

Toward a middle-class society?

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The question of the decline of the middle class demands in every case a class theory as a starting point and also the relevant empirical class analysis. I do it in my research by using the latest international data, the ISSP (International Social Survey Program) and the ESR (European Social Survey). In the analysis, I use mainly Erik Olin Wright's class theory. The theory emphasizes the ownership of the means of production and the authority in work organization.

(In my class theoretical approach, the methodological starting point is the scope logic of class analysis developed in our earlier research project (Blom et al. 1992). The main idea is to engage in class analysis step by step. First comes the analysis of class position and thus the class structure. Then comes the work and reproduction situation. The third phase is the class experiences and class consciousness, and finally, the relation of classes and the state as well as questions of hegemony. Our analysis in this study concerns mainly the two first steps, class structure and the work and reproduction situation. It must be remembered that every phase of the class analysis demands new concepts.

In the structural analysis of the situation of the middle class, it is not sufficient to study class structure. The growing part of the population is currently not economically active. It includes the social groups or categories of the unemployed, pensioners, students, and other social categories like housewives. This means that in our analysis we have both class groups and social groups. Both types of groups are significant for our further study.

The class analysis and the research of the state of the middle class demands for its basis the wide theory of capitalism, its transformations, and its current situation. Wolfgang Streeck's (2014) analysis gives us an overview of the situation. Three long-term trends are important for understanding the current situation of capitalism. The first is a persistent decline in the rate of economic growth. The second is an equally persistent rise in overall indebtedness, and the third is economic inequality, both in income and wealth (Streeck 2014).

The other theoretical demands for seeking to find the answer to the question of the possible decline of the middle class is the deeper analysis of economic and social inequality. For this purpose, I used the recent studies of Thomas Piketty (2013 and 2014) and Göran Therborn (2013).

The declining of middle classes around the world is a common problem. In my paper, however, the focus is mainly Finland and Europe.

As noted previously, the article is mainly concerned with exploring the class structure of Finnish society: I look at it today and furthermore trace the changes and developments from the 1980s through to the present day. Thirty years is a relatively short period for the purposes of analyzing and monitoring the class structure, as the division of labor in society is quite rigid and resistant to change. However, in an environment of profound economic structural change it is, in fact, possible for dramatic shifts and fluctuations to happen even in the space of 10 years; as in the case of Finland in the 1960s.

In conclusion, I consider the global significance of the middle class based on Göran Therborn's global evaluation (2012).

The Structural Change in Finland

In comparison to other Nordic countries, the process of modernization got underway relatively late in Finland. The move to wage employment only began to gather momentum in the 1960s. The structural change that swept the country at this time has been described as the "great transition." Finland became a wage-earning society in a 15-year period. During this time, the adult, economically active population moved from the countryside into cities and from small farms directly into service and manufacturing jobs. The speed of this change is well illustrated by the statistic that, as early as the 1970s, more than half of the economically active population in Finland earned their living in the service sector.

The Finnish class structure was affected by this transition in at least three ways. First, the proportion of farmers dropped from over 25% to just over 10% of the economically active population. Second, the wage-earning middle class almost doubled in size. And third, the industrial working class grew only marginally. It is also noteworthy that the number of economically active people overall increased appreciably throughout the 1960s (Alestalo 1985).

In the early 1980s, Finland was still predominantly and characteristically a society of workers and peasants: more than two-thirds of the economically active population belonged to the working class. One in four belonged to the wage-earning middle class (Luokkaprojekti 1984). In his studies of social mobility in Finland during the 1970s and 1980s, Pöntinen (1983) said that because of the late onset of structural change in Finland, overall mobility was higher than in any other Nordic country. Finland can be described as a society with a relatively closed model of mobility. Opportunities for upward mobility among children from working class and farming backgrounds have been quite limited (Pöntinen et al. 1983). Social mobility has continued to slow over the past 30 years, and Finnish society today is clearly more crystallized than before.

Another trend that has had a major impact on the Finnish population's social structure is the growing number of economically non-active people. In the early 1980s, less than one-third of the active age population were not economically active. The largest groups were pensioners, followed by housewives and students. The unemployed accounted for approximately 10% of the economically non-active population (Melin 1999). The situation today is radically different. Around half of the people in the labor force are out of work. All the economically non-active groups have grown in numbers. The sharpest increases have been in the number of pensioners and the number of students. Both groups have grown considerably. The introduction of home care allowance has contributed to driving up the number of housewives. The number of people out of work increased considerably during the 1990s recession, but since then unemployment has slowly decreased. The amount of unemployed varies cyclically; however, there have been no substantive changes in

unemployment. Mass unemployment has not exploded, but nor has there been any real labor shortage. In 1990, the unemployment rate was around 3%, in 2000 around 10% and in 2012 around 8%.

Research that is concerned exclusively with the economically active population—the traditional focus of class research—will not give us a true enough picture of the social structure in a situation where half of the active age population are not working (cf. Laaksonen 1999). In 2010, the single largest population group was that of pensioners, who accounted for around one-third of the active age groups. In the economically active population, around one-quarter belonged to the middle class, one in six (15%) to the working class, and just over 10% were students. Approximately 5% were unemployed. The large proportion of economically non-active groups has a significant effect on the composition of the economically active population and on the conditions of people's everyday lives.

I begin the discussion of the movement towards a middle-class society by reviewing major past trends and developments in the field of class theory. Then, I proceed to dissect the current state of the middle class in Finland in the light of the ISSP 2012 data. I am particularly interested in class identification and conceptions of society. Next, I turn my focus from subjective class identification to structural issues by analyzing the Finnish data collected for the 2010 European Social Survey. I consider the movement toward a middle-class society in the light of the longer-term development of inequality around the world in relation to the possibilities of middle class formation. Finally, I briefly discuss the possibilities of the middle class from the vantage point of individualization theory.

The Emergence of Middle-Class Society as a Research Problem

Finland today is in many ways a middle-class society. When calculations are based on the economically active population, the middle class is the country's single largest class group. Middle-class ways of life are quite predominant. Examples include various consumption habits, leisure

activities, and family models. Finland's middle class is reflected in the political climate: the National Coalition Party, which draws its support from the middle class, has for some time now been the country's largest party. Finally, people's values are somehow distinctly middle-class, emphasizing the importance of individual distinction.

How, then, are these middle-class tendencies reflected in the social structure? One way to tackle this question is to apply the tools of class analysis and statistics to see how the size of the middle class has changed over time. The movement toward a middle-class society might also be a problem from the point of view of experiences and class identification. Does everyone want to belong to the middle class? How do the alleged trend of individualization and the idea of an all-inclusive middle class fit together (Beck 1991, Giddens 1992, Bauman 2007)?

Theories and debates on the growth of middle-class society and on white-collar employees developed at different times in different countries, and they also had different objectives. In the US, Germany, and the UK, this was clearly seen in the early 1900s and in the 1920s and 1930s, whereas in France these trends only gathered momentum after the Second World War. In Finland, the question of white-collar employees did not surface until the 1950s and 1960s. The motives for raising the middle class issue also differed. In Germany, the problem grew out of cadre socialists' ideas of the formation a new "middle estate." White-collar employees emerged as a functional replacement of the old middle estate. This white-collar class was expected to provide an effective buffer stratum in-between the working class and the bourgeoisie and, as such, contribute to harmonizing social development (Kadritzke 1982.) Such expectations of a growing white-collar and middle class influence in society have later appeared in other countries as well. On the other hand, the new middle classes have also been intensely contested. In many countries all the political parties have wanted to recruit them into their ranks and get their votes and support.

Developments in Class Theory

Theories and understandings of social inequality, class structure, and the nature of the middle class have been in constant flux since the early 1980s when we undertook a major research project to study the Finnish class structure (Luokkaprojekti 1984). The main reason is the changes of capitalism.

Theories of the changing middle class are part of a broader research effort focused on the internal differentiation of wage earners (Luokkaprojekti 1984). Theories dissecting the middle class continued to play a major role in analyzing the shifting landscape of social inequality. At the same time, these theories help to shed light on a more general process of social change. Have we now arrived at a society that is dominated by one major middle class, or does the working class remain a significant force? Is the wage-earning population more or less homogeneous, or is it splintered into different, unequal segments?

The key question with regard to theories about the emergence of a middle-class society is surely this: How well they help us to understand past and future trends in development? How valid and relevant are these theories? All the most interesting theories and thoughts about the middle class draw a link between the changes happening in the middle class and the changes happening in capitalism.

Theories of the middle class have some similar elements. We start our review with Braverman's (1974) theory. Braverman described the development of the wage-earning class as an evolution associated with monopoly capitalism, which proletarianizes "white-collar workers" and leads to the emergence of a large working class. As a result, the differences between industrial workers, trade workers, and clerical workers in services begin to melt away, and there remains little room for an independent middle class. In the same vein as Braverman, Carchedi (1977) took the view that the most critical developments were the declining value of labor and the proletarianization of the new middle class. According to Carchedi, the new middle class carries out at once collective labor

functions and global functions of capital. The middle class, he maintained, carries ever few global functions of capital. These two theories predict a narrowing of the differences between the middle class and the working class during the age of monopoly capitalism. This would imply a relatively marginal significance for the middle class in society.

An interesting point of comparison with these theories is provided by Poulantzas's (1975) understanding of the middle class as the "new petty bourgeoisie." Poulantzas applied not only economic criteria, but also political and ideological factors to distinguish between different class groups. This led him to suggest that we would see the growth of an extensive new petty bourgeoisie and a dwindling working class. Poulantzas preferred to talk about a new petty bourgeoisie rather than the middle class due to the petty bourgeois thinking and ideology assumed by this class group.

Examples of the differentiation of wage earners and of the differentiation of a possible middle class are provided by the theories of Abercrombie and Urry (1983) and Erik Olin Wright (1978 and 1985). Abercrombie and Urry follow Goldthorpe's (1982) conception, whereby the "service class" becomes detached from the rest of the middle class. The service class assumes the tasks of conceptualization, control, and reproduction. It comes closer to the bourgeoisie than to the working class; in other words, it is not in the middle.

Wright (1978), then, argued that there are groups in-between the bourgeoisie and the working class that exercise varying degrees of domination. Managers have extensive functions related to the maintenance of domination, while supervisors have narrower functions of labor supervision. In the first version of his theory, Wright proposed the original category of semi-autonomous employees. Semi-autonomy did not have to do with dominance, but rather with the relatively autonomous nature of work. The most distinctive feature of Wright's class theory is the emphasis on domination and authority criteria in determining class positions. Degrees of domination are also key differentiating factors within the broad wage-earning middle class.

Theories emphasizing the declining tendencies of labor qualifications and the homogeneous formation of a mass wage-earning proletariat are closely associated with the question of performing collective labor functions and functions of capital. The separation of managers from other wage earners requires a clear differentiation of wage earners. The declining value of labor can only apply to the relatively broad strata at the lowest level. At the same time, workers and lower white-collar employees become distinguished from other wage workers. This is clearly reflected in the different work profiles and positions of socio-economic groups. In general, research results suggest that there is a noticeable separation between managers and high-level white-collar employees on the one hand, and lower white-collar employees and skilled and unskilled workers on the other (Blom and Melin 2012).

The crises that have unfolded over the past few decades and the associated structural and social upheavals have also presented a whole new set of challenges for class theory. Class theory, in a broad sense, is certainly needed to help understand new and old inequalities and injustices. Mike Savage (2000, x–xi) detailed three requirements for updating class analysis, which come quite close to the problems of culture and identity. First, he called for a class analysis based on an understanding of culture. One key premise here is Pierre Bourdieu's concept of habitus and the analysis of distinction and cultural capital (Bourdieu 1986). A second premise is the idea of individualization originally developed by Ulrich Beck (1992) and Anthony Giddens (1991), and more recently by many others as well. Savage's idea is to study how class relations work through the process of individualization. This interest ties in with efforts to understand the relationship between the changes in working class and middle class culture. Savage asked whether the erosion of working class culture, as Beck and Giddens assumed, can be best understood as a transition from a working-class to a middle-class mode of individualization.

The single most important theme for our analysis here is the formation and differentiation of the new middle class. Bourdieu's analysis of the new middle class has drawn many other scholars to

studying cultural activity and consumption behavior, to searching for practices of the new middle class, and even to studying the establishment and adoption of a new ethics (Crompton 2008, 103–109). Among the new occupational groups receiving attention in these analyses include IT experts, psychotherapists, and, above all, various occupations in managerial and expert positions at the intersection of culture and economy.

Bourdieu's (1986) most important discovery in research into the new middle class is the identification of a bourgeois or new middle class group that has high ownership of both economic and cultural capital. For this "new bourgeoisie," the natural economic and political ally is the new petty bourgeoisie. New petty bourgeois occupations are concerned with the production of symbolic goods and services, with the production of culture and organization. Occupations dealing with the arts, entertainment, fashion, sports, and the control of the body and the mind also belong to this category. Lash and Urry (1987) described this process change by suggesting that current consumption is about the consumption of signs rather than goods. Specialists of symbolic production would belong to the lowest strata of Goldthorpe's "service class."

There is no denying that the middle class has indeed seen these kinds of changes. The true meaning and implications of these changes, then, is a different matter altogether. Perhaps the most relevant generalization drawn from research suggests a tendency of middle-class fragmentation. We revert to the relationship between the middle class and individualization theories after our empirical analyses of the case of Finland.

Identification and Conceptions of Society

In the foregoing sections, I have discussed the theoretical background of different aspects and areas of the middle-class issue. I now move on to examine the current situation in Finland using a comprehensive dataset on different middle-class groups. The focus is to analyze class identification, conceptions of modern society and desired social structure, and conceptions of the factors impacting success in life. The presentation is based on our report on social inequality in

Finland, which draws on the ISSP 2012 questionnaire (Blom, Kankainen and Melin 2012). ISSP is a major international research program involving almost 50 countries. Each year, all these countries conduct the same questionnaire, focusing on varying subjects. The 2009 data concern social inequality.

The Finnish ISSP questionnaire on inequality asked the respondents to say to which social class they thought they belonged.

Table 1. Finnish Wage Earners' Class Position and Class Identification (%)

	Class positions					
Class identification	Entrepreneurs	Managers	Supervisors	Experts	Skilled workers	Unskilled workers
Working class	8	11	9	6	30	43
Lower middle class	25	6	17	12	10	22
Middle class	38	54	53	49	48	30
Upper middle class	29	29	21	33	13	5
Total	100	100	100	100	100	100

It is particularly interesting to compare objective class positions with class identification. Managers and experts show the strongest identification with the middle class and the upper middle class. They are well aware of their objective class position, in that the majority of them identify with the middle class or the upper middle class. In both groups, just under one-third (29%) identify with the upper middle class.

We also see that 60% of skilled workers say they feel they belong to the middle class. And 30% identify with the working class. Moreover, among unskilled workers 43% feel they belong to the working class. As the majority of entrepreneurs also say they belong to the middle class, Finland can indeed well be described as a middle-class society.

The results for class identification among economically non-active groups are well in line with expectations. Unemployed people identify more often than others with the working class, while students identify more strongly with the middle class, based on their projected socialization. One-half of pensioners identify with the working class or the lower middle class; thus, the economically non-active population is far from homogeneous in terms of its class identification.

There is no evidence of gender differences in class identification, and differences between age groups are also quite marginal. The main distinguishing factor with regard to class identification is education. People with less than a lower tertiary level diploma identify with the working class. On the other hand, people with an academic degree identify much more often than others with the upper middle class. As expected, income and wealth impact class identification, but to a lesser extent than education. In summary, these results suggest that education opens doors to the middle class, higher education to the upper middle class.

Conceptions of Society

The ISSP respondents were asked to give their assessment of the structure of society as they saw it today and, on the other hand, of their own ideal social structure (item 22). They were presented with the following alternative models:

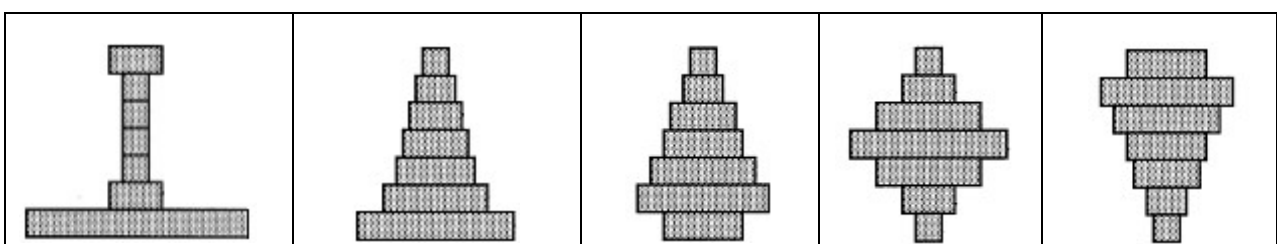


Figure A	Figure B	Figure C	Figure D	Figure E
<i>A small elite group at the top, a few people in the middle, and the majority at the bottom</i>	<i>Like a pyramid, a small elite group at the top, more people in the middle, and the majority at the bottom</i>	<i>Like a pyramid, but with a smaller lowest stratum</i>	<i>Most people in the middle</i>	<i>Most people close to the top, and only a small minority at the bottom</i>

The respondents thought that the structure of Finnish society today mainly resembled one of three types: 1) a society where most people are around the middle, Figure D (36%); 2) a pyramid where the lowest stratum is slightly narrower than the groups above, Figure C (33%); or 3) a pyramid of the kind illustrated in Figure B (24%). If B and C are both taken to represent societies with a pyramid-like structure, then most people in Finland consider Finnish society clearly hierarchic (total 57%) compared to the minority who feel that society is a more balanced structure, as in Figure D (36%).

Comparing people's views of the structure of society today with their ideal society, the differences are quite marked. People in Finland would like to see a more balanced social structure. For example either wide at the middle or wide at the top and narrow at the bottom. Two-thirds or 67% would prefer this kind of egalitarian society. This is in stark contrast to views of society today; the difference measures at 50%. It is easy to conclude that the structure of Finnish society today does not live up to people's desires and expectations, but it is clearly too hierarchic and unequal in structure.

When analyzed by class position, views on the social structure in Finland are relatively consistent. Managers feel somewhat more often than others that the current structure is a pyramid that is narrower at the bottom. Supervisors and experts, then, think that present-day Finnish society is quite wide in the middle. There are also quite marked differences between age groups. People over 60 say our society is pyramid-like much more often than others, while the youngest age group of under 30 year olds have this description least often. Income and housing property also seem to have a bearing on images of society. The highest income bracket and homeowners with the most housing wealth view present-day society more often as a structure with a rounded waist.

Images of the ideal social structure do not vary widely between class groups. The vast majority of people in all class groups would like to see a society that is wide in the middle, in other

words a balanced breakdown. Women and the unemployed show the strongest commitment to a society that is wide in the middle, to a more equal society.

So what do these views about the structure of society tell us about Finland's middle-classness or otherwise? The clearest answer to this question is provided by comparing how people see today's social structure with their ideal images. These notions combine a desire for a more equally structured society with heavy criticisms of present-day society. Most people in Finland feel that society is too hierarchic. It is feasible to speculate that these views have grown out of personal experience, by those who have seen and experienced hierarchy and inequality in the school system, in the workplace, in social services, and in other areas and practices of our society. To this extent, it is justified to talk about middle-class social critique.

The following electoral analogy also helps to make sense of this middle-class social critique. Ahead of elections, citizens are given information about a wide range of relatively fragmented social issues. This does not provide a sound enough basis for a broad and comprehensive critique of society. However, the middle-class social critique described above suggests that Finnish citizens are, in fact, disposed to such a comprehensive critique of the existing social structure.

Succeeding in Life

The survey interview included the question, "How important do you consider the following to succeeding in life?" We move on now to discuss Finnish respondents' views.

Here I briefly describe the main results. There were clearly two main matters regarding how to succeed in life: a good education and hard work. A wealthy family background was considered less important. The class group differences in these conceptions were relatively small, but managers and experts see a good education as more important than the other class groups.

The presented views are open to criticism, at least in the sense that evidence from educational research has revealed clear differences in success in school based on family wealth. Differences in social and cultural capital often tie in with parental wealth (for more on inequalities

in Finland associated with social and cultural capital, see Sanaksenaho 2006.) Thus, family background continues to have considerable significance on the level and length of education received (Kivinen and Rinne 1995, Kivinen et al. 2001, Naumanen and Silvennoinen 2010).

The class identification, opinions, and attitudes of social classes in Finland clearly reflect people's experiences of both work and life in general. Social background is significant as well. The same goes for identity and interest formation. We refer to "formation" here because neither identity nor interests are ever complete and ready; they are always in the process of evolving. Having said that, identities and interests change at different speeds at different times. The results suggest that critical middle-class interest has grown out of experiences of recession and change. These attitudes reflect a definite interest in a better society. At the same time, people accept the importance of education and hard work.

The middle class is objectively divided into different strata. The phenomenon that French and English analyses have described as the emergence of the new middle class has also received some attention in the Finnish debate. This interest here has focused not only on the rise of knowledge workers and on battles waged in cultural fields, but also, and importantly, on ambitions to move up in the social hierarchy. In terms of its class, work, and reproduction situation, the middle class is highly differentiated. Different middle-class groups also differ markedly from one another in terms of their work situation (Blom and Melin 2012, Blom, Melin and Pyöriä 2001). It is likely, therefore, that middle-class groups will persist with their identity and interest struggles and that economic crises in Europe and Finland can further intensify these struggles.

The Finnish Class Structure

Above, I discussed the Finnish class structure and its changes from the subjective viewpoint of class identification. Now I move on to examine Finland's social structure in 2010. This analysis is based on the Finnish dataset collected for the 2010 European Social Survey (ESS). For the purposes of this research, Statistics Finland interviewed 1,878 Finnish people in Fall 2010. The

sample comprised 3,200 respondents aged 15–75 (response rate 59.5%). The results can answer to the question is Finland a middle-class society? How does Finnish society’s social structure appear in the light of recent research evidence?

The breakdown of society into different groups is usually analyzed at the level of class structure. This implies a focus on the economically active population, or roughly half of the adult population, while the other half effectively ceases to exist. The picture that emerges of the social structure is far more nuanced when we include the whole population aged 15–75.

Table 2 provides a description of Finland’s social structure in 1980 and 2010. The data for 1980 are based on data collected for the Finnish Class Project (Suomalaiset luokkakuvassa 1984, 203). The variable describing social structure is compiled so that entrepreneurs include both the self-employed and employers. Managers are wage earners who occupy supervisory positions, who have decision authority in the work organization, and who have extensive autonomy in their own work. The rest of the middle class consists of wage earners with extensive job autonomy. All other wage earners are counted in the working class. Our examination of the class structure is based on the class theory of Erik Olin Wright (1978, 1997). The unemployed, students, and pensioners are identified based on self-report. All other respondents are placed in a residual category of “Others.”

Table 2. Finland’s Social Structure in 1980 and 2010 (%)

Social group	1980	2010
Entrepreneurs	17	8
Managers	10	8
Other middle class	14	17
Working class	33	15
Unemployed	3	5
Students	6	12
Pensioners	12	31
Others	5	4
Total	100	100

N	1,425	1,873
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The single largest group today is pensioners. In 1980, the largest group was the working class; today, almost one-third of the respondents in the survey are retired, compared to just one-tenth 30 years ago. Women slightly outnumber men among pensioners.¹ The proportion of pensioners has more than doubled since 1980, but the share of the working class has declined to just under one-half. The relative number of entrepreneurs has also dropped, which is explained by the declining number of farmers. The number of students today is twice as high as in the early 1980s.

The second largest group is the middle class, which accounts for one-quarter of all respondents. A much larger proportion of men than women belong to the middle class. The third largest group is the working class, which accounts for one in six respondents. Women account for a much larger share of the working class than men. The number of students is almost the same as the number of people in the working class. Women outnumber men among students as well.

Five percent of all respondents are unemployed. According to Bank of Finland statistics, the unemployment rate in Finland in September 2012 was 7%, compared to around 12% in the EU on average. Despite the longstanding recession, unemployment in Finland has risen only slightly. The total number of people out of work in 2012 was around 210,000, and just over 60,000 of them were long-term unemployed (people who had been out of work for more than a year). Unemployment is still appreciably higher among men than women.

The picture that emerges from this analysis of class structure differs clearly from the picture we gained of Finnish society above. Just over half of all respondents belong to the middle class. The working class is only the second largest class group, accounting for one-third of all respondents, whereas 30 years ago the working class was by far the biggest class group.

¹ According to 2010 statistics there were some 950,000 people aged 65 or over in Finland, and it is projected that their number will rise to over 1.3 million by the end of the decade.

Table 3. Finnish Class Structure in 1980 and 2010 (%)

Classes	1980	2010
Entrepreneurs	21	16
Managers	14	16
Other middle class	19	36
Working class	46	32
Total	100	100
N	1020	875

The class structure changes very slowly in Finland. Over the past three decades, Finland has clearly shifted toward a more middle-class society. In 1984 (Luokkaprojekti 1984), 46% of the economically active population were working class, today the proportion has dropped to one-third. At the same time, the number of entrepreneurs has declined from 21% to 16%. The most outstanding trend has been the growth of the middle class. In 1980, the middle class accounted for around one-third of the economically active population, now for just over half.

The trend toward middle class growth is explained in part by the rising educational level. The significance of education in society and in the labor market has clearly increased. In 2010, two in three Finns had completed at least upper secondary education. The total number of degrees completed each year is around 215,000, including 30,000 tertiary degrees (www.stat.fi/tup/suoluk). In the 65 or over age group, 40% had completed a degree, in the age group 30 or younger the figure is over 85%. Each year, an average of over 700,000 people attend post-compulsory education.

Education has always been highly valued in Finland. In the public sector in particular, many jobs have been limited to applicants with degree qualifications. It has been thought that good school performance predicts success in life more generally, and parents encourage their children to get the best education possible.

Sociologists have long been concerned with investigating relationships between education and inequality (Naumanen and Silvennoinen 2010). In the early 1970s, less than one-quarter of people in Finland had post-comprehensive qualifications, and today at least four-fifths have such qualifications. The long-term trend has seen a continued narrowing of class differences in education. In the past 50 years, the number of children continuing on to higher education from a working class background has increased appreciably. This trend has been driven by a general expansion of education. In all fields of education, the number of admissions has risen sharply. This expansion has contributed to greater educational equality. Even so, young people's educational choices are still closely tied up with parental socio-economic status and educational background (cf. Ministry of Education and Culture 2012, 15–17).

Recent evidence suggests that educational differentiation and class inequality in education has begun to increase again. This is reflected in increasing learning differences in comprehensive school and in a sharp differentiation of comprehensive schools, particularly in larger cities. Children from middle-class backgrounds are often sent to schools where parents believe their children will get a better education than in their local school (Seppänen et al. 2012). The family's social status also has a major influence on further educational choices. The statistics tell us that the children of parents who have a higher education go on to attend college far more often than young people whose parents have no post-comprehensive education. Educational differentiation is a serious problem, as a good education is the best avenue to upward social mobility.

Around one-third of all respondents had completed no more than comprehensive school or equivalent. Almost half had completed upper secondary school or vocational qualifications. Just over one in five had a tertiary degree. Our data show that there are marked educational differences between social groups. Among pensioners, only one in ten has a university degree, among managers the proportion is well over one-half. On the other hand, over half of all pensioners have no post-comprehensive education at all, among managers the corresponding figure is just 3%.

Table 7. Education by Social Group (%)

	ENTR	MAN	MC	WC	UNEMP	STUD	PENS	OTH	TOT
Compre- hensive school	14	3	8	19	28	51	53	13	31
Matric exam	4	3	3	8	5	23	2	7	6
Voc school	55	39	46	64	50	15	34	46	41
Lower uni degree	15	19	19	5	8	9	4	16	10
Higher uni degree	12	36	24	3	8	2	7	17	12
TOTAL	100	100	100	100	100	100	100	100	100
N	144	144	312	275	96	239	579	81	1 870

In the working class, two-thirds have vocational training. Less than 10% have a tertiary degree. One in five people who belong to the working class have no post-comprehensive education. Among the unemployed, just over one-quarter have no post-comprehensive education, the second-highest proportion after pensioners. Half of the unemployed have vocational qualifications, and one in six has a tertiary degree. In other words, education or the lack of education does not solely explain unemployment. It is widely accepted that educational qualifications are the best form of insurance against unemployment. However, the educational level among the unemployed is by no means exceptionally low: in fact, three in four have vocational or higher qualifications. Among entrepreneurs, over one-half have vocational qualifications, and more than one in four have a university degree.

Our results show that social position and educational attainment are closely correlated.

Higher education accumulates in middle-class groups. A low level of education, on the other hand, is most typical in the working class and among the unemployed. Generation has a significant impact on educational level; pensioners have a lower level of education than others.

Class research has shown that income and class position correlate perhaps even more closely than education and class position (for example, Wright 1997, Melin 2009). Income differentials between managers and the working class are huge. In recent years, executives of major corporations in particular have seen their earnings rise several times the increase in average wages, in all advanced Western countries. Indeed, some economists maintain that one major reason for the current recession lies in the excessive accumulation of income and wealth in ever fewer pockets (Reich 2008). In a European comparison, however, income differentials in Finland are still quite moderate. In 2010, the gini coefficient describing income differentials was 26; the only country with a slightly lower figure was Sweden (23). The EU average was 28, in Estonia 34, and in Portugal 41 (Melin and Blom 2012, 91). In Russia, the 2010 gini coefficient was 40.

So how are earnings divided between different social groups in Finland in 2010? For this analysis, we have divided our data into five equally large income brackets as follows:

I) less than 1,232 euros a month, II) 1,232–1,970 euros a month, III) 1,971–2,886 euros a month, IV) 2,887–4,159 euros a month, and V) over 4,160 euros a month.

Table 8. Income by Social Group (%)

	ENTR	MAN	MC	WC	UNEMP	STU	PENS	OTH
I	6	1	2	8	48	41	28	15
II	10	5	12	18	10	17	29	14
III	19	16	24	23	21	17	25	27
IV	34	33	35	39	15	10	15	36
V	31	45	27	11	6	14	4	8
TOT	100	100	100	100	100	100	100	100
N	138	143	312	261	91	168	531	73

The unemployed and students fall in the lowest quintile more often than other social groups. Almost half of the unemployed are in this category of lowest earners. In the middle class, no more than 2% belong to this lowest-earning group. Among managers, almost half belong to the highest-earning category, among the unemployed the figure is no more than 6%. Almost 60% of the unemployed and pensioners fall into the two lowest income brackets, for the middle class the proportion is less than 15%.

There are marked inequalities in income distribution in Finland. Entrepreneurs, managers, and the rest of the middle class have much better earnings than other groups. The unemployed, on the other hand, have by far the lowest income. Almost two-thirds of the working class falls in the third and fourth quintile. The earnings of the working class represent the average of all respondents. Income does not directly correlate with how well off people feel they are financially. Subjective experiences can differ from earned income quite substantially. Our survey included an item to measure the respondents' perceptions of how they felt they could make ends meet.

Two-thirds of the respondents said their income was good enough to make ends meet. More than one-fifth said their income was very good. Only 15% reported that they had difficulty making ends meet. There are significant differences in this respect between social groups. Some 38% of the unemployed reported difficulty making ends meet, and 17% of them said it was very difficult to make ends meet. Among managers, on the other hand, the same proportion reported that they had a very good income. The proportion of respondents saying they had great difficulty making ends meet was clearly highest among the unemployed. On average, the working class and pensioners said they are doing reasonably well. Entrepreneurs and middle-class groups reported less difficulty than others in making ends meet.

Regardless of their income, people seem to be inclined to place themselves midway on the scale. High-income earners do not want to make a point of the fact that they are well off. Likewise, few people in less privileged groups complained that it is difficult for them to make ends meet.

Table 9. Perceived Adequacy of Income by Social Group (%)

	ENTR	MAN	MC	WC	UNEM	STU	PENS	OTH	TOT
Very good	29	38	30	14	7	27	16	16	22
Good enough	62	58	61	74	55	51	69	60	64
Difficult to make ends meet	9	4	8	11	21	15	12	16	11
Very difficult to make ends meet	1	0	1	2	17	7	3	7	4
TOTAL	100	100	100	100	100	100	100	100	100
N	144	144	312	274	96	227	580	81	1 858

Social Inequality and the Middle Class

Social inequality at the country level, the European level, and the global level is quite important if we think of the formation and development of the middle class and also the decline of the middle class worldwide. In the following section, I briefly discuss those problems using our earlier studies of European class regimes (Blom – Melin 2013) and the present studies of Thomas Piketty (2014) and Göran Therborn (2013) as the starting point. The analysis of European class regimes of work in Nordic countries, and in Germany, Spain, France, and the UK showed that there are consistent class regimes showing that there are the class inequalities in work. The same also

concerns Russia. This does not mean that there are similar kinds and amounts of inequalities in every country, but simply that there is a similar basic structure that can be called the class regime in work.

In different interviews, Thomas Piketty warns of growing inequality. Piketty's long-term analysis of several centuries and some two dozen countries concerning wealth both as incomes and assets including inherited wealth. The long-term analysis shows that there have been different phases of steady development, wars, and material destruction and transitional phases of reconstruction. But Piketty says “there is still general tendencies – notably, that growth rates are lower than returns on capital, and consequently there is a tendency for inequalities to increase rather than decline” (Piketty 2014b, 105). In basic economic matters, the differences between countries are small. But if we look at the dynamics of wealth, there are powerful pressures toward divergence, both within countries and at the global level.” (Piketty 2014b, 106). “In the world of weak growth, the fact that return of capital are higher than growth rates tends automatically to increase inequalities of wealth” (Piketty, *ibid.*, 106).

Piketty speaks also about some consequences concerning the middle class. He says that the end result of the development is the separation of owners and managers and that the market rationality runs counter to that of meritocracy. The separation of owners and managers can lead to an independent upper middle class. The decreasing meritocracy can lead to the formation of a lower middle class. The joint result can be a more clear hierarchy within the middle class. More generally, Piketty speaks about the need for specific institutions to ensure market justice because there are things the market cannot do.

Göran Therborn showed in his book *The Killing Fields of Inequality* (2013) the significance of the worldwide development of social inequality as a decisive matter for life chances in all parts of the world. Therborn (2013, 48) made the following general statement: “The inequality which

should bother all decent human beings is the unequal capability to choose of a life of dignity and well-being – under prevailing conditions of human technology and human knowledge.”

He differentiated between three types of inequality: 1. Vital inequality, referring to the socially constructed unequal life-chances of human organisms; 2. Existential inequality, the unequal allocation of personhood, in other words of autonomy, dignity, degrees of freedom, and rights to respect, and self-development; 3. Resource inequality, providing human actors with unequal resources to act. Inequalities are produced socially by systematic arrangements and processes. The processes are those which yield a certain distributive outcome.

Inequality depends on many important processes including power and property as well as income distribution. It varies a great deal depending on the income redistribution and the social transfer, referred to as welfare-state mechanisms in some countries. In the changes of class structures there are some important developments in relation to middle class formation. A crucial mechanism is the reformation of the new “underclass” of people marginalized in different ways or excluded from labor market. In US conservative bestseller book they are a new “lower class,” unmarried, lazy, dishonest, and godless (Murray 2012/Therborn 2013, 89). Therborn commented, “Class is here returning as an existential put-down.”

The other side of development is the new income differentiation in which the top 1% of income earners in the US have more than doubled their appropriation of national disposable income, after transfers and federal taxes, between 1979 and 2007. The next richest 19% kept their share—about 36%—whereas all others from the poor to middle class, have lost it (Therborn 2013). A similar kind of development is found in many other developed Western countries, quite clearly in Sweden.

Therborn has collected rich and important material on inequality structures and developments around the world. Based on his findings, I present some conclusions concerning the theme of “the

declining of middle classes.” He showed that the development of inequality in all its forms is the greatest hindrance for the development of middle classes. The above described structural transformations are weakening the position of the middle class.

The world is differentiated according to inequality as well. The discussion of global structural development requires a great deal of specification. As a worldwide shared actions is existing, but it has not still very much significance for the transformation of middle classes. In developed countries, the differentiation of the top rich minority as capital owners is a powerful process. The other side of it may be the weakening economic position of all other strata, and from the point of view of the middle class, the differentiation of lower middle strata from upper middle classes. It is also worth noticing that in many parts of the world, the decline of the middle classes is not a relevant issue. In many countries, the middle class has not even formed at all.

Individualization and the Middle Class

In what follows, I discuss the emergence of middle-class society in relation to one dominant theory of change, the theory of individualization. The theme of individualization has indeed figured quite prominently in debates and discussions on the middle class. I also take the opportunity to briefly discuss the global situation. Many social theorists, including Ulrich Beck, Anthony Giddens, and Zygmunt Bauman, have suggested that individualism is key to understanding the way that modern society works. The growth of individualism in society ties in more generally with the shift from the modern to the postmodern—or in Beck’s words, to the “second modernity.” This tendency is thought to involve a breakdown of many traditional commitments and the growth of individual rights. One example is the changing position of women. Individualism has both its institutional and functional sides.

The growth of individualization is seen in many different way in sociological discussions. Individuals themselves have become a unit of social reproduction. Individuals’ own choices have increasing weight, both in consumption and in cultural preferences and ways of life. Giddens (1991,

75), for instance, said this ties in with individuals' increasing reflexivity and knowledge: "We are, not what we are," he observed, "but what we make of ourselves." This is how the dream of freedom associated with individualization would come to life. According to Giddens, the middle class would experience this development more intensely than any other group.

Beck and Beck-Gernsheim go even further with their theoretical requirements. Their new "subject-oriented sociology" dispenses with old "zombie categories." These concepts include class and gender as well as family and neighbors. One empirical reason for this lies in ever weaker class identification. The underlying idea is that the social expectations and social control brought to bear upon individuals are assuming new forms (Beck and Beck-Gernsheim 2002, 2; Beck 2007, 681–687).

Bauman takes a different view on inequality than Beck, Beck-Gernsheim, or Giddens. He insists that traditional questions of inequality have by no means lost their relevance. Individualism is marked by internal stratification. The rights specified in law books do not guarantee rights in practice. There are many people who lack the economic and social resources to exercise their rights in practice (Bauman 2007). The difficulty of presumed individuality, Bauman says, lies in the unequal distribution of freedoms: the volume of those freedoms depends on an individual's solvency. As a result of reflexivity and the freedom of choice, social and political problems are transferred to the individual level.

The emergence of the middle class as the leading class in society and as the main driver of change requires a number of additional assumptions. Many studies of individualism are focused on changes in consumption and the way of life. This is the case in the works of Bauman, Bourdieu, and many other empirical studies into individualism (Dawson 2012). The empirical findings suggest many clear differences in consumption behavior and preferences. Furthermore, the middle class differs from the working class in terms of social and cultural capital. However, overly simplistic and straightforward conclusions about class differences are bound to cause problems.

The greatest problems with respect to the middle class have to do with the significance of changing consumption habits. Surely the force of globalized industrial mass culture will drive different social classes and groups toward relatively similar consumption patterns? If so, then the presumed greater individuality of the middle class would also be imaginary. Furthermore, there are functional and political issues at stake. Does the changing (consumption) position of the middle class have any significant implications in this regard?

Studies on work and working life have pointed out further problems with respect to the situation of the middle class. A much-debated study in Finland by Siltala (2004) concerning the degradation of work highlighted above all the tendency of degradation in white-collar office work. The description applied most specifically to white-collar employees who in class terms belong to the lower middle class. To some extent, Siltala's description of workplace climate and work organizations is applicable to other middle class groups as well.

Framed in the context of individualism and an engineering workplace culture, Douglas Ezzy's (2001) article over a decade ago provided a useful description of changes happening in the workplace culture. According to Ezzy, these changes put an end to collectivity, which was replaced by narcissistic individualism. This individualism is far removed from the notions advanced by the theorists described above. At the same time, Ezzy's analysis poses a challenge to sociological expectations of a reflexive "second modernity." The fascination of new individualism vanishes into thin air, and at the same time the transition to a new stage in social development loses much of its shine.

To delve more deeply into the question of the possibilities of middle class political action around the world, we take recourse to Göran Therborn's (2012) recent article on the new global class landscape. He began the section entitled *A coming middle-class century* with the following words: "A conception is already taking shape of the 21st century as the age of the global middle class. The workers of the last century are banished from memory; a project of universal

emancipation led by the proletariat is replaced by universal aspiration to middle-class status.” (Therborn 2012, 15). By way of an example, Therborn mentioned Brazilian President Dilma Roussef’s declared intention to “transform Brazil into a middle-class population.” Another example is the OECD survey of global perspectives for 2012, which highlights the need to “buttress the emerging middle class.”

The middle-class utopia involves the dream of endless consumption. The reverse side of this dream is its exclusivity. The majority of the world and the Finnish population will never get to live this dream. The alternative to the emergence of an independent middle class is its alliance with the upper class or the people. There are some instances of the latter happening, even though the groups involved have been quite small and limited: examples include demonstrations by the Occupy movement and those held in Spain in defense of public schooling and health.

Therborn (2012) arrived in his analysis at four possible class perspectives: the vision of globalized middle-class consumerism; middle-class political rebellion; the industrial class struggle, which might give rise to new social compromises and that might have its center in East Asia; and finally, heterogeneous mobilizations of the popular classes.

Even though the movement toward a middle-class society in Finland is going in the same direction as elsewhere around the world, there are major differences between advanced and less advanced countries in terms of how far this process has advanced. Furthermore, because of structural differences, the impacts of ethnicity and religion, and many other factors related to the global position of countries, there are marked differences in the continuation of the middle-class process, its future nature, and its political significance.

One factor that is slowing the movement toward a middle-class society in Finland is the large number of pensioners and economically non-active people. In addition, welfare Finland is marred by deep polarization, with poverty and marginalization among young people continuing to escalate. These counterforces to the middle-class process must first be reversed.

The shift to a postmodern society dominated by individualization is also being hampered by economic and social inequalities between different demographic groups. Although people in Finland are reasonably content with their finances and their future expectations are quite positive, this does not by necessity translate into intense individualization overall. The everyday lives of Finnish people continue to remain fairly homogeneous in terms of their structure and time use.

Overall, the relationship between the middle class and individualization is a fairly complex one. Identification with the middle class is commonplace. There are, however, some differences in this respect based on social position. Identification with the upper middle class differs in intensity from identification with the middle class and the lower middle class. In identification terms, therefore, the middle-class process does not seem to be particularly homogeneous.

It is clear from the differences observed between views of the current social structure and ideal images as well as from people's preferences for a more balanced social structure that there is an underlying dynamic in Finland toward a middle-class project. The unity of that project is certainly undermined by other factors related to individuals' position, such as clear gender and age differences as well as differences in class identification and attitudes. Men and women have quite different party political preferences, for instance.

Much more work is still needed to develop the theory of individualization if it is to become a viable, comprehensive social theory. More empirical studies informed by class theory or Bourdieu's ideas, for instance, are needed before the surface of individual consumption choices can be fruitfully integrated with the layer of cultural and way of life practices and finally with action and resources for action. Furthermore, more work is needed to develop the theoretical concepts. This would also help us gain a deeper understanding of the middle-class process.

Conclusion

The decline of the middle class can be analyzed in the context of the current situation of capitalism. Three long-term trends are important. The first is a persistent decline in the rate of

economic growth. The second is an equally persistent rise in overall indebtedness, and the third is economic inequality both in income and wealth (Streeck 2014).

Wolfgang Streeck (2014) presented the new structure of capitalism and its growing systemic disorders. All result in the weakening of traditional institutional and political restraints on capitalist advances. The five main disorders are stagnation, oligarchic redistribution, the plundering of public domain, corruption, and global anarchy (Streeck 2014). The summary of the current situation of capitalism is, according to Streeck (2014, 63), the following: “Capitalism, as a social order is held together by promise of boundless collective progress. Growth is giving way to secular stagnation; what economic progress remains is less and less shared; and the confidence in capitalist money economy is leveraged on a rising mountain of promises that are ever less likely to be kept.”

Earlier, I discussed the significance of structural inequality using the studies of Piketty and Therborn to differentiate the middle class, in other words the differentiation of small upper segment from the major parts of middle class.

The position of the middle class in the class structure is analyzed with Finnish data. To this discussion is also added the analysis the reproduction situation of different class groups and non-working social categories. The latter groups are becoming increasingly important because of the growing number of pensioners and the unemployed. This development decreases the significance of the middle class.

From the point of view of the acting middle class, it is important that they themselves have an interest in middle-class society and that there is some kind of middle-class project in society. The class identification data and the conceptions of a good society refer somehow to the existence of a middle-class project in Finland. On the other hand, the conceptions of a good education and hard work as ingredients for success in society are so generally accepted that there is no separation of the middle class from the other class groups.

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