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The Holiday Hustle: Americans Across Generations Turn to Gig Work to Pay for Festive Spending

December 9, 2025

Quick payments emerge as one of the top drivers for gig workers with Mastercard and Visa most commonly used cards for faster payouts

With the holiday season well under way, new research from Worldpay®, a global leader in payment technology, looks at how Americans are taking on gig work to pay for holiday spending as well as how they prefer to get paid. Being paid quickly is top of mind for most gig workers and insights from the research show how they receive those payouts matter.

“As the holiday season ramps up, our research highlights a clear trend: Americans across all generations are turning to gig work to cover their extra seasonal spending,” said Jason Pavona, general manager, North America at Worldpay. “What stands out is the growing demand for fast payments — gig workers justifiably want to access their earnings instantly, and they’re overwhelmingly choosing trusted options like Mastercard and Visa for those payouts. At Worldpay, we’re committed to supporting this shift by delivering payment solutions that empower gig workers with speed, flexibility, and choice during the busiest time of year.”

The growth of gigging during the holidays:
- Three-quarters of gig workers plan to increase their hours during the holiday season, mainly to earn extra income for holiday expenses
- 30% say they will increase their work by 6-10 hours a week
- Gen Z leads the pack as most likely to ramp up gig work this season with 83% saying they are increasing their activity, notably more than Gen X (72%) and Baby Boomers (56%)

With holiday spending as a leading reason, timeliness matters. Sixty-nine percent of gig workers surveyed cited quick payment as a priority when choosing a job.

“Gig work continues to grow, powering the economy with flexible, on-demand services. Yet, the speed and convenience of payouts haven’t kept pace with expectations,” said Mike Kresse, EVP, Commercial and New Payment Flows, North America, Mastercard. “With Mastercard Move, we’re accelerating pay-to-card solutions by partnering with companies like Worldpay to drive adoption across leading gig platforms. Together, we’re helping workers access earnings faster — giving them greater financial control—while enabling platforms to deliver best-in-class experiences in the rapidly expanding gig economy.”

When it comes to quick payouts, preferences matter:
- 41% of gig workers rank getting paid quickly as the top reason for turning to this type of work however, 47% of those surveyed say that they have experienced slow payments
- 81% say they would prioritize a platform offering instant payments over one that does not
- Instant card payouts is the most common payment method among transportation gig workers (62%) and the majority receive funds using Mastercard and Visa

"For the growing number of Americans turning to gig work, waiting days for a payout just doesn't work. That’s why our collaboration with Worldpay is so important,” said Yanilsa Gonzalez-Ore, SVP, Money Movement North America, Visa. "Through Visa Direct, we’re helping workers get their money in a minute or less, with the ability to reach nearly any Visa card in the U.S. With more than half of gig workers already preferring this method, it's clear we're providing a solution that offers the real-time financial control they need."

Willing to pay for faster funds:
- Two in three gig workers are willing to pay for instant card payouts, highlighting its strong overall appeal
- This trend is strongest among Gen Z (78%) and Millennials (79%), who show greater willingness to pay for instant payouts than older generations
- 81% of those willing to pay say they would pay up to $1.99 per payout

Pavona concluded: “The growth of the gig economy continues to present complexities for the digital platforms that provide these services, the infrastructure providers who facilitate the movement of money, and the workers themselves. As consumers come to expect the near instant exchange of money when they’re shopping, workers are now having those same expectations for getting paid. Success in this growing gig economy will require providers to be equipped to meet these demands.”

Worldpay is enabling a range of fast, seamless and secure payouts — from gig economy to insurance claims to remittances — supported by Mastercard’s and Visa’s networks.

Survey methodology
Worldpay commissioned research agency Savanta to survey more than 500 gig workers in the U.S. across industries including transportation, freelancing, seasonal roles, household services and marketplaces in October 2025.

About Worldpay
Worldpay is an industry leading payments technology and solutions company with unique capabilities to power omni-commerce across the globe. Our processing solutions allow businesses of all sizes to take, make and manage payments in-person and online from anywhere in the world. Annually, we process over 50 billion transactions across 174 countries and 135 currencies. We help our customers become more efficient, more secure and more successful. To learn more, visit worldpay.com or follow us on LinkedIn, Instagram, X, and or Facebook.

Contacts
Siobhan Acha Derrington
Director of Public Relations
media@worldpay.com