Downtime

written by CresthavenRPG Guru | April 6, 2024



This section details the ongoing costs associated with maintaining an adventurer’s lifestyle, followers, and potential stronghold. Upkeep is deducted from a character’s accumulated wealth between adventures. The time between sessions is determined by the Dungeon Master.

Lifestyle Costs:

Adventurers can choose their standard of living, which impacts their upkeep costs. These costs are presented as a base amount per day, multiplied by the number of days between adventures.

Lavish Lifestyle (10 gp/day):

- **Safety:** High. Lavish lifestyles often involve staying in guarded estates, fortified compounds, or high-security inns. You’ll likely have access to private guards or be in a well-patrolled area, minimizing the risk of theft or violence.
- **Benefits:**
  - **Social Standing:** Living lavishly increases your social standing and opens doors within high society. You might gain access to exclusive information, invitations to high-class events, and potential patrons or employers.
  - **Recuperating:** Fine food and comfortable accommodations can accelerate healing after injuries or strenuous adventures.

    - **Contacts:** You're more likely to rub shoulders with influential people who could become valuable allies or sources of information.

- **Drawbacks:**
    - **Cost:** This lifestyle is incredibly expensive. It can quickly drain your resources and limit your ability to invest in equipment or other necessities.
    - **Target:** Your extravagant lifestyle might make you a target for thieves, extortionists, or those seeking a big payday.
    - **Dependence:** Living in luxury can make it harder to adapt to harsher conditions when adventuring takes you to remote locations.

Comfortable Lifestyle (5 gp/day):

- **Safety:** Moderate. You'll likely stay in well-maintained inns with some security measures in place. The risk of theft is lower than a modest lifestyle, but not eliminated.
- **Benefits:**
    - **Balanced:** This lifestyle offers a good balance between comfort and affordability. You can enjoy decent meals, comfortable lodgings, and occasional luxuries without breaking the bank.
    - **Social Interaction:** You'll still have opportunities to socialize with a variety of people, potentially gaining access to information or forming alliances.
    - **Preparedness:** Leaves you with more resources to invest in equipment, training, or supplies for adventuring.

- **Drawbacks:**
    - **Limited Luxury:** You won't have access to the same level of luxury as a lavish lifestyle.

Modest Lifestyle (2 gp/day):

- **Safety:** Low. You'll likely be staying in basic inns, boarding houses, or even roughing it outdoors. The risk of theft or violence is higher.

- **Benefits:**
  - **Affordability:** This lifestyle is very economical, allowing you to save a significant amount of money for adventuring needs.
  - **Adaptability:** Living modestly makes you more adaptable to difficult conditions faced during adventures.

- **Drawbacks:**
  - **Low Comfort:** You'll be sacrificing comfort and potentially your health by living in cramped or unsanitary conditions. Recovering from injuries might be slower.
  - **Social Limitations:** Your modest lifestyle might limit your social interactions and access to certain circles.

Lifestyle Events d100 Table (roll at the start of your game session)

This system simulates the impact of socioeconomic status. Lavish lifestyles open doors and grant access to opportunities, while modest and poor lifestyles come with inherent challenges.

Dice Roll	Lavish Lifestyle	Comfortable Lifestyle	Modest Lifestyle
1-10	Invited to a high-society ball. Potential patron or employer spotted.	Local festival brings good cheer and merriment.	Pickpocketed for **1d4 gp**.
11-20	Gifted a **rare or valuable item (GM discretion)** by a grateful admirer.	Enjoy a delicious meal with a traveling bard who shares rumors and news.	Inconvenienced by a noisy neighbor or leaky roof. Repair cost: **1 gp**.
21-30	False accusations of a minor crime lead to a brief, humiliating detention and a **2d6 gp** fine.	Witness a public spectacle – a performance, parade, or competition.	Food poisoning from a questionable meal. Lose 1d6 hit points.
31-40	Offered a lucrative business proposition (GM discretion on risk/reward).	Help a stranger in need, who becomes a loyal friend and offers a **one-time discount** on their services (GM discretion).	Witness a petty crime but are powerless to intervene.

41-50	Reunite with a long-lost friend or relative.	Your reputation precedes you, granting a **10% discount** at a shop.	Lose a **non-essential item** from your pack (determined by GM).
51-60	Nothing Happens	Offered a chance to invest in a promising venture (GM discretion on risk/reward).	Your meager belongings are stolen while you sleep. Lose **half of your remaining coin purse**.
61-70	Escape a minor accident unharmed (spilled drink, carriage mishap).	Local festival brings good cheer and merriment.	Your poorly maintained gear breaks (minor repair cost: **2d4 gp**).
71-80	Invited to a private gambling den (potential for high stakes and danger).	Enjoy a relaxing massage or spa treatment.	A bar fight erupts, and you get caught in the crossfire (minor injuries. Lose 1d8 hit points).
81-90	A rival attempts to sabotage your reputation with gossip or slander (GM determines impact).	Witness a heartwarming act of charity. Inspire advantage on Charisma checks for the next 24 hours.	Your meager coin purse is stolen. Lose **all remaining coin**.
91-100	Your lavish lifestyle attracts a stalker or obsessive fan (GM determines frequency and severity of unwanted attention).	Help a stranger in need, who becomes a loyal friend.	Mugged for a significant amount of coin. Lose **2d10 gp** or **10% of the total value of your non-magical gear (whichever is greater)**.

Follower Upkeep and Costs:

Characters may have followers who accompany them on their adventures. These followers incur additional upkeep costs, based on their needs and skills.

- **Simple Followers (Cost: 1-2 gp/day):** Squires, common laborers, or low-level assistants have minimal needs.
- **Skilled Followers (Cost: 3-5 gp/day):** Mercenaries, artisans, or skilled specialists require higher compensation.
- **High-Level Followers (Cost: Variable):** Powerful allies or advisors may have a negotiated contract or require a share of the spoils.

Crafting

Adventuring is a costly business. Between replacing broken gear, stocking up on potions, and tinkering with magical trinkets, a party’s coin purse can quickly dwindle. This is where crafting comes in, a valuable downtime

activity that empowers players to take control of their resources.

Check out our Crafting Rules

Character Strongholds

For those seeking a permanent home away from the tavern, consider establishing a stronghold! This can be a rewarding downtime project that grants your party a sense of control and a place to store their hard-earned loot. For a deep dive into building and managing your own stronghold, check out our rules on Strongholds!