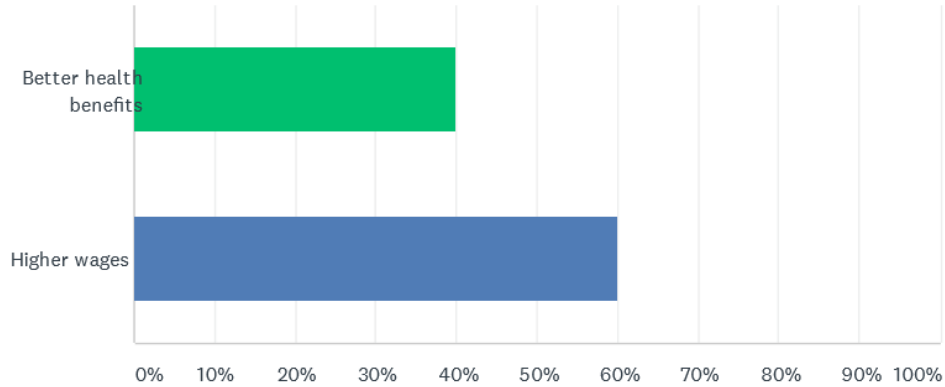


“Getting Paid In America” Survey Results

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

Answered: 34,668 Skipped: 754

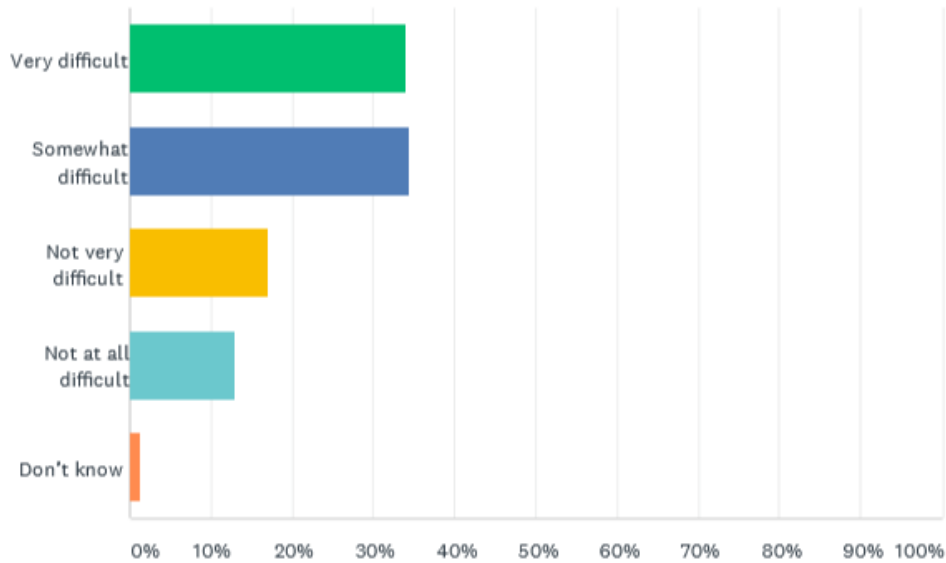


| ANSWER CHOICES | RESPONSES | |
|------------------------|-----------|--------|
| Better health benefits | 39.97% | 13,858 |
| Higher wages | 60.03% | 20,810 |
| TOTAL | | 34,668 |

“Getting Paid In America” Survey Results

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

Answered: 34,353 Skipped: 1,069

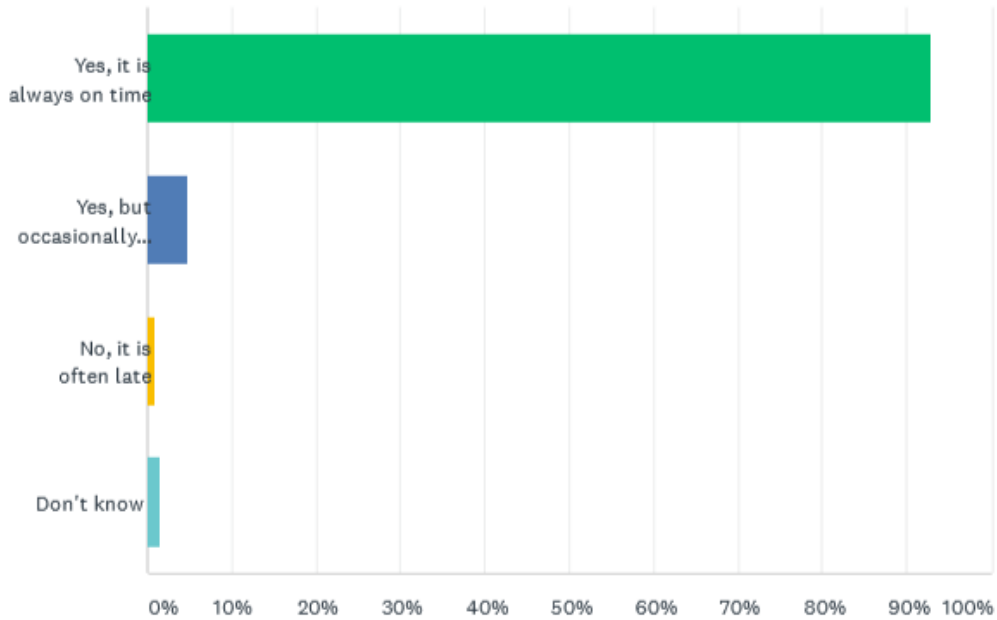


| ANSWER CHOICES | RESPONSES | |
|----------------------|-----------|---------------|
| Very difficult | 34.19% | 11,745 |
| Somewhat difficult | 34.51% | 11,855 |
| Not very difficult | 17.07% | 5,864 |
| Not at all difficult | 12.94% | 4,445 |
| Don't know | 1.29% | 444 |
| TOTAL | | 34,353 |

“Getting Paid In America” Survey Results

Q4 Is your paycheck delivered on time?

Answered: 34,172 Skipped: 1,250

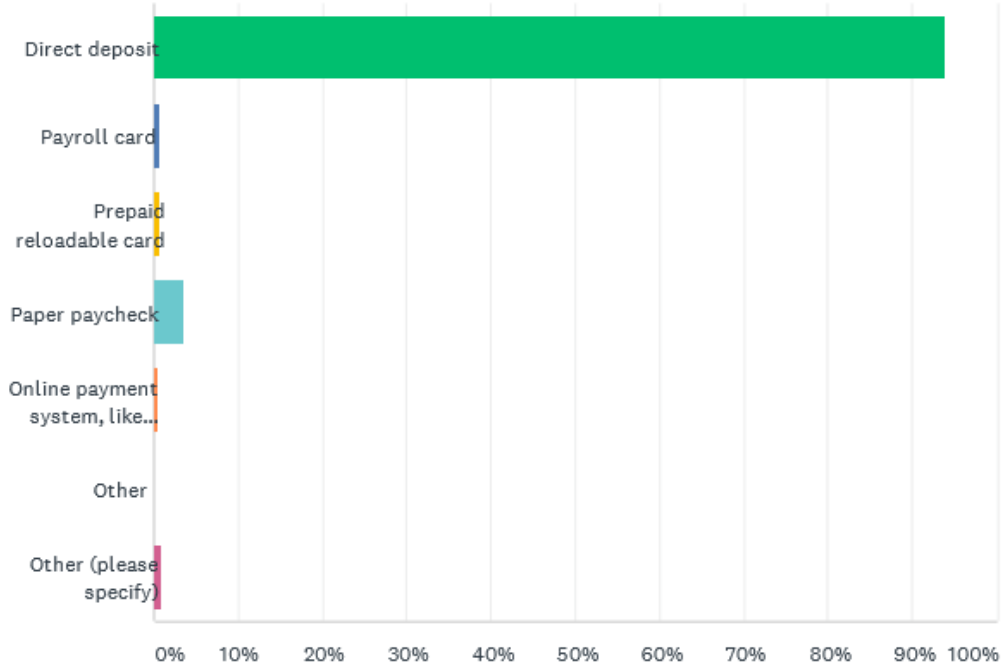


| ANSWER CHOICES | RESPONSES | |
|----------------------------------|-----------|---------------|
| Yes, it is always on time | 92.94% | 31,761 |
| Yes, but occasionally it is late | 4.74% | 1,621 |
| No, it is often late | 0.90% | 306 |
| Don't know | 1.42% | 484 |
| TOTAL | | 34,172 |

“Getting Paid In America” Survey Results

Q5 How do you currently receive your pay?

Answered: 33,855 Skipped: 1,567

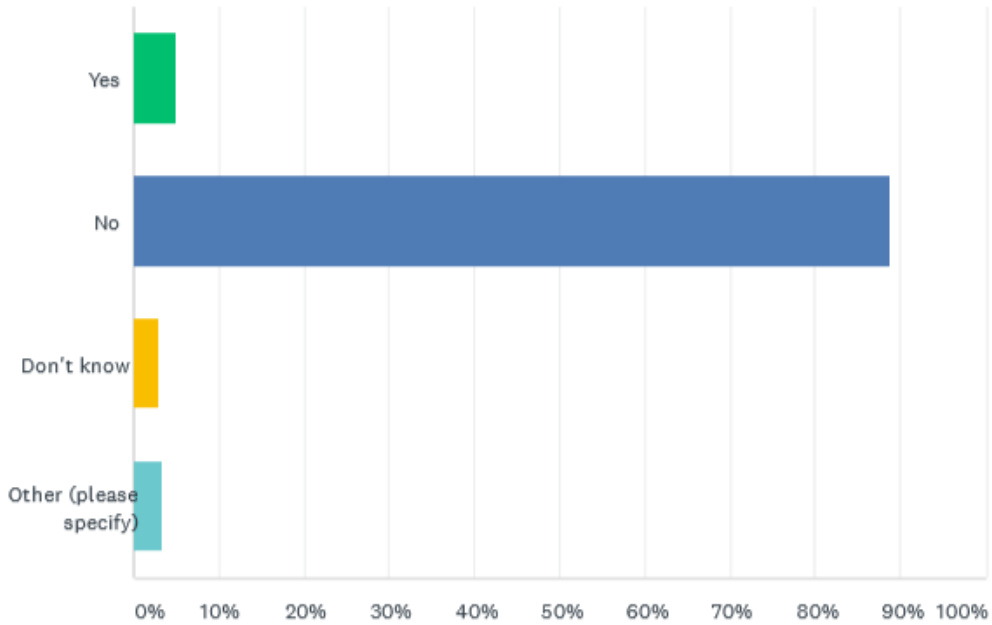


| ANSWER CHOICES | RESPONSES | |
|---------------------------------------------|-----------|---------------|
| Direct deposit | 93.87% | 31,778 |
| Payroll card | 0.71% | 241 |
| Prepaid reloadable card | 0.56% | 190 |
| Paper paycheck | 3.66% | 1,238 |
| Online payment system, like PayPal or Venmo | 0.39% | 131 |
| Other | 0.00% | 0 |
| Other (please specify) | 0.82% | 278 |
| TOTAL | | 33,855 |

“Getting Paid In America” Survey Results

Q6 Did you switch to an electronic wage payment method in 2020 in order to receive your wages more efficiently during the COVID-19 pandemic?

Answered: 32,160 Skipped: 3,262



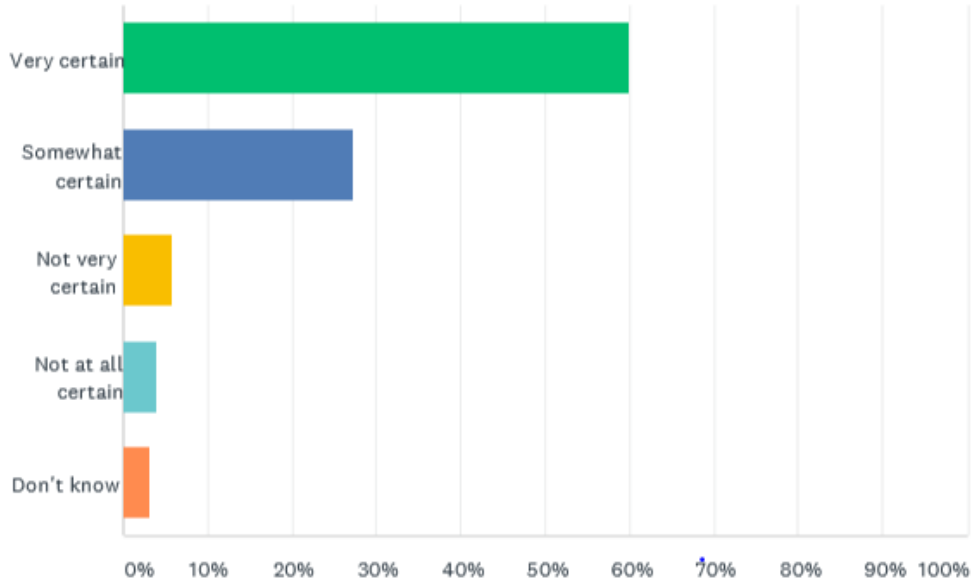
| ANSWER CHOICES | RESPONSES |
|------------------------|---------------|
| Yes | 4.92% 1,582 |
| No | 88.86% 28,578 |
| Don't know | 2.84% 912 |
| Other (please specify) | 3.38% 1,088 |
| TOTAL | 32,160 |

**NATIONAL
PAYROLL
WEEK 2020**

“Getting Paid In America” Survey Results

Q7 How certain are you that your payroll withholding and the net amount of your paycheck are correct each payday?

Answered: 33,468 Skipped: 1,954

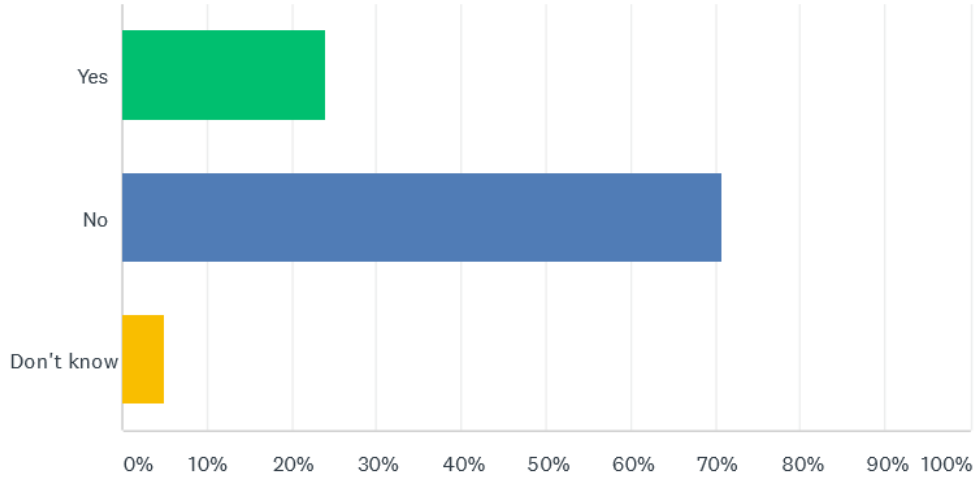


| ANSWER CHOICES | RESPONSES | |
|--------------------|-----------|---------------|
| Very certain | 59.99% | 20,078 |
| Somewhat certain | 27.14% | 9,084 |
| Not very certain | 5.81% | 1,945 |
| Not at all certain | 3.87% | 1,296 |
| Don't know | 3.18% | 1,065 |
| TOTAL | | 33,468 |

“Getting Paid In America” Survey Results

Q8 Did you complete a new Form W-4 at any point in 2020?

Answered: 33,355 Skipped: 2,067

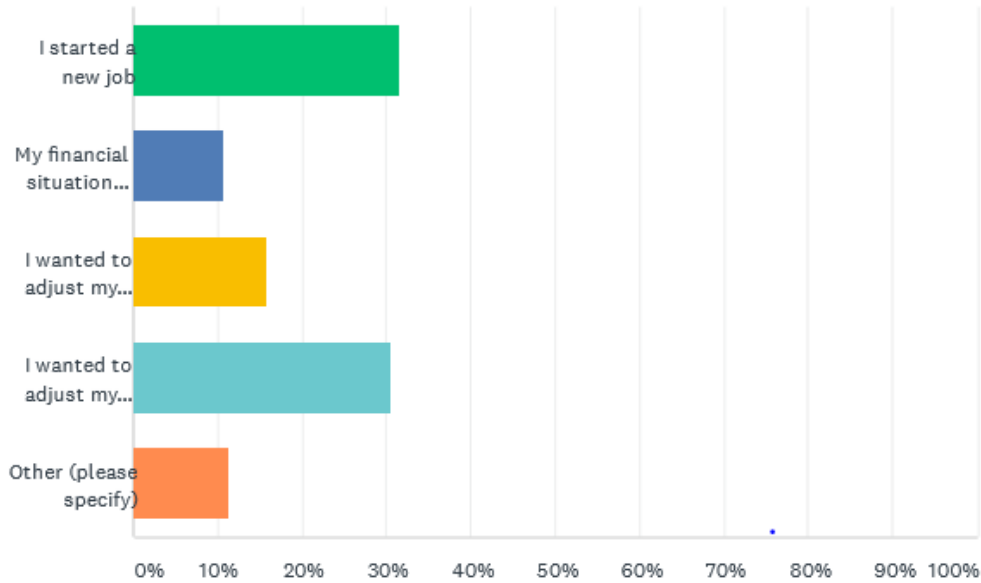


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|--------|
| Yes | 24.13% | 8,050 |
| No | 70.74% | 23,596 |
| Don't know | 5.12% | 1,709 |
| TOTAL | | 33,355 |

“Getting Paid In America” Survey Results

Q9 Why did you complete a new Form W-4?

Answered: 8,011 Skipped: 27,411

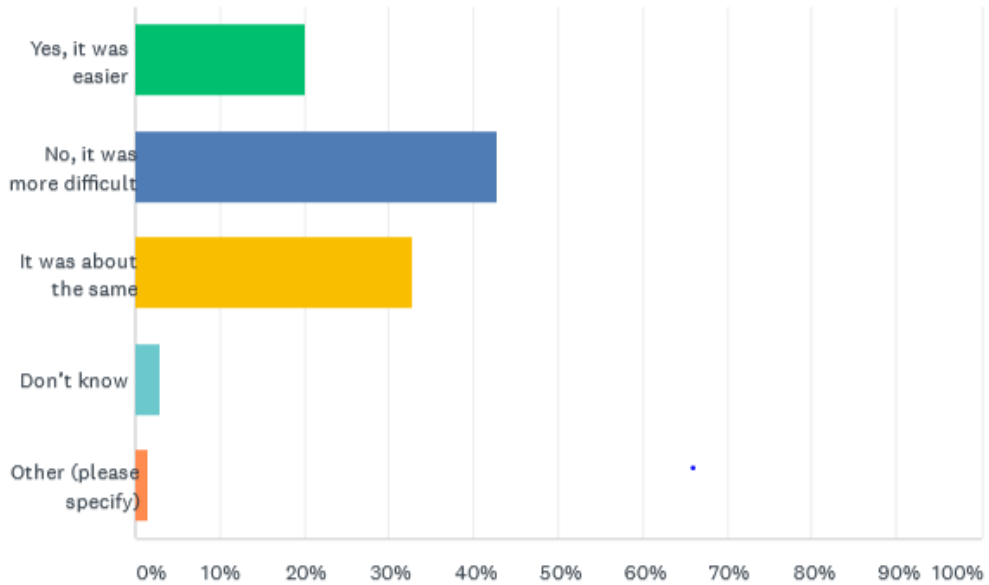


| ANSWER CHOICES | RESPONSES | |
|----------------------------------------------------------------------|-----------|--------------|
| I started a new job | 31.58% | 2,530 |
| My financial situation changed | 10.71% | 858 |
| I wanted to adjust my withholding to have less federal tax taken out | 15.82% | 1,267 |
| I wanted to adjust my withholding to have more federal tax taken out | 30.58% | 2,450 |
| Other (please specify) | 11.31% | 906 |
| TOTAL | | 8,011 |

“Getting Paid In America” Survey Results

Q10 Did you find the 2020 Form W-4 to be easier to understand and complete than the last time you completed the form?

Answered: 7,939 Skipped: 27,483

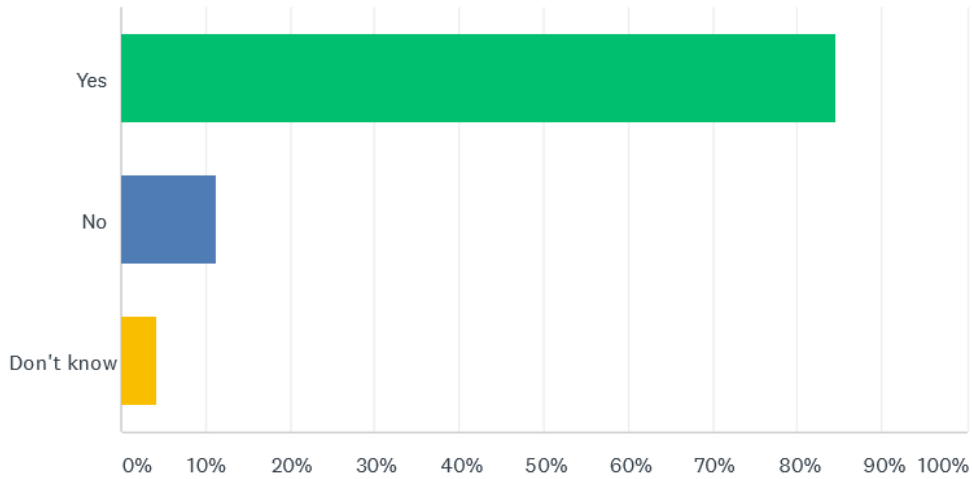


| ANSWER CHOICES | RESPONSES | |
|---------------------------|-----------|--------------|
| Yes, it was easier | 19.99% | 1,587 |
| No, it was more difficult | 42.89% | 3,405 |
| It was about the same | 32.76% | 2,601 |
| Don't know | 2.91% | 231 |
| Other (please specify) | 1.45% | 115 |
| TOTAL | | 7,939 |

“Getting Paid In America” Survey Results

Q11 Does your employer provide an employee self-service portal, where you can access your pay and benefits information online?

Answered: 33,056 Skipped: 2,366

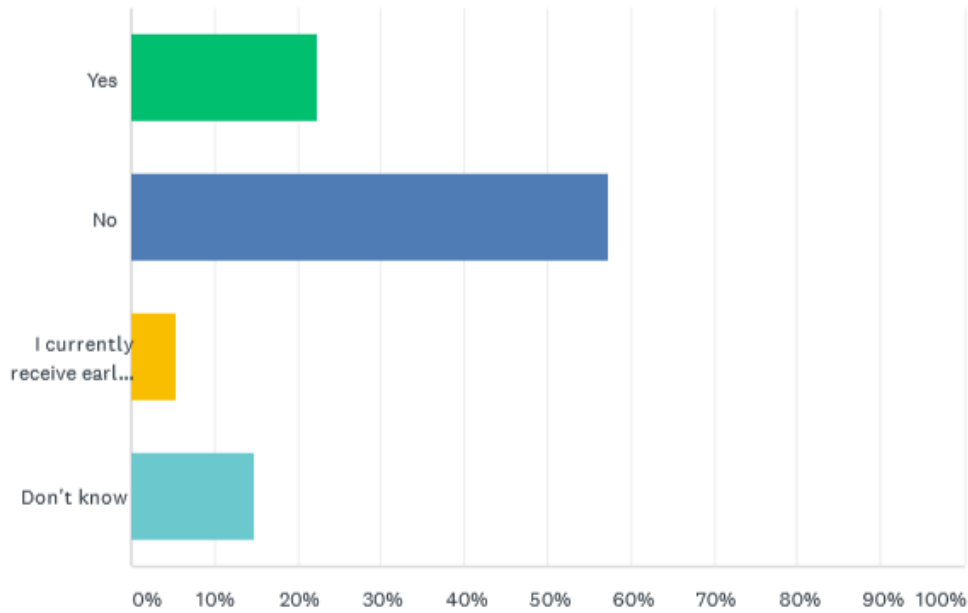


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|---------------|
| Yes | 84.45% | 27,916 |
| No | 11.36% | 3,754 |
| Don't know | 4.19% | 1,386 |
| TOTAL | | 33,056 |

“Getting Paid In America” Survey Results

Q12 Would you be interested in having access to your wages on-demand as you earn them rather than receiving them all at once on a standard payday?

Answered: 32,911 Skipped: 2,511

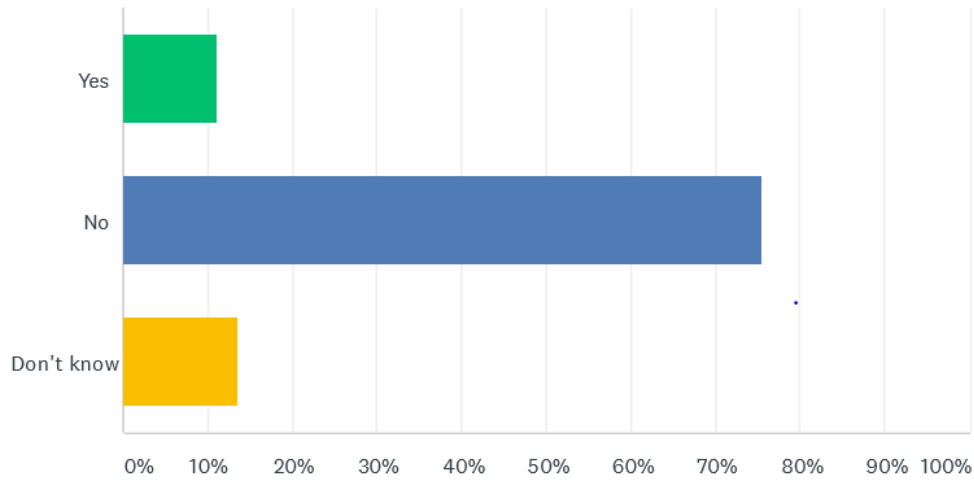


| ANSWER CHOICES | RESPONSES | |
|--------------------------------------------|-----------|---------------|
| Yes | 22.29% | 7,337 |
| No | 57.31% | 18,862 |
| I currently receive early access to my pay | 5.48% | 1,803 |
| Don't know | 14.92% | 4,909 |
| TOTAL | | 32,911 |

“Getting Paid In America” Survey Results

Q13 Would you be willing to pay a fee to have your wages available on-demand as you earn them?

Answered: 12,217 Skipped: 23,205

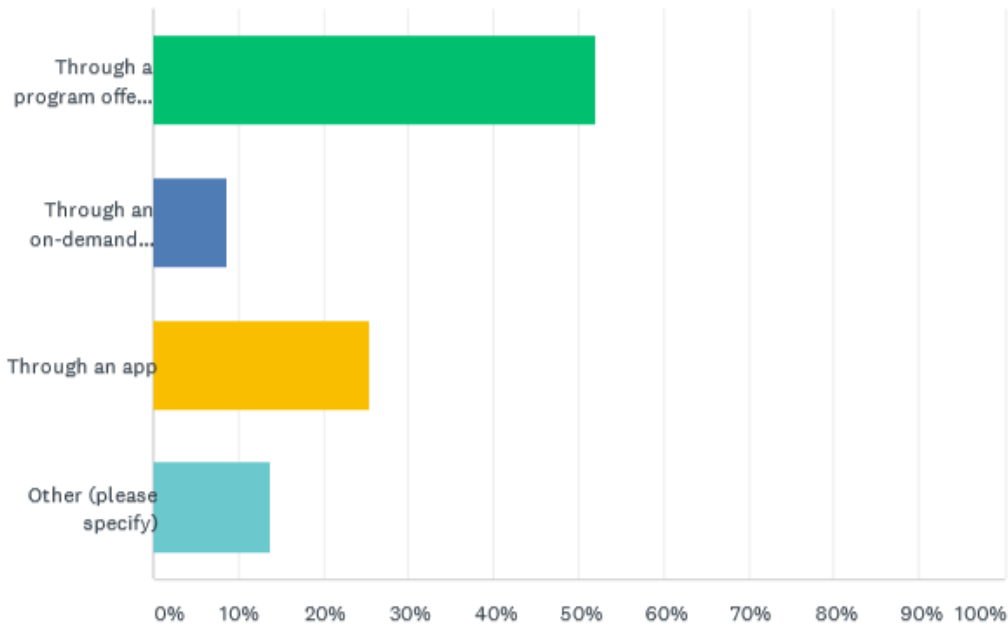


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|---------------|
| Yes | 10.99% | 1,343 |
| No | 75.50% | 9,224 |
| Don't know | 13.51% | 1,650 |
| TOTAL | | 12,217 |

“Getting Paid In America” Survey Results

Q14 How do you currently receive early access to your wages?

Answered: 1,804 Skipped: 33,618

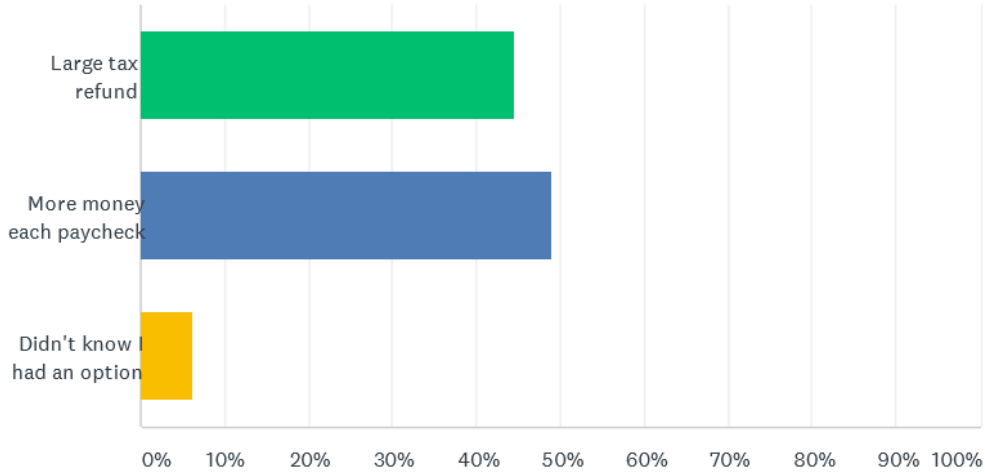


| ANSWER CHOICES | RESPONSES | |
|------------------------------------------|-----------|--------------|
| Through a program offered by my employer | 52.00% | 938 |
| Through an on-demand service provider | 8.76% | 158 |
| Through an app | 25.44% | 459 |
| Other (please specify) | 13.80% | 249 |
| TOTAL | | 1,804 |

“Getting Paid In America” Survey Results

Q15 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: 32,770 Skipped: 2,652



| ANSWER CHOICES | RESPONSES | |
|-----------------------------|-----------|---------------|
| Large tax refund | 44.64% | 14,628 |
| More money each paycheck | 49.02% | 16,063 |
| Didn't know I had an option | 6.34% | 2,079 |
| TOTAL | | 32,770 |

“Getting Paid In America” Survey Results

The 2020 “Getting Paid In America” survey was held in conjunction with the American Payroll Association’s annual public awareness campaign [National Payroll Week](#), September 7-11. More than 34,000 individuals from across the country responded to the survey, providing insight into how individuals are paid in America.

The American Payroll Association is the nation’s leader in payroll education, publications, and training. Visit the APA online at www.americanpayroll.org.