

## Nearly 3 in 4 Retail Workers in the U.S. Say On-Demand Pay Would Help Improve Their Finances

New Study From Talker Research Outlines The Financial Challenges Facing Retail Workers

NEW YORK, NY, UNITED STATES, June 25, 2025 /EINPresswire.com/ -- Retail workers across the country continue to face the challenge of paying bills on time with continued stubbornly high inflation, according to a new study from Talker Research, commissioned by DailyPay. However, most of the retail workers polled say On-Demand Pay would help improve their finances, helping them deal with a fluctuating economy.

The new data from Talker outlines the financial difficulties facing the approximately <u>18 million</u> retail workers



in the U.S. Among the key findings include that 28% of retail workers surveyed say their financial health is worse than it was a year ago while 23% say their ability to pay bills has gotten worse in the past year. In fact, a slight majority of those polled (54%) say inflation in the U.S. has become worse over the last year despite the reality that <u>inflation has dropped</u> by about 30% in the past year - from 3.4% in April 2024 compared to 2.3% in April 2025. Similarly, 52% of those polled rate the economy as poor and exactly half say that it's gotten worse over the past year.

To help their employees navigate the turbulent economic waters, many top retailers are offering their employees On-Demand Pay to help them pay bills on time and manage their finances. In a separate study conducted by <u>Arizent</u>, 80% of DailyPay users say On-Demand Pay has a positive influence on their financial habits. And according to the Talker study, over 72% of retail workers who don't already have On-Demand Pay say it would help improve their finances. The reasons are quite apparent. In the last year, 43% of those retail workers polled say they ran out of money

between paychecks, and one third (33%) had difficulty paying bills on time.

"We implemented On-Demand Pay because it empowers our employees with choice and control over their earned wages to make the best financial decisions for themselves and their families,"

Tiffany Paquette, Director of People Technology and Operations at Puma North America. "This financial wellness benefit is incredibly popular with our team members and has also proven to help us recruit and retain our top talent in a very competitive market."

Additionally, retail workers surveyed feel On-Demand Pay is the answer to their current financial problems. In fact, nearly 4 in 10 said they would be able to pay for necessities when they needed them. Over a quarter (27%) feel On-Demand Pay would make them feel more financially secure, and the same number feel it would simply help them enjoy their life more.

More information on the study can be found in a new whitepaper on retail workers and their finances.

## Methodology:

Talker Research surveyed 1,000 retail workers (of any age) on an hourly salary and 1,000 Gen Z workers on an hourly salary from any sector of work; the survey was commissioned by DailyPay and administered and conducted online by Talker Research between May 13 and May 21, 2025.

## About DailyPay

DailyPay is a worktech platform that offers industry-leading On-Demand Pay and financial wellness solutions for employers and employees. DailyPay serves a business-to-business-to-consumer ("B2B2C") ecosystem with its mission to power daily opportunities by providing employers with solutions to create a more engaged and productive workforce and by empowering employees to live a better financial life. DailyPay's platform, featuring an industry-leading On-Demand Pay solution, empowers employees to take control of their working lives, realize the benefit of their hard work in real time, and help them break living the paycheck-to-paycheck cycle. DailyPay is headquartered in New York City. For more information, visit <a href="https://www.dailypay.com/press">www.dailypay.com/press</a>.

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