

What class are you?

By [David Lewicki](#)

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This week Mitt Romney [offhandedly called himself part of the "middle class."](#)

Mitt's net worth is estimated at \$200 million. It seems clear that it was a pretty innocuous attempt at solidarity by a super-rich guy with "us" not-so-rich.

I could sympathize--at least a bit. For a long time, I didn't know what class I was in, either. I never knew how much money our family had. I mean, I knew we didn't "come from" wealth. We didn't summer in the Hamptons. My parents both worked when I was growing up, as teachers--one a professor, the other a public high school teacher. We lived in comfortable neighborhoods and went to public schools. We were pretty frugal in our family spending--not ostentatious. But then, we also never had to tighten our belts, there was always food in the fridge, gas in the car(s), and nice toys for birthdays and Christmas. So... what class were we?

I always assumed we were "upper middle class" with middle class sensibilities. In fact, we probably started that way. But by the time I graduated from high school... we were probably rich. Richer than most everybody else (which is the basic definition of "rich"). My dad's salary was published on the front page of the Columbus Dispatch in a feature story on professors' salaries at Ohio State--that was the first time I ever found out (along with the rest of Central Ohio) how much money he made.

I had to scour the internet for a while to find the data on American incomes for 2011. But [here it is](#). In summary, income distribution in America looks like this:

- You are poor (lowest 20%) if you earn: less than \$17,000
- You are lower middle class (20-40%) if you earn: \$17,000 - \$32,000
- You are middle class (40-60%) if you earn: \$33,000 - \$57,000

- You are upper middle class (60-80%) if you earn: \$58,000 - \$97,000
- You are rich (above 80%) if you earn: more than \$98,000
- You are stinkin' rich (top 1%) if you earn: more than \$500,000

If this is confusing, read it this way: 20% of our population makes less than \$17,000 a year and 20% makes more than \$98,000. Median income (the point at which half of Americans make more and half make less) is about \$43,000.

Where am I? I am one of the many in my generation who will not out-earn their parents. But don't cry. My Presbyterian pastor's salary makes me upper-middle class.

The crazy piece about these statistics for me is that 40% of Americans live on LESS than \$32,000 per year. That is just no money at all. No luxuries, no peace of mind, no security, and no opportunity to save. Do you know enough folks in this 40%? Do you know what living on that income is like? If you don't, it would be a good thing in the coming months for you to politely find out.

Understanding real income breakdown is essential to understanding the debate on taxes in America. Dollars are so scarce among the poor and lower-middle classes, even in the middle class. If we were to switch from our current system of progressive income taxes (at which high earners are taxed at high rates) to a system of consumption-based taxes, it punishes lower earners. It would be [class warfare against the poor](#). Or chemical warfare: insidious and cruel, with effects spanning generations.

But then... it's hard to understand what the effects of an economic policy are when you have no idea what class you're in--or what class in America really means.

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