

**The Hidden Cost of Being
African American**

How Wealth Perpetuates Inequality

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Middle Class in Black and White

How Level Is the Playing Field?

THE GENIUS OF THE AMERICAN DREAM is the promise that those who work equally hard will reap roughly equal rewards, be it in wealth, lifestyle, or status. The question of equal opportunity frames our truncated national dialogue on race because we feel deeply that barriers blocking achievement based on race are unfair and deprive society of skills and talent. The dialogue on racial inequality often becomes a contentious debate about how level the playing field is, past injustice, and if or how the past affects the present. While not ceding the equal opportunity question, because the battle for equal opportunity is far from won, I am arguing that even black and white families with equal accomplishments are separated by a dramatic wealth gap.

Middle Class

It is often observed that most Americans think of themselves as middle class. Traditionally, our definition of the middle class includes job, income, or educational achievement, but the level of each needed to qualify varies wildly depending on whom you ask. To define the middle class, we look first at income, marking families in the middle 60 percent as middle class, those earning between \$17,000 and \$79,000. This relative definition will always produce a middle class representing 60 percent of families. With regard to education, we can draw the middle-class line at families in which at least one adult has earned a bachelors' degree. The most commonly used method of determining middle-class status employs job rankings. This notion of the middle class includes professionals, technical workers, administrators, managers, supervisors, and clerical and sales workers. My own preference includes all of these

criteria. Since the aim in this chapter is to compare white and black families with middle-class accomplishments, I will use the three definitions of the middle class as a way of making sure that my argument really does compare people of similar achievement. Looking at the middle class in different ways—by job ranking, income, and education—produces different boundaries for who attains middle-class status. This exercise allows us to examine the racial wealth gap among similarly accomplished families as well as to see whether it is contingent upon sociological definitions.

We know already that the wealth distribution is more unequal than the income distribution. It is also true that wealth links directly to class status. Wealth increases dramatically as one moves up the class ladder. Wealth matters for class, and class matters for wealth, and we need to appreciate the magnitude of this connection before examining wealth among white and black middle-class families. Figure 4.1 provides a stark reminder that class, as defined by the traditional sociological criterion of occupation, matters enormously for financial resources, well-being, and security. Lower white-collar workers have double the net worth of upper blue-collar workers, as typical net worth rises from \$20,000 among skilled manual workers to \$45,000 for secretaries and salespeople. Upper white-collar workers have twice as much wealth as lower white-collar workers, as typical median net worth rises to \$90,000 for professionals, administrators, and technical workers. The upper-middle-class group of professionals has six times as much net worth as semiskilled and unskilled laborers and four and a half times as much as skilled workers. Class, at least as defined by occupation, matters greatly for wealth. Now we can examine whether race matters for wealth accumulation among the middle class.

We saw in Chapter 2 that in 1999 black families owned just 10 cents of wealth for every dollar owned by the typical white family. The baseline net financial asset deficit, which excludes wealth built up in homes, registered \$30,500; white families owned a dollar for every 9 cents of wealth owned by the typical black family. Figures 4.2, 4.3, and 4.4 (pages 90 and 91) show the racial wealth gap among middle-class families. Remember that this compares families of similar achievements, so the racial wealth gap should be negligible if wealth is largely the product of accomplishments. When we use the income definition of middle class, we see a

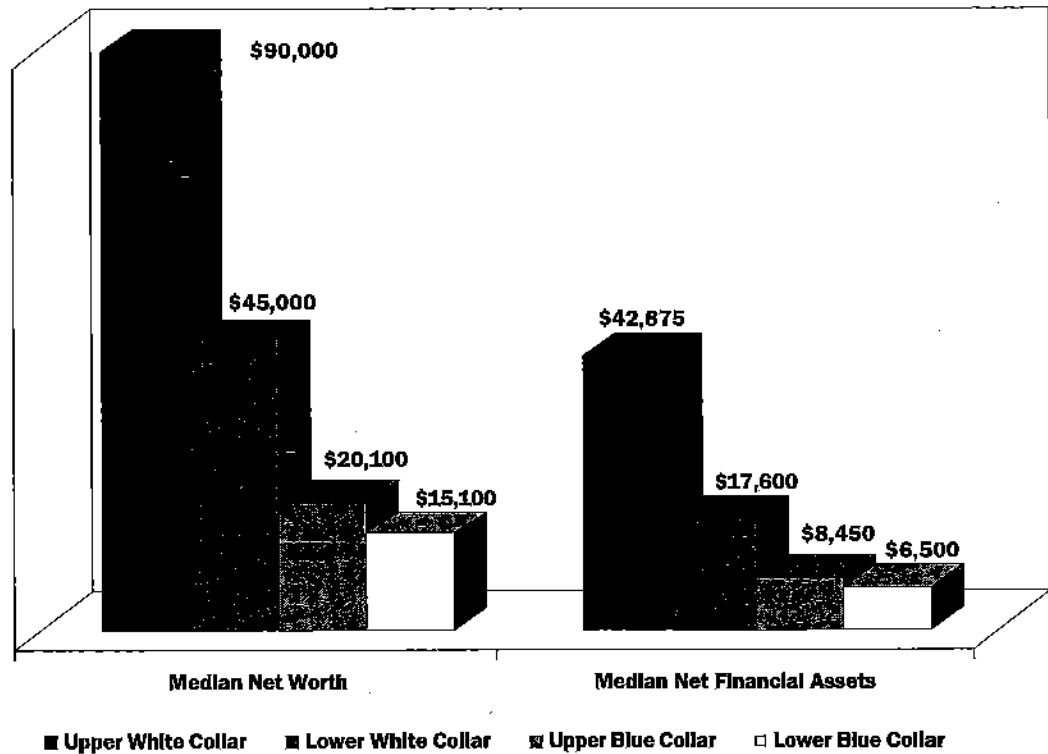


Figure 4.1 Class and Financial Resources

Source: PSID, 1999

reduction in the baseline racial net worth and net financial asset gaps to \$44,500 and \$17,000, respectively. Family income thus accounts for a large chunk of the racial wealth gap, though a huge disparity remains among white and black families earning similar incomes. We knew from the data analysis in Chapter 3 that this would be the case; yet looking at this through a lens of similar middle-class achievement helps us focus on the contributions of class and race factors in wealth accumulation.¹

Interestingly, when we define middle-class status by jobs, the gap swells to \$96,500 in net worth and \$48,800 in net financial assets while blacks in middle class occupations possess 22 cents on the net worth dollar of similar whites. This brings up the conundrum of measuring equality by seeing the glass as half full or half empty. The gap between whites and blacks grows using the occupational definition of the middle class because it does not have an income ceiling and thus includes proportionally more well-to-do families, and highly paid professionals and executives tend to be white. Conversely, employees in lower-middle-class jobs—office workers, civil servants, and salespeople—are disproportionately black. In any case, this poses a classic

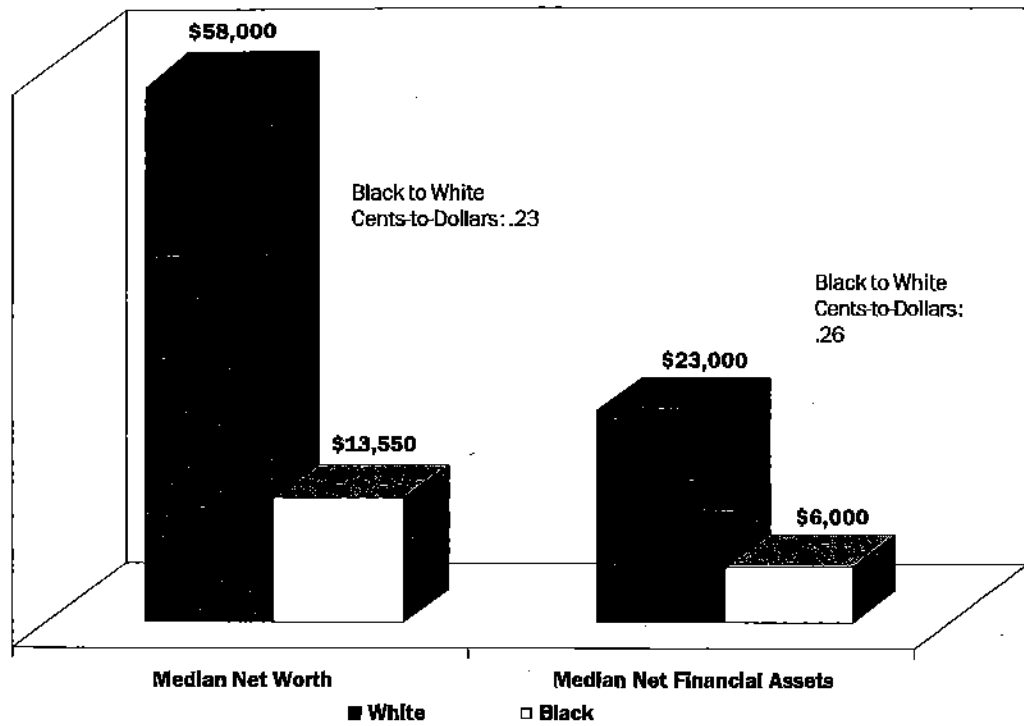


Figure 4.2 "The Income Middle Class," Race and Wealth

Source: PSID, 1999

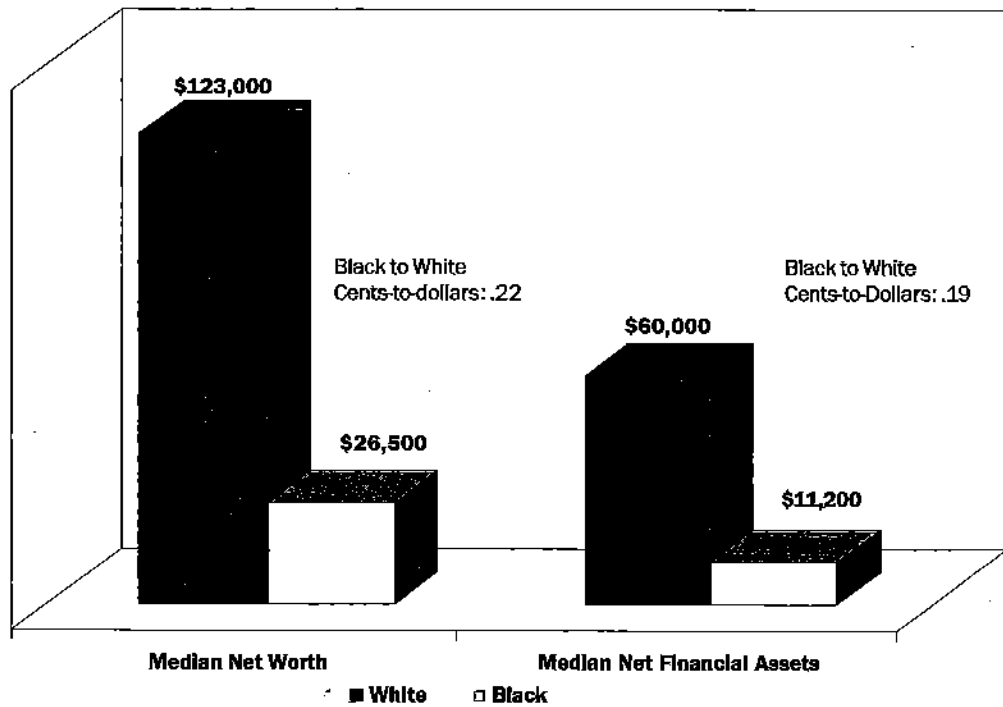


Figure 4.3 "The Occupational Middle Class," Race and Wealth

Source: PSID, 1999

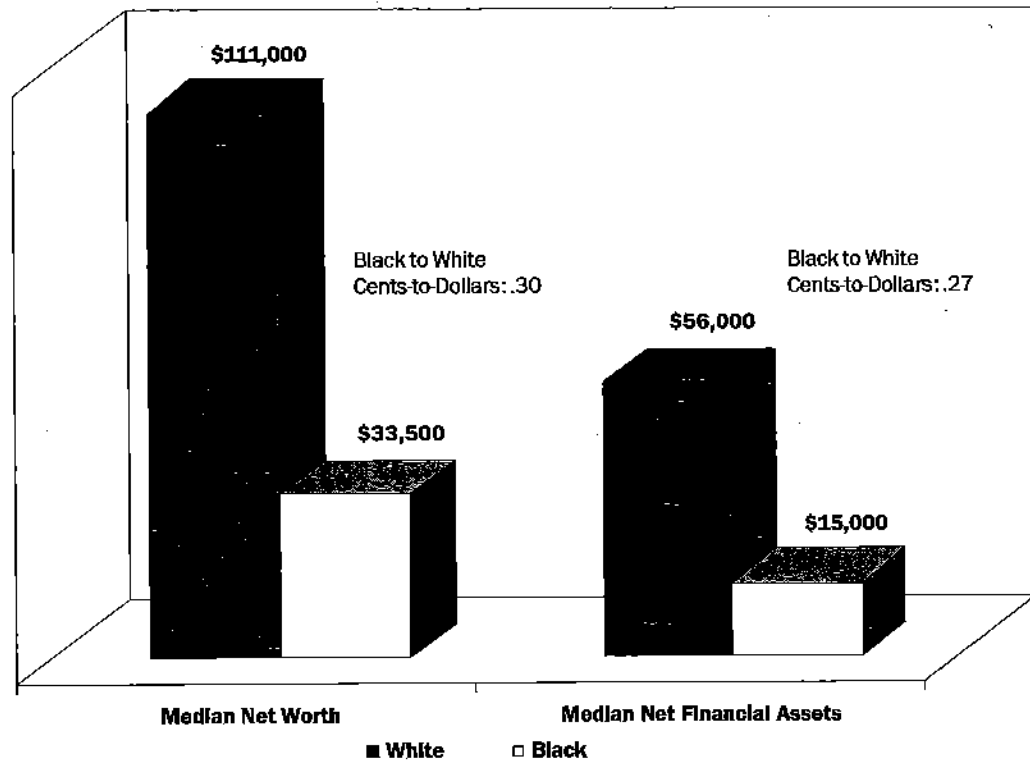


Figure 4.4 "The Educational Middle Class," Race and Wealth

Source: PSID, 1999

dilemma for notions of inequality in that middle-class blacks fare far better than working-class families and better than they did in the past, but if they compare themselves to their white professional equals, their wealth disadvantage grows.

This pattern repeats to some extent when college education is the marker of middle-class standing. In this instance, the income gap closes to 69 cents on the dollar, which is disappointing considering that this definition compares college-educated whites and blacks, and one needs to wonder why comparably qualified blacks do not receive commensurate jobs and incomes. The net worth disparity is \$77,500, while the gap closes to 30 cents on the dollar. The net financial assets picture is similar: The absolute dollar difference grows to \$41,000, and the cents-to-dollar gap closes to .27. The results of this middle-class exercise indicate that achievements do matter in the sense that middle-class status rewards families with wealth, no matter whether the family is white or black. That is the good news.

However, at the same time, white middle-class families possess between three and five times as much wealth as equally achieving black

middle-class families, no matter how one defines middle class. The definition of middle class apparently does not matter when examining wealth, unless, of course, the definition includes wealth, in which case black families headed by professionals like doctors and lawyers would be in the same class as white families headed by blue-collar workers such as coal miners.² Even when incomes of white and blacks are similar, an enormous wealth gap of \$50,000 remains. The black middle class that emerged between the mid-1960s and early 1980s is a success story written in education, occupation, and earnings. An asset perspective, however, shows that the white middle class stands for the most part on the two legs of good earnings and substantial assets while the black middle class stands for the most part on the earnings leg alone. Middle-class status is thus more precarious for blacks than it is for whites; blacks are more susceptible to falling from middle-class grace, less capable of cushioning hard times, and less able to retool careers or change directions. Consequently, because of this status and resource fragility, it is more difficult for black middle-class families to translate accomplishments into status that they can pass along easily to their children.

Middle Class In Black and White

Frank and Suzanne Conway are solidly middle class by any standard, whether occupational, income, or educational measures are used. Their annual income is around \$70,000. Suzanne, 45, works as an operations supervisor at a capital management company, and Frank, 38, worked at a communications-marketing firm that laid him off six months before our meeting in Los Angeles. Frank is going back to school to become an elementary school teacher. They own a home in Jefferson Park, an area of Los Angeles near the University of Southern California, and their daughter, Logan, attends private school.

Richard and Kim Barzak, 41 and 43 years old, also are members of America's middle class. Both are college graduates. Richard is a consultant with his own business in telecommunications and real estate, and Kim is a screenwriter. Together they bring in about \$84,000. Their two children, Zamian and Xavier, attend private school. The family lives in a condominium in Fox Hills, a middle-class African American neighborhood in Culver City on the West Side of Los Angeles. Previously,

they lived in Compton, a largely black city with a high poverty rate, but moved to Culver City two years ago for many of the same reasons that most Americans move: safer communities, better schools, more job and business opportunities, and bettering themselves. Richard and Kim explain, "Coming from Compton to here was a chance to start fresh." I ask them to elaborate: "More business opportunities. Yeah, more business opportunities. More opportunities. Better neighborhood. Yeah, just job opportunities." The move also gave them access to "good schools," which was a concern because, Richard says, Compton has "the worst school district in the state. It's nothing to be proud of." In fact, Kim says the schools were a "huge, huge" factor in their decision to move to Culver City, and she does not mean just the good reputation of Culver City's public schools. Fox Hills was attractive because of the nearby private Montessori school. The Barzaks' plan is for Zamian and Xavier to stay in the Montessori school for a while and then continue with private school, if the family can afford it, or go to the public schools if they can get into a magnet school or program for gifted children.

The Conway and Barzak families both fit the American middle-class picture neatly: educated; good incomes; white collar, professional, or self-employed; and homeowners. Both have done well, although when we talked the Conways' middle class status appeared more tenuous because Frank was out of work and back in school. Indeed, both families sound like an all-American achievement story. The Conways are white, and the Barzaks are black. The conventional wisdom tells us that race does not matter here. Let us see how the asset perspective puts a different lens on these two equally achieving families and their capacities.

The Barzaks were only able to finance the down payment on their condominium by wiping out Richard's 401(k) retirement account, where he had stockpiled their savings while working for the telephone company. He angrily recalls how he "actually took the money out of my 401(k). Of course, the IRS still makes you pay a penalty. That still sticks in my craw. I had to give them ten percent on top of the taxes to borrow my own money." They did not have substantial nonretirement savings and did not own any stocks or bonds to use as a down payment, and their parents were not in a financial position to help them. When they were college students, Richard and Kim took out hefty student loans; they still owe over \$30,000. The condominium has appreciated so

that today they have accumulated about \$35,000 in home equity, but their student loans practically nullify this asset. Their asset and liability balance sheet shows about \$10,000, all of which is in home equity.

On the other hand, the Conways' abundance of assets allowed them to consider a completely different set of opportunities. The accomplishments of these white and black middle-class families are equivalent in virtually every other respect. The Conways have no debts left over from college because their parents paid their college bills. Frank's mother gave them \$10,000 for the down payment on their Jefferson Park home. In addition, they have already inherited \$95,000, and they expect to inherit more in the future. They have socked this money away in stocks and bonds, while another \$53,000 keeps growing in retirement accounts. All together, their net worth is approximately \$140,000, most of which is in financial instruments and not anchored in home equity. In addition, Frank explains, they have some nontraditional assets like vintage clothing, professional cameras, antiques, silver, and flatware, probably worth an additional \$125,000.

I drove to the Conways' neighborhood fully expecting to find a white upper-middle-class neighborhood and was not surprised to find an enclave of large houses with well-kept lawns, gardens, and wide streets. For me, what was unexpected was that the neighborhood was overwhelmingly black. I became quite curious, because they did not fit patterns of other middle-class white families with young children whom I interviewed, and anticipated a good story. Where they live challenged my argument that white families with young children leave places like Jefferson Park for whiter and more affluent communities. How did this white family get here? Are they going to stay? What are their plans for the future? Does the presence of a young child such as Logan change the way they think about community?

As I pieced their narrative together, the answers to these questions turned out to be intriguing and insightful, not challenging my argument so much as providing a marvelous variation of my thesis. The Conways bought a house in Jefferson Park because of its proximity to downtown Los Angeles, where both worked. Housing prices in Jefferson Park were reasonable at the time they bought, especially compared to similar houses in white middle-class sections of West Los Angeles where their co-workers live. As long as they were childless and devoted most of their

time to working long hours at their careers, the area's class or racial composition and the quality of its schools did not matter a great deal to them, and they were quite happy in Jefferson Park. Unlike most white families, the Conways seemed to place more importance on proximity and affordability than on class or race characteristics of their community.

The birth of their daughter, Logan, brought a profound change in their thinking about their community. Suzanne says they really like the neighborhood and want to stay, but "now we are considering possibly moving because of the school district." When I ask where they are thinking of moving, Suzanne says they are "very interested" in moving to South Pasadena because her mother lives there and

I think it has a really great school district. Additionally, it has a really old feel to it. The streets are lined with trees [that] create archways. It has a lot of old buildings, which I think are terrific old homes. . . . All in all, it has a real good community feel, and I think that is important. And old community charm.

The "terrific old homes" that provide the community feel and charm are located in predominantly white sections of South Pasadena. Charm and old character come with a price. Old money lives here. In the pricey real estate market of 1999, one could expect to spend at least \$600,000 for an intact period house in clean condition with original floor plans on a quiet street. However, such a house would probably require tens of thousands of dollars more in renovations. The town's exceptional school system ranks as one of the best in the state.

The Conways' annual income is typically about \$70,000, but Frank's unemployment means that this year the family's income will be \$35,000. Only the inheritances already received and expectations of hefty family financial assistance in the future can make this sort of upward mobility and access to great schools possible. Because they spoke positively about diversity in Jefferson Park, I asked Frank and Suzanne if they would miss it or felt they would lose something by moving to South Pasadena. They evaded my question and responded instead about South Pasadena's great architecture. The racial and ethnic composition of the section of South Pasadena they want to live in and the school

Logan would attend is dramatically different from Jefferson Park. The area they have in mind is largely white, and the local elementary school is 50 percent white and 26 percent Asian.

In financial terms, the differences between the Conways and the Barzaks in terms of how they bought their houses and what their plans for the future are provide powerful insight into the asset crossroads that families face. Some would have us believe that cultural differences are the primary factors in why some racial and ethnic groups save more money than other groups.³ We hear about "poor future orientation," excess consumption, and lack of deferred gratification on the part of African Americans resulting in lower savings. The facts speak otherwise. It is not clear whether any deficit in the African American savings rate has played a role in the racial wealth gap. In fact, economists Francine Blau and John Graham reviewed the small number of studies on savings by race and found no evidence that African Americans have a lower savings rate than whites.⁴ Even assuming whites saved more than blacks, for which there is no strong evidence, would it help explain the racial wealth gap? Economists Maury Gittleman and Edward Wolff examined savings rates and wealth accumulation among white and black families over a 10-year period. They found that the racial wealth gap would have narrowed had the share of income that African Americans devoted to savings been as high as whites. Importantly, however, much of this difference is attributable to the fact that saving rates rise with income and African Americans have lower incomes than whites, rather than whites having higher savings rates.⁵

Nationwide studies and books by sociologists Dalton Conley (*Being Black, Living in the Red*) and Lisa Keister (*Wealth in America*) show that the inheritance and asset accumulation histories of our interview subjects closely resemble the empirical reality for white and black families across the nation. We can learn larger patterns from their stories. The Conways received \$10,000 toward their down payment from Suzanne's mother, while Richard Barzak was forced to wipe out his retirement plan (and had to pay a penalty on top of the taxes for early withdrawal) to come up with his down payment. The Conways' families paid the college bills, while the Barzaks still have \$33,000 left on their burdensome college loans.

We know already that parental financial help, or lack thereof, is one of the great keys in determining a young family's starting point. Finding

substantial differences in parental resource capacities between whites and blacks, we assumed for the most part that this parental wealth gap represented differing parental class positions and historic inequalities. Now I want to examine parental wealth information looking only at upper-middle-class families as another way of testing the argument that the racial wealth gap really is about class and not race. Using the common indicator of occupation to designate class status, we reexamined the national parental wealth data. More than nine-tenths of all upper-middle-class families, white and black, had parents with measurable wealth, with the typical family possessing \$169,000 and the average over \$400,000. Only 5 percent of white parents did not possess financial wealth, and among those with parents owning assets, the average was a whopping \$459,000. The parents of most upper-middle-class black respondents also had wealth assets, although the proportion declined to 79 percent and average wealth was considerably less, \$95,500. Figure 4.5 (page 98) reveals that even among upper-middle-class families whose living parents own property, the capacity of white parents to help, or to have helped already, their adult children financially is at least four times greater than that of black parents. Thus the road to middle class status may be quite different for white and blacks.

Examining upper-middle-class families in this chapter is a way of presenting a best-case family scenario of successful families. While these white and black families have earned their status, the data we just reviewed shows the importance of parental wealth. The idea of head-start wealth—the amount needed for the down payment and closing costs on the average house, \$14,000—provides another way to investigate parental financial capacities among upper-middle-class whites and blacks. As shown in Figure 4.6 (page 98) the assets of 54 percent of the parents of upper-middle-class families reach this critical threshold. The parents of 57 percent of all upper-middle-class white families hold this amount of wealth resources, in contrast to only 36 percent of blacks. Among black and white upper-middle-class families, then, whites are 1.5 times as likely as blacks to call upon parents with head-start assets. These data, of course, do not tell us how many parents actually help out their adult children or the amount of any financial assistance, but it is nonetheless abundantly clear that the achievements of upper-middle-class African American families are earned with far less parental financial backup than those of their white counterparts.

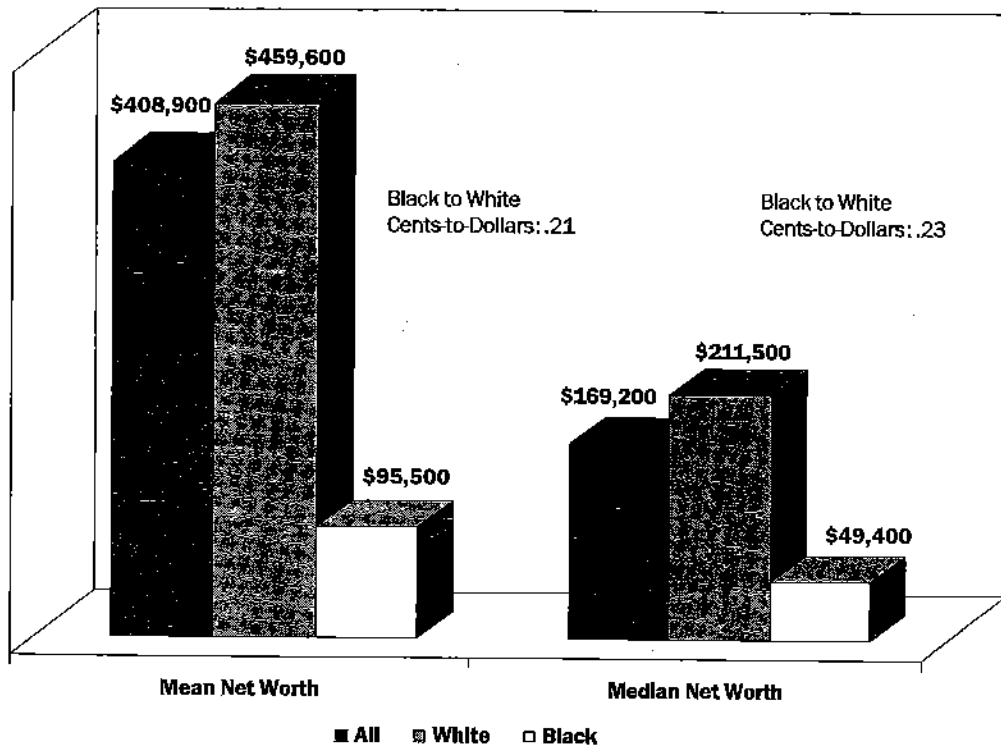


Figure 4.5 Parental Wealth of Upper-Middle-Class Families*

*1999 dollars
Source: PSID, 1988

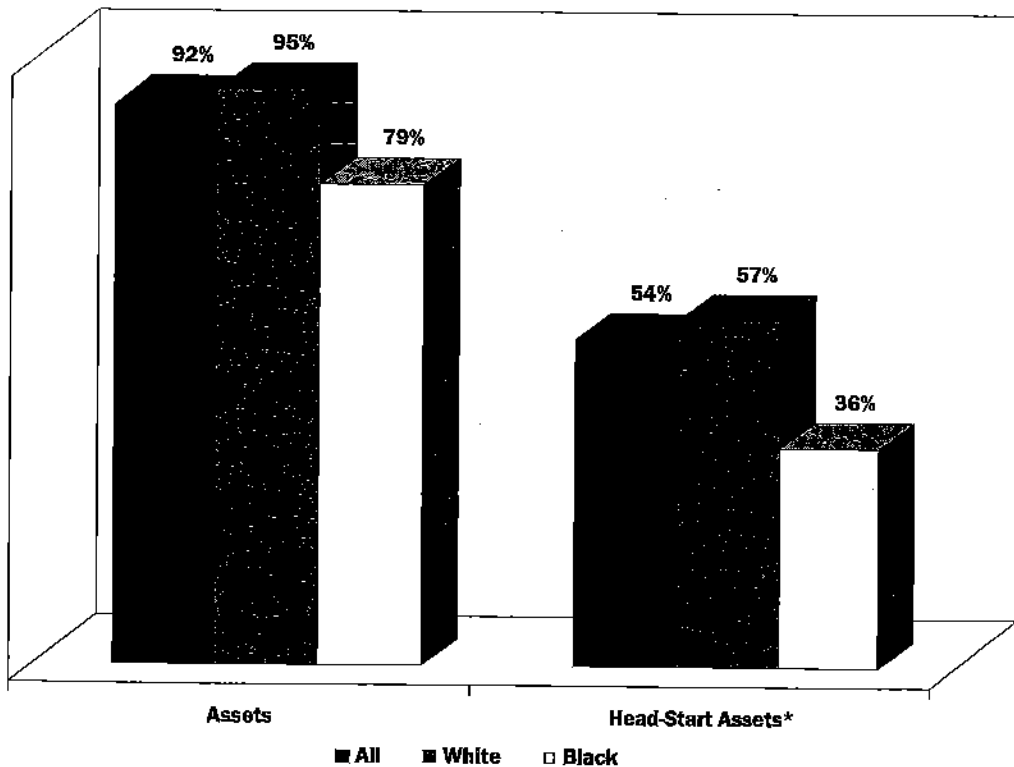


Figure 4.6 Parental Wealth of Upper Middle-Class Families*: Percent with Assets

*\$14,000 or more
Source: PSID, 1988

We asked people if they ever offered financial help to their parents, relatives, or friends. Posing this question to middle-class families further facilitates an examination of the differences between white and black families in terms of their spending behavior and their attitude about wealth. In addition, it allows us to see what happens to the language of deservedness.

One salient theme emerged throughout our interviews distinguishing the giving and helping behavior of white and black families. Earlier in this chapter, we compared the so-called savings behavior of the Conway and Barzak families. Because of their striking differences in parental assistance and level of debt, these two families also have different savings and investing capabilities. Cultural explanations offer only feeble rationalizations for what look like highly divergent and structured circumstances. So, too, one needs to be wary of superficial cultural explanations concerning giving behavior. The pattern in behavior, however, is unmistakable: Less financially able middle-class black families consistently give more financial assistance to parents, relatives, and friends than their more capable white counterparts do. Glee and Barry Putnam provided a case in point. Immediately after hearing them talk about all the assistance they received from family, I asked if they ever helped out family financially. Glee started, "Well, we've had a hard enough time just getting by, so . . ." Her voice trailed off, never finishing the answer that will say no. Barry said he does things like help people move but gives no financial help.

We asked families about what kinds of assistance they provided relatives, friends, or others. Forty-seven families described helping others in some manner, most characteristically, though not always, involving giving money. Of those 47, 34 were black.⁶ The response from Kevin and Donna Hays of Los Angeles is representative of a number of middle-class African American families. Donna is an account executive for a public utility, and Kevin is a manager for a large telecommunications company. "The bank of Kevin," Donna replies when I ask if they ever help relatives with money or other assistance, "the bank of Kevin. I can't think of anybody who has helped us, but he's always helping people. . . . Countless times, more times than I can remember. Just crazy amounts of money." Kevin fills in the blanks: "Family members still owe me three, four thousand dollars. A thousand dollars. Five hundred. Seven-fifty."

Donna says that they finally came to an agreement that they would never lend any more than they expect to get back, but Kevin laughs and says, "I broke it." Donna does not let him off the hook: "Yeah, you broke it." Kevin explains a situation involving his grandfather, a cousin, and a piece of property where he is still waiting settlement. That is not what is important to Kevin. "We've had good fortune come to us, just incredible good fortune, and it really overweighs what we have lost in being good-hearted. Absolutely."

I talked to one woman who helps pay college tuition for a waitress who befriended her mother; another helps her mother pay college tuition for her sister. Angela Slater is a senior financial analyst working for a health care company in Los Angeles. Her husband, Andrew, is president of a small company. I asked Angela if she helps people.

Are you kidding me? Like all of them [laughter], all the time. Pretty much we've kind of been there for each other. . . . We have a younger sister who is a single parent, she is by herself. It's kind of, she doesn't really financially assist her son. So typically you kind of help her out because we all got help getting started. So when she wants to buy [something important], we all contribute to that. Some of us make wiser business decisions financially than others, you know.

This attitude about giving is not limited to the black middle class. Elizabeth Turner is 41 years old, unemployed, raising three kids in Boston. She is an unlikely source of help, yet she furnishes a couple of examples.

Well, my nephew was incarcerated, so I used to try to send him a little something. When he came out, I put a roof over his head and food in his mouth, which was not an easy thing. And he has got his own place now, his own job. I adopted my two nieces, my sister's kids. Kids. Kids. I mean, what more can you do? 'Cause everything is not based on the money value. I give these kids my love, affection, attention, that's about it, 24-7.

In a perverse sense, middle-class black families have greater opportunity and broader windows for giving assistance: African American families tend to be larger, so chances are that relatives need assistance more, and reciprocities of extended kinships are more common.⁷

Financial resources tend to flow from parents to children in white families, while money flows from children to parents and other relatives and friends in black families. The greater needs of elderly black parents in comparison to white parents in our sample and the financial ability of their adult children could explain the greater giving behavior. Needs, resources, and expectations are critical, and we do not need to open the door solely to interpretations like cultural differences in family support.

Possessive Advantage

In Chapter 3, we discussed how families justify inheritances and advantages as deserved. We now know that white middle-class families are far more likely than blacks to receive financial wealth from parents and other relatives. In this section, I build upon the notion of deserving inheritance to examine how families feel about their inherited wealth advantage. How do they justify privilege for themselves individually? What are the implications for the way they view racial inequality?

Thomas and Mary Edsall write in *Chain Reaction* that race in modern America affects a range of domestic issues, from death penalty debates to college admission standards, from minority set-aside programs to the decline in urban manufacturing jobs, from prison construction to the globalization of economic competition, from school reform to suburban zoning practices.⁸ Most white Americans favor the principle of equality but oppose court-ordered, administrative, regulatory, or federally mandated solutions. Poll data and survey research reveal that Americans, at least on the record, have adopted the principles of racial equality.⁹ As we know all too well, principles often differ from practice, and high levels of racial inequality endure in all arenas, public and private.

The sociologist Larry Bobo advances the idea of *laissez-faire* racism to explain how whites justify racial inequality. The appeal of this justification is that whites view African Americans as individuals just like themselves, using the same set of rules to compete for success in the marketplace, rather than as members of a group who were forced to play by rigged rules used historically to ensure their disadvantage and white domination. Overt bigotry, Jim Crow laws and policies, government-mandated discrimination, and the belief in black inferiority have virtually disappeared. *Laissez-faire* racism, instead, involves persistent

negative stereotyping of African Americans, a tendency to blame blacks for their own conditions, appeals to meritocracy, and resistance to meaningful policy efforts to ameliorate America's racist social conditions and institutions. Government is formally race neutral and committed to antidiscrimination, and most white Americans prefer a more volitional and cultural, as opposed to inherent and biological, interpretation of blacks' disadvantaged status.¹⁰

Support for this theory comes from survey data and an instructive body of literature based on qualitative interviews with whites about their views on blacks and racial inequality.¹¹ Whites rely on a number of frames or explanations to account for racial inequality. Outright racist explanations are still evident, although they represent a minority.¹² Most whites explain black disadvantage in cultural, moral, and character terms. In these works, the majority of whites prescribe meritocracy and making it on one's own as the correct path to racial equality, as opposed to government assistance, set-asides, handouts, and preferential treatment. The focus of this work is, in essence, to get inside the heads of whites and discover what they really think about racial inequality and how it occurs. In this sense, the focus falls on explaining minority disadvantage from the majoritarian perspective—whites talking about the troubles of blacks. Recent surveys have shown repeatedly that nearly every social choice that white people make about where they live, what schools their children attend, what careers they pursue, and what policies they endorse is shaped by considerations involving race.¹³ Our interviews picked up and confirmed this theme at different salient points, especially when we asked whether families consider race when choosing communities and schools, as we will see in later chapters.

Our interviews also investigated how whites explain advantage and privilege, that is, how the fortunate explain their advantage. Our point of reference in the interviews centered on their family's community and school decisions, not on principles of equality. We asked about concrete situations, choices, decisions and actions, and self. People ascribe their success to their own merit or personal characteristics. Families seek to justify their position, advantages, privileges, identities, and worth in the coin of meritocracy.

Historian George Lipsitz superbly described the notion of people's possessive investment in whiteness, by which he meant the rewards and benefits that many whites accrue from past and present racial

inequality.¹⁴ Many whites are born with advantages that come to families through profits made from housing secured in discriminatory markets, through the unequal educations allocated to children of different races, and through networks that channel employment opportunities and other benefits to relatives and friends. For many white families, these are the hidden advantages that simultaneously structure and reward decisions around community, schools, and jobs.

Lori and Dan Olsen and their three children live on what Lori calls "one of the most magical, beautiful streets" in suburban St. Louis. She is a homemaker, and Dan earns \$60,000 a year as a plant manager for a chemical company. The three Olsen boys attend a Lutheran parochial school. When I talked to Lori and Dan, they had lived in their dream house for a year, largely using equity built up in their previous house for the down payment. Because they had not sold their previous house before closing on the new one, they needed a bridge loan. (A bridge loan is a loan that is used for a short time until permanent financing is put in place. Bridge loans are often used to facilitate timely real estate acquisitions because they allow purchasers to act quickly.) Dan's mother arranged the loan through her finance company. At the end of the interview, I asked Lori if she felt that their assets affect where they chose to live and where their kids go to school. Lori is conscious of her family's possessive advantages.

Now it's not necessarily fair and it's not necessarily right, but I think certain neighborhoods are better, certain schools are better, and your children will have a better childhood and better educational background because of where they go. But it's not right. I don't think it's necessarily right, but I think everyone should have the same opportunities my children do, but they don't. . . . Okay, I'll rephrase that. I don't think it's right that my children get to go to a private school [parochial] and get to wear Adidas and there are other children living in the city who aren't even fed breakfast, who wear raggy, holey clothes, who have teachers who don't want to be there, and they get no educational benefits whatsoever.

. . . I feel guilty because I'm not doing anything to make their [kids in inner-city schools] life better or try to help them. I'm hiding out here in my little nice neighborhood and my little private school and I'm like sticking my head in the sand and pretending like these problems don't exist. So I do have a sense of guilt over it.

Above all, advantages come to families through intergenerational transfers of inherited wealth that pass spoils of discrimination to succeeding generations. This structure of advantage provides many whites with resources, power, opportunities, enhanced capacities, and status. Advantaged groups not only control important resources and institutions, they attempt to make their advantages appear legitimate in their own eyes, as well as in the eyes of the disadvantaged.

I think that many white families defend these advantages when they attempt to legitimize unearned advantages. In Chapter 3, we catalogued the parental financial support Joe and Brigette Barry received. Despite facts to the contrary, possessive advantage is behind the Barrys' claim that they have worked their butts off for everything they own. Just as contrary to the evidence, as we also saw in Chapter 3, this also is what is at stake for Glee and Barry Putnam when they say everything they have is a result of hard work and saving. Legitimizing possessive advantage is hard work. The irony here, of course, is that language once reserved to explain class domination finds use in a new context: nonelite whites seeking legitimacy for their own advantages. Later chapters build upon possessive advantage to explore how whites hoard opportunities and capacities to maintain their advantaged position while passing competitive advantages along to their own children at critical moments.