

CRUX

DECIDE TO THRIVE

*Risk and resilience
in a time of collapse*

Brian Van Buskirk

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Part I:

The Great Unraveling

*Systems may unravel,
but roots remain*

Chapter 1: Unraveled

It isn't coming. It's here, arriving in pieces, one system failure at a time.

Mike was working late in his Austin home office when the lights flickered at 1:47 AM on February 15th, 2021. A winter storm had been forecast, but this was Texas—how bad could it get?

By dawn, the temperature was 2°F and falling. The power had been out for six hours. Ice covered every surface outside, transforming Austin into a crystalline wasteland more akin to Minnesota than the state that promised warm winters and cheap electricity.

Mike's house, like most Texas homes, was built for heat, not cold. Single-pane windows. Minimal insulation. No backup heating source. The temperature inside was dropping two degrees every hour, and their breath was starting to fog as they spoke.

"Dad, why is it so cold inside?" his 10-year-old daughter Sophia asked, wrapped in every blanket they could find. Mike's wife Carmen was already heating water on their gas stove—the only appliance still working. They huddled in the kitchen, trying to stay warm.

What Mike didn't know was that the Texas electrical grid was failing catastrophically. Natural gas wells were freezing. Wind turbines were icing over. Power plants were shutting down to prevent permanent damage. The Electric Reliability Council of Texas was facing a choice between rolling blackouts and complete grid collapse.

Day two brought the water crisis. With power out, water treatment plants couldn't function. Pipes in homes and businesses burst as they froze. The city issued a boil-water notice, but residents had no power to boil anything.

Mike melted snow from their backyard to flush toilets and wash dishes. Carmen rationed the bottled water they kept for

emergencies—two cases that were supposed to last a weekend camping trip, now stretched across an indefinite crisis for a family of four.

By day five, when power was finally restored, 246 people had died (Texas Department of State Health Services, 2021). Most from hypothermia in their own homes. Others died from carbon monoxide poisoning as they used outdoor heating sources indoors.

The families who weathered those five days best weren't the ones with the most expensive homes or the latest technology—they were the ones who knew each other well enough to coordinate resources when systems failed.

Eleven hundred miles away, Jennifer had moved to Asheville, North Carolina, specifically to escape climate change—it was considered a "climate haven" 300 miles from the coast, regularly featured on "best climate refuge cities" lists. The mountains were supposed to provide stability. The elevation was supposed to mean cooler summers and milder storms.

When Hurricane Helene dropped 30 inches of rain in 48 hours (National Weather Service, 2024) in September 2024, the French Broad River rose 24 feet above flood stage (U.S. Geological Survey 2024). Entire neighborhoods that had never flooded in recorded history disappeared underwater. The mountain topography that made Asheville beautiful now channeled water into torrential rivers that turned the "climate haven" into an isolated disaster zone.

Jennifer's house sat on a hill that should have been safe. But when the landslide came at 3 AM, triggered by the saturated soil above her property, it didn't matter how far she was from the river. She and her teenage son barely escaped as their home was swept away by a wall of mud and debris.

They spent three weeks in the Red Cross shelter at the local high school, watching the news coverage that barely mentioned their

"minor flooding" in western North Carolina. The national media was focused on the coastal storm surge, not the inland catastrophe that had cut them off from the outside world.

Like Mike's family in Texas, the people who fared best during those weeks were the ones who had built relationships with neighbors before the crisis hit—sharing resources, organizing work crews to clear roads, and creating the informal networks that kept the community functioning when official help couldn't reach them.



A thousand miles to the north, David had thought his job was recession-proof. As a financial analyst in Minneapolis, he'd weathered the 2008 crisis and the COVID disruption. His work required human judgment, relationship management, and complex reasoning that no computer could replicate.

That confidence lasted until spring 2025, when his firm implemented an AI system that could analyze market data, generate reports, and create investment recommendations faster and more accurately than their human analysts. What had taken David hours now took the system minutes. What had required years of experience to do well could now be done by software that never got tired, never made emotional decisions, and never asked for a raise.

The layoffs came in waves. First the junior analysts. Then the mid-level staff. By August, David found himself training the AI system on his own methods and decision-making processes—essentially teaching his replacement how to do his job better than he could do it himself.

His severance package was generous: six months of salary and full benefits. But as David sent out resumes, he discovered the same AI systems that had eliminated his job had been deployed across the entire financial services industry. The skills he'd spent fifteen years developing were suddenly obsolete, replaced by algorithms that could process information at superhuman speed.

Like Mike and Jennifer, David discovered that individual preparation—the perfect resume, the right certifications, the best professional network—only went so far when entire systems changed faster than people could adapt. The colleagues who were landing new jobs weren't necessarily the most skilled; they were the ones who had built diverse relationships beyond their industry and maintained connections to different ways of creating value.

A Pattern Emerges

Mike's experience with infrastructure failure, Jennifer's encounter with climate extremes, and David's collision with technological disruption might seem like separate challenges requiring different solutions. But they reveal the same underlying pattern: the systems we've built our lives around are becoming less reliable, and the people who adapt best are those who've prepared for systems to work less consistently while building relationships that enable mutual aid when external systems fail.

This isn't a story about three unlucky people who happened to be in the wrong place at the wrong time. It's a preview of the new normal, where infrastructure designed for stable conditions fails when tested by volatile realities. Power grids designed for predictable weather patterns. Communities designed for historical climate conditions. Labor markets designed for gradual technological change.

Each crisis revealed the same truth: individual preparation helped, but community cooperation made the difference between temporary hardship and genuine catastrophe. The families who shared generators during the Texas freeze. The neighbors who organized work crews after Hurricane Helene. The professional networks that created new opportunities when traditional careers disappeared.

Why This Matters Now

Mike, Jennifer, and David represent millions of Americans discovering that 21st-century lifestyle depends on infrastructure and economic systems that are more fragile than they appear. Grid failures, climate events, and technological displacement aren't anomalies—they're becoming routine features of modern life.

The disruptions are accelerating. The Texas freeze was followed by heat domes in the Pacific Northwest that killed hundreds more. Hurricane Helene was followed by Hurricane Milton, then more storms that exceeded historical precedent. The AI that displaced financial analysts is now affecting lawyers, doctors, teachers, and engineers. Each month brings new evidence that the stable conditions we've built our lives around are giving way to something more volatile and unpredictable.

But these stories also reveal the solution: adaptive capability can make the difference between surviving disruption and thriving through it.

The choice facing anyone who has lived through infrastructure failure, extreme weather, or economic disruption isn't between normal life and survivalist extremism. It's between continuing to depend entirely on systems that are proving inadequate or building individual and community capabilities that provide security regardless of what those systems can deliver.

This book is for everyone who has wondered: "What if I'd been ready? What if this had lasted longer? What if help hadn't come?"

Transformation doesn't require a catastrophic collapse of society. The slow slide is already underway, arriving one system failure at a time. But so is the solution: resilient individuals building resilient households and communities that can thrive regardless of what external systems can provide.

The transformation begins with understanding that these aren't isolated incidents—they're symptoms of converging stresses that require a fundamentally different approach to household security and community. The next chapter examines how multiple system failures magnify disruption, and why traditional solutions are no longer adequate for the challenges we face.

Chapter 2: Convergence

Collapse isn't one dramatic event—it's a convergence. A slow stacking of fractures in the systems we've relied on for generations.

You don't wake up one morning to find society gone. You wake up to find your pharmacy's out of stock, your paycheck is delayed, your homeowner's insurance has been cancelled, your home repair costs have doubled, or your neighborhood is just a little more anxious than the week before.

That's how breakdown starts—quietly, pervasively, and unevenly.

But it doesn't stay quiet. What begins as inconvenience can accelerate into crisis as stress cascades through interconnected systems. A heat wave strains the power grid, which fails during peak demand, which shuts down water treatment plants and leaves homes without air conditioning, which forces the city to issue boil-water advisories that most residents can't follow because they have no power to boil water while emergency rooms overflow with heat exhaustion cases.

One stress becomes multiple failures. Multiple failures become systemic breakdown.

Understanding the Five Drivers

The challenges facing American communities aren't random—they emerge from five interconnected forces that are simultaneously stressing our social, economic, and physical systems. Understanding these drivers and how they amplify each other is essential for building resilience that addresses root causes rather than just symptoms.

Climate Breakdown encompasses the physical disruptions from a destabilizing climate system: extreme weather events, shifting precipitation patterns, temperature changes that exceed historical ranges, and ecological disruption. This isn't just about individual

storms or heat waves—it's about destabilized climate conditions that create stress on every other system.

Infrastructure Fragility describes the aging and inadequate networks of power, water, transportation, and communication that modern life depends on. Built for historical conditions and past population levels, these systems increasingly fail when tested by new disruptors while lacking the investment needed for upgrades and maintenance.

Technological Disruption includes the rapid automation of cognitive work, digital 'surveillance capitalism' that's become pervasive across all facets of modern life, and the fragility of the digital systems that coordinate our infrastructure, healthcare and governmental programs. Unlike previous waves of automation, current technological change is eliminating middle-class jobs faster than new opportunities emerge while creating new vulnerabilities through system complexity.

Economic Instability emerges as the combination of job loss, inflation and accumulating debt burdens become unsustainable. This includes housing unaffordability, healthcare costs, student debt, and the concentration of economic gains among a small percentage of the population while middle-class economic security erodes.

Social Fragmentation weakens the community cooperation that enables collective responses to shared challenges. This includes declining trust in institutions, political polarization that prevents coordinated action, weakening social connections, and the loss of shared civic culture that previously enabled communities to work together during crisis.

How Convergence Accelerates Crisis

These five drivers don't simply add up—they multiply each other's effects through feedback loops that can turn manageable problems into overwhelming crises.

The Acceleration Pattern

Consider what happens when artificial intelligence displaces white-collar workers across entire industries while the economy faces other simultaneous pressures. The displacement is already beginning. Legal research, financial analysis, medical diagnosis, and software development—work that seemed safely human just five years ago—is increasingly automated. Engineering firms complete projects with 70% fewer staff (McKinsey Global Institute, 2023). Insurance companies process claims with minimal human review. Even creative work like writing, design, and content creation faces AI competition.

Unlike previous automation waves that eliminated manual labor over decades, cognitive automation is displacing entire professions in years. But this technological shift isn't happening in isolation. It's converging with other stresses that amplify its effects.

Economic pressures make companies eager to cut labor costs through automation, accelerating AI adoption while reducing consumers' ability to purchase goods and services. When millions lose professional-level incomes, the consumer spending that drives economic growth collapses.

Climate impacts force additional adaptation costs just as technological displacement reduces tax revenue and increases social service demand. Communities must simultaneously invest in climate resilience while supporting displaced workers and maintaining basic services with reduced resources.

Declining infrastructure means that the systems supporting displaced workers—unemployment offices, retraining programs, social services—are already strained and underfunded. When technological unemployment surges, these systems lack capacity to respond effectively.

Social division prevents the collective action needed to manage technological transition humanely. Instead of coordinated

retraining and support systems, communities fragment into competing groups blaming each other for shared challenges.

The result isn't just unemployment—it's cascading instability where each challenge makes the others more severe.

Cascading System Failures

This pattern—where stress in one area amplifies problems everywhere else—appears across all five drivers. Infrastructure failures cascade through other systems: when utilities collapse, water treatment stops, gasoline pumps can't operate, hospitals resort to backup power, communication networks go down. Economic activity grinds to a halt as businesses close and supply chains break. Social cooperation emerges in some neighborhoods while others experience conflict over scarce resources like fuel and food.

A single infrastructure failure can become simultaneous crises across all five domains.

Climate breakdown can create similar cascades. Extreme weather doesn't just damage buildings—it disrupts transportation and supply chains, forces infrastructure investment that communities can't afford, displaces workers and families, and creates social tensions as communities compete for scarce resources and blame each other for collective challenges.

Economic instability cascades through household decisions that affect entire communities. When families can't afford housing in areas with good jobs, they either accept long commutes that increase infrastructure stress and reduce community participation, or they move to areas with lower economic opportunity, weakening the tax base and reducing resources available for infrastructure investment.

Digital Disruption: The Hidden Multiplier

The role of technological disruption extends beyond job displacement into a realm that touches the fragility and surveillance capacity of digital systems themselves.

Cybersecurity Fragility creates vulnerabilities that amplify every other type of crisis. Modern life depends on digital networks that are increasingly targeted by ransomware, state actors, and criminal groups. A cyberattack on a hospital, pipeline, or regional grid can produce the same outcomes as physical disaster—loss of utilities, resource shortages, and cascading economic costs (Cybersecurity and Infrastructure Security Agency, 2023). Unlike storms or earthquakes, cyberattacks are invisible until they strike, can propagate globally in hours, and often exploit weaknesses that individuals cannot see or control.

Pervasive Surveillance erodes privacy and weakens social trust at the same time communities need cooperation to address other challenges. From always-on devices in homes to facial recognition in public spaces and algorithmic monitoring and aggregation of financial and health behavior, families face increasing exposure to data collection that can be used for manipulation or control. Surveillance amplifies social fragmentation by enabling targeted disinformation campaigns while reducing space for dissent or independent community coordination.

Digital Dependency means that the failure of technological systems can disable responses to challenges in every other domain. Climate adaptation requires functioning communication and coordination systems. Infrastructure maintenance depends on digital monitoring and control systems. Economic activity relies on digital payment and logistics systems.

This digital dimension of technological disruption isn't separate from the other drivers—it runs through all of them, creating a hidden vulnerability that can turn manageable challenges into overwhelming crises when digital systems fail at the moment they're most needed.

Gradual Normalization – The Slow Boil

The classic metaphor of a frog dropped into boiling water says that it will immediately jump out to save itself. But a frog placed in cool water that slowly heats will remain until it's cooked alive, unable to perceive the gradual change that becomes lethal.

We have displayed frog-like apathy, taking a long and ever hotter bath. The crises we face today didn't appear overnight—they accumulated gradually over twenty-five years while we adapted to each incremental degradation of our circumstances. What would have sparked revolution in 2000 barely registers as news in 2025.

Each year brought small changes as we learned to accept:

- "Housing costs a bit more this year, but interest rates are good"
- "Health insurance went up again, but everyone's dealing with it"
- "College is expensive, but education is an investment"
- "Politicians seem more divided, but that's just how politics works"
- "Cars cost more, but they have better features"
- "Companies can sell me what I want with more data"

We adjusted our expectations downward. We delayed homeownership. We accepted employer health insurance that covered less each year. We normalized student debt as the price of middle-class entry. We shrugged at political dysfunction as "it's their fault." We clicked "accept" on privacy policies we never read.

Each adaptation made the next degradation easier to swallow. What began as temporary adjustments became permanent lifestyle changes. What felt like individual failures—inability to afford a house, crushing healthcare costs, political alienation—were actually symptoms of systemic breakdown that we'd learned to treat as normal.

A Decision Point

This convergence of system stresses creates what we call the *crux*—the decisive moment where individual and collective choices determine whether we adapt successfully or face chaotic breakdown.

We have three options:

Deny: Continue expecting systems to fix themselves while hoping that politicians will govern effectively, technology will solve climate change, economic growth will return, and institutions will adapt to new realities. This feels comfortable because it requires no immediate action, but it leaves us completely vulnerable when the next cascade begins.

Despair: Accept decline as inevitable and focus on individual survival while assuming that collapse is unstoppable, that individual action doesn't matter, and that the best strategy is to accumulate resources and wait for chaos to settle. This may feel realistic, but it becomes self-fulfilling as it prevents the collective action that could change outcomes.

Decide: Build resilience at personal, household, and community levels by accepting that external systems are increasingly unreliable while developing capabilities that enable thriving regardless of what those systems provide.

The crux demands decision, not endless analysis. Every month spent hoping external systems will stabilize is a month not spent building capabilities that provide genuine security. Every crisis experienced without preparation is a preview of larger disruptions coming faster than institutional adaptation.

But the crux also represents unprecedented opportunity. The same forces creating system breakdown are opening space for better alternatives. Climate challenges are forcing innovation in sustainable living. Economic disruption is creating opportunities for meaningful work. Infrastructure stress is driving community

cooperation. Technological change is providing tools for individual and community capabilities that were impossible a generation ago.

The families and communities that will thrive in the coming decades are those who make the decision to build resilience before they need it. They're the ones who treat convergence as an opportunity to create something better rather than just defend what they have.

This book exists because the crux moment won't last forever. Every crisis that passes without preparation leaves you susceptible to the next one. Every month that systems continue functioning—however unreliably—is a month you can use to build alternatives rather than depend entirely on systems designed for conditions that no longer exist.

The decision to thrive isn't a one-time choice—it's a daily practice of building capability, strengthening relationships, and creating security through action rather than just hoping or ignoring. But it begins with recognizing that convergence isn't something happening to you—it's something you can actively navigate by building the foundation that enables thriving regardless of what comes.

Next: To avoid reaching overwhelm, a look at probabilities and outcomes help us focus our approach and limit the problems we're solving for.