



Real Jobs of the Future Report 2026

May 2026



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About the report

The Real Jobs of the Future Report 2026 is part of the Real Insurance Research Series, exploring how Australians are feeling about work today and preparing for the jobs of tomorrow – from career satisfaction and mobility, to changing expectations around flexibility, wellbeing, and purpose.

The report examines how cost-of-living pressure, technology, and AI are reshaping job security, skills, and career pathways, alongside the rise of non-traditional work models such as side hustles, portfolio careers, and digital nomadism. It also highlights generational differences in workplace values and experiences – including attitudes to Gen Z, concerns about ageism, and varying levels of readiness to adapt – and considers what Australians believe is needed to support a more secure and resilient future of work.

Commissioned by Real Insurance and conducted by MYMAVINS, the research is based on a quantitative online survey (5th to 27th January 2026) of 5,011 Australian adults who are working or looking to work. The sample is broadly representative across age, gender, wealth, and location.

Important things to observe about the charts and figures

- ✓ Figures are based on self-reported estimates from survey respondents.
- ✓ Footnotes below charts may indicate:
 - A subset of the total sample size, as certain questions would only be asked to specific respondents.
 - Types of questions asked – for instance, multiple responses allowed – when the question calls for more than one answer from the respondent.
 - Data has been excluded from analysis (e.g., outliers removed in analysis).
 - Some charts and figures may not equal 100% due to rounding differences. This is also true for summed figures.





Key findings



Australians typically feel positive about their careers today

- ✓ Over 4 in 5 (85%) working Australians are satisfied with their career overall, including 1 in 3 (32%) who are very satisfied.
- ✓ Workers are almost twice as likely to feel more satisfied than less satisfied now compared to five years ago (59% more satisfied vs 31% less satisfied).
- ✓ More than 3 in 4 (76%) expect to feel satisfied with their work or career in the next ten years.
- ✓ More than 3 in 5 (62%) feel satisfied with their opportunities for career progression where they work or plan to work.
- ✓ However, over 2 in 5 (44%) say they are very or somewhat likely to leave their current or future employer in the next 12 months to gain better pay, flexibility, or career growth.

Financial pressures are impacting mobility and career choices

- ✓ Over 2 in 5 (44%) have stayed in a job longer than they wanted to due to financial pressure.
- ✓ Over 4 in 5 (84%) believe the cost of living is influencing career choices and willingness to embrace new work models.
- ✓ Around 2 in 3 (66%) say the rising cost of living has reduced their willingness to take career risks or pursue non-traditional work.

Most form some identity and meaning from their work

- ✓ Around 3 in 4 (75%) say their job feels like a moderate or major part of who they are.
- ✓ Currently, 7 in 10 (70%) believe Australian workplaces offer 'meaningful work'.
- ✓ However, around 1 in 3 (33%) think desk jobs will become less meaningful as AI takes over more tasks.

AI is already embedded in everyday work

- ✓ More than 1 in 5 (22%) are now very or completely reliant on AI tools for weekly productivity. Another 2 in 5 (41%) are somewhat or slightly reliant, leaving less than 2 in 5 (37%) not reliant at all.
- ✓ Over 1 in 2 (54%) feel comfortable using AI tools in their work.
- ✓ Less than 1 in 2 (45%) feel AI and/or automation has had no impact on their current role, whether positive or negative.
- ✓ Around 1 in 3 (32%) say information processing and administrative tasks are now automated, signalling early structural change in white-collar work.

Adaptation is underway but anxiety remains

- ✓ Technological advancements are a major factor in career and job security decisions for close to 2 in 3 (64%).
- ✓ Just over 1 in 5 (22%) have been adopting AI tools extremely or very quickly to help ensure they can retain their job.
- ✓ Over 2 in 5 (44%) have done something in the past 12 months to upskill or reskill to avoid becoming redundant.
- ✓ More than 1 in 3 (36%) are worried that AI or automation could replace key tasks in their job over the next decade.
- ✓ Nearly 2 in 3 (64%) have experienced at least one negative emotional impact from AI at work.
- ✓ Over 3 in 5 (63%) of parents are concerned about their children's ability to find stable work in the future due to AI and automation.

Australians want a stronger 'life-work' balance

- ✓ Only 1 in 3 (34%) are very satisfied with their current level of flexibility at work.
- ✓ Around 4 in 5 (80%) support shifting more from 'work-life balance' to 'life-work balance', with a greater focus on wellbeing and flexibility.
- ✓ Nearly 3 in 5 (59%) would accept lower pay to reduce their work hours and improve wellbeing.
- ✓ Around 2 in 3 (66%) say a 4-day workweek would be extremely or very appealing.
- ✓ Exactly 4 in 5 (80%) say it is important to be able to live where they want and take their work with them, rather than having to move for work.

Generational pressure points are emerging

- ✓ Around 2 in 3 (67%) think ageism is very or somewhat common in Australian workplaces today.
- ✓ Among workers aged 50 or older, nearly 3 in 10 (28%) lack confidence about their job security over the next 5–10 years.
- ✓ Around 4 in 5 (79%) feel that Gen Z's expectations about work clash with traditional workplace norms.
- ✓ Only around 1 in 4 (24%) feel Australian organisations are adapting to the values and expectations of Gen Z workers.

Fluid careers are becoming the new normal

- ✓ Over 3 in 5 (63%) are interested in starting a side hustle or small business alongside their main income.
- ✓ Nearly 1 in 2 (46%) feel traditional career paths are less relevant today than five years ago.
- ✓ Around 2 in 3 (66%) think it is very or somewhat likely they will have multiple careers over their working life.
- ✓ Over 9 in 10 (91%) agree that society is now more accepting of non-traditional career paths.

Preparedness for change in the future of work is patchy

- ✓ While close to 9 in 10 (87%) feel their current job or work will exist in five years, close to 2 in 5 (39%) feel unprepared for major changes in the future of work.
- ✓ Around 3 in 10 (31%) are minimally confident or not confident at all that they could replace their main or expected source of income within six months.
- ✓ Around 2 in 3 (67%) believe the Australian Government should carry primary responsibility for protecting Australians' job prospects.

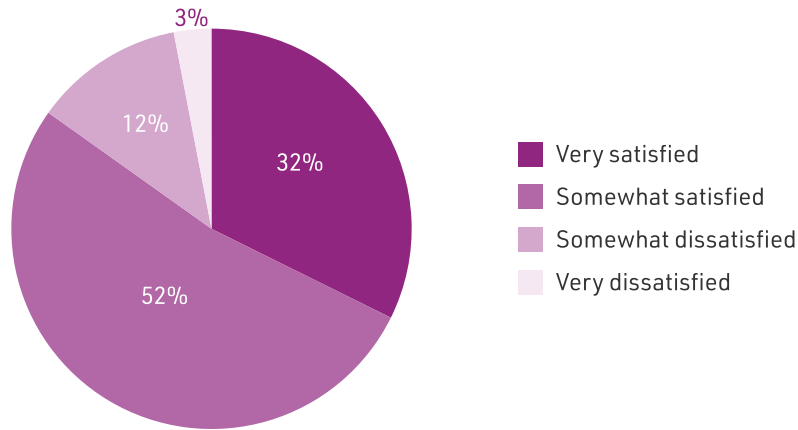


Work outlook



Career satisfaction

Thinking about your working life overall, including your past roles, how satisfied are you with your career?



*n= 5,002 those who have work experience

Over 4 in 5 (85%) working Australians are satisfied with their career overall, including 1 in 3 (32%) who are very satisfied.

However, strong satisfaction is much higher among Baby Boomers (45%) compared to Gen Z (25%).

Compared with five years ago, how satisfied do you feel with your work and career today?



59%
More satisfied



31%
Less satisfied



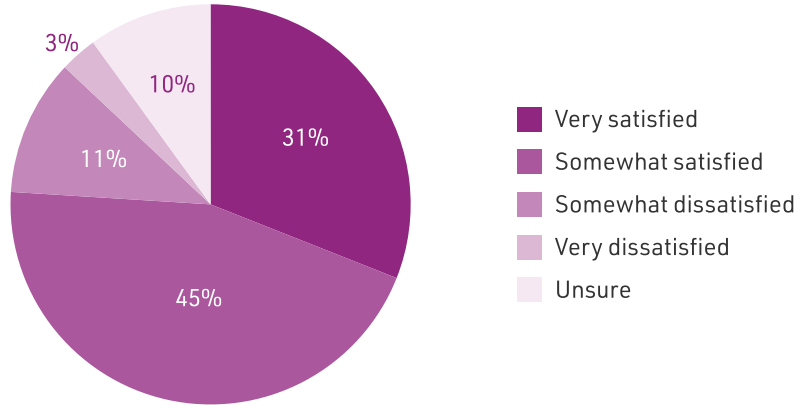
9%
Unsure

*n= 4,372 those who have at least moderate work experience (>5yrs)

Workers are almost twice as likely to feel more satisfied than less satisfied now compared to five years ago (59% more satisfied vs 31% less satisfied). However, growth in satisfaction is much higher among Gen Z (73%) than Gen X (54%) and Baby Boomers (52%), which may reflect the different stages of their careers.

Future sentiment

Looking ahead ten years, how satisfied do you expect to feel with your work or career, including work you may do in the future?

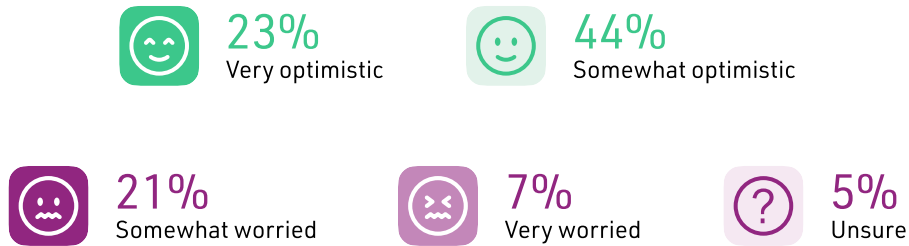


*n= 5,011 total sample

More than 3 in 4 (76%) expect to feel satisfied with their work or career in the next ten years.

Gen Z are more likely to expect satisfaction (84%) compared to Baby Boomers (64%).

How optimistic or worried do you feel about your work and career over the next ten years?



*n= 5,011 total sample

More Australians feel optimistic than worried about their work and career over the next ten years, with around 2 in 3 (66%) feeling optimistic, compared with around 3 in 10 (29%) who feel worried.

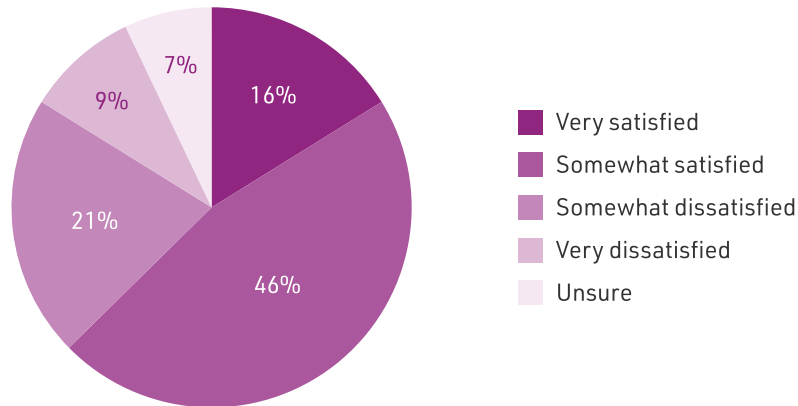


Job mobility



Career progression

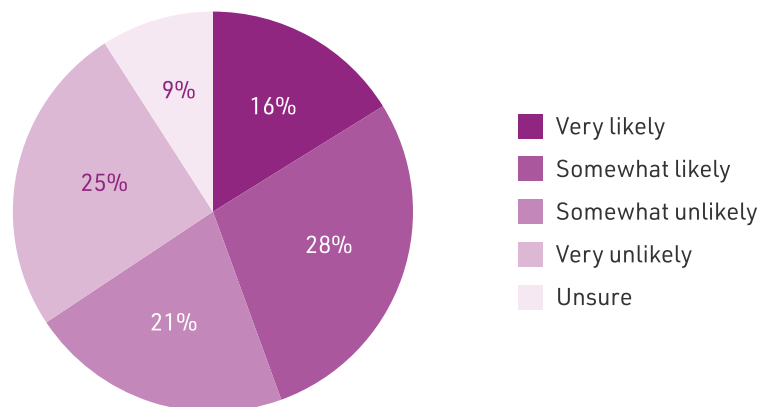
How satisfied are you with your opportunities for career progression where you currently work or plan to work?



*n= 5,011 total sample

More than 3 in 5 (62%) feel satisfied with their opportunities for career progression where they work or plan to work.

How likely are you to leave your current or future employer in the next 12 months to gain better pay, flexibility or career growth?



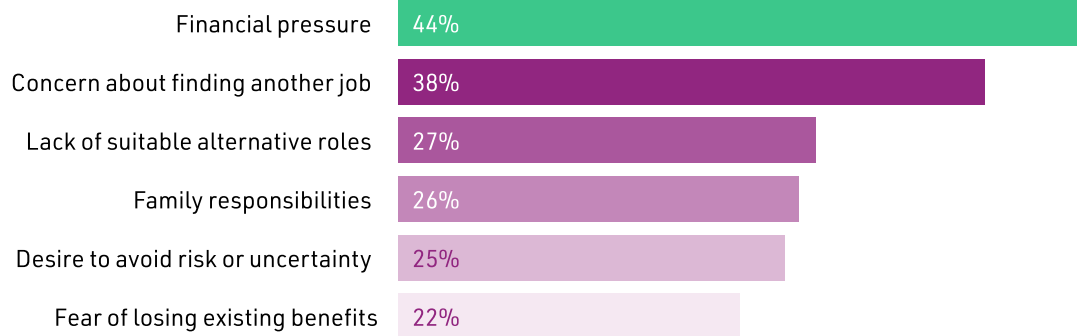
*n= 5,011 total sample

However, over 2 in 5 (44%) say they are very or somewhat likely to leave their current or future employer in the next 12 months to gain better pay, flexibility, or career growth.

Further, Gen Z are nearly three times as likely as Baby Boomers to be likely to leave their current or future employer in the next 12 months (59% vs 19%).

Financial pressures

Have you ever stayed in a job longer than you wanted to for any of the following reasons?



*n= 5,002 those who have work experience. Multiple responses allowed. Top 6 responses only.

Over 2 in 5 (44%) working Australians have stayed in a job longer than they wanted to due to financial pressure. Other common reasons include concern about finding another job (38%), and lack of suitable alternative roles (27%).

Women are more likely than men to stay in a job longer than they wanted to due to both financial pressure (47% vs 40%) and job insecurity concerns (42% vs 34%).

Around 3 in 5 (61%) Australians in the workforce say lower cost of living would improve financial security in the future, followed by higher wages or income support (52%) and more flexible work opportunities (34%).

To what extent do you believe the cost-of-living situation in Australia is influencing people's career choices and willingness to embrace new work models?

To what extent has the rising cost of living since 2020 influenced your willingness to take career risks or try to pursue non-traditional work?



*n= 5,011 total sample

Over 4 in 5 (84%) believe the cost of living is influencing people's career choices and willingness to embrace new work models.

Around 2 in 3 (66%) say the rising cost of living since 2020 has been influential on their own willingness to take career risks or pursue non-traditional work.

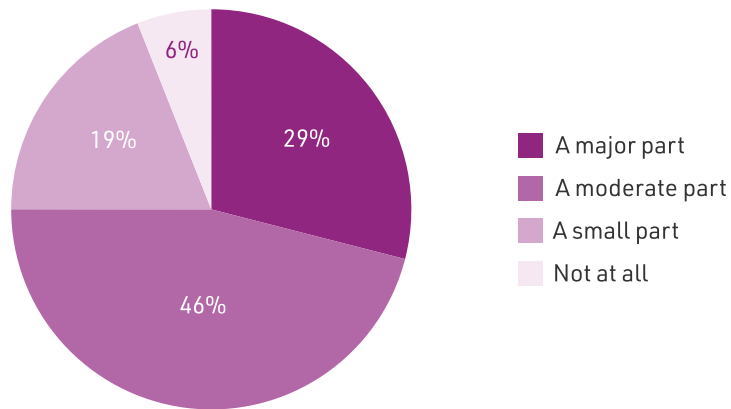


Meaning, identity
and values



Work and self identity

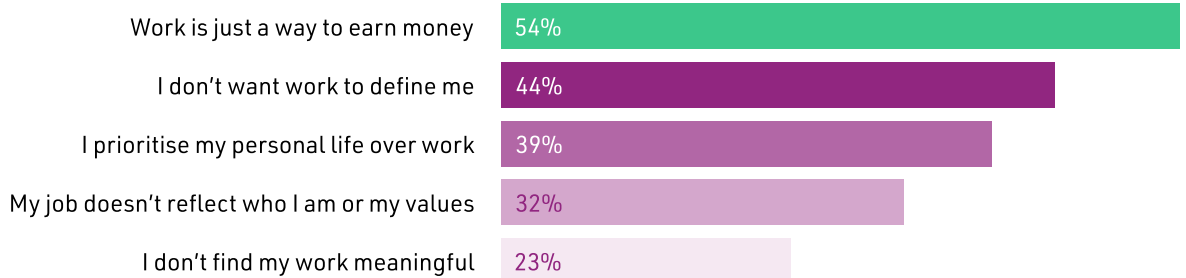
How much does your job feel like part of who you are?



*n= 4,788 those who are currently working (employed or semi-retired)

Around 3 in 4 (75%) working Australians say their job feels like a moderate or major part of who they are.

What are the main reasons your job does NOT feel like a major part of who you are?



*n= 1,207 those who are currently working (employed or semi-retired) AND have answered 'small part or not at all'. Multiple responses allowed. Top 5 responses only.

Around 1 in 2 (54%) of those whose job does not feel like a moderate or major part of who they are say work is just a way to earn money. Many also say they do not want work to define them (44%), and that they prioritise their personal life over work (39%).

Around 1 in 3 (32%) say their job does not reflect who they are or their values, while around 1 in 4 (23%) say they do not find their work meaningful.

Do you feel you have to compromise on your values (e.g. purpose, sustainability, social impact) to get ahead in your career?



39%
Yes



50%
No



11%
Unsure

*n= 4,965 those who are NOT semi-retired i.e. transitioning

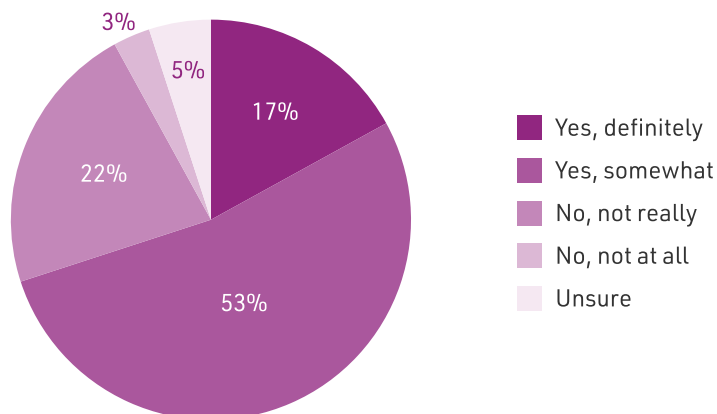
Among those who are not yet transitioning into retirement, nearly 2 in 5 (39%) feel they have to compromise their values to get ahead in their career.

Gen Z are nearly twice as likely as Baby Boomers to feel they have to compromise on their values (47% vs 24%).



The future of 'meaningful work'

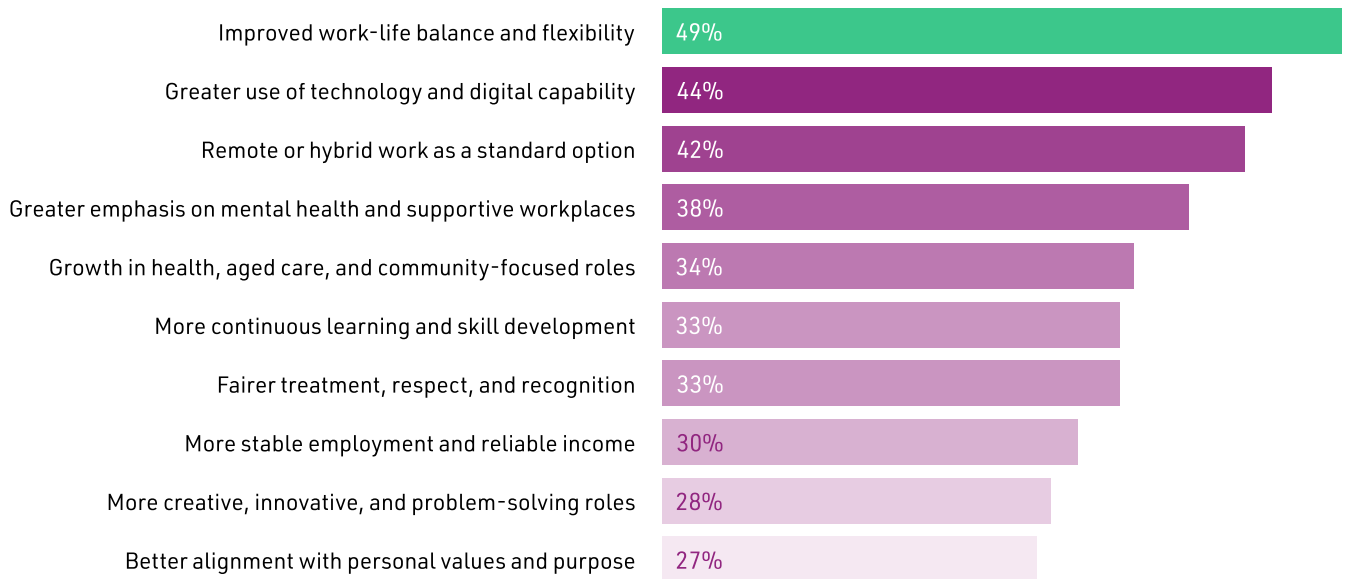
Do you believe Australian workplaces currently offer the kind of 'meaningful work' you would like to have in the future?



*n= 5,011 total sample

Currently, 7 in 10 (70%) working Australians believe that Australian workplaces offer 'meaningful work' they would like for the future.

How do you envision the concept of 'meaningful work' changing in Australia over the next 10-15 years?



*n= 5,011 total sample. Multiple responses allowed. Top 10 responses only.

When thinking about how 'meaningful work' will change over the next 10–15 years, the most common expectations centre on improved work–life balance and flexibility (49%), greater use of technology and digital capability (44%), and remote or hybrid work becoming standard (42%).

Women are more likely than men to expect meaningful work to involve better balance and flexibility at just over 1 in 2 women (54%) vs just over 2 in 5 men (45%), remote or hybrid work at over 2 in 5 women (45%) vs close to 2 in 5 men (38%), and a stronger emphasis on mental health and supportive workplaces at 2 in 5 women (42%) vs 1 in 3 men (35%).

AI influence on 'meaningful work'

As AI becomes more capable, which type of work feels most meaningful to you?



30%
Helping or caring for people directly



23%
Working outdoors or in nature



30%
Human-centred or emotionally driven roles



23%
Purpose-driven or socially impactful work



24%
Collaborative or team-based work



21%
Strategic or higher-level thinking and decision-making



24%
Creative or innovative work



21%
Creating or building something tangible with my hands



24%
Solving complex problems or doing analytical work



20%
Working with technology or digital tools

*n= 5,011 total sample. Multiple responses allowed. Top 10 responses only.

Exactly 3 in 10 (30%) say that helping or caring for people directly, or human-centred or emotionally driven roles (30%) are the most meaningful as AI becomes more capable. This is followed by collaborative or team-based work (24%), creative or innovative work (24%), and solving complex problems (24%).

Around 1 in 3 (33%) think desk jobs will become less meaningful as AI takes over more tasks.

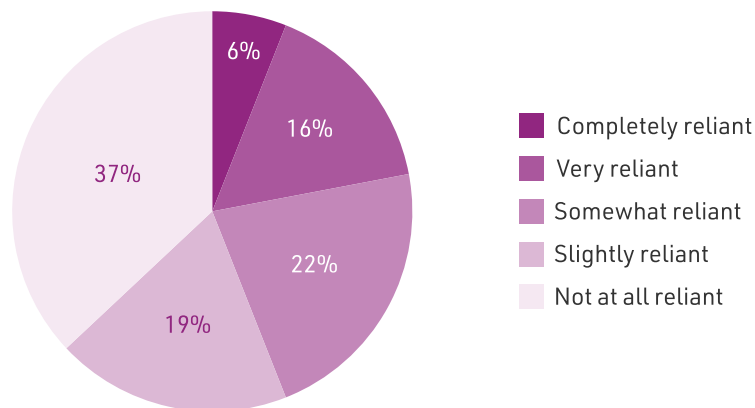


Impacts of AI



AI adoption in the workplace

How reliant are you on AI tools for your productivity each week?



*n= 4,788 those who are currently working (employed or semi-retired)

More than 1 in 5 (22%) Australian workers are now very or completely reliant on AI tools for weekly productivity. Over 2 in 5 (41%) are somewhat or slightly reliant. Nearly 2 in 5 (37%) are not at all reliant on AI tools for productivity.

Gen Z and Gen Y are three times more likely than Baby Boomers to be very or completely reliant (30% vs 7%).

Just over 1 in 2 (54%) say they would feel comfortable using AI tools in their work, while just over 1 in 3 (36%) would feel uncomfortable.

Which types of tasks, if any, are currently being automated for you through AI or digital tools?



32%

Information processing
(e.g. summarising content, analysing data)



24%

Monitoring or tracking tasks
(e.g. performance dashboards, alerts)



32%

Administrative tasks
(e.g. scheduling, document formatting)



22%

Creative tasks
(e.g. content creation, design assistance)



30%

Communication tasks
(e.g. drafting emails, creating reports)



21%

Customer or client interactions
(e.g. chatbots, automated responses)

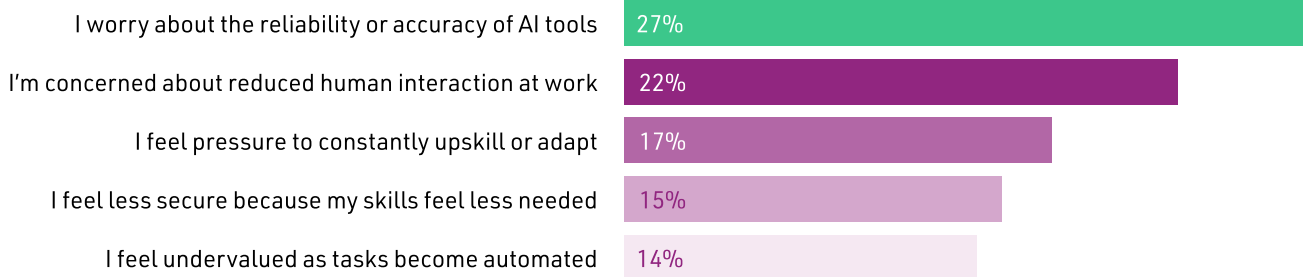
*n= 4,788 those who are currently working (employed or semi-retired). Multiple responses allowed. Top 6 responses only

Around 1 in 3 (32%) say information processing tasks are being automated for them through AI or digital tools. Around 1 in 3 (32%) say administrative tasks are being automated, and around 3 in 10 (30%) say communication tasks are being automated.

Less than 1 in 2 (45%) feel AI and/or automation has had no impact on their current role, whether positive or negative. For those who report an impact, more feel it has been positive (38%) than negative (12%). However, perceived positive impacts decline with older age. Gen Z (44%) and Gen Y (47%) are more likely to be positive compared to Gen X (30%) and Baby Boomers (21%).

AI impact on work attitudes

Has the rise of AI negatively affected how you feel about your job in any of these ways?

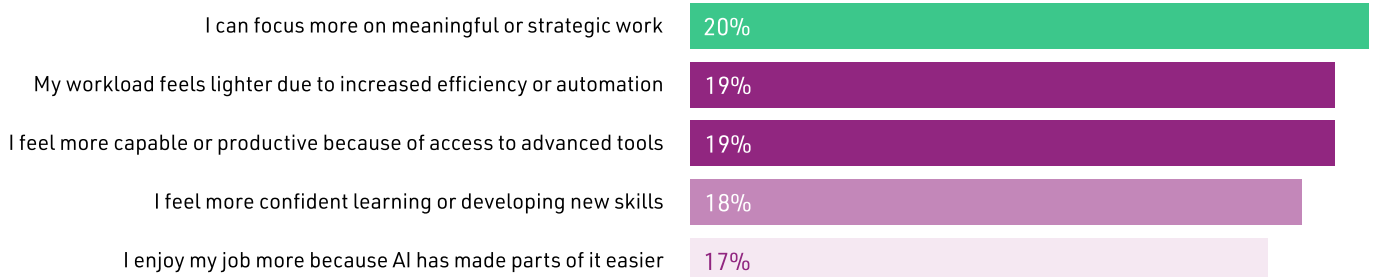


*n= 4,788 those who are currently working (employed or semi-retired). Multiple responses allowed. Top 5 responses only.

Nearly 2 in 3 (64%) have experienced at least one negative emotional impact from AI at work. The most common negative impacts are worrying about the reliability or accuracy of AI tools (27%), and concern about reduced human interaction (22%).

Just over 1 in 2 (53%) are concerned about the environmental impact of AI technologies in Australia, which peaks among Gen Z (62%).

Has the rise of AI positively affected how you feel about your job in any of these ways?

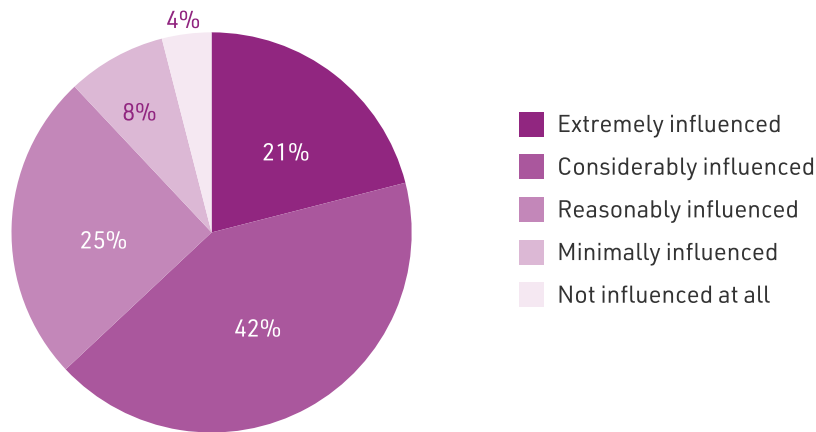


*n= 4,788 those who are currently working (employed or semi-retired). Multiple responses allowed. Top 5 responses only.

Exactly 3 in 5 (60%) have experienced at least one positive impact from AI at work. Among the positive impacts, 1 in 5 (20%) say they can focus more on meaningful or strategic work, around 1 in 5 (19%) say their workload feels lighter, and a similar share (19%) feel more capable or productive.

AI impact on job security

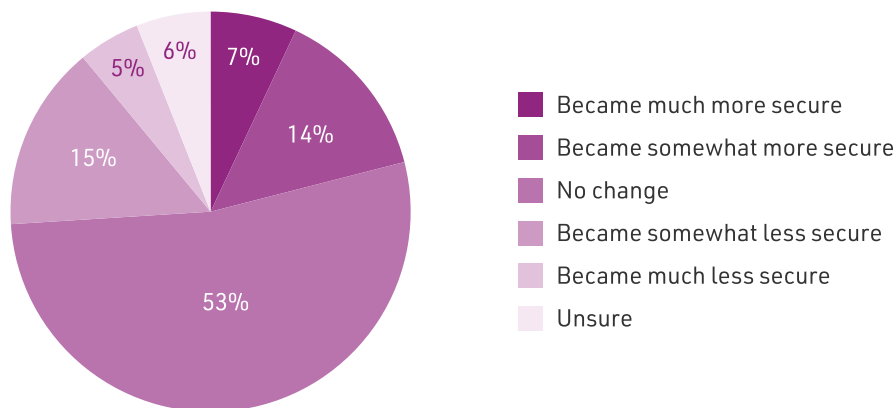
How much do you think technological advancements influence your decisions about careers and job security today?



*n= 5,011 total sample

Technological advancements are a major factor in career and job security decisions for close to 2 in 3 (64%) Australian workers.

Did your perception of your own job security change following the rise of AI and automation?



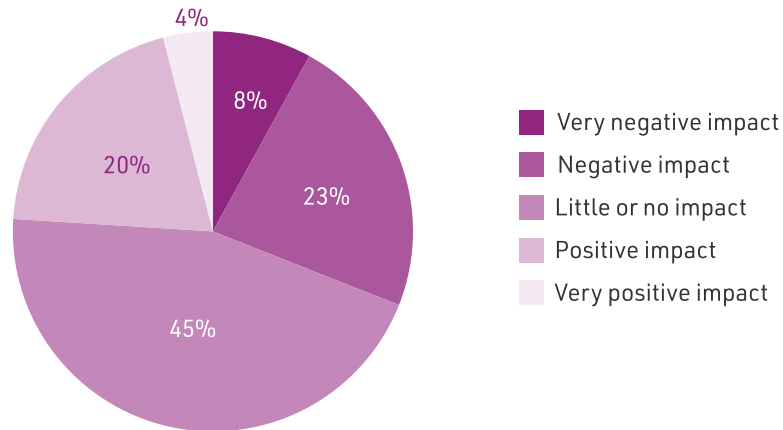
*n= 5,011 total sample

More than 1 in 2 (53%) perceive no change to their own job security following the rise of AI and automation. While 1 in 5 (20%) feel their job has become less secure, around 1 in 5 (21%) feel their job is more secure.

Around 1 in 4 (24%) say they have observed people they know becoming redundant due to technological change very regularly or often.

AI impact on jobs of the future

Do you feel AI is positively or negatively impacting your job security in the next 5-10 years?

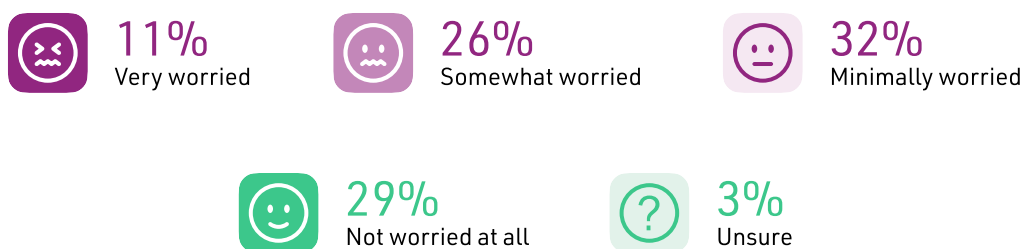


*n= 4,742 those who are employed full-time, part-time/casual, or self-employed

Looking to the future, nearly 1 in 2 (45%) of those employed feel AI will have little or no impact on their job security in the next 5-10 years.

Around 3 in 10 (31%) expect a negative impact overall, while around 1 in 4 (24%) expect a positive impact overall.

How worried are you that AI or automation could replace key tasks in your job over the next decade?



*n= 5,011 total sample

However, over 1 in 3 (36%) are worried that AI or automation could replace key tasks in their job over the next decade.

The younger generations are more likely to feel worried about AI or automation replacing key job tasks in the next decade. This includes more than 2 in 5 (44%) of Gen Z and close to 2 in 5 (39%) of Gen Y, compared with fewer Gen X (31%) and Baby Boomers (27%).

Career choice hindsight wisdom

What type of career would you choose instead?



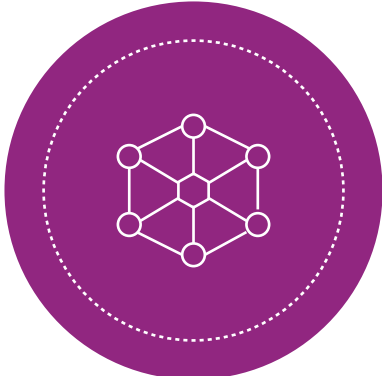
*n= 1,584 those who would choose a different career path. Single response allowed. Top 6 responses only.

Around 1 in 3 (32%) say they would choose a different career path if they could go back knowing how widespread AI would become.

Among those who would choose a different career, around 1 in 6 (17%) would choose a technical or digital career. Close to 1 in 6 (15%) would choose a care-based or human-centred role, and around 1 in 8 (13%) would choose a trade or hands-on skilled job.

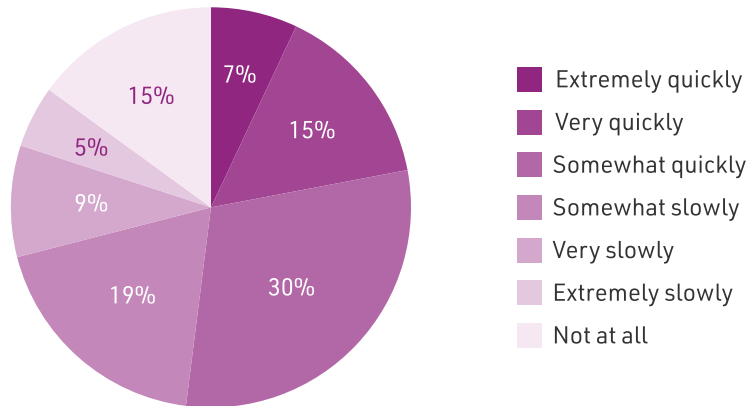


Adapting to technology



Adapting to the changing workplace

How quickly have you been adopting AI tools to help ensure you can retain your job?



*n= 3,975 those who are employed full-time, part-time/casual, or self-employed AND valid % (excluding N/A - AI tools are irrelevant for my job)

Just over 1 in 5 (22%) have been adopting AI tools extremely or very quickly to help ensure they can retain their job.

In the past 12 months, have you done anything to upskill or reskill (such as online learning, courses, training or self-directed learning) to avoid becoming redundant due to technological change?



*n= 5,011 total sample

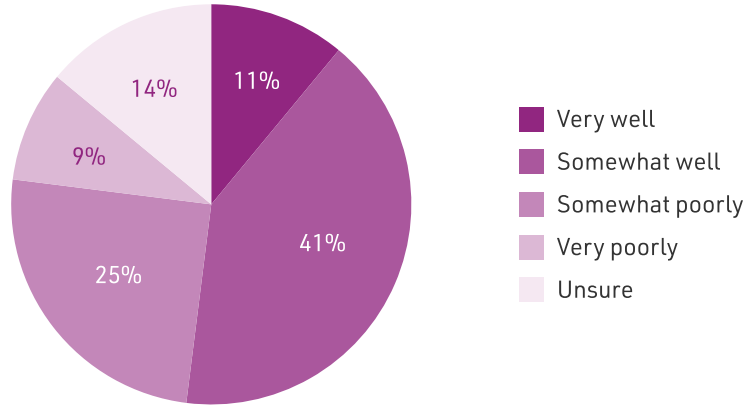
Over 2 in 5 (44%) say they have done something in the past 12 months to upskill or reskill to avoid becoming redundant due to technological change.

Gen Z and Gen Y are more likely to have upskilled, with over 1 in 2 (55%) Gen Z and just under 1 in 2 (49%) Gen Y reporting they have done so.

Just over 1 in 3 (35%) say they have observed people needing to develop new skills to avoid becoming redundant very regularly or often.

Preparing for the jobs of the future

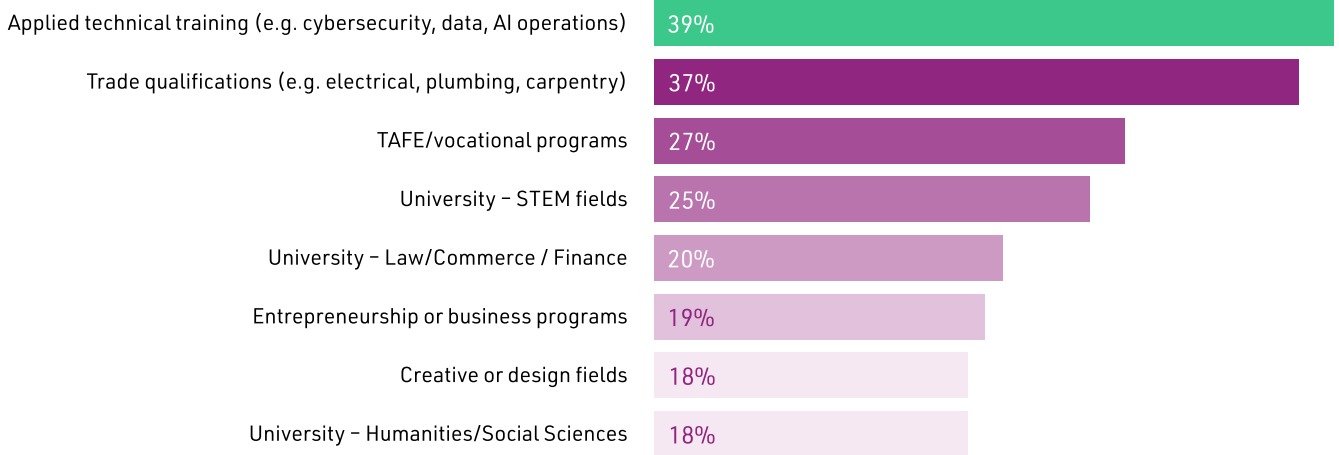
How well do you think Australian schools, TAFEs and universities are preparing people for the jobs of tomorrow?



*n= 5,011 total sample

Around 1 in 2 (52%) think that Australian schools, universities, and TAFEs are preparing people well for the jobs of tomorrow.

Which types of study or training do you think will give your children the best job security in the age of AI?



*n= 2,982 those with children. Multiple responses allowed. Top 8 responses only.

Among parents, the leading perceived pathways to children's job security in the age of AI are applied technical training (39%) and trade qualifications (37%).

Over 3 in 5 (63%) of parents are concerned about their children's ability to find stable work in the future due to AI and automation.

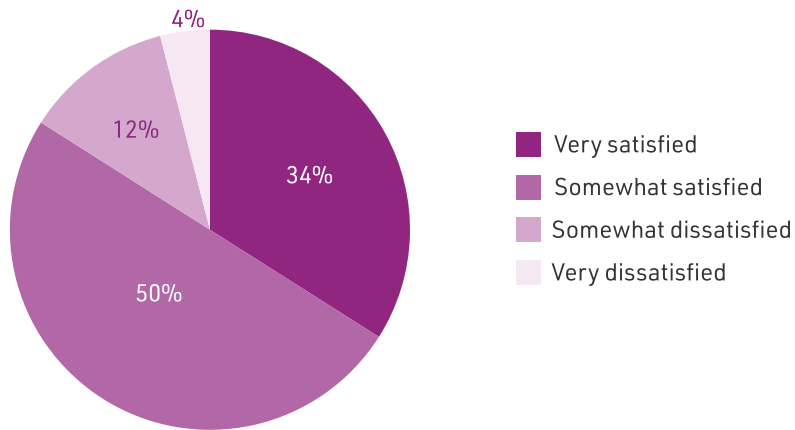


The new work model



Work flexibility

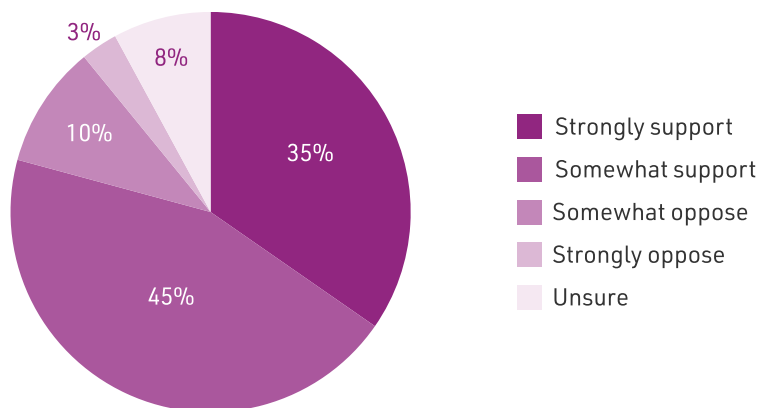
How satisfied are you with your current level of flexibility at work (for example, start and finish times, working from home, part-time options)?



*n= 4,788 those who are currently working (employed or semi-retired)

More than 1 in 3 (34%) of those currently working are very satisfied with their current level of flexibility at work, and 1 in 2 (50%) are somewhat satisfied.

How much do you support the idea of shifting more from 'work-life balance' to 'life-work balance' in Australia i.e. adjusting the priority?

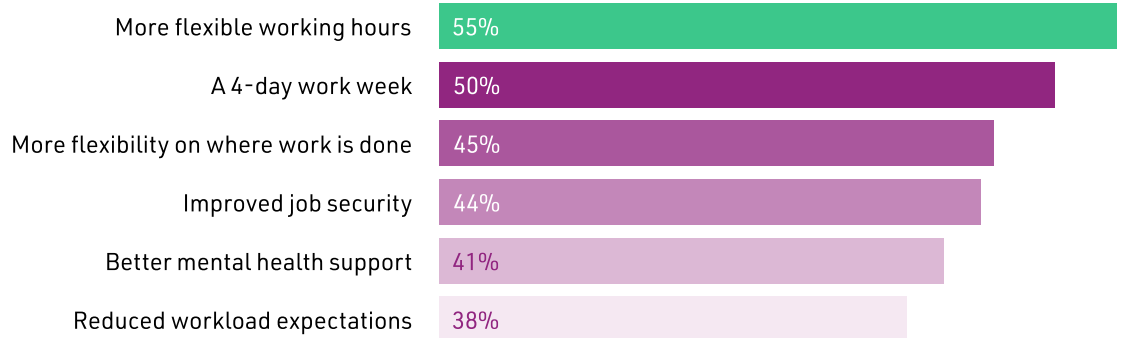


*n= 5,011 total sample

Around 4 in 5 (80%) support shifting more from 'work-life balance' to 'life-work balance' in Australia, including around 1 in 3 (35%) who strongly support it.

Achieving 'life-work' balance

What changes in workplace culture or policy do you think would most improve wellbeing for Australian workers and shift more to a 'life-work' balance?

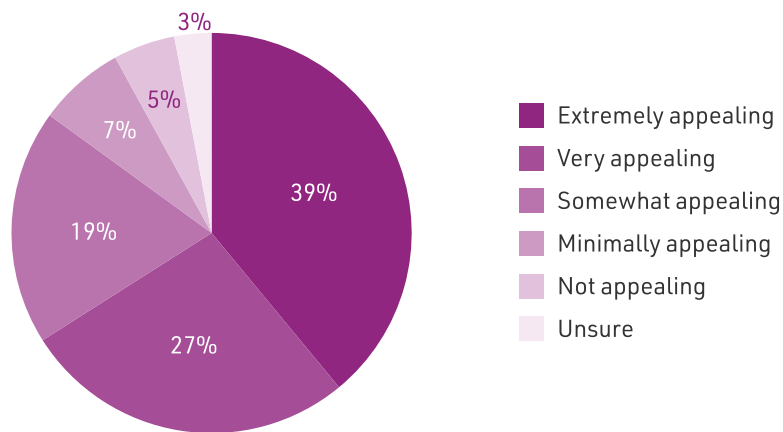


*n= 5,011 total sample. Multiple responses allowed. Top 6 responses only.

More flexible working hours is the top selected change to improve wellbeing and support a 'life-work' balance, with over 1 in 2 (55%) selecting it. Around 1 in 2 (50%) also select a 4-day work week, while over 2 in 5 select more flexibility on where work is done (45%), and improved job security (44%).

Nearly 3 in 5 (59%) would accept lower pay to reduce their work hours and improve wellbeing. Gen Z (65%) and Gen Y (64%) are more likely to consider accepting lower pay than Baby Boomers (49%).

How appealing would a 4-day workweek be for you personally?



*n= 5,011 total sample

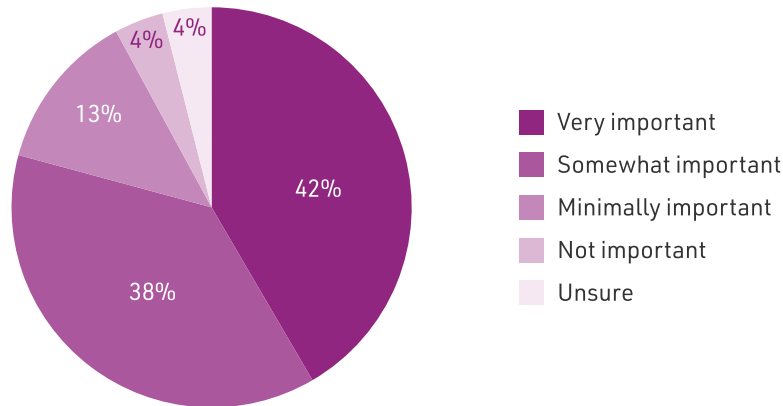
Around 2 in 3 (66%) say a 4-day workweek would be extremely or very appealing.

Women are more likely than men to find a 4-day workweek extremely appealing, with over 2 in 5 (45%) of women vs 1 in 3 (34%) of men.

Gen Y are also more likely to find it extremely appealing (45%). Baby Boomers are less likely (26%).

Appeal of new work models

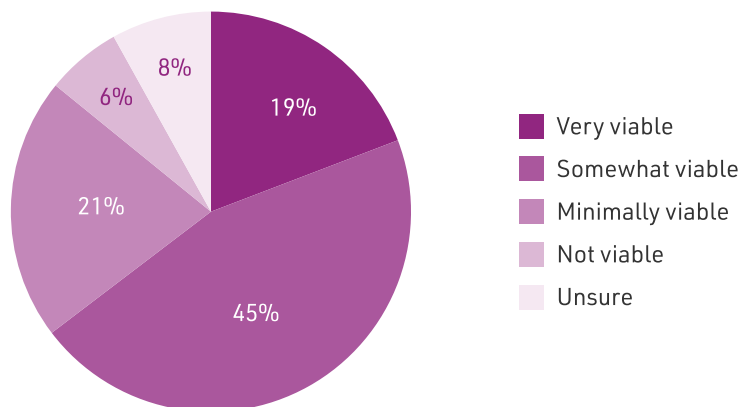
How important is it to you to be able to live where you want and take your work with you, rather than having to move for work?



*n= 5,011 total sample

Exactly 4 in 5 (80%) say it is very or somewhat important to be able to live where they want and take their work with them, rather than having to move for work.

How viable do you think digital nomadism (working remotely while travelling) is for Australian workers today?

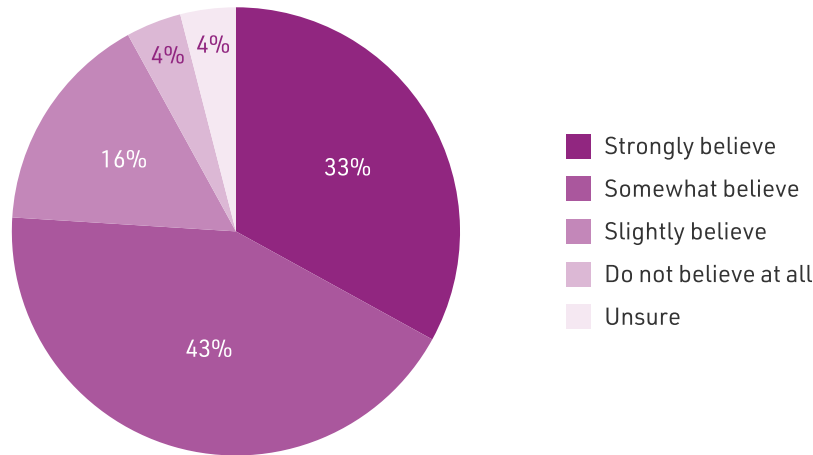


*n= 5,011 total sample

Nearly 2 in 3 (64%) think digital nomadism is very or somewhat viable for Australian workers today.

Wellbeing at work

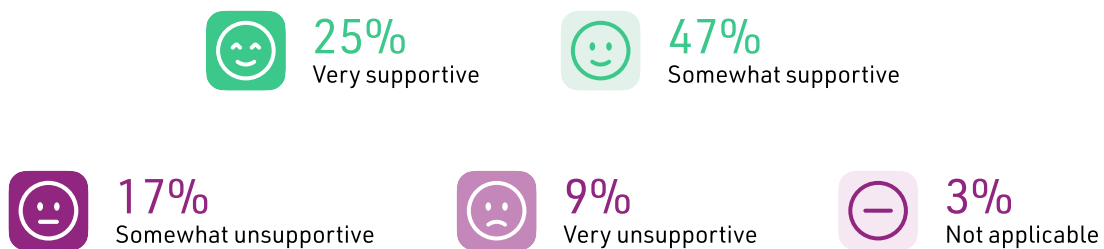
To what extent do you believe mental health and wellbeing are becoming more central to career choices and trajectory in Australia?



*n= 5,011 total sample

Over 3 in 4 (76%) believe mental health and wellbeing are becoming more central to career choices.

How genuinely supportive do you believe your current employer is of maintaining the mental health and wellbeing of employees?



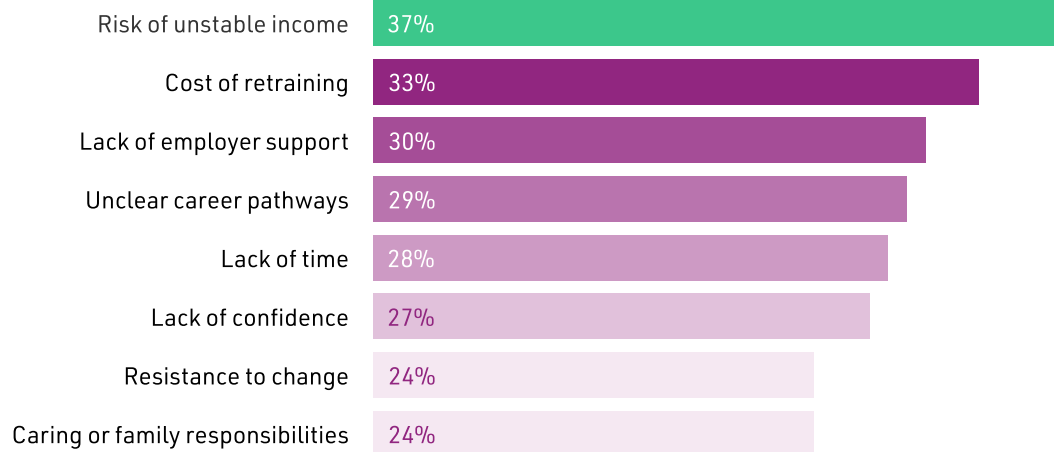
*n= 4,358 those who are employed full-time or part-time/casual

However, 1 in 4 (25%) say their employer is unsupportive of maintaining employee wellbeing.

Close to 2 in 3 (64%) say a formal 'right to disconnect' law is extremely or very important.

Adapting to new work models

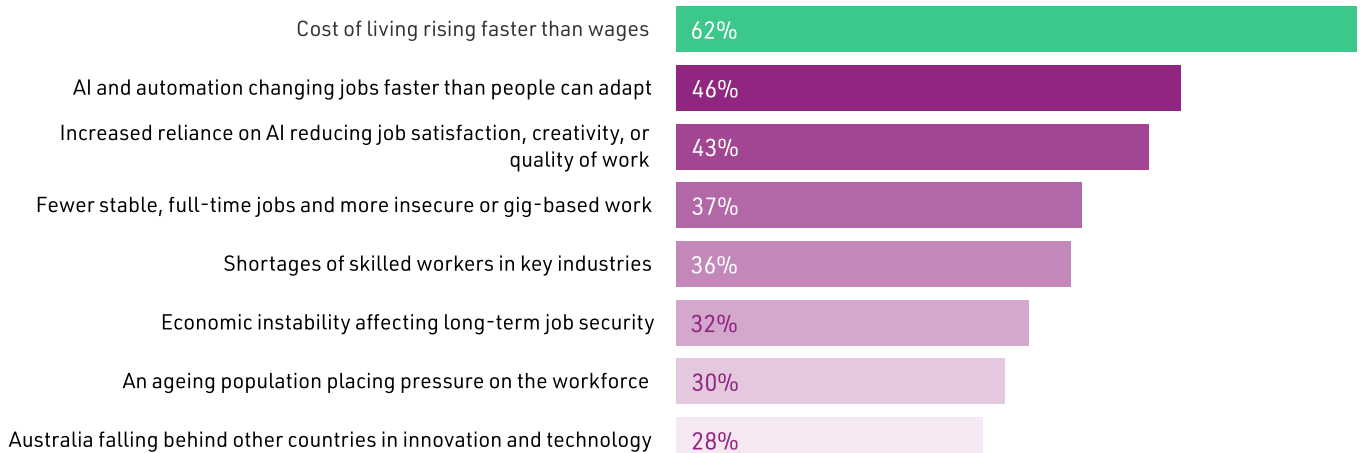
In your opinion, what are the biggest barriers for you to adapt to new work models?



*n= 5,011 total sample. Multiple responses allowed. Top 8 responses only.

The biggest barrier Australians see to adapting to new work models is the risk of unstable income, with just over 1 in 3 (37%) identifying this. This is followed by cost of retraining (33%), and lack of employer support (30%).

What are you most concerned about the jobs of the future in Australia over the next ten years?

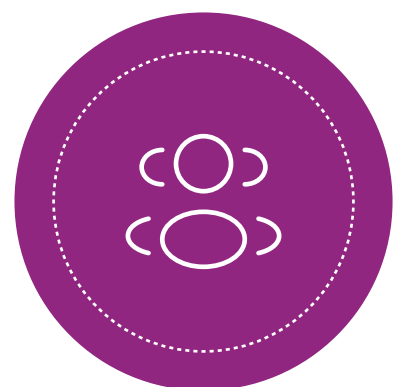


*n= 5,011 total sample. Multiple responses allowed. Top 8 responses only.

Concern about the future of work is led by cost pressures, with 3 in 5 (62%) concerned that the cost of living will rise faster than wages. The next tier of concerns relates to technology: around 2 in 5 (43%) worry AI and automation will change jobs faster than people can adapt, and 2 in 5 (43%) worry increased reliance on AI will reduce job satisfaction, creativity, or quality of work.

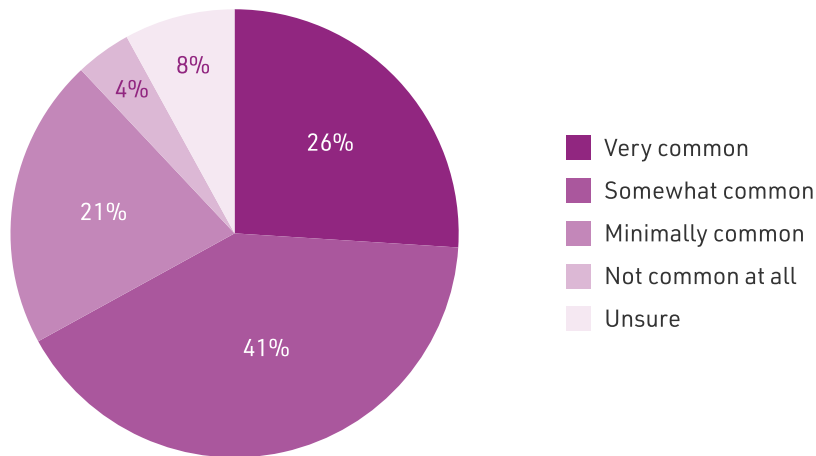


Generations in the workplace



Ageism in the workplace

How common do you think ageism is in Australian workplaces today?

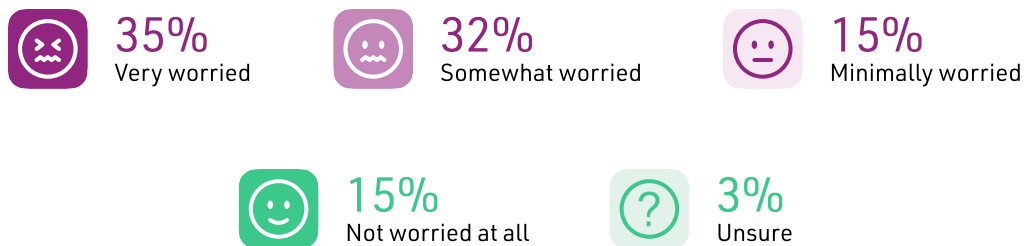


*n= 5,011 total sample

Around 2 in 3 (67%) Australian workers think ageism is very or somewhat common in Australian workplaces today.

Meanwhile, 3 in 5 (60%) agree that their age and gender together make it harder to stay competitive in the job market.

How worried are you about being seen as 'too old' when applying for new roles or promotions?



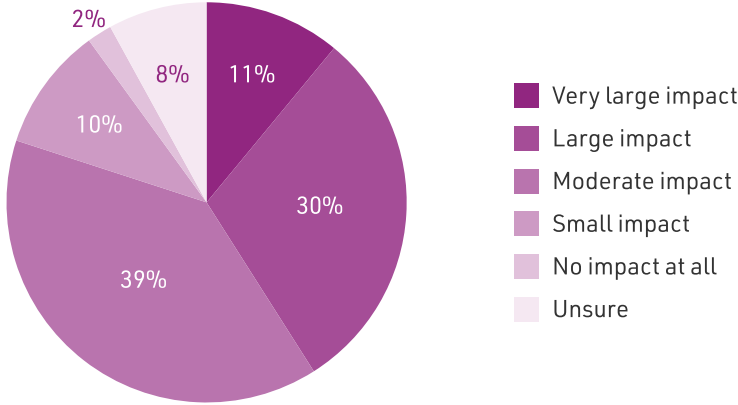
*n= 1,600 those who are aged 50 or older and NOT semi-retired i.e. transitioning

Around 2 in 3 (67%) of those aged 50 or older who are yet to transition to retirement are very or somewhat worried about being seen as 'too old' when applying for new roles or promotions.

Further, among those aged 50 or older, nearly 3 in 10 (28%) lack confidence about their job security over the next 5–10 years. Close to 2 in 5 (39%) also felt overlooked or passed over at work because of their age. Around 1 in 2 (50%) say it has been somewhat or very difficult to change jobs or re-enter the workforce in their 50s or later.

Impact of generational differences

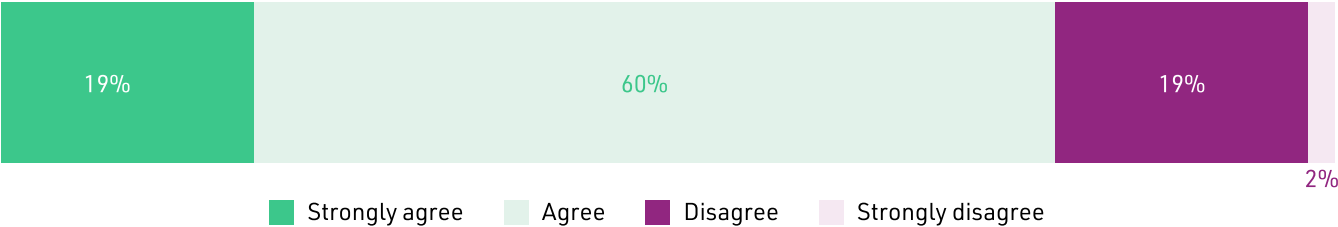
How much impact do you think generational differences have on workplace culture in Australia?



*n= 5,011 total sample

Around 2 in 5 (41%) think generational differences have a large impact on workplace culture in Australia.

Gen Z's expectations about work clash with traditional workplace norms in Australia



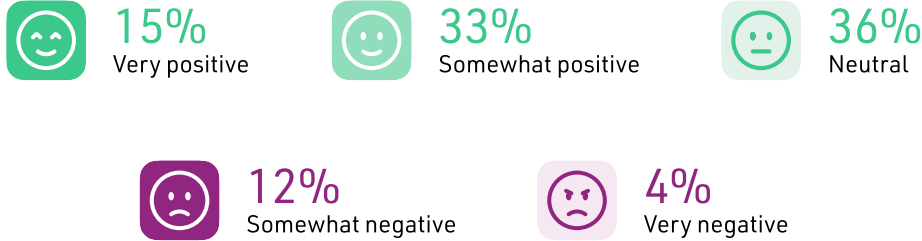
*n= 5,011 total sample

Around 4 in 5 (79%) feel that Gen Z's expectations about work clash with traditional workplace norms in Australia.

Close to 1 in 2 (47%) don't think Australian workplaces understand what Gen Z wants. Around 1 in 8 (12%) are unsure. Only around 1 in 4 (24%) feel that Australian organisations are adapting to the values and expectations of Gen Z workers.

Gen Z workplace perceptions

How positive or negative has your experience been working alongside Gen Z colleagues?

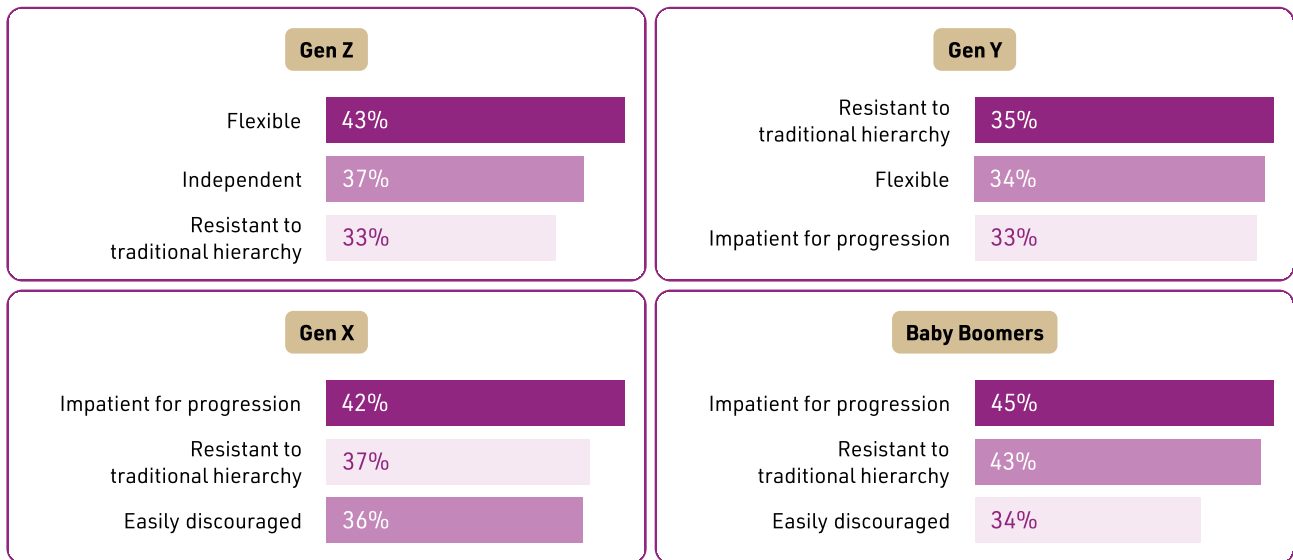


*n= 4676 valid % (excluding 'Not applicable')

Nearly 1 in 2 (47%) say their experience working alongside Gen Z colleagues has been positive overall (very or somewhat positive), while close to 2 in 5 (36%) say it has been neutral. Around 1 in 6 (17%) say it has been negative overall.

Gen X (21%) and Baby Boomers (23%) are over twice as likely to describe the experience as negative compared to Gen Z (9%).

Which qualities do you think best describe Gen Z's approach to work?



*n= 1,125 Gen Z, 1,752 Gen Y, 1,390 Gen X, 744 Baby boomers

Overall, around 1 in 3 describe Gen Z's approach to work as resistant to traditional hierarchy (36%), impatient for progression (36%), flexible (33%) and easily discouraged (32%).

Gen Z most commonly describe themselves as flexible (43%), independent (37%), and resistant to traditional hierarchy (33%).

Gen Y most commonly see Gen Z as resistant to traditional hierarchy (35%) and flexible (34%).

Gen X and Baby Boomers most commonly describe Gen Z as impatient for progression (42% and 45%, respectively), while Gen Z themselves are less likely at around 1 in 4 (26%).

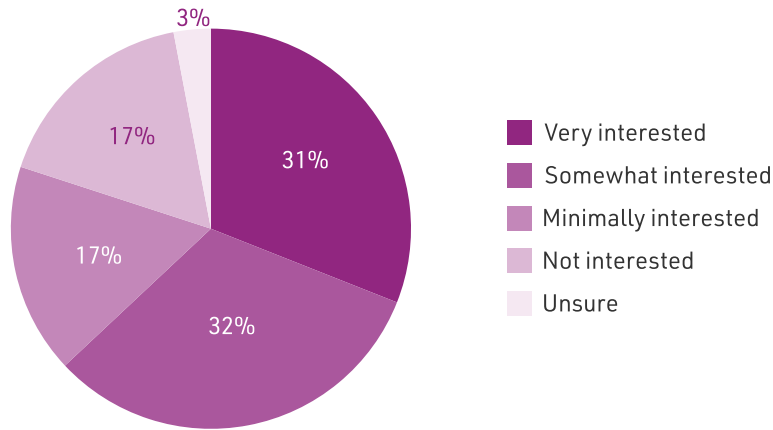


Fluid careers



Rise of the side hustle

How interested are you in starting a side hustle or small business in addition to your main source of income?



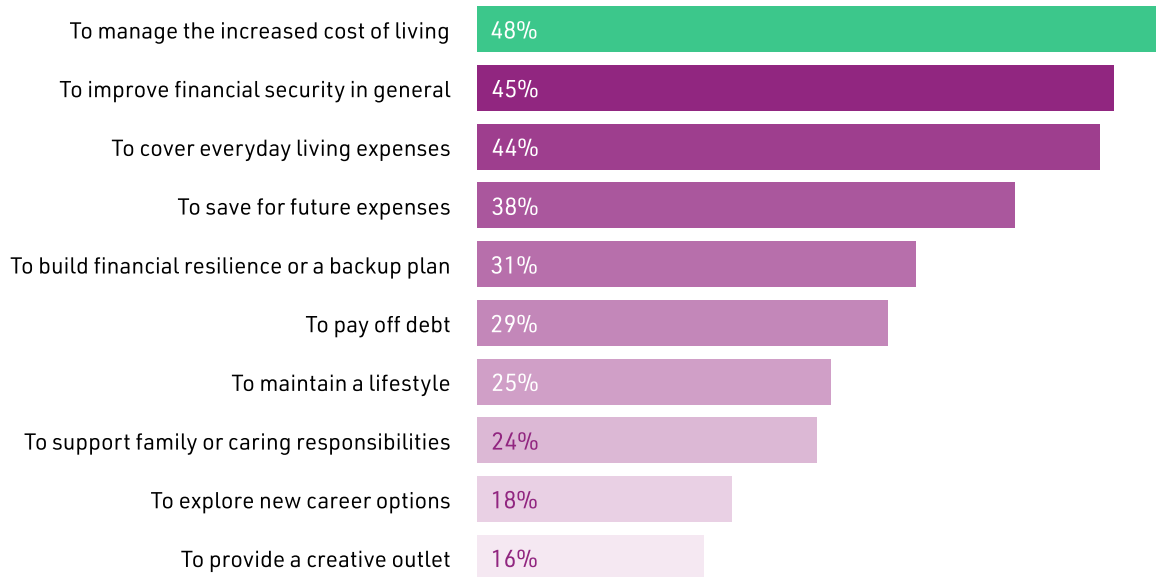
*n= 5,002 those who have work experience

Over 3 in 5 (63%) working Australians are interested in starting a side hustle or small business alongside their main income. Close to 2 in 5 (39%) find it very or extremely appealing to have several smaller sources of income.

Interest in starting a side hustle is higher among young Australians, with 3 in 4 (75%) of Gen Z and close to 3 in 4 (72%) of Gen Y interested in a side hustle. In comparison, less than 3 in 5 (57%) of Gen X are interested, and 1 in 3 (36%) of Baby Boomers are interested.

Over 3 in 4 (76%) have taken on additional income sources (40%), or have considered doing so (36%), in the past five years.

What were your reasons for taking on or considering additional income sources/side hustles?



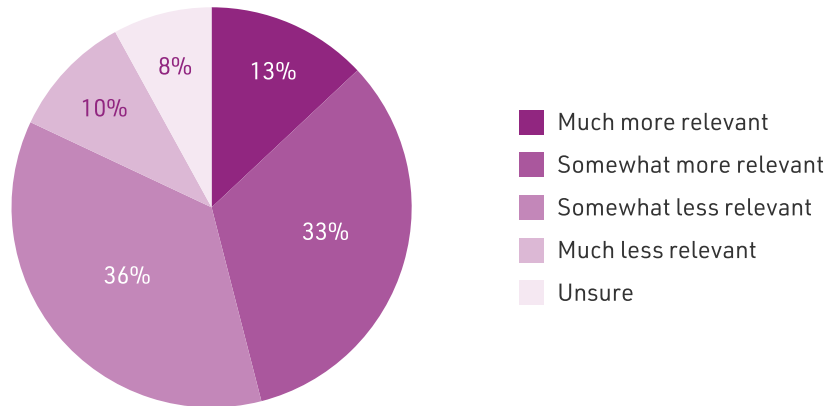
*n= 3,806 those who have taken on additional income sources/side hustle or have considered. Multiple responses allowed. Top 10 responses only.

Nearly 1 in 2 (48%) say they have taken on or considered additional income sources to manage the increased cost of living. Similar proportions cite improving financial security in general (45%), and covering everyday living expenses (44%).

Over 3 in 5 (63%) of those who have taken on additional income sources, or considered it, say it is extremely or very important to their financial security.

Evolving career paths

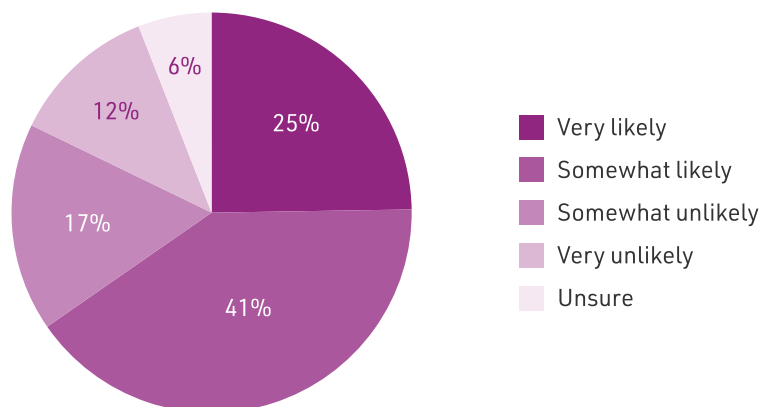
How relevant do you believe traditional career paths are today compared with five years ago?



*n= 5,011 total sample

Nearly 1 in 2 (47%) feel traditional paths are less relevant today than five years ago.

How likely do you think it is that you will have multiple careers or very different types of jobs over your working life?



*n= 5,011 total sample

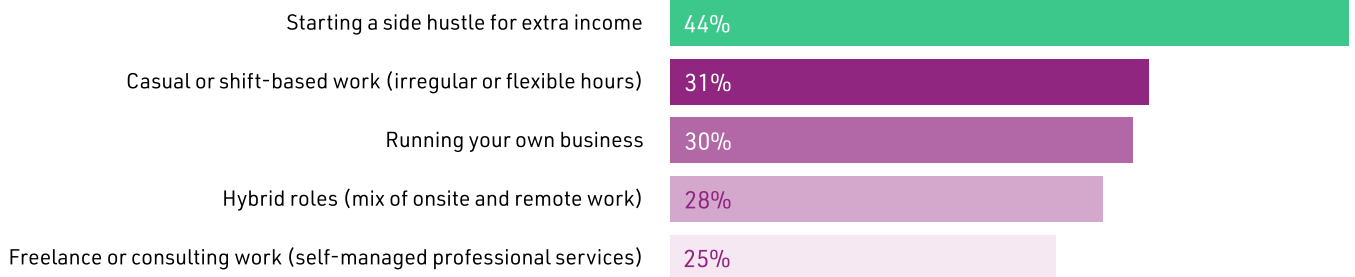
Around 2 in 3 (66%) think it is very or somewhat likely they will have multiple careers or very different types of jobs over their working life.

Over 9 in 10 (91%) agree that society today is more accepting of non-traditional career paths than it was five years ago.

Close to 9 in 10 (86%) agree that having an entrepreneurial mindset is increasingly necessary for financial resilience and personal fulfilment in Australia's changing job market.

Non-traditional work

Have you ever explored, or would you consider in the future, any alternative or non-traditional work?

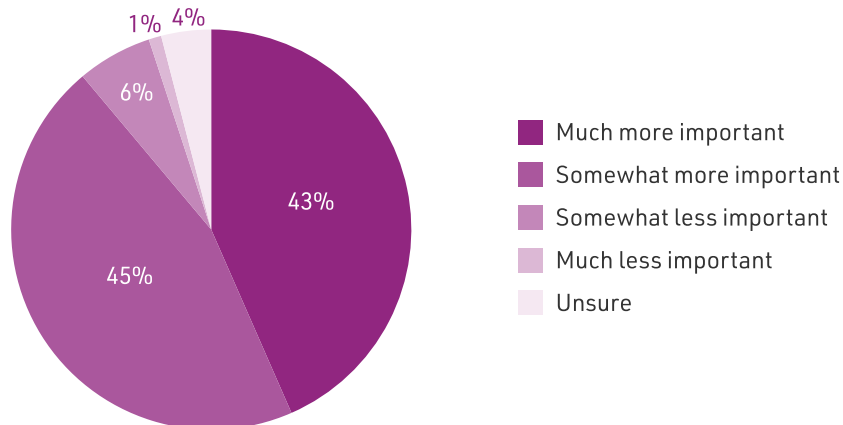


*n= 5,011 total sample. Multiple responses allowed. Top 5 responses only.

Over 4 in 5 (86%) have explored, or would consider in the future, at least one form of alternative or non-traditional work.

Starting a side hustle for extra income is the most commonly selected option (44%), followed by casual or shift-based work (31%), and running your own business (30%).

How important is flexibility and autonomy to you now compared with five years ago?



*n= 4,372 those who have at least moderate work experience (>5yrs)

Close to 9 in 10 (89%) Australians with more than five years' work experience feel that flexibility and autonomy is more important than it was five years ago.

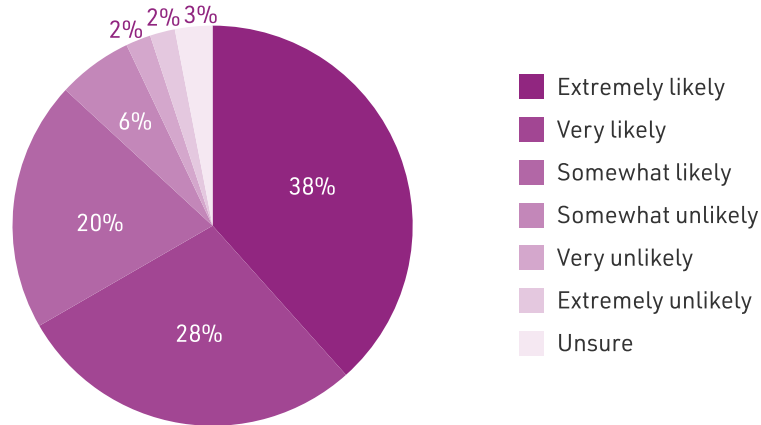


The future of job security



Confidence in the future

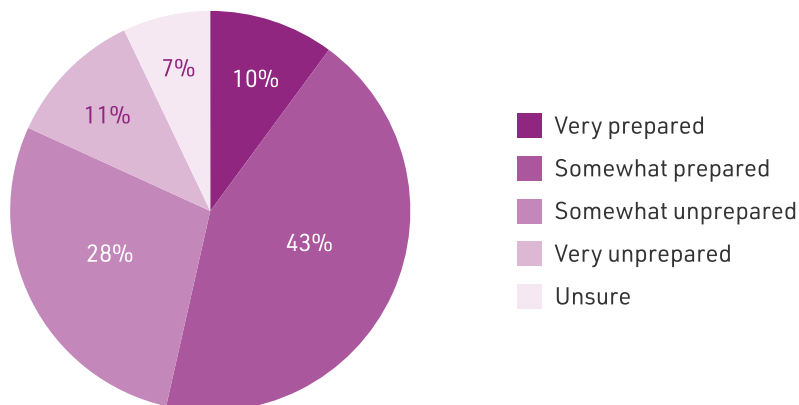
How likely do you think it is that your current job or type of work will still exist in five years?



*n= 4,788 those who are currently working (employed or semi-retired)

Close to 9 in 10 (87%) Australian workers feel that it is at least somewhat likely that their current job or work will exist in five years.

How prepared do you feel for major changes in the future of work (e.g., AI, automation, new job models)?



*n= 5,011 total sample

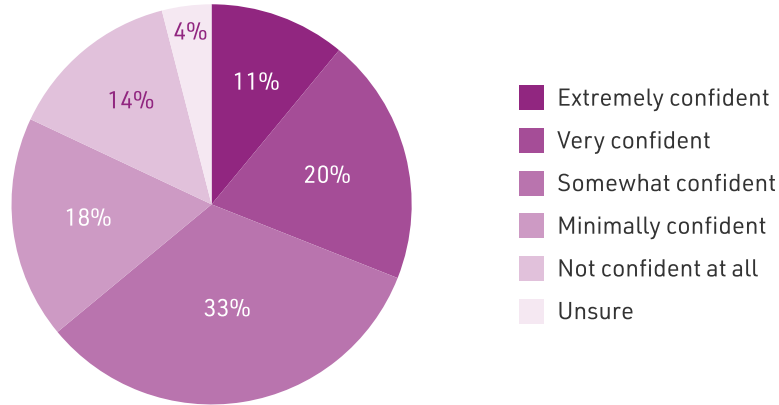
However, close to 2 in 5 (39%) feel unprepared for major changes in the future of work.

Men are more likely to say they feel prepared (59%) compared to women (48%).

Around 1 in 5 (21%) are minimally confident or not confident that they will be able to adapt if their job changes significantly or disappears.

Financial resilience

If you were to lose your main or expected source of income, how confident are you that you could replace it within six months?



*n= 5,002 those who have work experience

Around 3 in 10 (31%) of those with work experience say they are minimally confident or not confident at all that they could replace their main or expected source of income within six months.

Have you incurred any significant debt in order to retrain, reskill or start a new business as a direct result of adapting to the changing job market?

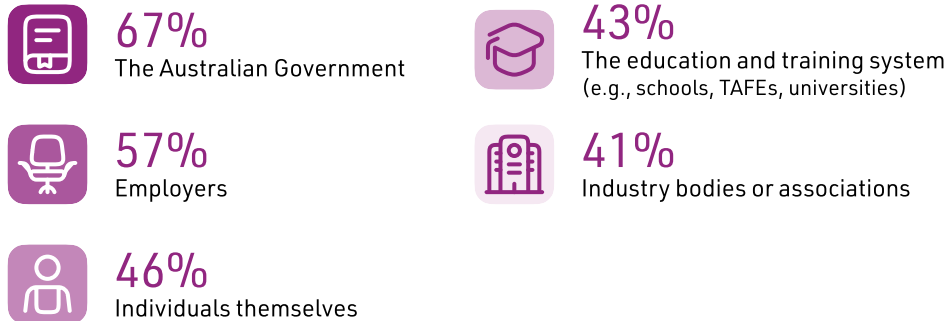


*n= 5,002 those who have work experience

Close to 1 in 4 (23%) have incurred significant debt in order to retrain, reskill, or start a business as a result of adapting to the changing job market.

Protecting Australians' working future

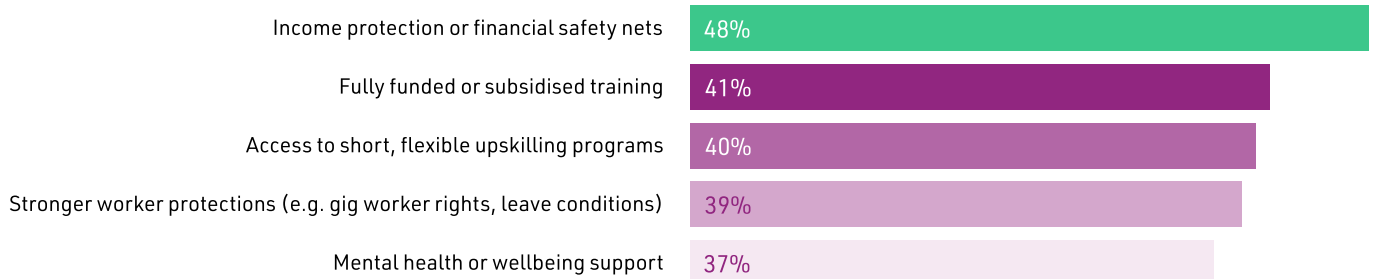
Who do you think should carry responsibility for protecting Australians' job prospects in the future?



*n= 5,011 total sample. Multiple responses allowed. Top 5 responses only.

Around 2 in 3 (67%) say the Australian Government should carry responsibility for protecting Australians' job prospects in the future, followed by employers at nearly 3 in 5 (57%).

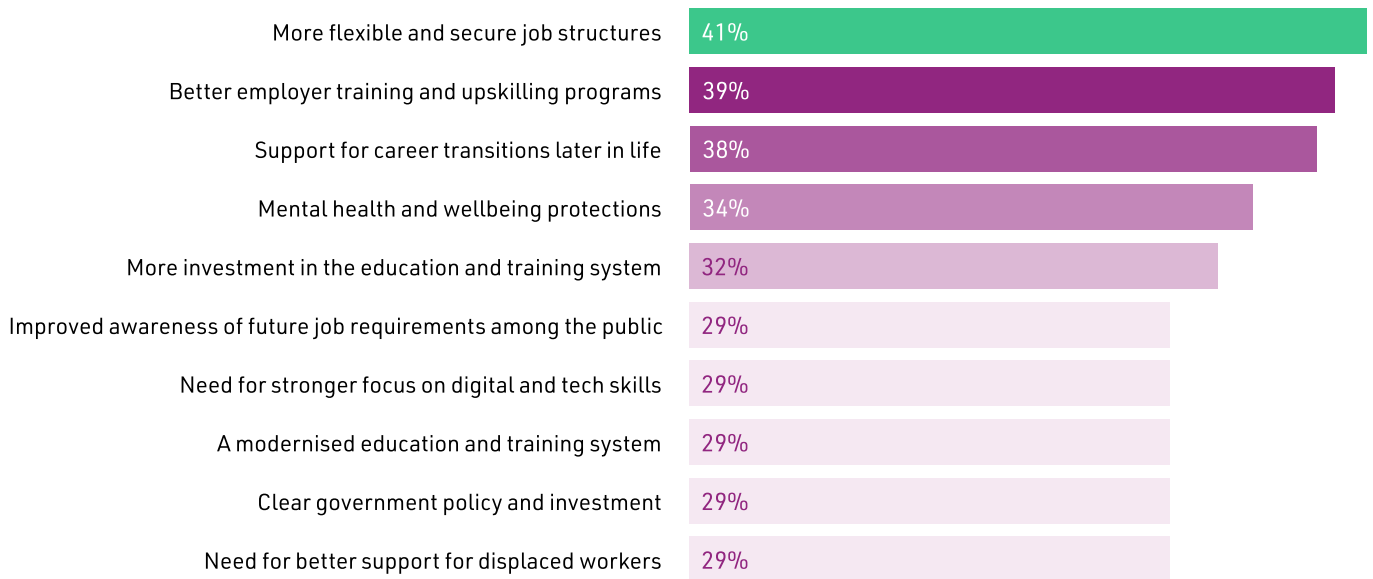
Which types of support would make the biggest difference in helping you feel secure about your working future?



*n= 5,011 total sample. Multiple responses allowed. Top 5 responses only.

Around 1 in 2 (48%) say income protection or financial safety nets would make the biggest difference in helping them feel secure about their working future. This is followed by fully funded or subsidised training (41%), and access to short, flexible upskilling programs (40%).

What do you think is most urgently needed to help Australians thrive in the future of work?



*n= 5,011 total sample. Multiple responses allowed. Top 10 responses only.

Around 2 in 5 (41%) say more flexible and secure job structures are most urgently needed to help Australians thrive in the future of work. A similar share (39%) point to better employer training and upskilling programs. Just under 2 in 5 (38%) say support for career transitions later in life is urgently needed.

More research from Real Insurance coming soon...

About Real Insurance

At Real Insurance, we pride ourselves on providing trusted service and real value to our customers. Our passion for what we do has been recognised by 17 consecutive years of industry awards. We specialise in life, income protection, funeral, health, home, car, pet, travel and landlords insurance products. In the market since 2005, we have protected the quality of life of thousands of Australians, through the delivery of innovative products that protect the financial future of people across Australia.

