White Middle-Class Privilege: Social Class Bias and Implications for Training and Practice

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Social class, classism, and privilege and their relationship to counseling have been given insufficient attention. This article defines and explores White middle-class privilege; it proffers support for its integration in a multicultural competency, as well as its intersection with race and other dimensions of multiculturalism and privilege. Implications for counseling practice plus a clinical case study illustrate the issues.

La clase social, el clasismo y el privilegio, así como su relación con la consejería, no han sido tratados con suficiente atención. Este artículo define y explora el privilegio de la clase media Blanca; sugiere apoyar su integración en una competencia multicultural, además de su intersección con la raza y otras dimensiones del multiculturalismo y el privilegio. Las implicaciones para la práctica de la consejería más el estudio de un caso clínico ilustran están cuestiones.

The man who washes cars does not own one. The clerk who files cancelled checks at the bank has $2.02 in her own account. The woman who copyedits medical textbooks has not been to a dentist in a decade. This is the forgotten America. . . . [M]illions live in the shadow of prosperity, in the twilight between poverty and well being. Whether you’re rich, poor, or middle-class, you encounter them every day. They serve you Big Macs and help you find merchandise at Wal-Mart. They harvest your food, clean your offices, and sew your clothes.

—Shipler, 2004, p. 3

America’s blind spot is social class. In August 2005, Hurricane Katrina demonstrated that those with access to resources such as credit cards, automobiles, and relatives outside the Gulf region were able to leave prior to the hurricane, survive the aftermath, and return to rebuild what was lost. Those without privilege and resources were left to fend for themselves. Racially, privilege was afforded to many Whites, whereas the people in poverty were largely Black and Latino. The hurricane disaster reflected another stark reality related to privilege, classism, and racism: the ever-growing
social and economic inequality in the United States. Yet, with the rich becoming richer, the middle class shrinking (Duncan & Smeeding, 1992), and the number of individuals in poverty growing, why is there not more focus on these disparities? What is it about the middle class that makes it salient, meaningful, and idealized by so many Americans even though the middle class is mostly becoming imaginary? What are the characteristics, privileges, and identity that give the middle class its currency? To address some of these questions, we describe and define White middle-class privilege in the United States and its relationship to social class and classism. First, we outline why social class is an important, but often confusing, cultural construct. Second, we discuss how social class privilege (i.e., middle-class privilege) may develop among White individuals. Third, we discuss privilege in the context of other dominant groups, such as Whites, heterosexuals, Christians, and men. Finally, we provide a case study on White middle-class privilege and discuss the implications.

The focus of this article is on the construct of social class and privilege, specifically, White, Christian, middle-class privilege, hereinafter referred to as White middle-class privilege. Although other authors (McIntosh, 1995) have discussed aspects of White privilege and its relationship to social class privilege, we focus on understanding the role of social class and classism within privilege. Even though economic affluence is often linked with privilege (Levine, 2006), we approach privilege as an attitudinal variable, or a subjective experience and perception specifically related to one’s social class. Privilege has also been conceptualized as an invisible but ostensibly pervasive entitlement that manifests in behaviors and attitudes (Twenge, 2006), and several authors have already discussed privilege in relation to other multicultural constructs, such as race, religion, and gender (Black & Stone, 2005; McIntosh, 1995; Schlosser, 2003). We extend the construct of privilege to explicitly intersect with race and social class. The interest is to understand privilege among a specific racial group (i.e., White), and we recognize that not all White people perceive privilege similarly. Additionally, we recognize that many African, Asian, Latino, and Native American individuals do enjoy many of the same social class privileges we outline. However, to explicate all the different possible intersections related to race, racial identity, and privilege is beyond the scope of this article. Therefore, to begin a discussion on privilege and race and for clarity and specificity, we focus on one type of privilege: White middle-class privilege.

defining terms

First, privilege is defined as a special right, benefit, or advantage given to a person, not from work or merit, but by reason of race, social position, religion, or gender (e.g., McIntosh, 1995). Privilege is usually unconscious and invis
ible to the individual graced with it, and privilege is exercised unknowingly and assumed to be a natural right. We believe that privilege arises from situations and environments wherein one’s social identities (i.e., religious, race, social class) are considered normative and therefore not questioned by peers, family, or society. Over time, the individual’s insulated worldview is assumed by the individual to be normative, universal, and ubiquitous, and those not subscribing to the privilege person’s worldview are considered deviant. For instance, consider the White, Christian, middle-class man who matures into adulthood always taking vacations during Christmastime. He exists within family, peer, and social systems that reinforce his normality. Those considered deviant may be individuals who do not recognize Christmas or cannot afford a winter vacation. Furthermore, privilege also is constantly negotiated (Liu, Hernandez, Mahmood, & Stinson, 2006; Liu & Pope-Davis, 2003a), and therefore many different types of privileges may arise. For instance, Whites who are poor may be marginalized by other Whites but may be privileged in comparison with African Americans who are poor.

Second, social class bias is operationalized as a type of classism. Specifically, social class bias is focused on upward mobility and the belief that people should always strive to improve their social classes and positions. It is assumed that upward mobility is normal; therefore, those who do not subscribe to this norm are considered deviant (Liu, 2001; Liu, Ali, et al., 2004; Liu & Pope-Davis, 2003b; Liu, Soleck, Hopps, Dunston, & Pickett, 2004). Third, within this article, social class is defined as a worldview and intricately related to classism (Liu, 2001). This subjective phenomenological approach to social class is important because the worldview approach focuses on the experiences of the individual rather than on the implied worldview of the individual based on classification into a social class group (i.e., middle class).

**is there really a middle class?**

Although this discussion is about White middle-class privilege, we recognize that establishing a general definition for the middle class is difficult. Largely, the middle class has been a shrinking population in the United States, yet the ideology of middle-classhood is very meaningful (Liu et al., 2006). That is, the belief in upward mobility and ascension to the middle class is powerful enough to create inequality, even though the actual middle class is shrinking. This notion is akin to hooks’s (2000) comment that it is not necessarily White people who are racist but Whites who subscribe to the ideology of White supremacist capitalist patriarchy that facilitates the interlocking oppressions of classism, racism, and sexism. Consequently, middle-class privilege arises from the perception that an individual is “normal” and therefore is afforded special considerations by the government, for instance. It is less important that an individual categorically fits into the middle class because of income, education,
or occupation; rather, it is more important that the individual believes he or she is middle class. Thus, seeing oneself as middle class is mostly subjective and is difficult to objectively categorize.

The U.S. Census does not classify a specific middle-class group. Additionally, one’s definition of the middle class may differ according to the variables of interest. For instance, Crispell (1994) suggested that the middle- to upper-middle classes are composed of those who make an income between $45,000 and $75,000 per year, who are between 35 and 44 years of age, who identify as White, and who live in the Midwest. Yet others have suggested (Liu, 2001) that income is not sufficient to understand the other variables that characterize the middle class and the regional differences. Therefore, individuals with the same educational level, occupation, and income may live different middle-class lifestyles, depending on whether they reside in Omaha, Nebraska, or San Francisco, California.

**privilege, social class, and multicultural competency**

Despite the obvious importance of social class, some counselors may not understand what it means to appreciate social class differences, much like cultural or racial groups. In becoming multiculturally competent, counselors are expected to learn and appreciate the cultures of different social class groups and the inequality that creates them. Different social class groups may create cultures relevant for them, each with its own norms, values, and beliefs. These may be defined as economic cultures (Liu, Soleck, et al., 2004). As with race and racial differences, for instance, counselors may appreciate the cultural similarities and differences within a particular racial group, not the racism that creates racial categories.

As a part of being multiculturally competent, counselors need to be aware of their own biases and assumptions regarding social class. Some have suggested that all counselors, because of their privileged status, are potentially classist given the theories used in therapy and the training for many counselors (Lott, 2002; Smith, 2005). For instance, counselors may fail to recognize that verbally oriented counseling and therapy methods are derived from middle-class and upper-middle-class White societal norms. Moreover, counselors may come to the profession from many different social class groups, and, for many, succeeding in academia necessitates some endorsement of middle-class value systems (Nelson, Englar-Carlson, Tierney, & Hau, 2006). Thus, counselors may need to be aware of upward mobility bias, which assumes individuals are constantly interested in upward social mobility, achievement, and success. Endorsing the upward mobility bias could characterize individuals not subscribing to this ideal as lazy, deviant, or unmotivated. Conversely, counselors need to be
aware of idealizing people who are poor. Idealizing people who are poor may stem from a binary view of power relationships wherein there are those in power and those without (Smith, 2005). Typically, the idealization manifests as patronage or paternalistic statements for descriptions of people who are poor as noble, victims, and without agency.

**the intersections of privilege**

Deeply related to social class, classism, and privilege are race and racism. All are interdependent of each other and coconstructed. That is, present notions of social class, classism, and privilege could not be constructed, maintained, or perpetuated without the contemporary and historical legacy of race and racism in the United States (Liu et al., 2006). Privilege, especially White middle-class privilege, is rooted in economic advantages and the currency of White skin (Harris, 1993). In the United States, White men and the privilege of citizenship were one and the same. Consequently, what was considered American became equated with the privileged White man (Kimmel, 1996).

Privilege may also relate closely with self-agency in that people have expectations of getting what they want. Privileged individuals expect to be treated fairly in banks, stores, and work situations. These expectations speak to their abilities to get “what they want and when they want it.” Therefore, because of their privileges, expectations consistently translate into positive outcomes. Consistent positive outcomes lead to greater belief in future success. Conversely, individuals from a lower social class may approach the same situations expecting failure (Gallo, Smith, & Cox, 2006). Specifically, experiences have taught people who are poor or less privileged that they are less likely to receive bank loans, that they are more likely to encounter discrimination in stores, and that they have little influence in their work situations. This lack of privilege might, in turn, lead to a lower sense of self-efficacy.

Several authors have explored privilege in relation to various dominant or majority groups in the United States (e.g., Caucasians, Christians, men, and heterosexuals). It is interesting that much of the discussion has been personal explorations by individuals who enjoy the privileges that they describe. For example, McIntosh (1995) discussed how Caucasians, by virtue of their race, enjoy certain privileges, opportunities, and positive assumptions of others. McIntosh maintained that the privileges afforded to Whites were meant to be easily accessible yet remain oblivious to society. Usually favorable toward Whites, the privileges extend and reinforce that group’s social position, power, and cultural hegemony within the United States. Judeo-Christian privilege was addressed by Schlosser (2003). In this article, Christianity, defined broadly, can range from conservative, literal interpretations of the Bible to liberal, metaphorical beliefs. Despite wide ideological differences, Christians generally subscribe to a devotion to Jesus Christ as the real or metaphorical Son of God. Given that Christians and Jews share many beliefs because of the use of the Old Testament,
one typically speaks of Judeo-Christian beliefs, and both groups may experience White middle-class privilege. Judeo-Christian beliefs are considered normative and the correct religious affiliation (Ali, Liu, & Humeidan, 2004). However, Christians and Jews experience very different aspects of Judeo-Christian privilege—anti-Semitism remains a problem in the United States and throughout the world. Schlosser posited that, like Whites, Christians in the United States have never been faced with an oppressive environment that would alert them to the oppression experienced by non-Christians. As such, Christians unwittingly foster an environment that marginalizes different religions, for example through holidays, presidential support, and federal laws.

To extend the discussion of privilege, we provide examples of White middle-class privileges, in the form of self-statements, that illustrate a middle-class person's sense of worth and entitlement in various contexts, expectations, and assumptions (see Appendix). This list is not meant to be exhaustive; rather, it is a way to start discourse about middle-class privileges. When reviewing the list, the reader may wish to compare these privileges with the lack of privileges among the lower class. All the privileges are taken for granted by the White middle class but are not available to the lower class and working poor.

On the basis of our extensive understanding of the multicultural literature, we discussed how White middle-class privilege would be different from White privilege. Primarily, social class and classism are highlighted within White middle-class privilege; conversely, social class and classism are not assumed within White privilege. Finally, after several discussions, we derived a list of privileges, which were categorized as follows: (a) the privileges of housing and neighborhood, (b) the privileges of economic liberty, (c) the privileges of sociostructural support, (d) the privileges of power, (e) familiarity with middle-class behavioral norms, (f) the privileges of self-satisfaction, (g) the privileges of leaving a heritage, and (h) the privileges of leisure (see Appendix). The privileges of housing and neighborhood category focuses on the middle-class privilege and expectation of safe and clean housing; the privileges of economic liberty category highlights the privilege to spend money freely and in ways that are self-satisfying and to feel relatively free from the problems of day-to-day needs; and the privileges of sociostructural support category refers to the privilege of knowing that the government and power structures tend to benefit those in the middle class. The privileges of power category focuses on the privilege of choice and the expectation of appropriate and respectful treatment by anyone; the familiarity with middle-class behavioral norms category deals with middle-class behaviors that allow one to negotiate the demands and expectations of middle-class culture; the privileges of self-satisfaction category focuses on the privilege and expectation to be happy; the privileges of leaving a heritage category concentrates on the privilege of assuming that one's family or children will be able to capitalize on the present successes; and the privileges of leisure category highlights the privilege of having leisure time that is voluntary and does not jeopardize employment (see Appendix).
implications for counselors and counseling

Because the elaboration of social class issues is still relatively new in counseling, it is our position that counselors have not fully incorporated social class constructs into understanding clients and using the constructs to help clients understand themselves. Therefore, in the following section, we provide a case study to illustrate the use of White middle-class privilege in counseling. Part of what happens in counseling is the abilities of counselors to frame clients’ experiences in such a way that the experiences will allow clients to gain insight into motives and expectations of a particular situation. Clients who feel frustrated because their expectations are not being met may understand their needs better if counselors were to say, “Someone in your social status expects to be treated in a certain way, and when you are not, it is frustrating.” This simple statement links White middle-class privileges with social class and clients’ current emotional experiences. To further illustrate the use of social class privileges in counseling, we offer the following case study for illustration.

Case Study

Chris, a 23-year-old, White, heterosexual man, by the insistence of his academic adviser, sought counseling for poor grades. He was seen in individual counseling for a year. Chris was in his senior year but reported he was not performing well in school. In developing his history, the counselor found that Chris enjoyed socializing with his friends and that he spent much of his time at parties, bars, and “going out” rather than studying. Chris described himself as the life of the party and was often sought out for social events. Consequently, he was not able to perform well in school. Chris reported that he came from a well-off family and described his family as solidly middle class. His father owned an energy-related business, and his mother worked as a lawyer. He was expected to take over the family business once he graduated and to move back to his hometown to live and raise a family. He said that his life was “pretty much laid out for him.” The counselor discovered that Chris would often drink and drive, without fear of repercussions, and that he would drink even though he knew he had to study or had a test the next day.

Summary of Therapy

Throughout the course of counseling, Chris and the counselor would discuss his academic priorities. Chris tended to focus on socializing, and he would often be relatively nonchalant about his alcohol use. The counselor understood that Chris’s substance use was a common problem among privileged young adults and that the lack of adult role models, the pressure to succeed and be perfect, and poor coping strategies may have contributed to his continued substance use (Luthar & D’Avanzo, 1999; Luthar & Latendresse, 2005). Also,
because Chris was in brief therapy, the counselor used established empirically supported treatments (Finney & Moos, 2002). The counselor worked with Chris using cognitive-behavioral interventions to develop better social skills (i.e., social skills training) and to help lessen his reliance on alcohol in social situations. In addition to his current individual therapy, Chris was also encouraged to attend Alcoholics Anonymous (AA) meetings. These two foci were recommended because they were found to be successful psychosocial treatments of alcohol use (Finney & Moos, 2002). Social skills training was important, given the high social anxiety Chris experienced in social settings. Chris learned over time that alcohol allowed him to cope with his anxiety. Problematic for Chris were his inability to make sound decisions while drinking, and, coupled with his sense of privilege, his belief that he was invulnerable to legal or academic consequences.

During therapy, as a strong working alliance developed, the counselor offered the following confrontation that was focused on Chris's middle-class privileges. The counselor stated, "Chris, it seems you live life without consequences . . . everything is taken care of for you and now you're just killing time until you graduate. Furthermore, I'm not even sure why you're still in school." Chris appeared a little unsure of how to respond at first but then added, "Yes, you're right." The counselor went further: "You have a lot of advantages—privileges—so you don't have anything that's really going to threaten your job or status... With so much, I'm curious how the hard drinking fits into your life." At that point, Chris started to talk about the endless expectations that were being put on him by his parents and friends to "do what everyone else was doing" (i.e., finish school, work, and start a family). Chris had imagined for himself a different occupation in a large metropolitan area rather than the family business in his hometown. The counseling was able to reveal another aspect of his underlying anxiety at addressing this issue with his parents and his use of alcohol as a way to reduce the increasing internal tension and anxiety that graduation was creating for him.

Counseling also focused on helping Chris better understand how his perceived privileges hindered his personal development. Building on Liu and Pope-Davis’s (2003a, 2003b) conceptualization of power and negotiated privileges, the counselor worked with Chris to examine and understand the positive and negative aspects of his privilege. The counselor identified both material and attitudinal factors related to his current crisis; the counselor wanted Chris to be aware of how his privileges helped and hindered him. Using a sheet of paper with two columns, the counselor labeled one column negative privileges and one column positive privileges. Because individuals tend to be unaware of their privileges, the sessions addressing Chris’s privileges tended to be challenging and revealing. First, the counselor asked Chris to identify the one thing in his life that would affect his use of alcohol. After some consideration, he noted that he always had access to money. Having
access to money allowed him to freely access alcohol. The counselor put “money” into the negative privilege column.

Chris then stated he was acting according to the behavior of his peers. When probed, Chris identified himself as part of a larger group of White, middle-class young adults in the “bar scene.” He was not differentiated or discriminated against when entering bars; there were no environmental barriers hindering his drinking and socializing. Therefore, Chris noted that being White and middle class afforded him the privilege of anonymity, and this became a negative privilege. When the discussion turned to his motivation to avoid academics, he discussed his job security and being relatively unafraid of doing poorly in school. Again, another negative privilege was related to job security, which allowed Chris to disregard academics to some extent because his future was not in jeopardy.

In addition to discussing his many negative privileges, the counselor and Chris also focused on some positive privileges that could help him. One privilege was related to being White and middle class: Chris was not required to change himself to fit in with his peer group. The counselor worked with him to discover that his social anxiety was largely a consequence of his oversensitivity to others and his perceived low self-efficacy in social settings. The counselor asked Chris to imagine the worst possible scenario if Chris were not the life of the party. In understanding the high expectations he had for himself, Chris started to realize that there were no consequences for him and, thus, alcohol use was unneeded in facilitating social interactions and decreasing anxiety. The other salient issue the counselor and Chris discussed was the privilege that comes with life choices. In comparing himself with others, he began to recognize his own rigid and dichotomous worldview: either join his family’s business or be seen as a failure by his family. The counselor and Chris discussed options and opportunities and how his privilege allowed him more flexibility in career choices than he originally recognized.

Over the course of counseling, social skills training, and attending his first AA meetings, Chris’s anxiety in many different settings decreased. Chris attended only a handful of AA meetings, but he did find the social skills tools and self-awareness helpful in his daily interactions. His own awareness of increasing anxiety and specific coping skills allowed him to seek alternative self-soothing methods. His own self-criticism eventually decreased during counseling.

CASE ANALYSIS

Chris’s life appeared from the outside to have many privileges and advantages. Many of these privileges, such as having a job waiting for him, were invisible benefits to him but also created barriers to his own well-being. Although the sessions briefly addressed the issue, Chris was also aware that being White, young, attractive, and middle class allowed him to drink without fear of consequences because he believed that the police would not focus on him as a threat. The privilege of not having to worry about his social class position,
occupation, and grades at graduation created a sense of invulnerability that Chris did not believe he needed to confront. Moreover, he had believed that his drinking was not related to his privilege, but, after exploration, it appeared that the two were connected.

Because much of counseling is suffused with White middle-class biases and worldviews (Fitzgerald & Betz, 1994) and because counselors are trained in this milieu, it is likely that counselors will adopt a similar middle-class worldview. The assumptions that counselors carry into counseling may influence the therapeutic relationship, diagnosis, and treatment. Therefore, uncovering the assumptions, privileges, and expectations of middle-classness in counseling can only improve therapy. Liu and Pope-Davis (2003b) have already outlined several issues that counselors should address in training. For instance, counselors certainly should focus on their own attitudes and behaviors that may perpetuate classism. Additionally, the client and counselor may have different priorities in social class worldview that may impede counseling. For instance, the client may be focused on materialism concerns (e.g., having the right car), whereas the counselor’s worldview may be focused on lifestyle considerations (e.g., where to spend a vacation). This mismatch may lead to therapy impasses, incongruence, and ruptures.

**Conclusion**

Given that social class is a salient, albeit less consciously recognized, aspect of people’s lives, we argue that social class, specifically White middle-class privilege, is important and should be addressed in therapy when appropriate. The White middle-class privileges outlined in this article illustrate some possible ways in which middle-classness can be enacted in an individual’s daily life. These privileges focus on freedom of choice, stability of one’s life, societal support, “appropriate” behavioral repertoire, access to services, and upward mobility. It is important to understand that White middle-class privilege, like other privileges, can create an oppressive and discriminatory environment if not acknowledged and suitably addressed.

With that in mind, we presented a case study addressing the implications of White middle-class privilege in therapy and training. The clinical case underscored how (a) clients’ behaviors, reckless or otherwise, can be partially explained through the influence of social class expectations; (b) social class and the expectations accompanying it can shape clients’ behaviors; and (c) clients may be willing to explore and acknowledge their own social class expectations. These points are important because incorporating social class issues into therapy may be a complicated journey.

Our primary goals were to increase mental health professionals’ knowledge and awareness of the privileges associated with middle-classhood. The list of privileges (see Appendix) and case study by no means exhaust other possibilities
or explanations. However, by presenting this exploration, we hope to increase counselors’ sensitivity to social class issues within therapy and training. It is hoped that the outcome is a broadening of therapists’ conceptual framework and increased effectiveness with clients, trainees, and institutions.

references


**APPENDIX**

**Sample Self-Statements About White Middle-Class Privilege**

The Privileges of Housing and Neighborhood
- I can be assured that I have adequate housing for myself and my family.
- I can be reasonably assured of the safety of my neighborhood.
- I can be sure that most people that live in my neighborhood have the same privileges that I do.
- I can easily stay away from parts of my town or area where those who have less money live and have all my needs met.
- My neighborhood is well maintained, and I can expect city or county services to be helpful to me.
- To the best of my knowledge, those who live in my neighborhood are making their living legally.
- Those who live in my neighborhood are unlikely to get into trouble with the law.

The Privileges of Economic Liberty
- I can be assured of three meals a day with variety of choice and good nutrition.
- I do not have to worry about surviving from day to day.
- I can buy not only what I need to have but also what I want.
- Given my background and the work I've done, I feel it is my right to be financially comfortable.
- I feel able to obtain loans and manage my debts.
- My child does not have to take on the responsibilities of an adult to keep the household running smoothly.
- I expect to be able to retire with sufficient income.
- I can work one job.
- My family can survive an illness of one or more members.
- I am pleased that I have enough money that I can comfortably give some away to charity.

The Privileges of Sociostructural Support
- I can be reasonably certain that the government has my best interests in mind.
- I can be reasonably certain that my elected representatives actually represent "ME."
- I expect police to protect me and my interests.
- When politicians speak of the middle class, I know they are referring to me.

The Privileges of Power
- I am unaware of the lives of the "invisible working poor" and the impact of their low salaries on whom my middle-class privilege depends.
- I feel able to influence schools and other institutions to treat my family fairly and give them advantages when they deserve it.
- If my child runs into a problem in school, I feel that my concerns as a parent will be heard.
- I have the monetary or human resources to get myself or my family out of legal trouble.
- I have the resources to make choices regarding my medical care.
- I have the power and prestige to reject those in a lower class.
- I can demand respect from others.
- I feel entitled to a good education.
- I can see a doctor when I want and expect reasonably fast and good service.
- I expect to receive reasonable respect and attention when I am shopping or interacting with a stranger.
- I feel I have the right to judge the service people provide me.

(Continued on next page)
Familiarity With Middle-Class Behavioral Norms
I do not have to learn the social class behaviors of others.
My life experience has been such that I feel comfortable in most social settings.
The idea of a lawsuit is not foreign to me.
Using a credit card is easy and normal.
I know proper behavior and etiquette when dining in public.
I feel uncomfortable when I come into contact with poor people or those who are homeless.

The Privileges of Self-Satisfaction
I can look at my life and feel that it has been reasonably successful.
I feel I am what others strive to be.
Because of what I have, others may be envious of me.
I can feel sorry for others who have less than me.
I can be ignorant of the hardships of others.

The Privileges of Leaving a Heritage
I can be reasonably assured that my status and influence will allow greater opportunities for my family.
I can be reasonably certain that my child will be as or more prosperous than I am.
I can be reasonably assured that I might receive an inheritance or leave one for others.
The saying "follow in my footsteps" does not have a negative connotation.
I assume that my child(ren) will have at least as good a life as mine or better.

The Privileges of Leisure
I can leisurely engage in activities that do not supplement my income.
I can spend time and money on superficial concerns.
I can expect to have vacation time each year.