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Simulating America: Ludocapitalism of the 1990s in Wall Street Kid and Animal Crossing

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Simulating America:

Ludocapitalism of the 1990s in *Wall Street Kid* and *Animal Crossing*

The COVID-19 pandemic left me, like many people around the world, stuck at home with hours of free time to spend. During this time of intense boredom and lackluster I returned to the video games of my childhood, gluttonously indulging in the idyllic and seemingly carefree utopia of *Animal Crossing* and other similar franchises. These video games gave me a sense of comfort and nostalgia during what otherwise felt like an impossibly difficult and chaotic time, providing a reassuring sense of social and cultural normalcy. Given the explosive success of *Animal Crossing: New Horizons* in March of 2020, I suspect that I am not the only person who felt this way. The significant amount of time I spent playing video games as an adult during COVID-19 made me consider how nostalgic sentiment in video games— particularly social simulation games— shapes and defines collective understandings of social and cultural expectations in both the past and the present.

Social simulation games are a genre of video games that replicate real-world experiences such as maintaining relationships and social interactions, working a job, and earning money. Social simulation games can have magical or fantastical elements such as talking animals, but at their core are usually a reflection of how societies operate in the real world. As a result, the narratives of social simulation games propose for players a particular quality or standard of life

to achieve. Social simulation games began appearing as early as the mid-1980s—Activision's 1985 *Little Computer People* being one of the first.¹ The genre really hit its stride in the late 1990s and early 2000s, with Maxis' best-selling life simulation game, *The Sims* (2000), solidifying the success of the genre in the decade. *Wall Street Kid* was produced in 1990, five years after *Little Computer People*, and *Animal Crossing* was produced a year after *The Sims* in 2001.² Examining two games from opposite ends of the decade reflects the rapid growth and development social simulation games were experiencing over the course of the 1990s.³

The formats of many social simulation games, especially *The Sims*, originate from dating sims. Dating sims is a genre that focuses upon the formation and cultivation of romantic relationships. This format can be seen clearly in *Wall Street Kid*, where the player can simulate the experience of dating through courting Prisila, the stockbroker's high-maintenance girlfriend. Unlike *Wall Street Kid*, dating sims traditionally feature a male character surrounded by a plethora of desirable female characters to potentially woo—indicating clearly who the intended audience of these games are. Dating sims grew in popularity in Japan during the 1990s, with titles such as Konami's *Tokimeki Memorial* (1994) and Taito's *Magical Date* (1996) receiving widespread attention and praise in Japan.⁴ However, neither title was released in the United States.

¹ *Little Computer People* was released for the Commodore 64 console.

² *Wall Street Kid* was produced by SOFEL for the Nintendo Entertainment System console (NES), and *Animal Crossing* was produced by Nintendo for the GameCube console.

³ To study the respective narratives of *Wall Street Kid* and *Animal Crossing*, I watched gameplay footage on YouTube and collected time stamps from points in the gameplay where the narratives intrigued me or somehow piqued my interest.

⁴ The 1994 version of *Tokimeki Memorial* was made for the PC Engine, while *Magical Date* was made for both the arcade and PlayStation.

Marking the third decade of the video game industry, the 1990s maintain a critical yet complicated relationship to video game production. Home and handheld consoles, such as the Nintendo Entertainment System (NES) and the Gamecube which *Wall Street Kid* and *Animal Crossing* were respectively made for, force the arcades of the late 1970s and early 1980s into obscurity. The invention of genres such as the first person shooter, survival horror, and role-playing games (RPGs) in the 1990s led to moral panic about the violent effects of video games upon adolescents. In the early 1990s, the Entertainment Software Association (ESA) developed the Entertainment Software Rating Board (ESRB) as a way to subdue the complaints of morally concerned adults. In December of 1993, the US Senate Governmental Affairs and Judiciary Subcommittees conducted a hearing at which a multitude of people connected to the video game industry explained their positions on violence portrayed in popular video game titles of the decade, particularly *Mortal Kombat* and *DOOM* (Kocurek 310).

The moral panic in relationship to violent video games was especially brought to the forefront after the Columbine High School massacre in 1999, an event which many adults attributed to the violence of the video games (rather than wildly relaxed gun laws) young people — particularly young men— were playing. The events of Columbine created a dominant discourse during the 1990s surrounding video games that centered upon a collective, moral panic that video games incentivize violence. Economists Scott Cunningham, Benjamin Engelstätter, and Michael R. Ward comprehensively examine and conclusively argue against this assumed and long-believed correlation between video games and violence. They conclude the findings of their research as follows:

Many researchers have argued that these [violent] games may also have caused extreme violence, such as school shootings, because of the abundance of laboratory evidence linking violent media to measured psychological aggression. Yet to date, because the field has not moved beyond suggestive laboratory studies, we argue their external validity to understanding the impact on crime is limited (Cunningham, Scott et al. 1261).

This research points to a critical understanding of the 1990s preoccupation with the connection between violence and video games. This moral panic does not find its roots in scientific logic or evidence, but rather it derives from the longstanding popular belief that exposure to violence will have consequential, negative impacts upon the American youth.⁵

The scrutiny of video games in the 1990s largely concentrated upon games with clear depictions of violence and deviant behavior. The fear was that violent video games, in addition to encouraging crime and degeneracy, focused even more specifically on the destruction of community. This overwhelming fear that manifests specifically and uniquely in the 1990s eclipses the important discussions of the cultural roles social simulation games play, allowing games that, at surface level, appear innocent and “cutesy”— games such as *Animal Crossing*— to slip through the cracks of cultural conversations.

However, social simulation games are far from innocent. *Wall Street Kid* and *Animal Crossing* are both games where the player “wins” by consumption and acquiring capital. In *Wall Street Kid* capital takes the form of successful investment, which in turn yields access to a multi-billion dollar inheritance and the admiration of Prisila, the stockbroker’s conventionally beautiful yet spoiled girlfriend turned trophy wife. In *Animal Crossing*, capital takes the form of consistent

⁵ This point is further detailed in the Cunningham, Engelstätter, and Ward article “Violent Video Games and Violent Crime.”

participation in mundane activities, such as paying off home loans, buying furniture and clothing, and selling items such as fruit, fish, and flowers to make money. This connects to a term that media studies scholars Nick Dyer-Witheford and Grieg De Peuter refer to as *ludocapitalism* (xi). Ludocapitalism is a term used particularly in the context of role-playing/social simulation games. It references the connection between pleasure derived from playing video games and the specific excitement the player receives from simulating real-world economic experiences such as earning money and working a job.

The presence of ludocapitalism in social simulation games creates a microcosmic representation of society, within which players can re-invent and re-imagine their identities while at the same time adhering to the social expectations regarding race, gender, and sexuality that are tied to capitalism. The ludocapitalism of *Wall Street Kid* and *Animal Crossing* effectively turns leisure into productivity, convincing the player that being a productive, ludocapitalist citizen is pleasurable, all while adhering to gendered stereotypes inherent in real-world capitalism and consumerism.

Gendered Ludocapitalism and Imagined Communities

During the 1990s, the politics of gender norms were shifting for both men and women. The rise of 1990s liberal multiculturalism points out white men as a specific social and political identity, causing a deep-seated fear of white male displacement from hegemonic power. In response, masculinity of the 1990s becomes utilized as backlash to feminism. Maintaining a strong sense of rugged masculinity and masculine pride allows men to assuage their fears and re-establish themselves as the dominant forces in society. Latham Hunter discusses this in-depth in her analysis of 1990s office films. In the films that Hunter focuses on, masculinity appears

restrained or confined by the limitations of the modern office space. It is only by “going rogue” and being successful on his own terms that a man in 1990s America can reclaim the dignity of masculinity.

In contrast, popular feminism of the 1990s presents the façade of gender equality through the mantra of “girl power,” telling women (falsely) that they have finally reached an age where they can have it all. Susan J. Douglas points out the subtle yet biting misogyny that hides behind the exterior of the “enlightened sexism” of the 1990s. Douglas writes:

True power here has nothing to do with economic independence or professional achievement...Enlightened sexism is especially targeted to girls and young women and emphasizes that now that they “have it all,” they should focus the bulk of their time and energy on their appearance, pleasing men, being hot, competing with other women, and shopping (10).

The concepts of rugged, individualistic masculinity and “girl power” feminism that Hunter and Douglas respectively point to in their articles both appear in *Wall Street Kid*. *Wall Street Kid* positions the main character— a white, blonde, conventionally handsome, heterosexual man named “the stockbroker”— as the “normative hero” (Murray 107) of the game, competing to prove his worth and value in the traditionally white and hyper-masculine environments of finance, investment, and Wall Street. The objective of the game is to skillfully invest \$500,000 into the stock market in order to earn the \$600 billion inheritance left to the stockbroker by his late uncle, Mr. Benedict. In addition to investment, the stockbroker must maintain his position as the breadwinner by spoiling his girlfriend— a white, blonde, thin, heterosexual, conventionally attractive woman named Prisila— and accumulating property such

as multiple mansions, yachts, sports cars, and the mysterious European castle owned by Mr. Benedict's grandfather many years ago before emigrating to the United States. Once the stockbroker has achieved all of these material goals, he proves himself worthy of the large inheritance, and by extension proves his worth as a man.

While the game hinges upon the success of the stockbroker, it also features female characters such as Prisila, who are beneficiaries of the stockbroker's economic prowess and success. This would seem at first glance to not be a problem, as the traditionally gendered system expects women to be financially dependent upon men and to use their money for leisure activities such as shopping— an activity, as Douglas points out, that is typically associated with femininity. However, the system in *Wall Street Kid* punishes Prisila for her dependency, making her seem vapid, shallow, and spoiled. Prisila's role in *Wall Street Kid* illuminates the hypocrisy of 1990s feminism— women are economically empowered and encourage to be consumers, but are automatically deemed materialistic for enjoying their economic freedom.

In addition to gendered pre-conceptions surrounding consumerism, capitalism was quickly becoming a dominant economic model in the 1990s (Harrison 7), and “western liberal democracy” was “on the verge of being revealed as the only truly legitimate political system” (Harrison 10). This combined with increasingly prevalent lines of global communication in the 1990s conjured up ideas of American identity and nationhood as exceptional in comparison to all other forms (Harrison 10). Benedict Anderson defines nation as “It is an imagined political community— and imagined as both inherently limited and sovereign... Communities are to be distinguished, not by their falsity/genuineness, but by the style in which they are imagined” (49).

Anderson's concepts of imagined communities and nationhood prove critical to understanding the society presented in *Animal Crossing*. *Animal Crossing* centers upon the player— an intrepid human figure— traveling to a mysterious, faraway town and discovering upon arrival that it is full of anthropomorphic animals. It is then up to the player to mould the wilderness of the town into a cozy, inhabitable village. This process encourages the player to think of their town as a microcosmic representation of a real-world society, but also, as Anderson describes, a kind of national and communal entity that is “inherently limited and sovereign” (49).

Another significant aspect of *Animal Crossing* is that the village and society of the game are capitalist. Although *Animal Crossing* repeatedly receives praise for the freedom it allows players as there is no specific way to win or lose the game, one particular way to measure completion of the game is through accumulation and collecting. This can be achieved through a multitude of ways— catching all of the bugs and fish in the game, collecting and identifying all of the available fossils, completing catalogs of furniture and clothing, or entirely paying off home loans to the character's landlord— a tycoon tanuki named Tom Nook.⁶ This raises a particularly important question— if video games are intended to be a form of mindless entertainment and escapism, as *Animal Crossing* is often considered to be, then what is the entertainment value in playing a game that mirrors the very world the player is attempting to escape from?

⁶ A “tanuki” is a Japanese raccoon/dog hybrid central to Japanese folklore. They are considered to be symbols of virtue, good luck, and wealth in addition to being perceived as tricksters/pranksters. In the English versions of the game Tom Nook is referred to as a raccoon.

White Cishet Men as Protectorates of Hegemonic Masculinity in *Wall Street Kid*

Wall Street Kid blatantly depicts the connections between between ludocapitalism, consumerism, and gender stereotypes inherent in 1990s culture by tapping into aforementioned concerns surrounding white, cishet masculinity. The game starts with the stockbroker, characterized as the preserver of his family (and by extension his gender), learning from his lawyer (an older, white, cishet man named Larry the Lofty Lawyer) that he has the opportunity to inherit almost 600 billion in assets from the estate of his late uncle, Mr. Benedict. However, he cannot claim this inheritance right away, as he must first demonstrate his skill at money management by successfully investing \$500,000 in the stock market. Larry says to the stockbroker “Use the profits to uphold the Benedict standard of living. Pamper your sweetheart and move in to a decent \$1 million house” (“Wall Street Kid (NES) - NintendoComplete,” 00:01:33). In addition to these demands, Larry tells the stockbroker to purchase the European castle Mr. Benedict’s grandfather owned long ago before emigrating to the United States, saying “You must buy it back to maintain the family heritage” (“Wall Street Kid (NES) - NintendoComplete,” 00:02:06).

From the very beginning of the game, *Wall Street Kid* reveals itself as an environment dominated by historically and financially powerful men. The finances of *Wall Street Kid* travel through white masculine identities, descending from Mr. Benedict’s grandfather, to Mr. Benedict, to Larry, and eventually to the stockbroker. Presenting inheritance, investment, and financial prowess as activities exclusive to white men perpetuates the legacy of their roles in economics and re-establishes white male significance and influence within the “larger historical circumstance” (Murray 107). Additionally, the demand for the stockbroker to purchase the

European castle for the sake of maintaining “the family heritage” (“Wall Street Kid (NES) - NintendoComplete,” 00:02:06) positions the man as the preserver of culture, heritage, and the family, as well as playing into the fantasy of the stockbroker having white, aristocratic, European roots. Having aristocratic roots and playing into the masculine stereotypes of being financially successful, owning a home, providing for his family, and upholding his culture legitimizes the stockbroker in the traditionally masculine roles of breadwinner and head of the family.

Wall Street Kid places masculinity into a system that has seemingly diverged from the rugged manliness of creation once linked to American economics— a change occurring in the 20th century with the introduction of Fordism. Latham Hunter writes about this cultural shift:

With the growth of capitalism and corporatization, the majority of theorists argue that today’s white or grey-collar workers have become even more disconnected from the practice— even the *idea* of producing something. . . In gender studies, it is common to refer to this differentiation as a switch from production (making things) to consumption (making money to go out and buy things). The latter is typically defined as a feminized sphere (74).

Although Hunter’s article discusses this idea in relationship to films, *Wall Street Kid* re-asserts masculinity into capitalism and corporatization by exploiting the connection between consumption to femininity. One of the main objectives of the game is to lavish the stockbroker’s girlfriend named Prisila. There is an inherent sense of masculinity tied to the stockbroker spending his amassed wealth on Prisila— through spending, he takes on the role of the man who successfully earns and provides. Although the overarching capitalist narrative may be emasculating to the average man working an office job (like the stockbroker working in a Wall

Street office or the men of Hunter's office movie films), that masculinity can be reclaimed by providing women with the means to be consumers.

This appears to be a fine solution, but even when the women of *Wall Street Kid* play into gendered stereotypes surrounding consumerism, they are not granted respect. On the initial loading screen of the game, Prisila is characterized as "Prisila the Pricy Prima Donna" ("Wall Street Kid (NES) - NintendoComplete," 00:00:11). A "prima donna" is a term typically used towards women and refers to not only their vanity, but also their inability to contribute to capitalism because they are difficult to work with. It also presents the idea that women who enjoy luxury or expect their men to provide (as the gender stereotypes dictate they should) are vapid, shallow, or, more colloquially, gold-diggers, relying upon a man's financial success to feed their innately feminine impulse for consumption. In *Wall Street Kid*, this title works to commodify Prisila, making her resemble a "pricy" investment for the stockbroker to pour money into.⁷

The ludocapitalism of *Wall Street Kid* suggests that to acquire and invest financially is not sufficient. A true man in the ludocapitalist system (and by extension, capitalist system) knows how to please a woman emotionally as well as financially. One of the primary objectives of *Wall Street Kid* is to amass a fortune and subsequently spend that fortune upon Prisila. The continuous act of satisfying Prisila directly influences whether or not the player wins or loses the game. If the stockbroker cannot keep up with Prisila's financial or emotional needs she becomes resentful; and if the stockbroker's negligence becomes overwhelmingly prevalent, Prisila will leave him.

As she leaves the stockbroker she exclaims "Honey, I've had enough! There's no point in saving

⁷ Referring to a woman as "pricy" also alludes to her being a sex worker, suggesting that Prisila's job in this capitalist society is actually to behave as a sexual object for the stockbroker's pleasure and entertainment.

this marriage. Have a nice life with your stocks or whatever!” (“Video Game Assholes, Episode 10: Wall Street Kid,” 00:03:15). Prisila’s complaints about the stockbroker’s negligence are perceived as an immediate reflection on his ability to perform in his career, and her ignorance of his job— his “stocks or whatever”— contribute to the creation of her image as one of sickeningly feminine self-obsession and stupidity. In the scene after Prisila leaves, the stockbroker has a heated exchange with Larry the Lofty Lawyer, within which Larry says to the stockbroker “If you cannot even manage your married life, you’ll never be capable of handling Mr. Benedict’s property” (“Video Game Assholes, Episode 10: Wall Street Kid,” 00:03:18).

However, if the stockbroker does successfully manage to balance his professional and romantic lives while keeping Prisila satisfied, he wins the game. This continues illustrating the 90s ludocapitalist notion that a masculine identity successfully completes itself when it learns the art of balancing the requirements of keeping a woman and a business happy— implying that these two things are one and the same for ludocapitalist men. Upon winning, Larry will congratulate the stockbroker by awarding him the entirety of Mr. Benedict’s fortune and praising his skills, saying “You’ve proven your ability. You’ve proven your ability to successfully run a marriage, money, and a social environment” (“Wall Street Kid (NES) - NintendoComplete,” 01:14:54). After this interaction, the final scene of the game depicts the stockbroker triumphantly standing on bags of money, dressed in a suit, tie, and sunglasses while holding a black briefcase labeled “top secret,” resembling a climber conquering a treacherous mountain. Prisila then appears on the screen and fawns over the stockbroker, saying “Honey, you’re so good. I married the best” (“Wall Street Kid (NES) - NintendoComplete,” 01:15:25).

If the stockbroker must please Prisila in order to prove his worth, then how exactly should he go about that task? There are a number of activities that the stockbroker must facilitate for Prisila in addition to buying her luxurious items, one of them being shopping. When the stockbroker suggests that Prisila go on a shopping spree, she responds “Brilliant idea! You know how I love to shop. I’ll enjoy those four hours” (“Wall Street Kid (NES) - NintendoComplete,” 00:15:58). However, when the morning paper one day reports that a series of muggings that have occurred at the local shopping mall, Prisila responds harshly to the stockbroker’s offer to go shopping, snapping “Honey! Didn’t you read the morning paper? I’m not going near the shopping mall!” (“Wall Street Kid (NES) - NintendoComplete,” 00:22:35-00:22:38). Prisila’s scolding abruptly forces the stockbroker to pick another activity to entertain her. This interaction plays into the stereotype that women who speak up for themselves and vocalize their wants and needs are dramatic, ungrateful, and overreacting— stereotypes which also contribute to Prisila’s label as the impossibly demanding “prima donna.” This interaction also presents a complicated facet of ludocapitalism. It suggests to the player that being disciplined is an integral, and yet enjoyable, feature of capitalism— one with which they must continuously contend.

When the player clicks on the flowerpot on the stockbroker’s desk, a menu containing activities to entertain Prisila appears. This menu includes options such as “picnic,” “shopping,” and “carnival” (“Wall Street Kid (NES) - NintendoComplete,” 00:15:55)— activities traditionally associated with feminine interests and pleasures. There is a separate menu with activities to entertain the stockbroker, which include “swimming,” “gym workout,” and “hiking” (“Wall Street Kid (NES) - NintendoComplete,” 00:09:23). This is another example of the gendered differences in consumerism at work in *Wall Street Kid*. Women, such as Prisila, are

expected to delight in activities that are not physically strenuous and rely upon spending and consuming. Men on the other hand are expected to consume out of necessity or to please women, and should instead rely upon the physical abilities of their bodies as sources of entertainment. This relates to a sense of “authentic” masculinity that, from Hunter’s observations, the office space interferes with (79), and perhaps can only be reclaimed by engaging in traditionally masculine activities.

The game does feature women (albeit white women) serving in professional roles, but the way that the game presents them noticeably differs from their male counterparts. There are two main financial consultants in the game whom the stockbroker can pay to advise him— Stanley and Connie. Stanley presents himself as calm, collected, and knowledgeable— someone the stockbroker can relate to and respect. Connie by contrast appears knowledgeable, yet with an assumed air of anger and condescension towards the stockbroker, snapping and laughing at him after every one of their interactions. The difference between these two characters relies on the gendered stereotype that women, especially professional women, must always be accommodating, patient, and kind, and when they do not meet those standards they are perceived as rude or shrews.

In this sense, *Wall Street Kid* takes delight in the anti-feminist backlash of the 1990s, a movement which promoted hyper-masculinity as a response to the growing cultural and social anxiety of white male obsolescence. *Wall Street Kid* gameifies feminist backlash, re-establishing the white cishet male as a fun and heroic figure. Susan Faludi elaborates upon this perception of professional women in the age when women’s liberation was seen as resolved and women were declared to finally have it all. She discusses how news and media from the 1990s presents single,

professional women as being mentally and physically unwell, blaming their ailments upon their newfound independence. Faludi sarcastically writes “It must be all that equality that’s causing all that pain. Women are unhappy precisely *because* they are free...They have pursued their own professional dreams— and lost out on the greatest female adventure” (2). What Faludi describes here presents itself in *Wall Street Kid*. The “greatest female adventure” in the game is to live luxuriously and dependent upon men like Prisila, rather than confined to an office space like Connie. Connie’s arrogance and frustration derives from the stress caused by her professional job — a stress that Prisila seemingly liberates herself from by leaning into the stockbroker as the male provider figure.

While women of the 1990s may finally be able to break into and attain high-powered jobs once unattainable to them (Faludi 5), they still struggle with discrimination once they are employed. *Wall Street Kid* presents the societal double standard that the successes of professional women in male-dominated fields such as law or finance are not shown equal respect or admiration. Professional women in *Wall Street Kid* can only be “arrogant” or “ruthless,” while professional men get the privilege of being called “crafty” or “astute” for performing the exact same job functions. On the initial loading screens of the game, Stanley and Connie’s names are listed with accompanying descriptions of their jobs. Stanley is referred to as “Stanley the Crafty Consultant” (“Wall Street Kid (NES) - NintendoComplete,” 00:00:20), while Connie is referred to as “Connie the Arrogant Advisor” (“Wall Street Kid (NES) - NintendoComplete,” 00:00:24). Another example of this is “Austin the Astute Auctioneer” (“Wall Street Kid (NES) - NintendoComplete,” 00:00:55) versus “Ruth the Ruthless Banker” (“Wall Street Kid (NES) - NintendoComplete,” 00:00:17). The ways in which these professional women are classified from

the start of the game further challenges the feminist fantasy of the 1990s that both Faludi and Douglas criticize. Women cannot realistically “have it all” when their “all” is routinely belittled, downplayed, and dismissed.

The Fantasy of Social Escapism in *Animal Crossing*

Rather than unabashedly glorifying ludocapitalism and consumerism like *Wall Street Kid*, the ludocapitalism of *Animal Crossing* disguises itself as wholesome and innocent, putting a glossy veneer over the realities of capitalism which *Wall Street Kid* grotesquely displays. This disguise projects a message to players that hustling for money and laboring over the development of the town are worthwhile endeavors because they benefit the collective community— and the fact that the citizens of this community are so irresistibly cute adds to the incentive. Due to this sugary sweetness, *Animal Crossing* is often labeled as an “escapist” game, affording players a leisurely approach to living that contrasts the difficulties of real life.

Although the game advocates for a simplistic, perhaps even primitive, means of living, it does feature structures indicative of contemporary life. When the player’s character arrives into town, they are immediately greeted by Tom Nook, the main business and real-estate tycoon in town and the character’s landlord. Nook ushers the character to a small cluster of houses and encourages them to pick one. When the player can only afford to pay a small portion of the overall cost of their new home, Nook responds “You know what happens to people who don’t have money, don’t you? I’ll tell you. They can’t buy a house!” (“Longplay of Animal Crossing/ Doubutsu No Mori e-Plus,” 00:10:06). Nook then offers the character a part-time job in his shop to bridge the difference, exclaiming “Then here’s what we’ll do! You can work part-time at my

shop to pay off the rest! Yes, that's acceptable!" ("Longplay of Animal Crossing/Doubutsu No Mori e-Plus," 00:10:18).

From the very beginning of the game, *Animal Crossing* saddles the player with indentured servitude and a home loan, which seems anything but an escapist fantasy. However, giving the player these responsibilities speaks to a distinctive aspect of ludocapitalism. It teaches players that managing and repaying debt can not only be pleasurable, but it can also mold them into a productive citizen, recapitulating what Dyer-Witheford and De Peuter refer to as "Patterns of online shopping, social networking, and digital labor crucial to global capitalism" (xiv).

The three elements that Dyer-Witheford and De Peuter reference are also central to the overall gameplay of *Animal Crossing*. The game actively encourages the player towards these aforementioned modes of consumerism, as the character is expected to complete laborious tasks such as fishing, collecting fruit, and catching bugs in order to generate an income (and this is, of course, a form of "digital labor" for the player). After earning enough Bells (the currency of the game), the character can then purchase a multitude of different furniture and clothing items as well as stationary, tree saplings, flower seeds, tools, and wallpaper/carpeting to decorate and personalize their home.

The character's consumption also benefits the economy of the town—the more they spend at Tom Nook's store, the larger he can expand it, meaning more items available for sale. The game also heavily encourages social networking and interaction. In order to fully and properly develop the town, the character is expected to get friendly with their animal neighbors by completing tasks for them, writing them letters, and giving them gifts. In contrast, the animal neighbors can treat the character meanly, forcing them into trading items in their pockets and

painting their roof without permission. The animals' meanness towards the character continues the idea presented in *Wall Street Kid* with Prisila's meanness towards the stockbroker that being disciplined and reprimanded is an integral and entertaining aspect of ludocapitalism.

The combination of these elements also speaks to another dimension of reality that *Animal Crossing* interacts with— civic engagement. The action of building and creating a community through all of the activities outlined earlier presents itself to the player as a fulfilling way to participate in the realities of civic engagement on a much more simplified, entertaining scale. This once again raises the question of whether or not *Animal Crossing* can be considered escapist as it is often marketed. Scholar of media and culture Ingrid Hoofd considers the interpretation of social simulation games as escapist to be too reductive and optimistic, as she writes “The possibilities and impossibilities for citizen-directed liberators and democratizing play via digital tools like video games and other forms of digital play should be understood as paradoxically oppressive *because* they are seemingly emancipatory” (148). What Hoofd points to here proves itself to be a critical means of understanding *Animal Crossing*. In the game's attempt to liberate the player from the constraints of real life by allowing them to enter into an imaginary world filled with adorable animals and plentiful natural beauty, it inadvertently presents a blunt and oppressive reality about real life— that the reaches of modern-day capitalism are widespread to the point that they are inescapable. It is impossible to both live in a society, real or digital, rooted in a capitalism and consumerism *and* find genuine freedom from the limitations it imposes.

One aspect of the game that critics and players repeatedly laud is that there is no clear-cut way to win or lose. Winning in *Animal Crossing* is defined by how the player chooses to play the

game, and one measure of winning is by the character completely paying off the home loans they owe to Tom Nook. When this is achieved and the character approaches Tom Nook, Nook says to the character “This is odd for me...but I feel slightly guilty taking all the money you owed me without anything in return...” (“Longplay of Animal Crossing/Doubutsu No Mori e-Plus,” 07:15:23). This response does seem a bit odd, as the character has received a mansion in return for paying off their home loans. However, Nook feels compelled to construct a monument dedicated to the character, exclaiming “Yes, yes! That’s what I’ll do! Nook, you may well be the first raccoon humanitarian!” (“Longplay of Animal Crossing/Doubutsu No Mori e-Plus,” 07:15:33). Once the monument is built, the character can interact with a placard on the statue that reads “This statue was erected in honor of (character’s name)’s full loan repayment!” (07:17:06). Tom Nook, and by extension the game, rewards the character for their dedication by constructing a glittering, golden statute in their honor— a physical, and arguably ostentatious, memorial of the character’s successful adherence to ludocapitalism. Earning this monument also delivers a subliminal message to the player that participating and contributing productively to the economy is a rewarding endeavor that will, in time, yield visible results if the player works hard enough.

If the society of *Animal Crossing* runs upon a ludocapitalist model, it is worth exploring the different means of conducting business that the game presents. While Tom Nook emerges as the standard, trustworthy, fair-minded businessperson of the game, there is one competing businessperson— Redd, the disreputable kitsune operator of the game’s black market.⁸ Unlike Tom Nook, Redd’s business is not a permanent fixture in the town— it is a tent that randomly

⁸ “Kitsune” is a Japanese word that literally translates into English as “fox.” Like tanuki, kitsunes are important figures in Japanese folklore and are known for their intelligence and ability to shape shift into human form after reaching a certain age.

appears, with the words “Black Market” printed in white block letters on its roof (the word “black” is comically and sloppily crossed out, emphasizing Redd’s unreliability). Within the tent, Redd offers the player a small selection of items that include works of art and items that can be commonly purchased from Tom Nook’s store. The caveat to this is that unlike Tom Nook, Redd will try to scam the character by either overcharging them for furniture or selling them potentially forged artworks.

Redd’s presence in the game provides a more nuanced understanding of how capitalism functions— particularly how it functions outside of the prescribed ways it should. This relates to an argument Hoofd makes about the presentation of capitalism in video games as a predictable system— a presentation that Hoofd challenges as misleading for the player. Hoofd writes “I would therefore also suggest that a totalizing theory of capitalism as a system that can *completely* predict and pre-empt outcomes— and ultimately eliminate all risk...forgets that capitalism today actually relies on extremely *unstable illusions*” (149). Redd’s presence in *Animal Crossing* adds an “unstable illusion” to the efficient capitalism of *Animal Crossing*. The risk the character runs by consuming Redd’s goods— a risk they do not run with the reliable Tom Nook— is the unpredictability of knowing whether or not they are being scammed. Left to their own devices, the character must decipher the authenticity of Redd’s wares in an environment that is both capitalist and unstable— and indeed, Redd profits heavily off of the character’s insecurity.

Although *Animal Crossing* does not perhaps live up to its label of social escapism, it is a game that looks nostalgically towards a simpler, more collective sense of community and national identity, opposing the individualistic, opportunistic conceptions of community and nationhood created by capitalism. The community of *Animal Crossing* closely resembles the

Japanese concept of *furusato*, a word which translates into English as “old village,” or “native place” (Robertson 494). The word *furusato* means a multitude of complex things, but it usually conjures up images of “forested mountains, fields cut by a meandering river, and a cluster of thatch-roof farmhouses...a desirable lifestyle aesthetic summed up by the term *soboku*, or artlessness and rustic simplicity” (Robertson 494).

Around the time when the first *Animal Crossing* game was produced, Japan had been enduring one of the longest economic recessions in its recent history. This time in Japanese history has been referred to as The Lost Decade, spanning from 1991 to 2001.⁹ This recession turned people towards the comfort and escapism presented through the idealized *furusato*, a version of society with historic and nostalgic connotations where people live together interdependently and collectively share economic burden they never fully repay (“Naomi Clark: Why Tom Nook Symbolizes Village Debt in 18th Century Japan,” 00:00:17-00:01:17). Days in the village of the *furusato* are spent growing crops, catching dragonflies, fishing to make a living, and spending significant quality time with family and friends.

The structure of *Animal Crossing* tries to create a version of community that differs from capitalism by modeling itself off of the communally-driven *furusato*. The *furusato* in *Animal Crossing* represents what Anderson classifies as an imagined community in two senses of the word. It is imagined in the sense that it serves as the setting of a fictional town and therefore is not real, but in larger terms, it is imagined because it is a construct which allows those struggling through the recession to imagine an alternative life free from the constraints of capitalism. The *furusato*, like the village of *Animal Crossing*, is what Anderson would describe as “inherently

⁹ “The Lost Decade” has now expanded to “The Lost Decades,” including the decades 2001 to 2010 and 2011 to 2021.

limited and sovereign” (49). It is a place that exists isolated and disconnected from the rest of the world, providing only the necessities of living. However, as isolated and disconnected as this village may be in theory, how free can it truly be from the constraints of capitalism when its remnants are clearly present? Academic and video game designer Ian Bogost writes:

Animal Crossing is a political hypothesis about how a different kind of world might work— one with no losers...The *furusato* fantasy offers one view on the fusion of commerce and the countryside, but it doesn’t really land in the West, especially in America. Here, capitalism and pastoralism are often seen as opposing forces. So, too, personal benefit and collective good (Bogost).

As Bogost writes, the American reception of the *furusato* vision presented in *Animal Crossing* does not necessarily translate, perhaps contributing to the Western perception of the game as a form of social escapism. This also proves that like capitalism dominating American society, ludocapitalism dominates the societies of Western-centric social simulation games like *Wall Street Kid*.

Conclusion

Video games— specifically social simulation games from the 1990s— prove to be an effective medium for reconstructing reality. They provide players with the power to create microcosmic communities, giving them the opportunity to be the top of the proverbial food chain (the handsome, white, cishet stockbroker of *Wall Street Kid*) and the bottom (the poor character of *Animal Crossing* struggling to repay crushing debt to a capitalist overlord). This power allows the player to consider their positionality in society and what its deeper implications are. In addition to the sense of authority social simulation games provide, they encourage players

towards a specific means of participation in ludocapitalist societies, replicating means of productively participating in real-world, capitalist societies. *Wall Street Kid* and *Animal Crossing* propose that the ideal, productive, ludocapitalist citizen, and by extension capitalist citizen, accepts discipline by modifying their behavior, adheres to expectations concerning their gender, successfully controls and manages their social and romantic lives, and ultimately proves their worth through financial achievement and success.

While *Wall Street Kid* did not develop into a franchise the way *Animal Crossing* did, its relevance to understanding 1990s notions towards gender in relationship to modes of capitalism and consumerism is clear. In this sense, *Wall Street Kid* can be thought of as a kind of cultural artifact— something that encapsulates the social and cultural climate of the 1990s. *Wall Street Kid* positions the white cishet masculine identity as heroic. As the hero, the stockbroker is expected to carry the responsibilities of investing and accumulating wealth as well as taking care of his family (however spoiled or undeserving they may be) on his back, all while looking cool, calm, and collected.¹⁰ The stockbroker's position in the game speaks to the 1990s desire to protect white, cishet masculinity in the face of potential obsolescence.

The natural progression of time has given the massively successful *Animal Crossing* series the ability to shape itself according to newfound notions of contemporary life, all while exposing the most secretive and unrecognized of cultural realities. Bogost writes “Americans in particular are addicted to bureaucracy’s directed control even as they cry yawps of independence and self actualization. But with coronavirus deaths soaring and the real economy tanking, *Animal*

¹⁰ Another interesting way to consider this game is through a queer interpretation. In her book “Video Games Have Always Been Queer,” scholar Bonnie Ruberg argues that almost any game can be read or interpreted as queer. It would be interesting to consider how *Wall Street Kid* could be played or read as queer.

Crossing might inspire Americans to reclaim structure and routine” (Bogost). *Animal Crossing: New Horizons*, the 2020 installment of the *Animal Crossing* series, maintains substantial influence over an American society shaken by the COVID-19 pandemic, the same way the first *Animal Crossing* did twenty ago years for a Japanese society reeling from the impacts of a devastating economic recession. *Animal Crossing* gameifies the “structure and routine” (Bogost) of capitalism, presenting players with a ludocapitalistic approach that proves both subliminally instructional and comfortingly entertaining. In a time such as the COVID-19 pandemic when everything feels so deeply uncertain, players delight in the certainty and routine implemented by *Animal Crossing*’s ludocapitalism.

When considering *Animal Crossing* in its totality, it clearly reads as a colonial fantasy. The character arrives to a pre-established town which they alone get to name. Immediately after their arrival, the character controls the destiny of the town and can manipulate its resources to their will. The character determines the physical landscape of the town by digging up trees and flowers, pulling weeds, walking instead of running to avoid trampling the grass, and throwing away trash so as to not clutter the town. Right around the release date of *Animal Crossing: New Horizons*, Jason Flatt penned a guide on how *Animal Crossing* can be rendered as a colonial fantasy, and how the player can be actively anti-colonial in their gameplay. Flatt writes “When you do need to remove trees for one reason or another, always plant a new tree for every one you remove to ensure there is enough wood for generations to come,” and “NEVER let the recycling bin in *New Horizons* fill up on your island... Tommy and Timmy are deeply anti-capitalist and

will always pay you well for items out of the recycling and make sure that it finds a new home with somebody that wants it out in the ether” (Flatt).¹¹

I began playing *Animal Crossing* in 2008, starting with *Animal Crossing: City Folk* (2008), the version made specifically for the Wii console. In 2008, I naturally viewed the game from the perspective of a child. I admit, I was careless with my town— I left trash piled up all over the place, never wrote to my neighbors, and refused to repay my loans (mostly because I was eight and I did not understand how loans or capitalism worked). I returned to playing twelve years later with *Animal Crossing: New Horizons* (2020), the most recent version made for the Nintendo Switch console. Returning with the newfound perspective of an adult, I realized what drew me back to the game was the love and sentimentality I felt towards my town and community. As corny as this sounds, I genuinely cared about my villagers and building a community for them and for myself that was both peaceful and inviting. I wanted to be a productive citizen not just for my own interests, but for the interests of those residing in my town.

Bogost and Flatt’s combined analysis of *Animal Crossing* speaks to this alternative notion of productivity, presenting another possible way to play the game that encourages a communal, compassionate, and environmentally-friendly approach. In this sense, *Animal Crossing* not only teaches players to be productive, ludocapitalist citizens, but also citizens that understand and appreciate the importance of caring for their environment and for the wellbeing of their friends and communities— messages that are especially important as climate change increasingly becomes a threat. As Bogost writes “Games like *Animal Crossing* could help people better

¹¹ Timmy and Tommy Nook are the twin nephews of Tom Nook.

understand other big problems, like climate change or even pandemic flu.” The success of *Animal Crossing* can on the one hand be ascribed to people’s intrinsic love for structure and routine, but on the other hand it can be ascribed to people’s desire to learn how to responsibly and meaningfully participate in their communities, whether they be real or simulated.

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