# New research warns Gen Z employees financially fragile and under-rewarded

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***From free food to financial education and everyday savings schemes, young employees call for meaningful employer support***

New research from Boostworks, a leading provider of employee reward, recognition, and benefits solutions, has revealed that Generation Z workers are facing significant financial strain, and they are increasingly turning to their employers for practical support.

The nationally representative survey of over one thousand 18–28-year-olds found that nearly half (44%) of Gen Z employees say financial worries distract them at work, while 19% admit they worry constantly and struggle to concentrate. Nearly 11% report having missed work altogether due to financial stress.

The data highlights a worrying picture of financial fragility among the UK's youngest employees:

- Less than half (45%) feel fairly compensated amid the rising cost of living.
- Just one in three (32%) have £1,000 or more in emergency savings.
- 55% are considering a side hustle or second job, with 19% already working on one.

**Clear calls for practical employer support**

While financial strain is widespread, Gen Z is also clear about what would help. Almost 60% already rely on workplace vouchers or rewards to assist with day-to-day costs, and two thirds (74%) would welcome access to employer-provided financial education and planning.

When asked what types of support would help them feel more financially secure, over half (55%) said they preferred either shopping discounts or cashback or reward points redeemable for vouchers or products. In addition, 35% said they would welcome employer contributions to savings or investment accounts, and perhaps unsurprisingly, 50% still place high value on performance-based bonuses.

**Pressure to be present without any incentive**

The research also suggests that many Gen Z workers feel pressured to attend the office despite limited incentives. A quarter (25%) feel compelled to come in ‘unnecessarily’, while 34% believe they are not adequately rewarded for doing so. Additionally, nearly a third (28%) reported that they had been offered new perks or benefits to support their return to the office, however 12% said they weren’t appealing. When asked what would encourage them to come into the office more often, the most popular responses were free food and bonuses (47%), followed by additional holidays (45%), flexible office hours (37%), and commuting allowances (35%).

**A roadmap for employers**

“This research paints a stark picture of the financial pressures facing Gen Z as they enter the world of work, but it also gives employers a roadmap,” said Jo Werker, CEO at Boostworks. “Yes, this generation is facing real economic strain, but they are also clear about what would help: practical financial support, flexibility, and fair recognition.

“With an estimated 400,000 GCSE and 300,000 A-level students expected to transition into work or training this summer, employers have a real opportunity to engage the next intake by providing tangible support that makes a genuine difference to their economic stability.”

#ENDS#

**Research Methodology**

*The research was conducted amongst 1,200 employed people aged 18-28. Of these;*

*501 were polled by Censuswide between 02.06.2025 - 05.06.2025. Censuswide abide by and employ members of the Market Research Society which is based on the ESOMAR principles and are members of The British Polling Council.*

*The remaining 699 were polled by Boostworks between 09.06/2025 – 13.06.25 as part of a wider anonymous survey, reaching 5,609 people employed either full time or part time in the UK.*

**About Boostworks**

Boostworks is a prominent provider of employee reward, recognition, benefits delivery, and wellbeing solutions in the UK. The organisation helps companies to empower their people making them feel celebrated and respected everyday through its employee engagement and recognition platform. With flexible programmes and technology, companies can actively promote engagement strategies, employee motivation, and improved business performance. Recognising the uniqueness of each individual, Boostworks places flexibility at the heart of their offering, distinguishing them from others in the industry.

The organisation's clients include Costa, easyJet, BMW Mini Rolls-Royce, RAC, Olympus, Coventry Building Society, Heathrow, and many more. Discover more at www.Boostworks.co.uk

***Note regarding calculations:***

*12.6 million people make up the Gen Z 13-28 years in the UK with a UK population of 67m million people in total.*

*Sources*
*- https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates*

*https://www.ons.gov.uk/visualisations/customcharts/demography/index.html*

*To estimate how many GCSE and A?Level students enter the workforce this summer, we can draw from recent exam data:*

- *GCSE: In 2024 there were approximately 6.19 million GCSE exam entries, which typically translates to around 650,000–700,000 students aged 16 sitting 8–10 GCSEs each gov.uk+15gov.uk+15explore-education-statistics.service.gov.uk+15thetimes.co.uk.*
- *A?Levels: In the same year there were 341,000 A?Level exam entries—representing students aged 18 finishing full A?Levels .*

*Since each student usually completes multiple GCSEs or A?Levels, estimating:*

- *Around 400,000 UK students for GCSEs (age 16)*
- *Around 300,000 A?Level students (age 18)*

*will be finishing this summer and many will transition directly into work or training.*

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