Understanding generational differences can help make you a better leader—and advisor—and enhance both your client and workplace relationships.

What I’ve learned is that we all walk around the world every day with what I like to think of as a lens in our pocket, our own personal lens. And so when something happens in your world, you pull it out and look at the event through your lens. Now, my lens may say, “That’s a great development. I love it!” But your lens may say, “Are you kidding? That’s really scary and threatening, and I don’t like it at all.” And so we begin to misunderstand each other in the workplace.

One of the real challenges that I find in many organizations is it’s pretty easy for people in their late 50s and 60s—people I would call boomers—to have that sense of “What are they thinking?” when talking to people who are in their 30s and 40s—people I would call Xers. It’s not always obvious that we see things alike, and that can lead to some issues.

The work that I do is all based on the work of developmental psychologists, like Dr. Jean Piaget. What Piaget and his colleagues learned is that kids learn different things at different times. For example, it can seem like little kids—ages 2, 3, 4—aren’t listening to you. Well, Piaget would say, that’s absolutely right—they are not listening to you. In fact, what little kids are doing is trying to figure out how tangible objects work—how a toy truck works, or how, if they turn that crank, a clown jumps out of a box. Their mind is preoccupied with concrete, tangible objects and figuring out how those connect.

But if any of you have kids at home who are, let’s say, 11 to 15, watch out, because they are listening. They’re listening to you and your spouse, to what’s on the news. They are trying to figure out what it all means—what kind of a crazy world we live in. And they’re trying to figure out how they need to live their life: What’s going to be important to them? How do they need to behave in order to be successful and secure? Who should they trust? How do they feel about the people who are running the world today? All of these ideas are things that kids wrestle with between 11 and 15. And I’m somewhat sad to tell you that’s about it, because once they get much past 16, 17, they’re on another planet entirely. But you’ve got those five years when they’re very susceptible to your ideas, and it’s a great time to talk with them about your values.

What it also means is that whatever was happening to you when you were 11 to 15 is still influencing you today. Now, of course we all gain emotional intelligence, and we learn to intellectually override some of those early feelings, but I guarantee you: Your knee-jerk reaction to many events is very heavily colored by the experiences you had when you were 11 to 15.

So, for example, your religious training, your socioeconomic status, the location in which you grew up, your family, your parents’ political views, your friends—all of these things shaped who you are as an individual. But the fascinating thing about generations is that because people who grew up particularly in the same country at the same time have seen some of the same events, there tends to be a thread.

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**About this piece**

Schwab is dedicated to providing advisors with access to recognized thought leaders and their insights on industry trends.

In this excerpt from a recent Schwab Advisor Services event, organizational behavior expert Tammy Erickson explores how advisors can understand and embrace a multigenerational workforce.

You may also view her 40-minute presentation.
There’s a commonality that people who were 11 to 15 in roughly the same years share in their perceptions about the world, and that’s what creates the generational flavor.

Now, I want to be very clear. There aren’t any crisp dividing lines. You have to think of it as a spectrum. The examples I’m going to give you are points in time roughly in the middle of each of these segments I’ll be talking about. Many of you may feel like you have a foot in both sides. But what’s interesting, again, is that major events that occurred during the years these people would have been 11 to 15 have really shaped us, and what tends to cause a new generation is that something significant happens to change the 11- to 15-year-old experience. I’ll give you some examples as we go along, and you can see how it shapes new generations.

This is a great way to develop your own understanding of who you are and why you see things the way you do. So take some time to reflect. Figure out in what years you were 11 to 15, and then try to think about what you remember from those years. What do you remember happening in the news? What kinds of events were going on in the world around you? And—maybe even more importantly—what was happening in your family? Were you experiencing a divorce? Were your parents laid off? Where were you in the birth order of your siblings, etc.? What do you remember about your friends? And think about that advice your parents gave you—phrases that your parents drilled into you—and then try to put it all together to discover what all of this says in terms of who you are, what you care about, what you value, and how you see the world. I think you’ll get some interesting insights.

### Traditionalists

I’m going to start with the two older generations in the workforce today. The first I call the Traditionalists. Traditionalists are people who are 70 or so today—maybe a little older. These are not the people who fought in World War II in the U.S. (what Tom Brokaw and others have called the Greatest Generation). These guys were babies during World War II. They turned 11 after the war ended. Now, I want you to think for a minute what it would have been like to live in the United States after World War II. Think of the things you would have seen. Ticker tape parades marching down the streets of New York celebrating returning war heroes. Greatly admired generals. Factories that had been making war goods converted into making consumer goods. All of a sudden there are all kinds of things available that haven’t been available for years. Mom gets some nylon stockings. Washing machines and television sets become available. Maybe you hear your parents talking about those guys down the street—the Joneses—and what they just acquired, and can you get some too? You would have seen suburbs beginning to sprout up, and all of a sudden this idea of acquiring the house with the white picket fence and moving to the suburbs becomes the great American dream.

Now, think about that from the perspective of an 11-year-old. I think it’s pretty easy to see that, in fact, this would be a world any 11-year-old would probably be eager to join. If I were to pick one idea that exemplifies the kinds of conversations I’ve had over many years with Traditionalists, it’s **joining. Belonging. Membership.** These are people who were eager to become part of the world they saw. The economy was still good, so they weren’t too worried about that, but what was on the news was not the rebuilding of America. It was all the protests. This is a time when we were talking about civil rights and women’s rights and workers’ rights and, of course, the Vietnam War. It was a time when the 11-year-olds who looked around would have said, “Whoa! It doesn’t look like the adults in charge have quite got things sorted out.” And so it was very normal for 11-year-olds at the time to think at some level, “I want to make a difference. I want to help change this for the better. The way it’s going is not the best way that it could be going.” So that sense of idealism and change that we often associate with boomers is a very natural outcome of their experiences.

But none of these are actually the most important thing happening when they were 11 to 15. The single most important thing happening to boomers was simply that there were a lot of them.

Boomers are fundamentally a generation that grew up with the sensation that there are more and more and more of them coming along all the time. Schools couldn’t build fast enough to have enough room for these kids, and so most schools were forced to get temporary huts and put them out back.

Now, I want you to think again like you’re 11 years old. You show up at school, bright-eyed and bushy-tailed, and I’m your principal. I say, “Look, we don’t have enough chairs in the building. You’re going to go to school in the hut out back. And you better study hard because there won’t be very many chairs in college either.”

### Baby boomers

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That’s the basic reality that boomers had to face as young people. There weren’t enough seats. And so a very normal reaction for any boomer kid to come to, maybe not at an intellectual level but certainly at an intuitive and behavioral level, is the sense of “I better be good. I’m going to have to compete in order to make sure I get one of those very scarce chairs.”

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So the dominant characteristic of boomers is that they’ve always been running to stay ahead of a pack and get a chair. Boomers have played a game of musical chairs their whole life. Run fast, and every time the music stops there’ll be one less chair. So they tend to be hardworking, driven, and a little bit obsessive. If a company says “Jump!” a boomer says “How high?” because they know that if they hesitate there are 10 others in line ready to do what the corporation has asked. For boomers, getting that chair, being selected, and winning are important characteristics, and an important way of looking at life.

Interestingly, for different reasons, both the boomer and Traditionalist generations fit pretty well within normal corporate practices. Both of them like being rewarded with money; both of them like being promoted into positions of greater prestige—again with slightly different motivations. But the way corporations are structured works reasonably well for both.

🧶 Generation X

Generation X grew up under a very different set of conditions. There were a number of fascinating things happening in the U.S. when they were 11 to 15.

First of all, the economy was lousy. The economy has been lousy at several points in Gen X’s evolution. They’ve really been hit hard with bad timing, through no fault of their own. But the first time was when they were 11 to 15. Did you know that the recession of 1981 was the first time the U.S. government collected statistics on layoffs? Up until then they didn’t collect the statistics because layoffs were a pretty unusual phenomenon. Companies didn’t lay people off. So it was shocking for the adults to whom it happened, most of whom had planned to spend their whole career with the corporation. But I want you to think about it through the eyes of an 11-year-old who sees their parent, or the guy down the street, or a relative go through this very surprising change in the relationship of employee to employer.

Another fascinating thing that happened at this time is that divorce rates skyrocketed. In one decade in the U.S., divorce rates went from 20% to 50%, one 10-year period—during Generation X’s formative years. While that was happening, there wasn’t a sociologist in the world who knew what to make of it. Everyone was asking, “What does this mean? What is this trend about?” We wondered if it would continue to rise—if marriage was over. That became a huge influence for this group.

And because women were working and single-parent families were becoming more common, many Xers became latchkey kids—taking care of themselves from early ages, and maybe even taking care of younger brothers and sisters. That’s a lot of responsibility, a lot of independence. I’ll never forget when one Xer I interviewed said, “You know, I don’t know where my parents were when I was a teenager. I don’t remember ever seeing them.” Now, in today’s world that’s astonishing. But she went on to tell me how she had gotten herself up in the morning, taken herself to school, done her own homework, cooked her own dinner—and doesn’t remember her parents being involved at all.

This generation also saw the Challenger disaster. Now, I’ll confess, I’m a boomer, so to me the Space Shuttle Challenger disaster happened while I was at work. I heard about it obviously on the evening news when I got home, and it was really sad, but it didn’t really register as a particularly impactful event; it was one among many. But every Xer I interviewed looked at my list of historical events and asked, “Where’s Challenger?” For them, it’s an emblem of their childhood, and the way they’ve processed it, many have said, is that “yet another institution let us down.”

So we have corporations laying people off, marriages ending in divorce, the space agency making a mistake. That’s a general view of how Xers began to process during their 11 to 15 years. Think about how that would register in a young person’s mind. Who would you trust if this is the world you see around you? The answer I found from my conversations is: “Myself. That’s who I trust.”

If I were to choose one idea about Xers, I think the most powerful idea is self-reliance. This is a group of people focused on being able to take care of themselves. But I want to emphasize, it’s not about being alone. They’re happy to work as part of an organization—but they want to feel they have backup plans. Many will say to me, “Well, I’m doing this today, but I’m doing this on the side. And I’m going to school for that if something bad were to happen.” This concept of “if something bad were to happen” is a very prominent statement among Xers. They want to know they have options.

Let’s pause for a minute and think about the difference between the two generations I’ve just discussed, and about an event in the workplace and how we might see it differently. I want you to think like a boomer for a minute—you’ve been working all your life to stay ahead of the crowd, you’ve been trying to get that next step on the ladder, make sure you’ve secured that chair, and I’m your boss. I walk in one day and say, “We’d like you to relocate to corporate headquarters.” How does that sound to a boomer? Pretty good, doesn’t it? What they are hearing are “promotion,” “better chair,” “You win!” and “We’ve selected you!” For boomers, it would fundamentally be good news.
Now, I want you to take the same scenario and think like an Xer. You don’t trust institutions—not that you don’t like them, you don’t trust an institution’s perspective blind. I’m your boomer boss and I walk in full of enthusiasm and I say, “We want you to relocate to corporate headquarters!” And you say, “Why? Do I have to? Are there any options? Did I do something wrong?” And how does that boomer boss feel? Not pleased. You can see how easy it would be for us to come to loggerheads because our perspectives would be so different.

Both reactions are perfectly logical. It’s completely logical that a boomer would be excited. It’s a legitimate, logical, natural reaction. And it’s also perfectly logical that an Xer would hesitate. It doesn’t mean good or bad, better or worse—the reactions are just different. A result of us seeing and processing things differently. The Xer will go home, they’ll think about it, and they’ll come to their own decision about whether or not that move would be a good one for them. They may say yes or they may say no, but they won’t just take the institution’s view that it’s the right move. They have to internalize it, just because that’s who they are.

They’re also very dedicated parents. A classic boomer statement is, “My role as a parent is to help my kids be successful.” A classic Xer answer is more likely to be, “I want to be a good parent.” These statements may sound the same, but they are actually very different in terms of what they mean for financial planning and the employee’s work within a firm.

For example, I’m a boomer. I’m also a mother. I can remember times that companies came to me and said, “Tammy, we want you to take on more responsibility.” When that happened, my boomer brain was able to process that request in about .3 seconds: “Okay, more responsibility probably means more money, so I can kill two birds with one stone. I can get ahead in my career and be a better mother! I’ll be able to buy more tutoring or ballet lessons or whatever it is that will help my kids be successful. Win-win.”

But most Xers have thought long and hard, before they made the decision to become parents, about the type of parent they wanted to be. And for many, it is different than their own parents were with them. So they may have thought about the amount of time they want to spend with their child and the kinds of activities they want to engage in. So when you ask them to take on more responsibility, their thought process is to look at your job description and consider their commitment to being a good parent and to ask if they can truly do both. And if the answer is no, they face a really wrenching decision.

The point I want to make is that Xers have these commitments, and we, as organizations, must respect and honor those—otherwise we’re not really understanding who they are as people.

I want to emphasize to you how painful this is for Xers. I cannot tell you the number of men I’ve interviewed who actually became very emotionally distressed at this point in our conversation because they had decided to go with a job and had given up on their parenting commitment. And a number of women have turned down the job and decided to honor their parenting commitment. The point I want to make is that Xers have these commitments, and we, as organizations, must respect and honor those—otherwise we’re not really understanding who they are as people.

**Generation Y (millennials)**

One of the biggest things I hear people say about Generation Y—which some people call millennials—is that they’re so impatient. They show up and they immediately say, “What can I do tomorrow? Could I be CEO?” They’re always trying to climb the ladder so fast. Is this a fair assessment? Well, it’s a little bit true and a little bit not.

Think for a minute about what happened to them when they were 11 to 15. I want you to think early 2000s, because that’s what influenced this generation. What were we talking about in the early 2000s? Terrorism. 9/11 and the wars we fought in response. Columbine and school violence. Now, the interesting thing about terrorism is that it’s random. Think about that for a minute. If you go to war, a reasonable person realizes they’re putting themselves in harm’s way. But nobody imagines they’ve put themselves in harm’s way when they go to work or to school. These are inexplicable, random events. And that’s the world we gave these kids to think about when they were trying to figure out how to live their lives. Random acts happen.

Now, if your mental model was “Something random could happen tomorrow,” how are you going to live your life? For today. I think that reaction would be the most logical reaction in the world, and we cannot fault them for it. Millennials are absolutely obsessed with making sure that what they’re doing today is meaningful and challenging—and fun, if possible. So when they come into your organization and you say, “Hey, why don’t you do this unrewarding, boring job for two years and then we’ll talk about something,” it’s a no-go. They’re out of there. They’re not going to put up with that because what they want to know is that what you’ve asked them to do today is meaningful and challenging. And this will be a characteristic that I predict will stay with them for life. So it’s very important that you give them work that is meaningful and challenging to do.

Here’s another myth: Ys don’t plan. Well, why don’t they plan? Because another influencer for them was technology. This is the first generation of subconsciously competent users of digital technology. And when you learn something subconsciously, you often invent new things to do. So those of us who learned to use computers consciously are probably, to be honest, using our technology to conduct the same processes we would have used before. We’re doing them faster or easier, but we’re fundamentally doing the same thing.
Let me give you an example. Imagine for a minute that I want to go out to dinner with a friend. How do you think I go about that? I’d probably call—far in advance. My friend and I would agree on a date, a time, a type of food, a place, who was going to drive, what we were going to wear. We’d make a plan.

Now, think about the Ys. How would they get together with a friend for dinner? Almost certainly with text. When would they text? Not even an hour before, I can guarantee you that. And what do they text? Is it a plan? No, they almost never text a plan. From the texts I’ve looked at, the majority of them read something like, “Where are you?” And then the other guy sends back coordinates, and they begin this process of homing in on each other like ships until they meet up someplace. They never plan during the course of it. They coordinate.

This group has a very different way of getting things done. Because of their ubiquitous technology, they coordinate instead of plan. And I’m not going to argue that that’s the way we should do everything—we need some plans and schedules—but don’t be 100% resistant to their way. There may be some ways you can actually improve your business by building in some of their approaches.

I got a call from a CFO once who said, “Tammy, I can’t get anybody to take my job.” I said, “Well, that’s weird. What are you telling them?” He told me, “Well, I’m telling them it’s a 60-hour-a-week job. And they’re all telling me they would like 35 hours and maybe 40 in a pinch.” He asked if I could come down and talk to them. I said, “Well, I could talk to the kids, but why don’t I start by talking to you, and I’ll tell you what they’re thinking. They’re thinking that they’re really sorry it takes you 60 hours a week to get your work done. They don’t think it’s going to take that long.” Now, I don’t know who’s right, but what I do know is that you can shift away from time-based metrics and just say, “Here’s the task. I need it by Friday. Take as long as it takes. If it takes you 60 hours, that’s your problem. If it takes you 30 hours, go have fun. But I need it by Friday.” The more you can manage to task, the better off you will be with this group.

Here’s another myth: They’re wildly overconfident. They think they can take on any job. I had a company tell me that they spent hours writing job descriptions, very carefully outlining all the requirements. And one person told me that fully 50% of the résumés they were getting didn’t have a single one of the requirements listed on the description. I said, “Do you have kids?” The person said, “Why, yes, I do.” I said, “Have you ever told your kids they can do anything they set your mind to?” She said, “I say that all the time.” I said, “They’re here!”

We’ve been telling our children for years that they can do anything, that they’re special. And then we’re surprised when they come in and expect to be given big jobs. They are just responding to the way we’ve conditioned them.

Any of you ever had Mom or Dad call the office? My general comment is don’t blame the kid. They probably have no knowledge that boomer Mom and Dad are up to that. But what is true is they have very close relationships with their parents. During their childhood, parenting changed to shared fun. So it wasn’t parents did one thing and kids did another. So this generation associates their parents as friends. In fact, 90% say they’re very close to their parents. Now, that contrasts with boomers,

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where 40% said they would be better off with no parents at all. So whenever you read an article about millennials written by a boomer that starts out with a comment like, “They’re not behaving the way I did when I was their age,” just throw it away. Of course, they’re not behaving the way boomers did when boomers were their age. Boomers didn’t want parents—they left the house with rockets on their feet and never looked back. These kids love their parents.

And how about the myth of trophies? Who were those trophies really for? Those trophies were for the competitive boomer moms and dads. There isn’t a boomer parent in the world who wanted to go to a child’s soccer game and leave without a trophy. So boomers bought the trophies and they passed them—via the children—to other boomers. The kids actually didn’t care at all, but what they knew is that we cared. So it’s a little bit ambiguous because I believe Ys don’t care about getting the trophies for themselves, but they do care about pleasing their parents. And every week millennials almost universally call home. I want you, as an employer, to think about the voice on the other end of that line. What is the first thing mom says? “How is work this week, honey?” And what does she want to hear? “I won!” So your job as an employer isn’t to give them a trophy. It’s to give them something to say on the phone call this weekend. Now, that can be as simple as, “My boss spent some time helping me,” but it needs to be ammunition.

Re-Generation

I’ve done research, looking at people around 18 and under—these are members of what I call the “Re-Generation,” because this is a group that was very heavily impacted by 2008, by the mortgage crisis, by Greek debt loads. They don’t know what it means—but they’re worried about it. They know about resource shortages, energy, water, carbon emissions. They were generally reared by Xers, they’ve watched reality TV, and for them, the ubiquitous technology is mobile. Any answer you need is right here in your pocket.
I find these people have very different characteristics than the Ys who precede them. This group is really aware of a world with finite limits. They think a lot about how we are going to make the most of the limited resources we have. One of their defining characteristics is they will be shockingly frugal. They already save. They defer gratification. They tell me they don’t want to own homes; they’re happy to rent. Many don’t want to own cars; they’re happy to rent or borrow. Many of them crave a life where they’re not constrained by physical ownership but instead can access goods through renting and sharing and bartering. They will be very different in terms of money as they come into our world, very committed to making a difference.

**Tailoring your messages by generation**

What’s a great job to a boomer? Probably more power, more money, and a sense of moving up. To an Xer? Probably more control, more options, more ability to be an entrepreneur. And to a Y? Something meaningful and challenging.

Feedback is another interesting concept. The word “feedback” to boomers means somebody in authority is going to judge us, assess us, critique us—not something very many people want. But now we’re in a workplace surrounded by young people who are asking for feedback. And, being sensible boomers, we say, “Look, I told you last week you’re doing fine. If you’re ever not doing fine, I’ll mention it, but until then your performance review is in 11 1/2 months!” And they’re not happy. Feedback to a Y means teaching. What they’re really saying is “Please stop what you’re doing and spend time telling me how I could do it better. Teach me.” They want your time. They want to be taught. They want to be coached hands-on.

These are some of the most frequent causes of misunderstanding in your workplace, and my basic recommendation is to talk about them. Get your group together and ask, “Hey, how do we all feel about whether everybody has to be here at 8:30, or is it okay that some of us work odd hours?” “How do we feel about the fact that we use email? Is that okay, or should we switch to another technology?” Bring these things out, discuss them, and come up with whatever is right for your business.

You can use your understanding of different viewpoints to shape your messages. For example—when the U.S. Army delivered its recruiting message to Traditionalists—people who wanted to join an institution, who loved hierarchy figures—it used the Uncle Sam

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Now, in your business I think these generational characteristics have great applicability—because one of the key differences is how people view money and family relationships. For Traditionalists, money is largely a reward—a sign that you joined, you paid your dues, you moved up the ladder, and now you’re reaping the rewards of that membership. It’s also security. One of the midlife rites for Traditionalists was to buy a material object that stood out, such as a red sports car. This group also likes rules and respects authority. They like process, manners, loyalty, honesty—so those are all important factors in serving them. You want to be straightforward. You want to take time to build a relationship. And one of the most powerful tools with Traditionalists is, again, to play on this sense of membership. If you can make them feel like they are a member of your organization, that’s a powerful concept for them.

Now, for boomers, money is a sign they’ve won. Money means “I’ve won. I’ve won more than you did.” And it also allows them to go back to some of their teenage idealism—to make a difference and help their kids be successful. Those are probably the big three for money for boomers. They want to be associated with the best. So a basic marketing message when you’re going after boomers is to make sure they know your firm is the best. They’re going to be the best-serviced. You know they’re the best and you’re going to give them the best. Winners want winners.

For Gen X, money is about options. Having money means more control. It gives them the ability to back up if something bad were to happen. And money is tight for them, in many cases. As you know, Gen X is a generation that’s been hard hit by many of the financial events of our time. And I suspect their big midlife issue will be around entrepreneurship. This is a group of people who want to be self-sufficient and entrepreneurial. So when you’re working with Xers, don’t try to tell them that this is what your institution has calculated they should do. Give them choices, and give them the information they need to sort it out on their own. Communicate options at every opportunity. And talk about contingencies. “If things were to go bad, here’s what we do.” We’ve thought through the backup plans, the Plan Bs, etc. Never say “Just trust us.” And support your offerings through technology.

For Ys, many are still pretty tightly tied to parents. In general, their attitude is, “Hey, what’s yours is ours.” And so focusing on money hasn’t been a high priority for a lot of Ys. As they do, keep in mind that they function by technology. They live their lives online,
and they expect tech-based service. They expect you to respond instantly to text. They do not answer emails, so don’t waste your time with those—or if you do, send them a text to say, “Please look at your email.” And they welcome advice. They like knowledgeable people, they’re comfortable working with older people, and they also are likely to consult their parents for advice on who should be their financial advisors.

So those are the generations—both in the workplace and in your client base. Bottom line: Appreciate them. Enjoy the fact that we see things differently. Secondly, make sure you give all these points of view space in your organization by making it legitimate for people to see and process things in different ways. And there are a lot of times when you can shape your messages to more effectively convey what’s important to each generation. That’s my advice for making the most of this multigenerational world that we live in today.

Tammy Erickson is a McKinsey Award-winning author and was named one of the 50 most influential management thinkers in the world by Thinkers50. She is an expert on collaboration and innovation, the changing workforce, and the nature of work in organizations. Her organization, Tammy Erickson Associates, is dedicated to helping clients build intelligent organizations.

Learn more on her website.