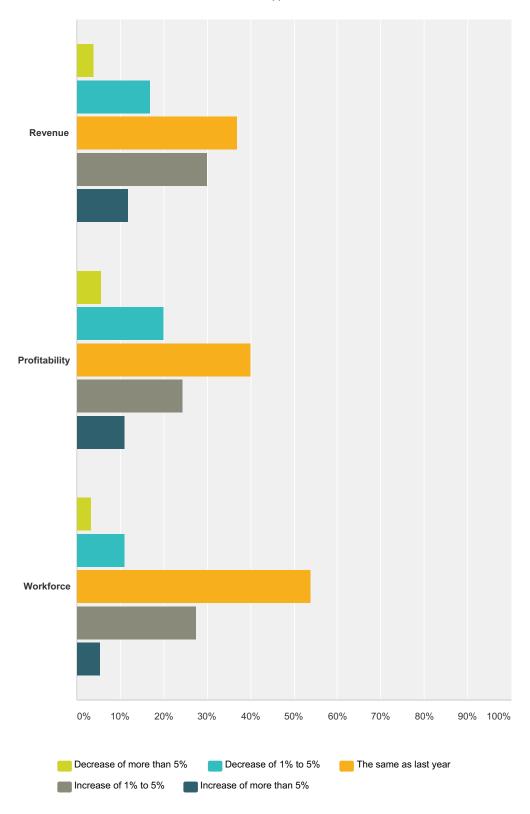
Q1 With regard to your business, what do you expect over the next 12 months in the following areas?

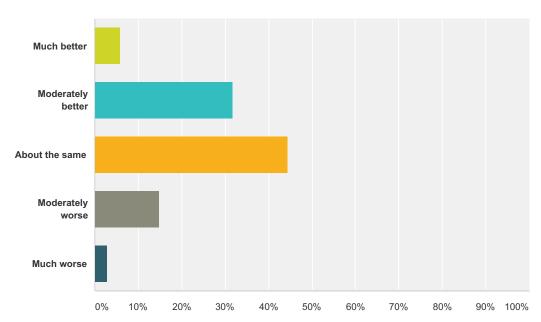


Baker Tilly - NJ Chamber Business Climate Study, Fall 2015

	Decrease of more than 5%	Decrease of 1% to 5%	The same as last year	Increase of 1% to 5%	Increase of more than 5%	Total Respondents
Revenue	4.00%	17.00%	37.00%	30.00%	12.00%	
	4	17	37	30	12	10
Profitability	5.56%	20.00%	40.00%	24.44%	11.11%	
	5	18	36	22	10	9
Workforce	3.30%	10.99%	53.85%	27.47%	5.49%	
	3	10	49	25	5	

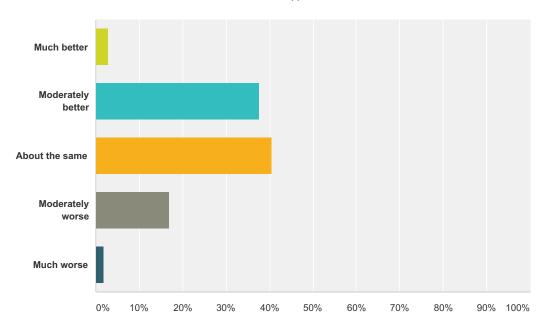
Q2 Compared to 12 months ago, how would you characterize New Jersey's economy today?





Answer Choices	Responses	
Much better	5.94%	6
Moderately better	31.68%	32
About the same	44.55%	45
Moderately worse	14.85%	15
Much worse	2.97%	3
Total		101

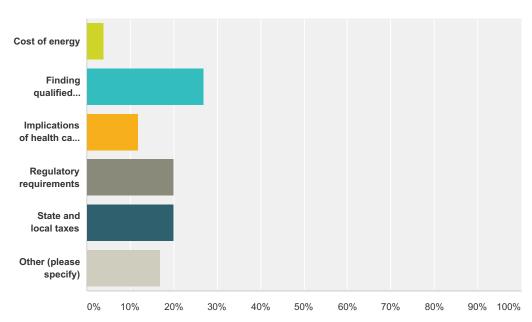
Q3 Compared to the fall of 2015, how do you expect New Jersey's economy to be in the fall of 2016?



Answer Choices	Responses	
Much better	2.97%	3
Moderately better	37.62%	38
About the same	40.59%	41
Moderately worse	16.83%	17
Much worse	1.98%	2
Total		101

Q4 With regard to operating your business over the next 12 months, what is your greatest concern (choose one):

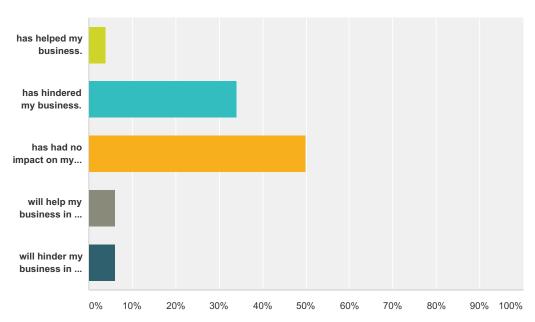




Answer Choices	Responses	
Cost of energy	4.00%	4
Finding qualified candidates for job openings	27.00%	27
Implications of health care reform	12.00%	12
Regulatory requirements	20.00%	20
State and local taxes	20.00%	20
Other (please specify)	17.00%	17
Total		100

Q5 So far, the Affordable Health Care Act, known as "Obamacare":

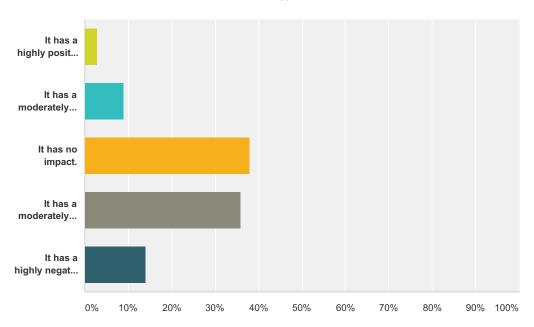




Answer Choices	Responses	
has helped my business.	4.00%	4
has hindered my business.	34.00%	34
has had no impact on my business.	50.00%	50
will help my business in the long run.	6.00%	6
will hinder my business in the long run.	6.00%	6
Total		100

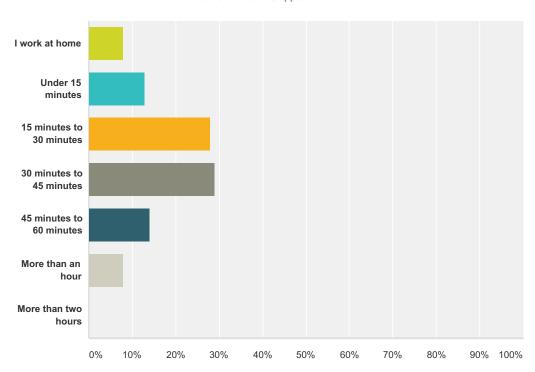
Q6 Thinking about the November 3 New Jersey Assembly elections, in which the Democrats picked up four seats, what is your assessment of the election's impact on New Jersey's continuing efforts to revitalize the state economy?





Answer Choices	Responses	
It has a highly positive impact.	3.00%	3
It has a moderately positive impact.	9.00%	9
It has no impact.	38.00%	38
It has a moderately negative impact.	36.00%	36
It has a highly negative impact.	14.00%	14
Total		100

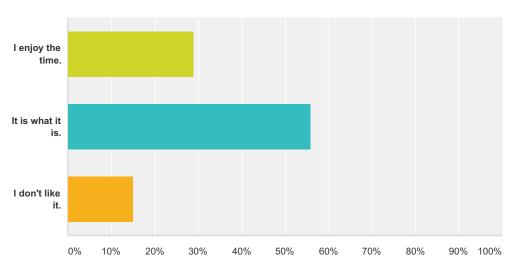
Q7 How long is your commute to work?



Answer Choices	Responses	
I work at home	8.00%	8
Under 15 minutes	13.00%	13
15 minutes to 30 minutes	28.00%	28
30 minutes to 45 minutes	29.00%	29
45 minutes to 60 minutes	14.00%	14
More than an hour	8.00%	8
More than two hours	0.00%	0
Total		100

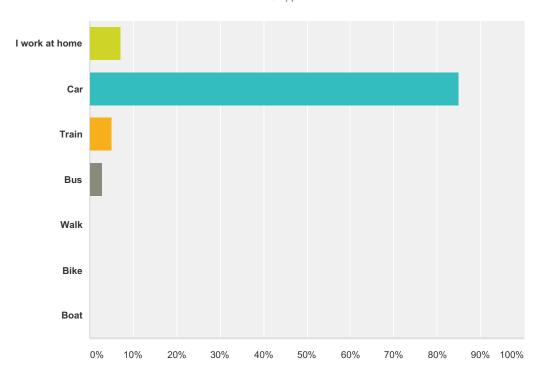
Q8 How do you feel about your commute to work?





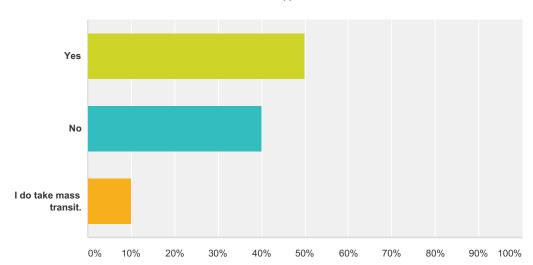
Answer Choices	Responses	
I enjoy the time.	29.00%	29
It is what it is.	56.00%	56
I don't like it.	15.00%	15
Total		100

Q9 How do you primarily get to work?



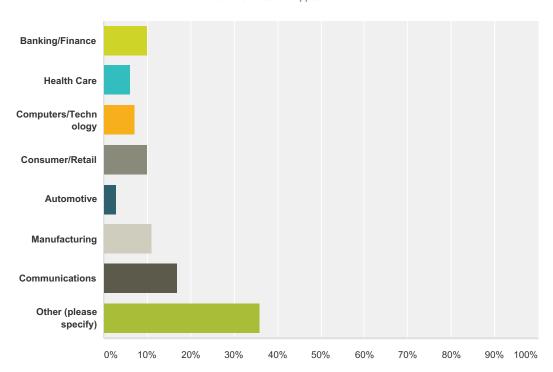
Answer Choices	Respo	onses
I work at home	7.00%	7
Car	85.00%	6 85
Train	5.00%	5
Bus	3.00%	3
Walk	0.00%	0
Bike	0.00%	0
Boat	0.00%	0
Total		100

Q10 Would you take mass transit if it were convenient to your home and office locations?



Answer Choices	Responses	
Yes	50.00%	50
No	40.00%	40
I do take mass transit.	10.00%	10
Total		100

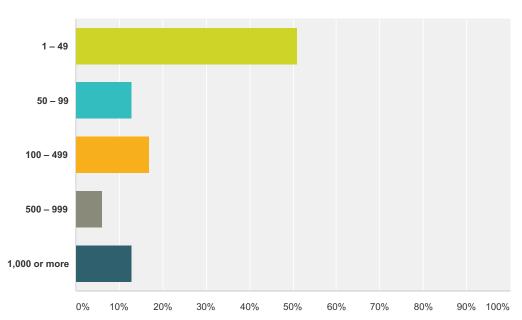
Q11 In which industry do you work?



Answer Choices	Responses
Banking/Finance	10.00% 10
Health Care	6.00% 6
Computers/Technology	7.00%
Consumer/Retail	10.00%
Automotive	3.00% 3
Manufacturing	11.00% 11
Communications	17.00% 17
Other (please specify)	36.00% 36
Total	100

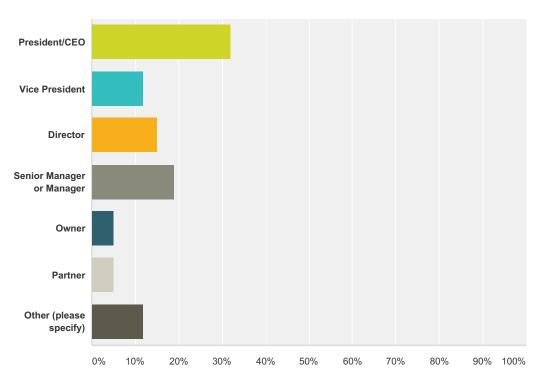
Q12 How many employees are there in your company?





Answer Choices	Responses	
1 – 49	51.00%	51
50 – 99	13.00%	13
100 – 499	17.00%	17
500 – 999	6.00%	6
1,000 or more	13.00%	13
Total		100

Q13 What is your position/title?



Answer Choices	Responses
President/CEO	32.00% 32
Vice President	12.00% 12
Director	15.00% 15
Senior Manager or Manager	19.00% 19
Owner	5.00% 5
Partner	5.00% 5
Other (please specify)	12.00% 12
Total	100