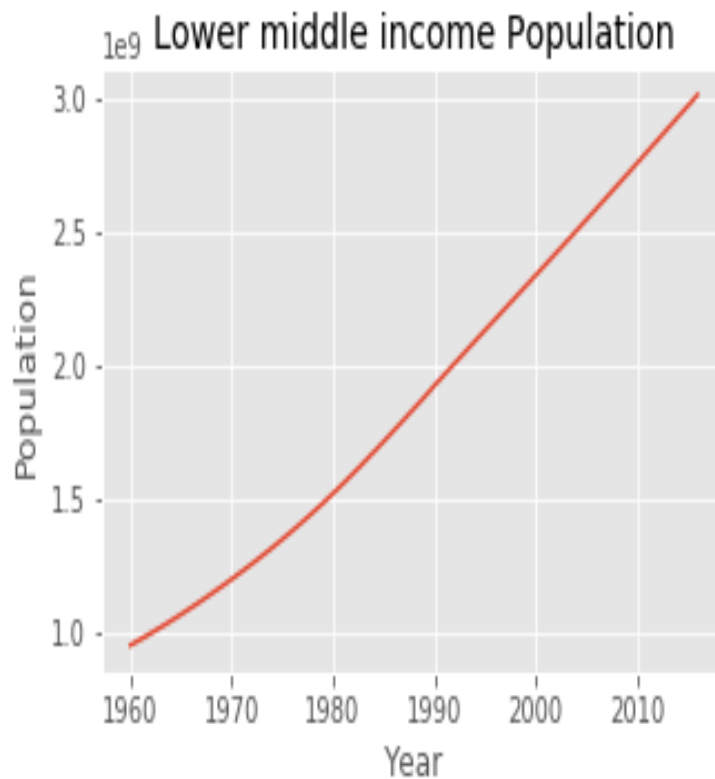


Lower middle income



In developed nations across the world, the lower middle class is a sub-division of the greater middle class. Universally the term refers to the group of middle class households or individuals who have not attained the status of the upper middle class associated with the higher realms of the middle class, hence the name. In American society, the middle class may be divided into two or three sub-groups. When divided into two parts, the lower middle class, also sometimes simply referred to as "middle class", consists of roughly one third of households, roughly twice as large as the upper middle or managerial class. Common occupation fields are semi-professionals, such as lower-level managers, small business owners and skilled craftsmen. These individuals commonly have some college education or perhaps a Bachelor's degree and earn a comfortable living. Already among the largest social classes, rivaled only by the working class, the American lower middle class is diverse and growing.