



2025 Payouts Report

# Decoding Payouts for Gig & Freelance Workers



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# Runa Research

In March 2025, Runa conducted a study among 517 Gig/Freelance Workers in the US. The key objective of the research is to understand their motivations, challenges and opinions about getting paid for their work.

*Note: The term "gig worker" is used in the report to describe Freelance / Gig / Project contract workers on platforms such as Uber, Lyft, DoorDash, Task Rabbit etc.*

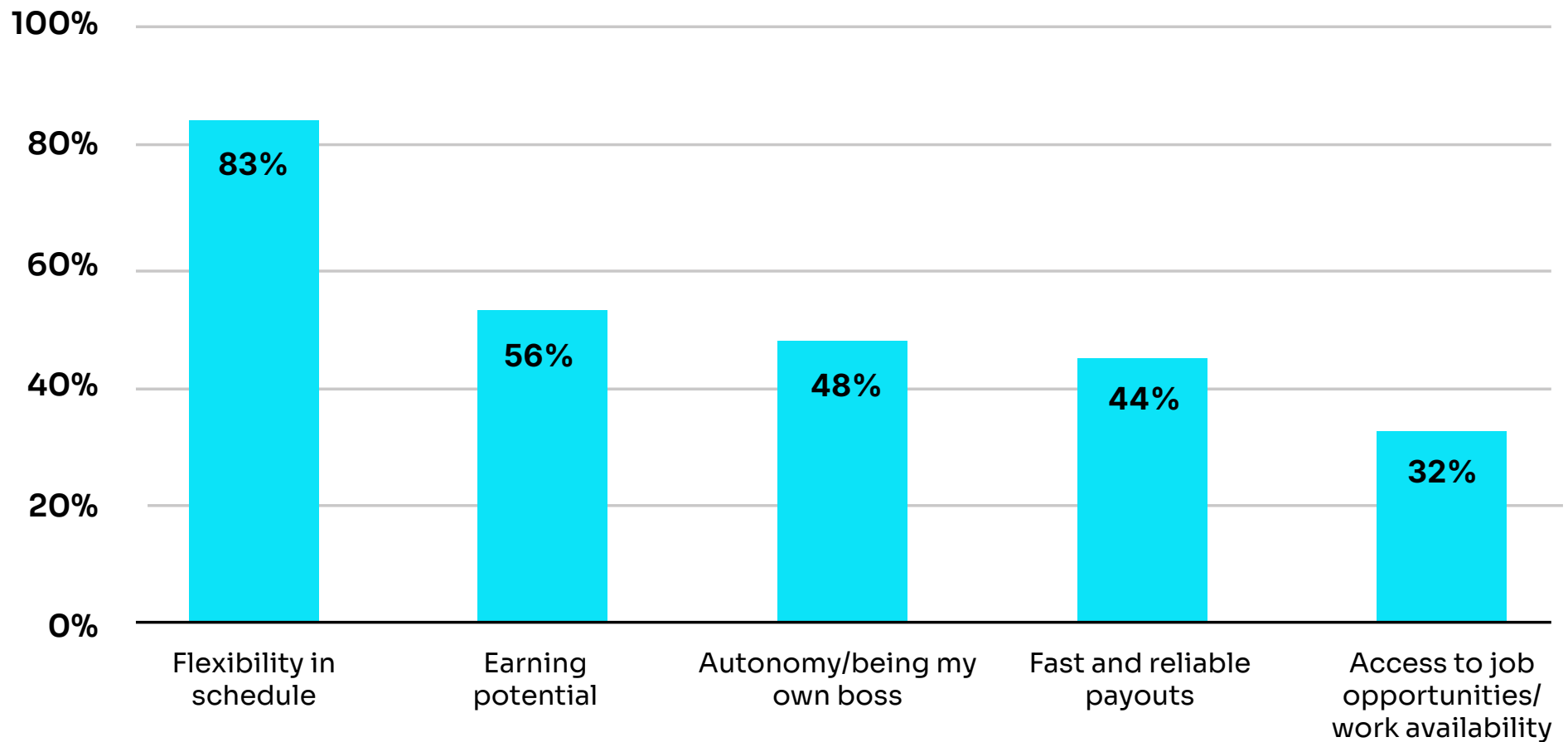


# Gig Worker Profile



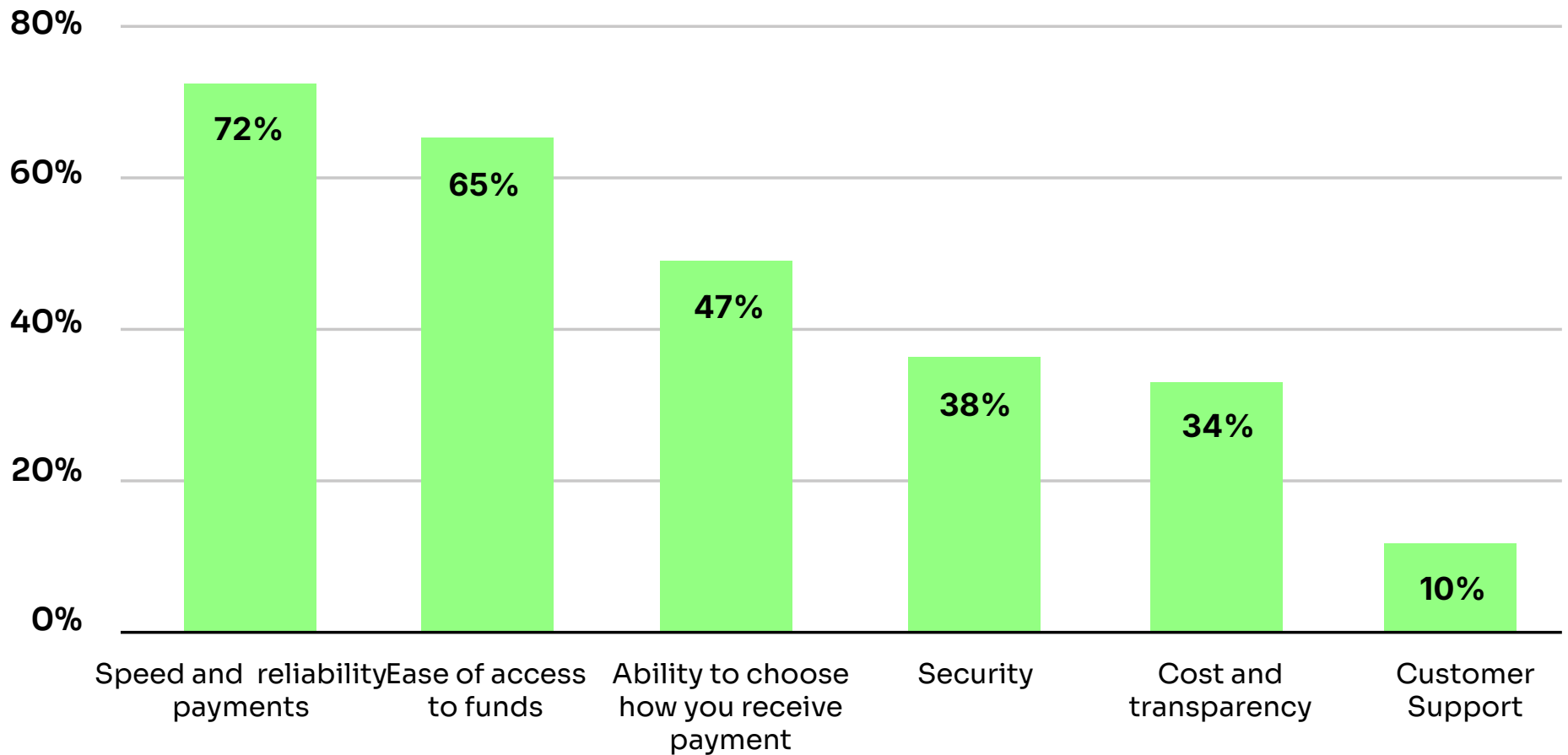
# 01 Important Factors When Choosing Independent Work

Gig workers prioritize flexibility (83%) as the most important factor when choosing self-employment, followed by the potential to earn more money (56%). Being their own boss or having autonomy (48%) ranks third, with fast and reliable payouts (44%) coming in next. These key factors determine the type of work they choose and the platforms or customers they engage with.



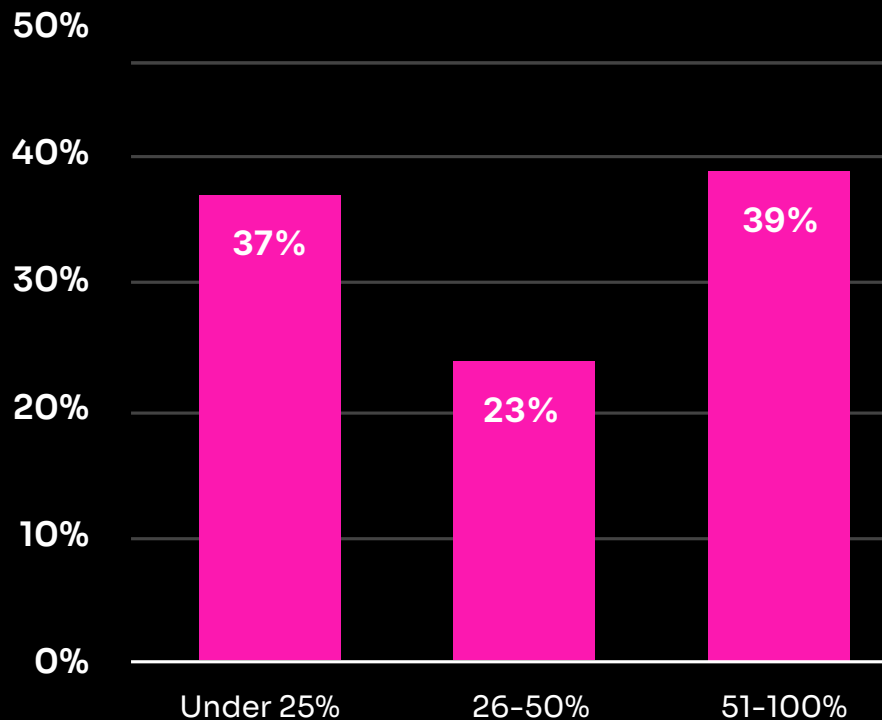
## Important Factors When Receiving Payment

The most important factors when receiving payments are speed and reliability (72%), followed by ease of accessing funds (65%) and the ability to choose their preferred payment method (47%).



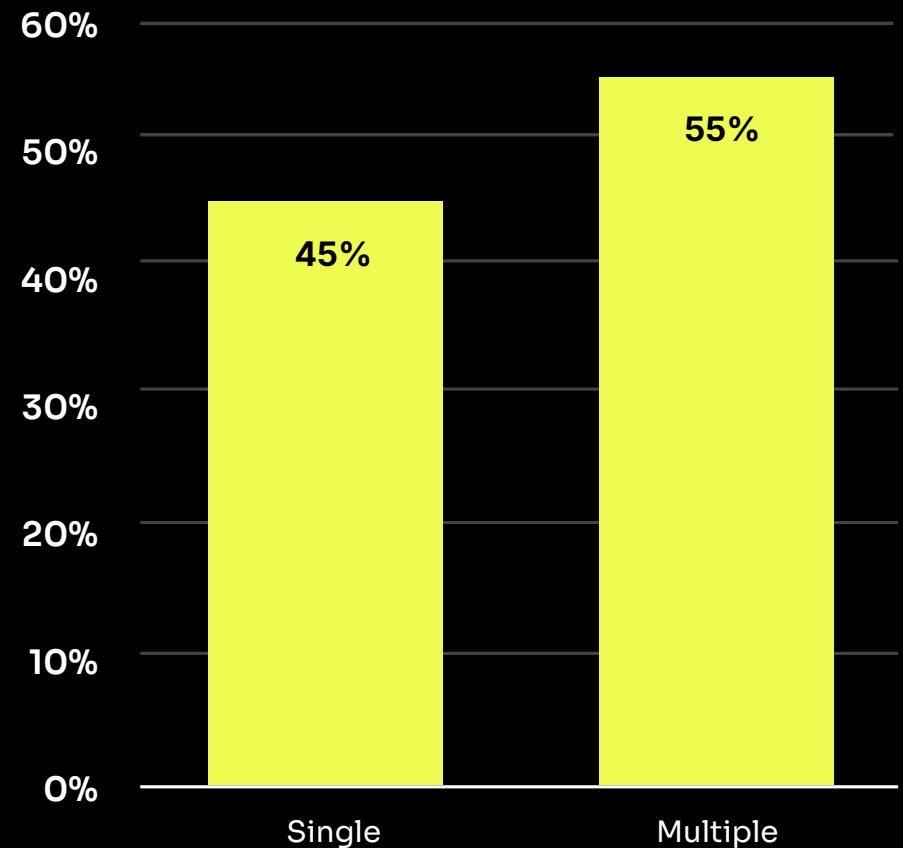
## Proportion of Income from Independent Work

39% of Gig workers make at least 50% of their income from freelance, gig or project contract work. Another 23% earn between 25% and 50% of their income through gig work.



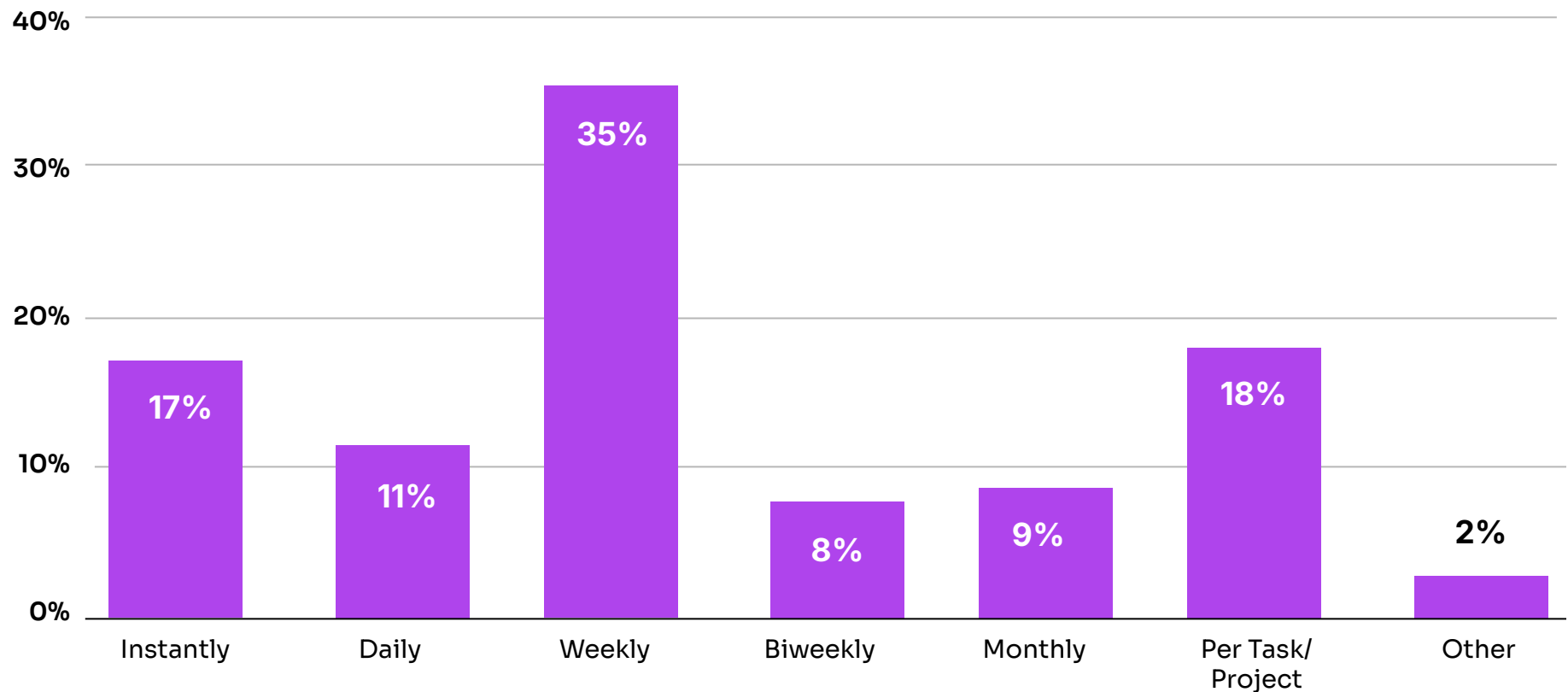
## Number of Platforms Gig/Freelance Workers Engage With

A slightly higher proportion of gig & freelance workers (55%) engage with multiple platforms, while the remaining 45% work with a single platform for gig work.



## Frequency of Getting Paid

Payment frequency varies depending on the platform and type of work. Over a third of gig workers are paid weekly, while 28% receive payment either instantly or daily.



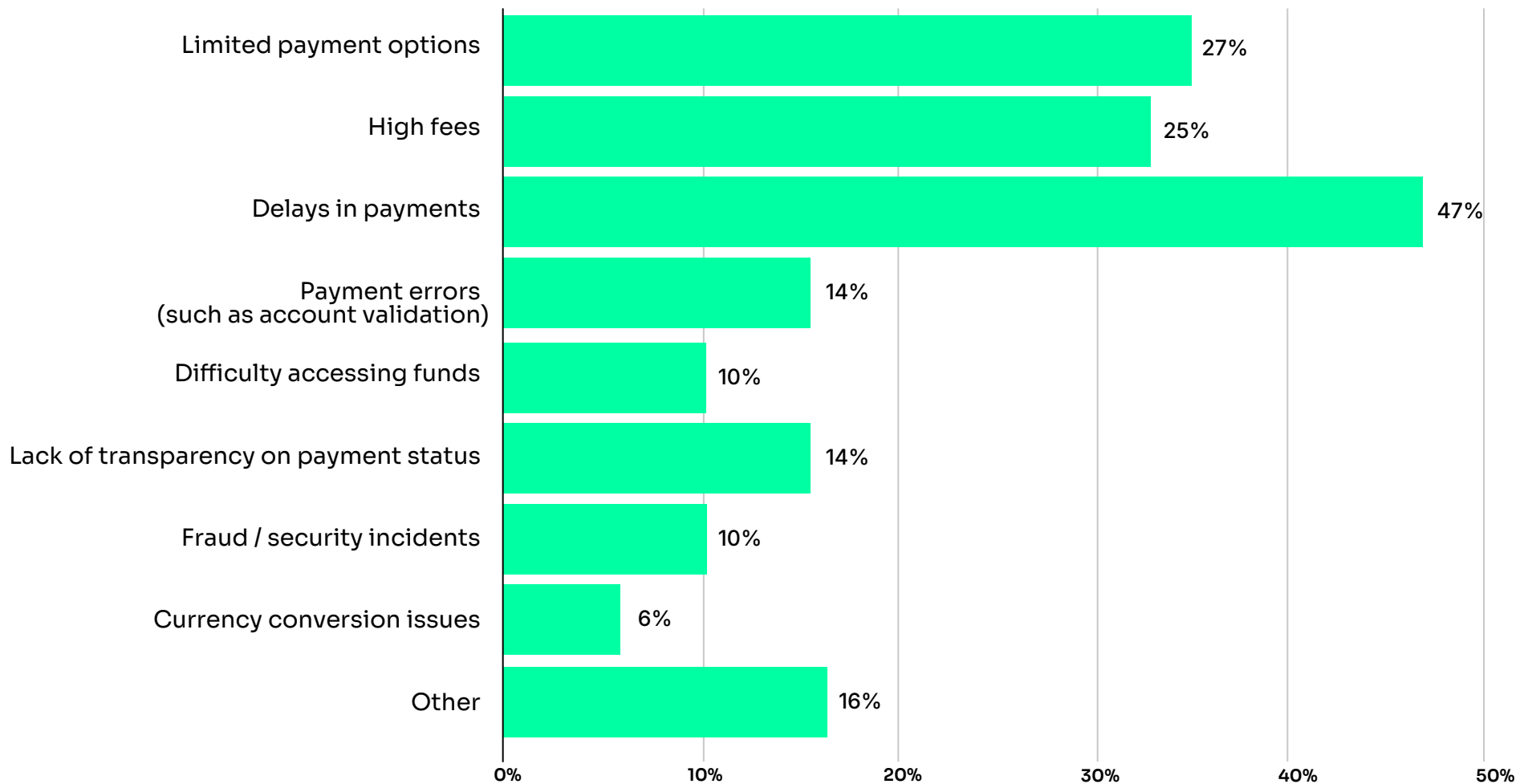


# Detailed Findings



# 01 Challenges When Receiving Payments

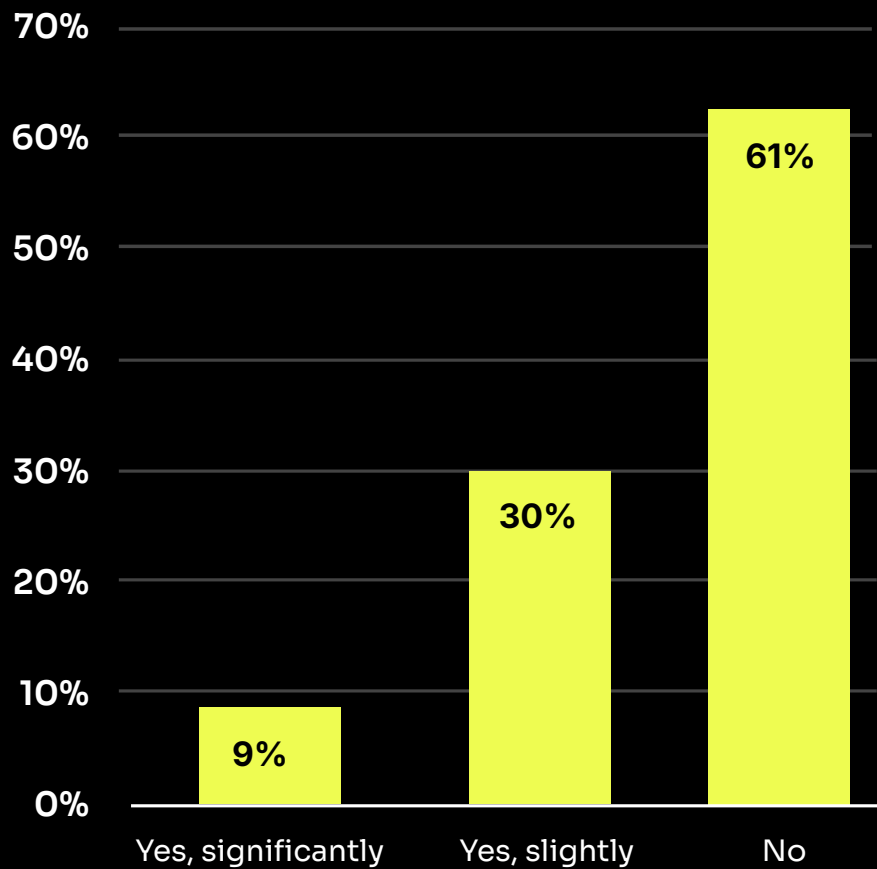
Payment delays are the top challenge for gig workers (47%). They also find limited payout options (27%) and high fees (25%) as additional challenges they face when receiving payments.





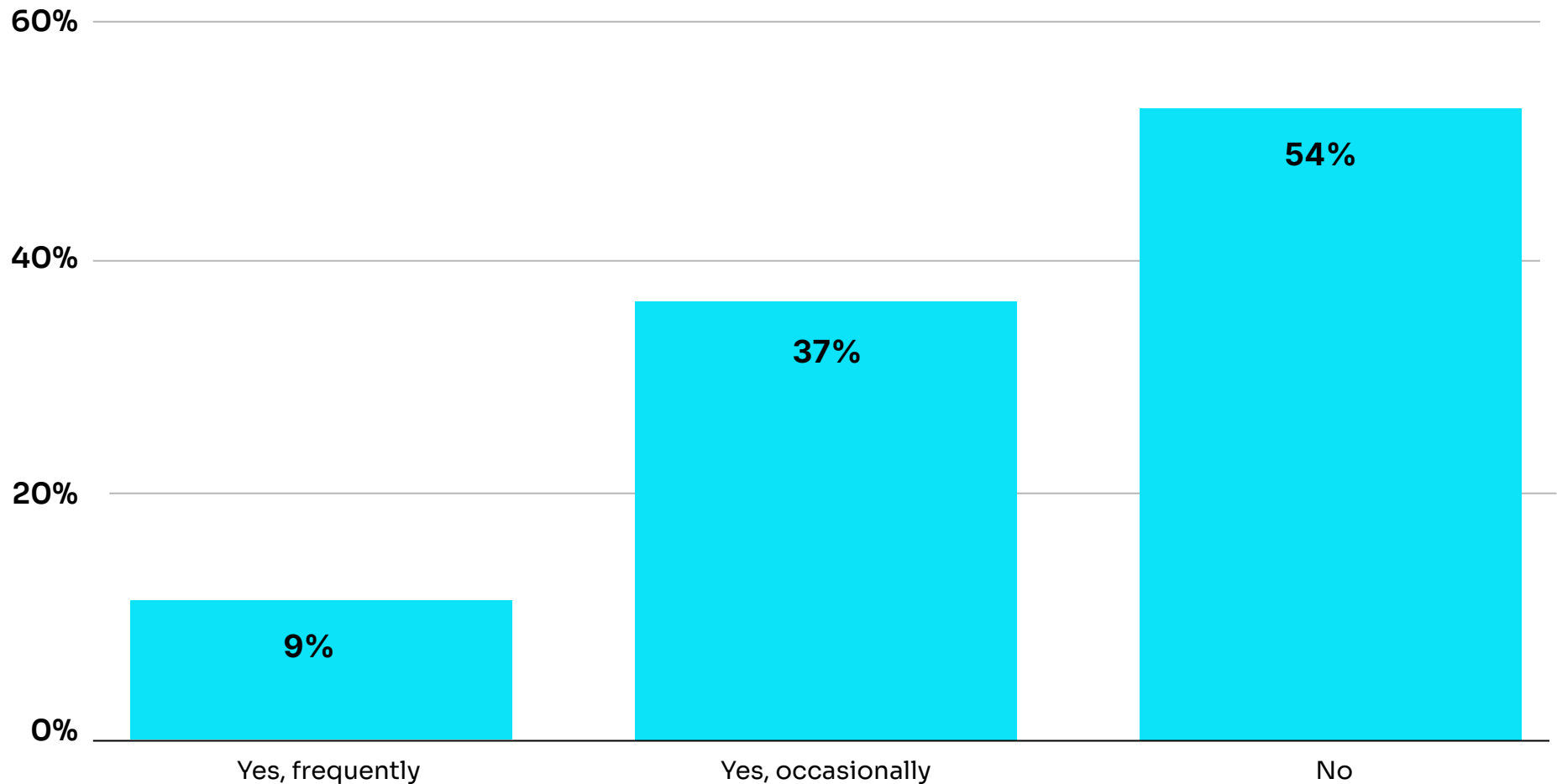
## Payout Delays – Impact on Work Performed on Platform

Nearly 40% of gig workers cut hours due to late payouts. 9% of gig workers make significant changes to hours working with a platform with an additional 30% scaling back platform activity when there are payout delays.



## Payout Delays Causing Financial Stress

46% of gig workers face financial strain due to late payments. 9% frequently experience financial stress from payout delays, while 37% feel it occasionally.

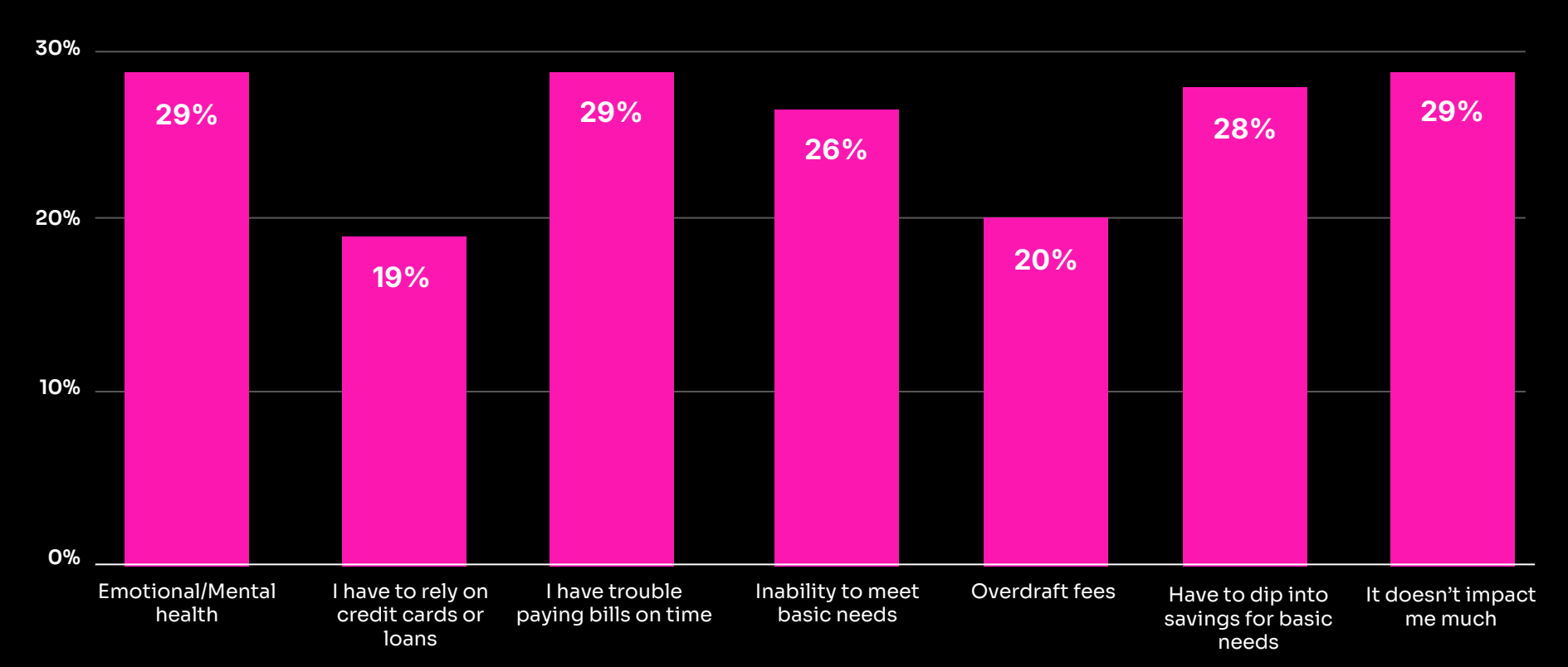




In addition to causing emotional and mental stress, payout delays also contribute to financial hardships such as struggling to pay bills, depleting savings, and in some cases, being unable to meet basic needs.

29% of Gig workers face emotional & mental stress and have trouble paying bills on time, while 28% dip into savings due to payout delays.

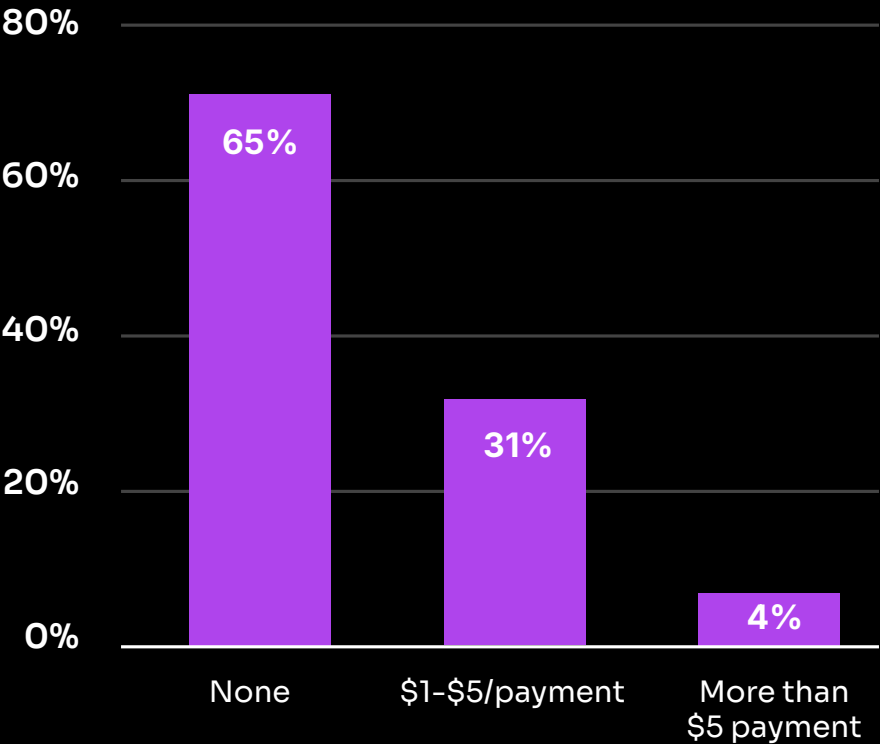
TYPES OF FINANCIAL STRESS DUE TO PAYOUT DELAYS



# 04

## Incurred Cost to Receive Payment

Nearly a third of gig workers (31% ) face fees in the \$1-\$5 range. This drain on income severely impacts independent workers' take-home pay, particularly those receiving frequent or smaller sums.

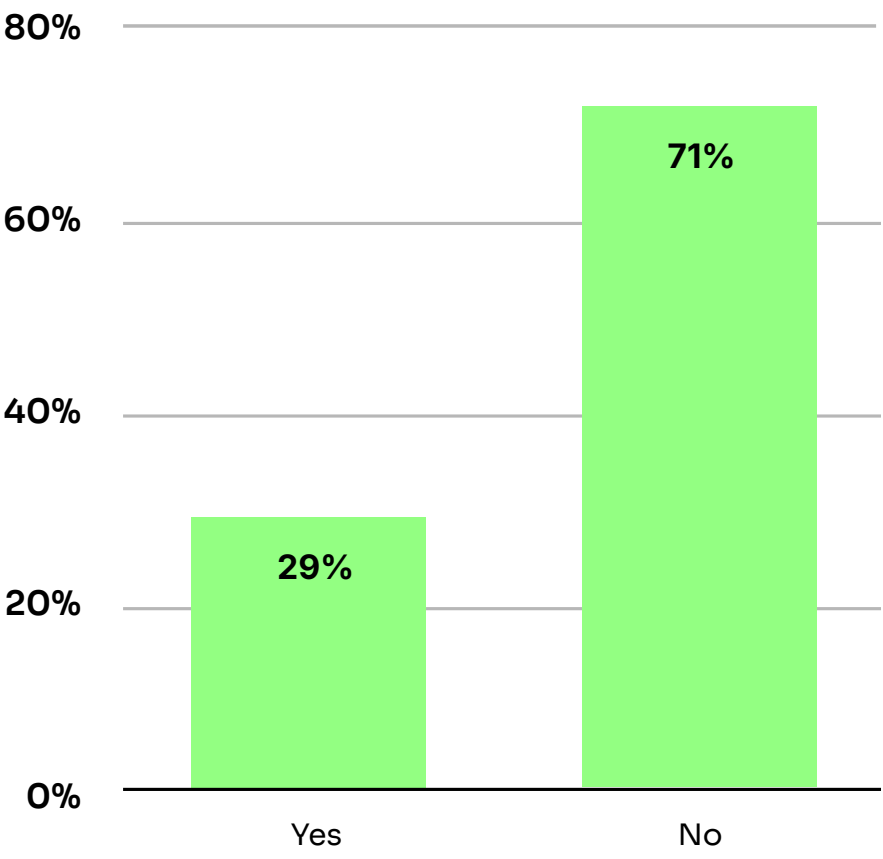




# Payment Issues

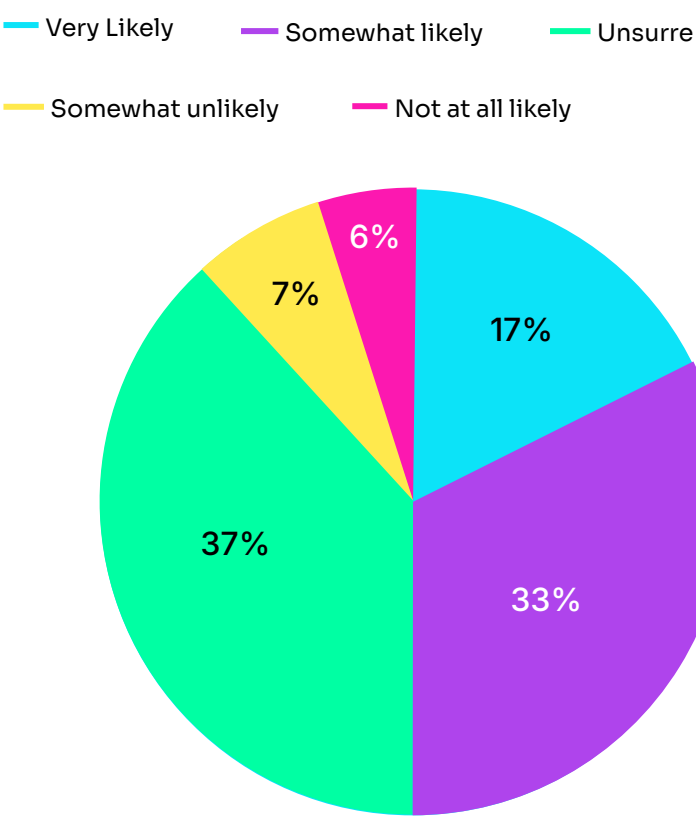
Nearly a third of the gig workers (29%) will consider switching platforms they work with due to payment issues.

CONSIDERED SWITCHING COMPANIES DUE TO PAYMENT ISSUES



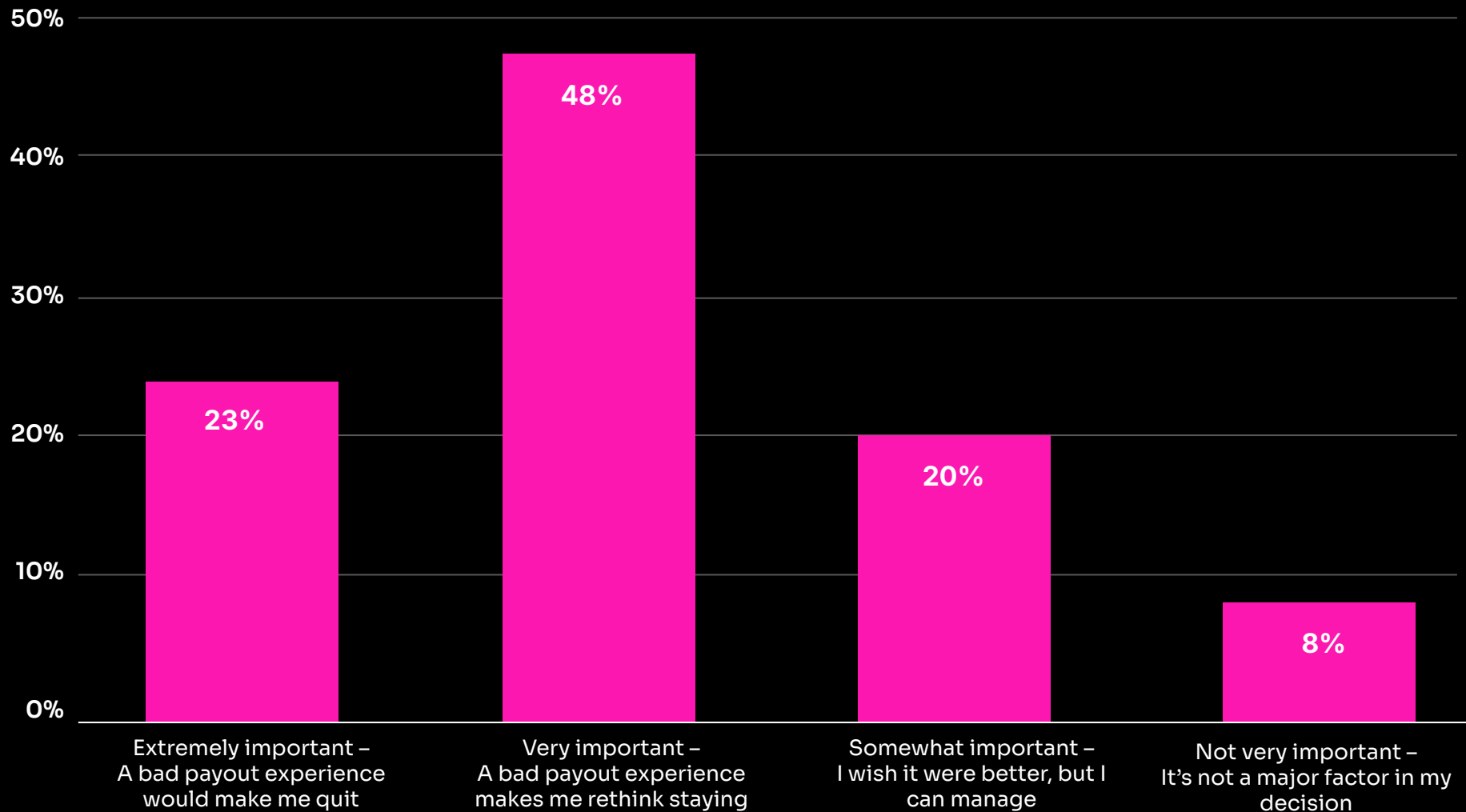
50% of gig workers stand ready to ditch platforms for other platforms with better payouts.

LIKELIHOOD TO SWITCH PLATFORMS FOR A BETTER PAYOUT EXPERIENCE



## Importance of Reliable, Instant, Flexible Payouts

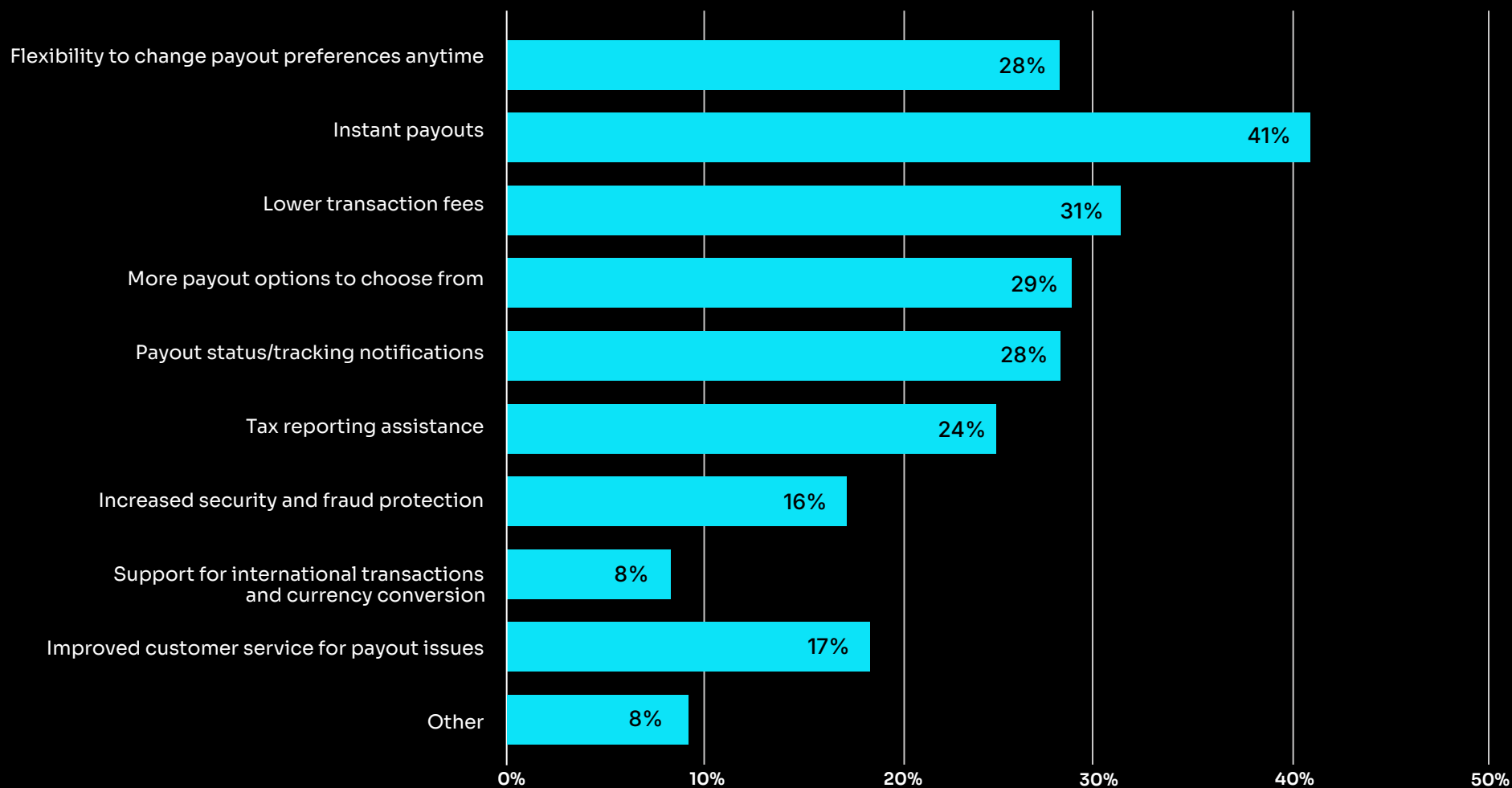
Nearly three-quarters of gig workers say they would quit or rethink staying with their current platform/s due to a poor payout experience. 23% of gig workers say they would quit while another 48% say they would rethink staying with a platform due to payout issues.





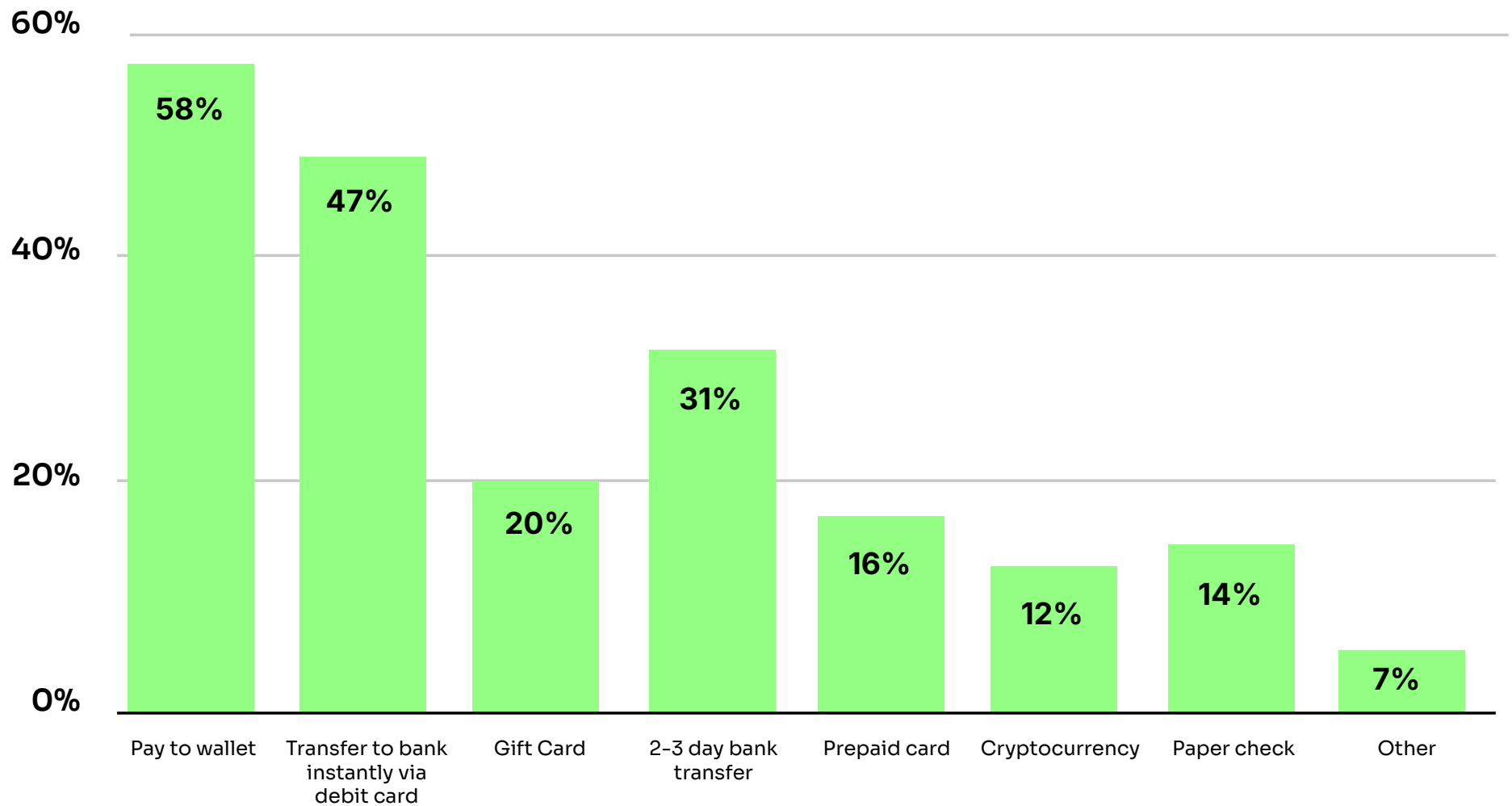
## Improvements in Payout Experience

Gig workers desire instant payouts (41%), lower transaction fees (31%), and more payout options (29%). Additionally, they would like the ability to track payment status (28%) and flexibility to change payout preference anytime (28%).



## Payout Methods Interested In

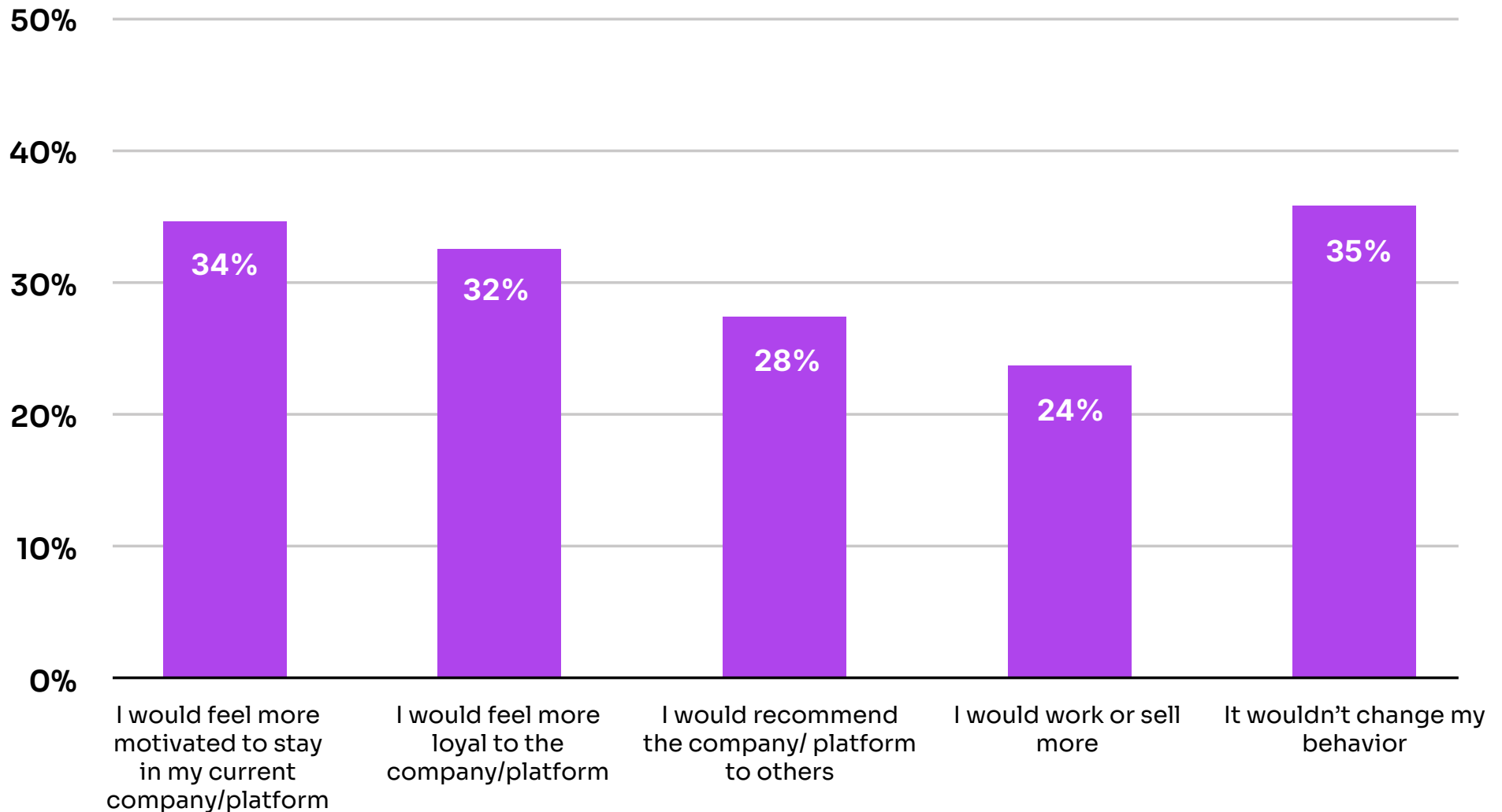
Workers are demanding more ways to get paid—58% want digital wallets like PayPal, Zelle, Venmo, and others. 47% of workers prefer instant bank transfers, 31% still rely on traditional transfers, and 20% want gift cards.





## Impact of Improved Payouts

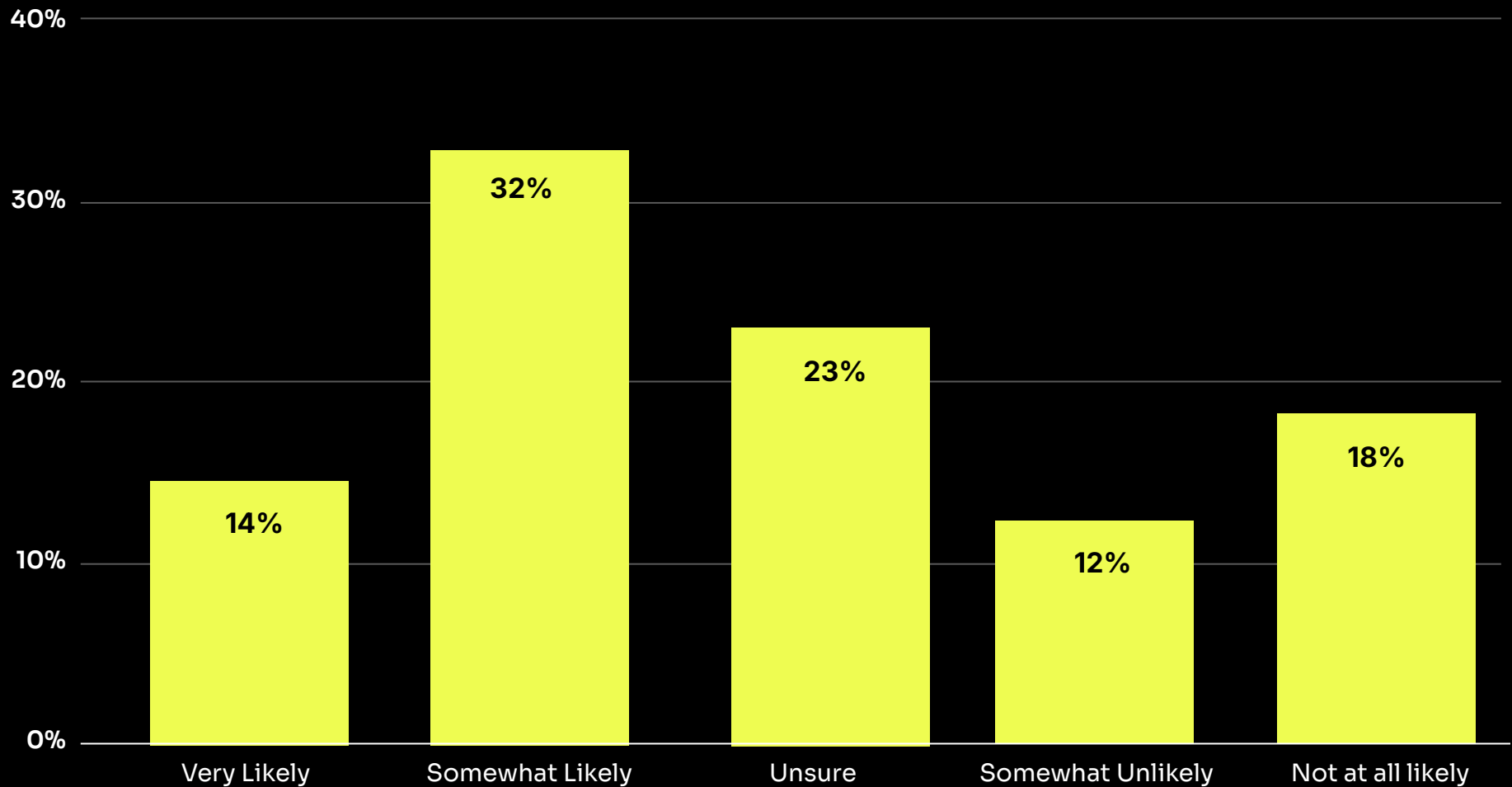
An enhanced payout experience will keep gig workers motivated to remain on their current platform (34%), increase loyalty (32%), encourage them to recommend the platform to others (28%) and help boost their sales (24%).



# 10

## Interest in the Gift Card Idea

When offered instant payouts to digital gift cards with a 2–5% bonus amount, 46% said they'd take at least a portion of their payout in a digital gift card over a bank deposit.





# Recommendations

From rideshare drivers to petsitters to remote freelancers, gig workers are powering your platform in real time. And when payouts fall short, the impact runs deep. It's not just one unhappy worker—it's a ripple effect that erodes satisfaction, retention, and trust across your entire network.





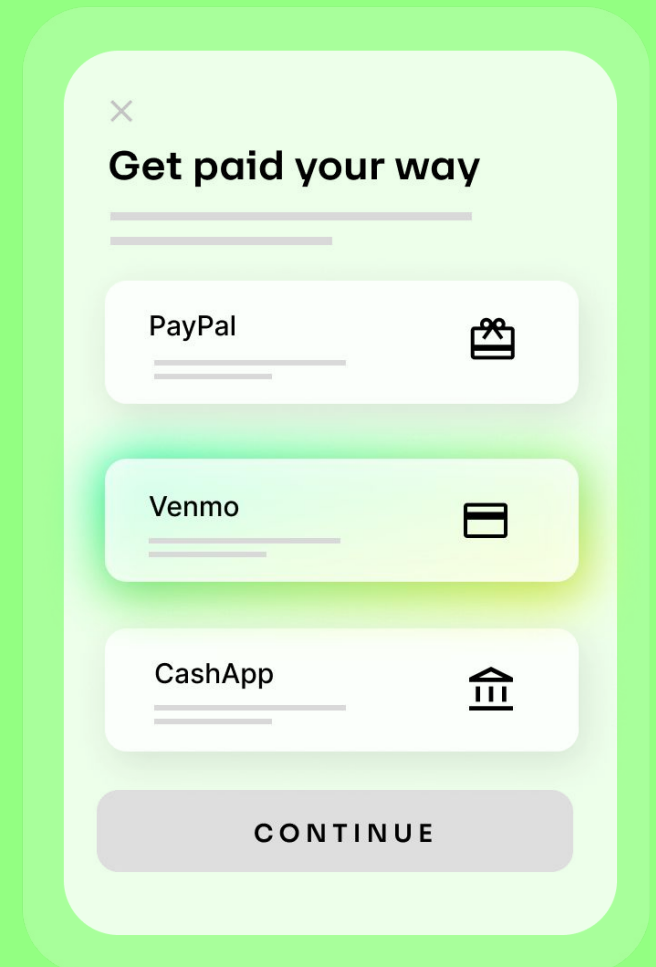
## Real-Time Work Deserves Real-Time Pay

Gig workers and freelancers operate on-demand.  
Their earnings should follow suit.

**60%** of independent workers want digital wallet payouts—think Venmo, PayPal, Cash App—available 24/7, including nights, weekends, and holidays.

**46%** favor instant bank transfers via push-to-debit methods like Visa Direct or Mastercard Send.

But speed isn't enough. Gig workers want reliability they don't have to think about. That means a payout system with uptime they can count on, and error handling that prevents delays before they happen.





## Flexibility Isn't Optional. It's the Future.

No two gig workers are the same. Offering multiple payout types isn't just a feature—it's freedom.

Give them:



**Digital wallets** for  
instant, app-based  
access.



**Instant transfers  
to bank accounts**  
for direct, dependable  
deposits.



**Gift and prepaid cards**  
for underbanked users who want  
spend-ready funds without a bank  
account.



## Every Dollar Matters. Every Fee Does Too.

Unexpected fees turn a win into a loss. Gig workers feel that instantly—and they won't stick around if they're paying for the privilege of getting paid.



01

Consolidating payout vendors means better rates and less complexity.

02

Offering lower-cost options (like gift cards) can drive down average fees.

03

Subsidizing high-fee methods keeps choice open without shifting the cost to workers.



# About Runa

Runa is rewriting the rules of payouts. We're the global fintech powering the infrastructure behind instant digital money—giving businesses the tools to grow faster, reach further, and make every payment matter.

With a single API, Runa unlocks instant access to over 5 billion consumers in 190 countries. Whether it's cards, wallets, bank accounts, or digital rewards, funds flow where they need to—fast, smooth, and fully embedded into any experience. No borders. No friction. Just revenue unlocked, conversions boosted, and customers won.

Headquartered in London and New York with a global team at the helm, Runa is backed by leading investors like Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.

## Dive In

Visit our [website](#) or talk to us at [hello@runa.io](mailto:hello@runa.io)

