# Rippling vs. Gusto vs. ADP RUN

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*Unvarnished Reviews Research*

*This report synthesizes data from 25,000+ verified user reviews and practitioner community posts collected from G2 (Gusto 8,314 reviews at 4.6/5, Rippling 11,001 reviews at 4.8/5), Capterra (Rippling 4,616 reviews at 4.9/5, ADP RUN 1,313 reviews at 4.6/5), Trustpilot (Gusto 2,364 reviews at 2.5/5), Reddit r/smallbusiness and r/payroll, and independent pricing analyses. Pricing data reflects vendor pricing pages, CostBench verified transaction data, and independent pricing analysis current as of June 2026. Full research methodology at unvarnishedreviews.com/methodology. Research Notes available on request at editorial@unvarnishedreviews.com.*

## The Verdict Up Front

**Gusto** is the most widely used payroll platform for US small businesses, 4.6/5 on G2 from 8,314 reviews, named Best Payroll Software for HR Integration by Business.com in February 2026, and the platform that made payroll broadly accessible to non-HR founders and small business owners. It is also the platform with a **2.5/5 Trustpilot score from 2,364 reviews**, a gap between G2/Capterra and Trustpilot ratings that reflects a consistent documented pattern: Gusto works well until something breaks, and when something breaks, a tax filing error, an incorrect W-2, a payroll correction, customer support becomes a documented black hole. The Simple plan raised its base price from $40 to $49 in March 2026, a 22% increase. And the Simple plan's 4-day direct deposit, versus next-day on Plus at double the base fee, is the most important plan selection factor that most small businesses discover after signing, not before.

**Rippling** is the highest-rated payroll and HR platform in this comparison, 4.8/5 on G2 from 11,001 reviews, 4.9/5 on Capterra from 4,616 reviews, rated 9.1/10 for payroll on G2, and ranked #1 for enterprises seeking unified workforce management by multiple 2026 independent comparisons. Its 90-second payroll runs, global payroll in 185+ countries, and unified HR + IT architecture, where adding an employee automatically provisions their device, software access, and payroll simultaneously, are a clear differentiator. Its caveat: Rippling is built for companies with 50+ employees that want unified HR/IT automation. Businesses under 50 employees with basic payroll needs will find simpler platforms more cost-effective. Payroll is a separate module added to the $8/user/month core platform, implementation takes 3-8 weeks versus Gusto's same-week setup.

**ADP RUN** is the small business version of ADP's payroll suite, built for 1-49 employees, backed by the compliance infrastructure of the world's largest payroll processor, and rated 4.6/5 on Capterra from 1,313 reviews. Its strengths mirror the broader ADP enterprise pattern documented in the Workday vs. SAP report: payroll compliance depth and regulatory expertise are unmatched. Its liabilities mirror the same pattern: pricing is not published, implementation fees are documented, and the per-payroll-run billing model means switching from biweekly to weekly payroll increases costs immediately.

**Recommendations:** For US small businesses under 50 employees that want simple, transparent payroll with fast setup: Gusto, with explicit awareness of the 4-day direct deposit limitation on Simple and the 2.5/5 Trustpilot support pattern. For growing companies (50-500 employees) that want unified HR + IT + payroll automation: Rippling. For businesses where payroll compliance depth and ADP's institutional regulatory expertise are the primary requirements: ADP RUN.

## The Gusto Direct Deposit Trap: The Most Important Finding for Small Business Payroll

The most consequential undisclosed feature difference in SMB payroll software is Gusto's direct deposit timing by plan tier, and it is almost never discussed in sales conversations.

**Gusto Simple plan: 4-day direct deposit.**

Employees paid on Friday receive funds in their bank accounts the following Wednesday, a 4-business-day delay from payroll run to employee bank account.

**Gusto Plus plan: next-day direct deposit.**

Employees paid on Friday receive funds the following Monday, a 1-business-day delay.

The upgrade from Simple to Plus to access next-day direct deposit: base fee from $49 to $80/month, a **63% base fee increase**, plus per-employee charges increasing from $6 to $12/month.

For a 10-employee team: Simple costs $109/month. Plus costs $200/month. The 4-day vs. next-day direct deposit difference costs $91/month, $1,092/year.

For hourly workers, gig workers, or any employee living paycheck to paycheck, 4-day direct deposit is not a minor inconvenience, it is a meaningful financial hardship. Small businesses that discover this after signing and after their first payroll run face a binary choice: absorb the $91/month upgrade cost or explain to employees why their pay arrives 3 days later than they expected.

Independent analysts specifically flag this as "the single most important plan selection factor for businesses with hourly or lower-wage workers", and it is not on the pricing comparison table.

## The Gusto Trustpilot Anomaly: What the G2 Score Doesn't Show

Gusto's review scores create a stark data pattern worth examining:

| Platform | G2 | Capterra | Trustpilot |
|---|---|---|---|
| Gusto | 4.6 / 5 | 4.5 / 5 | **2.5 / 5** (2,364 reviews) |
| Rippling | 4.8 / 5 | 4.9 / 5 | N/A |
| ADP RUN | 4.5 / 5 | 4.6 / 5 | Mixed |

Independent analysis documents the reason for this gap: G2 and Capterra reviews are typically collected through vendor-prompted campaigns, Gusto actively solicits reviews from satisfied customers during onboarding. Trustpilot captures more organic, complaint-driven feedback, customers who have experienced problems.

The pattern in Gusto's 2,364 Trustpilot reviews is documented and consistent:

- Tax filing errors result in multi-day support waits with agents who lack authority to resolve issues
- Incorrect W-2s are the most common trigger for negative reviews
- Benefits management is described as "highly error prone with poor customer service"
- California labor law compliance concerns are specifically documented
- "After walking through their setup for my payroll deductions, I was hit with a $XX,000 bill for unpaid taxes", the most alarming category of Gusto complaint

The Premium plan at $180/month base + $22/employee/month includes a dedicated service advisor, described by independent analysts as "a steep price to pay for the support quality that should exist on every plan."

For businesses where a payroll error creates an immediate compliance crisis, a missed tax deposit, an incorrect W-2, a state registration failure, the 2.5/5 Trustpilot pattern is the most important data point in the Gusto evaluation, regardless of G2 score.

## Platform Ratings at a Glance

| Platform | G2 | Capterra | Trustpilot | Best For |
|---|---|---|---|---|
| Rippling | 4.8 / 5 (11,001) | 4.9 / 5 (4,616) | N/A | 50-500 employees, unified HR+IT |
| Gusto | 4.6 / 5 (8,314) | 4.5 / 5 | 2.5 / 5 (2,364) | Under 50 employees, simple payroll |
| ADP RUN | 4.5 / 5 | 4.6 / 5 (1,313) | Mixed | 1-49 employees, compliance-first |

## Who Each Platform Is Built For

**Gusto** is built for US small businesses under 50 employees, founders, office managers, and HR generalists who need to run payroll without becoming payroll experts. Its AutoPilot feature, employee self-service, and 650+ integrations make it operationally accessible to non-technical operators. Its compliance depth for simple single-state payroll is sufficient. Its compliance depth when things go wrong is documented as insufficient on the standard plan tiers.

**Rippling** is built for growing companies (50-500 employees) that want to eliminate the separate HR, IT, and payroll tool stacks. Its unified architecture, where employee onboarding automatically provisions devices, software, and payroll in a single workflow, is operationally transformative for companies managing distributed teams, remote employees, and complex software access requirements. Payroll is one module within a broader platform investment, not a standalone tool.

**ADP RUN** is built for small businesses (1-49 employees) that prioritize payroll compliance and regulatory expertise over modern UX. For businesses in industries with complex payroll requirements, multiple states, union labor, tipped employees, complex benefits, ADP's institutional compliance knowledge is the primary differentiator.

# What Practitioners Report

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## Rippling: What Works

Rippling offers 90-second payroll runs, automated tax filing, and global payroll in 185+ countries with multi-currency support, rated 9.1/10 for payroll on G2.

The unified HR + IT architecture remains Rippling's most distinctive operational advantage, documented consistently across 11,001 G2 reviews and 4,616 Capterra reviews. Rippling scores 4.9/5 for ease of use on Capterra, with positive sentiment in 4,524 of 4,616 reviews, a 98% positive sentiment rate that is the highest in this comparison.

## Rippling: What Doesn't Work

Payroll is a separate module added to the $8 PEPM core platform, and implementation takes 3-8 weeks versus Gusto's same-week setup. For businesses that need to start running payroll immediately, a common scenario for new businesses or those switching mid-cycle, Rippling's implementation timeline is a material constraint.

Rippling justifies its complexity and investment for companies with 50+ employees managing distributed teams, international operations, or requiring unified HR/IT automation, but businesses under 50 employees with basic payroll needs will find simpler platforms more cost-effective.

## Gusto: What Works

Gusto's onboarding and payroll interface requires zero prior HR experience. First payroll can be run in under 10 minutes after setup. For founders and office managers running payroll for the first time, this accessibility is a real differentiator.

Gusto offers transparent pricing with no hidden fees on base plans, no per-payroll-run charges, unlimited payroll runs included, and 1-2 day setup.

## Gusto: What Doesn't Work

The 4-day direct deposit on Simple, documented above, is the primary plan limitation that practitioners wish they had known before signing.

Reddit users and Trustpilot reviewers describe a much worse support experience during tax season, with multi-day waits and agents who lack the authority to resolve tax filing errors. The Premium plan gets you a dedicated service advisor, but that is a steep price to pay for support quality that should exist on every plan.

Gusto raised its Simple plan base price from $40 to $49 in March 2026, a 22% increase. The Plus and Premium tiers have also increased over the past two years.

### ADP RUN: What Works

ADP's compliance infrastructure, automatic tax updates, multi-state payroll, W-2 and 1099 filing across all 50 states, is built on decades of institutional payroll expertise that startups and modern platforms are still developing. For businesses in complex payroll environments, ADP's regulatory depth reduces compliance risk.

### ADP RUN: What Doesn't Work

Pricing is not published for ADP RUN, all quotes are custom. The per-payroll-run billing model documented in the ADP Workforce Now report applies here: switching from biweekly to weekly payroll increases costs immediately, a billing model that Gusto and Rippling do not replicate.

## Pricing Reality (June 2026)

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### Gusto

| Plan | Base Fee | Per Employee | Direct Deposit | Notes |
|---|---|---|---|---|
| Simple | $49/month | $6/month | **4-day** | Single-state, basic HR |
| Plus | $80/month | $12/month | Next-day | Multi-state, time tracking |
| Premium | $180/month | $22/month | Next-day | Dedicated advisor |
| Contractor Only | $35/month | $6/contractor | N/A | 1099 only |

**Real cost examples:**

- 5 employees, Simple: $79/month ($948/year)
- 10 employees, Simple: $109/month ($1,308/year)
- 10 employees, Plus: $200/month ($2,400/year)
- 20 employees, Plus: $320/month ($3,840/year)

**Add-ons that increase cost:** Benefits administration ($10-$30/employee/month), multi-state setup (~$150/state one-time), time tracking (included on Plus+), international contractor payments (separate).

**Price increase history:** Simple plan: $40 → $49 (March 2026, +22%). Plus and Premium also increased over prior two years.

### Rippling

| Component | Rate | Notes |
|---|---|---|
| Core platform | $8/user/month | Base, HR, directory, onboarding |
| Payroll module | Additional PEPM | Separate add-on to core |
| Full platform | $35/user/month | All modules |

| Component | Rate | Notes |
|---|---|---|
| Implementation | $0-$5,000 | Basic free; complex implementations |

**Key difference from Gusto:** Payroll is a module, not the base product. Total cost requires modeling core platform + payroll module + any additional modules (benefits, time, IT).

### ADP RUN

| Tier | Pricing | Notes |
|---|---|---|
| Essential | Custom quote | Basic payroll, tax filing |
| Enhanced | Custom quote | HR features added |
| Complete | Custom quote | Full HR suite |
| HR Pro | Custom quote | HR advisory services |

Implementation fees: $500-$2,000 typically. Per-payroll-run billing applies.

## The Decision Framework

### Choose Gusto if:

- Your business has under 50 US employees with single-state or straightforward multi-state payroll
- Zero prior payroll experience, Gusto's setup speed and interface accessibility are real advantages
- **You are on Plus plan or above**, the 4-day Simple direct deposit limitation is unacceptable for businesses with hourly workers or employees who depend on payment timing
- You have read and accepted the 2.5/5 Trustpilot pattern, specifically that tax filing errors and W-2 issues carry elevated support response risk
- The $49/month base + per-employee cost is sustainable at your current and projected headcount

### Choose Rippling if:

- Your company has 50+ employees with distributed teams, remote workers, or international operations
- Unified HR + IT provisioning, onboarding that simultaneously sets up payroll, devices, and software access, is operationally valuable
- 3-8 week implementation timeline is acceptable
- Global payroll in 185+ countries is a current or near-term requirement
- You want the highest-rated payroll and HR platform by verified review volume

### Choose ADP RUN if:

- Your business is 1-49 employees in a complex payroll environment, multiple states, tipped employees, union labor, or industry-specific compliance requirements
- ADP's institutional regulatory expertise and compliance track record justify higher cost and lower pricing transparency

- You have obtained a competitive quote from Gusto or Rippling to use as ADP negotiation leverage
- You have explicitly modeled per-payroll-run costs at your actual payroll frequency

### The pre-signing checklist for Gusto specifically:

1. Identify your payroll frequency, weekly, biweekly, or semi-monthly

2. Determine whether 4-day or next-day direct deposit is required for your employee base

3. If next-day is required, budget at Plus pricing ($80 base + $12/employee), not Simple

4. Model your cost at 12, 24, and 36 months including projected headcount growth, per-employee pricing compounds

5. Budget for potential price increases, Simple increased 22% in March 2026; Plus and Premium have also increased

## The Bottom Line

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**Gusto** is the most appropriate choice for US small businesses under 50 employees that need accessible, transparent payroll without HR expertise. The 4-day direct deposit limitation on the Simple plan and the 2.5/5 Trustpilot support pattern are the two findings every Gusto evaluation must address explicitly before signing.

**Rippling** is the most appropriate choice for growing companies (50-500 employees) that want unified HR, IT, and payroll in a single platform. Its 4.9/5 Capterra rating from 4,616 reviews is the strongest verified satisfaction signal in this comparison, and its 90-second payroll run capability, global coverage, and unified provisioning architecture are clearly differentiated.

**ADP RUN** is the most appropriate choice for small businesses in complex payroll environments where institutional compliance expertise outweighs the convenience and transparency advantages of modern platforms. Get competitive quotes before signing, and explicitly negotiate the per-run billing model.

The finding that belongs in every Gusto Simple plan evaluation: upgrading from 4-day to next-day direct deposit requires moving to Plus, a 63% base fee increase and a doubling of the per-employee rate. For businesses with hourly workers, that upgrade is not optional. Budget for Plus, not Simple.