



THE GEN XPERIENCE

YEAR 3 REPORT • THE WORKPLACE

A FIVE-YEAR JOURNEY INTO THE LIVES OF GENERATION X





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NEW FOR THIS REPORT ARE THE VIEWS OF FOUR GENERATIONS IN THE WORKPLACE.

EXECUTIVE SUMMARY

The Gen Xperience is Mather Institute's five-year initiative aimed at identifying key lifestyle trends, attitudes, and interests of Generation X. Year 3 of the Gen Xperience examines the workplace, including experiences at work and interactions with colleagues of different generations.

New for this report are the views of four generations in the workplace: A nationally representative sample of approximately 4,000 (1,000 per generation) employed members of Generation Z (ages 18–28 at the time of this report), millennials (ages 29–44), Generation X (ages 45–60), and baby boomers (ages 61–79) participated in our online survey.

FIVE KEY TAKEAWAYS FROM THE FINDINGS:

1

Younger generations have broader expectations of the workplace that extend beyond their work, with approximately 60% of Gen Zers and millennials saying they would change jobs if they felt their workplace was not supporting their personal wellness (compared to 41% of Gen Xers and 26% of boomers). Younger generations also have greater expectations when it comes to their workplace making a positive environmental and social impact.

2

Younger employees are experiencing greater loneliness in the workplace, even though average levels of workplace loneliness are fairly low overall. Across generations, employees who experienced greater loneliness in the workplace reported lower job satisfaction and shorter intention to stay with their organization. This underscores the importance of addressing workplace loneliness among those who experience it.

3

Gen Xers' experiences in the workplace fall in-between those of their younger and older colleagues in some areas, such as levels of workplace stress, social connections, and use and perceptions of generative AI. This may position Gen Xers to be able to understand the perspectives of younger and older colleagues and support multigenerational collaborations.

4

Though younger generations may be using artificial intelligence more often, most Gen Xers find it easy to adapt to new technologies in the workplace, and nearly one-half have used generative AI in their jobs. However, they have some reservations about trusting AI.

5

Generations are more alike in the workplace than many stereotypes may suggest. Although some differences exist, preferences related to communication styles, work-life balance, and technology adoption are largely similar.

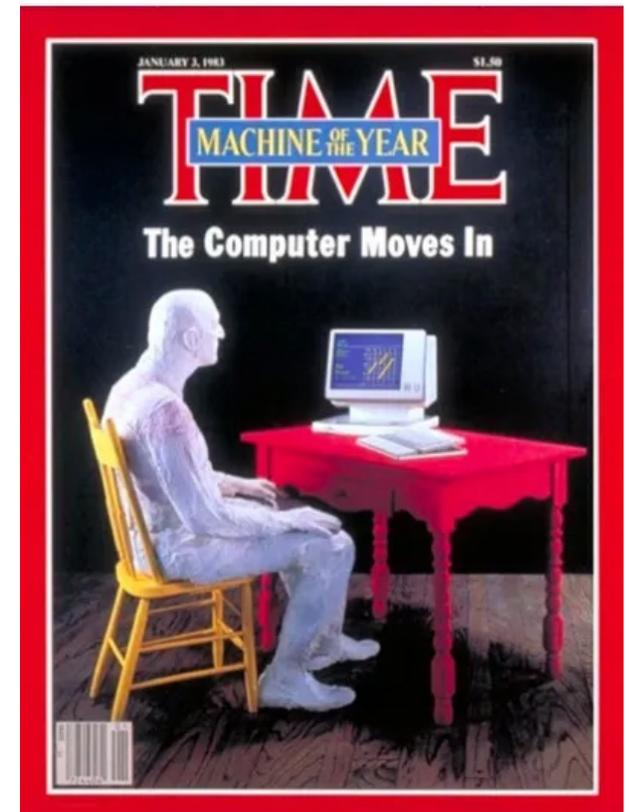
INFLUENCES ON GEN X WORKERS

Generation X, born between 1965 and 1980, came of age amid a whirlwind of social and technological changes that left a lasting mark on their professional lives. As they entered the workforce in the mid-1980s to late 1990s, Gen Xers' experiences were shaped by transformative milestones such as the Civil Rights Act of 1964, the creation of OSHA in 1970, and the Americans with Disabilities Act in 1990, all of which changed the face of workers' rights. They also witnessed the increase of women joining the workforce and the subsequent rise of dual-income households in the late 1970s and early 1980s (U.S. Bureau of Labor Statistics, 2024).

Alongside these social transformations impacting the workforce, Gen Xers have also experienced rapid technological advancements throughout their careers. While Gen X may have grown up using

typewriters and rotary phones, by the time they were entering the workforce, these had been replaced with computers, pagers, cell phones, and fax machines. Just as the first Gen Xers were joining the workforce, the computer earned the distinction of *Time* magazine's "Person (Machine) of the Year" (see Figure 1).

FIGURE 1. TIME MAGAZINE COVER FROM 1982 LISTING THE COMPUTER AS THE PERSON (MACHINE) OF THE YEAR (*Time*, 2019)



Having experienced firsthand these technological evolutions, Generation X is no stranger to adaptability. Along with the rise of computers, Gen Xers witnessed the very start of the World Wide Web, observing its explosive growth from just 130 websites in 1993 to more than 100,000 sites in 1996 (National Science and Media Museum, 2020). As they advanced in their careers, technologies continued shifting, with advancements such as Bluetooth, USBs, social media, smartphones, and videoconferencing becoming more prevalent. Even now, in their mid- to late-careers, Gen X continues to witness and adapt to the ever-changing landscape of artificial intelligence, virtual reality, and remote work (see Figure 2).

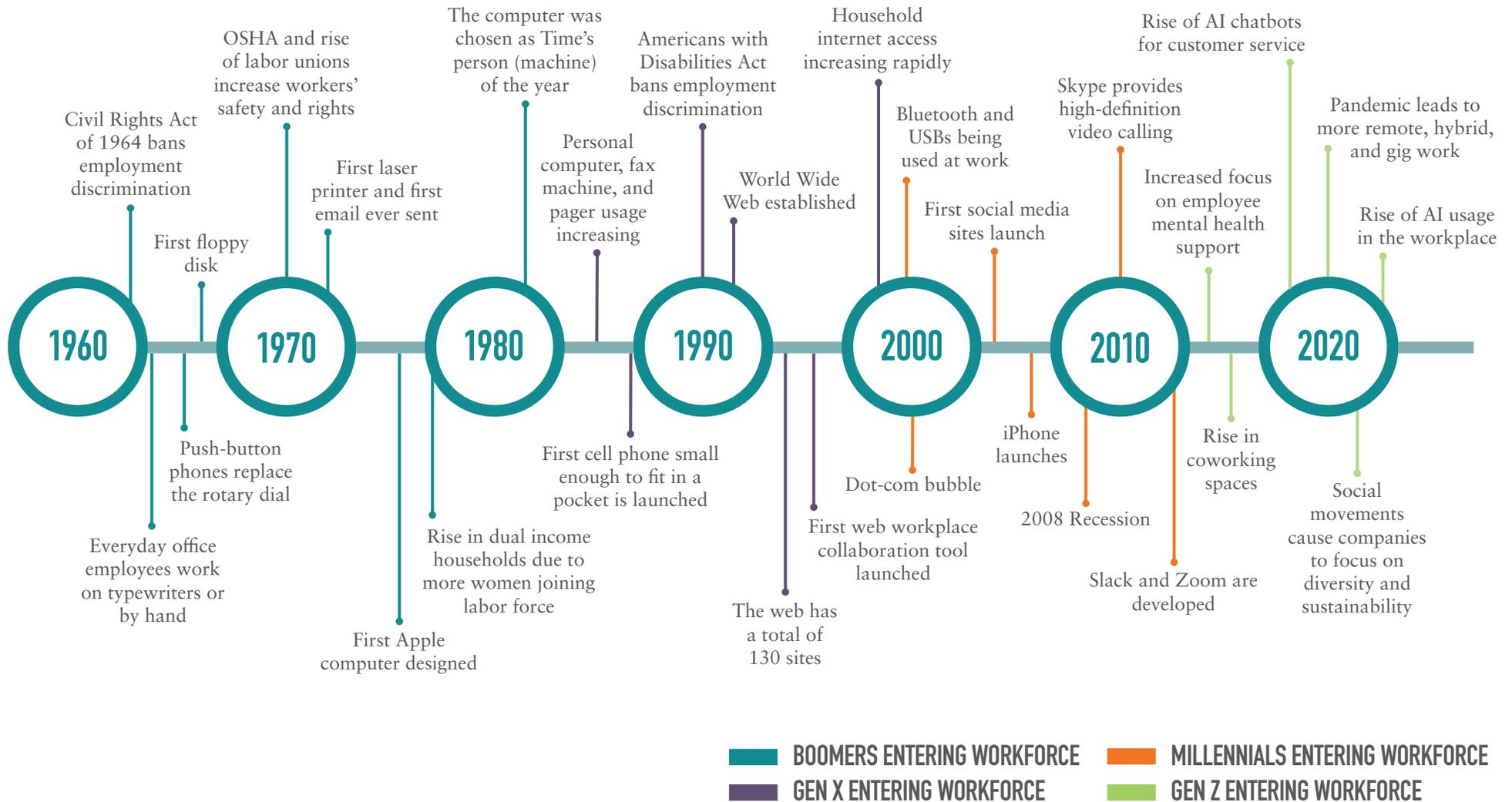
In light of the rapid changes Gen Xers have navigated throughout their careers, Mather Institute aimed to evaluate the current experiences of this generation in the workplace, including their workplace satisfaction, loneliness, and wellness, as well as their perspectives on multigenerational workforces and the latest workplace trends.



**GEN X IS NO STRANGER TO ADAPTABILITY,
HAVING WITNESSED THE VERY START OF
THE WORLD WIDE WEB.**

FIGURE 2. A TIMELINE OF SOCIAL AND TECHNOLOGICAL CHANGES IN THE WORKFORCE ACROSS GENERATIONS

(Ball, 2023; McKinsey & Company, 2024; Time, 2019; U.S. Bureau of Labor Statistics, 2024; Weber State University, n.d.)



STUDY OVERVIEW

In 2023, Mather Institute launched a five-year initiative to examine key lifestyle trends, attitudes, and interests of Generation X (born 1965–1980). Year 1 identified and explored the three highest priority areas in life for Gen X—family, career, and health (Leary et al., 2024). Year 2 included an in-depth look at the health and wellness of members of Generation X, focusing on wellness trends and technology and wellness in the workplace (Leary et al., 2025). In Year 3, Mather Institute examines Generation X’s experiences in the workplace and interactions with colleagues of different generations.

A sample of 1,002 employed Gen Xers participated in this Year 3 study (ages 45–60 at the time of the survey). For additional context and to reflect the views of four generations in the workplace, this study also included responses from a

sample of 1,001 employed baby boomers (born 1946–1964, ages 61–79), 1,002 employed millennials (born 1981–1996, ages 29–44), and 1,003 employed Gen Zers (born 1997–2007, ages 18–28). The survey was administered via a third-party online research panel in July 2025.

Data weighting¹ was used to adjust the sample to be nationally representative for each generation on gender, race/ethnicity, age, and income. (See Appendix A for detailed demographic information for each generation.)

The next section provides an overview of the employment characteristics of respondents by generation. The remainder of the report is organized around five key topics:

- 1 Workplace satisfaction
- 2 Loneliness in the workplace
- 3 Wellness at work
- 4 The multigenerational workforce and generational stereotypes
- 5 Perceptions of workplace trends

The addition of insights from millennial and Gen Z samples has broadened the scope of this report compared to previous years; however, the focus remains on the experiences of Generation X. Throughout the report, callouts will highlight key findings and additional details specific to Gen X respondents.

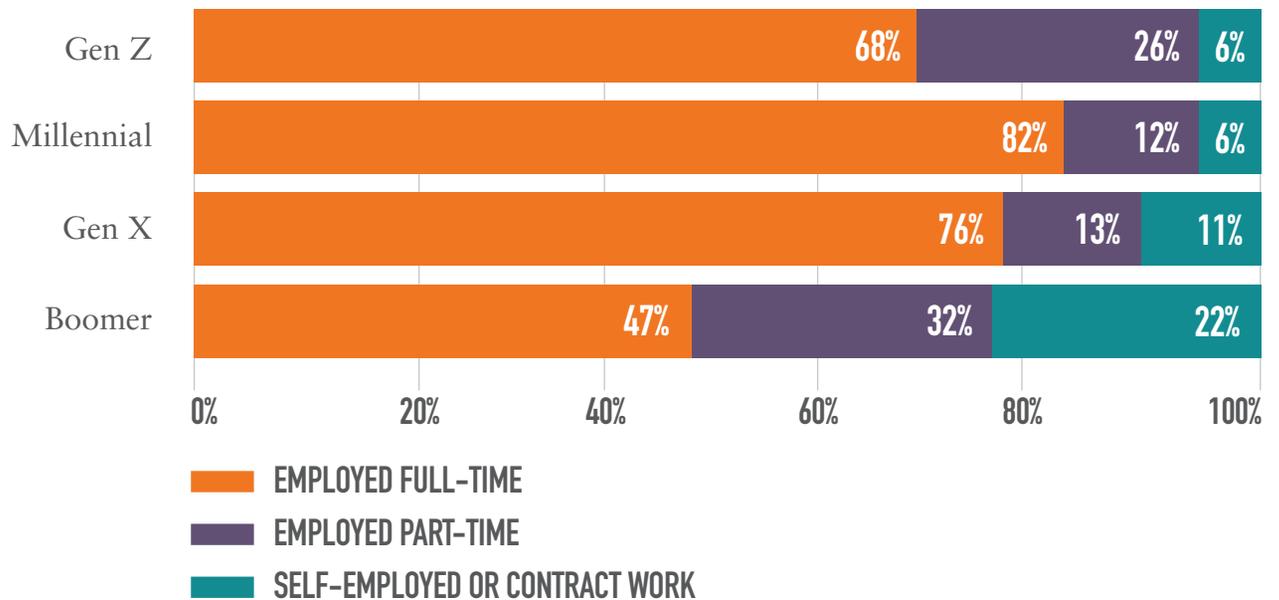
¹Data weighting is a statistical technique that applies weights (or multipliers) to the data so that it matches the broader population on distributions of those demographics.



EMPLOYMENT CHARACTERISTICS OF RESPONDENTS

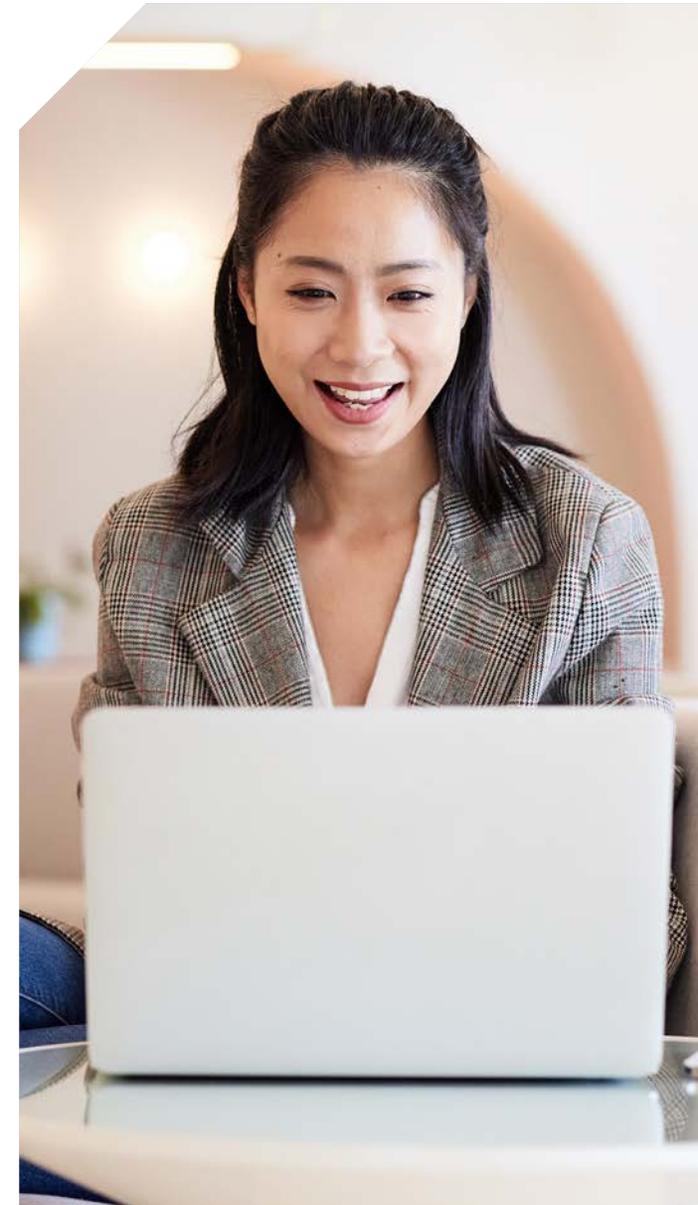
All respondents were employed either full- or part-time or through self-employment/contract work. More millennial and Gen X respondents reported being employed full-time, whereas more boomer and Gen Z respondents were employed part-time (see Figure 3). This is likely a reflection of these generations' current life stages, as many boomers are transitioning to partial or full retirement, and many younger Gen Zers are pursuing further education or may yet be transitioning into the full-time workforce. While millennials and Gen Xers currently outnumber Gen Z in the full-time workforce, it's estimated that Gen Z employees will outnumber millennials in the early 2040s (Terrazas, 2023).

FIGURE 3. EMPLOYMENT TYPE BY GENERATION



Across all generations, a majority of respondents perform office work (e.g., professional, administrative, managerial, other desk work) or customer service/frontline work (e.g., education, retail, food service, healthcare, hospitality, other direct work with the general public); see Figure 4.

FIGURE 4. TYPE OF WORK BY GENERATION



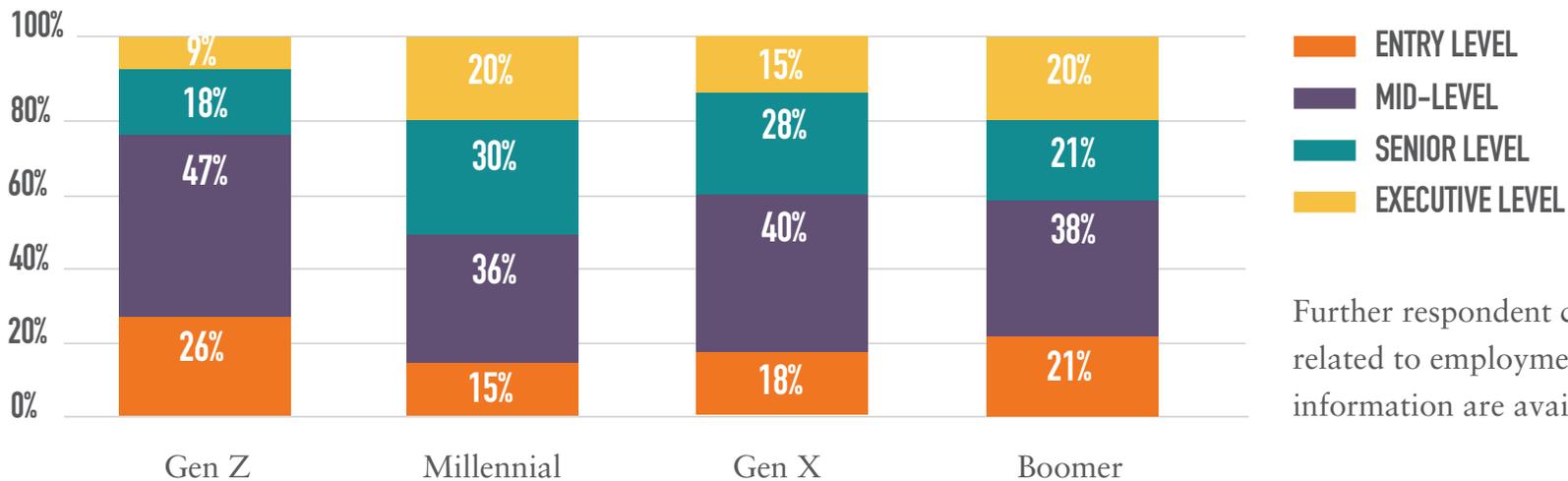
Job levels (i.e., entry, middle, senior, executive) varied some by generation (see Figure 5). Gen Z employees were more likely to occupy entry-level or mid-level positions compared to other generations, a trend consistent with their recent entry into the workforce. Boomers were also more likely to be in entry-level positions compared to millennials, which may be due to them being in more part-time roles,

re-entering the workforce after retiring, or continuing to work for financial reasons.

Interestingly, a significantly greater proportion of millennials and boomers reported being in executive-level positions compared to Generation X. Some have referred to Generation X as the leapfrog generation due to them being overlooked for promotions and other career opportunities more frequently than other generations (Neal, 2019). This leapfrog

effect could be due to workplace ageism, the assumption that Gen Xers will be retiring soon, and millennials' reportedly greater comfort with using artificial intelligence in the workplace (Burleigh, 2025). Another reason for this effect may be that more boomers are working past traditional retirement age. By the time boomer executives are ready to hand over the reins, millennials may be poised to step into their roles (Borchers, 2025).

FIGURE 5. JOB POSITION BY GENERATION



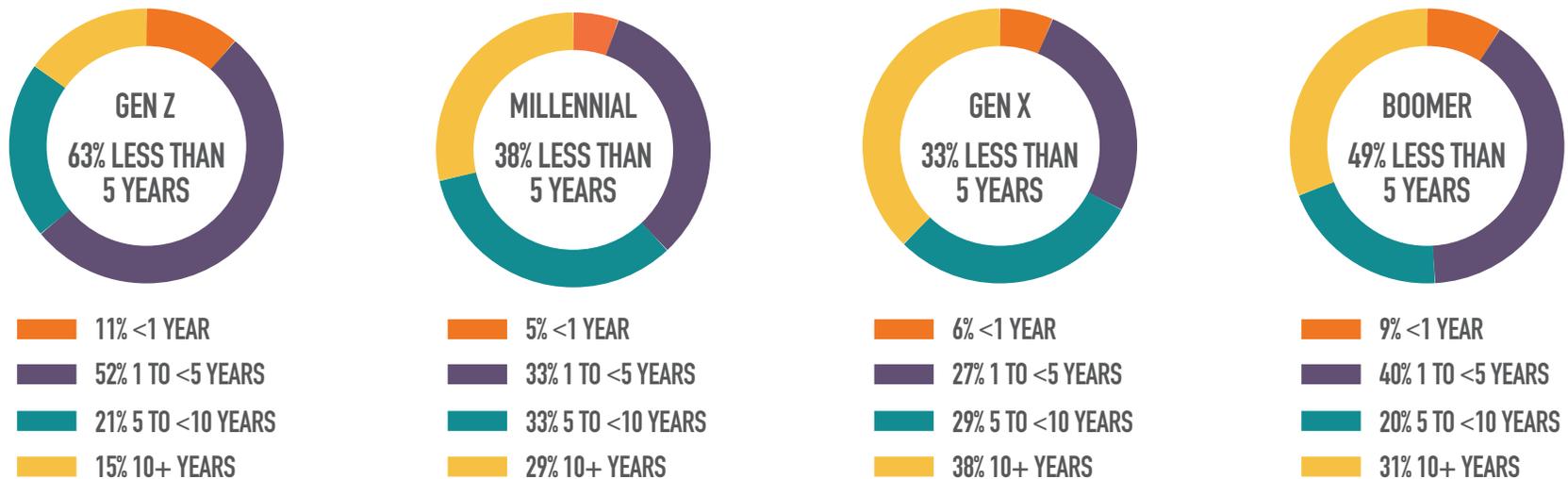
Further respondent characteristics related to employment and demographic information are available in Appendix A.

WORKPLACE SATISFACTION

When asked how long they intend to stay with their current employer, members of Generation X reported the longest intention to stay, followed by millennials, boomers, and then Gen Z (see Figure 6). These differences in intention to stay may be partially due to more Gen Zers having part-time roles or other short-term, non-career roles, and due to boomers being likely to transition to partial or full retirement sooner than Generation X. In addition, people may be less likely to change their jobs as they get older,

due to factors such as a desire for stability and concerns about age discrimination. For context, the labor market in 2024 consisted of 36% millennials, 31% Gen X, 18% Gen Z, 15% boomers, and 1% silent generation (1928–1945) (DeMaria et al., 2024). The rates that employees are voluntarily changing their jobs have slowed since the Great Resignation of 2021 and 2022, with quit rates dropping from approximately 3% during the pandemic to 2% in mid-2025 (Iacurci, 2025).

FIGURE 6. INTENTION TO STAY BY GENERATION
HOW LONG DO YOU INTEND TO STAY WITH YOUR CURRENT EMPLOYER?





FACTORS RELATED TO INTENTION TO STAY

Understanding the factors related to employee retention is important to employers, because the cost of filling a vacant position is estimated at 40% to 200% of the salary, depending on the role (Tatel & Wigert, 2024). While some differences in intention to stay could be due to being in different life stages, there may be other factors. Each generation was asked to rank the top three most important factors that impact their decision to stay with or leave their current employer (see Appendix B).

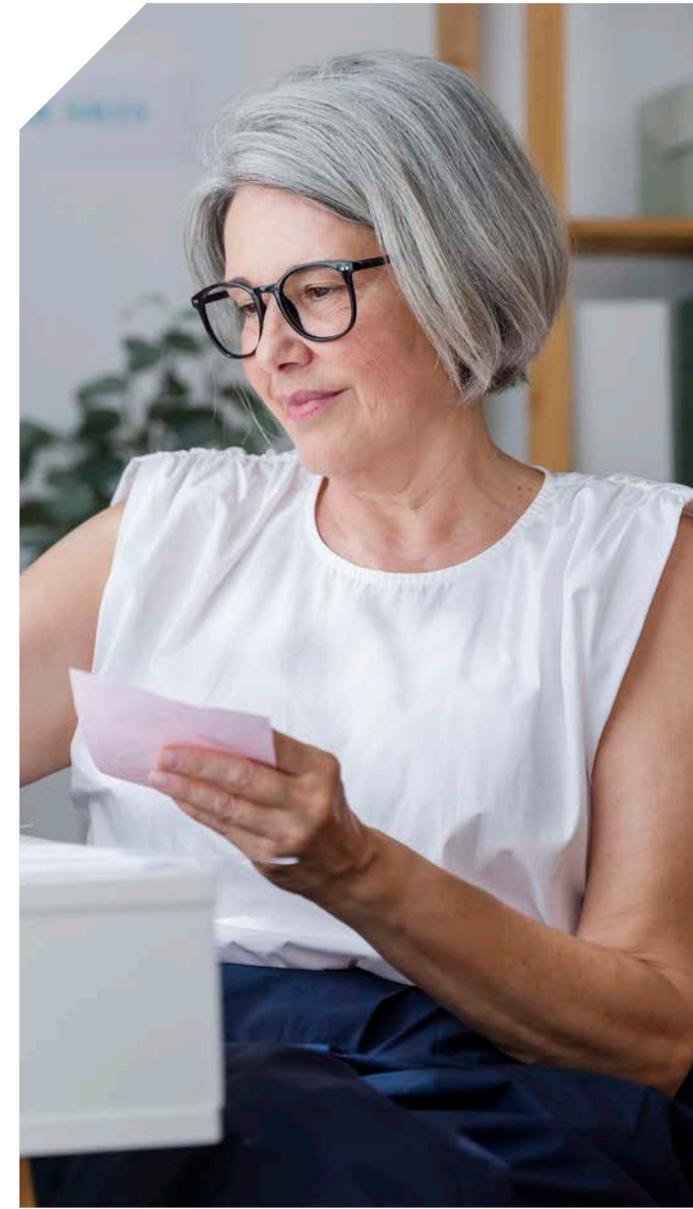
THE COST OF FILLING A VACANT POSITION IS ESTIMATED AT 40% TO 200% OF THE SALARY.

The most consistently highly rated aspects of work for each generation are displayed in Table 1. It's surprising that boomers rated work-life balance as a top factor, given their reputation for valuing it less than younger generations. With many employed boomers nearing retirement, they may be becoming more receptive to the balanced and flexible working conditions that many organizations are now offering (Spencer, 2020).

TABLE 1. TOP 3 FACTORS IMPACTING DECISION TO STAY/LEAVE EMPLOYER

	GEN Z	MILLENNIAL	GEN X	BOOMER
Pay/Benefits	52%	49%	58%	52%
Flexibility	41%	40%	41%	43%
Job security	—	43%	45%	—
Control over my work	38%	—	—	—
Work-Life balance	—	—	—	33%

To better understand the generational differences in respondents' intention to stay with their current employer, we examined each generation's satisfaction with factors most important for job retention: pay/benefits, flexibility, job security, control over their work, and work-life balance. Millennials were the most satisfied with their pay/benefits compared to all other generations. Boomers were the most satisfied with their job's flexibility, and Gen Z the least satisfied with flexibility.





When it comes to job security, millennials and boomers were significantly more satisfied than Gen Zers and Gen Xers. Millennials and boomers were both more satisfied with their sense of control over their work compared to Gen Z and Gen X, and Gen X was also more satisfied compared to Gen Z. Similar patterns emerged for satisfaction with work-life balance, with millennials and boomers being more satisfied compared to Gen Z, and boomers also being more satisfied than Gen X (see Table 2).

TABLE 2. PERCENTAGE MOSTLY/EXTREMELY SATISFIED WITH FACTORS IMPORTANT FOR JOB RETENTION BY GENERATION*

	GEN Z	MILLENNIAL	GEN X	BOOMER
Pay/Benefits	49%	54%	47%	47%
Flexibility	55%	63%	62%	71%
Job security	55%	64%	57%	64%
Control over my work	50%	64%	60%	66%
Work-Life balance	51%	57%**	58%**	63%

*Light orange shading indicates significantly greater satisfaction compared to other groups, and light gray shading indicates significantly lower satisfaction compared to other groups.

**Millennials were not significantly different from Gen X; millennials (but not Gen X) were significantly more satisfied with work-life balance compared to Gen Z. Statistical tests were conducted using average satisfaction scores (not the percentages), and millennials had an average satisfaction with work-life balance that was slightly higher than Gen X.

When asked how they felt about their job as a whole, millennials and boomers reported significantly greater job satisfaction compared to Gen Z and Gen X (see Table 3). It's possible that Gen Z's relatively low overall job satisfaction and low satisfaction with pay/benefits, flexibility, job security, control over their work, and work-life balance is impacting their intention to leave their current employer sooner than other generations. Additional information on job satisfaction for each generation is available in Appendix C.

TABLE 3. OVERALL JOB SATISFACTION BY GENERATION*

	GEN Z	MILLENNIAL	GEN X	BOOMER
Overall job satisfaction	52%	66%	59%	64%

**Light orange shading indicates significantly greater satisfaction compared to other groups*

GEN Z AND GEN X REPORTED LOWER OVERALL JOB SATISFACTION THAN MILLENNIALS AND BOOMERS.



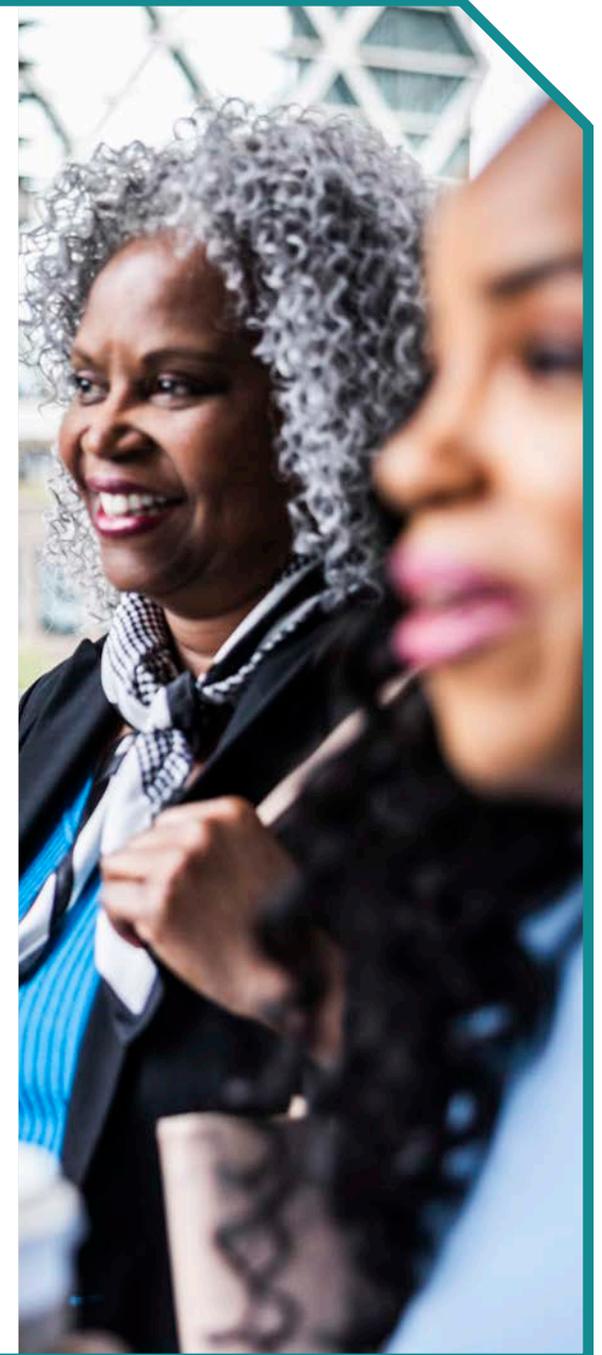
THE GEN XPERIENCE

Surprisingly, Gen Xers intend to stay with their employer the longest, even though they reported relatively lower job satisfaction than millennials and boomers (38% intend to stay for 10+ years). In part, this may be due to the fact that job mobility tends to decrease with age. Approximately 17% of employees under the age of 30 change jobs annually, dropping to around 7% by the age of 45 (Wittenberg-Cox, 2024).

Mid-career and older workers can face roadblocks to job and career changes, such as lack of job search training, smaller social networks, lessened geographic mobility, and age discrimination (Organisation for Economic Co-operation and Development, 2024). These barriers may be limiting Gen Xers in their ability to change jobs, despite their

comparatively lower job satisfaction. Gen Xers who are dissatisfied with their jobs may benefit from assistance with finding new positions, such as job search training, career counseling, and networking events.

Given Gen Xers' intention to stay with their employer the longest, they may also be able to provide valuable insights into retention strategies for mid-career employees. Organizations should leverage the experience of Gen Xers who have stayed with their organizations a long time by providing them with leadership roles and opportunities for mentoring younger employees. This may in turn facilitate knowledge transfer and enhance job satisfaction for both Gen X and younger employees.



WORKPLACE LONELINESS

In 2023, loneliness was identified as a public health epidemic by the United States Surgeon General (Office of the Surgeon General, 2023). Given that the average person will spend 90,000 hours at work over their lifetime, the workplace affords a unique opportunity to address the loneliness epidemic (FreshBooks, 2023). Research suggests that a greater diversity of relationship types (e.g., friends, coworkers, family members, neighbors) is an important predictor of well-being, indicating that relationships at work should not be ignored (Collins et al., 2022). However, new trends in the workplace such as artificial intelligence and remote work may be worsening employee loneliness (Bishop, 2022; Tang et al., 2023).

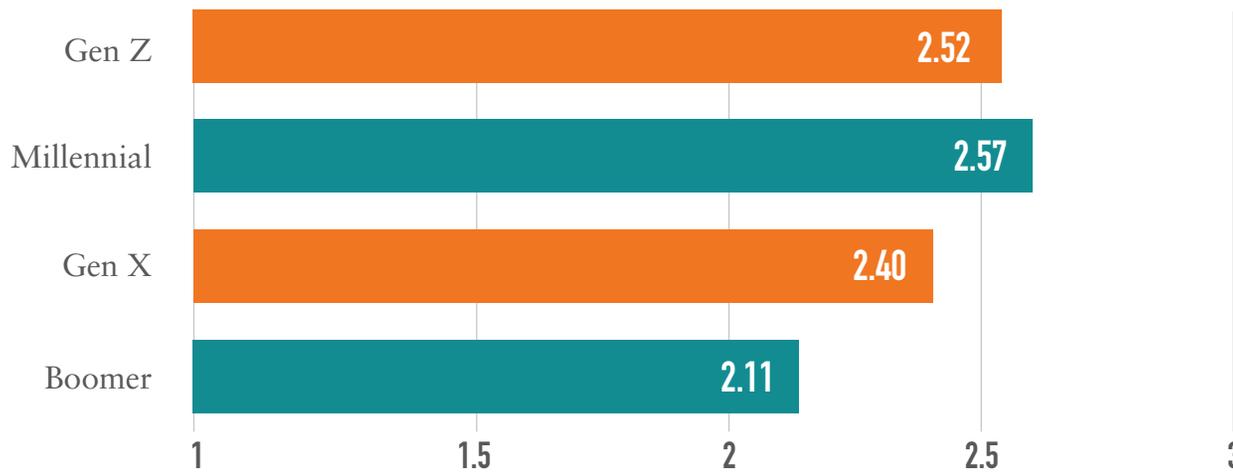


THE AVERAGE PERSON WILL SPEND 90,000 HOURS AT WORK OVER THEIR LIFETIME.

In this study, all younger generations reported being lonelier in the workplace compared to boomers, but workplace loneliness was generally low (i.e., below the scale mid-point) on average (see Figure 7). Gen Xers also reported lower levels of workplace loneliness compared to millennials. Older respondents who have greater tenure with their employer may have more established relationships with their colleagues, which in turn may mitigate feelings of workplace loneliness. This pattern of greater loneliness among younger workers is consistent with findings from the 2024 Work in America survey, which found that approximately 45% of Gen Zers, 33% of millennials, 22% of Gen Xers, and 14-15% of boomers felt lonely during work (American Psychological Association, 2024).

These findings also match recent trends in general loneliness. Outside of the workplace, younger generations are reportedly facing higher levels of loneliness compared to other generations due to factors such as high social media usage, a decline in traditional community spaces, and economic strains (Bakhtiari, 2023). This widespread sense of loneliness among younger generations may be influencing their experiences in the workplace as well.

FIGURE 7. AVERAGE WORKPLACE LONELINESS BY GENERATION

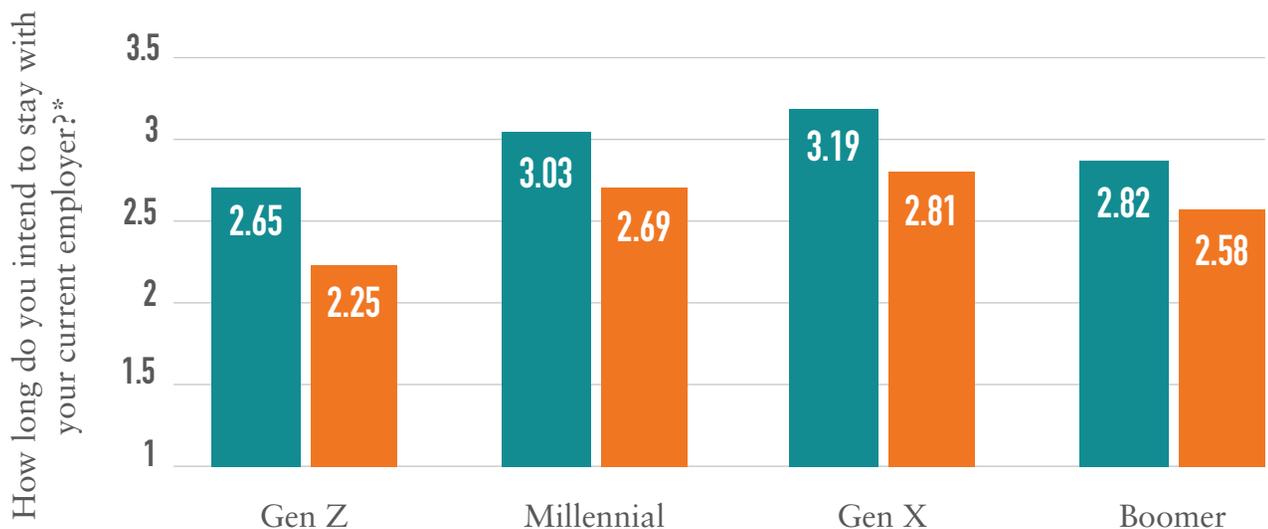


Note: Workplace loneliness was calculated by averaging three items that assessed feeling isolated from coworkers, feeling left out, and lacking companionship at work on a 1 (strongly disagree) to 5 (strongly agree) scale (adapted from Hughes et al., 2004; Ozcelik & Barsade, 2018)

LONELINESS AND INTENTION TO STAY

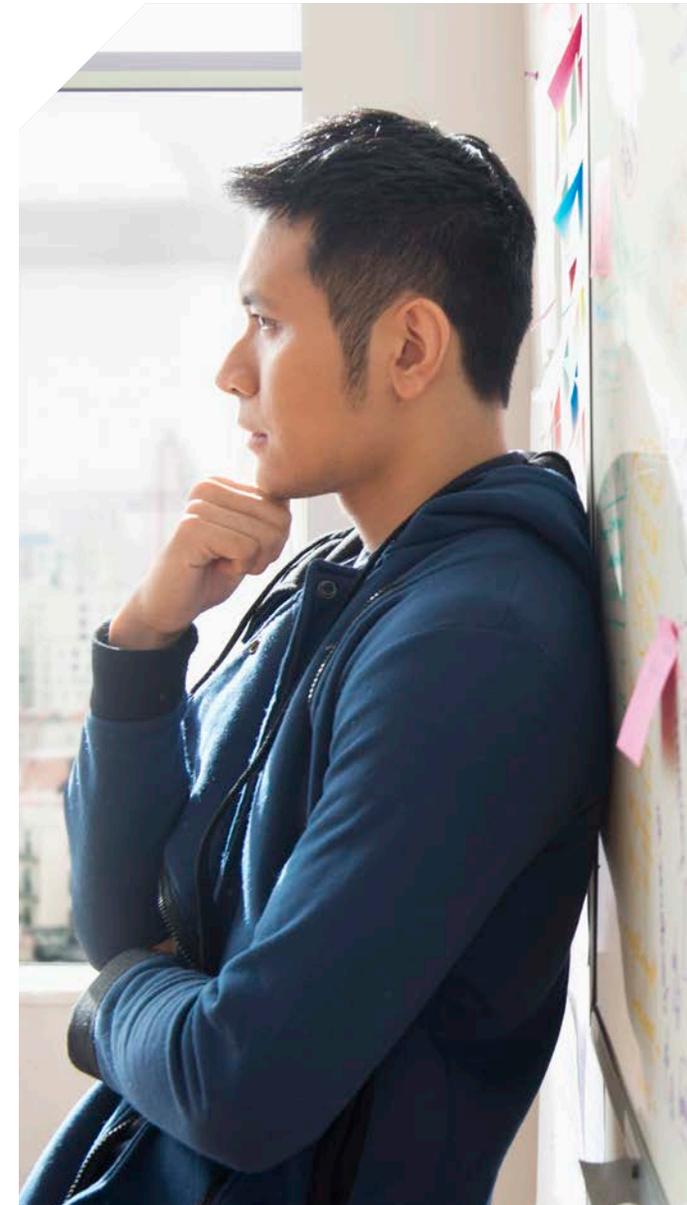
In order to explore how different levels of workplace loneliness were associated with turnover intention, respondents were split into low and high loneliness groups using the median loneliness score. Across generations, less lonely respondents reported intending to stay with their current employer significantly longer than more lonely respondents (see Figure 8).

FIGURE 8. RELATIONSHIP BETWEEN WORKPLACE LONELINESS AND INTENTION TO STAY WITH CURRENT EMPLOYER BY GENERATION*



*Note: Intention to stay with current employer was measured on a scale of 1 (less than one year), 2 (1 year to less than 5 years), 3 (5 years to less than 10 years), to 4 (10 years or more).

■ LOW LONELINESS
■ HIGH LONELINESS

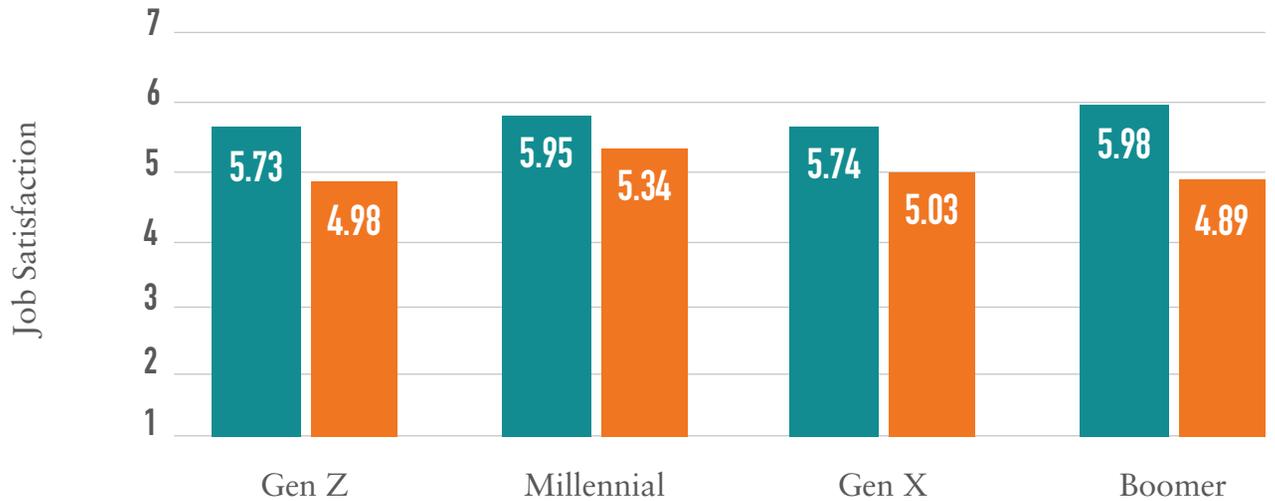




WORKPLACE LONELINESS AND JOB SATISFACTION

Less lonely respondents also reported greater overall job satisfaction (see Figure 9). This was the case for all generations, but the difference in job satisfaction between the high and low loneliness groups was the largest for boomers. The causal direction of this relationship cannot be determined from this survey data. In other words, greater loneliness at work may contribute to these worse job satisfaction outcomes; alternatively, dissatisfaction in the workplace may impact social connections and lead to loneliness at work.

FIGURE 9. RELATIONSHIP BETWEEN WORKPLACE LONELINESS AND JOB SATISFACTION BY GENERATION



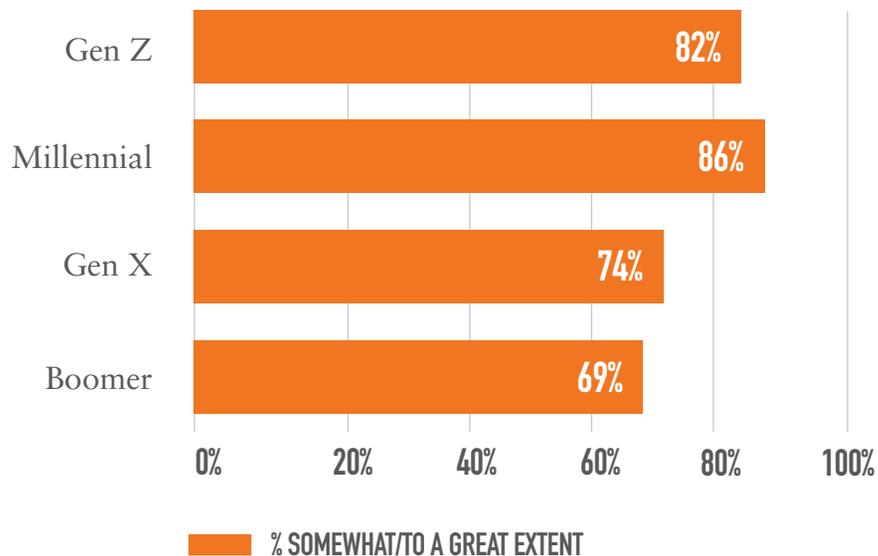
Note: Job satisfaction was measured on a scale from 1 (extremely dissatisfied) to 7 (extremely satisfied).

LOW LONELINESS
HIGH LONELINESS

EXPECTATIONS FOR WORKPLACE

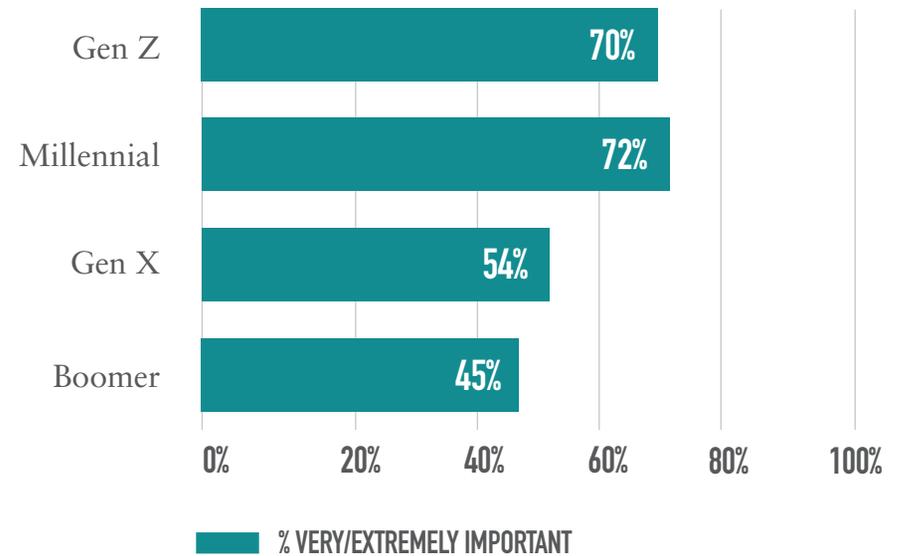
Although social interaction in the workplace may be important for job satisfaction and retention for some employees, others may not feel that social connection with coworkers is important to them. There were significant differences between all generations as to whether their workplace should support their social wellness. Expectations were greatest for millennials, followed by Gen Z, Gen X, and then boomers (see Figure 10).

FIGURE 10. TO WHAT EXTENT DO YOU FEEL YOUR WORKPLACE SHOULD SUPPORT YOUR SOCIAL WELLNESS?



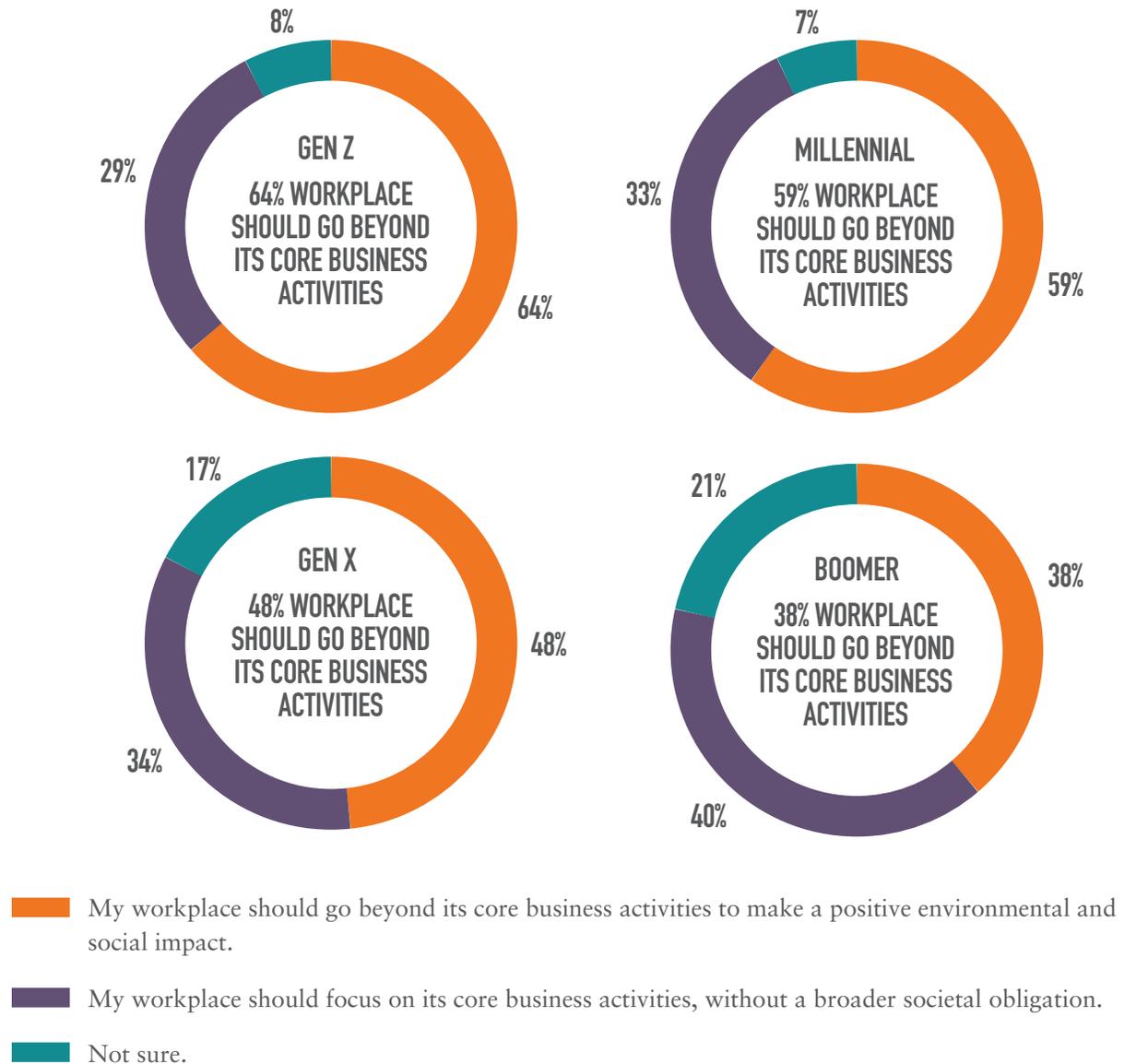
There were also generational differences in the importance of social connections with coworkers. Millennial and Gen Z respondents placed greater importance on connections with coworkers compared to Gen X, which in turn was greater than the boomer generation (see Figure 11). It's possible that older generations reported feeling less lonely in the workplace partially due to having lower expectations of receiving social support in their workplaces.

FIGURE 11. HOW IMPORTANT IS SOCIAL CONNECTION WITH COWORKERS TO YOU?



Younger generations also have greater expectations about their workplace’s impact on society as well. Gen Z and millennials were most likely to expect their workplace to make a positive environmental and social impact that extend beyond their core business activities, and Gen X had greater expectations compared to boomers (see Figure 12). Examples of this include companies that make donations based on purchases (e.g., “buy one, give one” programs), match personal donations made by employees to nonprofit groups, adopt environmentally sustainable business practices, and advocate for social justice issues.

FIGURE 12. WHICH STATEMENT BEST REFLECTS YOUR OPINION ON YOUR WORKPLACE’S RESPONSIBILITIES?



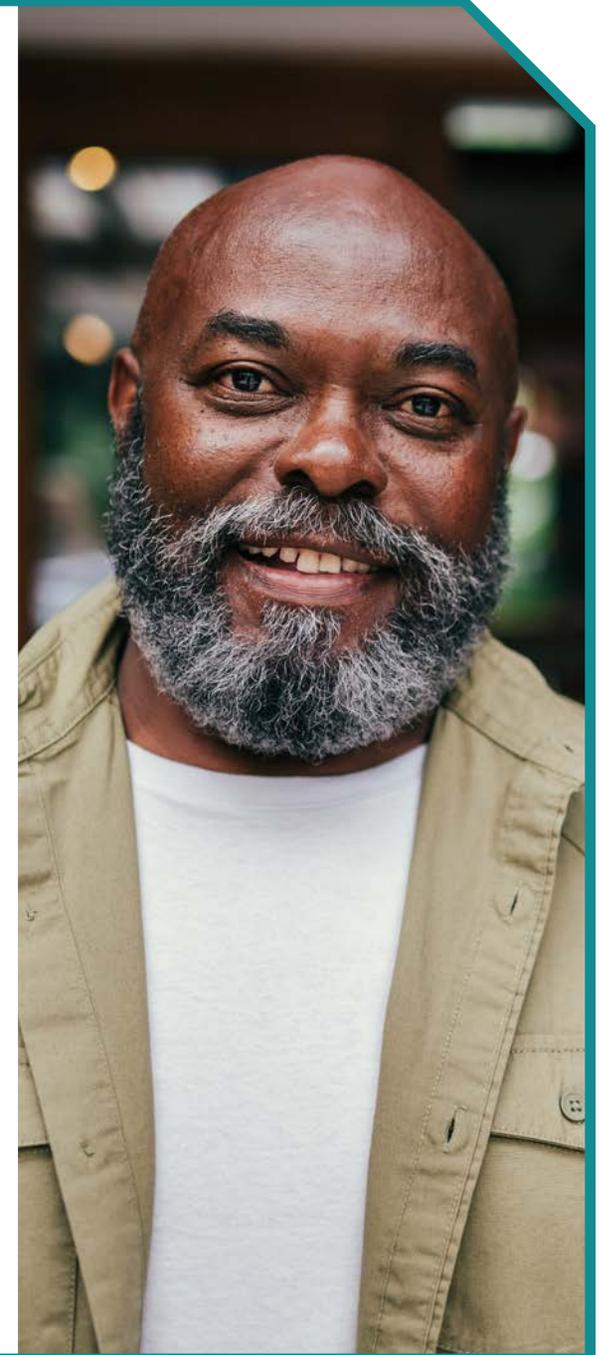
THE GEN XPERIENCE

Gen Xers reports lower levels of workplace loneliness and lower expectations for social connection in the workplace compared to younger generations, but greater expectations and loneliness compared to boomers. With more time on average in their workplaces than younger generations, Gen Xers may already

FORMALIZED SOCIAL OPPORTUNITIES AT WORK MAY HELP FACILITATE GEN XERS' SOCIAL WELLNESS.

have established connections with coworkers. They may therefore be in a unique position to help facilitate mentorship opportunities between younger and older colleagues.

In addition, as noted in earlier reports, many members of Gen X are currently part of the sandwich generation, balancing demands of supporting both their children and aging parents. These demands may limit the time that some Gen Xers are able to spend socializing. Formalized social opportunities at work, such as mentorship programs or work outings, may help facilitate Gen Xers' social wellness given that they may have less time in their personal lives for as much social interaction as they need.



WELLNESS AT WORK

As noted in *The Gen Xperience Year 2 Report*, wellness at work is moving beyond just physical health and toward supporting employees' holistic well-being (Brassey et al., 2023). Better employee health and well-being is associated with improved productivity, engagement, and retention, as well as reduced absenteeism and health-care costs (Jeffery et al., 2025). It's even been estimated that cultivating employee health and well-being could generate nearly 12 trillion dollars in global economic value (Jeffery et al., 2025). Given the substantial organizational and employee benefits of improved workforce health, it's important to understand how supporting employee well-being may look different across generations.



PHYSICAL AND MENTAL HEALTH

In this survey, respondents of all generations tended to report good to very good levels of physical and mental health. However, some generations reported feeling healthier than others. When it comes to physical health, Gen Z and millennial respondents reported feeling healthier on average compared to Gen X and boomers (see Figure 13).

Mental health reveals a slightly different pattern, with boomers reporting the strongest mental health, followed by millennials and Gen X. Gen Zers reported the worst mental health of all generations. However, not all Gen Zers reported poor mental health; 76% rated their mental health as “good” or better (see Figure 14).

FIGURE 13. PHYSICAL HEALTH BY GENERATION

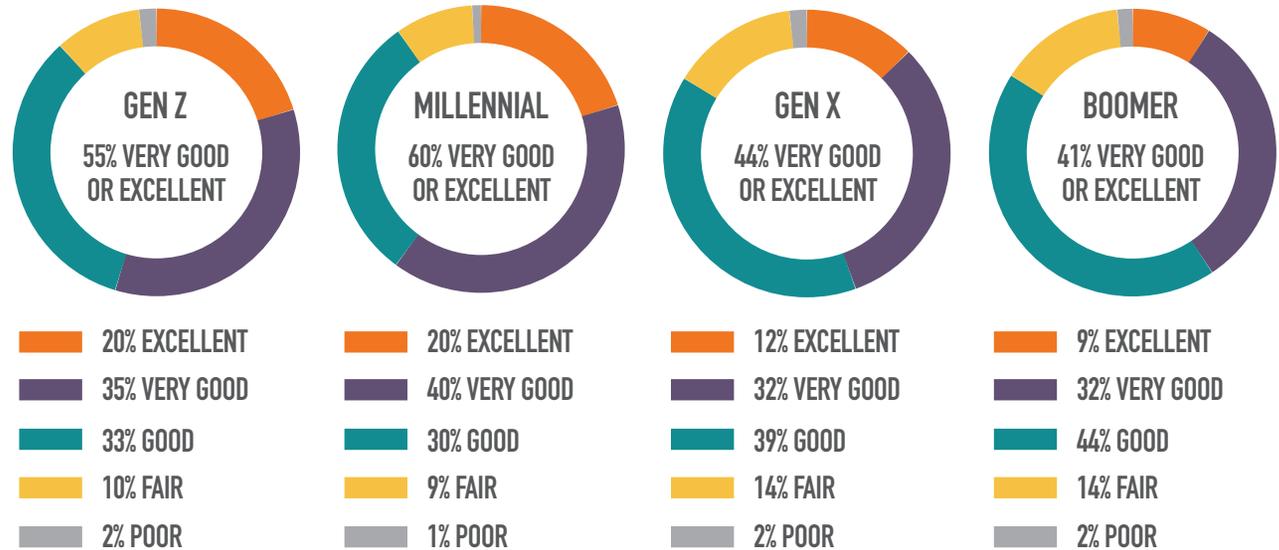
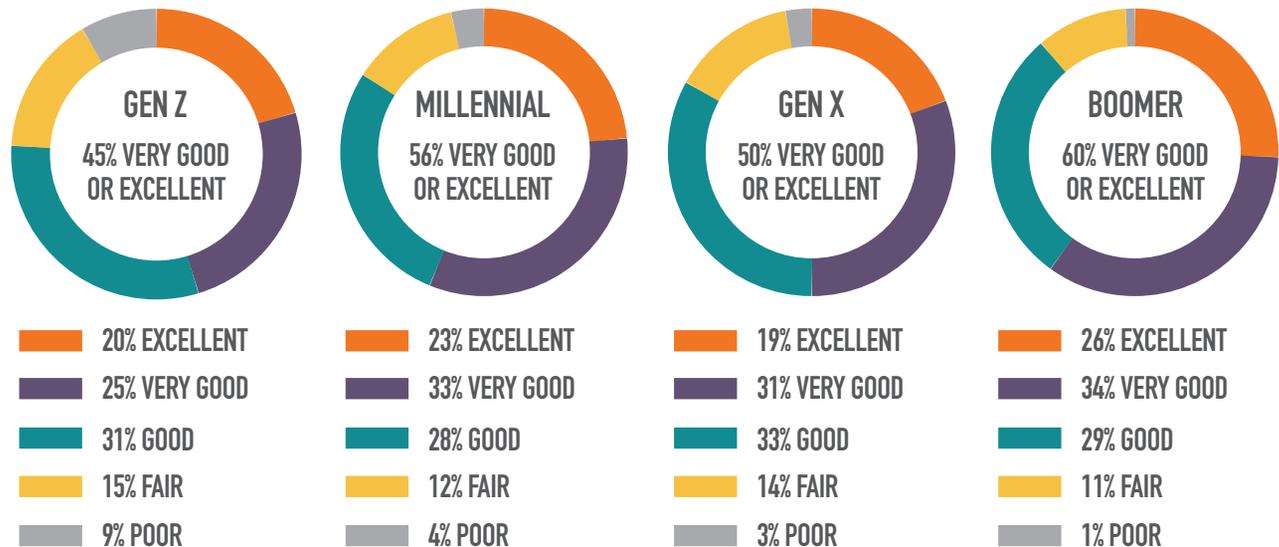


FIGURE 14. MENTAL HEALTH BY GENERATION



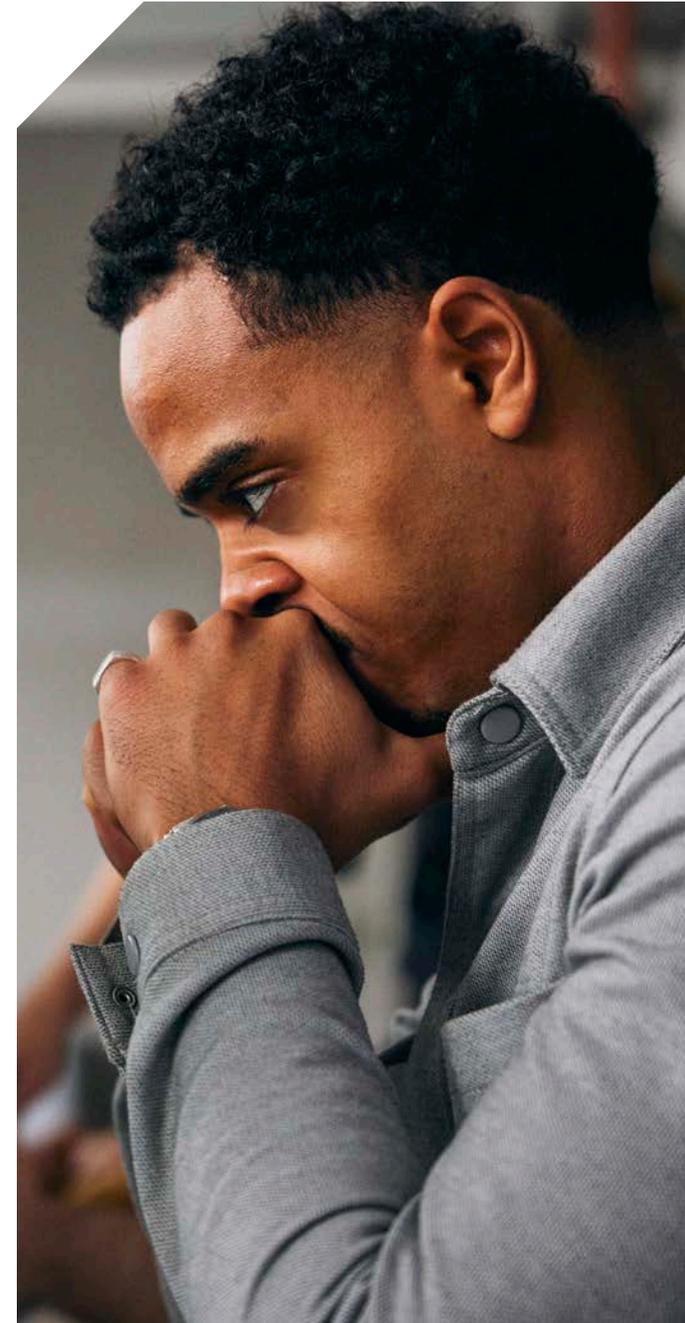
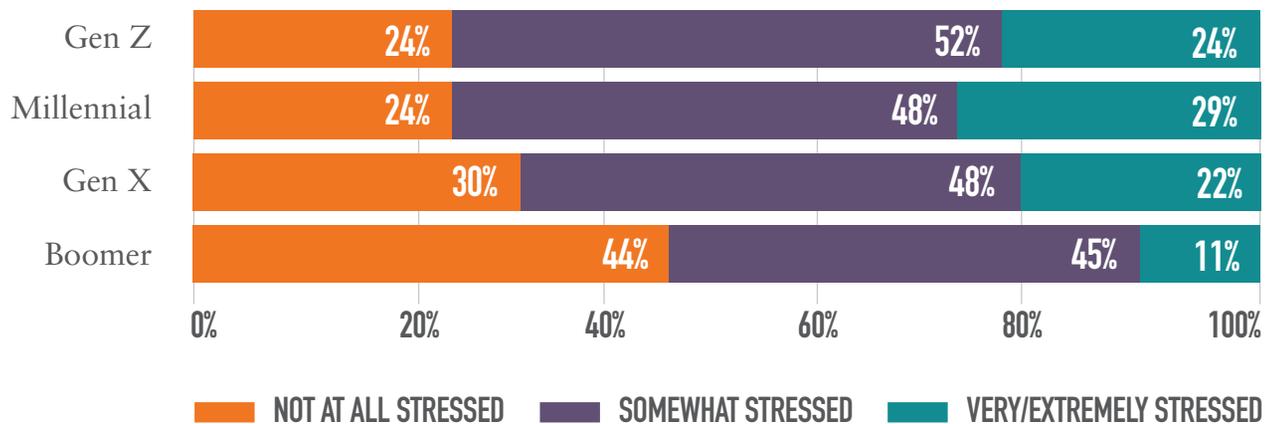
STRESS

Another vital part of enhancing holistic well-being in the workplace involves reducing employee stress. Stress in the workplace can lead to burnout, negative mental and physical health outcomes, decreased job satisfaction, and interpersonal conflicts (Talkspace, 2025). The Year 1 and 2 reports of the Gen Xperience highlighted how Gen Xers were dealing with stress in many aspects of their life (Leary et al., 2024, 2025). To further understand Generation X’s stressors as they

relate to the workplace, respondents were asked about their stress levels and greatest sources of work-related and financial stress.

Most respondents, across generations, reported feeling at least “somewhat” stressed when it comes to their work or job (see Figure 15). Boomers reported the lowest amount of workplace stress compared to all other generations, and Gen Xers also felt significantly less work-related stress compared to millennials.

FIGURE 15. HOW WOULD YOU RATE YOUR CURRENT LEVEL OF STRESS RELATED TO YOUR WORK OR JOB?



The greatest reported source of work stress for all generations was job demands (see Table 4). This includes demands such as a high workload, tight deadlines, and other difficulties with job responsibilities.

Career concerns, such as lack of recognition, no opportunities for advancement, and job security, were also a top source of stress for all generations.

Interpersonal issues, such as conflicts or other relationship challenges with colleagues, supervisors, and customers, were noted as a stressor more often by millennial and Gen Z respondents. This may relate back to their greater feelings of loneliness at work.

Lack of resources/information were in the top three sources of stress for Gen X and boomers, which included not receiving

enough information or communication, inadequate training, and lack of necessary tools or resources. Older workers may benefit from more opportunities for upskilling and training on new tools and technologies. Although it wasn't in the top three for them, a similar percentage of Gen Z (10.5%) and millennial (9%) respondents reported lack of resources/information as a stressor.

TABLE 4. TOP 3 SOURCES OF WORK STRESS BY GENERATION

	GEN Z	MILLENNIAL	GEN X	BOOMER
Job demands	34%	36%	37%	34%
Career concerns	18%	17%	13%	8%
Lack of resources/info	—	—	10%	11%
Interpersonal issues	13%	13%	—	—

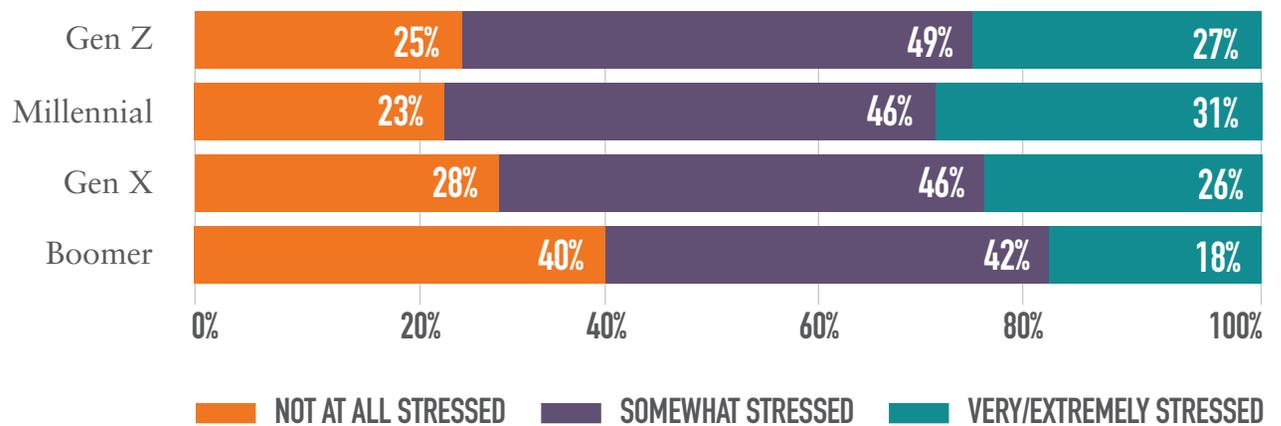
THE GREATEST REPORTED SOURCE OF WORK STRESS FOR ALL GENERATIONS WAS JOB DEMANDS.



The majority of respondents also reported feeling “somewhat” stressed about their personal financial situation (see Figure 16). Boomers were the least stressed about their finances compared to all generations. This may be due to being in a life stage in which they feel more secure about their financial standing and assets compared to younger groups. Research even suggests that boomers are the wealthiest generation in history thus far, even when adjusting for inflation, outpacing preceding generations due to factors such as post-war prosperity,

unprecedented asset growth, and the more widespread adoption of pension plans (Hayes, 2025). Less than 15% of workers under 40 qualify for defined-benefit pensions, compared to more than half of late-career boomers (Hayes, 2025). With boomers representing just 20% of the population but holding a share of US household wealth of 51%, these differences in wealth between generations could further explain boomers’ lower financial stress (Hayes, 2025).

FIGURE 16. HOW WOULD YOU RATE YOUR CURRENT LEVEL OF STRESS RELATED TO YOUR PERSONAL FINANCIAL SITUATION?



Across all generations, the primary source of financial stress was cost of living expenses, which encompasses everyday costs related to housing, food, transportation, and more (see Table 5).

In addition, there was some variability in stressors between different generations. For instance, Gen Zers were the only generation to list education expenses or student loan

debt as one of their top three sources of financial stress. This reflects their current stage of life; many Gen Zers are still in college or have recently graduated.

Gen Xers and boomers were both concerned about planning for retirement, which aligns with their proximity to or entry into retirement.

TABLE 5. TOP 3 SOURCES OF FINANCIAL STRESS BY GENERATION

	GEN Z	MILLENNIAL	GEN X	BOOMER
Cost of living expenses	38%	37%	37%	37%
Education expenses or student loan debt	10%	—	—	—
Lack of savings or emergency fund	10%	8%	—	—
Credit card debt	—	11%	11%	9%
Job insecurity	—	8%	—	—
Planning for retirement	—	—	16%	23%



EXPECTATIONS FOR WORKPLACE

Younger generations continued to have greater expectations for their employer, with Gen Z and millennial respondents being more likely to change jobs if they feel their workplace is not supporting their personal wellness compared to Gen X. In contrast, boomers were more likely to say that they wouldn't change jobs because of workplace support for personal wellness (see Table 6).

One common way that workplaces aim to support their employees' personal wellness is through workplace-sponsored wellness programs and events. However, in the Year 2 report, Gen Xers reported low participation in many kinds of workplace wellness programs, such as employee assistance programs, financial counseling programs, and resilience/stress management programs (Leary et al., 2025).

To better understand Gen Xers' habits and motivations regarding workplace wellness programs, respondents were asked questions about their reasons for not participating and the programs they would be most interested in.

**TABLE 6. WORKPLACE SUPPORT OF PERSONAL WELLNESS—
WOULD YOU CHANGE JOBS IF YOU FELT YOUR WORKPLACE WAS NOT SUPPORTING YOUR PERSONAL WELLNESS?**

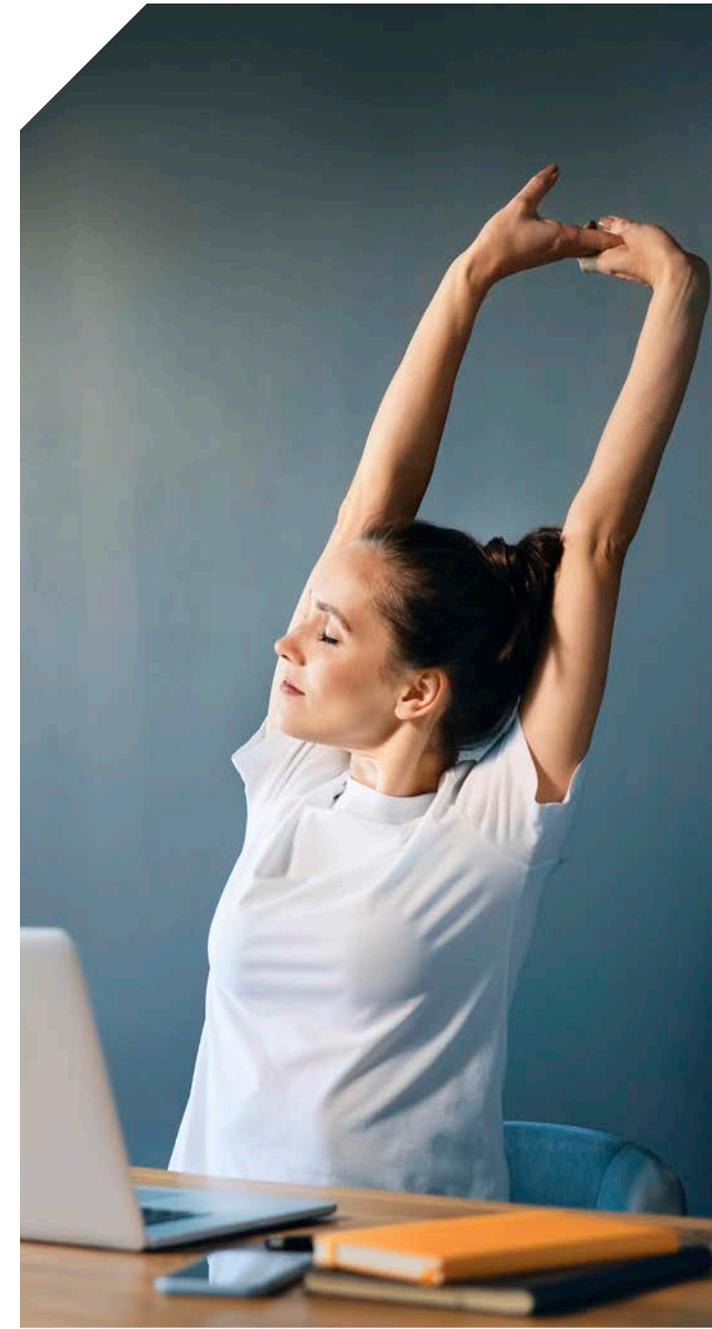
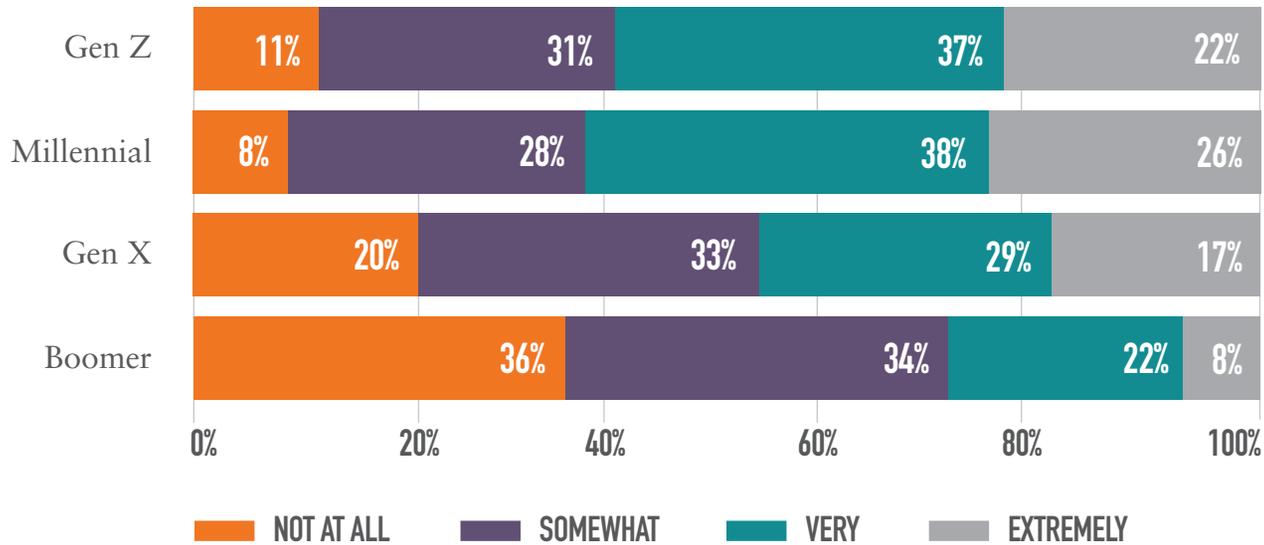
	GEN Z	MILLENNIAL	GEN X	BOOMER
Yes	59%	61%	41%	26%
No	24%	24%	30%	41%
Don't know	17%	15%	28%	34%

GEN Z AND MILLENNIALS ARE MORE LIKELY TO CHANGE JOBS IF THEY FEEL THEIR WORKPLACE ISN'T SUPPORTING THEIR PERSONAL WELLNESS.

LIKELIHOOD OF PARTICIPATING

Overall, millennials reported being the most likely to participate in workplace-sponsored wellness programs or events, followed by Gen Z, Gen X, then boomers (see Figure 17). This corresponds with the finding that younger generations want their workplace to support their personal wellness more than Gen Xers and boomers.

FIGURE 17. HOW LIKELY ARE YOU TO PARTICIPATE IN WORKPLACE-SPONSORED WELLNESS PROGRAMS OR EVENTS?



REASONS FOR NOT PARTICIPATING

Respondents who noted that they were “not at all” or “somewhat” likely to participate in workplace-sponsored wellness programs or events were asked what makes them unlikely to participate. Across generations, many respondents noted that they prefer to focus on health and wellness outside of work or that they are too busy to participate in wellness

programs or events during work hours (see Table 7). Given that the top reported work stressor across all generations was job demands, employers may need to find ways to reduce these demands on their employees if they want to see greater participation in workplace wellness programs or events.

Gen Zers who were unlikely to participate in workplace wellness programs also reported that available programs are not valuable nor useful to them, and boomers noted that wellness programs or events are not available. These reasons may be in part because more Gen Zers and boomers are working part-time. Part-time employees may have fewer wellness benefits available to them when compared to full-time employees.

Millennials and Gen Xers also cited privacy or confidentiality concerns as a top reason for not participating. These generations may need more assurances of data protection and privacy before participating in wellness programs at work.

TABLE 7. TOP 3 REASONS FOR NOT PARTICIPATING IN WORKPLACE-SPONSORED WELLNESS PROGRAMS OR EVENTS BY GENERATION

	GEN Z	MILLENNIAL	GEN X	BOOMER
Prefer to focus on my health and wellness outside of work	38%	34%	36%	35%
Too busy during work	38%	38%	32%	21%
Wellness programs or events are not available	—	—	—	28%
Available programs are not valuable/ useful to me	23%	—	—	—
Privacy or confidentiality concerns	—	22%	26%	—



WELLNESS INTEREST AREAS

Given the emerging focus on employee holistic well-being, workplace wellness programs may focus on a variety of topics that extend beyond just physical and mental health (Brassey et al., 2023). In order to explore what kinds of programs are most valuable to employees, respondents were asked how interested they were in participating in workplace wellness programs that focused on seven different aspects of wellness (see Table 8). A more detailed chart is available in Appendix D.

Overall, Gen Zers and millennials tended to be more interested in each of the wellness domains listed, followed by Gen Xers and then boomers. Across generations, the top area of interest was programs related to financial wellness. Based on the top financial stressors reported by each generation, programs that focus on managing cost of living expenses, reducing debt, and planning for retirement may be most valuable across generations. Spiritual wellness programs were of the least interest for all generations.

TABLE 8. INTEREST IN WORKPLACE WELLNESS PROGRAM PARTICIPATION

How interested are you in participating in workplace wellness programs that focus on the following aspects of wellness? (% Moderately/Very interested)

	GEN Z	MILLENNIAL	GEN X	BOOMER
Physical wellness	64%	72%	56%	44%
Emotional wellness	71%	75%	58%	41%
Intellectual wellness	69%	73%	57%	45%
Social wellness	70%	72%	53%	37%
Vocational wellness	65%	73%	53%	34%
Spiritual wellness	59%	67%	48%	33%
Financial wellness	75%	78%	62%	50%

The program area that received the highest interest by generation is in light orange.

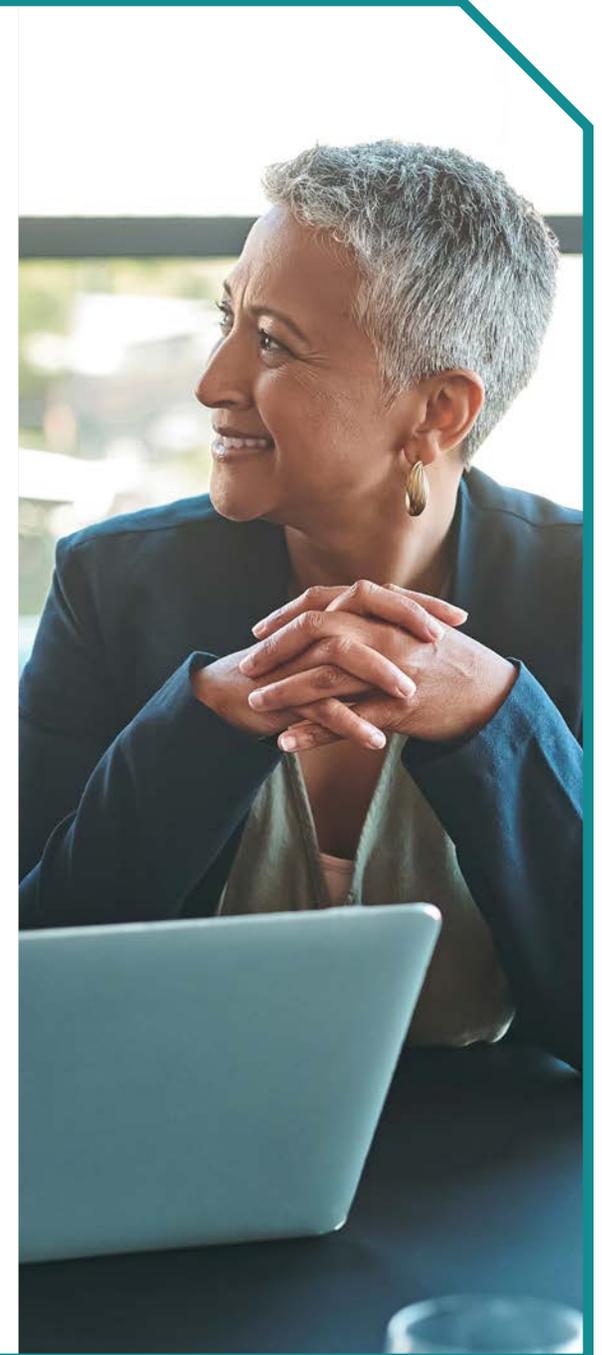
THE GEN XPERIENCE

Generation X reports having fairly good health and comparatively lower stress levels, but there is room for improvement. Although Gen Xers may not be as interested in workplace-sponsored wellness programs or events as younger generations, they may be most enticed by programs that support their financial wellness. Approximately one-quarter of Gen Xers (26%) were very/extremely stressed about their finances, including planning for retirement.

Not having enough time during work or privacy concerns may be barriers to Gen X participation in workplace wellness programs, which suggests they may be more interested in benefits that they could use on their own outside of work. In addition,

Gen Xers may be more likely to participate in wellness programs when they have a reason to believe they would be effective. Year 2 of the Gen Xperience Study revealed that scientific evidence of benefits was moderately/very important for most Gen Xers' decisions about whether to try a new health/wellness program (Leary et al., 2025).

Gen X was more stressed about their work compared to boomers, but less stressed than millennials. They may be in a unique position to understand both the high job demands facing younger generations and the career transitions facing boomers and may thus be strong mediators in facilitating discussions on workload and stress management.



THE MULTIGENERATIONAL WORKPLACE

For the first time in history, today's workforce encompasses six generations (O'Sullivan, 2025). Some members of the Silent Generation (now ages 80–97) are maintaining part-time or advisory roles, and the oldest members of Generation Alpha (now ages 1–14) are obtaining their very first part-time or summer jobs.

Given the vast age difference between Generation Alpha and the Silent Generation, it's easy to make assumptions about different characteristics of these

two generations and all the generations in-between. However, the reality of generational differences is not so simple (O'Sullivan, 2025).

To better understand today's workforce, respondents were asked to rate their perceptions of multigenerational teams and describe their levels of generational conflict and misunderstanding at work. These findings also call into question some of the most pervasive stereotypes about different generations at work.

FOR THE FIRST TIME IN HISTORY, TODAY'S WORKFORCE ENCOMPASSES SIX GENERATIONS.



PERCEPTIONS OF MULTIGENERATIONAL TEAMS

Respondents were asked to rate their perceptions of multigenerational workplaces and teams. Millennials reported significantly more positive views, but all generations overall reported feeling positively about multigenerational teams (see Figure 18).

For example, more than 70% of respondents from all generations (ranging from 72 to 80%) agreed or strongly agreed that they enjoy learning from the experiences of colleagues from different generations.

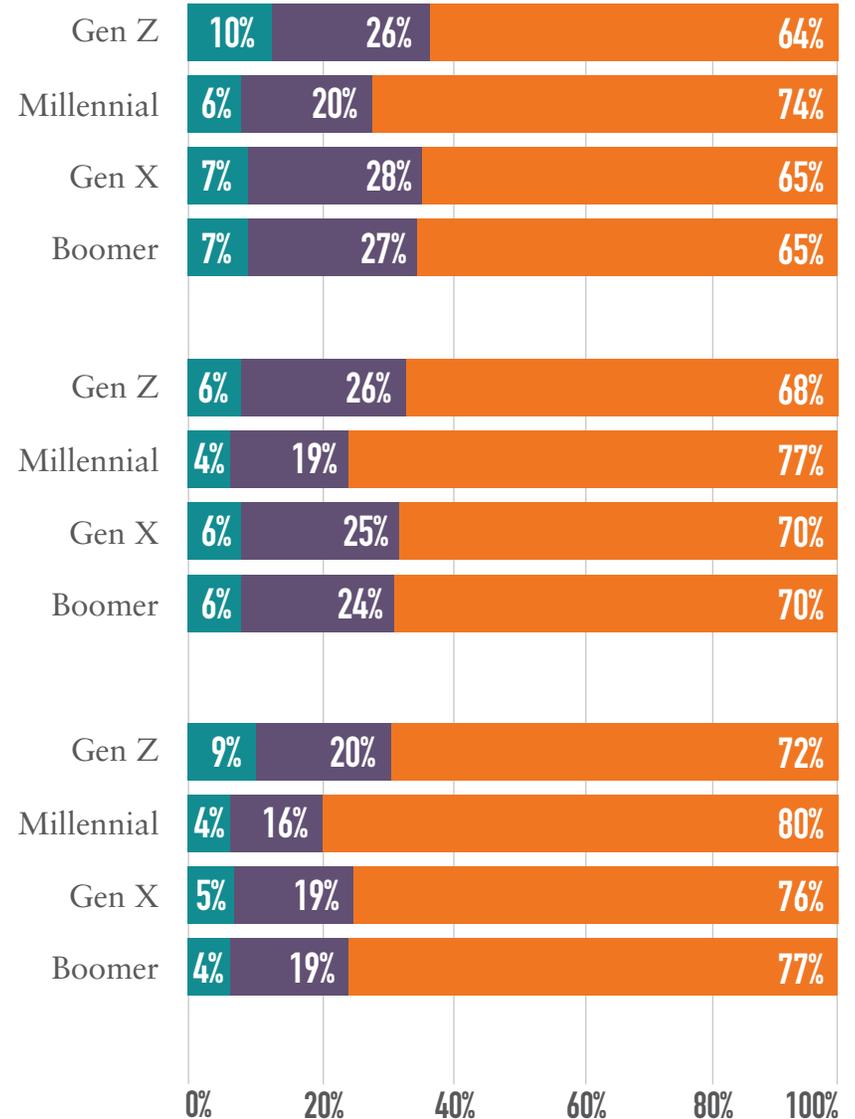
FIGURE 18. PERCEPTIONS OF MULTIGENERATIONAL TEAMS BY GENERATION

Working with colleagues from different generations enhances my work experience.

Having a multigenerational team leads to more innovative ideas and solutions.

I enjoy learning from the experiences of colleagues from different generations.

DISAGREE/STRONGLY DISAGREE
NEITHER AGREE NOR DISAGREE
AGREE/STRONGLY AGREE

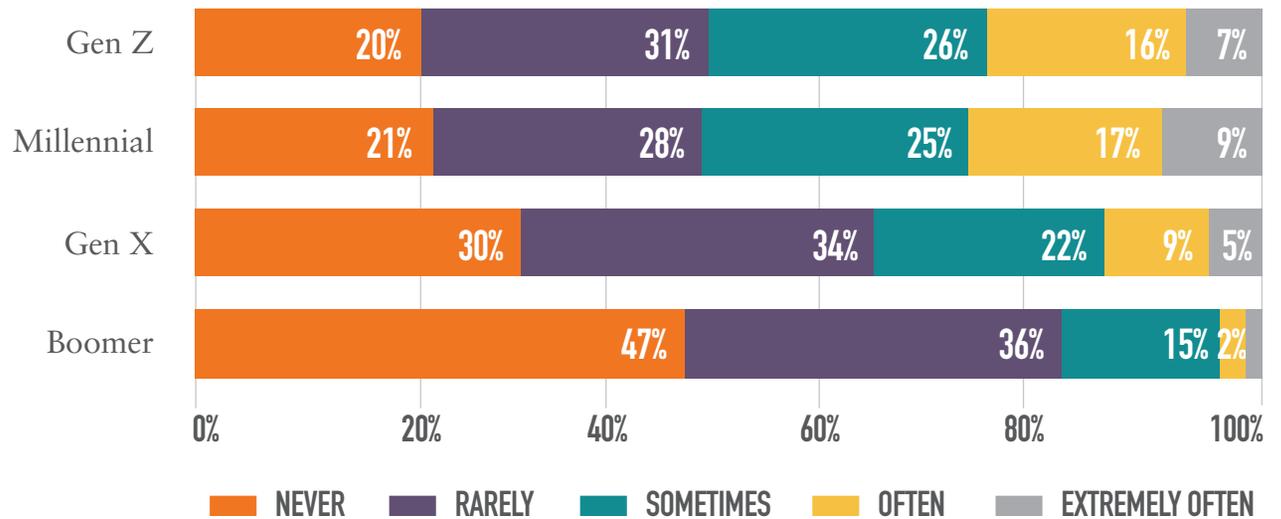




CONFLICTS AND MISUNDERSTANDINGS

Though perceptions of multigenerational workplaces were largely positive across generations, there still may be times in which generational differences can lead to tensions at work. Respondents were asked to report the frequency in which they experience conflict at work specifically due to generational differences. Although fairly infrequent, Gen Zers and millennials reported experiencing conflict most often, followed by Gen Xers and then boomers (see Figure 19). Only 14% of Gen Xers and 3% of boomers reported experiencing generational conflicts at work often or extremely often. This represents a large contrast with younger generations, with 23% of Gen Zers and 26% of millennials reporting generational conflicts often/extremely often.

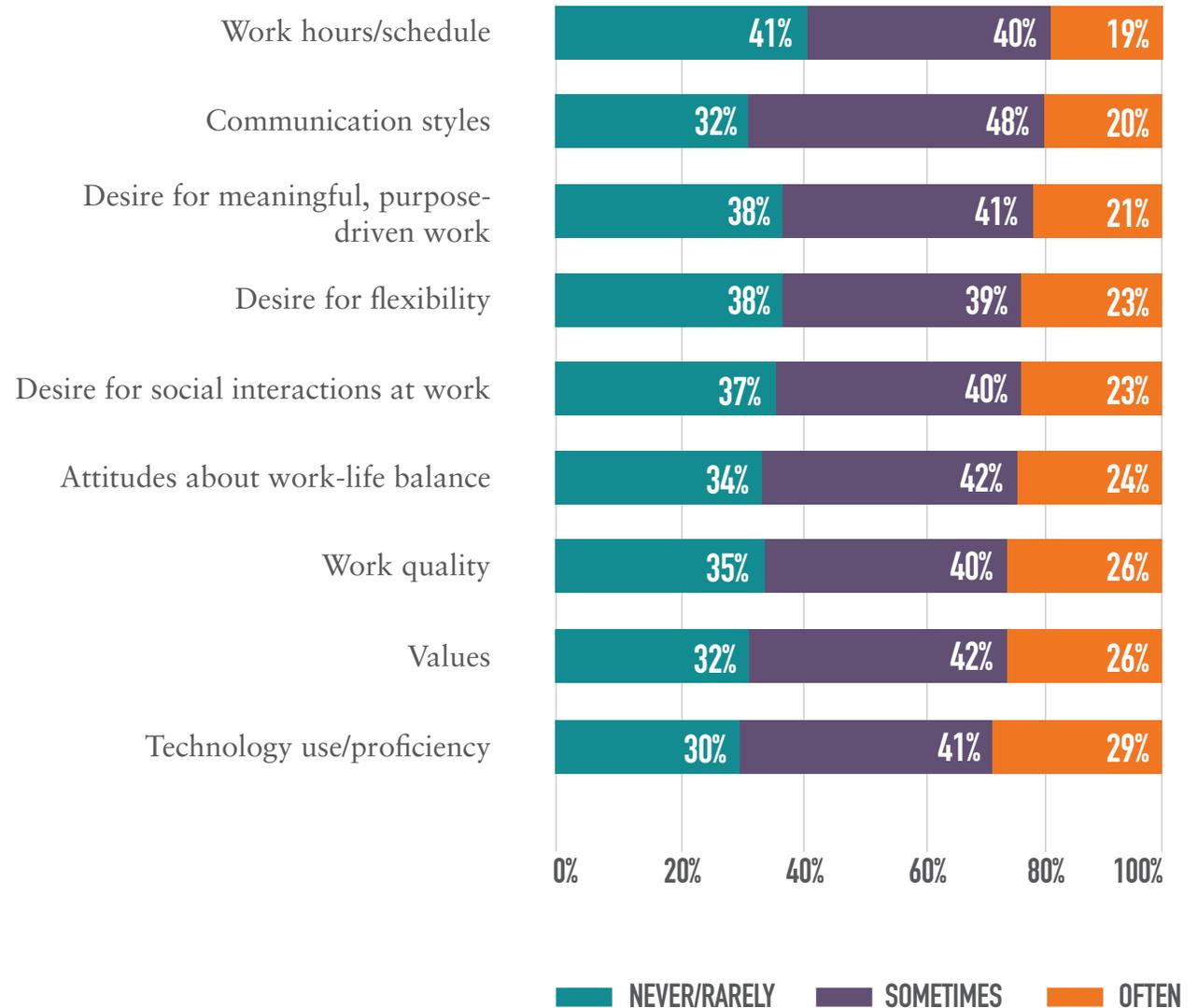
FIGURE 19. HOW OFTEN DO YOU EXPERIENCE CONFLICT AT WORK DUE TO GENERATIONAL DIFFERENCES BETWEEN YOU AND YOUR COWORKERS?



Respondents were asked how often they notice generational differences with their coworkers. The three areas of work where the most respondents reported “often” noticing generational differences were technology use/proficiency (29%), values (26%), and work quality (26%) (see Figure 20).

Fewer than one-quarter of respondents noted generational differences in attitudes about work-life balance, desire for social interactions at work, desire for flexibility, desire for meaningful/purpose-driven work, communication styles, or work hours/schedule. Younger generations tended to notice generational differences more often. Additional information on how often each generation noticed these generational differences is available in Appendix E.

FIGURE 20. HOW OFTEN HAVE YOU NOTICED GENERATIONAL DIFFERENCES WITH YOUR COWORKERS IN THE FOLLOWING ASPECTS OF WORK?



Conflicts in the workplace may stem partially from feeling misunderstood by coworkers. Respondents were asked to what extent they feel their generation is misunderstood by other generations in the workplace, and younger generations reported feeling more misunderstood than older generations (see Table 9). Gen Z felt the most misunderstood, followed by millennials, then Gen Xers, and then boomers. It's possible that Gen Zers and millennials feeling more misunderstood is leading to them perceiving greater levels of conflict in the workplace as well.

A 2024 survey found that Gen Zers were more likely than boomers to say that people from different age groups didn't see the value in their ideas (48% vs. 16%; American Psychological Association, 2024). The same survey also revealed that younger workers (i.e., Gen Zers and millennials compared to Gen Xers and boomers) were more likely to report that they feel more comfortable working with people their own age.

TABLE 9. TO WHAT EXTENT DO YOU FEEL YOUR GENERATION IS MISUNDERSTOOD BY OTHER GENERATIONS IN THE WORKPLACE?—% VERY/EXTREMELY MISUNDERSTOOD

	GEN Z	MILLENNIAL	GEN X	BOOMER
Feel your generation is misunderstood	31%	26%	17%	9%





CHALLENGING GENERATIONAL STEREOTYPES

Conflicts and misunderstandings between different generations in the workplace can lead to the development of various stereotypes about how each generation acts at work. These stereotypes are not harmless—such generalizations can lead to biased hiring and management practices, create a negative team dynamic, and reduce organizational cohesion (Bowman, 2024). Though stereotypes may reflect real group differences, they often oversimplify reality and should not be used to make assumptions about an individual.

Some common stereotypes about multigenerational workplaces include the following:

TECHNOLOGY

Younger generations are more tech-savvy and adaptable with technology.

COMMUNICATION STYLES

Older generations prefer to communicate face to face whereas younger generations prefer digital channels.

WORK-LIFE BALANCE

Older generations don't value work-life balance as much as younger generations.

Despite the pervasiveness of these stereotypes, generations in the workplace may be more alike than they seem. To get to the root of this matter, respondents were asked questions about their ability to adapt to new technologies, their preferred communication styles, and their work-life balance.

TECHNOLOGY

STEREOTYPE

Younger generations are more tech-savvy and adaptable with technology.

REALITY

The relationship between technology and generation is more complex than stereotypes would have it, with many in older generations finding it easy to adapt to new technologies in the workplace.

It was actually millennials, not the younger Gen Zers, who reported finding it easiest to adapt to using new technologies in the workplace (see Table 10). Gen Z and Gen X reported similar levels of ease. Although boomers, as a group, reported the greatest difficulty adapting to new workplace technologies, 56% of boomer respondents indicated it was easy or very easy for them to adapt. These findings suggest that the stereotype related to generational differences in technology is not as simple

as it seems, and assumptions about an individual's technological proficiency should not be made solely based on their generation.

Technology used in the workplace has changed rapidly for every generation. Many boomers began their time in the workforce using technologies like typewriters, floppy disks, and rotary dial phones. Boomers and Gen Xers then witnessed the rise of technologies like laser printers, computers, fax machines, and pagers. When millennials

joined the workforce, the internet, Bluetooth, USBs, smartphones, and social media were all on the rise. Gen Zers, along with all generations in the workforce, are now witnessing technological trends such as artificial intelligence, videoconferencing, and remote work.

When considering all of the rapid changes in the workforce in the last century, it's no surprise that all generations are used to adapting to new technologies in the workplace.

TABLE 10. PLEASE RATE HOW EASY OR DIFFICULT IT IS FOR YOU TO ADAPT TO USING NEW TECHNOLOGIES IN THE WORKPLACE.—% EASY/VERY EASY TO ADAPT

	GEN Z	MILLENNIAL	GEN X	BOOMER
Adapting to new technologies in the workplace	68%	77%	69%	56%

MODE OF COMMUNICATION

STEREOTYPE

Older generations prefer to communicate face to face, whereas younger generations prefer digital channels.

REALITY

All generations prefer to communicate with a variety of communication styles, both in-person and digital.

Respondents were asked to rank their most preferred modes of communication in the workplace. Overall, face-to-face communication was selected as the top choice most often for Gen Z, Gen X, and boomers (see Table 11). More millennials preferred email, and face-to-face was the second most commonly preferred option (email came in second as the preferred

choice for the other three generations). Only 10–17% of respondents from any generation selected text or instant messaging as their most preferred mode of communication. Other response options included phone and video calls/Zoom, although these options were not among the top three preferred forms of communication for any generation.

Although the overall pattern is quite similar across generations, there were some differences that likely gave root to the stereotype. For instance, a greater proportion of boomers preferred face-to-face communication, followed by Gen Xers, then Gen Zers and millennials. Still, rather than make assumptions about an employee’s communication preferences based on their age, it would be more appropriate to engage with them directly to understand their individual needs.

TABLE 11. TOP 3 MOST PREFERRED MODES OF COMMUNICATION BY GENERATION

	GEN Z	MILLENNIAL	GEN X	BOOMER
Face to face	33%	31%	39%	53%
Email	32%	39%	38%	29%
Text or instant messaging	17%	13%	13%	10%

WORK-LIFE BALANCE

STEREOTYPE

Older generations don't value work-life balance as much as younger generations.

REALITY

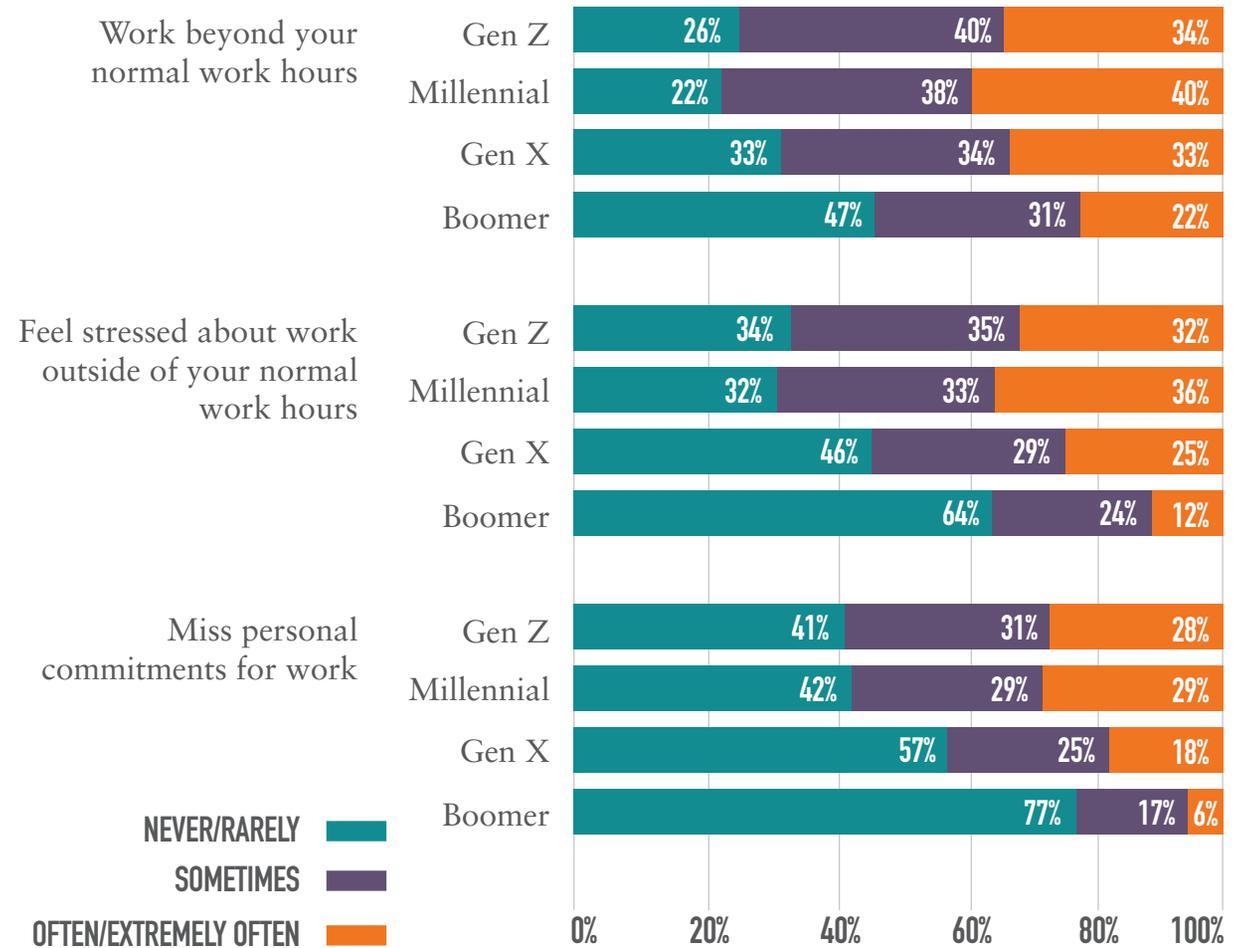
Generations are similar in their current levels of work-life balance and how much they value work-life balance than many people think.

Respondents completed several questions about balancing their work and personal lives. Boomers reported working beyond their normal work hours the least compared to all other generations, followed by Gen X and Gen Z, with millennials working beyond their normal work hours the most often.

Boomers also reported feeling stressed about work outside their normal work hours the least often, followed by Gen X, then Gen Z and millennials. The same pattern emerged with millennials and Gen Z missing personal commitments for work more often (see Figure 21).

It may be that some boomer respondents have reduced some of their work commitments over time. At this point in time, work-life balance appears to lean more heavily toward work for millennials compared to other generations.

FIGURE 21. HOW FREQUENTLY DO YOU DO THE FOLLOWING?

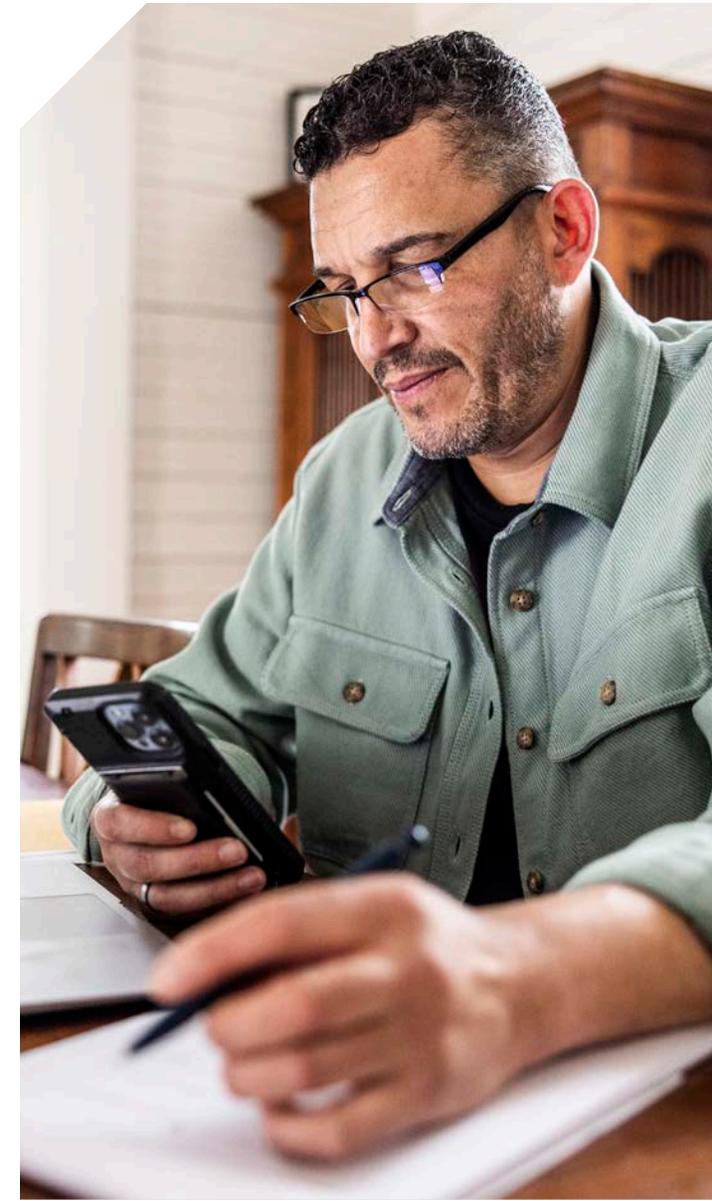


In order to examine this stereotype more closely, it's important to consider respondents' satisfaction with their work-life balance. Millennial and boomer respondents rated their current work-life balance the highest (see Table 12). Interestingly, millennials' satisfaction with work-life balance was high despite working the most often outside of normal hours, which suggests that they are comfortable with devoting this additional time to work.

The finding that boomers reported greater work-life balance, especially compared to Gen Z and Gen X, could be partially due to their current career stage or the fact that many are working part-time. Still, these results indicate a pattern not quite as simple as stereotypes may claim when it comes to levels of work-life balance.

TABLE 12. HOW WOULD YOU RATE YOUR CURRENT WORK-LIFE BALANCE?—% VERY GOOD/EXCELLENT

	GEN Z	MILLENNIAL	GEN X	BOOMER
Current work-life balance	45%	57%	47%	52%





Another way to think about work-life balance is to consider whether people seek harmony or separation between their personal and professional lives. A greater number of Gen Zers and millennials noted they prefer to blend their work and personal life together compared to Gen Xers and boomers (see Table 13). When compared to Gen Z, boomers more often noted that they prefer to maintain clear boundaries between work and personal life. Despite these differences, a majority of each

generation (more than 60%) noted that they prefer to maintain clear boundaries between their work and personal life. Again, this seems to indicate that the differences between generations in work-life balance are more nuanced than the stereotypes make them seem, and drawing conclusions about an individual employee’s perspective on work-life balance based on their generation should be avoided.

TABLE 13. WHICH STATEMENT BEST DESCRIBES YOUR APPROACH TO WORK AND PERSONAL LIFE?

	GEN Z	MILLENNIAL	GEN X	BOOMER
I prefer to blend my work and personal life together	32%	31%	25%	23%
I prefer to maintain clear boundaries between my work and personal life	63%	65%	68%	69%
Not sure	5%	4%	7%	7%

THE GEN XPERIENCE

Although Gen Xers reported they sometimes notice generational differences in the workplace, most still felt positively toward multigenerational workplaces and were not commonly experiencing conflict at work due to these differences. Gen Xers also felt more misunderstood at work than boomers, but less misunderstood than younger generations.

A majority of Gen Xers rated it easy or very easy to adapt to new technologies in the workplace, which aligns with the fact that many were coming of age during a time of numerous technological advancements. This is also consistent with the high adoption of wellness technology (e.g., smartwatches and other health trackers) noted in the

Gen Xperience Year 2 Report (Leary et al., 2025). That study revealed that lack of interest, cost, and privacy concerns were greater barriers than difficulty using technology.

Gen Xers reported that they most prefer to communicate face to face or via email, similar to other generations. About one-half of Gen Xers rated their work-life balance as very good to excellent, indicating that there is room for improvement for the other half. This is an important issue to address, because last year's report noted that 87% of Gen X respondents indicated work-life balance impacted their wellness (Leary et al., 2025).



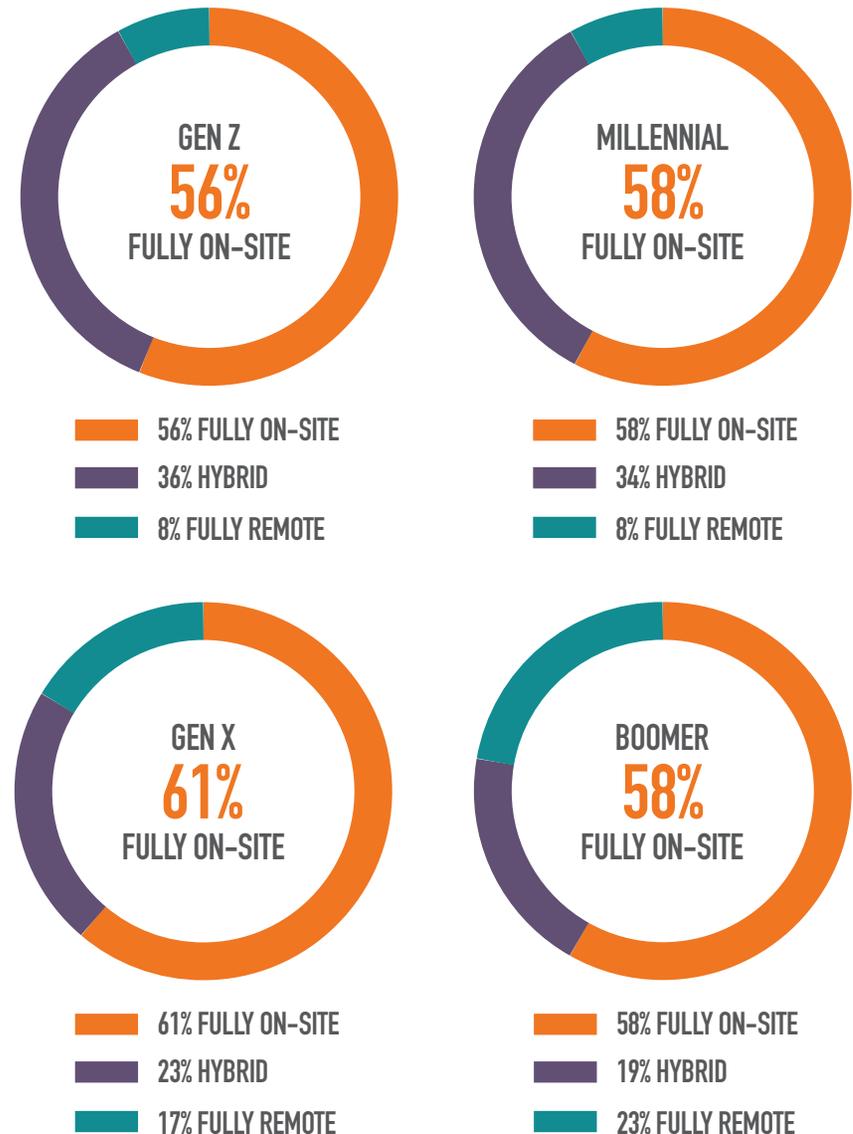
PERCEPTIONS OF WORKPLACE TRENDS

REMOTE/HYBRID WORK

Although remote and hybrid work have existed for nearly three decades, the number of employees working from home rose dramatically during the COVID-19 pandemic (Roy, 2022). While levels of on-site work have since stabilized, the number of remote-capable employees who work fully on-site remains about 40% lower than it was before the pandemic (Harter & Wigert, 2025). Given that hybrid and remote work seem like they are here to stay, it's important to understand how each generation feels about their current work arrangements.

Respondents were asked to report whether they work fully on-site, fully remote, or a combination of the two. A majority of respondents reported working fully on-site, ranging from 56% to 61% (see Figure 22).

FIGURE 22. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR WORK ARRANGEMENT?



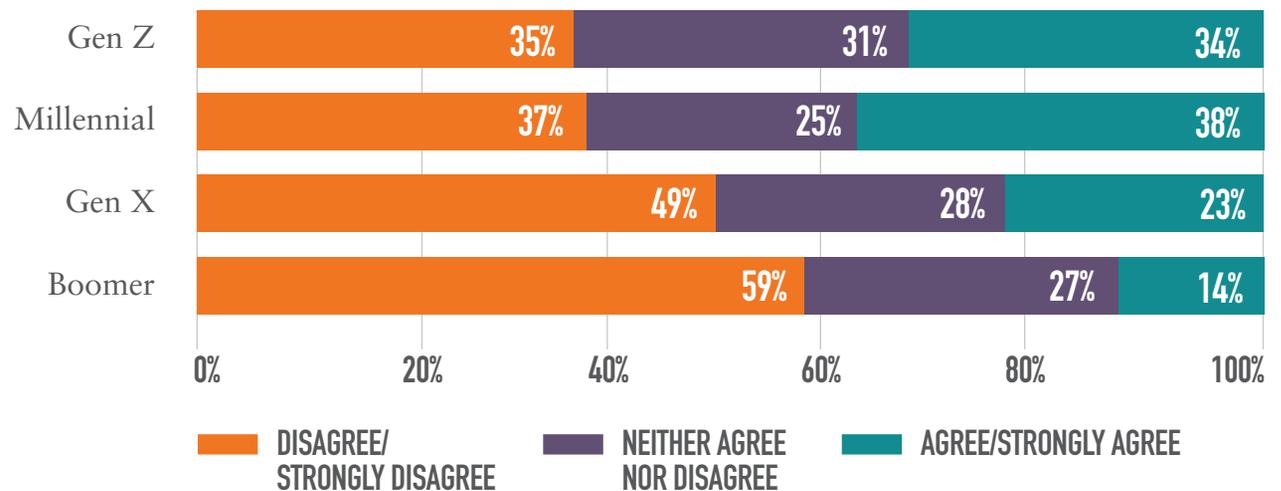
REMOTE AND HYBRID WORKERS

Respondents who indicated they worked remotely or partially remotely were asked to report whether they are concerned that their remote work could limit their career advancement opportunities. Gen Zers and millennials were most worried, followed by Gen Xers and then boomers (see Figure 23).

This may be a reflection of each generation's current career stage. Gen Xers and boomers may not be as concerned about career advancement at this later stage, or they may feel that they have established a solid reputation based on their past work. They've also had more time in their careers to form connections with coworkers and managers and may feel like working remotely does not affect these relationships as much compared to Gen Zers and millennials.

FIGURE 23. I WORRY THAT WORKING REMOTELY OR PARTIALLY REMOTELY MAY LIMIT MY CAREER ADVANCEMENT OPPORTUNITIES.

(Responses from respondents whose worksite was hybrid or fully remote)



GEN XERS AND BOOMERS MAY NOT BE AS CONCERNED ABOUT CAREER ADVANCEMENT IN THEIR CAREER STAGE.

Across generations, more respondents feel the most productive and most creative when they are working remotely (see Figures 24 and 25). Though some employers have concerns about the impact of remote work on productivity, one analysis found that the rise of remote work from 2019 to 2022 was associated with productivity growth across 61 industries in the private business sector (Pabilonia & Redmond, 2024).

Still, the fact that nearly one-third of Gen Zers and millennials feel more productive and creative when working on-site suggests that a personalized, flexible approach to on-site vs. remote work may be best for both employees and employers.

MORE RESPONDENTS FEEL MOST PRODUCTIVE WHEN THEY ARE WORKING REMOTELY.

FIGURE 24. WHERE ARE YOU MOST PRODUCTIVE AT WORK?

(Responses from respondents whose worksite was hybrid or fully remote)

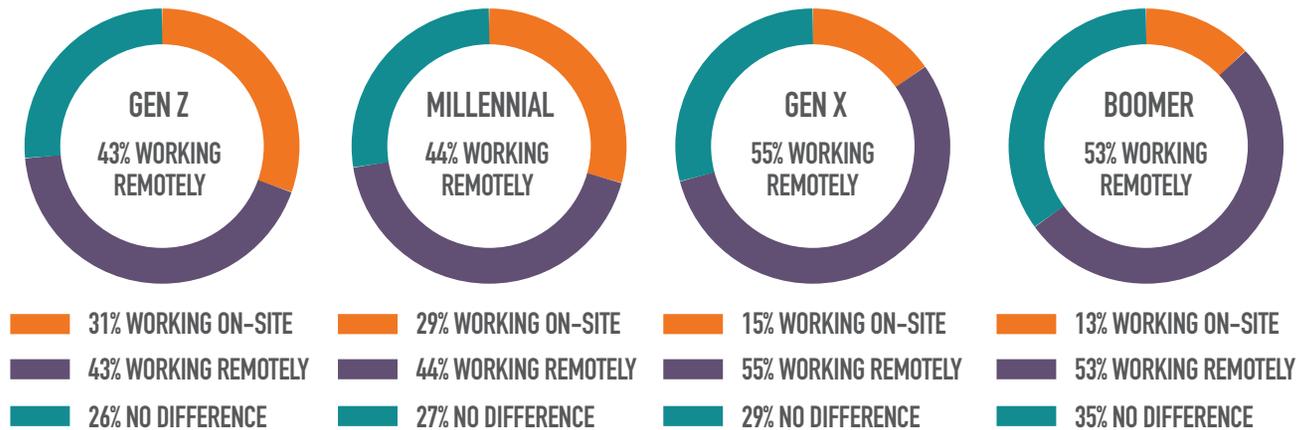
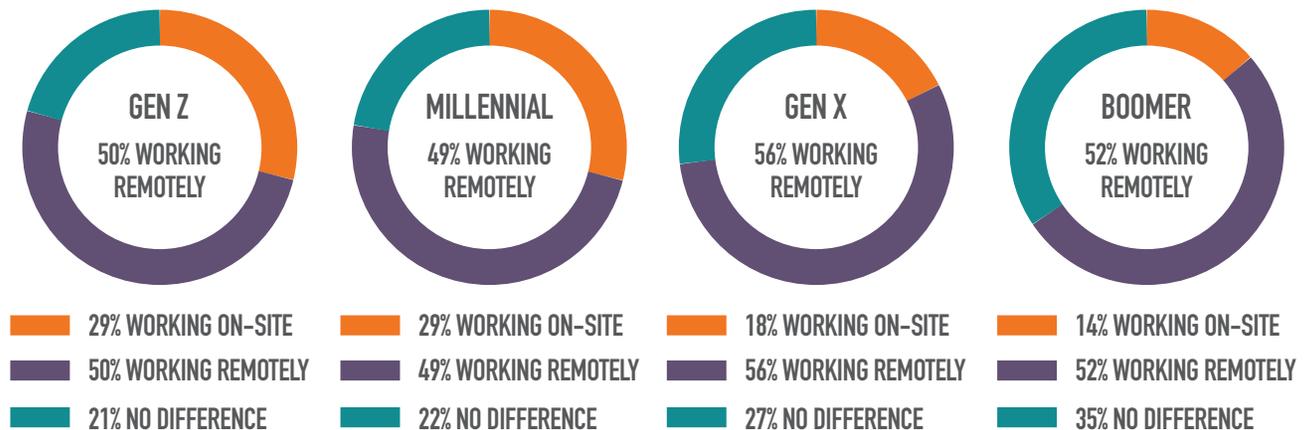


FIGURE 25. WHERE ARE YOU MOST CREATIVE AT WORK?

(Responses from respondents whose worksite was hybrid or fully remote)



Beyond the potential benefits in productivity and creativity for employers, it is also worth noting that many respondents indicated they would change jobs if they were asked to work on-site full time (see Table 14). More than 40% of Gen Xers

and millennials and more than 30% of Gen Zers and boomers reported that they would change jobs if asked to work fully on-site. Gen Xers and millennials were more likely than boomers to be willing to change jobs.

TABLE 14. WOULD YOU CHANGE JOBS IF YOUR EMPLOYER ASKED YOU TO WORK ON-SITE FULL TIME?
(Responses from respondents whose worksite was hybrid or fully remote; highest response per generation is in orange)

	GEN Z	MILLENNIAL	GEN X	BOOMER
Yes	35%	43%	41%	32%
No	48%	43%	38%	43%
Don't know	17%	15%	21%	25%

MORE THAN 40% OF GEN XERS REPORTED THAT THEY WOULD CHANGE JOBS IF ASKED TO WORK FULLY ON-SITE.





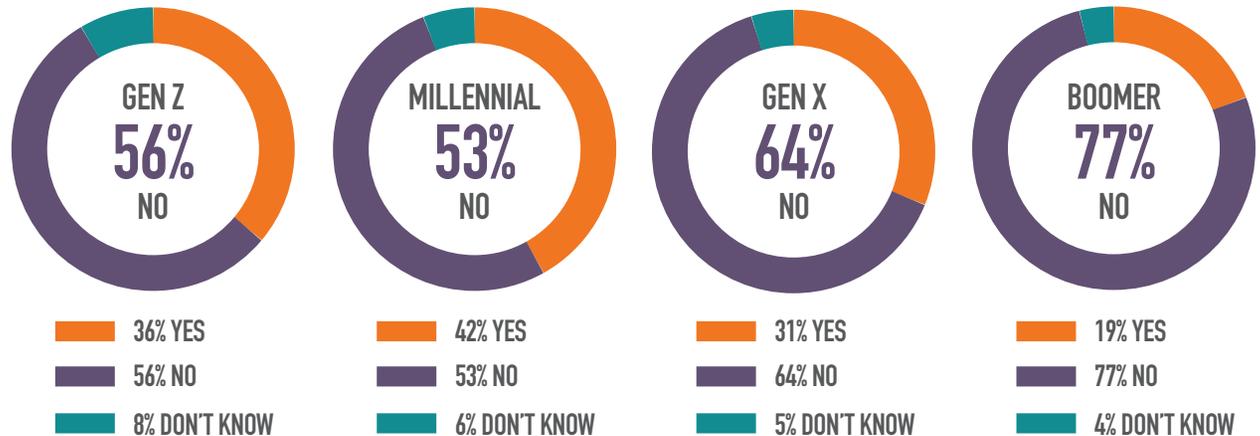
ON-SITE WORKERS

Respondents who reported that they worked fully on-site were asked if it would be possible for them to do some or all of their work remotely. A majority of respondents in each generation reported it would be impossible to do some of

their work remotely (Figure 26). These respondents may be in fields such as health care, hospitality, skilled trades, retail, and other fields in which working remotely is not feasible.

FIGURE 26. WOULD IT BE POSSIBLE TO DO SOME OR ALL OF YOUR WORK REMOTELY OR IN A HYBRID WORK ARRANGEMENT?

(Responses from respondents whose worksite was fully on-site)



Although most would not, many employees who currently work fully on-site would change jobs in order to be able to work remote or hybrid (see Table 15). Gen Zers and millennials were most likely to be

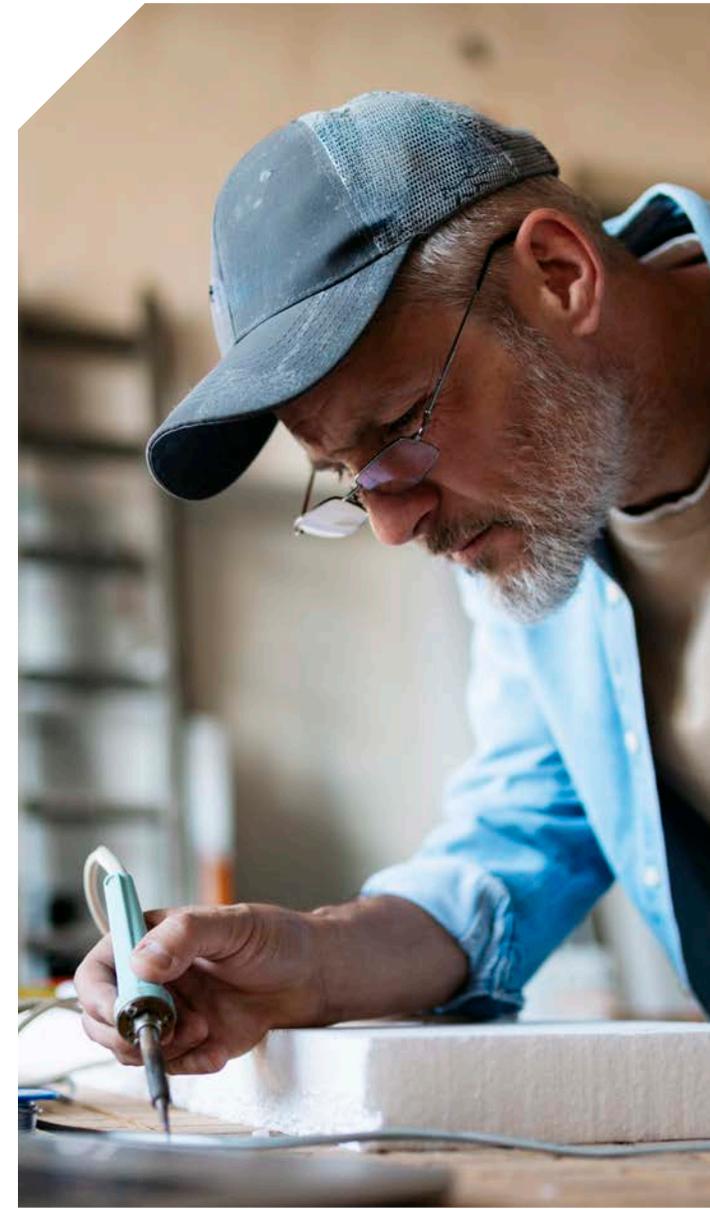
willing to change jobs (44%), followed by Gen Xers (31%) and then boomers (18%). These rates were greater among respondents who reported that at least some of their work could be done remotely.

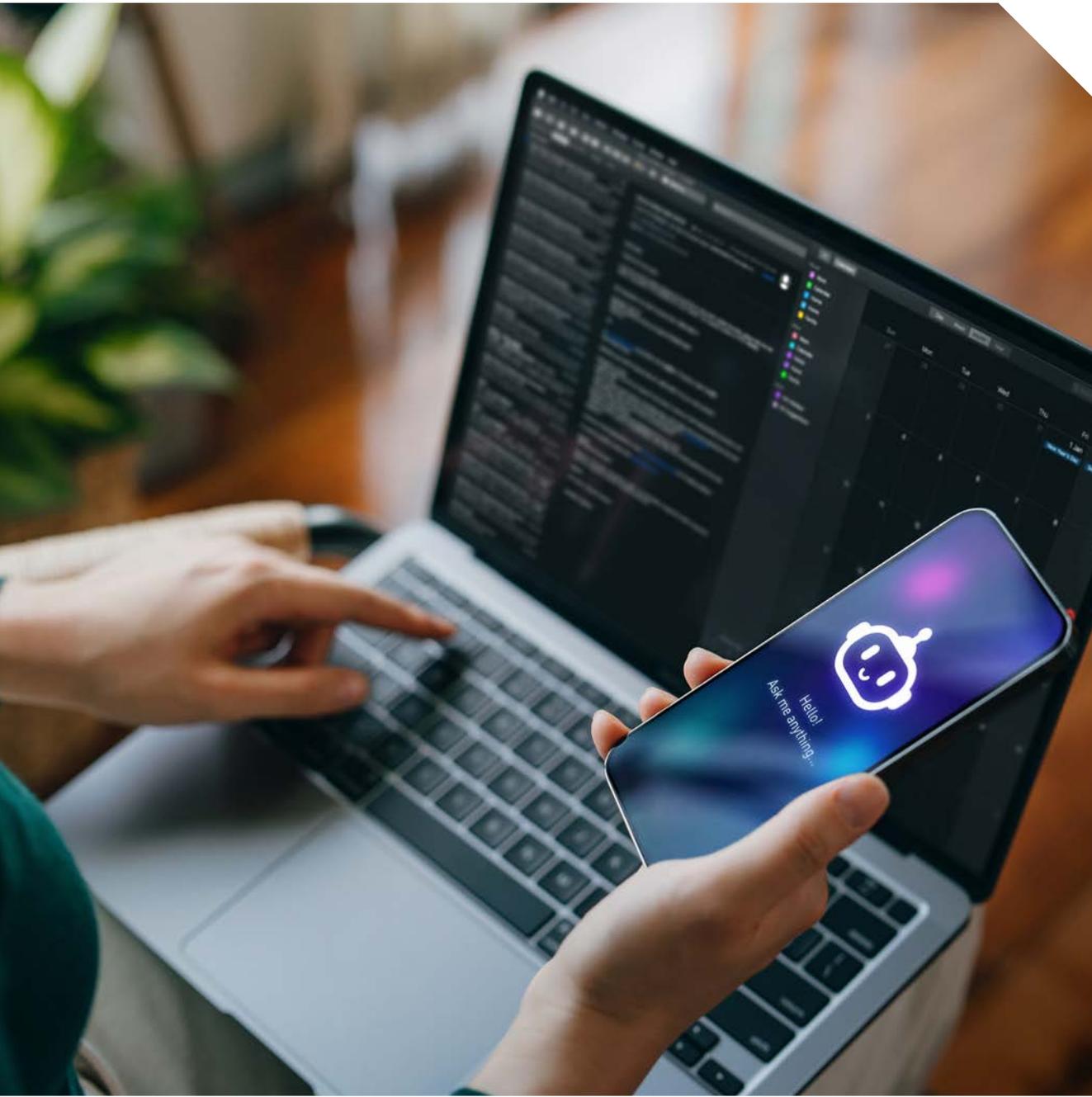
TABLE 15. WOULD YOU CHANGE JOBS IN ORDER TO GAIN THE ABILITY TO WORK REMOTELY OR PARTIALLY REMOTELY?

(Responses from respondents whose worksite was fully on-site; highest response per generation is in orange)

	GEN Z	MILLENNIAL	GEN X	BOOMER
Yes	44%	44%	31%	18%
No	43%	46%	50%	65%
Don't know	13%	11%	19%	17%

31% OF GEN XERS WOULD CHANGE JOBS IN ORDER TO WORK REMOTELY OR PARTIALLY REMOTELY.





GENERATIVE AI IN THE WORKPLACE

Generative AI, such as ChatGPT, is a form of artificial intelligence that can process and learn from a vast amount of data to create new content. Questions or prompts can be entered into an AI tool, and it can produce written answers and new content. Other forms of generative AI can be used to create new images or videos and write computer code.

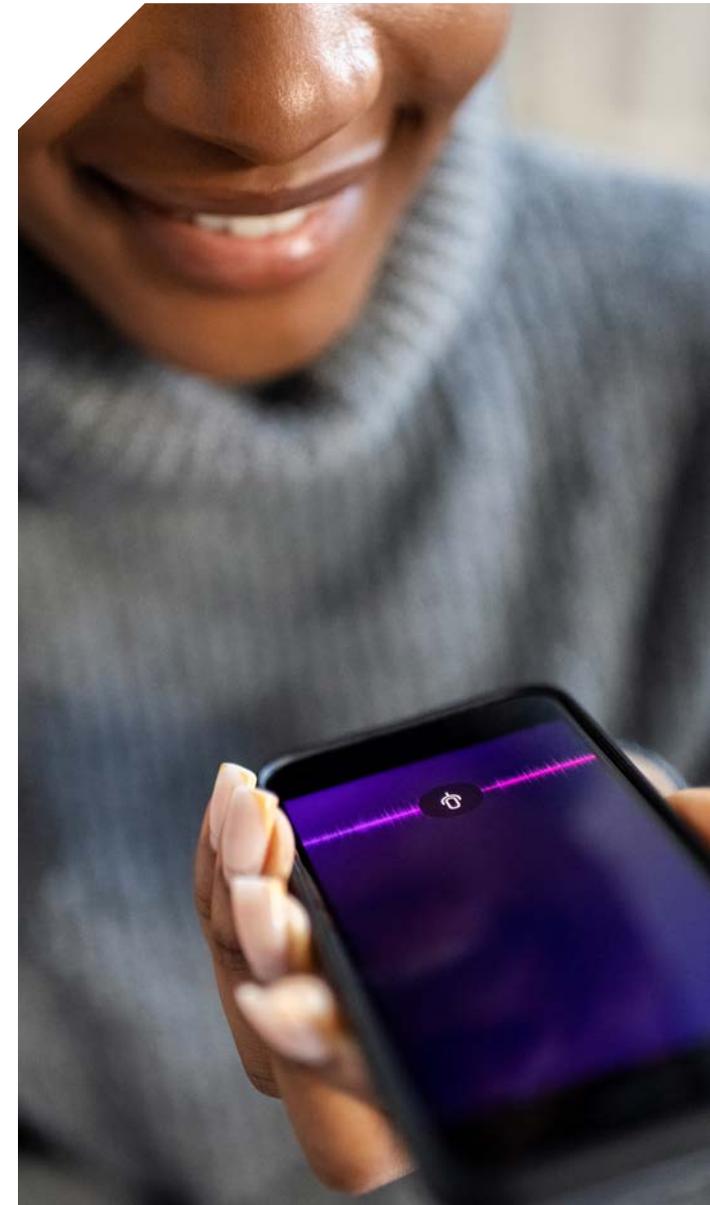
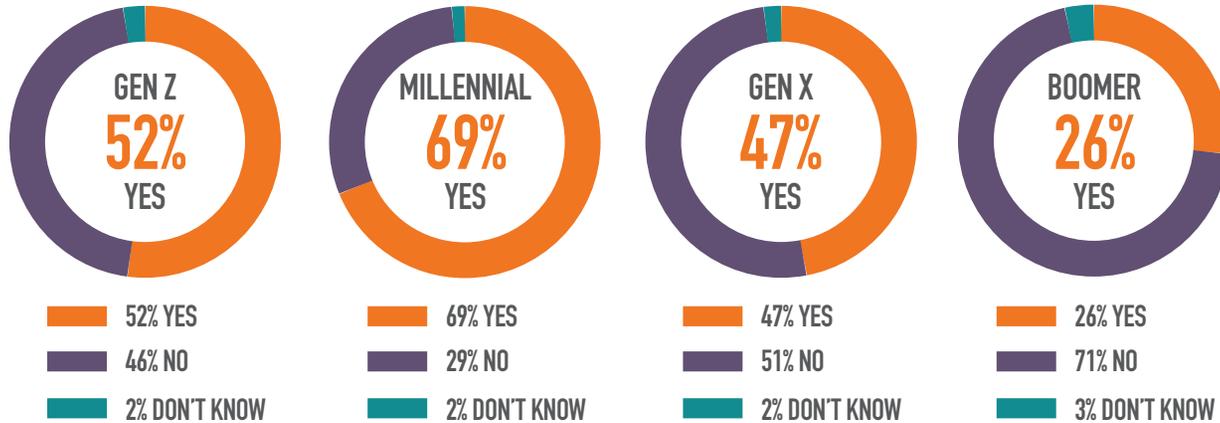
The use of generative AI has been controversial in the workplace, causing debates on ethical considerations related to data privacy, sustainability, inaccurate and biased outputs, job loss, and more. Despite the controversies, AI in the workplace is not going away. The use of AI in the workplace has nearly doubled among US employees just in the past two years, with now 40% saying they have used AI in their role a few times a year or more, compared to 21% in 2023 (Pendell, 2025).

With the explosive increase in AI usage in the workplace, it is vital to understand how and why each generation uses AI at work.

Respondents were asked to report if they have used generative AI in their job (see

Figure 27). Millennials were the most likely to report having used generative AI in the workplace (69%), followed by Gen Z (52%) and Gen X (47%), with boomers being the least likely (26%).

FIGURE 27. HAVE YOU USED GENERATIVE AI IN YOUR JOB?



Each generation also reported what kinds of tasks they have used AI for in the workplace (see Table 16). The most common tasks included looking up information/researching a topic, brainstorming/generating ideas, writing assistance, and data analysis/coding.

TABLE 16. AI TECHNOLOGY USED TO ASSIST WITH WORK TASKS BY GENERATION

	GEN Z	MILLENNIAL	GEN X	BOOMER
Brainstorming/generating ideas	38%	40%	27%	16%
Customer service (e.g., chatbots)	29%	34%	21%	9%
Data analysis/coding	32%	40%	23%	10%
Image generation	32%	35%	18%	8%
Look up info/research topic	39%	45%	37%	29%
Translation	29%	29%	17%	11%
Writing assistance	28%	35%	28%	20%
Other	1%	1%	1%	1%
None	22%	17%	36%	57%

It’s possible that some respondents who reported not using AI often may feel a lack of trust or knowledge about using the technology. Respondents were asked about their feelings regarding AI’s efficiency, their trust levels with AI, their concerns about job replacement, and their desires for more training about AI at work (see Figure 28).

Millennials were most likely to agree that generative AI could help them do their job more efficiently, followed by Gen Z and Gen X, then boomers. A similar pattern emerged for trust, with millennials most likely to agree that they trust the content that generative AI produces, followed by Gen Z, then Gen X, and then boomers.

These findings may partially explain why boomers were least likely to report using AI in the workplace—only 28% agreed or strongly agreed that AI would help them do their job more efficiently, and even less trust the content that AI produces.

Boomers’ and Gen Xers’ mistrust of AI in the workplace may not be misplaced. Because generative AI often learns from the internet, and the internet is full of false information, AI tools have been found to repeat untruthful information (Weise & Metz, 2023). In one study that asked eight generative AI tools to cite different quotes from online articles, the chatbots provided incorrect answers to more than 60% of queries (Jaźwińska & Chandrasekar, 2025). Research also suggests that AI tools can learn human biases and embed them within their models, resulting in inaccurate outputs and detrimental impacts (Ferrara, 2023).

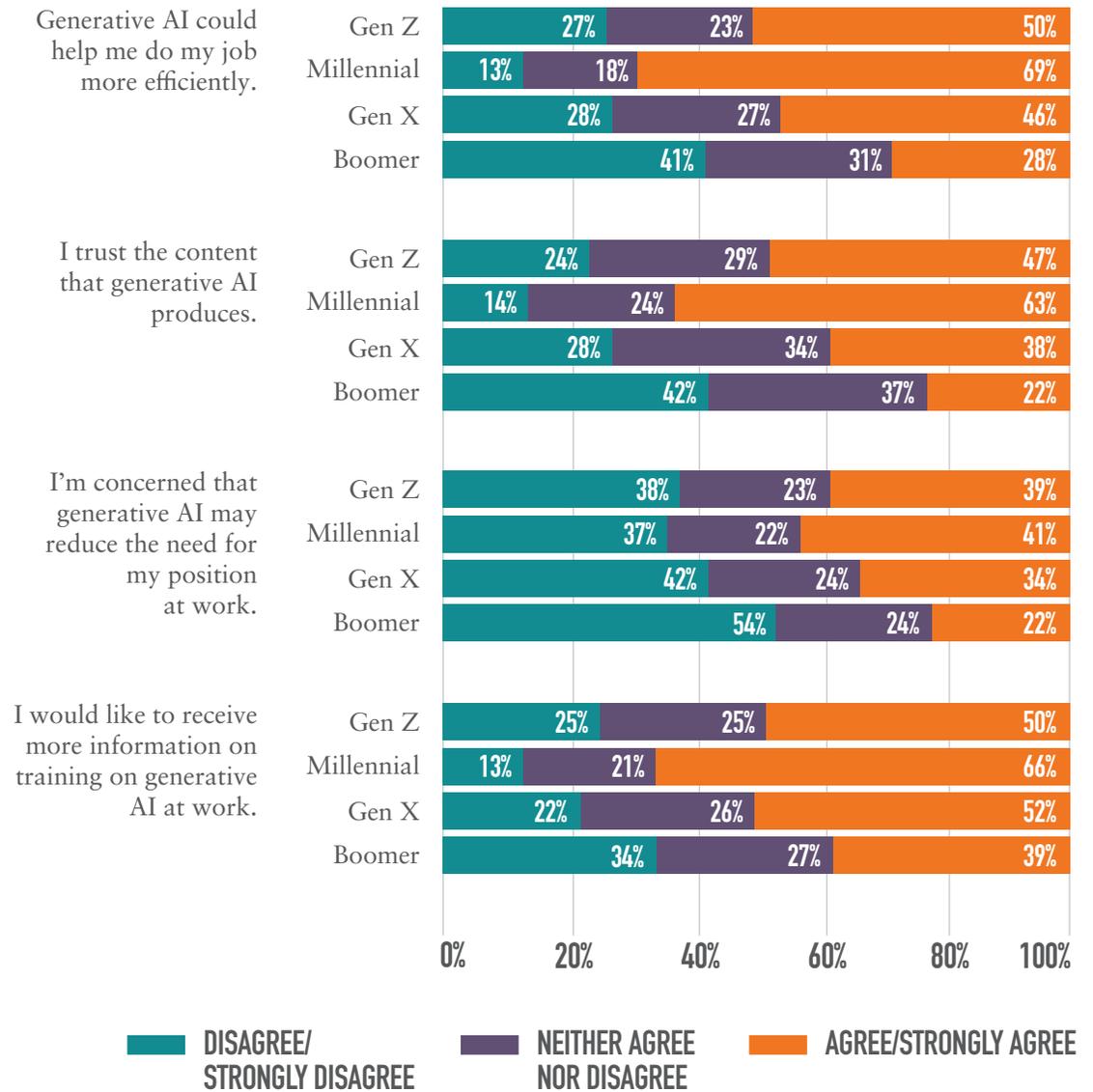
Another reason that some employees may mistrust generative AI is the concern that AI could eliminate their job position. Millennials, despite using AI the most in the workplace, were also more concerned that AI could reduce the need for their position at work compared to Gen Xers and boomers (see Figure 28). Compared to boomers, Gen X and Gen Z were also more concerned about job loss due to AI.

This finding may be related to differences in years left in the workforce and perceptions of how quickly AI may reshape the workplace.

Receiving more training about AI may encourage employees to use it more effectively and efficiently. Across generations, many respondents were interested in receiving more information or training on generative AI at work. Millennials were the most interested (66%), followed by Gen X (52%) and Gen Z (50%), with boomers being the least interested (39%).

With the high levels of interest in training overall and the potential issues associated with AI usage, employers should consider offering more training on generative AI at work, including topics such as ethical considerations, company policies, data privacy and security, and practical skills.

FIGURE 28. PERCEPTIONS OF GENERATIVE AI BY GENERATION

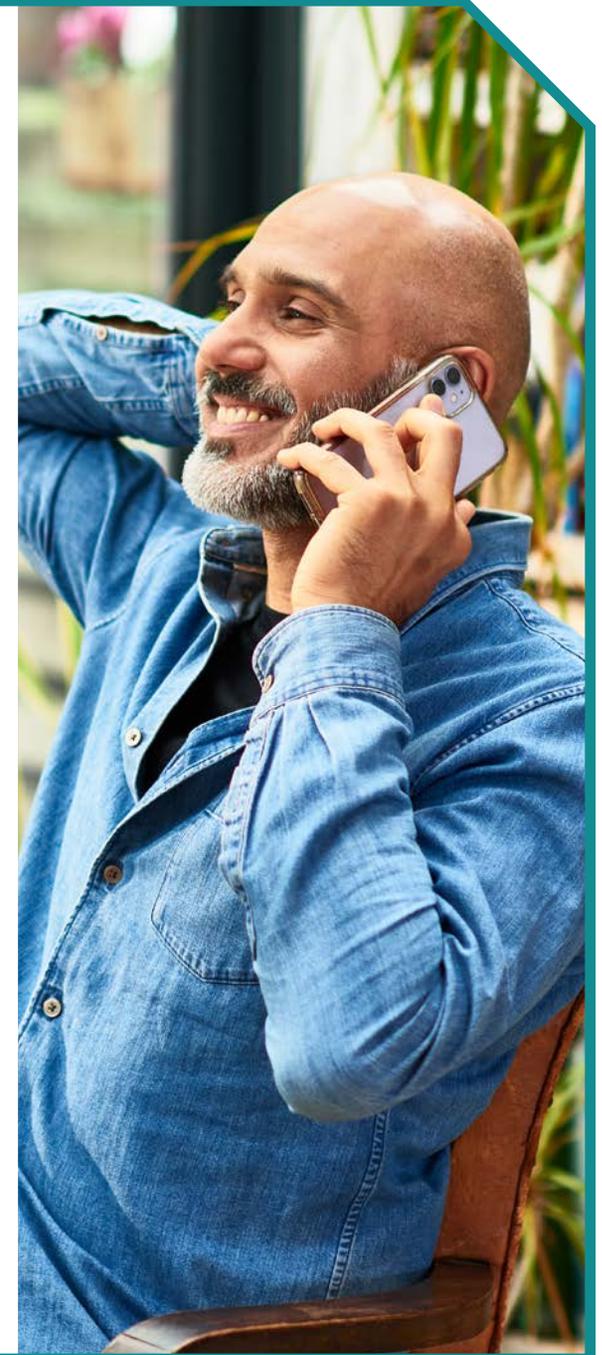


THE GEN XPERIENCE

Many Gen Xers value the flexibility that comes with remote or hybrid work, and slightly more than 50% of Gen Xers who already work remotely or hybrid feel they are less creative and productive when they are working on-site. A recent Gallup poll found that 56% of Gen Xers who could work remotely preferred hybrid work, 35% preferred to be exclusively remote, and 9% preferred to be on-site (Pendell & Agrawal, 2025). In the current study, more than 40% of Gen Xers who currently work remotely or hybrid would change jobs if they were asked to work fully on-site.

When it comes to new technologies, nearly one-half of Generation X report using generative AI in their job and more than one-half would like to

receive more information or training on using generative AI at work. Gen Xers reported less AI usage in the workplace than millennials, but more than boomers. Gen Xers also reported trusting the content that AI produces more than boomers, but less than younger generations. This puts Gen X in a unique position to encourage more AI usage among boomers, while also acting as a voice of caution for younger generations when it comes to fact-checking the content that AI produces.





IMPLICATIONS FOR EMPLOYERS

When interpreting these findings, it's critical to keep in mind that these findings reflect the “average” or most commonly held beliefs of respondents from each generation. Differences exist within generations as well. Assumptions should not be made about employees based on their age or generation. In addition, some of the “generational” differences discussed in this report may be due to differences in life or career stage. Because the data are from one time-point, we cannot determine how members of different generations would have responded at the same age. Although some causal inferences have been made (e.g., workplace loneliness contributing to lower job satisfaction), those types of cause-and-effect relationships cannot be definitively tested with the current data.

The study has important implications for supporting Gen X employees as well as the workforce as whole.

Based on the findings from this report, the following recruitment and retention strategies may be good starting points for employees of each generation.

THE FINDINGS IN THIS REPORT REFLECT THE “AVERAGE” OR MOST COMMONLY HELD BELIEFS OF RESPONDENTS.

GENERATION Z

Support autonomy. Flexibility and control over their work are top factors in Gen Zers' decisions to stay with their employer. They were the least satisfied in those areas compared to other generations. Sense of autonomy can be supported by enabling employees to have greater control about how, when, and where they do their work. In addition, sharing information and including them in decision-making processes may contribute to their sense of empowerment.

Consider broader impact. Gen Z has broader expectations of their workplace compared to Gen Xers and boomers. Be sure to not only support their personal and social wellness, but also implement initiatives that make a broader societal or environmental impact.

Emphasize educational support. Gen Zers are stressed about their education expenses and student loan debt. Consider offering resources like financial counseling, student loan aid, or tuition assistance.





MILLENNIALS

Promote programs for wellness and societal impact. Like Gen Z, millennials value employers who support their wellness and make positive societal and environmental impacts. They were also most likely to participate in workplace wellness programs. Workplace programs that focus on both wellness and societal impact may appeal to this demographic.

Foster multigenerational teams. Millennials, more often than other generations, valued multigenerational teams at work. Opportunities for multigenerational collaboration and mentorship opportunities may be of great value to millennials. This may also contribute to a deeper sense of connection among colleagues and lower workplace loneliness.

Embrace AI at work. Millennials reported using AI the most often in the workplace and may appreciate a workplace that embraces and supports AI integration. There may also be an opportunity for them to mentor other generations in the usage of AI at work.

GENERATION X

Provide fair and transparent advancement opportunities. To address the potential “leapfrog” effect of Gen Xers being overlooked for promotions, employers could consider implementing transparent promotion processes and mentorship programs to ensure equitable advancement opportunities for all generations. In addition, support upskilling and professional development at all levels.

Support Gen Xers’ current life stage needs. Gen X is currently the sandwich generation, supporting both their children and aging parents. Resources like stress management programs and flexible work schedules may help in recruiting and retaining this generation.

Value their bridging role. Gen X represents a bridge between generations in many aspects of the workplace. To effectively recruit and retain Gen Xers, recognize the value they bring as mentors, mediators, and facilitators of multigenerational collaborations.





BABY BOOMERS

Provide resources for retirement planning. Boomers are the closest generation to retirement and are feeling the associated financial stress. Offering resources for retirement planning, as well as other options such as phased retirement, may support recruitment and retention of this generation.

Encourage face-to-face interaction. Many members of this generation prefer face-to-face communication over other forms. Providing plenty of opportunities for this form of communication may help engage and retain boomer employees.

Technology trainings. Boomers are using AI at work the least, and find it comparatively less easy to adapt to new technologies in the workplace. Offer training and support to help them become more comfortable with new technologies, such as AI, to enhance recruitment and retention.

CROSS-GENERATIONAL STRATEGIES RELATED TO ENHANCING JOB SATISFACTION

Enhance social connections at work.

Employers should foster environments that support social connections in order to enhance job satisfaction and reduce turnover. This may be particularly important for younger generations, as they reported being the loneliest in the workplace and having greater expectations that their workplace should support their social wellness.

Reduce workplace stress. Aside from feeling more lonely, younger generations also felt more stressed in the workplace. These employees may benefit from assistance with their workload, stress management training, resilience programs, and mental health.





CROSS-GENERATIONAL STRATEGIES FOR PROMOTING WORKPLACE WELLNESS INITIATIVES

Offer benefits to be used outside of the workplace. Some employees prefer not to engage in wellness programs at work. Consider offering benefits like gym memberships or wellness spending accounts to cater to these employees.

Deliver micro-trainings for the busiest employees. Many employees across generations reported being too busy at work to participate in wellness programs. Consider offering micro-trainings or programs on a variety of topics specific to your employees' needs.

Tailor wellness programs to address financial wellness. For younger generations, programs that focus on reducing debt may be the most beneficial while programs that address retirement planning may be most valuable to Gen Xers and boomers.

Address confidentiality concerns. Privacy concerns need to be addressed to increase participation in wellness programs, especially for millennials and Gen Xers.

Create meaningful opportunities. Wellness programs could incorporate initiatives such as volunteer days and active commuting incentives (e.g., walking, carpooling, biking, public transportation) to align with younger generations' greater expectations for their workplaces having a positive social and environmental impact.

RETIREMENT PLANNING PROGRAMS MAY BE MOST BENEFICIAL TO GEN XERS AND BOOMERS.

CROSS-GENERATIONAL STRATEGIES FOR SUPPORTING A MULTIGENERATIONAL WORKFORCE

Enhance multigenerational team dynamics.

Younger generations reported feeling the most conflict and the most misunderstood at work due to generational differences. This tension might be alleviated by offering opportunities such as team building, reverse or cross-generational mentoring, and workshops focused on challenging age-based stereotypes.

Offer training for new technologies.

Organizations should offer training on new technologies such as AI to build trust

and competence across all generations, especially among boomers who reported being least inclined to use AI tools.

Avoid sweeping generalizations. While employers should be mindful of the varying expectations and needs of employees in different life stages, generational differences in the workplace are not always as simple as they seem. Organizations should avoid making sweeping generalizations of individuals based solely on their generation.

FUTURE STUDIES

Year 4 of the five-year Gen Xperience initiative will examine Gen Xers' engagement in meaningful activities. The survey will explore sources of purpose and meaning in life, including relationships, service/volunteering activities, personal interests/hobbies, and pursuing one's calling. In Year 5, we will close the series with a focus on the future, including retirement intentions, plans for health and housing needs, views on aging, and knowledge and perceptions of senior living.

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APPENDIX A WEIGHTED RESPONDENT CHARACTERISTICS

Respondent Characteristics	Gen Z	Millennial	Gen X	Boomer
Number of respondents	1,003	1,002	1,002	1,001
Age	Mean = 23.5	Mean = 36.4	Mean = 52.5	Mean = 68.7
18 to 23	55%	N/A	N/A	N/A
24 to 28	45%	N/A	N/A	N/A
29 to 33	N/A	32%	N/A	N/A
34 to 38	N/A	32%	N/A	N/A
39 to 44	N/A	36%	N/A	N/A
45 to 49	N/A	N/A	31%	N/A
50 to 54	N/A	N/A	31%	N/A
55 to 60	N/A	N/A	38%	N/A
61 to 66	N/A	N/A	N/A	39%
67 to 72	N/A	N/A	N/A	33%
73 to 79	N/A	N/A	N/A	28%
Gender				
Female	49%	50%	50%	52%
Male	51%	50%	50%	48%
Race/Ethnicity				
White (Non-Hispanic)	51%	54%	59%	71%
Black (Non-Hispanic)	15%	14%	12%	10%
Asian (Non-Hispanic)	7%	9%	7%	5%
Other (Non-Hispanic)	3%	3%	3%	2%
Hispanic (all races)	25%	21%	18%	10%
Income				
Less than \$25,000	10%	7%	8%	14%
\$25,000 to less than \$50,000	15%	12%	11%	18%
\$50,000 to less than \$75,000	16%	14%	13%	17%
\$75,000 to less than \$100,000	25%	23%	23%	19%
\$100,000 to less than \$125,000	15%	13%	14%	10%
\$125,000 to less than \$150,000	6%	11%	15%	9%
\$150,000 to less than \$175,000	3%	9%	6%	4%
\$175,000 to less than \$200,000	2%	5%	4%	3%
\$200,000 or more	8%	5%	7%	5%

Respondent Characteristics	Gen Z	Millennial	Gen X	Boomer
Sexual Orientation				
Bisexual	11%	5%	2%	1%
Gay or lesbian	5%	3%	3%	4%
Heterosexual or straight	80%	90%	93%	94%
A sexual orientation not listed here	3%	1%	1%	<1%
Prefer not to answer	1%	2%	1%	1%
Marital Status				
Never married	58%	24%	20%	17%
Partnered/Married	38%	71%	66%	54%
Separated/Divorced	3%	5%	11%	21%
Widowed	1%	1%	3%	8%
Education Level				
Less than 9th grade	0%	<1%	<1%	0%
Some high school (no diploma)	2%	1%	1%	<1%
High school graduate or GED	39%	21%	23%	26%
Associate degree	15%	11%	19%	18%
Bachelor's degree	31%	36%	29%	32%
Master's degree	8%	26%	24%	19%
Doctorate or professional degree	4%	3%	3%	5%
Region				
Midwest	19%	18%	20%	21%
Northeast	20%	23%	19%	20%
Southeast	29%	27%	32%	29%
West	31%	32%	29%	29%
Location				
Rural	16%	11%	17%	20%
Suburban	48%	35%	46%	56%
Urban	36%	54%	37%	24%
Employer Type				
For-profit	61%	67%	63%	59%
Not-for-profit	11%	9%	10%	11%
Government	14%	10%	13%	11%
Self-employed	12%	12%	12%	18%
Other	2%	1%	2%	1%
Time worked at current employer				
Less than one year	12%	5%	5%	5%
1 year to less than 5 years	59%	32%	26%	20%
5 years to less than 10 years	25%	42%	29%	18%
10 years or more	3%	21%	41%	56%

APPENDIX B

FACTORS THAT IMPACT EACH GENERATION'S DECISION TO STAY WITH OR LEAVE THEIR EMPLOYER

Respondents were asked to rank the top three most important factors that impact their decision to stay with or leave their current employer. The table below displays the percentages of respondents who included the job factor as one of the three most important factors.

Bold percentages are the three most commonly selected factors by generation.

	Gen Z	Millennial	Gen X	Boomer
Control over my work	38%	30%	29%	32%
Flexibility	41%	40%	41%	43%
Job security	37%	43%	45%	32%
Meaning or fulfillment from work	22%	21%	19%	27%
Opportunities for advancement or development	23%	23%	15%	6%
Organizational culture	14%	16%	9%	8%
Pay/Benefits	52%	49%	58%	52%
Personal alignment with organizational missions and values	9%	9%	7%	9%
Relationships with coworkers	18%	14%	16%	20%
Sense of achievement from my work	12%	12%	16%	28%
Supervisor or manager	9%	11%	13%	12%
Work-life balance	26%	31%	33%	33%

APPENDIX C

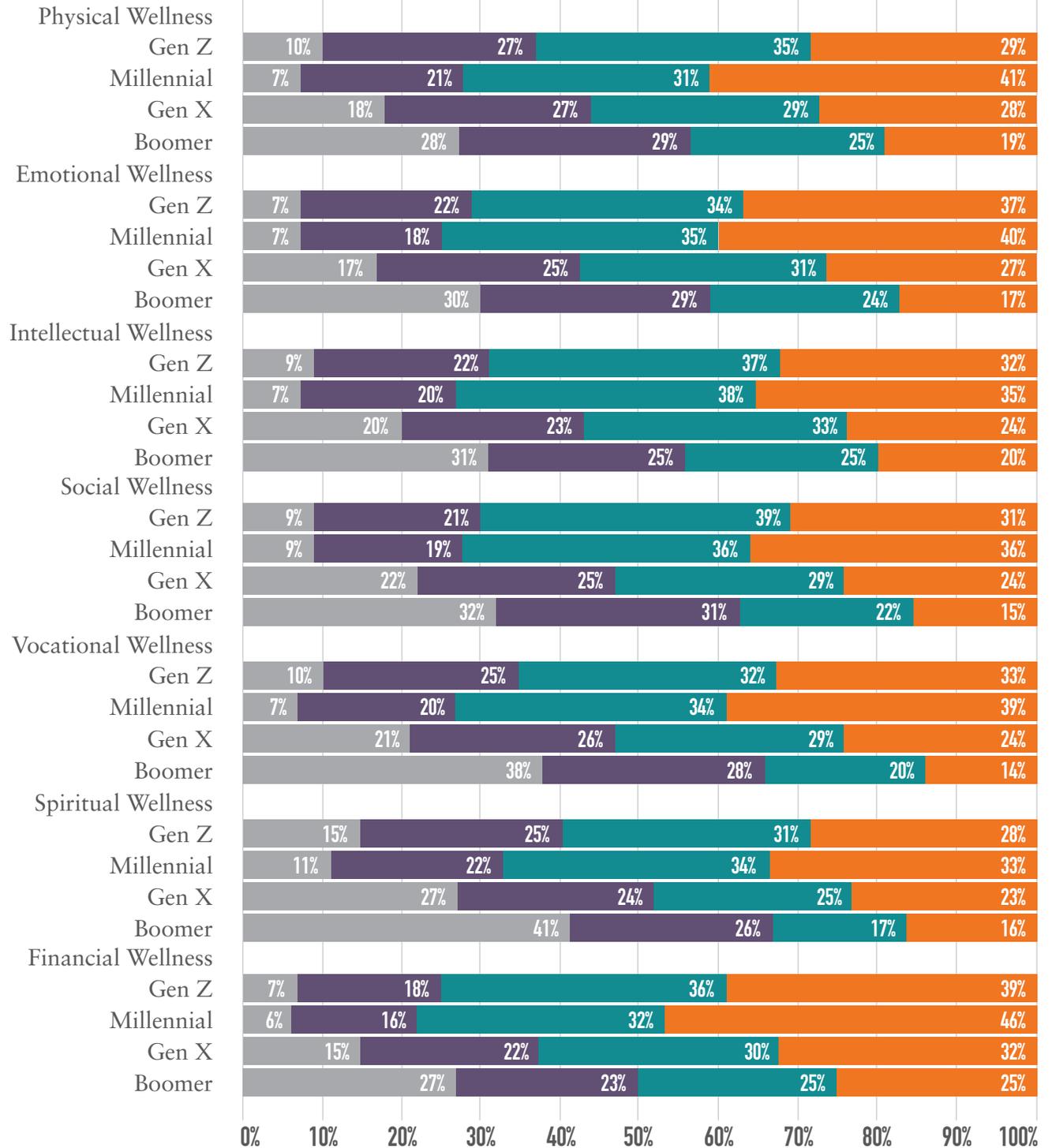
TABLE OF AVERAGE JOB SATISFACTION SCORES BY GENERATION FOR 1-ITEM OVERALL SATISFACTION AND THE INDIVIDUAL AREAS*

	Gen Z	Millennial	Gen X	Boomer
Overall job satisfaction	5.27	5.63	5.37	5.54
Control over my work	5.30	5.68	5.49	5.67
Flexibility	5.40	5.65	5.60	5.81
Job security	5.34	5.67	5.38	5.60
Meaning or fulfillment from work	5.15	5.46	5.35	5.58
Opportunities for advancement or development	5.11	5.33	4.91	4.58
Organizational culture	5.22	5.43	5.04	5.02
Pay/Benefits	5.16	5.35	5.07	5.03
Personal alignment with organizational missions and values	5.19	5.43	5.28	5.38
Relationship with coworkers	5.49	5.66	5.56	5.68
Sense of achievement from my work	5.33	5.56	5.46	5.68
Supervisor or manager	5.31	5.49	5.34	5.35
Work-life balance	5.31	5.51	5.45	5.65

*Note: Job satisfaction was measured on a scale from 1 (extremely dissatisfied) to 7 (extremely satisfied).

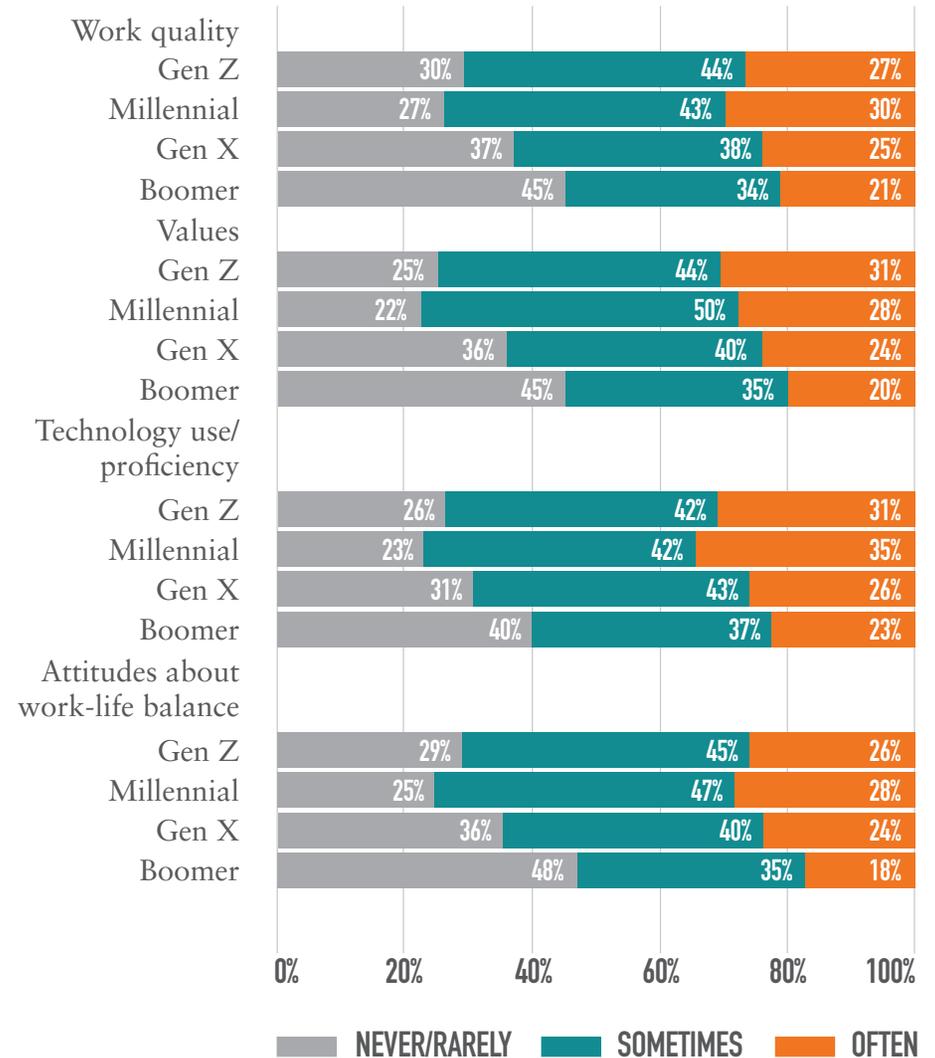
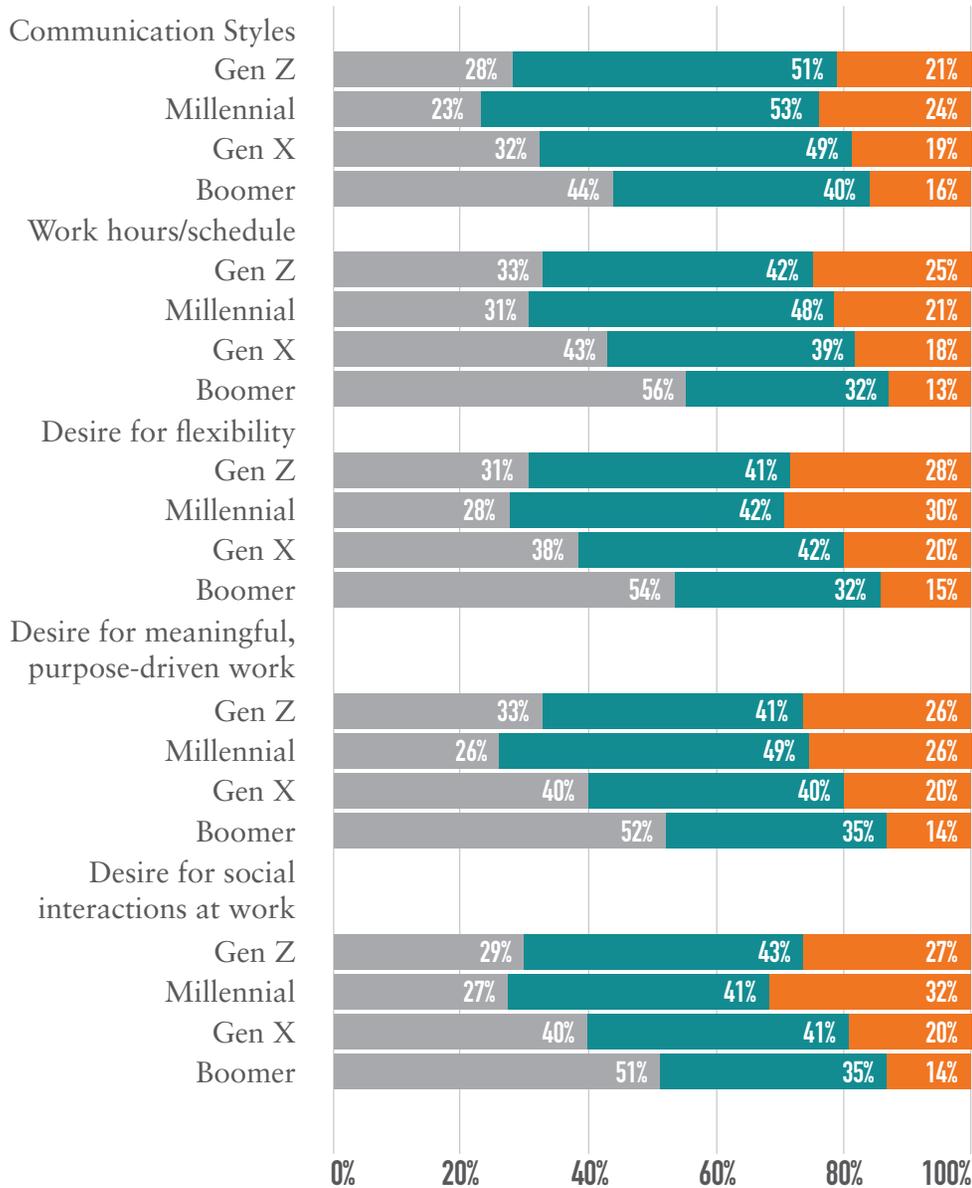
APPENDIX D

HOW INTERESTED ARE YOU IN PARTICIPATING IN WORKPLACE WELLNESS PROGRAMS THAT FOCUS ON THE FOLLOWING ASPECTS OF WELLNESS?



APPENDIX E

HOW OFTEN HAVE YOU NOTICED GENERATIONAL DIFFERENCES WITH YOUR COWORKERS IN THE FOLLOWING ASPECTS OF WORK?



Staffed by a multidisciplinary team of researchers, Mather Institute is an award-winning resource for research and information about wellness, aging, trends in senior living, and successful industry innovations. The institute conducts cutting-edge research, often in collaboration with leading universities, with the goal of informing, innovating, and inspiring. Mather Institute is part of Mather, an 80+-year-old not-for-profit organization dedicated to creating Ways to Age Well.SM

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