

Tom Nook, Capitalist or Comrade? On Nook Discourse and the Millennial Housing Crisis

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Article abstract

Many millennial Animal Crossing players will experience the joy of paying off their beautiful three-floor in-game home only to have that joy cut short by the crushing realization that they may never experience homeownership in real life. Who do we then take that anger and disappointment out on? The capitalists with a stranglehold on the housing market? The governments and companies holding our lives hostage for student loan debt? Our landlords who take most of our income each month so we can keep a roof over our heads? Our bosses who are criminally underpaying us for our labour? Or is it a fictional racoon? Arguments about the ethics of Animal Crossing's non-playable character Tom Nook are inescapable in online discussions about the Animal Crossing series. These discussions generally have two sides: either Tom Nook is a capitalistic villain who exploits the player's labour for housing, or he is a benevolent landowner who helps the player out in hard times. Vossen first sets the stage by discussing the cultural significance of both the Animal Crossing series, focusing in on Animal Crossing: New Horizons (2020), and the millennial housing crisis. She then examines the many tweets, memes, comics, and articles that vilify Tom Nook (and a few that defend him) and asks: are we really mad at Tom, or are we mad at the cruelty and greed of the billionaires, bosses, and landowners in our real lives? Vossen argues that what she calls "Nook discourse" represents the radical social potential of Animal Crossing to facilitate large-scale real-world conversations about housing, economic precarity, class, and labour that could help change hearts and minds about the nature of wealth.

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Tom Nook, Capitalist or Comrade?: On Nook Discourse and the Millennial Housing Crisis

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Abstract

Many millennial *Animal Crossing* players will experience the joy of paying off their beautiful three-floor in-game home only to have that joy cut short by the crushing realization that they may never experience homeownership in real life. Who do we then take that anger and disappointment out on? The capitalists with a stranglehold on the housing market? The governments and companies holding our lives hostage for student loan debt? Our landlords who take most of our income each month so we can keep a roof over our heads? Our bosses who are criminally underpaying us for our labour? Or is it a fictional racoon? Arguments about the ethics of *Animal Crossing*'s non-playable character Tom Nook are inescapable in online discussions about the *Animal Crossing* series. These discussions generally have two sides: either Tom Nook is a capitalistic villain who exploits the player's labour for housing, or he is a benevolent landowner who helps the player out in hard times. Vossen first sets the stage by discussing the cultural significance of both the *Animal Crossing* series, focusing in on *Animal Crossing: New Horizons* (2020), and the millennial housing crisis. She then examines the many tweets, memes, comics, and articles that vilify Tom Nook (and a few that defend him) and asks: are we really mad at Tom, or are we mad at the cruelty and greed of the billionaires, bosses, and landowners in our real lives? Vossen argues that what she calls "Nook discourse" represents the radical social potential of *Animal Crossing* to facilitate large-scale real-world conversations about housing, economic precarity, class, and labour that could help change hearts and minds about the nature of wealth.

Author Keywords

Animal Crossing; housing; millennial; Tom Nook; labour; life simulation games; politics; discourse; fans; breadpill; memes; class; wealth; capitalism; anti-capitalism; Nintendo; housing crisis; autoethnography

I'm actually a little surprised when Nook agrees to pay me for my fossil, but my surprise turns to anger when I find out he's going to pay me in "Bells", his own imaginary bullshit currency. It's not real money, it's just a leaf that's been hole-punched. It's infuriating to think of how he continues to fuck with me at every opportunity, an up-turned smirk on his smarmy face all the while, but I try to play it cool. - "Billy" in The Terrible Secret of Animal Crossing by Chewbot

Tom Nook: This industrious builder is the raccoon to see if you need a house. When it comes to real estate, Tom is the only show in town. But don't worry—his prices are reasonable and he's very patient when you need to pay him back. - Official Copy from the Nintendo website

Every Hallmark Channel movie has a tried and true formula: some sort of life-shattering issue causes the (always straight, always female, almost always white) protagonist to have to re-examine her life and start fresh in some way. The movie doesn't have to be made by Hallmark to play on these conventions. Much like all facial tissue has become the "Kleenex" you cling to when watching these tearjerkers, the "Hallmark movie" is a formula unto its own: a genre that surpasses a single brand. While these movies are known for dealing with matters of the heart, often the problems the leading ladies face are also economic. Maybe she is rich, and her parents have cut her off, maybe she is broke and accepts a strange offer of employment in a small town, maybe her business is failing because she gives away too many free pies. Alternatively, she might have a job and tons of money, but she is so consumed by work that her life is empty. These films capitalize on telling stories that quell both economic and romantic anxieties in their viewers, myself included. To quote the recent Hallmark-esque Netflix success *Falling Inn Love* (2019): the protagonist is suddenly liberated from "working for some soulless corporation" running on a "career hamster wheel" and exposed to a totally different way of life in rural New Zealand when she "wins" a run-down inn online (Kumble, 2019). While the soulless career and new way of life may vary—a winery, a soup kitchen, a country inn—yet whatever it is the protagonist finds herself falling in love with someone she would have never expected to, along with their slower-paced idealistic way of life. Watching these women find a way to get out of their economic and vocational ruts, to somehow reap the rewards equal to the labour they put into their new lives, is both aspirational and punishing. There are no charming but run-down inns waiting to be won by me; there is no mysterious uncle who will leave me his pumpkin farm, and there is no quick fix for my many economic problems. But there *is a way* to live a simple slower-paced life to which I escape for a few hours each day, where my debt only goes down and never up, where I can easily make enough money to live, and where I never have to fear having my job or home taken away from me. In this place, there is a humble racoon with an interest-free loan who wants to help me find peace. His name is Tom.

Tom Nook, one of the main characters in the *Animal Crossing* series (2001-2020), is a straight-to-the-point racoon (well actually, he's a tanuki)¹ who has been a lightning rod of controversy for almost 20 years. At the beginning of each *Animal Crossing* game, Tom Nook offers you a place to live and a way to make money, as long as you pay him back *eventually*. Like the aforementioned Hallmark films, the games start with an escape to a completely new life where you can easily see the results of your labour materialize in a satisfying way via the growth and development of your home and community. Over time many players have grown to resent Tom and his wealth and have been quick to express that resentment online through tweets, memes, comics, and articles that I will examine later in this article. This discourse around Tom Nook's character and practices, (hereinafter referred to as "Nook discourse") has reached a fever fitch in 2020 due to the uncharacteristic popularity of his newest game: *Animal Crossing: New Horizons* (2020).² These arguments about Nook generally have two sides: either Tom Nook is a capitalistic villain who exploits the player's labour, or he is a benevolent landowner who helps the player out in hard times. While Tom's behaviour may initially seem devious, nefarious even, it's important to note that there is no real risk or rush to do any of these things. As Rainforest Scully-Blaker (2019) explains, "the self-contained nature of *Animal Crossing's* virtual world

allows players to experience acquisition and debt without the threat of financial precarity” (p. 98). This is a world where money literally grows on trees, after all. Sure, you have debt, but at the end of the day, it doesn’t affect your well-being, and it is down-right easy to amass wealth by living off the land. Just like Hallmark-land, there is an agreed-upon formula to these games; there is no risk of failure and a guaranteed happy ending. You are there to simply enjoy what it would be like to live a simpler life.

The other type of discourse about *Animal Crossing* you will have inevitably encountered across social media platforms in the lead up to March 2020 (when *New Horizons* was released) is that of increasingly desperate fans anxiously awaiting the next instalment in the series after eight long years. One Youtuber, a fan himself, described this phenomenon in early 2020 by saying that in the months leading up to the release of *New Horizons* it was like fans were “dying of thirst” and Nintendo was “just giving us one drop of water at a time” in the form of news about the game “to quench our thirst” (Big Spoon, 2020). He goes on to explain that unlike other games where fans expect updates in the form of gameplay footage and big news about features, *Animal Crossing* fans were “malnourished” like “dogs under the table” who would take any “scraps” that were “thrown their way” (Big Spoon, 2020). I am not singling out this single Youtuber for being dramatic as his rhetoric was normal at the time, and encapsulates the desperation of the *Animal Crossing* fandom perfectly. In the years leading up to release there were countless tweets and lengthy videos that analyzed these “scraps” (a single screenshot, a 30-second trailer, or even an “obscure sticker”) for new information about the upcoming game (Gach, 2020). Fans were also known for performing “rituals” before Nintendo was slated to make large announcements by arranging *Animal Crossing* cards and Amiibo figurines into pentagrams and alters in an effort to “summon” more information about the upcoming game (Piedra, 2018).

I argue that this intense anticipation is, in part, because *Animal Crossing* takes place in real-time and the game world is changing alongside the real world every 24-hours (new stock in the shops, new seasons, holidays, and events, new visitors and neighbours). Because of this, *Animal Crossing* feels less like a game that you start and then finish, and more like a comforting addition and improvement to one’s day to-day-life. Therefore, as I examine later in this article, for some fans *Animal Crossing* can become something worth getting out of bed for, in and of itself, *especially* during a global pandemic. What is of chief interest to this article is the overlapping socio-economic context of these two types of *Animal Crossing* discourse: What is it about our “normal” lives that makes the gameplay of *Animal Crossing* so appealing? Why were fans so “desperate” and why is *Animal Crossing* more popular now than ever before? Why do players hate Tom *so much*? Why has so much time and energy gone into arguing if he is good or evil? The short answer to all these questions is capitalism, though the long answer is much more complicated.

Animal Crossing is a game in which you experience what homeownership, labour, and community could be like in a simpler world where housing, while not free, is easily attainable. In *Games of Empire* Nick Dyer-Witherford and Greg de Peuter (2013) argue that “in a sense, the slogan of every gamer is ‘another world is (temporarily) possible’” (p. xxxiii). These other, different worlds can therefore either “reinforce imperial actualities” or, potentially, be a source of imagining “radical social potentials” (Dyer-Witherford & de Peuter, 2013, p. xxxiii). When looking at the *Animal Crossing* series, in which your virtual life unfolds at the same time as your “real” life, it seems initially that these are games in which the harms of capitalism are reproduced and reinforced. I argue that, upon closer attention, the game itself, and more importantly, the popular discourse around the game regarding life, labour, housing, and Tom himself, actually

represent radical social potential. The “other world” that *Animal Crossing* makes possible is one where I have substantially better and more stable housing and employment than in my real life, and additionally, it is a world where many feel comfortable calling out their boss and landlord, in the form of Tom Nook, when he steps out of line.

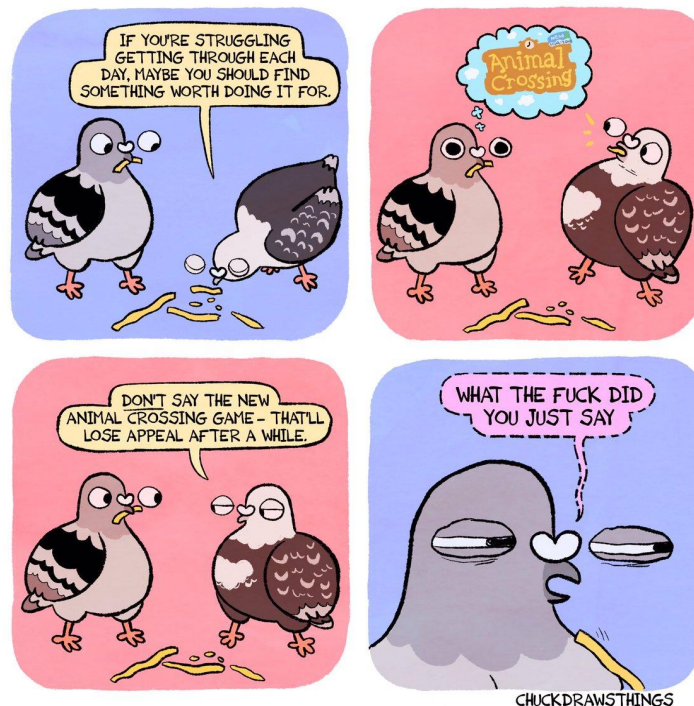
This article examines the evolution of *Animal Crossing* and Tom Nook’s role in the series as well as the substantial discourse around his potential villainy, while also considering the implications of the current housing and rental markets and how these realities could have changed the way that players, especially millennials, relate to Tom and to the games themselves. I will first detail the cultural importance of *Animal Crossing*, before unpacking the shift in housing expectations for players’ lives as well as in *Animal Crossing*. Lastly, I will dig into the substantial discussion around Tom Nook’s character and ethics, considering both his detractors and defenders. I conclude that our collective anger at Tom may be misdirected, but it is also productive when used to start conversations about, and radicalize attitudes towards, unethical housing and labour conditions. What Tom has or has not done is not as important as the discussions about class, labour, and property that he provokes, *especially* amongst people who would not ordinarily have these conversations.

Much like my previous work,³ this textual and cultural analysis is deeply rooted in the tradition of autoethnography. Autoethnography employs personal narrative as a tool for cultural analysis and has been used as a method since the 1970s (Hayano, 1979, 99). It can be defined as “an approach to research and writing that seeks to describe and systematically analyze (graphy) personal experience (auto) in order to understand cultural experience (ethno)” (Ellis, Adams, and Bochner, 2011, 1). In this case, the cultural experiences at hand are those of both *Animal Crossing* players and those impacted by the current housing crisis. Autoethnography is conducted from the position that *all research* is subjective and therefore as a method it “acknowledges and accommodates subjectivity, emotionality, and the researcher’s influence on research, rather than hiding from these matters or assuming they don’t exist” (Ellis, Adams, and Bochner, 2011, 1). I am approaching this analysis as a decades-long participant within the discourse surrounding *Animal Crossing* and from the standpoint of an economically disenfranchised millennial with unstable housing and no current employment. Therefore, I acknowledge that this article contains not only my own subjective thoughts and experiences but also my own feelings: my own devastation, exhaustion, and steadily increasing rage. In conclusion, this article utilizes my experiences, alongside online discourse about the *Animal Crossing* series and millennial housing, to critically examine the *Animal Crossing* games as a site of millennial class struggle.

***Animal Crossing* is more than just a video game, it’s a lifestyle.**

Animal Crossing doesn’t bother with all the setup and motivation of the aforementioned Hallmark movies, or even of other life simulation games like *Stardew Valley* (Barone, 2016). You simply show up to a town full of animals, Tom gives you a spot, and you figure it out. There is no didactic shitty boss or horrible past from which you are escaping. Instead, you, as the player, have the opportunity to bring all of that with you to the game from the real world. *Animal Crossing* is a 24 hour a day 365 day a year alternate life that is undoubtedly more comfortable than my own millennial existence. Even when you are living in a small house at the start of the game, it is a house that *belongs to you*, and that cannot be taken away. Hours into playing *Animal Crossing* I already have more valuable assets than in real life. While other video games feel like

non-essential but important items to me, *Animal Crossing* feels somehow *essential*, like it is something else entirely. Like Hallmark movies, *Animal Crossing* is usually a small cozy comfort, but it can also sometimes be a painful reminder of a life that I can't have. This feeling has only become more intense while living through a worldwide pandemic. *Animal Crossing: New Horizons* is the only place where I can go and safely spend time with my friends, where I can “get outside” or go shopping without worrying about contracting something deadly. In truth, my daily life in *Animal Crossing* where I wake up, check my mail, talk to my neighbours, pop into the shops, do some work, and then clean up my house feels *substantially* more normal than the life I'm living in lockdown, and I'm not the only person who feels this way. Many news articles in recent months have highlighted the relationship between the pandemic and *Animal Crossing* claiming that “*Animal Crossing* is letting people live out their wildest fantasy: normalcy” or asserting that the “‘mundane’ is exactly the kind of escape people are searching for” at this time (Willingham, 2020).

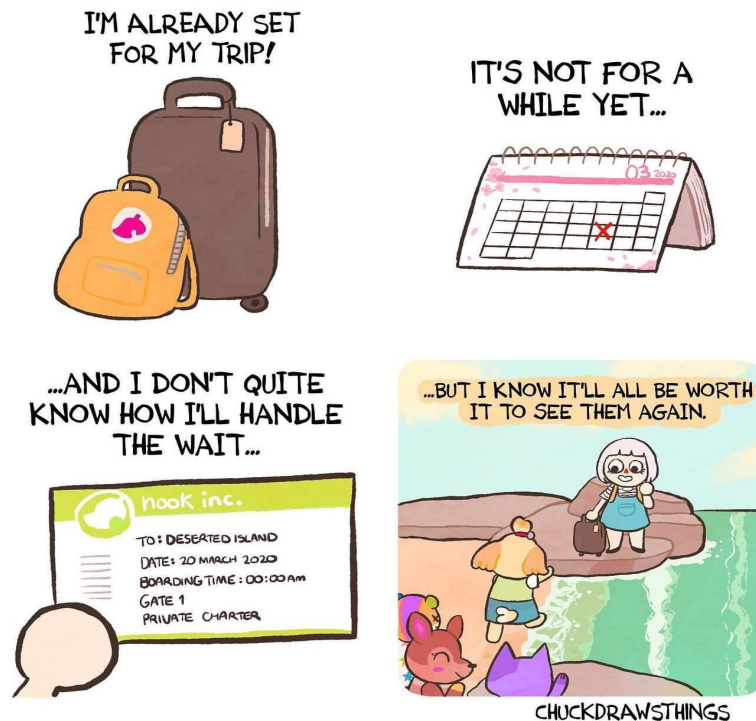


(Figure 1) Comic by Chuck Draws Things. (Used with permission)

The above comic (Figure 1) is by the artist “Chuck Draws Things” who frequently draws comics about their experiences with anxiety and depression. The author suggests that when you are “struggling getting through each day” the promise of an upcoming *Animal Crossing* game becomes “something worth doing it for.” Similarly, in the comic below (Figure 5), the artist wistfully looks forward to their time with the upcoming *Animal Crossing* title in the way one might look forward to an upcoming vacation. While these comics are made by one person, they are liked and shared by thousands of other players who feel similarly about the importance of *Animal Crossing* in their lives.



chuckdrawsthings • Follow



(Figure 2) Comic by Chuck Draws Things (Used with permission)

Animal Crossing is also substantially more affordable than any sort of vacation, and right now, due to travel restrictions, much more attainable. Increasingly, with mounting student debt and economic precarity, unless something dramatic changes many millennials (as well as many in gen Z) will never own homes, find non-contract or gig economy jobs, have families, retire, or do much travelling—but we do have video games. While video games may have seemed like a non-essential luxury product to previous generations, for many millennials such as myself, video games are one of the few things we *can afford*. As Dyer-Witheford and de Peuter have put it:

Global capitalism has one consolation left for its increasingly desperate subjects: you may have lost your job (or will never be able to retire from it), you can't afford to go out, but you can always stay home (if you still have one) and play a video game. (2013, p. xviii)

Much more affordable (in an overall cost vs time sense at least) than going to the movies or even the bar, the upcoming release of your favourite video game can give you something to live for when your future otherwise seems pretty bleak. Plus, it's something you can do at home, and you might as well be at home as much as possible when your rent costs 45% of your income because you live in a city centre to be closer to work (Blumberg, 2018).⁴ When living a fast-paced life dominated by labour, *Animal Crossing* can offer us an almost meditative opportunity to slow down. In his article "Buying Time: Capitalist Temporalities in *Animal Crossing: Pocket Camp*," Scully-Blaker discusses the slowness of the console *Animal Crossing* games at length, explaining how *Animal Crossing* deploys a sort of "slowness as privilege" in which you can stop to enjoy the simple things as an escape from our fast paced world (2019, p. 13). The economic power fantasy of *Animal Crossing* is not about living the high life, it's about living a slow life, where

you can make a living working only an hour, or even less, a day: a life where debt isn't punished with more debt; a world without bank fees and eviction notices; a life that often feels utopian.

Many *Animal Crossing* fans, myself included, began playing the games as children or teenagers and therefore our relationship to the text has changed as our lives have changed over the past twenty years. As a teen, I had an obsessive relationship with the original *Animal Crossing* after my brother and I received a shared Nintendo GameCube as a present. I played *Animal Crossing* every single day as I moved back and forth between my divorced parents' houses for years. The game was part of a fantasy of control over my living situation, which was messy, unstable, and uncomfortable. *Animal Crossing* represented a singular place that was my home, where all my things were in one place. My brother and I packed up our GameCube into a travel case every seven days and brought it with us knowing it was the home in the box, our shared town, that really mattered. Subsequent versions of the game that came out during my 20s took on different meanings. I became obsessive about monitoring my finances but felt there was little I could do about the sinkhole that was my ever-growing student debt. I hoped that a university education was the obvious way to escape poverty, so I focused on doing well in school and working part-time. *Animal Crossing* was still about control in some of the same ways, but the financial aspect was more at the front of my mind. Making money and paying off debt in the game was intoxicating, but at the same time, the pride I felt at paying off my fictional loans was a reminder of my shame about my growing real-life loans. Now, in my 30s, I have a PhD and \$75,320.96 of student loans that are accruing interest each day, therefore indulging in this fantasy world of *Animal Crossing* feels more needed than ever before. I have reached the point in my life where I want desperately to buy a house, not out of some desire for legitimacy, not because I feel it's the thing I'm supposed to do, but because I want a stable home, that I control, that no one can take away from me. Where I can fix or replace broken appliances instead of waiting months for promised repairs or replacements with no way to cook my own food. Where I can control my own heat instead of working under a pile of blankets with my freezing hands sticking out as I am right now. My debt means that owning a home is only a dream for me, so now it is the house itself that I fantasize about. I find myself decorating and redecorating my *Animal Crossing* home as an act of control more than anything else in the game.

I'm well aware, as I think many players are, that *Animal Crossing* is playing into, and maybe even capitalizing on, my larger desires to fantasize about a middle-class stability that feels otherwise unattainable to me. As Lynn Dwyer has argued the games "sanitiz(e) the more alarming realities of actual capitalism, such as poverty, the challenges of living with long-term debt, or human need more generally" therefore simulating "upward momentum in society without any friction" (Dwyer, 2020). Dwyer argues that it is not how much money the player has, or their relation to others in a class system that makes the experience middle-class, it is the protection from failure, the comfort of knowing that you are protected from the "threat of downward mobility" (Dwyer, 2020). In contrast, Maddison Stoff has argued in the *Overland Literary Journal* that *New Horizons* is "a template for a better world" that simulates a utopia with "a fictional economy where people are allowed to choose to work to better their society, rather than being forced to work in order to live in it." (Stoff, 2020). I think all of this is true, *New Horizons* and its work-like gameplay highlight the ways in which we are willing to labour if we see the ways it directly benefits ourselves and others, and it also demonstrates the ways in which we are desperate for, and fantasize about, models of societal stability during an incredibly unstable time: especially in the form of housing.

On Millennials and Mortgages

Owning a home anytime in the future is incredibly unlikely for many millennials like myself because of what is sometimes popularly called “the millennial housing crisis” (2018, Powell). One recent *Vice* article explains that the housing crisis is even a thorny topic for Millennials who *do own homes* (Lott-Lavigna, 2019). One Millennial interviewed explained: “I can’t bear telling new people that I own property because I’ve done nothing to deserve it” (qtd. in Lott-Lavigna, 2019). More often than not, the Millennials who do own property are “those who win the birth lottery” and therefore have their homes (or at least the down payment) paid for them by family (Lott-Lavigna, 2019). Sometimes, more unfortunate still, they are the winners of the death lottery, losing parents young and therefore inheriting their home or wealth (Lott-Lavigna, 2019). Homeownership has become the fundamental class divide of the millennial generation, creating social tensions between those who own property and those who don’t (Lott-Lavigna, 2019). The housing class divide is, of course, connected to the other major class divide of the millennial generation, student debt. The millennial generation borrows less from banks than any previous generation, with the exception of student loans, of which we carry more debt than any other generation (Harris, 2017, p. 98). Contrary to what we may have imagined growing up, accruing massive debt for our education does not necessarily create class mobility. A 2014 study of American households under the age of 40 (i.e. millennials and younger Gen Xers) found that those without student debt but with a degree (read: most likely with family assistance) had a net worth seven times greater than those with debt and a degree (Harris, 2017, p. 98). Worse still, those who did not have a college education or college debt had a net worth *nine times* greater than those who did not finish their college education but did have debt because they attempted a degree (Harris, 2017, p. 99).

Circumstances around housing are particularly dire where I live in Toronto, Canada. The average rental price of a 1-bedroom apartment in Toronto was \$2,299 a month (\$2,914 for a two-bedroom) in January 2020 (Smith, 2020). While a “six-figure income” used to be synonymous with well off, according to multiple reports and data collected in 2019, it is now not necessarily enough to own property in Toronto (McGrath, 2019). If those making six figures are struggling to own a home, it is obviously out of the question for both working-class families and families living in poverty (McGrath, 2019). Therefore, those who cannot afford to live in Toronto are leaving to buy homes in smaller cities which is driving the prices of homes up elsewhere in Ontario as well. A Ryerson University study found that the greater Toronto area “lost roughly 50,000 people on average between 2016 and 2018, double the rate experienced in the decade prior” to more affordable housing markets (Centre for Urban Research, 2019). Rent has also increased substantially in many places, not just Toronto, making the “save up for a down payment while you rent” model impossible in most cities (Blumberg, 2018; Young, 2019).

Generational shifts around housing will have inevitably affected the ageing audience of the original *Animal Crossing*. Long-time players would have started the series in 2001 and would be, at the youngest, around 29 in 2020, assuming they started playing at age 10. In other words, more than old enough to own homes in a just and fair world. The games have shifted over the years alongside our housing expectations: while *Animal Crossing* (2001), *Animal Crossing: Wild World* (2005), *Animal Crossing: City Folk* (2008), and *Animal Crossing: New Leaf* (2012) all started with a small home that the player can then upgrade, *Animal Crossing: Pocket Camp* (2017) altered this approach by having the player not live in a house, or even a cabin, but a small camper van that they can upgrade to a slightly larger camper van. *Animal Crossing: New*

Horizons (2020) has players start not in an established community but in a tent on a deserted tropical island that Tom Nook has brought you to with no existing buildings. *New Horizons* then requires the player to collect resources from the island's trees and rocks to craft and build tools, furniture, amenities, and homes themselves as opposed to just buying them like in other versions of the game. This change strangely makes sense at a time when myself and my friends (and I'm sure *many* others), frequently indulge in the fantasy of opting out of our current lives to go live in the forest, or on a desert island, or in space, or just anywhere else where housing might be cheap, and life might be simpler. Austin Walker recently brought up the same phenomenon on *Waypoint Radio* when discussing *Animal Crossing*:

Just how often in 2020 do you have a conversation with a friend, after some shitty climate news hits, where you're like 'we should just fucking move to Montana and start a farm. We should just leave, we should figure out how to live off the grid.' (Walker, 2020)

I argue that both my and Walker's experiences reflect a larger millennial fantasy around housing that goes beyond the housing crisis and bleeds into our collective anxiety about global warming. If I had 10 million dollars tomorrow, I wouldn't buy a Toronto home for myself and my partner and start shopping at Whole Foods; I would buy cheap property outside of the city where my friends and I could live communally and sustainably without rent or landlords, growing our own food. In other words, an existence that is really not far from my life in *Animal Crossing*.

Do these shifts in *Animal Crossing* housing (a small town in the original *Animal Crossing*, to a city in *Animal Crossing: City Folk*, back to a small town in *Animal Crossing: Wild World*, to a campground in *Animal Crossing: Pocket Camp*, to a deserted island in *Animal Crossing: New Horizons*) reflect the shift in millennial housing expectations? If you own a home you are happy with if you don't feel overworked and underemployed, does *Animal Crossing* hold the same appeal for you? I ask this question in part because, as a generation who largely can't afford homes, a lot of Millennials are, perhaps understandably, absolutely obsessed with them. I could not count the number of home-oriented social media accounts I follow, and browsing real estate listings is my favourite form of masochism. In her article "Millennials Love Zillow Because They'll Never Own a Home" Angela Lashbrook unpacks the millennial obsession with the real estate website Zillow as well as Instagram accounts like Cheap Old Houses and how they reflect a desire to have "just a home, of any size, to call your own" (2020). Lashbrook outlines the appeal of this behaviour:

In the face of economic instability and personal financial insecurity, what are the things that most young people still have control over? What we click on. What we look at. What we daydream about. And so Zillow or Instagram step in, where fantasies about more stable lives are more possible than actually achieving them. (2020)

It is this exact sentiment that I would argue makes *Animal Crossing* so appealing to millennials: it offers similar fantasies of stability and control but without the depressing reality of looking at actual real-world homes. Therefore, the player can live out their fantasy of homeownership, of stability, of being part of a community, and satiate their desire for control, without having to think (or think too much at least) about the unpleasant realities of the housing market or their personal economic situation.

A Home is not a House

As housing prices rise, many people who are unsatisfied with just daydreaming have sought alternative "homes" that allow them to live while bypassing the traditional housing and

rental markets. Living in shipping containers, camper vans, shepherd huts, converted buses, so-called “tiny homes,” and even houseboats have become popular housing alternatives amongst millennials, and are even marketed as trendy or desirable (Robinson, 2019). It is upsetting, and incredibly problematic when millennials claim they *prefer* to live in “alternative” homes with composting toilets and no running water instead of acknowledging that they have been *forced* to live this way, as it takes away from the larger socio-economic issues and cultural context at play. While I may resent that people are happy to live the #vanlife I also cannot blame them for taking a shortcut to “home” ownership instead of just complaining or having to fight for housing for all. It unquestionably feels easier to lower your expectations of what *housing is* than to attempt to solve the larger problem, especially when it’s a problem as long-standing, complicated, and powerful as capitalism. So, many millennials are willing to adapt to the worsening economic system by coming up with new and innovative ways of eating shit and making it look cool rather than getting truly angry at the people and systems that are causing our problems.

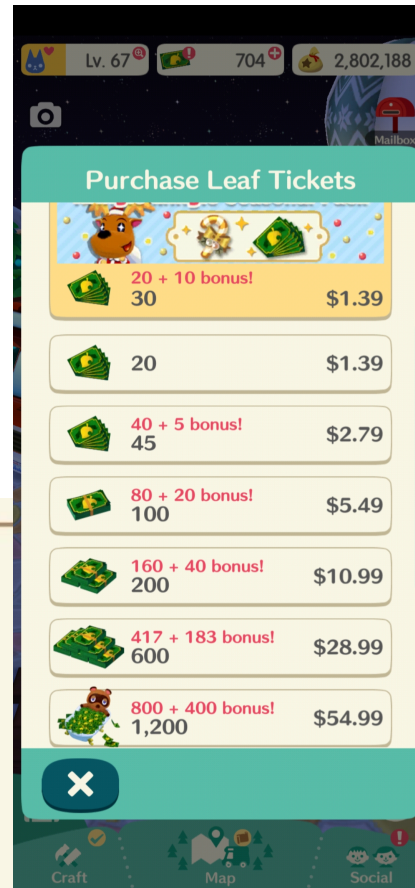
Animal Crossing, with its camper vans, campgrounds, and deserted islands, is not the only game to reflect this real-world change. *The Sims* (2000-2020), a game that is largely known for allowing you to construct the sort of elaborately large homes that appeared middle class in the 90s and now appear hilariously unattainable, has also recently added “tiny homes” to its repertoire. *The Sims* expansion *Tiny Living* (2020) allows you to make either small, tiny, or micro-homes and includes space-saving items such as the murphy bed—an item that can actually kill your Sim on the spot if it malfunctions (Jackson, 2019). It can’t be ignored that these two series, once so focused on unharnessed consumption, shopping, and expanding your home and possessions, are themselves downsizing in their own ways. These games are changing to reflect a distinctly changed perspective on consumption and housing. As Jia Tolentino explained in her article about contemporary new minimalism: “the housing crisis and the banking collapse exposed the fantasy of easy acquisition as humiliating and destructive; for many people, it became newly necessary and desirable to learn to rely on less” (Tolentino, 2020). Tolentino adds to this that minimalism as a philosophy is of course “more attractive when you’ve got a lot of money” and that “poverty and trauma can make frivolous possessions seem like a lifeline rather than a burden” (Tolentino, 2020). Therefore, a sort of desperate accumulation can sometimes be more a sign of economic trauma than a symptom of wealth or mindless consumption. When playing *Animal Crossing* today, I can feel myself caught between these two worlds; I was slow to pay my loans to Tom Nook in *New Horizons* as I’d rather build bridges and plant flowers and buy clothes. A bigger house seems like an unnecessary luxury for someone who lives in a cramped apartment in real life. It was only after months of playing when I paid off my final loan and was designing and filling the attic of my *Animal Crossing* house that I felt the fantasy kick back in. I realized that I was envious of my avatar self who had a dedicated workspace with multiple desks and couches that she didn’t even need, that she couldn’t even use: a room of her own to read and write. A far cry from my cramped shared apartment that I’m quarantining in with its broken appliances, crumbling water damaged ceilings and constant soundtrack of screaming neighbours. If only there was a greedy racoon who would take me away from this awful place.

From Nook’s Cranny to Tub Tom

In the first instalment of *Animal Crossing* (2001) when the player arrives in Tom’s town on the train, he has a ramshackle home ready for them and offers them a part-time job working

for his shop. The only condition is that you pay him back at some point. There is no other option than Tom. You can't compare and contrast home loans or sleep under the stars. Tom is the only boss, the only bank, and the only landlord in town. To make some money, to pay off that home loan, you are going to need a shovel and a fishing rod which, of course, you can only buy from Tom. Every instalment of *Animal Crossing* since has followed close to this same narrative progression where the only goal of any substance is to pay back Tom the money you owe him for the various home improvement loans you take out. Therefore, *Animal Crossing* is a game where you dig yourself out of poverty, what is less frequently discussed is that in the first instalment at least, Tom Nook does too. When you start the (original) game, Tom wears only a small apron for modesty, and lives and works in a tiny wooden shack called "Nook's Cranny." As you progress towards economic stability, so does Tom. He trades in his apron for an argyle sweater, and he builds consistently larger emporiums (which have more and more items for you to buy) but only *after* you have paid off your loans. Therefore, in one sense, the situation appears to be mutually beneficial. In another sense, as you labour throughout Tom's world, he amasses much of your wealth; Tom buys your fish and fruits, but then you end up giving all that money back to him to pay off your home loan, so in the end, you start to wonder, did he actually pay you for that labour, for those commodities, at all? Eventually, after playing out this same interaction for many games, you might start to feel like Tom's changed. Maybe he's not the racoon you once knew.

In the mobile version of *Animal Crossing* known as *Animal Crossing: Pocket Camp*, you are even encouraged to spend real-life money on Tom's "leaf tickets" to progress more quickly through the game.⁵ The button to purchase \$54.99 of leaf tickets in the game is an image of Tom literally bathing in a bathtub full of money (Figures 3 and 4). Displays of wealth such as these might lead players to wonder if a man who runs a near-monopoly of every industry in town has ever had to pay taxes. You might start to question why *you* are the only one spending *your* hard-earned cash on all the town's amenities when you don't have a bathtub, let alone a bathtub full of cash! The player might even realize that, despite your mutual success, you may have been exploited for your labour.



(Figures 3 and 4) Tom Nook as he appears in *Animal Crossing: Pocket Camp*. Screenshots provided by the author

The one thing that stops me from demanding that this new Tub Tom's head be first to fall when the revolution comes is the knowledge that, as unfair as this setup might be, it is still *much fairer* than my real life. I know that if I had the option, I would happily welcome our new Nookling overlords. But, at the end of the day, it's hard not to resent Tub Tom when he has all of your money and *is laying in it, naked, and rubbing it in your face!* As Ian Bogost (2008) puts it:

by condensing all of the environment's financial transactions into one flow between the player and Tom Nook, the game models the redistribution of wealth in a way even young children like my five-year-old can understand. Tom Nook is a condensation of the corporate bourgeoisie. (p. 219)

This is a view of Tom Nook that many others share; while Mario may be considered the quintessential working-class hero (Dyer-Witheford and De Peuter, 2013, p. 3), Tom is seen less like a small business owner who works his way to the "top" and more as a member of the ruling class who has total control over every part of the player character's socio-economic standing.

Nook discourse varies from jokes about Tom breaking your kneecaps if you miss a payment on your debt (Figure 5), to impassioned defences of Tom's business practices (Totilo, 2013). The conversation usually comes down to two factors 1) the amount of debt Tom saddles you with in exchange for your home and 2) the profits he makes off your labour. In our day to day lives, we have no method of seeing all the ways that other people are directly profiting from our debt. We are not privy to a direct one to one correlation between our lack of money and

someone else's wealth. *Animal Crossing* actually makes this procedure of capitalism clear in a way that comes off as cute but is also educational. As Bogost explains in *Persuasive Games*:

This simple causal link between debt and banking concretizes a dynamic that most mortgage holders fail to recognize: one's own debt makes someone else very wealthy. *Animal Crossing* proceduralizes this relationship in a simple yet effective way: lowering one's own debt increases Tom Nook's wealth. Tom Nook then leverages that wealth to draw more capital out of the player. (2007, p. 269)

We have no way to know if, in the world of *Animal Crossing*, we are paying a fair price for our home, for our tools, for our material goods, as there are no other options. Capitalism teaches us all that wealth is deserved and that the wealthy are people who have worked hard. So, *Animal Crossing* generally, and Tom Nook specifically, may be the first time many people are confronted with the reality that maybe wealth is *neither deserved nor fair*. Could the world of *Animal Crossing*, therefore, be unintentionally waking up a generation of players to the evils of capitalism through Tom Nook?



(Figure 5) a viral tweet about Tom Nook.

The majority of Nook discourse frames Tom as a villain, or even, as one author puts it, “one of the greatest villains in video game history” (Byrd, 2017). Others have pointed out that the disdain for Nook greatly outweighs any anger lobbied at Nintendo’s actual villains, such as the genocidal Ganondorf (Marshall, 2020). *Animal Crossing* provides a safe and risk-free space to oppose capitalists that the real world does not. Standing up to your boss creates fear of losing your job, standing up to your landlord creates fear of losing your home, but Tom holds no real power, and therefore, the anger can easily flow. On the other side of the aisle, because of his no-interest loans, some have used Nook’s image to create memes advocating for “housing for all”, and others have compared him to Senator Bernie Sanders (Johnson, 2020). However, the only

reason there is even a discussion about Tom Nook's morals and values is because those who are hoarding wealth and exploiting labourers in the real world are so remarkably unethical and so incredibly valorized for that exploitation. The conception of Nook as an evil capitalist within the game world is irreconcilable with the realities of capitalism in our real world. Our expectations of our bosses and our landlords in many places are so incredibly low that the idea of a boss who won't fire you, or a landlord who won't evict you, is unthinkable. Does this make Tom your comrade? Most articles express a resounding no to that question.

A 2018 article from games satire magazine *Hard Drive* titled "When I say Eat the Rich that includes Tom Nook" unpacks the various forms of Nook's greed and concludes that "Tom Nook is a tyrant who deserves to be led to the guillotine as we all cheer and kick around his decapitated head like a fucking soccer ball" (Dixon, 2018). Another article asks: "Should *Animal Crossing* Players Revolt Against Tom Nook?" insisting that Nook is a "Robber Baron" with a real estate monopoly (Paoletta, 2019). One fan explains his position on Nook saying that he: "represents the worst parts of our world. He's an infection. Tom Nook is the Donald Trump of *Animal Crossing*" (qtd. in Paoletta, 2019). Gita Jackson (2019) argues that it is how different Nook is from other business animals in the game that showcases his flaws. In *Animal Crossing: New Leaf* when consignment store Re-Tail owners Reese and Cyrus are introduced it becomes very clear that it is almost never worth it to sell certain items to Nook if you want your money's worth:

You can also sell directly to Reese, which will gain you 100% of the item's resale value.

Selling items to Timmy and Tommy, Nook's sons, nets you only 80% of the resale value.

Re-Tail is communal, where the Nook family is focused on the individual. (Jackson, 2019) Jackson concludes that "Tom Nook isn't evil. He's just trapped in a value system that the other villagers seem to have escaped" and she hopes that because "*Animal Crossing* is a game about finding joy in the mundane instead of in money. Someday, maybe Nook will shutter his shop when he realizes that too" (2019).

The *Animal Crossing* producers have come to Tom Nook's defence, arguing that he is, in *New Horizons* at least, putting money back into the community. I need to point out that it is *remarkable* that the producers of this game have had to provide a statement on the socio-economic ethics of a fictional racoon:

He has this place called Resident Services. He tirelessly works 24 hours making sure that all the residents on the island are happy and are living a good life. Whenever Tom receives those debts paid back from the residents and the players, I think that because these resident services upgrade as time goes on, I think he's investing that money toward the Resident Service for the residents. (Doolan, 2019)

Animal Crossing director Aya Kyogoku, has said that she thinks Tom is "very misunderstood" and is just very "passionate about his business" (Totilo, 2013). Kyogoku continues: "He's not like a loan shark. He doesn't add a handling fee or anything like that. He can wait as long as it takes for you to pay back. He's not as bad as other people might think he is" (Totilo, 2013). Nintendo has even made their own Tom Nook memes (Figure 6) portraying Tom in a self-aware but positive light as someone ready to help you with your taxes, while also ready to take your refund.



(Figure 6) a tweet about Tom Nook from the official Nintendo Twitter account

Are you locked in there with Tom? Or is he locked in there with you?

There are only a handful of authors that I have encountered who raise interesting points in defence of Tom Nook. In their article “My Dad Tom Nook” Santo Aveiro-Ojeda (2018) comments on the Nook discourse I’ve established above saying:

I sympathize with the humble tanuki, who is often mischaracterized as a ruthless landlord rather than the giving orphanage owner he is. Not to say the villager is an invader character, but you do move into unfamiliar land and Tom Nook is kind enough to get you set up. If you find his ways to be of a capitalist, maybe you can re-examine, ask yourself: why do I view this tanuki as being malevolent, instead of reading his character as one who wants you to pay your dues as someone living on the land he’s always lived on?

Aveiro-Ojeda also makes two additional important observations: 1) they explain that it is strange that there is so much more discourse about Nook stealing your money than the racial issues in the *Animal Crossing* series and 2) that the racoon itself, in our world, is an animal just trying to do its best to survive while humans build cities that do not accommodate them, on the land where they’ve always lived.⁶ In a similar vein Patricia Hernandez (2019) explains:

Really, though, it’s also worth remembering that Tom Nook gives you a large loan regardless of your credit score, and he never pesters you about paying it back. You can pay it back at your own leisure — or not at all, really. In *New Leaf*, after getting a medium-sized house, I kind of stopped caring about my debt and instead put my time and effort into other things, like fishing and decorating. And even if I did focus on the money, it’s hard to complain. The land I’m moving into belongs to the animals. I can’t just walk in there and pretend like it’s mine!

Seeing Tom as an evil master manipulator who is draining you of all your wealth is an easy first reaction to his character in part *because* we have so much pent up anger towards capitalists that it feels unsafe to express in our real lives. It’s only when we compare and contrast Tom’s practices

to that of real-world capitalists that we can put two and two together to form and question that anger.

Also, if we are going to take Nook this seriously—what about the player? In *Animal Crossing*, you are the only human in this community, this culture which otherwise belongs exclusively to animals. They never comment on your difference or exclude you, and in some games, they even make you the mayor of their village. You can commit all sorts of sins and wreak all sorts of havoc on these animals and their homes, and they will still accept you. You can cut down all their trees, fish all their fish, or let the town fill up with weeds. In *New Leaf*, you can even build all sorts of ugly “public works” projects including an oil drilling rig. In *Pocket Camp* you can grind the animals out of all their resources in order to erect menacing office buildings. In *New Horizons* you can take this even further as you can actually change the shape of the land, of the rivers, and the waterfalls, and can even move not just the buildings you erect but the animals’ own homes. You are not joining a civilization but clear-cutting land and creating one. This development has led some to ask if *New Horizons* has drifted into “colonialism simulator” territory, especially when Nintendo invites you to, in their words, “create your personal island paradise on a deserted island brimming with possibility” (as cited in Lacina, 2020). As enjoyable as it might be to do, this is a game that is very literally asking you to pave paradise and put up a museum where you display the local fauna you come across in the process. At the end of the day, these animals are letting you live with them to escape the horror-filled realities of our world. We are visitors to this animal world, to Tom’s world, maybe even invaders, so how dare we bite the hand that welcomes us?

Some have argued, in a manner less focused on Tom, that the situation you are put in by *Animal Crossing*—saddled with debt—can create feelings of anxiety and horror:

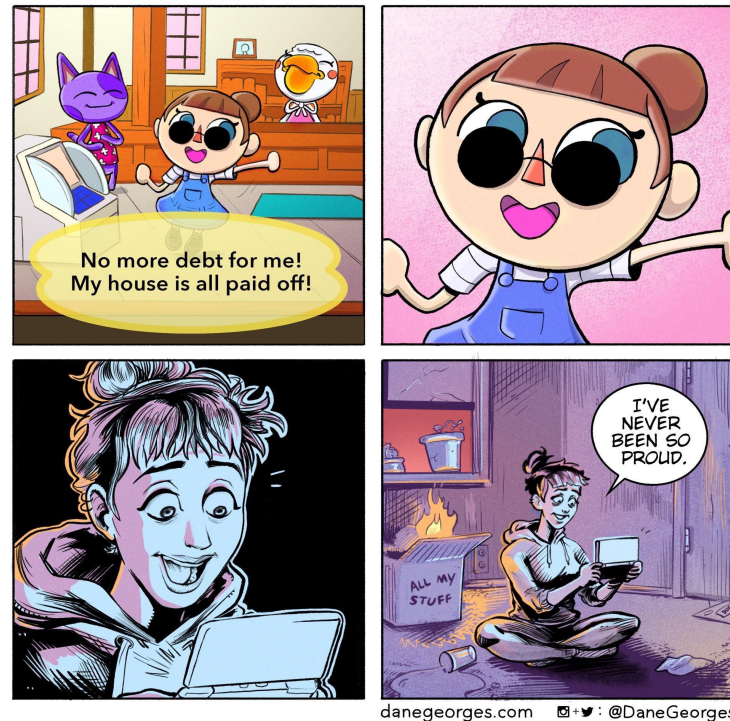
The NPCs’ desire and admiration for space and symbolic wealth, combined with the loans involved in house expansions since they cannot be made in cash beforehand and only in credit afterwards, evokes anxiety and create a sense of ineffectualness simultaneously. The goals successful adults are meant to achieve, such as being debt-free homeowners, are always just out of reach. (Brown and Marklund, 2015, p.12)

While there are undoubtedly many instances of existential horror in *Animal Crossing*, this assertion runs contrary to my reading of the financial control you have as a form of escapism.⁷ In my reading, *Animal Crossing* actually takes the anxiety out of debt because there is no precarity that comes with that debt, no payment schedule, no way to starve, be evicted, go bankrupt, or run out of resources. As Brown and Marklund point out earlier in the same article, one of the most common ways to create a feeling of horror is to remove the player’s agency and sense of control in the world (2015, p. 3). While the player can change very little about how the world of *Animal Crossing* works (the social interactions, or passage of time for example) the one thing they have *complete* control over is the elimination of their debt. In fact, as someone with a very large debt amount in real life, I feel that the goals that “successful adults are meant to achieve, such as being debt-free homeowners” are actually *only* in reach to me in *Animal Crossing*. Therefore, the feelings of satisfaction and accomplishment that are packaged into this game—the anxiety and horror from the debt—is actually caused by the realization that *you may never feel that satisfaction in real life*. For example, when journalist Grace Curtis asked her friend who had been made unemployed by the pandemic what the appeal of *Animal Crossing: New Horizons* was he told her “it’s a fantasy” to which she asked “about paying your mortgage?” and he replied: “about paying *off* my mortgage” (2020). Another journalist wondered if playing *Animal Crossing* is a way for people to feel they are exerting control over their work lives as unemployment rates

rise due to the pandemic: “a means to keep working, even just figuratively, as literal jobs are disappearing” (Gordon, 2020).

Leigh Alexander articulated my feelings and experience of this tension years ago in her 2013 article “The Weird Escapism of Life Sims.” Alexander explained that after paying off her mortgage in *Animal Crossing: New Leaf* she realized that she had to write about the experience: “I mean, I have to, because my job is to write about video games. As a result, I will probably never pay off a mortgage in real life. This game is as close as I will ever get” (2013). Alexander goes on to explain the comfort and escape that having money in *Animal Crossing* provides at times when you have less than a hundred dollars in the bank and no hope of improvement. These observations evoke McKenzie Wark’s remarks in the opening to her book *Gamer Theory*, in which she characterizes everyday life under capitalism as a “gamespace” in which you are playing a game in which you: don’t know the rules, can’t quit, can’t win, can’t appeal to a higher power, can’t identify your adversaries, and can’t see your score (2007, para. 001). Therefore, gameplay can offer the “fair fight” that we are not offered in the “real” world “game” of neoliberal capitalism (2007, para. 021). I can’t think of a game that demonstrates Wark’s point better than *Animal Crossing*.

As Scully-Blaker has explained, *Animal Crossing* does not “result in any real-world subjugation to the operational logics of capitalism”. In fact, “*Animal Crossing*’s capitalism is so overt that [he] would argue it operates against the player ever becoming some sort of cultural dupe” (2017, p. 98). Agreeing with this and building onto it, I argue that *Animal Crossing*’s tongue-in-cheek relationship to capital, and ease of play (it is not *at all* difficult to pay off your loans, just time consuming) is part of its appeal to players. The comic below (Figure 7) demonstrates the clear juxtaposition of colourful *Animal Crossing* “capitalism” with the dark and dreary late capitalism of our world that I think players are all too aware of. If any model of capitalism is valorized by the game, it might be the concept of the “good guy billionaire” in which the haves (Nook) lift up the have nots (the player) out of the “goodness” of their heart—but the popularity of the general discourse around Nook as greedy does not align with this model.



(Figure 7) A comic about paying off debt in *Animal Crossing* (Used with permission).

Lastly, I need to mention briefly the ways that *New Horizons* has been used to protest more than just Tom Nook's practices. In recent months *New Horizons* has become the site of protests about the independence of Hong Kong, animal welfare, and Black Lives Matter, among other causes (Percy, 2020; Stavros, 2020). Political rallies have been held in *Animal Crossing* and politicians such as Alexandria Ocasio-Cortez have been visiting people's islands as a form of canvassing (Percy, 2020). This political engagement demonstrates that the fun and escapism of a game like *Animal Crossing* is not in any way mutually exclusive with imagining a better world. In fact, players are using *Animal Crossing* as a springboard to imagine what that better world might look like. Beyond the protests, there has been plenty of discourse examining and dissecting how capital functions in *Animal Crossing* in comparison to the real world. One writer, Astrid Johnson, has even gone so far as to look to Marx's *Das Kapital* to better understand *Animal Crossing*'s "stalk market" in which players buy and sell turnips in game each week (like stocks) in an attempt to strike it rich. After substantial analysis of *Animal Crossing* using Marx's theories Johnson concludes: "to save the proletariat, to abolish the bourgeoisie, we must make the radical decision to eat the turnips" (Johnson, 2020). In a similar vein, Polygon's Simone de Rochefort even interviewed Cea Weaver, a member of the Housing Justice for All Coalition, to ask about Tom Nook's practices as a landlord (Polygon, 2020). Not only does this make for a funny video, but it is also an easy and clandestine method of making their substantial audience (1.3 million subscribers on YouTube alone) aware of the housing advocacy groups that can assist them during a time of unprecedented mass evictions (Polygon, 2020). The comics, memes, political events, articles, and critical arguments about *Animal Crossing* that I've discussed here are a very small sample of the overall discourse on the topic. These fragments of the overall discourse were created by a handful of people, but they are liked, shared, and commented on by hundreds of thousands of fans with whom they resonate, much like they resonated with me. They

are representative of a larger discourse surrounding labour, life, wealth, and equality in relation to *Animal Crossing* that many fans have taken part of in some way and that doesn't seem to be slowing down any time soon.

Conclusion: Tom, why do we love to hate him?

When I started researching this topic, one of my key questions was why I had never felt these feelings of anger and resentment towards Tom that so many others described. Is my non-reaction to Tom in part because my expectations of a landlord or a boss are so low? Or is it because, as a person who has experienced financial precarity and insecurity all my life, I had spent so much time and energy being angry at politicians, governments, banks, universities, corporations, and landlords that I just didn't have anything left when it came time to be angry at Tom? Have the horrors of the contemporary housing market made us tougher on Tom or easier on him? Perhaps Nook discourse is nothing more than a joke that exists purely for entertainment, (it is hilarious) and I'm looking much too far into the phenomenon. But much like Aveiro-Ojeda has observed, I can't help but wonder why so many have spent so much time and energy thinking about Tom *specifically* and, as an extension of that question, why am I doing the same thing by writing this article?

In the end, Tom Nook is a figure onto which we can safely project our fear and anger towards capitalists generally and our landlords specifically, even if it is just a joke. Not unlike *The Simpsons'* Mr Burns or Scrooge in Dickens' *A Christmas Carol*, Tom is a repository for toothless anger. He's a rich out-of-touch guy for us to laugh at. Not nearly as hilarious or boobish as, say, Elon Musk, but funny, nonetheless. We may feel that we can't freely express our anger about the extremely unjust nature of capitalism at our landlords, our bosses, or large entertainment corporations (like Nintendo themselves) for fear of losing the things we need—homes, jobs, a comforting salve to take the edge off at the end of the day. It feels so much safer to take this anger out on a fictitious racoon who has, since he is not real, committed far fewer atrocities than any living billionaire. Therefore, I encourage *Animal Crossing* fans to cut their teeth on Tom before going for the jugular of his wealthy real-world counterparts. I'm well aware that some players might feel like there is no point turning this anger they have for Nook towards the real-world capitalists. They may feel this anger in part *because* they worry that our world will forever be unjust, while the world of *Animal Crossing* *should* be better. Maybe we have come to expect more from our fictional worlds because they are supposed to be the places where we can go to relax, unwind, and escape the unpleasant realities of our lives. Either way, this anger still demonstrates that *Animal Crossing* is a platform on which we can imagine radical social potentials (both literarily and via contrast with the real world) that show us all that a better world *is possible*—at a time when the reminder is sorely needed.

In conclusion I argue that framing Nook as an evil landholder who is ready to run you dry—instead of as a small-town businessman offering you a home and an interest-free loan—is a method of changing hearts and minds about the nature of the landlord, the businessman, the capitalist, and the billionaire in our real world. Many aren't ready to admit that capitalism is the real problem propping up and causing so many of their other problems, but they *are* willing to post about Nook doing them dirty. Admitting to yourself that your lack of economic success is caused by others profiting off your poverty, debt, and labour is a depressing reality to have to deal with every day. Which leads me to the final question of this article: is Nook discourse a breadpill?

A breadpill is anything from a YouTube video, to a meme, to a tweet that makes people rethink the conditions of society and their roles within it, ideally bringing them further to the left. The name is a riff on the concept of a “red pill”, which is a term that neo-conservatives use to reference online content that brings people into their world. The breadpill is often popularly positioned as a method of coming *back* from being red-pillled—i.e. you watch a YouTube video that confronts the truths you thought you held, leading you to consider new, more progressive truths. The contrast between general leftist discourse and media and a breadpill is rhetorical design and intention; a breadpill is intended to be consumed by an audience that is skeptical, to change minds, but to, ideally, still be enjoyable and entertaining for those that already share these perspectives.⁸ The idea is that the discourse is maybe funny or aesthetically pleasing to consume; it is the medicine *as well as* the spoon full of sugar that makes it go down.

While I'm sure a lot of people do genuinely feel a hatred towards Tom, I believe that many of the memes and articles focus on the “crimes” of capitalist Nook as a rhetorical method of forcing those who maybe wouldn't otherwise think about it to examine the unfair nature of debt, labour, and housing in our real world. The “bread” in breadpill comes from writer and anarcho-communist Peter Kropotkin's 1892 essay “The Conquest of Bread” in which Kropotkin argues: “No more of such vague formulae as ‘The right to work’, or ‘To each the whole result of his labour.’ What we proclaim is the Right to Well-Being; Well-Being for All!” (p. 20). In other words, Kropotkin's text was not simply about reclaiming your own labour, and the results of that labour, but reclaiming the results of *all* labour as communal and therefore living in a world where every person has the right to well-being, food, housing, and land no matter their individual “contribution” via their labour. Not that different from *Animal Crossing*. Will *Animal Crossing*, as a functioning financial system that millennials work and play in, lead us to desire a better world? Will it create a desire for a right to well-being? For fair and equal housing? Or will it just make us angry at raccoons?

In *Kids These Days* (2017), Malcolm Harris' book-length exploration of the millennial, Harris concludes that our generation will be “characterized by a choice” between continuing current trends and enacting “the bad future” or completely refusing the way things are and have been: “we become fascists or revolutionaries, one or the other” (p. 228). Many aren't ready to see the ways in which their bosses, banks, and landlords are committing theft against them, but they are willing to see some hint of this truth in Tom Nook. Nook discourse allows us to joke and mock those who are oppressing us economically from a distance. Maybe Tom is simply a dummy where we test and sharpen our swords and teeth before battle. He may be capitalist, but in the hands of the youth, as a rhetorical tool, memes about him can function as a method of teaching the masses that there are no good billionaires: Comrade Nook.

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¹ I will refer to Tom as a racoon throughout this article as Nintendo refers to him as a racoon in non-Japanese copy and localizations of the game. The name “Tom Nook” is a pun on “Tanuki” a type of “racoon dog” that look very similar to North American racoons but with a different cultural history. Tanukis are often depicted as having magical abilities and drawing power from either leaves (furniture in *Animal Crossing* is represented as a leaf when inside your pocket and the same leaf functions as the logo of Nook’s business) or their incredibly large testicles that can be transformed into objects and that “symbolize financial luck” hence Tom Nook’s association with wealth (TV Tropes).

² Nintendo’s most recent financial statements reported that they sold 22.4 million copies of *New Horizons* in just under four months making it by far the best-selling game in the franchise (Phillips, 2020). These statistics demonstrate that over a third of people who own a Nintendo Switch have also bought a copy of *Animal Crossing: New Horizons* which trends predict will soon become the best-selling game on the Nintendo Switch by outselling *Mario Kart 8* which, in contrast, has sold 26.7 million copies over the course of three years (Phillips, 2020).

³ To read more about my approach to autoethnographic analysis please see my dissertation length autoethnography, Vossen (2018), particularly pages 38-42.

⁴ A 2018 study concluded that American millennials were spending 45% of their income on rent, paying a median rent total of \$97,400 in their 20s alone (Blumberg, 2018). Another study showed that Canadian millennials would have to save 15% of their income for up to 29 years to afford *just a down payment* on a home in most Canadian cities (Young, 2019).

⁵ It is worth noting that *Pocket Camp* draws on a different formula than the “main” games in the series. Therefore, throughout this article, when I discuss “*Animal Crossing*” I am usually not discussing the spin-offs such as *Pocket Camp* (2017), *Amiibo Festival* (2015), or *Happy Home Designer* (2015). I am aware that many of my conclusions about the gameplay of the main *Animal Crossing* games do not extend to *Pocket Camp* because the inclusion of real money in the game *does* create the potential for real world precarity and debt to be brought very literally into the game world as opposed to only emotionally.

⁶ Up until *Pocket Camp* the only way for players to not have white skin in the world of *Animal Crossing* was to tan their skin for substantial periods of time. A “tan” was labourious to maintain as it would fade on cloudy days, and in seasons other than summer. In *Animal Crossing: New Leaf* it was common practice for non-white players to visit Tortimer’s Island where they could tan all year long (Frank, 2016). In older games it can take up to five days in a row of being out in the sun to achieve a darker skin tone. For *Animal Crossing* players who did not play the spin off mobile game *Pocket Camp*, *Animal Crossing: New Horizons* was their first opportunity to create and play as an avatar who had the same skin tone as themselves (Funké, 2020).

⁷ Many have pointed out that while *Animal Crossing* appears childish in aesthetics it raises many horrific questions that have no answers: Why are some of your neighbours human sized frogs or hamsters yet these are also animals you can own as pets in the game? What is the meaning of this life if it has no ending? (Gumeny, 2020). Why are the human skeletons you can buy as items in the game not the same body shape and size as your avatar? Why do some of your neighbours have exposed zippers or air nozzles implying that they are not that animal, but something else entirely in a suit? Brown and Markland have also argued that the game evokes the Freudian and Heideggerian uncanny (2015, 9-14).

⁸ There is very little that can be cited on breadpill discourse at this moment as it is a relatively new term that is best demonstrated through what has been termed “breadtube” or sometimes “lefttube” a collection of leftist YouTubers who create video essays about politics, pop culture, and other topics that stand in contrast to the substantially larger community of conservative and far right political “essayists” on YouTube. One popular example of a breadpill

would be how Brian David Gilbert adds leftist or revolutionary asides or themes into most of his comedy videos about video games (Leftist Tech Support, 2019). Gilbert's video "When can Mario retire?" for example, is ostensibly a comedic video about Mario's career but also stealthily discusses labour, household income, passion work, wealth inequality, inflation, lobbying, cost of living, debt, the lack of financial support for the elderly, and of course the impossibility of millennials like Gilbert himself retiring (Polygon).