



The True Cost of Turnover in High Season for Retail

Every missed shift is more than lost wages: it's lost equity.

In retail, each shift carries equity: revenue from sales, service quality for customers, and stability for staff. Seasonal churn drains that equity just when demand peaks, leaving stores short-staffed and burned out. But protecting it can turn the holiday season into a springboard for growth.



Retail turnover averages
~60% annually.

2x

In the high season, churn
can spike to 2x higher.

Financial stress is the hidden growth blocker.

Most retail workers live paycheck to paycheck. Stress keeps them from showing up, staying engaged, or returning next season. Remove that stress, and you unlock their potential.



69% of U.S. workers
live **paycheck to
paycheck.**



8 in 10 say money is
their top source of
stress.



56% say financial
stress **hurts
productivity.**

Every missed shift costs more than coverage: it costs momentum.

When shift equity breaks, retailers don't just lose hours. They lose sales, morale, and the chance to build long-term loyalty.

- **\$2,000–\$10,000** to replace one retail worker.
- **\$3,000+** lost per employee to avoidable fees and penalties
- **\$12,000** in productivity lost per highly stressed employee.

Source: FHN (2024, 2025), BLS (2024), SHRM (June 2025), WONE (2025), HBR (2025), Mercer (2024), Torres (2025), Payactiv (2023, 2025)

Earned Wage Access turns survival mode into growth mode.

Financial stress is the silent driver behind no-shows and turnover. EWA gives employees access to the wages they've already earned, so they can cover essentials like gas, childcare, and bills—without missing work.

When employees thrive, businesses grow.

Payactiv isn't just a benefit — it's a growth lever. With stronger retention, lower churn, and more engaged staff, retailers turn high season challenges into long-term advantage.



48% increase in retention among Payactiv retail clients.



36% lower turnover among financially stressed employees.



71% of workers report stronger financial control with Payactiv.

Source: Payactiv data (2025, 2024, 2023)



[Learn more](#)

Turn High Season Into Growth Season

Every shift has equity. Protect it. Payactiv helps retailers reduce turnover, build loyalty, and create lasting growth — at zero cost to employers.

