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An idea that refuses to die. Rise, fall and resurgence of “housing class”

Hannu Ruonavaara^{a,b} 

^aDepartment of Social Research, University of Turku, Turku, Finland; ^bInstitute of Housing and Urban Research, Uppsala University, Uppsala, Sweden

ABSTRACT

In 1967, John Rex and Robert Moore published an influential book on ethnic housing inequality in Birmingham, titled *Race, Community and Conflict*. The book presented a theory about classes formed in the housing market, inspired by a particular reading of Max Weber’s ideas about class. The basic idea of the housing class is that people’s relation to the means of housing is a class-forming factor that is not reducible to their relation to the means of production. This paper presents the original housing class theory and its revision by Peter Saunders, property class theory, and criticisms of the two theories. Since the 1980s, both theories have disappeared from housing research. In the 2020s, the basic idea of the housing class was revived in Lisa Adkins’ and her co-authors’ asset class theory. This paper discusses the history of the idea of the housing class and its contemporary relevance. It also raises questions about the conceptualization of class and housing inequality.

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Introduction

In one of his seminal contributions to housing studies, *Housing and Social Theory* (1992), Jim Kemeny wrote that ‘the theoretical development of housing research remains rudimentary and leaves much to be desired’ (Kemeny, 1992, p. xv). In the early 1990s situation he saw signs of a change for the better, that has since occurred. Looking back to the beginning of theorizing about housing, Kemeny singles out John Rex and Robert Moore’s, *Race, Community and Conflict* (1967), as a pioneering work (Kemeny, 1992, pp. 19, 164). Especially insightful was the theory of housing classes used as a framework to study ethnic housing segregation in the Birmingham neighbourhood of Sparkbrook. From the late 1960s until the 1980s, housing class theory was influential and controversial (see Moore, 2011).

In this paper, I present the original housing class theory and one revision of the theory, property class theory, as well as criticisms of these theories. Since the 1980s,

CONTACT Hannu Ruonavaara  hanruona@utu.fi

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both these theories have largely disappeared from housing studies literature. Recently, a theory similar to housing class theory has surfaced, asset class theory, although not in housing research, but in research on the political economy of twenty-first century capitalism. Apart from being a piece of the intellectual history of sociological theorization about housing, this paper also reflects on the contemporary relevance of the basic idea at the root of these theories.

This idea is as follows: The manner in which people possess housing places them in a particular social class position that is not completely reducible to their position in the social division of labour, the locus of class in mainstream sociology. Possession of housing is an independent class-forming factor that either constitutes a class structure of its own, or has come to reformulate the traditional economic class structure. By possession of housing, I refer to a bundle of rights and duties concerning the use, control, and exchange of housing. Housing tenure is crucial here, but the class positions in the three theories are not entirely tenure positions. My concept of possession also includes housing ownership as an investment. Some people do not possess housing; the homeless are therefore variably included in the theories I consider, although much of the discussion revolves around those more privileged than homeless, that is, homeowners.

Rex and Moore's housing class theory

Rex and Moore's study is not a theoretical treatise but an engaged mixed-method study of housing inequalities in a multi-racialized Birmingham neighbourhood, and as such it has also inspired contemporary research not employing the concept of housing class (Forrest, 2019). It seems that housing class theory was a by-product of this case study, probably the theory was mainly developed by Rex.

The theoretical inspiration for Rex and Moore's housing class theory was Max Weber's class theory outlined in his essay on 'the distribution of power within the community' (Weber, 2010) and a draft of a book chapter on status groups and social classes (Weber, 2019, Chapter 4). For Weber, the class situation is equal to the market situation. The market is the basis of class formation, and includes not only the labour market but also other markets, such as the credit and goods markets:

'Property and assets' and 'lack of property or assets' are therefore the basic categories of all class situations, no matter whether these two categories effect price wars or are effectively used in competitive struggles. Within these basic categories the class situations are further differentiated in regards to the kind of property that can be used for returns, on the one hand, and in regard to the kind of services that can be offered in the market, on the other hand. (Weber, 2010, p. 139)

Ownership of 'residential houses' is listed as a type of property that differentiates property owners. This supports Rex and Moore's idea that, in principle, things such as classes can be formed in the housing market. According to the quotation, there can be 'competitive struggles' between classes— though Weber insists that this is not always the case (Weber, 2010, pp. 140–141 and Weber, 2019, pp. 452–453).

Classes formed in the housing market compete for scarce housing resources in cities (Rex, 1968, p. 214). Rex and Moore assumed that virtually all groups in a city similarly value different forms of housing and associated ways of life. This unitary

value system shared by all urban dwellers consists of a preference for owner occupation over renting, public renting over private renting, and suburban locations over inner-city locations (Saunders, 1981, p. 141). In principle, all housing in a city can be unambiguously rated according to preference, and virtually all people accept this rating. Every group aspires to move up the housing ladder and prevent itself from falling. Private renters want to become public tenants who want to become owner-occupiers, and inner-city owner-occupiers want to become owner-occupiers in the suburbs. Moreover, all groups struggle to keep the housing class closed to pressure from classes in an inferior position (e.g. Rex, 1968, p. 215). In Parkin's terms, this is social closure by exclusion, but there is also social closure by usurpation, action to improve the lot of the class by capturing resources from the 'higher' class (Parkin, 1979).

Housing classes try to gain influence and control over the three housing allocation systems: the market 'modified the by the credit system which gives the building societies a degree of bureaucratic control of selection', the bureaucratic allocation of council housing and the 'free market of housing space', referring to private renting (Rex & Moore, 1967, p. 39). Each system has specific qualifications for access to housing: to obtain a housing loan, one has to have a secure economic position; to enter public rental housing, one must fulfil certain allocative criteria, etc. The qualification for either mortgages or public tenancy is crucial, because public tenancy is preferable to private renting, and home ownership for all forms of renting (Rex, 1968, p. 215).

Conflicts between housing classes result from attempts to influence and change qualifications. Power in the market and political power are the main resources in the struggle between the housing classes. Although economic resources are important in housing class struggles, they cannot be reduced to class struggles in production. Among those sharing the same relation to the means of production, there may be differences in the access to 'means of housing' (Rex, 1968, pp. 214–215). Immigrant homeowners, who were compelled to let out parts of their houses to pay for their own housing costs, were a paradigm case of a group ranked high in the local housing class structure, but low in the economic class structure (see Rex, 1977, p. 220). Thus, there are two distinct class structures based on these two markets (Saunders, 1990, p. 324).

The struggle between housing classes is 'the central social process of the city as a social unit' (Rex & Moore, 1967, p. 273) and 'the basic process underlying urban social interaction' (Rex, 1968, p. 214). Rex and Moore believed that housing classes are real groups, members of which interact, and not just categories of people sharing the same position in the housing market. In a later defense of the claim that housing classes determine patterns of association, Rex argued that churches, political parties, clubs, café and pub clienteles, and friendly and charitable societies can be seen as the agencies of incipient housing classes (Rex, 1971, p. 299). They not only represent the group and provide mutual aid to their members but also elaborate new meanings, norms, and belief systems. Local politics are largely structured around housing class lines (Rex, 1977, p. 220).

Rex and Moore's book contains three versions of the housing class structure in Sparkbrook, an inner city neighbourhood in Birmingham. At the beginning of their book, they make an analytical distinction between three basic housing classes:

owner-occupiers, private tenants, and council tenants. On the same page, they present a five-class model that is expanded upon later. Toward the end of their book, they list six housing classes: (1) the outright owners of large houses, (2) mortgage payers who 'own' whole houses, (3) council tenants in a) houses with a long life and b) houses waiting for demolition, (4) tenants in whole houses owned by private landlord, (5) house-owners who must take lodgers to meet loan repayments and (6) lodgers in rooms (Rex & Moore, 1967, p. 274). Rex somewhat refines this classification in a later publication, in which he presents a seven-class model and adds desirability of housing and location to the defining characteristics (Rex, 1968). Thus, characteristics dividing people into classes are not only the mode of access to housing (owner occupation, public renting, private renting) but also the degree of ownership (no ownership, partial, total) and quality of housing (desirable long-term, undesirable waiting for demolition). The multitude of criteria makes it difficult to handle the typology, although it is justified by the idea of a unitary preference rating for different types of housing.

The critical reception of Rex and Moore's theory

Many researchers found housing class theory useful, or at least worth experimenting with (e.g. Bell, 1977; Couper & Brindley, 1975; Crothers, 1974; Lambert *et al.*, 1978; Saunders, 1978). Some sociologists used the concept, descriptively only as a means of describing different types of housing situations and corresponding social groups (Hegedüs and Tosics, 1983; Szelényi, 1969) – without any assumptions about the significance of housing class division in urban politics. Despite the popularity of the theory, its criticism has been overwhelming. Critics have identified several problems in the theory (see e.g. Hancock, 1994; Marshall, 1990; Saunders, 1981, 1986), some of which led to its reformulation.

The assumed value consensus over housing

Case studies of other British cities than Birmingham cast doubt on the assumption of the wide acceptance, encompassing ethnic minorities, of the 'suburban ideal' (e.g. Hancock, 1994; Marshall, 1990; Saunders, 1979, 1981). These results are problematic because the pluralism of preferences restricts the applicability of the theory only to cases in which value systems coincide. Although Rex expressed some reasonable doubts about survey information on housing values (Rex, 1971), the criticisms led him to refine the theory. He acknowledged the plurality of value systems (see also Rex & Tomlinson, 1979) but stated that there was a dominant value system, also apprehended by those holding minority values.

Although the assumption of *complete* value consensus is indeed unrealistic, it is not unrealistic to assume that a great majority holding similar values is sufficient to create a situation in which the value pattern can be causally effective. Those holding minority values may feel pressured to conform to the dominant views on how respectable people should live. For example, in a study of residents in small homes, Preece *et al.* (2021) found that their interviewees were compelled to justify their housing choices to outsiders who assumed that everyone should strive to live

in a large home. Rex's point about dominant value systems is by no means irrelevant; however, it is questionable whether normative pressure would make minority value holders compete for housing resources, rather than justify their choices.

The conceptualization of class

In their book, Rex and Moore are vague about the housing class structure in Sparkbrook. They provide several slightly different descriptions in the book and successive articles. Later, Rex adopted the view that *any* differences in access to housing could constitute a specific housing class. 'Thus, if we find that black men or fatherless families in a particular society have less access to housing resources, by virtue of being black or fatherless, we may speak of these groups as housing classes' (Rex, 1977, p. 221). Therefore, the number of housing classes becomes 'almost limitless' (Marshall, 1990, p. 140; Saunders, 1979). This makes it difficult to obtain a purely theoretical definition of *housing class structure* because of the increasing number of possible criteria; The structure depends on the empirical situation. However, Rex and Moore clearly stated that their approach should always be adjusted to local conditions (Rex, 1968, p. 216; see also Hancock, 1994; Marshall, 1990; Rex, 1971).

Another problem is that housing class theory is based on a questionable interpretation of Weberian class theory. While Weber states that classes can be formed 'in the competitive struggles of consumers', according to him, class struggle takes place between owners and non-owners of property (including skills), rather than between owners of different kinds of property (see Weber, 2010), as in the case of housing classes (1) and (2), or the propertyless having different life chances, as in the case of classes (4) and (5). Weber points out that class situations fragment because of such distinctions, but the struggle between the class fractions thus formed can hardly be considered a class struggle. Weber also stresses the point that ownership of property (or of skills) can be constitutive of a class if it is *usable for returns*.

However, the broad distinctions between the propertied and propertyless are unlikely to satisfy the explanatory purposes of the original housing class theory, as it also considers the 'bureaucratic allocation' of public housing (Rex, 1968, p. 214) creating a distinct class of public tenants. Distinctions between different kinds of renters and property owners are necessary for Rex and Moore to conceptualize the differences between groups. If these groups were not classes, could they be something else?

Saunders and others suggest that the housing classes identified by Rex and Moore should rather be considered status groups (Elliott & McCrone, 1982; Marshall, 1990; Saunders, 1977, 1981, 1986). For Weber, status is a dimension of the unequal distribution of power, distinct from class. Status groups are formed based on how social honour is distributed in a community. Property ownership may bring social honour, but this is not always the case; the propertied and propertyless can belong to the same status group. One aspect that unites status groups is the specific lifestyle expected of group members (Weber, 2010). Payne and Payne write: 'People who share a common occupational category (for example, professionals) may develop a

clearly differentiated life style which becomes the basis for group action; in a parallel fashion, those who obtain a particular tenure may also develop a common life style which marks them off from others who are very similar but choose a different tenure' (1977, p. 132).

Another important point about status groups is that, for Weber, status groups are usually (but not always) communities, whereas classes are not. 'Bourgeoisie' and 'working class' are categories of people similar to such groupings as 'people over 65 years' or 'blue-eyed males'. These groupings are neither organized nor networked. Such categorizations are by no means unimportant. Weberian class theory states that classes are categories of people that *can* be (but are not necessarily) causally effective, for example, in the formation of real groups, such as trade unions and parties. If status groups are usually real groups, this implies that they are tied together by some social organization, network, or locality. This is also the case in Rex and Moore's study, where housing classes were equal to ethnically and socially distinct neighbourhoods. If Rex and Moore's housing classes are better understood as locally based status groups, then it is highly possible that in one case, there may be seven, while in another, 11 different groups, because the criteria for receiving social esteem may vary in different local contexts.

The usefulness of the theory

The housing class theory did not prove to be explanatorily powerful in the empirical research that it inspired. Starting with the housing class concept, a number of researchers moved on to use the concepts of interest or action groups (Hancock, 1994; see also Lambert *et al.*, 1978).

Rex himself later doubted the importance of housing classes in explaining urban social conflicts. In a paper on the 1981 urban riots in Britain, he did not find the idea of housing classes useful. Rex says that he now 'fully accepts' the view that the causes of long-term social conflict lie in 'industry and employment' and that housing class theory is only capable of accounting for short-term political conflicts (Rex, 1982, pp. 111–113). Housing class struggles transformed from a central urban process into a secondary cause of urban social conflict.

Property classes – Saunders' revision of housing class theory

Peter Saunders was one of the most central critics of Rex and Moore's housing class theory (Saunders, 1977, 1978, 1980, 1984, 1986). However, it was Saunders who attempted to improve the original theory the most. Saunders' rethinking of the original theory led to two considerably different theoretical positions. Here, I discuss only the first one, property class theory. Saunders' reformulation was based on what he thought was a theoretically more defensible Weberian description of housing class structures than that produced by Rex and Moore (Saunders, 1978). According to this scheme, housing classes are 'differentiated according to their varying relationships to the distribution of housing' (Saunders, 1979, p. 94). There are three main classes divided into a number of class fractions (Saunders, 1979, pp. 93–96):

The upper class consisting of owners of private capital engaged in the supply of housing

This class represents all actors for whom housing is a source of profit: owners of capital engaged in housing finance; owners of capital engaged in the construction of housing; exchange professionals engaged in the market distribution of housing; private landlords, and so on. The interests of different types of capital are sometimes in conflict with each other.

The lower class of non-owners of domestic property

This class is further subdivided into three groups. Households living in rental dwellings are divided into private and public tenants, which can be further divided into distinct subcategories. Homeless individuals with no access to housing also belong to this class. The class shares fundamental interests in the housing market, but different fractions have their own interests that can conflict. For example, tenants may oppose building a homeless shelter in their neighbourhood.

The middle class consisting of owner-occupiers

Owner-occupiers own housing as a means of consumption but can also use it to increase their wealth. The most important division within this class is the distinction between outright owners and mortgaged owners. In some cases, the location and quality of the property can divide the members of this class into different strata. (see Saunders, 1986, 1990). Saunders characterizes how owner-occupiers differ from the upper and the lower class: 'While the latter live off property and the former live in it, the owner-occupier does both' (Saunders, 1977, p. 6). The interests of the 'intermediate property class' may sometimes align with those of the upper class, or those of the lower class, as it may include interests in land use or taxation policies that conflict those of the upper and the lower class.

Saunders' theory differs from that of Rex and Moore in two respects. (1) It does not make any assumptions regarding the housing values of the urban population. Uniform housing values lead to *competition* for urban resources, but between property classes, there is a *conflict* of objective interests (Saunders, 1979, p. 73). (2) This does not imply spatial segregation of classes (Saunders, 1979, p. 94), as implied in Rex and Moore's theory that applied Chicago urban sociologists' concentric zone model.

Saunders' reformulation placed tenure as the focus of the analysis more than in the original housing class theory (Thorns, 1981b). What interests Saunders the most is the situation of homeowners (anticipating his later book on homeownership, Saunders, 1990). Property class theory relies heavily on the claim that housing ownership provides the owner with not only a means of consumption, but also a means of accumulating wealth. Some housing theorists have argued that capital gains from home ownership are largely illusory, 'paper gains', (e.g. Kemeny, 1982; Merrett & Gray, 1982). Saunders held that capital gains are not illusory but real (argued later at length in Saunders, 1990, Chapter 3) and that there are also other sources of economic gain

for homeowners. Although an increase in the market value of a house is not immediately realized as income, it does increase the owner's wealth. Therefore, housing serves as a means of storing and increasing wealth that is not available to renters. Saunders argued that when a uniform 10% per annum inflation rate is assumed for house prices, rent, wages, and interest rates, the mortgaged house owner who sells after 7 years will realize a substantial gain, whether she/he decides to buy an equal house or even to trade up (Saunders, 1978, pp. 243–244). This argument was based on the effects of inflation. Though the house-owners have paid only a part of the house out of their own savings, they can appropriate the entire money value of the house sold. If they now pay off the remaining loan, they are left with an amount of money the real value of which is higher than the original 'capital' they possessed.

Saunders points out that the exceptionally fast increase in house prices in Britain during the post-war period brought real gains to homeowners. As the increase in house prices was higher than that of any other conventional investment, owner occupation became an exceptionally gainful investment. The source of these gains is first-time buyers entering the owner-occupied sector. However, Saunders considers this to be the least significant first source of the 'accumulation potential' for homeowners. The second is the negative real interest rate on housing loans. In times of rapid inflation, British housing finance institutions did not increase interest rates to match the general inflation rate. When real interest rates are negative, homeowners gain from the declining debt value. The source of this gain are the depositors (see Thorns, 1981b). The tax subsidies to homeownership are the third source of gains. As in many countries, housing loan interest payments were deductible in general taxation, and other tax concessions existed (e.g. Saunders, 1990). Together with other measures (such as production subsidies), this constitutes a considerable source of gain for owner-occupiers. The fourth minor source of accumulation mentioned is the owner-occupiers' possibility of increasing the value of the property by using their own labour. (Saunders, 1978, pp. 247–248).

The accumulation potential of home ownership makes homeowners an interest group with material interests distinct from those of tenants on a number of issues. These interests are reflected in national and local politics. In the national policy, homeowners have common interests in, for example, taxation policy. Any policy that tightens the taxation on domestic property or capital gains is against their interests. In the fiscal policy regulation of interest rates, pushing the housing loan interest down, and in housing policy, generous government subsidies for the renovation of old housing would be in their interests. At the local level, homeowners are interested in protecting and increasing the value of their property. This interest can manifest in various forms touching different other interests, such as opposition to redevelopment schemes by private developers or the location of social housing. Saunders' community studies in the 1970s provided evidence of such actions by homeowners (see Saunders, 1979).

The critical reaction to property class theory

Criticisms of Saunders' theory are abundant (Daunton, 1987; Edel, 1982; Forrest, 1983; Merrett & Gray, 1982; Pratt, 1982). Several critics have argued that homeowners

do not constitute a cohesive group with shared interests, because of their heterogeneity. Some are debt-free while others are paying heavy mortgages, some own properties in desirable areas while others in derelict ones, some may look forward to increases in value by renovation, others may not afford repairs in their property (Daunton, 1987, p. 82).

Daunton argued, that there are 'trapped' owner-occupiers in depressed areas who are unable to move or reap any price gains nor even get their own investment back because no one will buy their property – at least at a fair price.

Forrest pointed out that seeing homeowners as a homogenous group of affluent and privileged housing consumers is an 'anachronist image' derived from a period when home ownership was a minority tenure (Forrest, 1983, p. 212). The growth in owner occupation stratifies and segments the housing market in terms of housing conditions and opportunities. 'Those who derive real advantage from the operation of housing market experience their housing privileges as only one of a set of material advantages' (Forrest, 1983, 213). Thorns' two articles (1981a and 1981b) on capital gains received by homeowners in Britain and New Zealand support Forrest's critique: the ability to gain from house price inflation 'relates also to the individual's position with regard to the labour market and inherited wealth' (Thorns, 1981b, p. 215). The position in the housing market reflects the economic class and is not anything that would transform or transcend it. This was a wholesale rejection of the idea of the housing class. In the context of economic restructuring and long-term unemployment, increased polarization occurs between the top and bottom ends of the market takes place (Forrest, 1983). Thus, the divisions between different types of owner-occupiers are more important than their common features (see Forrest *et al.*, 1990).

Saunders does not view the differentiation of homeowners' situations as a problem in his theory. Despite highly varying gains from ownership, homeowners nevertheless share material interests, such as maintaining government subsidies, and the benefits from home ownership may be more important for the household economies of those likely to gain less, compared to those likely to gain more (see Saunders, 1984).

However, in a later development of his theory, Saunders saw classes as exclusively formed in the sphere of production. Cleavages resulting from the ownership or non-ownership of domestic property are those in the sphere of consumption; therefore, they cannot interfere with class formation. He even wrote that mixing the consumption-based cleavages with those rising from production is 'unhelpful and confusing' (Saunders, 1984, p. 206). It was perhaps not only the criticism of the property class theory that changed Saunders's mind. It appears that he found it futile to try to change the established understanding of social class as positions in economy and production (1990, pp. 327–328). This did not mean that relation to housing property would not be a source of important inequality, but 'class' is inappropriate for its conceptualization. Moreover, Saunders argued that one should look at the larger modes of consumption, of which the consumption of housing figures only as a part. These contribute to *consumption sector* divisions that crosscut class divisions (e.g. Saunders, 1984, 1986, 1990). The consumption sector theory abandoned the idea of the housing class: housing is not the focus, and while the theory deals with stratification, it is not one of the classes.

Due to criticism and changing theoretical landscapes, both versions of housing class theory ceased to inspire housing research in the 1990s. However, more recently, the idea of housing class has surfaced in a quite new form.

Asset-based classes – a resurgence of housing class

Since the early 2000s, housing researchers have been interested in the role of domestic property in welfare provision and welfare policies. Research has focused on the extent to which households have started to see ownership of housing as old-age security and the extent to which state welfare policies have become based on the idea that households do so (see e.g. Doling & Elsinga, 2013). This research has been linked to more general ideas of asset-based welfare. More recently, a vibrant research stream concerning housing financialization has emerged. Most of this research has dealt with international investors increasingly acquiring and speculating on rental housing in urban centres; however, there is also research on the financialization of everyday life. According to this view, households have increasingly adopted ‘financialized subjectivities’ (Pellandini-Simányi, 2021, pp. 279–280) that, among other things, make them value their owner-occupied homes as investments rather than homes for living (e.g. Poppe *et al.*, 2015). There seems now to be little doubt about the accumulation potential and reality of capital gains concerning owner-occupied housing, and both research streams are concerned with the inequalities that follow from the developments they are focusing on. Interest in housing assets has also obvious links to the burgeoning research on rentier capitalism (e.g. Christophers, 2021) and ‘housing market rentierization’ (Ryan-Collins & Murray, 2023).

The idea that ownership of assets – or property – is relevant to class is a part and parcel of the Weberian view of class, but neo-Weberian class theories (as well as Marxist theories) have nevertheless tended to view people’s position in the social division of labour as more important than the property or assets they command. ‘That class is about employment and occupation seems to be the social scientific orthodoxy’, state Adkins and her co-authors (2021, p. 562).

In his 1971 book, Frank Parkin, the Weberian sociologist of class, dedicated only two pages to discussing ownership of property as a class-forming factor. He notes that property is more unequally distributed than work income but argues that this fact does not crucially impact class formation:

Indeed, because property is so heavily concentrated in the hands of so few, it does not figure as the primary source of reward for the mass of the population. The long-run tendency of Western societies has been for the share of national income accruing to property steadily to diminish relative to income from employment. (Parkin, 1971, p. 24)

There *is* a very wealthy elite that transmits their property through inheritance, but Parkin saw its effect on class division as marginal. More important is the ‘accumulation of modest wealth on the part of those in well-rewarded occupations’ (Parkin, 1971, p. 24). The property differences that matter most for class divisions are related to occupational position. Therefore, while property is undoubtedly a

class-forming factor, Parkin sees its significance as marginal in contemporary capitalist societies.

However, the situation has changed since 1971. Thomas Piketty's celebrated *Capital in the twenty first Century* (2014) argues with a wealth of evidence from Europe and America that the distribution of national income between property (capital) and employment (labour) has changed significantly in rich countries in the twenty-first century. While capital income accounted for 15–25 per cent of the national income in 1970, its share of national income in 2000–2010 was 25–30 per cent (Piketty, 2014, p. 222). Property ownership has become a more important source of income than before, and Piketty fears that this will contribute to 'terrifying' inequalities of income and wealth in the long run, as the return to capital is bound to be higher than the growth rate (2014, p. 571).

The relevance of Piketty's theory to the idea of housing class arises from the way he defines 'capital' as 'the sum total of nonhuman assets that can be owned and exchanged on some market' (Piketty, 2014, p. 46). For Piketty, capital is equal to wealth. Apart from productive capital this concept also includes residential real estate that produces "housing services" whose value is measured by their rental equivalent' (op. cit., p. 48). Piketty estimates that residential property accounted for half of all capital in 2010 (op. cit, p. 51). Piketty largely focuses on the richest 1 or 10 per cent of the population, but, he also acknowledges that the ownership of capital has been 'democratized', in the sense that now there are large numbers of owners of petty capital instead of a small elite of rentiers (Christophers, 2021, 7).

In a paper discussing the relevance of Piketty's book to housing studies, Maclennan & Miao (2017, p. 139) refer to research results showing that the overall share of housing wealth has risen over the last half-century and is skewed towards older and higher-income households. However, this wealth is not concentrated only to the very rich but is distributed more widely among well-to-do groups, creating a growing divide 'between those who have housing assets and those who have none' (op. cit., 139). The rethinking of social class by Lisa Adkins, Melinda Cooper, and Martijn Konings is based on similar observations.

Adkins and her co-authors' basic message about social class is formulated in their 2020 book as follows:

The key element shaping inequality is no longer the employment relationship but rather whether one is able to buy assets that appreciate at a faster rate than both inflation and wages. Employment remains an important factor, as it shapes the ability to purchase assets (e.g. the ability to service a mortgage), but it is increasingly only one among other factors. (Adkins *et al.*, 2020, pp. 5–6)

All types of assets are important, but Adkins *et al.* emphasize the special importance of housing assets that are more widely distributed among the population than financial assets, more concentrated on the top income earners, and 'appreciate by far more in a given year than it is possible for middle-class wage earners to save from wages' (Adkins *et al.*, 2021, p. 549). Since assets contribute to inequality, orthodox class theories that emphasize *only* occupation and employment as criteria for classes are outdated.

A class theory that is apt to capture the nature of contemporary societies combines attention to asset ownership with occupational division into wage workers and others. Their class scheme is best presented by reproducing the figure from the authors' 2020 book and 2021 article (Figure 1).

Adkins *et al.* differentiated between three main asset-owning classes: (I) investors, (II) outright homeowners, and (III) homeowners with mortgages. All three are

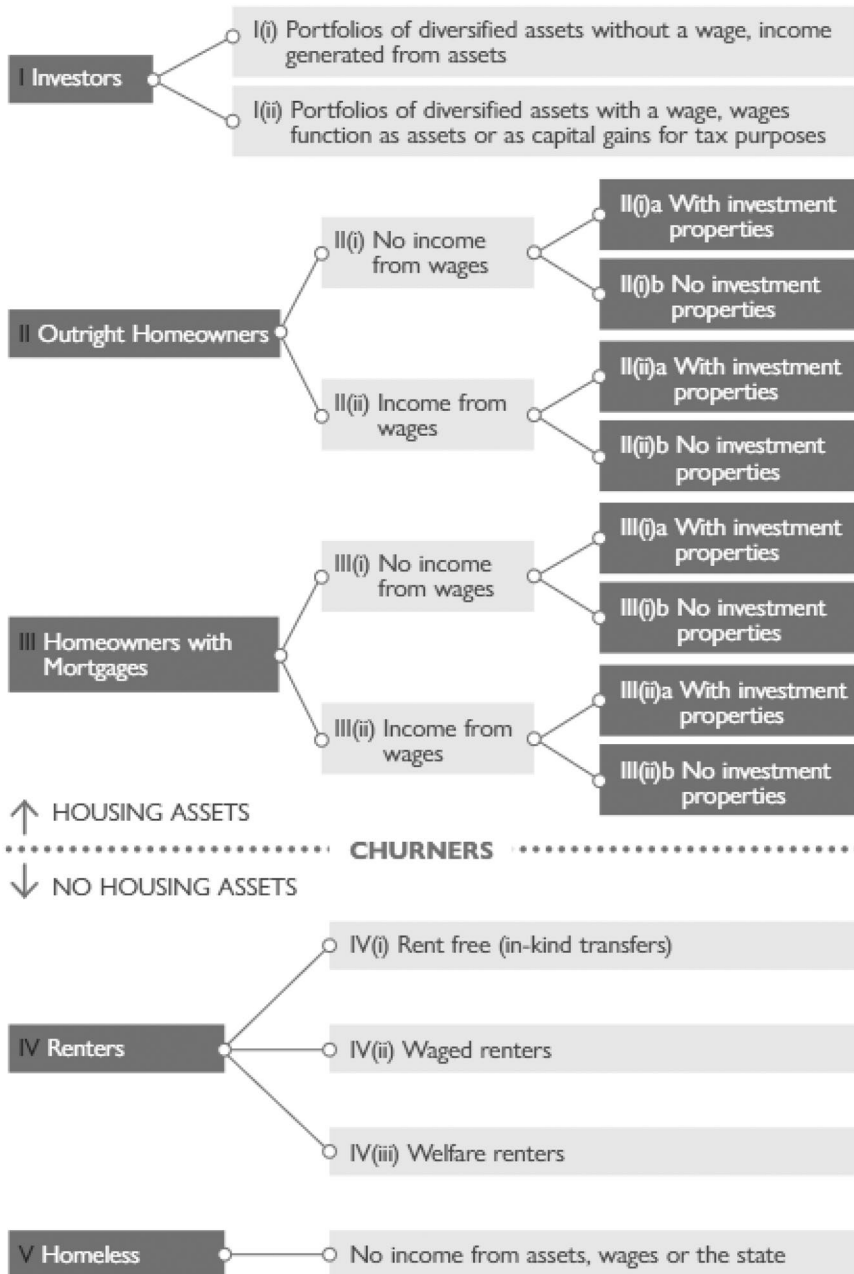


Figure 1. Asset-based class scheme.

divided into class fractions: those receiving income from wages, and those receiving no income from wages. Moreover, all these class fractions are further divided into those with investment properties and those not owning them. Those *not* owning housing assets are divided into (IV) renters and (V) homeless. Renters are divided into rent-free tenants, waged tenants and welfare (sic) renters. There are no divisions of the homeless class; all of them are interpreted as having no income from wages, assets, or the state. It is quite difficult *not* to see Adkins and her co-authors' theory as one more variant of the idea of housing class. Though all kinds of assets are taken into account, ownership of housing seems to be the primary class-dividing factor. However, there is one crucial difference to the (other) housing class theories. Adkins and her co-authors' class theory focuses on 'the social logic of stratification and inequality' in contemporary societies (Adkins *et al.*, 2020, p. 83) without focusing on explaining housing-related political action, as in other theories.

There is so far only little critical discussion of asset class theory, but I shall here take up criticism about the theory's empirical basis. The theory is based on the idea that in contemporary capitalist societies returns from assets exceed returns from waged work. Those using the theory assume this to be generally true. The claim is justified mostly by Piketty's works, and empirically illustrated with empirical house price data from Sydney. Adkins and her co-authors state that 'residential property prices in major cities around the world accrue more income in a year than the average wage worker' (Adkins *et al.*, 2022, p. 22; also 2020). In his review of their book, Coombs is missing 'some numbers' showing that the trends discussed are more general nationally, and not only limited to metropolises (Coombs, 2021). Christophers points that Sydney is a very special case from which one should be careful to generalize. He provides numbers from the US and the UK indicating that '[t]he notion that asset ownership has supplanted employment [as source of income] does not square with the reality' generally (Christophers, 2021, 9).

Discussion: the three theories compared

Below is a table in which the three class theories are compared along three dimensions. All the three theories distinguish between the division of people into different housing and economic positions. The relationship between housing and economic stratification is the first dimension. Second is the geographical scope of the proposed class division: Is it thought to be a local or a national class structure? The third dimension is the extent to which the proposed class division is politically salient: Does it act as a basis for local and/or national political action? Politics is understood here broadly as comprising any collective action to change or preserve a social state of affairs (Table 1).

Housing class theory has the clearest position among the three theories concerning the relationship between housing and economic stratification: housing classes are distinct from economic classes. Clear as this position is, the use of the class concept in this way departs from the 'orthodox' understanding that there is one class structure, not one for any market. Arguably, Weber thought different class structures exist for different markets, but as pointed out by Saunders (1990, p. 325), Weber also had the concept of *social* class composed of 'the totality of those class positions,

Table 1. A comparison of characteristics of the three class theories.

	Housing stratification to economic stratification	Local and/or national class structure	Relation to political agency
Housing class	Distinct	Local	Basis for city politics
Property class	Distinct (?)	Local and national	Basis for city and national politics
Asset class	Primary	National and local	Unclear

between which α) personal or β) generational change is easily possible, and which typically tends to occur' (Weber, 2019, pp. 450–451). Weber seemed to think that positions in different markets may, in certain circumstances, constitute a unifying social class division composed of the upper, lower, and two types of middle classes.

Saunders' position in the question is harder to decipher: the property class division is based on the possession of housing, but the article in which it is presented discusses the relevance of domestic property to Marxist and Weberian class theories. Saunders argued that the idea of a middle class of homeowners could be adjusted to both theories (Saunders, 1984). If this is indeed the case, then the idea that domestic property ownership is a class-forming factor is strongly supported. However, Saunders' point that property class divisions have 'significant consequences – — in terms of [Weberian] social class relations' (1978, 248) indicates that property classes are distinct from other kinds.

Adkins her co-authors relate housing and economic stratification to each other in a more radical way than the two other theories. The idea of keeping the two types of stratification apart as distinct dimensions of inequality was briefly discussed and rejected in one of their studies (Konings & Adkins, 2022, p. 57). Only one class structure exists. In the figure reproduced above, housing possession is the primary dimension of class division and economic stratification (by source of income) divides asset classes into class fractions. Clearly '[a]sset position has – – come to trump occupation as the key determinant of class and life chances' (Adkins *et al.*, 2022, p. 22). This is because the returns from housing assets outweigh those from paid work – a point that was criticized of not being generally true.

Turning to the question regarding the scope of class division, Rex and Moore's housing class theory presents a clear case: housing classes are local, and the structure of housing classes can be different in different cities. There is no indication that the authors understood housing classes as a national phenomenon. Saunders' theory was inspired by his three-city study of urban policies in the 1970s (Saunders, 1979). However, writing about property class interests refers not only to local land-use issues but also to national taxation policies. The property classes are both local *and* national. It is also evident that Adkins *et al.* are not primarily looking at processes at the city level (although their argument is illustrated with observations on house price inflation in Sydney), but are charting a society-wide class structure. However, the authors note that the trends discussed are visible 'in many cities across the Anglo-American world' (Adkins *et al.*, 2021, p. 552). This suggests a local scale of asset class division, as well as a focus on Anglo-American urban context. All three theories are cautious about their generalizability across time and space.

The political agency of the housing class is central to Rex and Moore's theory. Analogous to Marxist ideas of class action, housing class theory has also inspired

discussions about housing class consciousness. Rex's view was that such consciousness is raised only in special circumstances and not automatically. Saunders' property class theory is quite similar to housing class theory in this respect. In fact, one reason Saunders abandoned the theory is that he was unable to detect strong class identity among homeowners, the middle class in which he was most interested (1990, pp. 326–327). In contrast to the other two theories, asset class theory does not contain any clear assumptions about the political agency of the classes. Adkins *et al.* do refer to social polarization in the asset economy that may 'feed into Trump-style fusions of populism and authoritarianism', or alternatively, millennials' (who are most affected by polarization) interest in Bernie Sanders' type of socialism (e.g. Adkins *et al.*, 2020, pp. 91–92). However, they did not systematically connect these two possible political reactions to asset classes.

Conclusion

The task of this paper is on one hand to tell a history of a quite persistent theoretical idea and on the other hand discuss whether it is based on some reasonable insights that might have contemporary relevance. The discussion on housing class raises some thorny questions about the concept of class. Let's start from the theoretical idea: possession of housing has to do with class formation, either by creating distinct class structures or by reformulating the traditional employment-based class structure. The answer to the question depends on how we understand class.

Class has been discussed in this paper with reference only to the Weberian vision of class. This does not mean that I would consider that vision superior to the other classic vision of class, the Marxist one. It is just that possession of housing as a class-forming criterion fits even worse in the Marxist class scheme than to the Weberian one. The standard Marxist view is that ownership or non-ownership of means of production is the basic criterion distinguishing social classes. In an unfinished section of *Capital*, Book Three, Marx writes that owners of labour power, capital and land constitute the 'three big classes of modern society based upon the capitalist mode of production' (Marx, 1974, 885). Apart from these big classes, there are middle classes whose relation to the ownership of means of production can't be considered as pure ownership or non-ownership. What is important here, is that classes are formed in the sphere of production whereas possession of housing is located within the sphere of circulation, as Engels forcefully argues in his pamphlet 'Housing Question' (Engels, 2021). Therefore, the relation between landlord and tenant is not one of exploitation in the Marxist sense (no matter how usurious it is), as no surplus value is extracted from the productive worker, only value created in production is redistributed. Class is closely related to the appropriation of surplus value. Therefore, from the classic – or 'orthodox' – Marxist perspective, the idea of housing class is somewhat ridiculous.

The idea of housing class fits better in the Weberian view of social class than in the Marxist one, though I have previously indicated that housing class theorists' interpretation of the Weberian theory is a special one — and not unproblematic. None of the contemporary Weberian theorists of class have considered possession of housing as a class-forming factor, but rather emphasized ownership of means of

production and position in the labour market (see e.g. Murphy, 1988; Parkin, 1979; Scott, 1996). To my knowledge, these Weberian theorists have not either discussed seriously Weber's idea of multiple class structures, on which Rex and Moore based their theory. It is, however, thinkable that we could use 'class' as referring to distinctions of social position in different spheres, or fields, of social action.

Pierre Bourdieu's sociology is based on the idea of a social world consisting of distinct fields with actors in unequal positions. People's positions in a field are determined by the amount and composition of their economic and cultural (and sometimes social) capital, meaning any resource that actors can make use of in competition for dominance in the field. There are all kinds of fields (art, university, sports, science, etc.) with their own logic of operation, capitals, and struggles – presumably also in housing. The field in which actors struggle would be the local housing system. The housing class theory's qualifications for housing allocation – money, creditworthiness, and eligibility for social housing – can be seen as capital in the field. However, when discussing people in different positions in the fields, Bourdieu talks about 'agents' and 'players', not classes that are positions in a more general social space (e.g. Bourdieu, 1993, 73–76). His theory of fields seems somewhat dissociated from his very influential theory of class which in principle is not very different from the standard view of class structure. This is perhaps not so surprising – a point to which I shall return.

One theoretical problem concerns homeownership, an institution that is quite central to the idea of housing class. Weber does say that ownership of the kind of property that has income-generating potential may be a basis for class formation, but not ownership of property without this potential; 'property as capital' in contrast to 'property as possession' (see Parkin, 1979). Landlords owning housing rented to tenants are a property class in that sense. They are rentiers, an old concept revived in the recent writing on rentier capitalism. The concept refers to group of people whose income derives from 'ownership, possession or control of assets that are scarce or artificially made scarce' (Standing, 2016, p. 40) 'under conditions of limited or no competition' (Christophers, 2021, p. 5). According to Weber, 'positively privileged property classes are typically rentiers' (Weber, 2019, pp. 451–452), 'living off' assets ranging from slaves to securities. Landlords owning housing clearly live off the housing they let to tenants. To the extent that source of income is a criterium for class divisions, as Saunders, Adkins *et al.* as well as others (e.g. Standing, 2016) think, residential landlordism as rent-extracting activity definitely has to do with class.

But what about resident home ownership, so important in all versions of housing class? Is not home-owners' property that of possession, as the 'capital gains' and 'imputed rent' they enjoy, are not readily realized as income? A resident home owner's property may, or may not, gainfully increase in value depending on various contextual factors (location, quality, scarcity of housing supply, rate of inflation, subsidy regime). It can be realized in trading down or moving to a cheaper neighbourhood, or through cashing out inherited housing. It is, however, difficult to see that 'capital gain' as permanent income. This is not to say that home owners would not in many cases enjoy advantages compared to those not owning their homes. Home ownership can be advantageous in many ways, such as collateral for credit, as it can provide lower housing costs than renting, not to speak of the owner's

power over their home that the institution of private property guarantees in capitalist societies. Recent discussions on inter-generational transfers concerning housing has pointed out inheritance of owner-occupied housing as contributing to housing inequality (e.g. Zhu, 2018).

There undoubtedly is inequality between housing tenures and more generally between housing situations. This is one sound insight underlying the idea of housing class. Different positions in this structure of inequality may imply different life chances in terms of housing choice, residential environment, the power over one's housing, the share of income paid on housing et cetera. The other sound idea is that people in the same housing/property/asset class positions may share economic and political interests because of their class positions. For simplicity, I discuss this question from the perspective of housing tenure-based classes. Tenants may jointly benefit from the regulation of the landlord-tenant relationship, or owner-occupiers may benefit from the special treatment of homes in property taxation. As these groups benefit from such policies, they have an interest in preserving and improving them as well as resisting any impairments to them. In addition to state policies, people in different tenure groups have interests in local policies, especially in terms of land use. However, it is a completely different matter to what extent the classes thus defined can organize to defend such interests. The right to deduct mortgage interest in taxation has been mentioned in the literature as a benefit that homeowners wish to defend. However, this benefit was abolished in many European countries (including Britain) – apparently without considerable opposition. One reason for this may be that homeowners' situations vary to the extent that they are unlikely to form cohesive interest group.

Assuming sociologists' typically nominalist approach to concepts (c.f. Martin, 2015), it is futile to search for a singular 'right way' to use the concept; there are only more or less appropriate uses for the purpose at hand. However, there is a tradition of the use of a concept, and very unconventional ways of using 'class' are not only experienced awkward but are also confusing transmission of ideas. Social scientists have long been taught to understand the concept of social classes by referring to unequal positions in the social division of labour. Equally, most social scientists also believe that there are other sources of inequality that are not reducible to social class. To refer to these sources, one uses concepts other than social class such as gender, ethnic group, generation, and disability. In the Weberian tradition, the concept of status group probably covers all these aspects. What if housing classes are more appropriately understood as housing status groups, as suggested by Saunders and others?

Status groups are about claims to 'social honour', that is, social prestige, recognition and inclusion. Stratification by status is symbolic and cultural. But the Weberian view is that it is also connected to material advantages and disadvantages, also of the kind discussed above. In a recent ethnography of two disadvantaged social housing estates in Finland it was clear that the resident social tenants saw themselves as very different in terms of culture and prestige from people living in the nearby neighbourhood comprising of owner-occupied flats (Junnilainen, 2020). In his study of non-homeowners in Norway, Vassenden (2014) found a symbolic boundary between 'worthy' homeowners and 'less worthy' non-owners – and he

also refers to similar studies in other ‘homeowner nations’, like Australia and Britain (Vassenden, 2014, p. 78). It seems that in countries with a strong ‘norm of homeownership’ housing tenure is very relevant to social status. However, in these cases housing situation should be seen also as a status marker, a symbol of one’s social worthiness and respectability, rather than constitutive of the group. Let’s think of a stigmatized group of social tenants. Isn’t living in that housing situation largely a result of residents’ other characteristics, like racialized ethnic membership, low education, precarious employment, benefit dependence – the ones that determined access to housing resources? Status group is constituted of all these characteristics with housing as one part and a visible marker.

My conclusions can be summarized in the following statement: the idea of housing class is grounded on sound and relevant insights about structured inequalities in housing, but the attempt to conceptualize these as criteria for social class formation is not particularly successful. The idea to conceptualize them in terms of status groups seemed more appealing to me, especially if housing is seen in conjunction with other group characteristics. However, class and status are difficult to disentangle, and present cultural theories of class seem to ignore the distinction (e.g. Skeggs, 1997). Perhaps, we need a completely different kind of terminology to describe the division of residents into housing-related social positions, leading to unequal life chances. New conceptualizations may have a hard time breaking through, partly because of the traditional ways in which we have been socialized to think about society. For example, W.G. Runciman introduced as a substitute for ‘class’ and ‘status group’ the concept of ‘systact’ to account for multi-dimensional structuration of social positions (Runciman, 1989), which did not receive much following. Perhaps the concept was not too good, or perhaps our habits of thought ruled it out, making it appear awkward.

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Hannu Ruonavaara is a Professor of Sociology at the Department of Social Research, University of Turku, Finland, and a Guest Professor of Sociology at the Uppsala University, Sweden. He is also the Editor of the journal *Housing, Theory and Society*. His current research interests include theory in housing studies, the change of housing policies and residential segregation.

ORCID

Hannu Ruonavaara  <http://orcid.org/0000-0002-9942-6858>

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