By Jeannette Galvanek

THE
GLOBAL
GOLD-RUSH

The hidden story of how caring for aging Baby Boomers could doom business to Billions in lost profits while working Americans are stretched to the breaking point. Meeting this historic challenge with opportunities for intelligent, effective, mobile solutions.

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Acknowledgements

There is this tremendous body of knowledge in the world of academia* where extraordinary numbers of incredibly thoughtful people have taken the time to examine on a really profound level the way we live our lives and who we are and where we've been. That brilliant learning sometimes gets trapped in academia and never sees the light of day.

Malcolm Gladwell

* Includes Private Sector Business & Technology Strategists , Dedicated Non Profits And Many More

About The Author

Educated at Quinnipiac University, Harvard University, and lnsead Business School, Jeannette is a transformational leader with over 25 years experience within corporate and non- profit entities.

Jeannette is currently CEO of Lifeworkx, Inc., creating progressive mobile solutions for the business community and people who work and are challenged with family caregiving expectations. She is the strategic designer and advocate for a modern, technology enabled work-life and caring ecosystem.

She held many leadership transformational roles over her 25 year career at AT&T. Also, the AT&T's CEO for the Business Roundtables' Talent Alliance, 1st to market Internet, cross corporate talent exchanges.

Her long term experiences as a working parent to children

with special needs, have grounded her in understanding the hidden burdens of local and at home care expectations.

LifeWorkx is driving institutional changes for a new era of working and a new generation of workers.

"It is time for widespread policy, connected age digital solutions and creative partnerships across industry boundaries."

The Emerging Problem

Is Your Business Model Contemporary?

"Business mobility refers to the use of mobile devices by employees and customers as the primary access to IT resources and to new applications that support high-scaling users and activities. This takes mobile cloud to the next level from workforce productivity, flexibility, and efficiency up the evolutionary ladder to new business processes and business models for digital business. "

VMware, 2015

"Innovation and integration of disruptive technologies helps address tech CEO s top concerns (93 percent) product relevancy three years from now. Also among the top three concerns are the impact of global economic forces on their business and how millennia ls and their differing wants/ needs will change their business. "

KPMG, 2016

"The US and other countries are facing a socio-economic crisis that is only now slowly coming into focus. It involves 67 million people who have caregiver responsibilities; most already have a job.

These informal caregivers services are valued at $522 Billion annually. Business awareness is hampered by the perception that caregiving is a private family matter and is being addressed by non-profit organizations. Overlooked or unknown are the estimated to be $36 Billion in lost productivity costs. Trends related to this 30 year care crisis are expected to grow in the near future and may turn into a Black Swan event with drastic consequences"

LifeWorkx, 2015

We Are Facing The Most Significant Changes In The Way We Work™ In 100 Years.

This Major Transformation Requires Strategic Leadership To Achieve Superior Results.

Equivocating Could Be The Biggest Mistake in 100 years!

A New Era - A New Generation

One Talented Team™   The Way We Work™   CareWise™

A Glimpse Into Our Future

How many books have you read that began with a problem, a crisis, a bleak forecast of things to come? With the pervasion of bad news and cries from all around us that things are getting worse, it is hard not to get pulled into the pessimism and strife. Often it is even harder to see through chaotic chatter and negativity to envision the opportunity right in front of our faces.

So, I would like us to begin with a visualization exercise. This is a technique used by elite athletes, successful business people and visionaries in all walks of life. The goal of this activity is to visualize (imagine) "our" perfect future. For an elite athlete, this may be a short-term success of achieving a certain speed, endurance or skill goal or a longer term of winning a metal, a game, a championship, or recognition.

It would be different for everyone, but now I invite you to share a vision with me.

The year is 2021 and like life in the first 20 years of the new century, the world is multi-faceted and filled with opportunity.

We continue to see expansive technology innovation impacting the way we work and live, but this is not our focus at the moment. Rather, we find ourselves in a workplace filled with energetic and committed co-workers, a resourceful and dynamic management team. But we are not in an office building. Rather we are in a virtual space in which co-workers are collaborating, innovating, communicating and sharing through

technology at lightening speed when and from where they want.

Corporations are embracing a new kind of BRAND and a new partnership with their most valuable resource that allows them to thrive as an organization, cutting costs, reducing turnover and absenteeism, increasing productivity and recruiting top talent.

Businesses large and small are finding new opportunities for incredible wealth generation through accessing an "underground" and currently untapped market.

The healthcare industry has been transformed by more effective uses of technology, communications, connectivity and delivery systems into a healthCare system that promotes wellness, quality of life and restores the care relationship between those who care and those who need care.

Business leaders are seeing their organizations thrive through the creation of a strategic employee brand with a One Team™ model that allows them to recruit and retain top talent, more efficiently manage their human resources, develop a solid competitive advantage, cut waste and improve productivity and profitability beyond what they had previously thought possible.

Businesses and individuals alike share an ideology and belief that resonates throughout the organization that work responsibilities and life responsibilities do not have to be at odds. That promoting an environment that creates optimal harmony between work and life and care does not, as their predecessors may have thought, reduce productivity; it improves it. That a

predominantly remote and flexible workforce is manageable, affordable and realistic if you have the right tools, oversight, ambition, training and cultural infrastructure in place and that it does not negatively impact the bottom line. That a person should never have to choose between caring for a loved one in need and being successful in their career. And that those who do not at a given time have one to care for do not have to somehow feel that they are carrying a disproportionate burden in the workplace due to the life needs of their co-workers. That work and life and care responsibility can completely co-exist in 2021 through CareWise™ values.

Okay, we are in today again. Now, be honest. The above visualization either made you feel all "**warm and fuzzy**" inside or completely repulsed you. Depending on your life experiences or what you see as "the real world", you may see much of this as a pipe dream or the perfect future to which we should aspire.

*If you are a business leader, you may be thinking, "**We have tried much of this. This doesn't work in reality.**"*

*If you are the average employee, middle management, you may be thinking **"This would be nice but, again, there is a thing called reality."**

*And to this, I would say, **"You are both absolutely right. This is why we must change our reality. "**

Change reality? That's not possible.

Is this what you have come to believe as you continue in your life doing things as they have "always" been done? The fact is that this wouldn't be the first time a major revolution has transpired in the way we live and

work. It is actually more common than you think. Often the catalyst for change is a catastrophe, war or, on a more positive note, a major social shift, an innovation or people coming together to find solutions to something that just isn't working anymore --- or perhaps never worked.

What if you could see this catalyst coming with 100% certainty? What if you had an opportunity to not only adapt to it, but to prepare for it, to embrace it and, as an early adopter, to benefit from it?

If you are a business leader who, among other things, cares about the direction and profitability of your company, you will want to keep reading.

If you or someone you know has been caring for or may be caring for a loved one in the next 35 years, you will want to keep reading.

If you care about the future viability and prosperity of the United States of America, you will want to keep reading.

> *There have been times in history when people in different walks of life, with different goals, dreams and needs found common ground and came together to face change together.*
>
> **This is one of those times.**

Business Leaders, We Have An Opportunity

We are facing a socio-economic challenge that is only now slowly coming into focus -- although we have seen it coming for years. It involves most of the current 67 million unpaid "family" caregivers who are expected to perform these responsibilities in addition to their paid jobs. These informal caregivers roles or services have an economic value of $522 Billion annually. In addition, overlooked or unknown are the estimated to be $36 Billion (AARP) in lost productivity costs that are directly linked to this responsibility. While the concept of caregiving for aging parents and those with special needs (disabled children/adults, injured veterans, etc.) is nothing new, the magnitude and related impact of this, in many ways, unrecognized segment of our economy is poised to shift dramatically in the next 5 - 7 years.

What is **caregiving**? While caregiving could be a person of many "caregiving" roles, and while I will recognize them in this book, we will be primarily discussing caregiving as it relates to eldercare because this is the segment of this "underground" industry that is poised to explode. A **caregiver**

is a person who provides caregiving services. This person could be either paid (e.g. a home health nurse or aid) or this caregiver could be unpaid (e.g. family member). A person in need of this care typically has significant medical, social and financial needs to which they are unable to attend and are therefore in need of significant assistance, in what are referred to as ADL's or activities of daily life.

A Caregiver is responsible for meeting these needs of which some of the most basic are:

COMMON ADL'S
Preparing One's Meals, Bathing Oneself, Walking Without Assistance, Toilet

COMMON FINANCIALS NEEDS
Banking, Paying Bills, Budgeting

COMMON SOCIAL NEEDS
Social Interaction, Religious, Buying Groceries, Transportation

But this role has changed significantly over the past 30 years, as we will discuss.

While the care needed by these individuals is often highly time- and labor- intensive, in many cases an unpaid caregiver also has a 2 paid job. We do not deny that these caregivers are certainly performing a "labor of love", but this does not diminish the impact of this dual role on performance, as we will discuss in this book.

LABOR OF LOVE

This challenge manifests itself in the form of a time and financial famine, which drains the employee and creates a production deficit within everything they do. That's everything. Including their work as paid employees.

This is a **Care-Challenged Employee**. You are familiar with the term FTE (Full Time Employee), right? So for simplicity, we will refer to this individual as a CCE (Care-Challenged Employee). When we speak of the CCE, it is important to note that we are not talking about individuals who are providing incidental or occasional care for a loved one, and rather those providing significant care of between 10 and 20 active – not passive – hours a week.

Additionally, I will often use the word *carer*. A carer is what we want in our society, but we do not want a carer to be a CCE. A carer should be an the individual who is providing some unpaid caregiving services to someone they love at a reasonable rate of fewer than 5 active

hours a week and perhaps another 5-10 passive hours. Passive hours are spent caring by sitting, sharing a favorite show and visiting as well as reading and providing moral support to an elder in need of significant care. In other words "showing love". So a CCE is a subset of Carer. You will understand better why this distinction is necessary as you continue reading.

Too many of the elderly do not have the family or the communal attachments necessary to feel valued; too many are widowed or otherwise alone; too many live in surroundings where they are essentially without the companionship necessary to stimulate a mind in danger of deteriorating. [17]

Sherwin B. Nuland

But first how big is this "underground" industry?

Economic values in billions

Economic values in billions

$522 $470 $449 $339 $129
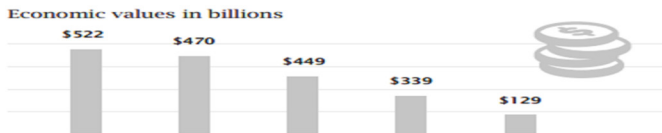
Currently, the number of those in this Carer role are substantial, at around 23% of paid employees, but as a business community we are faced with an impending change. [23%]

Many of us have heard the term "baby-boomer" for our entire lives or you may be one. This "ground-swell" or "tidal wave" of babies born in the years immediately following World War II have been shifting across the timeline of the middle 20th century to today with each new life milestone reached impacting everything from education to entertainment to transportation to housing to healthcare to the economy. These boomers are now approaching the next phase of their lives, a time when these hard-working, independent, "never say quit" individuals will need the children that they have raised and loved to care for them in their final years as caregivers if no reasonable solutions are innovated.

It won't happen all at once. Despite the fact that these boomers were born at relatively the same time (over a 19 year period), varying health statuses, genetics, life and work environment will mean that over an approximate 30 year cycle, we will be feeling the increasing weight of a workforce who are not only working full time to make a living and inadvertently driving the economy, boosting our GDP and securing the immediate financial health and future of our nation, but also caring for one or more loved ones often in a 2nd full-time capacity.

Today, business decision-makers have to make very tough choices that often go against who they are as fellow human beings for the sake of their companies, by cutting employees who cannot perform under these demanding circumstances or risk significant losses both in profit and morale as coworkers are called upon to "pick up the slack". But, while completely understanding the risk of sounding like I am displacing personal responsibility, I would ask is this reduced performance or an the inability of a system to function within the confines of real life? Today, this decision-maker might have a very viable option of hiring a

replacement, but as this socio-economic shift continues, the pool of available workers will decrease dramatically, leaving government, business and society with no option but to fix a broken system.

Now, the childcare system may come to mind when I speak of carers and, while not diminishing that role and its impact on the workforce, being a mother myself, I will say that there is a well-designed infrastructure surrounding traditional (healthy-child) childcare, including employer benefits, tax considerations and industries, that are in place to reduce the impact, and allow parents to have fully productive careers.

You may also think of FMLA, the act that gives qualifying workers up to 12 weeks of intermittent or continuous leave a year to care for a loved ones, but when you consider the fact that the average end of life care event needs 5 years of significant care, FMLA does not even begin to address this need.

Using a 1980's model of short term relief for parenting or short term family needs does not come close to meeting the requirements of on average 5 years and 21 hours of work per week. Respondents in a recent LifeWorkx2021 survey said that after 5 hours of active caregiving that their productivity was declining. And while this figure could be considered subjective, this decline that the respondents identify is very tangible within our organizations.

And then there is the stigma. A culture throughout organizations and society that sees time spent caring for loved ones as time "out of the workforce", having no "real" value other than individual, when, in fact, the average CCE is, out of necessity, providing up to full-

time services normally only performed by skilled and otherwise paid medical and other professionals.

Carers are individuals who are motivated to work to make a living for themselves and their families, but in many cases are trapped in a society that may see their efforts as self sacrificial, admirable, loyal and caring, but if you tear away the facade, deep down you will find a perception that these individuals offer little overall value to society and may even be seen as a burden on society, their co-workers and businesses. And within the current, outdated and broken system, it is not hard to see how this perception thrives.

We are not the only country faced with this challenge. As a side note, in the UK carers are called Stealth Caregivers. Australia, Canada, just to name a few, have been dealing with similar challenges.

For some time, this has been considered "not my problem", unless of course you found yourself in this role. But given the productivity drain on our companies, whose "problem" is it anyway?

WHO HAS THE PROBLEM?
- Employed Caregiver
- Corporations
- Chronically ill, Disabled

Again this is:

A silent business dilemma draining **$36+ BILLION *from corporations*** IN ***ANNUAL*** HUMAN AND FISCAL WASTES

And:

For every employee unable to manage full-time paid employment and an increasingly complex and

challenging carer role, your company is looking at as much as:

Per person

$60,000 to $150,000 POTENTIAL cost of turnover?

As business leaders, you are probably starting to ask this question:

WHO OWNS THE PROBLEM?

- 15% of Progressive Business
- Entrepreneurs *Who Faced* The Caregiving Crisis
- Non-Profit / Medical / Social Services
- Government Agencies/Congress/Senate

And: **OWNERSHIP ISSUE - WHO CAN IMPACT THE PROBLEM?**

- Private Sector
- Legislators
- Litigation
- Non-Profits
- Investors / Venture Capital

The time has come in which the sheer numbers of these caregiving individuals coupled with a reduction in the available workforce as boomers continue to retire will make it not only your or their "problem", but everyone's problem --- or perhaps our greatest opportunity.

Even though long-term viability requires companies to design proactive employment strategies, most corporate leadership lacks the resources to identify future threats to employment. Progressive leaders effectively accelerate talent attraction and retention, implement

change quickly and without disruption, so that organizations can survive and succeed during some of the most significant shifts in work in 100 years.

WHY IS THE BUSINESS LANDSCAPE CHANGING SO MUCH?

NEW ECONOMY

An on-demand economy requires that businesses have the capability to transform quickly and with minimal impact which makes it imperative for companies to rethink their current approach to workforce and talent management.

In the old employment agreement, you didn't need to structure your business to include employees who required Flex; in the Connected Age, businesses cannot afford to overlook opportunities to attract and take advantage of diverse talents' contributions. Special programs for workers with care challenges is not the answer. They are the new majority and the majority of the workforce needs equitable options.

STRUCTURAL SHIFTS

With a significant portion of the labor market transitioning to contingent work in the next 5 years, the "contract" is approaching extinction. When potentially 30% or 40% of the workforce requires a new model of work and working, it is smart to replace old models with new models of work and working for a new generation. Structural shifts means boldly stated values and policy.

In order to avoid the same fate, your business must identify and implement ways to effectively incorporate a mobile and flexible labor market in which you no longer have predictable and systematic control over talent.

CHANGING RELATIONSHIPS

In the Connected Age, the traditional power relationships between organization and employee is not only disrupted-it is dramatically changed. If we live and work in a Connected Age, collaboration is critical to our success, and we are horizontal in attaining business and personal results, who has the power? That question means the vertical hierarchical folk or horizontal extended team?

Why? Demographic shifts, digital advancements, and changed societal values have intersected and created an expectation amongst workers that their jobs should be as mobile, flexible, and integrated as their lives are.

The demand to work where, when, and how they want is only increasing and by 2021, the labor market will be defined by employment choice.

New Employment Brand

On the one hand, certain talent populations like Millennials demand obvious focus as targets for attraction and retention. On the other hand, diminished certainty about talent acquisition and management means that the identification and inclusion of unconventional sources of talent must accelerate.

For example, an increasing number of invaluable, talented people are employed caregivers who require flexible employment options.

In thinking about the Mobile Enterprise, Internet of Things and the motivation of the newest generation of workers, it is clear that reliable and trusting close relationships are critical. Business processes cannot replace new relationships.

Innovation:

Relationships Are Critical

Structure	Blended Workforce	Digital
The Customer Experience?	Motivation Of Talent?	Parity Of Access & Connectivity?
Customer Continuty is A Business & Connected Worker Relationship	Talent Continuity is a Business & Extended Workforce Relationship.	Digital Work-Life-Care is a Business & Worker New Mobility Relationship

Business : 2021 Employment Brand

The Chinese use two brush strokes to write the word 'crisis.' One brush stroke stands for danger; the other for opportunity. In a crisis, be aware of the danger - but recognize the opportunity.

John F. Kennedy (1917 - 1963), Speech in Indianapolis, April 12, 1959

The "Big Shifts"

Shifts In The Motivation and Availability of Talent

"By 2020, we believe people supply will be the most critical driving factor for business success.

Companies may go to extreme lengths in their search for talent, and once they have it, they will take measures to keep people locked in to their organizations.

PriceWaterhouseCoopers, 2010

Most experts have tagged the next 5 – 7 years as the time frame for convergence of the "Big Shifts." With significant changes in technology, societal values, demographics the way we work and live will overlap. It is going to happen. Technology is the driver, business leaders will offer the policy and values. The Internet of Things present the bedrock of our digital economy and the opportunity for exponential innovation. Based upon current trends next decade will embrace:

1. **Mobile Enterprise**

   "performing critical business functions on mobile devices (e.g. virtual desktops, tablets, smart phones, wearable's," no centralized" workspaces and workforces)"

2. **The Internet of Things**

the idea that everyday items can be connected to an Internet that would allow two-way (or more) data communication (e.g. you arm your security system, lock your car or adjust your thermostat from your phone. They inform you via a message on your phone that someone has broken in, door is unlocked or that you forgot to lower the thermostat. Your refrigerator informs you that you are out of milk and you let it know that you are now vegan and will not be buying any more. The possibilities obviously are limitless.)

But the ways that we utilize these technologies within our organizations and homes will vary and be focused on meeting certain needs. In order to properly focus these innovations, it is important to understand where we will need them the most and why. And that is what this book is about.

Shifts In The Talent Marketplace

Your ability to attract and keep the best talent will depend on how you approach three emerging requirements: improving the diminished motivation of workers, meeting expectations for freedom to work where, when and how talent prefers (mobility). The last is innovation to improve the dignity of aging coupled with severely needed working people remediation to our local caregiving assumptions and efforts. We call this the *Unprepared Local Care Delivery System.*

Why should business leaders understand these shifts? Because these shifts have already begun, have clear driving forces and show no signs of stopping. These shifts have the potential to make or break organizations and how business leaders respond to them will define company outcomes.

Leadership to achieve 2021 cultural shifts, Worker and business infrastructures, investments in contemporary policies and building new organization capabilities. Those with vision will see beyond the challenges that these present to the opportunities.

Success is not the key to happiness. Happiness is the key to success.

If you love what you are doing, you will be successful.

Albert Schweitzer

Talent "Marketplace "

It's not a secret that the workforce is diversifying in a way that poses challenges to business. Instead of scrambling to figure out how to incorporate Millennial, Freelancers, including workers who face caregiver challenges, and other "new" talent pools into existing business structures including seeing all players as essential and equal to mission accomplished.

Work and workforce requirements are a business strategy priority. Limited connected data presents the first challenge strong analytics.

What Is Sparking The Labor Market Change?

The demand for employment values that are mobile and flexible, represent *widespread rejection of traditional models of employment* and the time famine that results from a lack of digital parity between work and personal life.

The new *(potential)* workforce has choices that have not been seen in 30 years. Most businesses do not understand that they are facing more than a skill problem. As in real estate, the shift is moving from previous condition of corporate led HR with a market advantage to *workers having the talent buyers market advantage!*

"We should expect that many of tomorrow's jobs will be designed as much by the employee as by the hiring organization. Employees will tailor the job to their own strengths and interests, accounting for personal preferences such as level of responsibility, rewards, workload, pace,

schedule, and work location — all of which may change over time, depending on factors such as lifestyle alterations and added family responsibilities. Self-customizing the job may also include managing a portfolio of projects that can expand and contract in proportion to the number of hours the employee wants to work, with commensurate adjustments to compensation. "

Transitioning to the Workplace 2021, Cisco

Prioritizing Care Challenged Employee Solutions
Care Challenged Employee solutions cannot be insular. Complexities of the unprepared local care delivery system must be rejected; *private sector workers cannot be* the *local professional care labor market.* This already employed,"underground" labor market, is unskilled, unpaid, unprotected by labor law or malpractice. Over time their responsibilities have grown so that they are performing higher skilled functions of paid for, at-home care without proper training or support. This is not 1950.

The new majority of the workforce *(Care Challenged)* will drive policy innovation.

Co- ordinated, connected digital solutions can create a superior ***Quality Health-Wellness-Care experience***. A care vision aligned with meeting care consumer needs will do it! Now is the time to create a contemporary model that integrates efforts results across a digital enabled, professional local care professional, medical teams and *inclusion* of family who are at their jobs supported with the CareWise business environment. This is a very different model. This is a New Era ... A

New Generation; changing the Way We Work and the Way We Care by 2021.

For the employee, wasted personal productivity, increased medical cost, lost wages, lost professional productivity (i.e lost profits from excessive hidden operational wastes or their employers) and significant risk to life and health of the carer and caregivee.

If we look at the negative impact the lack of local care delivery solutions creates for our citizens, we all may fear aging more than ever!

I would hope that readers of this book never experience these conditions. I hope that I would never take my family and friends away from their lives with my burdens.

I want my family to know that their life matters and feel happy about my quality of life. But based upon the direction we are going, this will not be the state of affairs. This is not providing the baby boomers with the dignity of the aging process and support they warrant. This is not a healthy or cost effective worker family or business condition.

The business leaders, technology architecture innovators, insurance, private healthcare must collaborate and offer significant commercial investments to this 30 Year Cycle of care. For those caring for our wounded warriors or children with developmental disabilities, we face a lifetime of caring.

As Starbucks changed the coffee experience and Netflix outsmarted Blockbuster it's time for the private sector to innovate a new work-life-care ecosystem improving the worker -customer - caring experience.

We often like to use puzzle analogies as a business community, so consider a puzzle of 5000 pieces that you are putting together without the benefit of knowing what the image is. Where do you begin? Do you just start trying to put random pieces together, hoping that something will fit? In other words, trial and error? What are the odds that you get anywhere before you completely give up? In the business world, giving up means shutting your doors. This is not where any of us want to be in 5 years.

Rather, you begin looking for outer pieces and putting similar colors and shapes together. You then start trying to piece them together with a method to the madness and as you work, things begin to come together. The voids in the puzzle can more easily be filled and the images of a completed puzzle become more perceivable. By the time you are half way, you are pretty much on track and it won't be long now until you have a complete puzzle.

The National *Mobile-Local* Care System will affect all of us in ways that we cannot imagine today, but by beginning to put pieces into place now; we can start to see it taking shape with targeted connected age solutions.

This is good as these are filling voids that a national care system might address. But there exist 2 main challenges we face in preparing for this shift:

1. Today the carer and his or her own personal caregiving responsibilities are seen as completely unrelated to the corporation for which this employee works when within 5 short years this division will no longer be possible due to the number of CCEs among an organization's employed.

2. We are not putting into place the integrated health tech platforms to manage an aging population while remaining productive.

These are the corner pieces of your puzzle that we must put in place so that a national local care system that works can begin to take shape as we approach the 30-year care cycle.

As business leaders, this presents to us both a challenge and an opportunity.

Moving into the next decade presents greater connectivity, simplicity, value-added opportunities for the consumer. It will be the gold standard. This gold standard will drive a revolution of new tools and services with which we will be able to transform challenges into opportunities.

Talent Mobility Is A Need ... Not Desire

Due to technology and an increased demand for work-life- care harmony, year after year, employees are finding what they seek by abandoning traditional employment. These individuals are disillusioned by the lack of leadership within organizations to effectively measure employee contributions, to recognize results rather than hours/time of day worked.

This is leading to a year over year increase of skilled talent moving away from traditional employment and into the not new, but evolving career path of becoming an independent contractor/freelancer with great success. Fewer than 10% of contractors surveyed said that they would consider returning to a "9 to 5" now that they know the freedom and possibilities when working on their own terms. The Freelancer Union tells us these numbers are growing 10% a year.

Employers are already reporting across industries that it is difficult to recruit and retain the talent that they need to meet company needs. Talent takeaways for 2021 are naive.

Power Has Shifted from Employers to Job Candidates,

According to Recruiters

Q: If you had to choose one, how would you describe today's labor market?

54%	56%	67%	68%	79%	80%	83%	90%
46	44	33	32	21	20	17	10
2nd half 2011	1st half 2012	2nd half 2013	1st half 2013	2nd half 2014	1st half 2014	2nd half 2015	1st half 2015

■ A Candidate Driven Market ■ An Employer Driven Market
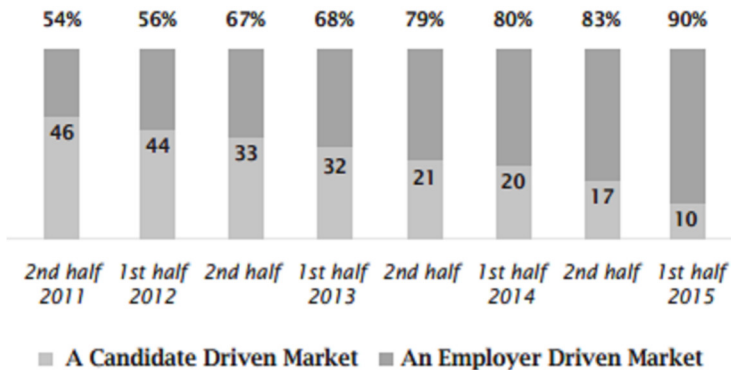
Courtesy of the Harvard Business Review 2016

The Harvard Business Review and ICM Unlimited conducted a nationally representative study in which they found that a bad employment reputation (brand) can increase recruiting and hiring costs by up to 10% in addition to the already established 2x salary that it costs to replace an employee. When you invest in a brand that employees can get behind you can recruit and stay behind, and retain the workforce that you need to be successful. As technology continues to open up new more flexible opportunities for people outside of traditional employment, it will be upon businesses to develop this brand so that they have the workers they need to meet demand.

Where The Shifts Converge

When you consider the CCE who, out of necessity has to seek the ultimate flexibility; the need for employers to find ways to reduce the productivity drain.

These are a few needs:

1. A mutually beneficial partnership between themselves and those they "work for"

2. A trust that they are invested in the success of their organizations and that this trust in their investment leads to increased productivity and profitability and

3. A wise freedom "granted" by their employers to work where, when and how they want as long as they are meeting the organization's objectives.

And not this:

A complete and constant tug-o-war among priorities, being pulled in multiple directions, the mere struggle to keep a proper balance draining the energy from talented and committed employees everywhere.

As we have moved into the modern business-employee era, increasingly we have cast aside this idea of hierarchy in a workplace. There is most certainly someone in charge and a certain chain of command, but effective organizations today are finding success by being seen as a partner with their employees and not an "overlord". When the business succeeds, the employees succeed and vice versa.

The coming 30-year cycle will require us to strengthen this bond for the benefit of both and like any partnership and as with any bond there is going to need to be some give and take, but ultimately great reward on both sides of the equation.

Given the selectivity of the current workforce who have other options, their strong aspirations to move to modern policy and practice, organizations that are clinging to the "old ways" of relating to their employees are going to find themselves in very challenging circumstances in a few short years.

We will be discussing what successful organizations are doing to create this brand, to adapt to changing ideologies, life focuses and generational shifts.

And we will talk about how we can use similar strategies to address the "Big Shifts" in the Talent Marketplace.

Investing in 2021 management and worker training, horizontal and remote mobile enterprise and digital literacy capabilities, advanced, transparent communications, including targeted social media, employed people can make the choice to be an at- home carer or caring employee.

Knowing that a corporate system is in place to support those choices – is essential. And those employees who are increasingly turning away from "9 to 5's" will again see a CareWise benefit to bringing their talent back into your organization.

Fumbling, due to an unchanged "line in the sand" ideology, structural shifts and faltering worker motivation is not the path to global or local leadership.

There is a clear path and a clear way to gain this advantage. It is not, theoretical, hypothetical or unproven -- although we are entering uncharted territory.

Organizations are already finding great success applying the strategies that currently are the exception, but by 2021 will begin to become the rule.

This path is what I will be discussing later in this book, but before we get into that, let's look at some numbers. This will help us better understand first, the need for the change and second, the challenges and opportunities that will present themselves as we move into the 30 year cycle.

The Generational Cycle

Depending one whether you are a "numbers person" or not, you will love or hate this section, but the fact remains that numbers are an important tool to make a case for change and failure to compile, analyze and present these numbers makes for a poor case indeed.

Studies show that 2/3 of us are very visual learners, so I will present these numbers in a visual form.

Let's begin.

The Bubble Source: U.S. Bureau of the Census.

Population Age Structure: 1960 to 2020
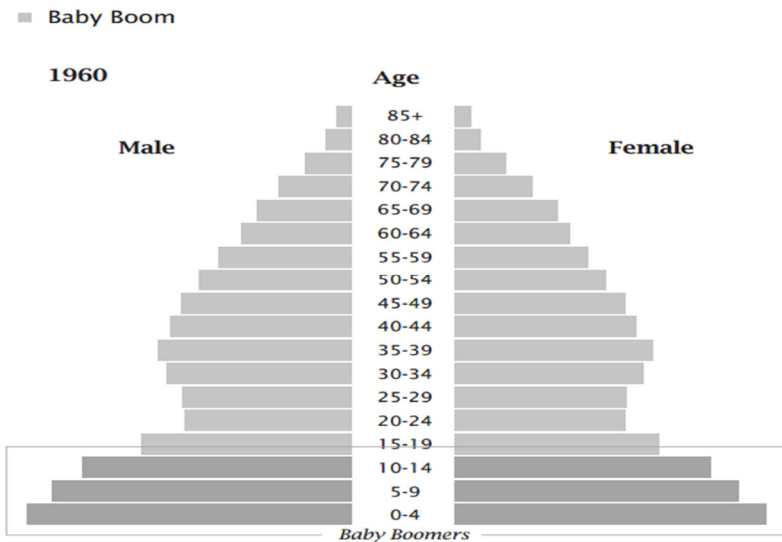
As you can see from this pyramid, in 1960, the baby boomers (the lowest 3 bars) were in elementary and middle school. This boom in population of children in school required significant reform of the education system to accommodate them

1990
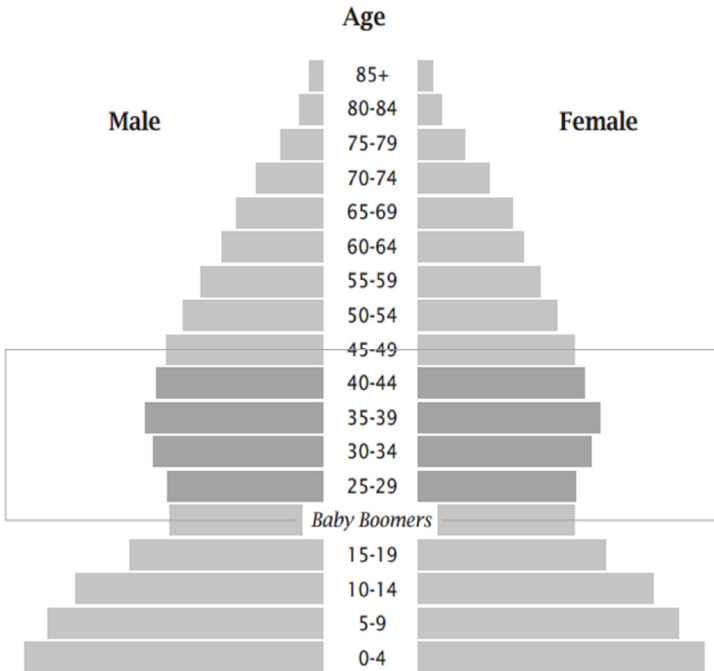
30 years later, in 1990, this bubble had shifted to 30 and 40 somethings, which are considered the prime productivity and money-making years for most. It was the age of the entrepreneur, great advances in technology and a wide array of industries. Consumerism was at its peak as a large portion of the population had money to spend and the economy was thriving.

2020

Age

Male

Female

85+		
80-84		
75-79		
70-74		
65-69		
60-64		
55-59		

Baby Boomers

45-49
40-44
35-39
30-34
25-29
20-24
15-19
10-14
5-9
0-4

6 5 4 3 2 1 0   0 1 2 3 4 5 6
Percentage of total population   Percentage of total population
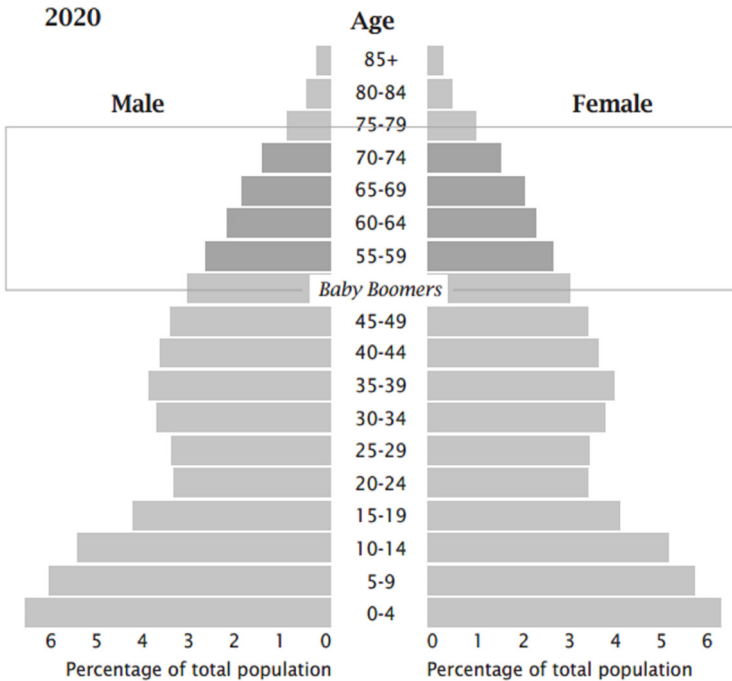
The year is 2020, not very far from today at all and this generation is shifting into retirement. 2021 is almost upon us. While it will happen over time, as a whole, they are shifting into a time in which they are not producing economically and rather need additional health and home care services, and, depending on their expected lifespans, a potential for needed end-of-life care.

The bubble doesn't look so impressive visually any more, does it? But if you refer back the 1960 pyramid, you will see that the percentage of those within the typical retirement age was notably lower than the working population.

By 2020, we will have entered a time in which the number of individuals who are approaching retirement is more or less even with the younger, and typically, more economically productive population. This is a leap from having about a 5% of your population approaching or in retirement age to as much as 1 in 4 people approaching retirement age. (U.S. Census Bureau).

I use the term "approaching retirement", because this is a 30-year cycle, which will begin with people shifting out of the workforce and into retirement and then over the next 30 years that retired population will continue to age and require more and more from the system. Here you will see an excellent visual of the provided by the U.S. Census.

Ratio of Elderly to Working-Age Population to Nearly Double From 1990 to 2050

Elderly ■ Youth

Support Ratios: 1990 to 2050

Year	Elderly	Youth	Total
1990	21.3	49.2	70.5
2010	22.3	46.1	68.4
2030	37.6	50.3	87.9
2050	37.9	51.3	89.2
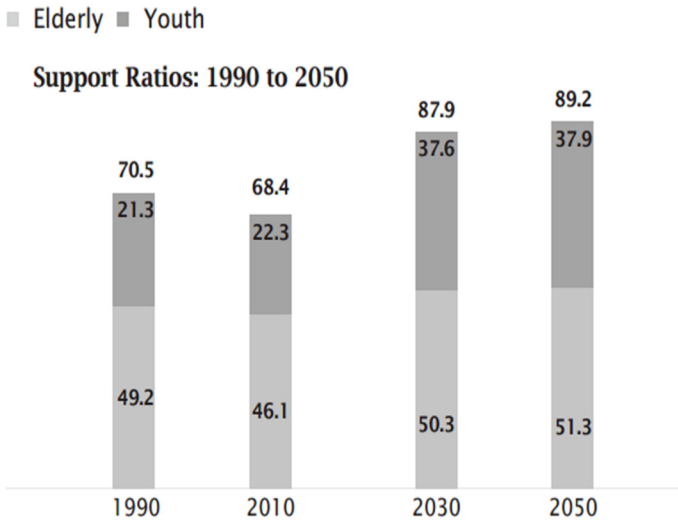
Source: U.S. Bureau of the Census.

Note that from 1990-2050 the ratio of "elderly" to working class is expected to rise from 21.3 elderly to 49.2 working up to 37.9 elderly to 51.3 working. In other words, the "elderly" population will nearly double by the time we near the end of the 30-year cycle while the working populations remains more or less stagnant. Statisticians can only estimate because it is not possible to foresee the exact numbers in the future and they have to make certain assumptions that are based upon thoroughly researched trends and not exact science. These numbers may vary depending on mortality rate, changes in healthcare, natural disaster, emigration, immigration, etc., one thing is very clear it is not a question of whether this population bubble will occur, rather how large. Regardless of who you are, it is likely that you hope to be able the live out your life in a comfortable home surrounded by those they love, not in a nursing home. Where your days are spent counting the beeps on the heart monitor in the next room and watching the nurses walk past the door, hoping that one of them is going to check on you soon.

Family Care Availability

Family Care Availability — 2025 LABOR SHORTAGES

FAMILY CAREGIVERS DECLINING

73%

AGING BOOMERS EXPECT FAMILY CARE

2010 2015 2030
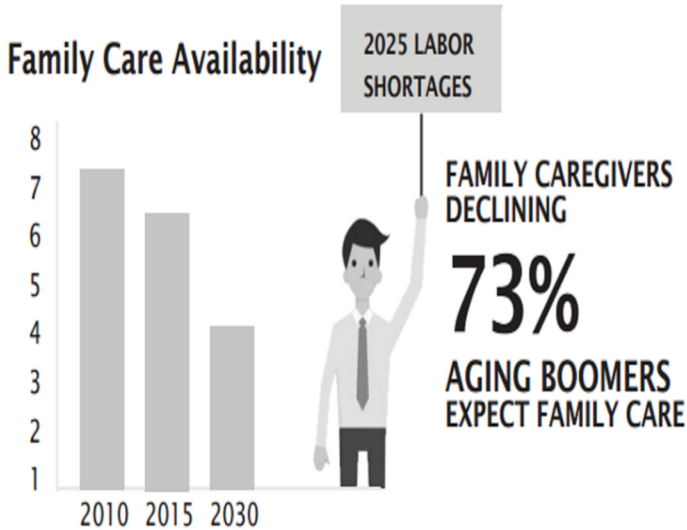
73% of baby boomers expect to be able to stay at home receiving family care and yet the number of people who are in a position to stay home with a parent/spouse or provide this care continues to diminish as the trend toward 2 income households and households in which there is only one potential wage-earner continue to increase.

You might be thinking that a nursing home is the only answer then, but not so fast. Because this is a population bubble, their numbers will exceed those available for this caring role, meaning severe shortages in the nursing/assisted living setting. As we all know staffing shortages lead to turnover, poor morale and reduced care for those who are supposed to be cared for.

The *care vision* is lacking, the skills are not in the pipeline for a far different local care delivery solution. What technology, nursing, caring expectations required, for who, what, where and when? Technology will be a ruling factor in improving the current state.

Our socio-economic system is not prepared for this shift. This is a challenge that we will have to address as a global community.

So, to further present this point, let's look at a study completed by the Department of Labor which found that:

Caregivers are less likely to work and work fewer hours and more likely to take lower paying jobs that allow them to provide care for their loved ones, which shows a clear care motivation driving their work choices and productivity.

They also noted that due the mass exodus of labor from the market, policies are being put in place to help the aging population work more years, particularly in the healthcare industry where the average worker is over 50, however, when you consider the likelihood that these same workers that you are trying to retain will be providing unpaid skilled-care for a spouse or parent, the chances of them being able to remain effective in the workforce are slim, further putting a strain on key industries of which healthcare unfortunately is an area of anticipated high impact at a time when we, as a country, will need our healthcare workers most.

The "Unnamed" Productivity Drain On Businesses

CAREGIVERS COSTS IN THE WORKPLACE:

There is a famous study completed by Met Life in 2012, which sought to quantify the loss of productivity that businesses experience due to employees taking on caregiving responsibilities.

They estimated the financial loss to businesses nationally to be:

Productivity; Absenteeism	Workday Adjustments	Replacing Caregiving Employees	Shifts Full Time to Part Time	8% Higher Health Care Costs
$5.1 Billion	$6.3 Billion	$6.6 Billion	$4.8 Billion	$13.4 Billion
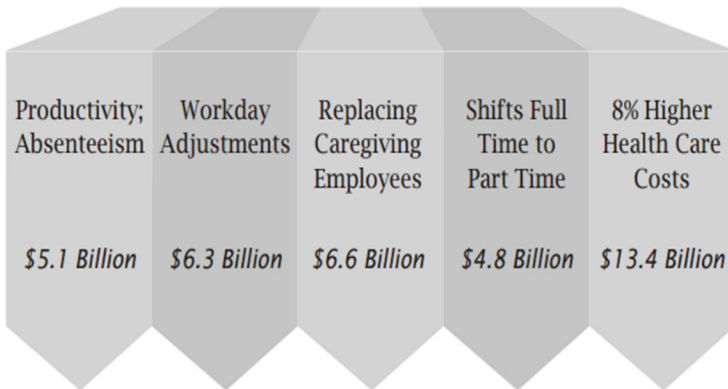
It is important to note that due to the lack of a modern comprehensive care system, even for a major reputable organization like Metlife, estimating these numbers is incredibly difficult. Many of the costs are currently "immeasurable" in the traditional sense because they are not tracked or reported in any way.

Part of the solution will be putting objective measures in place to better understand the scope of impact so that cost savings for businesses that implement effective life-work-care strategies can be determined. Like the

existence of the "God Particle" recently validated by the scientific community, we know this impact exists. We can see and feel it in very tangible ways, but it is hard to quantify. And some are of a mindset that if you cannot quantify, it does not exist. This is why developing measures and beginning to get true numbers is so important. You cannot address a problem or benefit from an opportunity if you cannot first measure it.

Additionally, these numbers DO NOT reflect the impact on the team, which I have already briefly discussed earlier, and is nearly impossible to put a number on although the impact is very real.

For sake of the scope, consider an average size team of

7 people working together to meet business, customer and regulatory demand. Now, imagine that *just 1 of* these team members is in a position of being a *part or full-time CCE*. The 1st or 2nd time this team member has a crisis, the impact may be minor. The team regroups, tries to come together to fill in the void. The 3rd or 4th time it happens, it may no longer be a few hours or an unscheduled absence, but days, (6 being the national average) unanticipated by management and the team with no real way to mitigate damage.

The team is finding itself strained, less capable of meeting deadlines and consumer demand. Quality slips; morale tanks. Team members try to be supportive, but begin to feel resentful. This puts management in an difficult position of being completely unable to plan for even the next day. This, unfortunately, is a reality for too many organizations today.

Now imagine that it is not 1 in 7, but more like 2-3 out of 7. How does this impact your 7-person team's ability to function?

What happens if these 2-3 people have to leave suddenly because your organization does not have a mutually beneficial system in place that allows them to care and remain productive? Now, imagine that 2-3 out of every 7 people that your organization interviews are facing similar challenges, although obviously you can't discuss the fact in an interview. What odds does this give you to recruit and retain quality talent? This sounds very doom and gloom, but this is actually what is going to give you the competitive advantage in an increasingly competitive global economy.

What does this mean?

The socio-economic impact of this care-challenged population of "unrecognized" workers is already highly present as you can see, but because the numbers look "low" in relation to the current workforce, it is not considered anything other than a "personal problem".

Nationally speaking, as a culture, we place little value on the caregiving role or the aging populous and just expect someone else to "take care of it." Out of sight; out of mind.

However, when you couple what we already know about the impact of caregiving with the next phase of the baby boomer cycle then we have a significant challenge on our hands.

In order to see this systemic change, there must be a change in mindset and values. on this role must be cast

aside, so that we can make this transition into a more productive economic system. There is a tremendous opportunity for business growth, entrepreneurship and wealth creation for those who work to address our value structure and infrastructure of the care system.

Essential For Employers With Care Challenged People:

Do you know who they are?

The "caregiving" workforce by some estimates is a $522. Billion "industry". Currently, most "caregiving" is performed by unpaid family members, who are also employed in a paid position. These CCEs are performing an emotionally charged and demanding role with little skill or preparation. The entrepreneurs and businesses who tap into this new model-- the multi-billion dollar industry with solutions such as on demand and worker direct access to resources, use of integrated communications solutions, training, support, innovation, services, you name it, will find the wealth generation potential nearly limitless.

Lifeworkx conducted a cross-industry survey to get a better grasp on the extent of this challenge. *(Due to aging of most studies and the missing coordination between study agents, it is very difficult to do more than extrapolate most findings. This is the most current report.)*

We gave participants a very clear explanation of what being care-challenged is. Providing 10 or more hours/week of active care to a loved one (excluding

healthy child) who cannot care for him/herself and also 1 or more of the following:

Finding yourself unable to meet performance standards at work experiencing care-related health challenges (stress, fatigue, depression, excessive weight gain/loss, etc.)

<center>Or</center>

Seriously considering/exploring other employment options that allow you to find an improved work-life-care harmony.

Who are these individuals?

Are they in your organization?
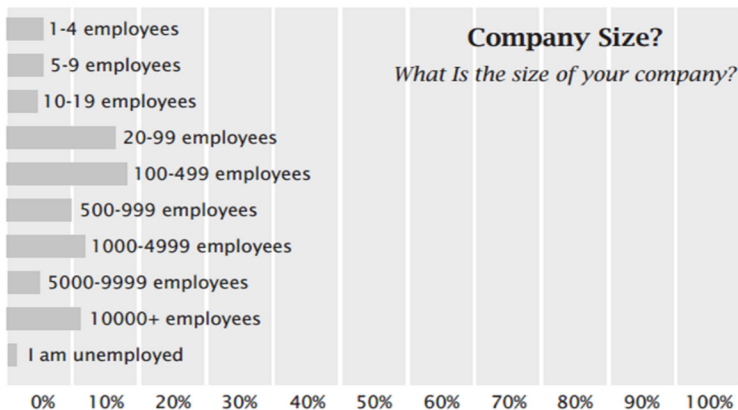
According to our summer 2016 survey, today care challenged employees can be found in all company sizes at rates of between 8 and 20% of the overall employee count with greatest impact on the mid level companies of just under 500 employees. As you can imagine traditionally- employed CCEs tend to flock toward these companies because larger team sizes and better benefits make it easier for them to remain under radar and for their productivity drain to be less recognizable – but certainly felt.

Age?

What is your age?

Age Group	
18 to 34	
35 to 44	
45 to 59	
50 to 54	
55 to 65	
66 to 74	
75 to older	

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%
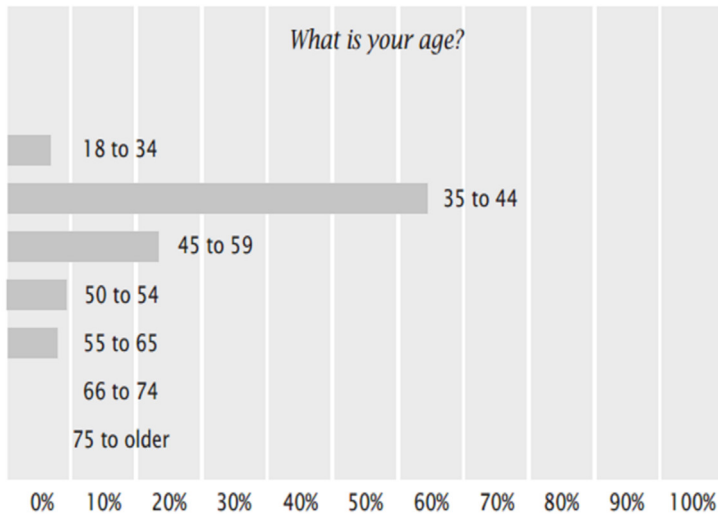
We found that the largest impacted age group was 35 to 44 at around 60% of those in the age group finding themselves to be care challenged. Those are considered some of the highest productivity years for an individual.

How does this impact your organization?

Gender?

What is your gender?
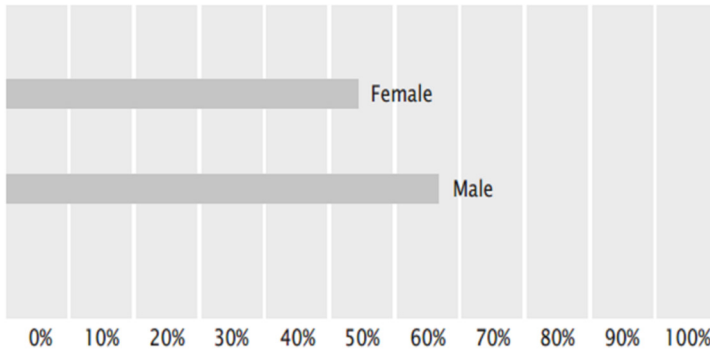
About 15% more males than females find themselves care challenged. This finding deviates from most studies referencing a higher number of women than men caregivers.

We already discussed that the days of having a spouse in the home to provide care have passed. Men and women alike are feeling the weight of a broken care system.

The above is where we are today, with numbers and impact to increase significant by 2021. These employees are in our organizations, providing care beyond their pay grades within a broken care system coupled with an employment system does not know about the hidden costs of care.

But there are soon to be many more of them. It's time to upgrade our attitudes and infrastructure.

Highly Skilled Talent Fleeing "Traditional" Employment

The other piece of this is the shift toward a talent buyer's market as talented people see less benefit in working for someone else. Let's look at some numbers. As many companies refuse to address the growing pressure of work-life-care across generations, those who can transition to "independence".

Over the past 5 years alone we have seen the occurrence of employees throughout the spectrum leaving their 9-5's for Freelancing growing 10% 20% or 30% per year 2021?

If Employee NEEDS Ignored, HOW MANY Corporate EMPLOYEES Exit to Freelance?

Care Challenged Employees Leaving(To Freelance?)			"Extended" Talent Team (Freelance- Not on Business Payroll?)		
2010	2015	2021	2010	2015	2021
15%	30%	70%	33%	40%	50%

If you are a business leader, you might think that those leaving are simply the less dedicated, less invested, less qualified individuals, who are struggling to succeed in corporate America or disillusioned with lack of recognition and prompt promotion. Maybe you even see them as the malcontents and "problem" children who always want to have things their way.

But this would be a gross misunderstanding. The employees who are making this transition are not your mediocre employees. Mediocre employees, as a general rule, do not make productive entrepreneurs.

These are your most desirable, hardest working, highest skilled, committed employees, who when faced with an inflexible employment situation determine that they are better able to make their own way as entrepreneurs, Internet business developers, freelance professionals and advisors while still meeting their work-life- care obligations.

This is talent that businesses are allowing to slip through their fingers and as the 30-year cycle enters full swing, employers will find themselves unable to attract desirable talent unless they have branded themselves in such a way that the talent who are finding other options want to bring their talent back into organizations one way or another.

Work while you have the light. You are responsible for the talent that has been entrusted to you.

Henri-Frédéric Amiel

A Trickle Down Care System

What Makes the Carer Role So Challenging?

At this point in the book, you may still have this question. If you have never been a carer or been "directly" impacted by it, this can seem like a lot of "woe is me." I intentionally, did not place this chapter too early in the book, because my intention is not to draw pity, but rather understanding of how this unpaid workforce within an underdeveloped national and local care delivery system is draining corporate resources at a time when we will need them most.

As a leader, it's time to get informed. The lack of the health care system's definition of the **real at home care needs**, for today have caused tremendous wastes in our system that are very well documented. These wastes extend beyond the time and money waste of the individual and into our society, our business productivity, everything we do and are as a nation.

You may think that this has been the case forever. Haven't we always taken care those we loved as they aged? At least if we were good sons and daughters? The answer to this is yes, but what has not remained the same is the role and expectations.

1. The mantra medical institutions,insurance companies and Medicare is "send it home", because it is well understood that facility care is much more costly than care in home care setting.

    This is where a carer comes in, often a family member who has a paid job, but will now be taking on sometimes in excess of 20 hours of

active care for an average of 5 years, to meet the needs of their loved one.

2. We no longer have people who "stay at home" in our society as a whole. Most people are working and many of them do not have an option to do otherwise.

3. People are living longer and are more likely to develop chronic, but manageable diseases. However, unable to care for him/herself, the management of this disease falls to a carer.

   This means that a carer is increasingly providing skilled care. *In case you are unfamiliar with this term, skilled care is defined as care that would normally be provided by a person who has gone to school or otherwise been trained and certified to provide that care (e.g. medical assistant, LPN, crisis counselor, nutritionist).*

4. The existing healthcare and social services systems are overflowing with bureaucratic red tape, waste, unnecessary duplication of effort, severely outdated technology (have you been in a HHS government building lately?). Does poor funding cause waste or does waste make it impossible to get adequate funding? It's the chicken or the egg question. But either way, it's broken and it largely contributes to why the role of a carer today is not what it was even 25 years ago.

Whether you are a business leader, a government representative or a concerned individual, if you have never been in this role, as with anything you have never

done, it can be difficult to understand what the role is and why this role is so impactful to business.

When some think of elder care, they picture someone sitting in a room reading a book to an individual in their care or trying to cheer the person up, perhaps making an extra sandwich at lunchtime instead of just one and steeping an extra cup of earl grey.

This is in many ways how we have been conditioned to see this role. Laid back, low-key, not really "rocket science", hardly demanding, but, our misperception is derived mostly from what we see on television and in movies. Since we're talking about movies, I'll call it the "PG version" of caregiving, and I know you'll completely understand.

The intricacy and pressure of the role is never fully shown on media, because honestly, it is not something we want to see. Most would find it disturbing or would not understand in the least what they were seeing and they certainly would not think it their new favorite program

So it is established that the true day to day of a carer who quite possibly has a 2nd full time paid job would not make for a strong prime time TV series. Even a reality show would likely be too much for many viewers. Out of sight and out of mind, carers do their "duty" often because no one else will, unrecognized, underground, unskilled, unpaid.

This is not intended to draw pity, but simply to explain the way things are and why this particular role is so demanding because keeping this an underground

industry is a preventable drain on our society. Let's look at additional roles filled by a carer.

COMMON ROLES

Medical/Physical/Mental Health roles

Wound Care, Pain Management, Hygiene Specialist, Diabetic/Cholesterol/Blood Pressure Care, Physical Therapy, Nutritionist, Medication Management, Mental Health, Disability Management, Disease Management, Geriatric Care, Fitness Instructor, Medical monitoring followed by interpretation and adjustment … I'll stop there.

Administration

Care Coordination with other professionals (Primary Care, Specialists, Nursing, Therapy, etc.), Managing collections of calls, from receptionists, pharmacists.

Social Roles

Social and community engagement interactions, keeping this mind engaged through entertainment, learning, conversation.

Other Professional Roles

Emotional and spiritual support, facing the aging process, Legal Representative, Disability and Community Resource Advocate, Accountant, Chauffeur, Case Management, Patient Advocate, Massage, Respite Care.

Other (Odds and Ends)

Groceries, Laundry, Errands, Banking, Cleaning, Life Management.

Is this beginning to look like a job description? It should.

This is a new local care delivery model. While I am in no way suggesting that carers are replacing doctors and other high-level professionals, the services provided are quite often skilled or services, and we are not talking about scraped knees, making, in many cases, their *unpaid job more intellectually and physically demanding than their 9 to 5.*

The failure of society, policy-makers, healthcare and businesses to recognize this behemoth "underground" caregiving industry for what it is has led to billions in corporate productivity waste and many more billions in lost opportunities for businesses who could be profiting from innovating policy, product and service solutions that address the needs of this customer demographic. The financial, relationship, and health losses have been well documented by National Alliance of Caregivers, other professional associations and academia.

Local or at home care services are 522 B in economic value ... shifting to a paid labor market is a national debt challenge.

It is juxtaposed to remediation of private sector corporate wastes and negatively drains talent in a declining labor market.

Improving US global social responsibility from 33% will impact private sector reputation as progressive institutions and create customer and talent magnet stature.

The Cost of Doing Nothing

The cost of a national local health care **non-system** to the nation is being "slipped" to unknowing corporations -- at quite a price tag -- and individuals who feel obligated to do these "loving/family" roles despite the conflicts experience long term losses as well.

Rather than fix the national local care delivery system that is failing so miserably across the nation, we as a nation are allowing a $522. billion industry to be assumed by 67 Million individuals, most who are workers without any organizing factors who are unpaid, untrained and unprepared to take on what "caregiving" has become without choice. Insurers, government and the medical industry compound the burden by continuing to to position the family as the *backbone of their system*, creating innovative "now" solutions absent a strategic architecture across the needed work-life-caring ecosystem in a connected age. This denies their responsibility to the health and well-being of the patient and pushing that medical care responsibility onto a carer who quickly becomes a CCE.

Without leadership untold billions are lost to CCE productivity waste. How do we measure this waste? in all honesty, it's difficult. It soon will look something like this:

- The cost of 60% of a business's talent pool being in a care challenged situation that reduces their focus on work is a feasible projection.

- The cost to replace the large numbers of employees who leave due to lack of policy to let

people work where, when and how they want so that they can meet their caregiving needs.

- The cost of salaries paid to CCEs who leave before "fully trained".

- The cost of recruiting, which today can exceed 2X annual salary of the individual to be replaced.

- The cost of customer surveys that say they wouldn't do business with companies that don't offer progressive work and working values and supports and vote with their feet every day.

- The cost of lost customers when the company cannot meet demands.

- The cost of sinking morale.

- The cost of lost day to day productivity.

- The cost of inability to attract the best skilled people for your business or keep them.

- The inability to schedule and allow people to take time off that they have earned as a company benefit because they are "filling in" for CCE's.

- The cost of lost earnings and increased talent expenses.

This business dilemma is not as silent as it seems. It only goes unrecognized for what it is. Perhaps because we in

many ways have accepted it as reality, do not want to consider that the impact is in fact this great. Or we see attempts to address it as complete futility. But there is a way.

All of this is real. All of it was avoidable. Boomers have been aging for 70 years!

For one, business leaders, need to push back on a system that says employees should absorb these responsibilities to the point of becoming challenged. Equally, reject the thoughts of discretely assigning corporations wastes generated from a failed local care delivery system need.

This is not our individual family problem or balanced thinking. There are solutions.

How do we prepare for the 30-year cycle and the reality that correcting a broken national care delivery system that will not happen over night.

Regardless of job roles, throughout the organization, business leaders will see the ripple effect of an increasing number of CCEs and they will want to assure that they have the infrastructures that allow these individuals to work effectively within their roles because they can be productive.

These are the financial motivations for change.

Our nation has important decisions to make that cannot be left to non profits or the congress. We need innovation and action. NOW. When aware, private CEO's will hopefully adopt a posture of worker and workforce *protectionism*.

Envision the leadership of private companies stating:

- "Our business understands and supports workers challenged with family care needs. We know that elder care is different than child care and requires a different model for our mutual success. Our goal is to provide every worker the support they need to make informed decisions about family caregiving and their job continuity. "

- We will vigorously advocate for a local care delivery system based on modern values, 2021 demographic facts, the full application of technologies, resulting in a superior care experience for all.

- An undeveloped delivery system and unprepared care labor market is not a good reason to expect already employed people to be the backbone of the United States' care solutions.

Learn how developing the right employment brand can change this dynamic. Retain your talent by beginning to develop systems that recognize the coming shift and prepare for it. Prepare the organization for a new work ecosystem, with the biggest problem being motivation, mobility and care. Be a voice for your talented team.

People are difficult to govern because they have too much knowledge.

Lao-tzu (604 BC - 531 BC), The Way of Lao-tzu

The Right Kind of Solution

"The US and other countries are facing a socio-economic crisis that is only now slowly coming into focus. It involves the current 60+ m of working people who also have caregiver responsibilities. These informal caregivers services are valued at $522 Billion annually. Business awareness is hampered by the perception that caregiving is a private family matter and is only being addressed by non-profit and academic organizations. Overlooked or unknown are the estimated to be $36 Billion on lost productivity costs. Trends related to this 30-year care crisis are expected to grow in the near future and may turn into black swan event with drastic consequences."

LifeWorkx, 2015

LifeWorkx, 2015

CARE IS A BUSINESS STRATEGY OPPORTUNITY

- Retention
- Attraction
- Cost savings
- Effectiveness

2021 INNOVATION
CareWise™ Talent

CAREER CONTINUITY

- Caring Relationships *Choice* To Be "Caregiver"
- Business Offers Mobile Systemic Solutions
- Enterprise "Values & Policy Content"

INNOVATION

- Full Utilization of Unified Communications Solutions
- Private Sector Investments / Voice for Change, Work-Life-Family Mobile Ecosystem, Workforce / Employment Systems Innovation

CareWise™ CORPORATIONS

REALISM

- Vision: 2021 Superior Local Care Experience
- Delivery Infrastructure & Labor Market vs Underground Care Labor Market

Stop Accepting An Unmanaged and Impossible $522B Labor Market(economic value)

Our Learning:

- *This is NOT 1950.* Demographics, Values and Employment Facts Have Changed.

- The *Costs* to Business and Employees Can Be

- *Re-mediated.*

- Lack Of Leadership in Care Delivery Causing

- *Underdeveloped Care Workforce* .

- It's Naive To Think Already Employed People Can Be ***The Backbone Of Local Care.***

- ***Structural Changes*** In The Family ***Will Not Offer Enough Family/Friends To Care.***

- ***Critical Mass*** Of Employees ***Need "Care" Relief Now!***

And facing the realities that we are talking about cultural shifts, that generally bring fears of the unknown, worries about the new and unfamiliar, and concerns of "if this will result in success." These are some starting steps:

- Start With Your Soul. What is the moral path? What do You Think the Current vs Desired Path Is?

- How DO You Accept The Whole Aging Thing?

- Prepared? Do You Assume You Have a CAREGIVER?

- How Can We Turn Around An Unprepared System?

The Private Sector Can Make Change Happen.

Where do we start? By looking at real solutions that are being developed in the workforce today.

According to a global workplace analytics report published by Citrix, a leading technology company that is continuing to transform the way we work, "70% of the workforce is not engaged". Our management styles, that have been in place since the days of sweatshops and

the some since the feudal system have never been modernized to meet the current workplace dynamic.

Desk workers are being managed like turn of the 20th century factory workers and often we as managers put more focus on whether or not a person "clocked in" on time than the actual work that that person completed while on the clock. (Citrix)

We attempt to establish productivity standards, but often find the nature of many desk-work, warehouse, advanced projects assignments too hard to measure because of variance, so we simply don't or we develop arbitrary measures based upon lack of information, poorly constructed assumptions and supervisory best constructed assumptions and supervisory best judgments.

Our failure to adapt has made us a breeding ground for mediocrity, complacency and very poor return on our labor investment. We are trusting that we have hired people of the utmost work ethic, who will not waste our time and money, but studies such as the one cited above, clearly show that even the most ethical employee, when not given clear objectives and modern tools do not remain fully engaged, the costs to business is staggering.

Putting the human aspect aside for a moment, if we are not measuring the success/value of an employee based upon their output (quality & quantity) then why are we measuring anything? To get down to the very basics in math terms, our output – input. It serves no financial purpose. Do the hours an employee works, when and where they work them have any impact whatsoever on the bottom-line?

Do we expect to make the best return on our investments? If you disagree, then by all means, do not continue reading because we are going to talk about how we can do just that. Solutions that are supported by research, by real world case studies, by the thing that is most important — results.

The most innovative, successful companies today are embracing results-based management. The organizations discovered that when they stopped worrying about the when, where and how, and started focusing on results, they actually achieved the productivity that they were capable of all along with less cost (Citrix).

As discussed in the earlier chapter, when you can align what your organization needs with what employees want, you are in a position to attract and retain the best of the best in a time when the job market has completely shifted in favor of the employee.

Consider how technology has transformed our companies. Before, how hard you worked, the sweat on your brow, determined the output. Then with the aid of machine labor, factory employees, for example, could produce much more with less time and back-breaking effort.

Then computers brought many of us out of the factories and fields and opened up a whole new service industry from the comfort of an office.

The Internet then allowed us to communicate with customers, obtain information and work collaboratively whether we were across the hall, across the country and eventually across the world. Today, with digital work

environments, connectivity, secure Wi-Fi, improved flexible employment infrastructures, we have an opportunity to take the way we work to the next level.

If you could improve your employee productivity by as much as 30% (with no net increases elsewhere in the budget) while giving the employees exactly what they are asking for why wouldn't you do it?

The answers to this are well-known. Despite the fact that some forward-thinking organizations are beginning to realize the success that can be achieved by making these changes, most are simply adverse to change, not just because we are stubborn, but because in an organization of any size, making changes of any magnitude require investment of time and money.

Sometimes the results you seek don't come immediately as people adapt to new systems and this can be discouraging and in the very short term give the appearance that what you did, did not work, but all change worth doing goes through a cycle of change and the results are not short lived, but lasting and well worth the investment as the companies who have begun adopting a new brand are finding out first hand.

Often we are reactionary, waiting until we cannot wait any longer to begin the change process and this can be devastating to the organization and its people. If you can see a catalyst approaching with certainty and magnitude as the 30-year boomer aging cycle, would you begin working today to prepare for 2021?

But first, Let's look at this from the employee side for a moment.

The Sloan Center surveyed over 2000 employees from 9 organizations across industries and departments and found the following. Notice that the survey does not only ask employees themselves if they have experienced improvement in the below categories, it also asked those who managed those employees to report whether they had seen significant improvement in these areas.

While this is somewhat subjective, we know that perception is the strongest driver in job satisfaction and that decision to stay or go, to get invested or to check out mentally from an organization for which the employee works is shaped by these perceptions.

Positive Influences of Flex on Business and Employee's Personal Lives	Flex User Self Report	Manager of Flex Users
Innovation Workplace Flexibility Options for Hourly Workers	(% "very positive" and "positive)	(% "very positive" and "positive)
Ability to meet family/personal responsibilities	85%	92%
Team Productivity & effectiveness	80%	79%
Overall satisfaction working at company	81%	88%
Responsiveness	75%	74%
Level of customer service	70%	71%
Level of stress, health and well-being	69%	77%
Absenteeism	64%	77%

And you are not focused on just one demographic when you are making employee management decisions. You have an entire workforce to effectively manage throughout your organization. The results are not limited to the expected Career age group (35-55), although we do see an increase in number within that age group who link flexibility to their success.

Table 1: Flexibility Contributing to Success as an Employee by Generation (% of respondents) from the Sloan Center on Aging & Work
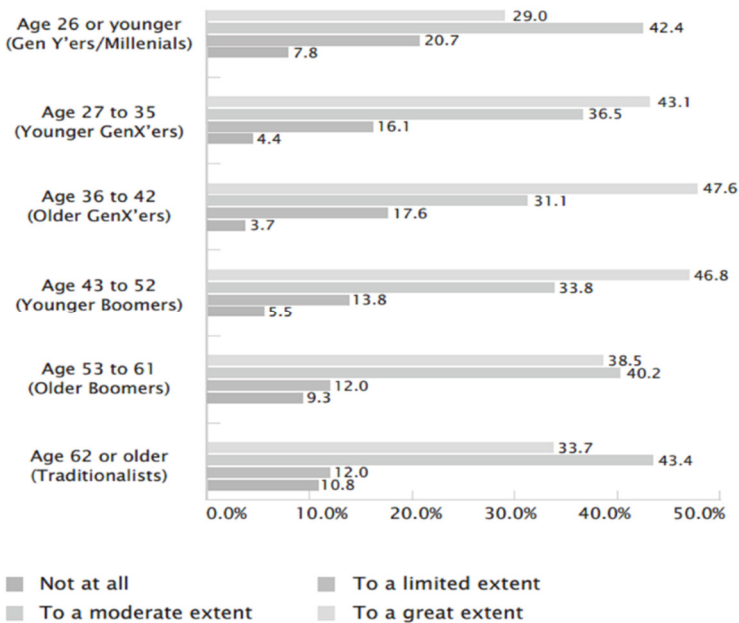
And to their quality of life:

Table 1: Flexibility Contributing to Quality of Life by Generation (% of respondents) from the Sloan Center on Aging and Work

	Not at all	To a limited extent
	To a moderate extent	To a great extent

Age 26 or younger (Gen Y'ers/Millenials): 29.0, 42.4, 20.7, 7.8

Age 27 to 35 (Younger GenX'ers): 43.1, 36.5, 16.1, 4.4

Age 36 to 42 (Older GenX'ers): 47.6, 31.1, 17.6, 3.7

Age 43 to 52 (Younger Boomers): 46.8, 33.8, 13.8, 5.5

Age 53 to 61 (Older Boomers): 38.5, 40.2, 12.0, 9.3

Age 62 or older (Traditionalists): 33.7, 43.4, 12.0, 10.8
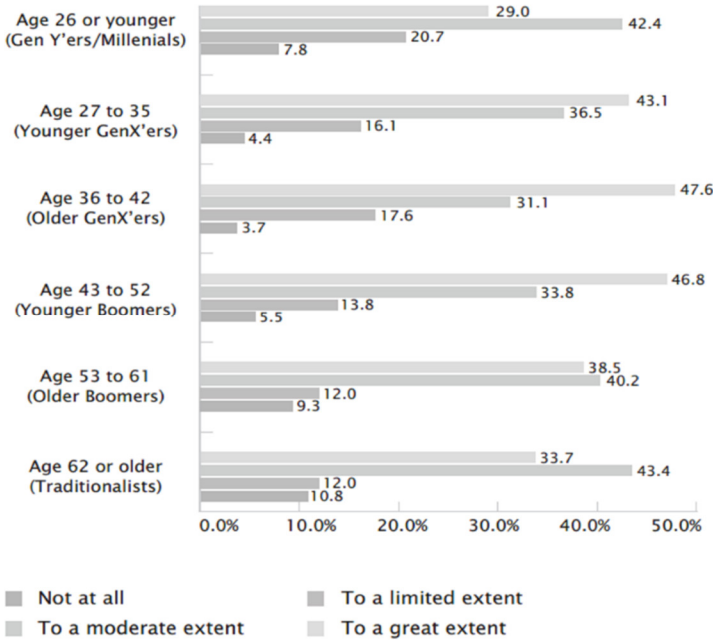
Brigham Young University School of Family Life did a similar study that analyzed the engagement of over 24000 employees in 75 countries and found that employees who were working under the traditional, inflexible work management system, began to "check out" at around 37 hours worked in a week due to life-care conflict, while those in more flexible work management systems could work as many as 57 hours without experiencing the same productivity drain (BYU School of Family Life). Keep in mind that we've already stated that only about 30% are fully invested in traditional 20th century management systems. When

those 30% within the traditional management systems reach around 37 hours, even their productivity begins to suffer.

Why is this? Due to the inflexibility of their work arrangements, life and care needs are unintentionally "bleeding" in to their work hours regardless of what they do to prevent it. Through flexibility in the work contract with their employers, they are better able to maintain the harmony among competing forces and remain fully productive over 30% longer.

What could you achieve as a company if your talent were engaged and productive 30% longer?

Can you afford to continue to maintain this kind of productivity deficit now or within the next 5 years? We need to implement solutions that are proven, that work. There are those who are implementing processes today with overwhelming success, policies that keep their workforce presentable and well-maintained, so that they can give you all they've got when they need them without draining their batteries through inability to find work-life-care harmony.

Flexibility without strategy just doesn't work. What you end up with is not what you hoped for and you are left feeling that you gave a lot and saw no return on your investment. In the business world, this is the ultimate

failure. And failure at an upper management level can be difficult if not impossible to overcome.

This is why so many play it safe, color in the lines and don't really try to shape their companies for the future. They may feel that the price for staying where they are is better than losing it all through making the wrong big decisions. When flexibility is implemented without strategy, employees are "ruling the roost", there is no quality control, productivity declines, their organization begins to carry the dead weight of people who may not be working, but they can't prove it, they can't meet objectives, they have to hire more people to make up for low productivity, their technology management costs skyrocket and they are left wondering why they thought flexibility was a good idea in the first place.

But this is not you. Don't even let the thought creep into your mind. You understand that flexibility without strategy is just flexibility.

Let's look at just a few companies over the past decade who have found success through developing a brand

based upon managing for results, followed by a closer look at what they are doing and then we'll move into strategies that help us get from point A to point B and into the future of The Way We Work.

Case Studies

How successful companies have used an employee brand to recruit and retain productive talent

Let's looks at how very successful organization are implementing strategic flexibility and results-based management within their organizations. These are just a few of examples in which strategic flexibility has completely transformed their organizations for the better.

BDO USA

For "those who don't know", BDO USA. LLP is a large global accounting and consulting firm. BDO began a flexibility initiative in 2005 soon after they discovered quite by accident that when they improved the flexibility in the workforce management structure in an effort to recruit and retain more women in an industry that is historically largely men, that everyone within their organization (men and women) was more effective and efficient in meeting company objectives. Coming to this realization, they began implementing flexibility throughout their organization. They found that some of their units saw a greater benefit than others and decided to really focus on what was different about the successful units and those who only saw moderate improvements. They asked themselves: If flexibility is such a great thing for productivity, why are the benefits not measurably similar? Through analyzing this, they discovered that it all came down to strategy. The units who were experiencing the highest benefit were not just adding flexibility from an HR perspective: flex work

schedule, work at home opportunities, etc., etc. etc.; they were utilizing flexibility as a major part of their business strategy. They:

- Incorporated the flexibility into how they could better meet objectives, better serve customers, get more done in less time and on time.

- Managed results, not when and where people were working.

- Considered what really made their units a success and incentivized it.

- Stopped incentivizing working long hours and on weekends if the result was not increased proportionate output.

- Recognized that when they provided flexibility, their workers could work longer hours, work on shorter notice, work hours that would normally be considered undesirable (holidays, night before a vacation, etc.) without feeling drained, taken advantage of or overwhelmed.

- Took full advantage of the fact that employees could avoid tardiness and absenteeism by being permitted to work when, where and how they needed to meet clearly laid out objectives.

- Did not just implement flexibility as part of an upper management directive; they had embraced it and it was this that allowed them to achieve such amazing results

(Lister& Harnish 2010)

Post implementation, they saw an increase in:

- Ability To Recruit Talent: 83%

- Ability To Retain Talent: 82%

- Ability To Compete In A Global Workplace: 74%

- Overall Productivity: 66%

- Ability To Provide Quality Client Service: 65%

- Ability To Develop Talent: 65%

- Ability To Flexibly Manage Resources

(E.G. Real Estate, Matching Talent To Business Cycles, Office Resource Sharing, Etc.): 65%

(Lister& Harnish 2010)

Even through the recent recession, when others were abandoning flexibility, thinking that they were tightening their purse strings for troubling times, BDO continued with their culture of working when, where and how they want to meet objectives and thrived. Throughout the organization, they do not treat flexibility as a benefit to employees or a program. It is who they are and how they provide the service that they do to their customers. Flexibility is how they work together to meet common goals. It's their brand.

Best Buy

Best Buy was poised for global expansion, but found itself facing a major dilemma at home – low employee engagement and productivity. There was a culture of looking busy when management was watching and doing as little as possible when they were not. This mentality was so ingrained, it seemed, that when new employees came in, this was one of the "lessons" that their mentors taught them. Obviously, this was a recipe for disaster if they didn't fix this before going global. The question was: How do we build a culture in which

employees are engaged in their work consistently. They conducted employee surveys to help determine what employees felt would help this situation, what would help employees feel more like partners in the organization. The results had an underlying theme. They showed a dissatisfaction with lack of trust that if they were given an objective that they would get it done (Lister& Harnish 2010).

Now, on the surface this may seem a little contrary based upon how their work culture was described earlier. They are sneaking around and trying to look busy and want more trust? But this phenomenon has actually been very well researched within education, workplace and all facets of life. People tend to reflect the expectations that we have for them back at us. If an employee feels that he/she is not trusted to do his/her work without someone watching over his/her shoulder, that employee begins to question, whether subconsciously or consciously, why he/she actually tries to do a good job. In such cases, management is inadvertently training its employees to work (or appear to work) hard while they watch and then relax when they aren't watching. There is no sense of connection between the company and the employee. They are not rewarded for results. They are rewarded for looking busy. Their outcomes are not aligned. It is just a place to work and work as little as possible to get a check.

To rectify this, the team came up with a plan and began shifting more responsibility onto the employee to manage his/her work schedule and load. Employees were given more flexibility. They too began through some trial and error to understand that not just

flexibility, but strategic flexibility and managing for results was the answer. The organization began to nurture a trusting relationship, but with this trusting relationship and this flexibility came a focus on setting clear expectations and managing results not people, leading to great success. They completely transformed their culture and their future.

Google and Facebook now have risen to the top of the lists using new worker strategies and companies like GE are trying to regain prominence to attract the top-notch employees they need to be competitive. The latter can be seen as having failed to see that the labor market was shifting and losing employees to organizations that were creating the alignment. They seemingly just expected the employees to be there when they needed them and now they are finding that is not the case. Today top talent and even mid-grade talent have choices and they are increasingly exercising those choices. The old lament of "I really need a job" will be replaced with "I really need an employee" in the 30-year cycle. Those employees will still be there for you if your brand is right, but the dynamics of the partnership will shift dramatically.

Many other successful companies and some government agencies are slowly beginning to recognize the benefits and apply some of the specific methods that we will soon discuss, but as stated before, we are often slow to change because it isn't easy on management or the employees. Implementing strategic flexibility that includes resultsfocused objectives into your organization exposes the "dead weight", because they can't hide behind a mask of looking busy. They either

are or are not meeting objectives. When these underachievers see that they cannot work the system any longer, they either turn things around or they go somewhere that hasn't figured out how to manage results. When employees who are committed see that your organization is not rewarding people for things that really have nothing to do with the success of your organization and is rather rewarding results, they will be incented to work more effectively. Employees want strong leadership and trust and this is what strategic flexibility and managing results is all about.

Next, let's look more closely at the strategies being used by these types of organizations. What is strategic flexibility and results-based management? How can this future proof our businesses in the 30-year cycle?

> *If we choose only to expose ourselves to opinions and viewpoints that are in line to our own, we become more polarized, more set in our own ways. It will only reinforce and deepen the political divides in our country. But if we choose to actively seek out information that challenges our assumptions and beliefs, perhaps we can begin to understand where the people who disagree with us are coming from.*

Barack Obama, University of Michigan Commencement, 2010

Let's Talk Future Proofing

How do you future-proof your business? By recognizing, as I am sure you already do, that out of great challenges, come great opportunities. The 30-year cycle gives us the opportunity to transform the way we live and work together while addressing a need that will soon be at the forefront of everything we do. Strategic planning is necessary, followed by deliberate action. We must ask ourselves some tough questions.

Leadership Imperatives:

Is my business model obsolete?

How much work digitally dispersed?

What is the mix of digi-flex, on premise on payroll contributors?

Are talent attraction and motivation assumptions correct?

Do we understand the significant labor market changes?

Have we addressed the care crisis and employee retention?
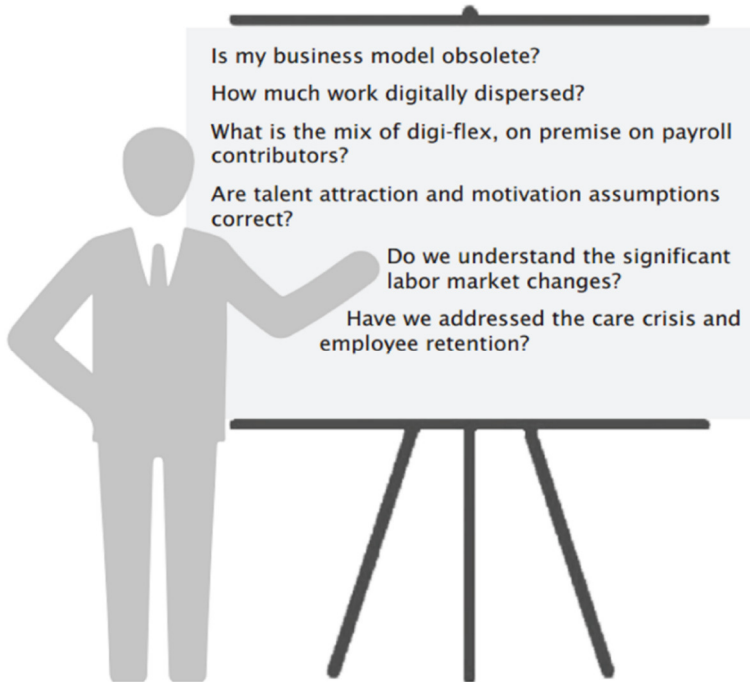
Through the first couple decades of the 21st century, forward thinking businesses and visionaries have developed modern workforce solutions that created a

more symbiotic partnership between the business and their employees. These pioneers have tried and sometimes failed, but ultimately perfected what an employee brand is and they have demonstrated why it works.

While these solutions will undoubtedly evolve over time, they will be the foundation of a 2021 Way We Work™ that spawns an ideology that, even with the existence of a highly care challenged workforce and employees who are increasingly exercising other options, true work-life-care commitment solutions can be implemented that align business/economic and personal goals/needs rather than placing them in competition with one another. This alignment will be the fertile soil in which maximum efficiency and optimization of resources can grow and develop.

In an increasingly care-challenged workforce with nontraditional options, these shifts in branding, motivation, workload management, productivity environmental factors, etc. will be the difference between finding and retaining qualified dependable workers and those workers looking elsewhere. The businesses who develop the right employee brand will be poised to flourish in the 30 year cycle as they have cast away the industrial age attitudes about working that will be a weight around the ankle of their competitors.

The 2021 Way We Work will look very different from what

we know today. The challenge is not narrow; it is broad, so a solution must be comprehensive and address various aspects of the challenge and answer with dynamic solutions that work. In the short term, as

business leaders, we are focused on learning, understanding, beginning to strategically plan:

- Identify our unified communications potential,

- Link together the capabilities that we already have to make small changes as we

- Begin revaluating the current policies, permissions and tools today and

- Comparing them to what we will need in the next 5 years.

This will be the beginning of the development of a new infrastructure that will thrive in the 30-year cycle as it creates a new era in the employer-employee partnership.

But in the longer term, within the next 5 years, we need to transform the way we work together as one talented team by following the lead of those who are pioneering employee branding and developing new brands to gain hat sought after competitive edge in the future.

For the future success of our businesses, this requires us to establish a 2021 Employment Environment.

2021 EMPLOYMENT ENVIRONMENT

Value Creation
Relationships Create Competitive Advantage. Aligned business process and worker outcome expectations. Workers participate with full communications.

Customer Attraction, Retention, Satisfaction
Contributions of Talent. Customer relationships and satisfaction are *The Priority*. Personal worker and team accountability, measures and rewards.

Technology, Mobility, On- Demand, Worker Direct
One Talented Team Ideology. Independents and employees work as a team accountable for seamless, collaborative linkage across corporations and customers with superior Digital Literacy.

Workers' time famine reduced , internal administration and work process is available, connected, direct to worker and on demand. Full Unified Communications (UCS) solutions implemented for consumer (worker).

Workplaces/WorkSpaces/On Premise or Remote?
New measures of success. New business operational reality. Implement policies supporting redistribution of jobs, people and technology. New Terminology, new management capabilities.

Career Portfolio
Digi-flex worker -- freelancer -- on business payroll or whatever! Marketplace skills, valued contributions, relationships and results are *the resume*.

Work-Life-Family Commitments
Care Roles re-framed with digital vision. A modern work-life-caring ecosystem meets mutual needs. Triangulation between local care, medical professionals and employee enabled by business culture and mobile technology.

Diversity/Respect
One Talented Team means inclusion, not different programs or departments. Listening to each other, equal access and sufficient resources and valuing each other's capabilities and contributions. Respect for the individual, team and customers.

Pay / Rewards
Equitable salary plans across one talented team. Results Based Compensation. Negotiate The Partnership Deal.

Skill development may be a part of worker compensation.

Successful companies in the new business era will employ innovation throughout their organizations to achieve that success.

Innovation

Priorities - Ideology - Capabilities Development - Change Acceptance
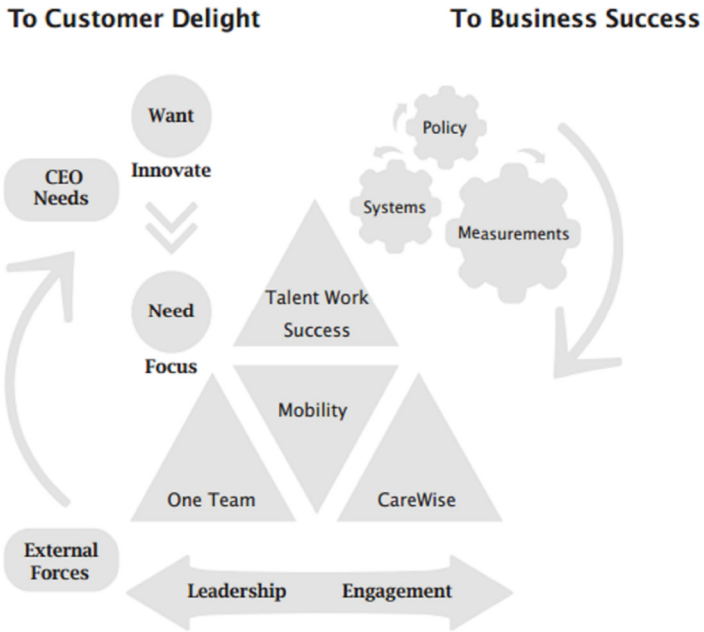
Big New Goals Are Necessary

To meet these goals we need to develop:

Our 2021 Employee Brand -

Create 2021 mobile/remote business operations strategy. "It's New Era ... New Generation".

Strategic agenda rapidly developing pre-emptive management and performance capabilities.

Aggressive advocacy to build local care delivery and initiate protectionist solutions for care challenged workers.

Our 2021 Product/Service Brand -

The Work-Life-Care ecosystem need is global. Stepping in to this open interdisciplinary mobile landscape is how established business and entrepreneurs generate tremendous wealth by targeting an under-served, but exploding demographic. This is business doing what it does best - solving societal problems while earning a return.

Our 2021 Medical Management Brand -

How exception based, remote, connected, coordinated, properly industry focused healthcare transforms the patient doctor, Quality Health and Wellness professional role and a new set of assumptions and boundaries institute new relationships and improve the quality of life.

Our 2021 Carer Brand -

How we turn CCEs Back into Carers. First, change outdated assumptions about caregiving. Commercial digital innovation with investments and best brains in the world.

Developing a 2021 Employee Brand

Dispersed Work **Values: Wealth Creation** Modern Employment Brand Shift New Sourcing Outlets Extended Team Capabilities New Leadership Skills New Measurements	**CareWise**™ **Values: Wise and Modern** New Workforce Majority Brand The *Work Gets Done* Reality of Demographics 2021 Work/Care Plans Informed Choices & Options
Remote Worker Options **Values: Freedom & Trust** Enterprise Policy and Human Infrastructure Intellectual Property/ Analytics Remote *Management* Literacy Engagement & Retention	**I Care**™ **Values: Wealth Creation** Affiliated Network Providers Mobile UCS work-local care and providers Enforced Links Between Healthcare/Insurance/EAP/ Benefits/Agencies)

"Talent will operate in optimally flexible, dispersed workplaces. Teams will consist of multi- generational and multi needs profiles of people. Some will desire full time work; some will choose their own mix of time, projects, places and benefits.

Regardless of talent's source, people will have unique pacts with the businesses that they are affiliated with. They will reach for Work-Life-Family-Caring Success. "

- Jeannette Galvanek

Companies who are achieving this level of productivity through recruiting and retaining a productive, effective and efficient team, have a certain Employee Brand. They are developing a workforce infrastructure and policies that both accommodate work-life-care realities and improve their ability to serve their customers. This brand (how people see them) attracts the right talent, the best talent and reduces turnover productivity losses.

Often due to being in highly competitive and quickly changing industries, these pioneer companies had the motivation to create a new kind of BRAND of Employer- Employee interaction. By, 2021, we will all have this motivation in the form of the 30-year aging cycle.

Your BRAND is not just that image that you convey to customers. It is not just that Co-Identity that Human Resource departments cultivate to make employees feel that they are a part of something and invested. The Ideal Employee Brand of the 30-year cycle is the one that successful corporations are using today that rewards and recognizes employees for organizational success regardless of how that success is achieved on an individual level (ultimate flexibility).

This will not selectively benefit carers as we know well that we do not show preferred treatment in the employment setting, but will benefit all employees and the business with which they work.

2021 The Future Will See You Now!

As the rules of work and working change, we all will listen closely to the motivations of people who work, they are dramatically altered from 1985.

The new inclusive business environment with very strong demands from critical masses of talent will shift business leaders' thinking.

Some may feel that this is a merely a continuation of digital technology breakthroughs, just another fast moving point in time.

Others will be intimidated and fearing change in and around them.

Most business managers will not feel equipped to lead or manage a business that is not on payroll, not in their line of sight, negotiates their own worth for the work being done and choose to accept or reject work projects based on their relationships with the employer.

The facts are clear, whether we want 2021 transformation to happen or not ... it will happen.

CEO's can relinquish controls to a collaborative, mobile talent force of successful people or the people who demand flexibility of where, when and how they work will become the critical mass of workers joining the likes of the Freelancer Union.

"We are witnessing the biggest economic, social and demographic shifts in history. Aging and shrinking populations will result in fewer workers, innovators, and

consumers   while the emerging markets in hyper-growth areas will reinvent how business has been done and revolutionize the workforce of the future. These changes entail we need to think globally. "

Wim Elfrink, EVP, Cisco Services and Chief Globalization Officer

Classic Business Operations Need Contemporary Solutions
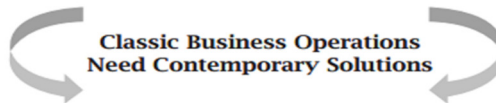
If management systems are slow in meeting the rate of change, the risk factors will heighten the credibility of leadership. This new brand is the one thing that the Millennials and their baby boomer parents, who will soon be disproportionately in "requiring care conditions", can agree on

They need to be able to work when and where they want. This does not make them un-invested, irresponsible or too demanding. They want a work relationship that puts work back in its place – we don't live to work; we work to live the lives that we need and want to live.

The alternative is being the business that gets the scraps after the organizations that effectively adapted and transitioned to a new model will suck the most qualified talent out of the talent marketplace.

Where We Work

"Among companies that utilize telecommuting, at least 60% have found a significant increase in overall productivity.

Where we work is no longer controlled by arbitrary confines like a centralized office space with work computers and onsite resources. Few people know what a timecard looks like and in many more progressive offices, they likely never have to touch a piece of paper or carry a file from one place to another. Many are working on multiple devices and getting work done. Everything is digital and digital opens up endless mobility options as well as flexible employment options for you as a business leader.

Today's workforce is dynamic and the possibilities even more so for both business and the employees --who you hire, how you hire, where you hire and how these individuals work together to meet business goals presents great opportunities.

These companies utilize a trifecta of employees working together as ONE TEAM, unified by goals and expectations and connected by digital technology. These employees are:

- Mobile Employees
- Onsite Employees
- Freelance/Contract Employees

A MOBILE WORKFORCE

As employees flock to companies with results-managed flexible organizations for the flexibility they need to maintain work-life-care harmony, these successful organizations are finding that through embracing and integrating agility and flexibility into how they do business, they have an improved ability to meet & exceed quality and productivity standards at reduced costs.

Just within the past 5 years the potential for revolutionizing the workforce with remote technology has exploded. Those who are discovering how this can transform these companies for the better have demonstrated the potential. And yet only about 10% of businesses are FULLY utilizing this technology. Why are so few adopting this despite the fact that it is proven and works? This is largely due to presence of outdated

policies, measures and resources that diminish the effectiveness of remote work and not the remote setup itself.

It is that lack of managing for results as we discussed earlier. When the infrastructure is in place that does not treat remote work as a pilot program or an alternative of limited reach or usefulness within the organization and rather fully integrates remote work systems into their workforce, as has been the case with BDO, customers and employees benefit and businesses thrive on improved productivity, morale and profitability.

Our management teams can confidently and competently manage a digital workforce when they receive the proper training and support to do so, rather than just being suddenly thrust into a digital environment. It is important that your leaders from team leads up to top management understand the unique dynamics of managing a mobile workforce. Old management styles such as the ability to walk past an employee, be physically present in the workspace to provide both oversight and moral support fly out the window in a mobile work environment, and methods that seek to hold onto 20th century over-the-shoulder management styles, like keystroke loggers or cameras only seek to de-incentivize and criminalize employees, who will not feel trusted or invested. These methods must be replaced with managing results, not people.

With effective management -- the only kind that should be permitted in an organization -- employees can stay equally (if not more) engaged in their work, the customer, co- workers, management and the company mission regardless of their location. Communication

systems allow instant mass communication among peers, with supervisors and with direct reports. And one on ones for which a face to face is required are as easy as setting up a call on technologies of which the most familiar is likely Skype. This is not new technology. And some reading this may even think it antiquated as advancements move so fast. The tech needed is already embedded in our lives.

It is not technology that the average person does not use every day in some form and its potential to transform the way we work together. Communications technology will however continue to develop and grow to meet the increasing demand as our workforces become more digital. It is hard to foresee exactly what this might look like, but as more of these forward-thinking businesses are realizing the benefits of creating a mobile workforce, the focus on improving that technology will increase with it, out of demand for technological improvements in this area.

Just 5 years ago the possibilities were limited, servers overloaded, contact was lost, data was lost, people did not have adequate internet to support working remotely, but we have seen an enormous revolution in the digital world and not using it within our organizations to recruit and retain the best because of outdated perceptions frankly does a great disservice to our employees, our customers and the bottom line.

These successful organizations have put the old adage of "working from home" to bed, as employees are merely working. Through improved communications infrastructures they are more connected with their peers and management than they were when they were sitting

in the cube next to them. In fact, consider the following referenced study:

A study published in the Journal of Environmental Psychology found that the distractions that employees experience in "modern" open work environments far outweigh the benefits of proximity in the fostering of better communication an teamwork among employees. Another similar study published in the International Review of Industrial and Organizational Psychology found that employees experienced significant, measurable losses in productivity, quantifiable to a nearly 50% production loss, as well as increased work-related stress due to inability to remain focused on their work because of overwhelming noise and distraction. (i.e. they can't stay productive)

For more information visit:

1. *http://www.sciencedirect.com/science/article /pii/S0272494413000340*

2. *http://onlinelibrary.wiley.com/doi/10.1002/9 781119992592.ch6/summary*

Studies like these support the need for more flexible, remote work outside of a noisy and crowded workspace. And hopefully help alleviate some of the apprehension that many leaders feel when asked to embrace remote work. We cannot afford to build buildings in which every employee is housed in an office, but we can transition to our workforces to what, for the vast majority, would be a more productive, less distracting setting.

Companies who employ remote and digital workplaces also find that hiring across the country or even throughout the world becomes less challenging. They are not as confined to the city in which their corporate headquarters is located, creating incredible agility to hire the best, regardless of where they live (as long as they have reliable internet, which will not even be a consideration in the next 5-10 years in most developed countries and many less developed in other areas. Wireless infrastructures will expand to meet the population's demand for connectivity). If a CCE needs to move back to X small town to be close to mom, this CCE can easily transition to a new town without having to leave her big city job behind.

> *The most important scientific revolutions all include, as their only common feature, the dethronement of human arrogance from one pedestal after another of previous convictions about our centrality in the cosmos.*
>
> **Stephen Jay Gould (1941 - 2002)**

ON PREMISE/ON SITE WORKFORCE

This is nothing new, so only a short section needed. Most of these successful companies still have employees on site because they prefer a social work environment, cannot work without direct supervision (trainees, etc.), do not have the ability to work remotely or just don't need to. These companies understand that there is often value in having some of their staff in a centralized location and through their management

processes they are able to effectively utilize the benefits of having some staff on site.

FREELANCE/CONTRACT WORKFORCE

"*Worker psychographics are shifting to value flexibility:*"

As access to goods and services has changed, so too has access to work. As more highly skilled and valuable work has become available remotely, more highly skilled workers have begun operating as freelancers. This has created a kind of 'positive feedback loop' where freelance work has become easier to obtain, which in turn has attracted more people into it. At the same time, the security and benefits of working inside companies as permanent employees has declined, accelerating the trend towards flexible work. "

- *Kelly OCG*

In business today, change is more of a constant than ever and it is not slowing down. Change management has become a part of our daily lives, leaving us pulled in many directions by the changes of yesterday, today and tomorrow all at once. It seems that before we can completely implement an action plan, ramp up production or respond to a new insight, the winds have changed again. Demand for a product or service can shift and to meet this demand requires the ultimate flexibility and agility. Failing to possess these two key components means lost opportunity and revenue. How do you obtain this level of flexibility?

Conveniently, flexibility is also what the talent for hire increasingly wants and expects. When organizations align their need for a flexible workforce with the workforce demand for flexibility, those organizations achieve a symbiosis in the workplace that allows them to thrive. This is an incredible winwin opportunity. No technique better accentuates a flexible management system than effectively integrating freelancer/ contract labor into the each unit. Let's look at some important things that companies are learning as they integrate this talent into their workforce.

Who are these people?

First, it is very important to realize what they are not. Freelancers are not "temps", which are most commonly people who are new to the workforce or in between jobs. Temps are often in the role because they do not have specific job experience or they are unsure where their career should go after a layoff or dismissal.

A freelancer is something very, very different. Freelancing is a solid career choice. Unlike "employees" whose success is tied to one organization's success or failure, a freelancer's success is tied to his or her own personal development and growth. It's based on their ability to acquire perfect, through both formal education

and diverse experience, marketable skills that employers want and are willing to pay for. These are your lifelong learners and developers. When compared to traditional employees, their goals and mindsets are much more present-and future-focused. They are not focused on what they did for you last year and they have not been promoted yet. They can't fall back on long histories of loyalty and dedication to an employer. Their focus is on continuing to demonstrate their value and worth in today's marketplace; with whichever company they are working. This assignment could be short term, much like a temp or semi-permanent.

Freelancers today are highly trained and organized. Many of them have significant experience shifting into high-level roles with little company specific knowledge, learning quickly and being an important service within companies.

Successful organizations are finding that Freelancers are often very motivated and independent workers and always eager to learn something new. These personality traits are a necessity in their line of work because they know if they don't work, they don't eat.

These individuals often have a wide variety of skills that they can bring to a team, making them the ultimate out-of-the-box thinkers. And when hired within their industry they should require minimal training.

They are no less invested in the organization or the people they work with. They take company security seriously and aren't offended if you ask them to

sign Non-disclosures, HIPAA Compliance contracts, etc.

This group is becoming more organized and more present in our workforce. Already companies like CloudSource, Working Solutions and LiveOps are making freelancers their business by providing tools, support, networking, ongoing education, matching companies with talent. Empty shopping malls are becoming not only training and development centers, but also pop-up workstations, project spaces for collaborative work, networking and on-job training and support.

By 2021, such a large percentage of the population with be on this career path, that remaining fully staffed will mean integrating them into your workforce, so it is important that when considering workforce management, we are evaluating how we can integrate this motivated workforce into our own, how our policies and procedures impact our ability to effectively integrate them and finally we must consider the ease with which skilled employees can now shift into a freelance position when our policies and infrastructure are not aligned in a symbiotic way.

What are some of the best benefits companies are realizing?

Unlike traditional employees who sometimes stay with a company long enough to figure out how to do less work and continue to get paid more, their freelance talent understand the impermanence of their situation and are not as likely to fall into

complacency. Having a steady mix within their workforce provides these organizations with ultimate flexibility, create a "hybrid vigor" within the workforce and permit the recruiting of top talent for all areas within the company.

Why have Freelancers chosen this career path? Can't they find "permanent" work?

The average freelance talent wants to be in control of his/her own destiny. If you are having trouble letting go of the 19th & 20th century business owner mindset, as many of us are, this may seem frightening because you envision this idea of a boss-worker relationship that often stifles the full potential of the talent, squelches ambition, but in return maintains some control over the future of that employee in their favor and maintains a false sense of stability within the workforce.

This is a broken and dying system. Freelancers are demonstrating in vast numbers, approaching the multimillions that the experience, independent selfmotivation, flexibility and agility that they bring to companies outweighs the inability to micro-manage their work as long as they are meeting goals and getting results.

Some freelancers may also be in this role because they require or desire the ultimate flexibility. While they are able to work most of the time, for one reason or another, they need to be able to transition with little, but most commonly sufficient notice.

Does the business need to change anything to effectively incorporate them into *One Talented Team*?

Freelancers are accustomed to entering some of the most challenging situations possible, as today they are frequently brought as a last resort into an already overburdened unit. But, in order to incorporate them into one team, it is necessary to consider policies and procedures of which I will mention a few that are likely common across industries. Utilizing freelance staff effectively additionally calls for a certain level of management of procedures and processes. Labor policy needs to be sorted out and the debates over an employee or non-employee status need to expand to alternate business operations and workforce employee definitions. Policy within organizations, industries and the government will follow practice again and not the other way around.

Units that rely on outdated word of mouth or peer training, handouts and a trial and error training approach will find themselves less able to integrate freelance staff and mobile staff seamlessly into their workforce. But I say this to point out that if your intelligent, experienced and motivated freelance and mobile staff are unable to slide into and quickly learn "how you do things", then your methods of resource management, training and oversight need to reviewed as a whole as the same inefficiencies that you would encounter when integrating a freelancer are the inefficiencies that your more "permanent" staff members deal with on a daily

basis and just accept as normal, without regard to their impact on the productivity of their unit. With an increasing number of highly skilled individuals shifting into the freelance arena, there will be opportunity to develop stronger systems surrounding the freelancers themselves, improved networking, recruitment and rating of employers on things like flexibility, professionalism, compensation.

Is it really necessary to make these individuals part of the team?

Many of these successful companies asked this question, but quickly found a trend within their industries that made this not just an option, but a necessity to maintain an effective team. These same trends before only impacted that certain industries are now saturating all industries and the entire workforce.

Freelancing is exploding as an industry within many industries at a rate of a 7 to 10% increase year over year. High speed Internet, improved methods of communication and access to online educational resources have completely turned "traditional employment" on its head and more people are taking advantage of the opportunities that this affords. What today we may think of as a "temp agency" will, as we speak, be transformed into a freelance management system whereby highly skilled independent employees shift into job roles to fill unforeseen voids in staffing, increase in demand and become an indistinguishable and indispensible member of your workforce.

Is it hard to integrate freelancers logistically?

The freelancers within these high demand industries today are well-equipped with the hardware and software they need to seamlessly integrate into teams at moment's notice. They are organized. As the trend continues and mobile tech becomes more available and affordable, all freelancers will have the same capabilities.

It will be all a matter of providing them with a virtual desktop log in that gives them the accesses they need to do so and ready to go updated tutorials to quickly learn what you need them to do.

How are Freelancers today organized?

These freelancers will not be unknowns that you are allowing to log into your precious systems to access and modify your data and rather part of an organized freelance infrastructure that just like the corporate employment systems today recognizes and removes freelancers who do not handle themselves and the property of their employers with utmost professionalism.

There are Freelancer groups around the country that conduct networking and social event or marketing, educational opportunities. The Freelance Union organizes "benefits" at cheaper rates to replace employer- based health insurance, short-term disability, etc.

Freelancers are connected throughout the country and, in many cases, the world, networking, developing and providing support. Freelance skill

marketing communities such as Upwork, Freelancer, WriterAccess are changing the way employers find this talent and providing more options to those seeking to follow this career path.

These kinds of communities are designed to meet varying business needs. Here are a couple examples:

Sutherland Cloudsource, headquartered in Rochester NY, is one of world's largest independent Business Process Outsourcing (BPO) firms, providing services to Fortune 500 companies and employing 30,000+ Professionals throughout 40+ operations centers and virtual environments (telecommuting). Their mission is to provide effective and efficient solutions to businesses by recruiting talent who share their values.

WriterAccess, based out of Boston, MA, and hiring only US-based talent currently, puts writers, copywriters, editors and translators through extensive screening processes, evaluating their skills and certifying them in areas of expertise (medical, legal, copy-writing, etc.) and then continually re-evaluating their performance to assure that when an employer is connected with the copywriter of his/her next multi-million dollar SEO content marketing campaign, he already knows that this copywriter has proven his/her skills, knows how to target an audience, meet the objectives of the employer with little direction.

This takes the burden and expense of finding the right person for the job off the employer and into onto a 3rd party whose business only exists in their

ability to supply employers with the highest-skilled talent. The employer no longer has to keep a person "on staff" for these periodic campaigns. As CEOs, Business leaders, this is talent when and where we need it, at our disposal all the time.

It is important to recognize that talent systems are evolving. We will continue to see them develop and new work systems emerge. The better we are at evaluating them and recognizing how they might benefit our business the better prepared we will be for 2021.

The power of accurate observation is commonly called cynicism by those who have not got it.
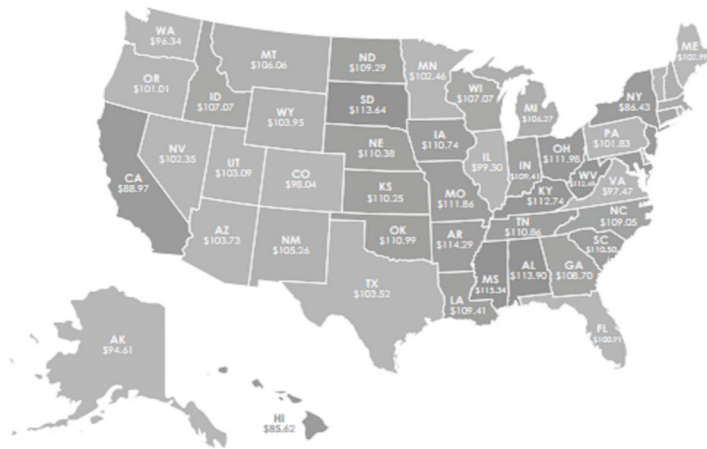
Stephen Jay Gould (1941 - 2002)

Why Companies Are Finding Success Through One Talented Team Attitudes

This trifecta is already in place in some of the more successful companies in the county and will become even more important as we shift into a talent marketplace that is more and more slanted in the favor of the talent.

It's clear that the employment contract of former decades is broken. At this point, it is unlikely that it will ever be re-situated. The lack of strategic organization and human factors leadership in most corporations and the opportunity that technology has afforded talent have shifted talent into the driver's seat. Over the past decade we have clearly seen the movement in this direction within highly skilled roles, particularly in technology and finance industries so these have been the first to adopt new strategies to recruit and retain the talent they needed, but as technology has become more accessible to all and corporate management structures failed to adapt, this trend has begun to saturate our entire talent marketplace.

Understanding the cost of talent throughout the country is important to these results-managed companies. Paying someone in Birmingham, AL what they would pay someone in San Diego, CA doesn't work because for the price of a 1 bed/1 bath apartment in San Diego (with some community amenities) you can get a 4 bedroom home on 2 acres in AL.

WA $96.34
MT $106.06
ND $109.29
MN $102.46
ME $102.99
OR $101.01
ID $107.07
WY $103.95
SD $113.64
WI $107.07
NY $86.43
MI $104.27
NV $102.35
UT $103.09
CO $98.04
NE $110.38
IA $110.74
OH $111.98
PA $101.83
IL $99.30
IN $109.41
WV $112.49
VA $97.47
CA $88.97
KS $110.25
MO $111.86
KY $112.74
NC $109.05
AZ $103.73
NM $105.26
OK $110.99
AR $114.29
TN $110.86
SC $110.50
TX $103.52
MS $115.34
AL $113.90
GA $108.70
LA $109.41
FL $100.91
AK $94.61
HI $85.62

The Bureau of Economic Analysis completed an analysis of how much $100 is worth across just the US and they mapped it out on the image above. This does not even take into consideration the variance between city and rural and the difference is rather amazing. Considering this variance, if a NY-based company's ideal talent were living in MS, hypothetically, that person's salary could be around 25% lower while retaining a similar lifestyle level. I add this point simply to demonstrate the agility and flexibility that these companies add to their organizations by integrating remote work into how they do business.

These organizations are more flexible and agile than ever before thanks to a One Talented Team type approach. When the markets change, they can quickly ramp up or down a team or department, they can bring in highly-skilled contractors at a little more than a moment's notice or shift these versatile workers throughout their organization to meet changing demand. Because these workers are remote, there is no relocation

required. It is just a matter of assigning them to a new unit.

To recruit top talent, these organizations had to develop an understanding of the 21st century workforce dynamic in their industries. Some of their most qualified people were also those who require the ultimate flexibility (freelance). Others needed moderate flexibility and these will become your mobile workforce. Then there will be those who remained on on-site if your business needs them to do so and can accommodate on site work.

In the 30-year aging cycle, this workforce dynamic will spread throughout the workforce as we are already seeing. It will be the Talent Buyer's Market driven contract, some workers desire a full schedule of projects, some choose a lesser load, some want committed relationships in traditional corporate structures and all of these have their place and can benefit both the employee and the corporation. The one fact is clear, the talent market is moving away from a corporate culture of downsizing and take backs and fast changing labor market with too many people to do too few jobs. That is the past, so what worked in the past will no longer work. That ideology must shift quickly and the new brand will outline the "new employment" deal that will attract and retain workers.

Organizations that conclude that their future workforce will be one talented team, regardless of payroll or freelancer status, and both talent forces require fairness and equity will be in a position to succeed in this new talent marketplace. Freelance labor will become a cornerstone in your employee make-up.

Businesses will be focused on what you can do to effectively coordinate work within your

"One Talented Team, which leads us into…

> *During my eighty-seven years I have witnessed a whole succession of technological revolutions. But none of them have done away with the need for character in the individual or the ability to think.*

> *Bernard M. Baruch (1870 - 1965)*

How We Work

How we work is important. Many organizations rely on layer after layer of processes and policies put in place to tackle new challenges. This method is necessary to some extent. It allows teams to respond quickly and adapt without having to recreate their processes and policies every time something small needs to change, but over time, if not evaluated, this creates inefficiency, reduced productivity, duplications of efforts, lack of effective coordination and even apathy, lack of investment by employees as they see that inefficiencies are not being addressed. An *"If the company does not care, why should I?"* mentality.

How we work together drives our organization's profitability and while some waste exists in any corporation, many top leaders struggling to keep their companies above water would be surprised to see just how much waste exists purely because no one is evaluating how we work together on a regular basis. Often our teams continue with more of the same because it is what they know. The overarching organizations they work with work much the same way. Sometimes changing is deemed more difficult or costly than just continuing, or people are so accustomed to working a certain way that they cannot see that something is broken or that things can be better.

Yet, when teams and organizations undergo strategic change after extensive analysis they are always better off because of it.

Successful organizations are finding that they need to *"practice what they preach"*, care about the efficiency

of work systems and units throughout the organization. Part of an employment brand that allows for high productivity is maintaining and evaluating systems regularly. When organizations do not seem to care in this aspect, the rest of the brand is built upon sand.

As we approach 2021 and begin to develop our 2021 employment brand, just as these organization had to evaluate the way they worked together, so will we and make positive and visible changes that the employees can see and that work. Here are some ways this is being done.

COLLABORATIVE/DISPERSED WORK

These are not the outdated job shares, but it goes back to the organized flexibility (and agility) that thriving organizations are incorporating into the way they work. It is a collaborative infrastructure in which groups of people have clear access to the same information and can seamlessly shift across assignments, duties and tasks. This is not about one person or more picking up the weight of another, but goes back to utilizing the technology available to create an infrastructure that works, which opens the door to extreme flexibility, allowing care challenged employees to remain productive and meet deadlines even those requiring multiple team member touches without being hindered by arbitrary inventions that no longer apply, like work hours. As the need for employee brands saturates our talent marketplace, just as some of the most innovative corporations are doing today, our systems will require significant overhaul and automation, collaborative organizing of work tools, unified communications

systems for businesses in the near future to effectively distribute and redistribute workload among the 3 pillars or create a sense of shared ownership among groups of individuals who shift workload with minimal external/supervisory control.

> *If there is technological advance without social advance, there is, almost automatically, an increase in human misery.*
>
> *Michael Harrington, The Other America, 1962*

DIGITAL DESKTOPS/DEVICES

Use of digital desktops/devices has transformed the workplace and will continue to do so. In collaborative work environment it is important that there are not individuals in terms of the job to be accomplished. Industry experts estimate that somewhere around 95% of computer-based employees could more efficiently and effectively work on digital desktops versus a traditional personal computer setup. In these systems all user profiles are on a server and can be easily transferred to any authorized computer/ device simply by having the employee log in. This set up reduces hardware and software cost, for companies, increases the ability to BYOD, bring your own device (with appropriate server firewalls in place), as it increases flexibility and productivity. A profile would include the user information, online programs, equipment and databases that the user needs access to. They allow for centralized

control of unit data as no information is saved upon logout except to shared drives, reducing work unit or sub-unit siloes and lost or temporarily unavailable information due to the unavailability of a particular employee at a given time or the malfunction of a piece of equipment. This is the Internet of the way we work within organizations sharing data in a seamless way and little opportunity to "hoard" data, making everything available through networking for collaborative teams that may change over time.

Digital desktop systems can be effectively managed so that start up is fast and communication among servers and other desktops/devices on the network takes place rapidly, as their systems to catch up with their actions. With effective server resource management there is no down time, only extreme collaboration and productivity.

POLICY OVERHAUL

When effective systems are in place to monitor, communicate, track productivity, protect sensitive data, collaborate, share and allow for flexible work completion, the policies of yesteryear seem quite obsolete. Policies cannot be held sacrosanct. In this new era, the way we have done things in the past will not apply. They must be evaluated to determine if they still apply and we will be in a position to ask why a particular policy is in place and whether we can make it better. Among them: attendance policies, workspace policies, work at home policies, systems access policies must all be reviewed. If the policy is based upon measures that no longer apply in the modern work environment, we

will replace them with ones that promote sharing, collaboration and efficiency.

CULTURE

Managing the culture and values within an organization is no easy task. Leadership can say one thing, follow through and promote the ideas to which they ascribe, but getting employees on board with an organizational culture is quite another thing.

It is important to keep in mind that employees believe what they can feel, see, hear, etc. in a real way, *in their gut.* As leaders we must not only embrace the culture of the Care Wise workplace and promote the ideals, but we must show employees, investors, vendors, customers, future employees and more that when we have the foresight to put effective process and policy in place, we can transform the partnership - together for the better.

A leader takes people where they want to go. A great leader takes people where they don't necessarily want to go, but ought to be.

Rosalynn Carter

When We Work

Mobile enterprise opens up endless potential for flexible work. In a mobile environment, no one has to turn off the lights and lock the door. You do not have to provide 24-hour security for mobile employees and even less for freelance. In most corporate settings, they have the flexibility to work when you need them to work and you have the flexibility to let them work when they want.

FLEXIBLE SCHEDULING

Within any organization there are certain duties that must be done within a typical timeframe, meetings that must be attended(remotely), the standard hours of operation for customer contact centers, but the old adage 9 to 5 fell by the wayside long ago. A more global economy and societal shifts require that employees work longer hours to meet deadlines, but often there is take but no give. Quite often this scheduling is done haphazardly and not optimized. It does not make best use of your human resources or your financial ones. It leaves employees underperforming or overworked. Evaluating and more effectively scheduling employees across various spectrums of work hours will enable business to stay ahead of the curve. Utilizing remote/digital workforce technologies opens up incredible possibilities for more effectively scheduling employees and allowing them to work when they can be most productive. Do you have a selfprofessed "night owl" arriving at 7a.m.? You are not getting this person's best. And if the same duties could be performed at 2a.m., a mutually beneficial scheduling pact could be made. This will require a managerial culture shift in

some organizations, but those who work toward this goal will benefit.

FLEXIBLE SCHEDULING

"Major investments are needed for competitive advantage and talent acquisition, retention, customer satisfaction. "

THE MOBILE ENTERPRISE:

The Extended, Remote, Flexible Workforce

Talent Will Operate Optimally Flexible, Dispersed Workspaces. Collaborative, Digitally Enabled And Results Focused, Work Teams Will Consist Of Multi-generational People Owning Assorted Motivation Factors.

Some Will Desire A Strong Relationship With A Corporation. Many Will Be Independent. More Than Any Time In History, They Will Have Greater Affiliations And Autonomy Choices Of Where, When And How They Work.

Regardless Of Talent's Source, They Will Be Vital Human Capital Adding Value To Each Corporation's Success. Altered From The Last Decades, They Will Secure Work, Life And Family Success.

The Rules Of The Talent Game Are Changing. Successful Corporations Will See The Talent Challenge For What It Is; A Disruptor Of The Labor Market Supply And Demand. The Status Quo Is Causing Unmet Worker Motivation And Needs.
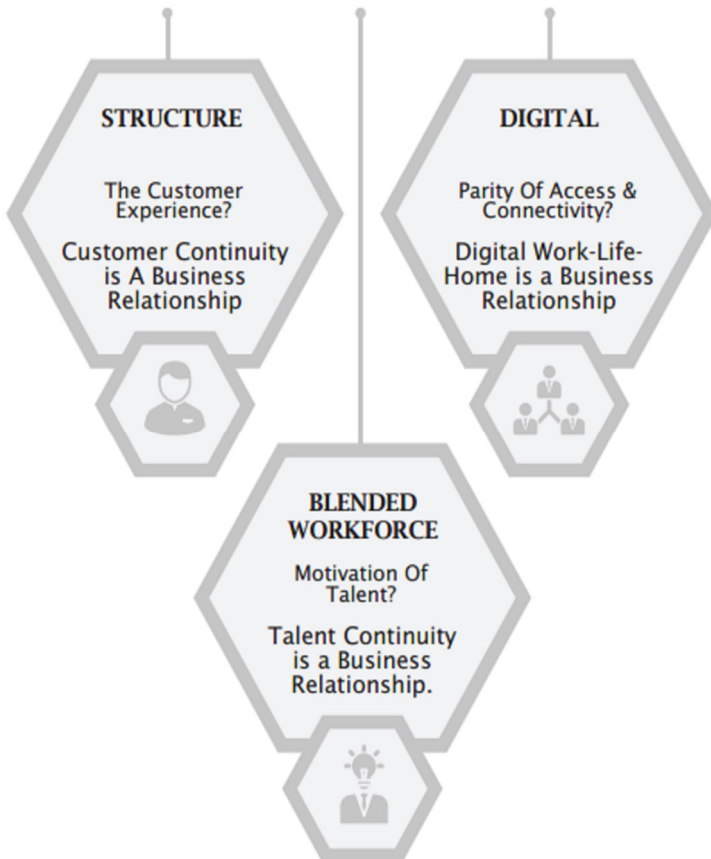
The Rules Of The Talent Game Are Changing. Successful Corporations Will See The Talent Challenge For What It Is; A Disruptor Of The Labor Market

Supply And Demand. The Status Quo Is Causing Unmet
Worker Motivation And Needs.

DIGITAL AGE RELATIONSHIPS -- TOTAL BUSINESS INNOVATION

RELATIONSHIPS ARE THE COMPETITIVE ADVANTAGE

EMPLOYMENT 2021

STRUCTURE

The Customer Experience?

Customer Continuity is A Business Relationship

DIGITAL

Parity Of Access & Connectivity?

Digital Work-Life-Home is a Business Relationship

BLENDED WORKFORCE

Motivation Of Talent?

Talent Continuity is a Business Relationship.

In developing this brand, we will begin looking at everything we do as organizations. Talent is poised to control the market. This should not be seen as a threat, but an opportunity -- the opportunity to recruit and retain top talent through strategic planning. Those whose brand is one of a tug of war between employer and employee or a fake camaraderie rather than a symbiotic partnership will struggle. And those who embrace a new model of the way we work together will find themselves with an extreme competitive advantage. We can further look at how we work together – and can better work together by considering various aspects, such as:

- Modern Work/Working "Rules of The Road" Transparency Talent Collaboration Capabilities and Tools

- Dispersed Work (Not declared "*at home, in rented spaces*")

- Remote/Flexible Talent Options (Not declared at home, in the care, in rented spaces)

- Inclusive Talent Recruiting, and Retention Values

- Carer (Care Challenged Employee) Integrated Mainstream Worker Policies

- Hiring People with Disabilities, Wounded Warriors and People with Developmental Disabilities Such as Autism

- Meeting Millennials' Motivations and Expectations.

Targeting & Branding Your Products and Services

$60.5 billion in 2018

Market for Disabled and Elderly Assistive Technologies is expected to Reach $60.5 Billion in 2018.

In the new report, the U.S. disabled and elderly assistive technologies market (including glasses and contacts) was valued at $43.4 billion in 2012.

The report forecasts total market value to reach $60.5 billion in 2018, after increasing at a five-year compound annual growth rate (CAGR) of 5.7%.

BCC Research Forecasts

And that's just technology, a small piece of this $470 Billion product and service industry.

There is great opportunity for new business development and growth in industries that support both the care challenged and those for whom they care. This time of advancing mobilization and agility will quickly change the environment for people with care challenges and the entire work community. The two must be seen as interrelated and not the focus of separate workforce "programs".

It's time for connectivity of ideas and outputs. Your input (employees) and your output (goods & services) are your unified brand. This is an opportunity for creativity and enormous possibility. New job roles will

emerge as well as new products and services that improve the lives of the demographic. Innovators who identify needs and target this demographic with effective solutions will enter the marketplace and thrive.

Businesses will take it upon themselves to better understand this caregiver and underground labor market will realize the great potential they have to both improve the lives of those care challenged, carees and business profits. These will be strongly aligned in the future, as these will very quickly become a large percentage of the consumer base, political constituency and therefore impact buying trends and government policies.

This shift will make or break existing brands based upon their ability to plan for the foreseen future. This will provide enormous potential for the emergence of new brands.

Entrepreneurs will find endless possibilities in the realm of developing new technologies to support both the aging and care challenged populations. Organizations who adapt early before the 30 year cycle enters a "full swing" by 2021 will find themselves very correctly situated within their industries, with strong brand recognition, the trust of consumers and a more established infrastructure as their less pliable competitors lose market share, bleed employees and in many cases struggle to stay afloat.

Where Will These Opportunities Lie?

The possibilities are quite endless and the business leaders of today and tomorrow will find and explore those opportunities. I could not name them all. But I do see certain industries and professions that we can both foresee as greatly needed during the 30-year cycle. And with this need comes incredible opportunity to generate wealth by meeting these needs.

HEALTHCARE *DELIVERY* SERVICE INDUSTRY

Quite obviously healthcare and supporting industries will be strongly impacted if this proposed "new or alternative model" is accepted and implemented. As a higher percentage of the workforce become carechallenged, there will be a need to differentiate more clearly between the family care role and the medical care role that many caregivers today are providing. This will open up great opportunity in skilled roles and with such increased demand the typical pay rates for many of these workers, which today are quite abysmal, will undoubtedly increase as priorities shift. Government policy-makers, insurers, payers, employers will quickly see the benefits of supporting and supplementing these services.

It will be necessary for government to recognize this distinction and connected age, socially conscious of the new aging values, integrators of agents to manage health and wellness and ensure spiritual and learning resources. These are a few of the new roles that must emerge. The aging, veterans with disabilities and people with developmental disabilities deserve more than they

are receiving. Innovation in mobility and digital possibilities if integrated with a plan can reduce or eliminate many of the ADL's that are expected of working people with care challenges. Creating a menu of local ADL options could help family and friends in this interim period. Higher skilled roles such as those included in what I will call an "Quality, Wellness, Health Partner role needs to be a job description in the local care marketplace. Roles are moving up the technology ladder, integrated and digital care challenged employee - work

- medical services need to be built into local care delivery Digital literacy is a key skill requirement. This is a labor market opportunity for skilled, jobs creation. The labor market development is way behind the needs.

HEALTH TECH DELIVERY/INTERCONNECTIVITY

Additionally, we will see a broad expansion and heightened interconnectivity of remote exception-based monitoring and management, which will support the care-challenged, so that they are more effective at work. Remote, Exception-based monitoring creates the ultimate efficiency as you no longer have one individual, a carer, monitoring one individual, the caree. With this kind of connectivity, groups of skilled workers can monitor many carees at once and coordinate care for the individual either with or without the carer present as needed remotely. The introduction of in home drones that could track the environment are caree are available yet again, not considered a valuable tool in the at home and working carer challenge.

CARER/CAREE SUPPORT SERVICES

We will see more extensive and effective home-based and local delivery services that accommodate caring and the increased elder populations. These services will pull carer and carees out of the shadows, allowing them to enjoy what society has to offer, keeping them engaged and enjoying a quality of life never before possible.

CONNECTED AGE ARCHITECTURAL DEVELOPMENT

Project Managers, Infrastructural Engineers, Technology Masterminds, Programmers, Telecommunications, Engineers, Business Consultants will be in demand.

Business will need to develop a new Connected Age Architecture and a real model for connecting with their customers, employees, vendors, shareholders and allowing them to connect with one another.

They will need new more effective ways that teams can work collaboratively and efficiently. They will need better processes and tremendous tech innovation that change the way they work together and get things done. Those who can see the big picture, understand how to analyze inputs and outcomes and see where improvement is needed will help transform businesses.

For all interested, this is where your investments will see greatest returns. These kinds of investments are not cheap and this kind of change takes time. But frankly it is the time and not the money that will cause many to fail.

Those who begin too late integrating a 2021 brand into their infrastructures will find that all of the money in the world cannot make up for the time lost.

This connected age architecture is not social media, although that may be a part of it. This is the innovators and designers developing a road-map to a more connected work environment; traditional office with remote based office with freelance vertical, horizontal and every which way. Connecting doctors and service providers across industries virtually with the carees and carers.

> *There is huge potential here across industries -*
>
> *even those that, today, we do not even remotely associate with the elderly, care-challenged or healthcare. This will impact all of us during the 30-year cycle and into future generations.*

You, as a business leader, desiring this competitive advantage for your business, will want to focus your corporate resources on courting this demographic, while solving their problems regardless of how you believe your business may relate today. We're all connected and as we approach the 30-year cycle, just how connected will become much more apparent.

Today in much the way that remote security system companies are monitoring homes, supporting city protection services like police and fire departments, remote monitoring industries will emerge that will require both skilled and nonskilled workers. The related technologies, training and delivery systems will need to be in place.

New Leadership and organization roles will be installed to innovate for the connected age in consumer health care delivery.

These businesses with the innovative products and services developed during this time will be a necessary support for this growing population, but it will still be upon employers to find care-integrative solutions that allow them attract and retain an increasingly care-challenged workforce without impacting the bottom line.

This will in many ways mean embracing the new technologies that arise, but in decades past we have been slow to recognize as organizations. We as leaders will need to see these innovations for what they are – ways to keep our employees the most engaged and productive. We will integrate many of these care-technologies, services and systems into our organizations as part of our overarching workforce management and employee benefit structure.

That's what building a body of work is all about. It's about the daily labor, the many individual acts, the choices large and small that add up over time, over a lifetime to a lasting legacy. It's about not being satisfied with the latest achievement, the latest gold star, because the one thing I know about a body of work is that it's never finished. It's cumulative. It deepens and expands with each day you give your best. You may have setbacks and you may have failures, but you're not done.

You haven't even started.

Barack Obama (1961 -), Arizona State Commencement

A New Digital Age In Med Management

Patients and Family as The Consumer

Regardless of whether you are in the medical industry or not, med management, the way that sickness and wellness are handled impacts you, as an individual, as a business, as a friend, family member or carer. The manner in which med management evolves over the next 5 years and moving into the 30-year cycle will have a greater impact than ever on everything we do because of the percentage of the population who will be in a higher usage bracket and the number of workers who are challenged with part or full time caregiving responsibilities in addition to their full time paid jobs.

Healthcare to a large extent is confined to the capabilities of our technology. Undoubtedly the next 35 years will see advancements in technology that we cannot even imagine today, but the technologies required to transform the healthcare system already exist today. We are simply not using them to their full potential.

CCE's today are spending excessive time in MD offices and labs. They spend hours on the phone or email sorting out incorrect billing issues, trying to coordinate care, navigating insurance/ Medicare authorization/denial/appeal processes, etc., etc. etc. Much of this time is spent simply waiting. This creates a time famine that drains their productivity, contributing to the $billions lost. To help alleviate this productivity drain, the medical industry will need to evolve as well as employer policies that allow employees to integrate

"wait" time into their work, while continuing to be productive.

IMAGINE THESE SCENARIOS

Scenario 1:

In your San Diego office, your energetic and self-motivated top-ranking sales manager, Suzi, 49, who leads a team of 20, has recently taken on the care of her ailing mother, Estelle, 77. Estelle has just had a major episode of some undetermined cause overnight and she is disoriented, but does not seem to be in immediate distress, so Suzi calls the family doctor. Her family doctor will see her at 7:30am, the first appointment of the day. Suzi calls in for a couple hours, so she can take her mother to the doctor. She has a big sales presentation for a large corporate account at 1 p.m. and assures you she'll be there with time to spare. She arrives 30 minutes early with her mother. Her doctor is concerned, but is unsure what has caused the episode, so she spends 20 minutes asking questions and then she sends Suzi and Estelle over to the hospital to have some STAT labs and tests. It's almost 9am. Suzi calls in to update her status. She may need a couple more hours. They arrive at the hospital and wait in a crowded room for hours. By the time tests are done, it's 3pm and Suzi had to inform her boss, she wouldn't be in. They'll need to see the doctor tomorrow afternoon to discuss results. She was not set up to work remotely from hospital waiting room. Suzi has missed her sales presentation and an entire day of work. There is no one else to care for her mother, so she will need a couple hours off the next day as well. Her boss and team understand that

emergencies happen, but that doesn't undo the damage of having to have someone else take over her presentation at the last minute and they may lose the account. She had to take care of her mother, so she does not regret the decision, but was all of this really necessary? She understands that they had to work her into the schedule, but -- Couldn't this have happened a different way?

Scenario 2:

Suzi and Estelle arrive for an 8 a.m. appointment. After a short wait, they see the doctor. The doctor informs Estelle of the cause of the episode, discusses some diet and lifestyle adjustments and changes the dosage on one of her medications. A follow-up is recommended for 3 months out. They are done by 10 a.m. and after taking her mother home and assuring she is comfortable, Suzi is back at work by 11 a.m.

How was the 2nd scenario different? The answer is clear. There is no discussion of what the symptoms are. There is no time spent on tests or worse yet waiting. The discussion is all about the solutions. The doctor is immediately able to move into the solutions. How many times have we heard, Focus on the solution, not the problem. And yet, if you think about it, most of what an office visit is discussing symptoms, running tests, checking vitals. Not talking about how to be well or live the most vital life possible with a certain condition.

Scenario 3:

Suzi picks up the phone to call the doctor at 7am. Before she can begin dialing, the phone rings and it is the office. The doctor has already been informed through

remote monitoring that Estelle had an episode and schedules a virtual appointment with Estelle and Suzi at 8am. Suzi informs her employer that she will be a little late. They then meet with the doctor at 8 a.m. via "video conference", during which the doctor discusses solutions and then Suzi is at work by 9:30am.

Scenario 4:

Estelle's doctor is on vacation. Suzi and Estelle are visiting Suzi's sister in MA. It is 4am in Suzi's home state of CA, so the doctor's office will not open for a few hours. A patient monitoring service calls Suzi, who has Medical Power of Attorney and informs her that Estelle had an episode overnight and a doctor there in MA would like to discuss it. They have arranged for a doctor to meet with them via videoconference. The doctor in MA meets with Estelle and informs her that he needs to adjust the dosage on her medication to prevent another episode and then he would like her to follow-up with her family doctor as soon as the doctor returns from vacation to discuss further treatment options. Her doctor in CA will receive a full report of the visit with the MA doctor. Suzi, Estelle and the sister spend the rest of the day sharing memories and enjoying each other's company. And Suzi returns to work the next week fully refreshed.

Scenario 5:

When Suzi returns to work, despite her mother's episode, she is not distracted or preoccupied with her mother's wellbeing or care. She does not even consider that she may return home to an unexpected tragedy. She has total peace of mind and can focus on her work while

she is at work, leaving her home and care responsibilities at home. She is completely confident that her mother is well because her employer has encouraged carers like Suzi to integrate exceptionbased monitoring into their daily routines. Her employer understands that this allows Suzi to monitor her mother's condition from afar and that because the monitoring is exception-based and not continual, Suzi would be notified in the case of an event. She has hired a remote monitoring services as well. Her employer even picks up 20% through a caring benefits program because he knows that her increased productivity outweighs the expense. They are staffed with nurses and other medical professionals who can help Suzi's mother remotely in many instances with guidance or remote adjustments to equipment. If needed, they can contact emergency response to go to the house to assist. Knowing this, Suzi can just go about her day.

These scenarios demonstrate how caring can be a very different job role through both improvements in med management and the employer's embrace and even encouragement of the use of technologies and services that will make the carer life easier, so that their focus and energy are now returned to their proper place while working on your dime.

These technologies exists today, but we remain in the dark ages of using them to their potential. This is not about having digital records. Most providers have already shifted away from paper charts to improve record keeping and ability to submit information to insurance companies and other providers. And this is not about more devices that track your every moment

and record data. This is about taking the technology we have and developing a truly Connected Age.

This solution is two fold:

- **Exception Based Monitoring Full**
- **Connectivity**

We are overwhelmed by data. We have anything we could possibly want to know just a tap or a click away and yet we have to be selective. We cannot possibly read everything about everything or fully take advantage of all of the knowledge at our fingertips. We must be efficient, deciding what we really need or want to know and leaving the rest behind. Advertisers know this all too well as they use attention grabbers and sometimes underhanded techniques to pull us in their direction. It's time for medicine to get smart too and all will benefit.

When it comes to your health, you want no distractions. When it comes to your health or the health and wellness of a family member or friend, you want medical providers to be able to clearly access exactly what they need to make lifesaving decisions fast when necessary and to optimize care. Additionally, providers should have access to the data before we even step in the door, an ability to analyze and consider an approach before talking solutions. This is optimization of both the physician's and the patient's time, a clearer picture of overall health and solution-based care. Exception-based connected care allows this to happen.

Exception based care utilizes home monitoring technology, much of which we're already seeing in a home setting, although the accuracy of technologies are

still improving as is the case with any technology. It will only get better. Heart rate, Blood pressure, Glucose, Blood O2 Sat, Coumadin, iron, electrolytes and even physical activity, approximated calorie burns are being tracked today with monitors. Imagine in a few years, what we will be tracking with similar technologies, just how affordable these technologies will become in a home setting and the potential doctors will have to get a full picture of their patient's health challenges before they step in the door.

There are still some barriers to optimizing this technology, as follows:

- Most of these devices are not connected to anything other than perhaps an app or website for individual use only.

- Many of these devices require user initiation rather than periodic or continuous monitoring.

- The data is all encompassing rather than exception based… Information overload.

- And there are many more health indicators that we could be monitoring in the home, but do not as of yet.

This is not allowing these "*trackers*" to meet their full potential, but we are not far from transforming healthcare with this technology. And the timing could not be better with the impending 30-year cycle. As these medical capabilities grow, the greater need for skilled at home care delivery and movement (again) away from the family or informal carer beyond a reasonable amount of time that allows the carer to be a carer (loved one) and not a part time unpaid employee. The current

efforts to groom, certify and fortify networks for the family carer may be very short lived if we can push for a better medical infrastructure that holistically helps patients stay well and live more fulfilling lives. This is ultimately what will transform the caring relationship and virtually (no pun intended) eliminate the negative effect of relying on untrained family members to provide full caring services.

We can call it night and day from the current healthCare and care systems, but very achievable within 5 to 10 years if focus is placed. First, it will take our entrepreneurs and corporate leaders innovating and then a push from the business community and the people for a change in this direction. When industry leaders take the initiative by saying this is what is important to secure our future, other businesses, society and policy makers will follow suit.

But disbursement of these solutions for effective integration into the home setting will require and strategic delivery system and training. Without it, we will see in 2021 as we often do today a piece of useful technology brought home and left to sit on the dresser to gather dust either because there is lack of understanding about how to use it or of its potential to transform the health and caring relationship and lives.

This will require a new level of customer support both virtual and at times in home. This responsibility will most likely fall to the manufacturers, who should be developing a set-up and response team to handle implementation training.

Within the next 5 years these barriers will be no more:

- Data will be securely transmitted and stored online, so that it is available within seconds to any healthCare provider who is treating a patient.

- When possible, the devices will no longer require user initiation (someone running the test)

- The data from these devices will become exception based, so medical providers are not thumbing through 1000s of pages of information to decipher a patient's ongoing health status.

- We will be taking most testing and evaluation out of the office and lab and into the home so that time spent with medical providers is about finding solutions, not testing for problems.

- Remote monitoring and assistance from licensed professionals will become a reality.

- Digital Visits with medical providers will become accepted and standard.

- The philosophy of working when and where we want will mean that people like Suzi are ready and able to work right from the waiting room if needed.

- By the corporate embrace of care technologies and services and encouragement of employees to integrate them into their workdays, employees will stay more productive.

- Through the realization of the benefits of adding "care benefits", such as help paying for care monitoring to their employee packages,

individual productivity and ability to recruit and retain best talent will increase.

- As employers help their employees begin pushing back on the idea that an underground, untrained workforce providing unpaid services exceeding $470 Billion should be providing 20+ hours on active and often skilled care while also working a full time paid job, costing them $36+ Billion in productivity waste.

As these begin to take shape, we will begin to see change for the better in how health Care and career care are administered in this country.

Connectivity goes beyond these devices though and into the realm of medical records. Medical records to a great extent are still thought of as the property of the service provider. In order to access your records share them with another provider, you have to go through a process and even possibly pay a nominal fee per page.

Many offices are beginning to embrace electronic and even online record keeping, but most providers are still in silos, so that the meds that you may have been given, tried and failed, episodes for which you may have been seen, etc. are not available to other doctors and providers. This is a travesty and many patients probably do not even realize how blind to your medical history a doctor may be when treating you and how very important this is to your receiving of appropriate care.

Except in the case of intentional coordination among providers to treat a chronic condition, it requires that each new medical provider re-do everything when they see a new patient, forcing them to complete

questionnaires about history in which undoubtedly they forget to mark things and it sets up our healthcare system overall to fail patients because doctors cannot see the whole picture when treating a patient. Patients are instead treated as a symptom. Whatever symptom that patient might have at that moment is that patient's identity. I do not fault the doctors. This is the system that they are being asked to work within that is much bigger and involves a flawed payer system among other things. A person is not a disease. A person is a person with many inter-related conditions and whole body health –body, mind, spirit.

Failing to see the whole picture and the whole patient leads to missed early indicators of poor health at the time when providers of care are best able to prevent and respond to conditions that are slowly becoming chronic. One symptom alone might suggest one thing, but if the medical professional had been aware of other related symptoms that were documented by other doctors with other specialties, 2 and 2 could have been put together much more easily and efficiently.

Additionally, this could prevent negative drug interactions when medications are prescribed by different doctors, overmedication, etc. saving billions is wasted prescription costs and hospital bills.

The ability of an interconnected medical community to quickly access, assess and respond to the whole patient in this way will transform the way we think of healthcare and the availability of affordable healthcare for all by reducing duplicate and unnecessary testing, which cause insurance and medical costs to soar.

Exception-based connectivity gives us another great benefit. It, in many cases, eliminates 911 calls and allows for immediate response when seconds count. Only through exception-based connectivity, can Emergency personnel immediately see what emergency they are responding to and assess the situation to some extent before even arriving on the scene for faster and more effective response. Waiting on hold with 911 and explaining to dispatchers what is wrong, losing precious seconds and minutes that could make a difference, will be a thing of the past, replaced by instant action, which over time may even become remote itself.

Connectivity means improved community. Currently the carer is navigating a healthCare and disability maze alone. How to get needed services, handle billing disputes and work with medical professions to coordinate care is often a mystery. This may be the career's first experience with a very convoluted and dysfunctional system.

While much of this dysfunction needs to be fixed, medical providers, case managers and even employers strategically connecting people in social communities of careers is a good first step, as those who are more experienced can help those who are new.

Digital communities through social media and other sources for carers who can connect online will also be an essential step forward, as carers can attend video conferences or perhaps simply receive companionship from another carer across town or across the country while their carer is away. Case management checkups and assistance can all be organized in this way, to allow

for more regular and vital updates that impact quality of life.

Finally, connectivity also implies better and more centralized communications and notifications systems. Prescription alerts, bill notifications, updates as information has been viewed or updated, test results, and administration. Many larger health systems are moving in this direction but to achieve full connectivity and convenience we will need to see a uniting of medical and care information so that it can be accessed and managed from one place.

What Does This Have To Do With Future-Proofing?

You might be thinking that I've really gone off on a tangent. You thought this book was about future-proofing your business. How will this impact the caregiving crisis and business' bottom line? I'm glad you've asked because this is a very important point to understand.

This connected exception data will become a part of how employees who are also responsible for managing or providing the caregiving role stay focused on their work while still feeling the security that their loved one is okay. It alleviates the constant worry, stress, and vivid imagining of coming home to a situation. Because the data will be connected and exception based employees will be spending less time "checking" on loved ones thereby staying more focused, knowing that in the event of an episode, they will be alerted by emergency personnel depending on severity.

Businesses who recognize this as part of the workday from many of their employees and understand that it is

not distracting them from their work will reap great benefit by creating a culture that understands the needs of their high percentage of care-challenged employees.

MOBILITY CAN TURN CCE'S BACK INTO CARERS

The final piece to this puzzle is the Carer himself or herself. Do we believe as a society that a family member should be providing 20 or more hours of nursing assistance?

As a society we condemn malpractice and penalize individuals practicing medicine without a license and yet, out of convenience we just accept that carers are performing skilled care without any training, without a license or insurance, and without pay. We need to evaluate our priorities and current care system once more. This is not the role of a carer. This is the role of a skilled professional.

Blurred roles of informal or at home "caregivers" are parallel to what are typically called home health care aides. One is a *job*, certified, skilled, compensated and the quality of the job measured. The other, unpaid untrained and unaccountable for results other than through love. Various agencies create the rules of the road, conduct screening/ training needs and administer the funding.

It is time for better work process and relationships for the *health Care workers*. Professionals are committed workers who want to be unchained from institutional breakages preventing the outcomes care they desire to the end consumer.

WHY CHANGE?

It is important to refresh focus on the root causes of this condition.

1. *67 Million people are impacted by caregiving roles and expectations. Their valued contributions are **not considered a resource requiring leadership and fiduciary accountabilities.***

2. Even though our demographics, societal values, parenting structures have pointedly shifted, we are blind to the misappropriation of $522 Billion in economically valued work to the private sector' bottom line and the work and life conditions of their workers. Inappropriately, ***a healthCare local delivery labor market has not been developed.***

3. ***Choices to be a working carer or a caregiver belong in the family*** with the supporting values and services of their employer, not distant institutions.

Turning CCE's into carers will be will evolve over time. It is important to begin the communications efforts that signal that change is happening.

This action could launch the Employee Care Challenge. Broad coverage in the media would stimulate a sense of progress from the current unacceptable condition. Leadership actions could provide concrete evidence of commitments. Some private sector executive messages or actions would include:

- Appointment of an executive team accountable for *employer and worker friendly (or at -*™ local Care *home)* delivery system.

- Articulation of changing values and expectations of government providers, medical and insurance companies.

- Private sector labor protectionist position and demanding local care solutions whether care labor development or other digital options.

- Appointment of a cross industry executive role to protect workers from the burdens of informal care expectations.

This is an opportunity to minimize, mobilize, simplify, displace and adopt new values of caring roles, relationships and responsibilities. There is so much more to supporting the caring process than shopping, laundry and assisting in activities of daily living.

Workers could be relived with the offer of on - demand, and direct to consumer integrated delivery services. Most workers have Internet access. Those who don't could be offered community provided care stations (desktop or mobile) in the local library or pharmacy. Options are endless.

As the connected age unfolds it will challenge attitudes, relationships, and the way we define success for the institution and ourselves. It is not hard to see, just as it is not hard to see the way the coming 30-year cycle will force us to face these challenges and find answers. We have discussed what successful businesses are doing today that business leaders will adopt in the near future.

But many of the answers have not even been conceived yet.

Recognition that the carer fears and burdens are part of a bigger and shared problem can create unity and a focused community. 67 million caregivers in the United States today, growing beyond 80 million are potentially a powerful community with a significant voice.

We have two powerful engines --- the Internet of Things and the operational mobile enterprise technologies that should be the core for end consumer connectivity.

Carers can play a large role in pushing back on the unprepared care system. They are also accountable to change from CCEs to Carers. Corporations can easily implement short-term organization, work and worker policies and solutions to advance workers' needs.

More examples include multiple carers joining to design more focused social media options for care and work support and solutions. Team leaders can initiate discussions to identify "what they can do to support the total team". SKYPE, UTUBE or other sites are available for innovation now.

The last area that can influence the shift is connected software that support the whole person through existing mobile devices in ***higher value*** products and services.

A simple agenda of providing local care delivery/ at home relief including some of the following:

> ü Creating a plan to invite neighbors and friends to socialize. Volunteers/volunteering for activities.

> ü Social media redefined to be support groups

- ü Spirituality Groups, lectures dialogue.
- ü Independence of caree: ease daily meal delivery, pantry grocery needs restocking direct to home
- ü UBER-Like transportation for independence.
- ü Students who earn credits for local care and caring!

> *When people say, 'You have Alzheimer's,' you have no idea what Alzheimer's is. You know it's not good. You know there's no light at the end of the tunnel. That's the only way you can go. But you really don't know anything about it. And you don't know what to expect.*

> ***Nancy Reagan***

This process of exploring what you don't know is the common thread for all facing caregiving. Everyone needs help.

Assuming that Care is exclusively a medical responsibility misses the point of whole person aging in different communities, for varied periods of times and having different levels of capabilities and desires.

Assuming that family and friends are equipped emotionally or skilled to do local caregiving is really not OK.

Assuming that employment continuity is a non-profit responsibility misses the point that non profits do not

necessarily have the power to change or lead management policy in private institutions.

Solutions are not just government, just business, *just family, just caree.*

Broad care solutions must be our collective solutions understanding wisdom from past experiences, anticipating.

Solutions that address real life needs from the carer and caree perspective will be successful.

INSTITUTIONAL AND SOCIETAL CHANGE:

Expert Opinions

"Among companies that utilize telecommuting, at least 60% have found a significant increase in overall productivity. Telecommuting has proven to be so successful that some of the companies on Fortune's list of the best companies to work for have up to 90% of their employees telecommuting. While that number is currently the extreme, many others have between 50% and 75% employee participation in work-from home programs."

Go-employed 2014 WebBlog

Our society must make it right and possible for old people not to fear the young or be deserted by them, for the test of a civilization is the way that it cares for its helpless members.

Pearl S. Buck

"3 out of 5 employees do not believe they have to work in an office to be productive, and 66 percent want "flexibility" of where, when and how they work. They would accept a lower-paying job if it meant more flexibility. "

"Significant portions of employees are starting to regard working from home as a right. This preference for flexibility will gather momentum in the years ahead as the wall between work life and home life continues to crumble and young workers resist spending large blocks of their time in a traditional office environment."

Cisco 2010

"Verifying ... Widespread Dissatisfaction, The [2007] Recession Has Put The Final Nail In The Coffin Of The

Employment Relationship:

Overall job satisfaction is low.

Security and stability are currently the most important concerns of workers.

Confidence in leaders and managers is lacking.

Employees want more freedom and flexibility in their work. Many workers do not have all the tools and support they need to do their job. "

PricewaterhouseCoopers, 2013

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Many workers do not have all the tools and support they need to do their job ".

Towers Watson 2010 Global Workforce Study

Changing the assumptions and processes about employees with care challenges requires significant structural shifts. Informal caregivers are a hidden and shared labor market with expansive burdens on workers and businesses alike. Care challenged workers are trending to new majority status with higher status treatment on the executive committee conference tables.

Ready to undertake the opportunity to create the emerging 2021 environment?

> *"Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world."*
>
> **Harriet Tubman**

Government proposals for paid time off and flexible working schedule policy are positive, yet the conversations leave the topic in the benefits department. The *1980's child care model is not a good match for long term care needs.*

While healthCare and medical technology has exceeded all expectations, antiquated ideologies, insulated research and lack of a comprehensive business strategy for the aging and people with disabilities has created economic, business, employee and family risks.

In one of very few, one 2016 study by the Population Reference Bureau tests the supposition that informal caregiving as a 120 legitimate care strategy.

Paola Scommegna, PRB 2016

The significant structural shifts in the family add to this decision equation. Decades of alterations such as reduced family size and evolution of diverse relationships reduce the concrete numbers of available informal carers.

"The projections show that the share of 75-year-olds without the most common care providers will increase substantially between 2010 and 2030. Given the size of the baby boom population, the number of 75-year-olds without a spouse could more than double from roughly 875,000 in 2010 to 1.8 million in 2030, and those without an adult child nearby could increase by a multiple of six during that time—from about 100,000 to more than 600,000."

Health and Retirement Study (HRS) 2014

10,000 baby boomers are turning 65 every day! As national leaders assess this work and care Institutional conditions reasonable questions must be addresses and a backup plan designed.

INSTITUTIONAL CHANGES

Core Questions

Commencing large scale re-invention starts with clarification of ownership and management accountability for fiduciary roles.

The CareWise™ corporate anticipated local/at home care delivery system requires the same characteristics of a business such as clear ownership, management, systems, a skilled team, measured outcomes. A large order!

The internal corporate cultural shift and modern policy deployment require the same. It can be seen as an emerging industry that is cross functional, cross industry sector, and technology driven consumer business.

> *The more moral the people are in their business dealings, the less paperwork you need, the more handshakes you can have, the more the wheels of capitalism work better because there's trust in the marketplace. Business ethics is not a joke. And, in fact, I think most businesses that I've dealt with encourage exactly that type of behavior.*
>
> **Rick Santorum**

The commercial and wealth creation opportunities may well induce many entrepreneurs to invent. Established

and progressive companies can create partnerships to fill the needs in their current platforms expanding Work-Life-Caring ecosystem solutions.

One might ask, how do you address this systemic change that is so large? Strategically, there are numerous structural options for *ownership* and development of the local care delivery system.

1. **Healthcare Industry Expands 'Its Roles For Leadership**

    Development/accountability for local care delivery; innovate a sophisticated, unified technology, seamless, consumer driven management structure. This outcome is implementing the requisite 2021 work-life-care ecosystem.

    Medical experts, device developers and others would collaborate with core architects of products services , integrating solutions through IOT connectivity reaching the end consumer.

2. **Private Sector Ownership of a Versatile mobile, wireless, UCS, desktop(etc) Work-Life-Care Ecosystem.**

    (Consumer local/at home care delivery is a subset).

    Focused on partnerships and coalitions building content and digital solutions integrating *The Way We Work^{TM} and CareWise^{TM}* values, policy, standards for

cross - functional architectural teams developing global applications.

3. **Appoint/Receive Applicants for a New Entity;** *the* **Architect for the 2021 Work-Life-Care Ecosystem.** Independent business would be accountable for consumer needs in the work-life-care ecosystem and subset care delivery. Business & technology partners lead the cross function/cross industry changing the model efforts.

Choices to be the Amazon of "Local or At Home Care" delivery will require careful study. As Starbucks changed the coffee experience and Netflix outwitted Blockbuster it is time for change. Boundaries need to be defined.

The opportunities are clear and doable. Technology is driving so much of the future and will continue. It is time for the values, policy and content leaders to take hold and be a design partner.

A Shared Vision

These corporate strategy alternatives are intended to advance conversations. The *work-life-care ecosystem will evolve*. The *local or at home care delivery ideology shift is required now. It must* embrace the health, wellness and long term constructive caring needs for *aging adults*, elders, veterans *with disabilities* and developmentally disabled population.

This ideology and new model for thinking about 2021 is bold , needs strong agreements ... carefully negotiated. It will require addressing bold and hard decisions about where and how resource reallocations

happen. The solutions must get the care delivery burden off unsuspecting employed family, friends and corporations. In a nutshell **this is the new deal!**

Whatever decision on ownership, there are clear and urgent needs. It's clear that the development of an at home or local care delivery labor market is essential and late to the starting gate. Efforts start with agreement on the size and roles in this labor market, the qualifications and the certifying agents. The common crisis today of lack of available staff could be changed with bold recognition of worker contributions.

One stimulus is reasonable pay for attracting and retaining talent across medical, health care, local care/ wellness and technology. It requires alignment of jobs stopping the charade of pay for "**jobs**" and unpaid "**roles**" that are the same.

Eliminating the underground "family" care delivery labor pool must be a top requirement for 2021 and beyond.

"Here's to the crazy ones. The misfits. The rebels. The troublemakers. The round pegs in the square holes. The ones who see things differently. They're not fond of rules. And they have no respect for the status quo. You can quote them, disagree with them, glorify or vilify them. About the only thing you can't do is ignore them. Because they change things. They push the human race forward. And while some may see them as the crazy ones, we see genius. Because the people who are crazy enough to think they can change the world, are the ones who do. "

Steve Jobs

ASPIRATIONS:

Substantially Increased U.S. Global Industrial Social Ratings And Increased National Pride In Modern Commitments To Our Nation's Work-Life And Caring Standards.

Refreshed Worker and Family Opportunism Through Holistic Shifts In Work, Living and Caring.

While institutional and structural changes are hard, placing peoples' needs in the front of the plan will make the difference.

Superior Local Care Delivery Focused on Living Lives Of Dignity with An Abundance Of Caring Relationships, continuous intellectual stimulation, fresh and regular social opportunities. As in many societies, it is time to seek the inclusion and reap the wisdom of aging family and friends, sometimes referred to as in the third cycle of our lives.

Elimination Of Losses, material and emotional.

Changed expectations for the quality of service delivery for our consumers. Fix the disability maze.

Institutional, Societal and Personal Change Requires Innovation, and Leadership

From The Head, Heart and Guts

Leading The Way

2021

These ideas are great opportunities for businesses to develop a competitive edge through enhanced work-life-care corporate branding. While some will defy the reality of the 2021-2030 eras, this change will happen. Those who ignore the needs will wither away over time.

Those embracing awe-inspiring challenges, define their Employment Brand and fully integrate trusting values with remote work will be out front. They will have the market advantage. They will be out front with their customers' satisfaction, they will own the ability to be and carry the deserved reputation as the best place to work. They will attract the talent workers they require for success.

Now let's discuss the most important brand that you will ever develop -- You. Who you are, what you believe, how you turn foresight into knowledge into strategy into results shapes who you are. Are you a leader? Are you an innovator? Both? Do you have that ability to see beyond the day-to-day to what must be done to Future-Proof and secure your future? This is a great occasion for you to improve your own brand recognition by presenting solutions, by organizing and collaborating with individuals who can implement them.

Who is a Leader?

Executive roles are needed within organizations that will focus on a mobile enterprise and transitioning to 2021 business capable environment. The transition is

too important to be delegated through existing channels. It will take a heightened level of coordination throughout organizations.

Technology, business and economic strategy drive organization capabilities plans and change the efforts to get from focusing on today only—to creating tomorrow. The shifts will permeate throughout every facet of the organization. This will take a leader within organizations who surrounds him/herself with experts who will be pulled out of their respective areas to work with a team developing strategic solutions for their organization, bringing operations in line with goals.

National and global leadership will need to influence the direction of investments in local care delivery healthcare/ insurance/government benefits. Their role is "teaching' their organizations that the digital revolution allows us to make work-life-care a normal part of working. They will need to create a standard of openness in which carers can present solutions within organizations. They can feel empowered to solve problems and share alternatives that take them out of the realm of CCE and allow them to be caring sons and daughters again.

This leader will need to promote architectural development connecting and achieving benefits of unified communications systems. A leader will see the benefit of updated ideology.

This leader will need to move his/her company toward a 2021 brand by motivating for a strong stance with a unified approach and broad measurements. We cannot allow this productivity drain on our businesses to

continue, well known, but still somehow unrecognized because we have not developed means to measure it.

What does your organization look like when you cut 75% of the waste?

What happens when you cut the drain of millions needing aging support or elder care, veterans and disabled requiring CCE's today and many more by 2021?

What is the broader productivity and motivation impact?

What is the cost-savings of minimizing your turnover to next to nothing?

Every great leader has that one moment that they get to completely change the course of things for the better.

The world embarrasses me, and I cannot dream that this watch exists and has no watchmaker.

Voltaire

Saluting the Experts

So many professionals have studied the caregiving topic with fervor. The foundational information for my direction lies in many, many outstanding research studies, surveys and proposals. In four years, I hopefully have digested most writings incorporating your messages into our work-life-care ecosystem strategy and my LifeWorkx,Inc. product and service designs. Your efforts stand out as invaluable resources , thank you all for outstanding efforts. **Now it's time for all of us to present an alternative model for success i for a New Era ... A New Generation.**

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20. *The way to be successful in the software world is to come up with breakthrough software, and so whether it's Microsoft Office or Windows, its pushing that forward.*

> *New ideas, surprising the marketplace, so good engineering and good business are one in the same.*
>
> **Bill Gates**

JEANNETTE GALVÁNEK
www.LifeWorkx2021.com