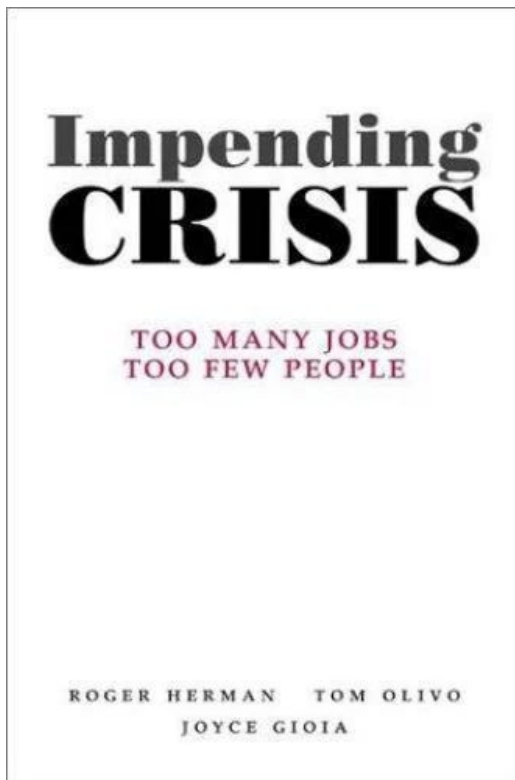


From Workforce Scarcity to the Work of Care

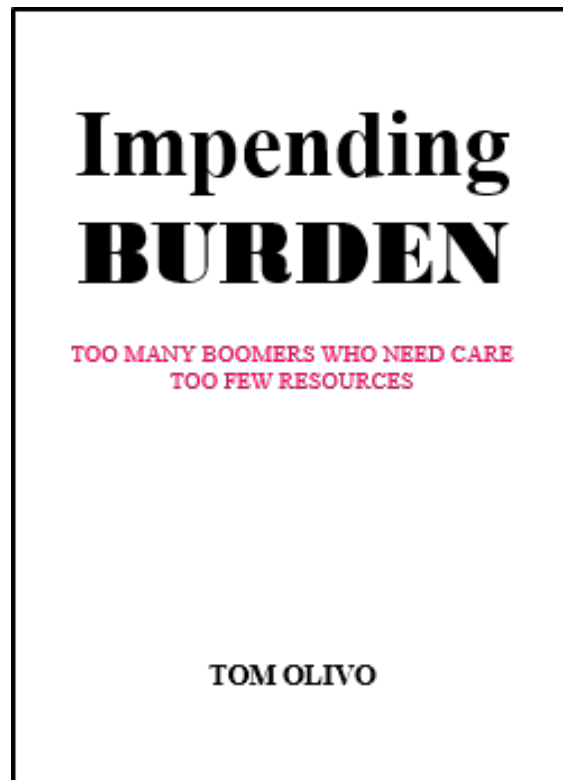
*A side-by-side review of *Impending Crisis* and *Impending Burden**

Updated for the October 16, 2026 manuscript

More than two decades separate the books, but their subject is the same: the Baby Boom generation moving through American institutions. *Impending Crisis* asked whether organizations would have enough capable people to do the work. *Impending Burden* asks whether families and the systems around them will have enough coordinated capacity to do the caring.



IMPENDING CRISIS



IMPENDING BURDEN

The same age wave, a harder assignment

Impending Crisis: Too Many Jobs, Too Few People (2003), coauthored by Roger E. Herman, Tom Olivo, and Joyce L. Gioia, treated the Baby Boom as a workforce and succession problem. It warned that retirements could remove more than headcount: experience, judgment, relationships, and institutional memory might leave faster than organizations could replace them.

Impending Burden: Too Many Boomers Who Need Care, Too Few Resources follows that cohort into later life. The October 2026 manuscript is not a conventional sequel but a longitudinal continuation of the same demographic argument. The people once central to leadership pipelines are now older workers, retirees, spouses, patients, caregivers, homeowners, business owners, and parents whose assets may have to finance years of assistance.

The connective idea is usable human capacity. The earlier book asks whether an employer can convert labor supply into dependable performance. The new book asks whether a household can convert relatives, money, housing, services, information, and goodwill into dependable care. In both cases, a reassuring count can conceal a practical shortage.

The sequel book also strengthens its own caution. It does not claim that every forecast in the first book unfolded on schedule; it notes that the Great Recession disrupted one labor-market projection. That admission improves the comparison. The books are most persuasive not as proof of exact timetables, but as warnings that large demographic movements create pressure long before the precise form of that pressure is known.

Exhibit 1. The two books, side by side

Editorial synthesis of the two publications. The comparison is conceptual; it does not imply that families operate like corporations.

Editorial dimension	Impending Crisis	Impending Burden
Core question	Who will do the work?	Who will do the caring—and coordinate it?
Primary setting	The organization and its workforce	The household and the institutions around care
Capacity at risk	Experience, leadership, continuity, succession	Caregiver time, skill, health, liquidity, authority, and coordination
Mistaken assumption	A position can always be filled	A relative or paid worker will always be available
Failure becomes visible as	Vacancies, turnover, lost knowledge, weak succession	Missed shifts, unsafe handoffs, exhaustion, inaccessible assets, and conflict
Preparation task	Develop people, retain knowledge, plan succession	Clarify wishes, transfer knowledge, reserve resources, arrange backup, test handoffs

What Impending Burden now accomplishes

The book moves through six parts and eighteen chapters, opens with Jim Nathan’s foreword and a “Where Are You Starting?” guide, adds a full chapter on the Great Ownership Transfer, and closes with twelve initiatives, an epilogue, and a compact family-start appendix. The changes give the book a clearer route from national diagnosis to household action.

The central achievement remains integration. Healthcare, home care, housing, employment, wealth, business succession, estate administration, technology, and family dynamics are usually assigned to different professionals. Families experience them simultaneously. Olivo is strongest when he shows how a decision in one domain moves pressure into another: an unsafe home increases care needs; a care need reduces a child’s work capacity; a business without a successor becomes both a family asset problem and a community employment problem.

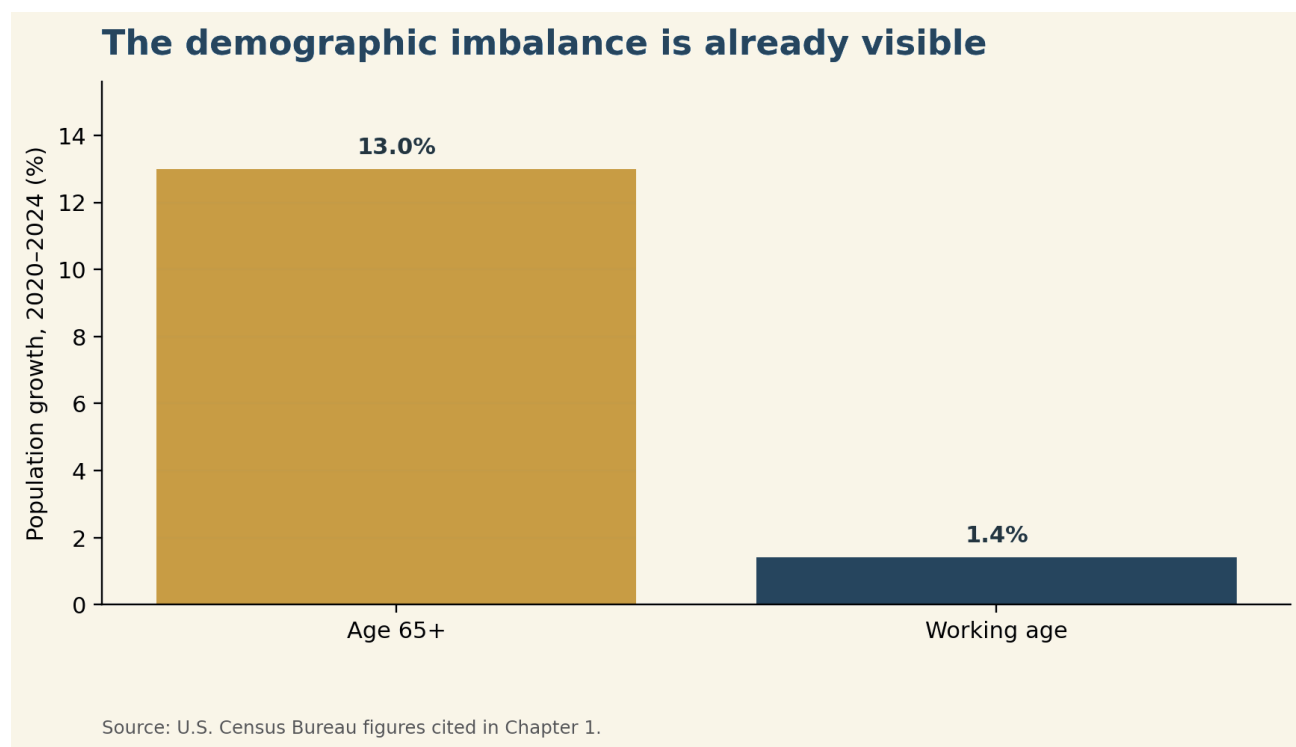


Exhibit 2. The demographic imbalance is already visible

U.S. Census Bureau growth figures for 2020–2024, as presented in the manuscript. The two percentages use different population bases and are not a caregiver-to-patient ratio.

The demographic case is presented as context rather than destiny. Older adults are not treated as the burden; the burden is the gap between the help a life requires and the capacity available to provide it. The manuscript also makes room for productive longevity—the years in which older adults continue working, mentoring, volunteering, caring, and creating value. That balance prevents the argument from becoming a simple ledger of dependency.

Five families carry the argument

The five family accounts do more than illustrate the statistics; they keep the statistics from becoming the conclusion. Each story asks a different question about what care is supposed to preserve.

Exhibit 3. Five families, five different tests of capacity

The stories reveal recurring mechanisms and dilemmas. They are not a representative sample of American households or a set of model solutions.

Featured family	What the story makes visible
Tom Hansch and Pat	How can a husband remain a husband as Alzheimer's changes the partnership? Money can buy options, but it cannot restore mutuality or remove grief.
Rod Mergardt, Mike, and Peggy	What can care make possible when it cannot change the ending? Benefits, earnings, time, and family presence protect meaningful years without turning loss into failure.
John Regan and his family	Who inherits the knowledge and coordination one person has carried? Paid services do not eliminate the need for a responsible navigator; technology must return usable attention.
Dr. Mark Williams and his mother	What can exceptional access protect—and what remains beyond control? Falls and frailty narrow choices even in a well-resourced, medically sophisticated family.
Sarah and Thornton Kirby	How can capable people care without losing the rest of their lives? Expertise creates options, not extra hours, and a successful handoff must protect the caregiver's other relationships.

The strongest narrative choice is the refusal to make preparation look like immunity. Tom cannot buy back the old marriage. Mark cannot make a frail body risk-free. Sarah's clinical knowledge cannot create a second Saturday. Rod cannot change the ending. John cannot recover every conversation that should have occurred earlier. The book argues for fewer avoidable difficulties, not a perfect landing.

The cases also have limits. Several families possess money, professional access, or employment flexibility many readers will not have. The manuscript is explicit about those advantages. Their value lies in the mechanisms they reveal—coordination, time, grief, resistance, unequal availability—not in presenting their budgets as typical.

Care is labor, not just coverage

Impending Burden's sharpest analytical distinction is between medical treatment and the work required to make ordinary life continue. A hospital can address an acute event and still leave bathing, meals, medication, transportation, supervision, equipment, records, and the next appointment to a household that has never accepted the assignment.

The book therefore treats navigation as a scarce resource. Authorization is not service; a referral is not an arrived worker; enough money to request help is not proof that the right person is available. Olivo separates capability, capacity, and navigation: someone may know how to perform a task, lack the time to do it reliably, or be unable to connect the task to the rest of the plan.

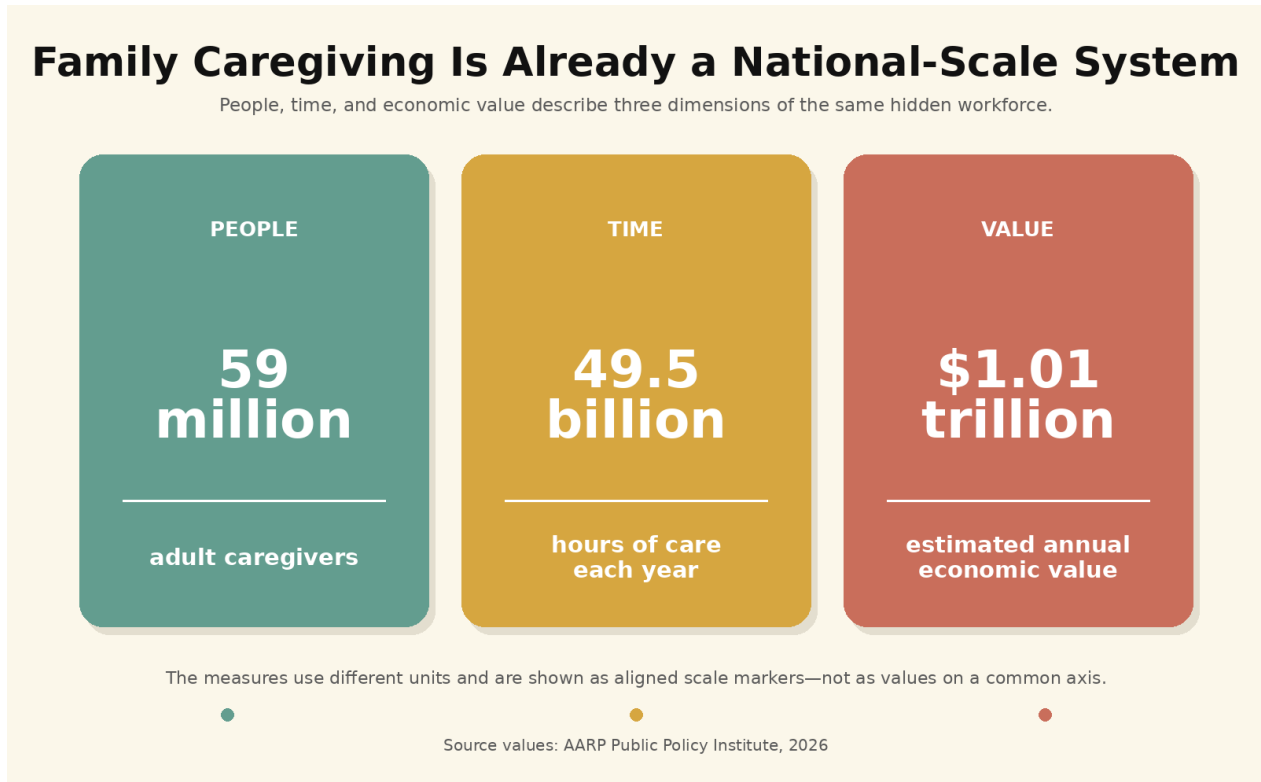


Exhibit 4. Family caregiving is already a national-scale system

The manuscript presents approximately 59 million adult caregivers, 49.5 billion hours of unpaid assistance, and an assigned economic value of about \$1.01 trillion. The measures use different units and are not additive.

This is where the two books intersect most powerfully. A caregiver shortage does not disappear. It migrates—to the spouse who stops playing tennis, the daughter who uses vacation for hospital time, the grandchild who changes school plans, the employer who loses an experienced worker's attention, or the direct-care worker whose own low pay and fragmented schedule make retention difficult.

The cost chapters are strongest when they resist reducing the problem to one annual median. Families buy care in uneven hours, over uncertain periods, with different gaps. A paid-off house can coexist with inadequate cash. Medicare coverage can coexist with thousands of dollars of uncovered daily assistance. The relevant budget includes duration, coordination, lost work, and the caregiver's health—not only invoices.

Home, inheritance, and the ownership transition

The home is no longer treated only as property. It is shelter, memory, care infrastructure, an illiquid reserve, and a future estate asset. Those roles can conflict. A parent sees home, an adult child sees stairs and maintenance, and an heir sees future security. The book's contribution is to make those perspectives visible without treating any one of them as self-evidently decisive.

The Inheritance Mirage follows naturally. A national transfer measured in trillions is not a promise to one household. Longevity, care, a surviving spouse, taxes, asset complexity, and the practical cost of administering property all intervene before wealth becomes inheritance. Olivo's personal contrast between his mother's modest but difficult estate and his father's larger, better-prepared one gives the argument useful credibility: estate size and estate difficulty are not the same thing.

The most important chapter for business owners is Chapter 14, "The Great Ownership Transfer." It extends the book from household wealth to operating businesses. A closely held company cannot simply sit while its founder is ill. Employees need authority, customers need service, banks need signatures, and institutional knowledge must be transferable. Succession is presented not as an estate document signed near retirement, but as a multi-year operating project linked to the founder's identity, the spouse's security, the family's fairness questions, and the community's jobs.

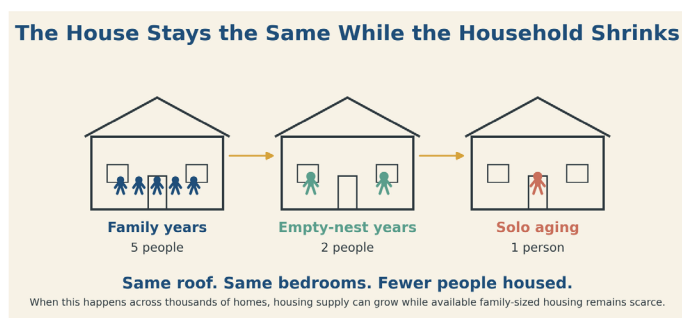
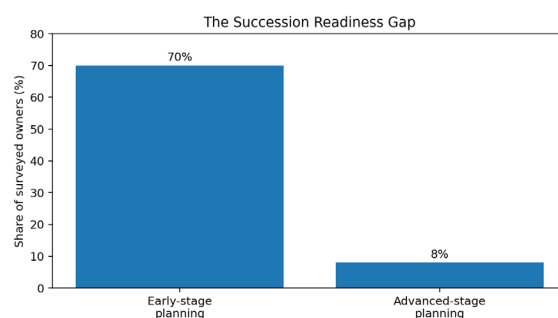


Exhibit 5. Housing continuity and business continuity are both handoff problems

Left: the same physical house can shelter fewer people while requiring more support. Right: the manuscript's cited succession survey shows a wide gap between early-stage and advanced-stage planning.

This chapter restores the strongest bridge to Impending Crisis. Leadership succession, knowledge transfer, and owner dependence are workforce problems before they become estate problems. The chapter broadens the book, but coherently: the same generation that once supplied organizational capacity now controls businesses whose continuity depends on preparing another generation to lead and own them.

Remaining a family—and preserving capacity

The later sections prevent the book from becoming a manual written only for the organizer. On *Both Sides of Care* asks what assistance means to the person receiving it. Efficiency is not always the whole objective. A trip to the post office may be about usefulness; remaining at home may be about identity; resistance may reflect fear of losing control. The book's useful distinction is between cooperation and obedience: accepting help should not erase a person's voice, but a preference cannot silently conscript another person forever.

The family-governance chapters are practical without pretending conversation is easy. They emphasize clear authority, explicit responsibilities, visible expenses, backup, and review. Fairness is not defined as equal hours or equal inheritances. It is defined as arrangements that are discussable, authorized, and revisable before resentment becomes the only record of what happened.

Chapter 17 gives the book a broader organizing concept: the Stewardship Economy. Olivo argues that prosperity should be judged partly by the capacity it preserves—independence, caregiver health, workforce participation, functioning institutions, safer homes, and useful years of contribution. His proposed measure, Return on Capacity, is most convincing as a decision lens rather than a formula. It asks whether an investment gives people more ability to live, work, care, and participate.

Exhibit 6. The stewardship test: what does preparation preserve?

Editorial synthesis of the revised manuscript's practical framework. These are planning domains, not a validated score.

PREPARE Stress-test income, care costs, the home, and the possibility that the usual caregiver becomes unavailable.	ORGANIZE Coordinate authority, records, ownership, beneficiary designations, liquidity, and access.
SHARE THE WORK Turn offers into accepted responsibilities, backups, and handoffs another person can actually perform.	PRESERVE Protect dignity, health, relationships, flexibility, productive years, and room for life after care changes.

Chapter 18 translates the argument into twelve actions, from clarifying authority and organizing records to protecting the caregiver, stress-testing the home, reserving assets for care, and rehearsing handoffs. The compact appendix improves the manuscript because it lowers the threshold for action. Readers are asked to choose three feasible next steps, not to become amateur experts in medicine, law, insurance, and finance.

A measured assessment

Impending Burden is strongest as a work of integration: part demographic argument, part family narrative, and part guide to the decisions that connect them. The sequel relationship gives the book depth. Olivo returns to a population he first studied in the workplace and follows its consequences into homes, care arrangements, estates, and closely held businesses. His professional experience supplies the questions about performance and usable capacity; the family accounts prevent those questions from becoming the whole answer.

The book is also more disciplined than its breadth might suggest. It repeatedly distinguishes recollection from record, national medians from household budgets, illustrative calculations from observed prices, founder ambition from demonstrated results, and preparation from control. That restraint gives the book credibility, especially when it addresses technology, care costs, estate planning, and treatment choices.

Its breadth remains both strength and editorial risk. One volume now addresses demography, healthcare delivery, long-term care, workforce economics, housing, estate administration, business succession, family conflict, public finance, and technology. Not every subject can receive equal depth. The book is most persuasive when those systems illuminate a family decision; it is less focused when national policy discussion pulls too far from the five families.

The manuscript also remains substantial. Readers in crisis may not read it sequentially, which makes the starting guide, chapter takeaways, and appendix essential rather than supplemental. Some repetition—especially around coordination, authority, backup, and the limits of preparation—could still be tightened in final editing. The case studies reveal dilemmas more reliably than prevalence, and several participants have resources or expertise not broadly available. The book acknowledges those limits, but readers should treat the stories as windows into mechanisms, not forecasts of their own costs or outcomes.

Final judgment

Taken together, *Impending Crisis* and *Impending Burden* form a rare longitudinal portrait of one generation moving through two different scarcity problems. The first warns organizations not to treat experienced capability as infinitely replaceable. The second warns families and institutions not to treat care capacity as infinitely available.

Impending Burden is the more personal and morally complicated book. It is less interested in whether aging can be mastered than in whether avoidable confusion can be reduced and human relationships protected. Its final proposition is both practical and humane: care should preserve the life of the person who needs it without quietly consuming every life around that person.

That is why the sequel works. It does not merely say the Baby Boom has aged. It shows how the same demographic wave has moved from the workplace into the home—and why preparation now means more than planning for retirement. It means transferring knowledge, authority, responsibility, ownership, and care before a crisis makes every handoff harder.

The first book asks who will do the work. The second asks who will do the caring—and how to keep care from consuming every life around it.