

Am I middle class? I don't *feel* rich.

By [Steve Thorngate](#)

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The recent conversation around [University of Michigan student Jesse Klein's column on being middle class](#) has been fascinating. Klein's family makes \$250k a year and lives in a \$2 million house. But it's not an enormo-house, because that's \$2 million *in Silicon Valley*. And in Ann Arbor, "considered an expensive area of Michigan," the houses and lawns are bigger and the money is older, so Klein doesn't *feel* rich.

A lot of readers aren't having it. [A highlight](#) from the comments:

Step 1: Sell \$2M house in Palo Alto.

Step 2: Buy 6 median-priced houses (\$274K) in Ann Arbor, "an expensive area of Michigan."

Step 3: Use difference (\$356K) to pay for real estate agent fees + other transaction costs, and to buy 2 BMW's.

Step 4: Write follow-up article titled "I am Middle Class: 4 of my houses don't even have a car!"

More helpfully, fellow student and Ann Arbor native Jenny Wang wrote [this gracious reply](#). "There's a difference," she notes,

between having a family who needs to save some money here and there to afford an out-of-state school, and having a family who knows that the out-of-state institutions are not even up for consideration.

[As Danielle Kurtzleben points out](#), Wang is drawing attention to the question of *options*, of the financial freedom that divides the have-nots from the (not necessarily extreme) haves.

I can relate to that. I grew up with the understanding that college was the prohibitive favorite for what I'd be up to after high school, but also with a clear sense that I'd be looking only at state schools (my home state has good ones, [at least for the moment](#)) and at schools that could offer me extremely generous financial aid. (Wheaton did, and I went.) That's a particular niche in a continuum of privilege; my family had more options than Wang's but fewer than Klein's. If we're all middle class, it's an awfully big class.

Klein's piece led Quoc Trung Bui to [pull some data from the 2013 American Community Survey](#): the median family income in each of several U.S. cities, along with the incomes at the 25th and 75th percentiles. The chart in his post highlights the income gap among the "middle half" of earners in a given area—in some places as much as a multiple of four or five. (It also highlights the difference from town to town. And even in San Jose metro, \$250k doesn't make you part of the 75 percent.)

Now, implicit to Bui's chart is the notion that "middle class" means "the middle of the income distribution." There are other ways to define the term quantitatively—to say nothing of more complex, qualitative definitions. So it's difficult to say Klein is simply factually incorrect in any simple sense. Still: one family struggles but isn't desperately poor; another is comfortable but not so rich they don't know what to do with all their money. Is this really enough similarity to lump them into a single group called "middle class"? And does it matter if we do?

The original column's underlying point seems to be that Klein is *normal*, a person who can't relate to East Coast fanciness and doesn't constantly spend spend spend. It's not clear, of course, that this is what "middle class" means, either. What I worry about is the social effect of such an expansive definition. [This was the main point of my magazine essay on the subject a couple years ago](#): the work the term "middle class" can do to normalize relative privilege, to suggest that people like Klein live in the same financial universe as others like Wang who aren't that far from poverty. And especially: the way the term feeds a destructive narrative of endless aspiration. If you're middle class, you aren't rich—yet.

In American culture and discourse, we tend to glorify the middle, from religious moderates to political centrists to middle-class earners. This terminology isn't

always benign, and it's especially a problem when it's ill defined. More and more, I'm convinced we just shouldn't use such terms without being explicit about precisely what we mean.