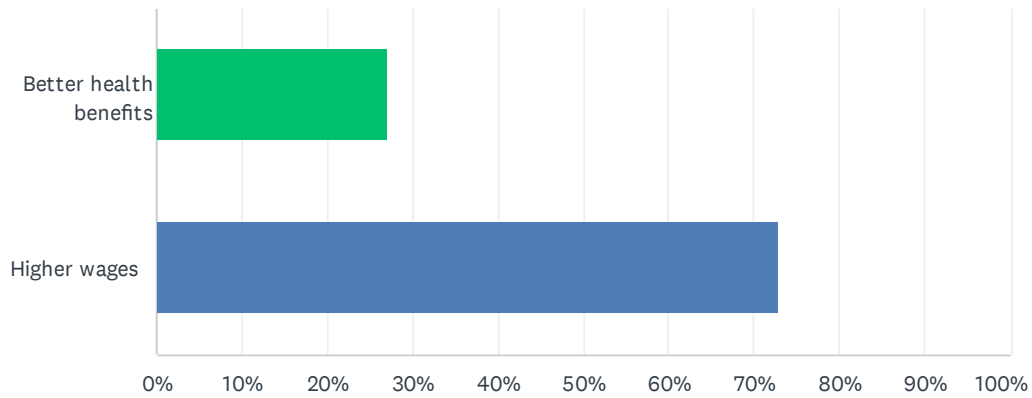


## Q2 What's more important to you, better health benefits or higher wages?

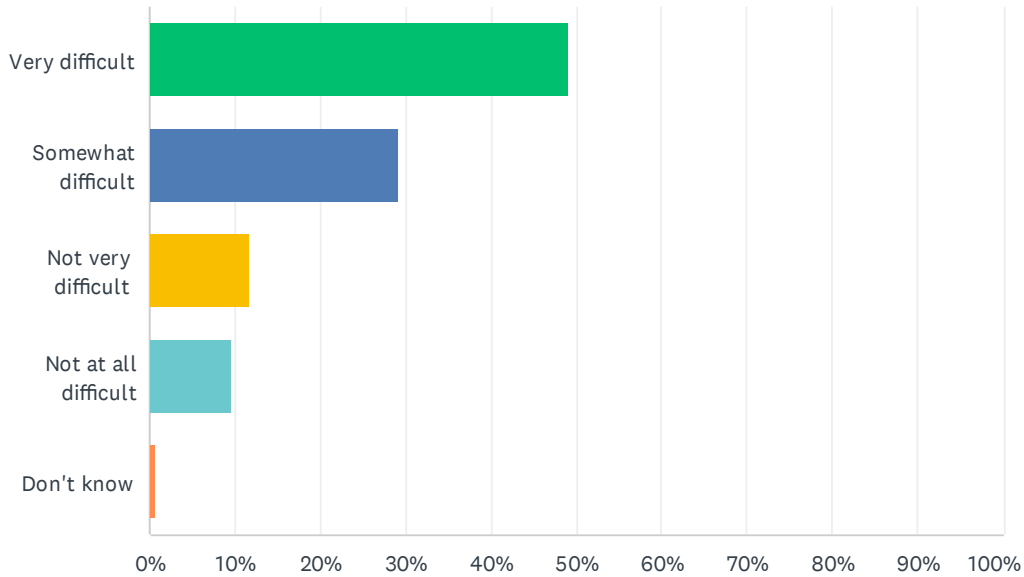
Answered: 38,862 Skipped: 393



| ANSWER CHOICES         | RESPONSES |        |
|------------------------|-----------|--------|
| Better health benefits | 27.00%    | 10,491 |
| Higher wages           | 73.00%    | 28,371 |
| TOTAL                  |           | 38,862 |

### Q3 How difficult would it be to meet your current financial obligations if your next paycheck was delayed for a week?

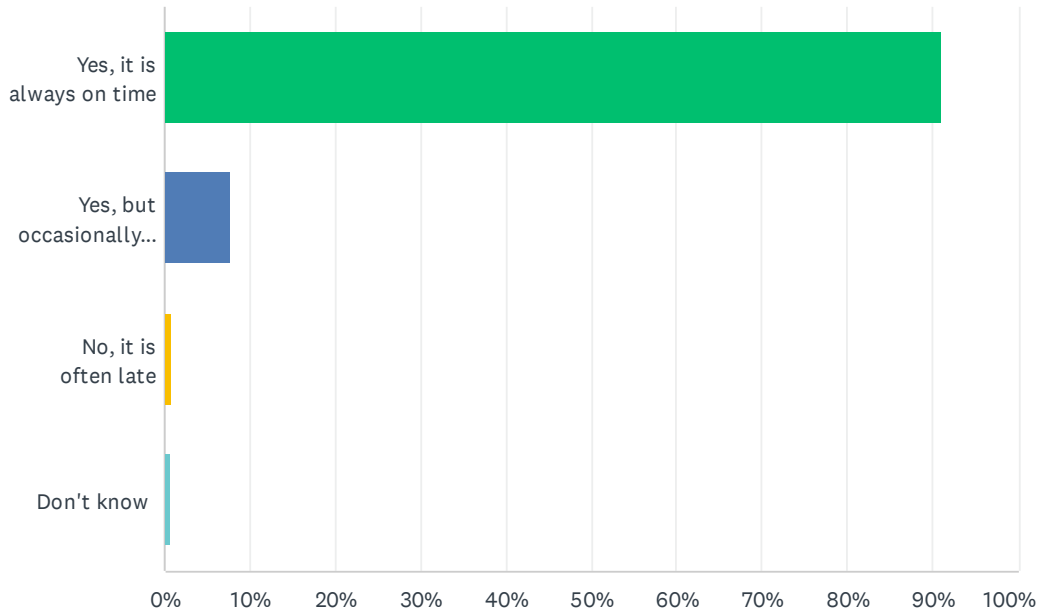
Answered: 38,605 Skipped: 650



| ANSWER CHOICES       | RESPONSES |               |
|----------------------|-----------|---------------|
| Very difficult       | 49.14%    | 18,972        |
| Somewhat difficult   | 29.15%    | 11,253        |
| Not very difficult   | 11.65%    | 4,497         |
| Not at all difficult | 9.50%     | 3,667         |
| Don't know           | 0.56%     | 216           |
| <b>TOTAL</b>         |           | <b>38,605</b> |

## Q4 Is your paycheck delivered on time?

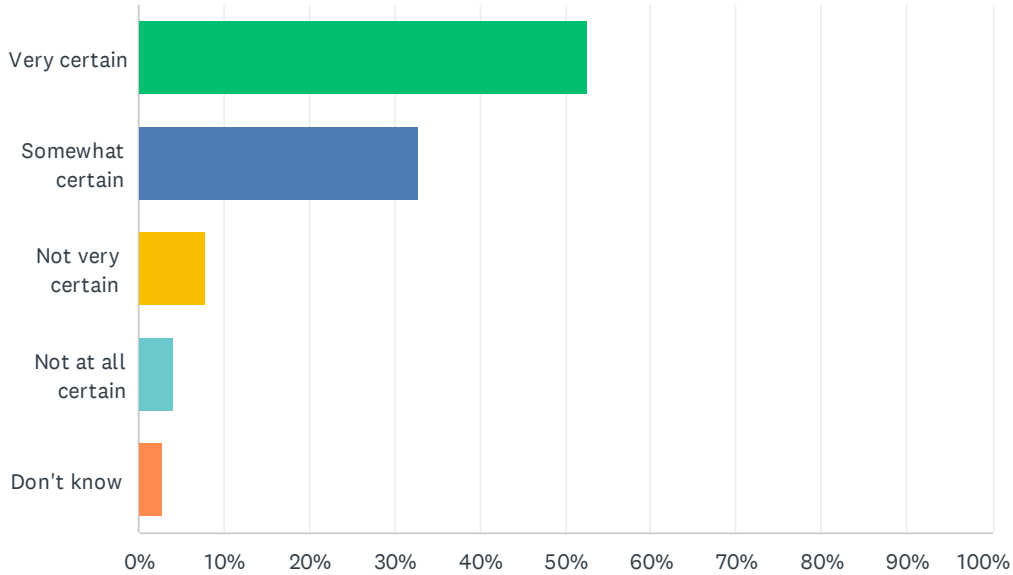
Answered: 38,501 Skipped: 754



| ANSWER CHOICES                   | RESPONSES |               |
|----------------------------------|-----------|---------------|
| Yes, it is always on time        | 91.01%    | 35,039        |
| Yes, but occasionally it is late | 7.60%     | 2,925         |
| No, it is often late             | 0.79%     | 305           |
| Don't know                       | 0.60%     | 232           |
| <b>TOTAL</b>                     |           | <b>38,501</b> |

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

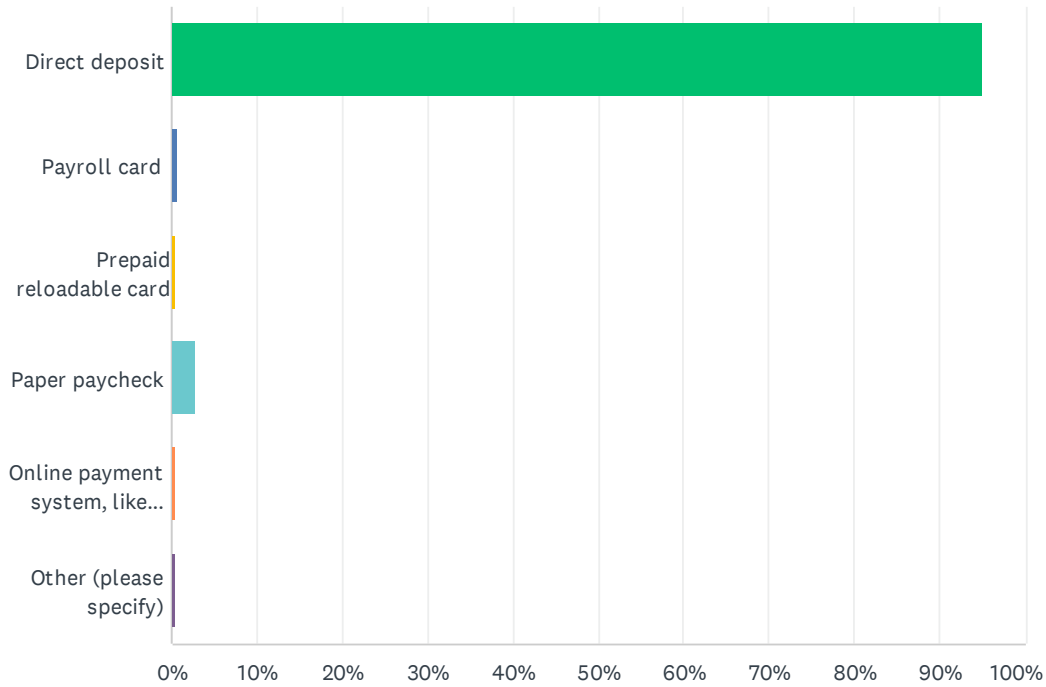
Answered: 38,328 Skipped: 927



| ANSWER CHOICES     | RESPONSES |               |
|--------------------|-----------|---------------|
| Very certain       | 52.65%    | 20,180        |
| Somewhat certain   | 32.78%    | 12,563        |
| Not very certain   | 7.82%     | 2,998         |
| Not at all certain | 4.02%     | 1,542         |
| Don't know         | 2.73%     | 1,045         |
| <b>TOTAL</b>       |           | <b>38,328</b> |

## Q6 How do you currently receive your pay?

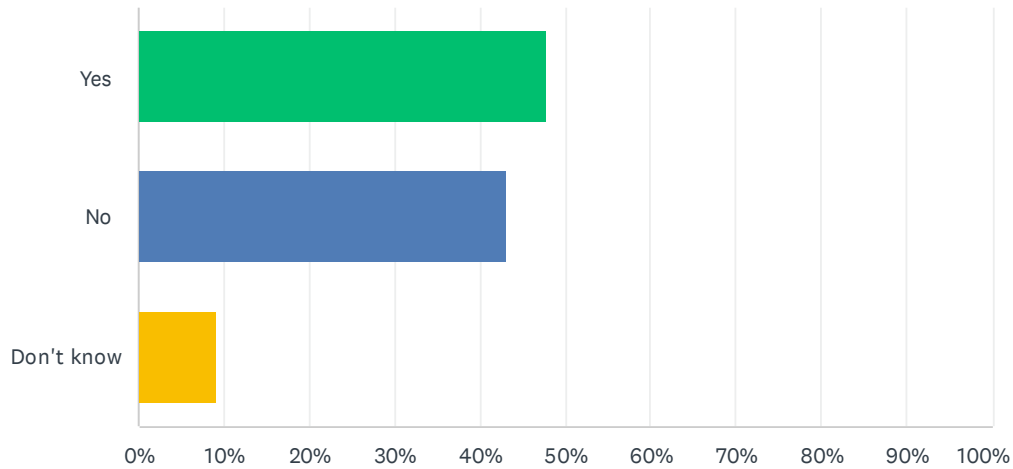
Answered: 38,216 Skipped: 1,039



| ANSWER CHOICES                              | RESPONSES |               |
|---|-----------|---------------|
| Direct deposit                              | 95.15%    | 36,361        |
| Payroll card                                | 0.60%     | 231           |
| Prepaid reloadable card                     | 0.40%     | 154           |
| Paper paycheck                              | 2.85%     | 1,090         |
| Online payment system, like PayPal or Venmo | 0.49%     | 188           |
| Other (please specify)                      | 0.50%     | 192           |
| <b>TOTAL</b>                                |           | <b>38,216</b> |

### Q7 Did you complete a new Form W-4, Employee's Withholding Certificate, at any point in 2022? This is the form used to calculate the federal income tax you owe each pay period.

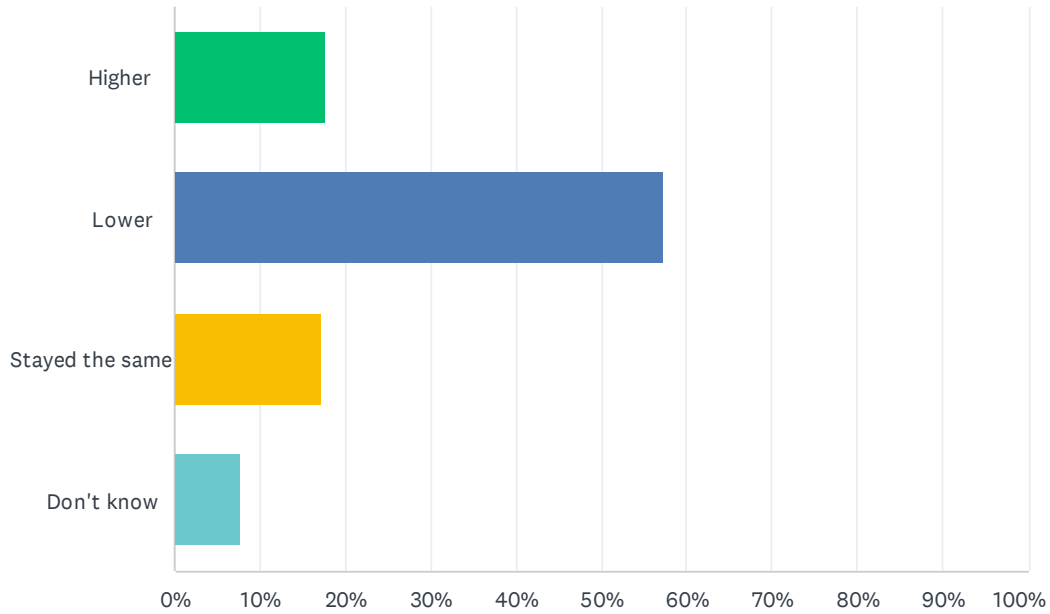
Answered: 38,052 Skipped: 1,203



| ANSWER CHOICES | RESPONSES |               |
|----------------|-----------|---------------|
| Yes            | 47.72%    | 18,159        |
| No             | 43.02%    | 16,371        |
| Don't know     | 9.26%     | 3,522         |
| <b>TOTAL</b>   |           | <b>38,052</b> |

## Q8 Was your tax refund higher or lower in 2022?

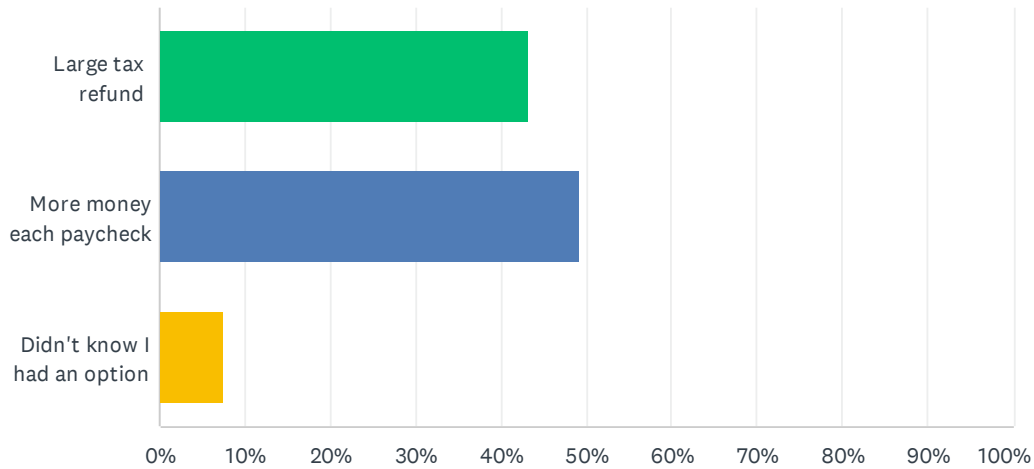
Answered: 18,130 Skipped: 21,125



| ANSWER CHOICES  | RESPONSES     |
|-----------------|---------------|
| Higher          | 17.75% 3,218  |
| Lower           | 57.34% 10,395 |
| Stayed the same | 17.19% 3,116  |
| Don't know      | 7.73% 1,401   |
| TOTAL           | 18,130        |

## Q9 Do you prefer receiving a large tax refund after filing your tax return or would you rather have the extra cash in each paycheck throughout the year?

Answered: 37,872 Skipped: 1,383

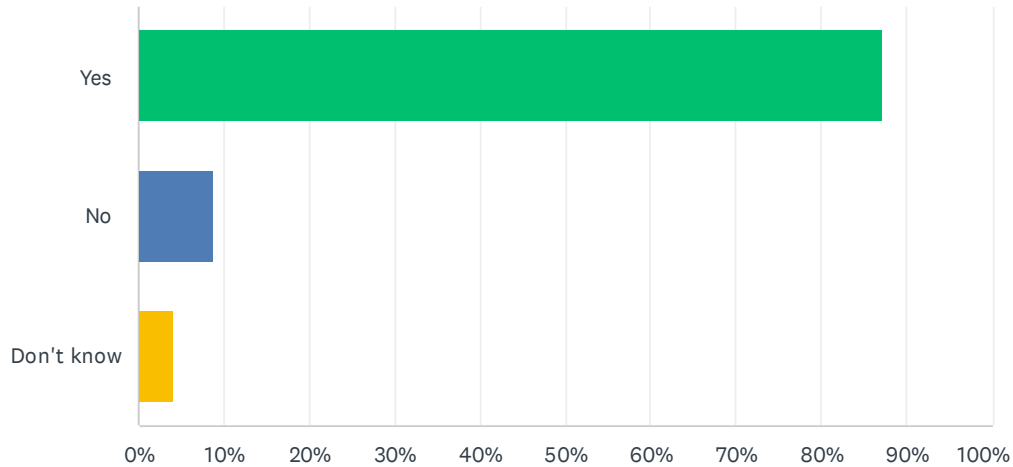


| ANSWER CHOICES              | RESPONSES |               |
|-----------------------------|-----------|---------------|
| Large tax refund            | 43.24%    | 16,377        |
| More money each paycheck    | 49.32%    | 18,678        |
| Didn't know I had an option | 7.44%     | 2,817         |
| <b>TOTAL</b>                |           | <b>37,872</b> |



## Q10 Does your employer provide an employee self-service portal, where you can access your pay and benefits information online?

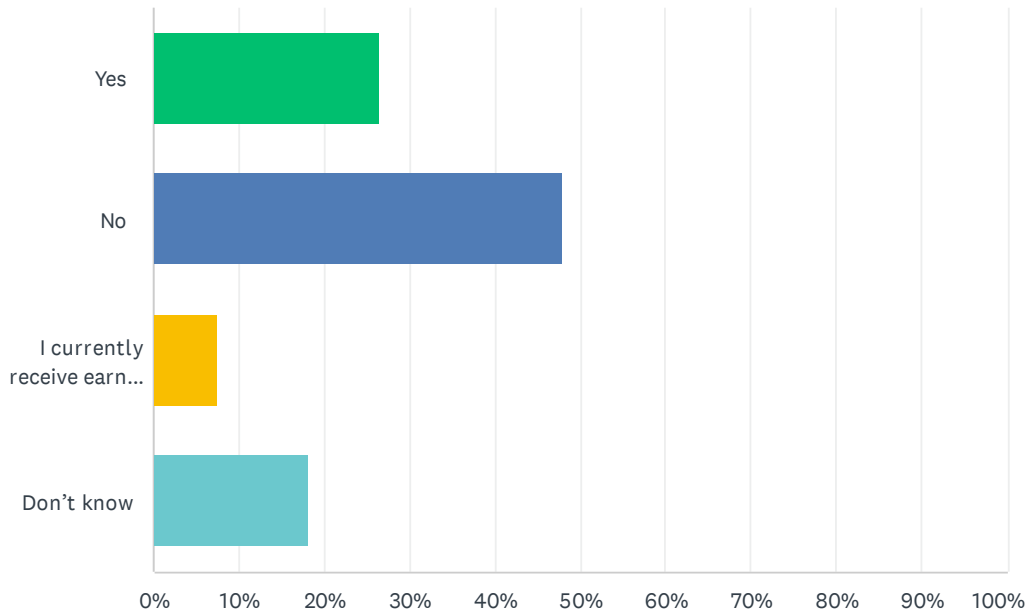
Answered: 37,784 Skipped: 1,471



| ANSWER CHOICES | RESPONSES     |
|----------------|---------------|
| Yes            | 87.31% 32,989 |
| No             | 8.65% 3,268   |
| Don't know     | 4.04% 1,527   |
| TOTAL          | 37,784        |

### Q11 Would you be interested in having access to your wages as you earn them (often referred to as earned wage access or on-demand pay) rather than receiving them all at once on a standard payday?

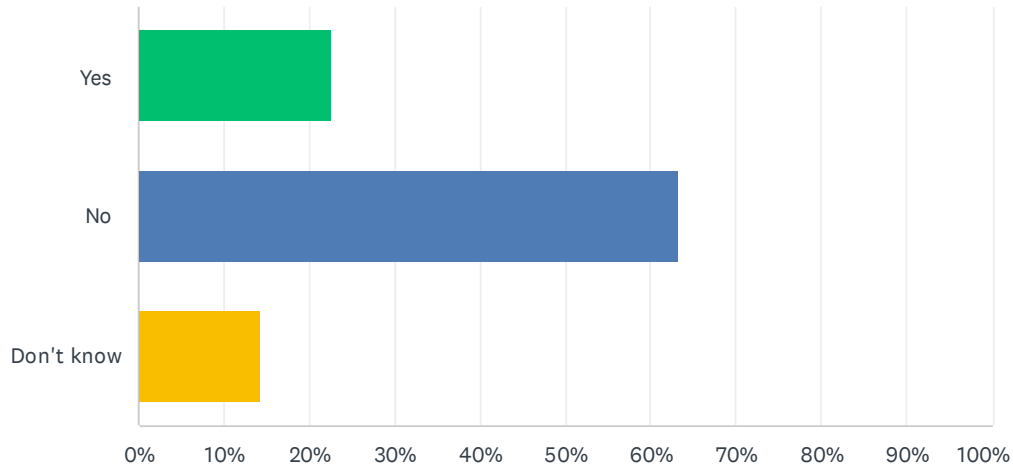
Answered: 37,553 Skipped: 1,702



| ANSWER CHOICES                                   | RESPONSES |               |
|--|-----------|---------------|
| Yes  | 26.39%    | 9,912         |
| No   | 47.95%    | 18,008        |
| I currently receive earned wage access to my pay | 7.42%     | 2,788         |
| Don't know                                       | 18.23%    | 6,845         |
| <b>TOTAL</b>                                     |           | <b>37,553</b> |

## Q12 Would you be willing to pay a fee to have your wages available as you earn them rather than receiving them on a standard payday?

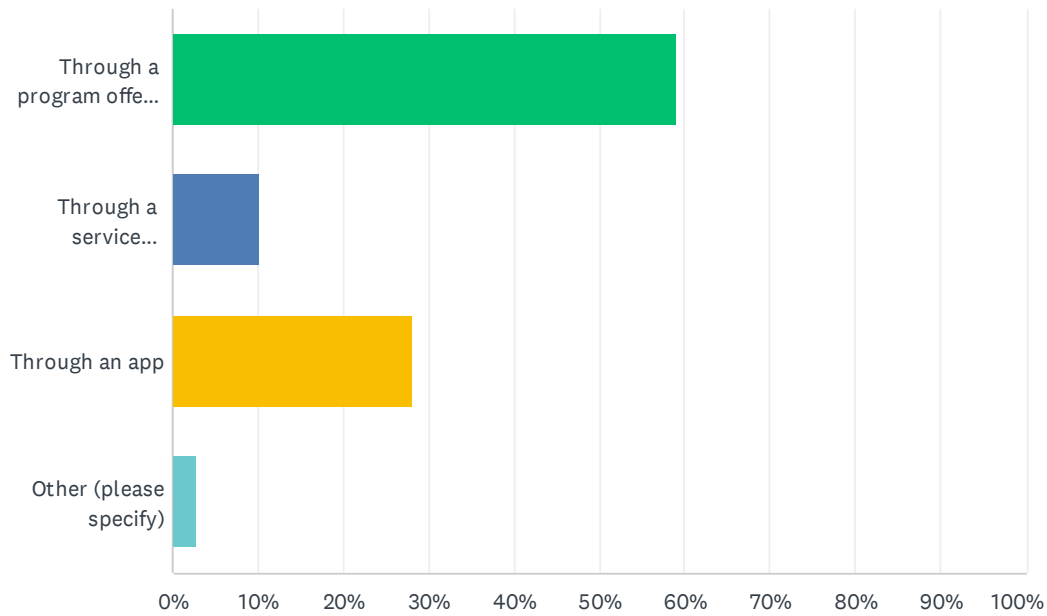
Answered: 9,881 Skipped: 29,374



| ANSWER CHOICES | RESPONSES |              |
|----------------|-----------|--------------|
| Yes            | 22.52%    | 2,225        |
| No             | 63.25%    | 6,250        |
| Don't know     | 14.23%    | 1,406        |
| <b>TOTAL</b>   |           | <b>9,881</b> |

## Q13 How do you currently receive earned wage access to your pay?

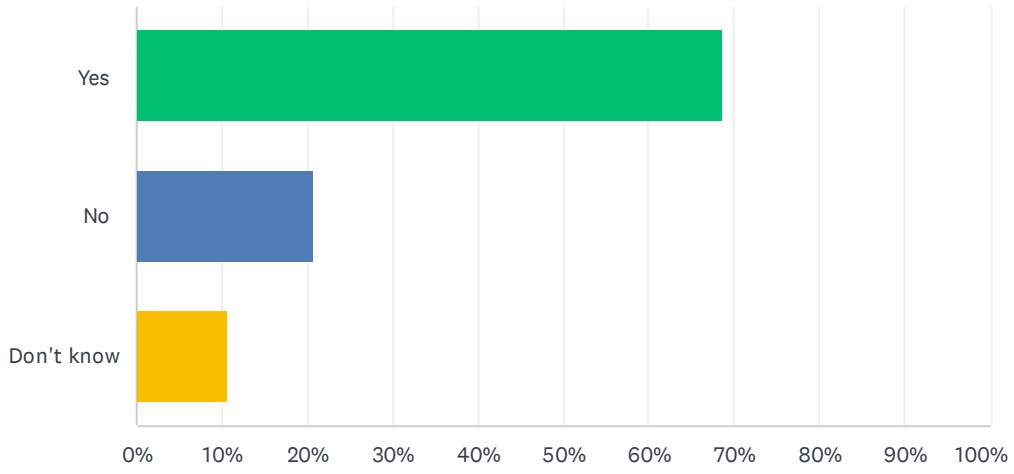
Answered: 2,756 Skipped: 36,499



| ANSWER CHOICES                           | RESPONSES |              |
|--|-----------|--------------|
| Through a program offered by my employer | 58.96%    | 1,625        |
| Through a service provider               | 10.20%    | 281          |
| Through an app                           | 28.16%    | 776          |
| Other (please specify)                   | 2.69%     | 74           |
| <b>TOTAL</b>                             |           | <b>2,756</b> |

## Q14 Does your employer offer annual pay raises?

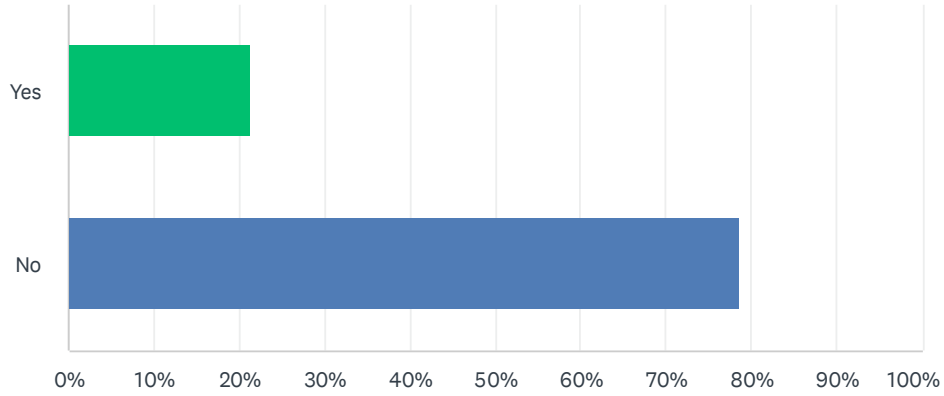
Answered: 37,423 Skipped: 1,832



| ANSWER CHOICES | RESPONSES     |
|----------------|---------------|
| Yes            | 68.70% 25,709 |
| No             | 20.64% 7,725  |
| Don't know     | 10.66% 3,989  |
| TOTAL          | 37,423        |

# Q15 Is your annual pay raise enough to keep up with the rising rate of inflation?

Answered: 25,704 Skipped: 13,551



| ANSWER CHOICES | RESPONSES |        |
|----------------|-----------|--------|
| Yes            | 21.28%    | 5,471  |
| No             | 78.72%    | 20,233 |
| TOTAL          |           | 25,704 |