



THE WORKFORCE OF THE FUTURE

Michigan Land Title Association Meeting
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- President of CBA Ltd., 1996-present
- President/Editor of It Is What It Is Press, 2011-present
- 15 years teaching Psychology at the university level.
- 38 years of consulting experience.
- 24 years consulting in the Title Insurance Industry.
- Author of two books on Leadership, Management, and Sales in the Title Insurance Industry.
- Consulted with Title Agencies in 49 states.
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WORKFORCE OF THE FUTURE



“The workforce will be more diverse than ever, with multiple generations, cultures and ethnicities working side by side. The workforce will be increasingly diverse in terms of not only old and young, but heavy/slim, sighted/not sighted and more people with disabilities.”

Joyce Gioia, Strategic Business Futurist, President and CEO of The Herman Group in Greensboro, N.C.

WHERE DO JOBS COME FROM?

- 99.7 % of businesses are small businesses (<500).
- 89.6% 20 or fewer employees
- Small businesses - 66% of new jobs.
- Large businesses 33% of new jobs.
- Since 2008 small employers have not added jobs back at the same rate
- People in a small business earn less
- People in a startup earn less



JOB MARKET

1. Small start-ups

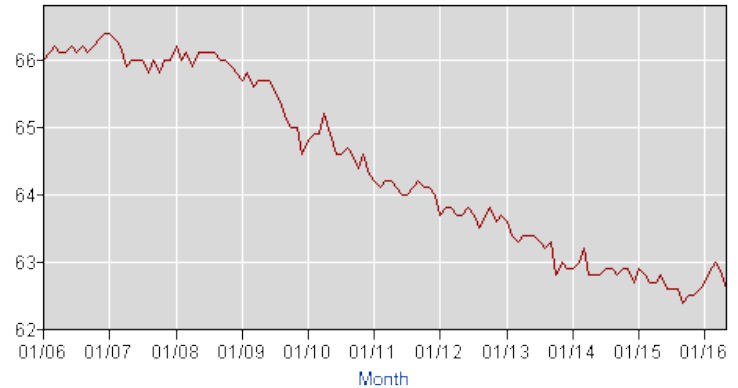
- Create the most new jobs
- Census data shows that fewer than half of the positions created by start-ups still exist after five years, and net employment growth falls off quickly as companies grow older; evidence that those jobs may not be as stable as the ones at longstanding establishments. Employees at start-ups generally earn only about 70 percent as much as those at existing businesses.

2. Established Small business

- Fill jobs to a specific size
- Growth limited by management / owner limitations

3. Corporations

- Fewer new jobs
- Outsourced jobs
- Part time jobs
- Going overseas

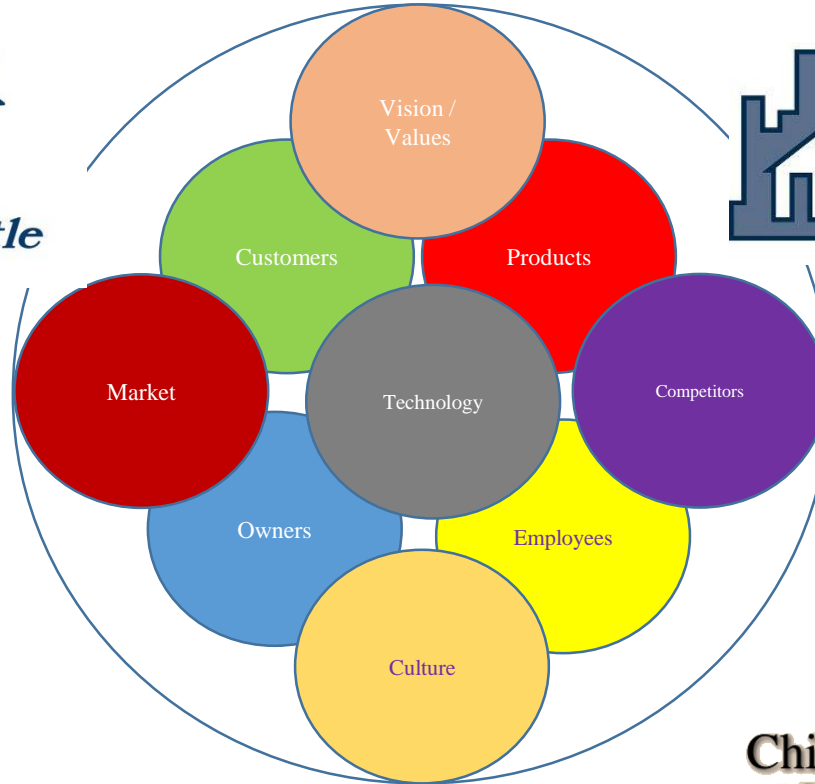


Title and Escrow Jobs in June

- First American 364 jobs
 - 5 / 364 in Michigan
 - 191 / 364 in California
- Stewart 265
- FNF 32 jobs



Corporations



Business is designed
around a number of elements



Sole Proprietor



Business is designed
around you

If are a sole proprietor and you had to hire your first assistant (Employee # 2).

What factors would be most important?

- Gender
- Age
- Appearance
- Education
- Upbringing
- Religion
- Politics
- Experience
- Technical skills
- Behavioral style
- Verbal skills
- Social skills
- Organizational skills
- Technology skills
- Social media skills

EEOC

Companies with 15+ Emp.

- The U.S. Equal Employment Opportunity Commission (EEOC) is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's **race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age (40 or older), disability or genetic information**. It is also illegal to discriminate against a person because the person complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit.

If you had to hire three new employees to your workforce of 25

What factors would be most important?

SEARCHER

- Experience
- Technical skills
- Behavioral style
- Verbal skills
- Social skills
- Organizational skills
- Technology skills
- Social media skills
- Education
- Other

EXAMINER

- Experience
- Technical skills
- Behavioral style
- Verbal skills
- Social skills
- Organizational skills
- Technology skills
- Social media skills
- Education
- Other

CLOSER

- Experience
- Technical skills
- Behavioral style
- Verbal skills
- Social skills
- Organizational skills
- Technology skills
- Social media skills
- Education
- Other

ESCROW OFFICER

JOB REQUIREMENTS

- High School diploma or equivalent
- 2-4 years related experience with 3+ years experience directly handling escrow transactions as an escrow assistant.
- To perform this job successfully, an individual should have knowledge of Microsoft Office applications.
- Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals.
- Ability to write routine reports and correspondence.
- Ability to speak effectively before groups of customers or employees of organization.
- Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
- Escrow Officer certification from the Escrow Association or completion of escrow officer training program by a title company or bank



TITLE COMPANIES ARE BUILDING A WORKFORCE FROM THE PAST

- Because you don't adequately train new employees – job applicants are required to have 1-5 years experience.
- That means you are hiring a 25-35 year old who has worked 1-3 jobs already.

EMPLOYEE BAGGAGE

- Employee “baggage” is a set of norms and experiences that shape the workers’ response to their jobs as much as, if not more than, the industry and occupation related skills and knowledge they bring to their work.

• Wharton management professor Nancy Rothbard, co-author of a paper titled *Unpacking Prior Experience: How Career History Affects Job Performance*. Rothbard wrote the paper with Gina Dokko of New York University’s Stern School of Business and Steffanie L. Wilk of Ohio State University’s Fisher College of Business.



BAGGAGE vs. FIT



- GOOD FIT – baggage may not matter
- BAD FIT – baggage can become an issue
- “If you have a strong culture and a clear strategy in doing things that differ from your competitor, you may want to think carefully about whether you want to hire for experience or whether you want to hire people with less experience and invest more in training them in your model.”
- “If your competitive advantage is the culture of your company, you want to be careful about bringing in people with a long tenure in their occupation or industry and think about how that prior experience is going to bring positives as well as negatives to the firm.”

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FUTURE TECHNOLOGY

will change the workplace



- Multiple flat screens
- Sensory-recognition software. Computers in the future will increasingly be able to respond to voice, handwriting, fingerprint and optical input.
- “Knowbots.” These future programs scan databases to filter and retrieve information for users. For example, the program could summarize key points of a report, and deliver an e-mail and voicemail to the device a user is working on.
- Smart devices. Computers will use algorithm-based programs to learn the relationships between words and phrases, creating a smoother interface and enabling users to conduct more effective information searches.
- Miniature wireless communication tools. These future devices will combine, for example, a personal computer, phone, fax, scanner, electronic organizer and camera all in one.
- Wireless everywhere. Users can connect to the office in taxis, in buses, on planes, in parks, in building lobbies or even on beaches.
- Interactive office spaces. By 2020, offices will be embedded with sensors that monitor and maintain the environment, including temperature, humidity and lighting. For example, a sensor in a desk chair could detect back tension and signal the chair to give a massage.
- Virtual conferencing technology. Offices may be equipped with walk-in facilities outfitted with wall-sized screens that project 360-degree views of videoconference participants.
- Automated business process management. Collaborative software will streamline the process by which teams work together on documents, eliminating the need for email as the means of document transmission and sharing.

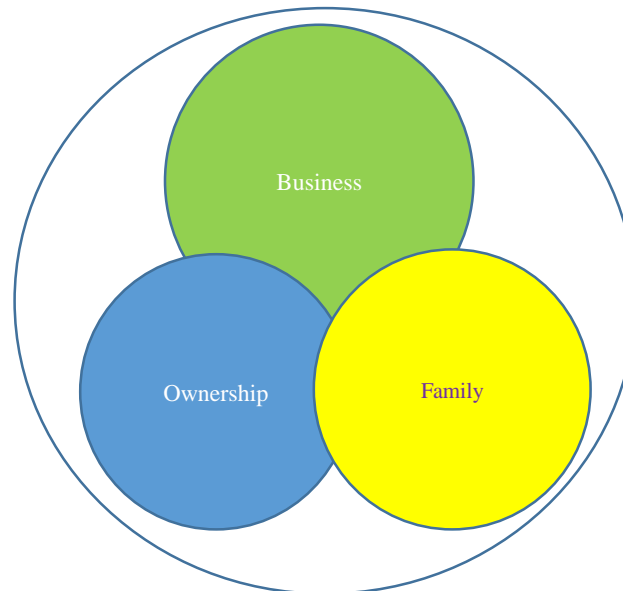
Small / Family Business

90% of small businesses are family businesses

If the workforce involves family members

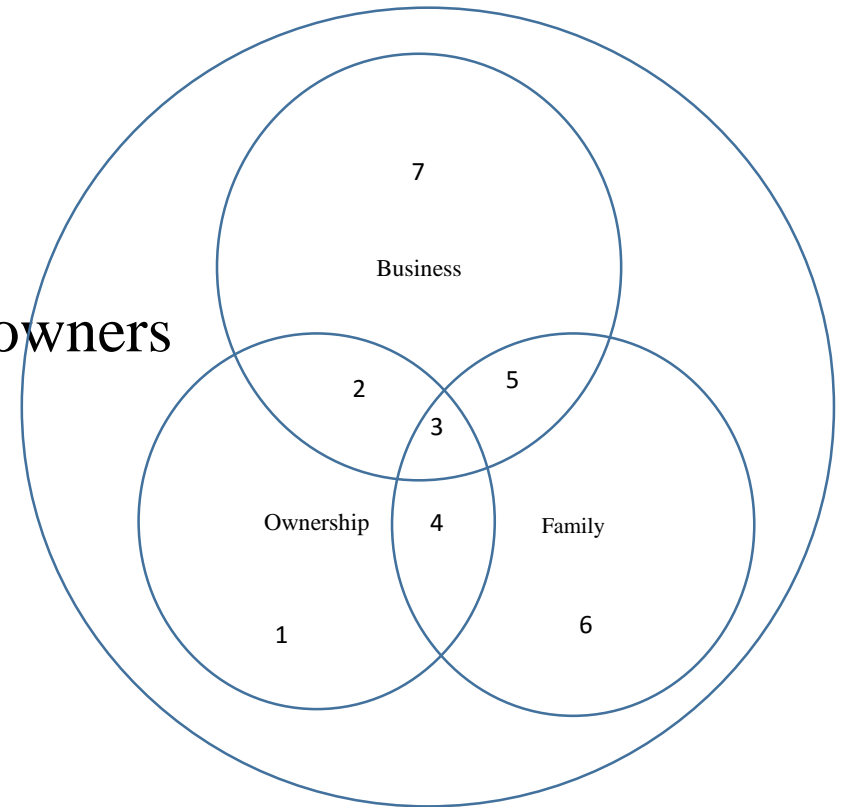
Leadership, Labor, and Business issues

will become confounded with family issues



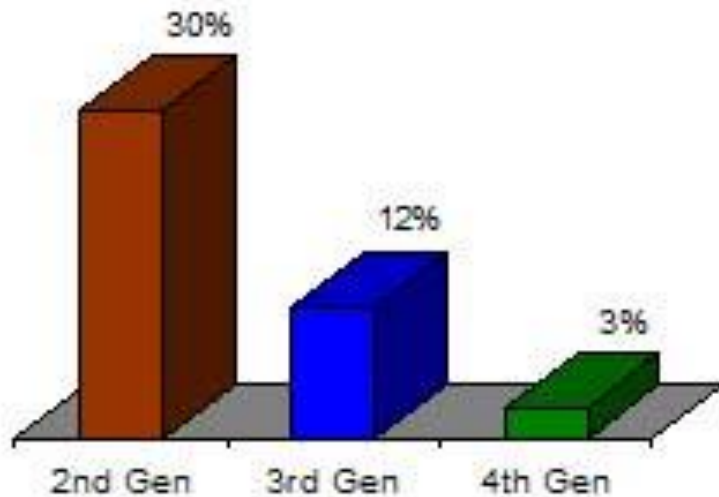
Family Business

1. Owners not in family not in business
2. Owners not in family in business
3. Owners in family in business
4. Owners in family not in business
5. Family members in business not owners
6. Family members not in business
7. Employees not in family

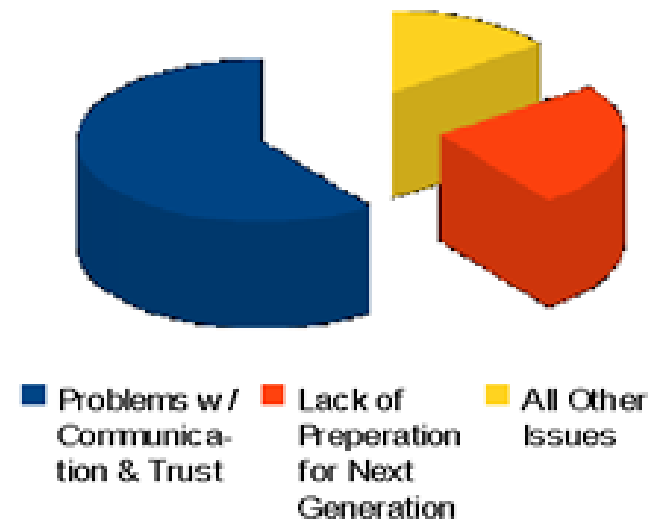


FAMILY BUSINESSES Across Generations

Family Businesses Survival Rate



Family Businesses
Reasons for Failure



Continuing across generations

Having the right transition team is critical to the survival of a family business

More than 90% of all business enterprises in the United States are family owned or Privately held.

25% of senior generation family business shareholders have not completed any estate planning other than writing a will.

80% want the business to stay in the family, and 20% are not confident of the next generation's commitment to the business.

In the next 5 years, 30% of family-owned firms will experience a change in leadership due to retirement, semi-retirement, or death.

<http://www.unca.edu/FBF/statistics.html>

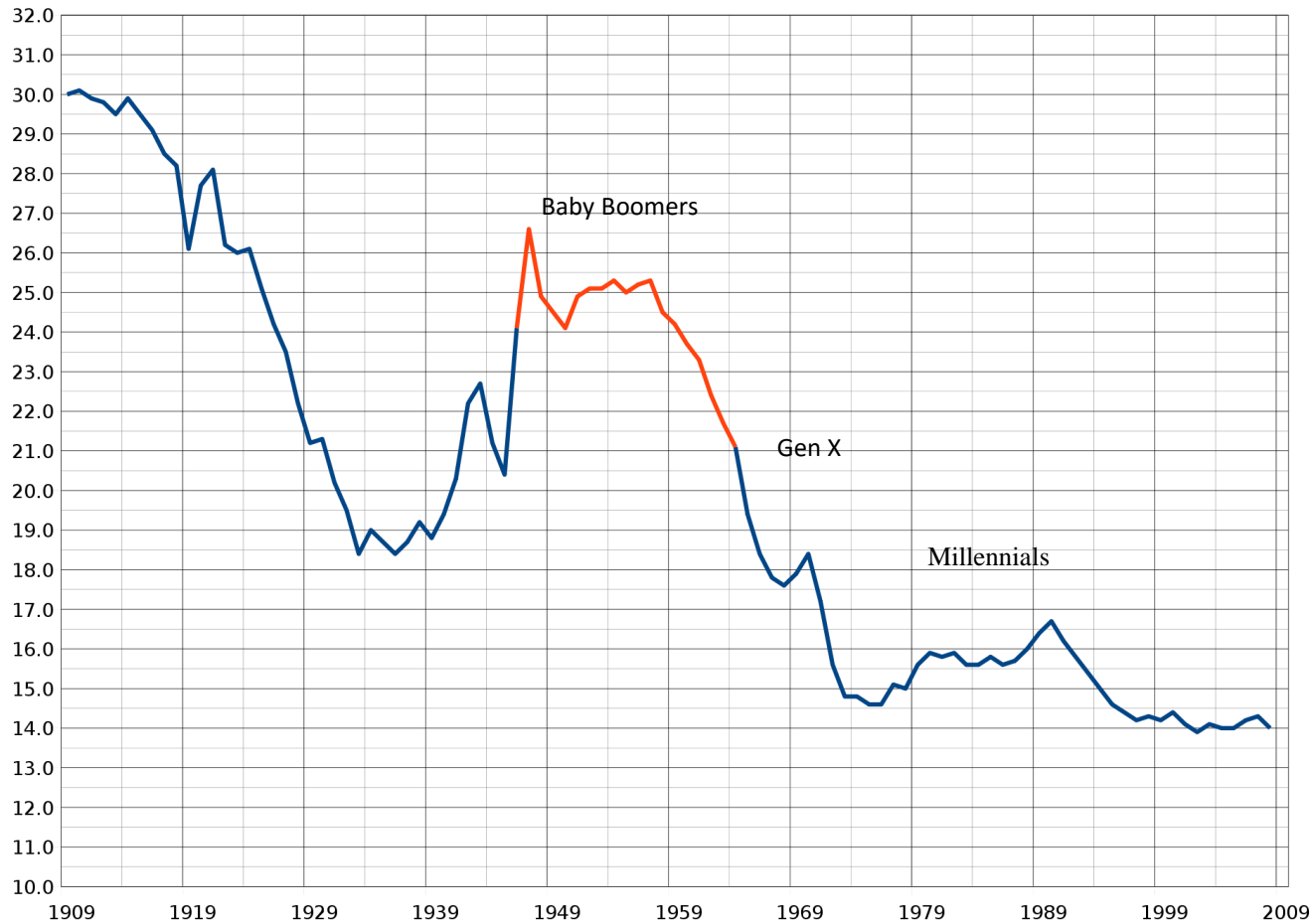
GENERATIONS AT WORK

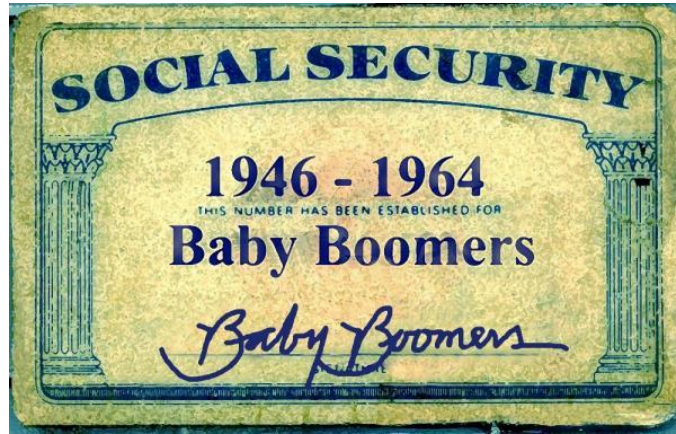


Every 20 years the workforce changes

- WWII
- Baby Boomers
- X-Generation
- Millennials

U.S. births per 1,000 by year







BOOMERS IN RETIREMENT



BABY BOOMERS

— PIONEERS OF A NEW PARADIGM

Baby Boomers' expected sources of retirement income reflect a shift from the old system (i.e., defined benefit) to the new (i.e., 401 k). However, they didn't get the full benefit of 401(k)s because many Baby Boomers were already well into their 40s before 401(k)s were implemented. Due to savings shortfalls, many Baby Boomers expect Social Security to be their primary form of income when they retire.

They are the first generation to envision a phased retirement of working longer, retiring later, and even working part-time in retirement – versus the old school "gold watch" retirement.

They are demonstrating that enjoying retirement activities and still working are not mutually exclusive.

As much as Baby Boomers share that vision, they haven't taken proactive steps to achieve it and their vision is also out of sync with current employment practices.

Baby Boomers will be the architects of making this new paradigm a reality for generations to follow.

Source: 19th Annual Transamerica Retirement Survey of workers, © 2014. Transamerica Center for Retirement Studies® is a division of Transamerica InstituteSM, a nonprofit private foundation that is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For more information, please visit www.transamericacenter.org.

TRANSAMERICA CENTER
FOR RETIREMENT STUDIES®

An experienced worker looking for another career or part time work to fill the day and add some pay

Generation X

1964-1980

Generation X, commonly abbreviated to Gen X, is the generation born after the Western Post–World War II baby boom.

1964

1980



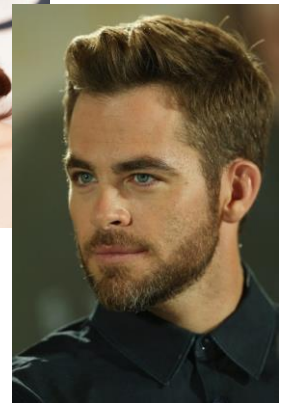
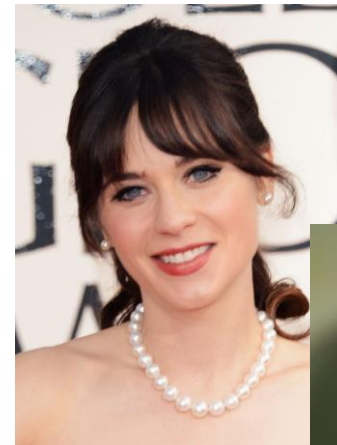
Self-reliant
Productive
Skeptical
Impact
Independent

Dual Income
Latch-key
Structure
Work/life

Generation X

Artists
Fighters
Geeks
Online
Text

Structure
Outcomes
Goals
Dislike authority
Merit



GRAPHIC BY KATIE KUTSKO





SOURCE: PEW RESEARCH CENTER

HELLO

our name is

THE MILLENNIAL

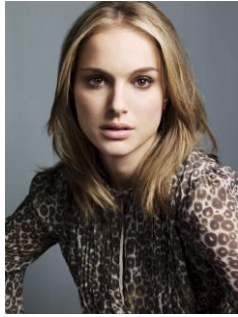
AND WE ARE ...

 SMART.	 DIVERSE.	 POLITICAL.	 RELIGIOUS. (well, sort of ...)	UNIQUE. (or at least WE think we are.)
40 percent of us are in college	61 percent of us are White	66 percent voted for Obama in 2008	We are the least religious generation.	This is how we find ourselves to be unique.



BY
2030
MILLENNIALS
OUT NUMBER
BOOMERS
BY
22
MILLION





MILLENNIALS

1980-2000

Employees age 18 – 36



Nolan Gould

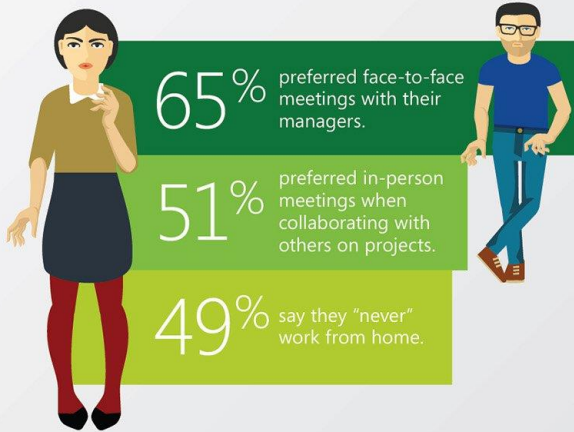
- Millennials (18-36) comprise 24% of the US population (77 million individuals), on par with Boomers (1946-1964).
- The median income for younger Millennials is \$25k, while it's almost double that (\$48k) for older Millennials.
- Millennials account for 1 in every 5 same-sex couples.
- Millennials believe their age gives them an advantage in the workplace.
- Millennials are more judgmental of co-workers = use age as a basis.
- Only 21% of Millennials are married, while 42% of Boomers were married at their age.
- Almost 1 in 4 have a Bachelor's degree or higher.
- Millennials are the most ethnically and racially diverse generation, with 19% being Hispanic, 14% African-American and 5% Asian.
- 36% of Millennial women have had children.
- About 2 in 3 Millennials are US-born.
- An impressive 38% of Millennials are bilingual, up from 22% in 2003.

The Keys to Attracting & Retaining Millennial Talent



Create a culture of collaboration

The No. 1 attribute millennials value in the workplace is collaboration



Invest in a modern workplace

Millennials demand adequate technology to do their jobs

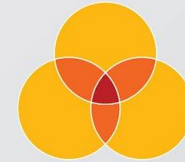


SMB owners that want to attract and retain top talent need to think about the technology that will **enable employees to do their best work; not just get it done.**



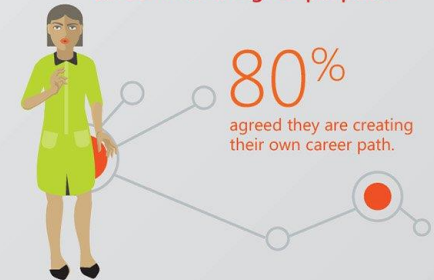
81%

said they consider security when developing, communicating and sharing sensitive information at work.



Build a strong mission and values system

Members of this generation are looking to align their professional career with a higher purpose



88%

of millennials say a defined values and mission statement draw them to a company.

Research commissioned by Microsoft in partnership with SurveyMonkey in October 2015
To learn more about Microsoft's new Office (Office 2016), designed to "take the work out of working together" visit the Office 365 for business and Microsoft SMB blogs.



Millennials and the workplace in 2015

Millennials will be the largest generation in the workforce in 2015...

—Bureau of Labor Statistics

53%

of hiring managers say it's difficult to find & retain millennials. (Only 14% say easy, 33% say neither)

58%

of millennials expect to leave their jobs in 3 years or less.

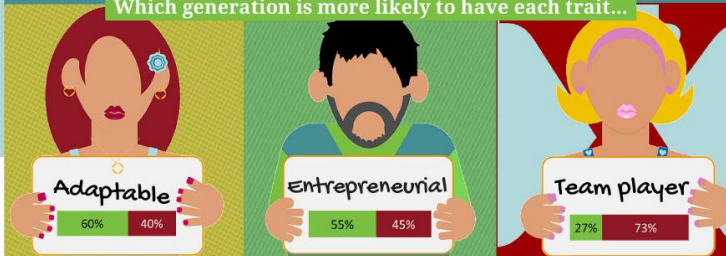
55%

of hiring managers prioritize hard skills over personality when hiring. (Only 21% say personality, 24% say neither)



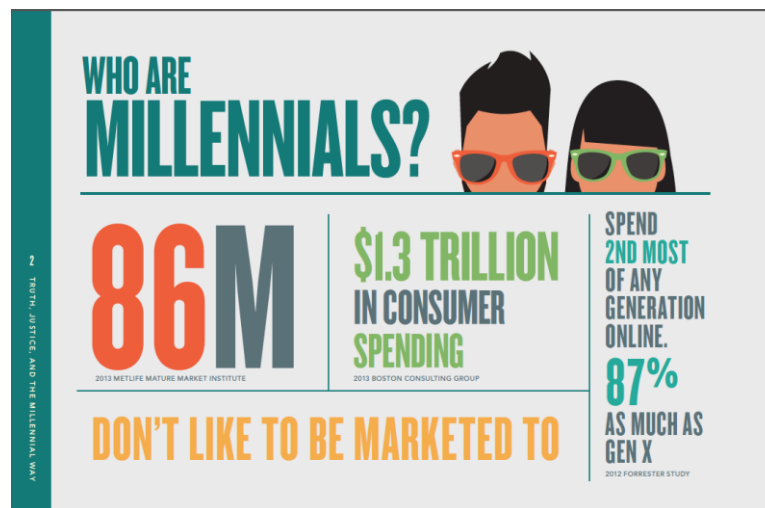
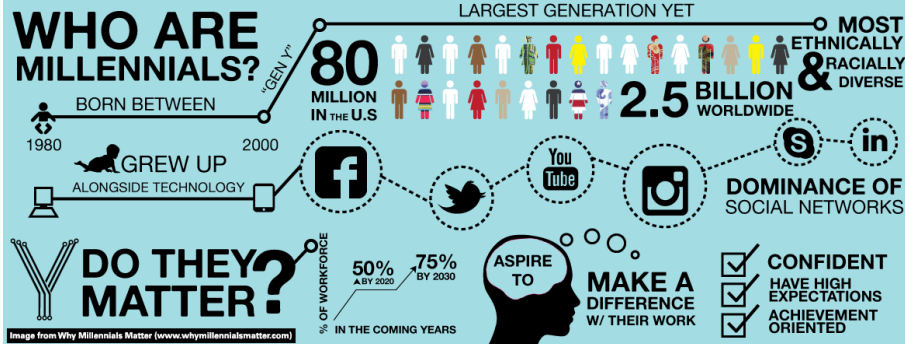
Millennials vs. Generation X

Which generation is more likely to have each trait...



E lance oDesk

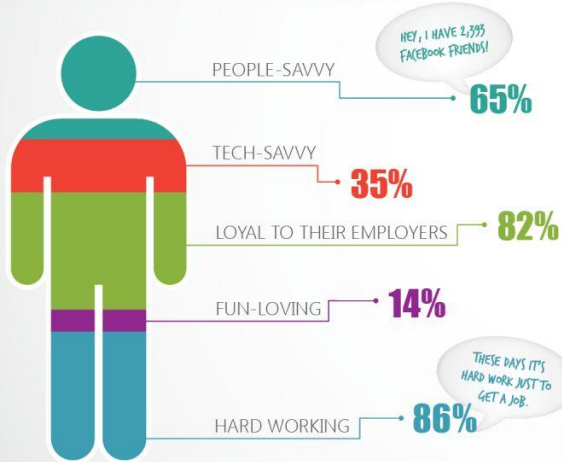
The 2015 Millennial Majority Workforce Study, commissioned by Millennial Branding and Elance-oDesk. For more information, see www.elance-odesk.com/millennial-majority-workforce. Audience: Millennial Graduates; Hiring Managers.



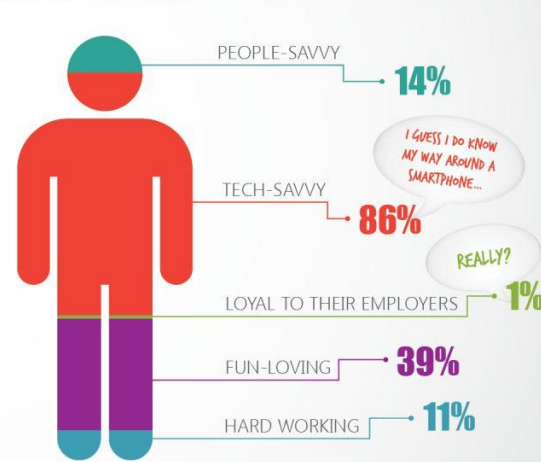
THE GREAT DIVIDE

WORKPLACE PERCEPTIONS THAT MILLENNIALS NEED TO RISE ABOVE

HOW MILLENNIALS DESCRIBE THEMSELVES

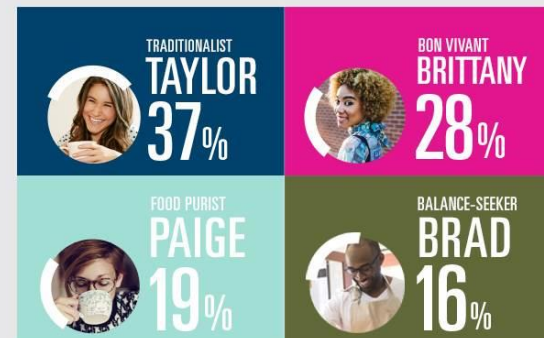


HOW HR PROFESSIONALS DESCRIBE MILLENNIALS

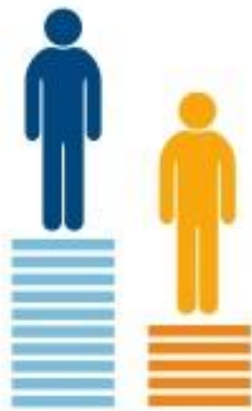


Source: A Beyond.com survey of 6,361 job seekers and veteran HR professionals, from April 12 - May 9, 2013.

FOUR DISTINCT MILLENNIAL SEGMENTS



Faster Career Progression



50%

of working Millennials believe "switching jobs helps you climb the corporate ladder faster" (versus 37% of baby boomers)⁶

Constant Feedback & Recognition

80%

of Millennials want regular feedback from their boss⁷



Blend of Work & Life

89%

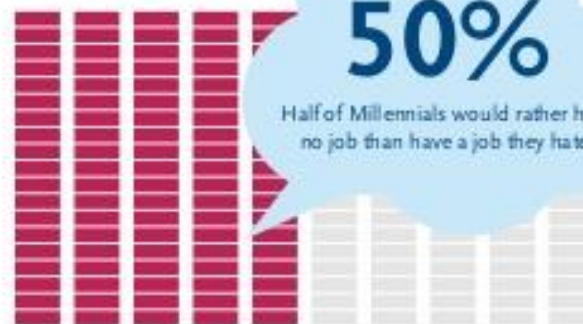
of Millennials want their workplace to be social and fun, much more so than baby boomers⁶



Meaning & Connection to Work

50%

Half of Millennials would rather have no job than have a job they hate⁸



5

How to attract and retain Millennials

- Company with a future – clear vision and values
- Hire for Fit -
- Skills match the job
- Great (planned) first day
- New employee orientation
- New technology
- Matched Management style to employee
- Performance reviews --- feedback --- coaching
- Connect work to outcomes and goals
- Meaningful work
- Career path / path to advancement
- Balanced work
- Competitive salary / rewards

CONNECT THE DOTS

Performance ←————→ Outcomes

- Measure outcomes and connect the outcomes to work
 - Connect productivity to cost and timeliness
 - Connect quality of work to the cost / profit of the company
 - Connect customer service excellence to revenue, customer satisfaction, and customer retention.
 - Connect sales calls and sales support to revenue
 - Connect results to bonuses and profit sharing
 - Connect manager / employee participation in community to market share or brand recognition

HOW MANY JOBS HAVE YOU HAD?

- Count all jobs you worked for more than a month =
- Average for Boomers = 7 jobs by 65
- Average for Millennials = 10 jobs by 40

HAVE YOU EVER HIRED THE WRONG EMPLOYEE or BEEN WRONG FOR A JOB?

- Why was the person wrong?
- How long did it take to realize?
- How long did it take you to fire the person after you realized?
- What did it cost you?

REASONS A HIRE GOES BAD

1. Lack of fit
2. Lack of job skills
3. Performance issues
4. Attendance / timeliness
5. Problem behaviors
6. Personal problems
7. Attitude
8. Customer complaints
9. Missed deadlines



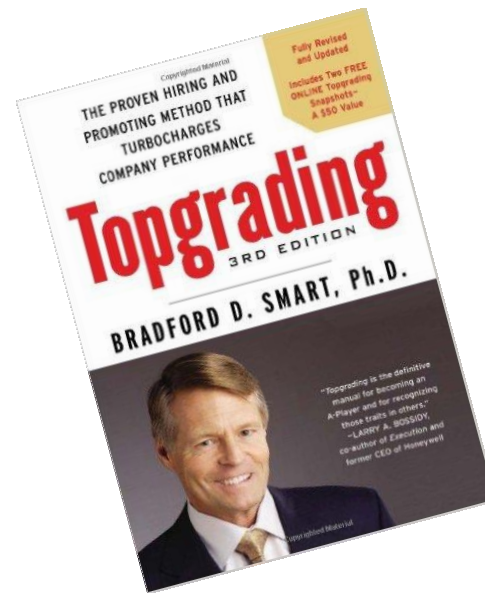
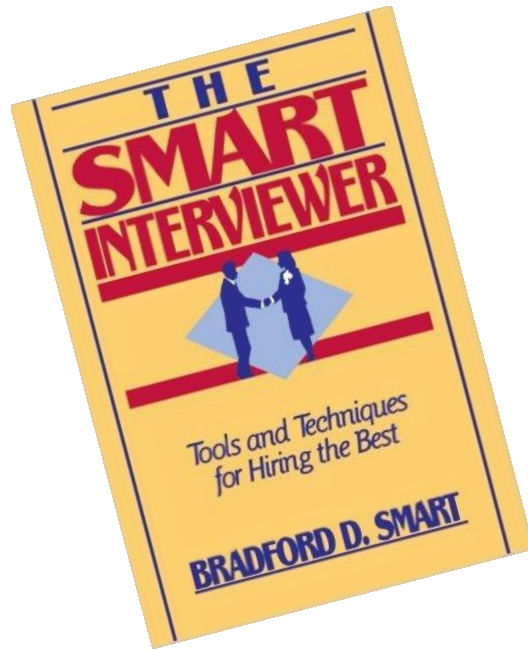
HIRING NEW EMPLOYEES



Great companies are built by great employees; there are few more important decisions.

- Before you hire, let existing employees fill the gap
- Be clear on what you need and want
- Never write a job description for a specific person
- Advertise
- Screen carefully
- Conduct multiple interviews
- Check references
- Don't overcommit - be careful of titles
- Hire slowly – fire quickly

STRUCTURED INTERVIEWS

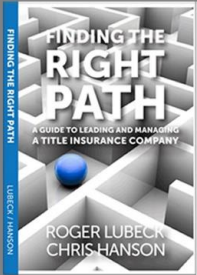
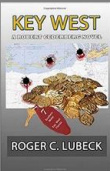

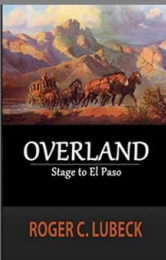
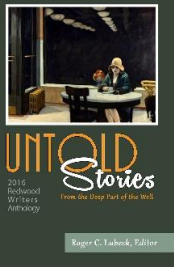

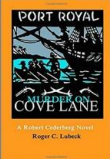
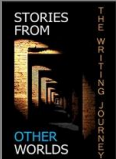
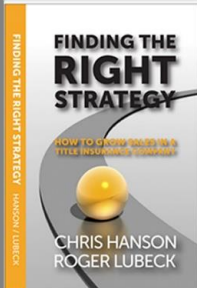
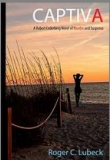


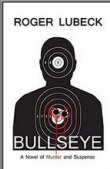
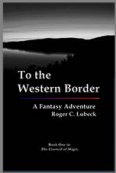
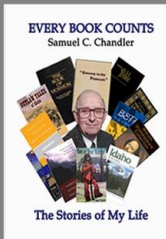
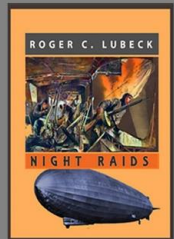



RETAINING a WORKFORCE regardless of generation

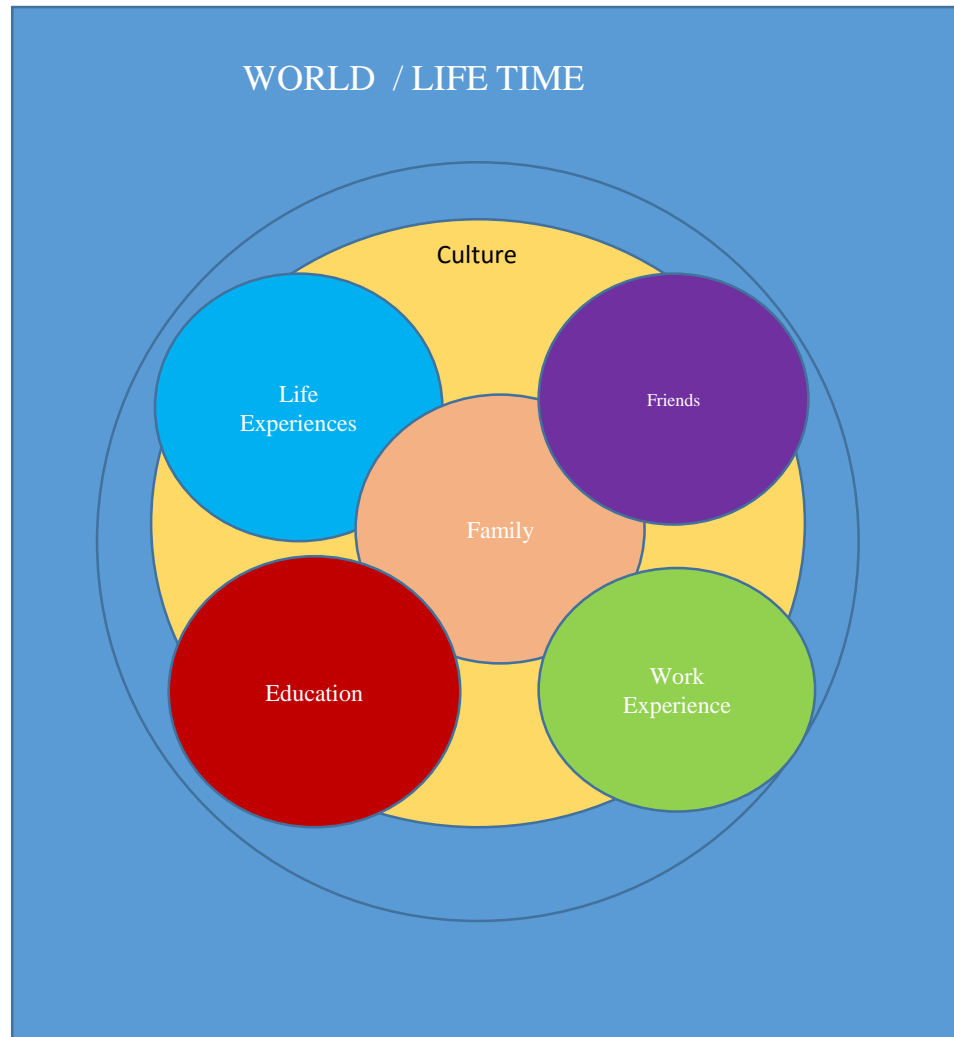
- Company w/ vision and values
- Hire for Fit
- Skills / interests match the job
- Great first day / orientation
- Right technology
- Management style / feedback / coaching
- Clear career path
- Work / life
- Salary / rewards
- Meaningful work
- Friends at work

QUESTIONS AND ANSWERS

A WORD FROM CBA, Ltd. and IIWIIPRESS

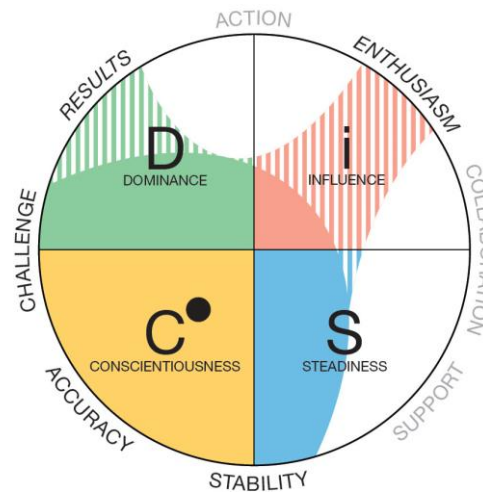
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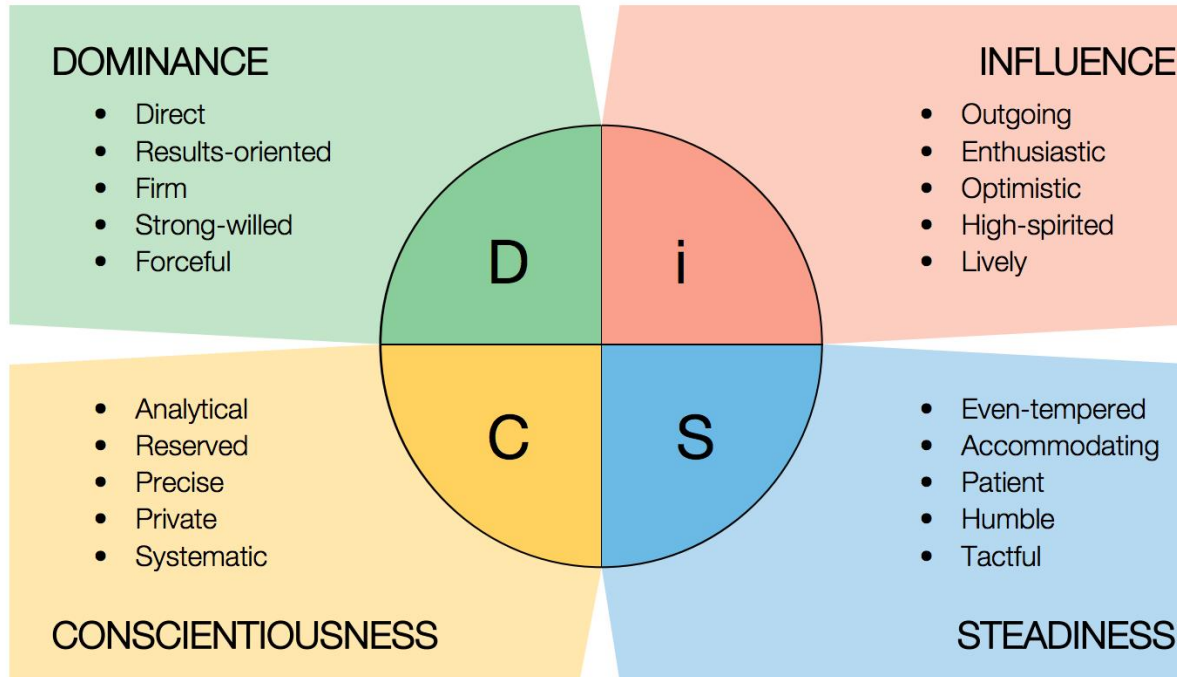
Your Behavioral Style

GENERATIONS / CULTURE GROUP PSYCHOLOGY VS. BEHAVIORAL STYLE



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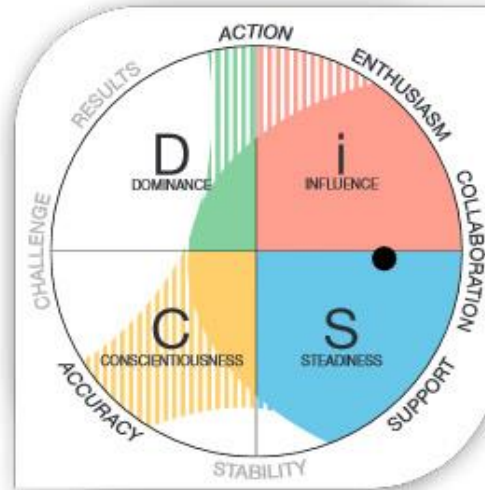
BEHAVIORAL STYLE



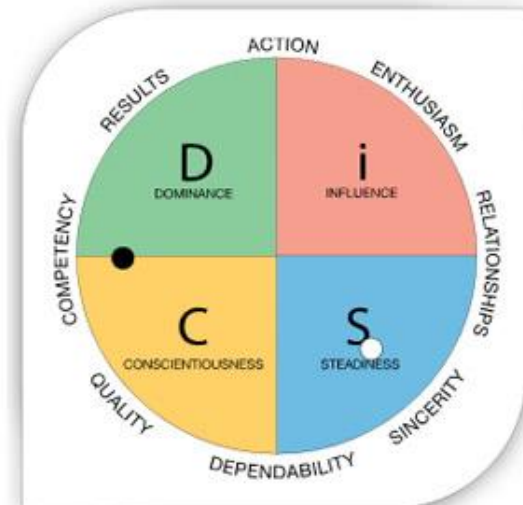
FOUR TYPES OF DiSC

- Workplace
- Sales
- Management
- Leader

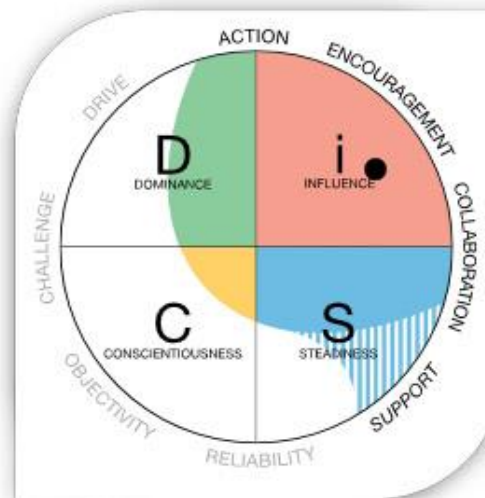
Everything DiSC Workplace



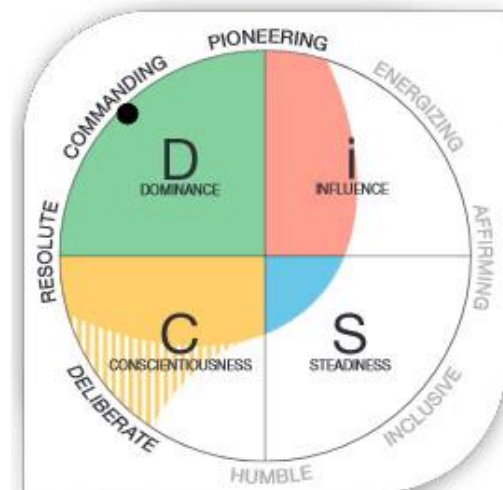
Everything DiSC Sales



Everything DiSC Management



Everything DiSC Work of Leaders



LEADERSHIP STYLE

Overview of the DiSC® Styles
Everything DiSC® Work of Leaders™

Your DiSC® Leadership Style

The graphic below provides a snapshot of the four basic DiSC® styles. Keep in mind that while everyone is a blend of all four styles, most people tend most strongly toward one or two styles.

D: Dominance
Priorities: being commanding, being pioneering, being resolute
Motivated by: power and authority, competition, winning, success
Fears: loss of control, being taken advantage of, vulnerability
You will notice: self-confidence, directness, forcefulness, risk-taking
Limitations: lack of concern for others, impatience, insensitivity
Questioning
 Logic-Focused
 Objective
 Skeptical
 Challenging

C: Conscientiousness
Priorities: being deliberate, being humble, being resolute
Motivated by: opportunities to use expertise or gain knowledge, attention to quality
Fears: criticism, slipshod methods, being wrong
You will notice: precision, analysis, skepticism, reserve, quiet
Limitations: overly critical, tendency to overanalyze, isolates self

i: Influence
Priorities: being energizing, being pioneering, being affirming
Motivated by: social recognition, group activities, friendly relationships
Fears: social rejection, disapproval, loss of influence, being ignored
You will notice: charm, enthusiasm, sociability, optimism, talkativeness
Limitations: impulsiveness, disorganization, lack of follow-through
Accepting
 People-focused
 Empathizing
 Receptive
 Agreeable

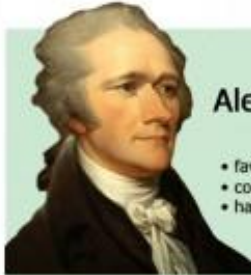
S: Steadiness
Priorities: being inclusive, being humble, being affirming
Motivated by: stable environments, sincere appreciation, cooperation, opportunities to help
Fears: loss of stability, change, loss of harmony, offending others
You will notice: patience, team player, calm approach, good listener, humility
Limitations: overly accommodating, tendency to avoid change, indecisiveness

Your Style: Di
 Primary Style: D
 Secondary Style: i

BEHAVIORAL STYLE

Founding Fathers' DiSC Styles

follow us on Twitter: @DiSC_Profile

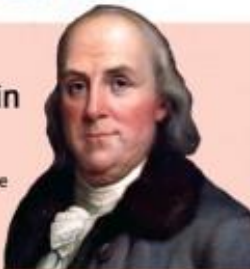


Alexander Hamilton

- favored strong central government
- commanded battalion at battle of Yorktown
- had a duel with Aaron Burr

"I have thought it my duty to exhibit things as they are, not as they ought to be."

Active
Fast-paced
Assertive
Dynamic
Bold

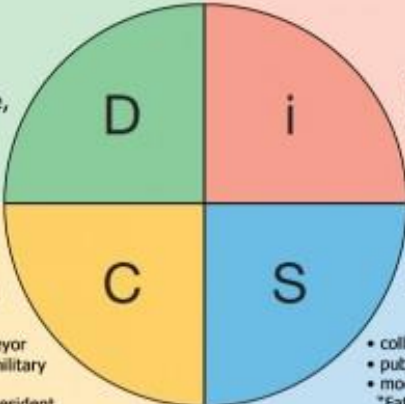


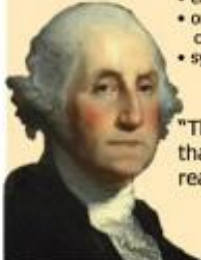
Benjamin Franklin

- active in public affairs
- served as ambassador to France
- supported freedom of speech

"Yes, we must, indeed, all hang together, or most assuredly we shall all hang separately."

Accepting
People-focused
Empathizing
Receptive
Agreeable



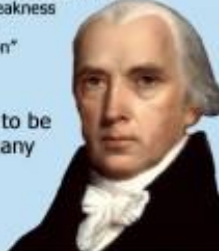


George Washington

- early career as land surveyor
- organized and strategic military commander
- systematic and orderly president

"There can be no greater error than to expect or calculate upon real favors from nation to nation."

Questioning
Logic-focused
Objective
Skeptical
Challenging




James Madison

- collaborated with others on Federalist Papers
- public speaking was a weakness
- modest when called the "Father of the Constitution"

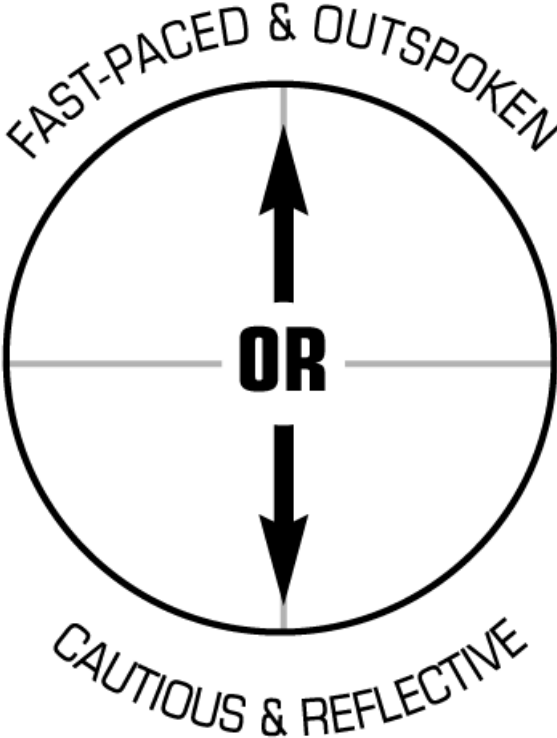
"The Constitution... ought to be regarded as the work of many heads and many hands."

Thoughtful
Moderate-paced
Calm
Methodical
Careful

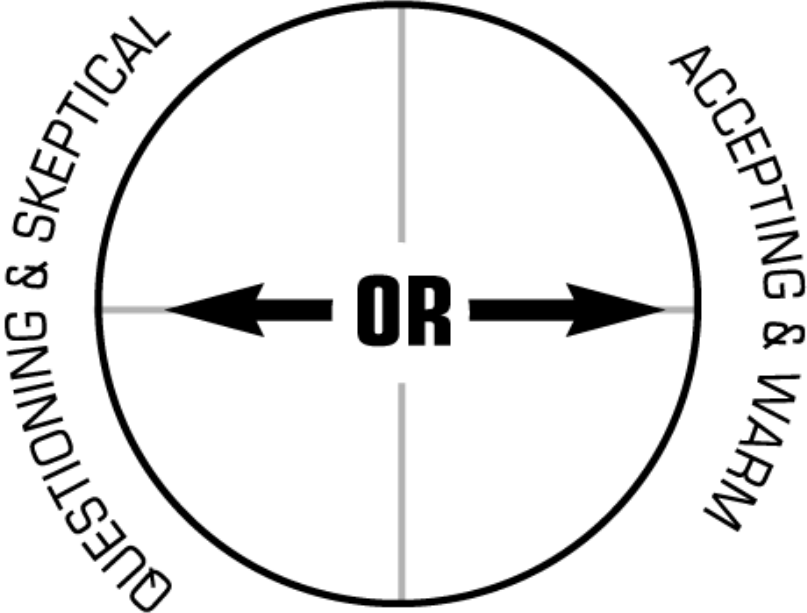
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DISC Style Quick Assessment

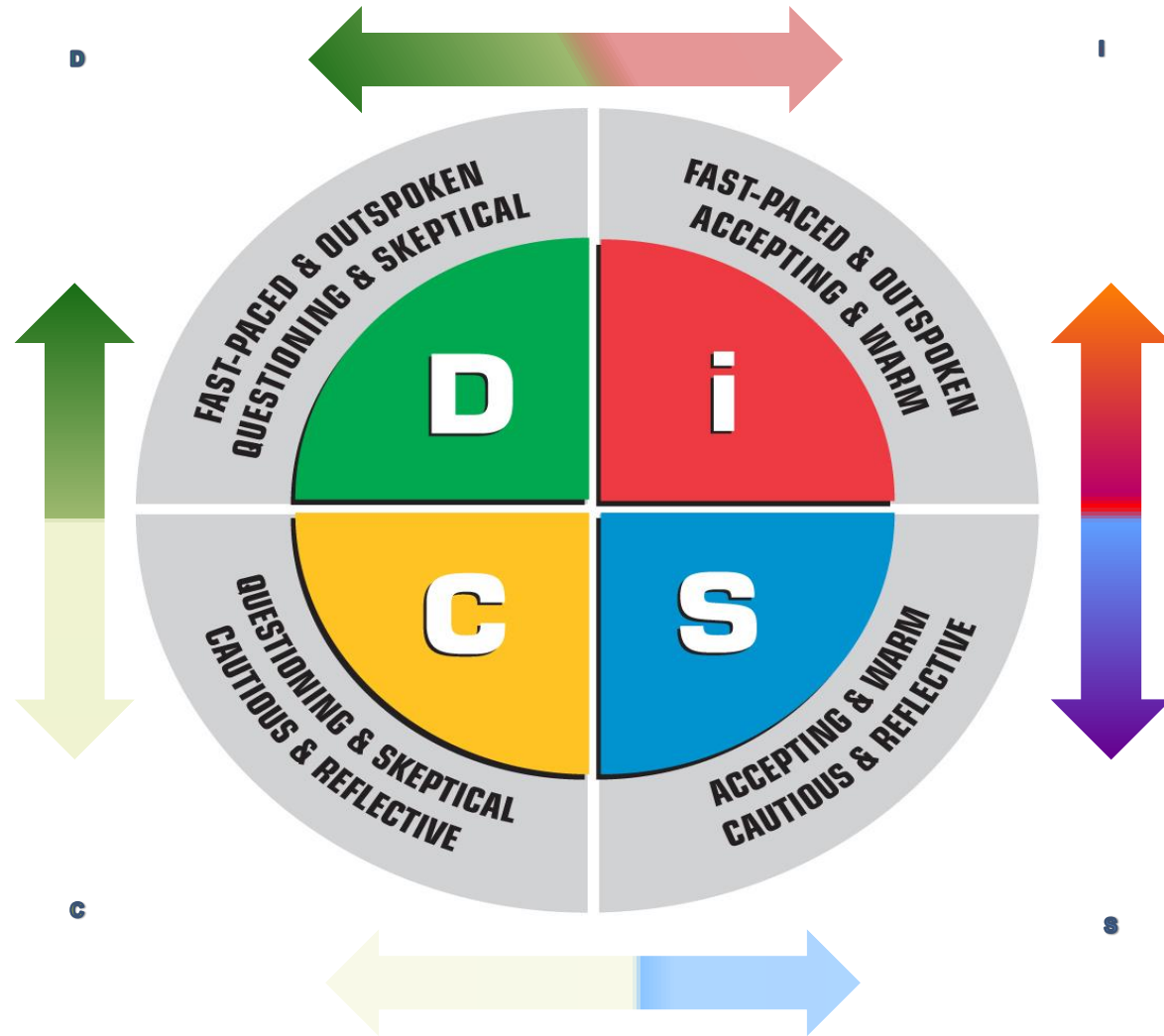


1. _____

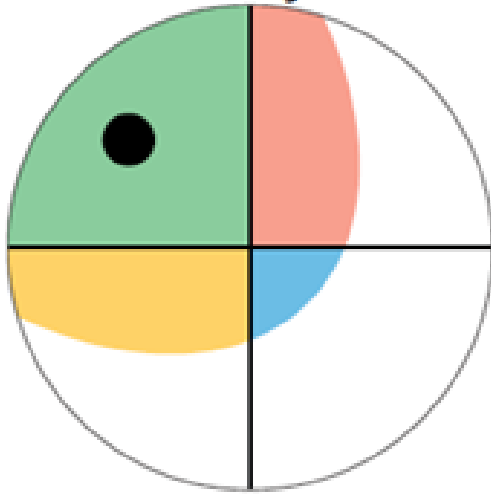


2. _____

Your DiSC[®] Style

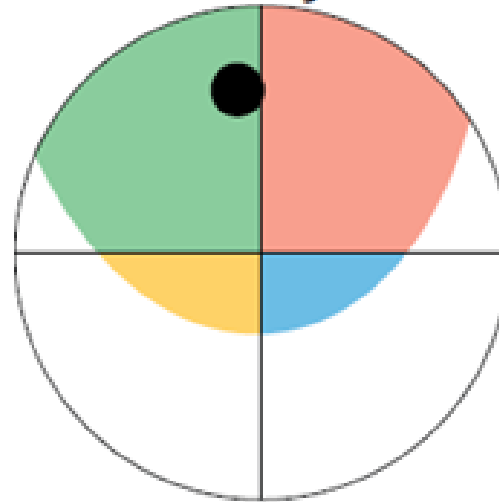


D Style



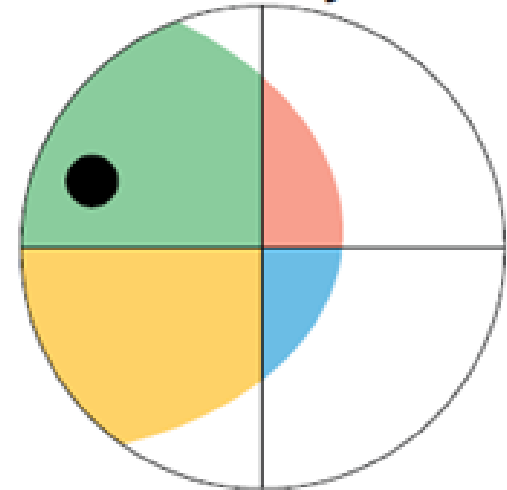
Results
Action
Challenge

Di Style



Action
Results
Enthusiasm

DC Style



Challenge
Results
Accuracy

TEAM PROFILE

EVERYTHING DISC



John	Sales	DI
Paula	Searcher	SC
Brian	Manager	DC
Cassandra	Closer	CS
Bob	Examiner	C
Veronica	Typist	SC
Ellen	Processor	SC
Lily	Sales	IS
Ryan	Customer S.	IS
Selma	Examiner	DC



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Sample Report

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