



MONEY MOBILITY:

Who Gets Paid Fast and Who Waits

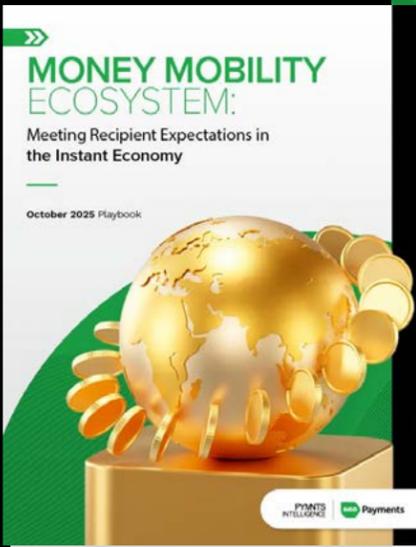
January 2026 Report



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Money Mobility: Who Gets Paid Fast and Who Waits was produced in collaboration with Ingo Payments, and PYMNTS Intelligence is grateful for the company's support and insight. [PYMNTS Intelligence](#) retains full editorial control over the following findings, methodology and data analysis.

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EXECUTIVE SUMMARY



Disbursement speed sits at the heart of the payout experience. Quite simply, the faster a recipient receives their money, the happier they are. Highly satisfied consumers are twice as likely to receive funds quickly, while low-satisfaction recipients face a very different reality. Only 18% get paid within a day, and a full third wait three days or more.

Those who depend on disbursements as core income feel this most acutely. Nearly four in 10 opt to get paid in under a day, a testament to how urgency drives adoption of instant and same-day options. Younger consumers and paycheck-to-paycheck households move just as fast, while boomers and financially comfortable recipients fall behind, with about one-third waiting three days or more. Financial pressure, it turns out, is a powerful accelerator.

Payout type plays a significant role. Tips are the speed champions, with 36% arriving instantly, followed closely by contractor payouts and winnings. Freelance and gig payouts are more uneven—many are quick, yet 18% still take three days or more, reflecting both sender constraints and the unwillingness of some recipients to pay for speed.

Taken together, the data reveals a clear hierarchy of disbursement speed shaped by need, urgency and the nature of the payout. For consumers under financial strain, fast payments aren't a luxury—they're transformative. And for payment providers, accelerating payout speed remains one of the most direct, high-impact levers for boosting satisfaction, loyalty and recipients' financial well-being.

KEY FINDINGS

01

Faster payments drive higher satisfaction—and the gap is stark. Recipients who report high satisfaction with how they received disbursements are twice as likely to be in the fast receipt group compared to those reporting low satisfaction.

02

For consumers on the tightest budgets, speed matters most. One-third of struggling paycheck-to-paycheck recipients receive their disbursements in less than a day—more than any other group.

03

Fast money flows where the work is. Tip earners and those who rely on disbursements as core income lead the pack, with more than one-third of them receiving payouts in under a day.



PYMNTS IN DEPTH

How quickly do payments reach consumers?

The “speed of receipt” persona categorizes recipients based on the average time it takes them to receive disbursements. Those who are classified under “fast” methods most often receive disbursements using instant transfers or cash.

Those classified under “moderately fast” methods have an average receipt speed of one to two days. These recipients tend to receive via same-day Automated Clearing House (ACH) transactions. Recipients classified under “slow” methods see an average speed of three days or more, which means that they most often received via regular ACH or check.

Just over three in 10 recipients are in the “fast” group, meaning they receive instantly or near-instantly and have an average speed of receipt of less than day. One in four recipients (25%) have an average speed of receipt of three days or more.

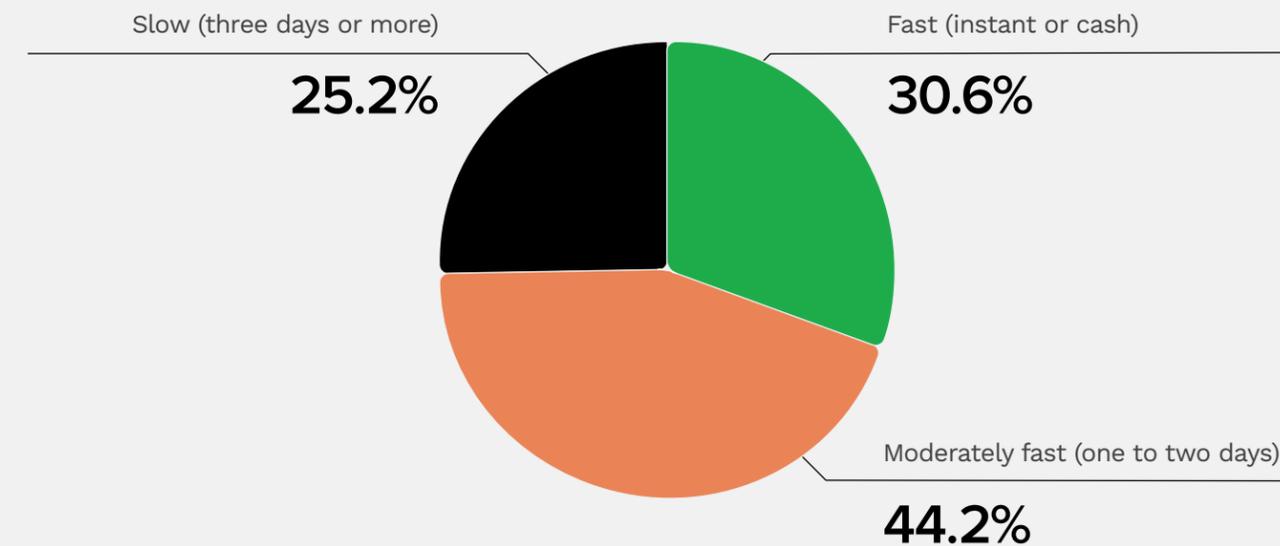
Most respondents receive multiple types of disbursements throughout the year, and each type can arrive at a different speed.

To measure overall speed, we identify the payment method respondents use most often for each disbursement type and convert it into an estimated receipt time. Next, we calculate an average receipt time across all disbursements, expressed in minutes or days.

FIGURE 1:

The speed of receipt persona

Breakdown of disbursements by how quickly they are received



Source: PYMNTS Intelligence

Money Mobility: Who Gets Paid Fast and Who Waits, January 2026

N = 2,270 : Complete responses of consumers who received disbursements in the past year

INSTANT PAYMENTS OR CASH

Instant or near-instant

SAMEDAY ACH

1 day

REGULAR ACH

3 days

CHECK

5 days

Faster payments drive higher satisfaction—and the gap is stark.

Consumers who report high satisfaction with how they received disbursements are twice as likely to be in the fast group compared to those who report low satisfaction.

Disbursement speed isn't just a technical metric. It's a direct driver of consumer satisfaction. Faster rails translate into more satisfied recipients, while slower methods consistently undermine the experience.

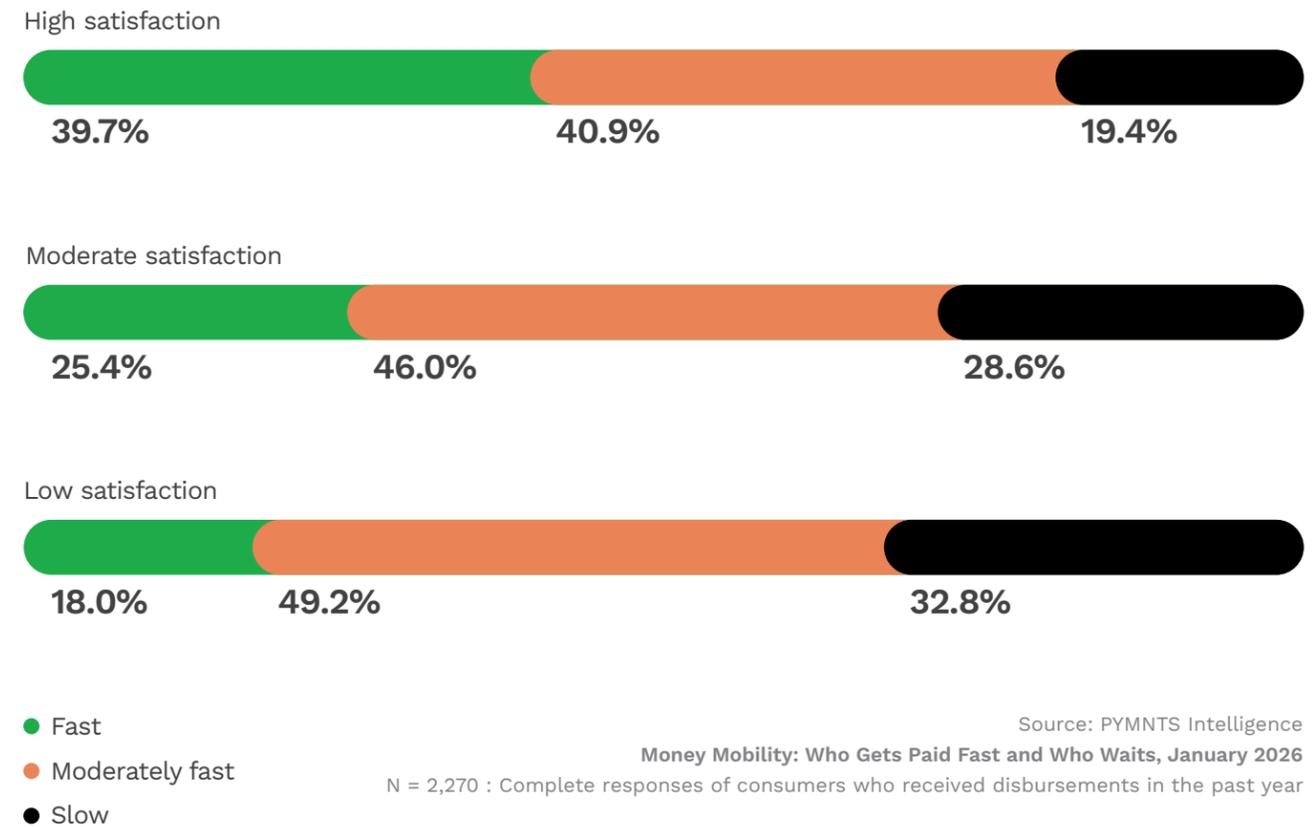
Our findings reveal that speed is a clear differentiator. Forty-percent of highly satisfied recipients get their funds instantly, while only 19% experience slow, three-day-plus delays. Meanwhile, among low-satisfaction consumers, just 18% receive funds within a day, while a full third wait three days or more.

For providers, improving speed is one of the most powerful levers they have to boost trust, loyalty and overall satisfaction with disbursement services.

FIGURE 2

How speed relates to higher satisfaction with disbursements

Breakdown of recipients by how quickly they received disbursements and by satisfaction



For consumers on the tightest budgets, speed matters most.

A third of struggling paycheck-to-paycheck recipients receive their disbursements in less than a day—more than any other group.

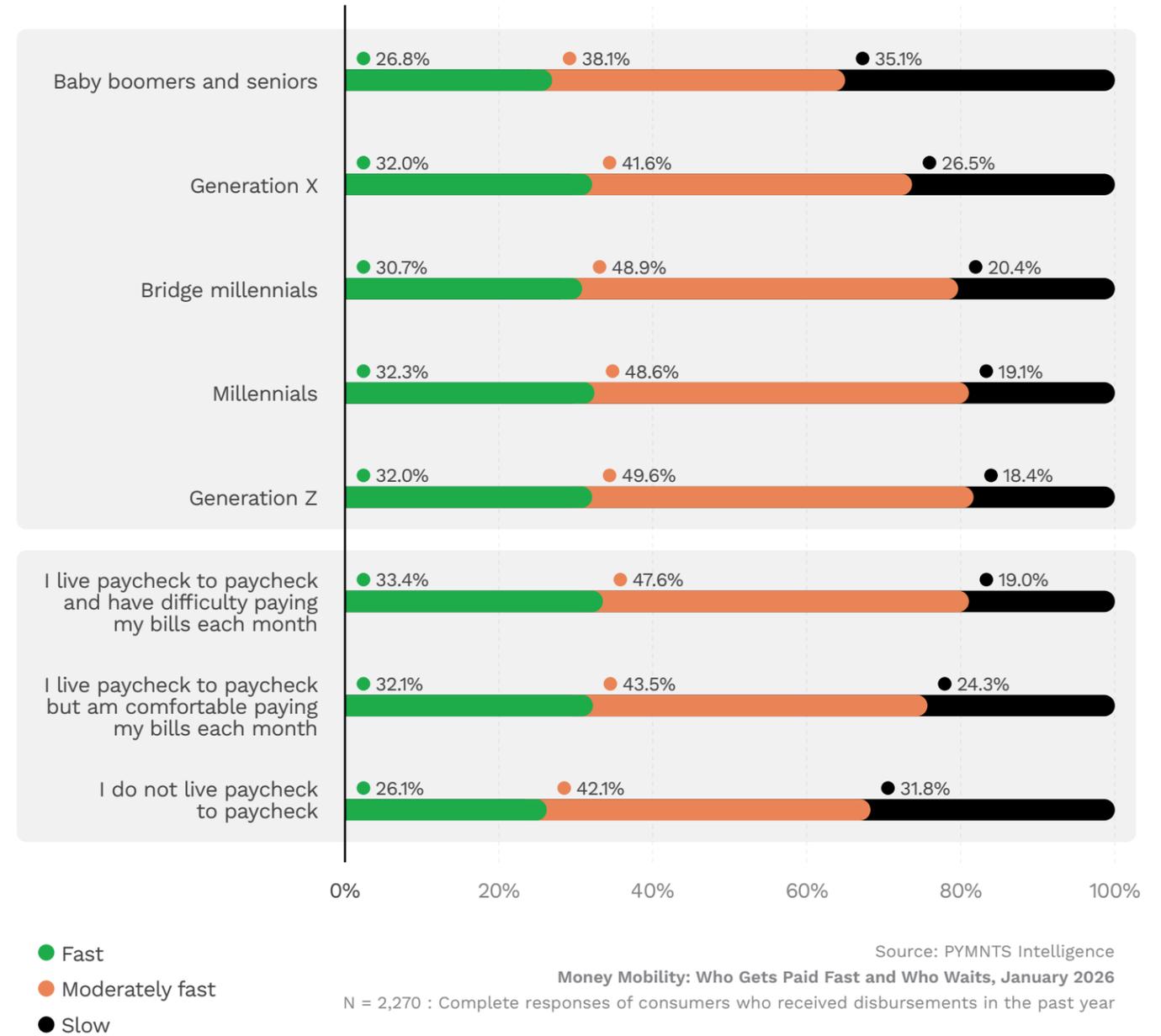
Speed skews young: Younger consumers and paycheck-to-paycheck households receive funds the fastest. Boomers, however, are far more likely to rely on slower methods—35% wait at least three days. Even financially comfortable consumers aren't much faster, with nearly a third averaging three days or more.¹

Younger consumers and those living paycheck to paycheck are the ones most likely to benefit from faster payment rails, perhaps because their budgets are tighter and their cash-flow needs more urgent; even a one-day delay can mean late fees or missed bills.

¹ PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2026 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 62 or older; Generation X: born between 1965 and 1980 and now aged 46–61; millennials: born between 1981 and 1996 and now aged 29–45; bridge millennials: born between 1978 and 1988 and now aged 38–48; zillennials: born between 1991 and 1999 and now aged 26–35; and Generation Z: born in 1997 or later and now aged 29 or younger.

FIGURE 3:

How quickly different consumers receive disbursements
Breakdown of recipients by how quickly they received disbursements, by demographic group



Core-income recipients get paid the fastest.

Recipients who rely on disbursements as core income get paid faster, with 39% receiving funds in under a day.

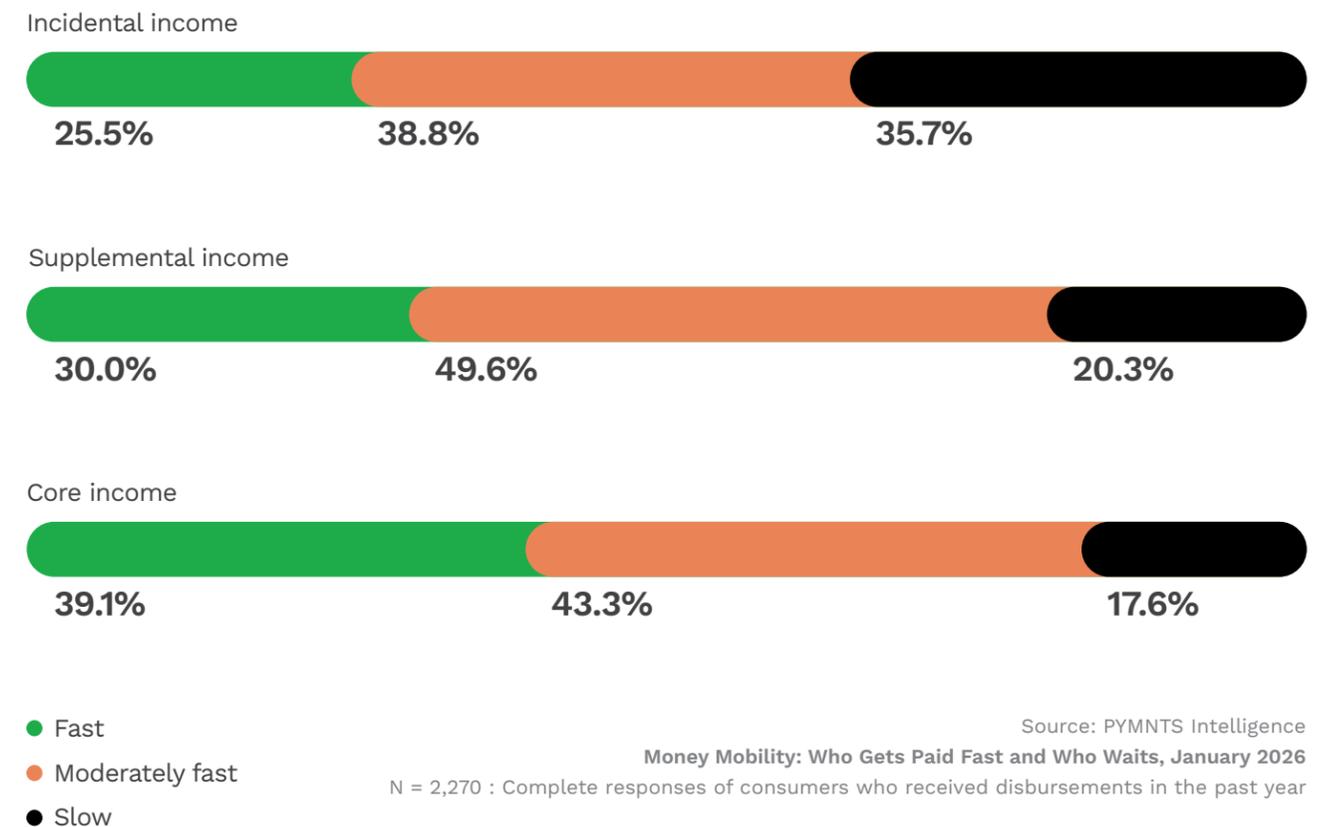
When disbursements are essential for meeting day-to-day expenses, consumers gravitate to instant or near-instant options. Recipients who depend on disbursements as a primary or core source of income have the fastest receipt times, with nearly four in ten (39%) receiving their funds in under a day.

In contrast, recipients who view disbursements as supplemental or incidental income show markedly slower speeds. More than a third (36%) for whom payouts are incidental wait three days or more, suggesting that when urgency is low, consumers are less motivated to switch to faster, modern rails. This divide highlights how financial need shapes payment behavior.

FIGURE 4

Key disbursements are received faster

Breakdown of recipients by how quickly they received disbursements and by the role of disbursements in annual household income



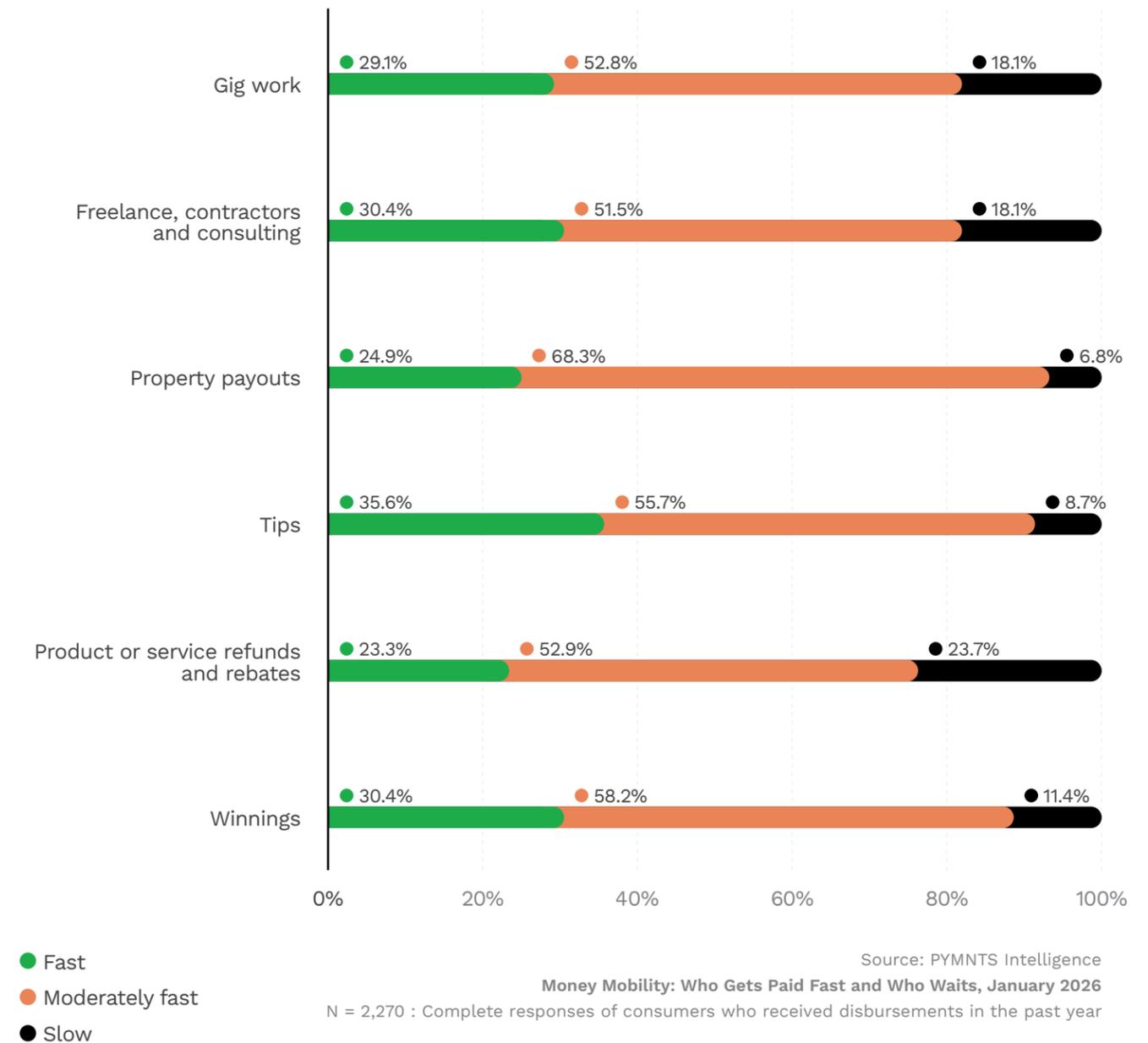
Fast money flows where the work is.

Tips are the quickest payouts of all, with 36% received instantly. But one in four refunds are received within three days or more.

Tips, contractor payouts and winnings stand out as the fastest types of disbursements that consumers receive. Tips lead the category, while freelance payouts and winnings follow closely, with three in 10 recipients receiving funds within a day. However, freelance and gig-related payouts reveal a notable split. While many recipients receive them quickly, nearly two in 10 (18%) wait three days or longer, suggesting that payout speed depends not on the sender’s available options but on whether recipients are willing to pay for faster delivery.

On the opposite end, product and service refunds remain the slowest-moving disbursements: Nearly one in four recipients wait three days or more. Given that many merchants already offer instant refund options (as noted in the previous playbook in this series), the slower speeds here point to a very different dynamic—recipients simply do not have the same financial urgency or incentive to adopt faster methods.

FIGURE 5:
How quickly disbursement are received, by type



CONCLUSION

The data reveals one unmistakable outcome: Speed is the defining factor in how consumers experience disbursements. Faster payouts not only support the financial stability of those who need their funds the most urgently—such as paycheck-to-paycheck and core-income recipients—but also significantly boost satisfaction across all segments. When urgency is high, consumers overwhelmingly gravitate to instant and same-day options. Where urgency is low, slow methods persist, even when faster rails are available.

Payment providers and senders have a meaningful opportunity to close these gaps. By expanding access to fast payout options, simplifying the user experience and making speed the default rather than the exception, they can enhance trust, deepen loyalty and strengthen financial resilience for millions of recipients.

METHODOLOGY

Money Mobility: Who Gets Paid Fast and Who Waits is based on insights from a survey of 4,170 U.S. adult consumers conducted from June 1, 2025, to June 12, 2025. Our analysis relies on 2,270 complete responses from consumers who received disbursements in the past year to examine the drivers of payout speed and its relationship to consumer satisfaction, financial resilience and adoption of modern payment methods. In our sample, 57.6% of respondents were female, the average age was 49.8 years and 34.6% have annual household income of more than \$100,000.

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