

Adulthood after the crash

Kate Crawford

The connection between home-ownership and adulthood is unsustainable

Has adulthood as we once knew it been lost? Is the state of 'being adult' so eroded that immaturity, selfishness and infantilism have all but replaced it? You could be forgiven for thinking so, given the frequency with which media commentators, sociologists and cultural critics assert that today's youth are not growing up.

The last decade saw the emergence of portmanteaux such as 'kidult', 'adultescent' and 'rejuvenile' to designate those who seemed to live in an extended adolescence, enjoying life's youthful pleasures and avoiding orthodox commitments. Kidults lack 'direction, commitment and any sense of permanence', newspapers inform us, as 'celebrity gossip and an iPod are more important'.¹ But in spite of these widespread rumours of its demise, there has been little substantial discussion of what actually constitutes adulthood.

This panic over adulthood has a strong generational character: blame is directed at the emerging generations, who fail to follow the rituals of age and responsibility practiced by their parents, thus risking the continuation of a civil society. We could tally this up as just another round of generational sniper fire, with established interests attacking more recent modes of living, seeing them as debased in comparison with an idealised past. But despite the familiarity of this formula, the current debates offer us an important insight, since the way in which we understand and represent adulthood reflects larger movements of culture and capital. And those movements are particularly fascinating now, as institutions

that were once the lynchpin of adult security have experienced a spectacular slump.

The concept of adult responsibility as figured in neoliberalism is fast reaching a limit. But it is only by directly confronting how we understand the adult subject that we can consider new models of responsibility and maturity, independence and interdependence. This is what is at stake in the stories we tell about what it means to be a ‘real’ adult.

The curious case of the kidult

Canadian sociologist James Côté publishes widely on what he describes as ‘arrested adulthood’. He believes that there is inadequate social pressure on young people to grow up in the right way. Instead, they foster an extended youthhood, rejecting sustained economic participation and squandering their prospects. They end up ‘devoted mainly to hedonistic activities and immediate gratifications not associated with occupational identity development’.² Côté relies on institutional commitments (particularly permanent work and nuclear families) as the compass for authentic adulthood.

In such arguments ‘real’ adulthood is located somewhere in a golden era of the past, when maturity was coextensive with unwavering adherence to a life path geared around the ideals of career, marriage and reproduction. In the West, our received ideas of adulthood were powerfully shaped by the post-war years, when jobs were plentiful, marriage was the norm, and home values moved inexorably upward – a time before the rise of feminism, mass celebrity culture and contemporary consumerism. In this worldview, only conventional commitments – the most normative forms of social and cultural practice – can be truly adult. This reifies a particular historical experience of maturity: a Judeo-Christian vision of adulthood as it was experienced by the privileged few during the mid-twentieth century.

To bemoan the loss of these kinds of adult commitments is to idealise at once too much and too little. In a time of increased casualisation and housing market instability, notions such as ‘career’ and ‘a starter mortgage’ no longer offer the security enjoyed by some in the 1950s. Calls for greater responsibility and commitment in the young seem particularly ironic at a time when most existing templates for maturity have already declared bankruptcy. But to take ‘the end of adulthood’ leitmotif on its own terms requires moving beyond a critique of nostalgia and envy in order to address the larger question: how is the concept of adulthood strategically deployed, and what can it teach us about the evolving nature of responsibility, both to ourselves and others?

Over the *longue durée*, adulthood has been so culturally, ethnically and historically variable, and ultimately so porous a concept, that any claims to its concrete character should be seen as claims about something else altogether. Discussions about ‘what adults should do’ are about reproducing a particular kind of social order – commonly a model of dynasty – and are commonly discussed through the lens of responsibility. And one of the key loci for adult responsibility in many parts of the world has been property ownership.

Safe as houses: old adult paradigms

The construction of adult identity through particular economic relationships to housing has a long and regionally specific history. In Australia, for example, the nexus between adulthood, individual responsibility and mortgages was consolidated in the post-war period. In the cold war hysteria of the 1950s, the conservative Menzies government believed home-ownership was the best way to cure workers of an interest in communism, and it began a nationwide sell-off of public housing stock into private hands as a way to remake Australians as ‘responsible’ capitalists. In other countries (particularly those with long lease arrangements), there

has been less of an historical emphasis on ownership. But certainly in many parts of the UK, USA and Australia, adults are presumed to naturally desire home-ownership, and this desire marks them as 'responsible'. Or so the narrative once went.

As property ownership became associated with wealth generation, responsible adults were expected to protect their private interests by participating in the housing market. Individuals were told to scrimp and save, to put away money on their mortgages rather than buying consumer trinkets; they would then be rewarded with both a home of their own and an asset of increasing value. This corresponded with the late modern emphasis on economic individualism, typified by the figure of the adult as a sole agent of self-interest who would navigate the economic system to their best benefit. Thus, being responsible for yourself (and ideally your immediate family) was necessary in order to be considered a responsible member of society. Of course, it is in the best interest of a state that does not intend to fund public housing or other forms of housing welfare to emphasise individualised ownership as the responsible adult choice.

When home-ownership is constructed in this way, not having a mortgage is seen as irresponsible. Those who do not own homes then 'deserve' their future of uncertain rental accommodation (or relying on the dwindling stocks of public housing, or worse), as they have failed to make the required financial sacrifices to own property. It was in this way that the economic, affective and moral ideals of owning a home were collapsed: home-owning became a virtue, an investment, and a source of security and emotional well-being.

This is a potent combination, one that has driven many people to accept home-loan deals that were perilous at best. Since it is part of a taken-for-granted discourse, the associations of adulthood with property ownership are rarely queried. In political and media debates, the question is how to make home purchase affordable for more people, rather than to ask whether home-ownership is an ideal adult desire. The unquestioned assumption that home-ownership is

the most desirable form of housing tenure not only ignores the many different kinds of housing choices that adults make over the course of a lifetime; it also undermines the political arguments in support of diversifying housing options, such as investing in public housing and low-cost accommodation.

But the fear of being without the security of a mortgage performed a dramatic reversal from 2008 onward. People who were encouraged to take on loans they could barely sustain were forced to watch in horror as the curtain was pulled away: banks took their debt, mingled it with complex financial securities, and then broke it apart to trade its abstract parts for increased profits. Who in the derivatives sector could be described as acting responsibly? Housing markets spiralled downward, as speculators lost their investments, buyers their homes, and banks received state-backed guarantees and bailouts. It is no longer clear that buying into the property market is the financially responsible course of action for anyone – rich or poor. As Alain Badiou has written, everything stemmed from the cardinal fact that millions of people cannot afford their own homes: ‘the real essence of the financial crisis is a housing crisis’.³

But is housing really the core issue? The slow unfolding of foreclosures, opaque financial instruments and far-reaching debts in recent years has shown the emptiness at the heart of the neoliberal brand of adult responsibility. The financial crisis represented a loss of faith in the possibility of an ever-expanding market, where home equity can only go up and the market will act rationally; the radical doubting of the global banking system is as much political and social as it is economic. It might have begun with houses, but the crisis has progressed down to the basic assumptions and values that led us here.

In short, the individual has been asked to bear too much. People lost their homes because of financial instruments that were explicitly designed to keep them ignorant of the risk, matched with inadequate regulatory oversight. The faults in the system are clearly multi-institutional. Individual responsibility simply cannot scale up

to this level of complexity. Grounding responsibility at the level of the individual has obscured the massively interlinked quality of contemporary economic, ecological and social structures. Further, it has cut off possibilities for shared action and collective responses.

Now is a good moment to rethink adulthood, and individualised adult responsibility in particular, if we are to find common values and sustainable ways of living. The historian Winthrop Jordan remarked that the growing emphasis on individualisation in the twentieth century was a necessary precondition for the emergence of adulthood, and that our notions of maturity, mastery and independence have developed within that particular politico-economic frame.⁴ A progressive agenda for the next century – with all its attendant challenges from the economic to the environmental – will need to challenge the paradigm of the atomised, independent adult whose sense of responsibility ends with the self, or at the door of the family home.

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Notes

1. See Jacinta Tynan, 'Peter Pans Stay in Neverland in Search of Good Vibes', *Sunday Telegraph*, 25 February 2007; Jane Martin, 'Forever Young', *Sunday Mail Magazine*, 12 November 2006.
2. James Côte, *Arrested Adulthood: The Changing Nature of Maturity and Identity*, New York University Press 2000, pp93-94.
3. Alain Badiou, 'De Quel Réel Cette Crise Est-elle Le Spectacle?', *Le Monde*, 17.10.08, trans. *Infinite Thought*, www.cinestatic.com/infiniteThought/2008/10/badiou-on-financial-crisis.asp.
4. Winthrop D. Jordan, 'Adulthood in America', in E. H. Erikson (ed), *Adulthood*, W.W. North & Company 1978, p192.