

# The Silver Tsunami

The largest generation in U.S. history is beginning to reach retirement age. Can the Internet help seniors leverage their experience for the public good?

By Frank Odasz / *Lone Eagle Consulting*

**T**he Internet, now in the hands of 2 billion people globally, and mobile devices, in the hands of 6 billion, offer the potential to provide unlimited, free educational opportunities that will unlock a vast well of untapped human capacity.

This potential will become greater still as billions more are connected. Both Facebook and Google have developed strategies to connect the remaining population. Google has a balloons-and-satellite model (O3B), and Facebook is looking to simplify smartphone access and services. Figuring out how to stimulate the imaginative power of all global citizens will be the defining challenge of the modern age.

Seniors aged 65 and over are the largest voting demographic in the United States. At 40 million strong, according to U.S. Census data, they are the most educated and wealthiest generation in human history. Leveraging the wisdom of these 40 million lifetimes could potentially save tens of billions of dollars in health care costs.

In fact, if these 40 million seniors invest their time in meaningful activism, they could have an enormous impact in addressing the dramatic climatic, economic and demographic shifts that are causing disruptions at all levels.

By 2015, there will be more citizens over 50 than under 15 for the first time in history, according to AARP, an association for seniors. With less money going into retirement systems and seniors living decades longer than their parents, innovative, dramatic changes are needed.

According to a new study by the Ewing Marion Kauffman Foundation, half of

all entrepreneurs are now over 50. As entrepreneurship is a key driver of economic growth, this should bode well for the United States and for world economic growth as well. In terms of job creation, innovation, and productivity, entrepreneurs drive growth.

Many, if not most, retirees seek to remain in the workforce to supplement shrunken retirement savings, and the flexibility of telework would be ideal for them, particularly related to broadband health care innovations.

Seniors range from those who have minimal capability to those who are in good health, educated and wealthy. Consider the new service opportunities for seniors helping seniors at the following three levels of capability to ensure that all needs are met affordably.

## THE GREATEST GENERATION (TIER ONE)

Sixty *is* the new 40. People are living longer, and they are in much better health in their later years than people of previous generations were. Many are able to do whatever they want to do, often into their 80s and beyond.

An estimated 20 million seniors are in this group. Most current leaders in all levels of government, corporations and foundations are seniors. Most seniors prefer to remain in the workforce longer than has been traditionally accepted, and the U.S. economy needs their expertise to stay in the workforce as trained replacements are in short supply. The convenience of home-based telework makes this more viable than ever.

Retirement in 2013 should be viewed as an

## Seniors can combine caring and connectivity by providing telecare services to others.

opportunity for reinvention – a time to do something new and meaningful. Programs that inspire what more is possible for seniors are sorely needed to counter the very wrong perception that life is about to end. If these 20 million educated seniors took action collectively, anything would be possible. A national call to action could engage and empower millions in the short term in a very focused number of new initiatives to mitigate the disruptive impacts of most modern challenges.

Tom Brokaw hosted a TV special on baby boomers and, in closing, asked the panel, “Has your generation accomplished what you thought it would?” The answer came back, “Not yet.” That’s the opportunity – to leave a legacy by mobilizing as the greatest generation yet.

More seniors are asking one another, “When your life ends, what legacy will you have left online for the children of the future?” The book “Your Digital Afterlife,” by John Romano and Evan Carroll, talks about the online legacies seniors might choose to leave for the world. For the first time, people can leave the wisdom of their lives online for all future generations in such forms as compassionate videos, art, music, photography, online courses and lessons.

### THE CAPABLE MAJORITY (TIER TWO)

The vast majority of seniors have the ability, if properly motivated, to learn, retain and take action on many fronts from the convenience and social safety of any location they prefer. Although Census data show that about a third of seniors lack a high school diploma, e-learning innovations offer the potential for anyone to learn anything, anytime, from anywhere and to create online fun, social, learning and instructional opportunities for others. For example, a dozen senior women make a living teaching online at [www.quiltuniversity.com](http://www.quiltuniversity.com).

Many others teach via [Udemy.com](http://Udemy.com), where anyone can use free online tools to create free or fee-based video online courses. There is a boom in e-book self-publishing and a diverse array of innovative, low-tech, Web-based startups.

Articulating a call to action could mobilize caring seniors to combine caring and connectivity by providing either volunteer telecare services or for-profit personal care services for struggling seniors. This could save tens of billions in health care costs while creating tens of thousands of home-based businesses for seniors to supplement their retirement incomes and to fuel national economic growth. A recent NBC news segment ([www.nbcnews.com/video/nightly-news/51325681](http://www.nbcnews.com/video/nightly-news/51325681)) projects that millions of seniors may find telework jobs of this sort.

The opportunities for widespread innovation and invention are unparalleled, particularly if Congress votes to expand Medicaid reimbursement for telecare services. A growing number of states have already done that with regard to private health insurance.

Many other instructional entrepreneurship opportunities are possible. In a product economy, once the corn market is saturated, no more corn can be sold, but in a knowledge economy, as more people get online and establish new interests and the motivation to learn more, there is no saturation point. The growth potential is unlimited. As people become better educated, they grow their capacity to “learn to earn,” and the market for innovative knowledge products continues to grow.

The Internet has created a global boom in bottom-up innovation that serves as a resource for anyone looking for ideas about what’s already working for others like them.

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## SENIORS NEEDING THE MOST HELP (TIER THREE)

Fifty million Americans have some type of disability, and 100 million Americans help support family members with disabilities. Sixty-eight percent of adults are dealing with an aging parent. We'll all get there eventually; AARP reports that 70 percent of people over age 70 have more than one disability, as do 80 percent over 80, and so forth.

Broadband and new health information technology innovations are booming. Even people with severe limitations can often be effective at providing social contact and encouragement to others, using communications tools as simple as Skype.

Seniors with mental and physical deficiencies need services to extend their independent living as long as possible to minimize health care costs and maximize quality of living. Twenty percent of inpatients at the Maui

Community Hospital could and should be at home because their problems are primarily related to dementia, but until Medicaid reimbursement covers telecare services such as those offered by mom-and-pop telecare businesses, such patients' quality of life suffers needlessly.

As the number of Alzheimer's patients grows, the use of computers and the Internet for brain training, video reminders of who we are, and related functions holds dramatic promise for all of us to maintain quality of life as long as possible.

## REPLACING RETIREMENT WITH REINVENTION

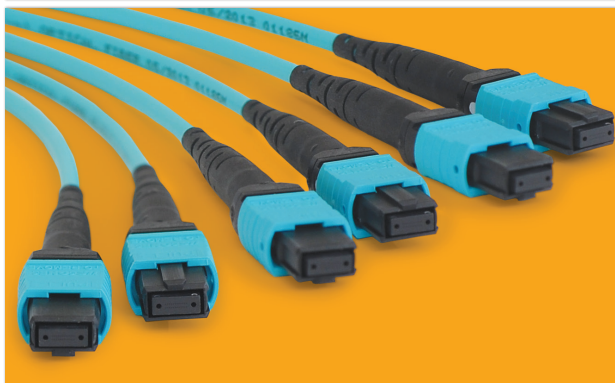
About 10,000 U.S. residents turn 65 each day. If 65 remains the standard retirement age, this represents a great loss to the U.S. economy. Keeping retirees in the workforce as long as possible has direct, positive economic impacts. Flextime, home-based telework is one of a growing

number of solutions that need to be communicated to all seniors.

We are all related as one human family. Seven billion people, increasingly connected, will be challenged to innovate collaboratively to meet the unprecedented challenges of the 21st century. A global citizenship dynamic and an understanding of the potential of effective collaboration are needed. They in turn require understanding how to build trusted mutual support networks at the local and global levels. The pending tsunami of innovation by our global society's elders just might be the next big thing. ♦

*Frank Odasz is president of Lone Eagle Consulting, which specializes in fast-track online Internet training for rural, remote and indigenous learners. Contact Frank at [frank@lone-eagles.com](mailto:frank@lone-eagles.com), and view a list of online resources for seniors at <http://lone-eagles.com/seniors.htm>.*

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