



FINANCIAL WELLBEING ADVANTAGE

# WHAT THE RESEARCH REALLY SHOWS.



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## The Survey

# 1,242

UK employees  
using Hastee

February 2026 · Multiple industries

## The Panels

# 18

Hastee users across three  
lived experience panels

May 2026 · Care, support, admin, advisory roles

In partnership with the Centre for Personal  
Financial Wellbeing, Aston University



Financially surviving  
month-to-month,  
prioritising essential  
spending with little  
room to save

Developing financial  
resilience, albeit with  
complex trade-offs  
between everyday costs  
and life goals

More consistent  
saving behaviour and  
planning for long-term  
financial wellbeing

48%

Take on extra shifts or overtime when they have flexible pay access

64%

Are more likely to stay with their employer when this benefit is available

**Shift uptake. Retention. Agency reliance.**

The numbers sit in workforce management and finance systems – not engagement surveys

# 42%

### Friends or family

Around half of those who said  
'friends or family' selected no other  
option  
- a financial exclusion signal

## 27%

Credit cards

## 23%

Buy Now Pay Later

## 22%

Overdrafts

## 20%

Nothing

## 6%

Payday loans

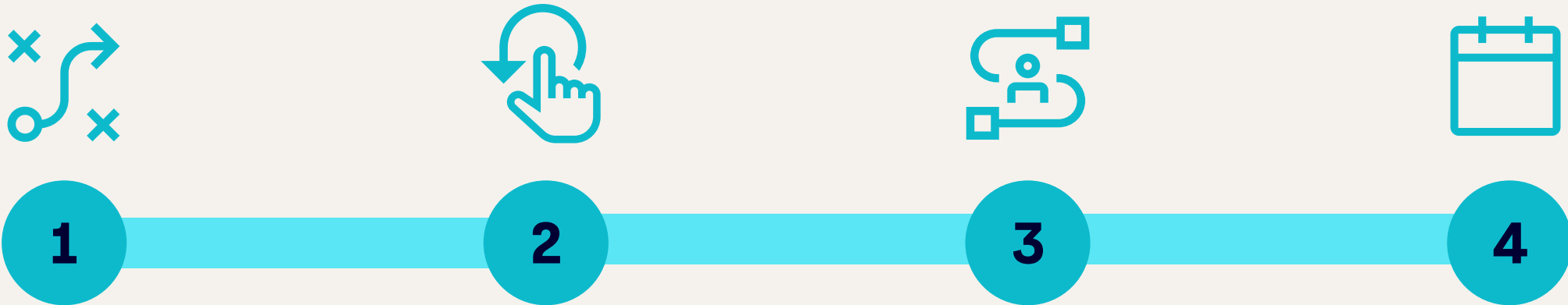
31%

UK adults satisfied with their  
finances

68%

of our cohort – despite  
lower resilience

# ONE PRODUCT, USED IN MANY DIFFERENT WAYS



## **Replacing formal credit**

for those avoiding more interest-bearing debt

## **Replacing informal borrowing**

for the financially excluded - the dignity link

## **Bridging a change in pay frequency**

when employers move weekly to monthly

## **Enabling overtime uptake**

withdraw and work, or work and withdraw

**“The money is yours basically. You’re not borrowing anything. You get what you worked for just a bit earlier ”**

# NEEDS CHANGE WITH LIFE STAGES



Pay timing flexes to where employees actually are.  
The same tool, used differently across a life.

## YOUNG ADULT

Emergencies and one-offs — insuring the car for the new job

## MAJOR LIFE EVENT

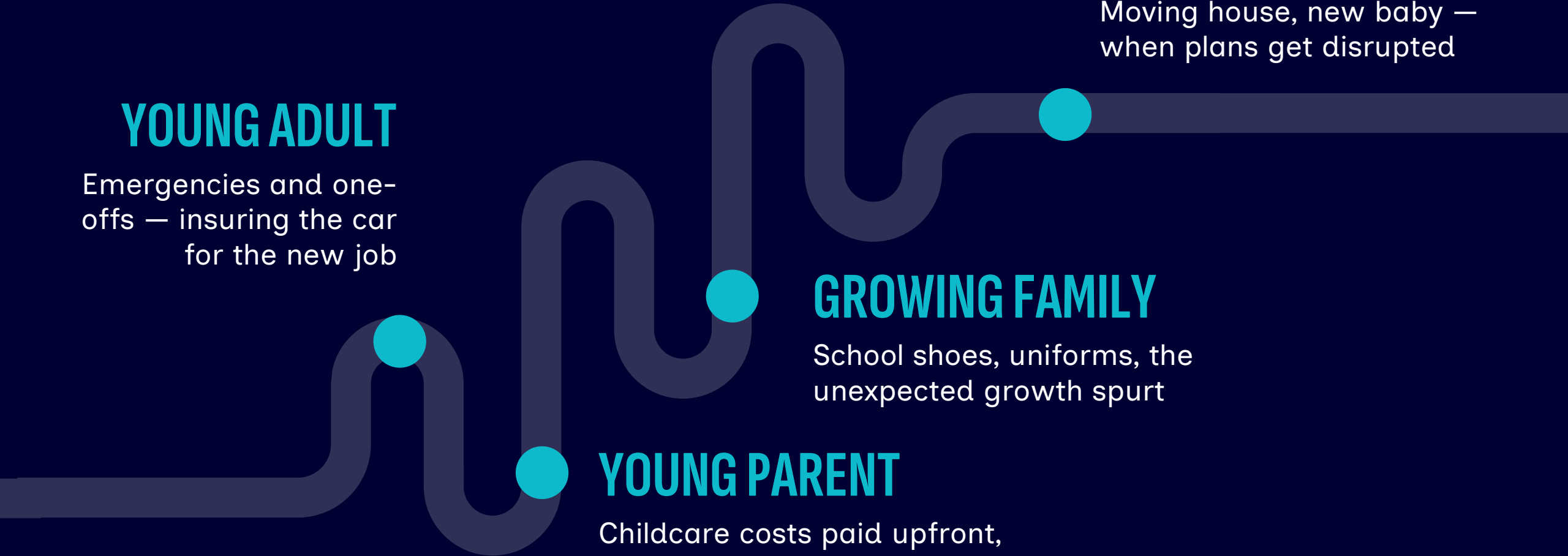
Moving house, new baby — when plans get disrupted

## GROWING FAMILY

School shoes, uniforms, the unexpected growth spurt

## YOUNG PARENT

Childcare costs paid upfront,  
Universal Credit reimbursed later



“It's much better than having to rely on others and having to borrow money ”



“It feels like a dirty little secret. It's something that I am ashamed of. I wish I didn't have to do it ”

**The same tool. Different employers.**  
How it's introduced shapes whether using it feels supported or shameful

# 1 in 2

**Hastee users also engage with at least one other Financial Wellbeing tool – education, guidance, savings, or health check-ups**

Pay flexibility doesn't sit on its own. It's part of an ecosystem – **and that's measurable**

## Engagement across the toolkit

**44%** Financial education

**40%** Financial health check-up

**28%** Payroll Savings

**27%** AI financial assistant

# QUESTIONS?



**FINANCIAL WELLBEING ADVANTAGE**

**WEBINAR 4:**

# **EMBEDDED, NOT BOLTED ON**

**21<sup>ST</sup> OCTOBER, 1PM**



**THANK YOU**