

TO: Interested Parties  
FR: Future Majority  
RE: Democrats More Likely to Support Earned Wage Access  
DATE: February 22, 2024

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In partnership with EarnIn, Future Majority and our polling partner, Change Research, conducted a nationwide survey of voters on issues related to Earned Wage Access, as well as issues related to costs and other economic policies. The survey of 2,976 voters was fielded February 1-7, 2024.

**Summary:**

Earned Wage Access (EWA) allows workers to access a portion of their earned wages before their scheduled payday. Instead of waiting for the traditional pay cycle, such as bi-weekly or monthly, employees can withdraw a part of their already-earned income to cover immediate expenses or emergencies.

While respondents are generally unfamiliar with the concept, they respond positively to messages that support EWA policies and an agenda to give more financial freedom to working people.

**Democrats are more likely than the overall electorate to see EWA as a worker's right.** 84% of Democrats say they agree with the statement "Workers should be able to access their wages as soon as possible, not forced to pay overdraft fees because of their pay schedule," and 77% agree that EWA can give workers greater financial freedom and control over their finances.

**Democratic Respondent Opinion Landscape on Earned Wage Access:**

Supporters of EWA will need to change respondents' opinion about when the wages they have earned are legally theirs.

***When you work, you earn wages. When is the money that you have earned legally yours?***

	Total	Dems
As soon as you work the hours to earn it	43	43
On payday	46	46
Not sure	10	11

We introduced EWA to respondents with the following: *"Earned Wage Access (EWA) allows workers to access a portion of their earned wages before their scheduled payday. Instead of waiting for the traditional pay cycle, such as bi-weekly or monthly, employees can withdraw a part of their already-earned income to cover immediate expenses or emergencies. Unlike payday lenders, many EWA companies do not charge interest for their service and use a pay-what-you-think-is-fair, or "tip" model, or to opt-in to voluntary services instead of a mandatory fee. Some EWA providers also work directly with employers to offer the service."*

***Before now, have you heard about Earned Wage Access?***

	Total	Dems
Yes, I have used an Earned Wage Access service	3	3
Yes, I have heard about Earned Wage Access but have not used it	16	18
No, I have not heard about Earned Wage Access	77	76
Not sure	4	3

While many respondents are unsure about how they would prefer to interact with EWA providers, a wide majority of Democrats are supportive of businesses offering EWA benefits. Just 16% of Democrats oppose.

***Large corporations like Walmart and Amazon have partnered with Earned Wage Access companies to offer same-day pay, allowing employees to receive up to 70% of their eligible earned pay whenever they choose. Would you support or oppose other companies offering earned wage access benefits?***

	Total	Dems
Total Support	50	60
Total Oppose	24	16
Not sure	26	23

***If your employer does not choose to offer an Earned Wage Access service, should you be able to access your pay on your own schedule using a third party vendor of your choosing, or should you be able to access your pay only on payday?***

	Total	Dems
A vendor that your employer chooses	7	8
A company that you choose	23	24
Both equally	24	27
Not sure	46	40

Overall respondents and Democrats are very supportive of the government working to make it easier for workers to get paid. This is one of the key areas where more intensity is observed toward these issues. Overall, 72% of respondents nationally agree, and 84% of Democrats agree.

We provided respondents a background: “*Estimates suggest that Americans spend \$15 billion or more each year on unnecessary fees. Despite new technologies and innovation in our financial system, Secretary of the Treasury Janet Yellen recently highlighted that tens of millions of Americans are forced to wait up to two days for a check to hit their bank account. This delay contributes to workers being charged overdraft fees or high-interest alternatives.*”

***Do you agree or disagree that government regulators should work to make it easier for people to be paid their already-earned wages faster?***

	Total	Dems
Strongly agree	45	58
Somewhat agree	27	27
Somewhat disagree	5	2
Strongly disagree	7	2
Not sure	16	11

We provided respondents with a background statement: *“Supporters of Earned Wage Access (EWA) say the current wage system in America is broken and surrenders power to employers over workers with an arbitrary monthly or biweekly payroll, allowing employers as gatekeepers of wages already earned by workers. Up to \$1 trillion of workers' hard-earned money is held up in pay cycles while Americans wait for their next paycheck. This system leads many workers to seek out financial solutions that carry high interest or risk missing payments or overdraft fees while corporations make a profit as they hold workers' earned wages. EWA gives workers more financial freedom by providing access to a percentage of their already-earned income, often with no mandatory fees.”*

***How persuasive do you find this argument in persuading you that EWA is a workers' right?***

	Total	Dems
Total Persuasive	54	68
Total Unpersuasive	23	13
Not sure	23	19

Respondents are persuaded to support EWA when they learn more about how the service puts more financial freedom in their hands, rather than benefitting their employer. Democrats are much more likely than the overall electorate find this message persuasive.

Despite more than 70% responding that they were not familiar with EWA, after reading about Earned Wage Access, half of respondents say that it is a beneficial service. Democrats respond more positively than the overall electorate toward EWA. Only 9% of Democrats say that EWA is not beneficial to workers.

***Based on the information you have read, do you think Earned Wage Access is beneficial to workers' financial freedom?***

	Total	Dems
Yes, EWA is beneficial	50	63
No, EWA is not beneficial	19	9
Not sure	31	28

We also asked respondents whether or not they agree with a series of statements. Some statements focused specifically on Earned Wage Access, while others were broader. Overall, respondents are very likely to agree with arguments they see as protecting or expanding workers' rights and financial freedom. In most cases, Democrats respond more positively toward the statements than the overall electorate.

***Do you agree or disagree with the following statements?***

	<b>Total Agree National</b>	<b>Total Agree Dems</b>
“The government and special interests backed by big banks and corporations are too resistant to innovations because they fear they will lose control of their market share.”	<b>79</b>	83
“Too many Americans struggle to make ends meet. Workers should be able to access their wages as soon as possible, not forced to pay overdraft fees because of their pay schedule.”	<b>74</b>	84
“With today's technology, we need to question old norms like the biweekly or monthly payday, which was created by corporations to prioritize profit over people, and we need to make sure that workers' rights are protected.”	<b>72</b>	85
“Workers deserve the freedom to access some of their already-earned wages if they need it. Earned Wage Access gives workers greater freedom and control over their finances, even if they pay an optional fee, typically less than an ATM fee.”	<b>67</b>	77
“Government regulators should work to foster innovations like Earned Wage Access that give Americans more financial freedom, because life does not happen on a biweekly pay period.”	<b>67</b>	79
“The government tries to regulate new industries far too quickly without understanding how new corporations influence the market, which stifles or kills competition.”	<b>63</b>	50
“Earned Wage Access is a 21st-century solution to America's archaic wage system that gives workers more financial freedom and provides a safe alternative to predatory lenders' practices, high interest credit cards, and junk fees like overdraft charges.”	<b>63</b>	76
“Gig workers like carshare and delivery drivers get paid every time they work, but if they accept a full-time position with benefits, they're forced into a two-week pay cycle, and that's wrong.”	<b>56</b>	69

**Conclusion:**

While respondents are not currently familiar with Earned Wage Access, once they learn more about it, they see that it can be a benefit to workers. Democrats are more motivated to support EWA and agree that it can give workers more financial freedom when done without predatory practices like high interest and junk fees.



**Let's Build: Freedom. Fair Shot. Future.**

**Methodology:**

*Future Majority & Change Research surveyed respondents nationwide. Our survey included an oversample of voters in Connecticut, which has recent activity related to Earned Wage Access providers. The survey of 2,976 (n= 2,411 nationwide; 565 Connecticut) voters was conducted by Change Research February 1-7, 2024. The survey has a modeled margin of error of 2.4%.*