Single-Paycheck Panic: 67% of Gen Z Say "Income Stacking" is Essential for Financial Security

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One Job? In This Economy? Fiverr's Next Gen of Work research finds 54% of Gen Z and Gen Alpha believe traditional employment will become obsolete, with 42% embracing a '9-whenever' mindset

NEW YORK, Oct. 08, 2025 (GLOBE NEWSWIRE) -- A weakening job market and a fundamental shift in entry-level hiring are driving Gen Z to reject traditional career paths and turn toward multiple streams of income — known as “income stacking” — to ensure financial security, according to the Next Gen of Work survey unveiled by Fiverr today.

Fiverr’s annual survey in partnership with Censuswide polled over 12,000 global respondents from both Gen Z and Gen Alpha on the future of work, revealing how younger and future members of the workforce are adjusting to a changing economic landscape.

Fiverr's Next Gen of Work Report



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Sixty-seven[1] percent of Gen Z surveyed* cite having multiple ways of earning money as essential for achieving financial security. Amidst increasing economic uncertainty, many new job seekers are feeling the single-paycheck panic and are adopting side hustles and non-traditional jobs. As career paths grow less predictable, 56% think traditional employment will become obsolete in the future, and 38% are already freelancing or plan to do so to create an additional revenue stream. In fact, the desire to work for a well-known corporation even ranked as one of the lowest career ambitions for Gen Z, at just 14%.

Like money dysmorphia, the phenomenon where people have a distorted view of their financial situation, the data also highlights Gen Z’s anxiety about career earnings. Whether it's pressure from student loan payments, making rent, or a "keeping up with the Joneses" mindset exacerbated by social media, 46% of Gen Z respondents’ biggest career fear is not making enough money to live comfortably.

“Gen Z isn't rejecting work, they’re redefining it,” Associate Director of Community & Social Impact, Michelle Baltrusitis, says. “Faced with economic uncertainty, Gen Z is experiencing what we’re calling ‘single-paycheck panic’ — they’re diversifying income streams because relying on one job feels too risky. Instead of waiting for stability, they’re betting on themselves by embracing freelancing and building financial resilience as the smarter path forward.”

Carissa Ferguson exemplifies Gen Z’s income stacking mastery, having earned more than $144,000 on Fiverr through voiceovers, copywriting, and content creation. The New York-based musical theatre performer has also diversified her income across five revenue streams, just one year out of college, while pursuing an acting career. She recently played Mrs. Corry in Mary Poppins in Rock Island, Illinois, and helps other artists build sustainable careers on her podcast, Showbiz Pod.

“Having multiple income streams means I never have to turn down an acting or creative opportunity because I’m worried about paying rent,” says Ferguson. “I can pack up my laptop and keep my revenue streams running from anywhere. That’s freedom most traditional employees will never experience.”

When it comes to AI, it has already begun to shift the workplace drastically, and the next generation joining the office is quickly embracing this change. Gen Z views integrating AI into their workflows as imperative, with 59%[2] feeling they can trust AI to do parts of their work — 23% use AI to brainstorm in their workflow, 20% use it to generate content, and 20% use AI to improve creative projects.

For the first year, Gen Alpha was included in the study to show how the next generation will impact the future of work. Gen Alpha attitudes towards work diverge considerably from previous generations. Of the 4,500+ Gen Alpha ages 13-15 polled, 31% said they want to freelance. For the iPad and YouTube generation who grew up on devices, 30% say social media has introduced them to new career paths, and more of them desire roles in fields like visual arts, AI, social media management, influencer marketing, and user-generated content rather than industries traditionally considered prestigious, like law and business.

The survey also reveals:

- The most important factors to Gen Z when looking for work: 42% want flexible working hours, 28% competitive salary and benefits, and 34% positive work culture
- Influencers shaping the way Gen Z and Gen Alpha learn about career paths and upskill: 24% of respondents said social media has motivated them to build a personal brand and following online through content creation
- Low job loyalty: only 18% think the smartest career path is growing and staying at one company
- 23% of Gen Z’ers feel the biggest misconception about their demographic is that they are lazy, ranking even higher than thinking they all just want to work as social media influencers (20%)
- Retiring early ranked low with only 17% of respondents listing early retirement as a career ambition.

Methodology
*The research was conducted by Censuswide, among a sample of 12,003 Gen Z and Gen Alpha Respondents across the UK, USA, France, and Germany. The data was collected between 09.04.2025 - 17.04.2025. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

About Fiverr
Fiverr’s mission is to transform the way the world creates and works together. We’re shaping the future of work with the world’s leading open platform, seamlessly connecting top talent and cutting-edge technology with businesses around the globe. From expert freelancers in over 750 skilled categories to best-in-class GenAI models and agents, Fiverr provides the most advanced and comprehensive talent and tools for digital services

—helping businesses get mission-critical projects done fast and cost-effectively.

From small businesses to Fortune 500 companies, millions trust Fiverr for projects in software and AI development, digital marketing, finance, business consulting, video animation, music, architecture, and more.

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[1] 'Yes, and I currently have two income streams' and 'Yes, but I don't yet have two income streams' answers combined

[2] 'Yes, completely trust' and 'Yes, trust somewhat' answers combined

A photo accompanying this announcement is available at https://www.globenewswire.com/NewsRoom/AttachmentNg/90403ce1-a127-48d7-a780-2890b5f2899a.