flex

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Flex federal employee and SNAP relief program

Supporting renters during the 2025 government shutdown

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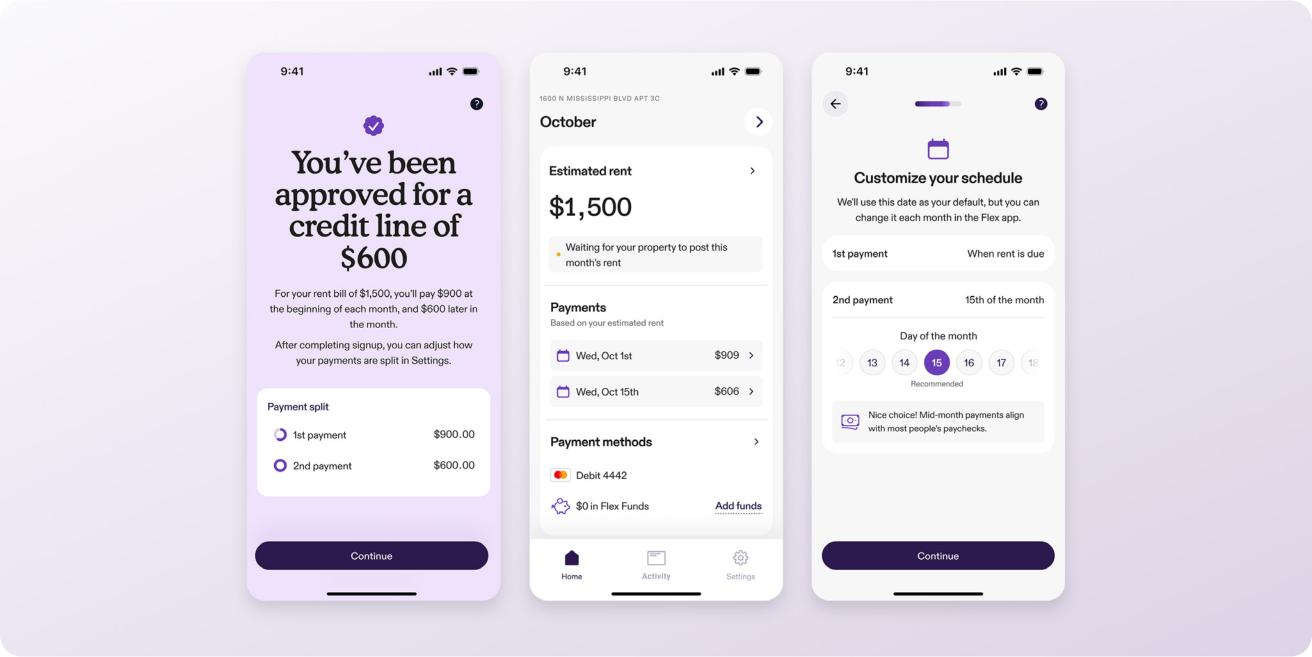
Introduction

The 2025 federal government shutdown lasted 43 days, making it the longest shutdown in United States history. Hundreds of thousands of federal employees were furloughed. Many essential workers and active duty military personnel continued reporting for duty without pay. SNAP and WIC benefits were delayed or partially funded. Families across the country who rely on predictable pay cycles experienced immediate financial strain.

Rent deadlines did not change. Rent was still due on the first of the month and late fees remained in place across most properties. For many renters, the problem was not long term affordability. The problem was timing. Income was delayed while rent remained fixed.

Flex launched the Federal Employee and SNAP Relief Program to help renters remain current by smoothing the timing of rent payments during the shutdown. This report presents findings from renters who used the program, property managers who supported it, and the larger dataset that shows who the program reached.



The shutdown and its impact on renters

Why the 2025 shutdown was different

While federal shutdowns have occurred throughout modern history, the 2025 shutdown was unique in both length and disruption. Multiple funding negotiations stalled, agencies issued temporary guidance only to revise it days later, and pay timelines shifted unpredictably.

Essential personnel, including TSA officers, air traffic controllers, emergency responders, border officials, federal corrections staff, and active duty military, were required to continue working without pay. Administrative workers were furloughed and sometimes locked out of internal systems, leaving many without even basic employment support.

Renters described the impact plainly:

> **“The shutdown has completely disrupted my financial stability. I am living paycheck to paycheck and the delay hit immediately.”**

> **“It has been incredibly stressful. I do not have savings, so every day without pay feels like a new crisis.”**

SNAP and WIC households faced additional strain as benefits became uncertain. For many families, food costs, commuting expenses, childcare, and utilities continued while income did not. The timing shock was immediate and severe.

The timing problem in housing

Rent is one of the most rigid household expenses. It is due on the first of the month regardless of when income arrives. When pay is delayed, the timing gap can trigger:

- Late fees
- Overdraft charges
- Credit card debt
- Deferral of essential expenses
- Eviction warnings

One renter captured this dynamic clearly:

> **"I am the only income in my household. With no pay, I had to choose which bills to delay and which ones to let fall behind."**

The shutdown revealed a structural vulnerability in the rental system. Even households who can normally afford their rent cannot do so when income becomes unpredictable. The Relief Program was designed to address this timing gap.

Rent as a rail for delivering resiliency

Rent is the largest recurring bill for most households and a foundational part of property operations. It follows a predictable monthly cadence and moves through well defined payment infrastructure. Because of this predictability and scale, rent functions as a financial rail, a channel through which money flows reliably across millions of households.

This rail provides a unique opportunity to deliver stabilization.

Why rent rails matter

Accessibility.

Rent and housing payment systems are already part of renters' financial routines. Support delivered through this rail requires no new adoption or learning curve.

Inclusivity.

Rent rails reach households who may be underserved by traditional financial tools, including those with limited savings or lower credit scores.

Speed.

During the shutdown, Flex did not need to build new infrastructure. The Relief Program ran on the rails that already deliver rent each month.

System stability.

When renters remain current, property managers avoid delinquency, eviction processes, and collections burdens. Stability for residents translates into stability for properties.

Property managers noticed this effect immediately. As one PMC shared:

> “Residents were *excited to have an option that was dependable*. They said it felt like someone understood what they were going through.”

The shutdown became a real world demonstration of how rent rails can be used to support residents during large scale timing disruptions.

How the relief program worked

Flex designed the program for rapid deployment during an unpredictable national event.

A dedicated enrollment pathway

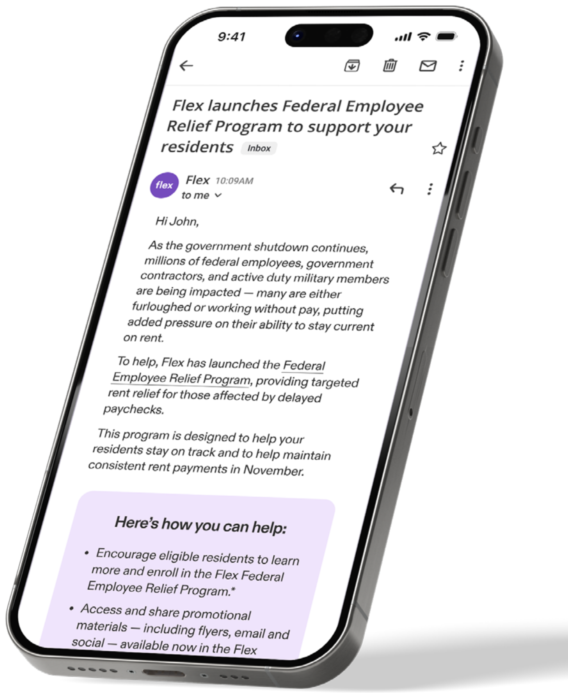
Flex launched a centralized landing page for federal employees and contractors. Renters verified eligibility using their government email address, which allowed enrollment without relying on furloughed HR systems.

Property managers as stabilization partners

Flex notified property managers nationwide and provided communication kits with:

- Resident email templates
- Portal and SMS copy
- Printable flyers and onsite materials

Property managers were able to support residents quickly and consistently. One PMC described the atmosphere:



> “Residents were coming into the office panicked. Having something concrete to offer *made a big difference*.”

Outreach to existing users

Flex contacted former and current users with .gov or .mil email addresses and those with active duty military status to ensure they were aware of their eligibility.

Fee waivers

Flex waived its monthly membership fee for federal employees, contractors, and SNAP and WIC recipients during the shutdown.

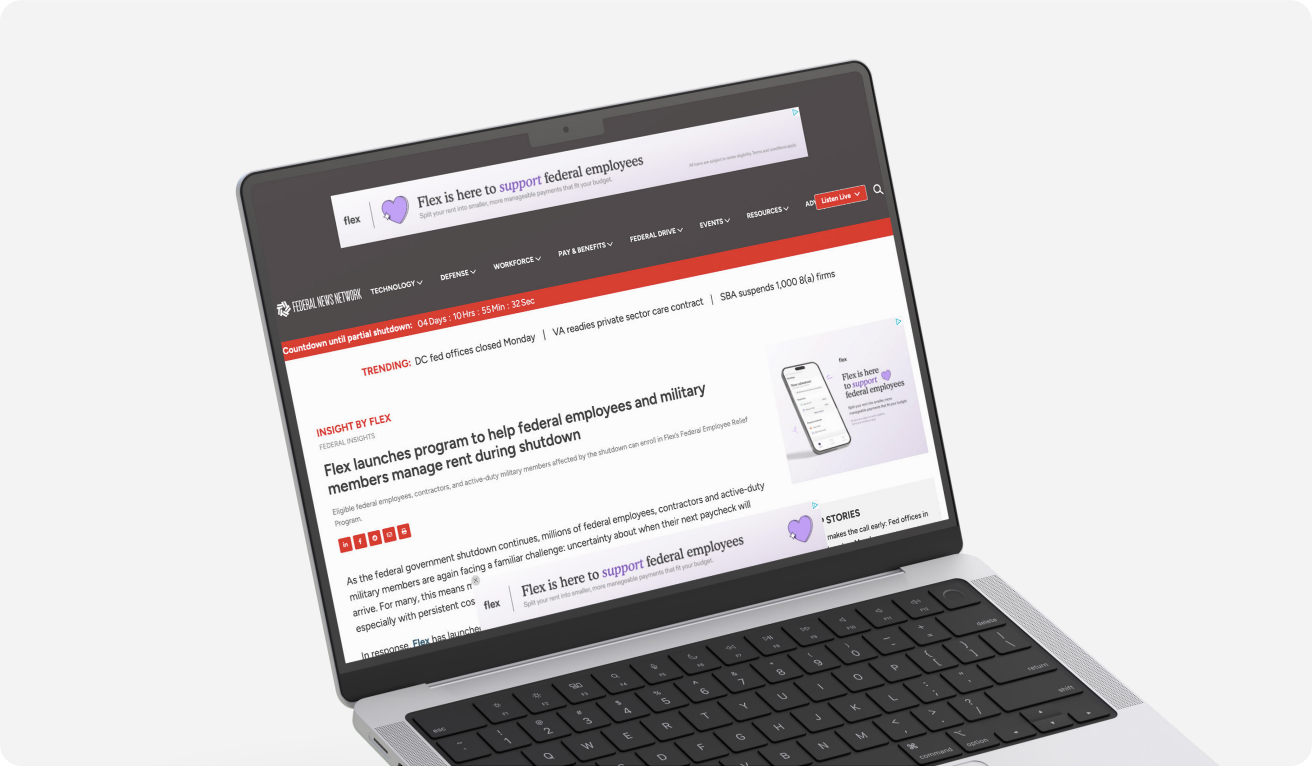
Active duty military members never pay a membership fee for as long as they continue to serve. This longstanding Flex policy remained in effect throughout the shutdown.

Multi channel outreach

Flex shared information through:

- Direct user communication
- PMC networks
- Digital channels commonly used by federal workers and military families
- Community organizations and partners

Renters reported learning about the program from a blend of these channels.



Who the program reached

National scope

Approved renters lived across:

- 45 states
- 622 cities
- 1,004 ZIP codes

They were associated with:

- 396 property management companies
- 1,388 properties

The program reached a broad cross section of renters nationwide.

Federal agency distribution

Among the 1,707 approved renters with department identifiers:

56% Department of Defense

11% Department of of Homeland Security

5% Veterans Affairs

3% Treasury

3% SSA

2-3% each from USPS, HHS, Education, IRS, and Congressional staff

This closely aligns with the segments most affected by furloughs or delayed pay.

Rent levels

Among approved renters:

- Average rent: $1,780
- Median rent: $1,680

Rent distribution:

5% below $1,000

30% between $1,000 and $1,499

35% between $1,000 and $1,499

18% between $2,000 and $2,499

12% above $2,500

Credit profiles

Of 2,038 approved renters with a credit score:

36% below 580

40% between 580 and 669

16% between 670 and 739

7% percent above 740

The average credit score was 611, illustrating that many participants already lived with limited financial buffer even before the shutdown.

Based on self-reported survey responses collected in December 2025 from nearly 2,000 Flex renters who participated in the relief program.

How renters experienced the program

Perceived helpfulness

69% rated Flex 4 or 5 out of 5

8% rated Flex 3 out of 5

22% percent rated Flex 1 or 2 out of 5

One renter summarized:

> **“Without Flex, I would have had to pay rent late and incur fees.”**

How renters learned about the program

Renters discovered the program through:

- Property manager communication
- Direct Flex messages
- Social media
- Friends, coworkers, and community groups
- Federal serving information sources
- Partner platforms

This confirms the importance of multi channel outreach during crises.

Value of the waived membership fee

40% knew about the waiver beforehand

34% learned later

27% were unaware until the survey

Even without upfront awareness, renters described the waived fee as meaningful during a cash constrained period.

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Avoided financial harm

Program users detailed how Flex helped them stay current and avoid downstream penalties.

Late fees

Among users whose properties charge late fees:

63% avoided a late fee because they used Flex

16% still incurred one

7% were unsure

Other avoided fees

Users said Flex helped them avoid:

27% overdraft or NSF fees

13% utility shutoff or reconnection fees

8% payday or cash advance fees

8% credit card late fees or interest

Total avoided costs

Estimated total fees avoided:

21% $50 to $100

14% more than $300

12% less than $50

Eviction avoidance

When asked if Flex helped them avoid an eviction notice or warning:

50% said yes

26% said no

23% said not applicable

These results highlight how quickly timing disruptions can escalate into housing instability.

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Ongoing relationship with Flex

The Relief Program shaped renters' future use intentions.

89% plan to keep using Flex

7% are unsure

4% do not plan to continue

Recommendation likelihood:

72% would recommend Flex at 9 or 10 out of 10

These numbers indicate strong program satisfaction and potential for long term engagement.

Property Manager Perspective

The 473 PMC survey responses show how the program functioned operationally.

How PMCs first heard about the program

PMCs learned about the program through:

- Email from Flex
- Residents
- Peer referrals
- Industry channels
- Flex account managers

How PMCs shared the program

66% by email or portal

21% in person

3% on social media

9% did not share

More than nine out of ten PMCs actively communicated the program.

Based on self-reported survey responses collected in December 2025 from nearly 2,000 Flex renters who participated in the relief program.

What PMCs heard from residents

PMC feedback revealed consistent themes.

Residents appreciated the support

“Yes, they love it and it works with their monthly bills.”

“They were very grateful for the help and assistance.”

“Residents said it was a complete life saver.”

Flex prevented escalation

“It saved some residents from getting evicted.”

“Helped them avoid late fees.”

“A resident stayed housed while looking for work.”

Residents valued budgeting flexibility

“It allowed for better budgeting.”

“They like dividing rent to match their paychecks.”

“It helped manage their money throughout the month.”

Some renters experienced friction

“Some found the initial setup confusing.”

“They want more ways to reach support.”

“Residents need clarity on what happens if funds are not available.”

These perspectives highlight both the program’s strengths and opportunities for improving communication and support.

Shift in PMC perceptions of Flex

Before the shutdown:

- About **20%** viewed Flex as a financial safety net or essential infrastructure.

After the Relief Program:

- **36%** held this view.

This nearly twofold increase suggests that PMCs now recognize the stabilizing role rent timing tools can play during financial shocks.

Nearly 80 percent of PMCs said they are open to participating in similar programs in the future.

How Flex reached shutdown affected renters

Flex and its partners used a multi layer communication strategy designed for an environment where employer systems were unreliable.

Outreach channels included:

- Direct Flex communication
- Property managers
- Federal serving digital channels
- Community and partner organizations
- Word of mouth and peer referral
- Social media

Renters confirmed learning about the program through multiple overlapping channels, underscoring the need for diversified communication pathways in crises.

Key lessons

The updated data indicate several durable lessons:

1. Rent timing tools stabilize renters during income disruptions.

Most users remained current and avoided penalties.

2. Households want ongoing access to timing flexibility.

Nearly nine in ten users intend to continue using Flex.

3. Property managers increasingly see Flex as infrastructure.

Their perception shifted significantly after the program.

4. Timing shocks require multi-channel communication.

Renters did not discover the program through any single source.

5. Timing misalignment, not affordability, was the core shutdown challenge.

Renters who could normally afford their housing struggled when pay was delayed.

Conclusion

The Flex Federal Employee and SNAP Relief Program provided meaningful support to renters during the longest shutdown in United States history. Renters described reduced stress, avoided financial harm, and maintained housing stability at a time of uncertainty. Property managers observed relief among residents and increasingly view Flex as a stabilizing tool within their communities.

The shutdown illustrated how rent timing flexibility can help prevent cascading financial hardship. As income volatility continues to affect renters nationwide, Flex will continue strengthening timing tools and working with partners to build a more resilient housing system.

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