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**WELCOME TO
GENERATION Z**

INTRODUCTION

Heard the words “lit”, “bruh” and “major key” before? They’re just a few examples¹ of what you’ll be hearing from the mouths of Gen Zers as they use “lit” to describe something cool, call a close friend “bruh” and refer to something essential as “major key.” This reworking of the English language is the beginning of Gen Z’s influence.

A new generation has arrived. Gen Z will soon surpass Millennials as the most populous generation on earth, with more than one-third of the world’s population counting themselves Gen Zers. In the US, Gen Z constitutes more than a quarter of the population and by 2020 will be the most diverse generation in the nation’s history².

Its members are about to step onto the world stage, entering the workforce and spending money on the products, services and solutions that you produce, provide and create.

The impact of their entry will be swift and profound, its effects rippling through the workplace, retail consumption and technology, as well as in politics and culture. Radically different than Millennials, this generation has an entirely unique perspective on careers and how to define success in life and in the workforce.

In late 2018, in partnership with Deloitte, NEW surveyed more than 6,000 individuals across several demographics including generation, race, gender, income, education and location. Of the total respondents, 1,531 were considered Generation Z, 1,541 were considered Millennials, 1,560 were considered Generation X and 1,595 were considered Baby Boomers. Women represented 3,151 of the total respondents with 1,590 respondents classified as minority women. For the purposes of this report, Black, Hispanic and Asian women data and insights are grouped as minority women.

In this report, we look at the factors that have gone into shaping Gen Z, demographic shifts taking place in the US that will affect Gen Z's entry into the workforce, Gen Z behaviors and attitudes and their view toward work, the future of work and what it means to organizations and employers seeking to entice and integrate Gen Z into the workplace.

Entire industries and businesses will rise and fall in the wake of the Gen Zers. Yet few industries or organizations seem to be ready for it.

Are YOU?



talkin' bout this

GENERATION

Born between 1995 and 2012, making up 24.3% of the U.S. population³ and on track to be the most diverse generation in US history by 2020⁴, Gen Z is about to make its presence known in the workplace in a major way — and it's important to understand the differences that set them apart.

Gen Z cannot remember a time before the September 11 attacks and the War on Terror. Its members were born after the collapse of communism and witnessed the meteoric rise of China in the global economy. It came of age in a world where content and information is increasingly free and shared, where the body of human knowledge has expanded with mapping of the human genome and where one-click online purchasing is taken for granted.

8 THINGS FROM THE '90S, ZERS DON'T QUITE GET...⁵

1. Listening to music on cassette players.
2. Drawing a picture on an Etch a Sketch—the forerunner of creative drawing tablets.
3. Making a pay phone call.
4. Transistor radios: Invented in 1947, it was revolutionary for its time. Today it's a rare sight.
5. Myspace, the first social networking site of choice.
6. Paper maps: With step-by-step directions on Google Maps, paper maps are a thing of the past.
7. Fax machines, the original email.
8. Typing a letter on a typewriter.

GEN Z FIRSTS...

- The first generation that has never known a world without the worldwide web.
- The first generation that has never used a phone with a cord.
- The first generation that has no idea what floppy disks are.





Gen Z is the most ethnically and racially diverse generation in history: One in four is Hispanic, 14% are African-American and 6% are Asian, according to studies led by the Pew Research Center⁶. And their views on gender and identity are unprecedented and untraditional: Gen Z refuses to turn ethnicity and race into checkboxes on a survey form⁷.

Gen Z is entering the workforce at a key inflection point in the evolution of work⁸. Historically, a first job was viewed as a rite of passage: It meant starting at the bottom of the ladder, learning how the business world really worked and doing boring but necessary work as a way to learn more valuable professional skills. But all of this has changed—technology and automation have eliminated many of the more manual and repetitive tasks.

With jobs undergoing change AND with the workforce shrinking, competition for talent will be fierce. Companies need to think—and prepare—differently to win in the talent market. Employers should consider redesigning these jobs in a way that can both attract and engage Gen Z and ensure that jobs continue to generate a pipeline of future talent.

GEN Z STEREOTYPES

Gen Z has arrived replete with a set of stereotypes and generalizations: Gen Zers are tech-dependent; they want to experience new adventures, not just buy things; and they're less loyal to brands.

As the first digitally native generation, it's touted they prefer digital communication to avoid face-to-face interaction, they're harder to reach because of their short, "eight second" attention span and they're focused on authenticity in a brand.

Yet companies and organizations would be wise not to fall for the myths and stereotypes: Whether you're talking about gender and ethnicity or modes of learning,

Gen Z refuses to fit into neat little boxes.

To better understand the challenges facing this rising workforce and their impact on employers and the workplace, the Network of Executive Women (NEW) and Deloitte surveyed Gen Zers to understand the key events that helped shape their lives; to explore individual behaviors, attitudes and preferences; and to separate the myths and stereotypes from reality.

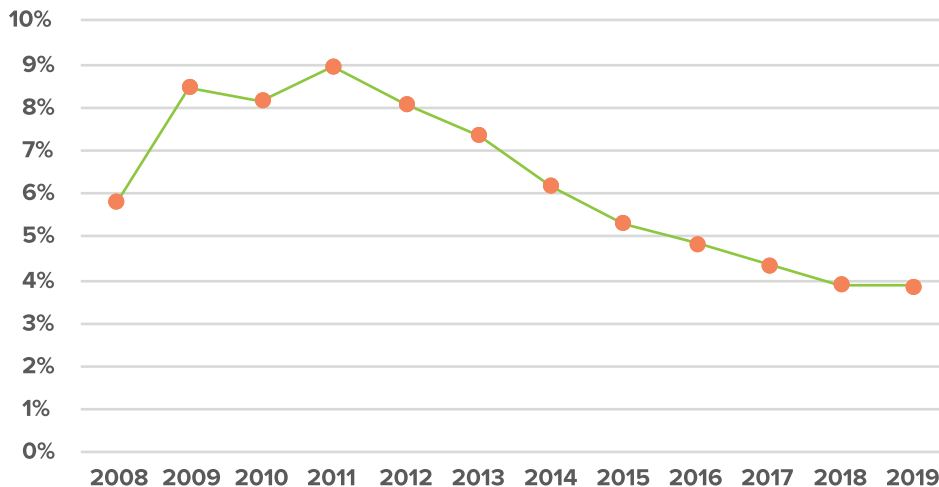
Gen Z is not a completely different “species” than previous generations that entered the workforce. But its members do approach the workplace in a very different way than did earlier cohorts. To appeal to them will require organizations to truly personalize career experiences (the way we think about personalizing offers we make to customers). Not only will this personalization help to attract this generation and compel them to spend some part of their career in our companies, applying their diverse skills sets to drive customer solutions, but it can also benefit workers across generations, helping to attract and retain talent more broadly.



KEY DEMOGRAPHIC *SHIFTS*

Demography is said to be destiny. While there are currently more than 44 million Baby Boomers who are still working, 10,000 Boomers retire each day⁹. This shift in demographics is transforming the workforce. From 2017 to 2027, the US will face a shortage of 8.2 million workers—the most substantial shortfall on a percentage basis in 50 years, according to Thomas Lee, head of research at Fundstrat Global Advisors¹⁰.

US unemployment: before and after the Great Recession¹¹



In addition to demographic changes, there are structural shifts afoot. US labor force participation has shrunk, from 65.9 percent in 2007 to 62.8 percent this year, the lowest rate since the late 1970s¹². The supply of workers has fallen steadily since the last recession.

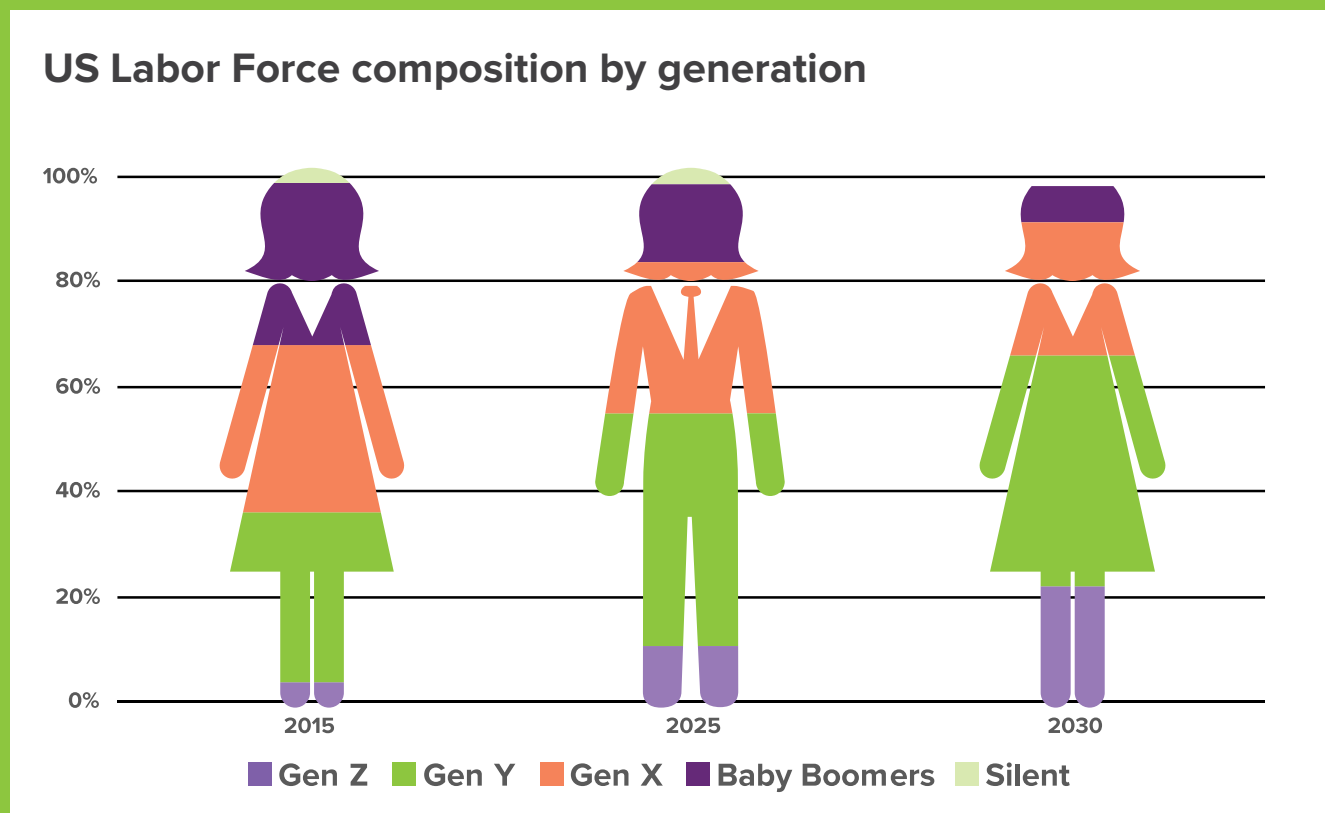
These demographic and structural trends are reshaping the labor market. As more Boomers enter retirement, Gen Z will be replacing them, bringing with them an entirely different worldview and perspective on their careers and how to succeed in the workplace. Understanding the forces that shaped their views, career aspirations and working styles is essential for companies looking to attract them.

What led us to explore this new generation

The entry of any new generation into the workforce is usually accompanied by comparisons to earlier generations, along with expectations, anticipation and generalizations of how the generation may disrupt the workforce. Much anticipation arose when the Millennials were entering the workforce, with the conversation in the marketplace and the media focusing on the impact that smartphones, technology, social media and connectivity has had on this generation.

We wanted to look beyond the surface and explore what will happen as the following forces have an impact on companies, business and the economy:

- Gen Z makes up more than a quarter of the U.S. population and will contribute \$44 billion to the national economy¹³.
- The workforce has dropped from 67% in 2000 to 63% in 2018¹⁴.
- Companies' experience with the entry of Millennials into the workplace may not have prepared them to win with Gen Z.



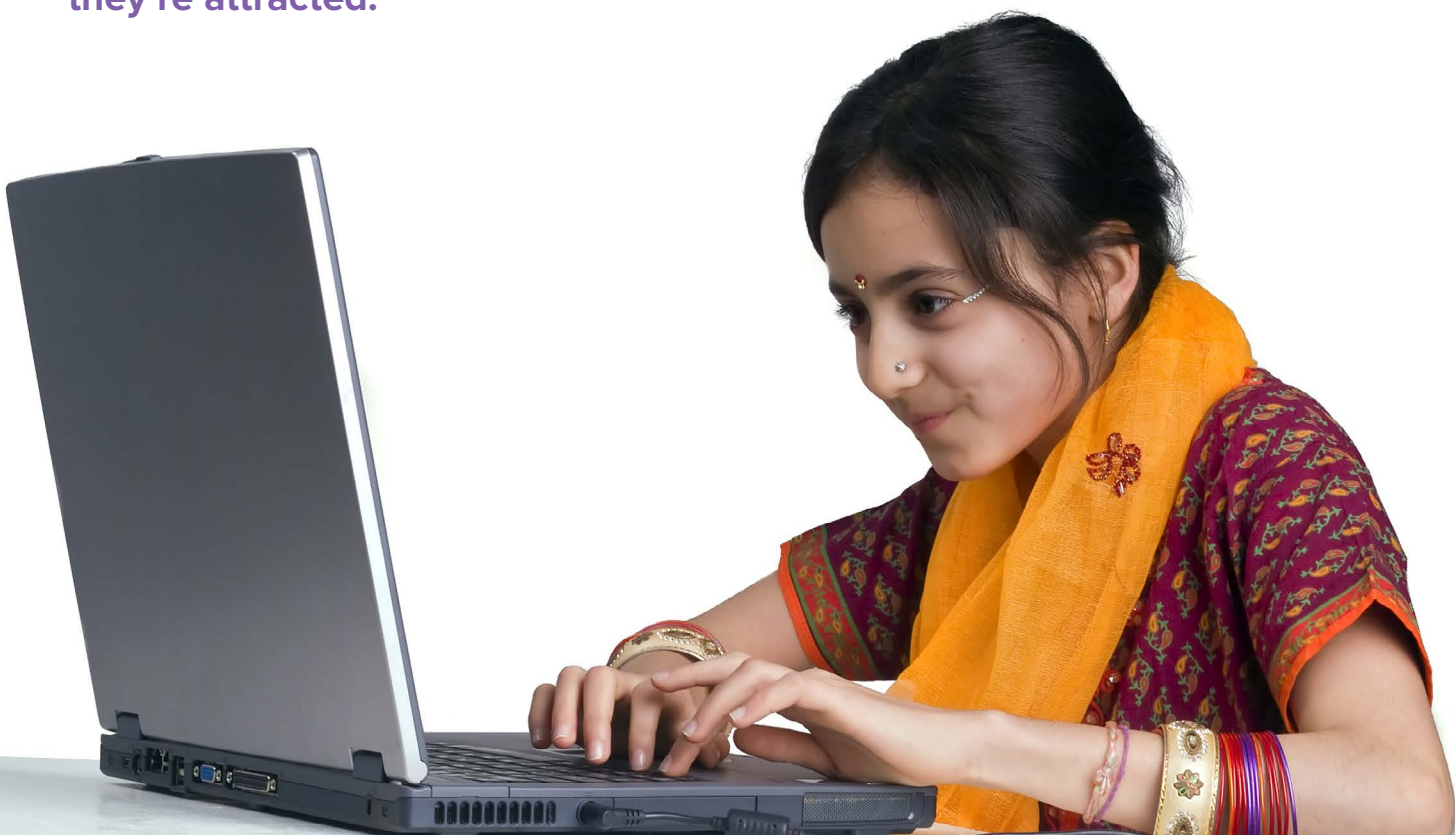
Source: US Dept of Labor.

GEN Z: Key factors that shaped their worldview

To truly understand this new generational cohort and what their entry into the workplace will mean, employers first need to appreciate the environment in which they came of age and forces that shaped their outlook:

- The Great Recession and the slow, decade-long recovery that followed in its wake: watching parents lose jobs; seeing older Millennial siblings having to move back home.
- The growing wealth gap between income groups: from 2007-2016, the high-income group saw its income increase 1,425% more than the low-income group and four times the middle-income cohort — and the gap is widening¹⁵.
- Rising non-discretionary expenses, such as housing, transportation, food and healthcare.
- A dramatic rise in higher education tuition and student debt will make this generation the most educated and indebted generation to date¹⁶.

These key factors have shaped Gen Z behaviors and their view of work, the future and those organizations and industries to which they're attracted.



INDIVIDUAL BEHAVIORS & TRENDS OF GEN Z

So who is Gen Z, what are their behaviors and what sort of impact will they have on the workplace, business and the economy?

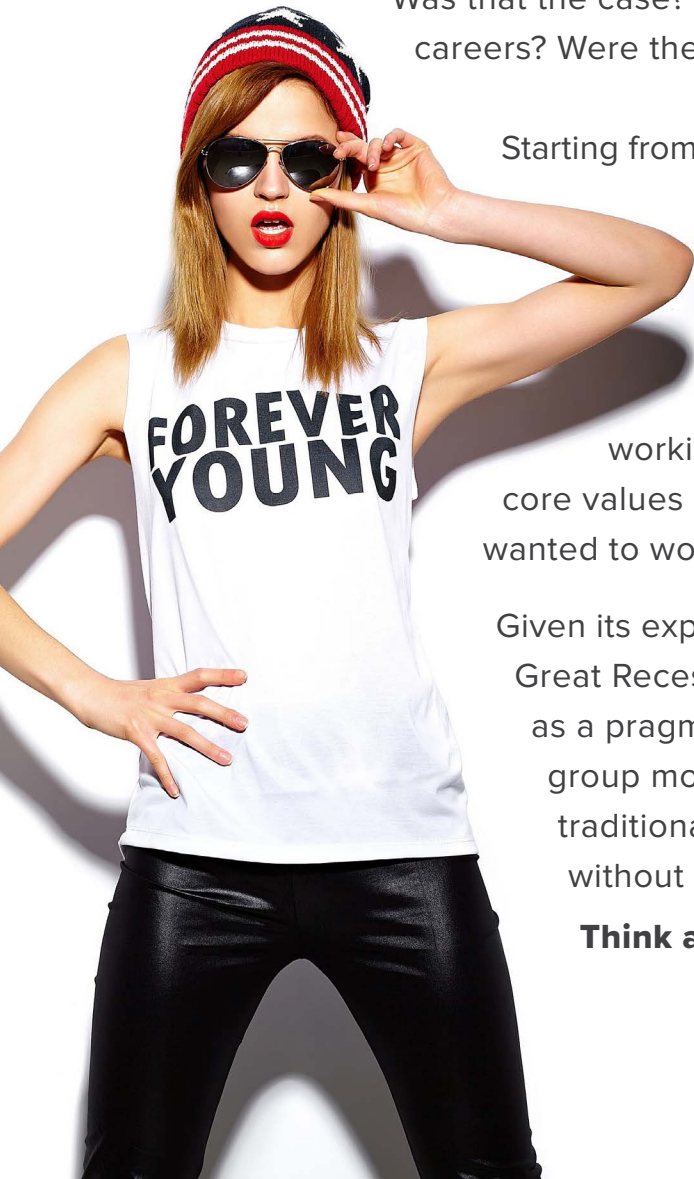
To explore those issues, we surveyed 1,531 Gen Zers, looking to resolve assumptions and premises about this generation that often pass as conventional wisdom in the media. For example, Gen Z is typically portrayed as prioritizing financial security over “personal fulfillment.”

Was that the case? What were their aspirations in terms of careers? Were they risk-averse or more entrepreneurial?

Starting from nine hypotheses, we sought to understand their career aspirations and development and which industries and sectors they were drawn to. We wanted to understand their working styles: Are they more comfortable as team players versus working individually? We looked at how their core values determine the kinds of companies they wanted to work (and would avoid working) for.

Given its experience growing up in the aftermath of the Great Recession, one might think Gen Z has emerged as a pragmatic, risk averse, non-entrepreneurial group motivated by job security, uninterested in traditional higher education and ready to work without argument at the whim of employers, right?

Think again.



SURVEY HYPOTHESES

1. Career Aspirations
Gen Z prefers to work in industries that they interact with in their personal lives opposed to industries they aren't frequent consumers of.

2. Career Development
Gen Z desires diverse and entrepreneurial opportunities with the safety of stable employment and will remain loyal to a company if they can offer this.

3. Working Styles
Gen Z prefers individual tasks over team-based activities however they will value physical connection. They prefer independence but not isolation.

4. Core Value
Gen Z no longer forms opinions of a company solely based on the quality of their products/services but now on their ethics, practices and social impact.

5. Core Values
Gen Z will prioritize financial security over "personal fulfillment".

6. Education/Learning
Gen Z is reevaluating the cost/benefit analysis of traditional education given the dramatic rise in education expenses and the impact of student loan debts.

7. Education/ Learning
Gen Z proactively seeks out learning opportunities to enhance skills and prefers to learn independently via online platforms, such as online tutorials.

8. Behavior & Character
Gen Z's attachment to social media will pose implications to how they interact and want to be perceived.

9. Diversity
Gen Z defines diversity along different lines than generations before them.

 Hypothesis confirmed

Instead, a more nuanced picture emerged as we explored their career aspirations, career development, working styles, core values, behavior and character, education and stance on diversity.

Much has been made in the media and in earlier surveys of Gen Z's emphasis on money and salary. However, we found that of the respondents, when it comes to salary and compensation, the reality is much more nuanced. Yes, money and salary matters the most to Gen Z. But because of the environment in which this generation came of age, other things matter too, such as work-life balance, flexible hours, perks and benefits. More importantly, Gen Z feels itself in a position to get those perks from employers, in addition to salary. And while salary is the most important factor in deciding on a job, Gen Z values salary less than every other generation: if given the choice of accepting a better-paying but boring job versus work that was more interesting but didn't pay as well, Gen Z was fairly evenly split over the choice.

The core values of the generation are reflected in their prioritizing social activism more than previous generations and in the importance they place on working at organizations whose values align with their own, with 77% of respondents saying that it's important. Gen Z no longer forms opinions of a company solely based on the quality of their products/services but also now on their ethics, practices and social impact. To win the hearts of Gen Z, companies and employers will need to highlight their efforts to be good global citizens. While focusing on the quality of the goods/services you provide is still important, a company's ethics are more important than ever. Moreover, actions speak more loudly than words: Companies must demonstrate their commitment to a broader set of societal challenges, such as sustainability, climate change and hunger. Not only must companies have strong ethics, they have to demonstrate they take action consistent with their ethics and values, and this action must be front and center of their brand for prospective Gen Z buyers and employees to see.



RECRUITING MORE GEN Z WOMEN TO THE TECH INDUSTRY

At the moment, women only make up 28% of STEM jobs in America and, according to a study by the National Association of Manufacturing and Deloitte, more than 3.5 million STEM jobs will be needed by 2025¹⁷. Despite the many initiatives aimed at girls and young women, women appear not to be drawn to the STEM fields. To meet the goal of greater gender diversity, companies will have to change and figure out ways to attract more women to technology, particularly as every industry faces a workforce crunch.

Gen Z is an independent, entrepreneurial generation yet it differs from Millennials, whose career development paths seemed to be directed toward startups and early-stage companies. Gen Z's preferred career development is to have diverse and entrepreneurial opportunities with the safety of stable employment, and they may offer more loyalty to companies that can offer this.

Gen Z digital natives are drawn toward working in the tech industry: 51% of those surveyed rate technology as a top industry in which to work. At the same time, they also are drawn to work that supports the greater good, such as education (41%) and healthcare (37%). But there are gender differences: Gen Z females seek roles in technology at a much lower rate (34%) than their male counterparts (73%). This continuing gap between the sexes will likely have implications, particularly for tech companies seeking to create greater diversity and inclusivity at their organizations.



Diversity is the watchword for Gen Z: Diversity matters to them through many dimensions, not just isolated to race and gender, but also related to identity and orientation. Gen Z prioritizes diversity — across race, gender, and orientation — more than any other generation and companies should as well. Gen Z is also the most likely generation to have individuals that identify as non-binary/third gender. As a result, companies need to represent the full spectrum of humans in marketing: Many Gen Z minorities feel their race isn't well represented in marketing. Companies that can better represent the spectrum of differences in their external branding/marketing are much more likely to diversify their talent pipelines.

Finally, we found that contrary to popular belief, Gen Z is not reevaluating the value of a college education. In fact, Gen Z considers a traditional four-year college education more important than ever before. Gen Z is quickly becoming the most educated and debt-laden generation in history. So organizations that focus on investment in learning and skill/capability development become more attractive to this education-oriented cohort.



THE FUTURE OF WORK

As we draw insights from the preferences and behaviors of our newest generation entering the workforce, we need to also take a look at how “work” itself is changing and evolving. We define the future of work as a result of the many forces that are effecting change in three deeply connected areas of an organization: work (the what), the workforce (the who), and the workplace (the where)¹⁸.

The new realities produced by these forces of change present us with complex questions to consider — including the ethics around human-machine collaboration, how to plan for 50-60 year careers and how we unleash organizations through a continuum of talent sources. As Pulitzer Prize-winning author Thomas Friedman has pointed out: “What’s going on is that work is being disconnected from jobs, and jobs and work are being disconnected from companies, which are increasingly becoming platforms.”

Deloitte’s Point of View on the Future of Work

2. WORKFORCE

Who can do the work?

With new talent platforms and contracts, who can do the work? How do we leverage the continuum of talent from full-time, to managed services, to freelancers, gig workers, and crowds?

1. WORK

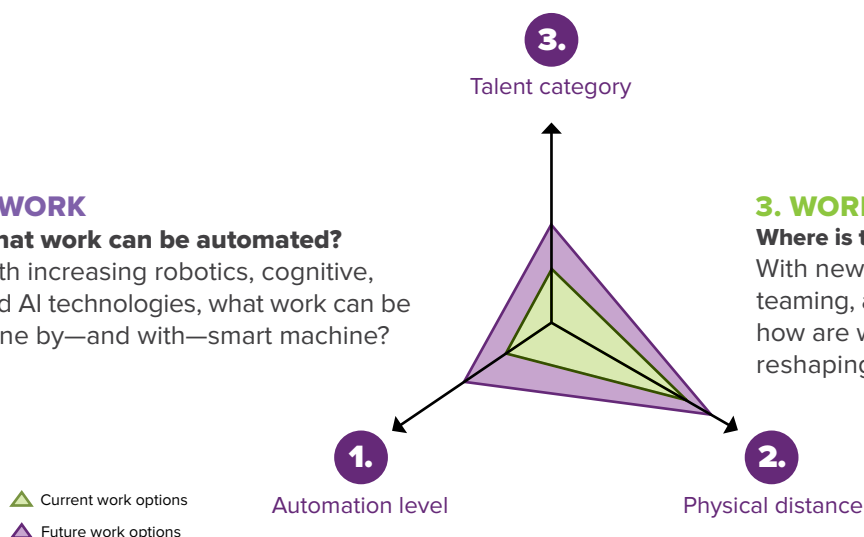
What work can be automated?

With increasing robotics, cognitive, and AI technologies, what work can be done by—and with—smart machine?

3. WORKPLACE

Where is the work done?

With new combination of collaborative, teaming, and digital reality technologies, how are workplaces and work practices reshaping where and when work is done.



Work skills in the past were often separated and distinct and siloed. The future of work, by contrast, draws on skill sets from diverging fields. For example, marketing will increasingly require a combination of creative thinking with analytics and analysis, necessitating that marketing managers be designers and analysts rolled into one. In computer science, the opposite has taken place: Once considered highly technical work, software developers require communications skills, problem-solving skills, creative and research skills, and skills in teamwork and collaboration.

The future of work will call for a return of the Renaissance figure: A person with many talents, interest and areas of knowledge. It will require a fusion of four key work skills:

Digital tools and technology skills: Along with a familiarity and comfort with digital tools, work will be defined by the ability to learn new systems, and to configure and customize these tools.

Comfort with analytics and data: Data analytics — including interpretation, visualization and communication — is one of the most important. Every one of these high-paying jobs (customer service manager, health care advisor, sales professional) requires facility with analytics and data.

Business and management skills: Work increasingly requires business and leadership skills, irrespective of the position: engineers as well as accountants must have the necessary business management skills.

Design and creative skills: Design skills in the broadest sense are an essential part of the future of work, playing a growing role in areas that span from business analysis to finance to manufacturing.

WHAT DOES THIS **MEAN** FOR EMPLOYERS?

To succeed, organizations should consider “zooming out” and imagining the possibilities so they can compose the work, the workforce and the workplace in a way that increases value and meaning.

What we have learned about Gen Z preferences reinforces Deloitte’s research around the redefinition of work. Our findings further suggest Gen Z has the opportunity to shift the “balance of power” between the employer and the employee to a model where instead of workers trying to fit into a box called a “job”, organizations will need to tailor work around the curated skillset of a worker. That shift in balance is directly related to the more diverse choices Gen Z workers have in an environment of shrinking talent pools, the increase in organizations’ demands for next generation skills, all against a backdrop of contracting immigration policies. [See Sidebar: “Rethinking the talent model.”]

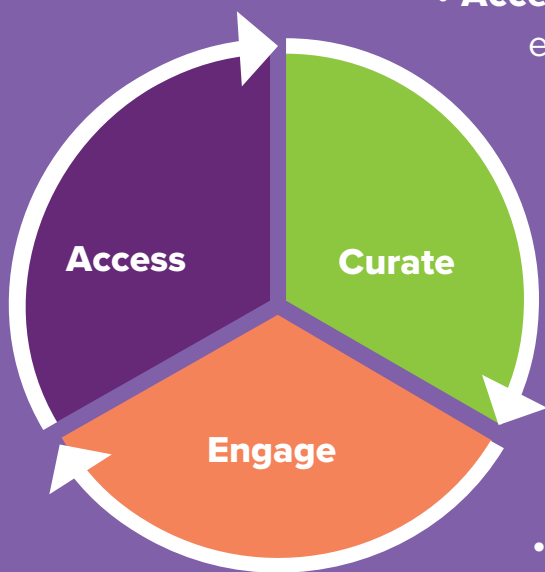
A new mindset. We think Gen Z will have the ability to demand greater personalization in how they move along their career journey. For organizations to attract and retain the best and brightest of the generation will require a different mindset. Employers will need to understand the behaviors and tendencies of a generation that expects much more personalization in how they want to be treated by their employer and is seeking more than just filling cookie-cutter roles. This personalization can be a positive change for all workers of all generations and can help attract and retain talent across generations. We break our recommendations into two areas: forward-looking and tactical actions, as organizations rethink the talent model.

RETHINKING THE TALENT MODEL

Not only have workforce demographics changed over the past 30 years — concurrently making the workforce older and more diverse — but the very social contract between employers and employees has altered dramatically as well. Organizations now have a range of options available to them for finding workers, from hiring traditional full-time employees to making use of managed services and outsourcing, independent contractors, gig workers and crowdsourcing.

The expanding continuum of labor sourcing options has created opportunities for greater efficiencies. At the same time, however, it has resulted in greater complexity. Orchestrating the use of different workforce segments may require new models. It could fundamentally change our view of the employee life cycle from the traditional “attract, develop and retain” model to one where the key questions are how organizations should access, curate and engage workforces of all types.

A new model for talent management



- **Access.** How do you tap into capabilities across your enterprise and the broader ecosystem (such as leveraging and mobilizing on- and off-balance sheet talent)?

- **Curate.** How do you provide employees and teams with the broadest and most meaningful range of development (including work experiences that are integrated into the flow of their careers and personal lives)?

- **Engage.** How do you interact with and support your workforces, business teams and partners to build compelling relationships?

Forward-looking actions:

We see three constructive actions for employers to consider in directing the forces of change:

- **Imagine.** Imagine the possibilities of the future by leveraging industry-specific data analytics and insights to define your ambition and strategy for transforming the workforce for the future. Set goals for the future of work that reach beyond cost and efficiency to include value and meaning.
- **Compose.** Analyze and redesign work, workforce and workplace options that take advantage of the value of automation, alternative talent sources and collaborative workplaces.
- **Activate.** Align the organization, leadership and workforce development programs to access skills, curate next-generation experiences and engage the workforce of the future in long-term relationships and business leaders in new ways of working.



Tactical actions:

To attract Gen Z, employers must be ready to adopt a speed of evolution that matches the external environment. That means developing a robust training and leadership development, with a real and tangible focus on diversity:

- **Companies need to fundamentally change how they organize, hire, retain and develop talent.** Gone is the day where an employer could simply match a job description with a college degree. Gen Z wants to gather a variety of different skill sets, rather than declaring a singular specialization. Marketing majors want coding and data analytic skills; computer programmers want literature and creative skills.
- **Develop the profile of a great employee, establish internal apprenticeship programs, or hire smart, talented people** and then match them with a role once inside the organization (similar to the consulting model).
- **To attract women candidates for tech roles,** consider partnering at the university level and identify top female talent, hire them before graduation and train them in-house, as fewer women than men are interested in going into the technology industry.
- **Create latticed career paths and multiple work formats.** Gen Z doesn't want to follow the traditional hierarchical path of moving up in an organization. Add more organizational formats to meet the needs of Gen Z talent (similar to retail store formats, where merchants are adding multiple ways to shop to attract different consumer segments).
- **Set up internal marketplaces** to match projects with needed skill sets.
- **Leverage the expertise of Gen X, Gen Y and Boomers to help mentor Gen Z into strong leaders,** given that Gen Z doesn't want to follow a typical career path, one that has deliberate development of leadership skills.
- **Consider the attractiveness of the industry you are in and the reputation of your company with Gen Z** and plan accordingly. Leverage social media similar to how brands are leveraging influencers.
- **Inclusion and diversity are critical factors Gen Z considers when deciding whether or not to join an employer.** If your leadership team is looking pretty homogenous, you need to be transforming the culture and the inclusivity of the workplace, which can benefit workers across generations.

CONCLUSION

Gen Z will soon surpass Millennials as the most populous generation on earth, with more than one-third of the world's population counting themselves Gen Zers. Its members are on the verge of entering the workforce and spending money on the products, services and solutions that you produce, provide and create. The generation is entering the workforce at a time when the overall workforce is shrinking. Understanding what matters to Gen Z will be critical to the success of companies in attracting the members and organizations in the future.

While money and salary matters a great deal to Gen Z, there are many other values it holds dear. It's important to Gen Z to work at organizations whose values align with their own.

Diversity matters to them through many dimensions, and isn't just isolated to race and gender, but also related to identity and orientation. Combining this with their preferences on how they work, where they work and who they work with means that companies will need to fundamentally change how they organize, hire, retain and develop talent. To attract and retain the best and brightest of the generation will require a different mindset. Employers will need to understand the behaviors and tendencies of a generation that expects much more personalization in how they are treated by their employer. Rather than try to fill cookie-cutter roles, instead develop the profile of a great employee, establish internal apprenticeship programs, or hire smart, talented people and then match them with a role.



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ABOUT NEW

Founded in 2001, the Network of Executive Women represents more than 13,000 members, 900 companies, 120 corporate partners and 22 regions in the U.S. and Canada advancing all women and building business. For more information about NEW and its learning programs, events, content and insights, visit newonline.org. Connect with us on social media @newnational.

ABOUT DELOITTE

At Deloitte, we believe that we're only as good as the good we do. That's why we are continuously evolving how we work and how we look at marketplace challenges—so that we can continue to deliver measurable, sustainable results for our clients and our communities. With more than 150 years of hard work and commitment to making a real difference, our organization has grown in scale and diversity—approximately 245,000 people in 150 countries and territories, providing audit & assurance, tax, legal, risk and financial advisory and consulting services—yet our shared culture remains the same. But when people ask, “What’s different about Deloitte?” the answer doesn’t reside in how big we are, where we are, or what services we offer. What really defines us is our drive to make an impact that matters in the world.

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