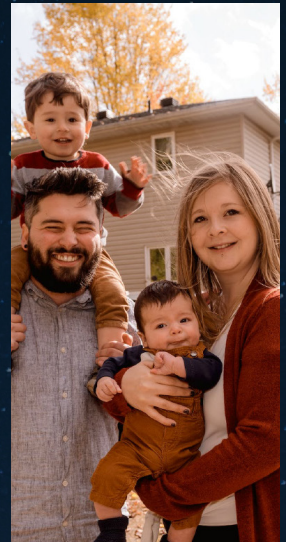


The American Middle Class

Issue # 007

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Chapter 4

The Real Middle Class

“We are all different. However bad life may seem, there is always something you can do and succeed at.”

-Stephen Hawking

Background

Previously on The American Middle Class...

In order to better understand the lives of middle class Americans, Starcom embarked on an extensive, multifaceted study to explore this evolving group. The first three chapters of our resulting report have relied heavily on our 1500-person survey, social listening and a myriad of rigorous research sources. In them, we explored:

1 Defining the Middle Class

Overview

The many ways, both economic and cultural, we define the middle class, and a historical look at where we've landed

Takeaway

Media and marketers have had a leading role in shaping not just who we think the middle class is, but what we think they stand for

2 Elements of the Myth

Overview

How the family sitcom has shaped our view of what the middle class looks like and stands for

Takeaway

Despite looking more and more out of touch, brands continue to reinforce these images and values of the American middle class

3 The Shrinking Class

Overview

What we mean when we say the middle class is "shrinking," and the impact this has on daily lives

Takeaway

If media and brands set the tone for how we define the middle class, it will be their role to respond to the gap between the middle class myth and actual lives

Today on The American Middle Class...

The middle class is as diverse as the number of people in it. No two people or households have the same experience. Each has their own set of hopes, dreams and struggles, and they're looking for different kinds of support from brands as a result.

In order to understand the variety of middle class experiences, we spoke to several people who both self-identified as middle class and met a generic economic definition as well. In a series of extended interviews, we explored their attitudes toward money, life and family, and explored how they define not just the middle class, but also success and themselves. In this section, we profile six Americans who represent a mix of genders, races, regionalities and family structures.

4 The Real Middle Class



Showcasing the incredibly rich and diverse array of middle class experiences through the stories of real humans

5 Brand Outlook



Soundtrack:
"My Way"
Frank Sinatra

The middle class myth may be homogenous, but actual middle class people and families come in all different forms.



Media might show the middle class as uniform, but there's a whole lot of diversity hidden in the term. And even though the people in it may be united by income, their lives often couldn't be more different. We spoke to several middle class Americans (all earning between \$50-\$100K a year) about their lives. We found wildly different hopes, dreams and values. But we also found a few points of commonality:

Street Smarts

Getting something on sale or learning a money hack—finding a way to stretch a buck farther gives them a rush like they've beat the system.

Pride

No matter where they are in their financial journey, they're proud of how far they've come.

Morality

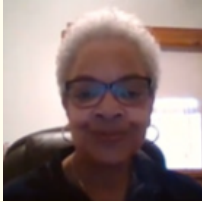
Being a good person is central to their identity, and being smart about money is part of their definition of being "good."

Click on the profiles on the next page to learn more about six very real Americans, all of whom self-identify as middle class. For the tl;dr version, click [here](#).



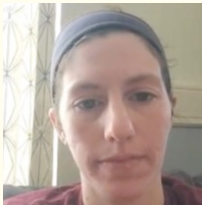
Daniel

A married father of three and farmer in rural New England who juggles the family finances with a highly seasonal income stream



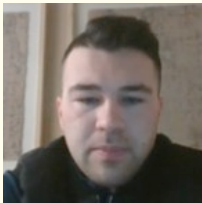
Regina

A Midwestern retiree who is the primary caregiver to her husband and is determined to make her remaining years joyful and stress-free



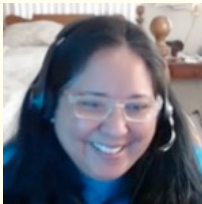
Desarae

A Southern stay-at-home mom of three whose focus is on raising a family with strong values on a tight budget



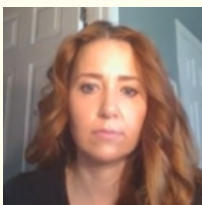
Jacob

A younger Millennial in the Pacific Northwest who is passionate about sustainability and saving up for his first home



Marcella

An almost-empty-nester in the South who is eager to learn all she can about investment opportunities in her quest for financial stability



Becky

A therapist in the Northeast with an independent practice and a desire to always achieve more both personally and professionally

Daniel “Multifaceted, busy, happy-go-lucky.”



Age: 45

Gender: Male

Race: White

Location: Northeast, Rural

Household Income: \$75-90K

Home: Lives with his wife and three children under age 10 in a home he owns

About Him

Five years ago, Daniel bought a historic farm with a friend. While finances were tough in the beginning, a pandemic surge in interest for outdoor activities has made things more profitable recently. He is, however, acutely aware at all times that the tides could turn in an instant. Given his flexible and seasonal schedule, he handles a lot of the child care and purchase decisions in the household. But this also means he has to be extra careful not to over-spend when times are good.



He runs an agrotourism business that surged in popularity during the pandemic when people wanted COVID-safe outdoor activities. Their piglet petting experience has gotten lots of press and brings in an influx of cash each summer. One of his big, long-term goals is to expand his business and hire a couple of additional employees.

“Everything is getting more expensive now; my kids are getting older, so everything is getting more expensive for them, too.”

How He Defines the Middle Class

“I would define middle class as being a bit above living paycheck to paycheck. I think about homeowners, parents—those where going out to eat is a special thing and budgeting is part of everyday life.”

How He Defines Success

“Not having as much stress about the things that I do now. Having goals that lessen the amount of stress in all the different categories of my life: Parenting, financial and work.”



His family lives in a 250-year-old farmhouse (not pictured) that is in constant need of repair and upkeep. He loves the house, but acknowledges it uses up a ton of their spare cash.

Money

He has a highly seasonal job, making financial planning extra difficult.

His farm brings in the vast majority of its income over the summer months, but expenses come in year-round.

“I get really excited when I get paid by customers, but then I’m like, ‘Oh yeah, I have to not only divide this out between what the family needs, but also make it last the rest of the year.’”

He’s clever with budgeting.

When he gets a cash influx, he buys gift cards that can only be used for future necessary expenses. They help him stagger his spending and avoid splurging too much when times are good. When he does indulge, though, he prefers to spend on the kids, not himself. And he prefers to buy high quality things once rather than budget-friendly options that might need to be replaced more frequently

He splurged on a rare gift to himself this year, a PS5, and has no regrets. He likes playing *The Sims*, which he finds funny because, “I’m just doing household things that I could do in real life.”

“We’re trying to put away money, but there’s always something. The washing machine breaks or something. It’s always the balance between the wants and the needs multiple times a day...When will I come to a point that I don’t have debt?”

An unexpected medical procedure and other necessary expenses make financial progress tough to achieve.

A \$5,000 deductible on a recent surgery was a tough blow to absorb, and he and his wife have been working to pay that off ever since. Their emergency fund keeps getting eaten up by other necessary expenses. It’s tough for him not to feel like he’s constantly playing catch-up.

Life

Finances and life goals are inextricable from each other for him.

He hopes to prioritize family vacations while the kids are young enough to still want to hang out with him. They were able to take their first vacation longer than a weekend this past year (a cruise to the Bahamas), and was excited to show the family a new part of the world. He hopes it can happen again.

“We’d love to bring our kids to Disney World. They want to go, but it’s absurd how much it costs.”

He worries about his kids for all the usual reasons, but with a neurodivergent child, he has some unique concerns too.

As his oldest approaches middle school, he (like many other parents we spoke to) is starting to get concerned about her exposure to the internet. She doesn’t have social media yet, but he is proactively talking to her about potential dangers online. His youngest, on the other hand, is gifted and autistic. Making sure he gets the educational, behavioral and emotional resources he needs takes up a lot of time and brain space. Plus, it’s hard to keep his son interested in learning when he has already eclipsed what his parents know. As for the middle child, Daniel is always trying to make sure he doesn’t get overshadowed by his younger brother’s needs and is doing okay.

Regina “Laid back, kind of a loner, analytical.”



Age: 65
Gender: Female
Race: Black
Location: Midwest, Urban
Household Income: \$75-90K
Home: Married, lives with her husband

About Her

Recent retiree Regina truly wants the next couple of decades to be the best times of her life. She prioritizes her mental health these days, which helps her deal with the pressures of being a caretaker to her husband. She is happy with the balance she’s been able to strike in her life recently, and feels pride when she’s able to make her money and time stretch to accommodate a lifestyle she didn’t think she’d ever have.



How She Defines the Middle Class

“Middle America is working class America—skilled tradespeople, administrators, public educators, essential workers...Middle America is a large group of persons dedicated to the pursuit of life, liberty and the pursuit of happiness.”

Among the hobbies she’s picked up recently, adult coloring is one of her favorites. Keeping a low-stress attitude is important to her, and they help her with that, though sometimes she thinks she might be a little too obsessive about staying in the lines.

How She Defines Success

“Success is thankfully, at this point, not having to stress out about bills. Having gotten through the whole ‘supporting someone in college’ thing, to me, that’s so fortunate. And I’m so blessed to have remarried a couple of years ago. Success is not having a lot of financial stress, having a very peaceful atmosphere whether single or with my husband.”



“I’m just kind of a simple person. I like to cook, I like to start in the garden. I picked up the coloring thing, and who knows what’s next.”

Though never a full-time pastor, Regina went to seminary school a couple of decades ago, and has maintained religious study ever since. She turns to her faith in times of stress, and considers ministering others at her church to be an emotionally fulfilling part of her life.

Money

She tries to find post-retirement income streams, but only ones she finds fun.

After setting (and achieving) her goal of retiring, she realized Social Security wasn't enough to make her feel financially secure, so she started taking online surveys and is participating in a clinical trial to earn a little cash on the side. It's something she did with a friend when she was younger. She's quick to note that the second these side gigs start feeling like a burden to her, she'll stop.

She uses this extra income to treat herself to things she wouldn't ordinarily buy.

Regina doesn't like living beyond her means, but she's happy that at this point in her life, she has the luxury of being able to splurge on things like kitchen gadgets she doesn't truly need, thanks to the additional money she has coming in. She also uses this money to upgrade her existing life: a nicer wedding dress than the one she was planning on getting, a new tablet because her old one has gotten slow.

"I'm having a blast, man. Just buying stuff that I want to buy."

With inflation, she tries to make little adjustments first before drastically changing her spending.

She'll swap out a brand name for a generic item if she thinks the quality is almost or just as good, and cut out some of her nice-to-have purchases. But there are some places where she is unwilling to compromise on brand, even when money is tight. With electronics and fashion, she'd rather wait and save up, or go to a discount/close-out retailer to get the brands she trusts than buy something else.

"I've never been one that could afford ritzy stuff. But I like classic, good quality stuff, so I found a way to get it. I feel pretty good about that."

Life

Caretaking is a huge part of her life.

After marrying her husband a couple of years ago, she has taken on a caretaking role as he ages. A lot of her time is spent navigating his doctor's appointments and medications. When she has spare time, she wants to spend it enjoying quality time with him while he's still able.

She worries a lot about her son facing racism and homophobia.

Her son is 25 and out on his own, but she still worries about him and his safety in the world, particularly when she sees headlines in the news. His financial independence isn't enough to keep her from worrying about discrimination he might face in the world due to his identity. And his vocal political stances make her nervous about the attention he might draw.

She's had a lot thrown at her over the last few years, but she's committed to a positive attitude.

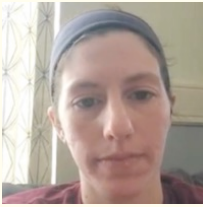
"Stuff happens in life, and you just go shake your head, but you can't let it consume you."

Whether it's a long walk or prayer or spending time with loved ones, she prioritizes the things in her life that bring her peace in order to cope with the doctor's appointments, parental struggles, budgeting, state of the world and whatever else might be stressing her out.



Regina says she used to worry about global wars and climate change a lot, and it used to cause insomnia. She copes however she can now.

Desarae “Dependable, loyal and creative.”



Age: 33
Gender: Female
Race: White
Location: South, Suburban
Household Income: \$75-90K
Home: Lives with her husband and three children

About Her

Desarae started a family almost immediately after high school, and put off her own ambitions to raise a family. With her oldest now a teenager, she’s starting to think about how to define herself once “mom” is no longer her full-time job title. In the meantime, though, she’s plenty busy keeping the household afloat, teaching her kids the traditional values she holds dear and managing the day-to-day budget.

How She Defines the Middle Class

“Middle class [people] are the ones who are working but aren’t exactly living paycheck to paycheck. They can pay their bills on time and have a little money left over for discretionary funds. Politically speaking, the issues that matter to this class are health insurance, education, and crime, as all of these greatly impact their lives and those of their children.”

How She Defines Success

“Success looks like happiness for yourself, your life and your family. And when you think about your life, just being satisfied with the things that we have, whether it be for your kids, for your spouse, for yourself. That’s really success to me: having enough.”



Desarae has a passion for home décor. Any spare money she’s able to save up for special occasions, she uses to treat herself to nice decorations for the house.



Now that her oldest is a teenager, she has more time for her own hobbies, like crochet.

| *“I feel like it’s harder to trust people because it’s everybody for themselves.”*

Money

She thinks about money multiple times a day, but not always negatively.

It's when those big bills come in—particularly unexpected ones, like when someone gets sick or something in the house breaks—that her thoughts turn negative. She tries her best to maintain emergency savings, but she doesn't feel like it's possible to truly have enough set aside.

“Covering unexpected expenses is always my concern. And savings. It just never feels like there's enough [money.]”



Her husband is the breadwinner, but Desarae is in charge of maintaining the household finances. It's a job she takes seriously, because she knows she has to be smart in order to keep the family on budget.

Desarae likes gamifying household finances.

She gets a real thrill every time she saves money on everyday purchases. It makes her feel smart and savvy, and maybe even like she beat the system. She also loves watching her savings grow on her apps, and overall is proud when she feels like she has maximized every dollar they have.

“It's kind of like a hobby to figure out the best value and the best deal. A game—that's a good way to put it.”

Even in moments of hardship, she finds ways to feel proud of her money smarts.

Occasionally, the money coming in is just not enough. When she has to take on credit card debt to make ends meet, she turns every ounce of her coupon cleverness toward finding the best interest rates out there and the most favorable pay-back plans. Being in debt gives her anxiety, but she can feel pride in handling it the best way possible when it happens. To that end, she spends a lot of time learning about personal finance from financial websites.

Life

She worries a lot about the impact technology will have on her kids and the values they pick up.

Despite having had kids young, Desarae knows that the world her children are growing up in is very different from the one of her youth. She worries about the content they might consume online and the dangers of technology. She finds it extra difficult because her friends and family haven't had to tackle these conversations with their kids yet.

“Parenthood: The hardest thing is not just raising them every day, but to make sure that they become good people and contribute to society and are successful in their own lives and are happy and well-adjusted.”

As she thinks about the long-term future, she is starting to contemplate what's next for her.

Desarae never got to go to college, and she's determined to give her kids that opportunity. But what next? She knows that in ten years, she'll be a young empty nester with the opportunity to finally focus on herself and her own ambitions. That means figuring out what she wants to do with her life. That might mean going back to school or something else entirely. The possibilities are overwhelming but exciting.

Jacob “Hard-working and authentic.”



Age: 27

Gender: Male

Race: White

Location: Pacific Northwest, Suburban

Household Income: \$90-100K

Home: Single, lives alone in a home he rents

About Him

Jacob is only a few years into his corporate job, but he dreams of leaving the office life behind. His real passion is basketball, one of many hobbies he has centered around physical activity. Homeownership is his next big goal, but he fears interest rates have made that prohibitively expensive for the foreseeable future. In the meantime, he’s saving up and focusing his energy on using his privilege to try to make the world a better place through volunteerism and donations.

“I had every opportunity that I could ever need given to me, and I say that because I feel very lucky, and I wish everyone had that same support system as they were growing up.”

How He Defines the Middle Class

“It’s the hard-working people who give it their everything.”

How He Defines Success

“There are lots of ways I define success. For me, it’s being good in my relationships, financial success, saving for the future, and athletic success.”



He loves staying active, and during the pandemic, took up pickleball recreationally. It has quickly become one of his favorite ways to spend his free time, and he finds the physical activity a good way to cope with stress in his life.



Jacob recently bought a Tesla, a brand he’s incredibly passionate about. He cares a lot about sustainability, and respects the brand for what they’ve done to change the conversation around green transportation.

Money

While he feels financially okay, he thinks financial instability is at the heart of most of the world's problems these days.

He worries about how many Americans need federal assistance and what he describes as a “massive separation” between the haves and the have-nots. He sees a lot of the polarization in society as being the result of people struggling to get by and living paycheck to paycheck. For him, the stress of financial instability trickles into every part of a person's life and causes tension throughout society. He's not particularly optimistic about things improving, either.

“I don't really ever see it getting better, and I think we have a media system that pits us against each other.”

Jacob says what keeps him up at night is making sure he has financial stability in his own life so that he has the mental bandwidth to help others who aren't so lucky.

He hates wasting money, but price isn't his only consideration when making purchases.

With inflation, he's more price conscious than usual, but whenever possible, he likes voting with his wallet: He picks brands that are committed to reducing their carbon footprint, and tries to avoid buying things that'll just end up in a landfill. He also tries to do his part by supporting brands and organizations that support causes he believes in.

“I'm not going to spend my money on, like, Coachella.”

When Jacob does treat himself to an indulgence, he focuses on things that still functionally improve his life. Case in point, his most recent splurge was an Apple Watch, which he sees as an investment in his health.

Life

One day, he hopes to turn his hobby, basketball refereeing, into a career.



He referees basketball for fun right now but is actively trying to get postseason and higher-profile game assignments. Someday, he hopes the NBA will come calling, and he can make this his career.

In the meantime, he turns to the refereeing gigs he does have as a distraction from the relentlessly negative news cycle.

“Work is my coping mechanism, which doesn't sound super healthy, but I don't always view it that way. It's a fun job.”

Giving back is incredibly important to him, and it's his way to reverse what he sees as the negative direction the country is headed in.

Jacob focuses his philanthropic attention on organizations and causes he has a personal connection to. For example, he spends some of his free time supporting a foundation that gives lower-income kids the opportunity to play basketball. The sport has been a positive force in his life, and he wants to make sure money doesn't keep others from enjoying its benefits, too.

Marcella “Outgoing, structured and organized.”



Age: 47

Gender: Female

Race: Asian

Location: South, Suburban

Household Income: \$50-60K

Home: Lives with her husband and two teenage kids from a previous relationship

About Her

Marcella thinks about money in every aspect of her life. At work, she manages financial statements for businesses. At home, she manages a budget. And in her free time, she researches ways to earn more. She’s currently focused on getting her last two kids through either college or trade school before she shifts her focus entirely on herself and her financial goals. Her biggest dream is to not have to worry about work and instead having a passive income stream that gives her financial breathing room. A glass-half-full kind of person, Marcella is able to look past the day-to-day money stresses in order to see a brighter future ahead.

How She Defines the Middle Class

“I believe there are people who have it worse than me. I think that middle class is able to purchase a home and send their kids to college.”

How She Defines Success

“Success would be not having to worry about how I’m going to pay the bills, not having to worry about having a job. So to me, it’ll probably be passive income somewhere.”

“I think we all have the same opportunity. The people who make it are the people who do the things other people don’t want to do.”



Marcella has never met a Louis Vuitton purse she didn’t love. Her budget doesn’t always allow her to indulge, but when she’s able to squirrel away enough, luxury purses are her category of choice.



She loves finding activities her kids will still do with her. Cycling by all the lakes near her house fits the bill. Occasionally, she can persuade them to join her on her favorite activity, brunch at a new restaurant, afterwards.

Money

Money is always, *always* on her mind.

As the sole breadwinner, she currently feels the stress of knowing the family's financial stability rests entirely on her shoulders. That pressure is always present. Inflation has made this even worse, especially because she says it can be hard to notice its full impact on your life until it's too late. Because her purchases change at the store week to week, she sometimes doesn't realize how much more she's paying until she looks at her credit card bill at the end of the month. That can make budgeting in the moment more challenging.



To keep her budget on track, Marcella swaps out cheaper options when possible. She has a line, though: Generic cereal just doesn't taste the same, and she'll "never buy knockoff Fruit Loops."

She sees passive income streams as the only way to truly escape daily financial stress.

Marcella has big dreams for the future: traveling more, leaving the 9-5 grind behind and enjoying her life post-kids. None of this seems possible until she can find a way to move away from treading water and generate passive income streams. She turns to Google, YouTube and old-fashioned books to research what's possible. While she's exploring investment opportunities, she remains wary of the stock market, feeling like very few people actually make money there.

"Right now, I'm not focusing on the money, but focusing on the learning."

She was raised in a culture that didn't talk about money, but wants her kids to grow up differently.

Marcella grew up in a half-Japanese household, and says it was rude in her father's culture to speak about money. As a result, she never knew what their finances were like and didn't learn about balancing budgets or financial planning. She says her kids learned some basic things at school, but that isn't enough for them to know how to make smart money decisions as adults. She tries to keep her kids as informed as possible on the day to day money management so they know how much things cost. Occasionally she'll frame things in terms of how many hours she worked to be able to pay for an item. That context helps hammer the message of saving home.

Life

She's two years away from being an empty nester, something she finds mildly "traumatizing."

She has fond memories of all the kids climbing on top of each other in her favorite recliner. "Now, nobody wants to cuddle with me," she says. Only the youngest two are left in the house with her, and they already have their own lives.

"When you have children, you live your life just trying to survive the day. And then one day, they say they're leaving you."

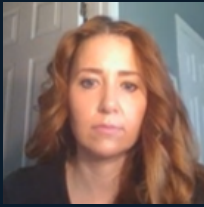
She's realizing she soon needs to expand her friend group to fill the time she used to spend on her kids. After years of prioritizing her family, it's almost time to invest in her own personal life.

She believes the right attitude will get you far.

Marcella doesn't like dwelling on what you don't have, and her optimism is palpable.

"If your mindset is a certain way, then that's always going to be your reality until you trick yourself into a new reality."

Becky “Hard-working and authentic.”



Age: 37
Gender: Female
Race: White
Location: Northeast, Urban
Household Income: \$90-100K
Home: Single, lives alone in a condo she owns

About Her

Becky is coming off of a year full of successes: Recently, she’s been able to start her own business and buy a condo, and she loves the independence that affords her. She hasn’t always been so financially stable, so she’s really happy with how far she’s come. Knowing how easily your finances can slip away from you, she’s proactive about money to make sure she doesn’t end up in debt again. To her, achieving your goals is only a sign that you need to set new ones; the journey is never over..

“I’m very much a creature of habits. [Part of my] daily routine is checking all my accounts, so I know how much money I have.”



Given her line of work, she’s particularly sensitive to the role healthcare plays in people’s finances. She says many in her industry have stopped taking insurance, but she doesn’t want to do that because she thinks that would prevent a lot of people from being able to afford necessary care.

How She Defines the Middle Class

“Middle class means living comfortably and having a stable career.”

How She Defines Success

“Success is always having something I’m working on, so I’m never just feeling stagnant. For years I was just paying off debts and student loans and just trying to get into a financially secure position so that I could start my own practice...Now I’m working on a certification. So it’s just always having something that I can work toward and feel like I am making progress toward that thing.”

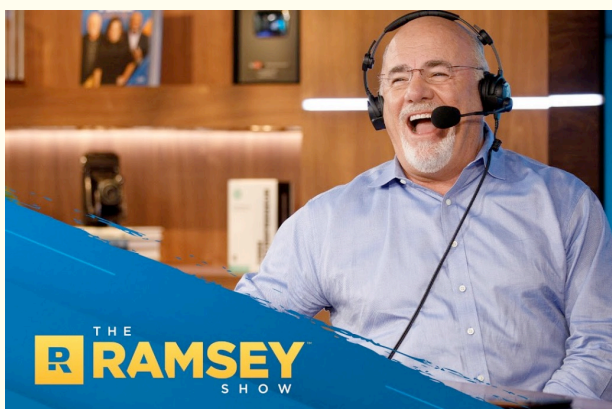


On the weekend, she’s a teacher’s assistant at a local college. Becky is working on getting certified to be able to teach classes herself. She sees this as the next large professional challenge.

Money

She's proud of turning her financial life around.

After college and graduate school, she had to learn the hard way that she couldn't just charge things to her credit card without thinking. Add to that student loans, and she was facing a lot of debt in her mid-20s. It took her a decade to pay it off, but she's incredibly proud of doing so.



She never wants to end up in debt again, and turns to financial influencers like Dave Ramsey to continue to learn how to be more fiscally responsible.

As a result of her experiences with debt, she's incredibly careful with money.

She's extremely diligent with her budgeting and spending app, and is constantly trying to learn more about personal finance. She tries to only spend money when she absolutely needs to, or when an item will make her life a lot easier.

She doesn't like spending money unless it's completely necessary. To that end, she has a detailed decision tree she goes through before buying anything she doesn't truly need.

Retirement is the next big hurdle for her.

While she has a retirement account, Becky feels like in this economy, that's not enough. She's been researching investment opportunities that feel safe enough for her risk-aversion, and to that end, spends a lot of time self-educating. She wants to be more purposeful about retirement and get better at maximizing her savings, but changing your mindset from debt to savings requires a whole new set of strategies.

Life

Having the 2.5 children isn't part of the middle class dream for her.

When she thinks about family, she draws back to her childhood, not to expanding her current household. Becky is very clear that she doesn't want children because she's happiest when she's spending a quiet night by herself. She's down to share her life with a partner, but until then, her chosen family of friends is more than enough. She finds a lot of peace and satisfaction in taking care of herself and being independent.

This year, she achieved the big goals she set out for herself years ago. It's time to make new ones.

"It was always my dream to have my own practice. I have reached my dream in a lot of ways. But having someone who's like a partner in life would be nice, and to be able to travel more and just feel stable."

For years, Becky was working toward three things: (1) paying off her debt, (2) starting her own private practice, and (3) buying her own place. In the last couple of years, she has finally managed to accomplish all three. She's allowing herself time to be content at the moment, before setting new ambitious goals for herself. While she's extremely happy to be financially and professionally independent, she says sharing her recent successes with someone would be nice.

To others, her life might seem ultra-regimented, but routines give her comfort.

A predictable life might be boring to some, but she loves having the stability that gives her.

"My routine of going to the gym is my idea of fun. I also like to meal prep on the weekend."

The *Real* Middle Class TL;DR

If there are a million different ways to economically define “middle class,” there are a million different ways Americans experience middle class living, too. The middle class is incredibly diverse on pretty much every dimension:

1 Financial Stability

Jacob just bought a brand new car and is saving up for a home, while Daniel knows his family is another unexpected health emergency away from having his finances in flux again.

2 Physical Safety

No amount of financial success will ever get Regina to stop worrying about her son’s safety as a gay, Black man. Desarae’s concerns aren’t racial, but she also worries about safety when it comes to what her kids might be exposed to on the internet. Meanwhile, Jacob is always conscious of how lucky he is that safety isn’t part of his day-to-day struggle.

3 Definition of Success

Becky defines success not in terms of the goals you’ve already accomplished, but the ones you have yet to conquer. Marcella just wants to be done with the daily grind. And Daniel? He’d be fine with just not being stressed out about money for a day.

4 Goals

For Desarae, everything is about her kids for now. Maintaining strong family values is her main priority until they’re out of the house. Becky, meanwhile, is firm on never wanting children. Her goals are almost exclusively professional.

The world of media has been steadily marching toward personalization for a while, but broad reach campaigns will always be important for scale. The good news is, even in these diverse experiences, we still see truly human moments of commonality: All of our interviewees are proud of where they are and what they’ve accomplished, are always hoping for positive momentum and personal growth and want to feel safe and secure.

Next Time On The American Middle Class...

What do the unique and diverse lives of these middle class Americans mean for brands? We've scattered our more tactical thoughts across the last four sections. In our final chapter, we'll focus on the more broad, sweeping changes facing marketers and how brands will have to respond.