Facilitators should select 10 Household shocks and 5 Community shocks that fit their audience and context. The goal is to surface how ordinary, cumulative pressures and rare disasters produce stress and financial instability. Sometimes, the most powerful shocks are not the biggest ones, but the ones that arrive at the wrong time.

Alternative Household (HH) Shocks

A. Ordinary & Plausible

- A child misses school due to illness - Medicine and transport cost 150 L.
- A work tool breaks - repair or replacement costs 200 L.
- Your roof leaks after heavy rain - Temporary repairs cost 250 L.
- You must travel unexpectedly to visit a sick relative - Transport and food cost 200 L.
- Your phone stops working - Repair or replacement costs 150 L.
- You lose a day of informal work caring for a family member - Lose 100 L of expected income today.

B. Social Obligation & Dignity

- A family funeral requires your contribution - Expected contribution: 300 L.
- A neighbor asks for help after a loss - You give 150 L or strain the relationship.
- A school-related expense arises unexpectedly - Supplies or fees cost 200 L.
- A community celebration requires participation - Contribution of 100 L expected.

C. Rare Relief (Use Sparingly)

- A relative sends a small gift - Receive 100 L.
- You find short-term extra work - Earn 150 L today only.

Facilitator guidance: Use no more than 2 positive HH shocks in any game. Relief should feel temporary, not stabilizing.

Alternative Community Shocks

A. Structural & Environmental

- Public transportation fares increase - Pay 20 L extra per travel-related expense.
- Local clinic runs out of supplies - Households needing medicine pay 50 L more.
- Heavy rains damage roads, bridge collapse, sinkhole forms, or landslide occur - Community cleanup fee of 50 L per household.
- Local Power Grid fails pay 20 L

B. Political & Economic

- Fuel prices rise - All households pay 30 L more on relevant expenses.
- Bus drivers go on strike – 50 L per HH
- Drought hurts crop yields – 20 L per HH per food day
- Government austerity program – 80 L per HH
- Currency collapses – 30 L
- Civil Unrest – one day of lost income for Resident #2
- War breaks out in neighboring nation-state disrupting trade routes – 100 L
- Government delays a scheduled payment or benefit - No income effects today; uncertainty increases (no cash change).

C. Limited Positive Shifts

- Temporary public works program announced - All households receive 50 L.
- Government cash transfer program rewards you for vaccinating your children – 150 L
- In run up to national election government subsidizes fuel prices – 40 L
- Land reform initiative gets passed, your property right to land is recognized – 200 L
- Government passes anti-child labor law – your wages increase – 50 L for Resident #2 for next two days
- Home is hooked up to the local power grid – 50 L
- Market prices briefly fall due to surplus - Food costs 10 L less per unit today only.

Facilitator guidance: Positive community shocks should be small and short-lived. Their role is contrast, not rescue. Use no more than 1 or 2 positive shocks per game.