



Late Stage Nooknomics: Animal Crossing Uprising

CD: *Ava Brehm*

Chair: Will Sherman Pulvino

Letter from the Crisis Director	3
Introduction	4
Background.....	5
1. History of the Animal Crossing	5
2. Tom Nook and Nook Inc.....	5
3. Housing, Loans, and Development Structure	6
4. Island Economy and Resource Management	7
5. Infrastructure, Public Works, and Island Regulation	9
Current Situation:	11
Questions To Consider:	12
Character List	13
References/Sources:	27

Letter from the Crisis Director

Hello delegates,

My name is Ava Brehm and I'm your Crisis Director! I have been doing MUN since my sophomore year of high school and I am so lucky to be able to continue it in college. This is my second time running a committee for ClarkMUN. I ran Ultron Paradox in 2024 and served as Chief of Staff for ClarkMUN in 2025. On the collegiate circuit, I have been all around North America, and I usually compete in fantasy or pop culture-based crisis committees. Outside of MUN, I study Data Science on the Psychology Track with a minor in Theatre Arts. I'm the social media chair for Variant Dance Troupe, a non-audition-based dance group at Clark. Some of my other hobbies include journaling, playing guitar, coding, cooking and baking, and of course, gaming!

I have been playing Animal Crossing since I first got New Leaf on my DS, and I fell in love with it. For those who aren't familiar with Animal Crossing, you are one of the first residents in a new island/city nation and with the help of Tom Nook, Isabelle, and other villagers you help reshape, reinvent and rebuild the island/city.

If you have any questions about the committee, please email me

Best,

Ava Brehm (abrehm@clarku.edu)

Introduction

For many years, life on the island followed a routine shaped almost entirely by Nook Inc. The company provides housing, resources, food, and basic tools, which creates the appearance of stability. Most villagers accepted the system because it offered an easy start and steady development. However, as time passed, deeper issues became clear. Debt increased faster than most villagers could repay; rent structures shifted without explanation, and major construction projects seemed to benefit the company more than the island community.

Now on the island: Growth has slowed, resources are limited, and small businesses struggle to survive. Younger villagers question whether they can build a future when mobility is so limited. Many residents believe that Nook Inc. holds too much power and that its decisions have prevented the island from reaching its full potential. In this committee, delegates will decide how the island should respond to its political and economic challenges. Whether the result becomes an uprising, a movement for change, or a push to keep the system in place will depend on your choices.

Important Note: This committee takes place in Animal Crossing New Horizons version 2.0.8, so the resort hotel, tourists, reset service, and craft requests should NOT be included in position papers. Research should examine the underlying problems and current issues within New Horizons up to the 2.0.8 update but can use past games/spinoffs as references or take inspiration from features in the new update.

Background

1. History of the Animal Crossing

Animal Crossing is a simulation video game series created by Nintendo in 2001. Since its first launch, the franchise has gained a growing fanbase and worldwide popularity. There are six main games: *Animal Forest* (Japan-only), *Animal Crossing*, *Wild World*, *City Folk*, *New Leaf*, and *New Horizons*. Unlike most games that focus on conflict or competition, Animal Crossing centers on daily life, community building, and the development of the town or island. The players arrive in the new world and are tasked with keeping the town thriving by collecting resources, interacting with villagers, and growing the community. The real-time structure of the game adds to the appeal, since everything unfolds in real time and encourages players to build a long-term routine.

Although the games are friendly, cozy, and relaxed, the underlying themes rely on controlled progress, financial obligations, and highly organized systems of development. These systems are managed by in-game companies or authorities, most notably Tom Nook. Because so much of the player's gameplay and gaming experience is shaped by these structures, the Animal Crossing series has developed a reputation as a digital world governed by a single powerful corporate entity.

2. Tom Nook and Nook Inc.

Throughout the games, Tom Nook has appeared in different roles, including shopkeeper, landlord, real-estate agent, and corporate executive. By the time of *New Leaf* and *New Horizons*,

his influence becomes highly centralized under the company Nook Inc. The company oversees all aspects of community development, including the construction of homes and public buildings, the distribution of tools, goods, and essential services.

Nook Inc. holds authority over land allocation, island planning, infrastructure approval, and financial services. The company operates the primary shop on the island, manages the banking system through the Automatic Bell Dispenser (ABD), and provides the only housing program on the island. Although the company presents itself supportive and community-oriented, it retains control over housing permits, construction rights, and everyday necessities. This means that the state of the island is directed by a single organization that may not always align with the needs of residents. While this creates a simple structure for players, it also introduces the potential for economic strain and limited autonomy in the world.

3. Housing, Loans, and Development Structure

One of the features of Animal Crossing is the housing loan system. Every player's home originates from Tom Nook or Nook Inc. and starts out as a tent. To upgrade to a one-room house requires a loan payment of 98,000 Bells. And each home expansion requires the repayment of a new loan. The upgrades are in order:

- House: 98,000 Bells
- Room Expansion: 198,000 Bells
- Back Room: 348,000 Bells
- Left Room: 548,000 Bells.
- Right Room: 758,000 Bells
- Second Floor: 1,248,000 Bells
- Basement: 2,498,000 Bells

Costing a total of 5,696,000 bells.

Although these loans do not have set deadlines or interest, they still create a continuous cycle that shapes the entire progression of the game. Players must gather resources, sell items, and participate in daily tasks to finance these loans and upgrade their house. The lack of alternative lenders or construction companies reinforces Nook Inc.'s monopoly over the housing market.

Home placement, building relocation, and interior expansion in New Horizons all require approval through Nook Inc.'s systems. This means that the company indirectly influences the physical layout of the island, the spacing of public and private buildings, and the direction of community growth. Even when residents are encouraged to personalize and design the island, the boundaries of these decisions are set by Nook Inc.'s guidelines and costs. This raises issues about accessibility, affordability, and fairness within the island's development.

4. Island Economy and Resource Management

The economy of Animal Crossing is built on collecting and selling natural resources. Players gather fruit, fish, insects, wood, art, fossils, and crafted items to earn Bells and Nook Miles. Bells is the main form of currency and earned by selling items, doing favors for villagers, or from shaking trees, digging holes, balloon presents, and money trees. Nook Miles are earned by completing in-game achievements and daily tasks. Because the island lacks a wage-based economy or jobs with fixed salaries, residents depend entirely on resource collection and crafting as a source of income. These resources regenerate slowly and are limited in quantity, which restricts the speed at which players can repay loans or complete large projects. You can store

these items in your home or inventory; however, both have a set number of items you can hold (Inventory maximum is 40; house storage is 5,000). If you want to receive the maximum amount, it does cost Bells and Nook Miles. The total cost to reach the maximum storage capacity of 5,000 slots is 3,300,000 Bells across four expansions. And for inventory it costs a total of 13,000 nook miles. Making economic progress depend heavily on time, availability, and the gathering of materials.

There is also the Stalk market, every Sunday morning, 5am-12pm, you are visited by Daisy Mae who comes to your island to sell turnips. You can buy as many of them as you would like for a price range of 90-110 bells per turnip. As the week goes on, you can sell the turnips to Nooks Cranny (except Sunday) and depending on the time or day of the week, you could be selling your turnips for 10 bells per turnip or 650 bells per turnip. But there's a catch: if you don't sell your turnips the following Sunday, they rot and become worthless. So, you're trying to sell them at a good price before your investment is completely wiped out. There are also some pop-up vendors who come and visit your island for a max of once a day.

- Saharah: Sells rugs, wallpaper, and flooring.
- Kicks: Sells shoes, socks, and backpacks.
- Leif: Sells bushes, shrubs, and flowers.
- Redd: Sells art and furniture.

Nook Inc. controls most economic interactions by determining the buying and selling rates for items, stocking the main shop, and restricting access to certain tools and materials. Although additional shops like the Able Sisters appear on the island, they cannot operate freely. Their existence is granted only through approval from Nook Inc., and their growth is limited by the

regulations and available space. This creates an economic loop where the corporation shapes price standards and the flow of Bells. Over time, this has raised questions among players about whether the island economy is truly free.

5. Infrastructure, Public Works, and Island Regulation

Infrastructure development plays a major role in later Animal Crossing titles. In New Horizons, Nook Inc. takes direct responsibility for major infrastructure decisions. Bridges, inclines, public buildings, and facilities like the Resident Services center all fall under the company's authority. While players can donate Bells toward these projects, the planning and approval process remains structured through Nook Inc. procedures.

Island evaluations and ratings, which determine access to further upgrades, are conducted by Isabelle under Nook Inc.'s leadership. This evaluation system influences how players design their islands, what types of projects they prioritize, and how quickly new services become available. Island evaluations are through a 5-star system that is either positively or negatively judged. Focusing on scenery points: lots of flowers, trees, and bushes as well as development points: number of buildings, the number of villagers living on the island, items placed outside, and building bridges/inclines help increase your island ratings. Once your ACNH island reaches 3 stars, you complete the main campaign, triggering K.K. Slider to visit for a concert the next day. Following the concert, Tom Nook gives you the *Island Designer app*, allowing you to terraform, edit cliffs and rivers, and place paths.

The company acts not only as a developer but also as the regulator and evaluator of community progress. These systems work smoothly during gameplay but raise questions about the balance of power within the island community and the lack of democratic processes for major decisions.

Drawing from these long-standing structures within the game, the pattern of centralized corporate control has shaped every aspect of community life. Nook Inc. directs development, handles finances, and manages the essential services that residents need. Small businesses cannot grow; public works require corporate approval, and everyday tasks depend on items sold or regulated by the company.

Current Situation:

The tensions created by Nook Inc. have reached a breaking point. Rising construction costs, uneven resource availability, lack of community growth, and concerns about power have led villagers and small business owners to question the legitimacy of Nook Inc.'s authority. The company's long-standing control, that was once seen as a helpful way to improve island life, is now viewed as an obstacle. Residents have begun to talk about changes they want to see happen or would like to see in the future, but no actions have yet been taken.

Questions To Consider:

1. How has the economic structure shaped daily life and the ability to contribute to the island community?
2. What balance, if any, exists between centralized leadership and villagers?
3. Has Nook Inc. ultimately helped or halted the island's long-term growth?
4. What kind of system should the island use to operate fairly and sustainably?
5. What responsibilities do those in power have toward the rest of the community?
6. Who benefits most from the current system, and is it fair?

Character List

1. Isabelle

- Isabelle is a Shih Tzu who serves as the island’s administrative assistant, managing ordinances, announcements, and ceremonial duties while acting as the public-facing heart of Resident Services. She is endlessly polite, organized, and eager to keep the island running smoothly for everyone. Outside of work, Isabelle enjoys collecting flowers, journaling, and practicing public speaking. Isabelle is conflicted by Tom Nook’s policies, as she hears villagers’ frustrations firsthand but feels bound by her role to uphold the system. She privately supports reforms like rent control and better resource distribution but feels unable to speak out publicly due to her employment.

2. Timmy

- Timmy is one of the raccoon apprentices at Nook's Cranny who works alongside his twin brother Tommy, tending to be introverted and providing support. Outside of work, Timmy enjoys assembling model kits, bird-watching, and rereading instruction manuals for comfort. Before Nook's Cranny was built, he would sell items and buy initial supplies. Both twins are not related by blood to Tom Nook, but Tom refers to them as ‘his nephews’ since he raised them after finding them orphaned. Timmy is deeply conflicted because he owes everything to Tom Nook who rescued and raised him, yet he witnesses daily how the shop's high prices hurt struggling villagers. He questions whether there might be a middle ground between gratitude to Tom Nook and recognizing that the business practices he's required to enforce cause genuine harm.

3. Tommy

- Tommy is one of the raccoon apprentices at Nook's Cranny who works alongside his twin brother Timmy, tending to be more outgoing and extroverted. Outside of work, Tommy enjoys sketching new furniture designs, collecting leaves, and imagining layouts for new spaces. Before

Nook's Cranny was built, he would wander the island holding a flag and offer advice about island life. Both twins are not related by blood to Tom Nook, but Tom refers to them as 'his nephews' since he raised them after finding them orphaned. Tommy shares his brother's internal conflict but expresses it differently: he's more likely to give villagers unofficial discounts when Tom Nook isn't watching or "accidentally" miscount items in customers' favor. He believes the system needs reform but struggles with divided loyalty between the villagers he's befriended and Tom who gave him a purpose.

4. Mabel

- Mabel is a hedgehog who co-owns the Able Sisters' tailor shop with her sister Sable, known for being the cheerful and charismatic face while Sable handles the sewing. She's friendly and outgoing, enjoying interactions with customers. Outside of work, Mabel enjoys sketching outfit ideas, watching runway shows, and collecting unique fabrics. Mabel is frustrated that her partnership with Tom Nook requires her to give him a percentage of all sales and follow his pricing guidelines, which prevents her from offering affordable clothing to villagers who need it. She supports breaking free from Nook's retail network to set up her own prices and establish independent tailor cooperatives, believing creative businesses shouldn't be forced to prioritize profit margins over their community's needs.

5. Sable

- Sable is the shy, hard-working older sister of the Able Sisters who designs clothes and gives players access to exclusive customization patterns after befriending her. Players can unlock her trust by talking to her for 11 days, revealing her backstory. After her parents died, she raised her younger sisters, Mabel and Label, and ran the family tailor business, forcing her to become hardworking and reserved. She developed a strained, distant relationship with Label, who left for the city to pursue fashion, leaving Sable to manage the shop alone for years. Outside of work, Sable enjoys

finding new and experimental patterns, collecting scraps of unusual fashion materials, and sketching complex designs. Sable rarely speaks about politics but quietly resents how Tom Nook's business practices forced her to raise prices on custom designs, making her only accessible to wealthy villagers instead of everyone on the island. She supports worker unions and fair-trade agreements that would allow artists to set ethical prices rather than market exploitation.

6. Blathers

- Blathers is an owl who curates the museum, accepting donations of bugs, fish, sea creatures, fossils, and art while providing information on donated items. He assesses fossils and his presence is required to open the museum to the public. Outside of work, Blathers enjoys reading history books, cataloging specimens, and creating new exhibits. Blathers is troubled that the museum operates on a donation model because Tom Nook refused to provide proper funding, forcing the institution to rely on villagers' charity rather than guaranteed public support. He advocates for establishing institutions like museums, libraries, and research centers as publicly funded services.

7. Flick

- Flick is a chameleon who buys bugs for 1.5 times Nook's Cranny prices and makes custom bug models for a commission of three of the same bug. He's a special character who visits islands randomly on weekdays and hosts the annual "Bug-Off" event, where players try to catch as many bugs as they can in a limited time to earn points, which can be exchanged for bug theme swag. Flick enjoys painting, collecting insect specimens, and entomology. Flick is openly critical of Tom Nook's practices, particularly how Nook's Cranny undervalues bugs and other resources to maximize profit margins at villagers' expense. He advocates for breaking up Nook's purchasing monopoly and allowing vendors to compete for resources.

8. C.J.

- C.J. is a beaver who serves as the host of the Fishing Tourney and occasionally visits islands to buy fish at higher prices than Nook's Cranny. His primary role is buying fish, hosting fishing tournaments, and commissioning Flick for decorative models. C.J. **likes** cataloging unusual fish, experimenting with new lures, and organizing competitions. C.J. sees himself as part of the resistance against Tom Nook's economic control by offering villagers better prices for their catches. He advocates for breaking up Nook's purchasing monopoly and allowing vendors to compete for resources.

9. Daisy Mae

- Daisy Mae is a boar who visits islands every Sunday morning to sell turnips, continuing the role her grandmother Joan held in previous games. She's the sole source for buying turnips used in the "stalk market" to make money. Daisy Mae often tracks weather patterns, sketches market trends, and keeps small notebooks of sales predictions. Daisy Mae is uncomfortable with how Tom Nook has standardized the turnip market to create artificial scarcity that benefits speculators over villagers trying to earn honest bells. She believes her grandmother's legacy should help villagers achieve financial security.

10. Redd

- Redd is a fox who runs a boat called Jolly Redd's Treasure Trawler, selling both genuine and fake artworks and furniture. His main role is providing art for the museum, though he frequently sells forgeries. Redd spends his free time making treasure maps, searching for rare trinkets, and going to art museums. Redd has no love for Tom Nook and openly operates in the black market to escape Tom's control, though his methods are ethically questionable. He supports complete deregulation and free-market chaos where anyone can sell anything without Nook's approval, believing the current system's problem isn't capitalism itself but that Tom Nook has rigged it.

11. Celeste

- Celeste is an owl who visits islands on meteor shower nights to give players space-themed DIY recipes and teach them how to wish on shooting stars. She can appear at most once a week, giving one new recipe per visit. Celeste loves, astromancy, stargazing, charting constellations, and astrology. Celeste believes Tom Nook's control over DIY recipe distribution and crafting materials artificially limits villagers' ability to create beautiful items and express themselves creatively. She believes that beauty shouldn't be gated behind Nook's paywalls.

12. Saharah

- Saharah is a traveling camel who visits islands randomly, selling exclusive rugs, wallpapers, and flooring that can be purchased with bells or tickets. She appears at least once a week and stays until 5 a.m. **Saharah enjoys** sketching home interiors, collecting souvenirs from her travels, and finding unique textile patterns. Saharah operates as an independent merchant outside Nook's direct control but doesn't like having to pay "travel fees" and "docking permits" to Tom Nook just to visit islands and conduct business. She believes small business owners shouldn't be squeezed by licensing costs that only help those who are already wealthy.

13. K.K. Slider

- K.K. Slider is a musician dog who performs concerts on Saturday evenings and provides records to players upon request. He's known for his laid-back personality and diverse musical repertoire spanning many genres. Outside of work, K.K. Slider likes to go to small concerts, listening to street performers, and songwriting. K.K. is troubled that Tom Nook requires his performances as part of island "development metrics" and controls where and when he can play, commercializing his art and making it serve capitalist goals rather than creative expression. He wants artists to perform freely without corporate sponsorship or approval.

14. Gulliver

- Gulliver is a seagull sailor who repeatedly washes up on the island after mysterious boat accidents, relying on the player to recover his lost

communicator parts. He presents himself as a proud traveler and adventurer, though his constant shipwrecks suggest otherwise. Gulliver is deeply frustrated by how Tom Nook controls inter-island travel, trade routes, and docking permissions, making movement and exchange far more expensive and restrictive than necessary. He believes open travel and shared trade networks are essential for cultural exchange and economic fairness, and that no single figure should control who gets to move or trade freely.

15. Leif

- Leif is a sloth who runs a gardening business, selling flowers, shrubs, and produce to villagers and offering advice on plant care. He is deeply connected to nature, often encouraging sustainable practices. Leif is troubled that Tom Nook prioritizes construction and profit over environmental preservation, allowing natural habitats to be destroyed without accountability. He advocates for sustainable development and environmental protections that place long-term ecological health above short-term financial gain.

16. Anka

- Anka is a snooty cat villager with an Egyptian theme featuring golden yellow fur with blue stripes. She can be difficult to befriend initially due to her snooty personality, but warms up over time, getting along well with cranky, smug, and other snooty villagers. Anka likes reading about fashion, practicing her elaborate makeup & skincare routine, and collecting luxury items. Anka opposes any changes to Tom Nook's business practices, as she benefits from the system that allows her to maintain her luxurious lifestyle. She views the uprisings as unnecessary complaining from villagers who simply need to work harder because they are “lazy” or “unmotivated”.

17. Blaire

- Blaire is a snooty squirrel villager with brown fur and a fashionable appearance who enjoys talking about fashion, makeup, and beauty. She

can come across as vain but becomes kinder as friendship develops, getting along with cranky, smug, and other snooty villagers. Blaire enjoys sewing, reading fashion magazines, and watching beauty tutorials. Blaire wishes the island would allow more access to artistic and social spaces while preserving charm and sophistication. She believes even small improvements could benefit the community's vibrancy.

18. Bob

- Bob is a lazy cat villager and a perpetually sleepy expression who loves food, napping, and talking about bugs. He's one of the most popular villagers in the series with a laid-back personality, getting along well with most personality types except jock villagers. Bob often cloud-watches, experiments with odd snack combinations, and spends hours by the river. Bob wishes the island supported communal access to supplies, relaxation spots, and low-pressure living. He believes life should allow villagers to enjoy the calm and fun in life without constant stress.

19. Cherry

- Cherry is a dog villager with a punk rock aesthetic, with black fur with red accents and often wearing a skull shirt. Despite her tough appearance, she's caring and protective like an older sister, getting along well with lazy, normal, peppy, and other sisterly villagers. Her hobbies include social justice, thrifting clothes, and educating villagers on politics. Cherry believes that villagers deserve safety and autonomy. She takes action wherever she can and refuses to ignore injustice. She is fueled by frustration and determination to challenge systemic oppression.

20. Chevre

- Chevre is a normal goat villager with white fur and a gentle personality. She's kind and friendly, getting along with most personality types, particularly peppy, lazy, and other normal villagers. Her hobbies are journaling, tending gardens, and observing wildlife. Chevre wishes the island prioritized ecological growth, shared gardens, and green spaces. She

is angry that residents' well-being is often secondary to money, by not valuing community care, environmental peace, and harmony.

21. Chops

- Chops is a smug pig villager with a sophisticated appearance, often wearing formal attire, with a confident, charming personality who considers himself cultured and refined. He gets along well with normal, peppy, snooty, and other smug villagers. His hobbies include sampling wines, practicing classical music, and refining his wardrobe. Chops sees Tom Nook's business model as perfectly reasonable and defends his right to charge premium prices for premium services. He believes those complaining simply lack the sophistication to manage their finances properly, and the current structure works fine for successful villagers like himself.

22. Coco

- Coco is a normal rabbit villager with a unique appearance where her face resembles a gyroid figure. She has a sweet, gentle personality, getting along with most personality types and rarely conflicting with others. Her hobbies include reading poetry, going to open mics, and performing her poetry. Coco wishes the island fostered more shared learning and community projects. She believes in a balanced environment where everyone can grow intellectually and creatively is essential.

23. Dom

- Dom is a jock sheep villager with a rainbow tie-dye pattern who is enthusiastic about fitness and exercise. He's friendly and encouraging, getting along well with peppy, sisterly, and other jock villagers, but may conflict with lazy and snooty villagers. His hobbies include strength training, running laps, and challenging himself with new fitness goals. Dom wants the island to invest in gyms, fields, and wellness programs that everyone can use. He believes it's outrageous that basic resources for strength and fitness are treated as luxuries.

24. Fauna

- Fauna is a normal deer villager with brown fur with white spots, known for being gentle, kind, and sweet-natured. She gets along well with most personality types, especially peppy, lazy, and other normal villagers, though she may be upset by cranky or snooty villagers' rudeness. Her hobbies include walking through gardens, sketching flowers, and observing butterflies and birds. She is enraged that Nook's greed prevents the creation of natural spaces where all villagers could thrive. Fauna wants community-managed parks, gardens, and wildlife areas accessible to everyone.

25. Judy

- Judy is a snooty cub villager with a pastel color scheme featuring blue, pink, and purple, with star-shaped eyes that give her a celestial appearance. She's fashionable and can be condescending initially but warms up over time, getting along with cranky, smug, and other snooty villagers. Her hobbies include collecting trinkets, listening to pop music, and studying the newest trending fashions. She is furious that rising housing costs and restricted commercial space keep villagers trapped in debt. She pushes for rules that protect residents from predatory financial practices. Believing in stricter regulation of exploitative loans and fair access to essential goods.

26. Lucky

- Lucky is a lazy dog villager wrapped entirely in bandages like a mummy with one visible eye. Despite his appearance, he has a friendly, relaxed personality. He gets along well with normal, peppy and smug villagers. His hobbies include reading comics, solving puzzles, and hunting for beetles. Lucky is concerned that Tom Nook refuses to establish any healthcare facility or hospital on the island because medical services don't generate enough profit, leaving sick and injured villagers without proper care, arguing that basic medical services is a fundamental right.

27. Maple

- Maple is a normal cub villager with brown fur who is sweet, kind, and motherly in her interactions. She gets along with most personality types, particularly peppy, lazy, and other normal villagers. Her hobbies include curling up with books, writing short stories, and admiring seasonal flowers. Maple is quietly distressed that Tom Nook's expensive prices for education and refusal to build a public library mean many villagers can't afford to read or educate themselves, creating knowledge inequality. She believes access to books and educational materials should be universal rights rather than privileges.

28. Marshal

- Marshal is a smug squirrel villager with white fur who is confident, charming, and slightly vain, considering himself sophisticated. He gets along well with normal, peppy, snooty, and other smug villagers, though he may irritate cranky villagers. His hobbies include listening to classical music, shopping for high-end fashion, and creating new, stylish outfits. Marshal is annoyed that Tom Nook's monopoly prevents the opening of upscale cafes and high-end bars that would elevate the island's sophistication and provide refined entertainment options. While primarily self-interested, he supports allowing competitive businesses to challenge Nook's retail dominance, believing a more developed commercial district would attract villagers and enhance everyone's quality of life.

29. Molly

- Molly is a normal duck villager with brown feathers who is extremely kind and soft-spoken. She gets along with most personality types, especially peppy, lazy, and other normal villagers. Her hobbies include reading children's books, nature walks, and watering flowers in her garden. Molly is deeply saddened witnessing young villagers', like herself, struggle under crushing housing debt that Tom Nook imposes from the moment they arrive, preventing them from enjoying their youth and forcing premature financial stress.

30. Monique

- Monique is a snooty cat villager with a sophisticated style who can be condescending but becomes nicer as friendship grows. She gets along with cranky, smug, and other snooty villagers, but may clash with peppy and jock villagers. Her hobbies include reading beauty magazines and beauty blogs, doing her makeup, and teaching cosmetology. Monique believes Tom Nook's business practices are perfectly justified, and that financial struggle simply indicates poor taste and lack of ambition rather than systemic exploitation. She opposes reforms and democratizing resources would lower standards.

31. Moe

- Moe is a lazy cat villager with blue and purple fur who has a relaxed, easygoing personality. He's friendly and simple-minded, often making quirky comments, getting along well with normal, peppy, smug, and sisterly villagers. His hobbies include fishing trips, cloud-watching, and taking naps outdoors. Moe is worried that Tom Nook's inflated food prices mean he can't afford basic groceries, forcing him to fish constantly just to feed himself instead of enjoying it leisurely, believing everyone deserves affordable nutrition without working themselves to exhaustion.

32. Raddle

- Raddle is a lazy frog villager with dark circles under his eyes and often looks unwell, though he has a friendly, relaxed personality typical of lazy villagers. He gets along well with normal, peppy, and smug villagers. His hobbies include studying plants and insects, learning medicine, and sleeping in. Raddle is particularly affected by Tom Nook's refusal to stock affordable medicine or healthcare supplies at Nook's Cranny, forcing chronically ill and disabled villagers like himself to suffer or pay premium prices for basic medicine arguing that Nook shouldn't profit from villagers' suffering.

33. Raymond

- Raymond is a smug cat villager with a business professional appearance, known for being confident, charming, and sophisticated. He gets along

well with normal, peppy, snooty, and other smug villagers, though he may annoy cranky villagers. His hobbies include debating, reading financial news, and discussing investment strategies. Raymond recognizes that Tom Nook's absolute monopoly on construction, retail, and real estate creates stagnates on economic growth by eliminating competition and innovation, believing a properly regulated free market would benefit the island more than Nook's current economic practices.

34. Samson

- Samson is a jock mouse villager with a muscular build and athletic appearance. He's friendly and encouraging but can be obsessive about working out, getting along well with peppy, sisterly, and other jock villagers. His hobbies include trying new workouts, running sprints, and challenging other villagers to competitions. Samson is fired up because Tom Nook's makes staying fit financially impossible for most villagers, creating health inequality. He supports subsidizing fitness resources and forcing Nook to offer essential athletic supplies, believing physical health is a right, and Nook's profit off of the wellness products is morally wrong and weakens the entire island community.

35. Sherb

- Sherb is a lazy goat villager with an adorable appearance who is relaxed and friendly. He often talks about bugs as if they're his friends, getting along well with normal, peppy, smug, and sisterly villagers. His hobbies include fishing in his pajamas, catching bugs, and napping under trees. Sherb is sad that Tom Nook's construction projects destroy bug habitats and his insect friends keep disappearing as more buildings go up, prioritizing profit over the lives of small creatures who can't defend themselves believing bugs and wildlife deserve to live on the island too.

36. Shino

- Shino is a peppy deer villager with a Japanese oni (demon) aesthetic. She's always cheerful and loves talking about her dreams of being famous, getting along with most personality types. Her hobbies include streetwear

fashion, dancing, and listening to J-Pop and K-Pop. Shino wants fair credit systems, support for young creatives, and protection against financial abuse. She cannot stand seeing ambition and potential crushed by predatory structures.

37. Stitches

- Stitches is a lazy cub villager designed to look like a stuffed toy bear who is extremely friendly, innocent, and childlike. He gets along well with normal, peppy, smug, and sisterly villagers. His hobbies include playing on the beach, meeting new friends, and talking to imaginary friends. Though he may be too young to understand everything fully, Stitches is upset and confused as to why there are no spaces where children can enjoy life without exploitation. He cannot understand why play and happiness are treated as luxuries.

38. Tia

- Tia is a normal elephant villager with a teapot aesthetic where her head resembles a teapot, known by others as being sweet, kind, and gentle. She gets along with most personality types, especially peppy, lazy, and other normal villagers. Her hobbies include reading recipe books, hosting tea parties, and volunteer work. Tia is distraught that Tom Nook's expensive ingredients and equipment make hosting social gatherings financially impossible for most villagers, destroying the social fabric and sense of community that should define island life. She believes hospitality and social connection are essential to wellbeing and shouldn't be things only the wealthy can afford.

39. Zucker

- Zucker is a lazy octopus villager designed to resemble Takoyaki who has a laid-back personality. He's friendly and easygoing, getting along well with most personality types except jock villagers. His hobbies include experimenting with cooking, sketching food ideas, and lying down by the water. Zucker wants community kitchens, food banks, and fair access to

resources. He cannot believe that sustenance and peace are treated as privileges.

References/Sources:

- [Nookipedia](#)
- [Animal Crossing Wiki](#)
- [ACNH FAQ](#)
- [Most Important Animal Crossing Lore](#)
- [Ways Tom Nook Shows His Cruelty](#)
- [Nintendo says Tom Nook is a 'good guy.' They're right, and not for the reasons you think.](#)
- [Tom Nook, Greedy Loan Shark or Secret Social Activist?](#)
- [Animal Crossing Economy](#)