

Multigenerational Workforce

Identifying Generational Gaps in the Workplace

September 2026 · Sera-Leigh Ghouralal, PhD | Director of Research

Four generations. One workforce.

Cross-sectional online survey of 500 employed U.S. adults, structured with 125 respondents from each generational cohort for direct comparison.

84.8%

Full-Time

15.2%

Part-Time

23

Survey Items

Gen Z

Ages 18–29 · n = 125

Millennials

Ages 30–45 · n = 125

Gen X

Ages 46–61 · n = 125

Boomers

Ages 62–80 · n = 125

05

KEY FINDINGS

What every employer needs to know.

01 Younger workers are burning out

Gen Z & Millennials miss work due to burnout 3.5× more often

02 Gen X is the most overlooked generation

Highest anxiety, lowest sense of support

03 Caregiver support is missing where needed most

Access drops from 25.6% to 8.0% as age rises

04 Everyone wants flexible work

Top desired missing benefit — across every generation

05 Benefits don't fit most workers' lives

Only 47.8% feel their benefits align with their priorities

FINDING 01

Younger Workers Are Burning Out 3.5x

more likely to miss
work due to burnout

Work-Related Stress: High or Very High

Gen Z



Millennials



Gen X



Boomers



Gen Z reports the highest stress of any generation, and it's showing up as absence.

A measurable, structural divide.

Burnout Absence — Often/Very Often

Gen Z



Millennials



Gen X



Boomers



Top Short-Term Disability Claims



Gen Z

Injury/Poisoning 22.2%

Mental Health 21.2%



Millennials

Mental Health 22.2%

Musculoskeletal 15.4%



Gen X

Mental Health leads



Boomers

Musculoskeletal 34.5%

Injury/Poisoning 12.2%

Only 12.8% of Gen Z have never missed work due to stress vs. 51.2% of Baby Boomers

FINDING 02

Gen X: The Invisible Generation

They carry the heaviest dual burden — caregiving pressure, retirement anxiety, peak job security fears — and receive the least employer support of any cohort.

28.8%

cite job security as top concern

highest rate of any generation

37 pt

caregiver support gap

54.4% caregiving, only 17.6% have support

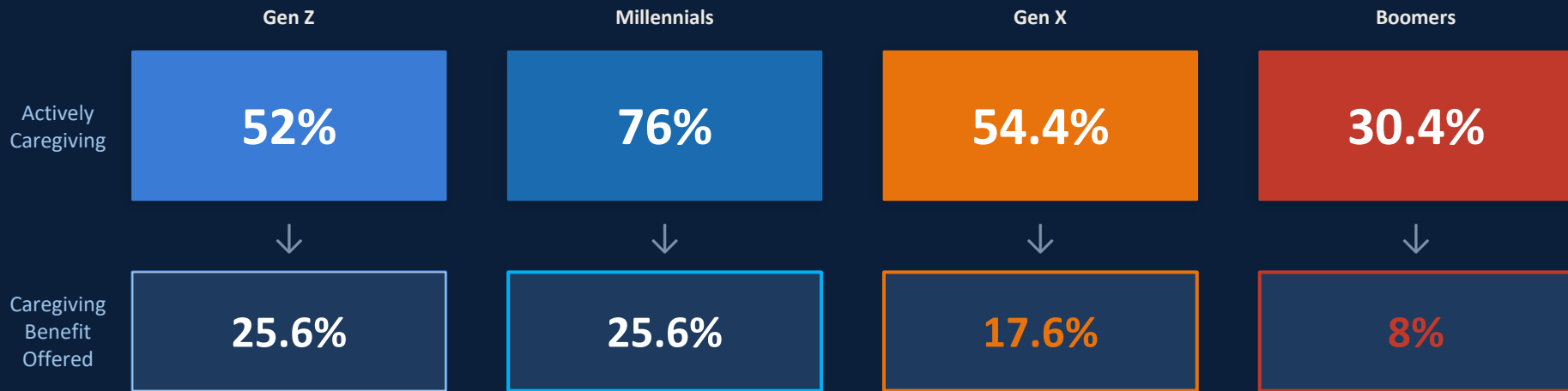
39.2%

feel well-supported by employer

2nd lowest of all four cohorts

"Gen X is not disengaged. They are underserved and largely invisible in benefit conversations that tend to centre on younger or older workers."

Least available where it's needed the most.



The benefit is most scarce precisely where the caregiving burden is most invisible and most chronic.

FINDING 04

25.4%

of workers say flexible work
is their *most desired* missing benefit.

The top response — across every single generation.

Who wants it · Who has it

-  **Boomers**
Wants: 28.9%
Has access: 36.0%
-  **Gen X**
Wants: 29.3%
Has access: ~48%
-  **Millennials**
Wants: 28.7%
Has access: ~44%
-  **Gen Z**
Wants: 14.9%
Has access: 52.0%

Baby Boomers have the lowest access (36%) and the highest need for flexibility as a bridge to phased retirement.

It's a design problem.

91.4%

understand their benefits
beyond moderately well

47.8%

feel benefits align
with their priorities

42.6%

feel well or very well
supported by employer

Benefit alignment by generation — range of just 4 percentage points across all four cohorts:

Gen Z 48.0%

Millennials 49.6%

Gen X 45.6%

Boomers 48.0%

Four things employers can do now.

01 Audit against need, not participation

A benefit with low uptake isn't necessarily well-matched. It may be poorly timed, poorly communicated, or unavailable to the cohort that needs it most.

02 Treat flexible work as infrastructure

Its absence is the single most consistent source of dissatisfaction across every generation. Boomers need it for phased retirement. Millennials need it to manage caregiving.

03 Close the caregiver support gap

Start with Gen X and Baby Boomers, where the mismatch between need and access is most severe, as confirmed by statistical tests across multiple studies.

04 Invest in utilization, not just availability

Expanding mental health benefit access without addressing stigma and workplace culture leaves the underlying burden unresolved.

The workforce is not asking for *more* benefits. It is asking for the *right* ones.

Across every generation, the pattern is the same: what people need most is what they are least likely to have, and what they are most likely to have is calibrated for a workforce lifecycle that only one of the four cohorts in this survey is actually living.