

HOUSEHOLD CONTINUITY HANDOUT

Preparation for disruption without fear or prediction

Purpose:

To help households continue calmly through freezes, inflation, or slow disruption by reducing sudden demands and preserving daily function.

THE ONE RULE

Prepare for continuity, not catastrophe.

Anything that improves life even if nothing breaks is correct preparation.

THE ORDER OF PRIORITY (FOR ALL HOUSEHOLDS)

1. Quiet the first demand:

What can suddenly compel you? Rent, utilities, debt, medication, access.

Reduce, prepay, or buffer this first.

2. Lower the monthly burn:

The safest household is not the richest—it is the one that needs the least each month.

3. Remove accelerants:

High-interest debt and variable obligations turn small shocks into crises.

4. Preserve daily function:

Heat, light, food, medication, communication. Normal days protect judgment.

5. Keep modest access outside systems:

Small cash or equivalents buy time during freezes. Excess decays.

6. Preserve value quietly:

Only after continuity is secured. No leverage. No complexity.

HOW THIS ADAPTS BY HOUSEHOLD TYPE

RENTERS

Priority is lease continuity, not ownership. Keep rent buffer sacred. Favor portability and low replacement cost. Avoid illiquid preparations.

Rule: Stability comes from flexibility, not accumulation.

ELDERS

Priority is care and access, not yield. Pre-fund essentials: medication, utilities, transport. Simplify finances; reduce points of failure.

Rule: Fewer decisions preserve independence.

FIXED-INCOME HOUSEHOLDS

Priority is predictability, not growth. Lock in costs where possible. Reduce recurring expenses permanently. Avoid anything that requires timing or active management.

Rule: Endurance beats optimization.

WHAT TO AVOID (UNIVERSAL)

- Speculation
- Complex financial products
- Preparations that require constant attention
- Panic-driven changes

If it demands vigilance, it will fail under stress.

THE ANNUAL TEST (ASK ONCE A YEAR)

1. If nothing collapses, is my household calmer than last year?
2. If income paused for 60 days, what would fail first?
3. How many things can still suddenly demand obedience?

Where the answer is 'too many,' preparation resumes.

FINAL THOUGHT

Resilience is not dramatic. It is the quiet absence of emergencies.