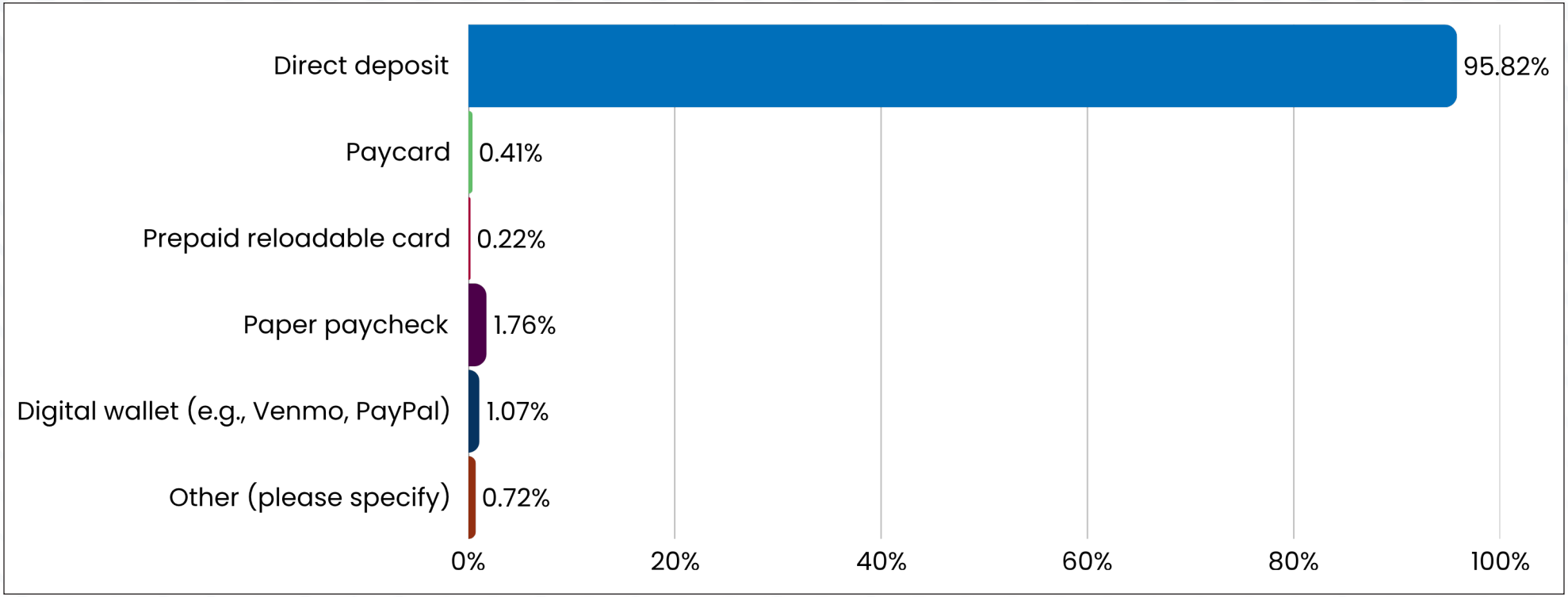
PayrollOrg®
The Leader in Payroll Education

NATIONAL PAYROLL WEEK2026

2026 GETTING PAID IN AMERICA SURVEY

This annual survey conducted by PayrollOrg® as part of **National Payroll Week**, delivers actionable insights into how payroll is shaping retention, financial stability, and trust in employers.

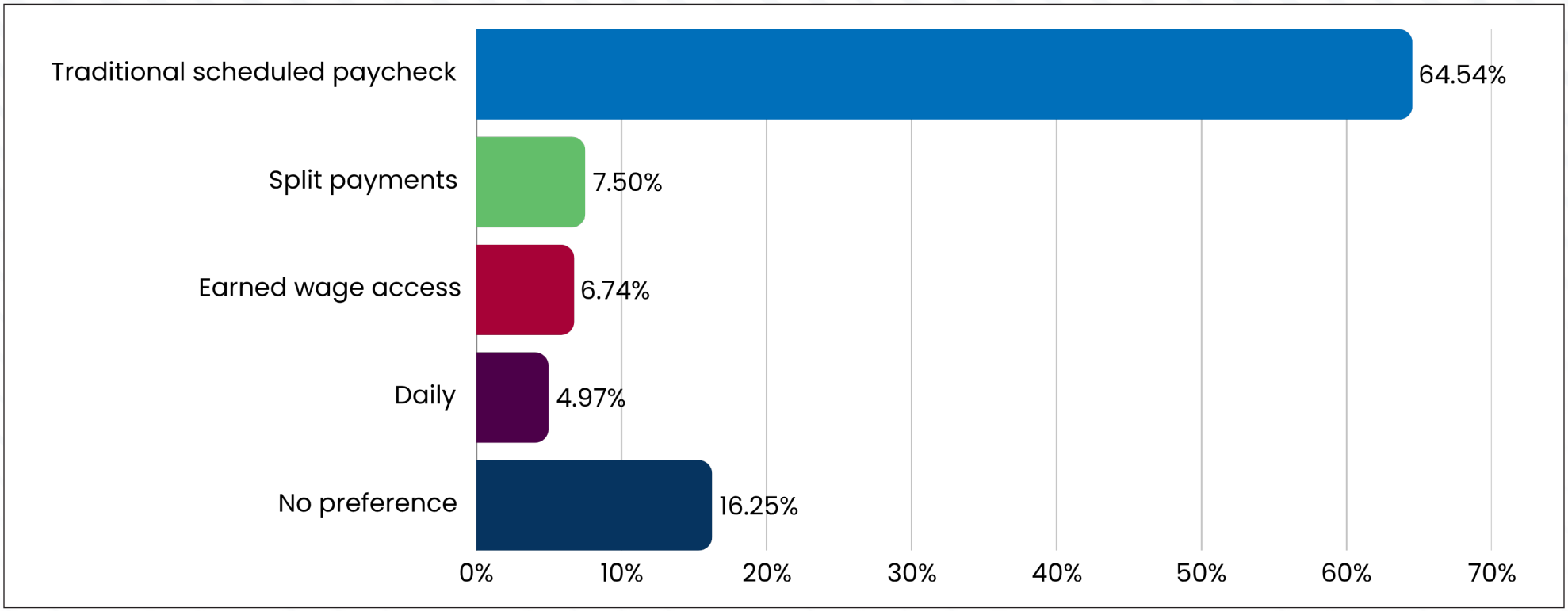
Q1 *How do you currently receive your pay?*



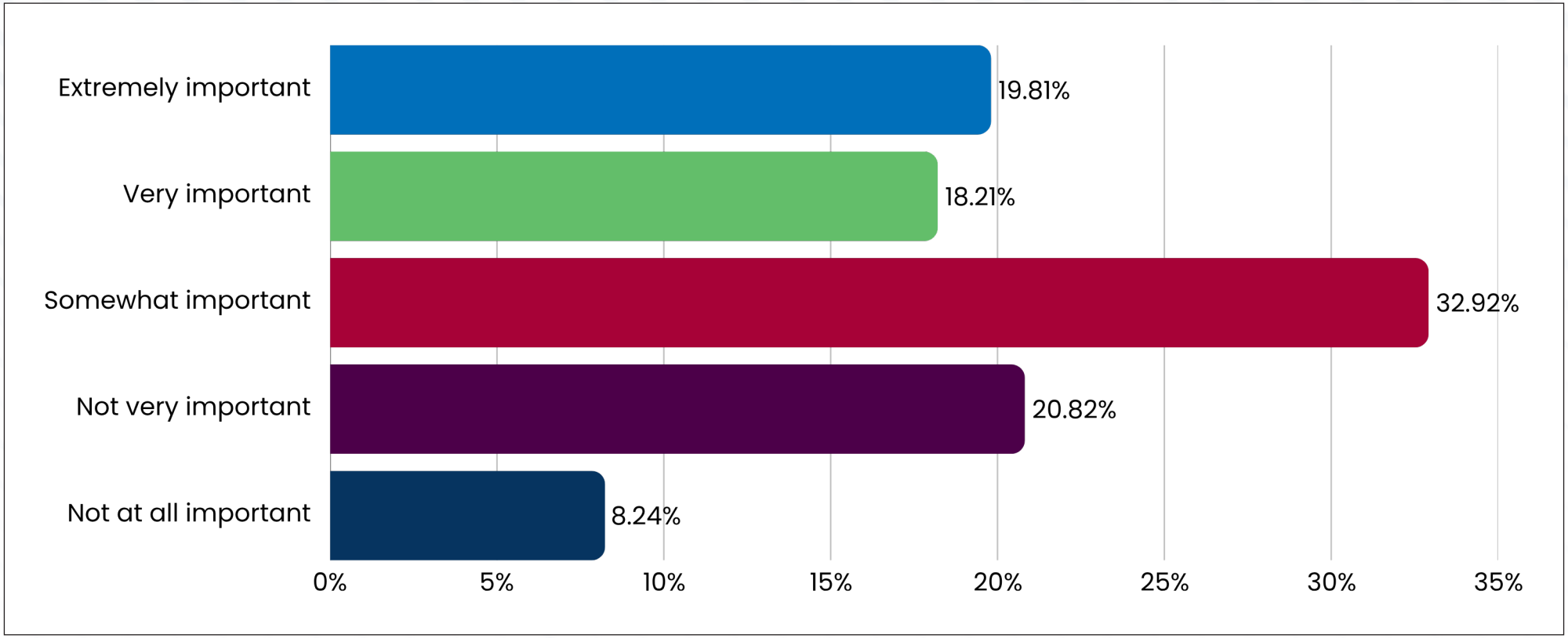
Top 5 "Other" Responses

Multiple Payment Methods	22.4%
Cash	16.4%
Unemployed/Retired	14.90%
Payment Apps / Prepaid Cards	11.90%
Government Benefits	3%

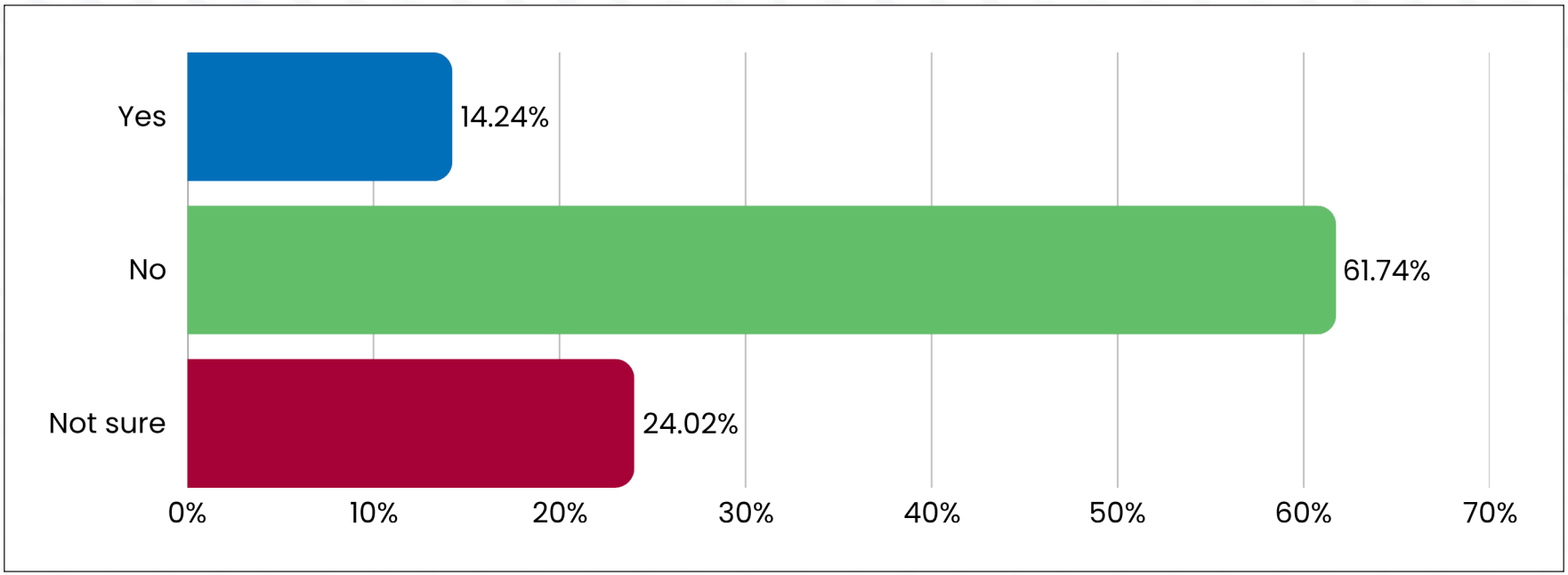
Q2 *If given a choice, how would you prefer to receive your pay?*



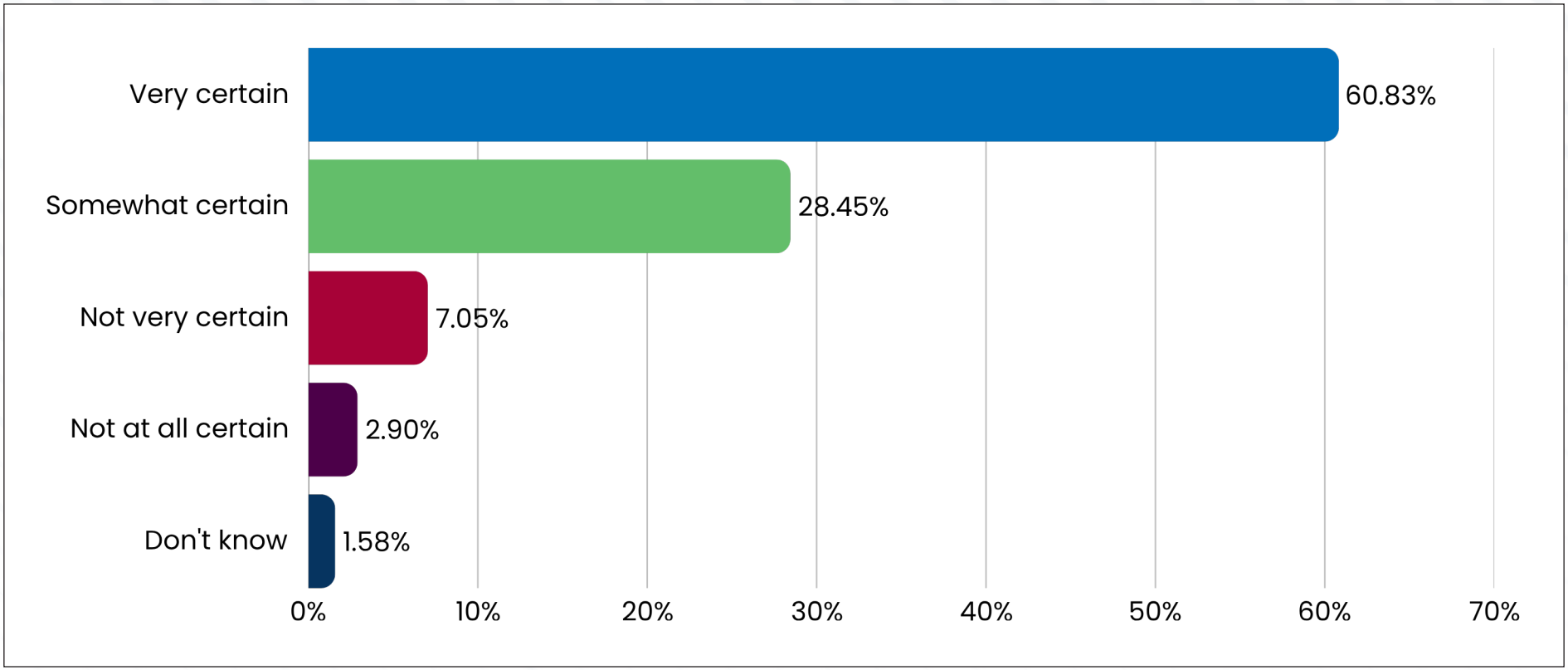
Q3 *How important is flexibility in how and when you are paid?*



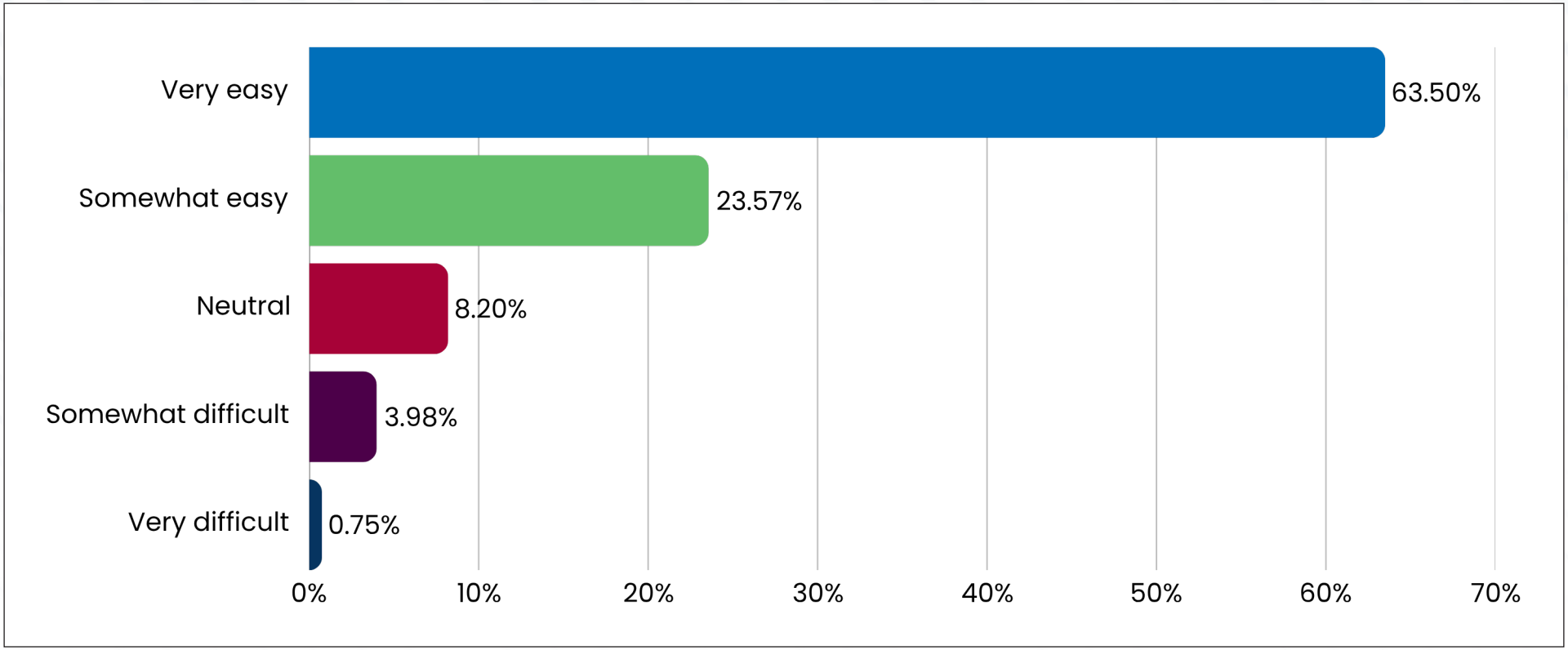
Q4 *Would you consider switching employers for better pay flexibility (e.g. faster or on-demand pay)?*



Q5 *How certain are you that your payroll withholding and the amount of your paycheck are correct each payday?*

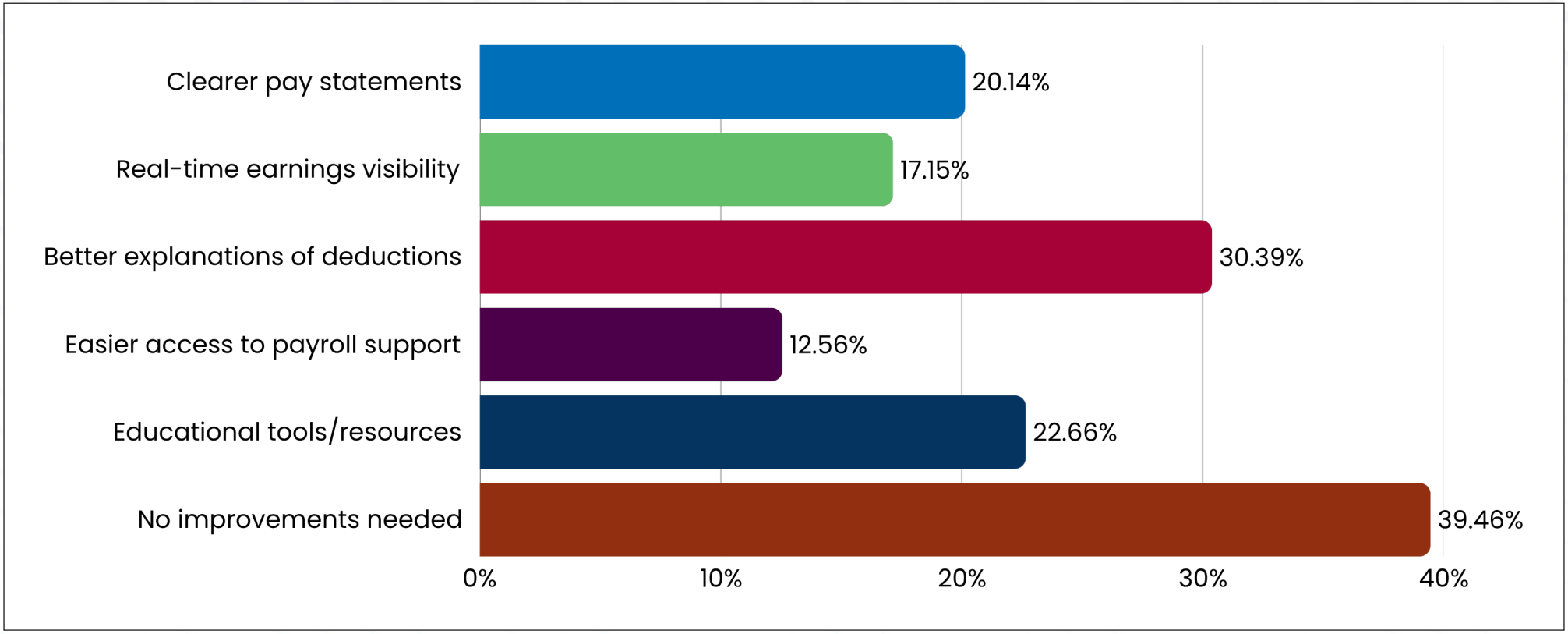


Q6 *How easy is it for you to understand your paycheck (taxes, deductions, net pay)?*

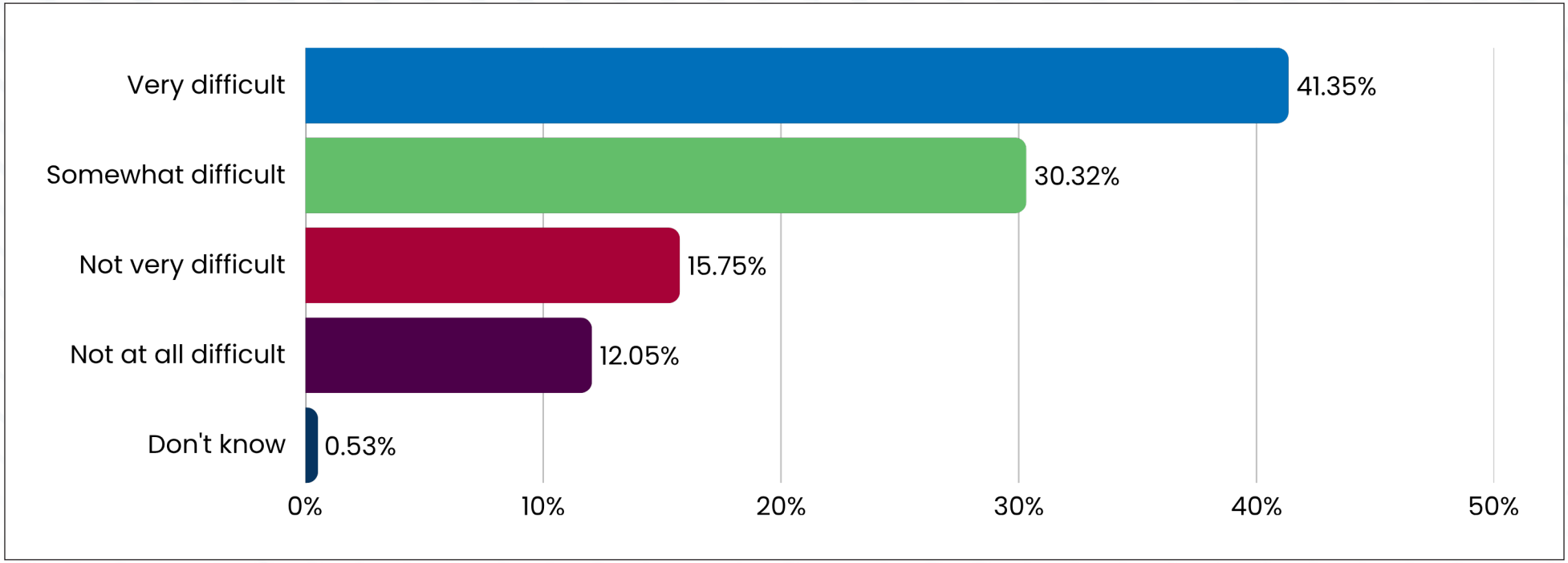


Q7 *What would most improve your understanding of your pay? (Select up to two)*

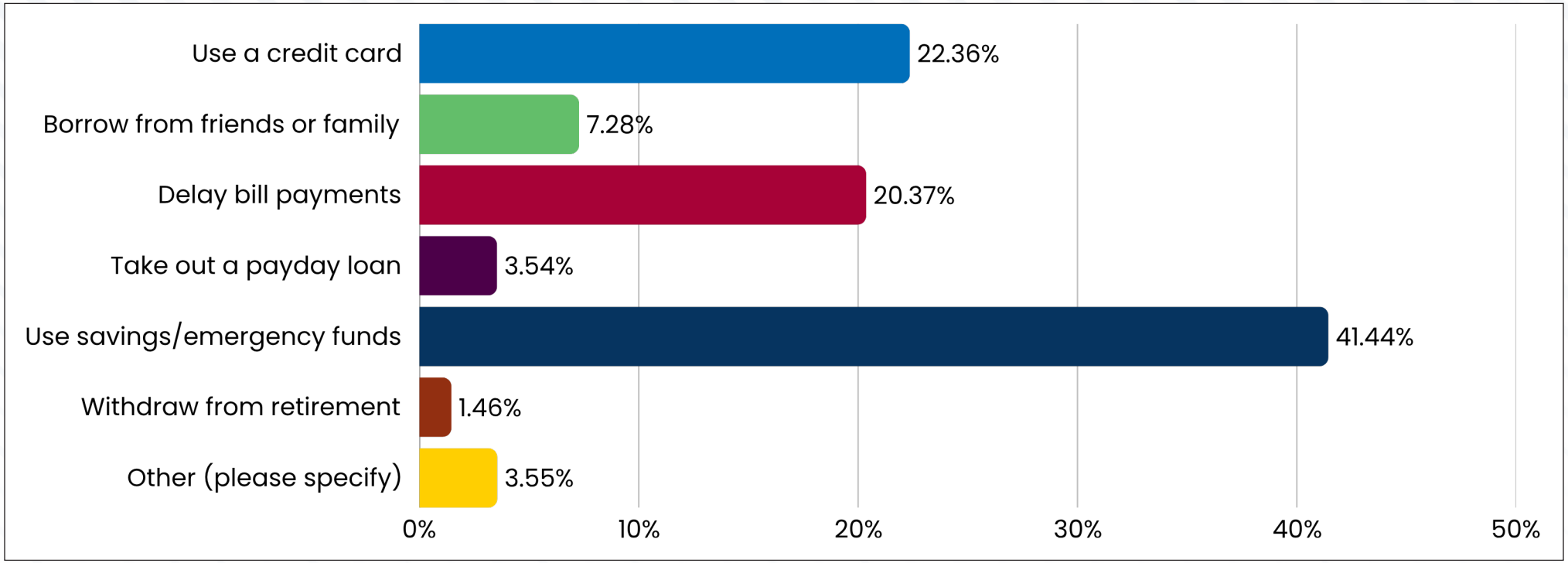
Note: Respondents could select multiple answers; percentages will not total 100%



Q8 *How difficult would it be to meet your financial obligations if your next paycheck were delayed by one week?*



Q9 *If your paycheck were delayed, how would you primarily cover expenses?*

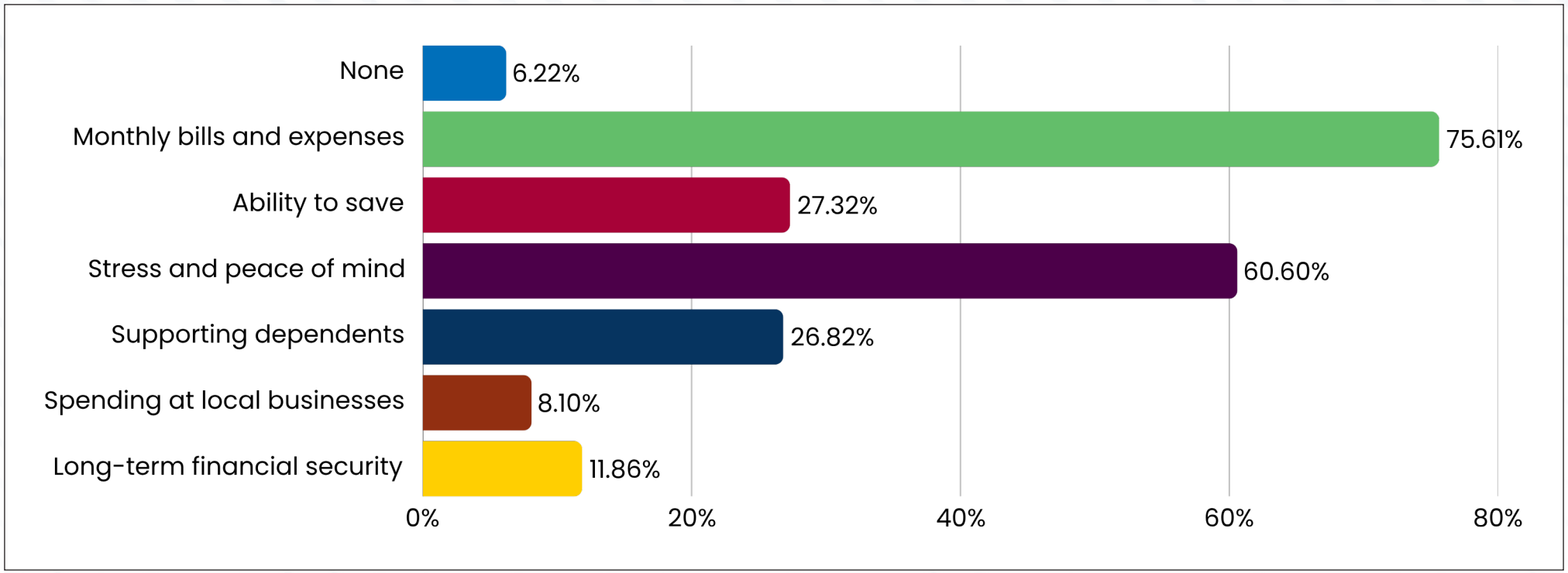


Top 5 "Other" Responses

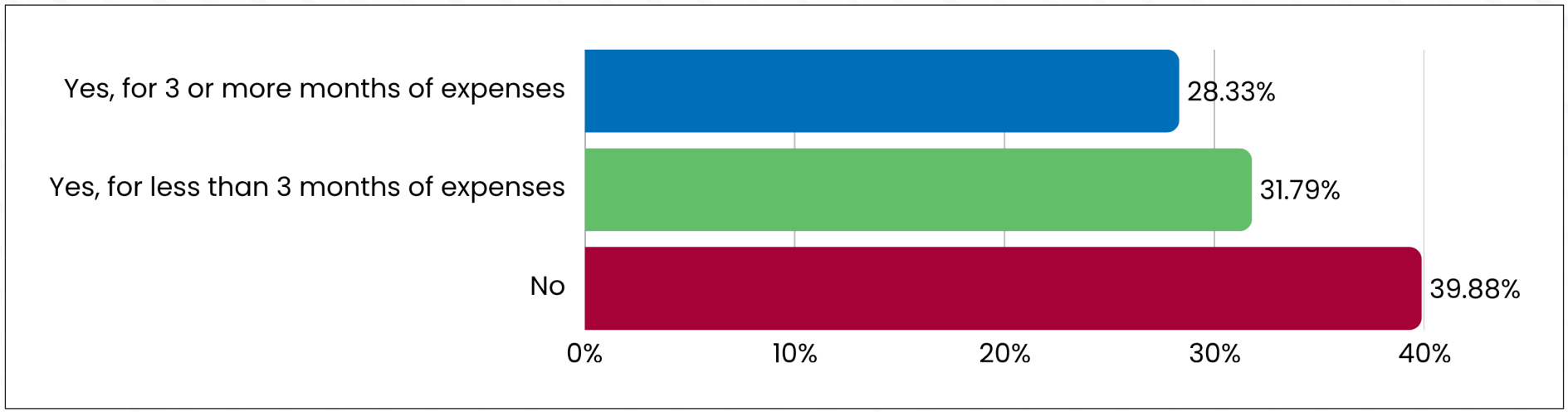
Use Existing Funds	24.1%
Unable to Make Payments	18.2%
Borrow / Use Credit / Household Support	17%
Request an Extension / Delay Bills	6.8%
Work Odd Jobs / Sell Items	6.5%

Q10 *Which areas of your life would be most affected by a delayed paycheck? (Select up to three)*

Note: Respondents could select multiple answers; percentages will not total 100%.

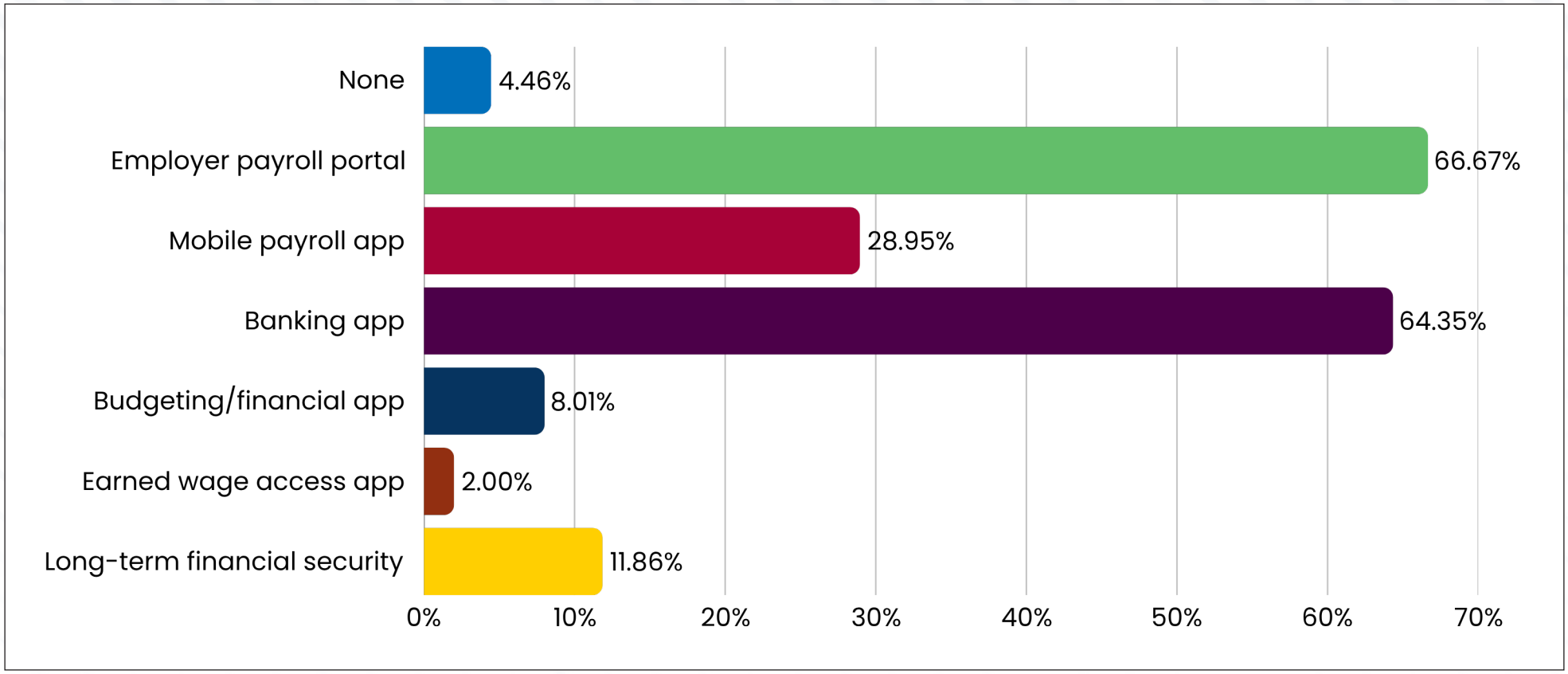


Q11 *Do you currently have access to an emergency fund?*

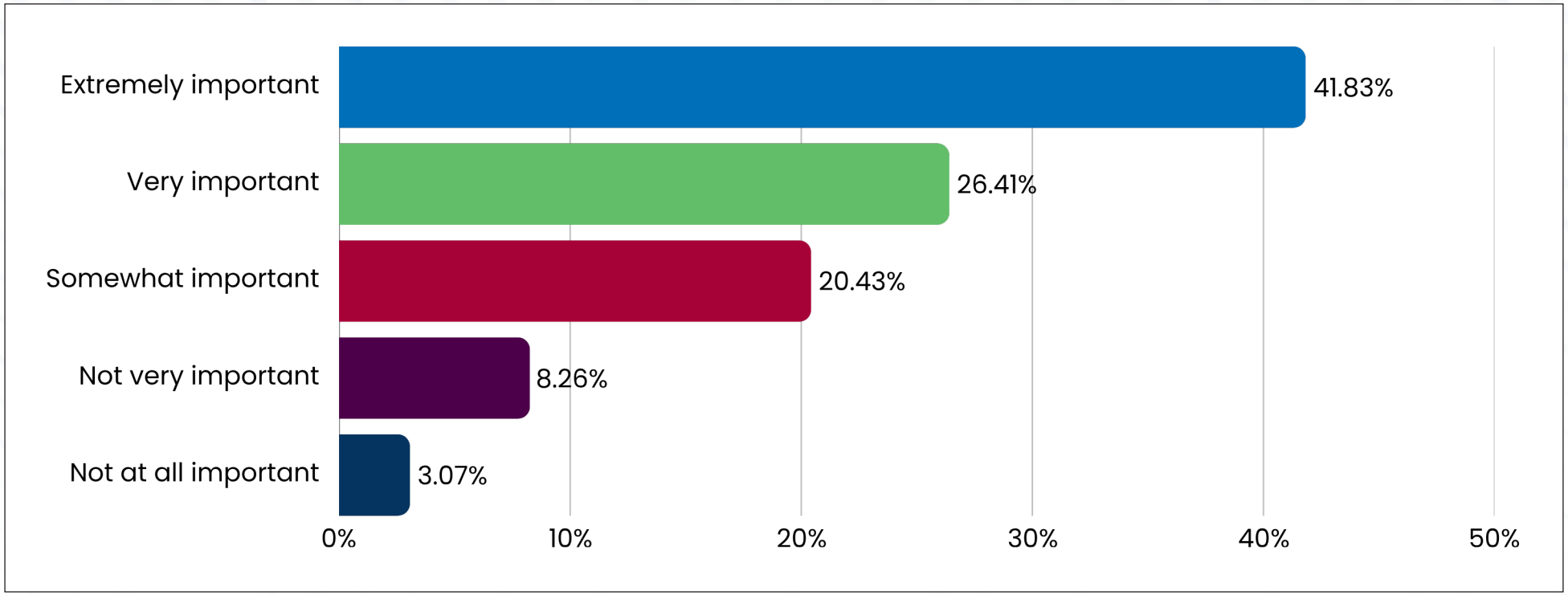


Q12 *Which tools do you use to access or manage your pay? (Select all that apply)*

Note: Respondents could select multiple answers; percentages will not total 100%.

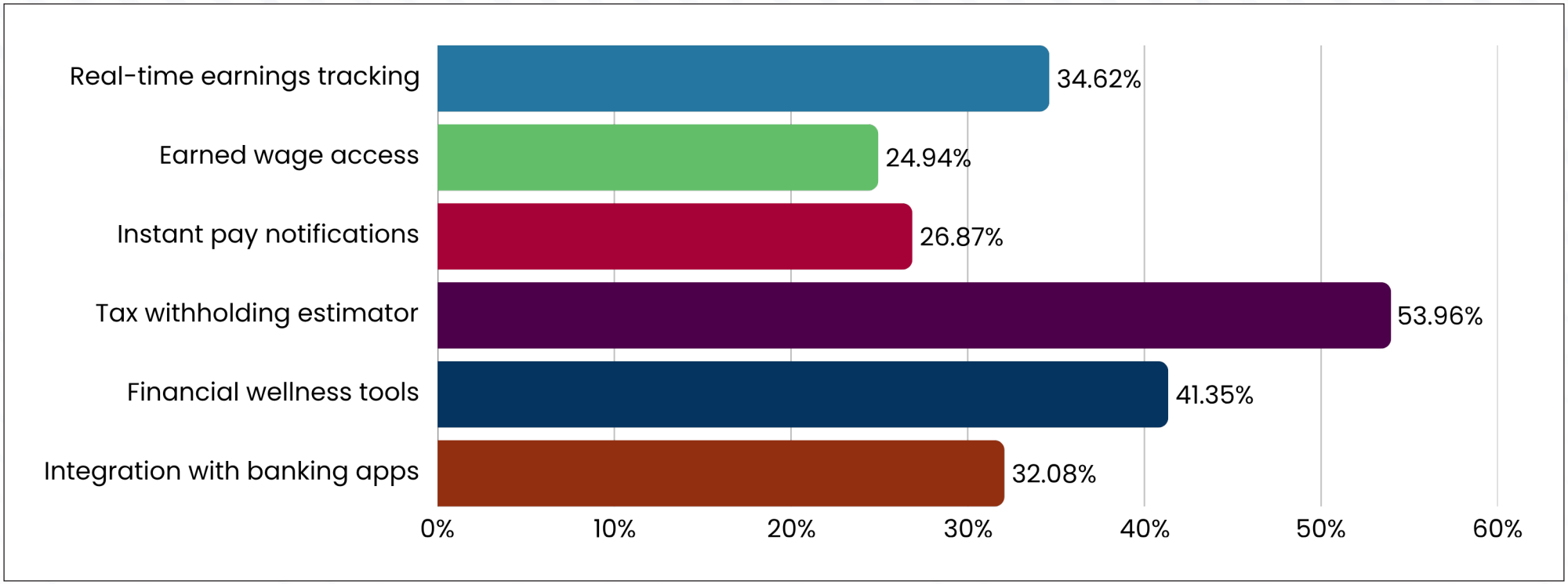


Q13 *How important is mobile access to your payroll information?*

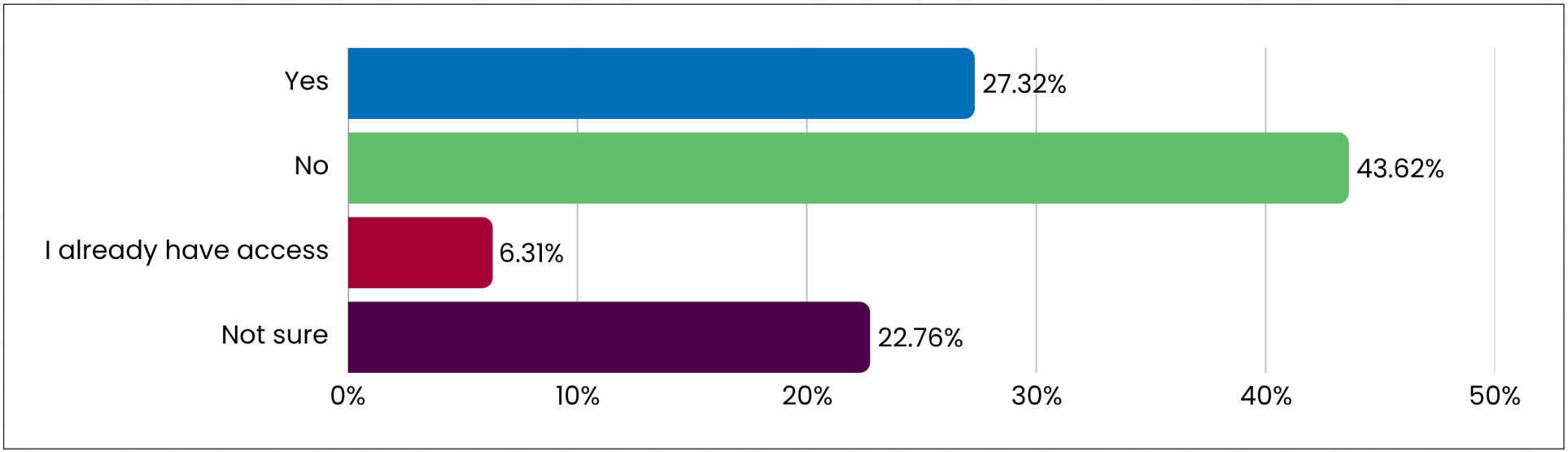


Q14 *Which payroll-related features would you find most valuable? (Select up to three)*

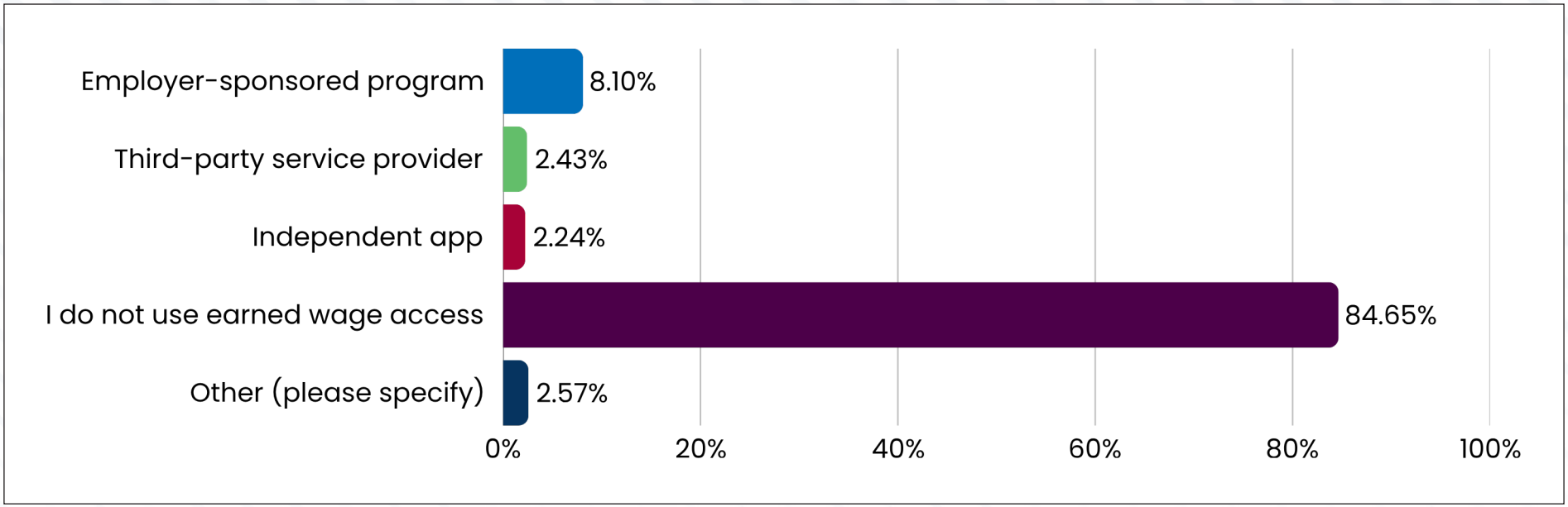
Note: Respondents could select multiple answers; percentages will not total 100%.



Q15 *Would you be interested in accessing wages as you earn them rather than waiting for payday?*



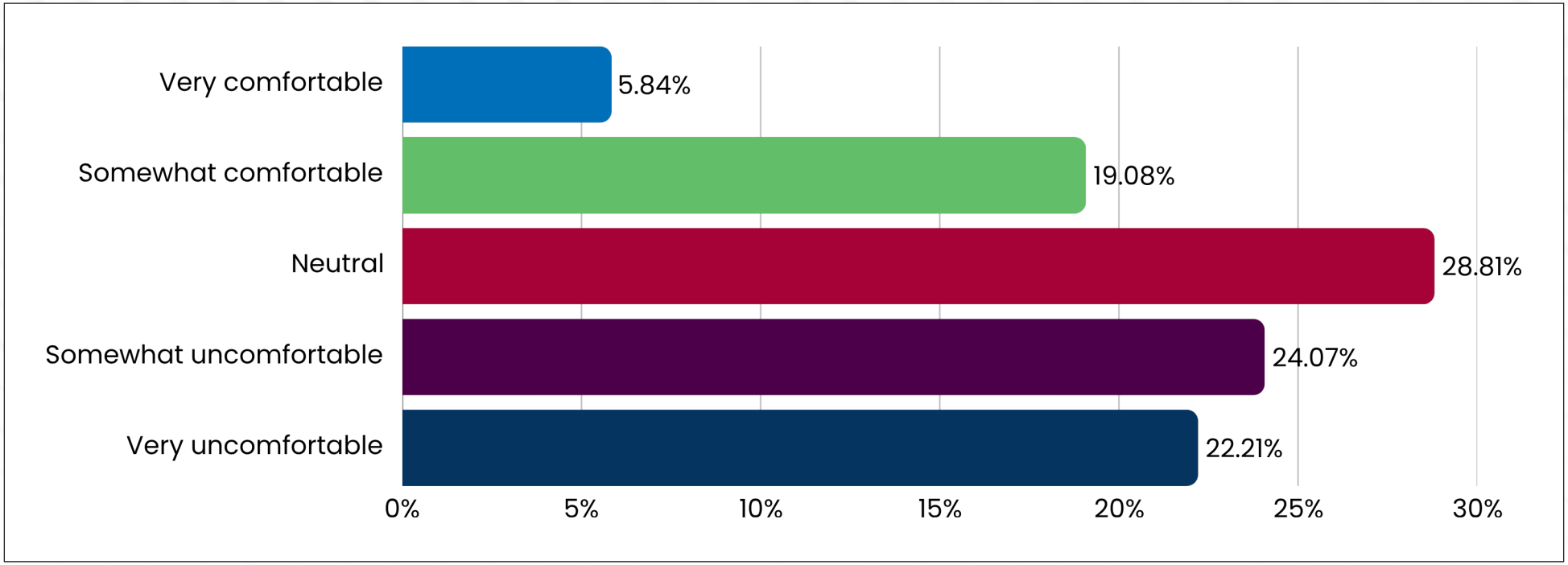
Q16 *If you currently use earned wage access, how do you access it?*



Top 5 "Other" Responses

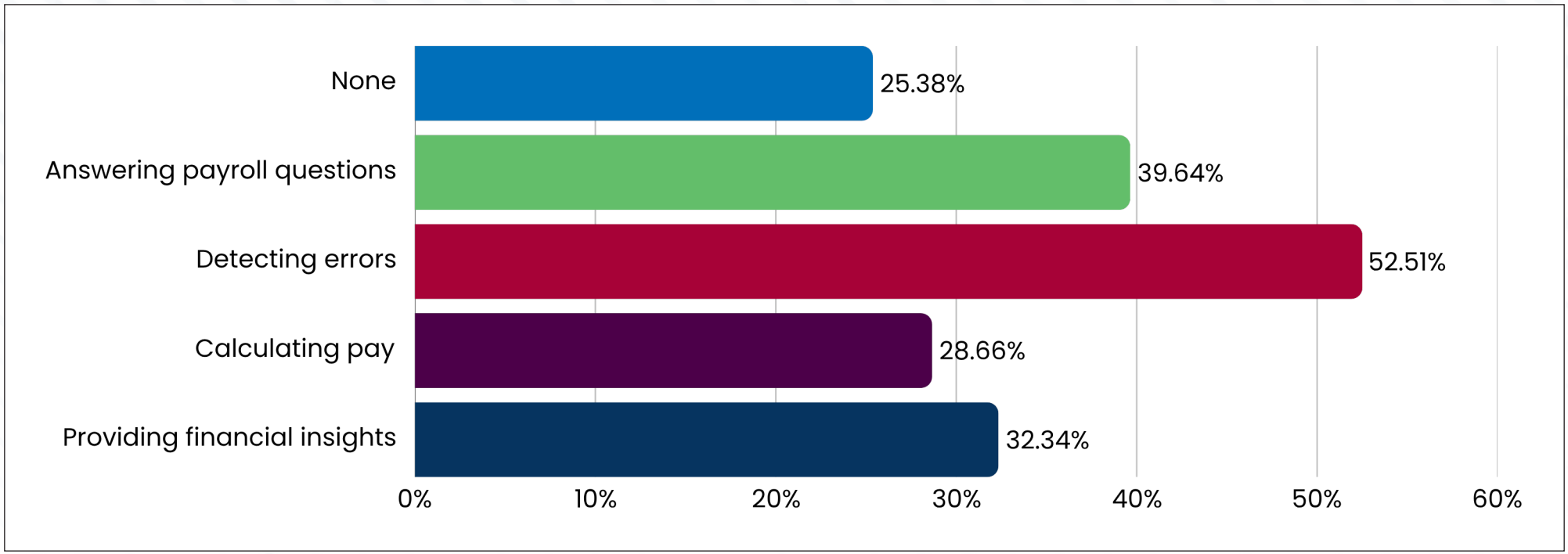
Do Not Use / No Access	77.6%
Other / Unclear	10%
Employer / Payroll App or Portal	4.6%
Named EWA App / Provider	2.5%
Employment / Pay Situation	2.5%

Q17 *How comfortable are you with artificial intelligence (AI) being used in payroll processes?*



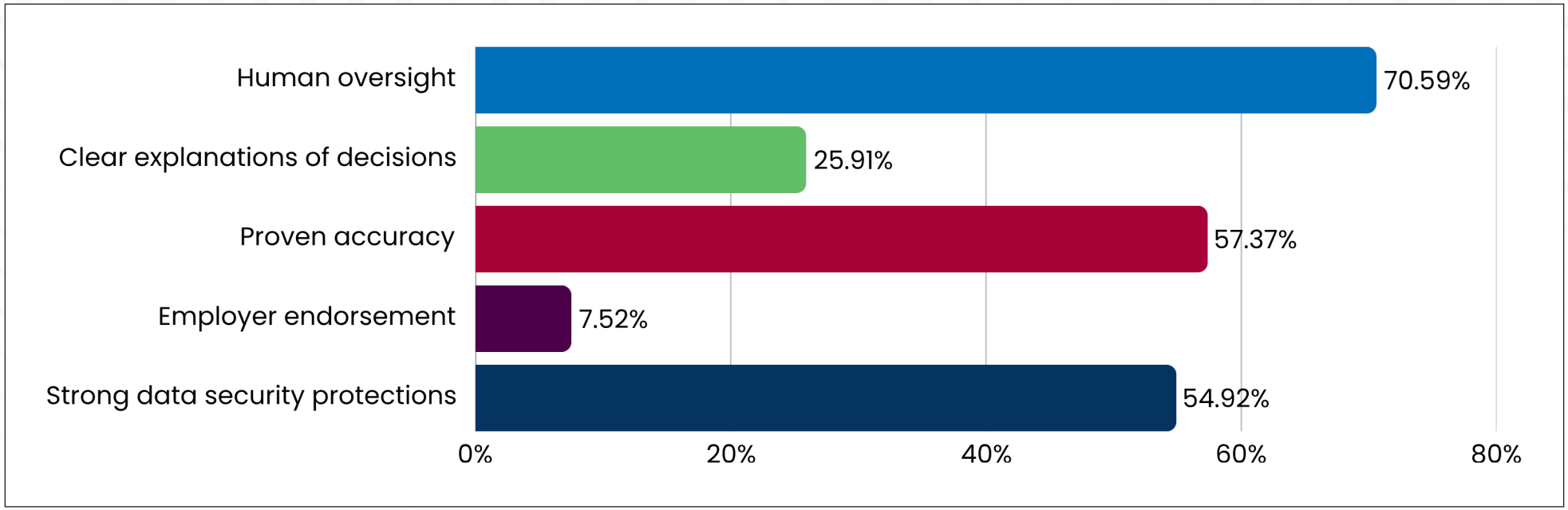
Q18 *Which uses of AI in payroll would you be comfortable with? (Select all that apply)*

Note: Respondents could select multiple answers; percentages will not total 100%.

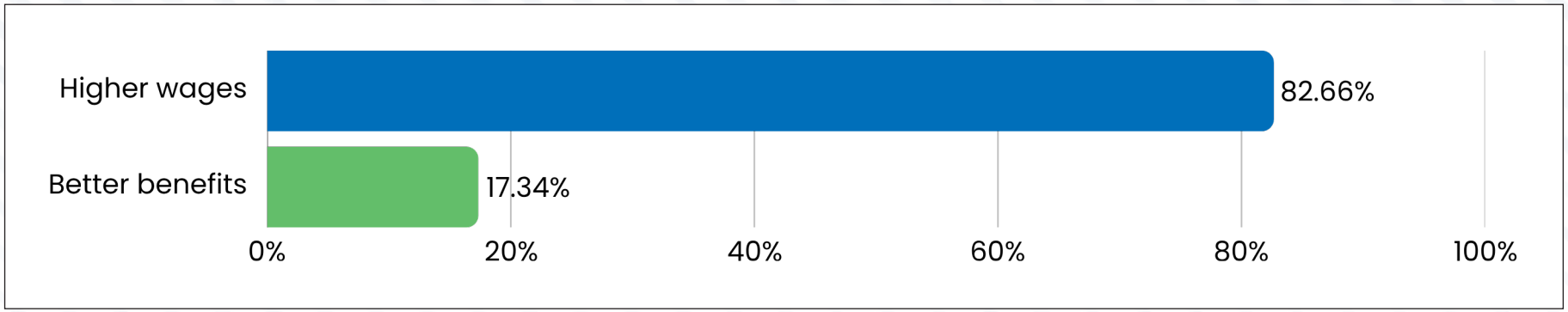


Q19 *What would increase your trust in AI-driven payroll systems? (Select up to two)*

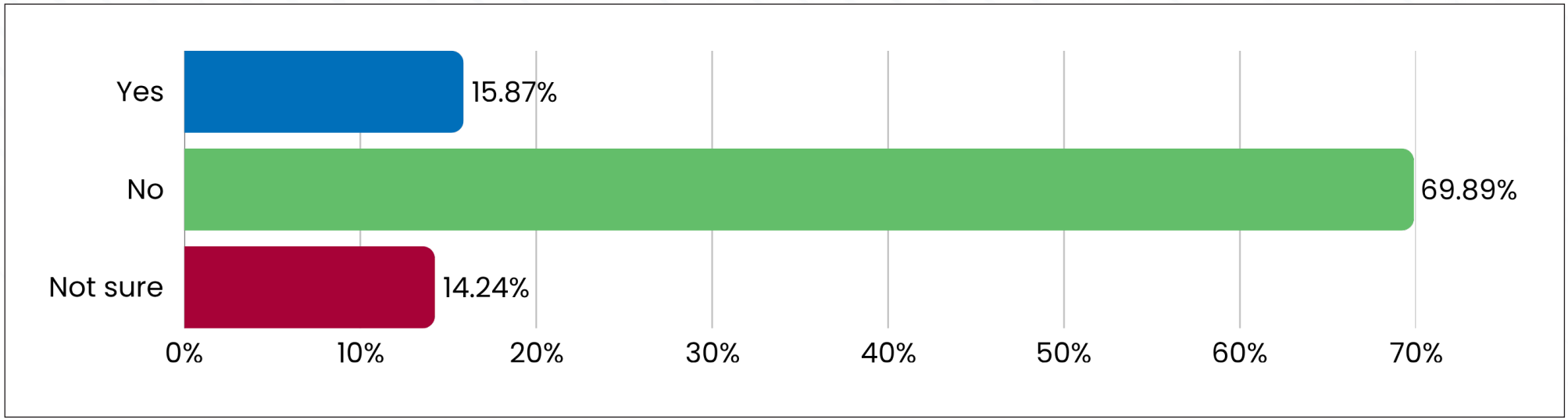
Note: Respondents could select multiple answers; percentages will not total 100%.



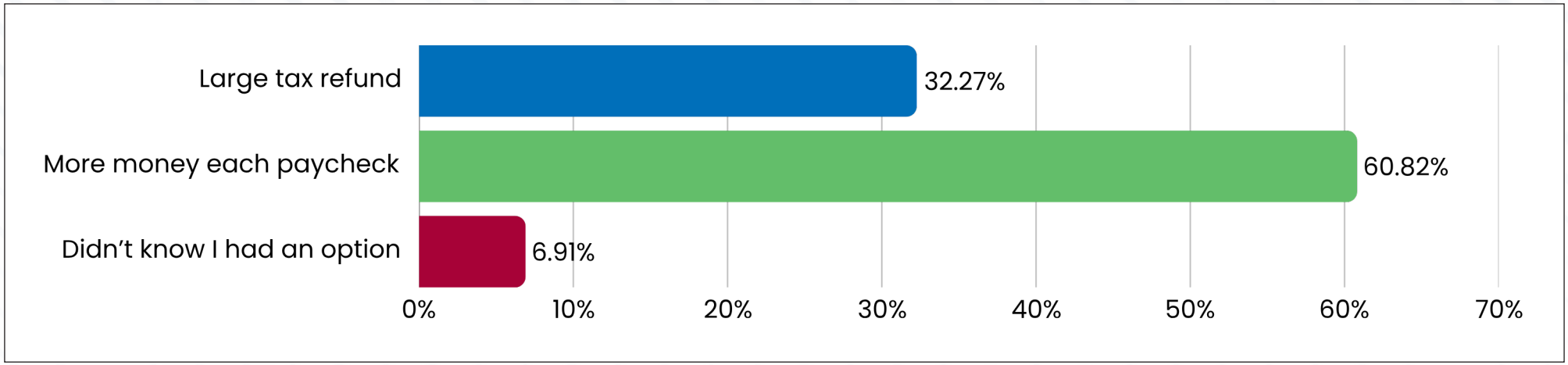
Q20 *What matters more to you right now?*



Q21 *If you receive an annual raise, does it typically keep up with inflation?*



Q22 *Do you prefer receiving a large tax refund or more money in each paycheck?*



About PayrollOrg

PayrollOrg® (PAYO) is the payroll industry leader in education, publications, and networking, helping its constituents grow their leadership practices and stay on the cutting edge of payroll industry standards. Each year, PAYO enrolls more than 100,000 participants from more than 100 countries in its training programs, and provides publications, newsletters, and resources to help payroll professionals maintain compliance.

About The Survey

Conducted by PayrollOrg® as part of National Payroll Week, this widely recognized study delivers actionable insights into how employees receive, use, and think about their pay, and how payroll is shaping retention, financial stability, and trust in employers. Results for each question include all respondents who answered that question, including respondents who did not complete the full survey. Percentages are based on the number of answers to that question.

About NPW

Founded in 1996 by PAYO, National Payroll Week coincides with the week of Labor Day and highlights the achievements and partnerships between America's employees, payroll professionals, and various government programs and agencies.