

# TOMORROW@WORK

The Hartford's Trends Forecast

June 2014



*Tomorrow @Work identifies trends that affect the workplace of the future, as forecasted by Lindsey Pollak.*



**The End of  
Millennial Shaming**



**Mobile Mania**



**Health &  
Wellness 2.0**



**Urban vs. Suburban**

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Partnering with Pollak, The Hartford is communicating anticipated changes in the workplace, job search and employee benefits to help employees protect their potential while helping employers cultivate a productive work environment to reach their business goals. Insurance information is provided by The Hartford.



## THE END OF MILLENNIAL SHAMING

Millennials are not kids anymore. This is the year that Millennials (born 1982 - 2000) are finally taken seriously as leaders, and we end the Millennial-bashing once and for all. The media is turning a corner from portraying Millennials as “entitled,” “coddled” and “addicted to their smartphones” toward realizing that they represent the only leaders that we have for the future. In fact, Millennials are taking on more and more leadership roles in business, government, communities and culture.

Forty-one percent of Millennial managers already have four or more people reporting to them.<sup>1</sup> According to The Hartford’s 2013 Millennial Leadership Study,<sup>2</sup> 78 percent of Millennials consider themselves to be leaders in some aspect of their lives. While only 35 percent consider themselves a leader in the workplace now, it is the top area in which they want to lead in the future (63 percent).<sup>2</sup> The time has come to support Millennials in every way we can.

### EMPLOYEE TAKEAWAY

➔ Consider how you can improve skill-sharing among co-workers from different generations. The Hartford’s research found 93 percent of baby boomers believe Millennials bring new skills and ideas to the workplace.<sup>3</sup> Take advantage of all different kinds of expertise.

### EMPLOYER TAKEAWAY

➔ As Millennials grow up and into leadership positions, training your company’s next generation of leaders may need to take new form. Consider how you can adapt or introduce training sessions that will truly resonate with this generation. You can find more recommendations in this [white paper on leadership](#).

**41%** of Millennial managers already have *four* or more people reporting to them.<sup>1</sup>



## MOBILE MANIA

Last year marked the first year that Americans spent more time online on our mobile devices than on laptop or desktop computers. Millennials, of course, led the pack in mobile. They spent the most time shopping, texting and reading the news through their smartphones and other devices. This past February, Facebook announced it would acquire the private text messaging service WhatsApp for a whopping \$19 billion, demonstrating the tremendous value of owning young, mobile eyeballs.

Naturally, the mobile mania has made its way into the workplace, giving people the ability to work anytime, anywhere. This has created a need for companies to incorporate flexibility around typical workplace hours. Flexibility around the use of mobile has become an expectation for young workers when evaluating companies.

## EMPLOYEE TAKEAWAY

➔ Millennials are digital natives and naturally use text and social media to communicate personally and professionally. If you work with or manage Millennials, be prepared to leverage mobile communication, too.

While mobile is all around us all the time, it's important to take time away from screens. A digital detox can keep your health up, stress down, and help improve your productivity. Find more about **digital detox** in my previous Tomorrow @Work trends forecast.

## EMPLOYER TAKEAWAY

➔ The message is clear to any organization trying to reach Gen Y outside of or within your company: your marketing and recruiting efforts must be mobile-friendly. Your communication methods should follow suit, too. This should apply to your benefits information and enrollment technology, with smartphone-optimized content and transactional capabilities. For example, many carriers now have a claims app.

Also, your company policies must consider a place for mobile both inside and outside regular office hours. Check out **work-life 3.0** in my previous Tomorrow @Work trends forecast.



## HEALTH & WELLNESS 2.0

Support it or oppose it, healthcare reform sparked a national conversation on health and wellness. Some Millennials are realizing they are not invincible and they are putting high priority on their health. In The Hartford's *Gen Y Speaks Survey*, Millennials said their greatest asset is their health.<sup>4</sup>

Now is the moment to engage Millennials in the process of mapping out the future of American health. What wellness and insurance benefits will employers provide in the future? What medical and preventative procedures will become standard as technology advances in DNA-mapping and 3D printing? Over the next few years, expect an increased focus on wellness, prevention, technology, data and cost, cost, cost.

## EMPLOYEE TAKEAWAY

➔ Ninety percent of employers offer a wellness incentive, according to a **survey** from Fidelity Investments & National Business Group on Health.<sup>5</sup>

Those perks added up to \$521 per employee per year on average in 2013.<sup>5</sup> Check out your benefits at work, including wellness programs. You may have a whole suite of tools at the ready to help protect your physical and financial health.

## EMPLOYER TAKEAWAY

➔ Educating Millennial workers about their benefits is becoming increasingly more important. One big educational opportunity is when young workers start their first job. The Hartford's *Gen Y Speaks Survey* found Millennials feel like grown-ups when they make financial decisions, such as buying insurance.

Help your employees by providing educational benefits and enrollment information online. (Naturally, mobile is preferred.) Work with your carriers on enrollment resources that are customized for employees. See **Customization Nation** in my previous Tomorrow @Work trends forecast.

**40%** of Millennials would like to live in a city in the future.<sup>6</sup>



## URBAN VS. SUBURBAN

For previous generations, the American Dream often included a house, white picket fence and two cars in the garage. For Millennials, the dream looks more like an urban apartment, a smartphone and a shared hybrid vehicle. **According to Nielsen**, growth in U.S. cities has outpaced growth outside of them for the first time since the 1920s.<sup>6</sup> Also, 40 percent of Millennials in that Nielsen survey said they'd like to live in a city in the future.<sup>6</sup>

Why are Millennials more interested in city life than their parents? Many factors come into play. Millennials are marrying and having children later in life compared to boomers (requiring less square footage). They prefer cheaper, more environmental “sharing” services, such as mass transit and car-borrowing/sharing programs (skipping vehicle ownership). Also, they seamlessly blend their personal and professional lives (living closer to work).

### EMPLOYEE TAKEAWAY

➔ Check your benefits package to see if there are incentives for sharing a ride with co-workers. Or, if you're looking for a new job, you can consider companies that are making investments in urban centers, such as expanding offices.

### EMPLOYER TAKEAWAY

➔ While this trend may slow down as Millennials begin to raise children in larger numbers, today's reality is that Millennials love cities. Smart organizations will meet Millennials where they are - downtown. Even if your company is not based in a city, you can engage with urban community organizations or professional networks.

## About Lindsey Pollak



Lindsey Pollak is a best-selling author, Millennial career expert, and spokesperson for The Hartford's My Tomorrow campaign ([www.thehartford.com/tomorrow](http://www.thehartford.com/tomorrow)). She has more than a decade of experience advising both young professionals and organizations on the changing world of work. She is the author of “Getting from College to Career: Your Essential Guide to Succeeding in the Real World.” Her next book on Millennial leadership, “**Becoming the Boss: New Rules for the Next Generation of Leaders**,” will be published in fall 2014 by HarperCollins.

Her advice and opinions have appeared in such media outlets as *The New York Times*, *Fox News*, *The Wall Street Journal*, *CNN*, *The Today Show*, *Women's Health*, *NPR*, and *NBC Nightly News with Brian Williams*. She serves as the chair of *Cosmopolitan* magazine's Millennial Advisory Board.

Pollak (@lindseypollak) appears on several “Best People to Follow on Twitter” lists, including *Mashable's* list of “20 Twitter Resources for Job Hunters” and *Marie Claire's* “100 Twitters Every Woman Should Follow.” She has been named to the 2014 and 2013 “Top 10 List of Leaders in College and University Career Services” by the Career Services Insights Survey. Her website ([www.lindseypollak.com](http://www.lindseypollak.com)) is on *Forbes'* “Top 100 Websites for Your Career.”

## About The Hartford

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The Hartford also provides analytical and **consumer education tools**, along with enhanced service and administration capabilities focused on easing benefits administration for employers and helping to optimize enrollment results.



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<sup>1</sup> "2014 Deloitte Millennial Survey: Big Demands and High Expectations." Deloitte Touche Tohmatsu Limited. January 2014.

<sup>2</sup> The Hartford's 2013 Millennial Leadership Survey was conducted online from Sept. 11-16, 2013 among a demographically representative U.S. sample of adults 18-31 years of age who have at minimum attended some college. Interviewing was conducted on behalf of The Hartford using ORC International's Millennial Generational CARAVAN® Omnibus.

<sup>3</sup> The Hartford's *Benefits For Tomorrow Study* was conducted via phone in March 2013 among 1,000 adults 18-64 years of age who work full time. Interviewing was conducted on behalf of The Hartford by ORC International's CARAVAN®.

<sup>4</sup> The Hartford's *Gen Y Speaks Survey* was conducted online in December 2013 of 529 full-time employees, ages 21-31, by ORC International's Generational Millennial CARAVAN® Omnibus.

<sup>5</sup> "New Health Care Survey Finds Spending on Wellness Incentives Has Doubled in the Last Four Years." *Fidelity.com*. FMR LLC, 27 February 2013. Web. 19 May 2014.

<sup>6</sup> "Millennials Prefer Cities to Suburbs, Subways to Driveways." Nielsen. The Nielsen Company, 4 March 2014. Web. 19 May 2014.