**Hed: Is There Really a Generation Gap?
Dek:** A baby boomer, a Gen Xer and a millennial share their thoughts on work ethics, communication and professionalism

**Byline: Interview by Melany Tower**

If you Google “generation gap in the workplace,” one can easily find myriad articles on team building, collaboration and cultural values based on age to try and help bridge the gap. But you must look hard to find information about how well the different generations work together regardless of age, experience and training.

In this article on professionalism in an evolving world, I sought out three individuals—a baby boomer, Vincent G. Sherwin, FSA, MAAA; a Gen Xer, Heather Gordon, FSA, CERA, MAAA; and a millennial, Katie Song—to answer questions about work ethics, communication and professionalism. What I discovered is that maybe, just maybe, there are benefits to the generation “gap,” which, as I see it, can be a positive thing.

Maybe the generation gap is evolving into a generation map to help us navigate together in the spirit of sharing knowledge, growing ideas and opening up to change in the workplace.

What do you think?

**What is your preferred form of communication and why?**

**Sherwin:** Email—given that so much of our communication is fairly technical, it is a good medium for explaining things to nonactuaries in a methodical way. You can lay out your thoughts carefully, and the client can even use it as a reference. It also provides a strong trail for quality documentation.

**Gordon:** Pre-pandemic, I preferred email/text because I consider myself an introverted extrovert. I love being around people and in crowds, I draw energy from that, but I am not a fan of chitchat—I would find people dropping by to chat, even if work related, very disruptive. I always preferred people schedule time with me.

Now, when absolutely everything must be planned and scheduled, it’s a bit much for me. I miss those interruptions. I’m finding the longer I’m working from home, the harder it is to concentrate for long periods of time without interruption, and that translates to me walking to the pantry and eating cookies!

**Song:** It depends on the situation. I like using instant messenger (IM) to address short, quick questions because it’s efficient, but I prefer email or a scheduled call/in-person meeting for more complex questions. I don’t like dividing my attention during meetings to answer complex questions over IM. I’m also not a fan of texts or unscheduled calls because I like having personal boundaries.

**What does professionalism mean to you? What are examples of lacking professionalism?**

**Sherwin:** Never forgetting that the quality of the work, standards of practice and so on come first. I’ve seen actuaries let clients tell them how to do their work just to make the client happy. I’ve seen people pick up another actuary’s work and follow the same approach or use the same assumptions without questioning anything. “That’s the way it’s always been done” is the worst answer you can give me to explain why you did something. There is sometimes a lack of ownership and responsibility for actuarial work compared to what it should be. I have seen these things more often than I should.

**Gordon:** Professionalism means thinking beyond myself and understanding where I fit into the larger picture. I think this helps me to be reliable, care about my work product and always strive to improve. I think lack of professionalism shows up in more subtle ways than appearance or even work product—it’s what you do when others aren’t looking. And I’m not even talking about anything extreme like harassment, which is blatantly unprofessional, but just your approach to the organization. Are you trying to build and develop those around you, or are you constantly criticizing or placing blame? It’s the energy you bring to the table.

**Song:** Professionalism is showing tact in how you present yourself in a professional/work setting and avoiding behavior that brings into question your character, judgment or abilities. However, this can look drastically different in various work environments based on the culture and people.

Examples of lacking professionalism include:

* Disrespectful language/behavior (i.e., berating colleagues, using slurs, etc.)
* Immature language/behavior (the boundaries are grayer here depending on the workplace dynamic)
* Dressing inappropriately (as companies have become more casual, I don’t think about this one much)

**What observations do you have about working with different generations? Have you learned from other generations? If yes, what?**

**Sherwin:** I’m from an older generation, so younger generations have more up-to-date technical skills that are a big help. I’m also glad to see the passion for doing quality work (the previous examples I shared are too common but not the norm fortunately).

I’m not sure if I’ve learned anything from other generations specifically due to someone’s age or generation, but I have learned things from younger people as far as their work as individuals. Some people have good ideas or approaches to their work, and it’s like any of us—we should all be learning from one another. There is never an age you get to where you don’t need to improve or learn anything anymore.

**Gordon:** This is a tough question for me because I don’t know that I observe people in generations. I try to work with people as individuals and react to what they say. I learned that from making a lot of mistakes in my career and getting some eye-opening 360 feedback. So, if I’ve learned anything from other generations, it’s that, at the end of the day, we are all individuals and we don’t all fit into some stereotypical mold.

**Song:** I tend to find that older generations can be more formal and more resistant to change, but they have stronger instincts due to their wealth of experience. More than anything, I’ve learned to appreciate their “if it’s not broken, don’t fix it” mentality. Younger generations embrace change to an extreme and tend to chase shiny objects that don’t truly add value. I’ve learned to question whether change really makes sense in any given situation—because it always comes at a cost.

**How does working from home differ from working in an office environment? Do you prefer one over the other?**

**Sherwin:** I prefer the comraderie of being in the office, but I like saving time on commuting by working from home as well as the casual nature of not needing to dress nicer. Before the pandemic, I was in the office three days a week. When things start to normalize, I would like to go to the office at least two days a week.

**Gordon:** It differs significantly in my opinion, and there is really no substitute for interacting with people face to face. There are so many visual cues you miss over the phone or on a video conference. It’s similar to why I prefer watching hockey games in person as opposed to on TV: There is so much happening away from the puck that makes the game more enjoyable. So, while I prefer the office environment, I also think flexibility is important. When I was in Houston and had a one-hour-plus commute from the office, it would have been impossible for me to be home in time for my kids’ events, so having the flexibility to balance my work and personal life made me a better professional.

**Song:** Personally, working from home has been game-changing for me because the lack of commute and not needing to dress up saves a lot of time and energy. It also gives me flexibility in my day (i.e., I can squeeze in a run between meetings or do laundry while I work). The two downsides are:

1. Losing the social aspect of work and feeling less connected to coworkers
2. Lack of separation between work and home (it’s easy to overwork when dinner is two steps from your desk!)

Professionally, I find myself much more efficient at home because I’m not distracted by coworkers. (This is a double-edged sword because those interactions are what I enjoy most about work.) The biggest challenges professionally are:

1. Less effective/efficient collaborative meetings that could benefit from whiteboarding
2. Not being able to read the room in large meetings

Overall, I prefer working from home and think companies that don’t offer flexibility to work remotely (at least part time) will lose out on top talent.

**How do you feel about changes to the work environment over the past several decades (e.g., dress code, working from home, sabbaticals, flexible hours, administrative assistance, in-person communication vs. phone vs. IM/email/text)?**

**Sherwin:** All of this change is good, but I think younger people need to establish themselves in the office first before working remotely on a regular basis. There’s a lot to be said for talking to other actuaries in regular day-to-day talk to get ideas, learn better ways to do things, learn from others’ experiences and so on.

**Gordon:** This is a loaded question. Change is happening because there is a demand for it—change is good. Rigidity is never a good look, and it goes back to professionalism, really. Sometimes I feel that hard and fast rules are because we don’t like difficult conversations—it’s easier to say “you don’t fit the mold” rather than have an honest conversation about productivity. We also have to be honest with ourselves to understand why we aren’t open to change.

**Song:** I’ve only been in the workforce for five years, so I haven’t experienced much of the change firsthand. That said, I am a big fan of the increased flexibility with regard to dress code, remote working/flex hours, sabbaticals and so on. What it really comes down to for me is mental health. We spend most of our lives at work (while juggling a lot of other things!), and that takes a toll. If you don’t feel comfortable in your work environment and/or don’t feel supported in taking the physical/mental breaks, it’s impossible to thrive.

**What has been the toughest point in your career?**

**Sherwin:** Probably those moments when a meeting goes bad even if it’s not your fault. Also, when you make a mistake—actually, this is the worst. But it should feel like the worst; otherwise, it means you don’t care.

**Gordon:** The toughest point in my career was when I came to the realization that I was too emotionally invested in my work. My level of passion did not match the company’s level of interest, and it was starting to do more harm than good. It’s hard to grow personally and professionally if you’re overly invested—there is a fine line. We learn about similar things in relation to projects where an executive has trouble shifting a strategy because they spent so much time and energy on the current strategy even though, in the long run, the shift is better for the company.

**Song:** The two toughest experiences I’ve had so far were having an ineffective manager and feeling demotivated at work when dealing with personal trauma. How organizations undervalue emotional intelligence (EQ) and strong people management skills has shaped a lot of my perspective about leadership. I’ve both experienced and seen in others the vast difference in performance that can be achieved with proper support.

**What have you learned about professionalism from your peers/colleagues/managers?**

**Sherwin:** I’ve learned about ways to review something—different angles, such as detailed reviews versus big picture reviews versus reviewing from the mindset of the client. I’ve learned different ways to deal with mistakes and communicate them. I’ve also learned how to draw the line between client demands and professionalism.

**Gordon:** I have learned so much that there’s not enough room to share all of it here. I often tell my children that I know the term “role model” is positive and they are supposed to be people others look up to and want to emulate, but they can also be examples of who others don’t want to be. I’ve watched a lot of people achieve success, and they all took different paths. We each must choose the path that we are comfortable with—we may or may not achieve the *same* success as others, but we will be successful in our own right.

There is one incident from my career that resonates with me: I attended a meeting with the chief counsel at the company where I worked. I was given a cup of water during the meeting, and at the end of the meeting I asked where the garbage can was and was told to just leave it on the table and someone would get it. The chief counsel grabbed my cup and said, “You’ll be more successful in life if you recognize the small things you can do to help the greater cause and never assume you are above the work of others.” Don’t get me wrong—in text that comes across more harshly than it was delivered and received—but it was a realization in that moment that my approach in other aspects of my life actually apply in the corporate world, too. I was that mother who crawled under the table at the restaurant to clean up the food my kids dropped with my husband saying, “they pay people to do that,” to which I always replied, “they don’t pay them enough to clean up after our kids.” I’d like to think that I wasn’t *really* going to leave that cup, but I guess we’ll never know because she beat me to it.

**Song:** I’ve learned that being “professional” doesn’t require being nearly as buttoned up as I thought when I was in school. While it’s important to conduct yourself respectfully and appropriately, you can and should still bring your personality to work. Being human makes you relatable and fosters stronger relationships at work. There have been many times where I’ve cracked a joke or shown honest vulnerability at work in ways I’m sure my parents never would have, but I’ve been rewarded for it almost every time.

**Do you think other generations have/had it harder/easier and why? Do you collaborate with different generations differently?**

**Sherwin:** I don’t know about harder versus easier, but it is different. The thing that scares me for the younger generations is that our profession has moved toward automation of way too many tasks. As a result, I see young people who don’t understand what goes into the basic calculations or how to judge whether certain pieces of data are reasonable or not. These black-box models may improve productivity, but, in my opinion, they make for less effective actuaries. I’m actually saddened at the prospect of what this means for our younger people.

**Gordon:** I don’t think any generation has had it any harder or easier. The only thing that’s for certain is that it’s been different for everyone through no real fault of their own, and to pass judgment based on that is detrimental to everyone. We must understand people as individuals, and if I assume someone younger than me prefers texting and that’s my go-to method of working with them, then I might come across cold and uninterested. On the flip side, if someone assumes because I’m older I prefer face-to-face interactions, I might start to think they are rude and not respectful of my time and space. There is no substitute for getting to know people on an individual level. We should also give people leeway in life—I’ve made many mistakes and will continue to make mistakes.

**Song:** I don’t think any generation has had it easier or harder—our experiences are just different as workplace expectations change with the times. I honestly don’t collaborate with different generations differently; it’s more on an individual basis that people tend to have preferences.

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