**Episode 23: Professional Regulation and the Next Generation**  
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**Line Dempsey:** Welcome once again to our podcast, Regulation Matters: a CLEAR conversation. I'm your host, Line Dempsey. I am currently the Chief Compliance Officer with Riccobene Associates Family Dentistry here in North Carolina, and I'm on the CLEAR board of directors as well as the current chair of the National Certified Investigator Training committee with CLEAR. As many of you are aware, the Council on Licensure, Enforcement and Regulation, or CLEAR, is an association of individuals, agencies, and organizations that comprise the international community of professional and occupational regulation. This podcast is an opportunity for you to hear about the latest and greatest in our community. And today I'm joined by Jimi Bush. She's Director of Quality and Engagement with the Washington State Medical Commission. So, we're glad to have you with us today.

Jimi Bush: Hello! I'm glad to be here. Thank you.

Line: And thank you again, also, to our listeners for joining us. The topic we want to talk about today is making it millennial, focusing on professional regulation and the next generation. To set the framework of naming and defining the generations I guess, can we start our discussion with the question, who are millennials? And am I considered an elder millennial?

Jimi: Well, Line, that kind of depends on when you were born. [laughter] The most agreed-upon definition is the generation born between 1981 and 1996. So you can determine if you're an elder millennial or not. It is widely accepted that millennials were raised by the baby boomer generation. And Generation Z are the successors to the millennial generation. They were born between 1997 and about 2012, so making the oldest of that generation 22.

Line: Very, very interesting. I guess that kind of puts me out of the elder millennials, but you know, I still think of myself that way.

Jimi: Well, we'll accept you.

Line: [laughter] Appreciate it! Well, what makes them unique?
Jimi: Millennials have been characterized by adjectives as varied as apathetic, engaged, selfish, civic, entitled, and even impatient. Millennials' coming of age corresponds with a global financial meltdown, a housing bust, the worst recession in the United States since the Great Depression, and soaring higher education costs. Millennial marriage and family trends also differ from those of past generations, making them a unique up-and-comer.

The average age of first marriage in the United States is now 27 for women and 29 for men, and that's up from 23 for women and 26 for men in 1990. While some of that delay in marriage and child rearing can be explained by economic circumstance, it's more accepted that they are closely related to a series of cultural changes over time that include more women in the workforce; the increased prevalence of higher education among women; and greater societal acceptance of premarital sex, birth control, and cohabitation before marriage.

Line: Well, I guess the thing that always stands out to me is their fascination, if you would, with social media. So what's going on there?

Jimi: Well, the millennials are the early adopters, if not the guinea pigs, of social media. And they were the first to whole-heartedly embrace these platforms as a main form of communication. So, most millennials were still in school when they started to get social accounts. So they look at social media as a place where both their personal and professional lives flourish.

Generation Z, the newest kids on the block - they're just starting to enter and disrupt the workforce. And by 2020, which is just in a couple of months, they will represent the largest group of consumers worldwide. Now, unlike millennials, they have never known a world without social media. In fact 44% check their social media profiles on an hourly basis. They have had access to the internet and social media platforms since day one. They're the true digital natives, and social media is their source for news, entertainment, and communication. So, for millennials and Generation Z, social media isn't just a fascination; it's how things get done.

Line: It's quite interesting, certainly, thinking about it that way. I used to, especially in the workforce, thought it was rude sometimes when people would have their phones out, but it's just another way that they're communicating. I guess looking at, you kind of mentioned this just a little bit just then, but are there industries that are being changed or disrupted by millennial habits?

Jimi: Yeah, we're starting to see a handful of them already, especially from Generation Z who hasn't really hit maturity yet. But we're already starting to see some of their impact. A quick internet search returns more than 150,000 blog posts, editorials, and news articles on millennials. You'll see that millennials are killing the social institutions such as the dinner party and country clubs. You'll see that we're killing the mayonnaise and the American cheese market and the diamond industry and that were causing delicious Budweiser and Coors Light to lose market value in favor of local and craft beers. Can tuna is down 40% over the past 10 years - and not because millennials have stopped buying can openers but because most of us grew up with the image of dolphins being caught in tuna nets.
So we're not killing these industries out of spite; we're just no longer interested in what these companies are offering for a variety of reasons. Some of them are taste, some of them are financial, and some of them are ethical. The threat to these brands are not millennials themselves; the threat comes from younger, more adaptive brands that have zeroed in on millennial habits and preferences and are actively leveraging those insights to unlock the huge market potential.

So the message to these industries from millennials is clear: organizations that prioritize convenience, personalization, and sustainability will thrive; organizations that continue to cling to outmoded ideas of consumer behavior will continue to struggle.

Line: So in some ways it almost doesn't sound like it's new. Haven't we always kind of gone through this? I guess as technology improves, things get left behind. And there's certainly, I'm sure, hundreds and hundreds of companies that were affected by that over the years. I certainly can see places like Sears that are going away. Is this just kind of a sign of the times?

Jimi: Yeah, I mean, this is not a new idea. Socrates complained about the next generation as being impolite and disruptive to their elders. So the generations have always kind of told the next generation to get off their lawn. This isn't new. These companies are just a little rooted in outdated ideas, and we see companies that don't adjust to change in preferences dying. Like, TWA used to be an airline. It's not any more due to services provided. So this concept isn't new - you're absolutely right. It's just, how are we going to change with the new technology of the younger generation?

Line: And are specific regulated workforces - are they seeing this kind of millennial impact as well?

Jimi: So the one that I see the most change in is healthcare providers, or healthcare in general. Healthcare providers are seeing a shift in the way healthcare is delivered as millennials become a greater consumer of this service. They are more likely than other generations to use patient portals, and about 90% of them want their doctor to have a mobile app for things like booking appointments, reviewing health records, and just a general management of care. Millennials are more inclined than baby boomers to research health online to compare treatment options and check quality ratings of doctors and hospitals.

So we're starting to see, here is where we start to see our first big shift between millennials and Generation Z. As Generation Z is entering the consumer markets and the workforce, we're able to kind of combine them into one set of preferences. But specifically in healthcare, we're starting to see that Generation Z is more likely to consult friends, family, blogs, message boards, and websites like WebMD. They're more likely to do this; they rely on this information more than the millennial generation. However, all that information can encumber their decision-making, And it's important for clinicians and regulators to provide that quality information.

The other industry where we can really see an impact is real estate. Millennials are beginning to enter
the real estate market, where they made up 44% of the home-buying pool in 2018. We can see the millennial shift with the real estate broker agent within themselves. So millennials are relying on real estate professionals not to introduce them to homes, most of which they can find online, but show them what can’t be researched - neighborhoods that are up and coming, which properties stand to gain value in the coming years, and guidance when it comes to negotiations and inspections.

Real estate professionals have traditionally gained new business by word-of-mouth referrals. If millennials are given a referral, they're still gonna do their online homework. The simple referral is not sufficient anymore. They will want to know your customer satisfaction score, negotiation skills, response time. And they will be able to find all of that, and more, online. So if your online reputation is not strong, you're not gonna win over that millennial market. And I think as regulators, we can take the lessons from those two professions and move it to our own practices.

Line: Well, short of padding your Google reviews and providing iPads in the waiting room for people to do medical history, I guess, what can regulators do to more adapt their practices to the millennial and the Generation Z behaviors that you’re discussing?

Jimi: I think the big way regulators can specifically do that is to build the trust. And to do that, we see more YouTube channels popping up for regulators. These YouTube channels can have anything from a walk-through of how a process is done to reviews and testimonials. These reviews and testimonials are what millennials really rely heavily on. They want to see other people who have used your service give an honest evaluation of what happened. So a really cheap and effective way to tap into that market is to start gathering reviews. Make sure they're honest; make sure they're coming from actual customers. Don't pad them like you would a Google review, but have a video on YouTube of someone talking about the service you provide.

Line: That's so interesting. So I guess, looking forward into the future I guess, what should regulators be on the lookout for, I guess, the next wave of generational impact that would affect them?

Jimi: So, as employers and regulators, you have to have an open dialogue with your millennial and Gen-Z employees. Listen to their concerns and strive to understand why certain issues really matter to them. Ask how you can better enable them to realize their ambitions. Take the lead on safeguarding data from physical and digital threats. Assure this next wave that you are protecting their information and that you are trustworthy.

And then I think, finally, take a visible and vocal stance that assumes responsibility for delivering societal impact. Millennials and Generation Z are concerned about where their information, their goods, and services are coming from. And they tend to not trust government because they don't think that they're providing a societal benefit. So as regulators, taking that stance, taking that voice that you're looking out for them and their best interests would be very impactful.

And there's just a tremendous genuine opportunity for leaders in government, businesses, and
elsewhere to capture the hearts and minds of these younger generations. And those who can make the future brighter for millennials and Generation Z stand have the brightest future for themselves.

And this can be done in just a variety of ways, not just the YouTube channel that shows testimonials, but you can develop an app as a regulator, to help communicate the services. Having a chat feature on that app would also be beneficial. You can also teach your licensees in your workforce, whoever you regulate, how to do the same. And the easiest is to provide support services that can be delivered remotely or through video chat. So this next wave is just really prioritizing ethics, sustainability, convenience. And if we keep that in mind, I think we'll really start to tap into this next wave.

Line: Sounds easy [laughter]. Well awesome, I think this has been a great discussion and, Jimi, I do wanna thank you for your time today to be part of this CLEAR podcast. I always say this, it's so wonderful for us to have the opportunity to talk about current issues and learn from each other. And this is one that, in particular, that is very interesting to me because I see it on a daily basis as things change. So thank you for being with us today.

Jimi: Thank you so much for having me and for listening to how we can move forward together.

Line: Excellent! And also thank you to our listeners. We'll be back with another episode of Regulation Matters: a CLEAR conversation very soon. Again, I wanna thank our frequent visitors and listeners. If you're new to our CLEAR podcast, please subscribe. We have it available in a lot of different avenues - on Podbean, iTunes, Apple podcast, Google podcast and Google play, Stitcher, Spotify, or TuneIn. And if you've enjoyed this episode, please leave a rating or comment on the app. Those types of reviews help us to improve our ranking in the apps and also make it easier for new listeners to find. Feel free to visit our website at www.clearhq.org for additional resources as well as a calendar of upcoming training programs and events. Finally, I'd like to thank CLEAR staff, specifically Stephanie Thompson, our content coordinator editor for this program. Once again, I'm Line Dempsey, and thank you for listening to us. We'll be speaking to you again soon.

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