

THE WINTER 2026 NEW YORK STATE EMPLOYERS SURVEY



**The
Business
Council**

The voice of business and
employers in New York State
for over 100 years.

By: The Business Council
of New York State, Inc.

Summary

This survey reveals a clear and consistent message: affordability remains the central challenge facing businesses in New York State, with rising operating costs and taxes that are constraining growth, investment, and long-term confidence.

A majority of respondents describe the cost of doing business in New York as “barely affordable or not affordable at all”, and nearly three-quarters report that the state’s economic environment has “hurt” their business over the past three years. As costs continue to rise, businesses are responding by raising prices, delaying hiring, postponing investment, and, in some cases, considering expansion outside New York.

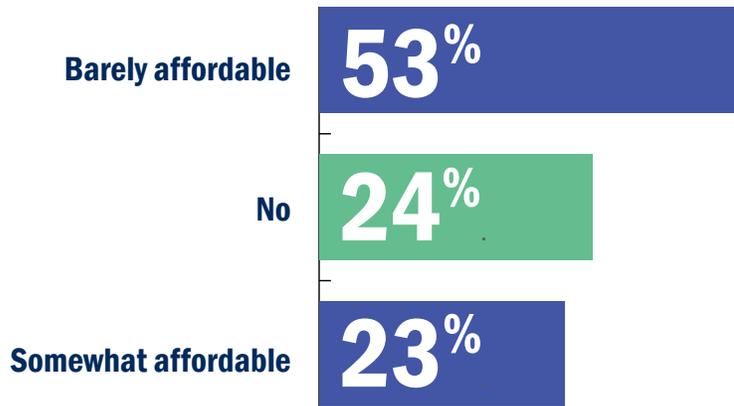
Healthcare costs are considered the single most significant affordability concern for employers. Nearly all respondents report that health insurance costs have increased in recent years, with a majority identifying those costs as a major financial burden. For many employers, healthcare costs are viewed as unsustainable over the next three to five years.

Looking ahead, business confidence is shaky. Nearly 80 percent of respondents are uncertain or not confident in their ability to grow or expand in New York over the next two to three years. Employers overwhelmingly agree that improving affordability—particularly by lowering healthcare costs, reducing regulatory burdens, and improving workforce availability—is essential to restoring competitiveness and encouraging in-state investment.

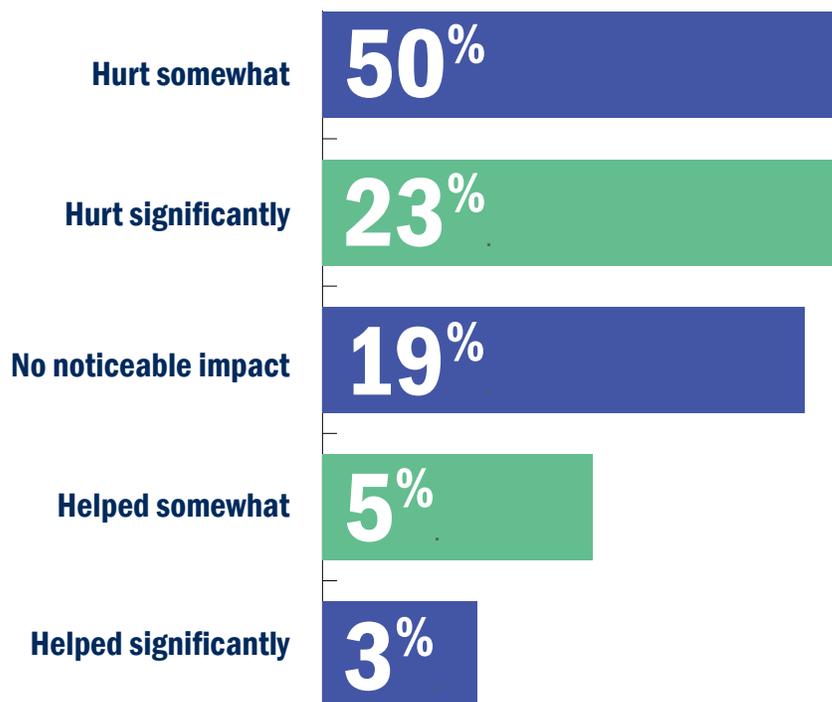
These findings emphasize the urgent need for policy solutions that address increased cost drivers, improve economic predictability, and restore New York’s reputation as a place where businesses can grow and invest for the long term.



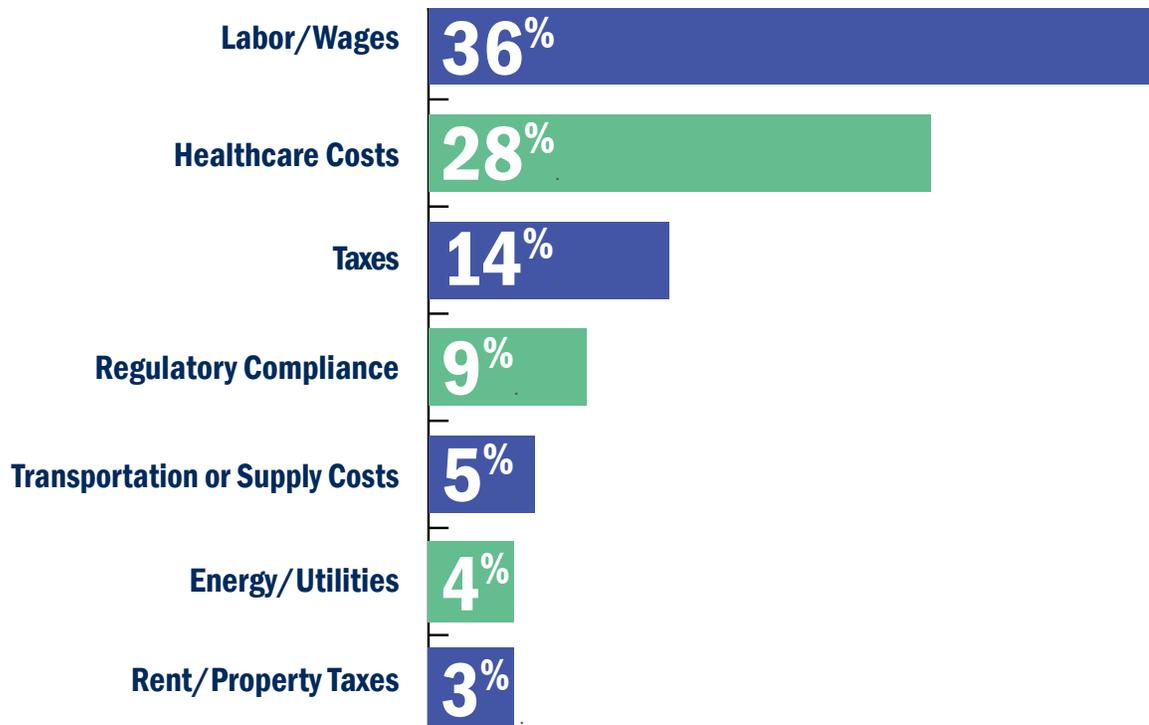
How would you rate the overall **cost** of doing **business** in New York State?



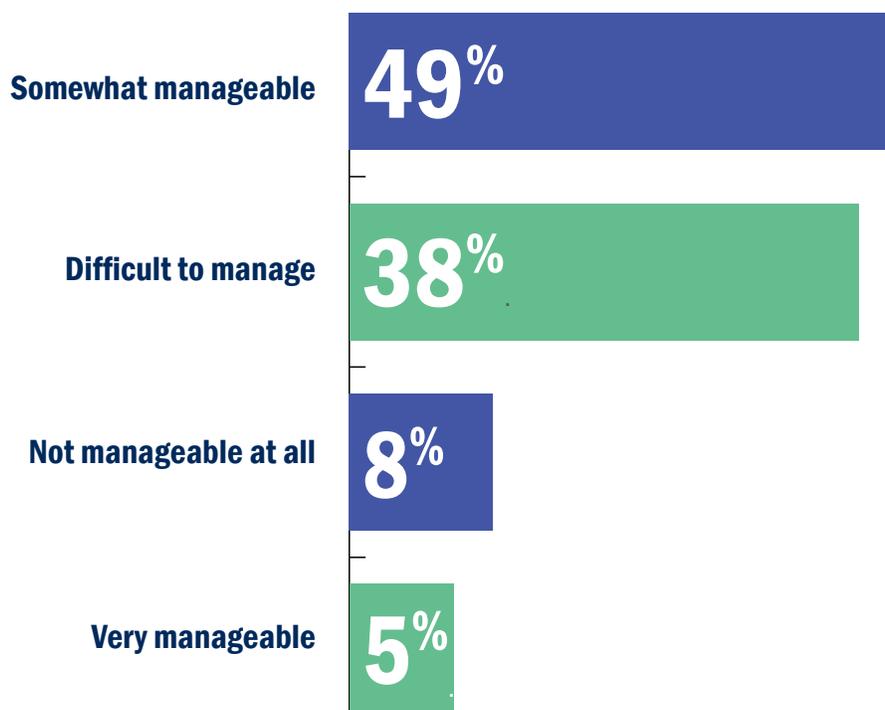
Over the past three years, how has **New York's** economic **environment** affected your business?



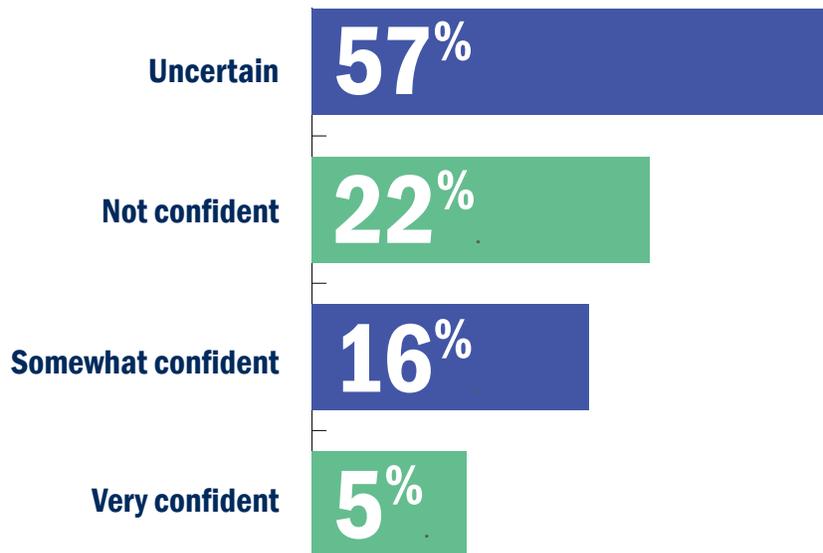
Which business costs have increased the most for your company in New York?



How manageable are state and local taxes for your business?



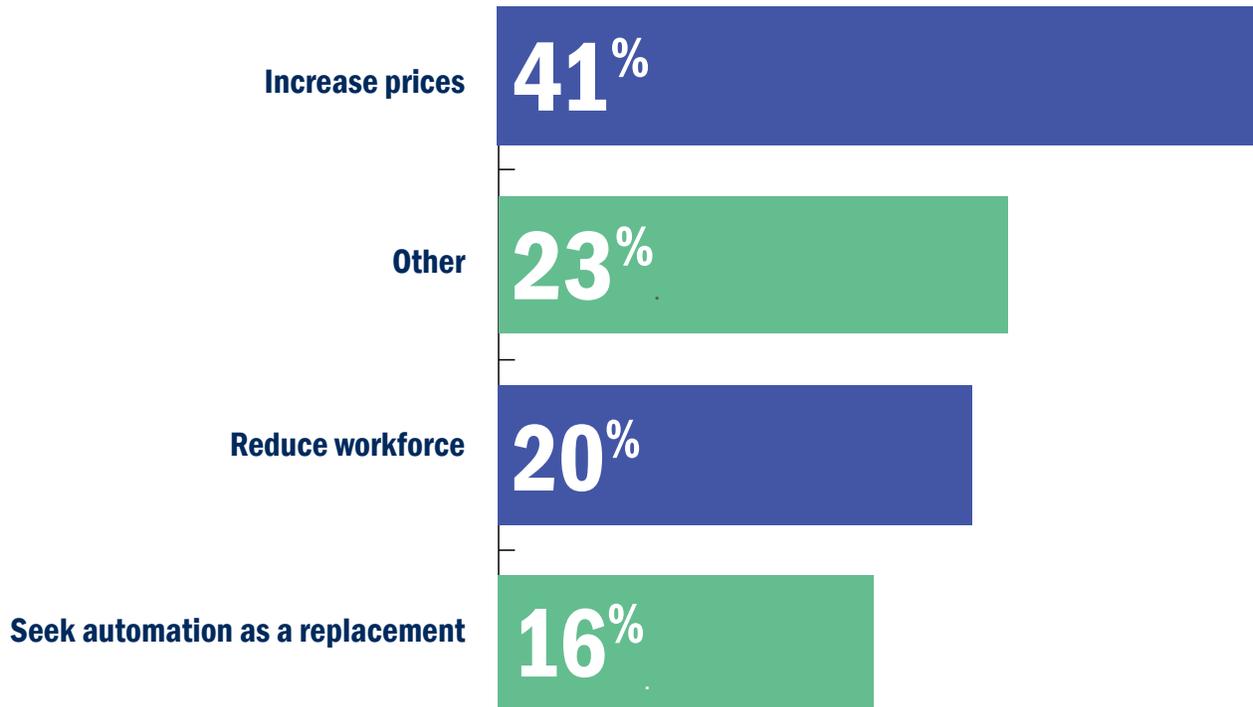
How confident are you in **your ability** to grow or **expand** your business in New York over the next 2–3 years?



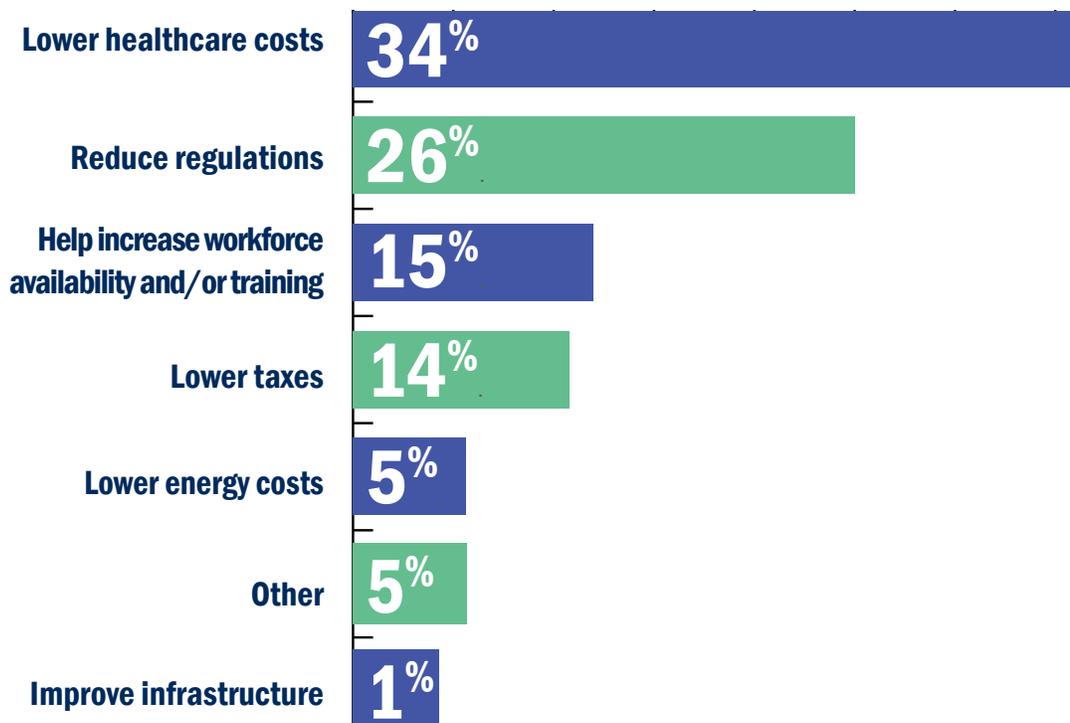
Have **rising costs** in New York caused you to **change your business plans**? (Check all that apply)



What would you do if the **minimum wage** were **increased** to \$20/ hr?



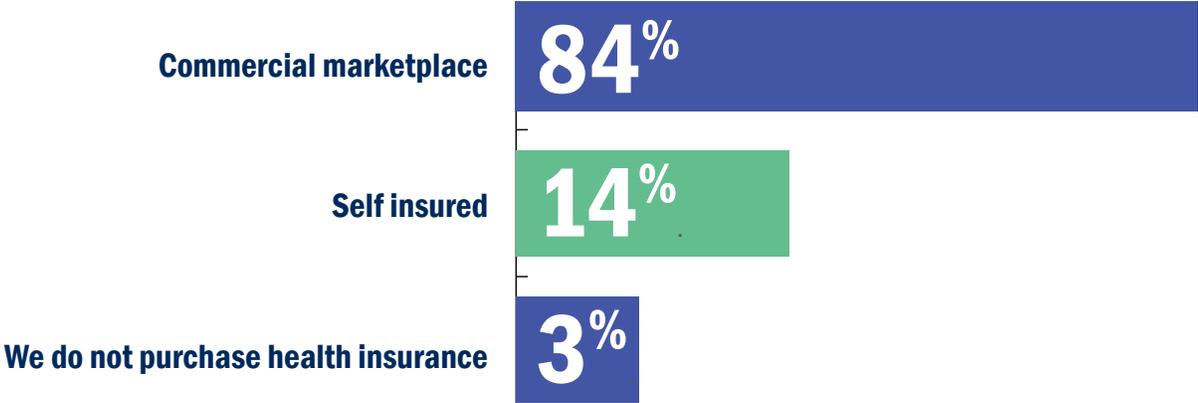
What single change would most **improve** affordability and **competitiveness** for businesses in New York?



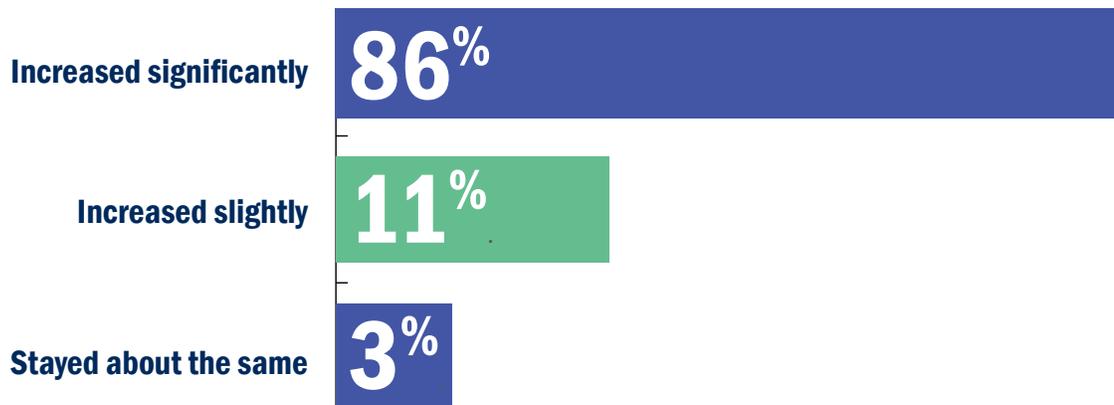
Does **your business** currently offer health **insurance** to employees?



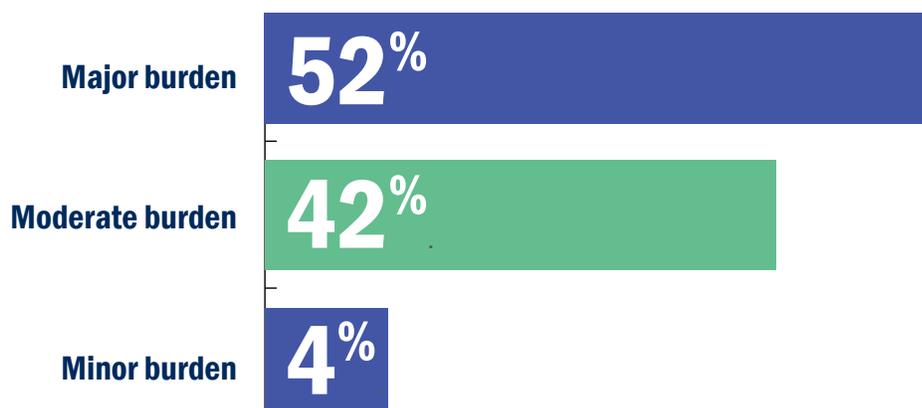
Does **your business** purchase insurance through the **commercial** marketplace, or are you **self-insured**?



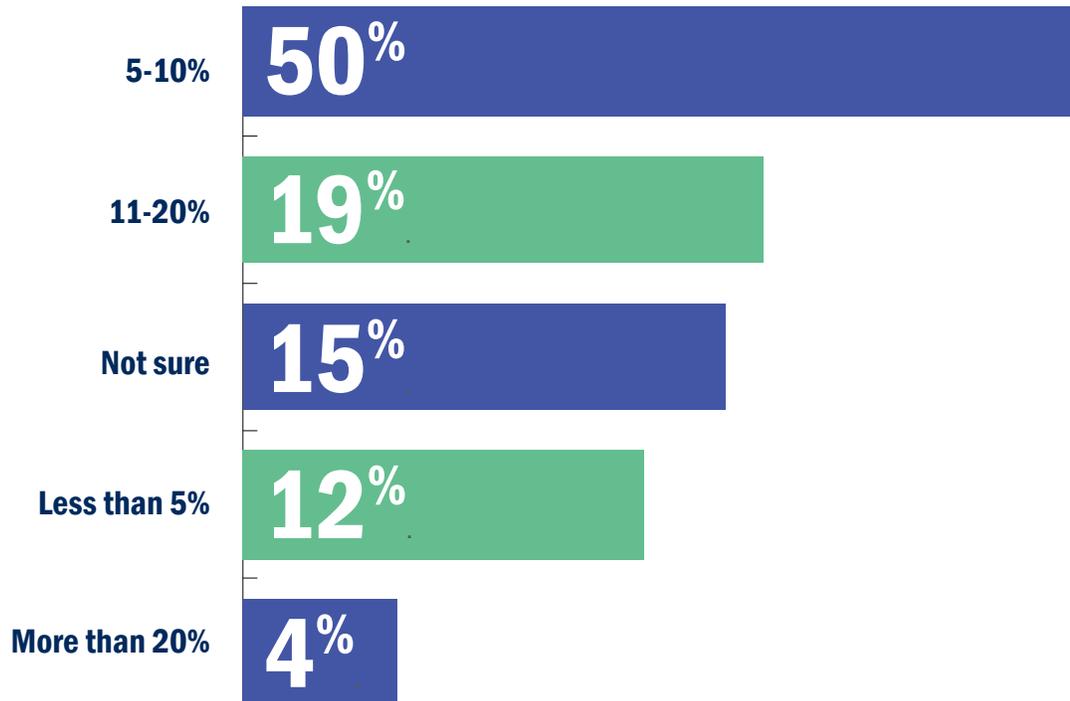
How have **health insurance costs** changed for your business over the past 3 years?



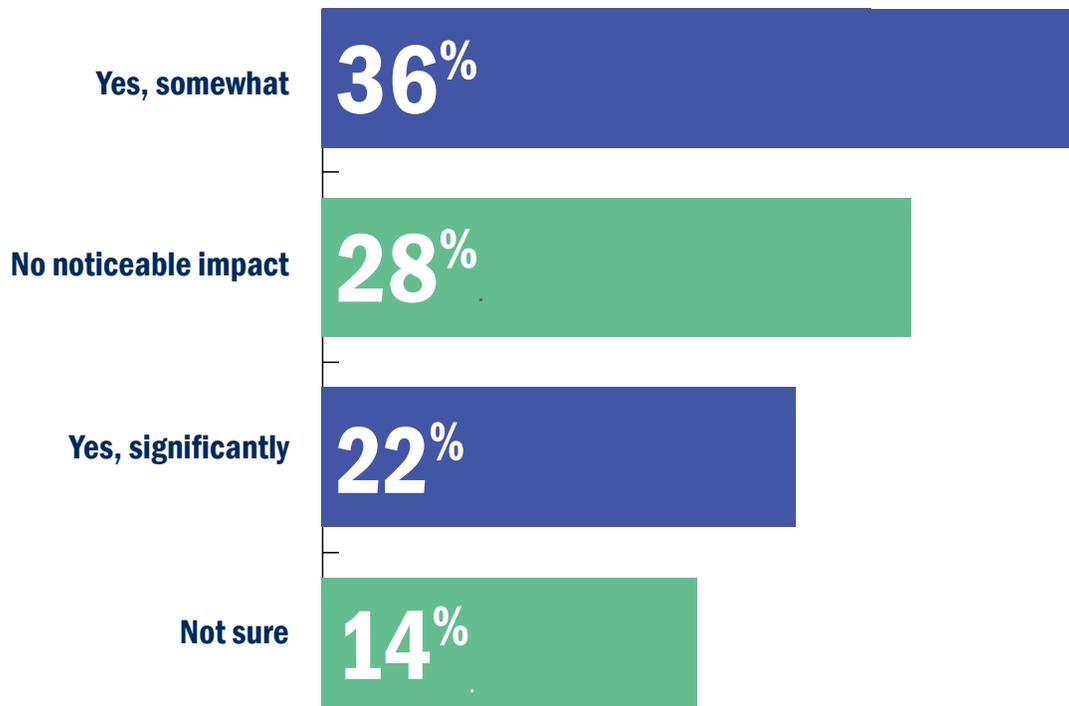
How much of a **financial burden** are health insurance costs on your business?



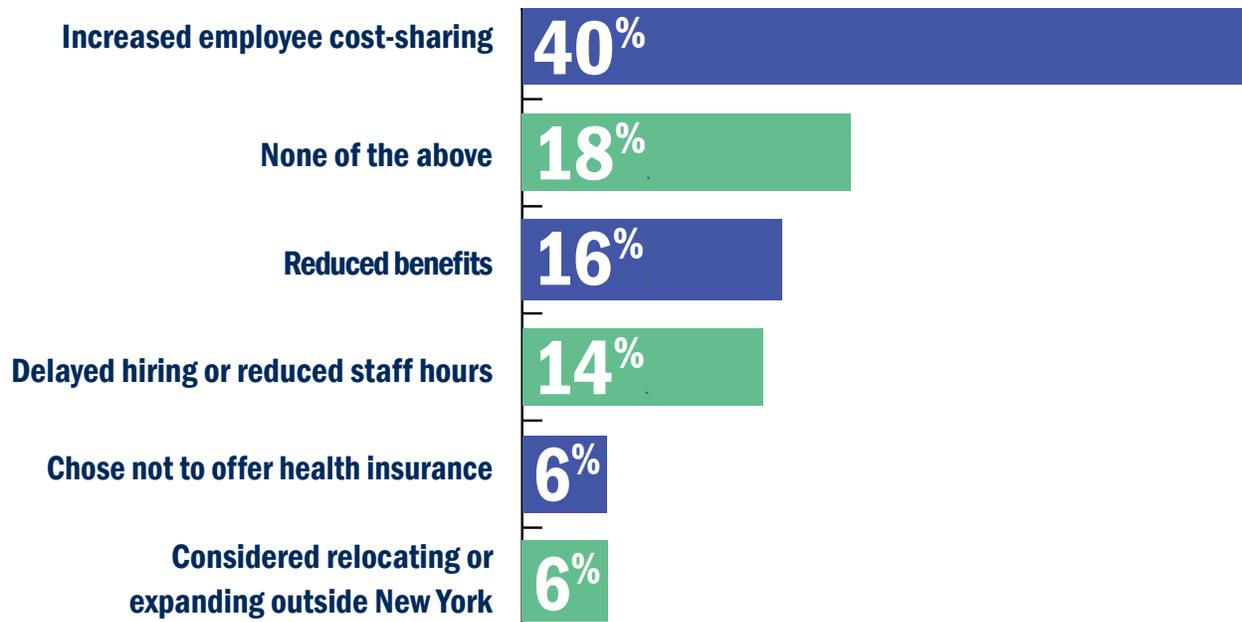
What **percentage** of your total operating costs goes toward **health insurance**?



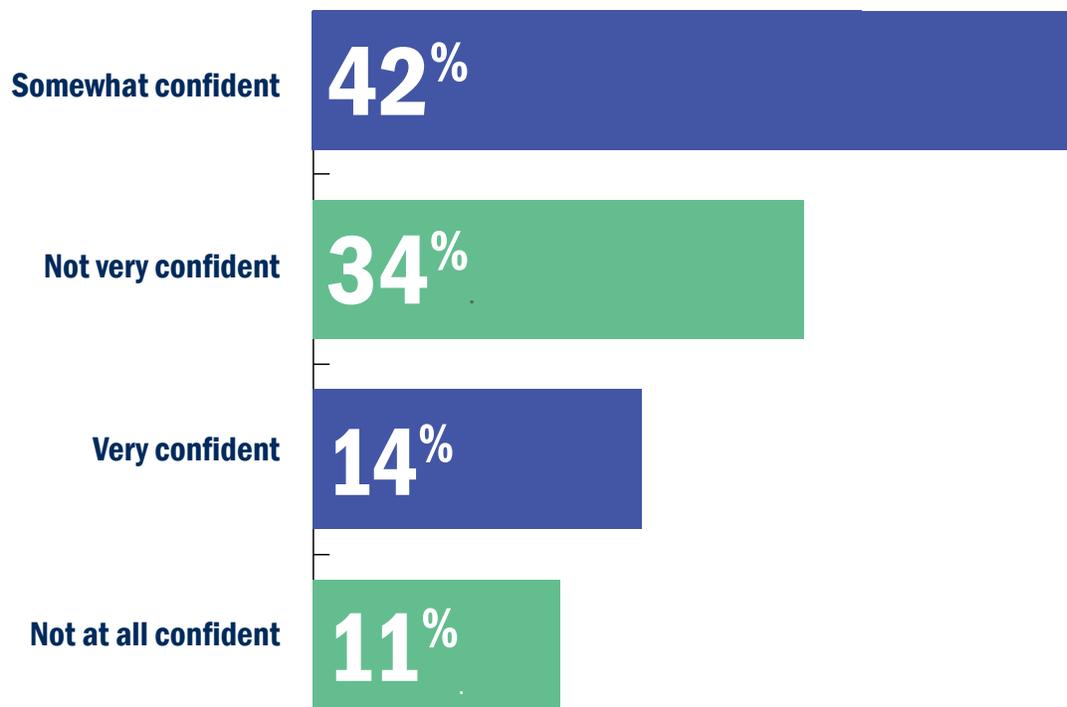
Have New York State **health insurance** mandates affected your **business decisions**?



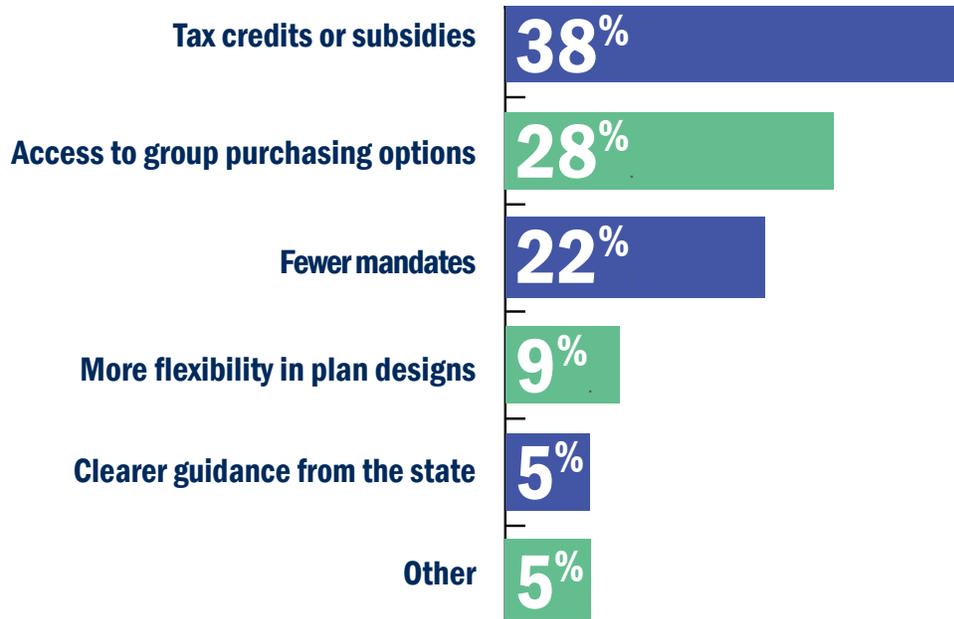
Which of the following **have you done** due to rising **health insurance costs**? (Check all that apply)



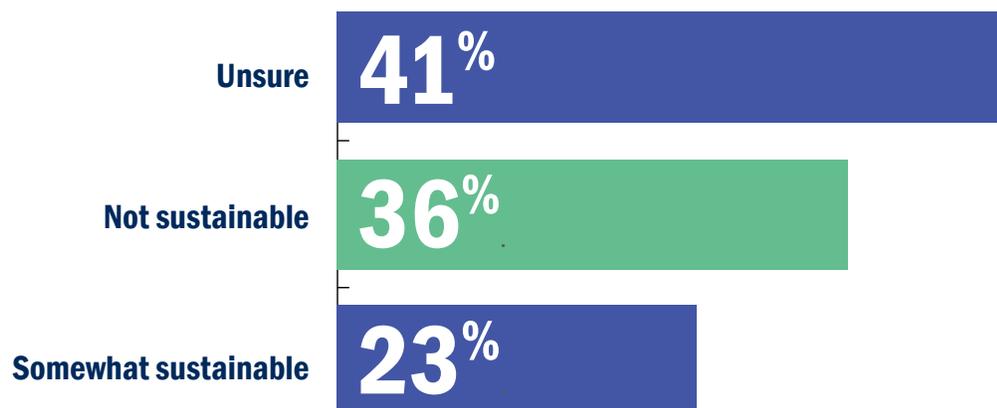
How confident are you in **understanding** NYS **health insurance regulations and mandates**?



What would most help your business manage health insurance costs?

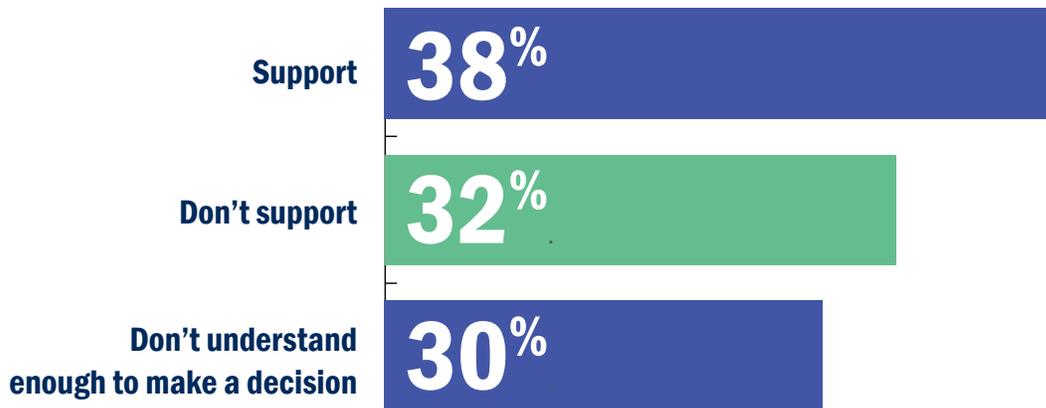


How sustainable are current health insurance costs for your business over the next 3–5



NYS currently defines “small group employer” as a business with 1-100 full-time employees, but the ACA allows states to limit that market to include employers with 1-50 employees.

Do you support or oppose changing the state definition of “small group employers” to businesses with 1-50 employees?



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