

WAGE TO WALLET™ INDEX

Making Ends Meet:
Side Work Patterns in
the Labor Economy

● FEBRUARY 2026

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Making Ends Meet: Side Work Patterns in the Labor Economy was produced in collaboration with Ingo Payments and WorkWhile, and PYMNTS is grateful for the companies' support and insight. PYMNTS retains full editorial control over the following findings, methodology and data analysis.

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What's at Stake

The latest installment of the Wage to Wallet™ Index series, which tracks American workers' perceptions of wage growth, financial security and job stability, highlights two diverging trends.

Workers making more than \$50,000 a year, typically professionals with six-figure earnings that come through fixed salaries, feel that their financial footing is improving. From electricians to lawyers to chemical engineers, this swathe of the labor force feels more secure in its jobs and more optimistic about its ability to move to something better if needed.

49.4



Labor Economy workers sentiment index level in February, unchanged from the month prior

Lower-wage workers are a different story. What PYMNTS Intelligence calls the Labor Economy™ consists of roughly 60 million adult Americans who stock warehouses, transport goods, serve meals, clean rooms, assist patients, wait tables and staff retail counters who on average earn \$25 or less an hour or no more than \$50,000 a year. In the current challenging economy, these workers are increasingly feeling a financial squeeze. That's prompting them to increasingly to take up side hustles to make ends meet.

From October 2025 to February 2026, a divide emerged in how workers feel about their current and future financial situation and job security. On a scale of 1 to 100, with higher numbers reflecting greater optimism, sentiment rose among non-Labor Economy workers (from 57.1 to 59.3) but slipped slightly among Labor Economy workers (from 49.6 to 49.4). While both groups reported better job security and job mobility, Labor workers did not feel better financially overall. Even with an improving job outlook, sentiment among these workers didn't rise, suggesting that their financial confidence remains the binding constraint, tied to weaker feelings of financial preparedness and certainty about their future personal financial situation. Side work helps explain why: Nearly one in five Labor Economy workers report having performed regular side work in the past six months, juggling multiple activities, yet these jobs are often lower paying, such as driving for Uber. By contrast, salaried workers taking on side gigs can command more for freelance and consulting projects.

Across both groups, the most common side activity is participating in paid research studies and surveys, with more than half taking part (56.5% of Labor Economy side workers and 52.2% of non-Labor workers). But after that, the paths split. Labor Economy side work tends to be fast, local and task-based—platform-based and gig work, such as meal deliveries (34.2%) or performing services such as gardening for neighbors and community members (32.5%). Non-Labor side work is more likely to draw on specialized skills, such as freelance online work (31.8%) or tutoring, teaching and coaching (14.5%).

These are just some of the findings detailed in Making Ends Meet: Side Work Patterns in the Labor Economy, a PYMNTS collaboration with Ingo Payments and WorkWhile. This monthly edition examines how American workers feel about their jobs and finances and draws on insights from a survey of 2,304 respondents conducted from Feb. 6, 2026, to Feb. 12, 2026.

This is what we learned.

KEY FINDINGS

01

CRUISE CONTROL



59.3

Non-Labor Economy sentiment improved (+2.2 points), while Labor Economy sentiment was essentially flat (+0.2 points), even as job outlook improved for both groups.

02

BUFFERS AND GAPS



41.4%

Labor Economy workers are about 1.6 times as likely to use side income to cover basic living expenses compared to non-Labor Economy workers (41.4% vs. 25.3%).

03

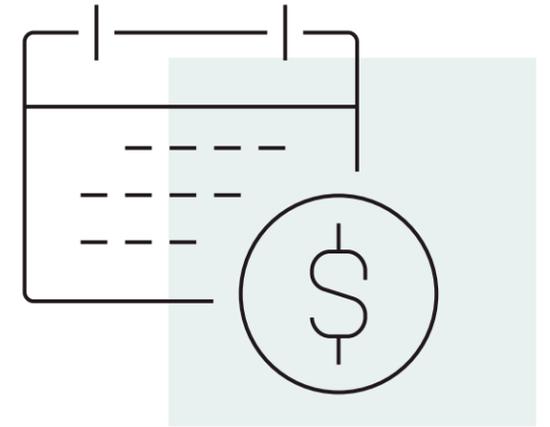
HIGHER STRESS



41%

of Labor Economy workers often feel financial stress compared to 27.2% of non-Labor Economy workers.

PYMNTS In Depth

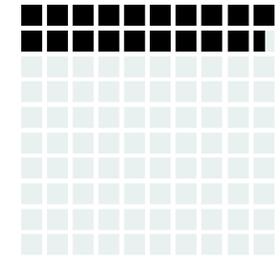


Labor Economy workers account for more than one in three U.S. workers and drive 15.1% percent of total consumer spending, making their income a key economic driver.

#1

A disconnect between employment conditions and financial confidence is emerging for Labor Economy workers, who aren't feeling meaningfully better off.

19.5%



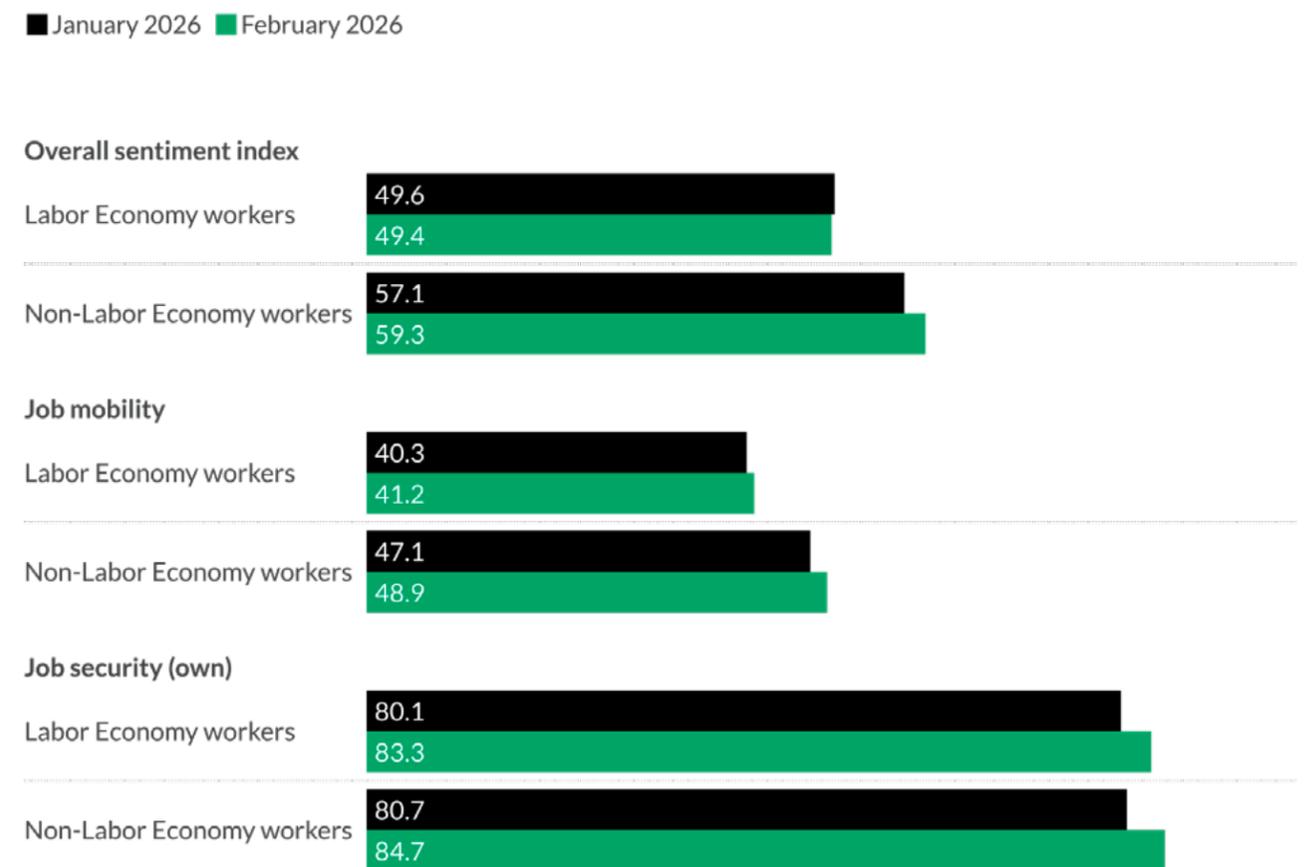
Share of Labor Economy workers engaged in regular side work over the last six months

Even as their perception of job security improved, Labor Economy workers aren't feeling that they're getting ahead financially, suggesting that stability at work isn't translating into stability in the pocket-book. Non-Labor workers' sentiment moved up to 59.3 in February, while Labor Economy sentiment stayed at 49.4. Yet both groups reported better job outlook components, including higher job security (Labor Economy workers rose to 83.3 from 80.1; non-Labor workers rose to 84.7 from 80.7). The message isn't that the job situation looks better. It's that for many Labor Economy households, money still feels tight, even though they feel secure in their jobs.

The driver is ongoing cash-flow pressure: Wages for Labor Economy workers aren't keeping pace with rising costs for everyday goods and services, prompting households to patch together income through side work. This patchwork approach creates a cycle where people are technically employed but still financially uncertain, in part because their income is fragmented and unpredictable and basic living costs are rising. Meanwhile, higher-income workers are benefiting more directly from improving economic conditions, widening the confidence gap.



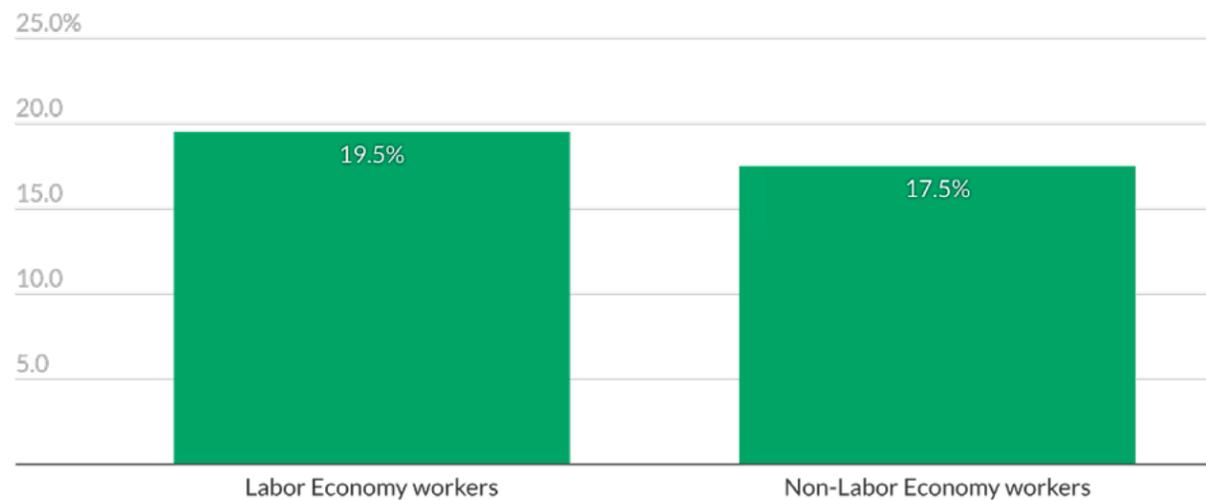
FIGURE 1
Consumer sentiment and job outlook components



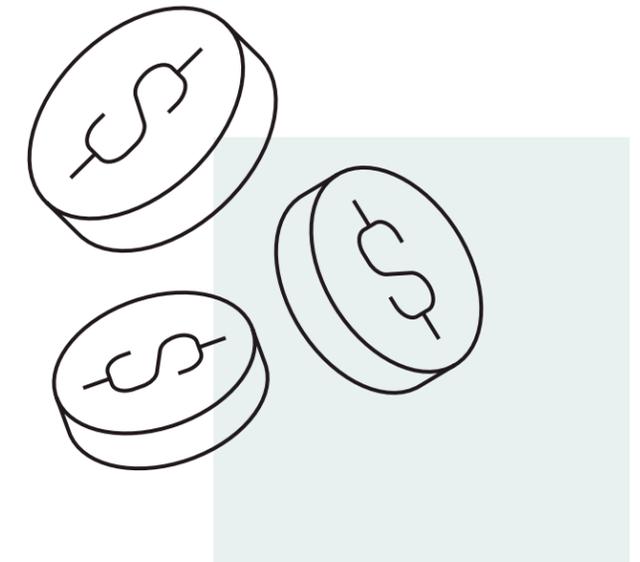
Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 2,304: Complete responses. Fielded Feb. 6, 2026, to Feb. 12, 2026

Both higher earners and Labor Economy workers are side hustling, but sustaining additional jobs is slightly more common among Labor Economy workers (19.5%, compared to 17.5% of higher earners). Meanwhile, Labor Economy workers perform slightly fewer discrete side jobs (an average 2.2 per month versus 2.5 for salaried workers), suggesting a less diversified “income portfolio” and more vulnerability to payment timing gaps or interruptions to any single income stream. Both groups may be employed, but hourly households appear more exposed to cash-flow volatility, which can depress financial confidence.

FIGURE 2
Share of workers engaged in regular side work over the last six months

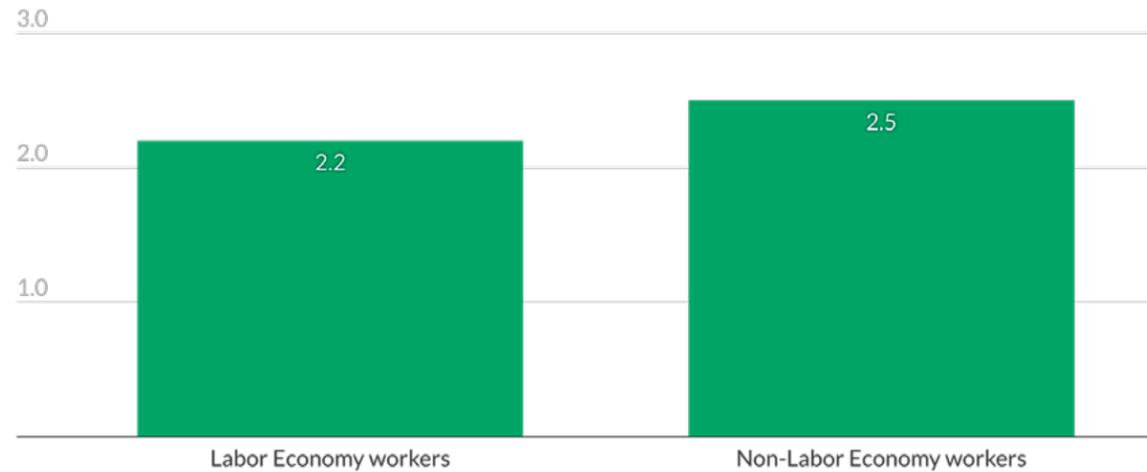


Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 2,304: Complete responses. Fielded Feb. 6, 2026, to Feb. 12, 2026



Most side workers build a mix of income streams, but the combination depends heavily on the kind of job they already have. Labor Economy workers tend to choose fast, accessible options that fit around rigid schedules and local, hands-on work. Their side income is more transactional and task-based than driven by monetizing specialized expertise. Non-Labor workers, with more flexibility and specialized experience, are better positioned to monetize their expertise through free-lancing or teaching. The result is an uneven side work economy where some workers can build scalable income while others are stuck piecing together smaller, less predictable earnings.

FIGURE 3
Average number of different side activities engaged



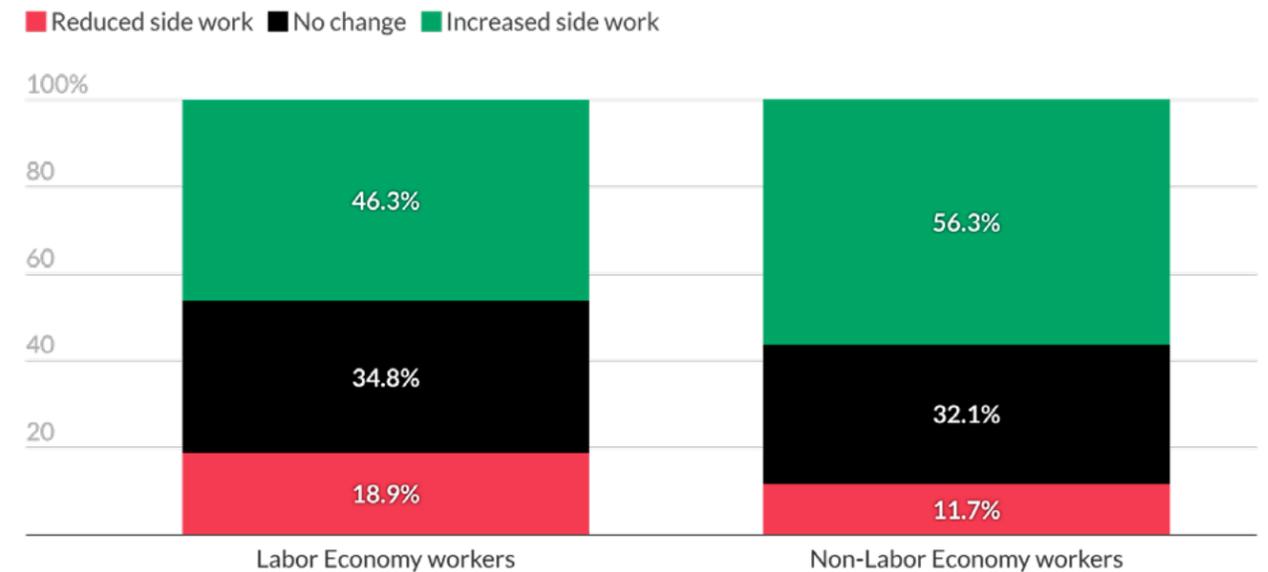
Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 407: Respondents who performed side work over the last six months

On average, Labor Economy workers report 2.2 different side activities a month, compared with 2.5 among non-Labor side workers. While paid research studies and surveys are the most common activity for both groups (56.5% of Labor side workers; 52.2% of non-Labor), Labor workers lean more heavily toward quick, task-based options like platform gig work (34.2% vs. 28.6%) and local tasks for neighbors or the community (32.5% vs. 26.0%). Non-Labor workers are more likely to monetize specialized skills through online freelancing (31.8% vs. 22.1%) and teaching or coaching (14.5% vs. 5.1%).

Side work is changing quickly. Among established side workers, 46.3% of Labor Economy workers increased their activity over the past six months and non-Labor Economy side workers boosted things even more (56.3%). That means more income is coming in uneven bursts, which complicates budgeting and bill payment timing.

Different workers have different motivations. Labor Economy side workers are about 1.6 times as likely to use side income to cover basic living expenses (41.4% vs. 25.3%). Non-Labor Economy side workers are more likely to use side income to build savings or an emergency fund (24.3% vs. 17.5%). For many hourly workers, side work is less about getting ahead and more about making ends meet.

FIGURE 4
Side work activity change in the past six months

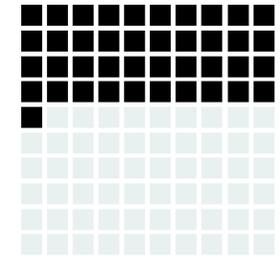


Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 318: Established side workers respondents Fielded Feb. 6, 2026, to Feb. 12, 2026

#2

Salaried workers use side income to build a buffer; Labor Economy workers use it to plug a gap.

41.0%

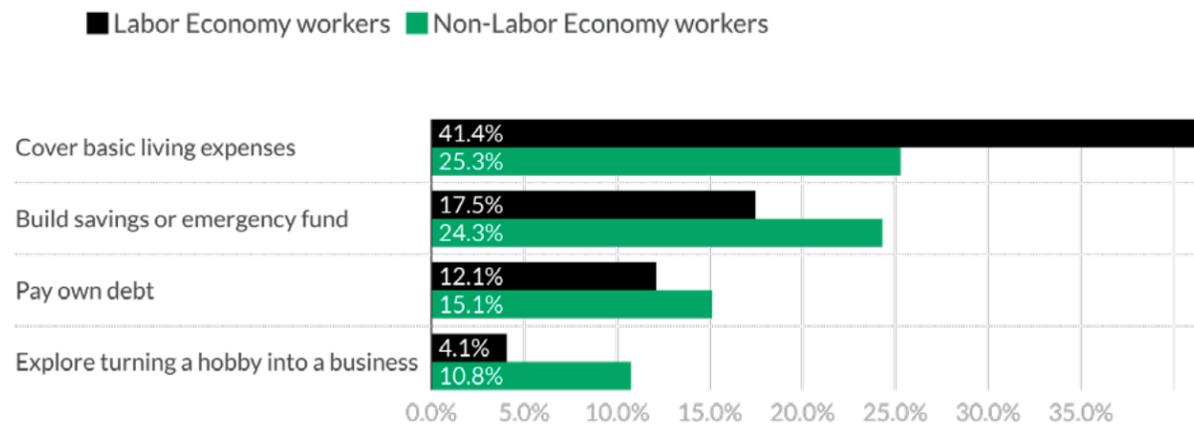


of Labor Economy workers report feeling financial stress often.

The motivations behind this increase reveal a sharp divide. We already saw that Labor Economy workers are significantly more likely to depend on side income for basic living expenses. In contrast, only 25.3% of non-Labor side workers report using side income for these needs. Instead, non-Labor workers are more likely to channel side income into longer-term financial goals, such as building long-term savings or an emergency fund (24.3% versus 17.5% for Labor workers).

This pattern suggests that increased side work reflects different realities: For many salaried workers, it is a way to strengthen financial buffers. For many hourly workers, it is a response to ongoing cash-flow gaps. As side income grows, it also brings more uneven and unpredictable payment timing, which can make budgeting harder and keep financial stress elevated, even when total income is rising. The most important insight is not simply that side work is growing—it’s why it is growing. The report shows a clear divergence in motivation between groups.

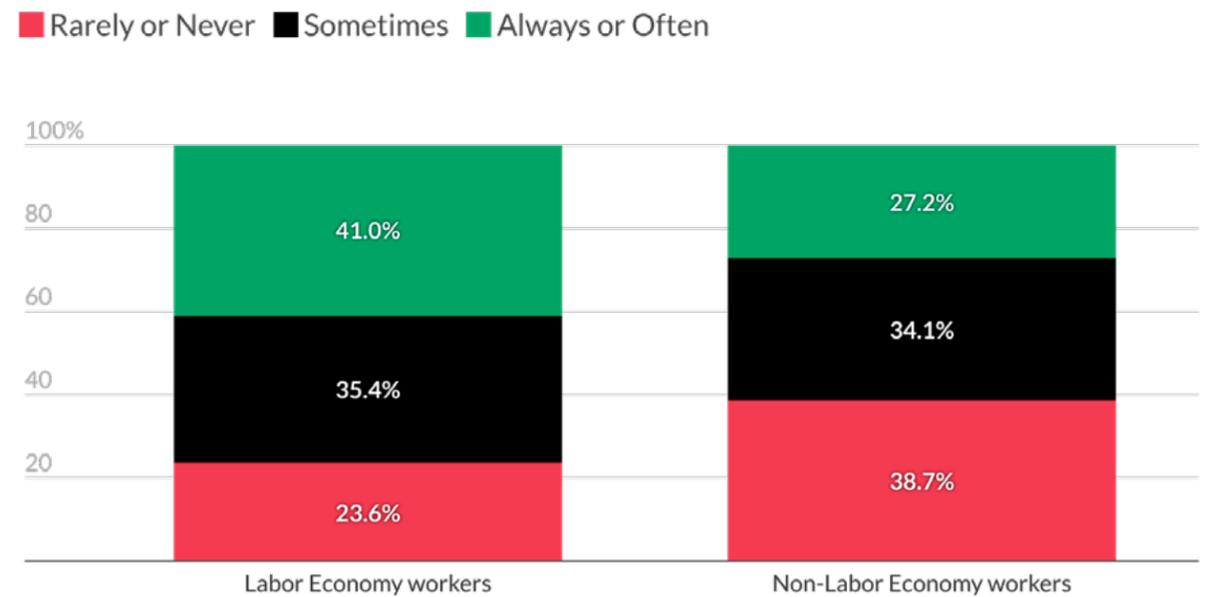
FIGURE 5
Top motivations for side income: Labor vs. non-Labor workers



Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 407: Respondents who performed side work over the last six months. Fielded Feb. 6, 2026, to Feb. 12, 2026

Labor Economy workers face a significantly higher risk of unexpected income loss compared to their non-Labor counterparts. Over the past 12 months, 22.7% of Labor Economy workers experienced a sudden stop in a source of household income, compared to only 15.1% of non-Labor workers.

FIGURE 6
Frequency of financial stress over the past 30 days



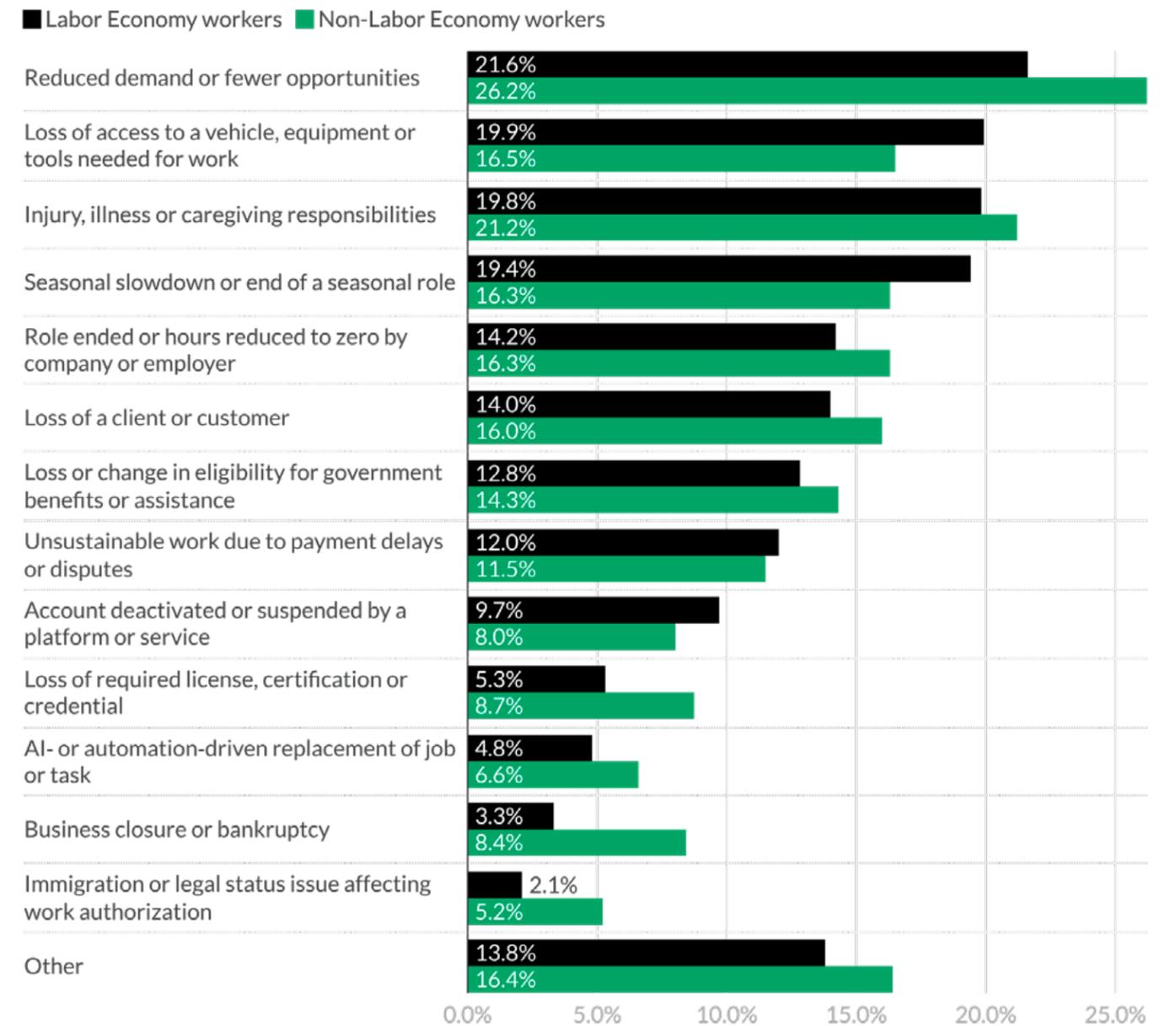
Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 2,304: Complete responses. Fielded Feb. 6, 2026, to Feb. 12, 2026

The underlying causes of these disruptions differ between the two groups. For Labor Economy workers, disruptions are often driven by operational fragility. For example, 19.9% of these workers cited losing access to a vehicle or equipment as the cause of their income stoppage. Life shocks such as injury, illness or caregiving responsibilities also play a role, affecting 19.8%, as do seasonal slowdowns at employers (19.4%). The challenging economy and frequencies of income interruption create significant cash-flow volatility for these workers, making fast and reliable access to earnings essential when these sources become unavailable.

By contrast, income stops for non-Labor Economy workers are more likely to be caused by fluctuations in demand, affecting 26.2% of these workers. These workers also report sudden stops in household income due to injuries, illness or caregiving responsibilities at a slightly higher rate (21.2%). This perhaps indicates that because salaried workers earn more than their Labor Economy counterparts, they have greater financial cushions and can better afford to push through a temporary halt to a source of income.

FIGURE 7

Reason to have experienced a sudden stop from a household income source

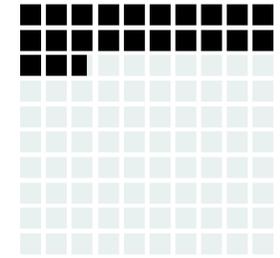


Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 2,304: Complete responses. Fielded Feb. 6, 2026, to Feb. 12, 2026

#3

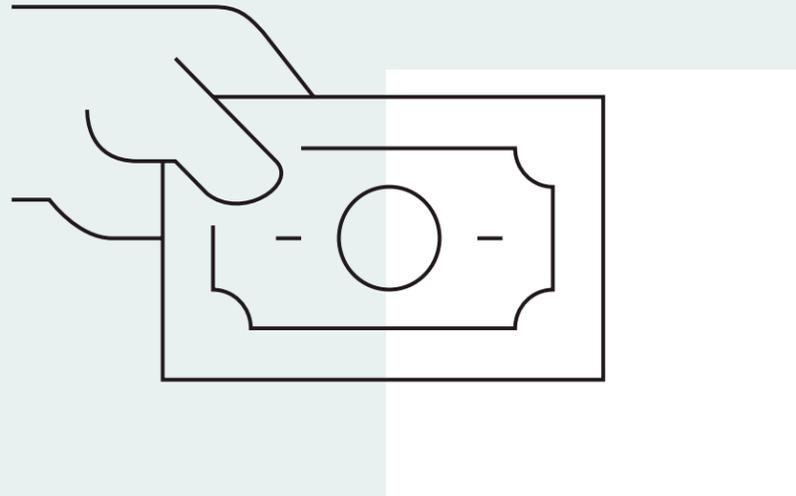
Sudden income losses deepen financial strain for Labor Economy workers.

22.7%



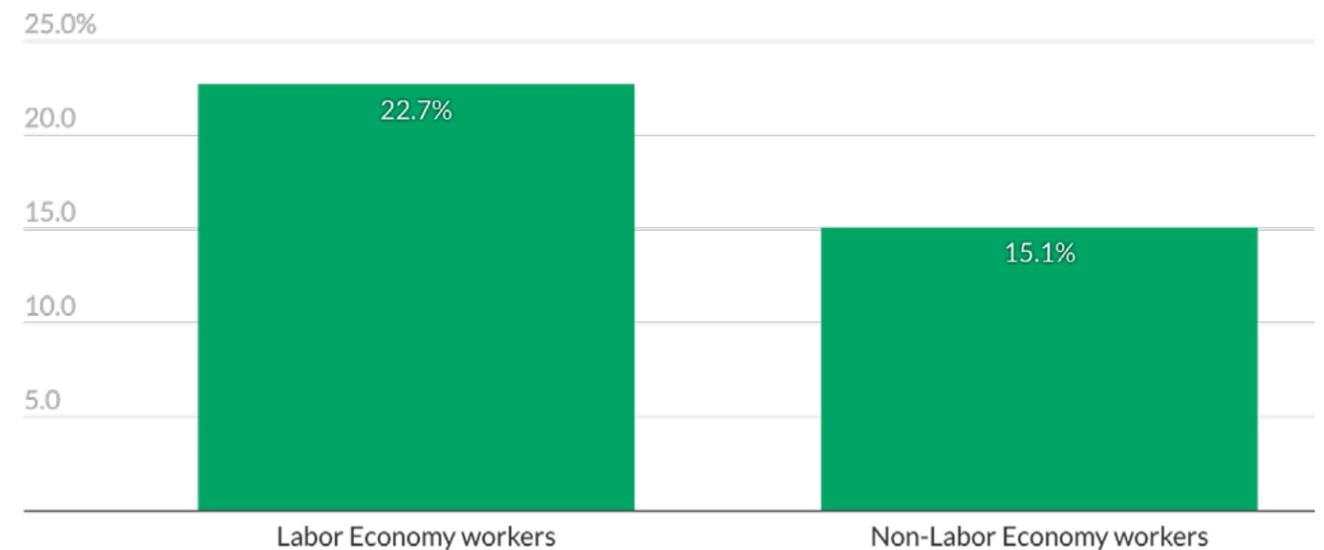
of Labor Economy workers had an unexpected income loss in the past year.

Financial stress is far more common in the Labor Economy. In the past 30 days, 41.0% of Labor Economy workers reported feeling financially stressed “always” or “often,” compared with 27.2% of non-Labor workers. This difference helps explain why improving job security does not automatically lift sentiment.



Income interruptions reinforce the same point. Over the past 12 months, 22.7% of Labor Economy workers experienced a household income source stopping unexpectedly, compared with 15.1% of non-Labor workers. Labor workers are more likely to cite operational barriers like losing access to a vehicle, equipment, or tools needed for work (19.9% vs. 16.5%). Non-Labor workers are more likely to cite reduced demand or fewer opportunities (26.2% vs. 21.6%). When income stops are more frequent, households lean harder on side work and short-term liquidity to bridge bills.

FIGURE 8
Share of workers who faced a sudden income loss during the past 12 months



Source: PYMNTS Intelligence
Making Ends Meet: Side Work Patterns in the Labor Economy
 N= 2,304: Complete responses. Fielded Feb. 6, 2026, to Feb. 12, 2026

Actionable Insights



Design payment tools for multiple sources of income. People engaged in side work average more than two activities, and many also have a primary job. Banks and wallets can reduce stressors and friction by making it simple to route multiple payers into one account, label each stream and show a plain-language cash outlook for the next two weeks. This matters most for Labor Economy households, where side income often pays for essentials.



Make payment speed and certainty core features. With 22.7% of Labor Economy workers reporting an unexpected income stop, “time to cash” is how hourly laborers keep the financial ship afloat. Faster access to earned wages, real-time payouts from platforms and instant disbursements can reduce late fees and overdrafts.



Treat vehicles and tools as personal finance infrastructure. A leading driver of income interruptions for Labor Economy workers is loss of access to a vehicle, equipment or tools. Lenders and insurers can respond with small-dollar repair financing, low-cost protection for work-enabling assets and targeted merchant offers for maintenance. The value proposition is to keep people earning.



Build buffers in segment-specific ways. Workers more often use side income for savings (24.3%). Payment providers could bolster their business and loyalty by automatically sweeping a share of that income into a separate savings bucket. For Labor Economy workers, use the same approach, but avoid penalties and rigid rules. Allow micro-saves when cash is available and penalty-free withdrawals when cash is not.

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METHODOLOGY

The Wage to Wallet Index series is a new monthly data initiative designed to bring visibility to the financial and economic importance of the Labor Economy, the 60 million workers who form the connective tissue of America's production, distribution and service sectors.

This collaboration between PYMNTS Intelligence, WorkWhile and Ingo Payments provides a quantitative and behavioral lens into how wage growth, employment dynamics and income access among these essential workers influence not only household well-being but also macroeconomic performance. The index combines WorkWhile's real-time labor utilization and wage data, Ingo Payments' wage access and disbursement data and PYMNTS Intelligence's proprietary research on consumer sentiment, savings, spending and financial lifestyle.

The report compares the assessments and outlooks of Labor Economy workers (paid hourly and typically under \$50,000 per year) with non-Labor Economy workers (earning above \$50,000 and typically salaried). It includes February 2026 sentiment and job-outlook results, plus data on side work participation, activity types, motivations, financial stress and income interruptions. PYMNTS Intelligence uses a proprietary model to estimate the spending power and economic footprint of the U.S. Labor Economy workforce. The model combines official government data on spending, income and the labor force with demographic and job mapping, then estimates trends over time using broad economic reference points.

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ABOUT

DISCLAIMER ■

The Wage to Wallet™ Index is built on a combination of three complementary data streams:

 **WorkWhile** [WorkWhile](#) data: Provides real-time insights into employment trends, hourly wages, job participation rates and shift utilization across manufacturing, warehousing, logistics, retail, event and hospitality sectors. This data reveals how labor supply and compensation fluctuate at the ground level of the economy.

 **Payments** [Ingo Payments](#) data: Offers visibility into wage disbursement patterns and the adoption of instant pay. It captures how workers choose to access and manage their earnings and how instant availability of wages influences financial behavior and cash flow management.

PYMNTS INTELLIGENCE [PYMNTS Intelligence](#) proprietary data: Supplements these sources with original survey data capturing financial sentiment, spending patterns, savings levels and credit reliance across worker segments. This data identifies the behavioral and emotional contours of the Labor Economy, including confidence, stress and spending. Labor Economy and Wage to Wallet are trademarks of PYMNTS Intelligence.

Official U.S. government data: Provides overall data on the U.S. economy and the size of consumer spending and employment cohorts. This includes data from the Census Bureau, Bureau of Labor Statistics and the Bureau of Economic Analysis on consumer spending by age and income level; total number of employed people by detailed occupation group and age; number of people by age and income level; and the level and growth of U.S. GDP.

The integration of these three sources enables the Index to measure relationships between earnings velocity, income access and financial resilience, and to connect these microeconomic realities to macro-level outcomes such as GDP growth, consumer demand and inflation sensitivity.

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