

New Survey Shows Most Federal Workers Say Finances Are One of Their Top Day-to-Day Stressors

NEW YORK, NY, UNITED STATES, October 3, 2025 /EINPresswire.com/ -- A new survey from [Talker Research](#) and [DailyPay](#) highlights the financial challenges facing federal workers, which will now be exacerbated by the current government shutdown.

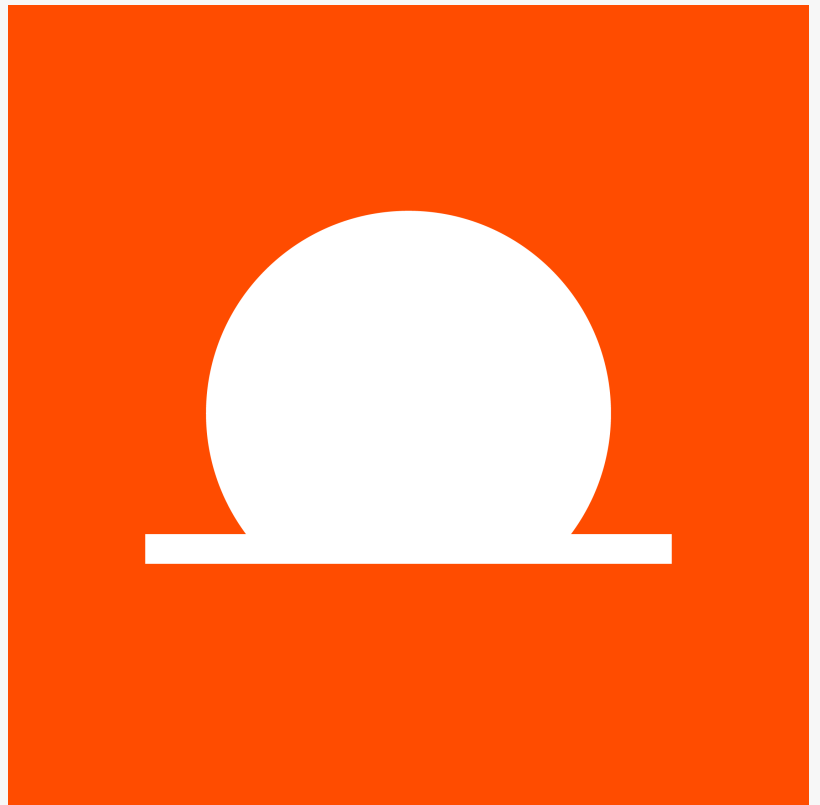
The recently conducted survey shows that about 4 in 5 (78%) federal workers say finances are one of their top day-to-day stressors with 32% saying finances are their top stressor. In addition, nearly half (43%) of federal workers state their levels of financial stress impact their ability to do their job.

Federal workers also continue to feel the impact of stubbornly high inflation.

Over half (56%) say that in the past year they have had to cut back on expenses while a third have had difficulty paying bills (33%), or had to borrow money from friends or family (29%).

Financial stress takes a toll on the ability for federal employees to be successful at their jobs. The study shows that over the past year financial stress has negatively impacted federal workers' ability to show up at work, with nearly a third (30%) saying it has led to a lack of motivation at work, had them looking for a new job (26%), had them less engaged at work (19%) or less productive (18%).

Advances in the payroll industry, especially improved technology, have helped employees in the private sector pay bills on time. [Research shows](#) that employees who leverage the employer sponsored-benefit of On-Demand Pay, actually pay fewer late fees than before.



According to the Talker study, two in three (65%) federal employees who don't already have On-Demand Pay wish their employer provided them On-Demand Pay. Federal workers feel access to On-Demand Pay would help them pay their bills on time (33%), make them more financially stable (31%), and would decrease their stress levels and improve their mental health (29%).

"On-Demand Pay empowers workers with choice and control over their earned pay, enabling them to pay bills on time and avoid falling into debt," noted Alexander Haig, VP and GM of Public Sector, DailyPay. "Federal workers are facing the same financial challenges as workers in the private sector, and deserve the benefits that can help them weather these uncertain economic times."

Methodology:

Talker Research surveyed 500 federal workers; the survey was commissioned by DailyPay and administered and conducted online by Talker Research between Aug. 12 and Aug. 21, 2025.

About DailyPay

DailyPay is the leader in On-Demand Pay, trusted by the most forward-thinking employers committed to enhancing their employees' financial health. Our open technology platform delivers instant access to earned wages and a robust suite of financial wellness solutions, giving our partners a decisive edge in attracting, engaging, and retaining top talent. We are transforming how the world gets paid so every worker can meet life's moments with confidence. Learn more at www.dailypay.com/press.

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