews read for national providers (n = 325 positive reviews).	National	52.3	325	Step 7	
S-PRS-011	Fast or smooth setup is mentioned in 8% of positive reviews read for national providers (n = 325 positive reviews).	National	7.7	325	Step 7	
S-PRS-012	Accurate tax filings is mentioned in 5% of positive reviews read for national providers (n = 325 positive reviews).	National	4.9	325	Step 7	
S-PRS-013	Fair price is mentioned in 8% of positive reviews read for national providers (n = 325 positive reviews).	National	7.7	325	Step 7	
S-PRS-014	Smooth switch from a previous provider is mentioned in 2% of positive reviews read for national providers (n = 325 positive reviews).	National	2.2	325	Step 7	
S-PRS-015	Responsive support is mentioned in 53% of positive reviews read for local providers (n = 1042 positive reviews).	Local	53.2	1042	Step 7	
S-PRS-016	Personal or named rep is mentioned in 43% of positive reviews read for local providers (n = 1042 positive reviews).	Local	43.1	1042	Step 7	
S-PRS-017	Easy to use is mentioned in 13% of positive reviews read for local providers (n = 1042 positive reviews).	Local	13.0	1042	Step 7	
S-PRS-018	Fast or smooth setup is mentioned in 8% of positive reviews read for local providers (n = 1042 positive reviews).	Local	7.7	1042	Step 7	
S-PRS-019	Accurate tax filings is mentioned in 3% of positive reviews read for local providers (n = 1042 positive reviews).	Local	3.5	1042	Step 7	
S-PRS-020	Fair price is mentioned in 5% of positive reviews read for local providers (n = 1042 positive reviews).	Local	4.9	1042	Step 7	
S-PRS-021	Smooth switch from a previous provider is mentioned in 8% of positive reviews read for local providers (n = 1042 positive reviews).	Local	7.8	1042	Step 7	
S-PRS-022	Responsive support is mentioned in 52% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	51.6	244	Step 7	
S-PRS-023	Personal or named rep is mentioned in 45% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	45.5	244	Step 7	
S-PRS-024	Easy to use is mentioned in 11% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	11.1	244	Step 7	
S-PRS-025	Fast or smooth setup is mentioned in 11% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	11.1	244	Step 7	
S-PRS-026	Accurate tax filings is mentioned in 1% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	1.2	244	Step 7	
S-PRS-027	Fair price is mentioned in 5% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	5.3	244	Step 7	
S-PRS-028	Smooth switch from a previous provider is mentioned in 11% of positive reviews read for local providers in the Northeast (n = 244 positive reviews).	Local: Northeast	11.5	244	Step 7	
S-PRS-029	Responsive support is mentioned in 56% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	55.7	230	Step 7	
S-PRS-030	Personal or named rep is mentioned in 32% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	32.2	230	Step 7	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-PRS-031	Easy to use is mentioned in 13% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	12.6	230	Step 7	
S-PRS-032	Fast or smooth setup is mentioned in 4% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	3.9	230	Step 7	
S-PRS-033	Accurate tax filings is mentioned in 5% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	5.2	230	Step 7	
S-PRS-034	Fair price is mentioned in 6% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	5.7	230	Step 7	
S-PRS-035	Smooth switch from a previous provider is mentioned in 7% of positive reviews read for local providers in the Midwest (n = 230 positive reviews).	Local: Midwest	7.0	230	Step 7	
S-PRS-036	Responsive support is mentioned in 54% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	53.8	385	Step 7	
S-PRS-037	Personal or named rep is mentioned in 41% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	41.3	385	Step 7	
S-PRS-038	Easy to use is mentioned in 15% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	15.1	385	Step 7	
S-PRS-039	Fast or smooth setup is mentioned in 9% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	8.6	385	Step 7	
S-PRS-040	Accurate tax filings is mentioned in 4% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	3.6	385	Step 7	
S-PRS-041	Fair price is mentioned in 3% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	3.1	385	Step 7	
S-PRS-042	Smooth switch from a previous provider is mentioned in 6% of positive reviews read for local providers in the South (n = 385 positive reviews).	Local: South	6.5	385	Step 7	
S-PRS-043	Responsive support is mentioned in 51% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	50.8	183	Step 7	
S-PRS-044	Personal or named rep is mentioned in 57% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	57.4	183	Step 7	
S-PRS-045	Easy to use is mentioned in 11% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	11.5	183	Step 7	
S-PRS-046	Fast or smooth setup is mentioned in 6% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	6.0	183	Step 7	
S-PRS-047	Accurate tax filings is mentioned in 4% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	3.8	183	Step 7	
S-PRS-048	Fair price is mentioned in 7% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	7.1	183	Step 7	
S-PRS-049	Smooth switch from a previous provider is mentioned in 7% of positive reviews read for local providers in the West (n = 183 positive reviews).	Local: West	6.6	183	Step 7	

Ratings (48 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-RAT-001	Payroll providers studied with Google reviews average 4.6 stars there (median 4.9, n = 192).	All providers	4.6	192	Step 7	
S-RAT-002	National providers with Google reviews (headquarters profiles) average 3.6 stars there (median 3.9, n = 33).	National	3.58	33	Step 7	H
S-RAT-003	Local providers with Google reviews average 4.8 stars there (median 5, n = 159).	Local	4.81	159	Step 7	H
S-RAT-004	Payroll providers studied with Trustpilot reviews average 3.3 stars there (median 3.45, n = 28).	All providers	3.29	28	Step 7	
S-RAT-005	National providers with Trustpilot reviews average 3.2 stars there (median 3.2, n = 23).	National	3.17	23	Step 7	
S-RAT-006	Local providers with Trustpilot reviews average 3.8 stars there (median 4.5, n = 5).	Local	3.8	5	Step 7	
S-RAT-007	Payroll providers studied with G2 reviews average 4.4 stars there (median 4.4, n = 34).	All providers	4.38	34	Step 7	
S-RAT-008	National providers with G2 reviews average 4.4 stars there (median 4.4, n = 31).	National	4.36	31	Step 7	
S-RAT-009	Payroll providers studied with Capterra network reviews average 4.5 stars there (median 4.5, n = 30).	All providers	4.47	30	Step 7	
S-RAT-010	National providers with Capterra network reviews average 4.5 stars there (median 4.5, n = 30).	National	4.47	30	Step 7	
S-RAT-011	Payroll providers studied with TrustRadius (10-point) reviews average 7.8 out of 10 there (median 8.6, n = 19).	All providers	7.82	19	Step 7	
S-RAT-012	National providers with TrustRadius (10-point) reviews average 7.8 out of 10 there (median 8.6, n = 19).	National	7.82	19	Step 7	
S-RAT-013	Payroll providers studied with Yelp reviews average 4.2 stars there (median 5, n = 35).	All providers	4.24	35	Step 7	
S-RAT-014	Local providers with Yelp reviews average 4.2 stars there (median 5, n = 35).	Local	4.24	35	Step 7	
S-RAT-015	77% of payroll providers studied with ratings (n = 195) have a primary rating of 4.5 stars or higher, and 5% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	All providers	76.9	195	Step 7	
S-RAT-016	14% of payroll providers studied (n = 195) have 100 or more Google reviews; 31% have at least 50.	All providers	14.4	195	Step 7	
S-RAT-017	66% of payroll providers studied (n = 195) received a Google review in the last 6 months, and 77% in the last 12 months.	All providers	65.6	195	Step 7	
S-OWN-001	Payroll providers studied reply to a median of 32% of their most recent Google reviews (up to 20 per company, n = 192).	All providers	32.5	192	Step 7	
S-RAT-018	42% of national providers with ratings (n = 36) have a primary rating of 4.5 stars or higher, and 11% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	National	41.7	36	Step 7	
S-RAT-019	28% of national providers (n = 36) have 100 or more Google reviews; 44% have at least 50.	National	27.8	36	Step 7	
S-RAT-020	67% of national providers (n = 36) received a Google review in the last 6 months, and 75% in the last 12 months.	National	66.7	36	Step 7	
S-OWN-002	National providers reply to a median of 20% of their most recent Google reviews (up to 20 per company, n = 33).	National	20.0	33	Step 7	
S-RAT-021	85% of local providers with ratings (n = 159) have a primary rating of 4.5 stars or higher, and 4% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	Local	84.9	159	Step 7	
S-RAT-022	11% of local providers (n = 159) have 100 or more Google reviews; 28% have at least 50.	Local	11.3	159	Step 7	
S-RAT-023	65% of local providers (n = 159) received a Google review in the last 6 months, and 78% in the last 12 months.	Local	65.4	159	Step 7	
S-OWN-003	Local providers reply to a median of 36% of their most recent Google reviews (up to 20 per company, n = 159).	Local	35.7	159	Step 7	H
S-RAT-024	89% of local providers in the Northeast with ratings (n = 35) have a primary rating of 4.5 stars or higher, and 0% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	Local: Northeast	88.6	35	Step 7	
S-RAT-025	23% of local providers in the Northeast (n = 35) have 100 or more Google reviews; 43% have at least 50.	Local: Northeast	22.9	35	Step 7	
S-RAT-026	80% of local providers in the Northeast (n = 35) received a Google review in the last 6 months, and 94% in the last 12 months.	Local: Northeast	80.0	35	Step 7	
S-OWN-004	Local providers in the northeast reply to a median of 35% of their most recent Google reviews (up to 20 per company, n = 35).	Local: Northeast	35.0	35	Step 7	
S-RAT-027	77% of local providers in the Midwest with ratings (n = 31) have a primary rating of 4.5 stars or higher, and 10% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	Local: Midwest	77.4	31	Step 7	
S-RAT-028	3% of local providers in the Midwest (n = 31) have 100 or more Google reviews; 32% have at least 50.	Local: Midwest	3.2	31	Step 7	
S-RAT-029	71% of local providers in the Midwest (n = 31) received a Google review in the last 6 months, and 81% in the last 12 months.	Local: Midwest	71.0	31	Step 7	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-OWN-005	Local providers in the midwest reply to a median of 37% of their most recent Google reviews (up to 20 per company, n = 31).	Local: Midwest	36.8	31	Step 7	
S-RAT-030	89% of local providers in the South with ratings (n = 55) have a primary rating of 4.5 stars or higher, and 0% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	Local: South	89.1	55	Step 7	
S-RAT-031	15% of local providers in the South (n = 55) have 100 or more Google reviews; 29% have at least 50.	Local: South	14.5	55	Step 7	
S-RAT-032	67% of local providers in the South (n = 55) received a Google review in the last 6 months, and 75% in the last 12 months.	Local: South	67.3	55	Step 7	
S-OWN-006	Local providers in the south reply to a median of 60% of their most recent Google reviews (up to 20 per company, n = 55).	Local: South	60.0	55	Step 7	
S-RAT-033	82% of local providers in the West with ratings (n = 38) have a primary rating of 4.5 stars or higher, and 8% are below 4.0 (Google for local firms; combined G2, Capterra and Google headquarters for national firms).	Local: West	81.6	38	Step 7	
S-RAT-034	3% of local providers in the West (n = 38) have 100 or more Google reviews; 11% have at least 50.	Local: West	2.6	38	Step 7	
S-RAT-035	45% of local providers in the West (n = 38) received a Google review in the last 6 months, and 66% in the last 12 months.	Local: West	44.7	38	Step 7	
S-OWN-007	Local providers in the west reply to a median of 10% of their most recent Google reviews (up to 20 per company, n = 38).	Local: West	9.6	38	Step 7	
S-GAP7-001	For the same companies (n = 25), Google ratings average 0.4 stars higher than Trustpilot ratings; Trustpilot tends to rate lower.	Companies on both platforms	0.4	25	Step 7	
S-GAP7-002	For the same companies (n = 31), Google ratings average 0.7 stars lower than G2 ratings; Google tends to rate lower.	Companies on both platforms	-0.74	31	Step 7	
S-GAP7-003	For the same companies (n = 22), G2 ratings average 1.3 stars higher than Trustpilot ratings; Trustpilot tends to rate lower.	Companies on both platforms	1.28	22	Step 7	H
S-GAP7-004	For the same companies (n = 29), G2 ratings average 0.1 stars lower than Capterra ratings; G2 tends to rate lower.	Companies on both platforms	-0.06	29	Step 7	
S-GAP7-005	For the same companies (n = 27), Google ratings average 0.9 stars lower than Capterra ratings; Google tends to rate lower.	Companies on both platforms	-0.94	27	Step 7	
S-GAP7-006	For the same companies (n = 35), Google ratings average 0.5 stars higher than Yelp ratings; Yelp tends to rate lower.	Companies on both platforms	0.55	35	Step 7	

Cross-analysis (40 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-XAN-001	Among all providers, providers that publish pricing average 4.73 stars vs 4.72 for quote-only providers (n = 32 and 163): no clear difference. This is an observation, not a cause.	All providers	0.01	32 / 163	Step 9D	
S-XAN-002	Among all providers, month-to-month providers average 4.76 stars vs 4.71 for providers not stating month-to-month (n = 42 and 153): no clear difference. This is an observation, not a cause.	All providers	0.04	42 / 153	Step 9D	
S-XAN-003	Among all providers, providers advertising a tax guarantee average 4.72 stars vs 4.72 for providers without one (n = 22 and 173): no clear difference. This is an observation, not a cause.	All providers	-0.01	22 / 173	Step 9D	
S-XAN-004	Among all providers, providers advertising a named rep average 4.75 stars vs 4.70 for providers without (n = 105 and 90): no clear difference. This is an observation, not a cause.	All providers	0.05	105 / 90	Step 9D	
S-XAN-005	By delivery model, average ratings among all providers run from 4.56 (self-serve software, n = 13) to 4.77 (full-service with a rep, n = 156): 0.2-star spread. Observation only.	All providers	0.21	13, 156, 26	Step 9D	
S-XAN-006	By years in business, average ratings among all providers run from 4.58 (30 or more, n = 58) to 4.81 (5 to 14, n = 15): 0.2-star spread. Observation only.	All providers	0.23	15, 56, 58	Step 9D	
S-XAN-007	By service breadth, average ratings among all providers run from 4.70 (1 to 3 add-ons, n = 33) to 4.81 (payroll only, n = 9): 0.1-star spread. Observation only.	All providers	0.12	9, 33, 153	Step 9D	
S-XAN-008	By review volume, average ratings among all providers run from 4.68 (100 or more, n = 46) to 4.74 (10 to 49 reviews, n = 96): no clear difference. Observation only.	All providers	0.06	96, 33, 46	Step 9D	
S-XAN-009	By transparency index quartile, average ratings among all providers run from 4.66 (Q4, n = 48) to 4.77 (Q2, n = 52): 0.1-star spread. Observation only.	All providers	0.11	95, 52, 48	Step 9D	
S-XAN-010	By compliance coverage index quartile, average ratings among all providers run from 4.66 (Q4, n = 39) to 4.81 (Q3, n = 42): 0.1-star spread. Observation only.	All providers	0.14	70, 44, 42, 39	Step 9D	
S-XAN-011	By service breadth index quartile, average ratings among all providers run from 4.67 (Q2, n = 57) to 4.77 (Q1, n = 60): 0.1-star spread. Observation only.	All providers	0.1	60, 57, 43, 35	Step 9D	
S-XAN-012	By support depth index quartile, average ratings among all providers run from 4.70 (Q1, n = 101) to 4.77 (Q4, n = 47): no clear difference. Observation only.	All providers	0.07	101, 47, 47	Step 9D	
S-XAN-013	By buyer protection index quartile, average ratings among all providers run from 4.68 (Q4, n = 29) to 4.79 (Q3, n = 35): 0.1-star spread. Observation only.	All providers	0.11	131, 35, 29	Step 9D	
S-XAN-014	By technology index quartile, average ratings among all providers run from 4.71 (Q4, n = 31) to 4.73 (Q3, n = 39): no clear difference. Observation only.	All providers	0.02	49, 76, 39, 31	Step 9D	
S-XAN-015	Among local providers (google ratings), providers that publish pricing average 4.94 stars vs 4.79 for quote-only providers (n = 15 and 144): 0.1 stars higher. This is an observation, not a cause.	Local providers (Google ratings)	0.15	15 / 144	Step 9D	
S-XAN-016	Among local providers (google ratings), month-to-month providers average 4.83 stars vs 4.80 for providers not stating month-to-month (n = 29 and 130): no clear difference. This is an observation, not a cause.	Local providers (Google ratings)	0.03	29 / 130	Step 9D	
S-XAN-017	Among local providers (google ratings), providers advertising a tax guarantee average 4.78 stars vs 4.81 for providers without one (n = 13 and 146): no clear difference. This is an observation, not a cause.	Local providers (Google ratings)	-0.02	13 / 146	Step 9D	
S-XAN-018	Among local providers (google ratings), providers advertising a named rep average 4.80 stars vs 4.82 for providers without (n = 88 and 71): no clear difference. This is an observation, not a cause.	Local providers (Google ratings)	-0.02	88 / 71	Step 9D	
S-XAN-019	By delivery model, average ratings among local providers (google ratings) run from 4.78 (both, n = 11) to 4.81 (full-service with a rep, n = 147): no clear difference. Observation only.	Local providers (Google ratings)	0.03	147, 11	Step 9D	
S-XAN-020	By years in business, average ratings among local providers (google ratings) run from 4.70 (30 or more, n = 44) to 4.91 (5 to 14, n = 12): 0.2-star spread. Observation only.	Local providers (Google ratings)	0.21	12, 47, 44	Step 9D	

Stat ID	Stat sentence	Segment	Value	n	Source H
S-XAN-021	By service breadth, average ratings among local providers (google ratings) run from 4.79 (1 to 3 add-ons, n = 27) to 4.92 (payroll only, n = 8): 0.1-star spread. Observation only.	Local providers (Google ratings)	0.14	8, 27, 124	Step 9D
S-XAN-022	By review volume, average ratings among local providers (google ratings) run from 4.76 (10 to 49 reviews, n = 94) to 4.92 (100 or more, n = 18): 0.2-star spread. Observation only.	Local providers (Google ratings)	0.16	94, 27, 18	Step 9D
S-XAN-023	By transparency index quartile, average ratings among local providers (google ratings) run from 4.79 (Q1, n = 87) to 4.86 (Q4, n = 25): no clear difference. Observation only.	Local providers (Google ratings)	0.06	87, 47, 25	Step 9D
S-XAN-024	By compliance coverage index quartile, average ratings among local providers (google ratings) run from 4.74 (Q4, n = 28) to 4.88 (Q3, n = 36): 0.1-star spread. Observation only.	Local providers (Google ratings)	0.14	61, 34, 36, 28	Step 9D
S-XAN-025	By service breadth index quartile, average ratings among local providers (google ratings) run from 4.76 (Q2, n = 44) to 4.85 (Q4, n = 26): no clear difference. Observation only.	Local providers (Google ratings)	0.09	51, 44, 38, 26	Step 9D
S-XAN-026	By support depth index quartile, average ratings among local providers (google ratings) run from 4.77 (Q3, n = 40) to 4.84 (Q4, n = 35): no clear difference. Observation only.	Local providers (Google ratings)	0.07	84, 40, 35	Step 9D
S-XAN-027	By buyer protection index quartile, average ratings among local providers (google ratings) run from 4.79 (Q4, n = 15) to 4.86 (Q3, n = 28): no clear difference. Observation only.	Local providers (Google ratings)	0.06	116, 28, 15	Step 9D
S-XAN-028	By technology index quartile, average ratings among local providers (google ratings) run from 4.77 (Q3, n = 33) to 4.84 (Q4, n = 19): no clear difference. Observation only.	Local providers (Google ratings)	0.07	42, 65, 33, 19	Step 9D
S-XAN-029	Among local providers (google ratings), own software average 4.53 stars vs 4.82 for licensed platform (n = 7 and 108): 0.3 stars lower. This is an observation, not a cause.	Local providers (Google ratings)	-0.29	7 / 108	Step 9D
S-XAN-030	By region (local), average ratings among local providers (google ratings) run from 4.66 (Midwest, n = 31) to 4.89 (South, n = 55): 0.2-star spread. Observation only.	Local providers (Google ratings)	0.23	35, 31, 55, 38	Step 9D
S-XAN-031	Among providers advertising next-day or same-day direct deposit, 21% of negative reviews read mention late, missed, or wrong paychecks or direct deposits, compared with 16% for providers that do not (higher; n = 61 and 395 negative reviews). Observation only.	All providers	higher	61 / 395	Step 9D
S-XAN-032	Among providers advertising a named rep, 0% of negative reviews read mention account manager turnover, compared with 2% for providers that do not (no clear difference; n = 209 and 247 negative reviews). Observation only.	All providers	no clear difference	209 / 247	Step 9D
S-XAN-033	Among providers advertising a named rep, 38% of negative reviews read mention slow or unresponsive support, compared with 50% for providers that do not (lower; n = 209 and 247 negative reviews). Observation only.	All providers	lower	209 / 247	Step 9D
S-XAN-034	Among providers advertising month-to-month terms, 5% of negative reviews read mention cancellation difficulty or auto-renewal, compared with 4% for providers that do not (no clear difference; n = 164 and 292 negative reviews). Observation only.	All providers	no clear difference	164 / 292	Step 9D
S-XAN-035	Among providers advertising published terms, 16% of negative reviews read mention billing errors or hidden fees, compared with 8% for providers that do not (higher; n = 193 and 263 negative reviews). Observation only.	All providers	higher	193 / 263	Step 9D
S-XAN-036	Among providers advertising a tax guarantee, 11% of negative reviews read mention tax filing errors or penalties, compared with 10% for providers that do not (no clear difference; n = 107 and 349 negative reviews). Observation only.	All providers	no clear difference	107 / 349	Step 9D
S-XAN-037	Among providers advertising a licensed platform (local), 10% of negative reviews read mention software bugs or hard to use, compared with 8 of 47 for providers that do not (lower; n = 59 and 47 negative reviews). Observation only.	Local	lower	59 / 47	Step 9D
S-XAN-038	Among providers advertising HR advisory add-ons, 43% of negative reviews read mention slow or unresponsive support, compared with 46% for providers that do not (no clear difference; n = 203 and 253 negative reviews). Observation only.	All providers	no clear difference	203 / 253	Step 9D
S-XAN-039	Providers in the lowest transparency index quartile have 11 of 143 negative reviews read mentioning billing errors or hidden fees, vs 37 of 236 in the highest quartile. Observation only.	All providers	11 of 143 vs 37 of 236	143 / 236	Step 9D
S-XAN-040	Providers in the lowest buyer protection index quartile have 14 of 209 negative reviews read mentioning cancellation difficulty or auto-renewal or exit fees or losing access to records after leaving, vs 19 of 162 in the highest quartile. Observation only.	All providers	14 of 209 vs 19 of 162	209 / 162	Step 9D

Customer stage (24 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-STG-001	Where the stage is stated, 6% of complaints about payroll providers studied happen at the sales stage (n = 238 negative reviews with a stated stage).	All providers	6.3	238	Step 7
S-STG-002	Where the stage is stated, 21% of complaints about payroll providers studied happen at the onboarding (first 90 days) stage (n = 238 negative reviews with a stated stage).	All providers	20.6	238	Step 7
S-STG-003	Where the stage is stated, 28% of complaints about payroll providers studied happen at the regular payroll runs stage (n = 238 negative reviews with a stated stage).	All providers	27.7	238	Step 7
S-STG-004	Where the stage is stated, 8% of complaints about payroll providers studied happen at the quarter-end or year-end stage (n = 238 negative reviews with a stated stage).	All providers	7.6	238	Step 7
S-STG-005	Where the stage is stated, 24% of complaints about payroll providers studied happen at the support request stage (n = 238 negative reviews with a stated stage).	All providers	24.4	238	Step 7
S-STG-006	Where the stage is stated, 13% of complaints about payroll providers studied happen at the cancellation or leaving stage (n = 238 negative reviews with a stated stage).	All providers	13.4	238	Step 7
S-STG-007	Where the stage is stated, 4% of complaints about national providers happen at the sales stage (n = 157 negative reviews with a stated stage).	National	3.8	157	Step 7
S-STG-008	Where the stage is stated, 26% of complaints about national providers happen at the onboarding (first 90 days) stage (n = 157 negative reviews with a stated stage).	National	26.1	157	Step 7
S-STG-009	Where the stage is stated, 26% of complaints about national providers happen at the regular payroll runs stage (n = 157 negative reviews with a stated stage).	National	26.1	157	Step 7
S-STG-010	Where the stage is stated, 8% of complaints about national providers happen at the quarter-end or year-end stage (n = 157 negative reviews with a stated stage).	National	8.3	157	Step 7

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-STG-011	Where the stage is stated, 23% of complaints about national providers happen at the support request stage (n = 157 negative reviews with a stated stage).	National	22.9	157	Step 7	
S-STG-012	Where the stage is stated, 13% of complaints about national providers happen at the cancellation or leaving stage (n = 157 negative reviews with a stated stage).	National	12.7	157	Step 7	
S-STG-013	Where the stage is stated, 11% of complaints about local providers happen at the sales stage (n = 81 negative reviews with a stated stage).	Local	11.1	81	Step 7	
S-STG-014	Where the stage is stated, 10% of complaints about local providers happen at the onboarding (first 90 days) stage (n = 81 negative reviews with a stated stage).	Local	9.9	81	Step 7	
S-STG-015	Where the stage is stated, 31% of complaints about local providers happen at the regular payroll runs stage (n = 81 negative reviews with a stated stage).	Local	30.9	81	Step 7	
S-STG-016	Where the stage is stated, 6% of complaints about local providers happen at the quarter-end or year-end stage (n = 81 negative reviews with a stated stage).	Local	6.2	81	Step 7	
S-STG-017	Where the stage is stated, 27% of complaints about local providers happen at the support request stage (n = 81 negative reviews with a stated stage).	Local	27.2	81	Step 7	
S-STG-018	Where the stage is stated, 15% of complaints about local providers happen at the cancellation or leaving stage (n = 81 negative reviews with a stated stage).	Local	14.8	81	Step 7	
S-STG-019	At the sales stage, the most common complaint is slow or unresponsive support (5 of 15 negative reviews at that stage).	sales	5	15	Step 7	
S-STG-020	At the onboarding (first 90 days) stage, the most common complaint is onboarding or implementation problems (37 of 49 negative reviews at that stage).	onboarding (first 90 days)	37	49	Step 7	
S-STG-021	At the regular payroll runs stage, the most common complaint is late, missed, or wrong paychecks or direct deposits (46 of 66 negative reviews at that stage).	regular payroll runs	46	66	Step 7	
S-STG-022	At the quarter-end or year-end stage, the most common complaint is year-end form (W-2 or 1099) errors (10 of 18 negative reviews at that stage).	quarter-end or year-end	10	18	Step 7	
S-STG-023	At the support request stage, the most common complaint is slow or unresponsive support (56 of 58 negative reviews at that stage).	support request	56	58	Step 7	
S-STG-024	At the cancellation or leaving stage, the most common complaint is billing errors or hidden fees (18 of 32 negative reviews at that stage).	cancellation or leaving	18	32	Step 7	

Contracts (22 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-CON-001	22% of payroll providers studied (n = 195) state that service is month-to-month or has no long-term contract.	All providers	21.5	195	Step 6	H
S-CON-002	12% of payroll providers studied (n = 195) publish a payroll service agreement buyers can read before signing.	All providers	12.3	195	Step 6	
S-CON-003	36% of national providers (n = 36) state that service is month-to-month or has no long-term contract.	National	36.1	36	Step 6	
S-CON-004	50% of national providers (n = 36) publish a payroll service agreement buyers can read before signing.	National	50.0	36	Step 6	
S-CON-005	18% of local providers (n = 159) state that service is month-to-month or has no long-term contract.	Local	18.2	159	Step 6	
S-CON-006	4% of local providers (n = 159) publish a payroll service agreement buyers can read before signing.	Local	3.8	159	Step 6	
S-CON-007	11% of local providers in the Northeast (n = 35) state that service is month-to-month or has no long-term contract.	Local: Northeast	11.4	35	Step 6	
S-CON-008	6% of local providers in the Northeast (n = 35) publish a payroll service agreement buyers can read before signing.	Local: Northeast	5.7	35	Step 6	
S-CON-009	35% of local providers in the Midwest (n = 31) state that service is month-to-month or has no long-term contract.	Local: Midwest	35.5	31	Step 6	
S-CON-010	0% of local providers in the Midwest (n = 31) publish a payroll service agreement buyers can read before signing.	Local: Midwest	0.0	31	Step 6	
S-CON-011	16% of local providers in the South (n = 55) state that service is month-to-month or has no long-term contract.	Local: South	16.4	55	Step 6	
S-CON-012	4% of local providers in the South (n = 55) publish a payroll service agreement buyers can read before signing.	Local: South	3.6	55	Step 6	
S-CON-013	13% of local providers in the West (n = 38) state that service is month-to-month or has no long-term contract.	Local: West	13.2	38	Step 6	
S-CON-014	5% of local providers in the West (n = 38) publish a payroll service agreement buyers can read before signing.	Local: West	5.3	38	Step 6	
S-CON-015	50% of published payroll service agreements (n = 24) renew automatically.	Published agreements	50.0	24	Step 6	
S-CON-016	92% of published payroll service agreements (n = 24) allow price increases.	Published agreements	91.7	24	Step 6	
S-CON-017	25% of published payroll service agreements (n = 24) set an early termination fee or charge for the rest of the term.	Published agreements	25.0	24	Step 6	
S-CON-018	50% of published payroll service agreements (n = 24) state fees after cancellation.	Published agreements	50.0	24	Step 6	
S-CON-019	54% of published payroll service agreements (n = 24) state records access after cancellation.	Published agreements	54.2	24	Step 6	
S-CON-020	4% of published payroll service agreements (n = 24) state a data export format.	Published agreements	4.2	24	Step 6	
S-CON-021	Where a cancellation notice period is published (n = 15 providers), the median is 30 days, ranging from 7 to 90 days.	All providers	30	15	Step 6	
S-CON-022	Only 3 of 195 providers publish all four buyer-friendly terms at once: month-to-month service, no setup fee, no exit fee, and stated access to records after leaving.	All providers	1.5	195	Step 6	H

Buyer scenarios (22 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SCN-001	19 of 195 providers advertise all 4 features a buyer in the "Solo owner or 1 to 5 employees, lowest cost" scenario needs (serving businesses with 1 to 10 employees, published pricing, federal and state payroll tax filing and deposits, W-2 and 1099 year-end forms); the bottleneck is published pricing (32 of 195).	All providers	19	195	Step 9D	
S-SCN-002	No provider in the study advertises all 3 features a buyer in the "Restaurant with tipped staff" scenario needs (tip handling and reporting, a named POS integration, weekly pay); the bottleneck is a named POS integration (12 of 195).	All providers	0	195	Step 9D	
S-SCN-003	8 of 195 providers advertise all 3 features a buyer in the "Construction contractor on public jobs" scenario needs (certified payroll for prevailing wage jobs, multi-state payroll, pay-as-you-go workers' comp); the bottleneck is certified payroll for prevailing wage jobs (26 of 195).	All providers	8	195	Step 9D	H
S-SCN-004	16 of 195 providers advertise all 3 features a buyer in the "Nonprofit" scenario needs (a dedicated nonprofit page, federal and state payroll tax filing and deposits, QuickBooks integration); the bottleneck is a dedicated nonprofit page (38 of 195).	All providers	16	195	Step 9D	
S-SCN-005	1 of 195 providers advertise all 3 features a buyer in the "Remote team in 3 or more states" scenario needs (multi-state payroll, help registering state tax accounts, compliance alerts or law-change updates); the bottleneck is help registering state tax accounts (15 of 195).	All providers	1	195	Step 9D	H
S-SCN-006	1 of 195 providers advertise both features a buyer in the "Paying international contractors" scenario needs (1099 contractor payments, international contractor payments); the bottleneck is international contractor payments (1 of 195).	All providers	1	195	Step 9D	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SCN-007	81 of 195 providers advertise local income tax filing, the one must-have in the "Business in a local-income-tax state" scenario.	All providers	81	195	Step 9D	
S-SCN-008	20 of 195 providers advertise both features a buyer in the "Switching providers mid-year" scenario needs (mid-year switching support (importing prior quarters and year-to-date wages), data migration help); the bottleneck is mid-year switching support (importing prior quarters and year-to-date wages) (22 of 195).	All providers	20	195	Step 9D	
S-SCN-009	20 of 195 providers advertise all 3 features a buyer in the "Wants one person to call" scenario needs (a named or dedicated account rep, phone support, US-based support); the bottleneck is US-based support (32 of 195).	All providers	20	195	Step 9D	
S-SCN-010	3 of 195 providers advertise both features a buyer in the "Payroll plus bookkeeping from one firm" scenario needs (bookkeeping or accounting, business tax preparation); the bottleneck is business tax preparation (5 of 195).	All providers	3	195	Step 9D	
S-SCN-011	20 of 195 providers advertise all 3 features a buyer in the "Payroll plus HR and benefits without a PEO" scenario needs (HR advisory or an HR helpline, benefits brokerage (health insurance), 401(k) plans); the bottleneck is benefits brokerage (health insurance) (46 of 195).	All providers	20	195	Step 9D	
S-SCN-012	5 of 195 providers advertise all 3 features a buyer in the "No-contract buyer" scenario needs (month-to-month service or no long-term contract, published pricing, no setup fee); the bottleneck is no setup fee (12 of 195).	All providers	5	195	Step 9D	H
S-SCN-013	6 of 195 providers advertise all 3 features a buyer in the "Healthcare practice" scenario needs (a dedicated healthcare page, a SOC 2 report, multi-factor authentication); the bottleneck is a SOC 2 report (15 of 195).	All providers	6	195	Step 9D	
S-SCN-014	4 of 195 providers advertise a dedicated cannabis page, the one must-have in the "Cannabis business" scenario.	All providers	4	195	Step 9D	
S-SCN-015	4 of 195 providers advertise household employer (nanny) payroll, the one must-have in the "Household employer (nanny or caregiver)" scenario.	All providers	4	195	Step 9D	
S-SCN-016	2 of 195 providers advertise all 5 features a buyer in the "Growing business with 50 or more employees" scenario needs (serving businesses with 51 to 250 employees, ACA reporting, time and attendance, benefits administration, a SOC 1 Type II report); the bottleneck is a SOC 1 Type II report (8 of 195).	All providers	2	195	Step 9D	
S-SCN-017	2 of 195 providers advertise all 3 features a buyer in the "Security-focused buyer" scenario needs (a SOC 1 Type II report, a SOC 2 report, multi-factor authentication); the bottleneck is a SOC 1 Type II report (8 of 195).	All providers	2	195	Step 9D	
S-SCN-018	1 of 195 providers advertise all 3 features a buyer in the "Seasonal or agricultural employer" scenario needs (a dedicated agriculture page, weekly pay, off-cycle or bonus runs); the bottleneck is a dedicated agriculture page (3 of 195).	All providers	1	195	Step 9D	
S-SCN-019	30 of 195 providers advertise both features a buyer in the "Workers without bank accounts or wanting early pay" scenario needs (pay cards, earned wage access (on-demand pay)); the bottleneck is earned wage access (on-demand pay) (42 of 195).	All providers	30	195	Step 9D	
S-SCN-020	4 of 195 providers advertise all 3 features a buyer in the "Wants the fastest payday" scenario needs (next-day or same-day direct deposit, off-cycle or bonus runs, unlimited payroll runs); the bottleneck is next-day or same-day direct deposit (12 of 195).	All providers	4	195	Step 9D	
S-SCN-021	1 of 195 providers advertise all 3 features a buyer in the "Wants to try before committing" scenario needs (a free trial, month-to-month service or no long-term contract, a free demo); the bottleneck is a free trial (8 of 195).	All providers	1	195	Step 9D	
S-SCN-022	No provider in the study advertises all 3 features a buyer in the "Worried about tax penalties" scenario needs (a tax filing guarantee covering penalties from the provider's errors, published terms for their tax filing guarantee, staff with CPP or FPC payroll certification); the bottleneck is published terms for their tax filing guarantee (8 of 195).	All providers	0	195	Step 9D	H

Government data (22 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-GOV-001	46% of local providers based in states with local income taxes (n = 46) advertise local tax filing.	Local providers in local-income-tax states	45.7	46	Step 5	H
S-GOV-002	States with no state income tax on wages: 9 (AK, FL, NH, NV, SD, TN, TX, WA, WY).	States	9	50	Step 8	
S-GOV-003	States with local income taxes (city, county or school district): 13 (AL, CO, DE, IA, IN, KY, MD, MI, MO, NY, OH, OR, PA).	States	13	50	Step 8	
S-GOV-004	States with an active paid family leave or disability payroll contribution in 2026: 13 (CA (SDI); CO (FAMLI); CT (CT Paid Leave); DE (Delaware Paid Leave); HI (TDI); MA (PFML); ME (Maine PFML); MN (Minnesota Paid Leave); NJ (TDI and FLI); NY (PFL and DBL); OR (Paid Leave Oregon); RI (TDI and TCI); WA (PFML and WA Cares)).	States	13	50	Step 8	
S-GOV-005	States with a paid leave program enacted but contributions not yet started: 2 (MD: FAMLI contributions start January 2027; VA: PFML contributions start April 2028).	States	2	50	Step 8	
S-GOV-006	SUI taxable wage base, lowest (2026): $7,000 (AR, CA, FL, LA, TN).	States	$7,000	50	Step 8	
S-GOV-007	SUI taxable wage base, highest (2026): $78,200 (WA).	States	$78,200	50	Step 8	
S-GOV-008	SUI taxable wage base, median (2026): $14,375.	States	$14,375	50	Step 8	
S-GOV-009	New employer SUI rate, range where a single rate is stated (2026): 1.00% to 4.10% (Some states use an industry average rate instead (e.g. LA, NM, UT, WA, WY); see State Rules).	States	1.00% to 4.10%	40	Step 8	
S-GOV-010	States with a monopolistic state workers' comp fund: 4 (ND, OH, WA, WY).	States	4	50	Step 8	
S-GOV-011	States requiring final pay immediately or on the day of discharge for fired employees: 9 (CA, CO, HI, MA, MI, MN, MO, MT, NV).	States	9	50	Step 8	
S-GOV-012	States with a new hire reporting deadline shorter than the federal 20 days: 10 (AL (7), ME (7), GA (10), VT (10), CT (14), MA (14), RI (14), WV (14), IA (15), MS (15)).	States	10	49	Step 8	
S-GOV-013	States with a 2026 state minimum wage above the federal $7.25: 30 (AK, AR, AZ, CA, CO, CT, DE, FL, HI, IL, MA, MD, ME, MI, MN, MO, MT, NE, NJ, NM, NV, NY, OH, OR, RI, SD, VA, VT, WA, WV).	States	30	50	Step 8	
S-GOV-014	FUTA credit reduction states for 2025 (Form 940 filed in 2026): California (1.2%, +$84 per employee); U.S. Virgin Islands (4.5%, +$315) (2026 list is set in November 2026).	States	California (1.2%, +$84 per employee); U.S. Virgin Islands (4.5%, +$315)	None	Step 8	
S-GOV-015	Share of US employer firms with under 20 employees (SUSB 2022): 89.4%.	United States	89.4%	6395635	Step 8	
S-GOV-016	State share of employer firms under 20 employees, range: 81.9% to 91.0% (lowest DE, highest FL).	States	81.9% to 91.0%	50	Step 8	
S-GOV-017	The 2026 Social Security wage base is $184,500, up from $176,100 in 2025.	Federal	$184,500	1	Step 8	
S-GOV-018	A missed federal payroll tax deposit costs 2% if 1 to 5 days late, 5% at 6 to 15 days, 10% after 15 days, and 15% if unpaid 10 days after an IRS notice.	Federal	2% / 5% / 10% / 15%	1	Step 8	
S-GOV-019	For 10 employees at the US average wage, one missed monthly deposit (Social Security and Medicare only) draws a federal penalty of about $168 to $1,263 depending on how late it is.	Federal	$168 to $1,263	1	Step 8	
S-GOV-020	The Form 1099-NEC filing threshold rose from $600 to $2,000 for payments made after 2025.	Federal	$2,000	1	Step 8	
S-GOV-021	2026 Forms W-2 add box 12 codes TP (cash tips), TT (qualified overtime) and TA (Trump account contributions), plus box 14b for the tipped occupation code.	Federal	TP, TT, TA, 14b	1	Step 8	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-GOV-022	California employers pay an extra 1.2% FUTA credit reduction for 2025, about $84 per employee.	Federal	$84 per employee (CA)	1	Step 8	

Research indexes (18 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-IDX-001	Payroll providers studied average 2.0 out of 10 on the transparency index (median 2, n = 195); indexes describe the market and are not provider scores.	All providers	1.96	195	Step 9B	
S-IDX-002	National providers average 3.6 out of 10 on the transparency index (median 4, n = 36); indexes describe the market and are not provider scores.	National	3.64	36	Step 9B	
S-IDX-003	Local providers average 1.6 out of 10 on the transparency index (median 1, n = 159); indexes describe the market and are not provider scores.	Local	1.58	159	Step 9B	
S-IDX-004	Payroll providers studied average 4.0 out of 10 on the compliance coverage index (median 4, n = 195); indexes describe the market and are not provider scores.	All providers	3.99	195	Step 9B	
S-IDX-005	National providers average 4.5 out of 10 on the compliance coverage index (median 4, n = 36); indexes describe the market and are not provider scores.	National	4.5	36	Step 9B	
S-IDX-006	Local providers average 3.9 out of 10 on the compliance coverage index (median 4, n = 159); indexes describe the market and are not provider scores.	Local	3.88	159	Step 9B	
S-IDX-007	Payroll providers studied average 5.8 out of 18 on the service breadth index (median 6, n = 195); indexes describe the market and are not provider scores.	All providers	5.81	195	Step 9B	
S-IDX-008	National providers average 6.1 out of 18 on the service breadth index (median 6, n = 36); indexes describe the market and are not provider scores.	National	6.11	36	Step 9B	
S-IDX-009	Local providers average 5.7 out of 18 on the service breadth index (median 6, n = 159); indexes describe the market and are not provider scores.	Local	5.74	159	Step 9B	
S-IDX-010	Payroll providers studied average 2.7 out of 8 on the support depth index (median 2, n = 195); indexes describe the market and are not provider scores.	All providers	2.67	195	Step 9B	
S-IDX-011	National providers average 2.6 out of 8 on the support depth index (median 3, n = 36); indexes describe the market and are not provider scores.	National	2.61	36	Step 9B	
S-IDX-012	Local providers average 2.7 out of 8 on the support depth index (median 2, n = 159); indexes describe the market and are not provider scores.	Local	2.69	159	Step 9B	
S-IDX-013	Payroll providers studied average 0.6 out of 7 on the buyer protection index (median 0, n = 195); indexes describe the market and are not provider scores.	All providers	0.55	195	Step 9B	
S-IDX-014	National providers average 1.4 out of 7 on the buyer protection index (median 1, n = 36); indexes describe the market and are not provider scores.	National	1.36	36	Step 9B	
S-IDX-015	Local providers average 0.4 out of 7 on the buyer protection index (median 0, n = 159); indexes describe the market and are not provider scores.	Local	0.37	159	Step 9B	
S-IDX-016	Payroll providers studied average 2.8 out of 8 on the technology index (median 3, n = 195); indexes describe the market and are not provider scores.	All providers	2.8	195	Step 9B	
S-IDX-017	National providers average 3.4 out of 8 on the technology index (median 3.5, n = 36); indexes describe the market and are not provider scores.	National	3.44	36	Step 9B	
S-IDX-018	Local providers average 2.7 out of 8 on the technology index (median 3, n = 159); indexes describe the market and are not provider scores.	Local	2.65	159	Step 9B	

Pricing (17 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-PRC-175	13% of payroll providers studied (n = 195) publish full plan pricing on their website; 78% are quote only.	All providers	13.3	195	Step 6	
S-PRC-176	39% of national providers (n = 36) publish full plan pricing on their website; 47% are quote only.	National	38.9	36	Step 6	H
S-PRC-177	8% of local providers (n = 159) publish full plan pricing on their website; 86% are quote only.	Local	7.5	159	Step 6	H
S-PRC-178	6% of local providers in the Northeast (n = 35) publish full plan pricing on their website; 89% are quote only.	Local: Northeast	5.7	35	Step 6	
S-PRC-179	3% of local providers in the Midwest (n = 31) publish full plan pricing on their website; 90% are quote only.	Local: Midwest	3.2	31	Step 6	
S-PRC-180	9% of local providers in the South (n = 55) publish full plan pricing on their website; 89% are quote only.	Local: South	9.1	55	Step 6	
S-PRC-181	11% of local providers in the West (n = 38) publish full plan pricing on their website; 74% are quote only.	Local: West	10.5	38	Step 6	
S-PRC-182	11 of 13 self-serve software providers publish full plan pricing on their website; 1 are quote only.	Delivery: self-serve	11 of 13	13	Step 6	
S-PRC-183	8% of full-service providers (n = 156) publish full plan pricing on their website; 84% are quote only.	Delivery: full-service	8.3	156	Step 6	
S-PRC-184	8% of providers offering both self-serve and full-service (n = 26) publish full plan pricing on their website; 81% are quote only.	Delivery: both	7.7	26	Step 6	
S-FEE-001	Among payroll providers studied that publish prices (n = 22), the entry plan with tax filing has a median base fee per month of $50.00 (range $19.00 to $180.00).	All providers	50.0	22	Step 6	
S-FEE-002	Among payroll providers studied that publish prices (n = 20), the entry plan with tax filing has a median per-employee fee per month of $6.00 (range $2.17 to $75.00).	All providers	6.0	20	Step 6	
S-FEE-003	Among national providers that publish prices (n = 11), the entry plan with tax filing has a median base fee per month of $49.00 (range $29.00 to $89.00).	National	49	11	Step 6	
S-FEE-004	Among national providers that publish prices (n = 12), the entry plan with tax filing has a median per-employee fee per month of $6.50 (range $5.00 to $13.00).	National	6.5	12	Step 6	
S-FEE-005	Among local providers that publish prices (n = 11), the entry plan with tax filing has a median base fee per month of $75.83 (range $19.00 to $180.00).	Local	75.83	11	Step 6	
S-FEE-006	Among local providers that publish prices (n = 8), the entry plan with tax filing has a median per-employee fee per month of $5.32 (range $2.17 to $75.00).	Local	5.32	8	Step 6	
S-CRP-001	Only 15 of 1823 reviews read mention a price; customer-reported prices are kept separate from published prices and are too few for averages.	All providers	15	1823	Step 7	

Hidden costs (17 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-HID-001	13 of 195 providers publish a setup fee or say one applies, 12 say it is free or included, and 170 do not mention it; published amounts range $65 to $325.	All providers	13	195	Step 6	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-HID-002	6 of 195 providers publish a W-2 fee or say one applies, 14 say it is free or included, and 175 do not mention it; published amounts range $4 to $8.	All providers	6	195	Step 6	
S-HID-003	4 of 195 providers publish a 1099 fee or say one applies, 10 say it is free or included, and 181 do not mention it; published amounts range $6 to $9.	All providers	4	195	Step 6	
S-HID-004	6 of 195 providers publish a year-end base fee or say one applies, 4 say it is free or included, and 185 do not mention it; published amounts range $25 to $200.	All providers	6	195	Step 6	
S-HID-005	1 of 195 providers publish a off-cycle run fee or say one applies, 8 say it is free or included, and 186 do not mention it; published amounts range $50 to $50.	All providers	1	195	Step 6	
S-HID-006	0 of 195 providers publish a local tax filing fee or say one applies, 9 say it is free or included, and 186 do not mention it.	All providers	0	195	Step 6	
S-HID-007	4 of 195 providers publish a additional state fee or say one applies, 2 say it is free or included, and 189 do not mention it; published amounts range $12 to $57.	All providers	4	195	Step 6	
S-HID-008	3 of 195 providers publish a garnishment fee or say one applies, 4 say it is free or included, and 188 do not mention it; published amounts range $5 to $25.	All providers	3	195	Step 6	
S-HID-009	1 of 195 providers publish a direct deposit fee or say one applies, 12 say it is free or included, and 182 do not mention it; published amounts range $1 to $1.	All providers	1	195	Step 6	
S-HID-010	2 of 195 providers publish a check printing fee or say one applies, 1 say it is free or included, and 192 do not mention it; published amounts range $3 to $3.	All providers	2	195	Step 6	
S-HID-011	7 of 195 providers publish a check or form delivery fee or say one applies, 2 say it is free or included, and 186 do not mention it; published amounts range $3 to $75.	All providers	7	195	Step 6	
S-HID-012	0 of 195 providers publish a new hire reporting fee or say one applies, 3 say it is free or included, and 192 do not mention it.	All providers	0	195	Step 6	
S-HID-013	Payroll providers studied publish an average of 1.3 add-on fees each (n = 195); most publish none, so the full fee list usually has to be requested.	All providers	1.26	195	Step 6	
S-HID-014	National providers publish an average of 3.9 add-on fees each (n = 36); most publish none, so the full fee list usually has to be requested.	National	3.89	36	Step 6	
S-HID-015	Local providers publish an average of 0.7 add-on fees each (n = 159); most publish none, so the full fee list usually has to be requested.	Local	0.67	159	Step 6	
S-HID-016	At 10 employees, 11 of 14 priced providers include W-2s in the plan price; the rest charge a median of $80 a year for year-end forms.	All providers	80	14	Step 9B	
S-HID-017	At 25 employees, 11 of 13 priced providers include W-2s in the plan price; the rest charge a median of $250 a year for year-end forms.	All providers	250.0	13	Step 9B	

National vs local (8 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-GAP-001	A published service agreement or terms is advertised by 50% of national providers (n = 36) vs 4% of local providers (n = 159), a 46-point gap.	National vs Local	46.2	36 / 159	Step 5	H
S-GAP-002	A SOC 2 report is advertised by 39% of national providers (n = 36) vs 1% of local providers (n = 159), a 38-point gap.	National vs Local	38.3	36 / 159	Step 5	H
S-GAP-003	Published pricing is advertised by 47% of national providers (n = 36) vs 9% of local providers (n = 159), a 38-point gap.	National vs Local	37.8	36 / 159	Step 5	H
S-GAP-004	1099 contractor payments is advertised by 47% of national providers (n = 36) vs 12% of local providers (n = 159), a 35-point gap.	National vs Local	35.3	36 / 159	Step 5	
S-GAP-005	Unlimited payroll runs is advertised by 36% of national providers (n = 36) vs 2% of local providers (n = 159), a 34-point gap.	National vs Local	34.2	36 / 159	Step 5	
S-GAP-006	Multi-state payroll is advertised by 75% of national providers (n = 36) vs 41% of local providers (n = 159), a 34-point gap.	National vs Local	34.1	36 / 159	Step 5	
S-GAP-007	A dedicated healthcare page is advertised by 50% of national providers (n = 36) vs 17% of local providers (n = 159), a 33-point gap.	National vs Local	33.0	36 / 159	Step 5	
S-GAP-008	QuickBooks integration is advertised by 56% of national providers (n = 36) vs 28% of local providers (n = 159), a 28-point gap.	National vs Local	27.9	36 / 159	Step 5	

Support and resolution (8 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-RES-001	Of reviews read that mention phone support (n = 111), 47% are positive.	All providers	46.8	111	Step 7	
S-RES-002	Of reviews read that mention chat support (n = 13), 6 of 13 are positive.	All providers	46.2	13	Step 7	
S-RES-003	Of reviews read that mention email support (n = 49), 15 of 49 are positive.	All providers	30.6	49	Step 7	
S-RES-004	Of reviews read that mention named rep support (n = 255), 96% are positive.	All providers	96.1	255	Step 7	
S-RES-005	37% of positive reviews read (n = 1367) name or describe a specific rep they work with.	All providers	36.6	1367	Step 7	H
S-RES-006	The company replied publicly to 37% of negative reviews read for payroll providers studied (n = 456); where the outcome is stated (n = 99), 3 were resolved.	All providers	36.6	456	Step 7	
S-RES-007	The company replied publicly to 37% of negative reviews read for national providers (n = 350); where the outcome is stated (n = 69), 2 were resolved.	National	37.1	350	Step 7	
S-RES-008	The company replied publicly to 35% of negative reviews read for local providers (n = 106); where the outcome is stated (n = 30), 1 were resolved.	Local	34.9	106	Step 7	

Switching (6 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SWT-001	4% of reviews read for payroll providers studied (n = 1823) say where the customer switched from; the most common origin is national provider.	All providers	4.1	1823	Step 7	
S-SWT-002	13% of negative reviews read for payroll providers studied (n = 456) say the reviewer is leaving or has left, most often citing slow or unresponsive support.	All providers	12.9	456	Step 7	
S-SWT-003	3% of reviews read for national providers (n = 675) say where the customer switched from; the most common origin is national provider.	National	3.0	675	Step 7	
S-SWT-004	11% of negative reviews read for national providers (n = 350) say the reviewer is leaving or has left, most often citing billing errors or hidden fees.	National	10.6	350	Step 7	
S-SWT-005	5% of reviews read for local providers (n = 1148) say where the customer switched from; the most common origin is national provider.	Local	4.8	1148	Step 7	

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-SWT-006	21% of negative reviews read for local providers (n = 106) say the reviewer is leaving or has left, most often citing slow or unresponsive support.	Local	20.8	106	Step 7	

Claims vs reviews (6 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-CVR-001	Among providers making a "no hidden fees" claim, 17% of negative reviews read mention billing errors or hidden fees, compared with 10% for providers without the claim (higher; n = 113 and 343 negative reviews). This is an observation, not a cause.	All providers	16.8 vs 9.9	113 / 343	Step 7	H
S-CVR-002	Among providers making a "cancel anytime" claim, 6% of negative reviews read mention cancellation difficulty or auto-renewal, compared with 4% for providers without the claim (no clear difference; n = 121 and 335 negative reviews). This is an observation, not a cause.	All providers	5.8 vs 4.2	121 / 335	Step 7	
S-CVR-003	Among providers making an accuracy claim, 30% of negative reviews read mention tax filing errors or penalties or late, missed, or wrong paychecks or direct deposits or year-end form (W-2 or 1099) errors, compared with 26% for providers without the claim (no clear difference; n = 171 and 285 negative reviews). This is an observation, not a cause.	All providers	30.4 vs 26.3	171 / 285	Step 7	H
S-CVR-004	Among providers making a fast setup claim, 1 of 18 of negative reviews read mention onboarding or implementation problems, compared with 11% for providers without the claim (lower; n = 18 and 438 negative reviews). This is an observation, not a cause.	All providers	5.6 vs 11.0	18 / 438	Step 7	
S-CVR-005	Among providers making a support quality claim, 45% of negative reviews read mention slow or unresponsive support, compared with 43% for providers without the claim (no clear difference; n = 364 and 92 negative reviews). This is an observation, not a cause.	All providers	44.8 vs 43.5	364 / 92	Step 7	
S-CVR-006	Among providers making a "on-time" claim, 20% of negative reviews read mention late, missed, or wrong paychecks or direct deposits, compared with 16% for providers without the claim (no clear difference; n = 102 and 354 negative reviews). This is an observation, not a cause.	All providers	19.6 vs 15.8	102 / 354	Step 7	

Regional differences (5 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-REG-001	Among local providers, multi-state payroll ranges from 55% in the West to 16% in the Midwest.	Local by region	39.1	35 / 31 / 55 / 38	Step 5	
S-REG-002	Among local providers, pay-as-you-go workers' comp ranges from 80% in the Northeast to 42% in the Midwest.	Local by region	38.1	35 / 31 / 55 / 38	Step 5	
S-REG-003	Among local providers, email support ranges from 83% in the Northeast to 48% in the Midwest.	Local by region	34.5	35 / 31 / 55 / 38	Step 5	
S-REG-004	Among local providers, new hire reporting ranges from 58% in the West to 29% in the Northeast.	Local by region	29.3	35 / 31 / 55 / 38	Step 5	
S-REG-005	Among local providers, check printing or delivery ranges from 58% in the West to 29% in the Midwest.	Local by region	28.9	35 / 31 / 55 / 38	Step 5	

Delivery model (4 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-DEL-001	A published service agreement or terms is advertised by 44% of providers with a self-serve option (n = 39) vs 4% of full-service-only providers (n = 156).	Self-serve vs full-service	39.1	39 / 156	Step 5	
S-DEL-002	Multi-state payroll is advertised by 77% of providers with a self-serve option (n = 39) vs 40% of full-service-only providers (n = 156).	Self-serve vs full-service	37.2	39 / 156	Step 5	
S-DEL-003	A SOC 2 report is advertised by 36% of providers with a self-serve option (n = 39) vs 1% of full-service-only providers (n = 156).	Self-serve vs full-service	35.3	39 / 156	Step 5	
S-DEL-004	1099 contractor payments is advertised by 46% of providers with a self-serve option (n = 39) vs 12% of full-service-only providers (n = 156).	Self-serve vs full-service	34.6	39 / 156	Step 5	

Rank lists (2 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-RANK-001	The most advertised item across all 195 providers is phone support (94%), followed by federal and state payroll tax filing and deposits (91%) and time and attendance (87%).	All providers	94.4	195	Step 5	H
S-RANK-002	The least advertised items are international contractor payments (1%), a dedicated agriculture page (2%) and global payroll for employees outside the US (2%).	All providers	0.5	195	Step 5	

Money impact (2 stats)

Stat ID	Stat sentence	Segment	Value	n	Source	H
S-MON-001	16% of negative reviews read (n = 456) report a money impact such as a tax penalty, fee or lost amount; where a figure is given (n = 25), the median is $1,050.	All providers	16.0	456	Step 7	H
S-MON-002	Among negative reviews with a money impact (n = 73), the most common complaint is slow or unresponsive support (29 reviews).	All providers	29	73	Step 7	

Who is reviewing (1 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-WHO7-001	Only 333 of 1823 reviews read state the reviewer's business size, so results by size are shown as counts.	All providers	333	1823	Step 7

Reddit (1 stats)

Stat ID	Stat sentence	Segment	Value	n	Source H
S-RED-001	Reddit discussions could not be collected in this edition (blocked for automated reading), so no Reddit topic shares are reported.	All providers	not collected	0	Step 7

APPENDIX C

Definitions and Data Fields

Plain definitions of the groups, audit fields, review categories and research indexes used in the report. Core terms (payroll-first, national, local, Y, N, U) are defined in Table T01-04; research index items are listed in Table T18-07.

TABLE TC-03

Groups (segments) used in this report

Sample: 29 groups

Group	Definition	Providers
All providers	payroll providers studied	195
National	national providers	36
Local	local providers	159
Local: Northeast	local providers in the Northeast	35
Local: Midwest	local providers in the Midwest	31
Local: South	local providers in the South	55
Local: West	local providers in the West	38
Years: under 5	providers in business under 5 years	1
Years: 5 to 14	providers in business 5 to 14 years	15
Years: 15 to 29	providers in business 15 to 29 years	56
Years: 30 or more	providers in business 30 or more years	58
Delivery: self-serve	self-serve software providers	13
Delivery: full-service	full-service providers	156
Delivery: both	providers offering both self-serve and full-service	26
Local platform: own	local providers running their own software	7
Local platform: licensed	local providers on a licensed platform	108
Pricing: published	providers that publish pricing	32
Pricing: quote only	quote-only providers	163
Service breadth: payroll only	payroll-only providers	9
Service breadth: 1 to 3 add-ons	providers with 1 to 3 add-on services	33
Service breadth: 4 or more add-ons	providers with 4 or more add-on services	153
Size focus: advertises 1 to 10	providers advertising to businesses with 1 to 10 employees	137
Size focus: advertises 51 or more	providers advertising to businesses with 51 or more employees	42
Rating: 4.5 and up	providers rated 4.5 and up stars	150
Rating: 4.0 to 4.49	providers rated 4.0 to 4.49 stars	35
Rating: below 4.0	providers rated below 4.0 stars	10
Reviews: 10 to 49	providers with 10 to 49 reviews	96
Reviews: 50 to 99	providers with 50 to 99 reviews	33
Reviews: 100 or more	providers with 100 or more reviews	46

Source: PayrollModo analysis, Step 9, September 2026

TABLE TC-01

Audit fields and how values were decided

Sample: 111 fields

Field code	Topic	Plain name	How the value was decided
SIZE_1_10	Who they serve	1 to 10 employees	Y = website clearly lists serving businesses with 1 to 10 employees
SIZE_11_50	Who they serve	11 to 50 employees	Y = website clearly lists serving businesses with 11 to 50 employees
SIZE_51_250	Who they serve	51 to 250 employees	Y = website clearly lists serving businesses with 51 to 250 employees
SIZE_250_PLUS	Who they serve	Over 250 employees	Y = website clearly lists serving businesses with more than 250 employees
IND_RESTAURANT	Who they serve	Restaurants and hospitality	Y = website clearly lists a dedicated restaurant and hospitality page
IND_CONSTRUCTION	Who they serve	Construction	Y = website clearly lists a dedicated construction page
IND_NONPROFIT	Who they serve	Nonprofits	Y = website clearly lists a dedicated nonprofit page
IND_HEALTHCARE	Who they serve	Healthcare	Y = website clearly lists a dedicated healthcare page
IND_CANNABIS	Who they serve	Cannabis	Y = website clearly lists a dedicated cannabis page
IND_AGRICULTURE	Who they serve	Agriculture	Y = website clearly lists a dedicated agriculture page
IND_PROFESSIONAL	Who they serve	Professional services	Y = website clearly lists a dedicated professional services page
IND_RETAIL	Who they serve	Retail	Y = website clearly lists a dedicated retail page
IND_HOUSEHOLD	Who they serve	Household employers (nanny)	Y = website clearly lists household employer (nanny) payroll
UNLIMITED_RUNS	Payroll features	Unlimited payroll runs	Y = website clearly lists unlimited payroll runs
OFF_CYCLE	Payroll features	Off-cycle or bonus runs	Y = website clearly lists off-cycle or bonus runs
PAYCARDS	Payroll features	Pay cards	Y = website clearly lists pay cards
EWA	Payroll features	Earned wage access	Y = website clearly lists earned wage access (on-demand pay)
CHECK_PRINTING	Payroll features	Check printing or delivery	Y = website clearly lists check printing or delivery
CONTRACTOR_PAY	Payroll features	1099 contractor payments	Y = website clearly lists 1099 contractor payments
INTL_CONTRACTORS	Payroll features	International contractor payments	Y = website clearly lists international contractor payments
GLOBAL_PAYROLL	Payroll features	Global payroll (non-US employees)	Y = website clearly lists global payroll for employees outside the US
MULTI_STATE	Payroll features	Multi-state payroll	Y = website clearly lists multi-state payroll
TIPS	Payroll features	Tip handling and reporting	Y = website clearly lists tip handling and reporting
CERTIFIED_PAYROLL	Payroll features	Certified payroll (prevailing wage)	Y = website clearly lists certified payroll for prevailing wage jobs
GARNISHMENTS	Payroll features	Wage garnishments	Y = website clearly lists wage garnishment processing
TAX_FED_STATE	Tax and compliance	Federal and state tax filing	Y = website clearly lists federal and state payroll tax filing and deposits
TAX_LOCAL	Tax and compliance	Local income tax filing	Y = website clearly lists local income tax filing
YEAR_END_FORMS	Tax and compliance	W-2 and 1099 year-end forms	Y = website clearly lists W-2 and 1099 year-end forms
NEW_HIRE_REPORTING	Tax and compliance	New hire reporting	Y = website clearly lists new hire reporting
ACA_REPORTING	Tax and compliance	ACA reporting	Y = website clearly lists ACA reporting
WC_PAYGO	Tax and compliance	Pay-as-you-go workers' comp	Y = website clearly lists pay-as-you-go workers' comp
SUI_CLAIMS	Tax and compliance	Unemployment claims management	Y = website clearly lists unemployment claims management
STATE_REGISTRATION	Tax and compliance	State tax registration help	Y = website clearly lists help registering state tax accounts
COMPLIANCE_ALERTS	Tax and compliance	Compliance alerts	Y = website clearly lists compliance alerts or law-change updates

Field code	Topic	Plain name	How the value was decided
TAX_GUARANTEE	Tax and compliance	Tax filing guarantee	Y = website clearly lists a tax filing guarantee covering penalties from the provider's errors
TAX_GUARANTEE_TERMS	Tax and compliance	Guarantee terms published	Y = website clearly lists published terms for their tax filing guarantee
SVC_BOOKKEEPING	Service mix	Bookkeeping or accounting	Y = website clearly lists bookkeeping or accounting
SVC_TAX_PREP	Service mix	Business tax preparation	Y = website clearly lists business tax preparation
SVC_HR_ADVISORY	Service mix	HR advisory or helpline	Y = website clearly lists HR advisory or an HR helpline
SVC_HR_OUTSOURCING	Service mix	Outsourced HR staff	Y = website clearly lists outsourced HR with dedicated HR staff
SVC_HANDBOOK	Service mix	Handbook or policy builder	Y = website clearly lists an employee handbook or policy builder
SVC_BENEFITS	Service mix	Benefits brokerage	Y = website clearly lists benefits brokerage (health insurance)
SVC_BENEFITS_ADMIN	Service mix	Benefits administration	Y = website clearly lists benefits administration
SVC_401K	Service mix	401(k)	Y = website clearly lists 401(k) plans
SVC_HSA_FSA	Service mix	HSA or FSA	Y = website clearly lists HSA or FSA accounts
SVC_WORKERS_COMP	Service mix	Workers' comp brokerage	Y = website clearly lists workers' comp insurance brokerage
SVC_TIME	Service mix	Time and attendance	Y = website clearly lists time and attendance
SVC_SCHEDULING	Service mix	Scheduling	Y = website clearly lists employee scheduling
SVC_HIRING	Service mix	Hiring or applicant tracking	Y = website clearly lists applicant tracking or hiring tools
SVC_BACKGROUND	Service mix	Background checks	Y = website clearly lists background checks
SVC_ONBOARDING	Service mix	Onboarding and e-signature	Y = website clearly lists onboarding and e-signature
SVC_PERFORMANCE	Service mix	Performance management	Y = website clearly lists performance management
SVC_PEO_OPTION	Service mix	PEO or co-employment option	Y = website clearly lists a PEO or co-employment option
SVC_EOR	Service mix	Employer of record	Y = website clearly lists employer of record services
EMP_PORTAL	Technology and integrations	Employee self-service portal	Y = website clearly lists an employee self-service portal
EMP_APP	Technology and integrations	Employee mobile app	Y = website clearly lists an employee mobile app
INT_QUICKBOOKS	Technology and integrations	QuickBooks integration	Y = website clearly lists QuickBooks integration
INT_XERO	Technology and integrations	Xero integration	Y = website clearly lists Xero integration
INT_TIMECLOCK	Technology and integrations	Time clock integrations	Y = website clearly lists time clock integrations
NAMED_REP	Support and switching	Named or dedicated rep	Y = website clearly lists a named or dedicated account rep
SUPPORT_PHONE	Support and switching	Phone support	Y = website clearly lists phone support
SUPPORT_CHAT	Support and switching	Chat support	Y = website clearly lists chat support
SUPPORT_EMAIL	Support and switching	Email support	Y = website clearly lists email support
SUPPORT_247	Support and switching	24/7 support	Y = website clearly lists 24/7 support
US_SUPPORT	Support and switching	US-based support stated	Y = website clearly lists US-based support
MIGRATION_HELP	Support and switching	Data migration help	Y = website clearly lists data migration help
MIDYEAR_SWITCH	Support and switching	Mid-year switching support	Y = website clearly lists mid-year switching support (importing prior quarters and year-to-date wages)
FREE_TRIAL	Support and switching	Free trial	Y = website clearly lists a free trial
SOC1	Trust and credentials	SOC 1 Type II report	Y = website clearly lists a SOC 1 Type II report

Field code	Topic	Plain name	How the value was decided
SOC2	Trust and credentials	SOC 2 report	Y = website clearly lists a SOC 2 report
MFA	Trust and credentials	Multi-factor authentication	Y = website clearly lists multi-factor authentication
CPP_FPC	Trust and credentials	CPP or FPC certified staff	Y = website clearly lists staff with CPP or FPC payroll certification
CPA_STAFF	Trust and credentials	CPA on staff	Y = website clearly lists a CPA on staff
BBB_ACCREDITED	Trust and credentials	BBB accreditation shown	Y = website clearly lists BBB accreditation on their site
PRICING_PUBLISHED	Pricing and contract flags	Published pricing	Y = website clearly lists published pricing
MONTH_TO_MONTH	Pricing and contract flags	Month-to-month or no contract	Y = website clearly lists month-to-month service or no long-term contract
TERMS_PUBLISHED	Pricing and contract flags	Service agreement published	Y = website clearly lists a published service agreement or terms
FEE_SCHEDULE_PUBLISHED	Pricing and contract flags	Full fee schedule published	Y = website clearly lists a full published fee schedule
PRICE_TOOL	Pricing and contract flags	Pricing calculator or quote tool	Y = website clearly lists a pricing calculator or instant quote tool
DEMO	Pricing and contract flags	Free demo	Y = website clearly lists a free demo
CLAIM_NO_HIDDEN_FEES	Marketing claims	"No hidden fees"	Y = website clearly lists a "no hidden fees" claim
CLAIM_CANCEL_ANYTIME	Marketing claims	"Cancel anytime" or "no contract"	Y = website clearly lists a "cancel anytime" or "no contract" claim
CLAIM_ACCURACY	Marketing claims	Accuracy claim	Y = website clearly lists an accuracy claim such as "100% accurate" or "error-free"
CLAIM_FAST_SETUP	Marketing claims	Fast setup claim	Y = website clearly lists a fast setup claim
CLAIM_SUPPORT	Marketing claims	Support quality claim	Y = website clearly lists a support quality claim
CLAIM_ON_TIME	Marketing claims	"On-time" payroll claim	Y = website clearly lists an "on-time" or "never late" payroll claim
CLAIM_SMALL_BUSINESS	Marketing claims	Small business focus	Y = website clearly lists a small business focus
DELIVERY_MODEL	Category or count field	Delivery model: self-serve software, full-service with a rep, or both	Recorded as stated on the website; "not stated" when missing.
PLATFORM_TYPE	Category or count field	Runs its own software or a licensed platform	Recorded as stated on the website; "not stated" when missing.
DD_SPEED	Category or count field	Direct deposit speed stated (4-day, 2-day, next-day, same-day, not stated)	Recorded as stated on the website; "not stated" when missing.
PRICING_MODEL	Category or count field	Pricing model (flat per employee, base plus per employee, per run, quote only)	Recorded as stated on the website; "not stated" when missing.
YEARS_TIER	Category or count field	Years in business tier	Recorded as stated on the website; "not stated" when missing.
STATES_SERVED	Category or count field	States served (number or all 50)	Recorded as stated on the website; "not stated" when missing.
OFFICES	Category or count field	Number of office locations	Recorded as stated on the website; "not stated" when missing.
PAY_FREQ	Category or count field	Pay frequencies supported	Recorded as stated on the website; "not stated" when missing.
INT_POS	Category or count field	POS integrations named	Recorded as stated on the website; "not stated" when missing.
INT_ACCOUNTING_OTHER	Category or count field	Other accounting integrations named	Recorded as stated on the website; "not stated" when missing.
INT_COUNT	Category or count field	Total integrations claimed	Recorded as stated on the website; "not stated" when missing.
SUPPORT_HOURS	Category or count field	Support hours	Recorded as stated on the website; "not stated" when missing.
IMPLEMENTATION_TIME	Category or count field	Implementation timeline stated	Recorded as stated on the website; "not stated" when missing.
MEMBERSHIPS	Category or count field	Memberships listed	Recorded as stated on the website; "not stated" when missing.

Field code	Topic	Plain name	How the value was decided
BBB_RATING	Category or count field	BBB letter rating	Recorded as stated on the website; "not stated" when missing.
AWARDS	Category or count field	Awards listed	Recorded as stated on the website; "not stated" when missing.
TAX_GUARANTEE_LIMITS	Category or count field	Guarantee caps or conditions (text)	Recorded as stated on the website; "not stated" when missing.
SVC_401K_PARTNERS	Category or count field	Named 401(k) partners	Recorded as stated on the website; "not stated" when missing.
CLAIM_CUSTOMER_COUNT	Category or count field	Customer count claimed	Recorded as stated on the website; "not stated" when missing.
SVC_COUNT	Category or count field	Count of Y values across the 18 service fields	Recorded as stated on the website; "not stated" when missing.
IND_COUNT	Category or count field	Count of industries called out	Recorded as stated on the website; "not stated" when missing.
FOUNDED	Category or count field	Founding year	Recorded as stated on the website; "not stated" when missing.
PARENT	Category or count field	Parent company	Recorded as stated on the website; "not stated" when missing.
FAMILY	Category or count field	Brand or franchise family	Recorded as stated on the website; "not stated" when missing.

Source: PayrollModo provider audit, Step 5, September 2026
For every Y/N/U field: Y when the website clearly says the company offers the item; N when it is not found on the standard pages (home, services, pricing, FAQ, about, security, footer links); U when it is mentioned but unclear.

TABLE TC-02

Complaint categories and positive themes

Sample: 13 categories and 7 themes

Type	Category or theme	What counts toward it
Complaint	Tax filing errors or penalties	The reviewer reports a late or wrong tax deposit or filing, or a penalty or notice blamed on the provider.
Complaint	Late, missed, or wrong paychecks or direct deposits	Employees paid late, not paid, or paid the wrong amount.
Complaint	Billing errors or hidden fees	Unexpected charges, fees not disclosed up front, or billing mistakes.
Complaint	Price increases	Price raised after signing.
Complaint	Cancellation difficulty or auto-renewal	Hard to cancel, or renewed without clear consent.
Complaint	Exit fees or losing access to records after leaving	Charges to leave, or payroll records withheld or lost after leaving.
Complaint	Slow or unresponsive support	Long waits, no reply, or problems not fixed in time.
Complaint	Account manager turnover	Assigned rep changed often or left.
Complaint	Onboarding or implementation problems	Setup errors, delays or missing data during the first 90 days.
Complaint	Year-end form (W-2 or 1099) errors	Missing, late or wrong W-2s or 1099s.
Complaint	Software bugs or hard to use	Errors, outages or a confusing interface.
Complaint	Sales promises not kept	Features, prices or service promised in sales not delivered.
Complaint	Security or fraud concerns	Data exposure, unauthorized changes or fraud attempts.
Positive theme	Responsive support	Quick, helpful answers.
Positive theme	Personal or named rep	The reviewer names or describes a specific person they work with.
Positive theme	Easy to use	Software or process described as simple.

Type	Category or theme	What counts toward it
Positive theme	Fast or smooth setup	Quick or trouble-free onboarding.
Positive theme	Accurate tax filings	Filings and deposits described as accurate or problem-free.
Positive theme	Fair price	Price described as fair or good value.
Positive theme	Smooth switch from a previous provider	An easy move from another provider.

Source: PayrollModo review ratings and coding, Step 7, September 2026

APPENDIX D

Sources

Government sources were accessed September 29 to 30, 2026 (federal rules September 30, 2026). Provider websites and review platforms were read in September 2026; individual review links are kept in the project files and are not listed here.

TABLE TD-01

Review platforms used and date range of reviews read

Sample: 1,823 reviews coded

Platform	Reviews coded	Earliest review read	Latest review read
Google	1314	2024-09	2026-09-29
G2	241	2023-10-06	2026-09-28
Trustpilot	167	2024-02-04	2026-09-29
Capterra network (Capterra, GetApp, Software Advice)	42	2023-10-26	2026-09-21
BBB	28	2024-02-09	2026-09-23
TrustRadius	16	2024-05-10	2026-06-21
Yelp	15	2023-10-06	2026-05-19

Source: PayrollModo review ratings and coding, Step 7, September 2026

Census Bureau

County Business Patterns 2023 (employer establishments and employment by state) and Statistics of U.S. Businesses 2022 (employer firms by enterprise size), census.gov.

TABLE TD-02

Federal government sources

Sample: 25 pages

#	Source URL	Accessed
1	https://oui.doleta.gov/unemploy/futa_credit.asp	September 30, 2026
2	https://www.dol.gov/agencies/whd/fact-sheets/21-flsa-recordkeeping	September 30, 2026
3	https://www.dol.gov/agencies/whd/flsa/misclassification/2026rulemaking	September 30, 2026
4	https://www.dol.gov/agencies/whd/minimum-wage	September 30, 2026
5	https://www.dol.gov/agencies/whd/overtime	September 30, 2026
6	https://www.dol.gov/agencies/whd/state/minimum-wage/tipped	September 30, 2026
7	https://www.dol.gov/newsroom/releases/whd/whd20260514	September 30, 2026
8	https://www.irs.gov/businesses/small-businesses-self-employed/employment-taxes-and-the-trust-fund-recovery-penalty-tfrp	September 30, 2026

#	Source URL	Accessed
9	https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee	September 30, 2026
10	https://www.irs.gov/instructions/i1099mec	September 30, 2026
11	https://www.irs.gov/instructions/i941	September 30, 2026
12	https://www.irs.gov/instructions/iw2w3	September 30, 2026
13	https://www.irs.gov/irm/part4/irm_04-023-008	September 30, 2026
14	https://www.irs.gov/newsroom/treasury-irs-provide-penalty-relief-for-tax-year-2025-for-information-reporting-on-tips-and-overtime-under-the-one-big-beautiful-bill	September 30, 2026
15	https://www.irs.gov/payments/failure-to-deposit-penalty	September 30, 2026
16	https://www.irs.gov/payments/failure-to-file-penalty	September 30, 2026
17	https://www.irs.gov/payments/failure-to-pay-penalty	September 30, 2026
18	https://www.irs.gov/payments/information-return-penalties	September 30, 2026
19	https://www.irs.gov/pub/irs-drop/rp-25-32.pdf	September 30, 2026
20	https://www.irs.gov/pub/irs-pdf/f940sa.pdf	September 30, 2026
21	https://www.irs.gov/publications/p15	September 30, 2026
22	https://www.irs.gov/taxtopics/tc751	September 30, 2026
23	https://www.irs.gov/taxtopics/tc757	September 30, 2026
24	https://www.irs.gov/taxtopics/tc759	September 30, 2026
25	https://www.ssa.gov/oact/cola/cbb.html	September 30, 2026

Source: official federal and state government pages, Step 8, September 2026

State government sources

Alabama: https://birminghamal.hdlgov.com/base64files/TAXES_FORM_4.pdf ; https://workforce.alabama.gov/employers/ ; https://workforce.alabama.gov/employers/faq/ ; https://workforce.alabama.gov/employers/new-hires/ ; https://workforce.alabama.gov/employers/workers-compensation/insurance-compliance/ ; https://workforce.alabama.gov/faqs/how-many-employees-must-you-have-before-coverage-is-mandatory/ ; https://workforce.alabama.gov/faqs/may-an-employer-earn-a-tax-rate-based-upon-its-record-of-unemployment-experience/ ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.dol.gov/agencies/whd/state/payday ; https://www.revenue.alabama.gov/wp-content/uploads/2026/01/whbooklet_0126.pdf

Alaska: https://childsupport.alaska.gov/docs/childsupportserviceslibraries/brochures/04-6610-employer-guide-to-reporting-09-2025.pdf?sfvrsn=6aca121d_2 ; https://doa.alaska.gov/dof/manuals/aam/resource/360.pdf ; https://labor.alaska.gov/estax/ ; https://labor.alaska.gov/estax/2026-experience-rates.html ; https://labor.alaska.gov/estax/2026-industry-rates.html ; https://labor.alaska.gov/estax/documents/taxbook.pdf ; https://labor.alaska.gov/lss/documents/Ballot_Measure_1_FAQ.pdf ; https://labor.alaska.gov/lss/whfaq.htm ; https://labor.alaska.gov/wc/er-profit.html ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.labor.alaska.gov/lss/forms/pam100.pdf?q=100325

Arizona: https://azdor.gov/business/withholding-tax/employer-withholding-filing-obligations ; https://azdor.gov/sites/default/files/document/FORMS_INDIVIDUAL_2026_140ESBooklet.pdf ; https://azdor.gov/sites/default/files/document/FORMS_WITHHOLDING_2026_A-4_f.pdf ; https://des.az.gov/content/applying-unemployment-insurance-tax-account-number ; https://des.az.gov/content/reporting-wages-and-paying-taxes-schedule ; https://des.az.gov/services/employment/unemployment-employer/employer-requirements-record-keeping ; https://des.az.gov/sites/default/files/dl/UIT-0603A_FY26.pdf ; https://www.azica.gov/employer-frequently-asked-questions ; https://www.azica.gov/resources/2026-fair-wages-and-healthy-families-act ; https://www.azica.gov/sites/default/files/2025-10/2026%20Minimum%20Wage.pdf ; https://www.azica.gov/sites/default/files/media/FAQs%20version%20updated%205-2020%20(1).pdf ; https://www.azleg.gov/ars/23/00351.htm ; https://www.azleg.gov/ars/23/00353.htm ; https://www.flagstaff.az.gov/CivicAlerts.aspx?AID=2331

Arkansas: https://dws.arkansas.gov/workforce-services/unemployment/employer-ui-information/ ; https://dws.arkansas.gov/wp-content/uploads/Employer_Handbook_20220811.pdf ; https://labor.arkansas.gov/resources/faqs/ ; https://labor.arkansas.gov/workers-comp/awcc-about-us/basic-facts/ ; https://www.dfa.arkansas.gov/news/income-tax-withholding-tables-adjusted-due-to-most-recent-tax-cut/ ; https://www.dfa.arkansas.gov/office/taxes/income-tax-administration/withholding-tax-branch/due-dates/ ; https://www.dfa.arkansas.gov/wp-content/uploads/withholdInstructions_2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.labor.arkansas.gov/wp-content/uploads/2020/06/StatutesWageHour.pdf

California: https://edd.ca.gov/en/payroll_taxes/rates_and_withholding/ ; https://edd.ca.gov/pdf_pub_ctr/de44.pdf ; https://www.dir.ca.gov/DIRNews/2026/2026-66.html ; https://www.dir.ca.gov/dlse/faq_minimumwage.htm ; https://www.dir.ca.gov/dlse/faq_paydays.htm ; https://www.dir.ca.gov/dwc/faqs.html ; https://www.ftb.ca.gov/forms/2025/2025-540-tax-rate-schedules.pdf

Colorado: https://cdle.colorado.gov/employers/recruiting-hiring/new-employer-checklist ; https://cdle.colorado.gov/employers/unemployment-insurance-premiums/introductory-rates ; https://cdle.colorado.gov/employers/unemployment-insurance-premiums/premium-rates ; https://cdle.colorado.gov/employers/unemployment-insurance-premiums/ui-premiums-and-report-wages-faq ; https://cdle.colorado.gov/press-releases/press-release-colorado-minimum-wage-will-increase-to-1571/hour-in-2027 ; https://cdle.colorado.gov/sites/cdle/files/2026_comps_order_poster_english_%5Baccessible%5D.pdf ; https://cdle.colorado.gov/sites/cdle/files/INFO%20%233A%20Timing%20of%20Wage%20Payments,%20&%20Required%20Record-Keeping%2007.11.2023%20accessible.pdf ; https://cdle.colorado.gov/sites/cdle/files/info_%2319_local_min_wages_06.17.25.pdf ; https://famli.colorado.gov/individuals-and-families/how-famli-works/premium-and-benefits-calculator ; https://famli.colorado.gov/news-article/update-your-employee-headcount-for-2026-premiums ; https://tax.colorado.gov/sites/tax/files/documents/DR_0104EP_2026.pdf ; https://tax.colorado.gov/withholding-tax-guide ; https://www.denvergov.org/content/dam/denvergov/Portals/571/documents/Returns/OccupationalPrivilegeTaxReturnMonthly.pdf

Connecticut: https://portal.ct.gov/-/media/drs/publications/pubsip/2026/ip-2026-1.pdf ; https://portal.ct.gov/dol/-/media/dol/2022-new-design-system/about/divisions/unemployment-insurance-tax/updated-employer-guide-april-23-2026.pdf?rev=e419292e6d0046d1b1dd5c9845a90bca ; https://portal.ct.gov/dol/-/media/dol/2022-new-design-system/divisions/wage-and-workplace-standards/wagepaymentlaws_update12-2023.pdf?rev=cfcc4f34d26e4a3cb50b3ad46d0775e2&hash=8F5B454C7EC70E423E210547B6E35B75 ; https://portal.ct.gov/dol/divisions/unemployment-insurance-tax/information-on-unemployment-tax-rate-for-calendar-year-2026 ; https://portal.ct.gov/governor/news/press-releases/2026/08-2026/governor-lamont-announces-minimum-wage-will-increase ; https://portal.ct.gov/wcc/knowledge-base/articles/employers/workers-compensation-insurance ; https://www.ctpaidleave.org/how-ct-paid-leave-works/contributions

Delaware: https://dhss.delaware.gov/dcss/division-of-child-support-services/employers/ ; https://industrialaffairs.delaware.gov/en/knowledgebase-employer/which-employers-are-legally-required-to-carry-workers-compensation-insurance-in-delaware ; https://industrialaffairs.delaware.gov/hubfs/Wage%20and%20Hour/DOLIA_Wage%26Hour_EmployerBooklet_2026_R6%20(4).pdf?hsLang=en ; https://labor.delaware.gov/delaware-paid-leave/ ; https://labor.delaware.gov/divisions/unemployment-insurance/employer-faqs/ ; https://labor.delaware.gov/divisions/unemployment-insurance/employer-services/ ; https://laborfiles.delaware.gov/main/pfl/Employer_and_TPAs_Guide_to_DPL.pdf ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://revenue.delaware.gov/employers-guide-withholding-regulations-employers-duties/ ; https://revenue.delaware.gov/frequently-asked-questions/delaware-w-4-employees-withholding-allowance-certificate/ ; https://revenue.delaware.gov/information/faqs_w2.shtml ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.wilmingtonde.gov/residents/earned-income-tax-and-net-profits-tax

Florida: https://floridarevenue.com/Forms_library/current/guides/gt300015.pdf ; https://floridarevenue.com/Forms_library/current/guides/rt800002.pdf ; https://floridarevenue.com/taxes/taxesfees/Pages/rt_rate.aspx ; https://flsenate.gov/Session/Bill/2022/382/BillText/Filed/HTML ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.dol.gov/agencies/whd/state/payday ; https://www.myfloridacfo.com/division/wc/employer/coverage-requirements

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New Mexico: https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.dol.gov/agencies/whd/state/payday ; https://www.dws.nm.gov/ ; https://www.tax.newmexico.gov/businesses/withholding-tax-and-workers-compensation/ ; https://www.tax.newmexico.gov/businesses/wp-content/uploads/sites/4/2022/12/FYI-104_2025.pdf ; https://www.tax.newmexico.gov/wp-content/uploads/2024/03/Signing-release.pdf ; https://www.tax.newmexico.gov/wp-content/uploads/2025/10/20251009_EfilingMandates.pdf ; https://www.workerscomp.nm.gov/bureaus/employer-compliance/ ; not found on official page

New York: https://dol.ny.gov/frequency-pay ; https://dol.ny.gov/frequency-pay-faq ; https://dol.ny.gov/getpaid ; https://dol.ny.gov/minimum-wage ; https://dol.ny.gov/notices-employees ; https://dol.ny.gov/register-unemployment-insurance-0 ; https://dol.ny.gov/unemployment-insurance-rate-information ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://paidfamilyleave.ny.gov/paid-family-leave-calculator ; https://www.tax.ny.gov/bus/mctmt/emp.htm ; https://www.tax.ny.gov/pdf/current_forms/wt/nys45i.pdf ; https://www.tax.ny.gov/pdf/publications/withholding/nys50.pdf ; https://www.tax.ny.gov/pdf/publications/withholding/nys50_t_nys.pdf ; https://www.wcb.ny.gov/content/main/DisabilityBenefits/employer-disability-benefits.jsp ; https://www.wcb.ny.gov/content/main/Employers/workers-compensation-insurance.jsp

North Carolina: https://des.nc.gov/employers ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://www.des.nc.gov/employers/file-adjust-or-review-quarterly-tax-wage-report ; https://www.des.nc.gov/employers/tax-rate-information ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.ncdor.gov/income-tax-withholding-tables-and-instructions-employers/open ; https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter_95/GS_95-25.13.html ; https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter_95/GS_95-25.6.html ; https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter_95/GS_95-25.7.html ; https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter_97/GS_97-2.html

North Dakota: https://ndlegis.gov/cencode/t34c14.pdf ; https://ndlegis.gov/information/acdata/pdf/46-02-07.pdf ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.jobsnd.com/sites/www/files/documents/jsnd-documents/uitaxrateschedules2026.pdf ; https://www.jobsnd.com/unemployment-business-tax/employers-guide ; https://www.jobsnd.com/unemployment-business-tax/learn-about-taxes ; https://www.tax.nd.gov/business/income-tax-withholding ; https://www.tax.nd.gov/sites/www/files/documents/forms/individual/2026-iit/2026-income-tax-withholding-rates-booklet.pdf ; https://www.workforcesafety.com/about-us ; https://www.workforcesafety.com/employers

Ohio: https://codes.ohio.gov/ohio-revised-code/section-4113.15 ; https://codes.ohio.gov/ohio-revised-code/section-4123.35 ; https://codes.ohio.gov/ohio-revised-code/section-4141.25 ; https://com.ohio.gov/wps/portal/gov/com/about-us/media-center/news/ohio-minimum-wage-to-increase-in-2027 ; https://dam.assets.ohio.gov/image/upload/tax.ohio.gov/employer_withholding/2025-2026%20NYP%20Updates/2026_OH_Employer_School_District_Withholding_Tax_Filing_Guidelines.pdf ; https://jfs.ohio.gov/ ; https://jfs.ohio.gov/page/fdf177e2e25e6af8e9c25 ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://tax.ohio.gov/individual/resources/annual-tax-rates ; https://www.ccaohio.gov/ ; https://www.dol.gov/agencies/whd/minimum-wage/state ; not found on official page

Oklahoma: https://oklahoma.gov/content/dam/ok/en/oesc/images/misc/Employer-Improtant-Numbers-2026.pdf ; https://oklahoma.gov/content/dam/ok/en/tax/documents/resources/publications/businesses/brochures/OklahomaWithholdingAccountRegistration.pdf ; https://oklahoma.gov/content/dam/ok/en/tax/documents/resources/publications/businesses/withholding-tables/WHTables-2026.pdf ; https://oklahoma.gov/labor/workplace-rights/wage-hour/faqs---wage-and-hour.html ; https://oklahoma.gov/oesc/employers/new-hire-reporting.html ; https://oklahoma.gov/oesc/employers/tax.html ; https://oklahoma.gov/oesc/employers/tax/wage-reporting.html ; https://oklahoma.gov/tax/businesses/withholding.html ; https://www.dol.gov/agencies/whd/minimum-wage/state ; not found on official page

Oregon: https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://paidleave.oregon.gov/employers/contributions-calculator.html ; https://wcd.oregon.gov/employer/Pages/index.aspx ; https://www.oregon.gov/boli/workers/Pages/paychecks.aspx ; https://www.oregon.gov/boli/workers/pages/minimum-wage.aspx ; https://www.oregon.gov/dor/programs/businesses/Pages/Statewide-Transit-Tax.aspx ; https://www.oregon.gov/dor/programs/businesses/Pages/Withholding-and-Payroll-tax.aspx ; https://www.oregon.gov/dor/programs/businesses/Pages/default.aspx ; https://www.oregon.gov/dor/programs/businesses/pages/iwire.aspx ; https://www.oregon.gov/dor/programs/individuals/Documents/Full-year%20resident%20tax%20tables.pdf ; https://www.oregon.gov/employ/Businesses/Pages/Contributions.aspx ; https://www.oregon.gov/employ/Businesses/Pages/Current-Tax-Rate.aspx ; https://www.portland.gov/revenue/personal-tax

Pennsylvania: https://dced.pa.gov/local-government/local-income-tax-information/ ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.pa.gov/agencies/dli/departments-offices/workers-and-employers/unemployment-tax-services1 ; https://www.pa.gov/agencies/dli/programs-services/labor-management-relations/labor-law-compliance ; https://www.pa.gov/agencies/dli/programs-services/workers-compensation ; https://www.pa.gov/agencies/dli/resources/compliance-laws-and-regulations/labor-management-relations/pennsylvania-s-minimum-wage-act/wage-faqs ; https://www.pa.gov/agencies/revenue/resources/tax-types-and-information/employer-withholding ; https://www.pa.gov/content/dam/copapwp-pagov/en/dli/documents/uc/ucp-forms/ucp-36.pdf ; https://www.pa.gov/content/dam/copapwp-pagov/en/revenue/documents/formsandpublications/formsforbusinesses/employerwithholding/documents/rev-415.pdf ; https://www.pa.gov/services/dli/file-a-wage-payment-and-collection-complaint ; not found on official page

Rhode Island: http://webserver.rilegislature.gov/Statutes/TITLE28/28-14/28-14-4.htm ; https://dlt.ri.gov/employers/employer-tax-unit ; https://dlt.ri.gov/employers/employer-tax-unit/frequently-asked-employer-tax-questions ; https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance/employers ; https://dlt.ri.gov/regulation-and-safety/labor-standards/labor-standards-faq ; https://dlt.ri.gov/regulation-and-safety/labor-standards/minimum-wage ; https://dlt.ri.gov/workers-compensation/employers ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://tax.ri.gov/sites/g/files/xkgbur541/files/2025-12/2026%20Withholding%20Tax%20Booklet.pdf ; https://tax.ri.gov/sites/g/files/xkgbur541/files/2026-01/RI%20W-4%202026.pdf ; https://tax.ri.gov/sites/g/files/xkgbur541/files/2026-01/Withholding%20Filing%20Requirements_12302025.pdf ; https://tax.ri.gov/tax-sections/withholding-tax ; https://www.dol.gov/agencies/whd/minimum-wage/state ; not found on official page

South Carolina: https://dew.sc.gov/employers ; https://dew.sc.gov/employers/tax-rate-information ; https://dew.sc.gov/unemployment-tax-information/file-wage-report ; https://dor.sc.gov/businesses/apply-business-tax-account ; https://dor.sc.gov/sites/dor/files/forms/SCW4_2026.pdf ; https://dor.sc.gov/sites/dor/files/forms/WH1603F_2026.pdf ; https://dor.sc.gov/tax/withholding ; https://ocsp.acf.hhs.gov/irg/irgpdf.pdf?geoType=OGP&groupCode=EMP&addrType=NHR&addrClassType=EMP ; https://wcc.sc.gov/employer-faqs ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.scstatehouse.gov/code/t41c010.php ; not found on official page

South Dakota: https://dlr.sd.gov/employment_laws/publications/sd_labor_and_employment_laws.pdf ; https://dlr.sd.gov/employment_laws/publications/what_need_know_laws.pdf ; https://dlr.sd.gov/news/releases25/2025-10-23-nr-minimum-wage-increase.pdf ; https://dlr.sd.gov/ra/businesses/faq.aspx ; https://dlr.sd.gov/ra/businesses/registration.aspx ; https://dlr.sd.gov/ra/businesses/wage_reporting.aspx ; https://dlr.sd.gov/ra/default.aspx ; https://dlr.sd.gov/ra/new_hire_reporting/reporting_requirements.aspx ; https://dlr.sd.gov/workers_compensation/coverage.aspx ; https://dlr.sd.gov/workers_compensation/default.aspx ; https://dor.sd.gov/individuals/taxes/ ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://sdlegislature.gov/api/Statutes/60-11-9.html ; https://www.dol.gov/agencies/whd/minimum-wage/state

Tennessee: https://lwdsupport.tn.gov/hc/en-us/articles/202843724-How-is-my-premium-rate-determined ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.tn.gov/content/dam/tn/workforce/documents/employers/Premium_Rate_Chart.pdf ; https://www.tn.gov/revenue/taxes/hall-income-tax.html ; https://www.tn.gov/workforce/employees/labor-laws/labor-laws-redirect/wages-breaks.html ; https://www.tn.gov/workforce/employers/tax-and-insurance-redirect/unemployment-insurance-tax/modernization-project.html ; https://www.tn.gov/workforce/employers/tax-and-insurance-redirect/unemployment-insurance-tax/ui-tax-rates.html ; https://www.tn.gov/workforce/eservices/new-hire-reporting-redirect.html ; https://www.tn.gov/workforce/injuries-at-work/employers/employers/who-must-carry-insurance.html ; https://www.tn.gov/workforce/newsletter/2025/june-unemployment-insurance-tax-system.html

Texas: https://comptroller.texas.gov/taxes/ ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.tdi.texas.gov/wc/employer/index.html ; https://www.texasattorneygeneral.gov/child-support/employers/new-hire-reporting ; https://www.twc.texas.gov/programs/unemployment-tax ; https://www.twc.texas.gov/programs/unemployment-tax/tax-rates ; https://www.twc.texas.gov/programs/wage-and-hour/texas-payday-law

Utah: https://laborcommission.utah.gov/divisions/industrial-accidents/employers/employers-guide-to-workers-compensation/ ; https://laborcommission.utah.gov/divisions/utah-antidiscrimination-and-labor-uald/wage-claim/ ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://tax.utah.gov/forms-pubs/pubs/pub-14/ ; https://tax.utah.gov/withholding ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.dol.gov/agencies/whd/state/payday

Vermont: https://labor.vermont.gov/sites/labor/files/documents/Employer%20Handbook_0626_1.pdf ; https://labor.vermont.gov/unemployment-insurance/ui-employers ; https://labor.vermont.gov/unemployment-insurance/ui-employers/quarterly-reporting-taxable-wage-information ; https://labor.vermont.gov/unemployment-insurance/ui-employers/unemployment-tax-rates ; https://legislature.vermont.gov/statutes/section/21/005/00342 ; https://legislature.vermont.gov/statutes/section/21/005/00384 ; https://legislature.vermont.gov/statutes/section/21/005/00393 ; https://legislature.vermont.gov/statutes/section/21/009/00687 ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://tax.vermont.gov/business/child-care-contribution ; https://tax.vermont.gov/business/withholding ; https://tax.vermont.gov/sites/tax/files/documents/GB-1210-2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state

Virginia: https://law.lis.virginia.gov/vacode/title40.1/chapter3/section40.1-29/ ; https://law.lis.virginia.gov/vacode/title63.2/chapter19/section63.2-1946/ ; https://law.lis.virginia.gov/vacode/title65.2/chapter1/section65.2-101/ ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.doli.virginia.gov/ ; https://www.tax.virginia.gov/register-business-virginia ; https://www.tax.virginia.gov/sites/default/files/taxforms/withholding/any/employer-withholding-tables-july-2025-and-later-any.pdf ; https://www.tax.virginia.gov/withholding-tax ; https://www.vec.virginia.gov/node/131 ; https://www.vec.virginia.gov/pfml ; https://www.vec.virginia.gov/tax-filing-registration

Washington: https://app.leg.wa.gov/RCW/default.aspx?cite=51.14.010 ; https://app.leg.wa.gov/WAC/default.aspx?cite=296-126-040 ; https://dor.wa.gov/taxes-rates/income-tax ; https://esd.wa.gov/employer-requirements/quarterly-reports/how-file-your-quarterly-tax-and-wage-reports ; https://esd.wa.gov/employer-requirements/unemployment-taxes/employers-guide-paying-taxes ; https://esd.wa.gov/employer-requirements/unemployment-taxes/how-we-determine-tax-rates ; https://lni.wa.gov/workers-rights/wages/getting-paid/ ; https://lni.wa.gov/workers-rights/wages/minimum-wage/ ; https://lni.wa.gov/workers-rights/wages/minimum-wage/local-minimum-wage-rates ; https://paidleave.wa.gov/updates ; https://wacaresfund.wa.gov/employers/ ; https://www.dshs.wa.gov/esa/division-child-support/new-hire-reporting

West Virginia: https://code.wvlegislature.gov/21-5-3/ ; https://code.wvlegislature.gov/21-5-4/ ; https://code.wvlegislature.gov/21-5-9/ ; https://code.wvlegislature.gov/23-2-1/ ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://tax.wv.gov/Business/BusinessRegistration/Pages/BusinessRegistration.aspx ; https://tax.wv.gov/Business/Withholding/Pages/WithholdingTaxForms.aspx ; https://tax.wv.gov/Documents/Withholding/2025/it103.2025.pdf ; https://tax.wv.gov/Documents/Withholding/it100.2a.pdf ; https://workforcewv.org/businesses/unemployment-tax-information/quarterly-reporting/ ; https://workforcewv.org/wp-content/uploads/2025/02/Employer-Handbook-Rev.-02.25.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state

Wisconsin: https://dwd.wisconsin.gov/er/laborstandards/deposit.htm ; https://dwd.wisconsin.gov/er/laborstandards/minimumwage.htm ; https://dwd.wisconsin.gov/er/laborstandards/wages.htm ; https://dwd.wisconsin.gov/ui201/t4201.htm ; https://dwd.wisconsin.gov/uinh/ ; https://dwd.wisconsin.gov/uitax/ ; https://dwd.wisconsin.gov/uitax/register-business.htm ; https://dwd.wisconsin.gov/wc/employers/ ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://www.dol.gov/agencies/whd/minimum-wage/state ; https://www.revenue.wi.gov/DOR%20Publications/pb166.pdf ; https://www.revenue.wi.gov/Pages/FAQS/pcs-taxrates.aspx ; https://www.revenue.wi.gov/Pages/FAQS/pcs-with.aspx

Wyoming: https://dws.wyo.gov/dws-division/labor-standards/employers/faq/ ; https://dws.wyo.gov/dws-division/unemployment-insurance/employers/reporting-due-dates/ ; https://dws.wyo.gov/dws-division/unemployment-insurance/employers/unemployment-tax-rates/ ; https://dws.wyo.gov/dws-division/unemployment-insurance/wyui/ ; https://dws.wyo.gov/dws-division/unemployment-insurance/wyui/unemployment-taxable-wage-base/ ; https://dws.wyo.gov/dws-division/workers-compensation/employers/ ; https://newhire-reporting.com/WY-Newhire/compliance.aspx ; https://oui.doleta.gov/unemploy/content/sigpros/2020-2029/July2026.pdf ; https://revenue.wyo.gov/ ; https://www.dol.gov/agencies/whd/minimum-wage/state

APPENDIX E

Companies Studied

These are the verified payroll providers whose websites and public reviews were analyzed for this report. Inclusion is not an endorsement or a ranking.

TABLE TE-01

Companies studied

Sample: 195 verified payroll providers

Company	Website	Segment	Headquarters state
ADP	adp.com	National	
APS Payroll	apspayroll.com	National	
Asure Software	asuresoftware.com	National	
Auris Payroll	auris.io	National	
Cast & Crew	castandcrew.com	National	
Checkwriters	checkwriters.com	National	
Empeon	empeon.com	National	
Entertainment Partners	ep.com	National	
Everee	everee.com	National	
Execupay	execupay.com	National	
Fingercheck	fingercheck.com	National	
Greenshades	greenshades.com	National	
GTM Payroll Services	gtm.com	National	
Gusto	gusto.com	National	
HomePay by Care.com	care.com	National	
HomeWork Solutions	homeworksolutions.com	National	
Hourly	hourly.io	National	
Inova Payroll	inovapayroll.com	National	
isolved	isolvedhcm.com	National	
Netchex	netchex.com	National	
OnPay	onpay.com	National	
Patriot Software	patriotsoftware.com	National	
Paychex	paychex.com	National	
Paycom	paycom.com	National	
Payentry (MPAY)	payentry.com	National	
Paylocity	paylocity.com	National	
Payroll4Construction (Foundation Software)	payroll4construction.com	National	
PeopleGuru	peopleguru.com	National	
ProLiant	proliant.com	National	

Company	Website	Segment	Headquarters state
Push Operations	pushoperations.com	National	
QuickBooks Payroll (Intuit)	quickbooks.intuit.com	National	
Square Payroll	squareup.com	National	
UZIO	uzio.com	National	
Wave Payroll	waveapps.com	National	
Wrapbook	wrapbook.com	National	
Zoho Payroll	zoho.com	National	
FocusPay Solutions	focuspaysolutions.com	Local	AL
Alaska's Best Payroll Solution Inc.	alaskasbestpayroll.com	Local	AK
Contempo HCM	contempohcm.com	Local	AZ
Greenlink HCM	greenlinkhcm.com	Local	AZ
Journey Payroll & HR Tucson	journeypayrollhr.com	Local	AZ
Payroll Vault Gilbert, Arizona	payrollvault.com	Local	AZ
PayTech	pay-tech.com	Local	AZ
Complete Payroll Services	completepayrollservices.net	Local	AR
My HR Professionals	myhrprofessionals.com	Local	AR
ABS Payroll-Production Accounting	abspayroll.com	Local	CA
Apex Payroll - Burlingame	apex-payrollservices.com	Local	CA
Business Payroll Services Inc	businesspayrollservice.com	Local	CA
Coastal Payroll Services	coastalpayroll.com	Local	CA
ePay Payroll	epaypayroll.com	Local	CA
Pacific Payroll Group	pacificpayrollgroup.com	Local	CA
Pay 'n Time	payntimehr.com	Local	CA
Pay-Net	pay-net.net	Local	CA
Payroll Vault San Diego South Bay, California	payrollvault-san-diego-ca-133.com	Local	CA
Pink Payroll	pinkpayroll.com	Local	CA
Rabco Payroll Services Inc.	rabcopayroll.com	Local	CA
Sacramento Payroll Services	sacramentopayrollservices.com	Local	CA
COPAC Payroll	copacpayroll.com	Local	CO
Journey Payroll & HR	journeypayrollhr.com	Local	CO
Payroll Vault Fort Collins - Boulder	payrollvault-fort-collins-co-135.com	Local	CO
Resolution Payroll	resolutionpayroll.com	Local	CO
Unify Payroll	unifypayroll.com	Local	CO
Action Payroll Services | Payroll Processing in Maine and Connecticut	actionpayrollservices.com	Local	CT
Datapay Payroll	datapay.com	Local	CT
Total Pay Inc	totalpayinc.com	Local	CT
Accupay | Payroll + HR Solutions	accupayco.com	Local	FL
Accurate Payroll Solutions, Inc	aps-payroll.com	Local	FL

Company	Website	Segment	Headquarters state
Bayview Payroll Services	bayviewpayroll.com	Local	FL
GoPayroll AI	gopayroll.ai	Local	FL
Miami Payroll Center	miamipayrollcenter.com	Local	FL
PayAmericas Inc.	payamericas.com	Local	FL
PayOut USA Inc	payoutusa.com	Local	FL
PES Payroll Services	pespayrollservices.com	Local	FL
Synchros	synchroshr.com	Local	FL
Universal Select, Inc.	universal-select.com	Local	FL
Marathon HR Services	marathonhr.com	Local	GA
Payroll Vault Marietta, Georgia	payrollvault.com	Local	GA
SmartPayroll Solutions - HCM	smartpayrollsolutions.com	Local	GA
Honolulu Payroll LLC	payrollhonolulu.com	Local	HI
The HRB Group	thehrbgroup.com	Local	HI
pes-wies. Payroll The easy way	pes-wies.com	Local	ID
Lift HCM	lifthcm.com	Local	IL
Payroll Central	payroll-central.com	Local	IL
Payroll Processors	payrollprocessors.com	Local	IL
Payroll Vault Dundee, Illinois	payrollvault-east-dundee-il-114.com	Local	IL
AccuPay	accupay.com	Local	IN
ASAP Payroll Service	asappayroll.com	Local	IN
Candoor Payroll & HCM	candoorhcm.com	Local	IN
Premier Payroll	premier-payroll.com	Local	IN
Midwest Pay Link Inc	midwestpaylink.com	Local	KY
Payroll Partners, Inc.	payrollpartners.net	Local	KY
Coeur Workforce Solutions | Payroll, TLM, HR, and Benefits	coeurws.com	Local	LA
Crescent	crescent-hr.com	Local	LA
Payroll Vault St. Tammany, Louisiana	payrollvault-st-tammany-la-117.com	Local	LA
Payroll Management, Inc.	payrollmgt.com	Local	ME
Yarmouth Payroll Plus Inc	yarmouthpayrollplus.com	Local	ME
Advanced Payroll Solutions Inc	advancedpayrollsolutions.com	Local	MD
PeopleWorX	peopleworx.io	Local	MD
SHS Payroll, LLC	shspayroll.com	Local	MD
CBS Payroll Service, Inc	cbspayrollservices.com	Local	MA
ConnectPay Payroll Services	connectpayusa.com	Local	MA
On-Time Payroll	on-timepayroll.com	Local	MA
Solex HCM	solexhcm.com	Local	MA
Timepays Payroll Service	timepays.com	Local	MA
DM Payroll Solutions	dmpayroll.com	Local	MI
FlexChecks Inc	flexchecks.com	Local	MI

Company	Website	Segment	Headquarters state
Payroll Vault Western Michigan (Kalamazoo)	payrollvault-kalamazoo-mi-132.com	Local	MI
PAYSOURCE ONE - Payroll and HR services	paysourceone.com	Local	MI
Workforce PayHub, Inc.	workforcepayhub.com	Local	MI
iComp Payroll & Human Resource Services	icomppayroll.com	Local	MN
Payroll Vault Winona, Minnesota	payrollvault.com	Local	MN
All Pay HR, Inc.	allpayhr.com	Local	MS
Personnel Plus Inc	personnelplusms.com	Local	MS
APlus Payroll	apluspayroll.com	Local	MO
Columbia EDP Center Inc.	columbiaedp.com	Local	MO
Tesseon	tesseon.com	Local	MO
PayPLUS, LLC.	payplusllc.com	Local	NE
Guaranteed Payroll Solutions	guaranteedpayroll.com	Local	NV
Nevada Payroll Services LLC	nevadapayrollservices.com	Local	NV
QTS Custom Payroll and Human Resources Solutions	qtspayroll.com	Local	NV
CheckmateHCM	checkmatepayroll.com	Local	NH
Trivantus, Inc.	trivantus.com	Local	NH
BMA Payroll	bmapayroll.com	Local	NJ
Liberty Payroll and HR	libertypayrollhr.com	Local	NJ
New Jersey Payroll Services LLC	njpayrollservices.com	Local	NJ
Payroll Vault Edison, New Jersey	payrollvault.com	Local	NJ
Sharp Payroll Service	sharppayrollservice.com	Local	NJ
Workplace HCM Inc.	workplacehcm.com	Local	NJ
Payday HCM	paydayhcm.com	Local	NM
Accu Data Workforce Solutions	workforcesolutions.com	Local	NY
Alliance Payroll Solutions	alliancepayrollsolutions.net	Local	NY
Baron Payroll	baronpayroll.com	Local	NY
Brand's Payroll	brandspaycheck.com	Local	NY
EBC HR & Payroll Solutions Inc.	ebchcm.com	Local	NY
PayIt Payroll	payitpayroll.com	Local	NY
Premier Payroll Solutions	premierpayrollny.com	Local	NY
Reliable Payroll Services	reliablepayrollservices.com	Local	NY
RPM Payroll	rpmpayroll.com	Local	NY
Zuma Payroll & Processing	zumapay.com	Local	NY
AtlasHR	atlashr.com	Local	NC
Charlotte Payroll	charlottepayroll.com	Local	NC
ChoicePay HCM	choicepayhcm.com	Local	NC
DirectPay Payroll Services	directpaypayroll.com	Local	NC
Paymaster Pro	paymasterpro.com	Local	NC
Payroll Vault Wake Forest/Raleigh, North Carolina	payrollvault.com	Local	NC

Company	Website	Segment	Headquarters state
CBI Business Services	cbipayroll.com	Local	ND
Payroll Professionals & Benefits Plus	payrollproinc.com	Local	ND
937 Payroll	937payroll.com	Local	OH
Ahola HR Solutions | Payroll - Columbus Office	ahola.com	Local	OH
Compass Payroll Services	compasspayroll.com	Local	OH
Data Service Center, Inc.	dscpayroll.com	Local	OH
Horizon Payroll Solutions	horizonpayrollsolutions.com	Local	OH
PayOptions	payoptions.com	Local	OH
Cirrus Payroll + HR	cirruspayroll.com	Local	OK
Southwestern Payroll Service	swpay.com	Local	OK
Valor Payroll Solutions	valorpayrollsolutions.com	Local	OK
Premier Payroll Northwest	portlandpayroll.com	Local	OR
CRI Payroll Services (Computer Reports Incorporated)	cripayroll.com	Local	PA
CTR Payroll & HR	ctrhcm.com	Local	PA
Evolution Payroll Services - West Chester	evolutionpayrollservices.com	Local	PA
Payroll Service Solutions	payroll-solution.com	Local	PA
PaySmart Payroll Services	paysmartpa.com	Local	PA
Simplifi Payroll and HR	simplifipayroll.com	Local	PA
CSC Paymaster	cscpaymaster.com	Local	RI
AdvantEdge HR, Inc.	advantedgehr.com	Local	SC
Cadence HCM	cadencehcm.com	Local	SC
Palmetto Payroll Solutions	palmettopayroll.net	Local	SC
Southern Payroll	southernpayroll.net	Local	SC
ChattaPay Payroll & HR Services	chattapay.com	Local	TN
Payroll Cents	payrollcents.com	Local	TN
Time & Pay	timeandpay.com	Local	TN
Whirks	whirks.com	Local	TN
ABS Payroll & HR Solutions	abspayrollhr.com	Local	TX
AllianceHCM (formerly Alliance Payroll Services)	alliancehcm.com	Local	TX
Kazdon Inc.	kazdon.com	Local	TX
Next Generation Payroll	ngpayroll.com	Local	TX
NU Energy Payroll HR	nuenergypayrollhr.com	Local	TX
Payroll Partners	payrollpartners.com	Local	TX
Payroll Vault San Antonio, Texas	payrollvault-san-antonio-tx-143.com	Local	TX
National Payroll Systems	nationalpayroll.com	Local	UT
Wasatch Payroll	wasatchpayroll.com	Local	UT
Apex Payroll Richmond	apexpayrollrichmond.com	Local	VA
Capital Payroll Partners	capitalpayrollpartners.com	Local	VA
Dominion Payroll	dominionpayroll.com	Local	VA

Company	Website	Segment	Headquarters state
Payday	paydaypayroll.com	Local	VA
Southern Payrolls, Inc.	southernpayrolls.com	Local	VA
CheckRight NW	checkrightnw.com	Local	WA
PayNW	paynw.com	Local	WA
Payroll NW	payrollnw.com	Local	WA
Payroll Solutions Inc.	payrollsolutionswa.com	Local	WA
Sound Payroll	soundpayroll.com	Local	WA
Connect & Simplify - HCM & Payroll	connectandsimplify.com	Local	WI
Integrated Payroll Services Inc	integrated-payroll.com	Local	WI
Organic Payroll	organicpayroll.com	Local	WI
Stelios Payroll	steliospayroll.com	Local	WI

Source: PayrollModo company search and verification, Steps 1 to 4, September 2026