



Perspectives from Generation Z: How to Attract and Retain Them

Integrated Benefits Institute
Regional Event
June 9, 2026



What We Will Cover

TOPICS

- 01** Introduction and History of Atlanta Life
- 02** Generational attitudes
- 03** Overview of the Generations currently in the workforce
- 04** Understanding Generation Z
- 05** Considerations for the future
- 06** Q&A



Leadership & Thought Leadership Team



Trish Payne
Vice President, Business Development
Atlanta Life Insurance Company

- Leads strategic growth initiatives and national business development efforts
- Over 20 years in relationship-driven insurance leadership
- Former oversight of Prudential's top producing national & regional Group Insurance firms
- Experience at MetLife translating complex client needs into tailored solutions
- Advocate for inclusion; Former COO, Black Leadership Forum at Prudential



Kristin Tugman, PhD, CRC, LPC
CEO & Founder, Tugman Consulting
Workplace Health & Productivity Strategist

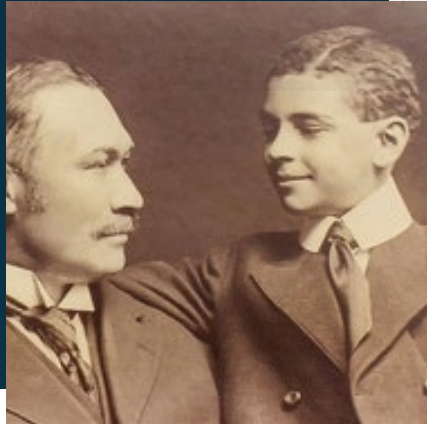
- 25+ years in workplace mental health & productivity strategy
- Expert in absence management, return-to-work, and psychologically healthy workplaces
- PhD in Industrial & Organizational Psychology
- Board Member, American Foundation for Suicide Prevention (Maine)
- Adjunct Professor in Workplace Health Sciences



Courtney Johnson
Vice President
Atlanta Life Insurance Company

- Drives strategic growth, operations, and partnership development
- Oversees procurement, vendor management, compliance, and process optimization
- 20+ years in insurance leadership (Prudential, MetLife, Mutual of Omaha)
- Former Regional VP of Sales & Service, National Accounts (West) – Prudential
- 2025 American Heart Association Woman of Impact Nominee

An Irreplaceable Legacy



Founded with Purpose

Atlanta Life Insurance Company was established in 1905 by Alonzo Herndon, who had the vision to create a world class financial institution whose mission was to provide American families with security and the opportunity to build lasting legacies.

1905



Grounded in Legacy

Built on the vision of our founder, Atlanta Life became more than an insurance provider—it became a symbol of resilience, enterprise, and generational impact.



Champion of Families

From the very beginning, our mission has been to serve families by protecting their futures and enabling them to build a legacy that endures across generations.



Tradition of Trust

For over a century, Atlanta Life has remained a trusted partner, blending authenticity and innovation to meet the needs of communities nationwide.

2026



Generational Critiques Overview



Comparison Group	Representative Critiques	Core Themes
Traditionalists / Silent (1928–1945) about Baby Boomers (1946–1964)	<i>"They're too rebellious and disrespectful."</i> <i>"They don't appreciate sacrifice; they've had it too easy."</i> <i>"Question authority instead of following rules."</i>	Rebellion, Entitlement Lack of discipline Idealism w/o realism
Baby Boomers (1946–1964) about Generation X (1965–1980)	<i>"Slackers who don't want to work."</i> <i>"Cynical, detached, no loyalty to employers."</i> <i>"They don't respect tradition."</i>	Apathy Disconnection Low motivation Anti-establishment
Generation X (1965–1980) about Millennials (1981–1996)	<i>"Entitled and expect trophies."</i> <i>"Obsessed with phones; want unearned promotions."</i> <i>"Financially irresponsible."</i>	Entitlement Fragility Tech dependence Unrealistic expectations
Boomers + Gen X about Millennials	<i>"Too sensitive and politically correct."</i> <i>"Can't handle criticism."</i> <i>"They quit jobs too easily."</i>	Emotional fragility Low resilience Lack of loyalty
Millennials + Gen X about Generation Z (1997–2012)	<i>"No attention span; chronically online."</i> <i>"Too emotional; want instant success."</i> <i>"Activists without follow-through."</i>	Tech immersion Anxiety Idealism Impatience
All Older Generations about Generation Alpha (2013–2029)	<i>"Raised on screens from birth; won't know how to socialize."</i> <i>"AI is raising them; even more entitled."</i>	Extreme tech dependence Low resilience Social decline

The 2026 Multi - Generational Workforce

Baby Boomers

1946- 1964

- 15% of the workforce
- Influenced by: Vietnam, the civil rights movement, Watergate
- Work centric
- Goal-oriented
- Little regard for work/life balance
- Independent
- Competitive^{2,4}

Generation X

1965- 1980

- 31% of the workforce
- Influenced by: The cold war, the fall of the Berlin Wall, HIV/AIDS epidemic, the loss of pensions, more dual income families
- Attempted work/life balance
- Autonomy
- Flexibility
- Work is an important part of identity^{2,4}

Millennials

1981- 1996

- 35% of the workforce (up to 75% of the global workforce)
Influenced by: 9/11, Columbine school shooting, the great recession, growth of technology
- Workplace & personal values must align
- Flexibility
- Professional growth and development
- Frequent communication
- Diversity and Inclusion
- Work and life overlap^{1,2,4}

Generation Z

1997-2012

- 18% of the workforce (27% of the global workforce)
- Influenced by: COVID, social media, school shootings, climate change
- Values community at work
- Mental Health is a norm
- DEI is an action not program
- Concerned about financial security
- Values flexibility but also in-person connection
- Require Growth opportunity
- Work to live – for experiences^{1,3}

1. [Millennials in the Workplace Statistics 2024: Latest Trends | TeamStage](#)

2. [Age Groups - Demographics - Research Guides at University of Southern California](#)

3. [Tugman, K, \(2025\) Generation Z: What employers should know](#)

4. [The Changing Generational Values - Imagine | Johns Hopkins University](#)



**“The Next Generation
Is the Best One Yet!
Said, No One Ever.”**

-Anonymous



Perspectives from Generation Z

We interviewed Generation Z and asked them what they expect in a work environment and we learned a lot!

The Study:

Average Age- 22

Gender- 9 Women, 6 Men

Education- Most bachelors degree, 8 in graduate school

Industry- In or pursuing various industries

Interviews- 30-45 minutes

Results- 7 themes emerged



Generation Z Work Environment Themes

Community is Vital

“You want co-workers you want to spend time with”.

“I would be more likely to stay where I liked my co-workers and didn’t like the work.”

“I want to have co-workers I want to spend time with at work and outside of work.”

“Let us meet our potential co-workers during the interview process.”



Compensation Matters

“I stress over my financial future”

“Older generations don’t get it, we may not be able to afford that house, so we want experiences now, I want to take that overseas trip.”

“I worry we don’t have the same opportunities to attain the assets our parents did.”

“If I am going to give so much, I expect to be paid for conveniences.”

“Being paid a livable wage is a non-negotiable, we’ll go work bartending until we can find what we want.”



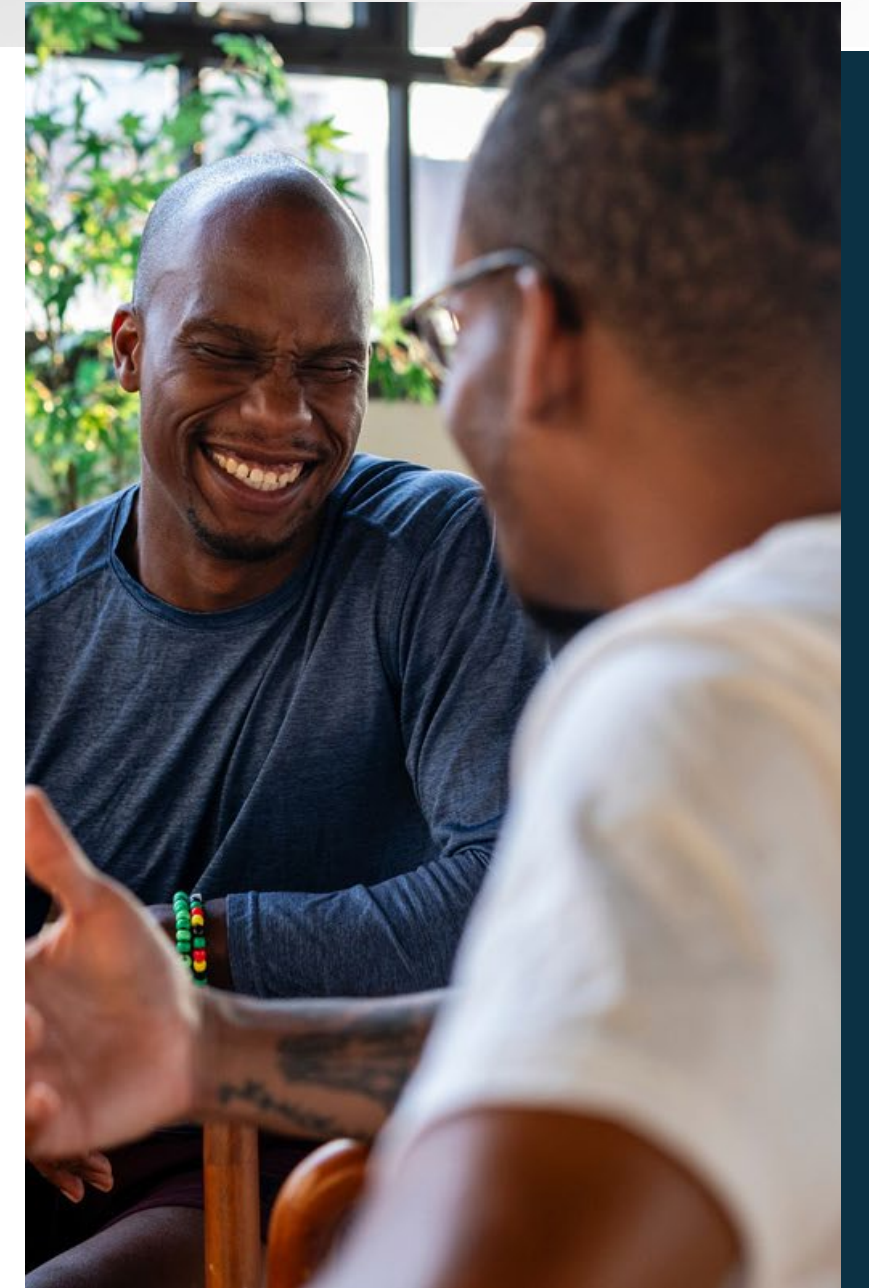
Mental Health is a Norm

“We will not sacrifice our mental health”

“Employers should care about mental health; they depend on our mental capacity for productivity.”

“We will talk mental health at work.”

“I expect my manager to know me well enough to know that I am struggling and not jump to disciplinary action.”



Diversity, Equity and Inclusion are Actions, Not Programs

“If I look around the room and don’t see diversity, I am probably looking for another job.”

“I have lived through things too; I want to be taken seriously.”

“It should be ingrained as opposed to greenwashing it. DEI should simply be how business is done.”

“I was talking to my mother, and she said without DEI, women would not be where they are today in the workforce, and I can’t imagine anyone discriminating against my mother!”



Generation Z Work Environment Themes

Flexibility is Important

“I expect that my manager will understand that life happens.”

“Family is first so if I have completed my work, I don’t think a traditional 9–5 should matter.”

“Flexibility is important, but I expect to work.”

“Work is work, we don’t live to work.”

“I want to take pride in my work but not pride in working too hard.”



Growth is Required

"I'm not one to want to do the same tasks over and over again, but if I knew there was opportunity for learning and growth, I would stay a long time."

"I'm not for that, you're too green so no. I want opportunities to stretch myself, we believe we can do more."

"Things move really fast and there's so many opportunities out there to learn and advance."

"I'm not sure it's realistic to grow and advance at the same company."



Generation Z Work Environment Themes

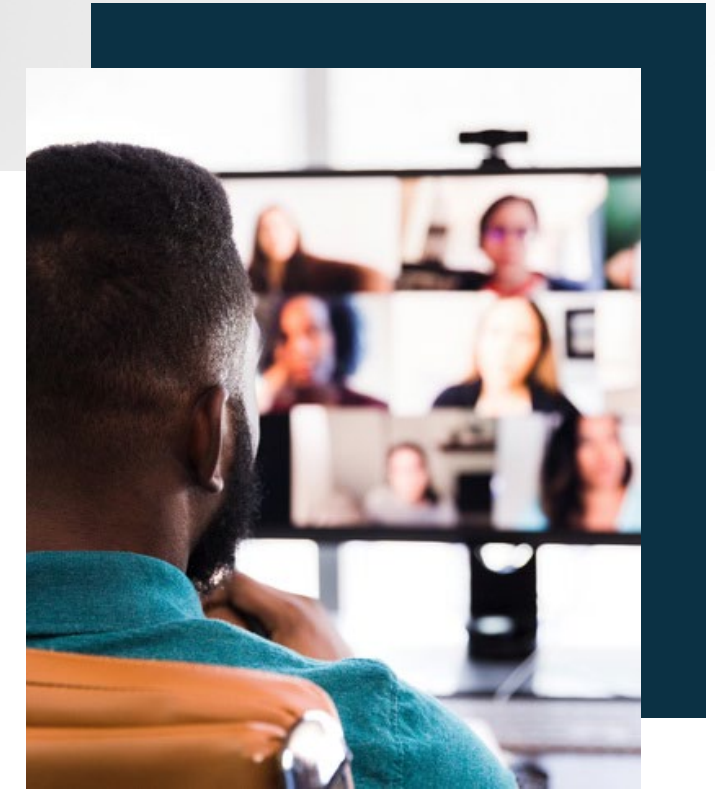
COVID- 19 has an Impact

“COVID had an impact; I have been through things too.”

“We lost interaction because of COVID; we value in person.”

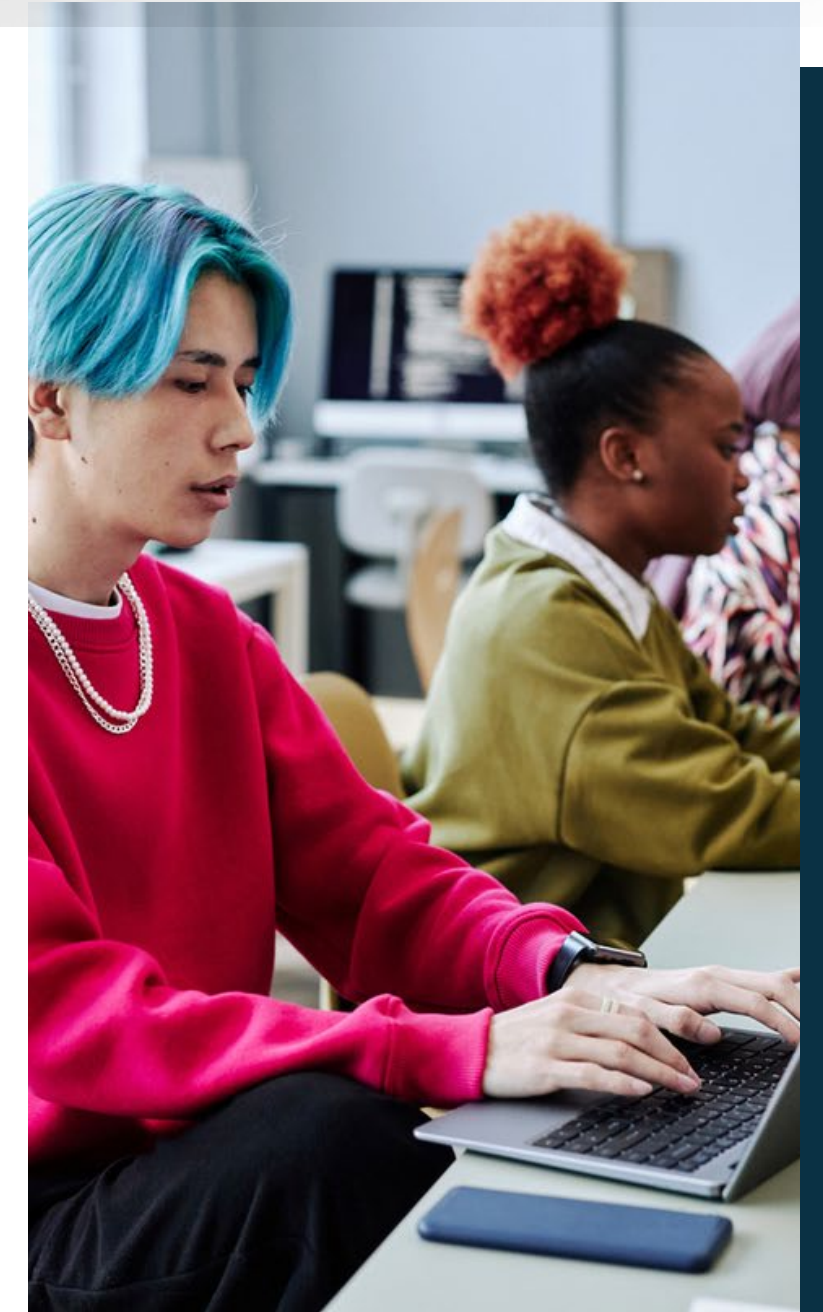
“I can’t work somewhere for the long-term that doesn’t align with my values.”

“Workplaces are trying to go backward, and I don’t agree with it!”



Generation Z Employer Take - Aways

- Build a strong community within the workplace
- Train managers to manage people, not just focus on technical skills
- Remember GEN Z was profoundly impacted by COVID
- Be prepared for a Generation who brings their whole self to work
- Beware of Stereotypes



LiveBalanced™: Supporting the Whole Employee

What Generation Z told us aligns directly with the four pillars that drive engagement, retention, and performance.

Physical Wellness

Strength from the Inside Out

Supporting employee health, flexibility, prevention, recovery, and sustainable performance.

Gen Z values work-life integration, flexibility, and employers who invest in overall wellbeing.

Mental Wellness

Resilience That Drives Results

Integrating mental health support into benefit strategies and culture to reduce burnout and build emotional resilience.

For Gen Z, mental health is not a workplace taboo — it is an expectation.

Social Wellness

The Core of Holistic Living

Building belonging, purpose, and connection through community engagement, sustainability, and workplace culture.

Community was the strongest theme identified across Gen Z interviews.

Financial Wellness

Stability That Builds Legacies

Delivering equity-centered financial education, life-insurance literacy, and community-based savings programs that build lasting confidence.

Financial security and future planning remain significant concerns for Gen Z.



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Atlanta Life + Mellie: Meeting Employees Where They Are

Caregiving Is a Workforce Issue

1 in 3

Employees Is a caregiver

61%

Work while managing care responsibilities

80%

Experience anxiety or depression from caregiving

Caregiving is a leading driver of absenteeism, productivity loss, and voluntary turnover.

Why this matters for Gen Z: SHRM named caregiving a Top 5 Workplace Issue for 2026. Gen Z will inherit this burden — eldercare costs are already reshaping their financial futures.

How Mellie Helps

An AI-powered care management platform that helps employees navigate caregiving responsibilities — so they can stay present at work and at home.

15%

Improvement in productivity for caregiving employees

300%+

Average return-on-investment for employers

- Reduce absenteeism and unplanned leave
- Support retention — employees who feel supported stay longer
- Address the emotional and logistical toll of caregiving on whole-employee wellbeing



Caregiving is already impacting your workforce.

*The question is not **if** you respond — it's **how**.*





- U.S. Employee Engagement Sinks to 10-Year Low
- Trends in health care spending | Healthcare costs in the US | AMA
- Americans' Rising Healthcare Costs, in 6 Charts – WSJ
- What Factors Contribute to U.S. Health Care Spending? – Health Care Costs and Affordability | KFF
- How to Achieve Workplace Equity at Your Organization
- Absent-at-Work Employees Cost You
- The Link Between Employee Engagement and Business Performance – PeopleThriver
- Employee Disengagement: Why Your Organization Needs to Act Now?
- Employee retention: The real cost of losing an employee
- Absenteeism vs. Presenteeism – Uprise Health
- Mental Health Disorder Statistics | Johns Hopkins Medicine
- Poor Mental Health Costs Employers More Than They Think



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