

Defining the “Middle Class”: Multiple Perspectives and Implications

Common Definitions of “Middle Class”

Defining the *middle class* is not straightforward – there is no single agreed-upon criterion ¹ ². Different researchers and organizations use varying definitions, each capturing a slightly different group of people. Here are several commonly used definitions:

- **Income-based (relative to median):** A widely cited approach (used by Pew Research Center and others) defines middle-class households as those earning between **two-thirds and double the median household income** ³. Pew’s analysis adjusts for household size and local cost of living; by this definition, a three-person U.S. household in 2022 needed an income of roughly \\$56,600 to \\$169,800 to be “middle income” ⁴. (This range is based on the national median – about \\$85k – adjusted to 2022 dollars.) Some economists use a similar method with slightly different cutoffs; for example, the late Alan Krueger suggested 50% to 150% of the median as the middle-class band ⁵ (a narrower range on both ends). These relative-income definitions are useful for comparing across regions or over time, but the exact income range considered “middle class” will shift as the median income changes.
- **Distribution-based (percentile bands):** Another way is to define the middle class by income percentiles – for instance, the “middle” 50% or 60% of households by income. A Brookings Institution study found **no consensus**, compiling *a dozen different income-based measures* of middle class used in various studies ⁶. Those definitions yielded wildly different income cutoffs – from as low as \\$13,000 up to \\$230,000 – though most clustered somewhere between about \\$50,000 and \\$125,000 annual income for a household ⁶. In practice, many analysts simply use round-number income brackets (e.g. \\$50k–\\$150k) to approximate middle class, but such absolute thresholds can quickly become dated or fail to account for local cost differences.
- **Occupation-based proxies:** Sociologists often define class by **occupation or educational attainment** rather than income ⁷ ⁸. In this view, “middle class” typically includes mid-level white-collar and skilled technical jobs – people with stable salaried employment or specialized skills. For example, one scheme categorizes those *not* in either an elite professional class or a manual labor class as the middle class “in-between” ⁹. This would include teachers, mid-level managers, nurses, technicians, etc., even if their incomes vary ¹⁰. Such definitions focus on social status and job stability; they capture the idea that a schoolteacher earning \\$50k and a truck driver earning \\$50k might fall into different classes socially. (Notably, some occupations confer high status despite modest pay – **elementary school teachers** have lower salaries than similarly educated peers but high occupational prestige – whereas some jobs pay well but carry lower social status ¹¹.) One challenge here is applying an individual’s class to a household – e.g. if one spouse is a factory worker and the other a professional, classifying the household can be ambiguous ¹². Still, occupation and

education are more stable over time than income, so they are often used in research as proxies for class membership ¹³.

- **Self-identified and lifestyle-based:** Many people think of the middle class in terms of lifestyle and security. Surveys show **most Americans consider themselves middle class** ¹⁴, often equating it with being able to own a home, support a family, and not live paycheck-to-paycheck. This subjective definition is broad – it's more about a feeling of economic stability or belonging *between* the poor and the rich ¹⁵. For example, someone earning \$200,000 in New York might still *feel* middle-class due to high living costs, whereas objectively that income is far above the U.S. median ¹⁶. Such perceptions can diverge from formal metrics: many who fall outside statistical “middle income” brackets still identify as middle class. While this notion is harder to quantify, it reminds us that **class is a social concept as much as an economic one** ².

Each definition has pros and cons. Income-based measures are quantifiable but can ignore factors like cost of living or wealth. Occupational definitions capture social status but may not reflect current financial wellbeing. Self-identification reveals aspirations and anxieties but isn't a precise data tool. There is no “right” definition – importantly, **each approach will delineate a different group as ‘middle class’** ¹⁷ ¹⁸. Understanding multiple definitions helps avoid “definitional slippage,” where analysis might be skewed by a single arbitrary cutoff.

Differences Across Definitions in Practice

Because each definition captures a different slice of society, analyses can reach different conclusions about who is middle class and how they are faring. By examining multiple definitions, we can see how conclusions vary. Below is a comparison of income ranges for middle-class households in several U.S. metropolitan areas, using the income-based definition (two-thirds to twice the local median income). This illustrates how what counts as “middle class” shifts from place to place:

Middle-Class Income Ranges in Selected U.S. Metro Areas (2022) – using two-thirds to two times each area's median household income ¹⁹ ²⁰

Metropolitan Area (MSA)	Middle-income range (annual)
San Jose-Sunnyvale, CA (Silicon Valley)	\$99,300 – \$297,800 ²¹
New York-Newark, NY-NJ (NYC Metro)	\$61,000 – \$183,100 ²⁰
Chicago-Naperville, IL (Chicagoland)	\$55,300 – \$165,800 ²⁰
Pine Bluff, AR (small interior metro)	\$29,500 – \$88,500 ²¹

Table: Examples of middle-class income thresholds in a high-cost coastal region vs. more affordable interior regions. Households in San Jose need roughly three times the income of households in Pine Bluff to fall in the “middle” tier by local standards.

As the table shows, the **economic context of a region dramatically affects** who falls into the middle class by an income definition. In super-affluent, high-cost metros like San Jose (where tech salaries drive the median very high), even a six-figure income can be considered middle class ²². By contrast, in a smaller,

lower-income area like Pine Bluff, a household earning \$80,000 is well into the upper tier locally, and a \$30,000 income qualifies as middle class²¹. This means national benchmarks don't always fit local realities – for instance, the *national* median household income (around \$74,600 in 2022) is below the middle-class floor in the San Francisco or D.C. areas²³, yet it far exceeds the median income in many smaller cities. **Local cost of living and wage levels make a big difference:** Pew illustrates that to reach the national middle-class threshold (~\$56,600 for a three-person family), a household in pricey San Francisco needs about \$66,700 income, whereas in inexpensive Jackson, TN about \$49,200 could suffice²⁴.

Different definitions can also lead to different **conclusions about the size and health of the middle class**. Using the Pew income definition (2/3–2× national median), about **51% of U.S. adults were in middle-income households as of 2023**, down from 61% in 1971²⁵. This often-cited decline of the middle class reflects stagnating incomes for many and faster growth at the top end²⁶. However, if one defines middle class differently, the narrative could shift. For example, defining it as the middle 50% of incomes by construction always yields 50% of households in the middle tier – thus one might report “half of Americans are middle class” by definition, masking the downward drift in real terms. On the other hand, using a very broad self-identified definition, surveys might find **close to 90% of Americans** consider themselves at least *working* or *middle* class, with many calling themselves “middle” regardless of income¹⁴. This can create an impression that the middle class is “everyone,” even though objectively a growing share of people have incomes outside the middle range.

Consider also occupational vs. income views: In affluent metros, many professionals have incomes that put them in the **upper-income tier statistically, yet they might still be seen (or see themselves) as middle class** in lifestyle – for instance, a family earning \$150k in New York City may feel middle-class after factoring in the high housing and living costs. By an income percentile measure that family is above middle class (since \$150k is well above the national median)¹⁶, but by occupational status (say, if they are teachers or mid-level managers) they might fit the middle-class profile. Conversely, a skilled tradesperson in a low-cost region might earn enough to be in the upper bracket locally, but still identify with middle-class norms. These differences highlight that **conclusions about who is “struggling,” who is “secure,” or whether the middle class is “shrinking” can vary greatly depending on the definition used**.

For example, a recent analysis found that **state-level middle-class shares** (by the Pew income definition) are lowest in wealthier states like California and New York – under 45% of residents fall in the middle-income tier there²⁷, because those states have larger shares of both high-income and low-income households. In contrast, some more equal or moderate-income states have a higher middle-class share. If instead we look at occupations, one might find a different geography – e.g. some Midwestern areas could have a large “middle class” in occupational terms (many skilled manufacturing and service jobs) even if incomes are lower.

Using multiple definitions side by side is crucial for a robust analysis. It helps avoid false generalizations. For instance, if we observed that “the middle class is disappearing,” we should check this under various criteria: the data show a shrinking middle by income percentage²⁵, but by an education-based definition (say, those with some college education and decent jobs), the middle class might not shrink as much or might shrink for certain groups but not others. By examining income, occupation, and other lenses, researchers protect against “definitional slippage” – the risk of drawing conclusions that only hold under one particular definition. In our case, we see that **conclusions about affordability, policy needs, or who needs help will differ** if we focus on income cutoffs versus occupational stability versus self-perceived class^{17 18}.

In summary, “middle class” can mean different things in different contexts. Analysts often prefer the income-based definitions for hard numbers, but it’s wise to acknowledge the other definitions. A comprehensive approach might say, for example: *By income metrics, the middle class has shrunk and now holds a smaller share of wealth than in 1970. By occupational measures, many traditional middle-class jobs have been hollowed out. Yet culturally, most Americans still see themselves as middle class, even as their economic circumstances diverge.* Each of those statements could be true simultaneously. Therefore, presenting multiple definitions not only provides a fuller picture but also **fortifies the analysis against critiques**. Rather than imposing one arbitrary cutoff, using several common definitions lets us check the consistency of our conclusions. If a finding (such as a trend or a comparison between cities) holds true across definitions, it’s on firmer ground; if it varies, we can pinpoint why and avoid overgeneralization. In short, examining the middle class through multiple lenses ensures our insights are nuanced, credible, and resilient to challenges over how “middle class” is defined. ¹⁶ ²⁸

Sources:

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2. Urban Institute – *How We Define “Middle Class” Has Broad Implications* ⁵ ⁶ (Schwabish, 2019).
3. Reeves et al., Brookings – *Defining the Middle Class: Cash, Credentials, or Culture?* ¹⁰ ¹¹ (2018).
4. Business Insider – *Middle-class income cutoffs in U.S. cities* ²¹ ²⁰ (Sheidlower, 2024).
5. SmartAsset – *What It Takes to Be Middle Class in America – 2025* ²⁹.
6. Dallas Observer – *Dallas and National Middle-Class Income Thresholds* ³⁰.

¹ ⁵ ⁶ ¹⁵ ¹⁶ How We Define “Middle Class” Has Broad Implications | Urban Institute

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² ⁷ ⁸ ⁹ ¹⁰ ¹¹ ¹² ¹³ ¹⁷ ¹⁸ ²⁸ Defining the middle class: Cash, credentials, or culture?

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⁴ ²⁴ Are you in the U.S. middle class? Try our income calculator | Pew Research Center

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¹⁴ ¹⁹ ²⁰ ²¹ ²² ²³ ²⁷ Charts: Upper, Middle, Lower Class Cutoffs for Each Big US City - Business Insider

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²⁹ What It Takes to Be Middle Class in America – 2025 Study

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³⁰ Dallas Is A Good Place For Middle Class Homeownership | Dallas Observer

<https://www.dallasobserver.com/news/dallas-is-a-good-place-for-middle-class-homeownership-21133212/>