



Earned Wage Access Complaints: Which Apps Draw the Most CFPB Complaints

Original analysis of 1,177 records from the CFPB, Aug. 25, 2023 – Oct. 20, 2026 (date received; full calendar years 2024–2025). Published October 22, 2026. <https://settlementinsight.com/research/earned-wage-access-app-complaints>

Dave drew 65 of the 1,177 complaints the CFPB published under its earned wage access and other advances of future income categories from August 2023 through October 2026, more than any of the 273 companies named; DailyPay (53) and EarnIn (47) follow. In the earned wage access category alone, DailyPay leads with 52. These are raw counts, not adjusted for how many customers each company has, and consumers filed many more complaints about some of these apps under the payday loan category.

65

Dave's EWA and advance complaints, the most of any company

1,177

EWA and advance complaints, Aug. 2023–Oct. 2026

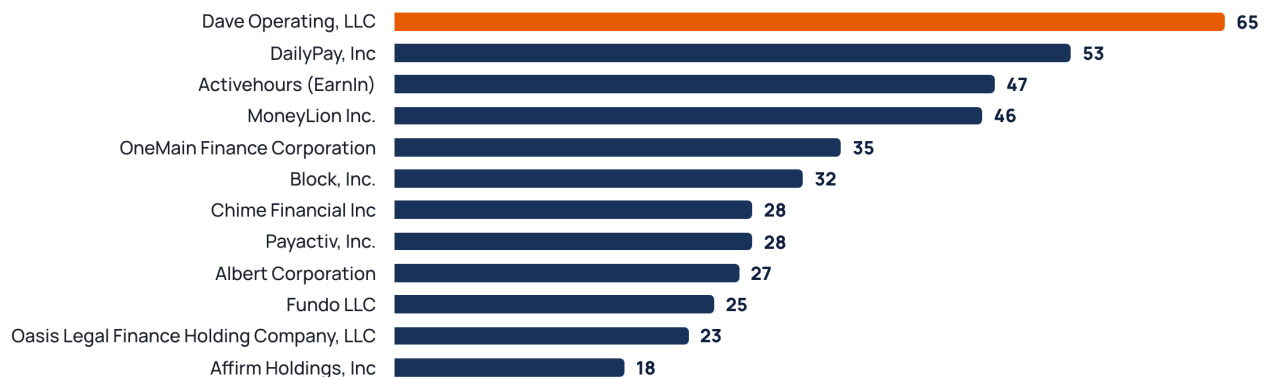
1.9×

Growth in complaints from 2024 to 2025



CFPB earned wage access and other advance complaints by company, Aug. 2023–Oct. 2026

Top 12 of 273



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB Complaint Data Show

- 1. Dave, DailyPay and EarnIn lead.** Dave Operating (65), DailyPay (53) and Activehours, the company behind EarnIn (47), account for 165 of the 1,177 complaints, or 14.0%. MoneyLion follows with 46.

2. **DailyPay leads in earned wage access.** Of the 413 complaints filed as earned wage access, DailyPay drew 52 (12.6%), EarnIn 46, Dave 41 and Payactiv 28.
3. **Volume nearly doubled.** Complaints in the two categories rose from 232 in 2024 to 435 in 2025. Through October 20, 2026, the CFPB had already published 455 for the year.
4. **Repayment is the top issue.** Issues with repayment is the most common problem selected, in 387 complaints (32.9%). Companies closed 51 complaints (4.3%) with monetary relief.
5. **Many app complaints are filed as payday loans.** Consumers choose the category themselves. Dave drew 268 complaints under the payday loan sub-product, compared with 65 in the two advance categories.

How we measured

Data come from the CFPB Consumer Complaint Database, as imported on October 21, 2026. We use complaints received from August 25, 2023, the first date either sub-product appears in the data, through October 20, 2026. The database contains only complaints the CFPB sent to companies for a response, and each row is one complaint with a unique complaint ID.

A complaint is included if the consumer chose the product Payday loan, title loan, personal loan, or advance loan and the sub-product Earned wage access or Other advances of future income (1,177 complaints). Companies are ranked by the number of complaints that name them, using the company name the CFPB publishes; Activehours is shown with its trade name EarnIn. The sub-product table lists the 15 companies at the top of that ranking.

To check the data, we counted complaints received in 2025 in the three sub-products the CFPB's annual report groups as deposit advance (the two above plus tax refund anticipation loans): 446, against approximately 460 deposit advance complaints the CFPB says it sent to companies in 2025, 3.0% fewer. The report counts complaints by when they were sent and the database by when they were received, and some complaints are not published.

Checked against published figures

- Deposit advance complaints (Earned wage access, Other advances of future income, Tax refund anticipation loan or check) in calendar year 2025: our count of published complaints received vs. complaints the CFPB sent to companies: published 460, our count 446 (3.04% apart). [Consumer Response Annual Report, January 1 – December 31, 2025 \(CFPB, March 2026\), Section 4.14 Deposit advance](#)

Limitations

- Complaint counts are raw counts. They are not adjusted for the number of users or advances of each company, so a higher count does not mean a higher complaint rate.
- Consumers select the product and sub-product themselves. Many complaints about advance apps are filed under the payday loan or other loan sub-products and are not counted in the ranking, as the payday loan table shows.
- Complaints are consumer accounts that the CFPB does not verify. The CFPB says the database is not a statistical sample and is not representative of all consumers' experiences.

- The CFPB publishes a complaint after the company responds or after 15 days, so counts for recent months, including 2026, can still rise. Complaints the CFPB refers to other regulators are not published.

Data files

- [Earned wage access and other advance complaints to the CFPB by company, August 2023 to October 2026](#) (CSV, 273 rows)
- [Earned wage access and other advance complaints to the CFPB by issue, August 2023 to October 2026](#) (CSV, 5 rows)
- [Earned wage access and other advance complaints to the CFPB by year, 2023 to October 2026](#) (CSV, 4 rows)
- [Top companies' CFPB loan and advance complaints by sub-product, August 2023 to October 2026](#) (CSV, 15 rows)

How to cite

Goldberg, L. (2026). Earned Wage Access and Cash Advance Complaints to the CFPB — by company, year, issue and sub-product (August 2023 to October 2026) [Data set]. Settlement Insight.
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