

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

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New research from [Boostworks](#) 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.

## GEN Z CALL FOR MEANINGFUL EMPLOYER SUPPORT



Less than half (44%) of Gen Z employees say **financial worries distract them at work**



Over 19% of Gen Z employees say they worry constantly and struggle to concentrate



Only 45% feel fairly compensated amid the rising cost of living



One in three (32%) have £1,000 or more in emergency savings



Over half (55%) are considering a side hustle or second job

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.

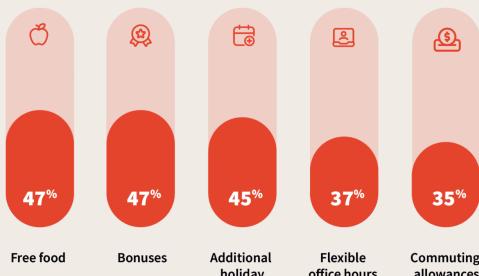
When asked what types of support would help them feel more financially secure, over half (55%) said they preferred either shopping discounts or cashback or reward points redeemable for vouchers or products. In addition, 35% said they would welcome employer contributions to savings or investment accounts,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

## CLEAR CALLS FOR PRACTICAL EMPLOYER SUPPORT

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%).

## PRESSURE TO BE PRESENT WITHOUT ANY INCENTIVE

## BACK TO THE OFFICE - WHAT GEN Z WORKERS WANT



"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."

### 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.