FiveTen

A *Soul Food* report by BAGGI

FIVE GENERATIONS, ONE WORKFORCE.

Making wellbeing work for everyone

October 2026

Soul Food brings fresh thinking to the sectors and challenges that shape our lives. In this edition, we explore what makes workplace wellbeing relevant, accessible and believable across a diverse workforce.

Our starting point is simple. People need to recognise themselves in the support offered, feel able to access it and see that the organisation means what it says.

Drawing on our panel discussion with leaders in wellbeing, financial wellbeing, product innovation and retail law, we identify five principles for employers and the brands that support them.

FOREWORD

WELLBEING BEGINS WITH UNDERSTANDING

The question is no longer simply whether an organisation offers wellbeing support. It is whether that support makes sense in the lives of the people it is meant to help.

A workforce can span several generations and still share very little in its daily experience. A shop-floor colleague dealing with customer abuse, a parent juggling shifts and childcare, and a manager supporting a team while under pressure themselves may all need something different.

That difference matters to HR and wellbeing leaders. It matters just as much to marketing and communications teams, service providers and anyone responsible for a brand's reputation. A well-intentioned offer has little practical value if people cannot find it, understand it or see why it is relevant.

WHY THIS MATTERS NOW

HSE estimates that 964,000 workers in Great Britain experienced work-related stress, depression or anxiety in 2024/25, accounting for 22.1 million working days lost. These figures concern conditions caused or made worse by work; they do not describe all mental ill health. [1-2]

World Mental Health Day is a useful moment to build the conversation. The real test is what people experience on an ordinary working day, long after the awareness campaign has finished.

FIVE KEY CONNECTIONS

Effective wellbeing engagement connects five things: an understanding of people's lives; choice in how they access support; trusted human connections; visible action when it matters; and an employee experience that makes the brand's promises credible.

This report is BAGGI's interpretation of our Soul Food webinar, Five Generations, One workforce, rather than a verbatim account or a clinical guide. Retail provides many of the examples, but the principles apply wherever organisations need to engage people across different roles, locations and circumstances.

The webinar looked across today's workforce and the next generation entering it. It is a prompt to consider diversity, rather than a claim that every employer already has five generations working together.

> Five generations. Infinitely more than five types of people.



Sources

[1] HSE, Key figures for Great Britain 2024/25: https://www.hse.gov.uk/statistics/overview.htm
[2] HSE, Working days lost in Great Britain 2024/25: https://www.hse.gov.uk/statistics/dayslost.htm

ONE

DESIGN FOR LIVES, NOT LABELS

Not every Gen Z employee wants TikTok-style benefits. Not every older worker wants a printed leaflet and a pension seminar. And not every millennial wants to talk about burnout over a flat white. Generational insight can be useful - but generational stereotypes are lazy.

If employers are serious about wellbeing, the answer is not to split people into neat little boxes marked "Boomer", "Gen X", "Millennial" and "Gen Z" and design support from there. People are more complicated than that.

BUILD AROUND SITUATIONS PEOPLE RECOGNISE

- A **younger retail worker** may be dealing with abuse from customers.
- A **mid-career manager** may be caring for children and parents at the same time.
- An **older colleague** may be returning to work after retirement.
- A **graduate** may be struggling with confidence, money or mental health.
- A **part-time colleague** may be juggling three other responsibilities before they even arrive at work.

The better question is not: "What generation are they?" It is:

> "What are they experiencing?"
> "What might put them at risk?"
> "How do they want to access support?"
> "Who do they trust?"
> "What would actually make work feel better?"

Use those insights to shape messages and routes to support. "Support when you're caring for someone" is easier to recognise than a benefit hidden within a long list of policies. Let people identify what fits their circumstances rather than assigning a need to them because of their age.

Cross-generational mentoring, targeted support for high-risk cohorts and genuine choice in how people access help will get employers much further than another lazy headline about Gen Z being difficult.

> "Regardless of generation, people go through different life stages at different times."
>
> **Cliff Lee**
> Director of Wellbeing Services



WHAT THIS MEANS FOR BRANDS

A wellbeing proposition should show an understanding of real lives. Personas can help if they reflect needs, attitudes and barriers, and are tested with people. They should remain flexible as circumstances change. Engagement data can reveal gaps, but listening is needed to understand why those gaps exist.

Combine demographic insight with lived experience. Invite frontline colleagues into the design process early, including those who rarely use existing support. Their absence from the data may be the most useful clue.

A QUESTION TO TAKE BACK

Are we responding to what people are experiencing, or to what we assume people of their age will need?

ACTION

THINK BEYOND GENERATIONAL STEREOTYPES

Rather than designing benefits around simplistic narratives about boomers vs Gen Z, the focus should be on cross-generational mentoring, targeting high-risk cohorts (especially younger staff), and offering choice in how and when people access support.

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TWO

CHOISE IS THE NEW INCLUSION

Choice is not a nice-to-have in wellbeing anymore - it is the whole point. Because people do not all engage with support in the same way.

- Some people will watch a two-minute video
- Some will read a guide quietly on their lunch break
- Some will listen to a podcast on the way home
- Some will talk to a colleague
- Some will never click the “wellbeing hub” link, no matter how beautifully designed it is.

And some people need support long before they are ready to say out loud: “I am struggling.”

If support only exists in one format, one channel or one tone of voice, it will only work for one type of person. A truly inclusive wellbeing strategy meets people where they are. **Employers don’t need to throw everything at the wall, but different people need different doors in.** Especially in workforces that span generations, life stages, roles, locations and working patterns.

> “Choice is the new inclusion... they can get it at a time that suits them, that suits their life.”
>
> **Keerti Baker**
> Marketing Director, Lifetime Financial Management

MAKE THE FIRST STEP POSSIBLE

Poppie Foakes described offering different ways to engage with the same subject: a video, something to read, a podcast or a longer conversation. The aim is to let people choose how much they need and how they want to access it.

Jane Clifford described the challenge at Brewers: reaching colleagues across branches and functions, many of whom do not sit at a computer. Her approach combines listening, offering a range of support and testing what works.

For employers, that means checking the practical experience. Can someone access support without a work email address? Is there an alternative to downloading an app? Can a colleague on a shift find time and privacy to make a call? Is the language clear enough to act on immediately?

Watch. Read. Listen. Talk. Ask. These are different routes to the same outcome: helping someone find appropriate support, when and how it’s right for them.

Watch **Talk**

Read **Ask**

Listen



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WHAT THIS MEANS FOR WELLBEING PROVIDERS

Design for the person using the service and for the employer introducing it. Give employers ready-to-use explanations, adaptable formats and clear referral routes. Make confidentiality easy to understand, especially where people may worry about what their employer will see.

A QUESTION TO TAKE BACK

Could every colleague take a first step towards support today, in a way that works for them?

ACTION

MEET PEOPE WHERE THEY ARE

Different personas engage very differently with wellbeing. Providing multiple formats and channels (bite-sized content, videos, podcasts, written resources, peer support) and meeting people “where they are” makes support more usable and relevant across the workforce.



THREE

PEOPLE MAKE SUPPORT FEEL REAL

Sometimes the most powerful wellbeing message is not the one that comes from HR. It is the one that comes from Dave in the stockroom. Or Sarah on tills. Or the store manager who says: "I used this when I was having a rough time, and it actually helped."

That kind of colleague-to-colleague advocacy is gold dust. Especially in dispersed, frontline retail workforces where people are busy, hard to reach and not always checking the intranet for the latest benefits update.

If you want people to know what support exists, believe it is for them and actually use it, you need more than a PDF, a poster or a one-off email. You need trusted voices inside the workforce. People who can say, in normal human language:"This is worth looking at."

That also matters across generations. Because younger colleagues, older colleagues, part-time teams, managers and returners may all access support differently - but trust still travels best through people.

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"Colleague-to-colleague communication is the strongest thing. It's 'refer a friend', right? Especially in those disparate workforces - I think it's key."

Poppie Foakes
Director of Product & Innovation, Retail Trust

EQUIP THE PEOPLE OTHERS TURN TO

Managers are often the bridge between central support and daily working life. But being good at running a shop, meeting a target or organising a shift does not automatically prepare someone for a sensitive conversation.

They need time, practical guidance and a clear route to specialist help. They also need support for their own wellbeing. Asking a pressured manager to carry an entire wellbeing strategy is unlikely to work.

Jane Clifford and Cliff Lee were clear about the boundary: managers can listen, recognise concerns and signpost. They should not be expected to diagnose a problem or become the person responsible for fixing it.

LET LEARNING TRAVEL IN BOTH DIRECTIONS

Cross-generational mentoring can build confidence and challenge assumptions. Nathan Peacey shared an example of a senior colleague finding reverse mentoring stimulating because a younger colleague's questions opened up a different perspective. Keerti Baker described job swaps helping colleagues understand the demands of other roles.

For brands, the implication is practical: build a communication approach that helps conversations happen. Use voluntary colleague stories, equip managers with simple prompts and keep direct, private access to specialist support available. Nobody should have to disclose a personal experience to become an advocate.

A QUESTION TO TAKE BACK

Who do our people turn to, and have we given those people the time and tools to help?

ACTION

PEER-LED COMMUNICATION IS CRITICAL

In dispersed, frontline retail workforces, colleague-to-colleague advocacy ("I used this and it helped") is often the most effective way to drive awareness and uptake of benefits and it helps bridge generational gaps.

FOUR

SHOW PEOPLE YOU HAVE THEIR BACK

Abuse is widespread - and support changes the outcome. A large majority of retail colleagues are experiencing some form of customer abuse, with younger workers disproportionately targeted.

Poppie Foakes cited Retail Trust findings in which 43% wanted to leave as a result of abuse, compared with 17% among staff who felt supported in some way, including being looked after or trained. [3]

Workers should not need a thick skin as part of the job description. And yet, customer abuse is still far too common:

- Verbal abuse
- Aggression
- Threats
- Intimidation

The kind of behaviour that no one should have to brush off as "just part of the job."

But when people feel trained, recognised and protected, that intent to quit drops sharply. That should stop every employer in their tracks!

If we want people to stay in retail, we have to make retail feel safer, more supported and more human. Not just in the brand values, in the day-to-day reality.

CARE MUST BE VISIBLE IN THE RESPONSE

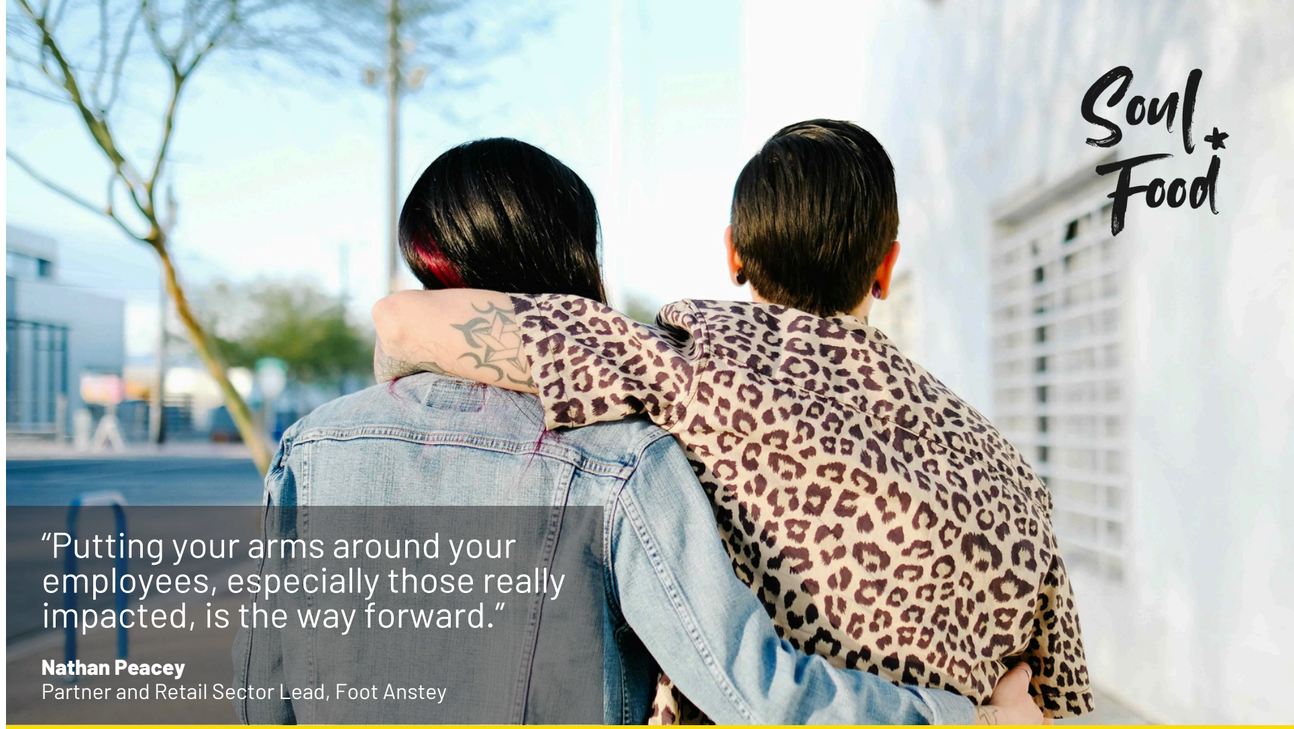
A campaign about wellbeing will struggle to be credible if someone reports abuse and nothing happens. People need to know how to raise a concern, who will respond and what support follows. Prevention, training, follow-up and specialist help all have a part to play.

Nathan's Peacey emphasised understanding where risks are concentrated and giving local managers the capacity to act. Jane Clifford described involving branch and regional colleagues early in shaping the response to abuse.

43% of staff who experience abuse on a regular basis look to quit their job or exit the industry entirely.

17% of staff who want to quit after being looked after or trained.

Source
[3] Retail Trust, Let's Respect Retail Survey, 2025



"Putting your arms around your employees, especially those really impacted, is the way forward."

Nathan Peacey
Partner and Retail Sector Lead, Foot Anstey

BENEFITS SAY SOMETHING TO PEOPLE WHO NEVER USE THEM

Brewers introduced extra leave for parents whose newborn babies needed medical care before it became a legal requirement. Jane Clifford described a positive response even from colleagues unlikely to use it. The message was clear: when life gets difficult, we'll be there for you.

That matters for the brand. A benefit can help those who need it and reassure many more. Measure confidence as well as uptake: do people know where to turn, and believe they'll be supported?

A QUESTION TO TAKE BACK

What happens after someone tells us they are struggling, and what does that response say about us?

ACTION

SUPPORT CHANGES THE OUTCOME

People do not expect an employer to solve every pressure in their lives. They do expect concerns to be heard and a credible response when work itself becomes difficult or unsafe. When people feel unsupported in the retail sector, around 4 in 10 want to leave; when they feel trained, recognised and protected, that intent to quit drops sharply.



FIVE

WELLBEING IS A BRAND EXPERIENCE

You cannot have one story for customers and another story for colleagues. At least, not if you want people to believe it.

One of the points that really stood out in our webinar was the idea of consistency. Not just in what a business says externally. But in how that same story is lived internally.

> "We're a family business, and we support families. Our mission is to make the world a brighter place."
>
> **Jane Clifford**
> Peope Director, Brewers Decorator Centres

TURN THE PROMISE INTO SOMETHNG PEOPLE EXPERIENCE

Jane Clifford from Brewers Decorator Centers shared a brilliant example of this. Brewers is a family-owned business, since 1904. Its mission is to make the world a brighter place - externally, through paint, wallpaper and decorating products.

But internally, that same idea has to mean something too. It becomes:

- How do we support colleagues at the point they need it?
- How do we make their life a bit easier?
- How do we make their day a bit brighter?

That is where employer brand becomes real - in whether colleagues can feel the same story inside the business that customers are being told on the outside. For a workforce spanning different generations, roles, pressures and life stages, that continuity matters

WHAT THIS MEANS FOR BRANDS

Wellbeing can make a brand's beliefs tangible through the way it listens, the services it offers, the language it uses and the response people receive. The test is whether the experience gives people a reason to believe the promise.

ENGAGE EVERY LINK IN THE EXPERIENCE

Senior leaders need a clear connection between the organisation's beliefs and the decisions it makes. HR and wellbeing teams need insight into needs and barriers. Managers need practical help and capacity. Employees need relevance, access and reassurance. Providers and partners need a shared understanding of how their service fits the whole experience.

Marketing and communications can connect those groups: creating a clear proposition, making support recognisable and helping the organisation speak consistently. But communication gains credibility from delivery, including working conditions and the way concerns are handled.

A QUESTION TO TAKE BACK

Would our people recognise the brand we present to the outside world?

ACTION

CONSISTENCY BETWEEN BRAND & EMPLOYEE EXPERIENCE

For younger generations especially, the employer brand and consumer brand are effectively the same thing. A clear, values-led internal story about being a supportive, caring employer - backed up by visible action on issues like abuse and mental health – is now central to both retention and reputation.

IN SUMMARY

FIVE WAYS TO MAKE WELLBEING WORK ACROSS GENERATIONS

1. Design for lives, not labels

Shape support around people's circumstances, needs and risks. Look beyond age, challenge stereotypes and encourage learning across generations.

2. Choice is the new inclusion

Offer different formats, channels and ways to access support. Make wellbeing relevant and easy to use, whenever people need it.

3. People make support feel real

Colleagues' recommendations build confidence in benefits. Equip peers and managers to connect people with support and bridge generational gaps.

4. Show people you have their back

Listen to concerns and respond with visible action. Feeling supported can make a difference to wellbeing and people's willingness to stay.

5. Wellbeing is a brand experience

Make the employee experience live up to the brand promise. Consistent care, backed by action, strengthens belief in the business and its reputation.

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ABOUT BAGGI AND SOUL FOOD

BAGGI is a brand consultancy that creates **Brands with Soul.** Our work with the Retail Trust began with its rebrand in 2021 and has continued over five years. **Soul Food** is our thought leadership platform, exploring challenges and ideas across different sectors.

If this report raises questions about your brand's story. positioning, identity or employee experience, then do get in touch with Mark from BAGGI:
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HUGE THANKS TO OUR EXPERTS

Cliff Lee - Director of Wellbeing Services
Retail Trust & EAPA UK Board Member
Jane Clifford - People Director
Brewers Decorator Centres
Keerti Baker - Marketing Director
Lifetime Financial Management
Poppie Foakes - Director of Product & Innovation
Retail Trust
Nathan Peacey - Partner & Retail Sector Lead
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Written by Mark Baxter, Founder of BAGGI and Ella Delancey Jones.

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Watch here: Five Generations, One Workforce

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