

Dreaming in Black: Middle-class Blacks' aspirational consumption

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Abstract

When Blacks think about making it big, do they wish for the same types of things as other Americans? How does their race affect what makes it onto their wish lists? Drawing on interviews with 54 middle-class Black New Yorkers this paper investigates their imagined future consumption. The findings reveal that for most middle-class Blacks their combined race and class status influenced how they envisioned their aspirational consumption. By analyzing their aspirational consumption, it became clear that they were embedded in a materialistic society that links the achievement of the American Dream with the acquisition of specific things. Yet for many middle-class Blacks their aspirational consumption also departed from traditional individualist goals, as their commitment to racial uplift was evident in their aspirational consumption. However, there was a small group for whom the pleasure and status that comes from the acquisition of material possessions weighted heavily in their consumption fantasies.

KEYWORDS

aspirational consumption, middle-class black consumers, racial uplift

1 | INTRODUCTION

Research has documented, time and time again, that consumers, well in advance of purchasing goods or engaging in experiences, often partake in “pre-acquisition activities” such as dreaming,

longing, browsing, and anticipatory planning (d'Astous and Deschênes, 2005; Fournier and Guiry, 1993, p. 352; Twitchell, 1999; Zukin, 2004; Stevens and Maclaran, 2005). By using their imaginations consumers can “mentally experience things in the absence of their material presence” (Jenkins and Molesworth, 2018, p. 328). Pleasure can be obtained from wishful thinking, daydreaming, and the consumer imaginary (Stevens and Maclaran, 2005). To more fully understand the impact of consumers' racial identities on consumption it is important to attend to this segment of the consumer journey. As this paper will illustrate, from analyzing middle-class Blacks' aspirational consumption, their racial identity and racialized ideological commitments inform their consumption, even at this initial point along the consumption cycle.

Aspirational consumption refers to consumers' dreams and thoughts, as well as the images and emotions that are connected to their imagined future consumption. Additionally, aspirational consumption, though future-oriented, still reflects collective symbols and is infused with shared meaning systems. Research has indicated that what tends to be aspirational for most Americans is highly individualistic and status-driven. Throughout the twentieth century, Americans have been shown to engage in competitive consumption—“Keeping up with the Jones.” That is, a person's standard of living and quality of life is determined in relationship to the material goods they have acquired relative to others. Schor (1999) argues that increasingly Americans make such assessments not by comparing themselves to people who are similarly positioned, but to far wealthier Americans—“Keeping up the Kardashians.” Similarly, Rank and colleagues (2016) note that Americans are often driven by the idea that “bigger is better, more is better still, and if you can't afford it, then charge it” (Rank *et al.* 2016: 48). In the U.S. context, possessing certain objects, like owning one's home, is indicative of a person's standard of living and their social standing. Dwyer (2009a, 2009b) argues that even features of homes such as size, layout, and granite countertops can function as important indicators of social status (Dwyer, 2009a, 2009b). Positional, competitive consumption often prevails in the U.S. because it is aligned to larger cultural scripts like that of the American Dream, which provide guidelines for what should be heralded as worthwhile and how prosperity is manifested materially.

Materialism and individualism, deep-seated values, are evident too when it comes to Americans' aspirational consumption, as research has indicated that Americans tend to demonstrate a preference for luxury cars, palatial residences, and exotic vacations when asked about their consumption wish lists (Fournier and Guiry, 1993). The value and salience of such material and experiential items reflect the pervasiveness of what Lamont (2019) describes as “scripts of the self,” which she argues, “have become widely dominant under neoliberalism.” Scripts of self, serve as cultural templates that “emphasize material success, social status, competitiveness, and the privatization of risk (or self-reliance)” (Lamont, 2019, p. 666). Thus, Americans' aspirational consumption tends to reflect the predominance of individualized forms of consumption, oriented toward status-enhancing goods, placing little to no priority on improving others' welfare or well-being. However, the question remains if or to what extent the same patterns exist and are mirrored in the experiences of Black Americans.

When it comes to Blacks' aspirational consumption, particularly middle-class Blacks, we know little about their aspirations and consumption fantasies. Examining middle-class Blacks' aspirational consumption offers insight into the degree that they subscribe to the pervasive values and beliefs that Americans tend to hold about the material requisites of success and what it means to live the “dream.” Middle-class Blacks' consumption dreams can also reveal how their racial identities and racialized ideological beliefs diverge from American ideals as a consequence of their group membership. When middle-class Blacks think about making it big, do

they wish for the same types of things as other Americans? Are they equally materialistic? Which groups significantly shape and inform their aspirational consumption? How does race affect the items that make it onto their wish lists?

Analyzing middle-class Blacks' aspirational consumption provides an opportunity to shed light on the social, cultural, as well as ideological roots of their consumption, while also providing an occasion to envision their consumption without the constraints that might take place in the real world. A plethora of studies has documented that Black consumers encounter barriers to entry and participation in the marketplace (Pittman, 2020; Gabbidon and Higgins, 2020; May and Goldsmith, 2018; Henderson *et al.*, 2016; Bennett *et al.*, 2015; Schreer *et al.*, 2009; Gabbidon Shaun *et al.*, 2008; Gabbidon and Higgins, 2007; Dabney *et al.*, 2006; Harris *et al.*, 2005; Crockett *et al.*, 2003; Lee, 2000; Feagin and Sikes, 1994; Essed, 1994; Feagin, 1991). However, the obstacles Black consumers face as a consequence of retail racism, or what Gabbidon and Higgins (2020) describe as “consumer racial profiling,” are not present when it comes to their consumption dreams. Additionally, middle-class Blacks' consumption fantasies are not determined by their access to economic resources or capital. Thus analyzing their aspirational consumption offers a unique opportunity to examine factors driving their consumption, when their consumption is free from the barriers and restrictions they might otherwise encounter.

Drawing on in-depth interviews with middle-class Black New Yorkers, the paper reveals that they are embedded in a materialistic society that values the acquisition of specific material things and equates them with living the American Dream, a point of view that middle-class Blacks often support and to varying degrees subscribe to. However, for most, their aspirational consumption also departs from traditional materialistic and individualist goals, as they also emphasize the importance of collective well-being and racial uplift. Their aspirational consumption is impacted by their commitment to their race and their racial identity, while also being infused with their desire for material comforts and the goal of enjoying life's finer things. Middle-class Blacks' aspirational consumption reveals the complex nature of their relationship with American consumerism, as well as the balancing act they often face as they seek to maintain a strong commitment to advancing the race and sense of obligation to the racial collective, while also aspiring to acquire the imagined comforts that come with individual affluence.

2 | CONSUMPTION AMONG THE BLACK MIDDLE-CLASS

Research on the Black middle-class constitutes a growing field with increasingly dynamic descriptions and analysis revealing the complexity of middle-class Blacks' lived experiences, as a consequence of both their class status and race in various settings; from their neighborhoods and workplaces and many places in between (Anderson, 1999; Barnes, 2015; Collins, 1997; Fleming and Roses, 2007; Landry and Marsh, 2011; Landry, 2018; Pattillo-McCoy, 2000; Pattillo, 2007; Claytor, 2020; Jackson, 2001; Taylor, 2002; Wallace, 2017; Wilson, 1980; Wingfield, 2013). Researchers who have focused specifically on middle-class Blacks' experiences as consumers have outlined the particular challenges they face navigating the marketplace, as well as examining how their racial identity impacts their consumption (Austin, 1994; Crockett and Wallendorf, 2004; Banks, 2010; Crockett, 2017; Claytor, 2020; Pittman, 2020). The findings of this study contribute to this literature, by focusing on a particular stage of middle-class Blacks' experience as consumers that has been little examined to date, their aspirational consumption.

Previous scholarship has argued that Blacks are “conspicuous consumers” and often engage in status-oriented consumption. Some scholars suggest that Blacks are not only active participants in the consumer republic, but that they are often engaged in consumption as a means of jockeying for position. Furthermore, their consumption is depicted as emulating the cultural tastes and mores of whites. Frazier (1962), in his well-known critique of Black consumers, describes the attitudes toward material goods among a newly emerging, pre-civil rights era Black middle class, as equating moving up the economic ladder with engaging in status-oriented consumption. He argues that the Black middle-class is “constantly buying things—houses, automobiles, furniture and all sorts of gadgets, not to mention clothes” to cope with a profound sense of inferiority (Frazier, 1962, p. 230). He contends that middle-class Blacks’ belief that “wealth will gain them acceptance in American life” results in their “fetish of material things or physical possessions” (Frazier, 1962, p. 230). Frazier’s harsh critique of the Black middle-class is centered on the idea that consumption reflects a short-sighted goal of amassing material possessions to signify the acquisition of a middle-class lifestyle, even though doing so might worsen their economic position, diverting energy, and resources from increasing real wealth and true economic power and influence.

Anderson (2011) suggests that many members of the Black middle-class maintain a preference for expensive, high-end goods because they convey their class status and provide a means to reduce discrimination. Owning and displaying high-status goods help middle-class Blacks to differentiate themselves from poor Blacks. If, as Frazier (1962) and Anderson (2011), suggest middle-class Blacks are conspicuous consumers in their actual consumption practices, then one might assume that they will also indicate a desire for prestige and status-oriented goods in their aspirational consumption. Similarly, if their actual consumption is oriented toward what Whites deem status worthy, then it might be assumed that their aspirational consumption too would mirror Whites’ ideals and norms.

More recent work on the Black middle-class has presented a far more nuanced account of their experiences and orientations as consumers, suggesting, for example, that Blacks’ consumption may not be geared to any one group, rather what they buy may simultaneously communicate important information to those who are both socially proximate and distant. As Pattillo (1999) describes Blacks who own Cadillacs, “the driver buys it to signify first to him- or herself, then to friends, and finally to ‘the White man,’ that he or she has made it.” This description suggests that Whites, as well as, other Blacks serve as social referents. However, the claim still relies on the premise that Blacks are heavily invested in purchasing high-status goods, due to their desire for status. In this case, owning a Cadillac is a means to demonstrate their worth. It does not attend to or account for the experiential aspect of consumption as a factor that too may drive Blacks’ desire for high-status goods, in this instance a luxury sedan. That is, the pleasure reaped from the experience of driving an automobile exceptionally well designed and equipped with plush and upscale features.

Other research on Black consumers has illustrated that Blacks, particularly middle-class Blacks often maintain racialized ideological commitments, that influence their consumption and shape its orientation toward the collective (Chin, 2001; Crockett and Wallendorf, 2004; Barnes 2015). Other scholars, evidence that Blacks have maintained long-standing and deep-seated orientations toward the collective, theorized in concepts such as linked fate introduced by Dawson (1994) that posits that an individual’s position is affected by the overall group’s position. The fact that Blacks see their individual fate as “linked” to the fate of the collective then shapes their political behavior. Banks (2018; 2010) demonstrates that Blacks’ collective orientation is evident in their consumption of Black art, as well as, in their philanthropic giving. She

notes that often middle-class and elite Blacks target their financial donations, giving specifically and purposely to Black institutions and organizations (Banks, 2017; Banks, 2018). Fleming and Roses (2007) demonstrate by drawing on historical evidence that supporting Black artists and cultural producers is a long-standing practice among the Black elite and reflect their efforts to advance the race. Flemings and Roses (2007) illustrate that Black women through their consumption aimed to promote art created by Blacks, while simultaneously contesting ideas of Black inferiority.

On a more personal, financial level, Heflin and Pattillo (2006) and Jackson (2001) illustrate that middle-class Blacks often dedicate economic resources to helping their family members. Although as Lacy (2007) demonstrates this is not always the case, as some middle-class Black parents are willing only to “cautiously” invest, rather than devote significant financial resources toward educational outlays for their children. Having friends and family members who do not share their financial advantage, means that middle-class Blacks are driven at times to spend or consume for the benefit of others, particular kin.

An inherent feature of Black’s financial lives seems to be the tension that emerges as a consequence of the complicated balancing act that many Black consumers face as they attempt to manage their consumption aspirations, with the sense of obligation to give back and uplift the race, and to take care of the family. When taken together research to date on the Black middle-class suggest that they subscribe to multiple views on consumerism. Consumption is a means to satisfy their desire for status, as well as a tool used to express their racial identities and to affirm their membership in a racial collective. One might imagine that middle-class Blacks’ goal of racial uplift might constrain their tendencies toward consumerism if it is perceived as conflicting with their personal pursuit of material goods and experiences that satisfy their own desires. Asking about their aspirational consumption is one way to gauge the nature of this tension, that is, how middle-class Blacks balance their desire to engage in consumerism with their sense of collective obligation and their desire to help other in-group members.

3 | METHODS

This study draws upon data collected between 2009 and 2011, from interviews with 54 middle-class Blacks living in the New York metropolitan area. To qualify respondents had to self-identify as African American or Black. All participants raised in the U.S. and all except for two were born in the U.S. Respondents’ current class status is determined by their level of education and occupation, consistent with research that indicates cultural consumption is tied more closely to educational attainment than to income (Schor, 1999). Respondents are defined as middle-class by their level of education, having to minimally have attained a college degree. Twelve respondents additionally have advanced degrees.

To qualify to participate in this study respondents had to be adults of working age before their peak earning years. Most respondents are Generation Xers (those born in the period from the early 1960s to the early 1980s) and Millennials (those born from the early 1980s to mid-1990s). This condensed age range allows for less variation in terms of where they are in the life course. Most respondents are single adults, without children. A population that Marsh *et al.* (2007) indicate constitutes a significant contingent of the Black middle class. Nearly all had moderate to well-paying jobs, most earning between \$50,000 and \$100,000 a year. Lacy (2007) proposes that the Black middle-class can be separated into three income categories—a lower-middle-class group (individuals earning between \$30 k and \$49 k per year),

a “core” group (individuals with annual incomes of \$50 to \$99 k), and an “elite” group (individuals earning at least \$100 k a year). For most participants in this study, their income placed them solidly in the middle of the Black middle-class, if divided by income. Of all respondents, 29 fell into the core middle-class category, and 13 would be among the high-earning elite. In terms of their familial background, study participants came from a range of economic backgrounds. For some respondents, their experience of being middle class entailed upward mobility. Others were born to college-educated parents.

Respondents were recruited using a multisite, multisource protocol. They were identified using a variety of standard qualitative practices, including drawing upon organizational and institutional referrals in addition to snow-ball sampling. All interviews were conducted in person and were ~2 hr in length.

To gauge middle-class Blacks’ aspirational consumption, each participant in this study was asked to list five things they would do or purchase if they won the lottery and had nearly inexhaustible financial resources. In other words, how would they use a windfall, and what five items would make up their wish lists? This was one question among many others that helped to gauge respondents’ orientation toward consumption, as well as their lifestyle preferences, as data was gathered as it pertains to their tastes and preferences in several consumption domains. Additionally, in other parts of the interview respondents were asked about their racial identity and sentiments toward co-ethnics. Questions were also asked to gauge the meaning they attribute to their status as a middle-class Black person.

Each interview was transcribed and coded with the use of ATLAS.ti and TRANSANA, both qualitative data analysis software programs. Descriptive and interpretive codes were applied to the transcripts and subsequently used to determine if patterns existed across study participants (Miles and Huberman 1994).

4 | FINDINGS

When asked about their aspirational consumption most middle-class Blacks in this study indicate both a connection to broader tropes about the American Dream and its material manifestation, but also a commitment to racial uplift, prioritizing group advancement and financial progress as aspects of their imagined future consumption. While nearly all respondents expressed a sense of collective obligation when describing their wish lists, there was a small contingent who did not. When asked how they would use a windfall, there are things that participants want to buy, material desires, and there are things that they want to do, experiential desires. In the section that follows, I elaborate on both the material and experiential consumptive desires that are most salient in the responses of middle-class Blacks in this study.

4.1 | Middle-class Blacks’ material and experiential desires

The most frequently mentioned category or type of item on their wish lists, was a home. While owning a home is often unattainable in real life for many middle-class Blacks, in this study, homeownership is highly valued and maintained symbolic weight. The general emphasis on the goal of purchasing a home indicates that for many middle-class Blacks in this study, they have bought into the idea that homeownership is associated with prosperity and improved social standing. Historically, homeownership has been (and to some extent continues to be)

unattainable for a sizable proportion of the African American community (Brooks, 2017). Only 41 percent of Blacks in the U.S. are homeowners, compared with 71 percent for Whites (Henderson, 2018). Most participants in the study are renters, which is common in New York, but may have also added to the longing for homeownership.

Jabari, a job counselor, who describes himself as “not that materialistic,” does not hesitate to reveal that if he came into a windfall, the first thing he would do is purchase a condo. For him, as for other participants, homeownership epitomizes the achievement of the American Dream. Beyond the financial benefits that homeownership represents, they see purchasing a home as a symbol of their dedication to their families. Indeed, many hope to 1 day be in a position to purchase a home for their loved ones.

In addition to taking a vacation, writing a check to her church, and paying off her siblings' debts, Jada notes, “I would want to buy my mother a beautiful house. She has never owned a home. That would be an amazing thing, to buy her a home.” While Jada certainly imagines she would spend lavishly on herself, as she indicates a desire to travel the world, she also wants to purchase a “beautiful” home for her mother. It is common for middle-class Blacks in this study to maintain both a desire to purchase material items or wish for experiences that they imagine will be pleasurable, but also to indicate a sense of financial obligation to other Blacks. This is evident in their hopes of purchasing a home or homes for their intimate others. For them, truly “making it” means being in a position to gift family members with material comforts and to improve their financial well-being.

Lamar, a bank vice president, admits that his parents can afford a home with no help from him, yet he still feels there is something to be said of purchasing a home on their behalf. As he tells me, “I would love to buy my parents a house at some point.” He then reflects, “a number of my relatives I know are in bad situations, and so I'd try to buy them all homes... that would be great.” Lamar is aware that his family members are in “bad situations” financially, yet he sees them as still deserving of a helping hand. While he is not struggling financially, economic struggle is not foreign to him. He also does not see the material welfare of his family as separate and apart, or distant, from his own. In fact, by indicating that on his wish list would purchase homes for his family members, he reveals that he maintains a sense of solidarity and responsibility to help them to improve their “situations.” The value placed on homeownership connects middle-class Blacks in this study to broader tropes pervasive in U.S. society tied to the American Dream, but beyond a personal goal, for many, it is also a collective goal and obligation.

Cars are also highly sought-after material objects. Damon explains his desire for a luxury sedan because, as he states plainly, “Status. It's one of those indicators. It's like, wow, like he's rolling in, you know, like an Ashton Martin, a Benz, or a Lamborghini.” Damon recognizes the fact that cars are markers of status and he wants to drive a car that leaves an impression, that would “wow” others. Desiree could easily imagine herself in either a luxury sedan, an Audi, or a luxury SUV, a Porsche Cayenne, both vehicles whose design she sees as “sleek.” For Desiree, the style of a car and its physical appearance says something about its owner. She, like Damon, dreams of owning a car whose design would be striking, because she feels that cars should reflect, and when possible, improve their owners' social rank. Cars also maintain an experiential function and for some, the purchase of a luxury car is part of a bigger picture of what living the good life entails.

Middle-class Blacks' imagined generosity is also evidenced when it comes to purchasing cars, extending their consumption aspirations again beyond themselves. Jasmine, a teacher, also thinks of her mom, “I would buy my mom the Mercedes she's been dreaming of her whole life.” Lavishing her mother the gift of an expensive car is for Jasmine something that she hopes to be

able to do. Her desire to purchase a Mercedes for her mom demonstrates active engagement in a consumer culture that emphasizes visible indicators of status, but buying a “dream” car for her mother is valued beyond the status associated with owning a luxury car in and of itself. Reflects not just Jasmine’s largesse, but the idea of taking care of family and giving back to those who have invested in you.

Travel is another frequently mentioned consumable aspiration. In addition to international vacations, middle-class Blacks in the study envision traveling with ease and elevated comfort. As Damon, states, “to be able to just get up and go whenever, wherever, it’s gotta be the most beautiful thing in the world.” Traveling on a more luxurious scale means traveling globally on first-class flights and staying at the finest accommodations. For example, Vanessa longs to be able to take part in “unlimited international travel” and to only stay in “fabulous boutique hotels.” Traveling is viewed as a way of pampering oneself and being free from the daily grind. Middle-class Blacks want to be able to see the world, to face little to no restrictions on their time, and to be maximally comfortable. For some, they imagine this to mean flying private, and for a few, it entails cruising on a yacht. Traveling on a private jet or a yacht, not only translates to a personalized and relaxing experience, but it also symbolizes wealth and exclusivity. Again, indicative of the degree that they have bought into the ethic of competitive, conspicuous consumption, and envision themselves as part of the American middle-class that desires experiences that reflect their cosmopolitan tastes.

Owning a home, driving a nice ride, and vacationing around the world, are aspirations that middle-class Blacks in this study share with other Americans. It is not surprising that their material desires are plugged into those pervasive in the society to which they are members. The things they imagine buying and doing reflect status considerations, but it is not singularly driven by concerns to improve their standing. They dream about consuming things for the pleasure they may bring, and they also imagine buying goods that benefit others and to improve the material well-being of their family members and friends. The feeling that they imagine would come from their largesse is too as part of the experience of “making it.” While they maintain material desires and seek to own goods associated with the American Dream, they also imagine sharing the wealth. Such a perspective reflects their commitment to the collective. When their racialized ideological commitments are indicated in their imagined future consumption, it is also evident that their race and racial identities are infused in how they think about themselves and their consumption.

4.2 | The impact of race on middle-class Blacks’ aspirational consumption

Race was evident in participants’ material and experiential desires primarily in two ways. First, they see affluent Blacks as referents. They aspire to live like influential, well-to-do Blacks and to have experiences that mirror those of the Black super-rich. Black celebrities, like Oprah, and public figures, like the Obamas, enjoy the type of lives they seek to emulate. Second, they indicate preferences for objects and experiences tied to ideas about a middle-class lifestyle but also encoded with racial meaning. For example, while favoring international travel, there are ways that doing so reveal their desire to consume objects and experiences that maintain racial meaning. For most, coming into a windfall did not mean abandoning their racially imbued tastes and preferences, or leaving behind the Black community, it meant engaging even deeper in cultural tastes or practices where their race is at the forefront.

Darryl, a part-time DJ and 28-year-old analyst at a major financial institution, wants to own a brownstone, but he wants to purchase it in the neighborhood of Fort Greene, Brooklyn. When probed as to why, he explains, “I wanted to say a brownstone in Harlem, but I just have the image of *Cosby Show* in my head, you know?” The *Cosby Show* projected a vision of a Black middle-class life often centered in the family home, a brownstone in Brooklyn. That imagery has powerfully affected Darryl even into adulthood.¹ For Darryl, the purchase of a brownstone in Brooklyn is meaningful because it also indicates pride in his racial identity, that he could 1 day have a home like the Huxtables. Others too mention wanting to own a brownstone in Brooklyn because they dream of a future life like that portrayed on the *Cosby Show*. Curtis, a 34-year-old political staffer, remarks that he would want to buy rapper and actor 50 Cent’s enormous 50,000 square foot, 19-bedroom, Connecticut property. A home so extravagant it features a helipad, an indoor pool, an indoor basketball court, a recording studio, and a night club (Miskin, 2018). Rapper 50 Cent and the Huxtables embody different ideas of what Black prosperity looks like, each maintaining a different symbolic and cultural currency. However, by holding either in high regard respondents indicate that it is affluent Blacks, not affluent Whites, who serve as referents for their aspirational consumption. Participants indicate that they wanted to live how they imagined rich Blacks do, pointing to the importance of race in structuring their material imaginaries.

At times middle-class Blacks’ in this study dream of vacations that also maintain racial meaning. Several long to travel to their imagined ancestral homeland, or to places that maintain cultural significance for Blacks, including West Africa and Egypt. Within the travel industry specialized tour companies exist for the singular purpose of coordinating and organizing “return” journeys for African Americans to (what is marketed as) their ancestral homelands (Ebron, 1999). It is worthwhile to note that research has demonstrated that tourists who set out to visit heritage sites, denoted as cultural, roots, or heritage tourism, typically are well-educated and on average have high incomes (Timothy and Boyd, 2006). Bruner (1996) found this to be particularly true for Blacks traveling to Ghana to visit ports and castles that were central sites along with the mid-Atlantic slave trade. Traveling is about leisurely seeing the world, but it could also be part of an effort to reconnect to a racial and cultural past and be ritualized as a racialized pilgrimage.

For many, a collective ethos emerged time and time again in their imagined future consumption, an important aspect of how they construct their Black American dreams. The idea of giving back and sharing economic resources is a salient and recurring theme among those interviewed for the study. Through the lens of their consumption fantasies, we see their commitment to the collective on two levels; first, they emphasize the importance of helping family and friends, and intimate others to improve their financial situations. They want those closest to them to share in their imagined good fortune. Second, deeply embedded in their aspirational consumption are the goal of racial advancement and maintaining solidarity with and connections to a broader Black community. Their racial identity informs their desire to own a brownstone in Harlem or Crown Heights, but it is also evident in the feelings of obligations to other Blacks that they envision maintaining if they ever make it big. Overall, there is widespread agreement, if they came into a large windfall, they would take care of themselves as well as their “people.”

Their sense of collective obligation is evident in their desire to help their intimate social ties. For some, this is revealed in their desire to open the doors of opportunity to those burdened with debt. Javon believes that building wealth is central to Black community progress, and he sees it as equally important to eliminate debt. For the 32-year-old working in the private equity

industry, providing relief for his family from the harmful effects of debt is a priority for him. If he had unlimited resources, it would be his dream to, “Pay off all of the debt of everyone in my entire family. Any debt that was associated with them in any way, form, or fashion...Car, college, home. My father is a minister. His church has debt. I’d pay it all off.” When asked why eliminating family members’ debt is so important to him, he explains, “Because debt is the crippling factor of building net worth.” Javon imagines that by paying off the debts owed by his significant others they will gain their financial freedom. He hopes to release his family members from financial strife and insecurity, which their debt embodies. By paying off all that they owe he is not only eliminating stress but also releasing them from a central barrier he sees to the accumulation of wealth. He aspires to create an opportunity for his loved ones to re-position themselves, from financial fragility to financial security.

Jada also dreams of alleviating her family members’ debt. As the most financially successful of her siblings, she feels obligated to help her brother and sister money-wise, and this is evident even in her aspirational consumption. As she describes her plans:

I would clear my brother and sister’s debt. That’s a big thing for me. They’re older than I am and I’ve been offered a lot of opportunities through education and stuff that they haven’t. And you know, they have financial burdens on their backs that have kind of kept them from advancing as fast as they would like in their lives. And if I could clear that away and just kind of free them, that would be awesome.

Like Javon, Jada sees freeing family members from debt as a means of liberating them from forces that are keeping them from “advancing.” Jada is cognizant that she has experienced opportunities that her siblings did not enjoy. She recognizes that other Blacks, even her family members, face barriers from which she has been lucky enough to be buffered. Since she has benefitted from opportunities that enabled her to move up the class hierarchy, she is compelled to help her siblings who experience financial strife. Jada and Javon realize that while they enjoy a degree of security, their family members still deal with debt and economic strain.

The focus on debt and the alleviation of debt is particularly important to note, as scholars such as Seamster (2019) suggest that historically and at present a racial division has existed and been perpetuated in the organization, form, and consequences of debt. “Black debt” in almost all cases is financially debilitating for Blacks, while “White debt” enhances and improves financial mobility. While debt can function as a form of capital for whites, utilized as a tool in the accumulation of assets and a source of “cumulative advantage,” contrarily for Blacks debt is often tied to the loss of assets and “cumulative disadvantage” (Seamster, 2019). When Javon and Jada prioritize freeing family members from debt, they imagine releasing family members from the oppressive and ensnaring nature of debt as Blacks experience it. They maintain a sense of duty to free those they love from the cyclical, yet lasting burdens caused by “Black debt.”

Respondents also wish to invest in their education and the education of their kin. The few interviewees who had children mention investing in their children’s education as a paramount objective. Amare, a financial analyst, wants to secure his daughter’s future by covering the cost of her education, which he imagines may be prohibitively costly:

I’d have a college fund for my daughter. Because I want her to be at a point where—she’s five, I got 13 years—you get into Harvard, I’ll pay. I don’t want to discuss in my head, I don’t want to hem and haw, I don’t want to think about it. You get in, how much is it, here’s a check... I feel like if she can get in, then she deserves

for me to pay. It's that simple. If you can work your ass off and get into the best school in the world, or in America, at least, then you don't have to ask, we will pay.

Amare believes a college degree is a gateway to financial security, so he wants his daughter to have unfettered educational opportunities. He does not want money to affect her college choices—if she gets into an elite university like Harvard, he wants to be able to pay for her to attend. This emphasis on education reveals how respondents' aspirations embody a core American middle-class value, but also a path to racial uplift for themselves, their children, and the Black community at large.

Jabari, a job counselor, attained his college degree later in life, with the help of many others who mentored and invested in him. He is proud of his Bachelor's degree and wants to keep going to receive his Master's, but the expense has delayed his dreams. But if he came into a windfall, he would return to school and earn his Master's. Jabari is another example of the degree that education is highly valued. Similar to the desire to own a home, higher education is seen as essential to achieving the American Dream. The value of education, for middle-class Blacks in this study, is closely linked to ideas of individual gain, but also collective gain and racial uplift. Unlike purely material objects their desire to invest in their or others' education reflects how their aspirational consumption is also impacted by both societal values and a desire for racial advancement. In this way, their Black American dreams departed from the broader society's conception of the American Dream, that economic prosperity can be achieved through individual merit and hard work.

Many respondents sought to share resources and to work toward the benefit of other Blacks, and by doing so they complicate the popular narrative that middle-class Blacks are individualistic, materialistic consumers motivated by personal status. Jeff, a sales manager at a major insurance company, reveals if he ever amassed an almost endless amount of money, his singular objective would be to give to others. As he tells me, "That is my wish, to be able to have and to give. That's enough for me, just to be able to have, to give. That's a luxury." Jeff imagines that the act of giving is an extravagance in and of itself and it is something that he found deeply meaningful. Larry, a technician working at a research center, states that in addition to buying himself "lots of cars," which he admits is a form of self-indulgence, he also notes that he wants "to give back to the community." Curtis, who imagines purchasing 50 Cents' stately Connecticut home, similarly is committed to making sure he is "doing my part for the community," by "the community" he means other Blacks.

Providing educational opportunities for Blacks is also seen as necessary to achieving racial uplift. Long-term prosperity and advancement of the race are achievable through investments in educational opportunities. Lamar, the bank VP who wants to buy homes for his parents and his struggling family members, feels this strongly: "A passion for me is ensuring that as a people we understand the importance of education. I thank God that I was able to get an education. But if there was anything that I could give a lifetime to it would be that." Lamar does not see his educational attainment as a result of his efforts or merit, rather he believes that he has been *blessed* to be able to get an education. Helping others, including those beyond his family, gain such educational opportunities reflects his faith, but also his commitment to the collective.

Underlying many middle-class blacks' sense of collective obligation and their deep commitment to working toward the advancement of the race, which is reflected in their visions of their consumer dreams and aspirations, is the idea that their privileged standing is only possible because of the help of others. Their commitment to helping other Blacks get ahead reflects their understanding of what contributed to their own achievement. In accounting for their success to

date they emphasize the importance of people who have facilitated their advancement, rather than simply seeing their achievement as a product of their efforts alone. They emphasize that along the way, others have sacrificed and invested in them. This is often driving their sense of collective obligation and the importance they place on ensuring other Blacks have opportunities.

Kendra, an account executive at a major media company, explains that this sense of obligation to give back and contribute to the advancement of the race is due in part to: “my family and the way that I was raised.” Her parents stressed that she needs to be aware of the opportunities that she has been afforded and to work to help others, particularly other Blacks. She recalls her parents telling her, “There are a lot of people out there that don’t have the privileges you have, and it’s your responsibility to at least give as much to them as you can.” For Kendra, improving Blacks’ educational opportunities and contributing to the preservation of HBCUs is something that she sees as part of being Black and being middle-class. Most respondents report that they learned from their parents and their grandparents, or other influential figures that they should work not just to advance personally, but also to benefit the race. The sense that they have a financial obligation to the race, evident even in their aspirational consumption, is a belief that is reinforced by their social networks and in the institutions and organizations to which they are apart.

Religious beliefs also inform their orientation to the collective. Vanessa reveals, “my leading scripture in life is Luke 12:48. ‘To whom much is given, much is expected.’” She is motivated by her faith to give back and feels that she should be a blessing to others, particularly other Blacks. For Kendra and Vanessa, the sense of what it meant to be middle-class and the advantages afforded to them because of their position of economic privilege is inflected by a morally driven and socially reinforced obligation to the race.

Jabari told me that he wants to “live comfortably,” but he also perceives that “the ability to lift other[s] up” is vital. He, the only one of his five siblings to earn a college degree, had a difficult childhood: his parents barely had enough money to buy school clothes, and his mother, who abused drugs, died of AIDS when he was only 19. Jabari rightfully so describes himself as a survivor. Because he had experienced his share of struggle, he hopes to be in a position to “lift others up.” As he explains, “it is because I’ve experienced it firsthand and I know what the struggle looks like.” Now working as a job counselor at a social service agency, he finds meaning in his work because it incorporates giving back to the Black community. Still, he wishes he could do more, give more, and reach more people. Jabari strongly believes that opportunities should be not be hoarded, but shared and this is evident in the way he envisioned his imagined future consumption.

Natalie, an analyst at a major financial institution, states directly that she knows her success is in part the result of other people’s help and compassion. As she tells me: “I feel like I’m, in some sort of way, a successful byproduct of people helping me out when I was coming up. I just feel like it would be selfish of me not to help out the other person, the next person, especially someone who comes from a similar background as me.” Natalie wants to ensure that other Blacks who grew up working-class or in extreme poverty—“living in the projects”—had access to education which would enable them to be upwardly mobile. She wants Blacks to have the opportunity to compete for and secure competitive, professional jobs.

Robert’s motivation to work for collective uplift is similar, but he adds that his success will be more enjoyable if he can share it with others. “I’m one of those dudes where if something good happens, I want people to enjoy it with me. It won’t feel good if it’s just you at the top... I

want my people to be there with me to say you know ‘Look at what *we* did.’” Robert’s advancement to the “top” of the economic ladder would be meaningless to him if other Blacks could not also share in his good fortune. True racial solidarity meant progressing together and sharing the rewards and victories.

Time and again, racial uplift and solidarity are ideals deeply embedded in my interviewees’ aspirational consumption. For some middle-class Blacks, they are committed to giving back not just to other individuals but also to institutions, particularly when they felt that Black institutions and organizations had significantly contributed to their success or provided them with support or opportunities along their journey. The Black church is the most prominent among those institutions my respondents would shower with their imagined cash. Jada imagines gifting herself an extended vacation first, but writing a check to her church ran a close second—“a big check to my church [to] finish the construction on it.... Just one check. Like, I don’t know what you’re going to do with this, but pick it up.” Jada feels that her pastor has been instrumental in her development not just as a Christian, but as a person. She believes that giving to her church is a way to give back, but also a form of paying her imagined good fortune forward. Other interviewees imagine committing funds to build community centers and to establish organizations to provide disadvantaged Blacks with opportunities for social and economic advancement.

Overall, a common theme emerged: if these middle-class Black Americans came into a large windfall, they would take care of themselves and give back (to Black institutions and organizations) in ways that would benefit other Blacks. More than a sense of the importance of being charitable, they see their imagined goodwill as part of an effort to advance the race.

4.3 | Me, myself, and I: Treat yourself

While the idea of collective obligation and racial uplift often serve as drivers, shaping what some middle-class Blacks in this study wish for, there is a contingent whose aspirational consumption is centered on their own desires and what they envision as pleasurable. In my study, this group is nearly exclusively made up of middle-class Black women who had grown up in upper and upper-middle-class homes. These Black women are unlike other middle-class Blacks in this study, as they articulate with ease their consumption fantasies and their wish lists highlight personal indulgences and extravagances. Not only are their wish lists well-formulated, but they tend to feature highly sought after, status-laden goods. For them, describing their imagined future consumption reveals their desire to use consumption objects to express their personalities, while also demonstrating their sophisticated tastes and sensibilities. Their aspirational consumption does not include engagement in racial uplift or indicate allegiance to the collective, rather it serves as a form of imagined self-indulgence.

Lisa, a managing partner of a successful startup, indicates that she dreams of owning a designer dog (an English bulldog), a vintage Jeep Grand Cherokee Wagoneer, a Steinway grand piano, and a \$600 pair of boots she had been lusting after but that felt she could not afford at the moment. Lisa had been dreaming of these items for a long time. For example, her Steinway piano would have to have “a matte finish, not a glossy finish.” Her discerning taste, knowing which of the possible finishes she prefers, reveals that her longing for a particular assortment of material goods, all of which she thought would be pleasing to own, also reflects her personality. For her, imagining her future consumption is about a well-thought-out sense of self, it is highly individualistic and personal.

When asked about what she would do with a windfall, Amber, too, is ready with a reply. The administrator in a low-income, non-profit school tells me about “the most exclusive jeweler in the world.” This jeweler, based in Paris, designs custom pieces that according to Amber are “literally masterpieces, like on the level of like Faberge in our time.” Given her job, this type of cultural knowledge might seem superfluous. But Amber’s consumer dreams do not reflect her current economic reality, rather they are a place where she can indulge her elevated aesthetic sensibilities. When I ask Amber how she had learned about the jeweler, JAR, she recalls:

I love design, I love interior design.... [And] catalog[s] for auctions...occasionally [list his jewelry]... There was a famous jewelry auction a few years ago by this woman who divorced her billionaire husband. Some of this jewelry, she sold this JAR jewelry and the stuff is just like, I just, I’ve never seen anything like it. Like after seeing that it made me like I don’t want to ever go to Tiffany’s again, or Cartier, or Harry Winston, I just have no interest in that.... now those type of like places which I think a lot of people would consider like this is the best jewelry you could get, you know, Tiffany’s or Cartier or Harry—. After seeing that it’s like, no, I don’t even want it.

Amber’s love of design and sophisticated taste in jewelry fit with her intimate knowledge of high-status culture. Unlike Darryl and Curtis, who aimed to be like the Huxtables and the rapper 50 Cent, Amber did not describe wealthy, well-known Blacks as reference points. Instead, she referred to an obscure, former wife of a billionaire who amassed a collection of rare jewelry. While she might not ever buy a piece of JAR jewelry, just knowing about the collection demonstrates that her tastes are aligned with the most exclusive class of elites.

Tasha also differs from Darryl, Curtis, and the other middle-class Blacks who maintained their preference for living in a Black neighborhood, even in their windfall scenarios. When Tasha imagined purchasing a home, she envisions “a Soho loft, like a huge, big Soho loft in a pre-war building.” Even though she values and appreciates the sense of community she gets from living in Harlem at present, Tasha clearly associates prestige with living in a trendy, upmarket neighborhood. She also longs for a collection of designer shoes and an expensive handbag: “A Chanel bag, a leather, Black Chanel bag, and not the like small, quilted, 255, like a big, nice, really soft leather Chanel bag.” Tasha dreams of spoiling herself with posh goods that brought tactile and aesthetic pleasure while also signaling her taste and status.

Amber, Tasha, and Lisa had all grown up in upper-middle-class homes. Tasha’s father works as a corporate attorney, and her mother is a high-ranking administrator in the local school district. Though her parents had not themselves grown-up middle-class, they made sure to provide Tasha with everything she ever imagined she would need. Both of Amber’s parents are corporate executives, and Lisa described a childhood filled with frequent family vacations, “nice” cars, and debt-free college education. Their membership in the Black middle-class is generational and this is the most commonly shared variable expressed by those in my study who emphasize material objects, nearly exclusively, on their wish lists. There are too few men of similar backgrounds in the study to suggest if the same might be true for men who grew up upper-middle or upper class. However, as Jasmine indicates, the phenomenon seems gendered: “I guess I would probably be a girl and buy like a really nice, expensive purse... or a really nice piece of jewelry.” She dreams of owning a “Louie” (Louis Vuitton) or a Gucci bag, and perhaps a Cartier or Rolex watch.

This is not to state that their racial identities did not impact their consumption for Black women who grew up in upper-class homes. Their race is relevant and they also demonstrate an ideological commitment to the collective when asked in other parts of the interview, so perhaps if they actually came into a windfall, they might behave in ways more closely aligned with racial uplift ideologies. However, this desire to promote racial uplift is noticeably absent when it comes to their aspirational consumption. Their consumption fantasies are free from family obligations. Perhaps this was because their families already owned goods that others might consider aspirational. They could enjoy the freedom to dream and long for only things that they found titillating, perhaps in part because they do not know or have many working-class or poor people in their close social circle. Interesting, these middle-class Black women's consumption fantasies stand in juxtaposition to research which suggest that elite women often cultivate a sense of elitism via their commitment to philanthropic and public service work, particular promoting the high culture and the arts (Ostrander, 1984; Kendall, 2002; Fleming and Roses 2007).

It seems that their aspirational consumption offers them an opportunity to think solely about what they found personally pleasing and expressive of their personalities, while also being steeped in class based tastes and individualistic indulgences that reflect their cultural capital and perhaps more specifically, their knowledge of and familiarity with elite cultural tastes. This freedom from thinking of the benefit of the racial collective in their imagined future consumption is interestingly linked to and perhaps a reflection of materialistic and individualistic values, more aligned to traditional conceptions of the American Dream and societal norms that emphasize competitive, status-oriented, positional consumption.

5 | CONCLUSION

U.S. society is one where materialism, individualism, and competitive consumption are the norm. Ideas about success, social mobility, and prosperity are all embedded in the American Dream. Like other Americans, most middle-class Blacks in this study sought the material requisites encoded in the idea of the American Dream. They want a brownstone and a BMW. They dream of traveling the world on a private jet. The consumption of objects and experiences, and the pleasure those things could bring represented living "the good life." However, they also want to give back to their churches and to the communities where they are from. They had worked hard and want to enjoy the fruits of their labor, and the consumption of individual objects and experiences are idealized in part because of the experiential pleasure they are thought to bestow. In this way, middle-class Blacks conform to and share commonly held societal beliefs about the material requisites that accompany middle-class status and the comfort and security that owning material goods is said to afford people. However, besides thinking about their future consumption and the joy it would bring them, most middle-class Blacks in this study also maintain deep-rooted ideas about racial uplift and collective responsibility, which are revealed in their aspirational consumption.

In this way, their consumption both evidences their embrace of pervasive cultural scripts, particularly those encompassed by the idea of the American Dream and the material prosperity it represents, and also indicates their endorsement of deeply held beliefs in the importance of racial uplift and an obligation to the race. Both in the content of what they long for, and the factors driving their aspirational consumption their racial identity and racialized ideological commitments are evident.

Sociological theories of consumption posit that, on an aggregate level, it is a means by which people demonstrate their social standing and group membership. On a micro-level, objects and goods are acquired partially for their symbolic value—their utility in “construct[ing] identities and relations with others who inhabit a similar symbolic universe” (DiMaggio, 1994). Middle-class Blacks’ unique position within race and class hierarchies means that they inhabit specific symbolic universes. A few, particularly those who had privileged backgrounds, reveal that their aspirational consumption that is free from a sense of racial obligation and racialized tastes. But for most, their aspirational consumption reflects their combined class and racial tastes and affinities; for example, indicating a desire to vacation in international destinations, especially those where African and African diasporic culture could be celebrated. Their Black American Dreams also reflects their collective orientation, as many middle-class Blacks express deep-rooted ideas about the importance of collective responsibility and racial solidarity. On the whole, analyzing middle-class Black study participants’ aspirational consumption suggest that the pervasive idea that Blacks are conspicuous consumers and excessively materialistic is overly simplistic. In most instances, respondents prioritize giving to family, friends, Black cultural institutions, and their community often over solely purchasing luxuries for themselves.

Ideological beliefs serve an important role in uniting groups but also anchoring our shared national identity. In the U.S. there is perhaps no collective myth more powerful than that of the American Dream (Rank *et al.*, 2016). The American Dream not only conveys information about perceptions of the vastness of opportunity and prospects of upward mobility, but it also projects an idea about the material requisites of a middle-class lifestyle, which is seen as desirable and a shared societal goal. Achieving a level of economic security and well-being are perhaps the most central and widely accepted ideas associated with achieving the American Dream (Rank *et al.*, 2016). Owning objects and having experiences typically associated with a middle-class quality of life and a certain level of prosperity is key to living the dream.

When it comes to race and belief in the American Dream, Blacks have been shown to depart from white Americans. Hochschild (2006) finds African Americans are less likely to feel that the American Dream applies to their life experiences. She highlights discrimination is a central factor that detracts from middle-class Blacks’ perception that the American Dream is realizable (Hochschild, 2006). The findings presented here complicate Hochschild’s discussion, as respondents indicate both adherence to core principles of the American Dream, while also doing so in a way that is uniquely informed by their race. Hochschild’s conceptualization of the American Dream is premised on the proposition that it is a shared value, whose central tenets are individualism, self-reliance, and meritocracy. Using a more expansive definition of the American Dream, one that accounts for Americans’ aspirational consumption, the material objects, and experiences commonly longed for, I find that Blacks, particularly middle-class Blacks’ beliefs and attitudes are aligned with common values about prosperity. They hope to become homeowners and to be able to invest in their children’s future. But while enjoying the material requirements associated with a “good life,” and even envisioning themselves as consumption luxuries in life, they also indicate that they are committed to advancing the race.

If we are interested in the degree that Black Americans feel fully included and entitled to the rights and benefits that accrue with their status as Americans, it behooves us to investigate not just Black consumer spending, but also the objects and experiences that they aspire to own or dream of doing. Refocusing on their aspirational consumption reveals not just the degree they maintain a desire for the material comforts and engage in positional consumption, but also how they see themselves as a member of a racial collective. The findings presented here reveal that middle-class Blacks often seek to balance their own financial futures, goals, and

aspirations, with their desire to give back and to act on a sense of obligation to the collective. They get pleasure through imagining what all living the good life entails, but they also get pleasure from imagining a better future for other Blacks.

ENDNOTE

¹ This interview was conducted before Bill Cosby, the *Cosby Show's* creator and star, was convicted of sex assault, tarnishing much of his artistic legacy.

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APPENDIX A.

Table A1

TABLE A1 List of respondents

Pseudonym	Sex	Age	Education	Occupation	Income
Alysha	F	26	Bachelor's	Financial analyst	\$50,000 to 74,999
Amare	M	30	Bachelor's	Financial analyst	\$100,000+
Amber	F	32	Master's	School recruiter	\$50,000 to 74,999
Angela	F	28	J.D.	Corporate attorney	\$100,000+
Antoine	M	36	Bachelor's	Firefighter	\$75,000 to 99,999
Ashlee	F	28	Bachelor's	HR administrator	\$50,000 to 74,999
Brandon	M	28	Bachelor's	Manager of retail store	\$50,000 to 74,999
Brittany	F	28	J.D.	Attorney	\$50,000 to 74,999
Bryson	M	-	J.D.	Attorney	NA
Crystal	F	29	Master's	Executive assistant	\$50,000 to 74,999
Curtis	M	34	Bachelor's	Director of community relations	\$100,000+
Damon	M	29	Bachelor's	Associate in legal department	\$100,000+
Daniel	M	35	Bachelor's	Training specialist	\$100,000+
Darryl	M	28	Bachelor's	Bank associate	\$100,000+
Desiree	F	29	Bachelor's	Marketing professional	\$50,000 to 74,999
Eric	M	27	Bachelor's	Director of strategy	NA
Erica	F	29	Bachelor's	Membership manager	\$50,000 to 74,999
Eve	F	32	Bachelor's	City worker	\$50,000 to 74,999
Heather	F	29	Bachelor's	Deputy director	\$75,000 to 99,999
Isaiah	M	31	Bachelor's	Entrepreneur	\$100,000+
Jabari	M	NA	Bachelor's	Job counselor	NA
Jada	F	28	Bachelor's	Marketing manager	\$75,000 to 99,999
James	M	39	Bachelor's	Firefighter	\$75,000 to 99,999
Janae	F	32	Bachelor's	Freelance television producer	\$50,000 to 74,999
Jasmine	F	30	Master's	Teacher	\$75,000 to 99,999
Javon	M	32	Master's	Associate at private equity firm	\$100,000+
Jeff	M	28	Bachelor's	Sales manager	\$100,000+
Jennifer	F	31	J.D.	Lawyer	\$75,000 to 99,999
Jordan	M	29	Bachelor's	Actor and model	\$50,000 to 74,999
Kendra	F	28	MBA	Account executive	\$50,000 to 74,999
Kenneth	M	27	Bachelor's	Advertising	\$50,000 to 74,999
Kevin	M	27	Bachelor's	Accountant	\$50,000 to 74,999
Lamar	M	34	Bachelor's	Banking vice president	NA
Lance	M	30	Bachelor's	Tax preparer	\$25,000 to 49,999

TABLE A1 (Continued)

Pseudonym	Sex	Age	Education	Occupation	Income
Larry	M		Bachelor's	Library technician	NA
Leah	F	32	Bachelor's	Analyst for government	\$50,000 to 74,999
Lisa	F	32	MBA	Managing partner	\$100,000+
Lori	F	28	Bachelor's	Recruiter	NA
Marcus	M	30	Bachelor's	Director of a nonprofit organization	\$50,000 to 74,999
Michelle	F	31	MA	Event planner	NA
Natalie	M	25	Bachelor's	Senior banking analyst	\$50,000 to 74,999
Nate	M	33	Bachelor's	Parole officer	\$50,000 to 74,999
Paul	M	28	Bachelor's	Health care strategist	\$75,000 to 99,999
Renee	F	32	MBA	Digital marketing professional	\$75,000 to 99,999
Robert	M	28	Bachelor's	Senior banking associate	\$100,000+
Shante	F	25	Bachelor's	Marketing professional	\$25,000 to 49,999
Sharon	F	27	Bachelor's	Advertising account manager	\$75,000 to 99,999
Sheila	F	47	Bachelor's	Clinical researcher	\$100,000+
Stacey	F	28	Bachelor's	Advertising	NA
Tasha	F	28	J.D.	Assistant marketing manager	\$50,000 to 74,999
Tatiana	F	31	Bachelor's	Broker contract specialist	\$25,000 to 49,999
Vanessa	F	29	Bachelor's	Consultant	\$100,000+
Wayne	M	28	Bachelor's	Advertising sales	\$25,000 to 49,999
William	M	32	Master's	School administrator and teacher	\$75,000 to 99,999