

# Why Responsible Usage Matters

**Earned Wage Access (EWA)** or on-demand pay helps bridge the gap employees face between paydays and reduces financial stress that often spills over into the workplace.

## Financial Stress Impacts Employees and Your Organization

EWA isn't just a benefit — **it's a financial wellness bridge** and lifeline that connects today's needs with tomorrow's stability. Financial stress has a direct impact on how employees show up (or don't show up) at work.

## Are You Aware That Employees Facing Financial Stress:

Are **2x** more likely to seek new jobs?

Are **5x** more likely to be distracted at work?

**Underperform** due to anxiety and absenteeism?

But you might have concerns that they could misuse an EWA benefit. At Rain, we partner with employers to ensure responsible usage through **built-in guardrails** that support our mission to **empower employees** to reach financial freedom.

## How Rain Delivers Responsible EWA

At Rain, we built guardrails to protect employees' best interests with an available balance limit of 50% of gross earned wages. Employers can customize these guardrails to limit:



**Number of transfers per pay period**



**Maximum hours of pay per shift**



**% of earned wages available** (other than 50%).

## With These Guardrails In Place, We See The Following Results:

- 1 100% of active employees receive a paycheck on payday.
- 2 Employees access their earned wages only 1.2 times per pay period, typically to pay bills when paydays don't sync with bill due dates or for an emergency expense.
- 3 Employees use the Rain app to track their earnings, engaging with it 3 times per day, on average.
- 4 The average dollar amount employees withdraw is \$80. This shows that employees are only using their earned pay for bills or groceries vs. taking out large sums of money for entertainment, for example.
- 5 As they use EWA, employees engage with the financial wellness tools we offer more often.

**We believe that financial well-being = workplace well-being.**

Want to learn more about how Rain's EWA safeguards encourage responsible EWA usage? **Contact us at [demo@rain.us](mailto:demo@rain.us) to learn more.**

