

Upper Class

- Multi-millionaires and top executives
- Not our usual clientele
- Usually highly educated or public figure
- Used to having others provide services for them
- Loss of income includes loss of power and status
- Used to autonomy hard to take orders from others

Upper Middle

- Highly educated professionals and managers
- Suffered losses from stock options and/or decline in housing market
- Professions that held in high public esteem not suppose to be affected by economy
- Loss of status symbols private schools, country clubs, neighborhood
- Lack of practical skills reduced access to service providers

Middle Class

- Semi-professionals with college degrees or trades
- Some level of autonomy loosely supervised
- Good neighborhood housing highly financed
- Mixture of time and money for services and activities
- Some discretionary funds
- Uses credit to maintain lifestyle

Lower Middle/Working Class

- Blue collar and clerical with high school educations and maybe some college
- Time more than money for services and activities
- Rely on friends and family
- Recreation involves nice household items, parties, camping, boats, cars, etc.
- Credit to maintain basics
- Public schools

Lower Class/Working Poor

- Focus on maintaining basic needs
- Significant reliance on family and friends
- Used to using public benefits, including transportation
- Recreation occurs at home
- Lack of stability must go where housing and employment available
- Any additional cost is significant
- Powerlessness

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