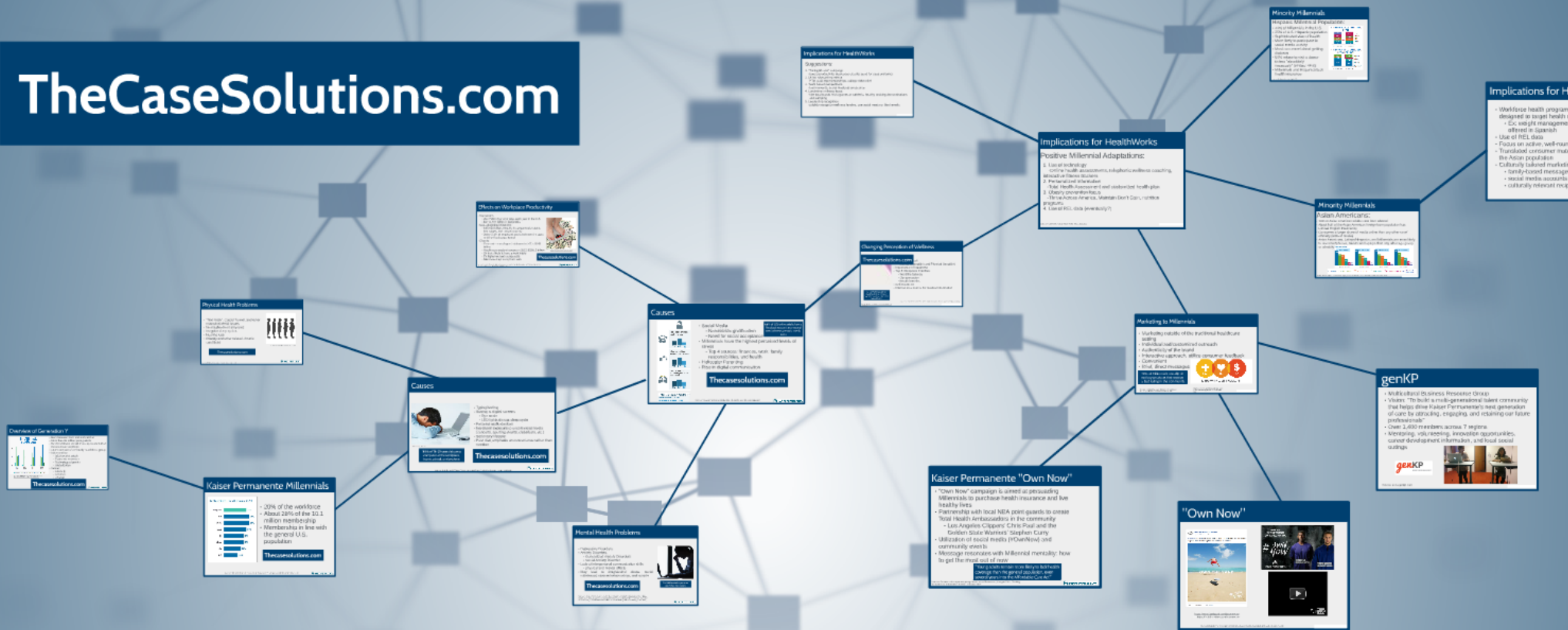


## Lessons Learned? Brooksley Born & the OTC Derivatives Market (B)

8/13/15

# TheCaseSolutions.com

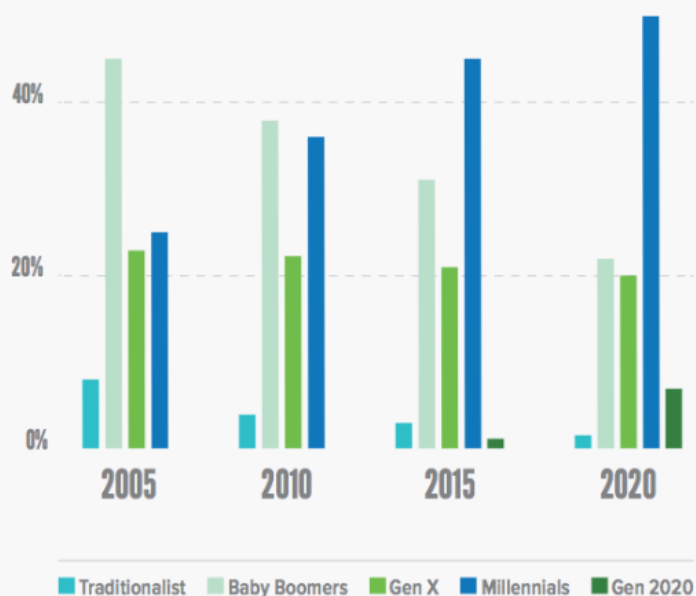


# Lessons Learned? Brooksley Born & the OTC Derivatives Market (B)

8/13/15

# Overview of Generation Y

## Rise of Millennials in the Workforce



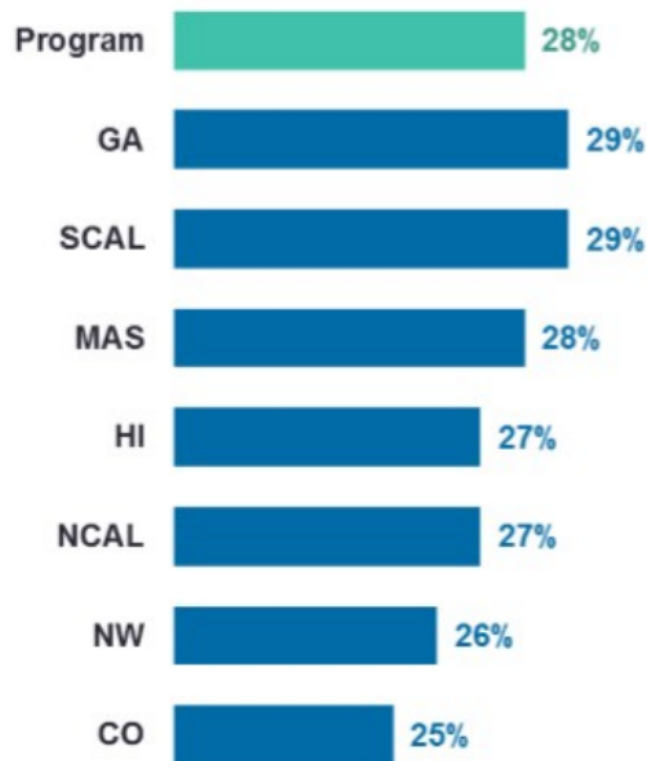
<http://www.mobilizegreen.org/blog/2014/10/21/what-you-dont-know-about-the-millennial-workforce-may-surprise-you>

- Born between 1981 and early 2000s
- More than 80 million young adults
- By 2020 Millennials will make up nearly half of the American workforce
- 44.2% are part of a minority race/ethnic group
- Influenced by:
  - 9/11 terrorist attack
  - Economic recession
  - Technological growth
  - Globalization
- Values:
  - Diversity
  - Activism
  - Change

[Thecasesolutions.com](http://Thecasesolutions.com)

# Kaiser Permanente Millennials

KP Members - % Millennials, 2013



- 20% of the workforce
- About 28% of the 10.1 million membership
- Membership in line with the general U.S. population

[Thecasesolutions.com](http://Thecasesolutions.com)

# Physical Health Problems

- "Text Neck", Carpal Tunnel, and other musculoskeletal issues
- Nearsightedness (myopia)
- Irregular sleep cycles
- Hearing loss
- Obesity and other related chronic conditions



[https://www.stayhealthy.com/en\\_us/main/obesity](https://www.stayhealthy.com/en_us/main/obesity)

Thecasesolutions.com



# Causes



topekavisioncenter.com-

89% of 18-29 year olds use a computer at the workplace, home, school, or elsewhere.

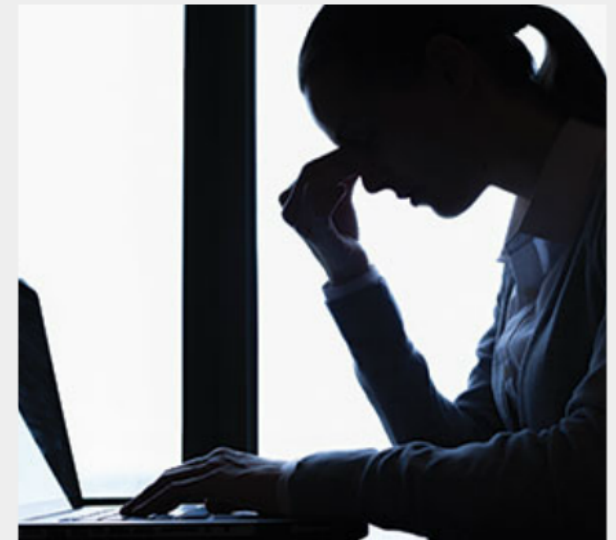
- Typing/texting
- Staring at digital screens
  - Eye strain
  - LED lights disrupt sleep cycle
- Personal audio devices
- Increased exposure to unsafe noise levels (concerts, sporting events, clubs/bars, etc.)
- Sedentary lifestyle
- Poor diet, emphasis on convenience rather than nutrition

[Thecasesolutions.com](http://Thecasesolutions.com)

# Mental Health Problems

- Depressive Disorders
- Anxiety Disorders
  - Generalized Anxiety Disorders
  - Social Anxiety Disorder
- Lack of interpersonal communication skills
  - physical and mental effects
- May lead to drug/alcohol abuse, social withdrawal, strained relationships, and suicide

**Thecasesolutions.com**



1 in 5 Millennials experience workplace depression.

Sources: National Institute of Mental Health; Recent Bensinger, DuPont and Associates Study: [http://mashable.com/2015/05/21/millennials-depression-work/?utm\\_campaign=Mash-Prod-RSS-Feedburner-All-Partial&utm\\_cid=Mash-Prod-RSS-Feedburner-All-Partial&utm\\_medium=feed&utm\\_source=feedly](http://mashable.com/2015/05/21/millennials-depression-work/?utm_campaign=Mash-Prod-RSS-Feedburner-All-Partial&utm_cid=Mash-Prod-RSS-Feedburner-All-Partial&utm_medium=feed&utm_source=feedly)

# Causes



**Total US Online Adults 18-Millennials (18-33)**  
**Non-Millennials (34+)**

- Social Media
  - Narcissistic gratification
  - Need for social acceptance
- Millennials have the highest perceived levels of stress
  - Top 4 sources: finances, work, family responsibilities, and health
- Helicopter Parenting
- Rise in digital communication

68% of U.S. online adults have a Facebook account, and around 80% of teens are social media users

[Thecasesolutions.com](http://Thecasesolutions.com)

Sources: APA Stress in America survey, Callaghan 2012; "Millennial Fact Base" presentation, Bagley 2014



# Effects on Workplace Productivity

- Depression
  - 200 million lost work days each year in the U.S.
  - \$17 to \$44 billion in lost profits
- Musculoskeletal Disorders
  - \$45-\$54 billion annually in compensation costs, lost wages, and lost productivity
  - 2010- 3.1% of employed adults between the ages of 18-64 had carpal tunnel
- Obesity
  - Economic cost of type 2 diabetes in 2012: \$245 billion
  - Health care costs of obesity in 2012: \$190.2 billion
  - 2x more likely to have a work injury
  - 7x higher workers comp costs
  - 13x more days away from work



<http://getthinrichmond.com/cost-weight/>

[Thecasesolutions.com](http://Thecasesolutions.com)