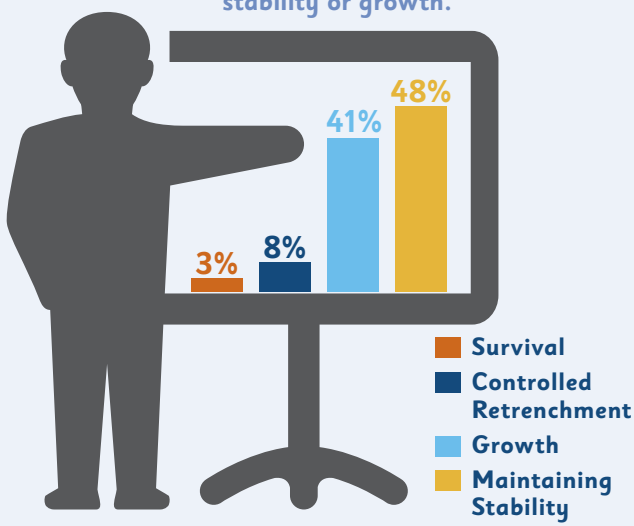


Q3 2014

SMB JOB GENERATION OUTLOOK

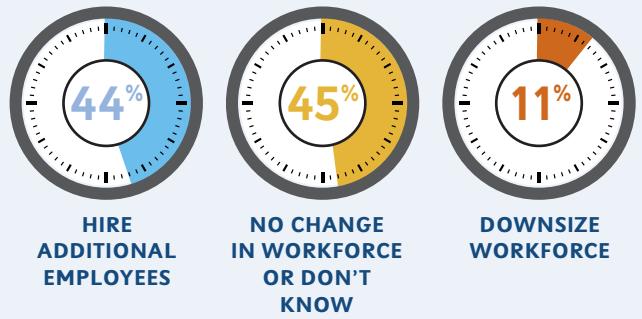
COMPANY POSITION

A majority of SMB executives report their companies to be in a healthy condition of either stability or growth.



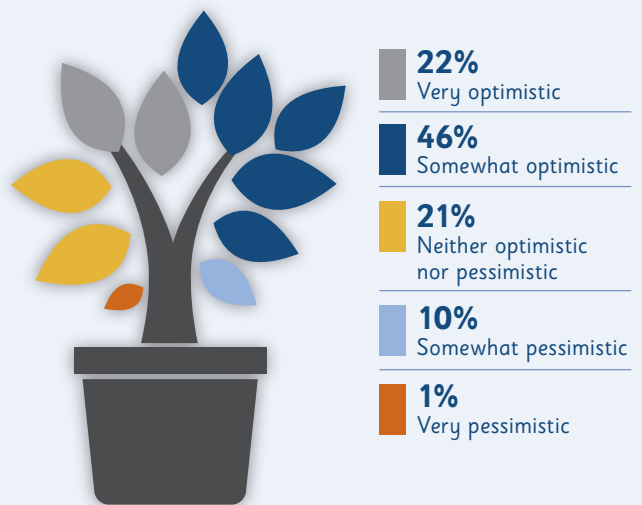
HIRING OR DOWNSIZING IN NEXT QUARTER

The percent of SMBs who plan to hire in the coming months is up 6 points from this same time last year.



ECONOMIC PROSPECTS FOR YOUR COMPANY

SMBs generally continue to be optimistic about the economic prospects for their own companies.



#1 BUSINESS ISSUE FACING SMBs

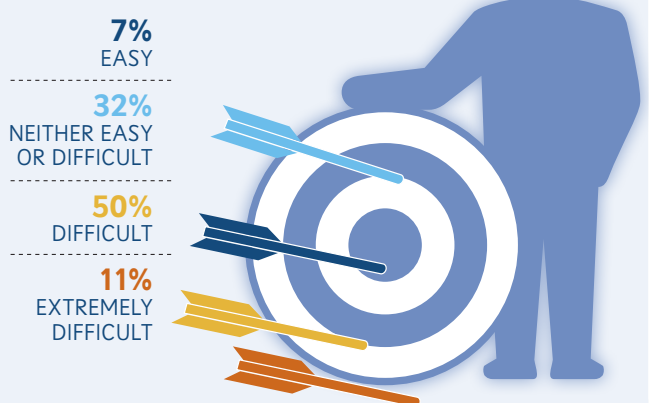
Health care costs continue to be of chief concern to SMBs, though talent availability challenges have steadily increased, narrowing the gap to 3 points.

- Rank:
- 32% Health care costs
 - 29% Talent availability
 - 21% Domestic and international costs
 - 9% Uncertainty in tax policy
 - 6% Environmental regulations
 - 3% Other



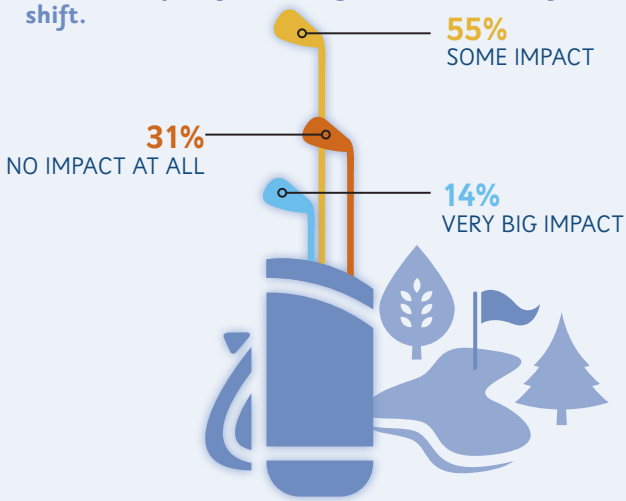
HIRING DIFFICULTY

SMB leaders report ongoing and increasing challenges in finding qualified talent for open professional positions.



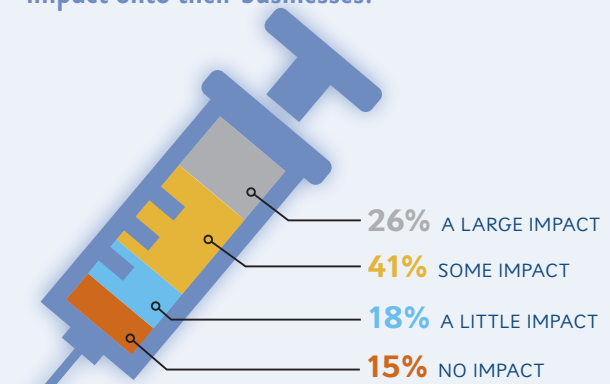
IMPACT OF RETIRING BABY BOOMERS

With 10,000 Baby Boomers retiring every day for the next 15 years, a majority of SMBs expect business impact from this generational workforce shift.

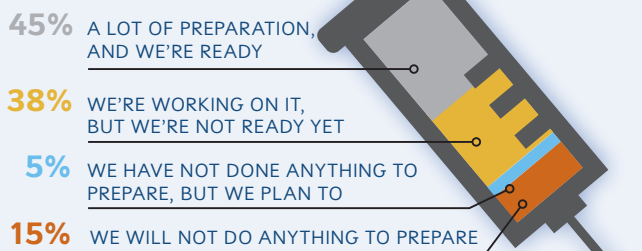


IMPACT OF PATIENT PROTECTION AND AFFORDABLE CARE ACT

The majority of SMBs report that they expect full ACA implementation to project some level of impact onto their businesses.

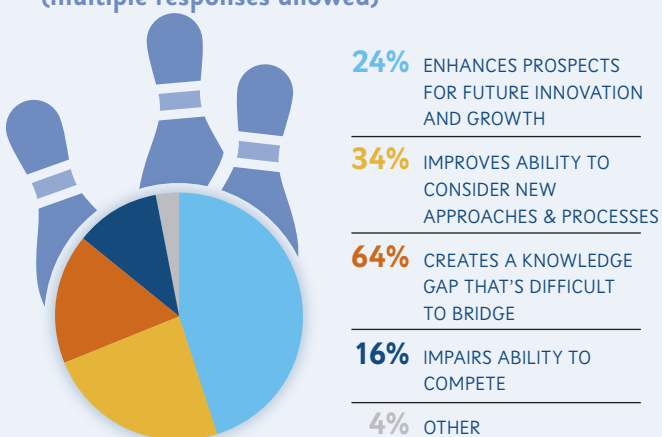


Close to half of respondents say their companies have prepared and are ready for ACA implementation, the highest percentage ever recorded by the SMB Outlook.



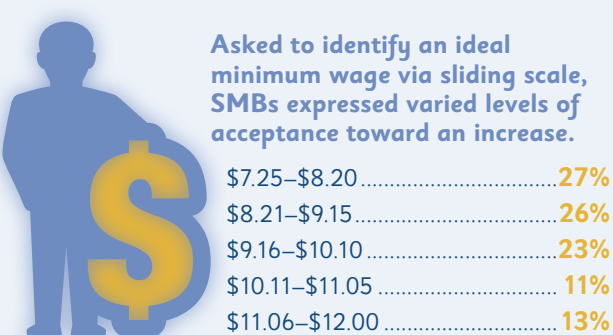
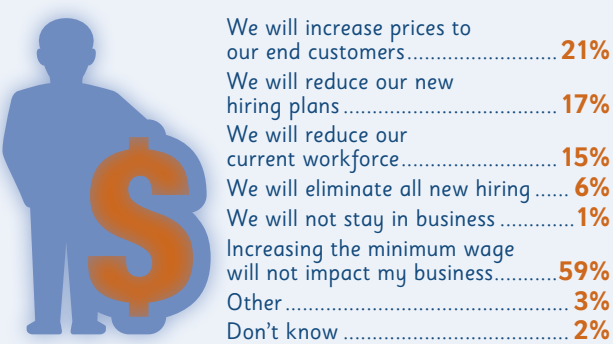
HOW RETIREMENT IMPACTS COMPANIES

"Brain drain" continues to be the chief retirement effect expected by SMBs. (multiple responses allowed)



MINIMUM WAGE

SMBs shared how a \$10.10 minimum wage increase could affect their businesses. (Multiple responses allowed)



For more survey results and data from the Q3 2014 SMB Job Generation Outlook, download the full report here.



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