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### “It’s the Economy, Stupid”

*Knights of the Dinner Table* (No. 137, March 2008)

*This piece presents a way for game masters (referees for role-playing games) to use a simple table to introduce basic economic forces into their campaigns. Included in the piece is a Market Indicator Table used to introduce random economic elements into urban encounters.*

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“The truth is we are all caught in a great economic system which is heartless” – Thomas Woodrow Wilson

In most campaigns, gold is what makes the world go round. The player characters struggle, fight, die, and come back again for fame and, most importantly, fortune. Adventurers rush out to raid the local lich-infested crypt and then head to the nearest city to spend their newfound treasures and reequip for their next outing. The local marketplace has become a mere rest-stop on the PCs’ road to glory.

In the real world, economics quietly determine the prices paid by such adventurers for their equipment and chosen diversions. Market factors can drive wars, color social interactions, and even affect monster

populations within a campaign world. While battling the forces of darkness, the adventurers can also fall prey to forces of the market.

Game masters can use the basic principles of economics to make their already rich game settings more dynamic. By keeping the economy in a state of flux, game masters can thwart player complacency while inspiring new stories and encounters within their campaign. As with most role-playing tools, these benefits can be gained with a little background theory and a handy random table.

*[Included are sections entitled “Economics 101” and “The Effects on the Game”. The following section describes the Market Indicator table and its basic use.]*

### **Market Indicator Table**

As you can see, the economy is in a constant state of change. Any new arrival on the scene can affect what is needed and how much is available. However, most game masters did not take up the screens in order to sit down and plot out the markets of their campaign world. This is where the Market Indicator Table (Figure 1) can help.

The table indicates situations ranging from a Major Inflation (where all goods and services receive a marked increase in price) to a Major Depression (where all goods and services receive a marked decrease in price—and are thus decreased in value). Within this range can be situations in which specific types of goods and services can have their prices increased or decreased.

When the PCs arrive at a particular marketplace (a city, a festival, etc.), the game master should roll on the Market Indicator Table to get a sense of the current state of the market. Depending upon the roll, she applies the appropriate modifier to the standard cost of any good or service indicated. For example, a roll on the table indicates a surplus of livestock. In this case, the cost of livestock would be multiplied by .75, reducing the cost by twenty-five percent. Players buying livestock would benefit from a reduction in cost, while players that are trying to sell off their excess will not get a good price. The game master may also rule that the modifier applies to all related goods and services. In this case, the modifier could be applied to the cost of feed or even meat.

Most of the time, the market is stable. However, depending upon the roll, the players may receive an unexpected discount on a specific type of good or service. By the same token, they may have to pay more for their supplies than what was anticipated. Using the Market Indicator Table represents the seemingly random forces that affect the buying habits of the denizens of your role-playing milieu.

**Figure 1 (Market Indicator Table)**

d100	Situation	Effect
01-05	Major Inflation	All costs/prices x1.5
06-15	Minor Inflation	All costs/prices x1.25
16-24	Scarcity of a particular resource (d6)	Cost x1.25
	[1-2] Luxury items (liquor, tobacco, exotic/fancy items)	
	[3] Staples (foodstuffs, cloth, etc.)	
	[4] Weapons/Armor	
	[5] Livestock	
25-75	Market Stable	Standard Costs/Prices
	Surplus of a particular resource (d6)	Cost x.75
76-85	[1-2] Luxury items (liquor, tobacco, exotic/fancy items)	
	[3] Staples (foodstuffs, cloth, etc.)	
	[4] Weapons/Armor	
	[5] Livestock	
	[6] Metals/Ores (metal goods, etc.)	
86-95	Minor Depression	All costs/prices at .75
96-00	Major Depression	All costs/prices at .5