

# Gen Z Hourly Workers Defy Stereotypes with Career Ambition and Financial Discipline

*Talker and DailyPay Study Finds 68% of Gen Z Feel Happy and Fulfilled in Current Careers*

NEW YORK, NY, UNITED STATES, January 28, 2026 /EINPresswire.com/ -- New [research](#) from Talker Research, commissioned by [DailyPay](#), reveals that Gen Z hourly workers are defying stereotypes by demonstrating high levels of ambition and financial discipline.

This generation is actively leaning into their careers to secure traditional milestones like homeownership, career advancement, and financial independence, despite navigating a high-stakes economy. The study finds that Gen Z isn't just dreaming of a better future; they are using professional determination to build one. 68% of Gen Z hourly workers report feeling happy and fulfilled in their current roles, but they are still hungry for more opportunity.

## Building a Financial Foundation for Life's Milestones

Gen Z is looking forward to experiencing life's milestones and building a financial foundation is a top priority. Most of Gen Z sees themselves as fiscally responsible: 43% identify as "savers," and another 34% define themselves as equal parts saver and splurger. This discipline shows up clearly in their average monthly savings:

- Retirement: \$163/month
- Homeownership: \$113/month toward a down payment
- Investing & Growth: Over \$124/month for general savings and \$80/month for stocks and investments



“The data tells a clear story: Gen Z isn’t just dreaming about a better future; they are actively building it through grit and smart financial habits,” said Andrew Brandman, Chief Operating Officer, DailyPay. “They are navigating a complex economy with a level of pragmatism that should make us all optimistic. They want to work, they want to save, and they are looking for the right financial tools to help them get there.”

Gen Z remains confident about hitting life’s major milestones, despite the challenging economic climate. Nearly 3 in 5 expect to buy a home (58%), get married (58%), and start a family (56%). This optimism extends to their career trajectories as well: 63% expect a raise, 51% believe they will eventually earn a six-figure income, and 50% are confident they will transition to salaried roles.

### The Demand for Financial Flexibility

While this generation is doing the heavy lifting to save, the traditional payroll cycle remains a significant hurdle. Currently, 41% of Gen Z workers must wait two weeks to access their earned pay. This delay creates a disconnect between their hard work and their financial reality.

The research shows that Gen Z is seeking modern pay solutions, with 63% wanting their employers to provide daily access to their earned pay. 88% of this generation says On-Demand Pay would be a life-changing benefit that directly impacts their well-being. Some of these ways are:

- Financial Stability: 30% say it would help them be more financially stable and the same percentage (30%) say it would help them pay bills on time.
- Mental Health: 27% say they would be able to improve their mental health.
- Workplace Performance: 23% say they would be able to feel more productive and engaged at work.
- Retention: 17% say it would help them stay longer at their current role.

As Gen Z pursues milestones like homeownership and career growth, the employer’s role is shifting from simply providing a paycheck to offering a financial partnership. These findings reinforce DailyPay’s ongoing commitment to powering opportunities for employees through flexible pay experiences. By providing a financial wellness platform built on visibility, choice, and control, DailyPay remains dedicated to helping this ambitious generation build a secure future.

Methodology: Talker Research surveyed 2,000 Gen Z workers who are paid hourly who have access to the internet; the survey was commissioned by DailyPay and administered and conducted online by Talker Research between Nov. 21 and Dec. 1, 2025. A link to the questionnaire can be found [here](#).

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## 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 can deliver 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](http://www.dailypay.com/press).

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