
Tailoring Your Total Rewards Package to meet Workforce Generation Needs

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Introduction



The Generations

VETERANS (born between 1909 and 1945)

- Have a sense of accomplishment and strong sense of self
- Are motivated by their pride in knowing what they can accomplish
- Act to take charge, make decisions and delegate responsibility
- Operate in a command-and-control decision-making system – may translate to others as “having all the answers”

BOOMERS (born 1945 – 1965)

- Get involved because it is the right thing to do, because one should give back to their community
- Hold a strong sense of hope
- Value tradition, teamwork and loyalty
- Have time to give to volunteer, as many women stayed home to raise a family

GENERATION X (born 1965 – 1980)

- Drawn to opportunities that offer them opportunities to learn, enjoy, and be recognized
- Have been described as tough to motivate, too expectant, lazy, skeptics and loners
- Describe themselves as caring, committed and seeking opportunities for learning and leadership
- Value frequent feedback on their performance, recognition, increased responsibility and exposure to decision-makers
- Attracting and retaining these members will depend upon an organization's ability to be flexible, adaptive and responsive to their needs.

GENERATION Y (born 1980 – 1994)

- Most valued traits are individuality and uniqueness
- Have a global and diverse perspective that other generations did not have
- Can be cynical and driven by a need for instant gratification
- Strengths are their adaptability, innovativeness, efficiency, resiliency, tolerance and commitment
- Challenge is motivating them to get involved and retaining them for a sustained period
- To engage this group, organizations need to tell the truth, explain the why, tune in to their frequency, make them a star, and look for rewarding opportunities

Have a Structured Compensation Philosophy and Strategy

Be Prepared to be Flexible Based on Generations



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Compensation Philosophy and Strategy

Compensation Philosophy is a statement of the organization's Human Resource strategy as it relates to pay and provides a blueprint to follow in the design and implementation of the program.

Successful compensation programs have a formal statement of compensation philosophy or beliefs. These beliefs ensure an alignment between the compensation program and the success strategy of the organization.

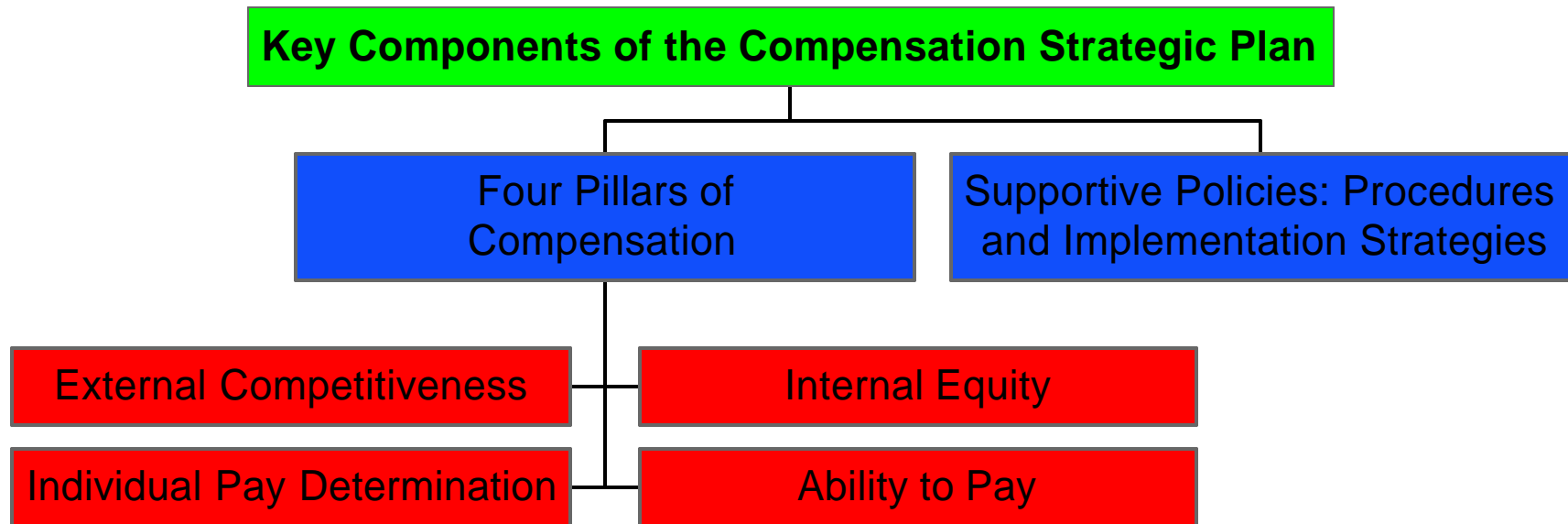
Sample Compensation Strategy

Impacted by Generational Differences

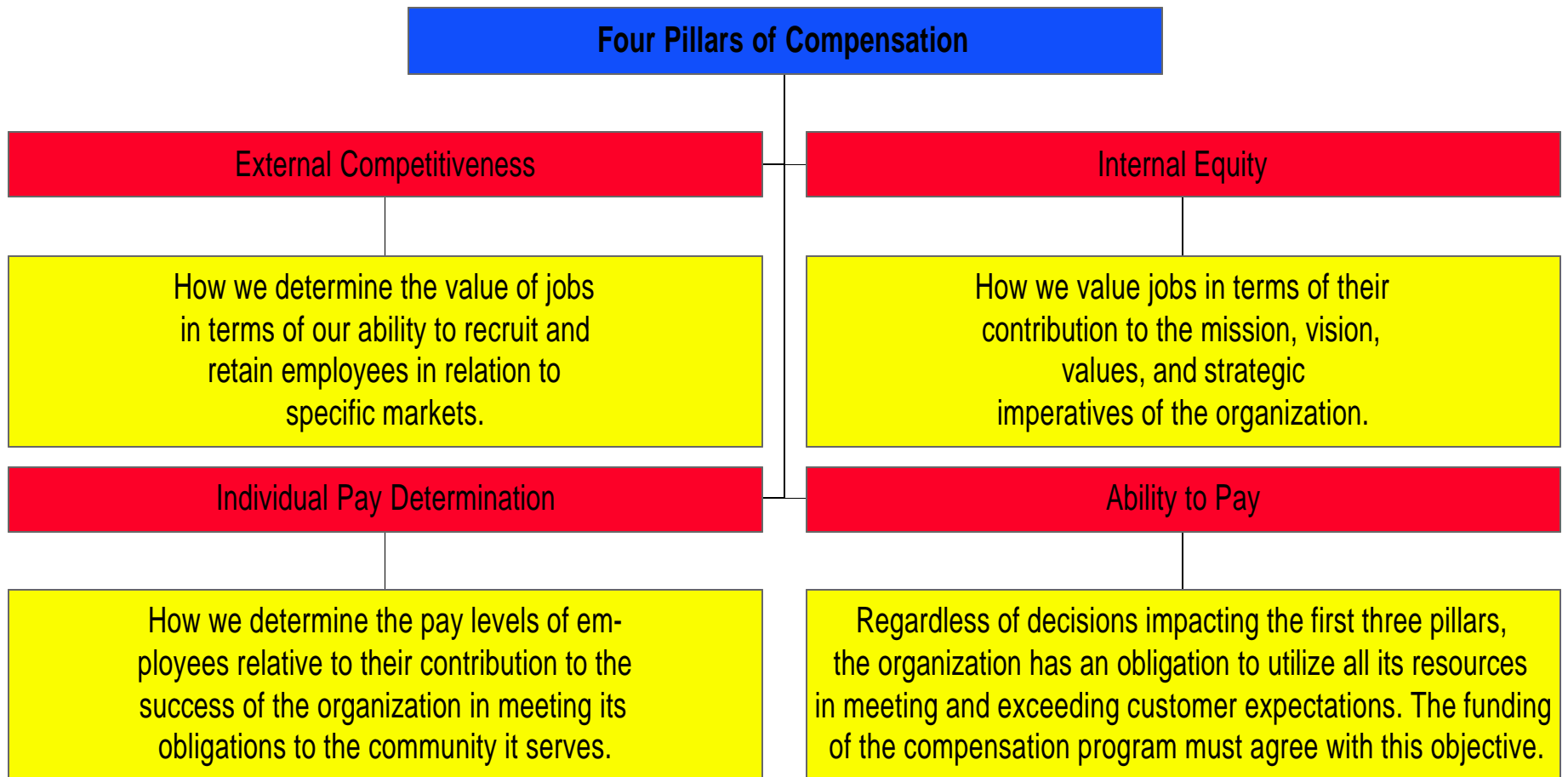


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Key Components of the Compensation Strategic Plan



Four Pillars of Compensation



**Significant Trend in Generational Compensation:
Move Towards the Internal Labor Market**

Current vs. Future Approaches to Compensation Design

Mercer Human Resources

Current Approach	Future Focus
Pay is based on formal salary grades, pay ranges, and hourly rates. <i>(Too much time spent on administering pay systems)</i>	Pay is based on individuals achieving specific goals and contributions. <i>(Downplay the need for job based structures)</i>
Bonuses are tied to unit and company performance. <i>(Team Focus)</i>	Bonuses are tied to individual performance and contribution. <i>(Team becoming secondary)</i>
Benefits are standard throughout the organization. <i>(Benefit equity issue)</i>	Benefits are tailored to specific employee groups. <i>(Legislative issues)</i>
Management strategy modeled on best practices at high performing companies. <i>(We all want to be IBM)</i>	Management strategy based on internal analysis of employees. <i>(Looking inward)</i>
Career structures are predetermined. <i>(By job)</i>	Career structures are sculpted to individuals. <i>(Decentralized administration)</i>





Generational Compensation Design



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Introduction

Generation X vs. Y

From Bruce Tulgan's: "Managing Generation Y -- Part 2"

Who are Gen Yers? (Born after 1980)

- Gen Yers are much like their Gen X siblings -- independent, techno-savvy, entrepreneurial, hard workers who thrive on flexibility --- only much, much more.
- In place of Gen Xers' fierce independence, you will find Gen Yers to be more comfortable in their self-reliance.
- Whereas Gen Xers grew up witnessing Moore's Law (in the Information Age, technology doubles in performance every two years) in action and the transition from calculators to personal computers, by the time Gen Y was entering its teenage years, Moore's Law was being challenged as too slow. **Most Gen Yers have been using computers since preschool and can dazzle the greatest techies of Gen X.**
- Gen Xers are in a hurry, no doubt. They want to know what you have to offer them next week, but Gen Y wants to know what you have to offer them RIGHT NOW. Gen Xers thrive on new experience, while Gen Yers demand thrill. Again, Gen Y is like Gen X on fast-forward with self-esteem.

Who are Gen Yers? (Born after 1980)

- Like Xers, Yers are a "latchkey" generation. With America's high divorce rate and dual-income families, many have been left to their own devices and taught to take care of themselves.
- Reared on the discourse of self-esteem, Gen Yers are far less fierce than Xers in their independence. Rather than the Gen X style -- "I'd better be able to fend for myself. Now get out of my way!" -- Gen Yers' self-reliance is more comfortable and self-assured: "Of course I can fend for myself." Gen Yers' strong desire for collaboration adds another dimension: They want to do things their own way, but they work most enthusiastically in teams.
- Unlike their undersupervised Gen X siblings, many Yers have grown up oversupervised. Their parents have them enrolled in time-intensive before- and after-school activities and have bound them to the technological tethers of pagers and cell phones. Gen Yers have been so micromanaged by their parents, teachers, and counselors that they are eager to manage their own time.
- That means managers must be prepared to coach Gen Yers in time management --
- how to break up larger projects into manageable pieces, plan their time, handle day-to-day tasks and responsibilities in the midst of daily interruptions, and meet their deadlines -- so they won't have to put up with managers breathing down their necks.

Who are Gen Yers? (Born after 1980)

- A 21-year-old office assistant in a real estate firm speaks for her generation when she says: "I definitely don't want someone breathing down my neck because I like to be given stuff and I like to do it at my own pace and I will get it done."
- Yers love to be assigned a challenge (the results you need), given some freedom to explore the challenge, and then matched to the best team to tackle the challenge together.
- An ad for a high-tech company shows a youngster sitting before a computer, head in hands, exasperation pouring from his face. The caption reads: "The average Internet download takes 22 seconds. That's 22 seconds longer than a 10-year-old wants to wait." The pace of everything continues to accelerate. Twenty-two seconds seems long to a 10 year-old, a year is long-term to a Gen Yer, and three years is just a mirage.
- They won't be lured by promises of climbing ladders, paying dues, and cashing out at retirement. They want to know: What value can I add today? What can I learn today? What will you offer me today? How will I be rewarded today?

Organizations that can't -- or won't -- customize training, career paths, incentives, work responsibilities need a wake-up call.

Who are Gen Yers? (Born after 1980)

- Gen X was touted as the most entrepreneurial generation in American history -- that is, until Gen Y. Today, it is not twentysomething business leaders capturing headlines, but teenagers. Encouraged by their Gen X predecessors, and often financed by their Baby Boomer parents, Gen Yers are starting their own businesses in their teenage years in record numbers--from employment services to Web shows for teens to incredibly successful dot coms -- often while they're still in high school.
- As Yers continue to make inroads into the workplace, the balance will gradually shift from Veteran/Boomer-dominated values and structures to those defined by Gen X and Gen Y -- and, synchronistically, those demanded by the new economy. Together, these two generations are already redefining how organizations can get the best work done by the best talent. Gen X and Gen Y together already make up nearly half of the American workforce, fifty-five million strong.
- More than fourteen million Gen Yers are already active in the U.S. workforce today. In fact, the rate of teenagers working in the United States is the highest in the industrialized world, and the highest in recorded U.S. history.

Generational Differences Require Flexible Rewards

(M.Maciekovich BLR Interview)

- Keep reward strategies flexible. Generational benefits are all about flexibility.
- Beware of discrimination issues. To stay within legal boundaries, try using seniority as a factor in paying for healthcare coverage. The idea is to reward seniority, but not in pay, in order to avoid artificial compression and problems with equity.
- We have to look at employees and ask, 'What rewards them more?' Pension benefits are more important to Baby Boomers. Generation X and Generation Y are more concerned about their personal career development and their personal wealth accumulation.
- Loyalty for sale. If it sounds like a way to buy loyalty, that's because it is.
 - Many companies have lost their stars due to financial situations. Rather than saying, "Sorry, we're having a bad year, so there's no pay increase this year." Employers should remember in order to create loyalty, that is the time to pay stars more.
 - If employers lose their stars because of shortsightedness, they are going to have to pay in spades when things get back on track.
 - During bad times, the Boomer generation tends to say, 'What can I do to help?' However, if you don't take care of Gen X and Gen Y employees, even in bad times, you're going to lose them.
- It is vital that employers understand these differences in their compensation strategies.

Rewarding “Boomers”

(1945 – 1965)



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Innovative Compensation Programs that Appeal to Baby Boomers

- Almost seventy-six million people between the ages of 40 and 58 are Baby Boomers. As a generation, they have been called shortsighted, accused of living for today instead of tomorrow. In order to design effective compensation programs for them, an understanding of how a significant number of Boomers generally approach retirement planning is necessary.
- Born to parents who lived frugally, Baby Boomers have been slow to emulate this example.
- Many have postponed retirement saving until well into their 40s and 50s.
- Some Boomers are counting on the sale of their homes or inheritance dollars from their parents to finance retirement.
- Many Boomers say that saving for kids' college tuition has taken precedence over saving for retirement.
- There is a trend among Boomers towards "hybrid" retirement. Boomers who started saving too late, or can't save enough, will have to retire into new jobs. They are shifting from full-time to part-time or consulting work.

Innovative Compensation Programs that Appeal to Baby Boomers

- Boomers will need a lot of cash to maintain their lifestyle. If a person earns \$45,000 a year and wants to retire at that level, he or she would need to have at least \$540,000 - 60% of total working income - to live twenty years in retirement.

According to Dr. Marian Stolz-Loike, PhD. of [SeniorThinking, LLC](#), there are key challenges facing employers today in retaining "mature" employees. These include

- The belief that early retirement has been ingrained in the career plans of this group over the past twenty-five years.
- The use of seniority-based pay scales that are not linked to the productivity and performance of the individual.
- The preponderance of service-based pensions that encourage retirement at the maximum age regardless of the worker's value.
- The challenge of supporting pension costs with decreasing stock value.
- Continued rising healthcare costs.
- Continued worker shortages of those with highly sought-after skills.
- The stereotype that younger workers are more energetic and flexible, and that older workers are inflexible and lethargic.
- The myth that everyone over 50 is waiting to retire.

Innovative Compensation Programs that Appeal to Baby Boomers

The top five critical issues raised are:

- The conflict between job range value (the maximum of the pay range) and the need increase total earnings.
- Limited retirement savings offered by employers and the need to secure employees' financial futures.
- The impact of stock market fluctuations on personal investments, negatively affecting employees' abilities to retire with financial security.
- The challenge of balancing Gen X employees' desires for personal career advancement and the need to retain aging Boomer staff with a wealth of knowledge and experience.
- The conflict between pay for personal contribution (Gen X) and pay for loyalty and longevity (Boomers).



Total Rewards Strategies for the Generations



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Performance Management

- Performance management systems are notoriously difficult to get right and can be extremely bureaucratic and labor intensive, particularly if an over-zealous 360° feedback process requires too broad a level of response, or if the design of the system is too unwieldy (e.g., too many dimensions).
- These days, companies aim to **keep the process as simple as possible**, without losing the necessary definition to really differentiate the outstanding from the average performer.
- Systems developed in recent years ensure **a good balance between results (what was achieved) and behaviors (how the results were achieved, tying directly back to the company's values)**.
- Companies are also doing a **better job of linking individual objectives and performance measures back to division, business unit, and company goals to provide a clearer line of sight for employees**.
- In this way, employees understand where to focus their efforts to ensure that their work adds value to the enterprise and contributes to business results.

Performance Management

- In today's somewhat cut-throat environment, employees are very aware of the various ranking and rating mechanisms included in performance management systems and **how forced population distributions might be used to identify and weed out the weaker performers.**
- This particular application of "survival of the fittest" can generate a great deal of internal competition inside and across departments. **Many companies that view this as a potential problem have placed new emphasis on teamwork and collaboration, actually building it into their performance measures, alongside the usual measures of accountability and results.**
- While it might be argued that a more effective performance management system benefits a company to a greater extent than its employees, **management feedback, the link of objectives to personal development plans, and recognition for top performers are direct outcomes for employees.**
- Top performers are assured that the company is paying attention to them and is well aware of their contribution and personal results. **Having a clear understanding of goals and what success looks like helps employees feel that they have control of their destiny.**

Motivators for the Generations

- The motivators that worked for the baby boom generation may not necessarily build commitment for younger employees. The "Generation X" employees (born between 1965 and 1980) are characterized as being skeptical of authority, placing less trust in organizations, and relying more on themselves and their peers.
 - They tend to be very resourceful self-starters (a great trait in today's economy!). They thrive on the ability to work independently and want to be given opportunities earlier in their careers - they are impatient to move ahead. **Key motivators for Generation X employees are early career opportunities, training, and the ability to build their own portfolio of skills.**
- "Generation Y" employees (born after 1980) are characterized as practical, confident, pragmatic, realistic, and oriented around the Internet and other technology-based media.
 - They expect and demand diversity, and have a well-developed social conscience (often heavily involved in social activities). They are highly communicative and collaborative, and expect to be involved in decisions - not be on the receiving end of directions. **Key motivators for Generation Y employees are involvement, access to information, and being able to work with the latest technology tools.**

What Motivates Gen X and Y

Companies need to think more creatively about what motivates and engages their younger workforce. Perhaps not surprisingly, cultural aspects of the workplace and job opportunities are often considered at least as important motivators for younger employees as the usual compensation and benefit programs. Indeed, many younger employees would be hard pressed to describe certain aspects of their benefit and retirement programs.

Some of the company **culture motivators for younger workers include:**

- flexible hours and the ability to work remotely,
- a fun, exciting, and creative environment,
- open communication and access to management, gyms,
- sports clubs, and social activities, diversity,
- social contributions and involvement, casual dress, and
- work/life balance and flexible working.
- Job- or career-related motivators might include:
 - interesting or engaging work,
 - training and/or development opportunities, including tuition reimbursement,
 - responsibility earlier in a career, with more autonomy, and
 - global job/project/travel opportunities.

Impact on Compensation

Base Pay

While base pay increases have slowed down considerably, companies are still ensuring that their top performers are paid competitively. How do they do this with such limited budgets?

- Many companies, especially US employers, will **designate a certain portion of the budget to be used for the top 10-30% performers in the organization**. In some cases, this results in zero increases for the rest of the employee population.
- While these measures may seem somewhat draconian, they are considered necessary right now, especially where the company is, in general, well positioned to market.

Impact on Compensation

Incentives

The focus on short-term incentives such as bonuses, sales compensation, and profit-sharing has never been greater. With the limited budgets for salary increases and many stock options underwater, cash incentives provide a vehicle for the company to focus and motivate employees, especially the higher performers.

- One-time "spot bonuses" can often be used very effectively to recognize key accomplishments, project completions, and specific contributions. While more of a reward than an incentive (since it is paid after the fact), this type of award can have a motivating effect beyond the value of the award itself.
- Companies are doing a better job at holding managers accountable for differentiating bonus payouts according to individual performance, although the degree to which this is encouraged obviously varies a great deal by the company's culture and country of operation. Actual incentive payouts to individual employees can often range from zero to two times target set.
- At the organization-wide level, companies aim to establish bonus pools on a "self-funding" basis (i.e., to pay out bonuses based on net operating income results rather than viewing the pool as operating expense, regardless of company results).

Impact on Compensation

Top Performer Differentiation

- While companies typically state a desired competitive positioning to market for base and total cash compensation for the general employee population, **they may set a higher competitive positioning for key functions, hot skills, and top performers.**
- In the drive to differentiate by performance, **the traditional approach of managing salaries to a normal distribution around the midpoint of the appropriate salary range gets turned on its head** - salaries become more dispersed in the salary range for the grade or job, according to each individual's performance and value in the marketplace.
- **Internal equity is emphasized less frequently as a goal in and of itself.** Managers are given considerable discretion (and training support) to make the right decisions and ensure that top performers and those with key skills are paid significantly more than average performers in the same grade.

Impact on Compensation

Benefits

- Companies are also doing a better job at responding to employees on benefits design. While they may not have **introduced a "full flex" model**, companies may enhance their benefit programs according to the particular needs and preferences of employees in a given country.
- As an example, a younger workforce might be more interested in more time off or gym memberships, those with children in medical/maternity programs and child-care, and older employees in retirement plans. While companies typically have baseline offerings in all the key benefit areas, **their decisions to add or improve programs within limited budgets are often influenced by employee preferences.**
- In a spirit of self-reliance, **employees are given more education on effective consumer choices in the face of increased employee cost-sharing for benefits.**

Case Study

City of Claremont, California



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The Problem

“Why has it become so critical that we increase our efforts related to generational issues? Because we need to prepare younger workers for higher-level jobs sooner in their careers than ever before. And why is this? Basically, there are two primary factors.

First is the statistical reality that there simply aren't enough people in the age groups known as Generation X and Generation Y (those born between 1964 and 1985) to replace the baby boomers (1946 to 1963), many of whom are quickly approaching retirement age.

Aggravating this situation are the enhanced retirement packages and options being offered by various organizations, including the California Public Employees' Retirement System (CalPERS). Because the labor pool is shrinking on the front end, we cannot afford to have all our experienced workers siphoned away at the same time.”

Approach

“We found that Baby Boomers are interested in having the flexibility to manage their time and workload in a way that allows them to “do it all.” Gen X workers have an entrepreneurial spirit and are powerful innovators. Our youngest workers tend to have a real sense of independence and are goal-oriented.

Our response has been to create a culture that connects the shared values of baby boomers, Gen Xers, and Gen Yers while also recognizing the unique characteristics of each generation. Here is a list of the programs, incentives, and benefits we’ve developed, grouped according to the generations to which they primarily appeal.”

City of Claremont, California – Boomer Programs

80-hour longevity leave bonus—a sabbatical.

- A one-time, 80-hour longevity leave bonus is given on the date of the employee's 10th anniversary and every five years thereafter. The sabbatical was once awarded at the 15th year but was moved to the 10th to give employees something to focus on sooner. Moving the sabbatical to the 10th year also allows employees to refresh and refocus earlier. Employees are encouraged to take longevity leave in conjunction with vacation time to make for a month-long “mini-sabbatical.”

Increased vacation.

- Beginning with the 14th year of service, another 40 hours of vacation are awarded to employees, bringing total vacation hours to 160 hours per year.

Deferred-compensation incentive match.

- This program was established to provide tenure and savings incentives for employees. Beginning with an employee's third consecutive year of service, the city will match up to 1 percent of base pay, payable into the deferred-compensation account. This percentage increases to 2 percent at the beginning of a person's fifth year, 3 percent at the beginning of the sixth year, 4 percent at the beginning of the eighth year, and up to 5 percent at the beginning of the 10th year. The employee's match may come from any excess health benefit.

City of Claremont, California – Boomer Programs

Fitness benefit.

- The city will reimburse up to \$200 per year (\$1,200 for management employees) toward the cost of a fitness/exercise or health-related program. Studies consistently show that a healthy workforce is happier and more productive. To qualify, employees must be enrolled in an exercise program on a regular basis and/or be involved in a program to increase health. While this program is extremely popular with both boomers and GenX/GenY employees, members of the baby boomer generation tend to be more aware of the importance of health as they grow older and tend to spend more on health-related efforts. The average sick-leave use citywide is fewer than 40 hours per year.

Some-time worker program.

- We are in the process of developing a program that will allow recently retired baby boomers to return to work to serve as consultants, laborers, recreation leaders, or reserve police officers within CalPERS system guidelines. This program will allow retired employees to work part-time with the organization and continue to be recognized for their expertise while providing value to the organization. It allows the city to retain the expertise rapidly being lost by the retirement of experienced workers and to use these experienced workers to continue to train and mentor younger workers.

City of Claremont, California – Gen X & Y Programs

Employee leadership academy.

- The city partnered with the nationally recognized Kravis Leadership Institute of Claremont McKenna College to offer a nine-month seminar focused on leadership development. Seminar participants are 15 nonmanagement employees. The curriculum includes guest speakers, readings, exercises, and assessments. The goals of the seminar are to provide employees with experiences their current job assignment may not offer, and to develop these employees so they might become managers in the organization sooner than they would in other organizations.

Mentoring and access.

- The department heads and city manager are readily accessible to all employees for discussions about careers and professional development. Our organization's culture strongly encourages the mentoring of employees, if they so desire. It is common for managers to take younger employees with them to professional workshops and conferences, high-level meetings, and community events. Our door is always open to all employees. We enjoy hearing of their professional goals and are committed to ensuring that earnest employees are able to achieve them.

City of Claremont, California – Gen X & Y Programs

A chance behind the wheel.

- Part of our culture involves giving younger employees experiences that they probably wouldn't have in other organizations. Interns and administrative aides are given opportunities to make presentations before the city council. Management analysts chair citywide task forces. When the youngest of this article's authors was appointed as the city's budget officer at the age of 27, he had only four years of full-time experience, but he was given the task of putting together and "selling" the city's \$42 million budget. The finance manager/city treasurer was appointed at the age of 31. Our experience has been that, when high expectations are set, these employees are able to deliver.

Recognition and incentive bonuses.

- The bonus program includes three levels of recognition, which can be instantly awarded to employees who exceed expectations in their work assignments. The gift-certificate recognition program awards a \$25 gift card to employees who go above and beyond the call of duty on a particular assignment.
- Employees can nominate each other for a cash bonus of up to \$700 for an employee's performance of an outstanding action not expected for his or her skill level; for outstanding one-time actions; for extraordinary courage, diligence, empathy, and patience; or for a commitment of an employee's own time. Department heads must approve these bonuses.
- The final level of recognition, the City Manager's Award of Excellence, is a \$1,000 cash award presented by the city manager for exceptional performance on a project of great significance to the council and community.

City of Claremont, California – Gen X & Y Programs

Recruiting in the 21st-century process.

- Through discussions with younger employees, we have found that the traditional three-month-long government hiring process consisting of tests, multiple oral boards, interviews, and eligibility lists detracts from the younger generation's interest in public service. Gen Xers and Yers expect to apply for a job and to be hired within two weeks, in a process similar to that found in the private sector.
- We have streamlined the recruitment process by tightening the notification and application period and promptly scheduling interviews. We now are able to hire employees within three weeks of the recruitment closing date. In some cases, for specialized positions, we encourage employees to recruit colleagues directly from other communities. In this situation, individuals are invited to interview with the city. If they accept, the assistant city manager and other members of the management team interview them. If these candidates are a "fit," they are hired immediately. This streamlined process is extremely appealing to younger workers.

City of Claremont, California – Gen X & Y Programs

- **Three weeks of vacation granted after one year of service.**

- During the first year of service, employees receive 96 hours of vacation. As an immediate reward for beginning the second year, the employees' vacation amount is increased to 120 hours.

- **Comprehensive intranet site.**

- The organization is making every effort to create an innovative, effective, user-friendly technology infrastructure. In addition to making portable electronic devices and laptop computers available throughout the organization, we have developed an extensive intranet site. The site includes all staff reports, minutes, agendas, administrative policies, codes, and ordinances. It also interacts with the GIS system and includes department-specific sites.

- **A bulletin board is available for employees to post information.**

- The site is important because it allows all employees access to information, regardless of their positions, and gives them the opportunity to see and comment on what is going on in the organization.

City of Claremont, California – Gen X & Y Programs

Conversion of administrative leave into cash.

- To encourage the use of administrative leave, management employees have the option to “cash out” 40 of their 80 hours of administrative leave each December, provided they’ve taken the other 40 hours off during the calendar year. This program encourages the use of leave time and allows the flexibility to each employee to receive additional cash compensation or time off at his or her discretion.

Conversion of our health-benefit cafeteria plan into a 457 Deferred-Compensation Account.

- Employees receive \$878 per month for health coverage. The cafeteria plan covers medical, dental, and vision coverage, along with expanded life insurance. Unlike some plans, our program allows employees to place any unused amount in their deferred-compensation plan. This option is popular with younger employees, who may not have families yet and therefore might not normally be able to use the entire amount.

City of Claremont, California – Gen X & Y Programs

Alternative work schedule.

- Depending on the area of assignment, employees, with approval from their supervisors, may schedule an alternate workweek that works best for their personal and family needs. The city does not have an established alternative workweek applicable to all employees.

Telecommuting.

- Working from home, as needed, is acceptable if arranged with an employee's supervisor. Laptop computers are available for employees to check out, and dial-up access aids employees in connecting to the city's network from home.

Home computer program.

- Once a year, Claremont offers employees the chance to buy a desktop, laptop, or tablet computer system through an interest-free, two-year loan program. Computers are ordered through the city's technology division and conform to the city's technical specifications; this facilitates telecommuting and connection to the city's network. Having a comparable system at their residence allows employees to work effectively at home, assisting them with maintenance of their personal-professional balance. Payments are automatically deducted biweekly from an employee's paycheck.