Class Characteristics for Class-based Caucusing

*This is a tool for determining which class caucus to go to during our Class Caucus session of the Anne Braden Program. We encourage you to read through the entire document. It is meant to be used after doing our homework on understanding your own class background, and in conjunction with this sheet about reflections on classism. This document was created through a dynamic process that started with Paul Kivel's book "*You Call This A Democracy?"*, then was drafted by Catalyst Project and adjusted over years of use and learning, with significant shifts and contributions from Resource Generation.*

Class can be a confusing concept, and we want to say something about how and why we are talking about class in the way that we are here. "Class is usually understood as a division of society based on economic level and social status," i.e. socioeconomic status that is broken down into low, middle and high. Other conceptions of class define it as a group of people with a shared position within a capitalist system, whether that position is based on the group's relationship to the means of production or their position within racial capitalism's process of exploitation. We think a variety of these perspectives can serve us in different ways in our movement work, whether that be to better understand why the economic conditions of our lives are the way they are, to better understand how classism has impacted us, for developing strategy, etc. For the sake of our class caucusing, we're going to talk about class as a system of power based on perceived and actual social and economic status. In other words, as a combination of how much access you have to power and money, which determines life outcomes ranging from health, housing, work, and education to how long you live. It also strongly shapes our values, beliefs, and expectations, which deeply inform our ways of thinking and acting throughout life. These patterns and cultures are also very influenced by other factors such as race, gender, ability, sexuality, geography, etc.

Contrary to dominant narratives, the majority of people in the U.S. have limited or no class mobility. However, some people experience upward or downward class mobility, and some people grow up in mixed-class families and have different class patterns and norms on different sides of their family. Quite a few participants in the program will see characteristics of their class experiences in different groups, due to partnerships across class, family separation of various forms, ableism, education, debt, and so on. We ask you to go to the caucus that most represents the first 18 years of your life because the material conditions of our childhoods so greatly impact the course of our lives and because the class of your childhood is most likely the class that you will continue to live and die in. (If you would like more opportunities to talk about your mixed-class experience, we invite you to self-organize mixed-class caucusing for the sake of better understanding how the system of racial capitalism in its current form has impacted you, your family and your communities, and what this means for our organizing.)

Class in the U.S. and many other places globally is highly racialized. Because the extraction of resources and the exploitation of labor are central components of structural racism and colonization, people of color--and especially Black, Indigenous, Latinx and Pacific Islander people--are disproportionately poor and working class while white people are disproportionately middle, managerial, and owning class.

Most of the numbers for the US racial wealth divide were pulled from US census data. Census data is notoriously flawed and does not count many people. For example, official national wealth statistics currently don't exist for Indigenous people, Pacific Islanders, and people of Asian or Arab descent. This contributes to the continued erasure of communities of color. Especially for Indigenous

communities, the many ways that they are excluded from the census and other official research studies are part of ongoing erasure and have serious material consequences in terms of access to government and non-profit resources.

The income numbers below are from 2020. The rest of the numbers are from 2016. If you would like to get a general sense of how your family's income while you were growing up translates to 2020 dollars, you can use this calculator. (Keep in mind that comparing income across time involves many factors beyond inflation.)

Note: We expanded the information on the racial wealth gap for Indigenous communities after being pushed hard by indigenous leaders to not let the relative lack of statistics be an excuse to perpetuate ongoing erasure, a core part of genocide.

Poor and Working-Poor

Approximately 20% of the population controls roughly -1% of U.S total net wealth. Approximately 54% white, 26% Black, 16% Latinx. Approximately 4% is not included in these numbers and represents people who are Indigenous, of Asian or Arab descent, and anyone who marked 'other' or didn't mark in the census. While exact numbers don't exist for Indigenous and Asian communities, 26.2% of people who identified as Indigenous are poor (this does not include people who identified as Indigenous and another group) while poverty rates on the Pine Ridge Reservation are 54% -80% depending on the study. Poverty within Asian communities varies significantly, with 6.8 percent of Filipino Americans and 39.4 percent of Burmese Americans living in poverty.

Family* income: $0 - $26,000
Net Wealth**: less than $4,800
Median* Net Wealth**: -$1,000
Average** Net Wealth**: - $59,000.

Life experience is often marked by:

- Substandard, unstable or inconsistent housing
- Underemployed/underpaid, sometimes long-term use of public benefits
- Chronic lack of health care, food, or other necessities
- Little access to higher education
- Debt from predatory lending services (cash advance, etc.), monthly bills, or emergencies
- Often raised with strong value on resource sharing and taking care of each other
- Frequent involuntary moves, chaos, and disruption of life
- Targeted for intervention by the state through systems like child protective services, immigration enforcement, policing, and imprisonment
- Intellectual, artistic, and labor contributions frequently stolen, co-opted, or made invisible in dominant society
- Treated as disposable. Conditioned away from participating in the dominant society.
- Not positioned as political or economic decision-makers. Scapegoated as a burden.
- Often are either unable to retire or rely on disability, other social security, and/or community/family support to be able to stop working

Working Class

Approximately 40% of the population controls roughly 3% of total net wealth. Approximately 71% white, 15% Black, 6.5% Latinx. Approximately 7.5% is not included in these numbers and represents

people who are Indigenous, of Asian or Arab descent, and anyone who marked 'other' or didn't mark in the census.

Family income: $26,000-$85,000
Net Wealth: $4,800-$170,000
Median Net Wealth: $45,500
Average Net Wealth: $87,400

Life experience often marked by:

- Often little or no college education, in particular no BA from a four year college. People who went to 4 year college are often saddled with very large amount of student debt
- Generally living paycheck to paycheck with little or no savings
- Debt from education, medical bills, mortgages and credit card debt from day to day living expenses or emergencies.
- Rental housing, or one non-luxury home long saved for and lived in for decades. Primary wealth usually in a home. Housing sometimes unstable. Primary people impacted by foreclosure crisis.
- Occupation often involves physical labor, service or care work for upper and middle-class people. Little control over pay, hours, or access to benefits.
- Often raised with strong value on resource sharing and taking care of each other
- Might include turning to public (or community) safety nets to help make ends meet
- Treated as replaceable. Conditioned to resent middle-class professionals (such as bosses, lawyers) and toward the idealization of wealth
- Targeted for intervention by the state through systems like child protective services, immigration enforcement, policing, and imprisonment
- Not positioned as political or economic decision-makers. White working-class are scapegoated as reason for regressive politics, working-class people of color are ignored or scapegoated for society's problems.
- Sometimes are either unable to retire or rely on disability, other social security, and/or community/family support to be able to stop working

Middle Class

Approximately 20% of the population, control roughly 8% of U.S. total net wealth. Approximately 84% white, 8% Black, 5% Latinx. Approximately 3% is not included in these numbers and represents people who are Indigenous, of Asian or Arab descent, and anyone who marked 'other' or didn't mark in the census.

Family income: $85,000 - $141,000
Net Wealth: $170,000 - $500,000
Median Net Wealth: $280,000
Average Net Wealth: $335,000

Life experience often marked by:

- College generally expected, may or may not complete Bachelor's degree
- Homeownership or other generally stable and decent housing.
- Wealth is primarily in home and savings for education and retirement
- Debt for people in this category is most often in mortgages, education or medical bills
- Depends on wages/salaries to pay the bills. Often jobs with some benefits. More control over the hours and methods of work then working class people have, and/or control over others' work.

- Social status and social connections to help the next generation remain in the same class or to gain more wealth and power.
- Often able to retire at or near after official retirement age with a combination of private savings and social security benefits
- Status can become precarious when there are unexpected expenses such as high medical bills, loss of pensions or layoffs
- Some workers in this category enforce policies that grant or deny access to basic needs for poor and working class people by controlling access to state, non-profit, and religious social services such as healthcare, housing, education, welfare, childcare, and food
- Often at low risk for state interventions with limited ability to seek legal aid if needed
- Treated as the norm. Conditioned toward fear of being poor and to act in allegiance with, and aspire to be upper-class
- Sometimes positioned as political and economic decision-makers and regarded as an important demographic, particularly because many people identify as middle class even if they are richer or poorer

Managerial Class

Approximately 19% of the population, control roughly 49% of U.S total net wealth. Approximately 90% white, 3% Black, 2% Latinx. Approximately 5% is not included in these numbers and represents people who are Indigenous, of Asian or Arab descent, and anyone who marked 'other' or didn't mark in the census.

Family income: $141,000 - $504,420
Net Wealth: $500,000 - $10,300,000
Median Net Wealth: $1,200,000
Average Net Wealth: $5,400,000

Life experience often marked by:

- Owning one or multiple homes, more likely to intentionally use a home as an investment to make money
- Travel (including international)
- Education at elite private schools and elite/selective colleges, or at public universities without student loans
- Wealth in home(s), retirement accounts, savings, and stock market.
- Often enough retirement savings to retire early, even if people choose to continue working
- Many receive or pass down significant inheritances
- Social connections, status, and financial knowledge to help the next generation remain financially well-off
- Often encouraged towards hyper-individualism and paying other people to solve problems or take care of needs instead of relying on community.
- Depends on salaries, not investments, to pay bills. Mid-level to high-level managerial or professional jobs
- Generally at low risk for state interventions, often know legal loopholes, and can turn to private legal aid as needed
- Treated as experts. Conditioned towards comparing up so as to see themselves as not *that* wealthy. Often identify as middle class or upper middle class.

- Frequently positioned as political and economic decision-makers and as central actors in shaping national narratives.

Owning/Ruling Class

Approximately 1% of the population, control roughly 40% of U.S total net wealth. Approximately 94% white, 1% Black, 1% Latinx. Approximately 4% is not included in these numbers and represents people who are Indigenous, of Asian or Arab descent, and anyone who marked 'other' or didn't mark in the census.

Family income: Above $504,420
Net Wealth: Above $11.1 million

Life experience often marked by:

- Most have enough income from assets/investments (stocks, bonds, etc.) that full-time work is optional
- Education at elite/selective private schools and elite colleges without student loans
- Receiving and/or passing down large inheritances
- Luxuries, multiple homes and international travel
- Social connections, status and financial knowledge to help the next generation remain wealthy
- Positioned as political and economic decision-makers and central actors in shaping reality for self and others
- Often encouraged towards hyper-individualism and paying other people to solve problems or take care of needs instead of relying on community.
- Usually at low risk for state interventions, know/create legal loopholes and can call on top legal aid as needed
- Treated as leaders. Conditioned towards seeing poverty as an individual's fault and wealth as result of an individual's accomplishment/"hard work."
- Ruling-class describes people who are in the global elite and hold the vast majority of power to determine conditions of people's lives: billionaires, major CEOs, presidents, senators or other high positions of state power (i.e. — any cabinet position in a presidential administration), oligarchs, etc.
- Positioned as political and economic decision-makers and central actors in shaping reality for self and others.

A **family is defined by the United States Census Bureau for statistical purposes as "a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family."*

*****Wealth** is everything you own (including all housing equity, cars, stocks, savings, retirement accounts, etc) minus any debt you have.*

******Median**. In this case, median means that half of families in this category have more than this number, and half of families have less. If the median and the average are significantly different, it means that there are outliers (people who have significantly more or less than the median and are therefore impacting the average number).*

*******Average** In this case, this means adding up all the wealth of families in this category, and dividing it evenly by the number of families in this category. If the median and the average are*

significantly different, it means that there are outliers (people who have significantly more or less than the median and are therefore impacting the average number).

Quick Numbers on the US Racial Wealth Divide

2010 US Median Household Net worth by Race

Note: the median wealth for Indigenous people in the US, which is excluded in the chart below, was $5,700 in the year 2000 *(source https://www.mariko-chang.com/LiftingAsWeClimb.pdf)*.

