

Gen Z

Employee well-being handbook

Making well-being work for Gen Z

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Contributors:



Annie Auerbach
Co-founder, Starling
Strategy & Author,
'FLEX: Reinventing
Work for a Smarter
and Happier Life'

Jessica Kriegel
Chief Scientist of
Workplace Culture,
Culture Partners

Kess Eruteya
Founder & CEO,
Corporate
Innovation Advisory,
InclusionZ

Molly Logan
Founder, Gen
Z Network and
Innovation Lab,
Irregular Hours

Dr Rebecca Holt
Clinical Psychologist
& Co-founder,
Working Mindset

Nicola Hemmings
Workplace Scientist

Part one: The Gen Z contract

Generation Z may be relatively new to the workforce, but their influence outweighs their length of service. Across organisations, the demographic is posing big questions about engagement and retention, often resulting in sweeping stereotypes and working environments that simply aren't fit for purpose.

Across the working world, a generational handover is happening. [Glassdoor](#) research from 2023 predicted that early 2024 would signal the first time Gen Z in the US overtook Baby Boomers in the workforce, while research from [U.S Bureau of Statistics](#) forecasts that the demographic would comprise 30% of the US workforce by 2030.

In the workplace, the fault lines between established and emerging thinking have become increasingly stark, leading to a lack of communication, engagement and meaningful growth for both emerging employees and established organisations.

“There's an anti-work moment that's happening amongst Gen Z, but it's not that they don't want to work”, explains Annie Auerbach, co-founder, Starling Strategy.

“This generation is simply calling out the structures of work that haven't served individuals for a long time. Everyone knows it needs a recalibration. Businesses need to think about how they incorporate identity, work, life and health into this journey in a way that intertwines, rather than conflicts.”

Quick to be labelled 'workshy', 'stubborn', and even 'snowflakes', Generation Z is simply refusing to leave their mindsets, values, and needs at home. With front-row seats to the experiences of burnout, stress, inflation and redundancies that came before them, they're acutely aware that health and well-being can't be siloed from one's working life – seeking a new working contract that repositions their health and well-being as a necessary condition of meaningful work, rather than a barrier.



→ Now, employers are tasked with teaming up with Gen Z to bring this new contract to fruition: retrofitting their organisations to understand who the cohort is, what they need, and how to build the healthy work environments and benefits that will allow them to flourish.

So, how can organisations build a more meaningful social contract for the new era? In this report, strategic foresight consultancy The Future Laboratory, in partnership with Cigna Healthcare,

International Health, provides a blueprint for future-fit organisations to do exactly this.

We explore Generation Z's defining characteristics and the barriers between this emerging cohort and traditional workplace structures. We present an all-new framework to underpin future benefits design, providing employers and HR leaders with the core metrics needed to serve this generation and the solutions they can build to prosper.



This generation is simply calling out the structures of work that haven't served individuals for a long time.





Part two: The Gen Z briefing

Born between 1997 and 2012, Gen Z's coming of age has coincided with geopolitical instability, climate catastrophe and a global pandemic. They've inherited a world experiencing more changes than we'd expect across a decade, with a new tech language, fresh expectations and diminished life rewards now part of the package.

Presented with the opportunity to step into their next stage, without tools, guidebooks, or secret codes, they've been forced to navigate their own paths and redefine what it means to be healthy and happy.

So what changes are the world's ongoing shifts powering, and how will they affect the future of health, work and living for Generation Z? Here, we uncover what employers need to know about this generation in flux.

Adulthood on Pause
Fatigued by global crises and frustrated by delayed or disrupted milestones, Gen Z find themselves caught between adolescence and adulthood.

This lack of agency has met with economic turmoil to make the traditional markers of adulthood – homeownership, parenthood,

financial security – seem unattainable.

While economic instability has affected demographics across the board, Gen Z is struggling the most with this constant state of flux. [McKinsey & Co](#) reports that employed US Gen Zers were more likely than other respondents to report their pay did not enable them to have a good life in the current economy.

Rather than simply the result of them being in their early-stage careers, Gen Z's material reality points to something more significant: the changing path to adulthood.

In the UK, the total number of non-dependent adult children living at home is a staggering 4.9 million and counting, up 700,000 compared to a decade ago →

→ according to latest UK census data from the [Office for National Statistics](#), while in 2023, the average first-time homeowner was 35 in the US, according to [The National Association of Realtors](#), a full decade older than the most senior Gen Zs.

“There’s a growing awareness in my generation to call out the huge gaps between what our parents could do, and what we can do,” explains Kess Eruteya, founder and CEO of corporate innovation advisory, Inclusion Z. “Our parents may have had a house and family at our age, but we still need help for the simple things. We’re adults, because we have to do ‘adult things’, but we can’t afford to have the complete ‘adult’ independence.”

Now, the cohort is rejecting the myth of meritocracy - that hard work breeds equal rewards - and leaning into the new state of adulthood they’ve found themselves in. As they negotiate work on their own terms, employers will need to work harder when it comes to retention.

Anguished Adolescence

Generation Z may have the language and tools to understand their mental health, but the reality of today’s society isn’t sparing them from widespread anxiety.

Data illustrates a worrying epidemic. Between 2020 and 2022, more than two-thirds of Gen Z in the UK and the US, reported struggling with at least one mental health issue, according to [Oliver Wyman](#). The Cigna Group’s 5-year strong [Loneliness Index](#) meanwhile, illustrates the ongoing rise in generational loneliness. The organisation’s [2023 Vitality study](#) categorised Gen Z adults as the most lonely demographic by some stretch, with 71% of this group in the US feeling lonely.

The impacts of stressful working environments disproportionately affect Gen Z, with many feeling ill-equipped to manage their everyday work, a side effect of burnout, disengagement, unclear communication, lack of management support or loneliness. →



“There’s a growing awareness in my generation to call out the huge gaps between what our parents could do, and what we can do.”



Gen Z is united by a mission to be well, striving to incorporate daily rituals, open discussions and active mindsets.



→ This paints a worrying picture of a young workforce in crisis. A global study from [Asana](#) reports that Gen Z workers were unable to switch off from work at a disproportionately higher rate than older respondents.

Burnout has entered the every day to represent a widespread moment of reckoning, acknowledging that work is not necessarily working, and we need wellness more than ever. Employers have a vital role in countering Gen Z's adverse mental health, promoting positive cultures and inclusive benefits that foster healthy employees and organisations.

"You only have to look at the big resignations by Jacinda Arden (New Zealand's ex-prime minister) and Jürgen Klopp (Liverpool Football Club's ex-manager)," explains Annie Auerbach. "Two hugely respected figures that felt empowered to step away because of overload, and from a working culture that rewards long hours, resilience and stamina by any means. This is giving permission to a new generation to say 'this is not sustainable.'"

The Holistic Healthcard
Gen Z is the first generation to truly embody a holistic view of health – seeking experiences and practices that satisfy their emotional, physical and mental well-being.

They are taking their health into their own hands in pursuit of not only living longer, but also better lives. Stretched global healthcare systems, and a clearer understanding of health and lifestyle diseases, are in part driving this self-determination.

The [Association of American Medical Colleges](#) (AAMC) notes that by 2036, the US population will need 86,000 physicians that simply don't exist.

Despite their social realities and mental health struggles, Gen Z is united by a mission to be well, striving to incorporate daily rituals, open discussions and active mindsets. Research from [Paceline Health](#) and OnePoll notes this holistic approach to prevention. The study reveals that more than two thirds (68%) of the cohort



→ define preventative health as taking care of one's emotional and mental health, including fitness (67%) and nutrition (54%). By contrast, Boomers linked the term to health check-ups, while Millennials cited health and life insurance as preventative measures.

This distinctive Gen Z mindset points to the need for employers to reimagine their health offerings to become more predictive, intuitive and personalised to the individual.

"There's a lot of discussion around how employees need to turn up to work as their authentic selves, or bring their 'real' selves to work, but no one knows what this really means," explains Jessica Kriegel, Chief Workplace Scientist. "The fact is that this authenticity has to come from the workplace culture first. It's not only authentic care for the individual, but an authentic understanding of what health truly means today."

The Me-Corp

Despite their precarious surroundings, or perhaps because of them, Gen Z is redesigning their life trajectories on their own terms, juggling entrepreneurship, side hustles, new-age education, and flexing the power of 'no'.

Where Millennials favoured start-ups and hustle culture, Gen Z is opting for side hustles and happiness, prioritising working lives that suit their personal needs and desires.

It's a change beginning in the classroom, where questions around the cost and relevance of higher education are shifting attitudes. Almost half (46%) of American Gen Z don't believe that college is worth the cost, according to [Business Insider](#).

"Generations are falling out of love with the traditional education model, because it's failed to evolve," explains Jessica Kriegel. This mindset is now extending to work. Research from [Workplace Intelligence](#) and Amazon shows that almost three-quarters (74%) of Gen Z were likely to quit in 2023 due to a lack of skill development opportunities at their workplace.

Upskilling, knowledge building and personal development are being redefined as key to health. The Cigna Healthcare [Vitality Study 2023](#) illustrates that broader aspects of vitality – such as intellectual health – are now of greater importance than physical health. Over half (53%) of respondents pinpointed 'learning new things and understanding more' as a key indicator.



Gen Z is opting for side hustles and happiness, prioritising working lives that suit their personal needs and desires.





Unprecedented access to technology will forge an age of digital citizenship among Gen Z consumers.



→ Younger employees are redesigning their working rhythms, balancing upskilling and full-time jobs, or education alongside entrepreneurship. [Deloitte](#) reports that almost half (46%) of Gen Z are engaged in work outside their employment (side hustles).

“Gen Z is becoming more and more aware of creating a work-life balance that suits their long-term goals,” explains Kess Eruteya. “We want to create working lives that contribute to our happiness, our fulfilment and our purpose – rather than hindering it.”

Tech Wellness

From smart phones to artificial intelligence (AI), Gen Z may be well-versed in tech advancements, but this captivation hasn't always led to positive outcomes. Now, they're striving to navigate an improved relationship with digital.

Born in the digital age, large Gen Z subsets are unlikely to remember a time they were offline. According to [DCDX](#), they spend an average of seven hours per day on mobile screens, 104% higher than the global average.

Gen Z are not only literate in digital languages and symbols, they're likely to have helped create most of them. They have interests, belong to subcultures, and even maintain friendships and connections that only exist on the internet, while also being acutely aware of its inherent risks and shortcomings.

Despite their digital native label, Gen Z is looking to better manage their relationship with technology, seeking products and services that help them regain control. Here, employers can make a difference by championing digital boundaries. Organisations can lead by example by respecting working hours, time off and the weight of the 'out of office' reply. It will be crucial to enshrine these expectations into workplace culture through real policies and actionable benefits – taking the onus away from Gen Z.

As this value shift takes hold, unprecedented access to technology will forge an age of digital citizenship among Gen Z consumers, where connectivity and devices become part of the fabric of maintaining healthier daily lives.



Part three: The Gen Z codes of conduct

Employers of the next generation will be tasked with reimagining what it means to be an employee against an ever-evolving backdrop. They will need to be proactive to satisfy Gen Z's needs, shifting tack to meet the cohort's aligning mindset: one where health is maintained through mental, physical, social, financial, and environmental well-being.

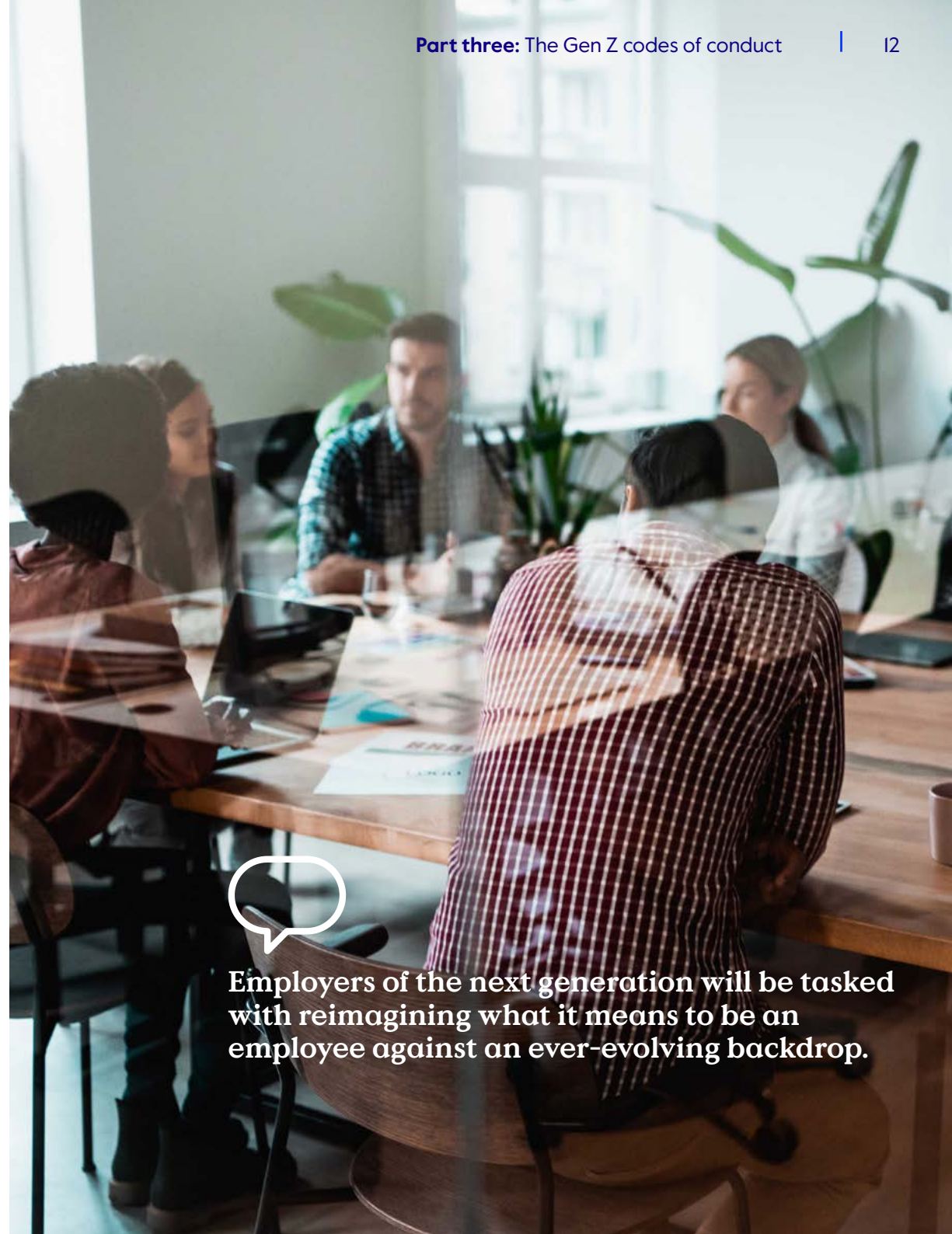
“**Organisations need to embed a** new code into the workplace from the outset, with existing structures, ways of working and benefits ripe for retrofitting,” says The Future Laboratory co-founder Martin Raymond. “This shift is paramount

to attract, retain and empower Gen Z employees, creating new workplace cultures that promote equitability, inclusion, optimisation, purpose, happiness and ultimately, the health of future employees and workplaces.”





In this report, The Future Laboratory and Cigna Healthcare, International Health have outlined the Gen Z Codes of Conduct to empower employers to meet Gen Z's transformative needs and create a benefit offering that no longer treats health and well-being as a siloed metric. These five principles for future benefits design, workplace culture and organisational structure are designed to enable more equitable working environments to flourish, future-proofing organisations to attract, engage and retain the next-gen workforce. Here, we explore the principles leading the way.



Employers of the next generation will be tasked with reimagining what it means to be an employee against an ever-evolving backdrop.



1

Whole person health

→ **The most diverse generation on record, Gen Z will shun a one-size-fits-all approach to health and well-being to welcome a new era of 'Gen Me'. Inclusivity and choice will move from a 'nice to have' to a 'need to have', tasking employers with becoming human-first in their offerings.**

A truly personalised approach to benefit design will take hold as organisations look to meet future generations' diverse needs and preferences. A survey by [Gartner](#) reveals that benefits tailored to

employee needs can alone boost employees' intent to stay by 11% and their output by 12%.

"Future employers will be tasked with ensuring their definition of care and well-being is truly expansive," says Lisa Snow, director, client management strategic accounts, Cigna Global Health Benefits. "They will push health and well-being beyond the physician's office, considering the range of alternative therapies, preventative care and lifestyle preferences, but most importantly, what that looks like for an individual."



Employer recommendation: Treat employees as individuals rather than demographics, taking an intersectional approach to benefits design that meets diverse needs.

2

Personal purpose

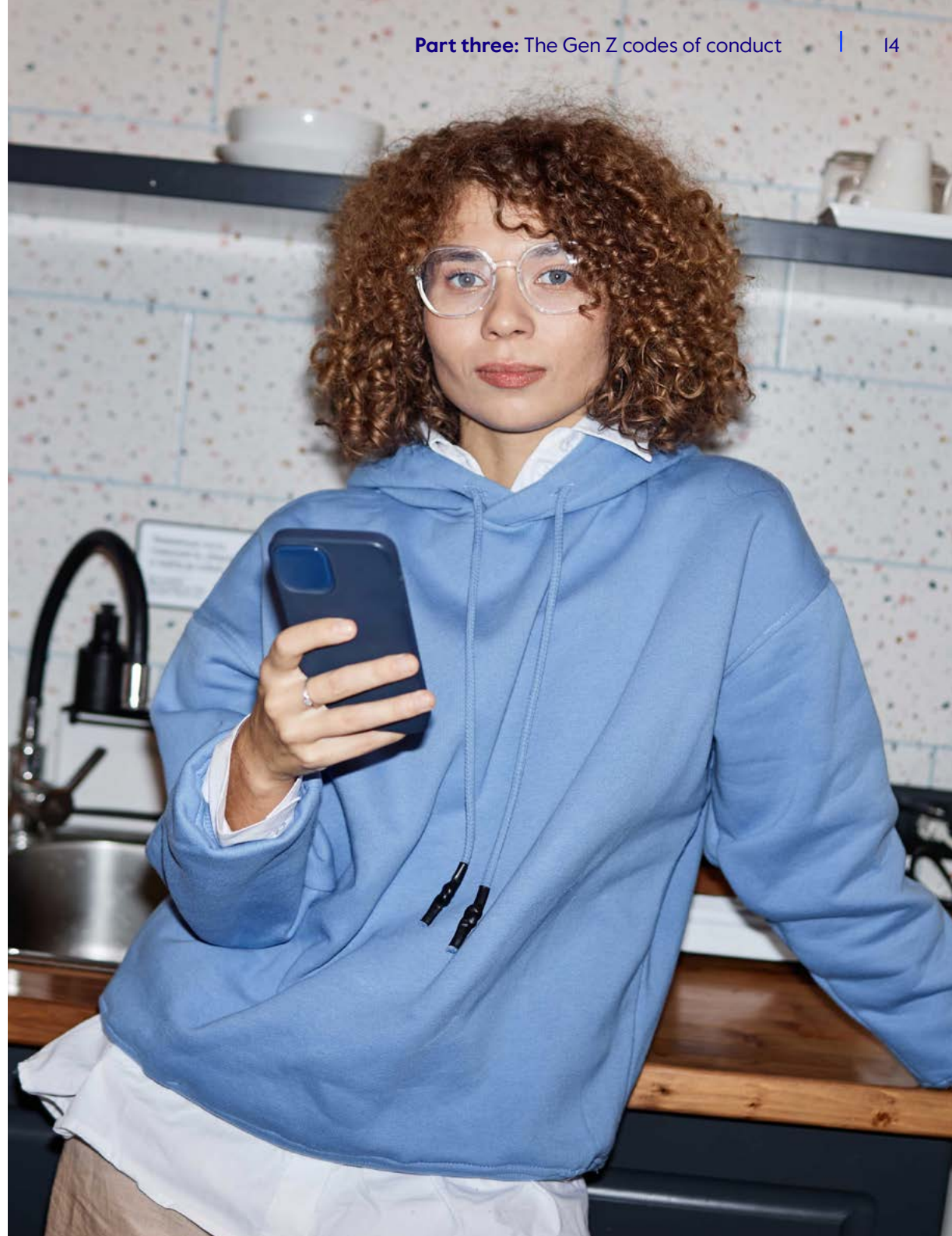
→ **Gen Z is trading the all-or-nothing work advice favoured by previous generations, seeking meaningful work cultures and benefits more attuned to their long-term goals.**

Here, professional development is key to Gen Z's sense of self, with finding meaning, learning and growing independently being key. Research from [Deloitte](#) in 2024 highlights that the majority (86%) feel a sense of purpose at work is important to their overall well-being.

The cohort refuses to leave their values or identity at the door, demanding organisations not just accept but actively facilitate their authentic selves. As Molly Logan, founder, Irregular Labs explains: "Gen Z's career and their lives are really intertwined, but not in the same way as Millennials and generations before. They are not beholden to the job or willing to work all hours, but it's an important part of their identity, and how they envision their future."



Employer recommendation: Facilitate Gen Z's personal values and purpose, creating new inroads for them to discover and develop their sense of self.





3

Longevity living

→ **Gen Z is living wellness-fuelled existences, embedding health as a core tenet of work, leisure, and living. Next-gen health benefits will be tasked with embracing this holistic approach and creating offerings that redefine how the cohort takes care of themselves.**

This isn't a generation that defines being 'well' from a lack of illness or ailments, but by the ability to live as, and become, the richest, most whole versions of themselves. Notably, Gen Z won't be willing to wait for a specific diagnosis to be eligible for a physical or mental health benefit. Instead, they'll expect full access to the benefits that keep them healthy as they define it.

Faced with a socially unstable backdrop, younger generations will reorder their hierarchy of needs to reimagine calmness and stability as the ultimate marker of success - seeking products and services that make their immediate environments the healthiest place for them every day.

"Feeling like you have some sense of stability in your life is key for future generations," explains Annie Auerbach. "We're all living longer lives and those lives need to be sustainable. We need to be able to keep going, not only in terms of health but also in terms of our meaning, our motivation, and our autonomy."



Employer recommendation: Embrace a sustainable approach that recognises health and well-being as a complete facilitation of Gen Z's emotional, mental and physical needs.

4

Empathetic tech

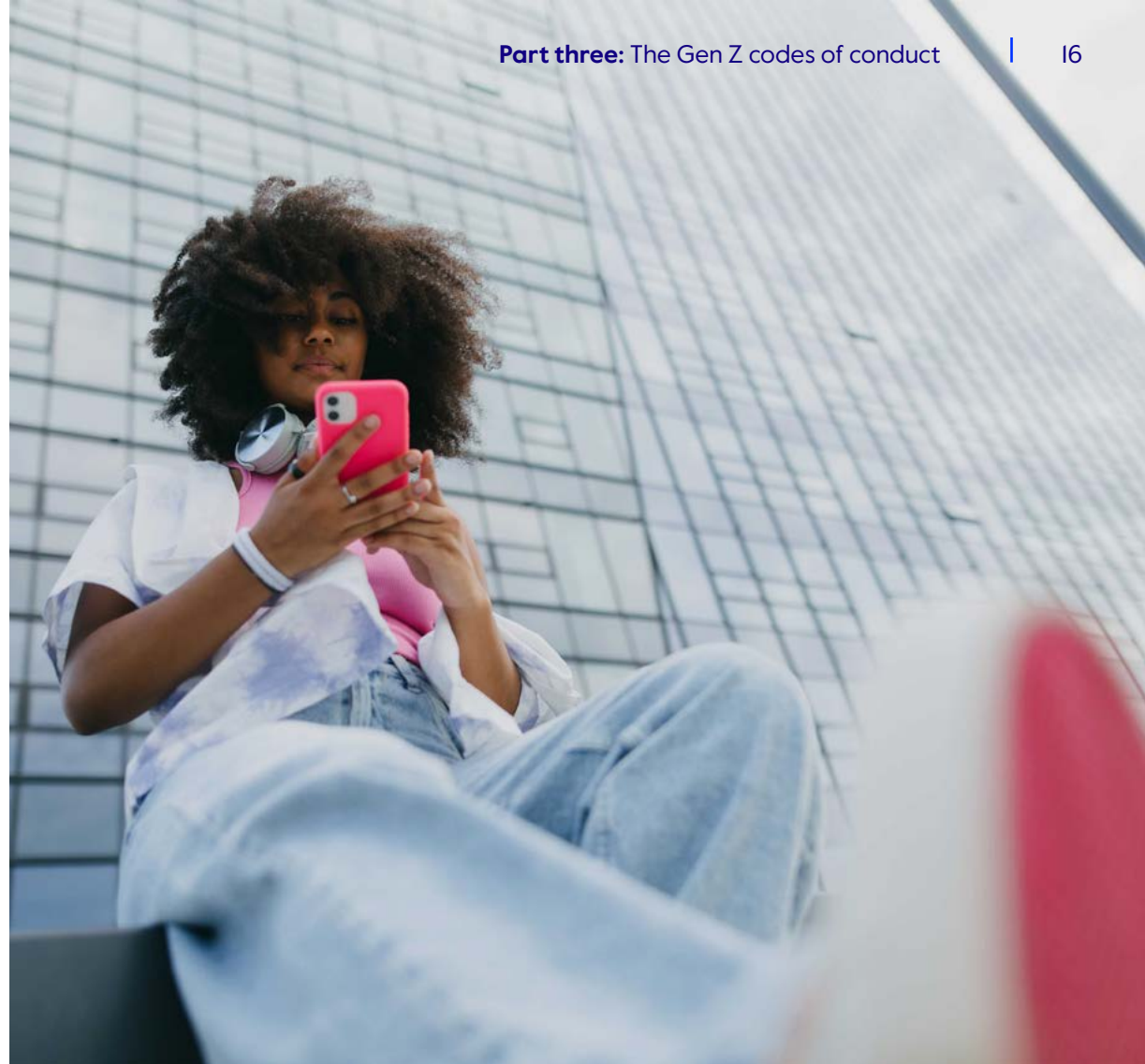
→ **Gen Z is embracing pragmatic technologies and is willing to exchange data for personalised and predictive health and well-being solutions while being acutely aware of the dangers of being 'always online'.**

Next-gen organisations will combine digital capabilities with Emotional Quotient (EQ) to implement meaningful workplace boundaries. This will mean honouring time off and limiting after-hours work, creating workplace cultures that don't just accept this but actively encourage it.

This step change will prove key to meeting emerging workplace mindsets, with Gen Z's digital citizenship giving rise to all-new lexicons around work, progress and

success. Here, the prioritisation of rest is being reimaged, and employers can take the mantle to redefine these boundaries as key to healthy work.

"Across the last few years youth culture has intersected with work culture in a completely new way," explains Annie Auerbach. "Younger generations are showing a real engagement with what it is to work: the meaning of work. There are more reciprocal, honest relationships emerging as a result, and this requires employers to not think about benefits in terms of 'perks' they can offer to distract from a strained working environment, but the pledges they can honour to ensure these working environments are fundamentally healthy ones."



Employer recommendation: Use technology pragmatically and progressively to create boundaries for Gen Z at work, championing healthier relationships with digital, and more positive health outcomes.



Employer recommendation: Take an open approach to benefits design to create policies that truly understand what Gen Z want and need.

5

Collaborative communication

→ **From flat hierarchies to reverse mentoring, Gen Z is acutely aware that seniority doesn't always equate to superiority. Often, engaging the cohort is as simple as asking them what they want and making it happen.**

Across generations, employees feel shut out from the benefits conversation, beholden to their employer's choice. While just over one-third (36%) of respondents feel they have a say in their benefits package, almost two-thirds (65%) would value the choice, according to [People Keep](#). The research also points to a disconnect between employer and employee perception, where half (50%) of organisations feel their employees do have benefit autonomy.

Collaboration is key to Gen Z's working mindsets. According to

[Inside Out Development](#), more than one-third (34%) think organisation hierarchy should be centred on team collaboration rather than top-down decision-making. To meet next-gen expectations, benefits design will heed this collective approach, enabling Gen Z employees to have their voices heard in securing the benefits that matter to them.

For Annie Auerbach, this shift is key to the making healthy working cultures for next-gen employees. "Psychological safety is extremely important to emerging employees," she explains. "Individuals are empowered to challenge, to tell their truth, to not necessarily toe the line, to listen to one another and not to feel that there's any retribution associated with speaking honestly about something. I think that's a powerful signifier of a well culture."

Part four: Future work/life benefits

Embracing the principles outlined in the Gen Z Codes of Conduct will allow employers to ensure that benefits truly reflect this demographic's mindset, aspirations, and needs.

Organisations that use these

metrics will find fresh opportunities to design new workplace structures, build more connected relationships with their employees and ensure more meaningful engagement. Here, we outline how these opportunities will unfold, exploring the insights, products, services and solutions these codes will inspire, a future where employers don't just provide better working environments and better benefits for Gen Z, but better lives.

Well-being KPIs

Forget business KPIs; enter well-being KPIs. With the evolution of holistic health and preventative care, future organisations will view personalised lifestyle facilitators - sleep, nutrition and exercise - as vital to their benefits strategy.

Heeding the principles of **Whole person health** and **Longevity lifestyles**, employers designing future-fit benefits will take a step

back from medical offerings to address Gen Z's 360 needs. These offerings will recognise how the cohort increasingly view health and well-being as interconnected with, and interdependent on, every aspect of their lives.

The relationship between self-care and health care is changing, giving way to health ownership trends. At the same time, attitudes and approaches to health are shifting from curative to preventative. Research from [Bain & Company](#) reveals that Gen Z in the Asia-Pacific region are showing a stronger desire to invest in proactive and preventative care through nutrition and supplement spending, outpacing older demographics.

Global research from the [Oliver Wyman Forum](#) paints a similar picture: two-thirds of Gen Z (66%) regularly use wellness apps and fitness trackers to monitor their health (compared with 40% of



→ other generations), and 4 in 10 say they have tried alternative treatments.

Organisations should start with the basics of healthy living. Enter the 'sleep strategy'. A number of companies recognise the psychological challenges of sleep struggles and the cost to individual and organisational health. More than 1 in 4 (28%) of the cohort across the US face sleep deprivation, the highest rate of insomnia among ages 18-24 years old, according to [Helestart](#). The [Cigna Healthcare International Health Study 2024](#) found that higher vitality is linked to better sleep quality.

To counter sleeplessness, employers will need to shift to embed sleep benefits as part of their wider health and well-being packages. Technology can transform from being a barrier to rest, to the facilitator, able to measure, understand and improve sleep quality and conditions.

Health wearables lay the groundwork for a more 360 approach to our health and lifestyle needs. Smart computing systems can monitor user's mental states and review sleep and health

data through subtle changes in behaviour and cognition, allowing remote monitoring of health needs, and greater health awareness. The Cigna Healthcare [AI in Healthcare](#) paper indicates that the emergence of technologies and digital sensors opens the door for access to more patient health information than before, leading to earlier diagnosis and hence prevention. Gen Z are likely to adapt if it means cost savings.

Lifestage partners

Now that Gen Z has reimagined health, not as the ability to live longer, but as the joy of living better, they'll expect benefits that allow them to flourish at every life stage. Here, employers have an opportunity to pioneer women's health access and outcomes, becoming the essential partners in health with their employees.

Extending coverage beyond expected offerings is crucial for employers to show their commitment to individual health needs. Gen Z is particularly looking to inclusive benefits that take the lead in managing the intersection of health and work, from menstruation to pregnancy or parenthood to menopause.

→



Employers designing future-fit benefits will take a step back from medical offerings to address Gen Z's 360 needs.





“There’s an opportunity for employee benefits to evolve to become more socially and culturally relevant, especially when we consider the local nuances of health coverage, particularly in women’s health, and the types of care individuals are offered. Organisations have an opportunity to employ a better standard of coverage that reassures employees of their stance and opens up new opportunities for care.”

Lisa Snow, director, client management strategic accounts,
Cigna Global Health Benefits



Extending coverage beyond expected offerings is crucial for employers to show their commitment to individual health needs.

→ Recognising the principle of **Longevity living**, employers will create benefits to ensure their employees’ choices are sustainable, regardless of their life stage.

Employers have a key opportunity to step in where local and national healthcare falls short. Expanding choice-based fertility outcomes, Cigna Healthcare is piloting a modern approach to traditional fertility benefits, partnering with a third party, [Carrot](#). The partnership provides a holistic and inclusive suite of options that recognises the complexities of fertility, family-building, and hormonal health. It will see employees connected with a range of fertility options including preservation and assisted reproduction services, alternative family-building support as well as fertility tracking and personalised insights into reproductive health.

Options like these can help address fertility anxiety among Gen Z. Research from [HRC Fertility](#) reveals that almost 3 in 5 of the cohort in the US are worried about their

fertility, despite not currently trying to conceive. UK research from [Apryl](#) similarly shows that almost half (48%) of Gen Z fear the future of their fertility.

For employers, it is important to provide information and access to alternative fertility treatments, without encouraging unnecessary invasive procedures, countering the scaremongering and contradictory misinformation sometimes found online.

Care-munity health

When it comes to health benefits, Gen Z is demanding a transformation of communication. Here, next-gen organisations will get savvy with their benefits communications, creating safe community spaces to promote relatability and openness.

By heeding the principle of **Collaborative communication**, future organisations won’t just be able to transform their benefits design to suit Gen Z – but the way these benefits are communicated and adopted.



→ Young workers are often left in the dark about their company's offering, feeling that the information provided is simply not suited to them and leading to a poor uptake in the benefits on offer.

The Cigna Healthcare [Harnessing Health report](#) shows that even when a holistic plan is in place, the full potential of health and well-being benefits can be ineffective if poorly communicated. To combat this, employers need to actively provide information on the health and well-being benefits on offer. Cigna Healthcare's strategy recognises that utilisation is about communication, working with businesses globally to establish a comprehensive approach that enables employers and their employees to make the best use of benefits.

Already, online platforms are illustrating the power of community in shaping positive health, combining the connectivity afforded by social media, with real-time medical education to show how future health benefits could take shape.

Intuitive benefits

By 2030, the evolution of data and biometrics will spark a new era for health personalisation. Organisations will strive to

offer solutions that can predict and provide diagnoses and treatments for employees based on their unique markers, preventing workplace burnout rather than curing it.

In this future, employers will heed the principle of **Empathetic tech** to push the boundaries of personalised health and well-being, making use of digital therapeutics and digital healthcare to provide proactive solutions to employee needs.

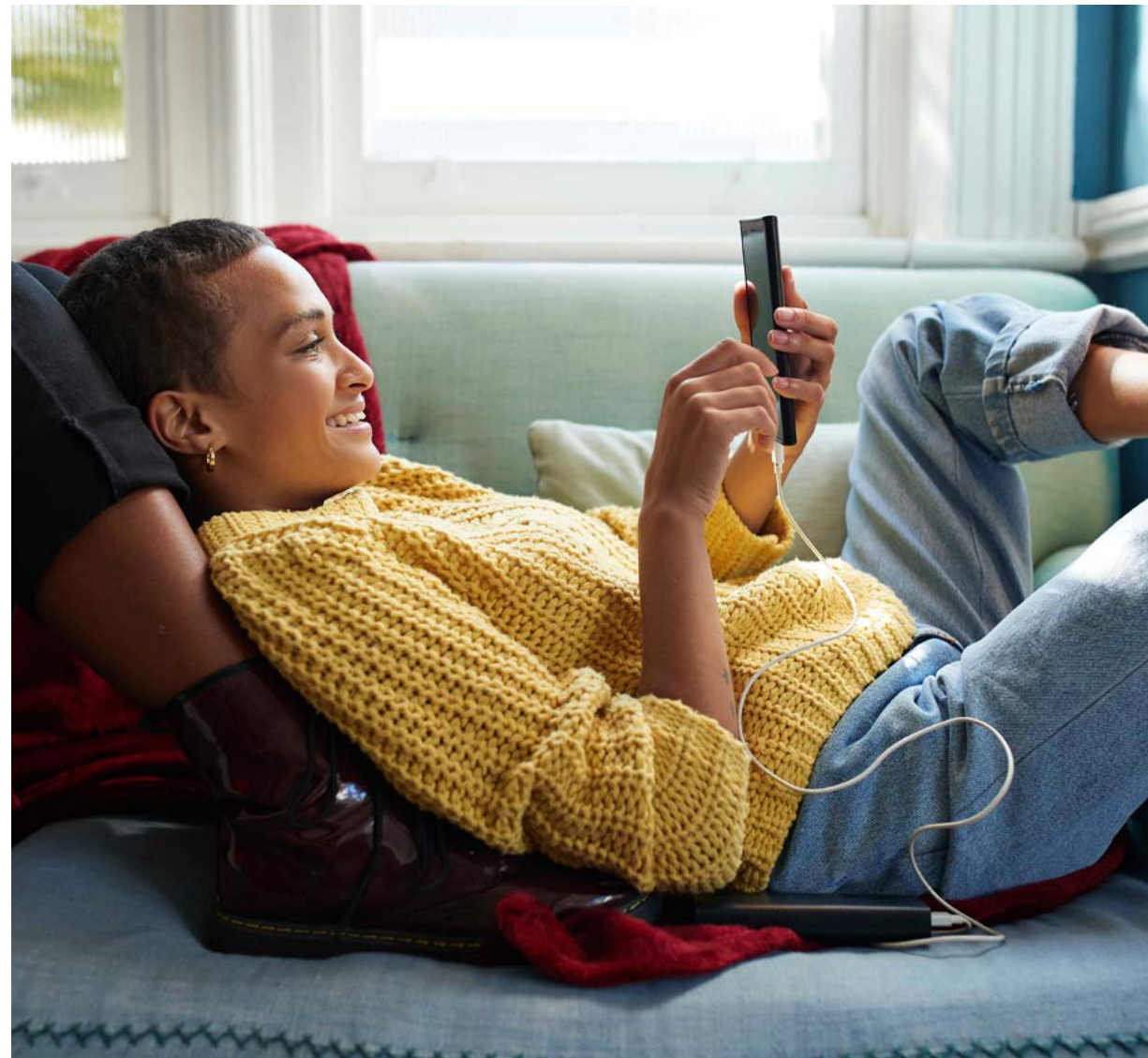
Research from the [World Economic Forum](#) notes that 44% of Gen Z would be willing to share personal health information in exchange for a more detailed view of their health.

While other generations are comfortable sharing data with their doctor or hospital, Gen Zers are willing to divulge personal health information to insurers, retail clinics and third-party apps, especially when this exchange results in a more predictive approach to mental and physical care.

"When it comes to mental health in the workplace, we know that it's more important to create healthy cultures that prevent mental health crises," explains Dr Rebecca Holt. →



Gen Zers are willing to divulge personal health information to insurers, retail clinics and third-party apps.





Gen Z is looking to organisations to provide them with pragmatic skills.



→ Data and wearables will combine to monitor a user's biomarkers, alerting them to feelings of workplace stress or signs of burnout before they get there. Employers can step in to embed digital infrastructure into the everyday, with emerging technologies able to monitor employee health and mental well-being from the way they type on their laptop, speak on a work call, or the amount of steps they take in a day.

Employer educators

Future employers will be tasked with upskilling and educating employees beyond the needs of their job role, or even their current workplace, meeting Gen Z demands for purpose, autonomy and fulfilment.

Gen Z's entrepreneurial mindsets are shifting the shape of education, tasking employers to become life-long educators who upskill and safeguard their futures. With the generation increasingly questioning the value of their work, the emphasis is shifting to organisations to facilitate education and a desire for **Personal purpose**.

With new technologies entering the workplace at speed, a culture of continuous education is emerging. The [World Economic Forum](#) predicts that 23% of

jobs will change due to industry transformation, while, according to [Manpower Talent Solutions](#) in the UK, the majority (94%) of people in the UK agree that future employees will need a more diverse skillset to flourish.

Now, as Generation Z resists the hefty debts and limited curriculums associated with traditional institutions, the onus is falling to organisations. Hands-on education while learning, not spending money, will be reframed as a key benefit. As Tina He, co-founder at next-gen education platform, Station notes, "The future of education won't be sitting in a classroom, it'll be embedded in the workflow."

It's a move that makes social and business sense, as Generation Z and organisations alike acquire skills to benefit personal and collective development.

"If you want to go super future of work, academic institutions are not long for this world because the model is archaic," says Jessica Kriegel, Chief Scientist of Workplace Culture at Culture Partners. "The future of academia could be replaced by corporations. Imagine in the future, instead of Harvard University, it's Google University. There's going to be a responsibility of say, Google University to help people explore →

→ all the different types of careers that they might be interested in, without the seismic financial aftershock.”

Beyond academic education, Gen Z is looking to organisations to provide them with pragmatic skills. Beyond pension contributions, they're looking to employers that facilitate financial wellness, helping them achieve short- and long-term milestones and increased autonomy.

In the US, almost two thirds (65%) of Gen Z employees say their companies have a responsibility to help their workers attain and improve their financial wellness, according to the [Teachers Insurance and Annuity Association of America](#) (TIAA) and College Retirement Equities Fund. Here, financial guidance and independence outweigh the more precarious bonus package.

Clinical inclusivity

The next generation of health benefits will be inseparable from inclusivity, with employers making progressive strides to represent the diverse needs of all employees.

A pillar of diversity in the workforce, social equity, inclusion and empathy underscores Gen Z's professional choices. Research

from the [Manpower Group](#) shows that over half (56%) of the cohort would not accept a job without diverse leadership, with more than two-thirds (68%) believing their employer is not doing enough to build a diverse workplace.

The cohort is loud about celebrating their differences and pushing for positive change, favouring employers that take a stand and support their fight against issues like sexism or income inequality. The [World Economic Forum](#) reports that 2 in 5 (40%) Gen Zs would discuss sexism in the workplace (compared to just 24% of other generations), while more than 20% would look for another job if their organisations weren't engaging in social issues.

Diversity underscores not just what this generation cares about, but who they are, with the cohort noted by organisations such as [Ipsos](#) and [Pew Research Center](#) as the most diverse across gender identity, sexuality and race. “We're humans both inside and outside of the workplace, and this generation in particular aren't leaving their identities at the door,” explains Annie Auerbach. “It's up to organisations to listen, to lean in, and do as much as they can to help – that's an example of adaptable culture.”



Diversity underscores not just what this generation cares about, but who they are.





→ Despite some positive change, workplace equity has a way to go in terms of properly representing future demographics and their values. For many organisations, championing gender equality is the vital first step in unlocking more expansive inclusivity efforts, laying the table for a more widespread culture of empathy, compassion and fairness.

Here, employers must empower women to address the 'broken rung' in female leadership, structural flaws that systemically prohibit women and to a greater extent, women of colour, from reaching the boardroom. A culture of education, accountability and allyship is vital: from promoting mentorship and sponsorship programmes, training leadership to overcome biases and using data to ensure identity is an underlining factor of performance reviews and progression.

Beyond women-focused initiatives, employers can heed the principles of **Whole person health** to overcome the disproportionate health challenges faced by LGBTQ+, PGM (People of the Global Majority) and neurodivergent

people, providing access to non-discriminatory care as standard.

To address these barriers, employers must provide more inclusive insurance policies and digital healthcare systems that improve access for all, improving healthcare experiences and outcomes. More than half (56%) of LGBTQ+ youth in the US who reported wanting mental health care in 2023 did not receive it, according to [The Trevor Project](#).

For Gen Z, neurodivergence is a key area to consider with a huge 92% of the cohort recognising the value of neurodiversity in entrepreneurship, according to [Zen Business](#).

Considering the physical environment, software company [Contentful's](#) Berlin office was designed with employees to create an adaptable, human-centric space that supports neurodiversity. Workers can personalise spaces with multi-directional, adjustable lighting, automated sunshades, privacy booths, ergonomic workstations and interactive screens.

A woman with long dark hair, wearing a bright red short-sleeved top and white trousers, is captured mid-air performing a backflip. She is smiling and looking towards the camera. Her arms are outstretched, and her legs are in a wide, horizontal position. The background is a clear, bright blue sky with a slight gradient.

Part five: Conclusion

Gen Z's arrival into the workplace represents a new wave of change, and a fresh opportunity. The cohort's influence on work: what it is, what it represents, and what makes it healthy, has been profound.

Now, the workplace of tomorrow must embrace this new definition of work. Future-fit organisations will resist stereotypes and generalisations about the demographic to uncover the mindsets, innovations and expectations that will catalyse transformation for all.

It's a transformation that begins with redefining health holistically, embracing the mental, social, physical and intellectual fulfilment that is key to Gen Z, and ends with

a new definition of workplace benefits and healthy work cultures.

The opportunity is clear: embrace this cohort's transformational attitude to redefine the connection between life, health and work. Promoting engagement, fulfilment and better working environments for Gen Z and beyond.

Organisations that fail to adapt will quickly become alienated from the new iteration of work and the talent they need to get there. →

The framework outlined in this report offers an approach to a positive working future. The premise of the Gen Z Codes of Conduct is to encourage transformation across five key areas and to enable:

- Organisations to treat employees as distinct individuals, rather than homogenous demographics, understanding the person behind the job role and enabling them to fulfil their personal values and purpose.
- Workplaces to delve beyond the medicinal and the curative to enable a holistic understanding of health, creating workplace cultures and metrics that actively prevent stress and burnout and promote fulfilment and well-being.
- Working hierarchies to redefine the flow of communication, taking a collaborative approach that simply asks employees what they want and need, and strives to make it happen.
- Employers to support a wider organisational culture of learning and development, equipping employees with the life skills, EQ and education they need for individuals and collectives to thrive.
- Organisations to take a critical approach to benefits, using data, employee opinions and organisational needs to constantly examine, evaluate and adapt offerings.



The opportunity is clear: embrace the cohort's transformational attitude to redefine the connection between life, health and work.

→ Notably, creating this future isn't just key to attracting Gen Z employees, but redefining archaic structures, retrofitting business mindsets and transforming workplace cultures for the better. Organisations that don't just target, but actively listen and celebrate the demographic will be able to engage the best next-gen talent while learning to create the health environments every demographic needs to thrive.

"Gen Z is coming into the workplace with notes," explains Nicola Hemmings, Workplace Scientist.

"They have a core sense of what's right and wrong and they can back this up with data because they are digital natives. They are so used to being connected and having that information, that they come into the workplace and say, 'Why is this like this?'. They are resisting the traditional understanding that it's process first and people second."

This human-first approach may have been a long time coming, but as Gen Z is proving, it's the key to making work and well-being work for everyone.



Gen Z

Making well-being work for Gen Z

Employee well-being handbook