

# Adult responsibility in insecure times

Kate Crawford

The post-crash world necessitates a redefinition of adulthood.

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**H**as 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 have discussed the refusal of today's youth to grow up. We read about it in newspapers, hear concerned debates on radio, and see it played out on TV and in cinemas - be it *Friends*, *Fight Club*, or *Failure to Launch*.

The last decade saw the rapid popularisation of new terms such as 'kidult', 'adulescent' and 'rejuvenile' to designate those who seemed to live in an extended adolescence, enjoying life's youthful pleasures while remaining leery of orthodox commitments. Kidults lack 'direction, commitment and any sense of permanence', the newspapers inform us, as '*Big Brother*, celebrity gossip and an iPod are more important'.<sup>1</sup> 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 no longer follow the time-honoured rituals of age and responsibility. Young adults are seen as responsible for the problem, auguring ill for the future 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

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idealised past. However, 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 experience a spectacular slump.

It is time for a sharper analysis of adulthood itself - the reasons it is causing such anxiety, the ways in which it operates as a social category, and the means by which it validates certain voices and silences others. By turning our attention to adulthood, and observing how the idea of adult responsibility has changed over time, we can track deep connections to wider political, cultural and economic forces.

The concept of adult responsibility as it was 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 prototypes of responsibility and maturity, independence and interdependence. Ultimately, this is a call for a greater awareness of what is at stake in the stories we tell about what it means to be a 'real' adult.

## The curious case of the kidult

Young adults, we are regularly told, are relating to career, relationships, property ownership and culture in problematic ways. They lack workplace loyalty and have unrealistic expectations of how they should be treated by employers. They reject the certainties of marriage, child-raising, and home-ownership. They stay in the parental home too long. Or, as one headline in the *Sunday Telegraph* phrased it: 'Offspring refuse to be grown-ups: why more people are staying at home, changing careers, putting off marriage and delaying babies.'

Furthermore, kidults consume forms of entertainment once reserved for children, including (but not limited to) kids' books, game consoles, iPods and animated movies. 'The truth about contemporary Britain: a country whose ambition ... is to arrest our communal development somewhere around the age of 12', writes Laura Thompson in the *Independent on Sunday*. 'Adulthood is out of style, and the culture of the child is all the rage nowadays because it is less trouble than the culture of the adult.'<sup>2</sup> Australian journalist Simon Castles is similarly appalled at adults reading Harry Potter, playing *Guitar Hero*, and failing to settle down - these are signs that 'childishness is more popular than ever, that infantilism is in'<sup>3</sup>

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Such are the hoary commonplaces on adulthood currently circulating in the popular media. Nor are academic channels immune, with several well-known public intellectuals damning the prospects of a generation who seem to be doing adulthood wrong.

Frank Furedi is amongst those who argue that there is a widespread 'depreciation of adulthood'.<sup>4</sup> He detects a 'gradual emptying out of adult identity' that has discouraged young people from taking on long-term investments - both financial and emotional. The result is an obsession with childish things (the popularity of *Shrek* and Playstation being particularly suspect for Furedi), and a fear of mortgages, marriages and career ladders. The Australian social researcher Hugh Mackay echoes the view that adulthood is being dangerously delayed by a generation who are overstimulated by a media-saturated society and overwhelmed by choice. The result, he claims, is a generation whose rallying cry has dampened to the whimper of 'Keep your options open'. These lost souls are depicted as unable to settle down, capable only of temporary alignments before they grasp onto the next bright opportunity.

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'.<sup>5</sup> Like Furedi and Mackay, Côté relies on institutional commitments (particularly permanent employment and nuclear families) as the compass for authentic adulthood. Adulthood is thus firmly embedded within a framework of productivity, discipline and individual responsibility.

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 child-rearing. 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 adulthood as the model of maturity - an

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idealised vision of what adulthood could offer 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 an environment where few of the old sureties can be relied on. As jobs become increasingly scarce and the housing market deflates, notions such as 'career' and 'a starter home' no longer offer the comfortable security experienced 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 may require moving beyond a critique of its 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?

## The invisibility of adulthood

Part of the problem is that we lack a substantial language to talk about adulthood. Erik Erikson posed a question in 1970: why is adulthood taken for granted? It is the dominant category of the human life course, but it is not studied in any great detail. That question is still being asked. While libraries are filled with studies of childhood, youth and the transitions to adulthood, the category of adulthood *sui generis* is relatively untouched.

Nor is there much agreement on how it can be studied. The first recorded use of the word 'adulthood' appeared in 1870, but it only came into common usage in the early years of the twentieth century. It is a late product of human categorisation, produced after a period of increased longevity, and at a time when the young and the aged had been excluded from formal paid employment - through compulsory schooling at one end, and the old age pension at the other.<sup>6</sup> But as it emerged as a distinct category, it almost immediately exceeded its particularity as just another life stage: it became the human standard of agency, stability and authority.

It may be that adulthood has escaped critical attention because researchers prefer to focus on stages of more apparent growth and development. But perhaps this omission exists precisely because of adulthood's perceived ordinariness. Other dominant human categories - whiteness, maleness, heterosexuality - have similarly

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enjoyed extended periods of being treated as central human norms, above the need for research or categorisation, and are only now beginning to receive the critical attention they merit. Their discursive power had been obscured in an only too similar fashion - a process of masking that Roland Barthes once dubbed 'exnomination'.

Adulthood has not generally been seen in this way, as a naturalised category whose dominance means that it avoids scrutiny, but the idea of exnomination usefully captures how the adult category operates, both in general and in the particular case of debates about kidults and adultescents. Aberrations from the adult norm have been discussed, analysed, even pathologised, without the focus ever turning to the dominant centre. Adulthood remains hidden in plain sight, a natural and unquestioned category within, and sometimes across, ethnic and trans-national groups. This has meant that subordinate categories (children, adolescents, the elderly and now kidults) have been required to make sense of themselves through comparison with what normal adults do, and to find themselves always lacking.

This 'making sense' is particularly difficult for many people today, as the means to access normative adulthood shifts further out of reach. The consistent emphasis on permanent work, home-ownership and family formation as markers of adulthood has always been exclusionary, but it is now becoming even more remote from contemporary adult life. In the current recession, as jobs become harder to find, the strong associations between adult status and work will generate further stress. The same can be said for the emphasis on home-ownership as a prize of economically successful adult life, as more people move into negative equity and many face the prospect of losing their homes altogether (not to mention those who were never able to house themselves in the first place). Finally, an emphasis on marriage and children remains frequent in these debates, even from commentators and researchers who should know better about the multiple forms of family, sexuality and commitment that exist all around us.

If we begin to look at adulthood itself, the state that is said to offer such reliable symbols of commitment and responsibility, we find that no such consistent claims can be made of it over the *longue durée*. The experience of adulthood has rarely been one of fixed employment, a stable family life, and a white picket fence. It 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

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something else altogether. Discussions about ‘what adults should do’ are about reproducing a particular kind of social order - commonly a model of dynasty - but they are oftentimes discussed through the particular moral value of responsibility. That is the value to which I now turn; in particular to look at the ways in which responsibility has been factored through adulthood and 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, economically responsible adults were expected to protect their individual 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 ownership as the responsible adult choice.

When home-ownership is constructed as responsible in this way, to choose not to get a mortgage is seen as irresponsible. Those who do not participate in the market then ‘deserve’ their future of uncertain rental accommodation (or relying on

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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, and one which has driven many people to accept home-loan deals that were perilous at best. It is also the sentiment behind the newspaper counsels on kidults, the advice that they will regret an unmortgaged youth. 'Many young adults would rather see the world than pay rates', warns *The Australian* newspaper. 'But the outcome may be a lonely old age in a council flat.' This kind of scaremongering may drive people into mortgages, but insecurity about the future remains the same for all: only the continued existence of the council flat seems unlikely.

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 a necessary adult desire. This 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 left without the security of a mortgage has now performed a dramatic reversal. People who were encouraged to take on loans they could barely sustain are now forced to watch in horror as the curtain is 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 are moving downward, as speculators lose their investments, buyers their homes, and banks seek state-backed guarantees and bailouts. Those same newspapers that urged the young to get mortgages and avoid wasting money on travel and game consoles are now engaged in a *volte-face*. Conservative columnist Janet Albrechtsen now writes in *The Australian* that 'greed didn't drive the mortgage meltdown, it was do-gooders peddling universal home ownership'. It is no longer clear that buying into the property market is the financially responsible course of action for anyone - rich or

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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'.<sup>7</sup>

But is housing really the core issue? The slow unfolding over the last year of foreclosures, opaque financial instruments and far-reaching debts has shown the emptiness at the heart of individual adult responsibility as it has been figured in neoliberalism. The financial meltdown represents 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 neoliberal hegemony 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 are losing their homes because of banking systems that were explicitly designed to keep them ignorant of their risk, and inadequate regulatory oversight; the faults in the system are therefore clearly multi-institutional. Individual responsibility simply cannot scale up to this level of complexity. Grounding responsibility at the level of the individual has tended to obscure the massively interlinked quality of contemporary economic, ecological and social structures. Further, it has cut off possibilities for shared action and collective responses.

I would suggest that rethinking adulthood, and adult responsibility in particular, is a necessary part of this process. The historian Winthrop Jordan has 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.<sup>8</sup> 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.

## Responsibility for grown-ups

The debates about kidults point us to where the boundaries of the contemporary concept of adulthood are being tested: particularly in relation to housing, work, family and consumer culture. These are key areas that are currently undergoing

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significant cultural and economic change. Prior to the housing market collapse, financial responsibility in adulthood was imbricated with home-ownership, and this became an important driver of the panics about young adults living at home and kidults spending their money on consumer gadgets rather than mortgages. But now the mortgaged are an 'at risk' population: at least those kidults who bought iPods still *own* their iPods. If there is a crisis in adulthood now, it particularly affects those who invested in the dominant model.

New questions must now be asked: how might we reimagine adulthood beyond the narrow focus on individualism that has shaped its development during the last century? The formulation whereby a subject is marked as adult through its acquisition of the institutional markers of responsibility (career, house, children and so on) is clearly now under strain. If there is something to be learned in the kidult debates, it is that adulthood is always in flux: younger generations will adapt prevailing models, and there is a lasting political weight to these changes.

Moreover, many of the claims made about kidults, such as their inability to settle down, their desire for new experiences and general disobedience - characteristics that are condemned for being childish - may also point to new conceptions of the adult. Paolo Virno has suggested that it is time to reactivate childhood as a critical method of engagement, as a way to escape the stultifying and hallucinatory character of adult responsibility.<sup>9</sup> And indeed, it has been something of a mass hallucination to entrust so much of adult identity to profoundly unstable structures: the labour market, the financial system, property values, life-long married bliss. What makes this so particularly limited and stale is the assumption that adults engage in shared projects and larger ventures only when it is in their direct self-interest to do so. Forms of shared hope, possibility and responsibility have been quarantined: occasionally alluded to in political rhetoric during campaign time, but rarely actualised.

Virno argues for the subversive, transformative and playful aspects of childhood to be reintegrated into adult lives as a resistance to the society of 'mature capitalism', which he describes as simply puerile. In order to mobilise against capitalism, in his view, it is necessary to harness 'the forces of childhood from which it draws, but which it shamelessly degrades to the status of a nightmarish kindergarten'. If we are to avoid the nightmarish kindergarten, with its myths of happy endings for the market and rising house values for all owners, we could do worse than engage with

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Virno's suggestion. For adults to draw on the revolutionary force of childhood as an experience of learning would require a process of questioning: of repeatedly asking how things work (or do not) and then making the world anew.

It is an historically opportune moment to recast the concept of adult responsibility. I believe we need to shift the discussion to a larger stage: from 'responsibilised' individuals and corporations towards collective, collaborative and post-national forms of responsibility. What does responsibility look like when we consider our impact on someone on the other side of the world? What does it look like when we consider our responsibility to the environment, and to non-human others?

The financial crisis only presages the crises to come: environmental change, mass migration, new vectors of disease and poverty, and ongoing animal and plant extinctions. None of these issues will be resolved by individuals caring solely for their own patch of earth, being judicious with their mortgages and credit card debts, and recycling their plastics. Only a concerted mass effort can respond to the scale of challenges we face. But first adults will need to reconceptualise themselves in a way that is far more interconnected, creative and collaborative than in the past. Beginning the process of analysing what makes us adult - and how we can adapt - will contribute to this period of change, and assist in building what is to come next.

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## Notes

1. See Jacinta Tynan, 'Peter Pans Stay in Neverland in Search of Good Vibes', *Sunday Telegraph*, 25.2.07; Jane Martin, 'Forever Young', *Sunday Mail Magazine*, 12.11.06.
2. Laura Thompson, 'To Infanthood and Beyond!', *Independent on Sunday*, 1.8.04.
3. Simon Castles, 'We of the Neverland', *Age*, 5.8.07.
4. Frank Furedi, 'The Children Who Don't Grow Up', *Spiked Essays*, 29.7.03, [www.spiked-online.com/Articles/00000006DE8D.htm](http://www.spiked-online.com/Articles/00000006DE8D.htm).
5. James Côte, *Arrested Adulthood: The Changing Nature of Maturity and Identity*, New York University Press 2000, pp93-94.

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6. See Jane Pilcher, *Age and Generation in Modern Britain*, Oxford University Press 1995.
7. 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](http://www.cinestatic.com/infinitethought/2008/10/badiou-on-financial-crisis.asp).
8. Winthrop D. Jordan, 'Adulthood in America', in E. H. Erikson (ed), *Adulthood*, W.W. North & Company 1978, p192.
9. Paulo Virno, 'Childhood and Critical Thought', trans. Alessia Ricciardi, *Grey Room*, No. 21, Fall 2005, p11.