



The frontline worker **expectation gap**

What workers need vs. what employers
provide, and why companies should listen

Executive summary

Something has changed on the frontline, and most employers haven't noticed yet.

The workers who make, move, serve, and sell for America's largest companies have quietly raised the bar on what they expect from a job. While perks are beneficial, today's frontline workers are asking for three things they have everywhere else in their lives: control over their time, clarity about their money, and the simple digital experiences they already use in their lives.

Half of frontline workers report their companies haven't changed in the past three to five years. Meanwhile, the reality of today's economic environment means they're facing higher housing costs, inflation pressures, caretaking and childcare responsibilities, and commutes that add time and expense. The balancing act can be challenging. To cope, today's workers follow a budget and calculate tradeoffs — weighing expenses (e.g., transit, food, childcare) against potential earnings — well before accepting a new shift.

These routines happen outside of work, invisible to many companies, but show up as real business impact. DailyPay partnered with Workday for a study of 2,200 hourly U.S. workers to better understand their modern realities and how they impact today's workplace.



The findings also reveal an opportunity for companies to modernize the employer-employee relationship. Employees are unsatisfied with the most important aspects of their job, representing untapped potential for companies to improve the areas of employee autonomy, transparency, and digital tools.

As expectations continue to rise, the companies that close these gaps stand to strengthen that relationship and unlock more of their workforce's potential.

All data sources included in this white paper (unless otherwise noted) come from the DailyPay x Workday Frontline Worker Study conducted by Harris poll in May 2026.

Workplace expectations **are shifting**

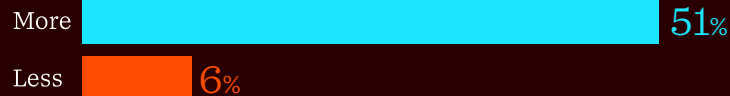
Today's frontline workers are the first line of contact when creating a good or providing a service. Their jobs require hands-on presence, interaction, and execution with customers during operations, and they're at the heart of America's workforce. Their expectations are at the core of today's evolving employee-employer relationship.

These shifts have left significant gaps between today's expectations and workplace realities.

Are the following less important or more important to you compared to 3-5 years ago?

■ More important ■ Less important

Schedule flexibility



Clarity around pay/compensation



Clear communication with employer



Social gatherings



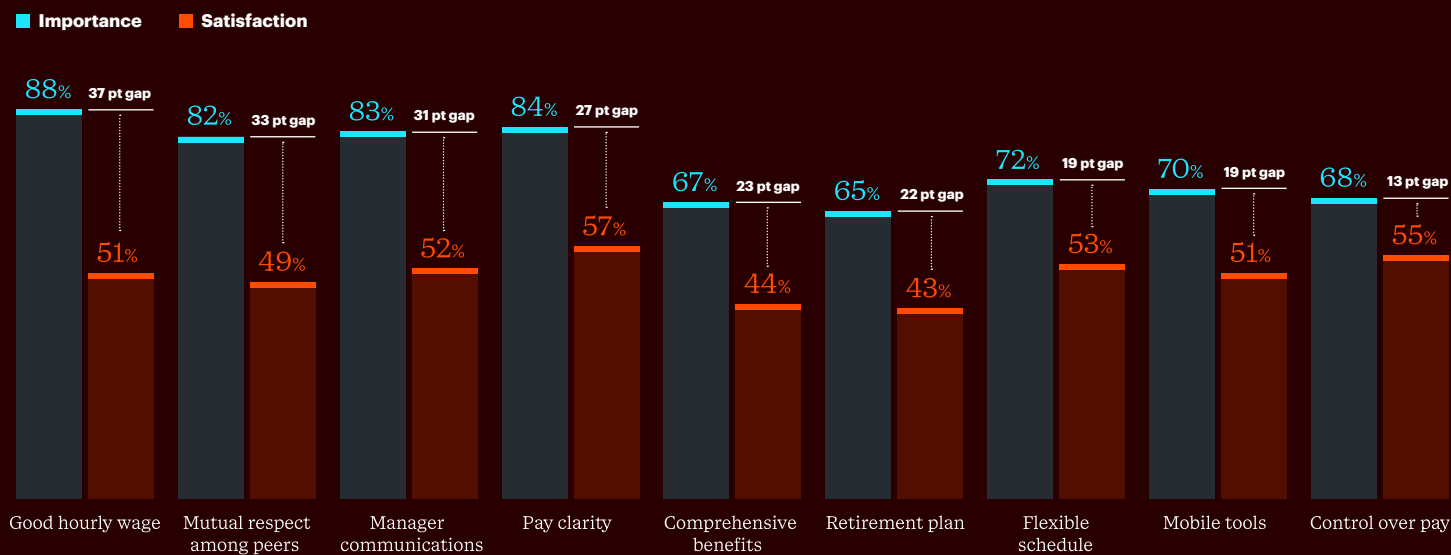
Expectation vs. reality

What workers say matter most are the same things they're least satisfied with today.

Every job attribute in today's workplace has a double-digit gap between how important it is to frontline workers and how satisfied they are with their employer's offerings. Eight in ten (84%) say clear information about their pay is important, yet only 57% are very satisfied with the clarity they receive. It's the same story with schedule flexibility (72% versus 53%), and mobile tools (70% versus 51%). More than half (52%) of frontline workers don't expect their company to do anything to close these gaps.



Importance vs. Satisfaction Gaps





How to close the gap, **according to frontline workers**

Autonomy

Workers need greater agency over their time and money so unnecessary tradeoffs aren't driving attendance decisions.

Transparency

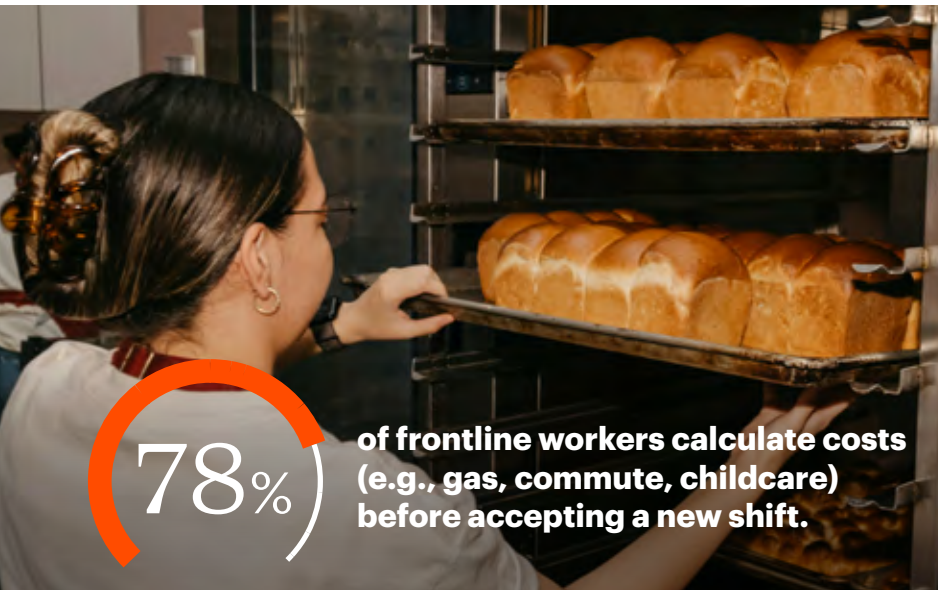
Workers need pay clarity and better communication with their managers so they know exactly what they're earning, when they're working, and what's expected of them.

Digital tools

Workers need easy access to simple technology to manage their work life the same way they manage everything else in their lives.

A woman with dark hair, wearing a light-colored t-shirt and a dark apron, is focused on preparing food in a kitchen. She is standing behind a counter, with her hands near a plate of food. The kitchen has a warm, orange-toned lighting. In the background, there are shelves and a window. On the counter, there is a bottle of oil, a bowl, and some other kitchen items.

Autonomy improves
**recruiting,
attendance, and
productivity**



Frontline work has become a math problem

Consider the factors that go into a decision on whether to accept a new shift.

Gas to travel. A bus transfer. Childcare. Lunch. It starts to add up. These are the everyday decisions a worker weighs before taking on another shift. It's less about the size of the paycheck and more about whether they can see and reach their earnings in time to make the day work.

This is the reality for much of today's frontline.

78% of frontline workers say they calculate costs like gas, commute, and childcare before deciding whether to accept a new shift.

The math happens off the clock but shows up in impacted attendance, retention, and productivity.

The single employee era is over

Frontline workers are increasingly operating as independent agents, patching together multiple income streams.

More than a quarter **(28%)** of frontline workers report working multiple jobs.

Having multiple employers means employees require scheduling flexibility.

Although **72%** of frontline workers report having a say in the creation of their weekly schedule, the data suggest there's room to make schedules even more adaptable to last-minute changes. Even when life takes unexpected turns, nearly one in four **(23%)** workers report it would be hard to adjust their shift.

Scheduling flexibility is key for today's workers to make the best decisions in their lives.



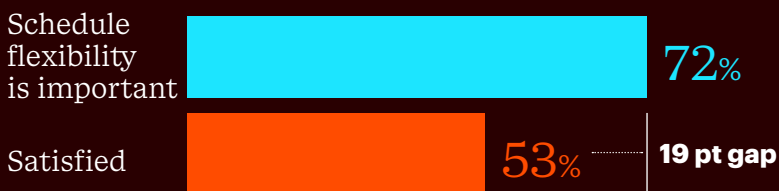
Flexibility as a currency

In a world where workers calculate tradeoffs before accepting a new shift and work multiple jobs, it's no surprise that flexibility has become something they seek, weigh, and value as precious as currency.

Half (**51%**) of frontline workers say a flexible work schedule is more important than it was three to five years ago.

In fact, seven in ten (**72%**) frontline workers rate scheduling flexibility as important, yet only **53%** are very satisfied with the flexibility of their schedule.

Scheduling flexibility is invaluable on both sides of the equation. It gives workers the autonomy to accept, swap, or pick up shifts in a way that fits their lives, and it gives companies a more responsive way to meet coverage needs as they change. When scheduling works for everyone, workers gain control and companies gain agility.



Flexibility improves recruiting and performance

The business payoff for flexibility starts before day one.

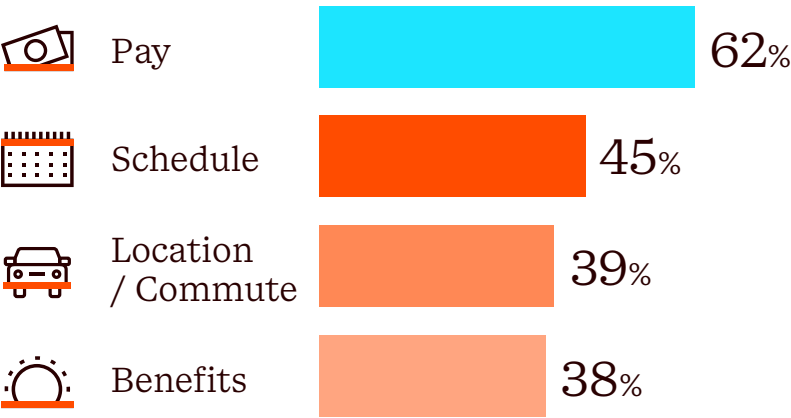
Nearly half (**45%**) of frontline workers rank their schedule as a top-three factor for deciding to accept their current job.

That’s behind only pay (**62%**), and ahead of location/commute (**39%**) and benefits (**38%**).

Once hired, **43%** say schedule flexibility for work-life balance makes them want to do their best work, which holds similar motivational force as competitive pay (**49%**).

Flexibility can recruit and motivate at near-wage strength, without a wage increase.

Top factors for accepting a frontline job



Greater pay access is the other half of autonomy

A flexible schedule is half of autonomy. The other half is cash flow.

Eight in ten (**80%**) frontline workers want on-demand pay, which is the ability to access pay they've already earned ahead of payday.

Among those who would use it, four in ten (**42%**) say it would help with expenses, **40%** say it would reduce their financial stress, and **32%** say having the ability to control when they're paid would make them more motivated at work.

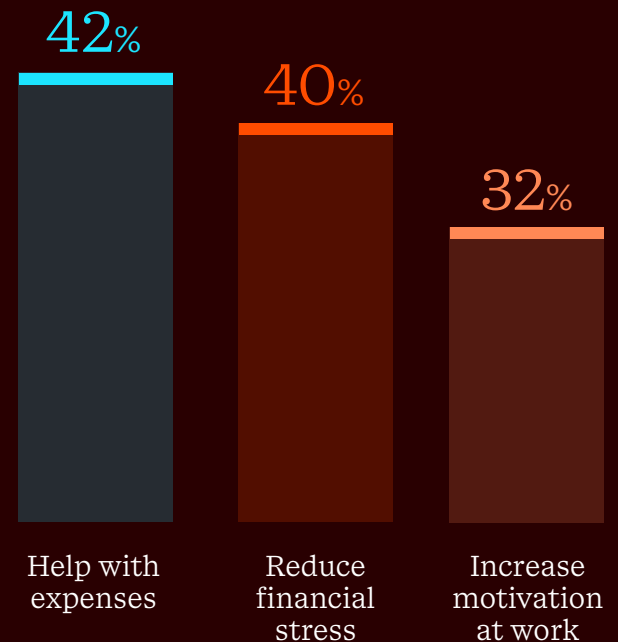
More than three-quarters (**77%**) of frontline workers say access to on-demand pay sways their decision between two competitive job offers.

In a challenging labor market, a benefit that drives nearly eight in ten candidates is a powerful motivator most companies are leaving unused, with more than half (**55%**) of workers still having no access to on-demand pay.

Frontline workers want greater control of their pay so they can manage their finances on their own schedule and expand their options when making financial decisions.



Why frontline workers use on-demand pay





Transparency improves
engagement,
productivity, and
well-being



The pressure workers face is real, and so is the chance to help

Companies can provide visibility into shift details, scheduling, and earnings so workers can make the best decisions for their lives without increasing stress.

Six in ten (**61%**) frontline workers live paycheck to paycheck, and **46%** resort to borrowing money between pay periods.

Seven in ten (**69%**) frontline workers check their pay after each shift to see how much they've earned, and **76%** set a personal budget and stick to it.

Checking, budgeting, and balancing with little room for error requires precise financial discipline, and that starts with ultimate clarity around pay.

Financial habits



Pay clarity makes budgeting easier

Improving pay doesn't only mean increasing wages.

Frontline workers (84%) say clear and straightforward information about their pay is important, which is nearly on par with a good hourly wage (88%), and well above social perks (38%).

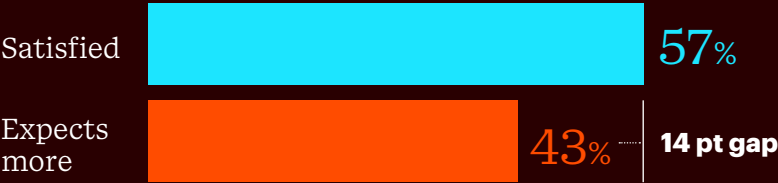
Only 57% are very satisfied with the clarity they receive today, leaving more than four in ten (43%) expecting more from something they rank nearly as important as pay.

When asked if they could change something about their pay schedule, clarity is key, with one in four (26%) wanting greater clarity on deductions, wages, and benefits, and 29% wanting more transparency into how their pay compares to others in their role or industry.

Pay clarity, which workers care about nearly as much as pay itself, offers real room for improvement.

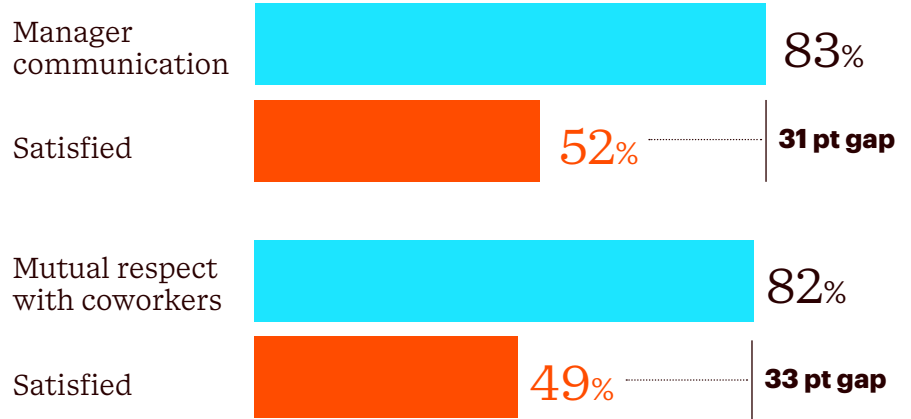


How satisfied frontline workers are with the pay clarity they get today



Honest communication motivates employees to do better work

Workplace importance v. satisfaction



The transparency that workers want extends beyond pay.

Eight in ten (**83%**) frontline workers say open and honest communication with their direct manager is important to them, but only **52%** say they are very satisfied with the communication they receive.

A similar amount (**82%**) say mutual respect with coworkers matters deeply to them, but fewer than half (**49%**) feel very satisfied with the respect they experience at work every day. These gaps sit directly upstream of performance.

When workers were asked what motivates them to do their best for their company, four in ten (**43%**) answered recognition, **37%** said a sense of pride in the company's mission, and a quarter (**25%**) said support, coaching, or mentorship from their direct manager.

Transparency from management in the form of pay clarity and honest communication can make a real difference for the engagement, productivity, and well-being of the workforce.

What actually motivates frontline workers

43%

Recognition

37%

Pride in the company's mission

25%

Support, coaching, or mentorship from their direct manager.

dailypay

workday



Digital tools improve
autonomy
and transparency

There's a digital divide in the frontline workforce

Autonomy gives workers control over their schedules. Transparency gives them clarity around pay and communication. But neither means much if workers don't have easy access to the tools that provide autonomy and transparency.

Frontline workers manage their everyday lives using mobile tools, and they want to manage their work lives the same way.

Nearly nine in ten (**86%**) frontline workers report that the right digital tools at work make their lives easier.

Only half (**51%**) of workers are very satisfied with the technology offered to them, and more than one in ten (**13%**) have no access at all to digital tools for pay, scheduling, recognition, or training.

The tools workers rank most valuable are fundamental.

- **46% want mobile access to pay stubs and tax forms.**
- **35% want to digitally request time off.**
- **27% want to simply see their schedule.**

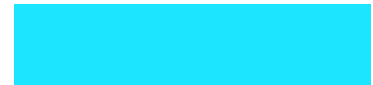
The survey indicates the right tools can also improve retention, with nearly one in four (**23%**) frontline workers more likely to stay at their employer when offered digital tools.

86%

Digital tools make life easier

But yet there's work to be done

Very satisfied with workplace tech



51%

Have no access to digital tools



13%



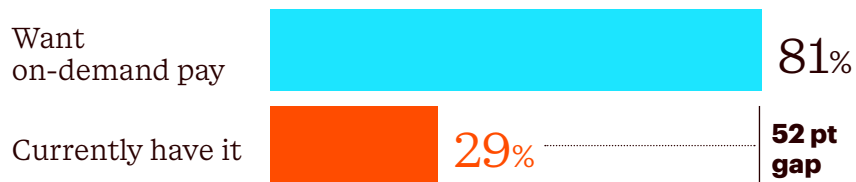
The tech equity gap is quietly undermining retention

Workforce technologies shouldn't just be a recruitment tool, they also benefit retention. Demand is universal. Long-tenured workers want access to on-demand pay far more than they currently have.

Eight in ten (**81%**) long-tenured workers (those with 6+ years of service with their company) want on-demand pay, but only **29%** of those workers currently have it.

This is a gap among the most experienced and loyal segment of the workforce.

Among tenured workers



Workers recognize the benefits of AI

Where digital tools can help earn worker trust with little risk, Artificial Intelligence (AI) raises the stakes.

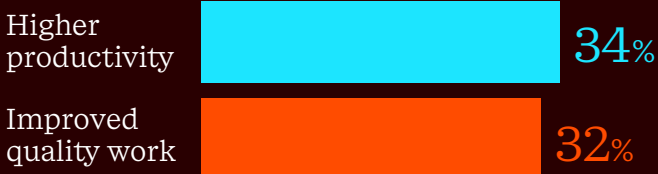
It's a technology that can clarify pay and provide easy shift swapping, but it can also automate decisions that affect employment. Workers see the opportunity, but they're also watching closely.

When AI is already being used, **64%** report a positive impact, including higher productivity (**34%**) and improved quality work (**32%**).

Nearly seven in ten (**69%**) workers say AI can reduce daily frustrations, and a similar amount (**68%**) support workplace AI if it increases productivity.



AI in the workplace

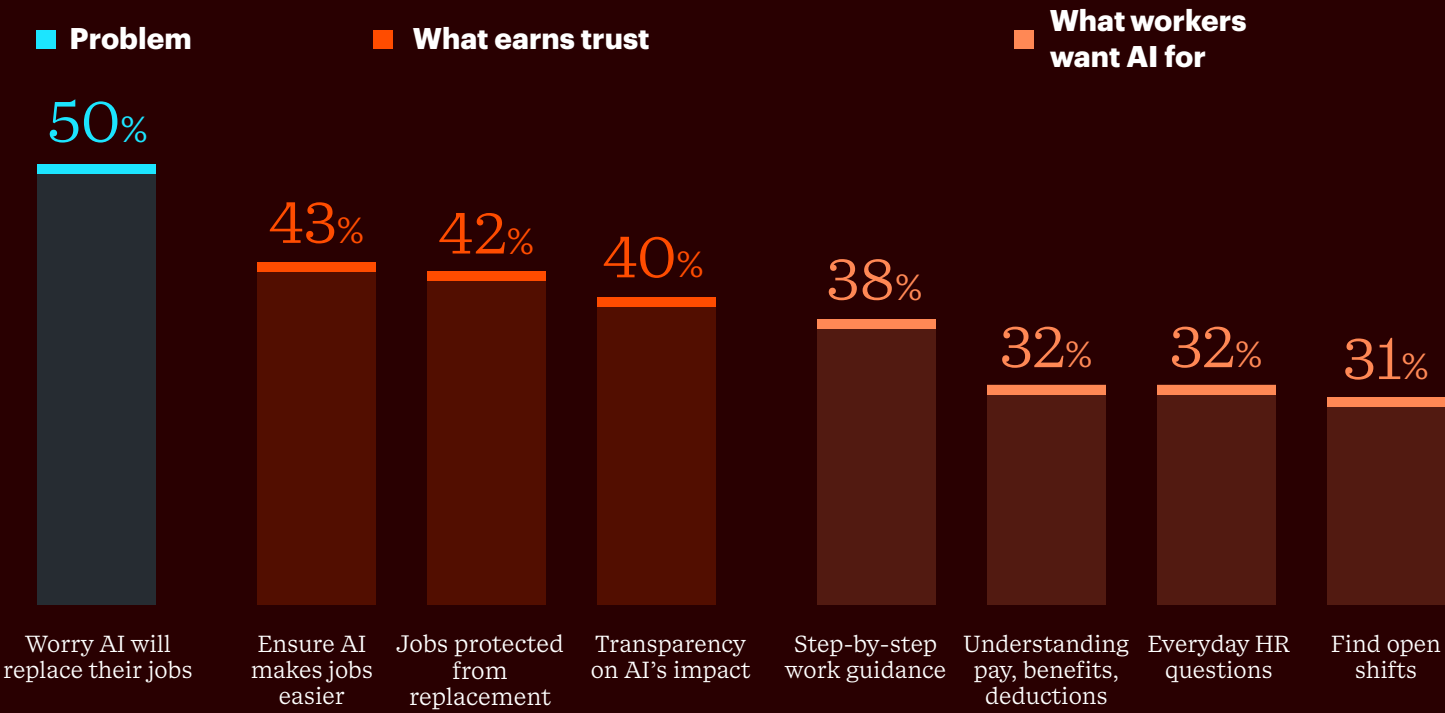


When introduced with transparency, AI can be a trusted tool

Workers are specific about what earns their trust. Four in ten (43%) say companies need to ensure that AI makes their jobs easier instead of harder, 42% want companies to ensure that AI protects their jobs from being replaced, and 40% say employers need to be transparent about how AI impacts their roles.

Tellingly, workers want AI to close the gaps revealed in this study. More than three in ten want AI to provide step-by-step guidance and work questions (38%), help them understand their pay, benefits, and deductions (32%), answer everyday HR questions (32%), and help find open shifts that fit their schedule (31%).

Deploying simple digital tools can help companies meet workers on the device they use to manage their lives.

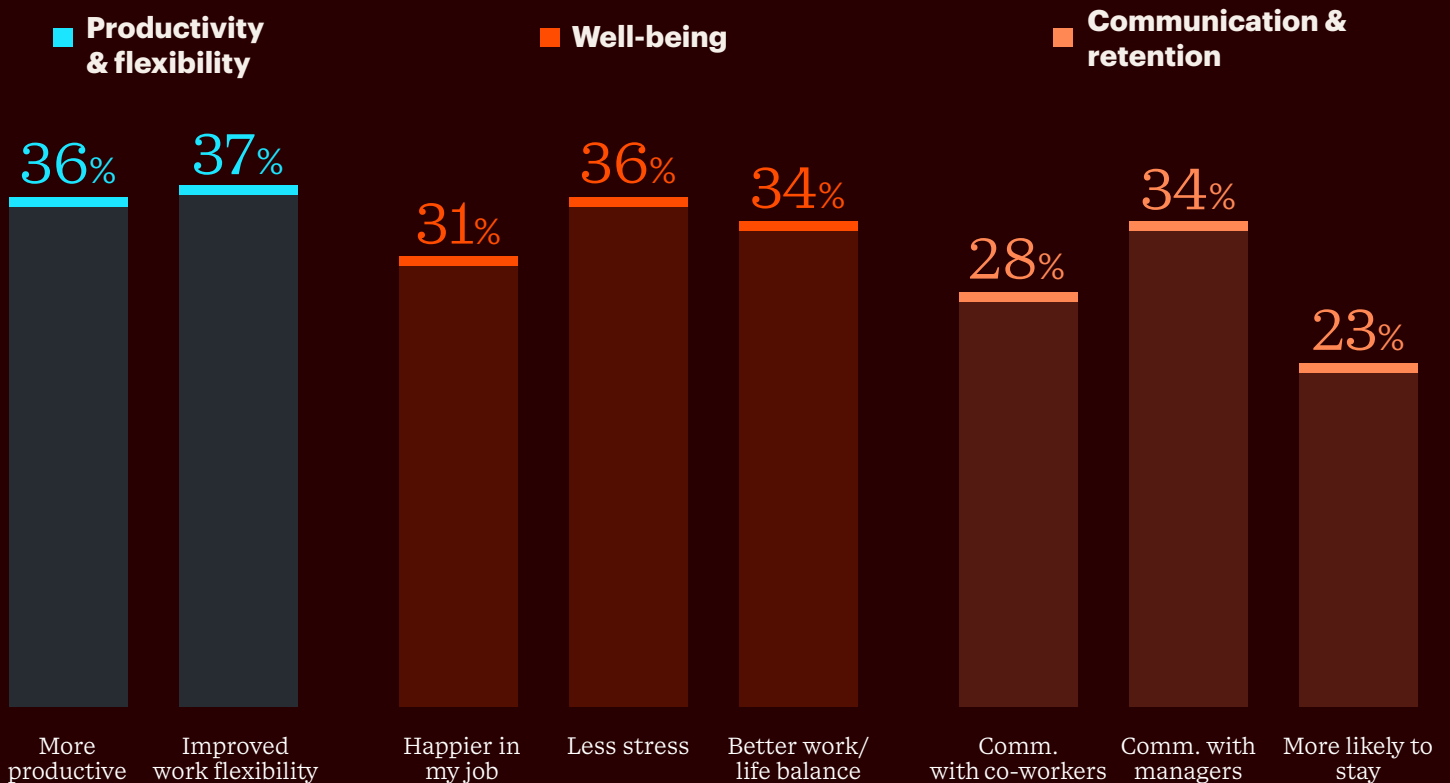


Digital tools provide both autonomy and transparency

Autonomy and transparency have been treated as separate goals, each requiring its own focus, but they don't need to be solved separately. Simple digital tools can help deliver both autonomy and transparency, and lead to better business outcomes.

A worker with a mobile app that shows available earnings has transparency. A worker who can swap a shift from their phone has autonomy. The right tools drive greater engagement.

The next question is whether that trust extends to the technology reshaping those tools today.



Putting it **all together**

Worker expectations are shifting on nearly every job attribute that matters.

Every year the gap stays open, it compounds, and workers themselves don't expect the workplace to keep pace. More than half (52%) expect things to stay the same, and only a quarter (25%) believe they'll gain more control in the years ahead.

In a labor market where half of all workers believe their workplace hasn't changed in years, the company that closes the gaps on autonomy, transparency, and digital tools becomes the company workers want to work for.

The data shows what workers need. The next move is closing the gap, starting with a conversation about your workforce.

Calculate what closing these gaps could mean for your company. [Book a call with our team to see how on-demand pay, pay visibility, and AI-powered tools apply to your business.](#)



How frontline workers see their future



The business case

Many key metrics frontline companies want to improve trace back to autonomy, transparency, and digital tools.

Recruiting

Work schedule is a top hiring factor for 45% of workers, behind only pay (62%).

Nearly eight in ten (77%) workers say access to earned wages would factor into their decision between two competing job offers.

Retention

76% of employees report being happy with the benefits their employer provides, creating a strong financial and security anchor that discourages job-hopping.

Attendance

78% weigh shift costs against earnings before accepting work. Providing autonomy through pay control and schedule flexibility addresses attendance at the source.

Productivity

36% say digital tools make them more productive, 34% say the same about AI.

Schedule flexibility (43%) and pay autonomy (24%) together motivate effort more than compensation alone (49%).

Engagement

Workers cite recognition (43%), mission pride (37%), and manager mentorship (25%) as motivation for their best work.

34% report the right digital tools lead to better manager communication, and 28% say better coworker communication.

Well-being

40% say on-demand pay would ease financial stress.

86% of frontline workers report that the right digital tools at work make their lives easier.



Continue **exploring**

Closing the frontline expectation divide is the standard. DailyPay and Workday help thousands of companies reach, and it's the standard every worker deserves.

If you want to learn how to close the gaps around autonomy, transparency, and digital tools, check out [these resources](#).

White paper: [Why workforce management is core to business execution](#)

eBook: [When pay is flexible, performance follows](#)

eBook: [10 magical things you can do with Workday for the frontline](#)

Webinar: [Exploring earned wage access](#).

Webinar: [Why workforce management drives business](#)

Case study: [Ace Hardware](#)

Case study: [Puma](#)

Research methodology

The research was conducted online in the United States by The Harris Poll on behalf of DailyPay among 2,208 adults ages 18-45 who are employed and paid hourly. The survey was conducted April 23 – May 2, 2026.

Data is weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, industry, and smoking status to bring them in line with their actual proportions in the population.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 3.1 percentage

points using a **95%** confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

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