

dailypay 

ebn Employee Benefit Network

Moving **beyond payday.**

How giving employees real-time
control over their cash flow redefines
the workplace experience.

Partner insights



Payday used to be the finish line but now it's the starting point. Employers who understand that are pulling ahead.

When employees feel financially secure, employers benefit. Employees who feel satisfied with their pay and benefits tend to be easier to recruit and retain. They also tend to be more productive at work. Improved operational performance follows. But traditional payroll structures can make employees feel less financially secure by forcing them to budget around a calendar date and spend paycheck to paycheck instead of budgeting around their actual earnings.

On-demand pay helps provide employees a better connection with their household's cash flows, making it easier for them to feel financially secure. By putting their money in their hands ahead of payday, on-demand pay gives workers real-time autonomy, over their income rather than forcing them to wait until payday. That level of control can reduce financial anxiety, benefiting both employees and employers.

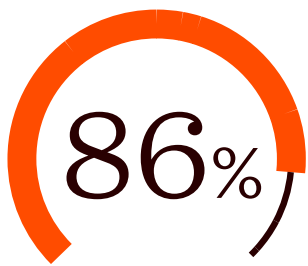
DailyPay leads the on-demand pay segment, serving more than 2,000 employers and more than 6 million employees. That scale provides a proving ground for the potential difference on-demand pay can make.

In 2026 Employee Benefit News fielded two surveys¹: one of 9,000 employees who use DailyPay, and one of 200+ employers who offer DailyPay. The results show the same pattern from both sides of the paycheck. Workers who gain control over their earnings are more loyal to their employer, stay on the job longer and work harder. Employers who offer on-demand pay see happier employees, lower turnover and greater shift coverage, demonstrating that on-demand pay is a proven lever for operational excellence.

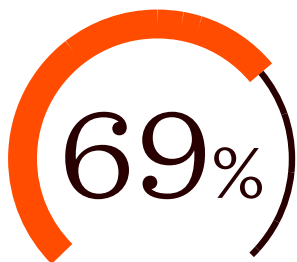


**of employers who offer
DailyPay are satisfied**

¹Employee Benefit News conducted both the employee and employer survey on the behalf of DailyPay, all data throughout this white paper is based on those studies.



**of employers who offer
DailyPay have seen
positive outcomes**



**of DailyPay users say they
track their earnings on
the app every single day**

On-demand pay is a key benefit for many organizations.

Bi-weekly paychecks benefit employers who need to manage cash flow and have orderly payroll processes in place. That pay schedule isn't always as good for employees, however. The lag between when work gets performed and when a worker gets paid can become a problem for employees with tight cash flows. On-demand pay offers a solution that gives employees access to their earnings right away² without disrupting an employer's payroll cycle³.

By offering access to what they've earned ahead of payday, employees perceive the process to be more transparent, less stressful and more supportive of their financial wellness. By eliminating the pay lag, employers can gain an edge attracting the best talent, reducing turnover and improving retention.

The best on-demand pay partners support the full pay life cycle so the impact to an employer's payroll operations is minimal. For employees, on-demand pay avoids common downsides involved with other short-term cash flow solutions such as credit checks, added debt, predatory interest rate payments or overdraft fees. Instead, employees can get access to the money they've earned with no extra charge within one to three days via an ACH transfer, or instantly for a small fee.

“ The pay cycle forces people to organize their lives around one date on the calendar, and that's an outdated constraint. It comes down to the disconnect between when work happens and when people can access what they've earned. Someone can earn enough to cover their circumstances and still feel stretched, because the money simply hasn't arrived yet.

— Andrew Brandman, Chief Operating Officer, DailyPay

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The value of the benefit has become clear over time, as reflected in the experience of DailyPay users. Employer satisfaction with DailyPay has increased since 2023 and is now nearly universal, with **99%** satisfied and **76%** very satisfied. The growing appreciation for on-demand pay has made it an important part of financial wellness benefit suites. Nearly eight in 10 employers (**77%**) see DailyPay as a critical or important part of their benefits approach.

² <https://www.dailypay.com/on-demand-pay/>

³ Fee may apply



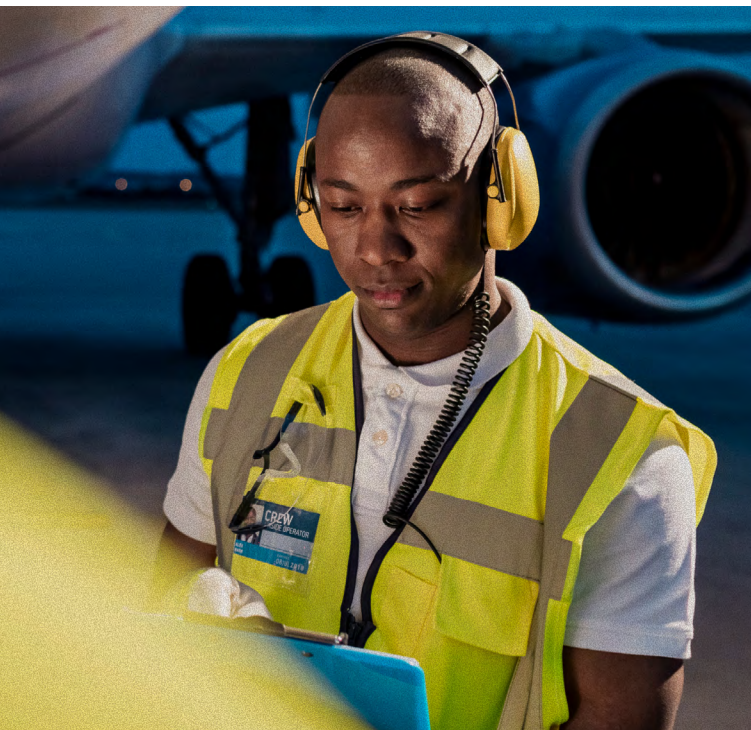
Since implementing DailyPay, **86%** of employers have seen positive outcomes for their employees and organizations. Employees find it highly valuable as well (see Figure 1).

Figure 1: Employees recognize the value of on-demand pay.

Outside of your healthcare benefits, how would you characterize your own utilization of DailyPay?



91% Characterize their utilization of DailyPay as being at least one of their top three most-used workplace benefits



Control over cash flow is key to financial wellness.

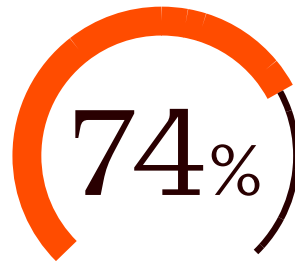
The advantages of on-demand pay have extended well beyond simply having emergency funds on hand as needed. At a broader level, it helps employees manage their finances responsibly. Three out of four employees (**76%**) with access to DailyPay transfer money from their account five or more times a month. On average, DailyPay users access on-demand pay 4.5 times a month and they track their earnings on the DailyPay app 23 times a month. This level of engagement demonstrates a strong desire among employees to understand their earnings in relation to their spending.

As employees have become more familiar with the benefit, their usage has also increased. Nearly seven in 10 (**69%**) say they use DailyPay every day they work to track their earnings, up from **63%** in 2023. This capability especially benefits households with lower incomes, which are more likely to check their DailyPay app to track their earnings every day they work. This increased use highlights the benefit's role in reducing financial anxiety.

“The pay cycle forces people to organize their lives around one date on the calendar, and that’s an outdated constraint,” says Andrew Brandman, Chief Operating Officer at DailyPay. “It comes down to the disconnect between when work happens and when people can access what they’ve earned. Someone can earn enough to cover their circumstances and still feel stretched, because the money simply hasn’t arrived yet.”

On-demand pay has had a positive influence on employees' financial habits. Workers who use DailyPay say they have worked additional shifts (**74%**), improved spending habits (**71%**), improved their overall financial habits (**73%**), strengthened their budgeting habits (**71%**) and increased their savings (**63%**). DailyPay users also point to a reduction in behaviors that can contribute to financial anxiety (see Figure 2).

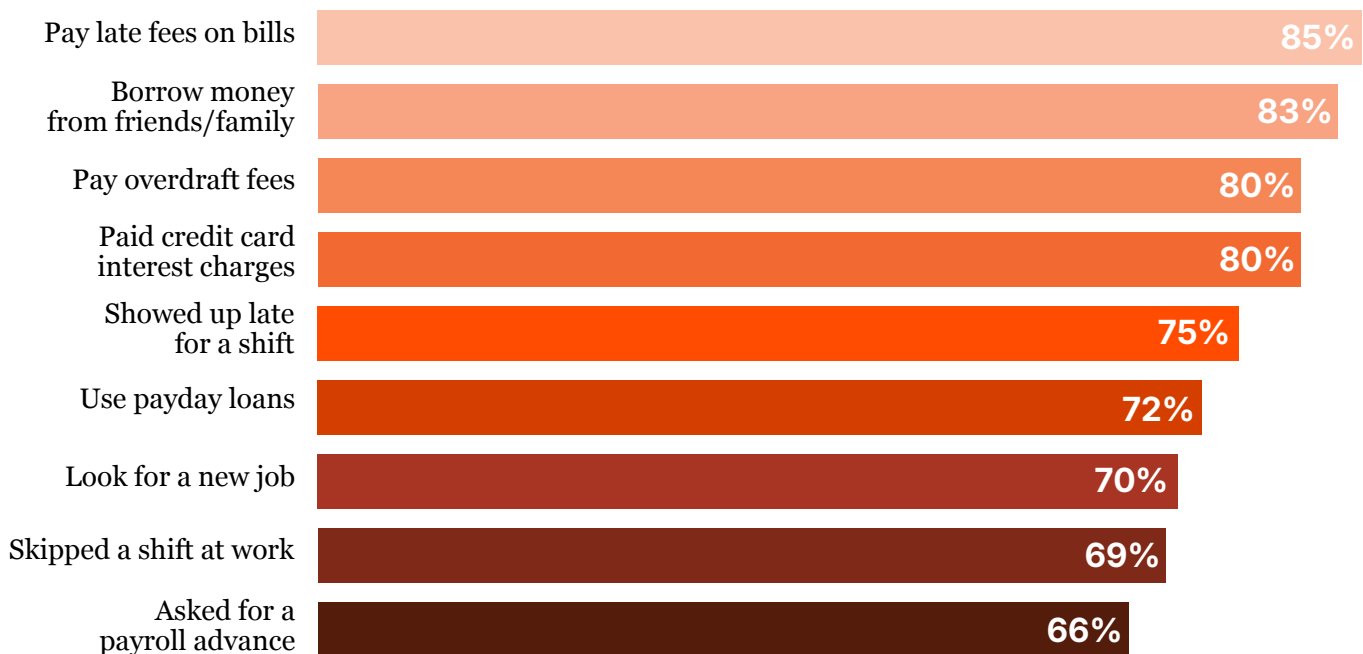
“Financial stress follows people to work,” says Brandman. “It shapes their focus, their attendance and whether they stay, and that hits business performance directly.”



say they have picked up additional shifts

Figure 2: On-demand pay improves financial situations.

You said you do the following things less now that you started using DailyPay. To what extent is that due to using DailyPay?



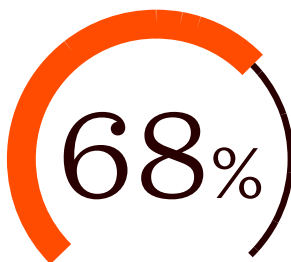


On-demand pay produces value for employers.

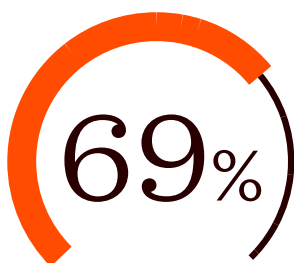
Recruitment, retention and productivity are all connected to the employee experience. The best workers gravitate toward employers that demonstrate concern for their wellbeing. Workers with access to on-demand pay generally agree that it contributes positively to their overall experience on the job, which in turn supports positive outcomes for employers (see Figure 3).

Figure 3: Access to on-demand pay improves the employee experience.

How would you rate your agreement with the following statement: 'Access to earned pay contributes positively to my overall experience as an employee.'



68% say that access to earned pay contributes positively to their overall experience as an employee



**say they are less
likely to skip a shift
after using Daily Pay.**

This improved employee experience has a measurable impact on operational metrics as well. Among employers who have adopted DailyPay, **86%** have been able to substantiate one or more positive, tangible outcomes. More than half (**53%**) cite fewer requests for pay advances from their employees. Nearly as many (**45%**) have experienced higher employee satisfaction and improved morale.

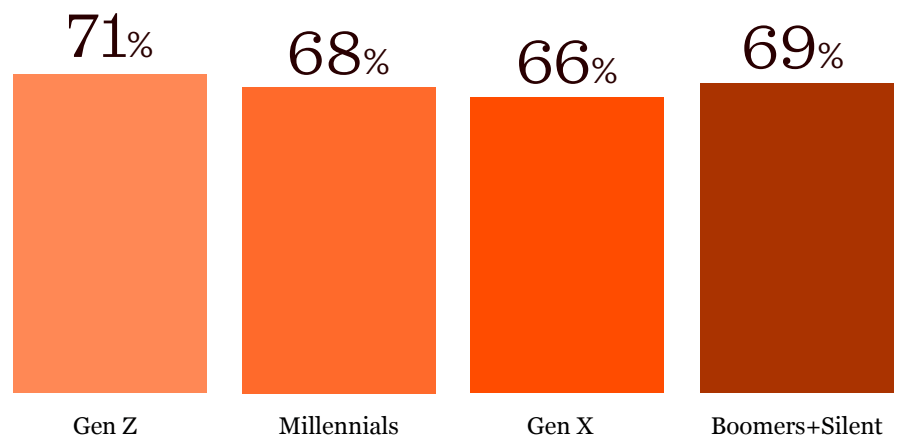
Employers also benefit from increased employee willingness to pick up additional shifts thanks to on-demand wage access. Nearly two in three DailyPay users (**63%**) say they are more likely to work additional shifts expressly because they have DailyPay. In a typical month, that amounts to an average of about 1.5 additional shifts based upon knowing they will have access to that extra pay ahead of scheduled paydays. In some cases, the impact is even greater, with **11%** taking on five or more extra shifts per month.



Younger generations are even more likely to see on-demand pay as a valuable benefit. Gen Z and Millennials are more likely than older generations to strongly agree that access to on-demand pay contributes positively to their employee experience (see Figure 4).

Figure 4: Younger generations feel more strongly about the benefits of access to on-demand pay.

How would you rate your agreement with the following statement: ‘Access to earned pay contributes positively to my overall experience as an employee.’



Source: Employee Benefit News, 2026

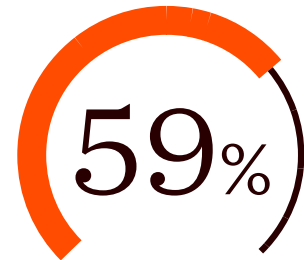
That makes sense, as they're earlier in their career trajectory and more likely to be living paycheck to paycheck. They typically have less access to traditional credit — and unlike previous generations, they've been culturally conditioned to expect real-time, on-demand digital experiences throughout their daily lives.

These trends also appear to be accelerating over time. Gen Z workers, in particular, are more likely than older workers to take additional shifts when they can access on-demand pay ahead of paydays, and more likely to agree that access to DailyPay is helping them in various aspects of their personal and professional lives. That helps improve employee satisfaction. Younger generations are increasingly likely to say DailyPay makes them feel more productive, engaged and satisfied with their work compared to employees from older generations.

An easy win-win for employees and employers.

Implementation of on-demand pay doesn't have to be a chore. In fact, 84% of employers say it was easy to implement DailyPay at their organization. Given that relative ease of implementation and the benefit's growing attraction to younger employees, employers that have yet to adopt on-demand pay as a benefit may want to consider offering it sooner rather than later. As employees experience the value of on-demand access to their pay, they are increasingly likely to say they would be influenced by the availability of on-demand pay when accepting a job offer. This sentiment is more prevalent among Millennials and Gen X employees, suggesting it could become even more important in the future.

“On-demand pay is now a strategic lever for competitive recruitment and retention,” says Brandman. “Access to on-demand pay has shifted from a nice-to-have workplace perk to an essential benefit that factors into where employees choose to work.”



say they would be positively influenced by the availability of on-demand pay when accepting a job offer.

A woman with dark hair, wearing a blue denim headband and a black t-shirt, is focused on her work in a kitchen. She is wearing black gloves and is seen from the side, looking down at a metal tray containing food. The background shows a stainless steel kitchen environment with a range hood.

The bottom line.

Employees who get access to on-demand pay skip fewer shifts, save more money, and report less financial stress. Employers who offer on-demand pay see fewer pay-advance requests, higher morale, lower turnover, easier recruiting and a workforce that's more willing to pick up an extra shift when it's needed most.

The workforce is ready to move beyond payday. It's time for employers to do the same.

See what the future of pay could do for your workforce at dailypay.com.

Methodology

Employee Survey

Employee Benefit News conducted this wave of research online from January 20 to January 28, 2026, among 8,932 qualified respondents (the first wave of research included 10,283 qualified respondents in 2023). To qualify, respondents needed to be an employee that uses DailyPay.

Employer Survey

Employee Benefit News conducted this wave of research online during March and April 2026 among 216 employers. This survey was fielded by DailyPay to current customers.

DailyPay managed the distribution of both surveys, guaranteeing the confidentiality of respondents' feedback (meaning their responses would only be used in aggregate).

About DailyPay

DailyPay is the leader in On-Demand Pay, helping employers modernize how people get their pay. DailyPay serves more than 2,000 employers and over 6 million employees, including many of the world's most recognized brands. By providing real-time access to earned pay and financial wellness tools, DailyPay helps employees manage their finances and helps employers attract and retain talent. DailyPay is helping define the future of pay, where money moves at the speed of work.

Learn more at www.dailypay.com/press.

About Employee Benefit News

Employee Benefit News is the trusted resource for the HR executives, benefits directors, advisors, and brokers shaping the future of work. Through independent journalism, expert analysis, proprietary research and influential events, EBN delivers the insight people leaders need to navigate critical opportunities and risks — health and retirement plan strategy, AI and HR technology, talent and well-being and workforce transformation. EBN connects a benefits and HR community of more than 280,000 professionals both in person and online.

Learn more at benefitnews.com.

Research Disclosure

This report is based on original research conducted by Employee Benefit News in collaboration with DailyPay. DailyPay provided input on the research topic and/or distribution strategy but did not control the research findings, analysis or conclusions unless otherwise noted. Findings reflect survey responses and reported experiences from participants at the time of data collection. The information provided is for informational purposes only and should not be construed as legal, business, investment or financial advice. Results may vary by institution, market conditions and implementation. All information is provided “as is” without warranty of any kind.

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