



## Wealth and Social Status Download

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# Wealth Factor: For Richer or Poorer

It is sometimes helpful when running a city setting as large and thorough as Bards Gate to have a little help in determining how much PCs are spending on nights in cheap hotels and flagons of Brin Zwiescher Ale. Invariably there is downtime between campaigns. Weeks and possibly months may go by as a pair of party members “crafts magic items” and the others sit around and wait for their new goodies. If this time is not spent as it should be, adventuring within the walls of the great and illustrious city of Bards Gate, then it is most certainly spent on “something.”

This mundane day to day “shop and eat” form of role playing entertainment may make some in your gaming group highly annoyed, while others may enjoy it immensely. It is indeed important when starting a new adventure or laying out rumors and innuendo to the players to give them more options in their role playing experience to have these “eat and greet” sessions as it adds to the overall flavor of the game. To suit the needs of both sort of gamer we have included here a piece concerning PCs wealth and social stature in Bards Gate.

It is to be noted that the information offered here may be applied to any urban or city setting in your own role playing campaign (Such as the City State of the Invincible Overlord or the City of Brass).

Role players should enjoy the challenges offered in the growth in social status of their player character regardless of any number crunching. The possibility of crawling through the disparity of homelessness to the thrones of power in the land offer excellent role playing possibilities, as surely as a grand rise and sudden fall from grace.

This section fleshes out some of the fineries of the “fantasy economy and social stratus” to which characters and their adversaries may face in a fantasy RPG city setting.

To navigate the treacherous waters of social success this section is divided into seven sections.

The first section deals with the various social classes which PCs playing in an urban fantasy setting may find themselves a part of. The second section deals with a characters wealth factor. The third section deals with the cost of living, which refers to how much it costs for an individual to live a certain lifestyle. The fourth section offers insight into where a characters profession or character class fits on the social ladder. The fifth section details how a characters race effects their perceived social standing. The sixth section explains how wealth, race, class and cost of living help to determine social class. The seventh section offers tables which refer to the effects that gossip and rumors may have on a characters social standing. The eighth section offers tables giving a description of how members of various social classes view members of other social classes.

## Social Classes

## Wealth Factor

## Cost of Living

Slaves*	Based on Value*	Paid by Owner*
Homeless Destitute	0-10 gp	8 sp 4 cp per month
Impoverished	11-40 gp	1 gp 8 sp per month
Working Poor	41-99 gp	5 gp per month
Lower Class	100-199 gp	24 gp per month
Lower Middle Class	200-399 gp	30 gp per month
Middle Class	400-799 gp	36 gp per month
Upper Middle Class	800-2999 gp	44gp per month
Upper Class	3000-14,999 + gp	100 gp per month
Celebrity*	Average 5000 + gp	200+ per month
Aristocracy*	Average Over 20,000 gp	500+ per month
Nobility*	Average over 100,000 gp	1000+ per month

\* See Description in Text

The social classes are broken into 12 categories based on a characters wealth factor. The wealth factor is analogous with a persons actual base social class before adding or subtracting for character class and race. The cost of living indicates how much a PC must spend to maintain a specific lifestyle. <End Sidebar>

## The Social Classes

This section gives more details the twelve social classes and their distinctions from one another and gives some insight on how they may perceive one another in a campaign setting.

### Slaves

Slaves hold an interesting place in society. In Bards Gate for example, where slavery is outlawed, there is still an underground market for slaves to be kidnapped and sold elsewhere. Slaves hold a social class in society separate from freed folk, as their wealth factor is based on their master's perceived value of them. Slaves forced to mine coal for their masters foundries may live a subsistence lifestyle akin to one of the homeless and are worked until they eventually drop dead from malnutrition, disease and exhaustion. A eunuch tasked to guard an emperors harem may live an upper class lifestyle, being given the finest of foods and softest of silken garments to wear. A slave tasked to carry documents safely across town and expected to return may dress and live in an upper class lifestyle. Regardless, the slave lacks the one distinction that every other social class has, which is the dignity found with having ones own freedom.

### Homeless and Destitute

The homeless and destitute often sit so far below the rung of social status as to be deemed untouchable by those of the Upper Middle Class and beyond. The homeless are often considered below the value of even slaves by most civilized cultures, frequently having the rights of its citizens, but lacking any of the means of claiming those rights from society. Beggars, the mentally ill, the handicapped, escaped slaves, street urchins and foreign refugees frequently fall victim to the mean streets of the metropolis. Often by accident or injury more than design these folk become homeless. The homeless and destitute must frequently rely on the handouts and care giving of others to eek out a subsistence level of

survival. They may be found in slums, alleyways, abandoned lots, and overgrown city parks. They may occupy unused sections of sewer and other places hidden by the glitz and wealth of ornate palaces and austere temples. 6 in 10 of the homeless are mentally ill and 4 in 10 have some form of disease. They are often the first to succumb to a plague and the last to receive medical attention. Most of the homeless are lvl 1 commoners, or lvl 1 beggars. In rare instances (5% of the time) they may be a drug or alcohol addicted former adventurer or aristocrat who lost all their possessions thru gambling or other unsavory practices. The homeless get the bare minimum of foodstuffs in order to survive. They often dine in trash heaps, spending what little coin they earn from begging to purchase alcohol. They typically receive one meal per day if they are lucky. The food allowance for the homeless averages 2 cp per day.

## **Impoverished**

Like the homeless, the impoverished sit at the bottom of the social ladder. They may work occasionally at various odd jobs in order to feed themselves. The impoverished frequently dwell in crowded tenements and rely on church and state aid for support. Their neighborhoods are frequently overrun with street gangs, thugs, beggars and petty thieves. What few possessions the impoverished have, they cherish, as these items are frequently targeted for theft. At this level of the social spectrum, the impoverished may spend a great deal of time and effort avoiding becoming homeless and forgotten. The vast majority of the impoverished are functionally illiterate. Most of the impoverished are Lvl 1 commoners, rogues or beggars. Their low intelligence due to poor education results in fewer skills to rely on for steady employment. The impoverished eat whatever thin watery soup they may get from soup from meager social services, or dine on bread or possibly a hunk of meat. "Oven Cakes" which is a charred mixture of salt and flour painted onto the walls of brick ovens to keep them from burning the bread are often left in baskets behind bakeries for the impoverished to dine upon. The food allowance for the impoverished averages 2-4 cp per day.

## **Working Poor**

The working poor are commoners who generally have some serviceable skill. They are under-educated and often easily duped by politicians or con artists. They may be foreigners new to the city or locals born into large families. The working poor have acquired enough knowledge of the local language and customs to find jobs picking vegetables, tending gardens, or doing the laundry of the wealthier members of society. Economic crisis and natural disasters commonly create situations that place the working poor into impoverished or even homeless situations. They are easy prey to thugs, gangs and petty criminals who seek to gain from crime those things they have worked so hard to earn by honest work. The working poor often reside in run down apartments that are only a slight step up from the flea infested flophouses of their unemployed neighbors. Illiteracy is high amongst the working poor. Many of the working poor work for meals and save some to take back to their families. Their food allowance may be as high as 2 sp per day.

## **Lower Class**

The lower class are similar to the working poor in that they have jobs and a roof over their head. Neighborhood watchmen, mercenaries, trusted household servants, carpenters, butchers and masons, barbers and barmaids generally live a lower class existence. They work long hours for low wages, but manage to maintain steady employment despite civil disturbances and natural disasters. They are street smart despite a general lack of an orthodox education. Several members of the lower class are literate or semi literate at least. They

are common targets of thieves and charlatans as they are easy to intimidate and naturally distrustful of guards and watchmen as they are all too familiar with corruption. Nearly every penny they make goes towards maintaining their lifestyle. Lower class is often made up of a variety of character and NPC classes ranging from Lvl 1-2. First level adventuring PCs and NPCs fall into the category of Lower class, as do Lvl 1 commoners and Lvl 1 Experts. Members of the lower class have a food budget of 2-4 sp per day.

## **Lower Middle Class**

Members of the lower middle class are better educated and more skilled than members of the other lower classes. They constantly strive for a better life for themselves. Many craftsmen who work for others or in the employ of merchants and nobles are derived from the lower middle class. Many have a simple house or share a larger home with their extended family. Most members of the various official city watch, fire and sewer brigades are of the lower middle class. Some may be backup performers, dancers or other up and coming artisans. Classes generally range from Lvl 2-3 Commoners to Lvl 2-3 warriors, though some may be Lvl 1-2 Experts. The middle class has its share of thieves, con men and gamblers as well, but these unsavory sorts are frowned upon. Members of the lower middle class are harder to intimidate and more likely to call for the constabulary if trouble breaks out. Members of the lower middle class have a food allowance of 4-8 sp per day.

## **Middle Class**

The middle class is made up of highly skilled and motivated individuals who often own small businesses or hold important positions in larger ones. Owners of bakeries, seamstresses, brewers, smiths and furniture crafters are examples of folk who make up the backbone of the middle class. Most members of the middle class are Experts lvl 3-4, and may include various retired PC classes or performers and rogues with a story to tell and ocean front property to sell. Members of the middle class have a food allowance of 8-10 sp per day.

## **Upper Middle Class**

The upper middle class is made up of persons who have not quite yet acquired the wealth needed to move up into the upper echelons of high society. They may be skilled guildsmen and members of professional organizations with strong business and networking abilities. They are well educated and see that their children are also well educated. The upper middle class often has a certain disdain for the lower classes of society, as they assume everyone has an equal opportunity to achieve success. Most members of the upper class own their own business or are involved in lucrative partnerships. Their dwelling and accommodations are often attached to their place of business. They typically run family owned operations, but are known to employ 1-2 members of the lower middle class in their business. Artisans, private contractors, builders, watch captains, skilled wizards, semi-accomplished musicians and performers and actors make up much of the upper middle class. The upper middle class has a food budget of 1-10 gp per day.

## **Upper Class**

The upper class is made up of individuals who have attained a decent amount of wealth and status. Aldermen, mid level clerics, wizards, bards, jewelers, shipping magnates, builders, lawyers, physicians, and guild-masters typically come from the upper class. Many have self made fortunes, and are newly wealthy, others have inherited small sums from wealthy relatives. Members of the upper class are well treated and well respected, often given the

same preferential treatment that aristocrats and nobles receive. They do not however own to any title other than professional titles earned from guild alliances or being at the top of their vocation. Master-craft quality arms and armaments are often made by highly skilled members of the upper class, as are potions and magical items of quality. These items fetch large prices in the market, and make their creators very wealthy.

Upper class social cliques are often organized by a complex family structure with a patron or matron in charge of the doings of lesser members of the family. These patrons or elders are the ones in charge of arranging marriages, signing business ventures, and meeting with members of the aristocracy or nobility with whom they find themselves politically and financially aligned. In general, nothing in an upper class family is done without the permission of the family patron. Family members or staff who cross a patron are almost assuredly disowned and find themselves cast from the ranks of the upper class, regardless of any personal wealth or wherewithal.

Members of the upper class often employ members of the lower classes as workers, laborers, guards, and managers of their various properties. In turn they also fuel the economy by purchasing expensive items, or making large wagers. They may own theaters, popular taverns, thus having some degree of control over culture and high art.

Successful PCs may suddenly find themselves host and party to the Upper Class, due to their ability to gain vast fortunes and their mastery at defeating dangers that “civilized” folk would rather hear stories about. As they are not titled with noble sanction or documents, they may be the target of cat burglars and hold up men seeking to lighten the weight of their purse.

Members of the upper class may have a food budget of anywhere from 10-60 gp per day.

## Celebrity

Celebrity is a special status found through a combination of upper class attention and broad middle and lower class appeal. Great heroes often become celebrities whether they sought fame and fortune or not. Wealthy PCs may often find themselves gaining celebrity status. Equally, powerful wizards, master thieves, and bone crunching barbarians may find themselves in the celebrity spotlight. Experts with unsurpassed artistic skill such as painters and sculptors may also gain the celebrity status. Musicians, dancers, actors and other sub-genres of the bard class actually seek out celebrity status, and do anything and everything in their power to retain that status throughout the course of their career and beyond. Becoming a celebrity often requires a great amount of hard work, skill and raw talent.

Maintaining celebrity status may require lavish expenditures of wealth in order to keep up appearances at important social functions. For example, a highly skilled bard, renowned for his ability to perform the lead in a production of “The Lord of the Marches” may have to spend vast sums of money to commission the writing of a script that will outdo their last public performance. Likewise a hero who buys a round of drinks for the house may be considered a “great guy” by every patron who was present that particular evening.

Despite their dubious expenses, celebrities who are in public favor often find that “their money is no good” at certain venues, and equipment may be found at a reduced price. An armor-smith with a newly designed breastplate may want the local hero to wear their

armor in battle so that he may advertise the celebrity's use of their equipment at his shop. "Deagon Carl the Destroyer wore my breastplate against Vlada the Bold when he defeated him in personal combat and was unscathed!"

Celebrity may be gained overnight, but can be as easily lost as the tastes of the public are ever changing. Patronage of aristocrats and nobles may be fickle at best, and should the celebrity fail to perform up to par, the blue bloods assuredly turn to a new flavor of the month for their entertainment. The pressures of fame may be great, as celebrities are often hounded by adoring fans who wish to get a bit of their luck or merely bask in their presence. A celebrity that turns on their fans may soon find themselves in the poorhouse. Celebrities gain an automatic -5 on any Disguise Check they attempt to make while still within this social class as they are easily recognizable by almost everyone.

Celebrities may have a food budget of 1-200 gp per day depending on if they are eating free or if they are buying for the rest of their entourage and admirers.

## Aristocracy

Aristocrats are often referred to as landed gentry. They are a form of lesser nobility who often owe their ultimate allegiance to a powerful noble, but are nowhere near the blood line to assume the throne of a kingdom. These powerful families and individuals make up the ranks of courtiers and persons of influence. They may be politicians such as senators or city council members with ties to both the upper class and the nobility. What sets the aristocracy apart from the upper class is possession of valuable land assets granted to them in the form of a hereditary title by the nobility. Most aristocrats are born to this old wealth and title. Hereditary titles that may be granted by nobility may include knights, esquires, viscounts and baronet. Aristocrats have a family crest, granted to them or their forebear by the high nobility. The family crest contains standards and devices which describe their station and include the device of the noble whom they ultimately serve.

Aristocrats are more highly educated than the common masses, having had private tutoring throughout their childhood. Aristocrats generally inhabit large private estates, or split time between their hereditary holdings and manor houses in the more populous cities. The majority of members of the aristocracy are drawn from the aristocrat NPC class.

Like the upper class, aristocrats are most commonly a family organization with a patron who bears the official title, such as "Her Baroness Bain of Westerly."

Aristocrats surround themselves with henchmen and are personally responsible for the well being of possibly hundreds of other lesser folk further down the social ladder, ranging from upper class merchants to lower class fruit pickers that work their farms and vineyards. A portion of the aristocrat's wealth and living expenses goes directly to the noble family whom granted their title. Failure to provide this tithe to their liege lord may result in the stripping of family title and quite possibly death.

PC classes may find themselves granted land and lesser hereditary title by a noble, thus giving them the same social status as a "true" aristocrat without the need for taking on the NPC class. Such grants of land and title are very rare however and often require an individual to single handedly save the kingdom from destruction. Examples of this include fighters being granted the title of baron, paladins being titled Lord Champion of the Crown, or trusted wizards being given the title of Grand Prestidigitator to the House of Izun.

Aristocrats think nothing of dropping 100 gp per day for the finest dining experience or catering sumptuous dinners for their families and guests. That is they think nothing of it until they run out of money and have to start selling or leasing property.

## Nobility

Members of true nobility outrank every other member of society. They are the elite of the ruling class, often having ancient holdings and wealth which cannot truly be eliminated. Aristocrats and other members of the upper class ultimately owe their allegiance to the members of the nobility. Nobles may be as lowly as a count (in charge of a county), a duke (royal military commander), or as esteemed as a prince, or reigning monarch or emperor. Nobles command vast tracts of land and may grant lesser titles in relation to their own provincial power and authority. Their spending is extravagant but also takes into account their vast wealth and the number of servants, henchmen and vassals whom they provide for.

It is possible for a member of the upper class or aristocracy to actually have more wealth than a member of the nobility. What the aristocrats and upper class lack that a noble has however is a direct bloodline to the ruler, and the sworn allegiance of hundreds and possibly hundreds of thousands of subjects.

Ruling members of a church have the same social class distinction as nobility, as do arch-mages and sorcerers of great power. Their ability to wield magic or call down the wrath of a god places them at the level of nobility.

Nobles dine only on the finest of foods and drink the finest of wines. Their daily food budget may easily exceed 100-400 gp per day due to the delicacy of their palate and rarity of their entrée. Paying food tasters and personal chin daubers tends to increase the value of the dining experience as well.

## Wealth Factor

The wealth factor affects and reflects perceived wealth. This measurement of wealth helps the players and the GM determine where a PCs place may be in civilized society. The wealth factor is ever changing for most PCs due to loss of and replacement costs of equipment and new treasures gained through adventuring. The gp value of an individuals' wealth factor is based on the value of all of their worldly possessions and money. These possessions include property, clothing, weapons, armor, beasts and access or ownership of magical items.

As always one may live well above or well below their means. Living above one's wealth factor may result in a fast slide to poverty when creditors come calling, just as surely as living below one's means may result in being passed over for invitations to important social functions. Adventurers may start out as a member of the working poor or lower class, only to return to Bards Gate with a king's ransom in treasure and magical items, shooting them up into Upper Class status seemingly overnight. This no doubt draws the interest of members of far different social standing than they had previously had contact with. Of course it also paints a target on them for thieves, gamblers, bandits and con men who would like to get a piece of the treasures that they have recently gained.

Adventurers tend to have an inflated wealth factor compared to the rest of the population

due to the fact that they plunder ancient tombs and slay dragons.

## Cost of Living

An adventurer dwelling in an urban environment incurs many fees merely to eat, and find safe accommodations. The cost of living is determined by such factors as the quality and price of chosen food, beverage and lodging, as well as the cost to maintain and upkeep ones personal wardrobe and grooming. The cost of living paid by a character is merely a tool for the GM and the players to simplify the costs and expenditures of living life in the big city without needing to micro-manage the cost of every single mug of ale or hunk of meat. This saves such purchases for when they are most appropriate, which is social role play settings and adventure hooks.

There are various ways to determine a characters cost of living expenditures. The easiest is to ask the player what sort of lifestyle they wish to live based on their wealth factor (How much treasure and wealth they have) and their character class and race's social class modifiers. PCs choosing to live the lifestyle of a celebrity may do so, so long as they have the funds to pay a celebrity's cost of living. Other PCs may be more miserly and choose to live in one of the lower classes, paying that lifestyle's cost of living despite their wealth factor and actual social status.

It should be noted however, that living a more exorbitant lifestyle increases the PCs perceived social stature to that of their expenditure in the eyes of most of the NPCs that they encounter. This may result in more role play opportunities with members of the upper classes. They may find more opportunities for role play amongst these upper echelons of society and create new contacts for information gathering purposes and adventure hooks.

## Character Class and Social Class

Character classes and NPC classes have their own modifiers to their standard of living and social distinction, regardless of their ready wealth. These modifiers are based on the social standards of civilization. These stereotypes are part and parcel with the role the character class plays in a civilized society. These modifiers have no bearing on a PCs starting income or their sustained income as these modifiers are already adjusted for them at character creation.

The class descriptions offer insight to these perceived professional stereotypes which may effect role play.

Character Class	Social Class Modifier
Aristocrat	Special
Assassin	-2
Adept	-3
Barbarian	-3
Bard	+2
Beggar	-3
Cleric	+1
Commoner	+0
Druid	-2
Expert	+1
Fighter	+1
Monk	+0
Paladin	+2*
Ranger	-2
Rogue	-2
Sorcerer	-1
Warrior	+0
Wizard	+2

\* See description below

### Aristocrats

Aristocrats automatically fit the social criteria of aristocracy from birth. Whether they have the means to live at that level of society is another thing entirely. Aristocrats from fallen homes or who are in disfavor with their peers may live a lifestyle up to three ranks below their actual status. In other words an aristocrat could remain an aristocrat due to social and familial connections so long as their lifestyle expenditure not dip below that of a middle class standard (under 44 gp per month in lifestyle expenditure).

Should an aristocrat fail to meet this criteria for lifestyle expenditure, they lose their aristocratic status and must take their following level in fighter or warrior (GM's discretion). Their title is lost, as is any claim to any hereditary holdings.

### Assassins

Assassins live in the shadowy underworld of society. Although they may become renowned for their deadly abilities, they are known only by their code name or calling card to the

vast majority of the population. Partly due to the risks of their vocation and the generally heinous nature of murder for hire, assassins mask their identities by remaining amongst the faceless throngs of the lower classes.

#### Adepts

The Adepts unusual aptitude for magical power makes others uncomfortable. They are rarely occurred amongst civilized folk and are immediately perceived as less than a wizard or cleric due to their unorthodox magical talents, and below sorcerers due to the weakness of their magical progression. When found amongst civilized societies they are commonly mixed in with the poor or impoverished, and largely ignored.

#### Barbarians

A barbarians strange rituals and unusual looks are often a dead giveaway to their outlander origin. Members of the upper classes find their talk of tribal alliances and war lodges to be boorish and their style of dress and hair to be uncouth. Stories of fierce rage and deadly aptitude with weaponry cause members of the lower classes to fear the barbarian that they do not know. Due to this, most barbarians are cast to the fringes of society despite whatever wealth they may possess or deeds they may accomplish. This is not to say that barbarians do not eventually find fame and fortune amongst the upper classes, for they may become a novelty for a time amongst the aristocrats and nobility.

#### Bards

Bards are known to be shameless self promoters and are the most socially mobile and socially accessible members of society. The bard who performs bawdy drinking songs for his mates at the Silver Serpent may just as readily perform love songs the following night at an intimate get together amongst the socially elite. Their bearing and training in performance allows them to move freely between the rich and the poor, granting them almost unlimited access to information.

#### Beggars

Some beggars do so by means of professional preference. However do to the fact that they beg for a living, they are always considered to be at the very bottom of the social structure. Beggars may never outwardly show signs of wealth. Should a beggar find themselves spending funds to live in a lifestyle beyond a meager 5 gp per month (Working Poor), they lose the ability to progress in levels as a beggar until poverty comes knocking at their shanty again. This does not mean that the beggar cannot gain wealth beyond the working poor status, for this is certainly not the case, instead the beggar must be careful to hide their wealth status from others so that they are not exposed as charlatans and run out of the city tarred and feathered.

#### Clerics

Clerics are often revered and sometimes feared by citizens. Their tithe to their church accounts for a portion of their monthly cost of living expenses. Clerics are often called upon by citizens to arbitrate disputes, heal wounds, and lead their congregation in prayer. Their constant contact with divine power results in the cleric being the frequent focus of attention by both the citizenry and the gods. Thus clerics gain an automatic increase in social status be it for good or ill.

#### Commoners

Commoners may range from homeless to upper middle class, but most often start life as a

member of the lower middle class or working poor.

### Druids

Being attuned to the power of nature and in command of numerous animals tends to make city dwellers as nervous about druids as druids are about visiting cities. For this reason most druids are shunned by urban populations as witches or a danger due to their animal companions and rustic ways. Members of the upper classes often find druids to be a nuisance or simply do not understand their faith.

### Experts

Experts are often revered as craftsmen or serve as employers in metropolitan areas. Their precise skills and knowledge of their trade make them respected and honored members of society.

### Fighters

Although evil fighters are feared as villains, the majority of fighters are respected as professional soldiers and skilled killers. Their deadliness combined with the cost of their training and value of their arms and armaments increase their social stature automatically.

### Monks

Secretive and mystic, monks are most associated with commoners who respect and admire their amazing physical powers. They have skills and abilities unique to their class and often serve in a neighborhood watch or militia. Their lawful nature appeals to folk weary of crime and fearful of magic. At the same time monks are somewhat weird to common folk who are used to being dazzled with swords and sorcery.

### Paladins

Paladins sit at an interesting place upon the social scale. In good and most neutral societies, paladins are the watermark of excellence both on the field of battle and in civilized settings. Their faith in their god, their kindness and courtesy all play well in almost any social setting. Paladins are the paragon of upright citizenship and are therefore automatically perceived at a higher social standing than their wealth or the value of their armaments may dictate. The fact of the matter is paladins keep no more wealth than they need to survive, tithing the rest of their cut of any treasure to charitable organizations and their holy church. Paladins never go wanting for food or lodging however, for if they do not have the ready coin to provide for themselves, they may ask and receive it from members of nobility, aristocracy or their church. In evil societies the paladins bonus to social class is reversed and becomes a negative. They are frowned upon and openly hunted by other members of the evil society and may very well face daily challenges to their survival.

### Rangers

Rangers find themselves at odds with society, and often society finds itself at odds with rangers. Without the rangers protection and guardianship of the frontier, civilization would likely be overrun by barbarians and hordes of monsters. Despite this fact, their ways are at a disjoint with the hustle and bustle of city life, causing them to make frequent (possibly intentional) social faux pas. Largely due to this, and due to misunderstandings of their intent and purpose, rangers are thought of romantically from afar, but are avoided in most social settings similarly to barbarians and druids.

### Rogues

Rogues prey on all levels of society. Their wealth is ill gotten and thus is not respected by those born to wealth and status. They are feared for their ability to infiltrate the homes of the powerful, just as they are feared for their bullying of those of lesser skill and ability than themselves. Rogues may go to great lengths to appear as if they are members of higher society, but ultimately even a powerful guild-master may never taste the power of true nobility, though they may have acquired more wealth than a duke or king.

#### Sorcerers

Although sorcerers wield the same sort of magic that wizards do, the nature of their magic is often a source of distrust amongst folk living in “decent” society. Demonic forces, dragon blood, or just being “different” from others forces sorcerers to work harder to be accepted by other members of society.

#### Warriors

Warriors are common. They serve as grunt militia or military and guard forces. Sometimes they are ruffians and or bullies. Ultimately their skill with weapons is under that of any other fighting class, but is easily recognizable as an asset (or threat) to society.

#### Wizards

Wizards are considered to be players in the upper levels of society, even in cultures that find magic to be dangerous and distrustful. This is due to the fact that everything about a wizard's lifestyle is expensive. Training, arcane research, inks, paper, quills, material spell components, and the sundry tools of magic are all very expensive.

## Race and Social Class

Just as a PCs character class determines their perceived social status, so too does a characters race effect how others of differing races and social status effect their social rank. Listed below are the

### Race and Social Class

Race	Social Class Modifier
Dwarf	+1
Elf	+2
Gnome	-1
Halfling	-1
Half-Elf	+1
Half-Orc	-2
Human	+0
Monsterous Humanoid	-3
Fey Creature	+/-1

### Dwarves

Dwarves are thought to be miserly and wealthy due to their affinity for collecting shiny valuables deep below the surface of the earth. Likewise they are able craftsmen who, although irascible and contrary, do make excellent workers.

### Elves

Elves are thought to be extremely wealthy due in part to their strange forms of payment, often with rare gemstones and finely woven silks and satins. The fact that elves live for thousands of years also factors into the perception that they have some old money lying about.

### Gnomes

Gnomes are considered by many to be half goblins at worst, or the illegitimate offspring of halflings and dwarves at best. Of course they are neither, yet they are commonly stereotyped with having all of a halflings nose for trouble and none of the dwarfs old wealth, work ethic or toughness.

### Halflings

Halflings are known to be hard workers, but how much work can you get from half a man in the first place? With constant accommodations required for their small stature, such as small sized weapons and wee chairs, halflings are both a pleasure to be around and a constant annoyance to bigger folk. Ultimately the larger folk who make up the majority of society simply do not know how to take these overly pleasant pipe smoking, tea swilling pranksters.

### Half Elves

Due to their youthful looks and aged wisdom, half elves are often thought to be somewhat well off. It is assumed that some wealth and education have come down to the half elf from its elfish sire. This is not however always the case, as many are raised by their human parents and have no greater chance of success in society than their human counterparts.

### Half Orcs

Being the bastard progeny of a foul species bent on the destruction of everything in their field of vision is a hard thing to live with for more “civilized” half-orcs who have been raised amongst humans. Due to the stigma attached to their origins half-orcs are often pushed to the outskirts of society. This social branding sticks with a half-orc for its entire life, often causing them to remain stand offish to folk of the higher classes.

### Human

Humans are quick learners but short lived by the standards of all races except half-orcs. Their industriousness and curiosity causes them to constantly seek greater social status and acceptance of their various deeds during their short lifetime. Unfortunately perhaps for humans, they are also rather common, especially in urban settings of their own creation.

## Monstrous Humanoids

Monstrous humanoids are occasionally found in large urban settings. They could range from goblins or ogres who either hide from their own folk amongst humans, or hide from humans and feed off of the leftovers. They are often the source of scary bedtime stories and persecuted if uncovered. Some few do find a niche in urban environments however, but must work very hard to maintain a good quality of life away from their own folk.

### Fey

Fey beings are very rare in urban settings but may be found hidden amongst the population. Most fey are virtually immortal, living until they lose their life during an accident, prank, or conflict. Due to their long lifespan and affinity with other planes of existence, they are thought to possess vast fortunes. This may not necessarily be true, but they don't call them fairy tales for nothing. Depending on the temperament and style of the fey creature in question, they may either receive a bonus or penalty to their social status.

### Other Races

For other potential races, simply determine their place in your campaign, with a up to a + or - 3 depending on their familiarity with the society and their potential rank in its social system.

# Determining Social Class

## Beginning Character Social Class

Unless a character begins their adventuring life as an Aristocrat or a slave, all PCs begin life in the lower class. Their expenditures for weapons, adventuring tools, clothing and the like have basically wiped out their ready cash funds and unless the campaign implicitly states that they have a home base or their own lodgings they need to find some place to live. A PCs base social class is further affected by such indicators as race and character class. In other words even though all characters start out as technically “lower class” citizens, their race or profession may effect how they are perceived by others, thus influencing their beginning social status.

For example a first level elven bard may begins her adventuring career as a member of the lower class. Due to her elven heritage she gains a +2 to her social class, moving her up to the middle class. Her profession as a bard also grants her a +2 to her social class and moves her another two steps, placing her in the upper middle class of society. Despite her lack of funds she is greeted as a member of the upper middle class for as long as she is able to afford the cost of living required to live a lifestyle ranging from lower to upper middle class. See tables (X and Y) for details.

## Increasing A Characters Social Class

For example, Roghelio the Rogue has a wealth factor placing him in the upper class, as he possesses over 3000 gp worth of personal property and wealth. Roghelio, however is a half-ling rogue, and due to his race and profession is considered by other members of society to be a member of the lower middle class. For Roghelio to attain the same social acceptance of other members of the upper class, Roghelio must live an upper class lifestyle. This means he must spend at least 100 gp per month in cost of living expenses in order to gain the same social respect as an upper middle class human expert with a wealth factor between 800 and 2,999 gps due to the expert’s social modifiers.

Perhaps Roghelio recently pulled off a massive heist and doubled his wealth factor by adding an additional 3000 gps to his pocketbook. With 6000 gp in wealth factor, he meets the actual status of celebrity, but due to his race and class penalties, Roghelio has only managed to move up to the middle class in the eyes of society. Roghelio’s player could decide he wants to Roghelio to live like a celebrity (or even a king) and begins spending money like water and begins spending in excess of 200 gps per month in cost of living expenses. Buying banquets for new friends, purchasing rounds of drinks for locals, dressing in expensive garb and so on makes Roghelio a popular personage amongst Bards Gate’s night life and social circles.

## Falling From Social Grace

Without additional income from new heists and adventures, Roghelio can maintain his popularity and celebrity status for as long as he continues to pay the celebrity cost of living. In Roghelio’s case that would be about 6 months before his Wealth Factor dips below the 5000 gp mark, he no longer meets the criteria for a celebrity lifestyle, though he may continue to spend his wealth until such time as he can no longer afford to pay the 200 gps per month in living expenses

When Roghelio can no longer afford to pay out the celebrity lifestyle, his social status drops to match his actual wealth factor plus any bonuses or penalties indicated by his class and

racial modifiers.

This drop in social status takes place even if Roghelio merely “scales back” to the status of upper class with his expenditures. His new “friends” may suddenly wonder why he is no longer lavishing them with gifts and living the high life he had maintained for so long. Thus if Roghelio spent 2000 gps in cost of living expenses for a period of 10 months, living a celebrity lifestyle and suddenly can no longer afford to pay out this lifestyle as his new wealth factor once again falls to the upper class, his perceived social status drops back to one of the lower middle class again, and remains there (Or falls further) until such time as he can again pay the cost of living for a celebrity lifestyle.

Keep in mind that a character may fall in stature through social stagnation as well. With no new adventures to brag about and no new income rolling in, members of upper and lower classes may become suspicious of the character, or simply become bored with the same old routine. If a hero hasn't saved anyone recently their social rank may drop one or two ranks at the GMs discretion, until such time as they have once again proven their worth.

For example, in the case of a fighter, if the fighter has not proven their mettle against an adversary of equal might in some time, the GM may determine that the PCs new found friends are not as jovial at their boasting and begin to turn away from them. The fighter must now prove their worth by going out and taking on new challenges to remind their social connections that they are still the same old badass that they have always been.

It should be noted that most characters who actively role play and continually prove their worth should not have this problem.

## **Gossip**

PCs suffer from the same pratfalls of ego and malicious stories that their real life counterparts face. These stories and allegations may have both positive and negative impact on their character's social prestige. Such use of Bluff or Charisma checks are considered opposed rolls vs. a target NPC's own Sense Motive, NPC Attitude, or Wisdom check. Charisma Checks and NPC Attitude are all effected by a characters Social Class. More often than not gossip is difficult to believe and affords penalties to attempts at making folk believe it (whether it is true or not), however once the gossip is believed it is even more difficult to convince people otherwise.

## **Negative Press**

It is quite possible that PCs may make various enemies through their city adventures. These enemies may not necessarily die at the end of a characters sword or be incinerated by fireballs. Such common problems as lies being spread about the PCs may effect their social stature if a social adversary manages to convince others that the lie is true. In order for a lie to become socially damaging it must first be believed.

This is easy enough from the GMs standpoint, as they may judge arbitrarily that a foe of the PCs has successfully convinced various locals that the PCs have done something which would cause their social status to drop. This may be part of a plot or story hook which the GM is using to further an ongoing campaign or begin a new one and need not require any additional die rolls or situational modifiers.

Quite simply the PCs may overhear people talking behind their backs or discover that the proprietor of the Inn on the Bridge no longer finds them welcome at his establishment.

Likewise the PCs may decide to spread a little innuendo about one of their adversaries. In this instance allow the PCs a bluff check against the NPCs they seek to influence (unless their information is correct, despite which it must still be believed). For example, telling people that Manisool is a servant of Orcus may be difficult for some folk to swallow. Use the Circumstance modifiers found in the PHB to determine what sort of Bluff, Diplomacy, or Charisma check is necessary to make people believe their tale. Consult table (X) for further penalties and bonuses that come into play based on social class modifiers.

Successful negative press may drop a characters social rank by 1-3 ranks.

## Shameless Self Promotion

Some PCs may find it necessary to fib a little bit about their social rank and status. This may be due to their being newcomers to Bards Gate or simply the desire of the character to quickly climb the social ladder. A visiting master thief may wish to present himself as a wealthy merchant in order to ingratiate himself with members of the upper classes. See Table (X) for situational modifiers to Bluff, Diplomacy or Charisma checks needed to increase ones social standing.

Successful self promotion may temporarily increase a characters social class by 1-3 ranks. They may still be required to pay the cost of living for a significantly increased lifestyle in order to “keep up appearances”.

### Gossip Check

A gossip check is made whenever a character attempts to make a Bluff that would lead others to believe their gossip is factual information. Gossip

Example Gossip                      Sense Motive/Wisdom Check Modifier

Gossiper is of differing social rank.	+2 for every rank of difference
---------------------------------------	---------------------------------

Subject is a slaver	+/-5
---------------------	------

Subject is above or below their Social Class	+/- 1 per Social Rank
--	-----------------------

Subject is a wanted criminal	+/-5
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Subject is having an illicit affair	+/-5
-------------------------------------	------

Subject is a Fraud or posing as another individual	
--	--

Subject is a suspected murderer (or worse).	+/-10
---	-------

Numbers given a + or – option refer to situations whether the listener wants to believe the

gossip or not. This positive or negative indicator may be based on prior knowledge or first hand contact with the subject of the gossip. An well known foe may more readily believe the gossip than a stranger or more friendly acquaintance. These modifiers are added to any standard Bluff modifier. Success indicates that the listener believes the gossip to be true and does whatever is in their power to see that the gossip is spread along to others whom they associate with.

## Social Class Interactions

Typically social class distinctions have a profound impact on the treatment one receives from others. In general, members of the lower classes and working poor are expected to act in a deferential manner to members of the higher classes and aristocracy. This of course is due in large part to the amount of protection surrounding members of the higher classes when compared to their lower class counterparts. Couple this with the ability of a member of the upper class to easily fill the life of a member of the lower class with more suffering and it is easy to see the power that station provide over other members of society.

The tables presented here offer a simplified means by which a GM may determine NPC social reactions based on social class.

## Social Class Attitudes

Slave	Attitude
Slaves	Friendly to Indifferent*
Homeless	Indifferent
Impoverished	Indifferent
Working Poor	Indifferent
Lower Class	Indifferent
Lower Middle Class	Friendly/Unfriendly
Middle Class	Friendly/Unfriendly
Upper Middle Class	Friendly/Unfriendly
Upper Class	Helpful/Hostile**
Celebrity	Helpful/Hostile **
Aristocracy	Helpful/Hostile **
High Nobility	Helpful/Hostile **

\*Slaves may be friendly to other slaves in their household and indifferent to the plight of other slaves as they have their own problems.

\*\*Likewise slaves may be helpful to their masters and their masters friends but hostile to slave holders behind closed doors or in their private moments.

## Homeless

## Attitude

Slaves	Unfriendly/Hostile*
Homeless	Helpful/Hostile**
Impoverished	Indifferent
Working Poor	Indifferent
Lower Class	Indifferent
Lower Middle Class	Unfriendly
Middle Class	Unfriendly
Upper Middle Class	Friendly/Hostile***
Upper Class	Friendly/Hostile***
Celebrity	Friendly/Hostile***
Aristocracy	Friendly/Hostile***
High Nobility	Friendly/Hostile***

\* Homeless dislike slaves because slaves are fed and cared for and they are not.

\*\* Homeless may be helpful to other homeless folk, but are as likely to be fearful and hostile towards other homeless folk.

\*\*\* Homeless folk are friendly towards members of society they perceive as having a hand-out to offer them. They also fear the upper classes, knowing that with a word the upper class members of society could see them erased from existence. Their friendliness could turn to open hostility at any moment, especially if no alms are given.

## Impoverished

## Attitude

Slaves	Unfriendly/Hostile
Homeless	Unfriendly/Hostile
Impoverished	Helpful/Hostile *
Working Poor	Friendly
Lower Class	Indifferent
Lower Middle Class	Friendly
Middle Class	Friendly
Upper Middle Class	Friendly/Hostile**
Upper Class	Friendly/Hostile**
Celebrity	Friendly/Hostile**
Aristocracy	Friendly/Hostile**
High Nobility	Friendly/Hostile**

\* Every day is a fight for survival, and the most notable targets of the impoverished members of society's hostility are other members of the lower classes whom they compete with for work or handouts.

\*\* Impoverished people are friendly to members of the upper social classes, at least to their face. They may harbor resentment for what others have that they do not, but are fearful of reprisals for speaking out against members of the upper class.

## Working Poor

## Attitude

Slaves	Unfriendly/Hostile
Homeless	Indifferent
Impoverished	Indifferent/Friendly
Working Poor	Indifferent/Friendly
Lower Class	Friendly/Helpful

Lower Middle Class	Friendly/Helpful
Middle Class	Friendly/Helpful
Upper Middle Class	Friendly/Helpful
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Lower Class	Attitude
-------------	----------

Slaves	Unfriendly/Indifferent
Homeless	Unfriendly/Indifferent
Impoverished	Unfriendly/Indifferent
Working Poor	Indifferent/Friendly
Lower Class	Indifferent/Friendly
Lower Middle Class	Indifferent/Friendly
Middle Class	Friendly/Helpful
Upper Middle Class	Friendly/Helpful
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Lower Middle Class	Attitude
--------------------	----------

Slaves	Unfriendly/Indifferent
Homeless	Unfriendly/Indifferent
Impoverished	Unfriendly/Indifferent
Working Poor	Indifferent/Friendly
Lower Class	Indifferent/Friendly
Lower Middle Class	Indifferent/Friendly
Middle Class	Friendly/Helpful
Upper Middle Class	Friendly/Helpful
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Middle Class	Attitude
--------------	----------

Slaves	Unfriendly/Indifferent
Homeless	Unfriendly/Indifferent
Impoverished	Unfriendly/Indifferent
Working Poor	Unfriendly/Indifferent
Lower Class	Indifferent/Friendly
Lower Middle Class	Friendly
Middle Class	Friendly
Upper Middle Class	Friendly/Helpful

Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Upper Middle Class	Attitude
--------------------	----------

Slaves	Indifferent
Homeless	Unfriendly/Hostile
Impoverished	Unfriendly/Hostile
Working Poor	Unfriendly/Indifferent
Lower Class	Indifferent/Friendly
Lower Middle Class	Indifferent/Friendly
Middle Class	Friendly
Upper Middle Class	Friendly/Helpful
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Upper Class	Attitude
Slaves	Indifferent
Homeless	Unfriendly/Hostile
Impoverished	Unfriendly/Hostile
Working Poor	Unfriendly/Indifferent
Lower Class	Unfriendly/Indifferent
Lower Middle Class	Unfriendly/Indifferent
Middle Class	Indifferent
Upper Middle Class	Friendly/Indifferent
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Celebrity	Attitude
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Slaves	Indifferent
Homeless	Indifferent
Impoverished	Indifferent
Working Poor	Indifferent
Lower Class	Indifferent
Lower Middle Class	Friendly
Middle Class	Friendly
Upper Middle Class	Friendly
Upper Class	Friendly/Helpful
Celebrity	Friendly/Helpful
Aristocracy	Friendly/Helpful
High Nobility	Friendly/Helpful

Aristocrat	Attitude
Slaves	Indifferent
Homeless	Indifferent/Hostile
Impoverished	Indifferent/Hostile
Working Poor	Indifferent/Hostile
Lower Class	Indifferent
Lower Middle Class	Indifferent
Middle Class	Indifferent
Upper Middle Class	Indifferent
Upper Class	Indifferent/Friendly
Celebrity	Indifferent/Friendly
Aristocracy	Friendly/Helpful*
High Nobility	Friendly/Helpful

\* Aristocrats know where their bread is buttered. They tend to have an indifferent attitude towards classes lower than themselves, including the upper class and celebrities whom they see as a flash in the pan. They tend to suck up to be friendly towards others of their own station unless the other aristocrat is a rival. They are helpful to allied families and bend over backwards to suck up to high nobility.

High Nobility	Attitude
Slaves	Indifferent
Homeless	Indifferent/Hostile
Impoverished	Indifferent/Hostile
Working Poor	Indifferent/Hostile
Lower Class	Indifferent/Hostile
Lower Middle Class	Indifferent
Middle Class	Indifferent
Upper Middle Class	Indifferent
Upper Class	Indifferent
Celebrity	Indifferent/Friendly
Aristocracy	Friendly
High Nobility	Friendly/Helpful*

\* Members of the ruling royal family who are associated with High Nobility are generally indifferent to the actual needs and unknowledgeable of the plight of those who are not born to land, title and prestige. They are friendly to the aristocracy who manage their business ventures, land and holdings (and usually collect their taxes). They are typically only helpful to others of royal blood whom they are allied with or related to. This is not always the case however, as the High Nobility are often the source of warfare between nations as they compete in their elite club for more power and status.

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