
Article

‘A very expensive ordinary life’: consumption, symbolic boundaries and moral legitimacy among New York elites¹

Rachel Sherman*

New School for Social Research, Manhattan, New York City, NY, USA

*Correspondence: shermanr@newschool.edu

Abstract

Scholarship on elites, including on their consumption, tends to focus primarily on social closure and the pursuit of social advantage. Research has therefore not investigated the meanings and morality of elites’ lifestyle choices, particularly from the perspective of the wealthy themselves. Yet understanding this lived experience is critical to understanding the cultural dimensions of inequality. This article draws primarily on in-depth interviews with 50 affluent New Yorkers to analyze their spending practices, discourses and conflicts. My respondents worked hard to frame their consumer choices as meeting reasonable, ‘normal’ needs, representing their consumption as basic, family-oriented and prudent, and drawing explicit symbolic boundaries against ostentation, materialism and excess. I argue that these discourses illuminate their struggles to feel morally worthy of privilege, and expand our understanding of a cultural vocabulary of legitimate entitlement in the USA, to include consumption as well as hard work. Furthermore, these discourses illuminate symbolic boundaries that are incongruous with social boundaries, as they appeal to middle-class symbolism. By theorizing consumption discourse as a site of legitimization as well as exclusion for elites, the article highlights another mechanism by which extreme inequality is made acceptable.

Key words: class, culture, consumers, inequality, moral norms, wealth

JEL classification: Z1 cultural economics

1 This article is based partially on Chapter 3 of *Uneasy Street: The Anxieties of Affluence* by Rachel Sherman. Copyright © 2017 by Rachel Sherman. Published by Princeton University Press. Reprinted with permission.

1. Introduction

When we think of elite consumption, the images that usually come to mind are over-the-top ‘lifestyles of the rich and famous’, involving yachts, mansions, luxury clubs, high fashion and armies of assistants. Conspicuous consumption is the name of the game on ‘reality’ TV and in the pages of celebrity magazines. Scholarly research on such consumption, while more systematic and less sensationalist, has often similarly focused on the pursuit of status through conspicuous consumption (Veblen, 1994 [1899]; Mears, 2014, 2015; Spence, 2016). In the Bourdieuan tradition, elite consumption is typically theorized as part of the struggle for distinction and social advantage (Bourdieu, 1984; Daloz, 2010, 2012; Khan, 2012; Zhang, 2012), and thus at least implicitly competitive, though not necessarily conspicuous. Although some scholars have emphasized the more complicated moral and emotional dimensions of classed behavior among elites (Lamont, 1992; Sayer, 2005; Pugh, 2011, 2009), they have not investigated the meanings and morality of elite consumption choices specifically, particularly from the perspective of the wealthy themselves.

This article draws primarily on data from 50 in-depth interviews to explore how wealthy and affluent New Yorkers talk about their consumption and lifestyle choices. These liberal urbanites reject discourses of implicit or explicit status competition, constructing themselves as ‘normal’ people with ‘reasonable’ needs. In defining their needs as basic and their expenditures as reasonable—though this is sometimes a source of struggle—my respondents distinguish themselves from morally unworthy rich people, seen as materialistic, ostentatious, shallow, greedy and so on. They use symbolic boundaries to represent their own lifestyle choices, and themselves, as ordinary.

These findings are important for several reasons related to the study of the cultural dimensions of the production, reproduction and legitimation of inequality (see e.g. Lamont *et al.*, 2014). First, I argue that my respondents’ portrayal of themselves as reasonable consumers constitutes a *mode of justification* of privilege. The *fact* of justification is itself interesting, because it indicates a moral ambivalence about the legitimacy of economic privilege. The *content* of the justification—the appeal to ordinariness—further illuminates a cultural distinction between legitimate and illegitimate privilege. Ostentation and excess are morally suspect and thus associated with illegitimate privilege. In contrast, reasonable consumption and being ‘normal’ are morally upstanding in their association with core ‘values’ such as modesty and prudence, and thus legitimate privilege. Hard work is one side of the coin of legitimation; reasonable consumption emerges as the other.

Furthermore, the *strategy* of justification is to draw heavily on symbolic boundaries, which sheds light on our understanding of symbolic boundaries themselves, especially their relationship to the production and reproduction of inequality. By drawing boundaries against the ‘bad rich’, my respondents include themselves in the morally legitimate category of the American middle class (DeMott, 1990), doing what I call *aspiring to the symbolic middle*. Most research on boundaries among elites looks at how symbolic boundaries produce, reproduce and/or follow from in-group social closure, or exclusion from positions that entail material resources. Symbolic boundaries are thus conceptualized as *congruent* with social boundaries (Lamont and Molnár, 2002). My respondents, in contrast, implicitly include themselves in a *different* symbolic group (the middle class) from the social group to which they actually belong (the elite). Thus, the symbolic boundaries they invoke do not map neatly onto social ones (Sherman, 2005). To recognize that these cultural constructs

can obscure and legitimate unequal allocations of resources in this way is to expand the utility of this concept.

2. Elite consumption, identity and symbolic boundaries

Scholarly accounts of elite consumption typically analyze these practices as instrumental means of gaining, demonstrating or maintaining social advantage. Work in the Veblenian tradition, for example, emphasizes conspicuous consumption and overt status competition (1994 [1899]; Schor, 1998, 2007), focusing on ‘performances of wealth and status’ on expensive yachts (Spence, 2016) or on the VIP party circuit (Mears, 2014, 2015), for example.

Scholars using a Bourdieuan lens have focused on more subtle forms of differentiation through distinction and the deployment of cultural capital (Bourdieu, 1984; Daloz, 2010; Khan, 2012). Rather than focus on elite consumption *per se*, this literature tends to look comparatively across class and social space. Many scholars have used quantitative data to investigate the relationship of taste in cultural products, such as music and art, to stratified social positions, in different historical and national contexts (e.g. DiMaggio, 1987; Peterson and Simkus, 1992; Bryson, 1996; Erickson, 1996; Peterson and Kern, 1996; Katz-Gerro, 2002; Alderson *et al.*, 2007; for a review, see Karademir Hazir and Warde, 2016). Others have used qualitative methods to study the relationship of cultural capital and consumption to discourses of appreciation and distinction (e.g. Halle, 1992; Holt, 1997, 1998; Jarness, 2015, 2017; see also Lamont and Lareau, 1988).²

Beyond questions of taste, research on parenting and leisure activities has connected these to social reproduction, demonstrating that these lifestyle choices may (or may not) constitute a particular habitus that is more suited to operating in particular professional or otherwise classed contexts (Lareau, 2011; Rivera, 2015). The broad goal of most of this work is to understand the composition and function of various forms of cultural capital in the reproduction of class inequality.

By the same token, most research on elite lifestyle choices primarily analyzes them as forms of exclusion (see Khan, 2012), drawing on Weber as well as Bourdieu (Jarness, 2017). Specific research has typically highlighted the exclusionary dimensions of institutions such as social clubs (Kendall, 2002; Chin, 2011; Holden Sherwood, 2013; Cousin and Chauvin, 2014) and schools (Khan, 2011). Studies of elite consumption fields such as aviation (Budd, 2016) and luxury retail (Crewe and Martin, 2016) emphasize their ‘exclusive’ dimensions (see also Hay, 2013). The research on taste cited above primarily focuses on how preferences in music and art maybe linked to processes of distinction that mark the boundaries of particular class configurations. Indeed, as Jarness has recently pointed out, the very concept of cultural capital ‘implicitly presupposes social closure’ although, he notes, the research on taste does not always tie differences in lifestyle choices empirically to processes of exclusion (2017, p. 358).

This concern with exclusion among elites leads scholars to ignore the relationship among class, subjective identity and lifestyle choice that has been a concern of consumption scholars looking at other socioeconomic groups. Particularly relevant here are studies of

2 As Lamont and Lareau (1988) note, Bourdieu himself defines the relationship of taste and cultural capital in multiple and confusing ways, which are sometimes replicated in this literature.

working- and middle-class consumers that link consumption and lifestyle to classed identities and anxieties (e.g. Kefalas, 2003; Cooper, 2014). Silva (2013), for example, shows how her working-class respondents interpret their inability to achieve traditional markers of adulthood, including home ownership, as a product of their own psychological deficiencies. Heiman (2015) argues that her suburban, middle-class subjects' consumption patterns are ways of managing class insecurities.

Allison Pugh's study of children's consumption brings this concern with subjectivity and emotion into elite communities, among others. She identifies moral concern among upper-middle-class people in terms of their children's consumption and their 'values', challenging narrow ideas about competition and instrumental action (Pugh, 2009, 2011). But this insight is not reflected or developed in other studies. This lacuna may be partly due to the challenges of accessing this population for in-depth interviews or ethnography (Page *et al.*, 2013; Spence, 2016). Whatever the reason, scholars tend to emphasize social closure and the quest for social advantage (even if not necessarily conscious) as the most important dimensions of elite social action in general.

This research often draws on the concept of symbolic boundaries, 'conceptual distinctions made by actors to categorize objects, people, practices, and even time and space' (Lamont and Molnár, 2002, p. 168; see also Pachucki *et al.*, 2007). Symbolic boundaries are one of the 'cultural processes [that] are a crucial missing link between cognitive processes and macro-level inequality' (Lamont *et al.*, 2014, p. 8), and allow for the incorporation of 'the subjective aspects of lifestyle differences' (Jarness, 2017, p. 360). In this literature, symbolic boundaries are differentiated from, but typically seen as congruent with, social boundaries, defined as 'objectified forms of social differences manifested in unequal access to and unequal distribution of resources (material and nonmaterial) and social opportunities' (Lamont and Molnár, 2002, p. 168). That is, symbolic distinctions map onto material ones. Ideas about 'who belongs' in elite environments, for example, reinforce the restricted access of some and not others to those environments and the resources they offer (Ostrander, 1984; Lamont, 1992; Rivera, 2012, 2015; Holden Sherwood, 2013).

Some previous research on inequality has questioned the relationship between symbolic and social boundaries. Jarness has argued against the notion that symbolic boundaries 'constitute a necessary condition for the existence of social boundaries' (2017, p. 360). My own research on luxury hotels demonstrated that workers' symbolic boundaries were highly variable, depended on local organizational repertoires of evaluation and did not necessarily correspond to social boundaries (Sherman, 2005). But these questions have not been incorporated into studies of elites. Lamont (1992) usefully highlights the moral aspects of elite orientations. But she still theorizes moral boundaries as a basis for exclusion and thus as ultimately a means of policing social boundaries and reproducing socioeconomic advantage (see also Lawler, 2005).

To study elites' views on their own consumption and lifestyle is also to investigate the larger issue of how they experience their privilege, rather than simply assume that they are only protecting and attempting to expand it. As Shamus Khan has noted, the rise of 'new elites' and diversity discourse in the last few decades (as distinct from the quasi-aristocratic upper class) has necessitated greater justification of privilege, which has taken the form of a strong emphasis on hard work (Johnson, 2006; see also Gaztámbide-Fernandez, 2009; Khan, 2011; Kantola and Kuusela, 2017). Wealthy people also describe an imperative to 'give back' to society, usually through charity and volunteering (Ostrander, 1984;

Ostrower, 1995; Kendall, 2002). But where does consumption—the very spending of money—fit in? How do people make sense of the lifestyles they are able to create with their wealth, especially at a moment of high and widely visible income and wealth inequality?

To understand elites' perspectives on their own consumption, and thus on their own entitlements generally, contributes to our understanding of the perpetuation and cultural legitimization of economic inequality, as well as of the relationship of these processes to symbolic boundaries. Such an analysis also illuminates what Reay (2005) has called the 'psychic landscape of social class', the affective dimensions of social position. Drawn from a larger project investigating the lived experience of class among 50 wealthy and affluent New York parents, this article addresses these issues by asking: How do wealthy consumers talk about their own consumption and lifestyle choices? How do they understand their needs? And how do they draw boundaries against others and which others come into their purview in talking about these choices?

3. Methods and sample

Despite their shortcomings, in-depth interviews remain the best way to get at individuals' lived experience.³ But gaining access to elites is notoriously difficult (Page *et al.*, 2013; Spence, 2016), especially for time-consuming conversations about personal experiences. Furthermore, factors likely to be associated with variation in experience, including occupation, class background and political views, are likely to be correlated with each other, and the dearth of previous research makes it difficult to narrow down which factors might be especially important in order to construct precise comparisons. Defining what it means to be 'affluent' or 'wealthy' is also arbitrary; I did not want to build assumptions about needs into the sample, nor did I want to assume that 'the top 1%', prominent as the concept has been in political discourse, was sharply different from the top 2%, for example.⁴

I therefore decided to take a primarily inductive approach, sampling for range, using snowball methods, as most qualitative research on the wealthy does.⁵ I wanted to interview people likely to be making major consumption decisions, such as home purchase and renovation and children's schooling.⁶ I therefore limited the sample to parents of young or school-age children, who were guaranteed to be making decisions related to education. I limited the study to New York, partly in order to maintain a common context, and partly because it is the most unequal large city in the country (Fiscal Policy Institute, 2010; McGeehan, 2012; Roberts, 2014). The sample is neither random nor representative, and

3 For recent related debates on interviewing methods, see Jerolmack and Khan (2014), Khan and Jerolmack (2013), Lamont and Swidler (2014) and Pugh (2013).

4 For further discussion of these decisions, see Sherman (2017a).

5 Most qualitative research on elites is based on non-probability sampling or limited to particular elite institutions, such as elite schools or clubs, which are also not representative (see, e.g. Ostrander, 1984; Kendall, 2002; Gaztambide-Fernandez, 2009; Chin, 2011; Khan, 2011; Holden Sherwood, 2013; Ljunggren, 2017; Hecht, 2017).

6 Initially I sought to talk with people who had made any kind of major consumption decision such as home purchase or children's schooling, but it was challenging to include only people with significant income and/or assets without violating the cultural taboo of talking about money. When I realized that the first few people I interviewed had done home renovations, I switched to this as a sampling frame, since it indicated that the potential respondent owned a home and had some disposable income. The frame excludes, of course, renters and people who do not want to renovate.

therefore the findings are not generalizable, which is impossible in any case in projects of this scope (see [Small, 2009](#)). Rather than seek generalizability, the research offers interpretive analysis that may be extended to a larger and more representative sample at some later point, or to a more focused comparative case, as I discuss in the conclusion.

The sample ultimately comprised 50 parents in 42 households. Forty-three respondents were identified through my personal and professional networks or by respondents themselves; seven emerged via two non-profit organizations working with wealthy liberals. These respondents are between the ages of 33 and 54, with an average age of 42. About 75% are women. They live in Manhattan, gentrified Brooklyn or, in a few cases, the wealthy New York suburbs. About 20% are people of color and about 15% are gay or lesbian.⁷ Annual income across the group ranges from \$250 000 to over \$10 million; the range of assets is \$80 000 to over \$50 million. Most households (36% or 86%) had incomes of over \$500 000 per year or assets over \$3 million, or both; approximately half earned over \$1 million and/or had assets over \$8 million. The median household income of the sample is about \$625 000, over 12 times the national and New York City medians of about \$52 000. The estimated⁸ median net worth is \$3.25 million, in contrast to the median net worth in the USA as a whole, which in 2013 was \$81 000 ([CBO, 2016](#)).

About half the respondents live primarily on earned income, typically from employment in finance, corporate law, real estate, advertising or business. About a quarter live mainly on their inherited wealth, and tend to work in lower-paying fields including academia, the arts and non-profits. The remaining 25% have both inherited wealth and earned income of over \$400 000, which means they also work in high-income occupations. Eighteen women, nearly all of whom are married to high earners, do not work (or work only very occasionally) for pay, although all have done so, most in lucrative careers. About a third of these families owned or were actively shopping for a second home (which was correlated with having older children). Most of the school-age children in these families attend private school.

All my respondents have high cultural capital. All possess BA degrees, typically from elite colleges, and two-thirds have advanced degrees, primarily MBAs and JDs, but also MAs or PhDs. Like most well-educated New Yorkers, they are worldly, culturally curious, enjoy the arts and like to travel. Also typical of New Yorkers, they are disproportionately liberal politically relative to their class ([Page et al., 2013](#)). Most identify as Democrats; a few self-identify as left of the Democratic Party, and several are Republicans or independents or are married to Republicans.

Most interviews started with a focus on home purchase and renovation but ultimately encompassed other aspects of lifestyle and consumption choices.⁹ I did not ask about specific

7 I am intentionally vague on these numbers in order to maintain confidentiality. I also refer to respondents with pseudonyms, and I have modified some of their characteristics. I avoid identifying named respondents by race in order to preserve anonymity.

8 I have estimated net worth based on what respondents told me about their income, assets and debt, and on public records of property values. I have checked publicly available data on their home values, which was accurate in every case except one or two in which the respondent slightly understated the purchase price.

9 I did not ask my respondents explicitly about what social class they thought they were in, because the concept of social class is complicated and it is hard to know how people understand this concept ([Payne and Grew, 2005](#)). Furthermore, we know that Americans, like people in other countries, tend to identify as middle class ([Kelley and Evans, 1995](#)).

consumption preferences in a range of areas, as in a survey. Nor did I explicitly investigate symbolic boundaries by asking, for example, what kinds of people respondents wanted to associate with or avoid (Lamont, 1992). Instead, I asked them to describe particular lifestyle choices they had made, and attended carefully to how they talked about their needs and entitlements and those of others.

Data collection began in 2009 but took place primarily in the summers of 2012, 2013 and 2014. All the interviews but one were conducted in person, usually in the respondent's home (33 of the total sample), or in a public place such as a café.¹⁰ They lasted anywhere from 60 min to 4 h, with an average length of 2 h. All were digitally recorded, professionally transcribed and coded using Dedoose. I also interviewed 30 providers of lifestyle services to the wealthy, from personal concierges to interior designers and real estate brokers, about their work and their relationships with clients, though I draw only minimally on their accounts here.

4. A 'very expensive ordinary life'

Gary, a progressive inheritor with assets of well over \$10 million, owns a brownstone in Brooklyn and a second home in upstate New York, which was being renovated when I spoke with him. He is an academic, and his wife runs her own small business; their young children attend a highly ranked public school. He told me that he and his wife 'have, by far, the most expensive ordinary life of everybody that we know'. He continued, 'You know, it's almost like we're making an effort to live, or appear to live, a pretty ordinary life. But, I mean, I'm sure our life costs ten times more than kids – not the kids in the projects. The other professional upper middle class families whose kids are [in school with our kids]'. Asked to elaborate on what he meant by an 'ordinary life', Gary said, 'Ordinary in the sense of, we don't own a car. ... That we expect the kids to clean their dishes. We don't go to Vail at every chance to ski'.

Gary was especially thoughtful and straightforward about both his privilege and his family's consumption. But, although they might have left off the word 'expensive', most of my respondents were, to use his words, 'making an effort to live, or appear to live, a pretty ordinary life'. Respondents consistently framed their consumer choices as 'reasonable' and 'normal'. They did this in several ways, as I will show. First, they used discourses of family to frame their own consumption choices as meeting basic needs. Second, they emphasized their economic prudence and imagined they could live with less. Third, they described themselves as not materialistic or ostentatious, eschewing spending for its own sake and displays of wealth. Thus, they framed 'ordinariness' as having to do with how one uses money, not whether or not one has it. This process was not seamless. These consumers struggled to define 'reasonable' consumption, and nearly all described becoming more comfortable over time with spending ever-larger amounts. Yet they still found ways to interpret themselves as reasonable consumers.

Previous research has shown that respondents across social class are likely to define themselves as 'ordinary' and 'normal' (Kelley and Evans, 1995; Savage, 2000; Savage *et al.*,

10 One interview with a male respondent who works in finance was conducted over the phone because he did not have time to meet with me in person. Time constraints like this are the main reason I have more women (especially stay-at-home mothers) in the sample.

2001; Payne and Grew, 2005). For these wealthy New Yorkers, the appeal to ordinariness is a mode of justification of privilege [see Kantola and Kuusela (2017) for a similar finding in Finland]. As I indicate here, and have developed elsewhere (Sherman, 2017a) my respondents expressed discomfort with their class advantages, although they did so in different ways and to varying degrees. Some, especially inheritors and politically liberal earners, talked openly about their feelings of discomfort. Others, typically more conservative earners, recognized conflicts less explicitly, tending instead to frame themselves in relation to others similar to or above them (not below), and to resist seeing themselves as affluent, which some defined as ‘never having to think about money’.

Yet regardless of these differences, they all sought to be ‘good’ people who live ‘normally’ [and who also work hard and ‘give back’, as I have shown elsewhere (Sherman, 2017a)]. Consumption is a key element of their moral legitimation. While it is perhaps counterintuitive to liken these wealthy and affluent New Yorkers to Puritan ascetics, their discourses of reasonableness, prudence and avoiding waste remind us that disciplined consumption—not only hard work—was also a key dimension of the Protestant Ethic and of the initial notion of meritocracy (McNamee and Miller, 2004).

As such, these are also appeals to the symbolic American middle class. Scholars have suggested that the allusion to ordinariness gestures to an ‘amorphous’ middle-classness (Lehmann, 2009, p. 642). In the USA, to allude to the ‘middle class’ is in a sense to allude to classlessness itself, as DeMott (1990) noted in his analysis of the culturally dominant ‘imperial middle’, which he saw as masking uncomfortable class inequalities. This is also the morally virtuous class. As Mike Savage has written of the UK, with the decline of the working-class as a central cultural touchstone, the middle class ‘has become the “particular-universal” class. That is to say, although it was in fact a particular class with a specific history, nonetheless it has become the class around which an increasing range of practices are regarded as universally “normal”, “good” and “appropriate” ’ (Savage, 2003, p. 536).

In portraying themselves as reasonable consumers, my respondents constantly invoked symbolic boundaries, primarily to distance themselves from conventional ideas of rich people’s consumption and frame themselves as ordinary. Respondents often talked about what they did *not* consume (as Gary mentions not owning a car and not vacationing in Vail). They drew especially strong boundaries against consumption that seemed ostentatious, unnecessary or materialistic. But here symbolic boundaries—used for legitimation rather than exclusion—did not map onto social ones. Interviewees included themselves in the broad symbolic category of ‘normal’ people with basic needs and disciplined habits, while excluding people who actually share their social boundaries—that is, those who have the same access to resources such as education, income and assets—but who consume imprudently or ostentatiously.

One might suggest that these consumers simply represent themselves as ‘down to earth’ in the interview, while in ‘real life’ pursuing status competition and/or conspicuous consumption. Indeed, many of my respondents live in homes worth millions, own second homes, shop in expensive stores, travel widely and often luxuriously and hire a wide variety of household and other services, which might lead to the question of whether their spending is ‘actually’ reasonable, or whether they ‘really’ avoid display. But I am suggesting that what matters is their *desire* to be ordinary, prudent, low-key consumers, which can co-exist with other kinds of motivations for consumption. This wish to see themselves as ‘normal’, in my view, is not a shallow performance of ordinariness; it is overwhelmingly consistent across the sample and illuminated by many aspects of their discourse (Pugh, 2013). The conflicts

attached to this desire are also independently confirmed by the lifestyle experts I interviewed. And, even to the extent that they were consciously or unconsciously telling me what they imagined I wanted to hear, what they imagined I wanted to hear is precisely the object of interest—what they think constitutes legitimate consumption.

5. Basic needs, normal people

My respondents often used the word ‘normal’ to describe their lifestyle, citing fundamental needs. Talia, a stay-at-home mom, whose husband earned about \$500 000 per year in finance, told me, ‘We have a pretty normal existence.’ Asked what that meant, she responded, ‘Just like, it’s not—I don’t know. Like dinners at home with the family. The kids eat, we give them their bath, we read stories. It’s not like we’re out at, like, Balthazar. . . . Out in [our summer home] our life is really very much like any other kid who lives in the suburbs. And you know, [in the city] we walk to school every morning or take the scooter. And you know, it’s fun. It’s like a real neighborhood existence.’ By contrasting herself to those who dine at (fancy) Balthazar and alluding to ‘suburban’ pursuits such as family dinners and walking to school, Talia implies that she and her family are the same as any other family. Being ‘normal’ thus comes to mean sharing priorities and routines common to the majority, rather than consuming luxury goods or experiences.

Scott, who had inherited wealth of over \$50 million, had spent \$600 000 in the past year on himself, his wife, and their three kids. He told me,

‘We just can’t understand how we spent that much money. . . . We spent way more than we feel like we’re living at. That’s kind of a little, you know, a spousal joke. You know, like, “Hey. Do you feel like this is the \$600, 000 lifestyle? Whooo!” I mean, like, I’m busy. I’m frenetic. I’m running around, I’m making peanut butter and jelly sandwiches’.

Scott paints himself as working hard, rather than living the life of leisure associated with such a high price tag. The allusion to making PB&J for his kids situates him as the average harried dad getting kids off to school. Therefore, having money does not mean he is not ordinary. His wife, Olivia, told me, ‘I think we’re normal people, we buy normal things. We do normal things.’

Nadine and her partner, who lived primarily on Nadine’s family wealth, had lost money in the economic crisis, and their renovation had cost much more than they had expected. As a result, they had had to re-evaluate their spending, which they lowered from around \$19 000 per month to \$16 000. When I asked what they had eliminated, Nadine said, ‘Just, like, anything extra. I mean, there wasn’t that much extra. It sounds ridiculous [to say that], because sixteen thousand a month is so much. But like, most of that is, like, house, school, child care, bills. I mean, things that are sort of fixed.’ Nadine uses the word ‘ridiculous’ to show that she recognizes \$16 000 as a lot of money, but she immediately justifies these ‘fixed’ expenditures by framing them as the basic essentials of family living—a very expensive ordinary life. By the same token, when they talked about the large amounts they spent on housing, education or food, many respondents attributed these ‘ridiculous’ sums to the high cost of living in New York.

In conversations specifically about home buying and renovation, respondents typically referred to wanting light, space, room for kids, accommodations for visiting parents or a layout that suited their family’s habits. They rarely emphasized the walk-in closet they had built

for themselves or the cosmetic dimensions of renovation. Chaz, a corporate lawyer, told me that he and his wife wanted an apartment with quiet bedrooms so that their young children could sleep, in a building with a doorman for safety and near a park so that the kids could play. Ursula's renovation had combined three pre-war apartments; she explained the combination by saying New York City apartments were 'not built for families'. One woman and her husband had paid \$5 million for their home and spent \$1 million renovating it. Explaining why they had chosen to make the kitchen bigger, she said, 'Well, not having an eat-in kitchen for a family of five, plus au pair, got to be – I mean, we were cramming around a table. It was like a bistro. So, that wasn't really sustainable. And we wanted to be able to have, like, relaxing sit-down family dinners.'

These allusions to ordinary needs helped respondents place themselves in the symbolic middle. Monica, a real estate agent married to an advertising executive, with a household income of about \$400 000 (well into the top 5% in New York City),¹¹ did this explicitly. She told me of herself, her family and her community of friends, 'In New York, we're middle income'. She alluded almost immediately not to their actual income but to their consumption style, saying, 'None of us are ostentatious. None of us have big, fancy cars'. Later, she described her family's lifestyle as follows: 'I live modestly, I mean, I don't have jewels ... There's no flash. We're just normal. I mean, in *my* world, it's not flashy. To somebody that lives in a trailer park, I don't know. But we live a fairly simple life'. She described the evening routine of having dinner, helping kids with homework, watching TV, and going to sleep. Again, Monica alludes to a family life that is 'just normal', common to all, and lacking the 'flash' that marks the rich, which is what makes her feel 'middle income'.

By the same token, many of those I talked with asserted that they would be fine living with less. Talia, whose renovation had combined two apartments in Manhattan, said, 'I just want to have food on the table for my kids'. Alexis is a stay-at-home-mother from a wealthy family, with a household income of at least \$500 000 and assets over \$5 million. She said, 'I mean, if [her husband] said to me, "We can't have the two houses anymore, we can't afford this, we have to make some changes", then we would. You know. I hate to see him feeling stressed'. Kate, who lived on her partner's family wealth, told me, 'If all this were to go away tomorrow, I don't think I'd actually be—maybe I'm wrong—check back with me if something happens – but I don't think I'd be totally crushed. I think I'd be like, "Oh, well, we have to change things a lot and dig up that tuna casserole recipe and move on".'

Nicole had a household income of about \$400 000 and a net worth of over \$3 million, including inherited wealth. She described her inheritance as her 'nest egg', emphasizing that her family lived on her husband's salary. She told me, 'I don't feel like we lead the life we do because of the family money, that the kids would not be able to go to private school without [it]. We could swing that.' In reality, her parents *were* paying for the private school, and she and her husband did not have to save money, thanks to her inherited assets. But it was important to her not to 'need' the inherited wealth to sustain their current lifestyle. Not 'really' needing the privileged lifestyle means that the true needs are the basic ones, such as food. In this way my respondents distance themselves from consumers who are dependent on high-end consumption cementing the sense that their own *dispositions* are 'normal' even when their spending might not be.

11 Elkins (2015) calculates the cutoff of the top 5% as \$246 596; for the 1%, it was 608 584.

My interviewees also emphasized ordinariness by highlighting their economic prudence in general, particularly the minimalist elements of their consumption. Nadine, who had inherited wealth which enabled her not to work, said, 'I don't shop, you know? I wear the same stuff pretty much every day. I wear the same pair of shoes every day.' Many women mentioned buying clothing at inexpensive stores such as Target, Kohl's and Costco, or described getting bargains on furniture or baby strollers. Several respondents owned a used car or had driven the same car for many years. David, an interior designer whose clients were of the same class as my respondents, told me, 'Always, for every job, I always throw in Ikea and Crate and Barrel pieces. They love that. It makes them feel better.' I asked, 'Because it makes them feel like they're economizing?' He replied, 'Yes'. In contrast to this talk of bargains, none of my respondents ever highlighted the price of something because it was high.

Shadowing these accounts were ideas about how they might have spent money but did not. Paul, a corporate executive earning about \$400 000, described his wife, who came from a wealthy family, as 'the woman who will price check—and this is not an exaggeration—Target versus Costco... And so while she comes from money and likes nice things, she's very prudent about what she does'. Though his wife has expensive tastes, he suggests, she does not let them control her. Chaz, a corporate lawyer with an income in the multiple millions, said of the renovation he and his wife had done, 'I'm sure there's people that want to put gold plating on their ceiling, but they're not going to get that in return [when they sell] the apartment. I mean, we wanted to do whatever we think we could do within reason. And we absolutely did not have an unlimited budget ... And there were plenty of things that we thought we wanted to do, and decided, "Forget it" '. Donovan, who had both inherited and earned wealth, told me he had resisted his wife's desire to put marble tiling in their bathroom. He said, 'That's where I drew the line. I just said, "No". It was quite expensive, and more fundamentally, I just—it rang contrary to so many of my beliefs about the proper use of money.'

Respondents' sense of themselves as prudent was challenged when they had to talk with friends and family who lived outside New York City. Several interviewees lamented that such people did not understand life in the city, and thus thought them more extravagant than they actually believed themselves to be. Nicole, for example, was incensed that her husband's ascetic parents thought she was 'a consumer', which clearly had a negative connotation; she felt they were judging her as a spendthrift for spending money in ways that were unavoidable in New York (including her mortgage, condo fees and private school tuition). She told me: 'What I say to [my husband] is, you can't talk about what we pay for things to your family outside of the city. 'Cause they will not understand. They'll think that we are the craziest people in the world. And we're not. We're like, totally normal people. But, like, no one should be paying this much money for anything. You know? So, just don't tell them'.

At the same time, my respondents often referred to the consumption choices of the city's super-rich, such as taking private planes, as indicating *real* affluence. That is, thought they resisted being cast as 'big spenders', they were glad to see others that way, which allowed them to seem normal in comparison.

6. Materialism, ostentation and visibility

These New Yorkers explicitly rejected wasteful, materialistic expenditure or spending for its own sake, often associated with the wealthy. As Nadine told me, 'The way that I grew up,

husbands rewarded wives with like, new jewelry, new car. That whole thing. And I always thought that was sort of hideous and horrible, and why would you spend ten thousand dollars on a piece of jewelry? And why would you buy a new car for eighty thousand? And I still think that.' Nicholas, an inheritor, criticized people who spent \$1500 a night on fancy vacation accommodations, saying 'You've got to be a fucking asshole to do this. They've got to be an asshole to spend that much money and think that, like, there's some value [to it]—it just seems so senseless to blow that money, other than a lack of imagination or this sense that makes you feel like [part of] a group of people who do that.'

They also distanced themselves from ostentation, the *making visible* of wealth. Penny, whose husband earned about \$3 million annually, told me, 'One of the reasons we're not in the suburbs is, I feel like there's a lot of show of wealth . . . I just, kind of, reject a lot of that'. Evie and her global entrepreneur husband lived debt-free in a house in the suburbs worth over \$12 million. She was appalled by the excesses of her neighbors, who lived in what she called a 'McMansion', with a kids' play area 'bigger than a school's play yard'. She differentiated her own preference by saying, 'So there's some things, like, flashy for the sake of flash, or big for the sake of big. Something small in a special, personal way would feel more impressive to me, or nicer to me. Or more interesting—maybe the right word is "interesting"—to me, than something that's just scale for the sake of size.'

Alice, also a stay-at-home mother, is married to a corporate lawyer, with whom she owns real estate worth over \$8 million. She said, 'When I think about [our] homes – I mean, when you add it all up, it's a lot of value and real estate. But the people who go and buy, like, 20 million dollar homes in the Hamptons, or whatever. I just have a hard time with that. Or, these humongous houses. I don't know that that would ever be something that I could see as part of our lifestyle.' For Alice the problem is not 'a lot of value and real estate' but rather 'these humongous houses', which are both unnecessary and showy. Quinn, an investment banker earning about \$1.2 million per year, said something similar about her \$2.3 million home in Brooklyn, which she and her husband had spent \$600 000 to renovate. She said, 'I mean, obviously I think we have a large apartment by a lot of New York standards, but, you know, it's not got pillars and a curved driveway'.

These indictments of materialism and ostentation refer to a particular use of money, rather than to the possession of it. They conflate *having* with *showing*. That is, having money is acceptable, as long as it is not shown (or shown off) in particular ways. On the one hand here are clear allusions to having a particular kind of high-cultural-capital taste. As previous research (Holt, 1997, 1998) would predict, for this population, unique vacations are better than cookie-cutter resorts, and McMansions are gauche. But occupying wealth appropriately also means 'spending money wisely', as Evie said about her own renovation. Avoiding excess is not only a mark of good taste (and hence a measure of distinction) but also an indicator of prudent spending and reasonable desires, which then mark the consumer as morally worthy. The cultural boundary is also a moral boundary.

Yet their desire to be 'normal' was challenged by people in their lives who had less than they, which made them uncomfortable in terms of the material visibility of their wealth, especially their homes. Scott told me he and his wife felt conflicted about living in their new \$4.5 million apartment. When I asked why, Scott said, 'Do we want to live in such a fancy place? Do we want to deal with the person coming up in the elevator and being like, "Wow!" You know, like, that wears on you. . . .' We're just not the type of people who wear

it on our sleeve. We don't want that 'Wow'. Olivia, his wife, also felt 'awkward about having people over'. In fact, she was so uneasy with the fact that they lived in a penthouse that she had tried to get the post office to change their official address so it would include the floor number instead of 'PH', a term she found 'elite and snobby'. Miranda, who had added an elevator to her home during the renovation, told me with a laugh, 'I don't usually tell people I have an elevator.' Asked why not, she said, 'The house is really big on its own, and it's a full brownstone, and I realize that it's an enormous luxury to have in New York. So, I don't need to be like [snotty tone] "And, *the elevator*"'.

Beatrice, a non-profit executive married to an academic, with inherited wealth, invoked another kind of social interlocutor when she spoke of hiding purchases from her children's nanny, saying,

I mean, it's just uncomfortable for me, for her to know what I spend on things. . . . If I buy something, if I buy, like, clothes in the store, I take the tag off. I mean, we're not talking about—I take the tag off of my Levi's jeans. I mean, it's not like it's a mink coat or something. I take the label off our six-dollar bread. . . . I think again, for me, it's a choices thing—the choices that I have are obscene. Six-dollar bread is obscene.

Notably, even as she describes feeling bad about it, Beatrice signals that her consumption is reasonable ('not a mink coat or something').

David, the aforementioned interior designer, confirmed that this practice was common, saying of the renovations he worked on, 'Basically, things come in with big price tags on them. Like, they all have to be removed, or Sharpied over, so the housekeepers and that kind of stuff don't see them'. He attributed this practice to a feeling of shame among his clients about what he called 'the obscene level of wealth' of the privileged few. These attempts at invisibility are curious, since of course domestic workers know that their employers are wealthy even if they do not know exactly how much their bread costs. So, although it is hard to know for sure, the removal of this evidence might be a way to obscure their conflict from themselves, not their employees, by hiding the 'obscene', offensive evidence. As the examples of the elevator and the penthouse also suggest, to keep class differences unspoken and invisible wherever possible is a strategy of mitigating discomfort with them (see Sherman, 2017a).

7. Spending struggles

7.1 Defining legitimate needs

Nearly all respondents said that reasonable, non-ostentatious consumption was desirable. But many, especially the wealthiest, described grappling with questions of what exactly this consumption consisted of. Nicholas created small hardships for himself to save money, such as not staying in a hotel on the beach on a beach vacation, even though he told me he did not face material limits. His style differed from that of his wife, who was more comfortable spending money. Nicholas neatly summed up the difference between them when he said, 'All of her questions [about spending] are like, "Can we afford it?" And I'm always like, "It's not a question of can we afford it. The question is, do we need it?"' He continued, 'I'm fearful of the slippery slope towards needing more, feeling like you need more and more in order to be satisfied. It just seems preposterous to me.' He described furnishing his home after the

renovation: 'Do you just buy a chair for 800 dollars or 2, 000 dollars or 3, 000 dollars? [Do you] get an extra thousand dollars worth of comfort and beauty from this more expensive chair?' Nicholas fears that his 'needs' will become unreasonable.

These questions of need and desire were also moral ones; they linked spending, again, to 'values'. Wendy, a corporate lawyer married to an economics professor, with a total household income of about \$500 000 and assets around \$3 million, was conflicted about lifestyle choices. She described herself and her husband as 'struggling with how we feel about the type of money we're spending and trying to be conscious about it, like, careful, and be grounded and have the right values. You know, recognize how lucky we are, but also not live life with a hair shirt'. Wendy emphasizes prudence (being 'careful') but also having the 'right values', which means not spending too much. She also locates herself in a *middle* space, between spending too excessively and living too ascetically (the 'hair shirt').

Lucy, whose husband earned several million dollars per year in finance, told me she and her husband had agreed that each of them could have one 'veto' on furnishings for their new home after it was finished—that is, something to change or get rid of just because they didn't like it. They had come up with this policy after living for a decade with a sofa they hated. To replace it, they had felt, would have been 'wasteful', but the decision was 'based on principle', Lucy said, 'it wasn't financially driven'. That is, the 'waste' was a moral issue, rather than an economic one. Lucy also felt that such a move was self-indulgent, another moral problem; she asked rhetorically, 'Do I really need another sofa because this one doesn't please me?' The veto was essentially a free pass not to feel guilty if they ended up wanting to change something without a 'legitimate' reason.

7.2 Disciplining desire

When their desires seemed to become 'unreasonable', my respondents struggled to get them under control. Olivia described a conflict she felt when buying a new minivan, over whether to get the model that included an interior vacuum cleaner (which she called 'every mother's dream'). This model cost \$10 000 more, even though she did not want any of the other features that came with it.

And so, you know, like, part of me was like, I really want that vacuum, and we're not we're not going to miss ten thou—I mean, it's terrible to say. But it's the truth. We're not going to miss ten thousand dollars. And we're going to have this car for another ten years. Like, we don't buy a car every three years or five years or whatever. So, the vacuum would really make me happy. Ten thousand dollars, amortized over a bunch of years. But then in the end, I was like, no. You know. All right. We're going to live without the vacuum.

Ultimately, she said, it did not feel right to either of them to spend ten thousand dollars on a vacuum, despite the total lack of financial constraint. Notably, Olivia feels that 'it's terrible to say' that they won't miss ten thousand dollars, another sign of her conflict about acknowledging privilege; and she points out that they only buy a car once every ten years. Also notably, the extravagance she desires—the vacuum—is going to allow her to fulfill a family-oriented function—cleaning the car, which she does herself. (Another respondent similarly told me her 'extravagance' in her renovation had been buying two sets of washer-dryers.)

Willa, who worked in advertising and had a household income over \$2 million, was keeping her eye out for a new home. Explaining why, she said, 'It would be to get a house

with a bigger living room. To be able to have bigger parties. I mean, and this is such a stupid thing. Because the reality is, like, I should listen to myself. Because why am I buying a house, or an apartment, whatever it might be, for the three times a year that we have a huge party? We, in this house, cannot have a huge party. Is that the worst thing? No. Like, do the children have bedrooms and a bathroom? Yes. Like, we're fine. We're fine'. Willa believes her desire for more space is unreasonable (relative to the 'reasonable' need of the children for bedrooms and bathroom), so tries to talk herself out of it, though she can't quite 'listen to' herself.

Alexis was one of a few female respondents who talked about desiring the more stereotypical accoutrements of upper-class femininity, such as expensive shoes and handbags. She described her most recent purchase, and the negotiations with her husband and with herself that made it acceptable:

I just bought a very expensive handbag. That I feel guilty about. I'm, like, smiling because I love it so much. But, you know, I know I didn't need it. And we first talked about it, and he was like, 'Come on, you don't need it'. And I was like, 'You're right. You're right. This is silly, silly, silly'. And then, like, a month later – you know. For, like, Mother's Day, he was like, 'Why don't you get it?' And I was like, 'No, no, I don't need it'. But then I was like, 'Oh, wait a second!' So, of course I did. But yes, I do feel a little – you know, a little guilty about that.

In this and several other examples, Alexis's husband disciplined her desires, initially encouraging her to forego the \$2000 bag. But by deeming it a Mother's Day gift, they place it in the exceptional, and acceptable, category of a 'treat'. Alexis also asserted again that she loved the bag, and that it had 'spoken to' her, establishing it as personally satisfying through uniqueness rather than the result of a blindly consumerist and hence illegitimate desire.

7.3 Raising ordinary children

Spending on children was a particular site of struggle for parents. On the one hand, consistent with the emphasis on family spending as legitimate, children's needs often constituted an exception to the rule of frugality. The fact that they were shopping for children justified the spending of money they would not want to say they had spent on themselves. These parents almost universally spoke of kids' needs—a nanny for an infant, organic food, summer camp—as worth spending money on, even when prices were 'ridiculous'. Parents did not hesitate to spend on tutors or on therapists for kids with learning or psychological challenges.

But at the same time, they were concerned with preventing children from becoming materialistic. Maya was a stay-at-home mother married to a corporate lawyer who earned over \$2 million annually. She explicitly used the language of 'values', when she talked about choosing a private school for her daughter. '[Where] economic diversity comes into play, it might not even be that it comes into play, but it's in the way people—it's in the values. We do not want a school where everyone comes in private driven cars, where the children are all dressed out of Jacadi and where all the moms carry Chanel bags. Right? We want to be in a place where none of that shit matters'. Notably, Maya slides from talking about 'economic diversity'—presumably referring to people with different monetary resources—to talking about consumption choices. She does not value exposure to economic difference, but rather to a particular way of inhabiting privilege—one that draws strong boundaries against materialism.

Similarly, parents felt it was very important to limit certain kinds of consumption, especially as kids got older, so they didn't become 'spoiled' or 'entitled'. They described setting various kinds of limits on material goods, especially on technology and clothing, and being conscious of their own spending as a model. Some parents required labor in the form of chores from children in return for an allowance, or required children to give away some of their birthday gifts. They criticized other parents who failed to set limits. Parents also tried to instill a sense of what 'normal' consumption was. But here they faced a contradiction; they told children to appreciate their vacations and their private school education as 'special' and 'a treat', even when these were part of the 'normal' of children's lives. In the end, as I have argued elsewhere (Sherman, 2017b), parents rarely set significant limits on children's consumption, but they passed down the same discourses they used about legitimate entitlement and reasonable needs.

8. Luxury creep

Despite their conflicts, almost all my respondents described becoming acclimated over time to making more expensive consumer choices. Maya told me that she would not spend a thousand dollars on a dress, 'but the number of hundreds I would spend seems to go up all the time, right?' Nadine said, 'I didn't want to be one of those rich people that just spends money without thinking about it. But I will say that there was a period where my thinking about what was reasonable became very different than what it was, like, you know, in 1992. So, over the span of ten years, what I [had] considered a luxury or extravagant or whatever, didn't seem as extravagant'.

Beatrice identified this phenomenon as 'luxury creep':

Well, there's definitely been luxury creep in my life. [*In what way?*] I just feel comfortable spending more money on more things. There's luxury creep within categories that look like necessities. So like I spend more and more money on clothes. . . . We spend a *lot* of money on wine. . . . We've recently had a big leap in the amount of money that we spend on bottles of wine, like 15 or 25 dollars. So we would have bought wine before, and considered it, like, a life necessity, but it's the luxury creep aspect of it that's changed.

Beatrice went on to associate luxury creep with her peer group, saying, 'And it's a very insidious thing, you know, because it's much less conscious than like "keeping up with the Joneses" kind of conspicuous consumption, that competitive consumption thing. It's really about this, like, I mean for me, it's just like this vague sense of what's normal'. Beatrice challenges the idea of *competitive* consumption, replacing it with *common* consumption. Her peers change the standard of how she is consuming, not because of status competition, but rather because she looks to them for signals about what she should be doing. Other respondents echoed the idea that peers set these standards; very few talked about status competition, though a few women worried about consumption as a criterion of belonging, for themselves as well as their children (Pugh, 2009).

Having children also changed their ideas about how much is necessary—and acceptable—to spend. Olivia said, for example, 'I think when we first were together, I sort of joined Scott undercover, I would say. Just because I felt really uncomfortable with unearned privilege, basically. And he did, too. And I would say that we've grown more and more comfortable. I think our children, having a family, has really pushed that'. Asked for specifics,

she recounted, 'I mean, we moved from this somewhat ratty apartment, to a giant place. And for me, the way I could rationalize that is just, we knew we would have more than one child. We wanted to stay in the city, but we wanted to be comfortable. And we wanted it to be comfortable for our child. We never would have moved to a place like that, if it were just the two of us'.

Like Olivia, Richard, who had a household income of \$2 million, recognized children's needs as a form of justification. He said that he and his husband had renovated their home because they had a baby on the way. He then immediately referred to that claim as a 'story'. Asked why, he responded:

[Undertaking] a big renovation, I think for just me and [my husband], it didn't feel somehow justified. Like, I felt the need to justify. Which I think is sort of a personality tic of mine. . . . But you know, in terms of undertaking renovation, the expense and the strain involved. And the stress. I kind of felt like we should have a good reason to do it. A good reason for ourselves, and also a good reason for the world, kind of. I mean, sure, we could have done all this just for me and [him]. But it kind of would have been like, 'Well, we don't really need to do it'. So, I think the kid provided the need, and the justification, and then it became the story, in the sense of, like, we're doing this for, you know, our child.

Richard's allusion to 'a good reason'—for himself and for 'the world'—highlights the internal desire to justify the expenditure of renovation, and his account shows that the 'need', 'justification', and 'story' are very closely linked. Richard interprets it as particular to him ('a personality tic'); but in fact many of my respondents seemed to share this desire, even when they did not recognize it as explicitly, and to assuage it with reference to family.

Paid consumption experts, such as interior designers, architects and personal concierges, also acclimate their clients to higher levels of spending, as their stamp of approval makes higher amounts seem reasonable (Sherman, 2011). One woman with a household income of over \$3 million told me that she had been too intimidated to shop at Barney's, until she needed a dress for a special occasion. She had sought out a personal shopper to help. Ultimately she kept going back to him, and, in her words, *he* had 'slowly upped' the amount she was willing to spend. Now, she said, 'I'll go to Barney's, I'll spend five thousand. Which used to be one thousand, or two'. Echoing this experience from the provider side, Regina, a longtime interior designer, said that 'using me gives clients permission to spend money'. She compared her job to 'going shopping with a friend who says "You *have to* buy that dress", thereby both encouraging and legitimating the purchase. Robert, a real estate broker, said his clients often had conflicts about their affluence. He said 'I have to come in and make them feel comfortable that they have the money', before they could commit to buying a property. These professionals, of course, have incentives to help their clients spend this money, as they are usually paid on commission.

9. Conclusion

My interviewees told me they spent anywhere from \$120 000 to \$800 000 per year, usually without sticking to or even drawing up a budget. Despite these large expenditures, they strive to define themselves as reasonable, prudent consumers, by emphasizing their needs as "normal" and common to all, and by rejecting unnecessary, materialistic and conspicuous consumption and consumers. This process is not seamless, as these consumers conflict with

themselves and sometimes with others over what kinds of limits and desires are appropriate. Their struggles crystallize around a broad range of objects and experiences—from sofas to peanut butter sandwiches, elevators to handbags, vacations to vacuum cleaners—which are marked with meanings about necessity and excess. But even as their spending ratchets up over time, these New Yorkers try to preserve their self-definition as reasonable consumers with ordinary lives. In this effort, they draw heavily on symbolic boundaries against non-ordinary, un-reasonable others. I have suggested that they see such consumption as a moral imperative, connected to ‘values’, and that it is a mode of justification of privilege, part of their construction of themselves as legitimately entitled.

As Michèle Lamont and her colleagues have recently written, ‘A persistent challenge since the emergence of this field of scholarship [on boundaries] is understanding the connection between objective boundaries and symbolic boundaries’ (Lamont *et al.*, 2015). Often this connection is investigated as one of congruence, in which symbolic boundaries match social boundaries. Previous research on elites in particular suggests that their symbolic boundaries reinforce social boundaries by allowing them to enact social closure (consciously or unconsciously) against those who are different from them or who do not match their criteria for worthy personhood (e.g. Lamont, 1992; Rivera, 2015). But in this case, social and symbolic boundaries are not neatly matched. My respondents draw symbolic boundaries *against* people with whom they share social boundaries, who may be their neighbors, other parents in their private schools and even their families and friends. They *include* themselves among prudent, family-oriented consumers in the broad, morally legitimate middle—that is, Americans with whom they have very little in common in terms of resources.

On the one hand, as Bourdieu might have predicted, we can read these as intra-class boundaries deployed by people with high levels of both economic and cultural capital against those with economic but more limited cultural capital (Holt, 1997). Indeed, Jarness has shown that different class fractions may have different definitions of ‘ordinariness’, and he argues that, because they are tied to ‘natural’-seeming lifestyle choices, ‘egalitarian moral sentiments can themselves be hierarchising and sources of exclusion’ (2017, p. 369). It is possible to read my respondents’ accounts at least partly in that way, as a competition for distinction.

But to see these boundaries as related *only* to such a competition is a mistake, in my view, for two reasons. First, such a view ignores the struggles these affluent New Yorkers express and their attempts to live within their privilege in a morally worthy way. This is partly a methodological issue, in that studies that investigate boundaries by asking about social others are likely to elicit fairly definitive answers, while studies like mine that investigate lived experience more broadly can also get at ambivalence (see also Kantola and Kuusela, 2017). The desire of wealthy people to feel morally worthy is important to examine, and it is not mutually exclusive with conscious or unconscious struggles for social advantage in various forms and fields. As Ljunggren (2017) has shown in his discussion of ‘elite egalitarianism’ in Norway, cultural elites can feel entitled to recognition as elites while also espousing egalitarianism and manifesting discomfort with unequal distributions.

Second, we must address how consumers *overcome* these conflicts—through seeking legitimation. Here, it is important to think about the idea of ordinariness as the thing they aspire to, rather than simply look at materialism as the thing they reject. Some thinkers might argue that the appeal to ordinariness does not in fact constitute a boundary, because it is not class-specific (Lehmann, 2009). Such a view presupposes the overlap of social and

symbolic boundaries. I would argue, however, that it is precisely this lack of congruence—the broad appeal to ordinariness—that must be theorized in this effort (see also Sherman, 2005). In their allusions to basic needs and ‘normal’ lifestyles, these consumers are trying to avoid seeming different. This *idea* of the disciplined, hardworking, ‘normal’ self thus begins to split off from particular practices of consumption, enabled by particular class locations. If one can claim to have the right affect—to be an ordinary person with the ‘mindset’ of working hard and spending with care—the fact that one has so much more than others comes not to matter. My respondents thus reframe what it means to have money. They claim to be ‘normal’ not in a *distributional* sense but rather in a *dispositional* sense.

This mode of justification not only indicates individuals’ ambivalence about privilege; it also signals a broader cultural logic of legitimate entitlement. In this logic, ‘hard work’ is not a sufficient basis on which to justify social advantage. Instead, the ‘merit’ in meritocracy also comes from consuming according to Poor Richard and the Protestant Ethic, with discipline and economy. These ideas about legitimacy are not unique to the wealthy and affluent, of course; indeed, prudence is a broad cultural imperative, as is avoiding entitlement. These discourses resonate precisely because they constitute common sense more broadly. It is exactly by appealing to this logic that my respondents can be ‘like everyone else’.

Symbolic boundaries have been thought to play a role in social reproduction by both reproducing and legitimating the exclusion of others from possession of desired resources (social boundaries). For my respondents to situate themselves in the space of middle-ness is both to *justify* their possession of these social resources (they are ‘good’ rich people) and to *deny* their own advantages (they are ‘in the middle’). These are modes of legitimation of possession rather than of exclusion. This does not mean, again, that the mechanisms of exclusion or of distinction that others have identified are not *also* operating. Indeed, these mechanisms are obscured by aspirations to the middle.

Kantola and Kuusela have recently documented a similar use of symbolic boundaries among wealthy Finnish entrepreneurs, who characterize themselves as hardworking people from modest backgrounds with ordinary lives, in contrast to those who have and consume more. They situate these rhetorics in relation to Finland’s egalitarian ethos, shared by countries such as Norway and the Netherlands (Kantola and Kuusela, 2017, p. 16; see also Ljunggren, 2017). The USA is not typically understood to have a similarly egalitarian ethos, given the prominence of American Dream ideology in the USA. But while the implication of this ideology is that pursuing wealth is always desirable, *having* wealth is more complicated, perhaps especially at a historical moment of high and widely recognized inequality. Research that investigates these phenomena cross-nationally, therefore, would help illuminate variation in rhetorics of justification and in the use of boundaries, which might in turn be related to the reproduction of legitimate inequality (Lamont, 1992, 2000).

Indeed, further research is much needed among these hard-to-access populations. Such research could proceed in a variety of additional ways. Geographical, political and cultural contexts might be varied, not just internationally. New York, for example, is home to many super-rich people with whom my respondents compare themselves, as well as to a general belief in the inferiority of the public school system. Thus other kinds of cities might provide generative comparisons. Cultures of wealthy consumption and moral norms of need might vary regionally as well as cross-nationally.

Other possible comparisons could be designed along axes of individual variation; we might compare my respondents to people with high economic capital but more limited

cultural capital or different politics. The predominance of women in the sample, many of whom are no longer earners, may be related to the expression of these concerns, suggesting gender and occupational status as possible factors. We also know that consumption varies situationally (Mears, 2014) and over the life course. For example, the younger men on the international party circuit who compete to display their wealth most blatantly (Mears, 2014, 2015) may get married and become the men in my sample who resist buying their wives an expensive handbag. Isolating these variables, if data can be found or generated (Page *et al.*, 2013), could also help in constructing generalizable findings. Regardless of the specific approach taken, to explore these questions empirically can further extend our insights about cultural legitimations of inequality and the symbolic boundaries that underpin them.

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