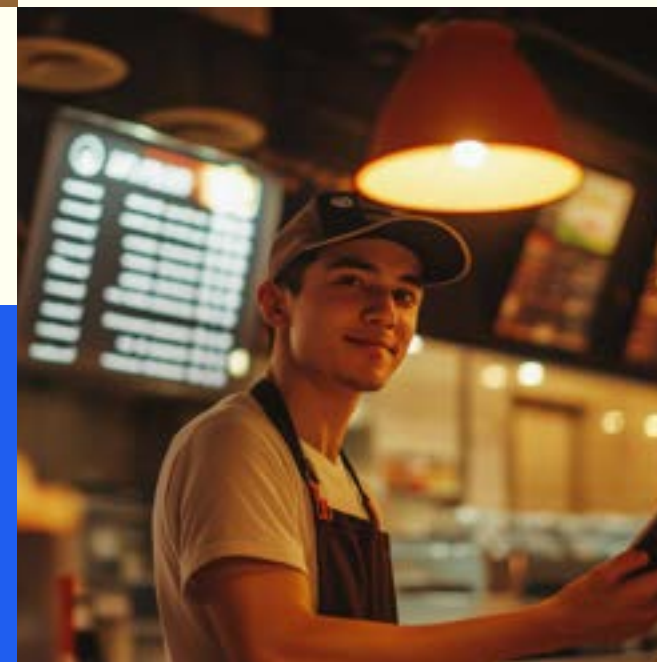


The State of Financial Wellness in 2025

Insights from real frontline workers



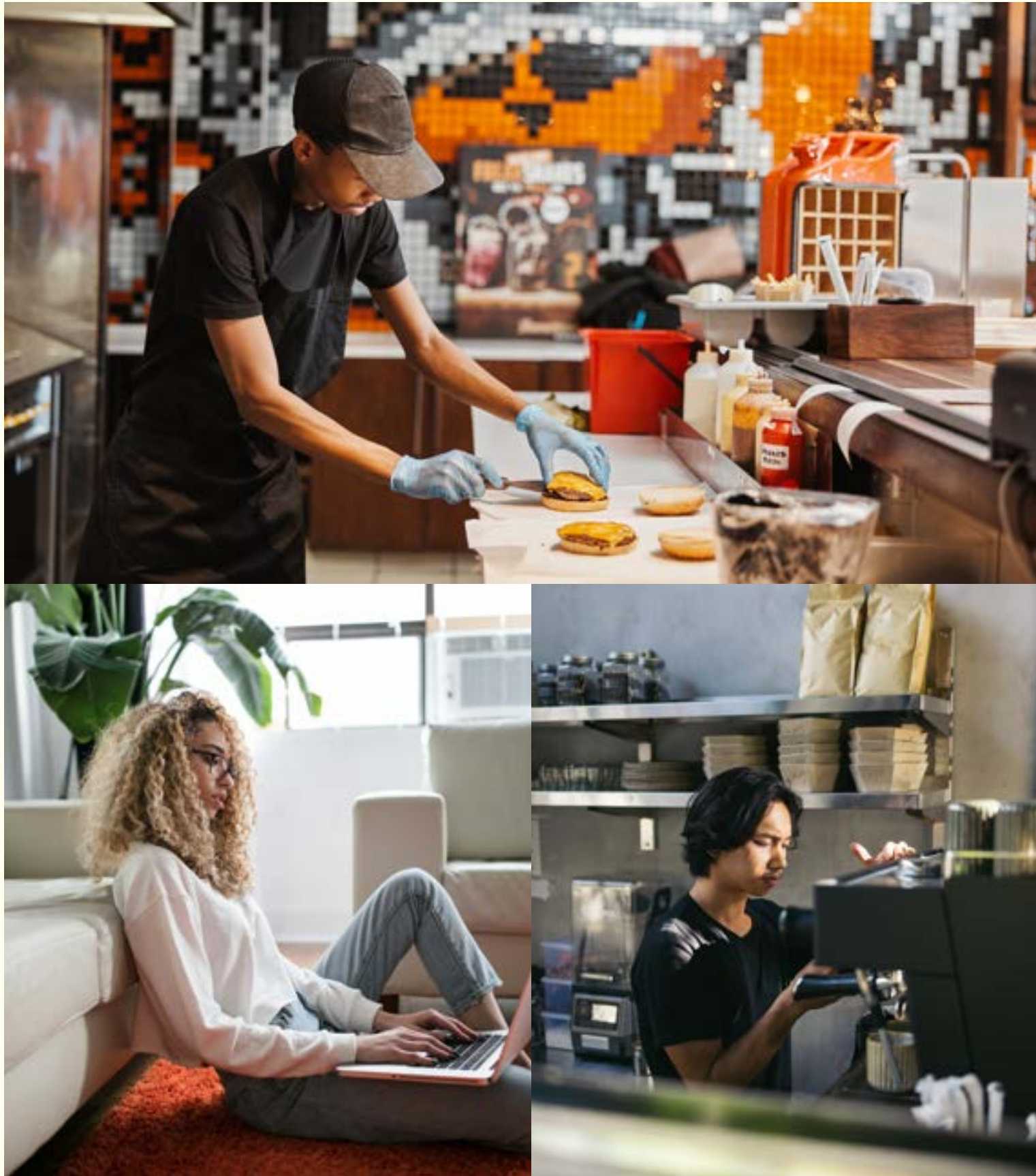
Financial health of the modern workforce

A sector under duress

To be an hourly or frontline worker in today's economy means juggling expenses, forgoing luxury, and navigating stress. In no uncertain terms, millions of today's workers are struggling to get ahead.

Despite working full-time, many are fighting just to cover basic expenses between paychecks. And this stress isn't isolated to the employee. It manifests at work through missed shifts, distraction, and turnover.

We asked thousands of Tapcheck users to tell us about their financial lives and how on-demand pay is helping them take control.



A Stark Reality

Key discoveries from our surveys

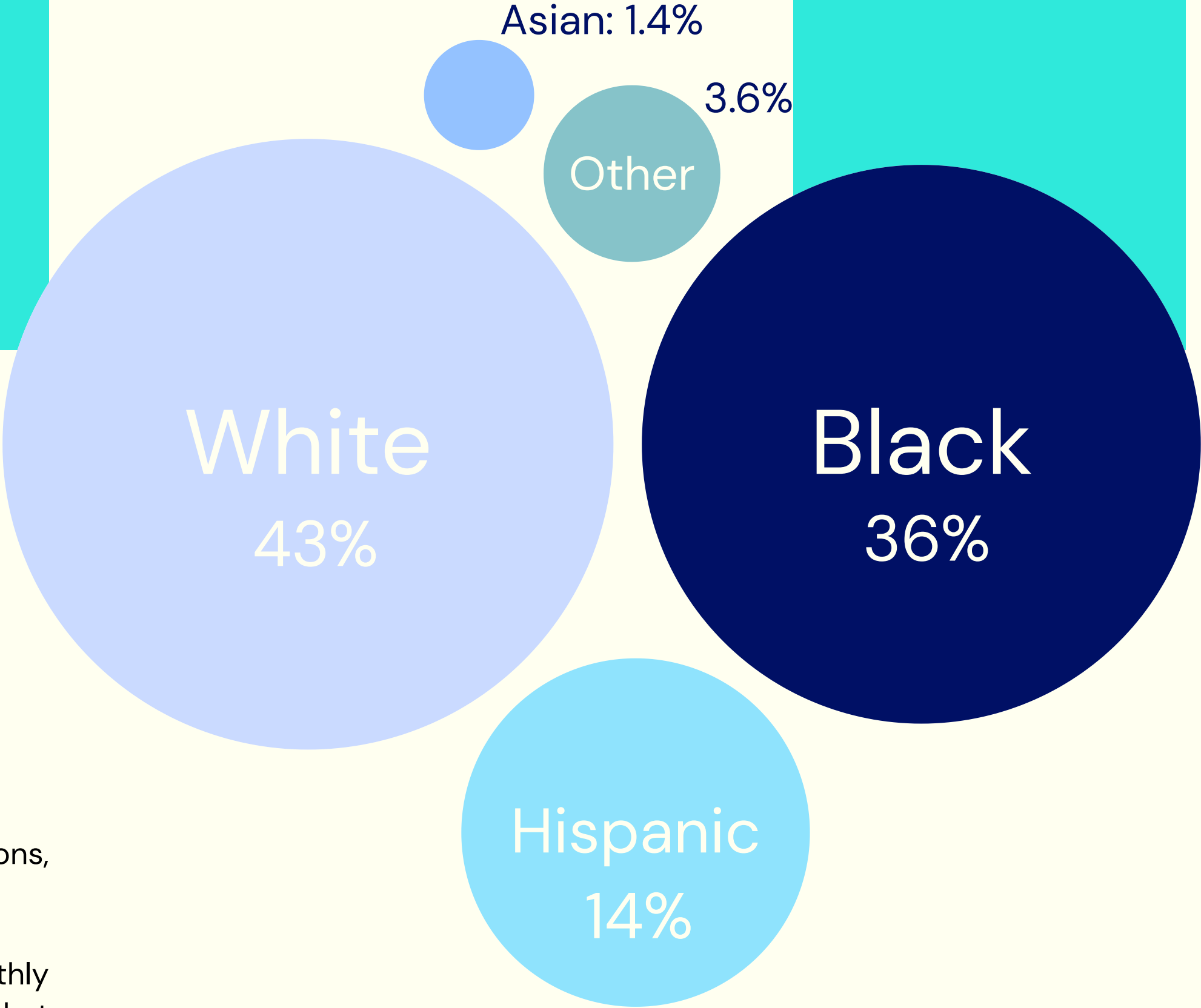
- ➞ Financial stress is real and widespread among the frontline workforce.
- ➞ On-demand pay enables employees to address emergencies and daily needs without resorting to high-interest debt.
- ➞ Employers who offer on-demand pay report significant business benefits like better retention and improved morale.



We surveyed thousands of Tapcheck users to better understand their financial reality. How has on-demand pay helped them navigate monthly expenses?

The impact is clear. Whether it's paying for a power bill, getting gas, or just alleviating the stress of a low checking balance – Tapcheck is a critical lifeline.

Demographics



We surveyed over 2,000 Tapcheck users on their financial situations, savings, and usage of on-demand pay.

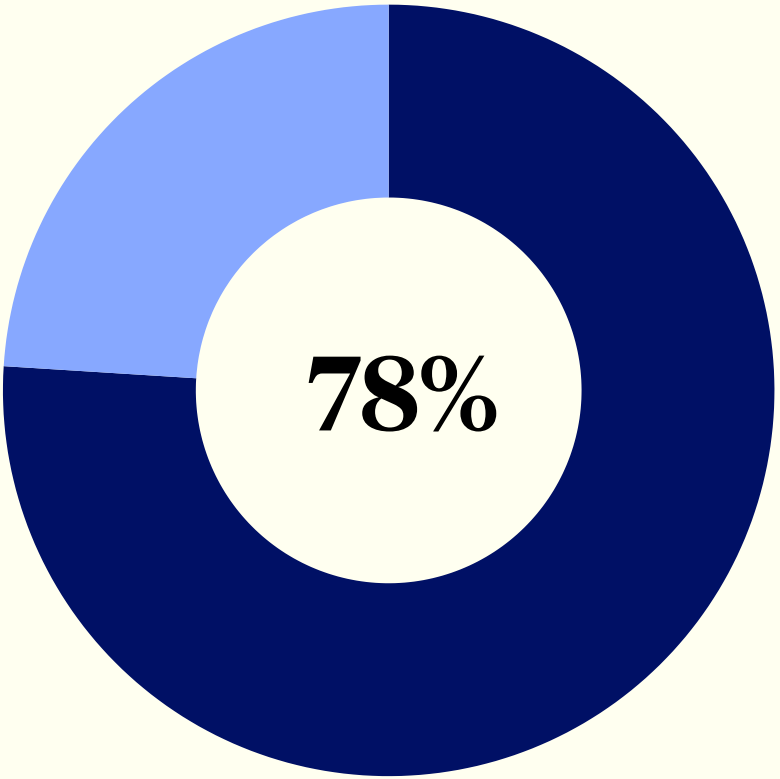
Across all demographic segments, financial stress is apparent. Monthly expenses, tight budgets, and a lack of overall control were themes that appeared in Americans' daily lives across the country.

Sample size: 2,024

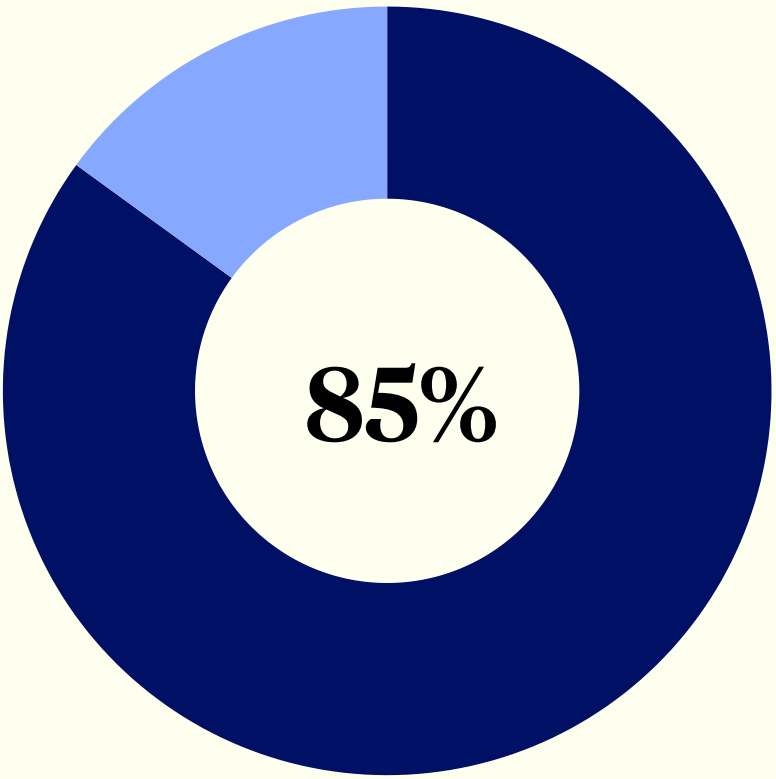
Economic Factors & Stress



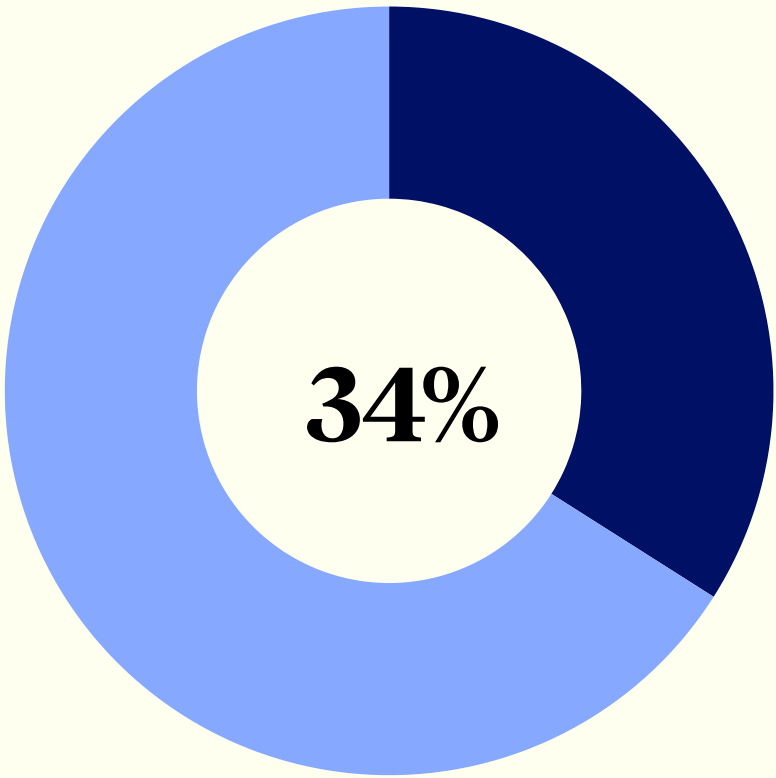
Today's workforce is diverse, resilient, and under pressure. An overwhelming majority of respondents said the two-week pay cycle makes it harder to absorb both emergencies and the daily costs of living.



reported feeling financially strained between paychecks

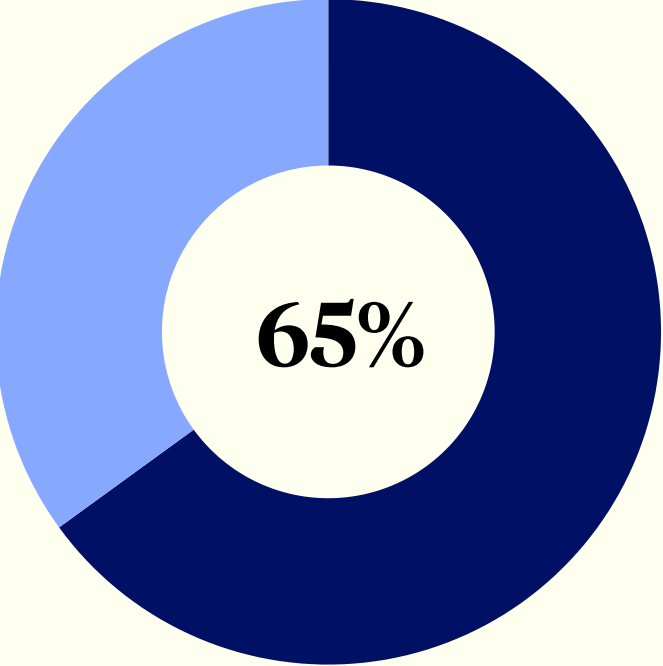


have expenses that can't wait for payday

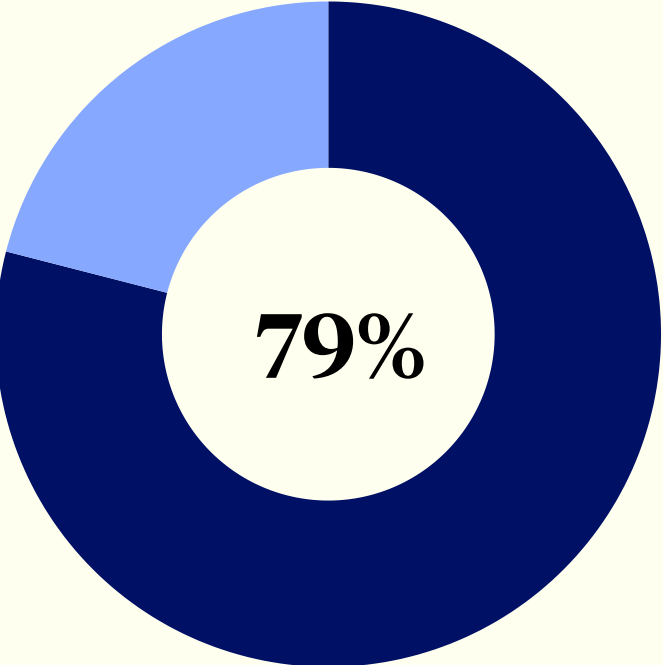


can't make ends meet with their current income

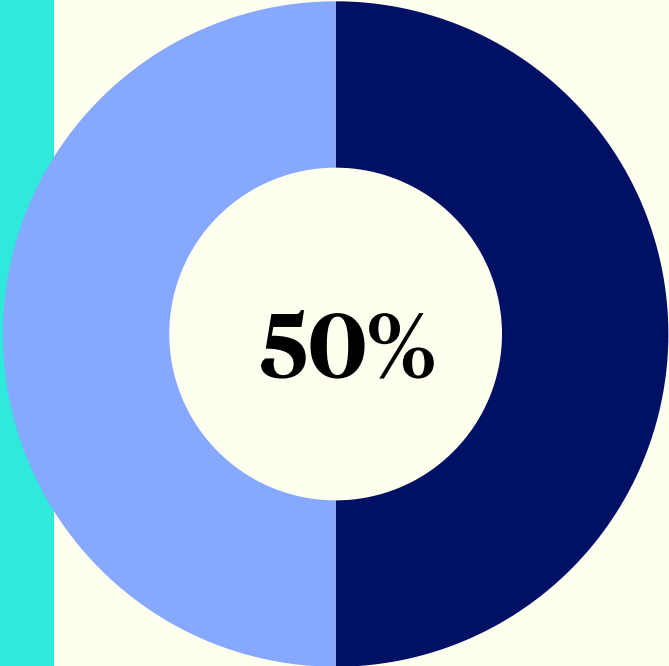
Economic Factors & Stress



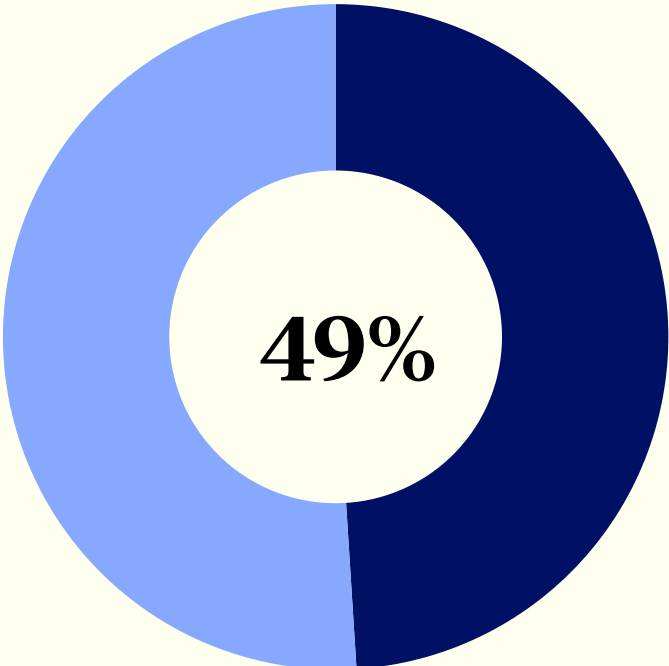
do not have
retirement savings



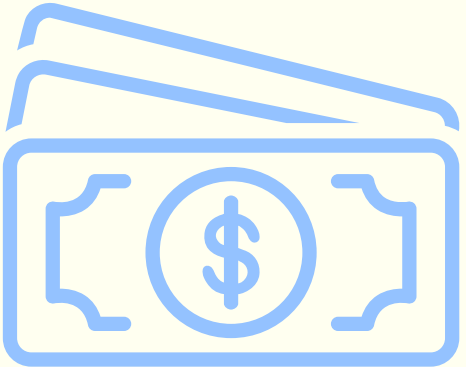
carry student loan debt
avg. balance: \$22,700



carry credit card debt
avg. balance: \$3,844



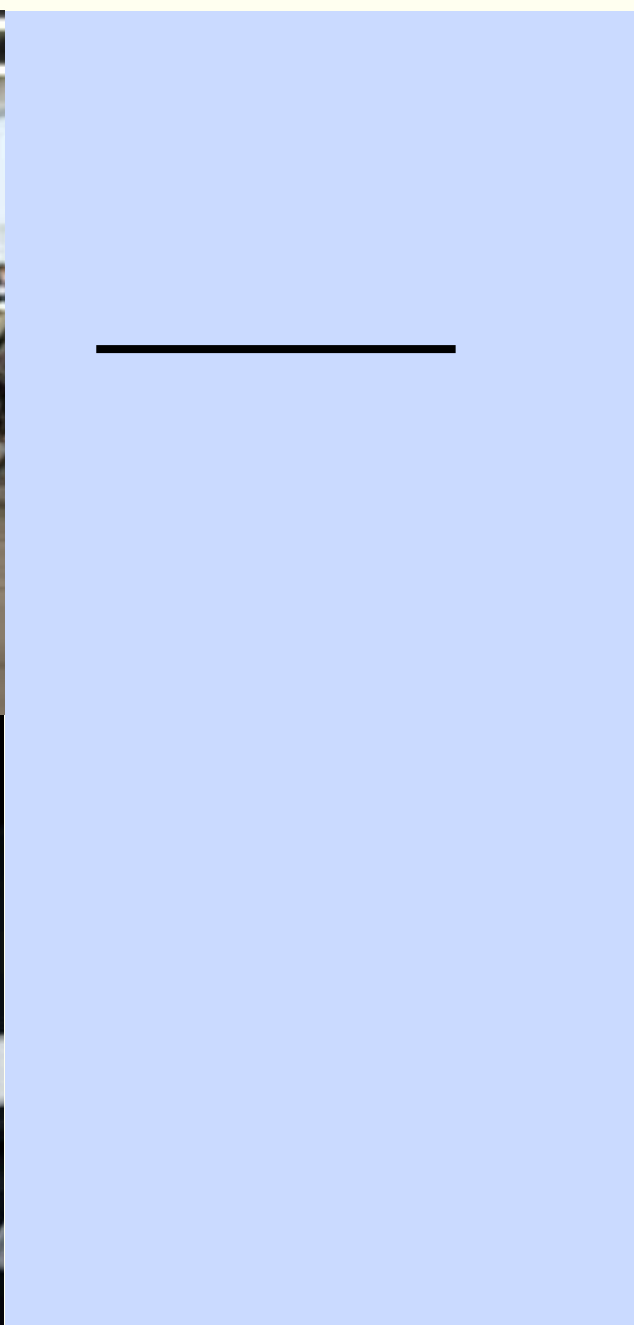
have less than \$2,000
in all savings



Total credit card debt held by American consumers reached \$1.21 trillion in 2025, a 6.1% increase from 2024*

*Federal Reserve Bank of New York, Q1 2025

On the Front Lines: John from Planet Fitness



“I’ve learned financial emergencies happen anytime.”

John H., a 22 year-old manager at Planet Fitness, found himself responsible for keeping his family afloat shortly after graduating high school. Making ends meet for a household was a massive task for a then-teenager.

“I got a job at the gym, I did DoorDash, I’ll do whatever to make ends meet. But the thing is, emergencies happen constantly. Rent needs to get paid, cars break down. I’m not always able to wait for payday.

Being poor, ironically, is expensive. There’s always something. So having an option where I can get my money when I need it has been a huge help to me.”



John H.
Gym Manager

How on-demand pay is helping to ease the burden



Rewriting a 90-year-old playbook

The two-week pay cycle was created in the 1930s to make it easier for businesses to process payroll. But now, payslips and manual entries are generally relics of a bygone era.

So why are workers still waiting two weeks to get paid? Conventional wisdom says it's to protect them from spending their checks too quickly.

But the truth is, when businesses give their workers on-demand access to their wages, the workers spend it wisely.

They get gas. Buy groceries. Pay for childcare. Fewer than one-fifth of workers use on-demand pay providers just because they can.

As we'll see, the results are clear. On-demand pay reduces financial stress, helps people stay on top of expenses, and makes life easier.

How They're Using It

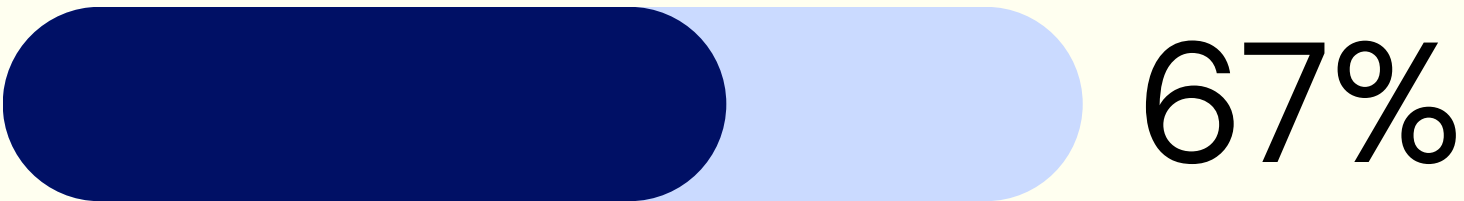
Necessities and emergency coverage. Not concert tickets, new clothes, or Netflix.

Our analysis shows that on-demand pay isn't a luxury. It's a necessary component of household finances; a benefit that thousands rely upon to keep their finances in order and prepared for the unexpected.

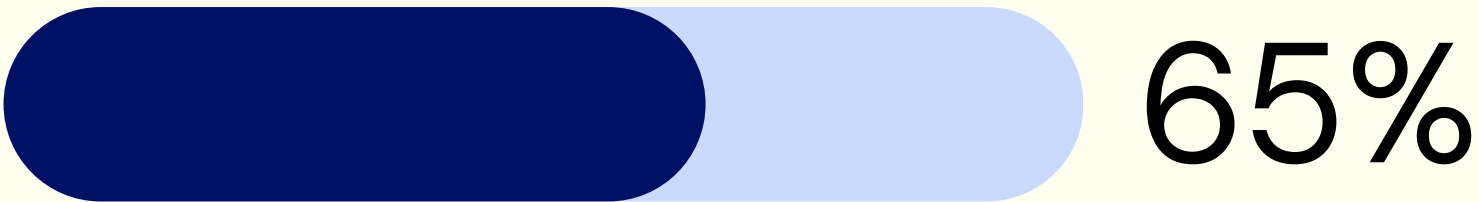
Cashing out a paycheck early to spend it on trivial items didn't meaningfully show up in our survey.



urgent expense/financial emergency



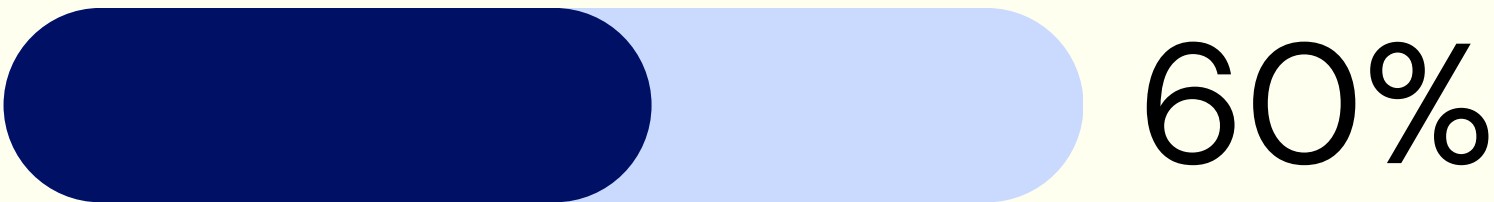
recurring expenses (like bills)



groceries and household items



mortgage/rent



gas and/or transportation costs



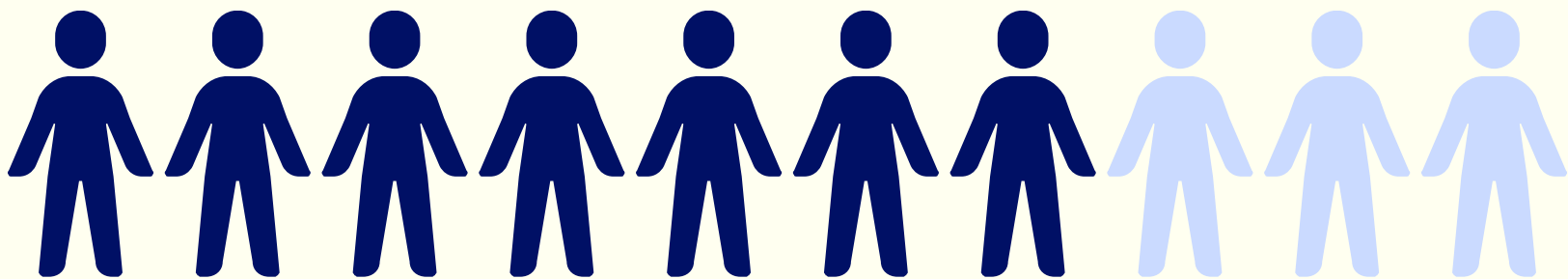
childcare

Steering Clear of New Debt

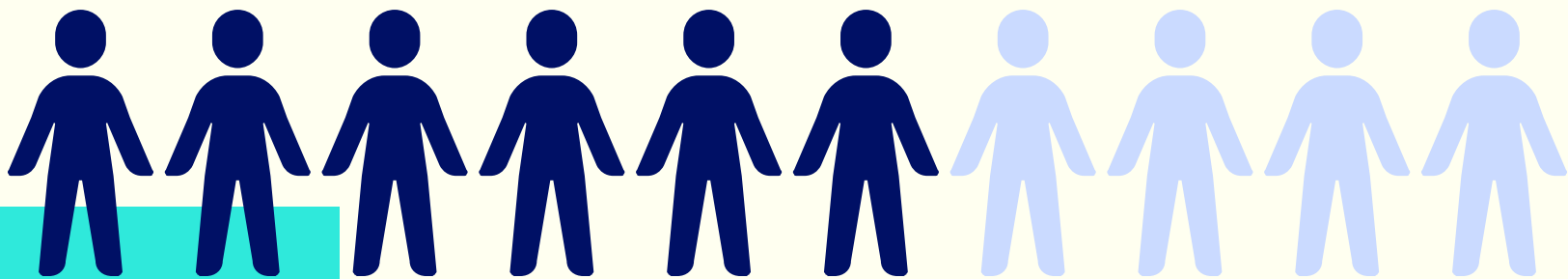
On-demand access to pay is a proven strategy for workers to avoid interest-laden or costly alternatives.

It's not a surprise to learn that financial strain like debt can have a significant impact on mental health. But the impacts aren't fully appreciated.

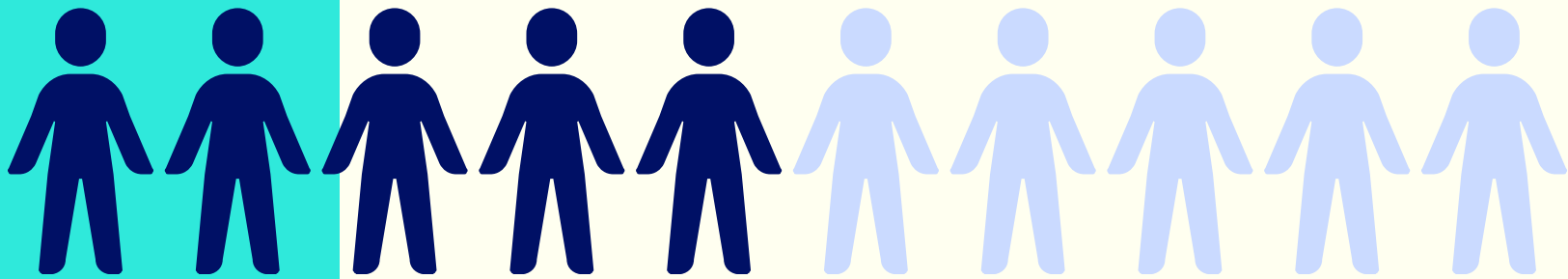
A recent report from the National Institute of Health found that financial strain has tangible, adverse effects on people: emotional exhaustion, reduced immune response, heart disease, and increased mortality.*



7 in 10 workers avoided overdraft fees



6 in 10 workers avoided taking out a payday loan



5 in 10 workers avoided adding credit card debt

**The Relationship Between Financial Worries and Psychological Distress Among U.S. Adults, National Institute of Health, 2022*

On the Front Lines: Jeff from McDonald's





“With on-demand pay, I can split up a big bill into something more manageable.”

Jeff I., a 41 year-old manager at McDonald's, was struggling to handle a \$430 bill that came due at the end of each month. Finding the cash to absorb the hit made budgeting a delicate dance.

“Being able to take \$100 extra per week and just throw it at [that bill] makes my life so much easier. It also really helps to have a way to get extra cash when things are a little tight. I just go on [the app] and transfer what I need, then make a grocery run or whatever I need to do.”



Jeff I.
Team Leader

What This Means for Businesses

An Opportunity to Engage

The best employers are looking for ways to take care of their teams. And when it comes to pay, being good stewards and providing guardrails for employees isn't inherently negative.

But today, employers have an opportunity to provide an avenue for better financial health that's no-cost and high impact.

We've seen firsthand how on-demand access to pay is changing the lives of everyday people. Making it easier to keep their house in order, food on the table. They're using it responsibly.

And when people have better control of their finances, they worry less. They're more present, more themselves. That translates into better performance across the board.

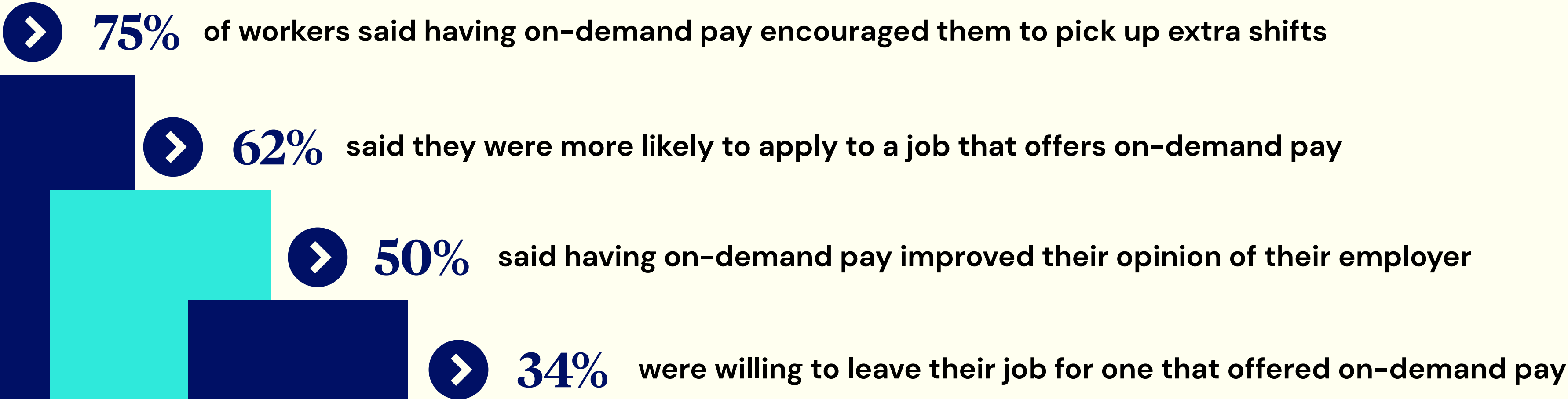
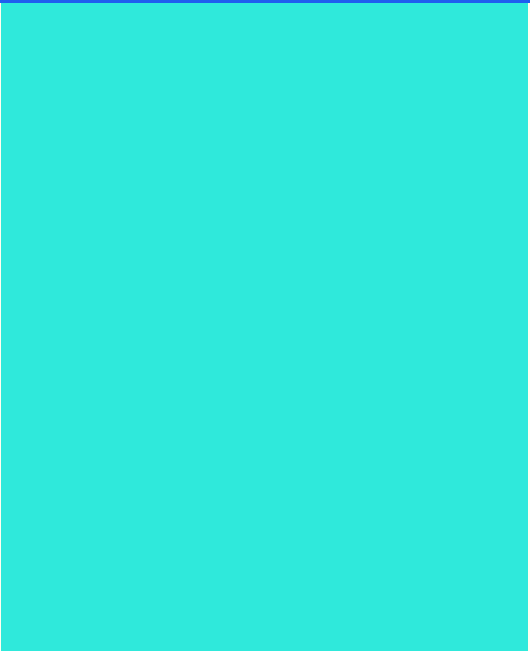
Workers that see their employer is looking out for them feel better about their workplace and stay longer.

Savvy teams are meeting the moment.



Positioning for Success

When on-demand pay helps workers take control of their finances, they're more likely to leverage it. Businesses can position themselves to take advantage.



Seeing the Impact: Navion Senior Solutions



23%

retention boost for
employees using
on-demand pay



75%

of users accessed
funds early at least
once per month



“I think it would be detrimental for a lot of our communities if we didn’t have this kind of benefit.”

Navion Senior Solutions has over 2,000 employees across 51 senior living communities in the Southeastern United States. Adding on-demand pay to their benefits and engagement strategy was a key initiative, and it has paid dividends.

“We’re always looking for ways to add soft benefits for our teams that are affordable or bring value. Anything that we can do to differentiate ourselves is a good thing.

And I can tell you, not a lot of places in our industry offer this kind of benefit. We decreased our turnover rate last year. ”



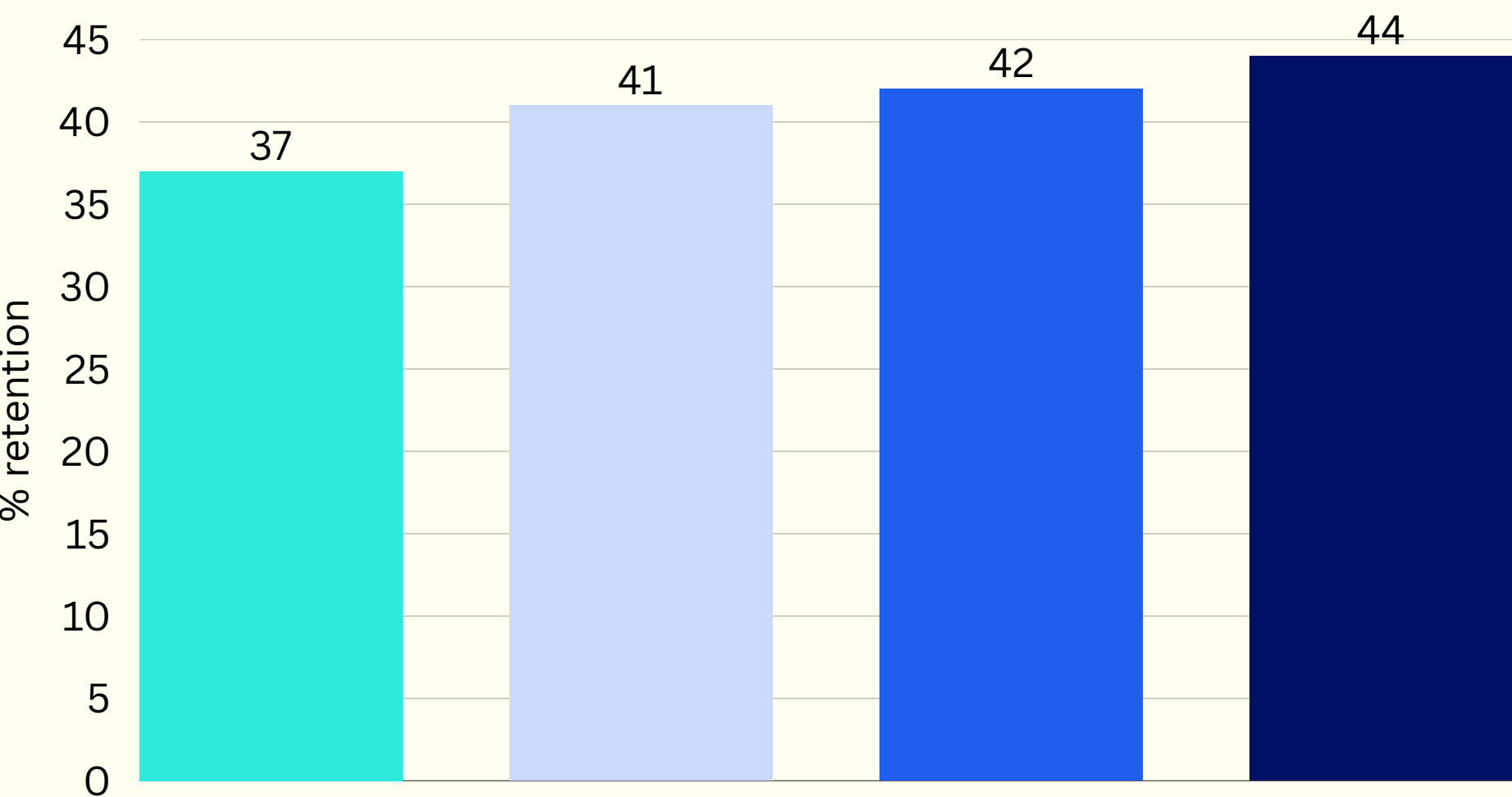
NAVION
SENIOR SOLUTIONS

Amanda W.
VP of Engagement

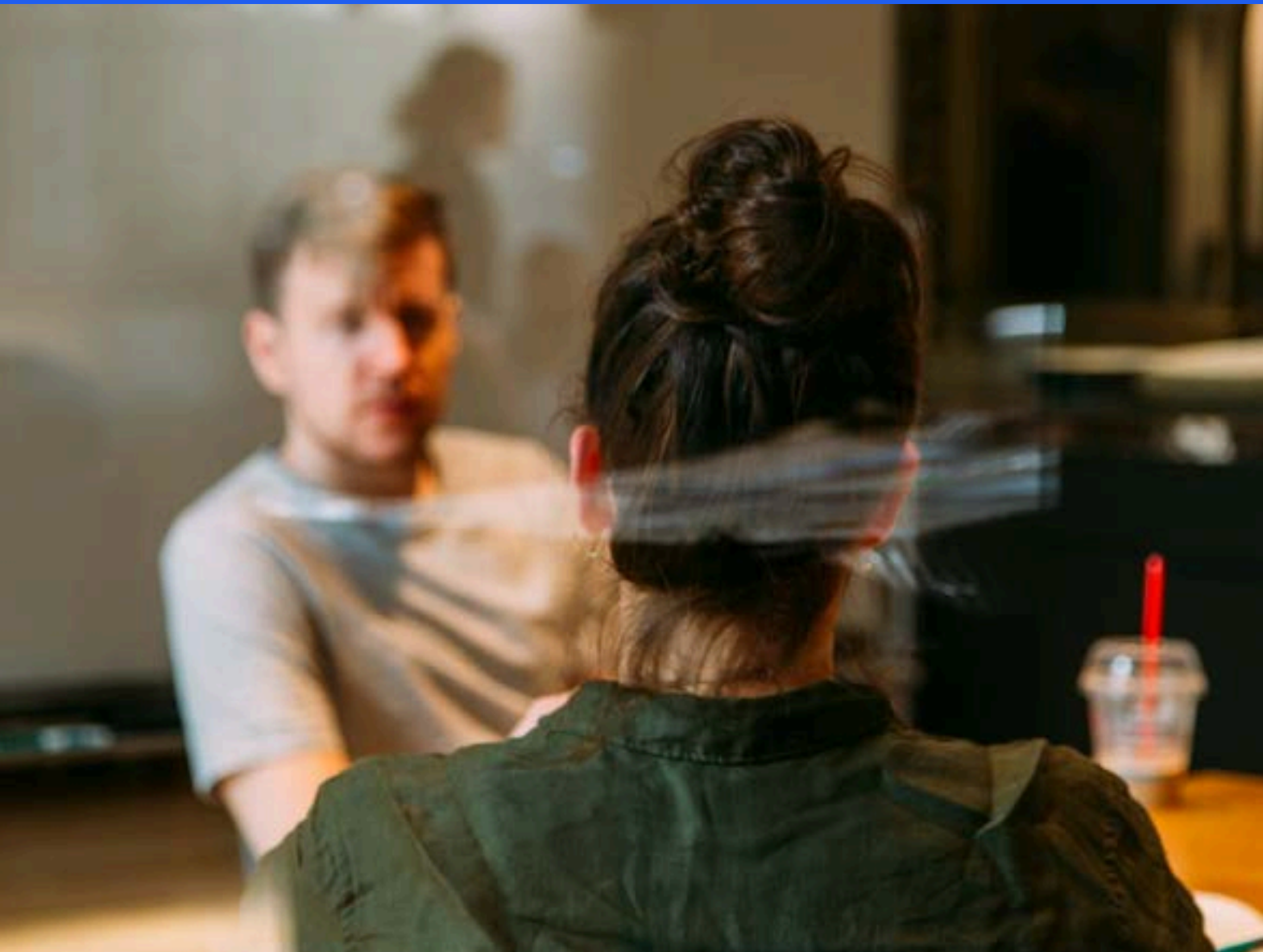
On-Demand Pay as Retention Driver

Employee retention %

- Unregistered
- Registered
- Monthly Usage
- Weekly Usage



Analysis of employee data from 2023-2025



Early Impacts, Better Loyalty

On-demand pay benefits begin driving measurable business impact from the point of registration. Simply having the lifeline in case of emergency is valuable, and employees are 10% more likely to stay *just after downloading the app*.

Higher usage patterns increase the retention gains, further proving the impact the benefit has on workers and their willingness to remain with their employer.

Seeing the Impact: Stonebriar Auto Services



4.8x

retention boost for employees using on-demand pay

82%

of users accessed funds early at least once per month



“Expenses came up, so just having on-demand pay as an option has helped a lot of people.”

Stonebriar Auto Services operates 100 Jiffy Lube locations across the United States from big cities in Texas to small towns in Wisconsin.

"A recruiting or retention tool in today's world is a very valuable thing to have. And everything else, benefits or insurance or discounts, will cost the business money. This doesn't. It's one of the few valuable, no-cost to business benefits I've found."

On-demand pay helped Stonebriar with retention and turnover. Analysis showed that of employees hired in 2024, 58% of those that used on-demand remain with the company, versus just 12% of those who did not.



Alan B.
Head of HR

Providing a Critical Benefit

“Just do it.”

“At the end of the day, there are a lot of people that could use this, even people making six figures. And that tells me that there's an immediate need for the benefit.”



Natalia C.
Chief People
Officer, Vered

“This is a great resource.”

“This has been incredibly helpful, especially during weeks when bills are due. Having the flexibility to get some of my earnings in advance makes it much easier to stay on top of my responsibilities and reduces stress.”



Team member
North End
Teleservices

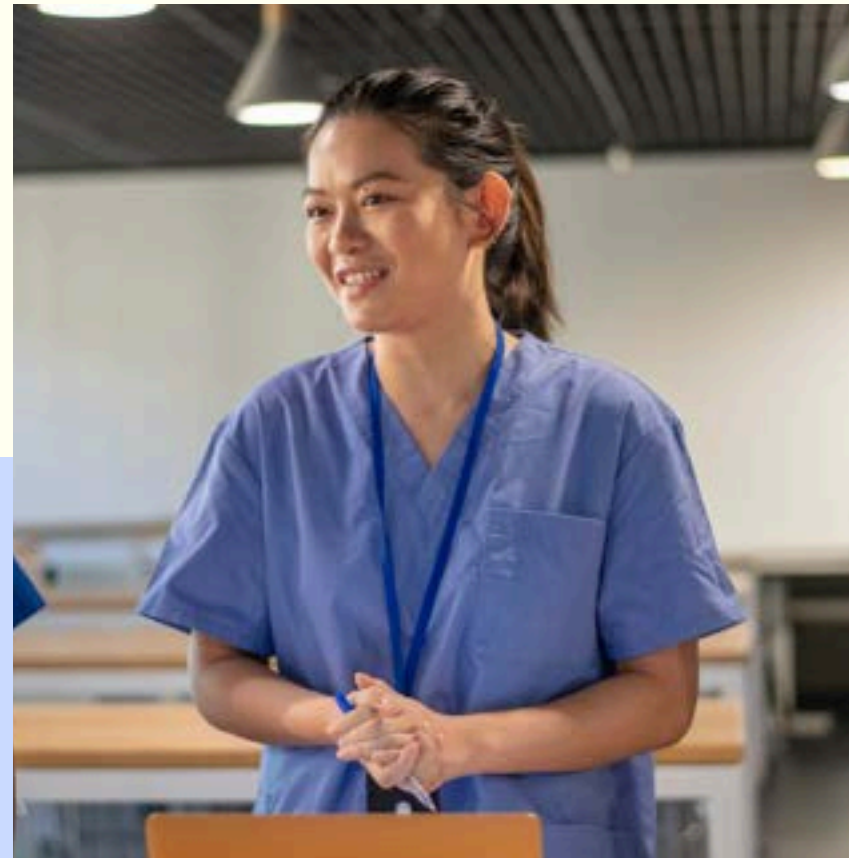
Supporting your workforce to and through payday

Modern problems need a modern solution

The data is clear: financial stress affects not only your employees' well-being, but also your organization's performance. On-demand pay is a low-barrier, high-impact solution that supports both.

For HR and Benefits leaders tasked with improving employee satisfaction, reducing turnover, and increasing operational reliability, on-demand pay is more than a perk. It's a modern necessity.





Tapcheck is the leading on-demand pay provider, empowering employees to take control of payday. Seamlessly integrated with 300+ payroll and timekeeping systems, Tapcheck improves retention, simplifies payroll, and boosts employee financial wellness, without any cost or added complexity for employers.

The user-friendly app gives employees instant, secure access to wages they've already earned, promoting financial stability and reducing stress.

With no fees for employers, Tapcheck is a simple, effective way to support employee well-being and reduce turnover.





Bring financial relief to your workforce



sales@tapcheck.com



www.tapcheck.com

