

The Three Questions Your Gen Xer Asks Before They Walk Out the Door

What You Have Missed Before Your Best Employee Quits

Protect the Culture.
Preserve Trust.
Prevent the Lawsuit.

A framework for understanding why your most experienced talent leaves, and what to do about it.

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Executive Summary

There are a myriad of questions employees ask themselves before they are “done” — Disgusted Over Nonsense Endured. This paper reflects three of the most prevalent I have encountered in researching my book *Exclusion: Strategies for Improving Diversity in Recruitment, Retention and Promotion* and when leading people-centric initiatives.

This white paper examines these three critical questions that Generation X employees, particularly Gen X women, ask themselves before deciding to leave an organization. Drawing on more than 20 years of employment law and organizational strategy experience, and supported by current workforce research, this paper argues that employee attrition among this cohort is not a compensation problem, a benefits problem, or a generational inevitability. It is a culture problem, and culture problems have solutions.

Organizations that learn to recognize and respond to these three questions before an employee reaches a decision will protect their talent, their institutional knowledge, their employer brand, and their bottom line.

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Introduction: The Resignation Letter Is Always Late

By the time a resignation letter lands on a manager's desk, the decision was made months ago. The letter is the formality. The decision was made in the car on the way home, at 2am during a sleepless night, or in the middle of a meeting where, once again, something happened that should not have, and no one said a word.

Generation X professionals, those born between 1965 and 1980, represent approximately 33 percent of the American workforce as of 2024. They hold a disproportionate share of senior and mid-level leadership roles and carry decades of institutional knowledge. They are experienced, resilient, and increasingly, "done" (Disgusted Over Nonsense Endured).

This paper is about what happens before the letter. Specifically, it is about the three questions that experienced Gen X employees, and especially Gen X women, are asking in silence before they decide to leave. Understanding those questions is the first step to answering them before it is too late.

Gen X comprises approximately 33% of the U.S. workforce as of 2024, holding a disproportionate share of senior leadership roles. (Kaplan Professional, 2024)

The Financial and Reputational Cost of Getting This Wrong

The financial cost of losing an experienced employee is significant and frequently underestimated. Research consistently places the cost of replacing an employee at between 50 and 200 percent of that person's annual salary. For senior leaders and long-tenured professionals, organizations can expect costs at the high end of that range.

Replacing an employee costs between 50% and 200% of their annual salary. For senior-level positions, this routinely exceeds 150%. (PeopleKeep, 2024; SHRM)

The Compounding Effect: When One Exit Becomes Many

When a high-performing, respected employee leaves, those who remain notice. Research from Gallup finds that U.S. employee engagement fell to its lowest level in a decade in 2024, with only 31 percent of employees engaged. Disengagement is rarely apathy — it is almost always the last stage before departure.

U.S. employee engagement hit a 10-year low in 2024, with only 31% of employees engaged. Globally, disengagement costs an estimated \$8.8 trillion in lost productivity annually. (Gallup, 2024)

The Reputational Cost

The cost of losing experienced talent extends beyond internal operations. Research published by Harvard Business Review found that a negative employer reputation costs companies at least 10 percent more per hire, as candidates demand a pay premium.

A negative employer reputation costs companies at least 10% more per hire. (Burgess, 2016)

The Cost of Inequity-Driven Attrition

For organizations with persistent inequities, the financial exposure is especially acute. Research from SHRM found that employee turnover driven by racial inequity alone cost U.S. organizations up to \$172 billion over a five-year period.

Employee turnover due to racial inequity cost U.S. organizations up to \$172 billion over five years. (SHRM, 2021)

Question One

“Is This Temporary, or Is This Just Who You Are?”

Every organization has hard seasons. Restructuring, leadership transitions, budget constraints, a difficult client. Experienced employees can manage hard seasons. What they cannot manage is discovering that the hard season is actually the permanent condition.

Gen X employees, who have often spent 20 or more years in the workforce, have a highly calibrated ability to distinguish between a temporary challenge and a structural problem. They watch how leadership responds when things go wrong, whether consequences follow insensitive behavior, whether promised promotions materialize, and whether their concerns are genuinely heard or simply managed. Ambiguity reads as an answer.

What Leaders Can Do

- Be direct about what is temporary and what requires sustained change.
- When a cultural incident occurs, address it visibly. Silence communicates acceptance.
- Follow through on commitments. Undelivered promises become data points in the calculation.

Question Two

“Is the Cost of Staying Higher Than the Cost of Leaving?”

This is the question that actually triggers the resignation letter. And it is not primarily a financial calculation.

In researching *Exclusion: Strategies for Improving Diversity in Recruitment, Retention and Promotion*, the top ten indicators of a broken workplace culture emerged consistently across industries. These indicators — including the absence of informal mentoring, perceived underperformance, aggressive communication, isolation, and the inability to recover from past mistakes — create environments where talented people, particularly Gen X women, eventually decide they are “done.”

Gen X women in particular have been running a tab for years. Every idea that was overlooked. Every meeting where someone talked over them or took credit for their contribution. Every time they coached a junior colleague who was then promoted past them. Every time they absorbed something that should have been addressed and was not.

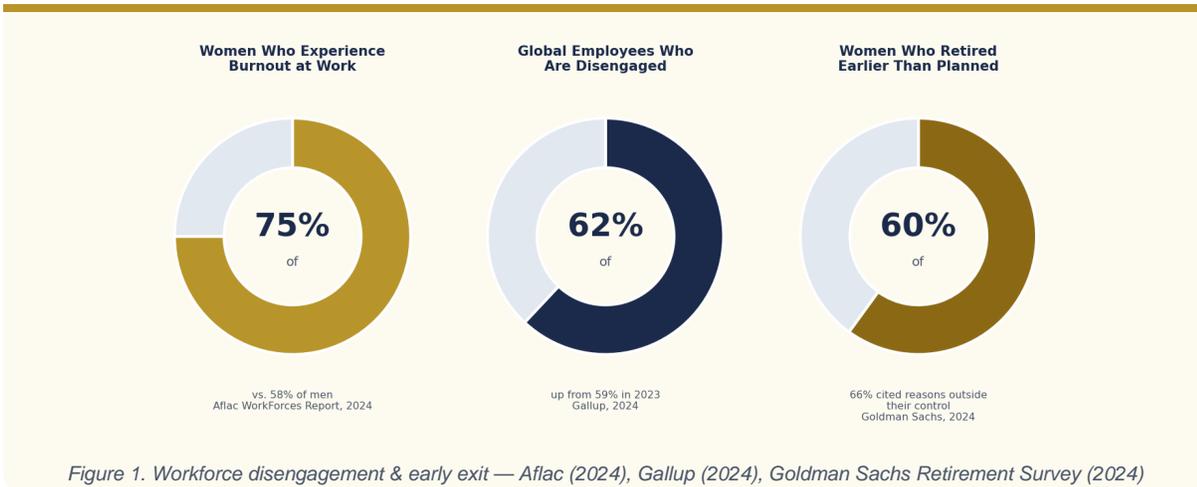
Central to this calculation is trust. When a leader has treated an employee unfairly — whether through a biased performance review, a missed promotion, a public slight, or simple inaction in the face of misconduct — that trust breaks. Broken trust rarely recovers in a workplace context. Once an employee no longer believes her organization will treat her fairly, the cost-benefit analysis shifts permanently. She is “done.”

Many Gen X women are not simply leaving for other organizations. They are opting for what researchers are calling “pre-retirement” — retiring prematurely, often five or more years before traditional retirement age, rather than continuing in environments that have depleted them.

Data from the Center for Retirement Research at Boston College shows the average retirement age is 64.6 for men and 62.6 for women — a two-year gap widened further by workplace dissatisfaction, burnout, and unaddressed inequity. (Center for Retirement Research, 2024)

What Leaders Can Do

- Do not wait for the exit interview. Schedule real conversations with senior talent about what is working and what is not.
- Rebuild trust deliberately. When a leader has treated an employee unfairly, acknowledging it directly is the only path forward. Silence compounds the damage.
- Take feedback seriously. Acting on what you hear is the only proof that it was heard.
- Audit your promotion and assignment patterns. If the pattern would be difficult to explain to those passed over, act before someone else draws the same conclusion.



Question Three

“Do I Have Enough Left to Leave with Strategy, or Am I Just Running?”

This is the question leaders rarely think about, but it matters enormously for the organization.

Leaving with strategy means an employee has spent months — sometimes years — designing her departure. She has cultivated internal and external visibility: she is known inside her organization and, increasingly, outside of it. She may be moving into consulting, entrepreneurship, a board role, or a portfolio career — a deliberate combination of part-time work, freelance engagements, advisory roles, and independent projects that gives her autonomy, income, and impact on her own terms. She is not leaving a job. She is launching a next chapter she has been quietly building for a long time.

The employee who is simply running is doing something different. She is not moving toward a vision — she is moving away from a manager, a team, or a culture that has become unsustainable. She will take almost any role that gets her out of her current environment. Her departure is rushed. The transition is incomplete. The institutional knowledge she carries walks out the door with very little handed off. And the story she tells publicly about her time at the organization becomes part of the employer brand narrative, whether the organization is aware of it or not.

The difference between these two employees is almost entirely determined by how the organization treated her over time. The strategic leaver had enough left to plan. The person who is running did not.

52% of women executives are building portfolio careers — blending income, impact, and autonomy outside traditional corporate structures. (Women’s Business Daily, 2024)

A negative employer brand can cost companies 10% more per hire. Offboarding experiences directly shape public employer reputation. (Burgess, 2016; Glassdoor, 2021)

What Leaders Can Do

- Pay attention to energy, not just output. A high performer who seems flat or disengaged may be designing her exit.
- Identify the window early. Once someone has made the decision to leave, the goal shifts to ensuring a clean, professional transition.
- Invest in offboarding with the same intentionality as onboarding. How an organization treats people on the way out is remembered.

Three Actions Leaders Can Take This Week

Culture change is a long-term effort. But retention decisions happen in real time. The following three actions can be taken immediately — without a new policy, without a task force, and without a budget line.

1. Find the Quiet Ones

Identify the one or two most experienced employees who have gone quiet. Not the vocal complainers, but the ones who have stopped pushing back, stopped contributing in meetings, stopped being who they used to be. Schedule a real conversation about where they see themselves and what they need.

2. Audit Your Last Three Promotions

Look at who was promoted and who was passed over. Ask whether the pattern would be difficult to explain to the people who did not advance. If the answer is yes, that is information. Act on it before someone else draws the same conclusion.

3. Read Your Exit Interview Data Differently

Pull exit interview data from the last 12 months. If you do not have it, that absence is itself data. The reasons employees give for leaving are almost always sanitized. The real reasons are burnout, broken trust, and the belief that nothing was ever going to change. Start reading between the lines.



Conclusion

Retention is not a benefits problem. It is not a compensation problem. It is a culture problem. And culture problems have solutions, but only for leaders who are willing to look honestly at what is actually driving people out the door.

Generation X employees represent decades of institutional knowledge, leadership experience, and organizational investment. Losing them is expensive. Losing them in ways that damage your employer brand is more expensive still. And losing them because of problems that were visible, preventable, and unaddressed is the most costly outcome of all.

The three questions in this white paper are not hypothetical. They are being asked right now, by your most experienced people, in the quiet moments between meetings. The leaders who learn to answer them will keep their best talent. The ones who do not will keep their exit interview forms.

About the Author

Natalie Holder is an employment lawyer and senior leaders seek her advice when implementing inclusive culture initiatives that build strong businesses. Having led global human resources compliance for Starwood Hotels and Resorts and serving as the Chief Diversity Officer for Stanford University's SLAC and the United States Capitol Police, she conducts workplace investigations, develops compliance trainings, and designs seminars and workshops that focus on leadership and self-development skills. She has provided court ordered training and expertise in high-stakes discrimination and harassment cases involving Fox News, the New York City Fire Department and many others.

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