IDEAL WORLD OR REAL WORLD: USING MONOPOLY TO TEACH SOCIAL STRATIFICATION

John Paul, Washburn University, Richard A. Dodder, Oklahoma State University, and Kristine Hart, Washburn University

ABSTRACT

The instruction of social stratification can be a difficult subject to teach. In particular, one of the most challenging connections for students to make is the relationship between social class and life chances. Students new to the subject commonly equate an individual’s class position to their work ethic and/or moral standing. Here we revisit the board game, Monopoly, in an attempt to make students more aware of the structural impacts on social class. Student groups, separated by monetary, property and power allotments, compete against one another in order to become the wealthiest group within the game. Game play scenarios and student reactions are offered to this version of monopoly. Such reactions appear to provide support for the application of the game as a teaching tool.

INTRODUCTION

The board game, Monopoly, is one of America’s best known past-times. Much of its success is due to the fact that the game is fun and accessible. Additional appeal lies in its use as an instructional piece that directs social action. Indeed, Monopoly has commonly been used to teach many young Americans about the “real world.” Thompson and Hickey (1999 218) write:

Americans tend to believe that a person’s place in the social stratification system is due to talents, skills, abilities and hard work. In short, Americans cling to the belief that the economic class system is a meritocracy - a system based on personal merit... Thus many Americans believe that in the game, as in real life, people compete for valued resources, and that by means of intelligence, determination, skill and luck, some rise to the top, while others deficient in these qualities, move in the opposite direction.

The “real world”, however, is causced in myth. As with Monopoly, students often believe that everyone in American society starts out with equal allotments of opportunity, power, and social recognition. As such, students new to the subject commonly equate an individual’s class position (and their economic successes or failures) to their work ethic and/or moral standing. So stated, institutional forces and cultural phenomena such as job availability, educational access, and ethnic and gender related discrimination go unrecognized as contributing factors in the perpetuation of social inequality.

Thus, even with lecture and reading, social stratification appears a concept that many students have to experience in order to understand. Hence, if an idealized version of monopoly (one wherein everyone has the same allotment of money, power and an equal chance of succeeding) can impact individuals’ perceptions of the world; surely a revised or “stratified” version would do the same. The remainder of this work: 1) relates the “history” of sociological monopoly; 2) describes and details our rules of the revised game; 3) offers a discussion sheet for eliciting student feedback; 4) highlights selected student comments of game play and experiential learning, and 5) closes with limitations and suggestions for game play.

SOCIOLOGICAL MONOPOLY: A REVIEW AND REVISION

To make the game more representative of true life conditions, instructions were gleaned from the works of sociologist Leonard Beeghley (1983, 1989). It was Beegley who first restructured the game, and since then, several have adopted or altered his rules (Goudy, Hawthorne & Nelson 1983; Thompson & Hickey 1999; Jessup 2001; McIntyre 2002; Ender 2004). In the original game, every player starts out with an equal amount of capital, $1500 dollars and a game piece, to mark what McIntyre (2002 175) terms, “the travels through the economic world.” Players take turns competing in this economic world by purchasing unclaimed property, haggling deals with competitors and hoping that fate befalls the well-rolled dice. Beeghley (1983 57) writes...
Table 1: Student Rules of Monopoly

Goal: The goal of the game is to become the wealthiest player through buying, renting and selling property.

Group One: The Elite: 3 People
- They start with $10,000 dollars
- They own all blue and green properties
- All properties have one house on each

Group Two: The Upper Class: 6 people
- They start with $5,000 dollars
- They own Indiana, Kentucky, and Connecticut

Group Three: The Middle Class: 10 people
- They start with $2,000 dollars
- They own States Avenue

Group Four: The Working Poor: 5 people
- They start with $500 dollars
- They own no property

Rule 1: Group One (the elite class) may enact a new rule if they can persuade half of Group Two’s members to agree to the change.

Rule 2: Group Two (the upper class) may enact a new rule if they can persuade all members of Group One to accept the new change.

Rule 3: Group Three (the middle class) must convince all of the members of Group Two and half of the members of Group One if they wish to enact new rules.

Rule 4: Group Four (the working class) must convince all members of Groups Three, all of the members of Group Two and half of the members of Group One if they wish to enact new rules.

Additional Rules:
Game Play: Each group takes consecutive turns moving around the board starting first with Group One then Groups Two, Three, and Four. Players rotate turns within groups, so that no one player rolls for his/her group consecutively. According to the place on which a player lands, he/she may be entitled to buy real estate or other properties or be obliged to pay rent, pay taxes, draw a “life chance” card, etc.

Chance and Community Chest: These cards are replaced with life chance cards (see Table 2). Life chance cards further emphasize the context of structural changes and life opportunities. The player who rolls and lands on chance or community chest must draw a Life Chance Card and obey the printed command.

“GO:” When a player passes “go” the group to which he/she is a member receives $200.

The Bank: The bank holds the titles, deed cards, houses and hotels prior to purchase. The Bank never “goes broke.” If the bank runs out of money, it may issue more by writing on ordinary paper.

By combining luck (symbolized by the roll of the dice) and shrewdness (symbolized by purchase and auction decisions), competitors see economic success.

This depiction however, as noted by Beeghley and aft cited scholars, offers an unrealistic portrait of the American class system. So, in order to create a more critical version of the game, these scholars reorganized the game by creating units of players separated by varying life chances. Though the core situation of the game is maintained (students compete with each other to achieve wealth), modifications arise in the structured ways through which groups of students may strive to attain wealth. Specifically, class divisions are made. All versions of the “stratified” monopoly game modify monetary and property divisions (Beegley 1983, 1989;
Goudy et al 1983; Thompson & Hickey 1999; Jessup 2001; McIntyre 2002; Ender 2004). Our version also arranges student groups into social classes of varying property and wealth holdings, and we heighten difference in the wealth and property holdings. Indeed, our divisions of wealth and power are more cavernous than all previous revised monopoly systems. We do so to make an illustrative point and to represent more realistically the forms of social inequality that presently exist (Rossides 1997; Ehrenreich 2002). Our class structures, including divisions of wealth and property, are presented below (For a quick reference guide containing all rules please see Table 1).

**Group One: The Elite: 3 People**
- They start with $10,000 dollars
- They own all blue and green properties
- All properties have one house on each

**Group Two: The Upper Class: 6 people**
- They start with $5,000 dollars
- They own Indiana, Kentucky, and Connecticut

**Group Three: The Middle Class: 10 people**
- They start with $2,000 dollars
- They own States Avenue

**Group Four: The Working Poor: 5 people**
- They start with $500 dollars
- They own no property

Though focusing on class divisions made in the unequal distribution of economic and property resources, our monopoly game, as of yet, as well as most of the works already cited ignore divisions of power, or social influence. When referencing power, we speak primarily to Weber’s (1947 152) conception which reads,

> power is the probability that an individual within a social relationship will be in a position to carry out their will, despite resistance from others.

Power then, is one’s ability to exert his/her influence upon the social structure in an attempt to maintain or change it. McIntyre’s (2002) more recent version of Monopoly alleviates this problem. McIntyre (2002) slyly suggests that those with greater power (broader social influence) make the “rules” of social life. As such, she grants the members of the upper class the ability to enact new rules (e.g. tax cuts for said group members) when so desired. Indeed this highlights the challenge that persons with few social-political ties have in influencing the social structure. Further, it addresses how relatively easy it is for persons of high standing (those having broader networking ties to persons of political, economic, and cultural influence) to modify the structure to suit their interests.

For our purposes, we draw from McIntyre’s (2002) work and also enable the upper class to devise and enact new rules during game play; yet we are not as fatalistic. In our version, new rules may be suggested by all student class units. We do wish to show that social class and wealth is a reality in the American class system. Additionally, we seek to highlight the notion that social influence coincides with wealth and class (Domhoff 1967, 1970, 1979, 1983, 1990, 1998; Mills 2000). However, we do not want to neglect the potential for social change. If the members of the lower socio-economic classes can band together to challenge and change the beliefs and actions of those who have broader societal influence in reality, then we wish this to play out in the game as well. So stated, our divisions of political and social influence are conceptualized in the following rules:

**Rule 1:** Group One (the elite class) may enact a new rule if they can persuade half of the members of Group Two to agree to the change.

**Rule 2:** Group Two (the upper class) may enact a new rule if they can persuade all members of Group One to accept the new change.

**Rule 3:** Group Three (the middle class) must convince all of the members of Group Two and half of the members of Group One if they wish to enact new rules.

**Rule 4:** Group Four (the working poor) must convince all members of Group Three, all of the members of Group Two and half of the members of Group One if they wish to enact new rules.

In this scenario the social influence held by each group decreases as they “fall down”
Table 2: Life Chance Cards

Life Chance Cards replace Chance and Community Chest Cards. They are designed to further emphasize the context of structural changes and life opportunities. The player who rolls and lands on chance or community chest must draw a Life Chance Card and obey the printed command. Please cut and randomly place cards in a stack, replacing Chance and Community Chest cards.* **

<table>
<thead>
<tr>
<th>&quot;Moving Down&quot; Cards</th>
<th>&quot;Moving Up&quot; Cards</th>
<th>&quot;Moving Down&quot; Cards</th>
<th>&quot;Moving Up&quot; Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOU HAVE BEEN DOWN-SIZED -- MOVE DOWN A GROUP</td>
<td>YOU'VE EARNED A SCHOLARSHIP -- MOVE UP A GROUP</td>
<td>YOU HAVE BEEN DOWN-SIZED -- MOVE DOWN A GROUP</td>
<td>YOU'VE EARNED A SCHOLARSHIP -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>YOUR COMPANY HAS MOVED OVERSEAS -- MOVE DOWN A GROUP</td>
<td>YOU'VE BEEN DISCOVERED ON AMERICAN IDOL -- MOVE UP A GROUP</td>
<td>YOUR COMPANY HAS MOVED OVERSEAS -- MOVE DOWN A GROUP</td>
<td>YOU'VE BEEN DISCOVERED ON AMERICAN IDOL -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>YOU'VE LOST YOUR HEALTH INSURANCE -- MOVE DOWN A GROUP</td>
<td>YOU'VE CREATED A SMALL BUSINESS -- MOVE UP A GROUP</td>
<td>YOU'VE LOST YOUR HEALTH INSURANCE -- MOVE DOWN A GROUP</td>
<td>YOU'VE CREATED A SMALL BUSINESS -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>YOU'VE BEEN FIRED -- MOVE DOWN A GROUP</td>
<td>YOU HAVE WON THE LOTTO -- MOVE UP A GROUP</td>
<td>YOU'VE BEEN FIRED -- MOVE DOWN A GROUP</td>
<td>YOU HAVE WON THE LOTTO -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>THE STOCK MARKET HAS CRASHED -- MOVE DOWN A GROUP</td>
<td>YOU HAVE JUST FINISHED COLLEGE -- MOVE UP A GROUP</td>
<td>THE STOCK MARKET HAS CRASHED -- MOVE DOWN A GROUP</td>
<td>YOU HAVE JUST FINISHED COLLEGE -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>YOU HAVE BEEN LAID OFF -- MOVE DOWN A GROUP</td>
<td>YOU'VE GAINED AN INHERITANCE -- MOVE UP A GROUP</td>
<td>YOU HAVE BEEN LAID OFF -- MOVE DOWN A GROUP</td>
<td>YOU'VE GAINED AN INHERITANCE -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>JOB LOSS DUE TO BUDGET CRUNCH -- MOVE DOWN A GROUP</td>
<td>YOU'VE EARNED A SCHOLARSHIP -- MOVE UP A GROUP</td>
<td>JOB LOSS DUE TO BUDGET CRUNCH -- MOVE DOWN A GROUP</td>
<td>YOU'VE EARNED A SCHOLARSHIP -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>UNABLE TO WORK B/C OF INJURY -- MOVE DOWN A GROUP</td>
<td>YOU QUALIFIED FOR THE G.I. BILL -- MOVE UP A GROUP</td>
<td>UNABLE TO WORK B/C OF INJURY -- MOVE DOWN A GROUP</td>
<td>YOU QUALIFIED FOR THE G.I. BILL -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>YOUR PLACE OF BUSINESS HAS MOVED -- MOVE DOWN A GROUP</td>
<td>YOU'VE CREATED A BUSINESS -- MOVE UP A GROUP</td>
<td>YOUR PLACE OF BUSINESS HAS MOVED -- MOVE DOWN A GROUP</td>
<td>YOU'VE CREATED A BUSINESS -- MOVE UP A GROUP</td>
</tr>
<tr>
<td>THE STOCK MARKET IS FALLING -- MOVE DOWN A GROUP</td>
<td>YOU'VE LANDED A RECORD CONTRACT -- MOVE UP A GROUP</td>
<td>THE STOCK MARKET IS FALLING -- MOVE DOWN A GROUP</td>
<td>YOU'VE LANDED A RECORD CONTRACT -- MOVE UP A GROUP</td>
</tr>
</tbody>
</table>

*In the "real world," members of group one are often well insulated against disaster (e.g., cards of downward mobility). However, we recommend that individuals drawing such cards still participate in actions of downward mobility for the purpose of classroom discussion. We have found the empathetic experiences of "the descended" to be valuable in emphasizing the impact of power, influence, and structure upon our lives (we maintain that students gain a more thorough understanding of social class through multiple "lived experiences"). The true life circumstances of the elite can be highlighted in closing discussions.

**If a Group Four member draws a "move down" card then Group Four is required to pay $20 to the bank; if a Group One member draws a "move-up" card, the bank pays the group $100.
opportunities appear somewhat stagnant. Indeed, Group One and Group Two comprise our “power elite.” Indeed, Group One’s opportunities to modify the existing social structure are dashed only by Group Two’s reluctance in accepting new rule changes. And Group Two’s desires are held up only in the dissuasions of the elite. Thus, this suggests that these two groups will work together to get what they want; and what they want will most likely come about at the expense of the lower existing groups. At the lower end resides Group Three and Group Four who have more limited social influence. Indeed, if these groups are to initiate new rules, a movement of change will have to occur and influence the attitudes and actions of the upper classes. If these groups cannot enact change then their structural opportunities appear somewhat stagnant. Before we turn toward a discussion of game play and student reaction we offer the remaining rules:

**Game Play:** Each group takes consecutive turns moving around the board starting first with Group One then Groups Two, Three, and Four. Players rotate turns within groups, so that no one player rolls for his/her group consecutively. According to the place on which a player lands, he/she may be entitled to buy real estate or other properties or be obliged to pay rent, pay taxes, draw a “life chance” card, etc.

**Chance and Community Chest:** These cards are replaced with life chance cards (see Table 2). Life chance cards further emphasize the context of structural changes and life opportunities. The player who rolls and lands on chance or community chest must draw a life chance card and obey the printed command.

“**GO:**” When a player passes “go” the group to which he/she is a member receives $200.

**The Bank:** The bank holds the titles, deed cards, houses and hotels prior to purchase. The Bank never “goes broke.” If the bank runs out of money, it may issue more by writing on ordinary paper.

**GAME PLAY, OUTCOMES, AND STUDENT REACTIONS**

A predictive outcome of game play is offered by Beegley (1983 142) who writes:

The members of Group 1, the rich, will generally remain well off...Similarly, the members of Group 2 will, with some variation, maintain their positions...The members of Group 3 and 4 are obviously in the most precarious positions. While some upward mobility into Group 2 [from Groups 3 and 4] will occur occasionally, most movement will be of a short distance...Security is always uncertain for these participants in the game, mainly because the resources available to the members of the bottom groups are so minimal that it is difficult, on their own, to make much headway. As a result, because the competitors are not allowed out of the game, some readjust their goals and only play by going through the motions. Others, however, pull out their guns and use them to alter their economic situation. Still others just sit at the game board passively while their tokens are moved for them.

Beegley’s intuitive power seems well attuned. During our history of play, the following generalized outcomes were common: members of Groups One and Two grew in terms of power and wealth; Group Three struggled to maintain what it had, and members of Group Four either “gave up” or developed new strategies to attain success (e.g. crime). A brief data composite of several games is described below.3

**Group One: The Elite**

Highlighting Group One first, we note that individuals commonly “get into” the role of the power elite very quickly. Group members are quite eager to play and show excitement throughout game play. For the most part they are in constant negotiation (e.g. bargaining to lower the price for property they wish to buy and attempting to raise rent and sale price of money due them). For instance, in one of the more outrageous examples of play, members of the elite were able to increase rent due them from the original set price of $16 dollars to $50 dollars and in another setting from $4 dollars to $16 dollars.

Generally, the elite are also very unapologetic to others who cannot pay rent and other monies owed. Various quotes have recorded this phenomenon: “It is not our fault you can’t pay rent;” “Sucks to be you;” and “Hey, It’s just the cost of doing business.” Indeed, from the perspective of role adoption, group members typically adopted increased visions of
self-importance. Some took titles of authority. "You now have to call me sir," stated an elite member to his friend in the middle class. Others demanded greater space from which to stretch their legs and separate themselves from other players. Indeed, size allocations in which to play the game are not the most generous. Twenty-five students hovering around a board game can make for cramped quarters. Yet, on several occasions, members from Group One retrieved stools and brought them into the circle of play on which to sit. No other member from any of the other groups has yet done this.

Such actions have been valuable in later classroom discussions. For example, students often comment on social change as being a process of empathetic understanding. One student responded,

Social class often structures what we choose to see in the world, and, too often persons' plights are unseen or ignored by persons in the upper class.  

Group Two: The Upper Class

Members of the upper class are generally in constant negotiation with Group One to create favorable economic situations for themselves. Throughout the game members generally attain great wealth. Never have we witnessed a group finish with less wealth than initial holdings. Despite this, group members never seem satisfied. Student members have described this as the "keeping up with the Joneses" effect. One student stated that the role "drives you to want more and more." Indeed, group members seem to constantly strive to be more like the elite in terms of wealth and status. Routinely Group Two members copied the various mannerisms exhibited by individuals of Group One. For example, one student was heard to say, "If I'm going to call you sir then you must do the same." In the end, members of Groups One and Two typically construct an exclusive network of mutual benefit while ignoring Groups Three and Four altogether.

Group Three: The Middle Class

At first, members of Group Three are eager to play, but as the game continues these members generally express anger. When asked about this reaction members report that this is due to the fact that they never "get ahead." "We never gain any ground," reported one student. Members also show open hostility. They commonly react with negativity to the actions of Groups One and Two. Quotes directed at these members include: "What's wrong with you?" "You are not nice people." Group Three members also show frustration with the game itself. "This game is stupid," offered one student. When we asked him why he had that reaction, another student answered, "because we're exactly the same place we started at." Indeed, Group Three members typically have to work very hard simply to maintain their initial holdings.

Group Four: The Working Poor

While Group Three members show anger, they still routinely participate in the game. Group Four members, on the other hand, seem to react from the very beginning with disinterest. "What's the point in playing" many respond. Indeed, with a true lack of wealth, property, or power most give up after the initial roll. By the end of the game students seem to be almost totally withdrawn. In fact, it is common for members to move away from the board game completely and participate only when it is time to roll the dice.

Desperation, however, also spawns innovation (Merton 1957). In his theory of anomie, Merton suggests that persons turn to illegitimate acts when legitimate forms of success are negated. In the twenty games we have supervised, various forms of innovation have been recorded. In three separate games the bank was robbed; in one game it was discovered that Group Four members were printing their own money; and in another a mafia-like structure emerged in which individuals were intimidated to hand over small amounts of cash.

We end this section with brief excerpts of student reactions to the game. We also provide a discussion sheet (Table 3) to encourage student feedback and reflection.

I thought the game was worthwhile and really illustrated the power struggle between the classes. It was worth the time because it was a practical application that everyone could relate to. In my case, as an upper class member, I didn't realize the exploitation that the upper class uses on the lower class until I was the one exploiting. Once we had some power and money we just wanted more and more at the expense of the lower classes.
Table 3: Discussion Sheet Used at the Conclusion of Game Play to Elicit Student Reaction

1. Things are not always what they seem. What do you think the real goal of this game was?

2. In terms of social class, what were the four Monopoly groups meant to represent?

3. Do you think this version of Monopoly represents life in the real world? Why or Why not?

4. How might social class position influence one's perception of the world?

5. How did you feel playing this game? What were your reactions to the actions of other groups?

6. Using game play as a guide what are some factors that influence crime causation? Can some of the various actions of the upper social classes be viewed as criminal? Why or Why not?

7. How is social change possible? What would you suggest to lessen social inequality?

--Student Member of Group One, the Elite Class

The game was worthwhile and I think that it really showed the class and structure of society. It was a definite example of the concepts that we have been discussing in class. It applied the knowledge to a "real-life" type of situation. [Within the game] I was a member of the upper class and I really felt the pressure to want to win and strive for more wealth... [The game] made the variation in society real and experiential. Overall I think it was a good idea to show the effects of social stratification as a real experience.

--Student Member of Group Two, the Upper Class

I thought it [Monopoly] was a good experience because I had never really been in that position to look at real life that way...I didn't realize that it was that hard to get ahead in life when you have such limitations placed on you. I do believe that the Monopoly game was a successful use of class time. It really drove in the social classes and how those social classes interact with each other. I was part of the biggest group--the middle class. It seemed like real life because no matter what we did, we never got ahead. We finished the game with the same amount of money we started with.

--Student Members of Group Three, the Middle Class

I thought the monopoly game we played was a good use of class time. It was a very good example of the social stratification that is present in the U.S. I was a member of the lower class and I lost interest in my part of the game after the first roll--as did my other teammates. We were treated unfairly and were oppressed by the upper class groups. I never realized how the upper class controls society as they do. They own banks, properties, businesses, and politicians. They are free to do what they please with these resources and will exploit the lower classes at every turn. I now think there should be more [forms] of assistance and housing provided for the lower classes.

--Student Member of Group Four, the Working Poor

LIMITATIONS AND SUGGESTIONS FOR GAME PLAY

Overall, we have found student reactions to this version of Monopoly very favorable. This game has proven to be a valuable teaching tool in fostering an awareness of social stratification. The play of Monopoly, from our experience, has indeed "opened the eyes" of many students who encountered it. Yet, Monopoly is intended simply to open the door. Instructors of sociology can also proceed beyond this game to highlight and discuss the origins and/or solutions of inequality.

Further, for all its success, the game is a challenge to organize and see through to the end. It should be noted that Monopoly is designed for approximately 25 students with a time frame of at least one hour and fifteen minutes. We recognize, however, that most classes are not like this. Many classes number in excess of 50 students and have a time constraint of less than an hour. We are not suggesting that game play cannot take place within such settings, but we do wish to stress
that one must be well organized and have assistance. In large classes multiple game boards are required. Additionally, space for student groups must be located and multiple officials (instructors generally) should be recruited to look after the students and keep things from going awry. In terms of game play, it should be emphasized that the potential exists for emotions to run high. Students compete against one another for wealth and power, and as such, many become frustrated with the limitations placed upon them. And while this is the intent of the game, we believe it is the role of the instructor(s) to defuse the more serious "frustration induced" outbursts (e.g. yelling, cursing, and fighting). Instructor(s) may utilize tactics such as laughing and joking with students to ease tensions or, if necessary, may have to end game play altogether.

However, with all this being said, the "sociologized" version of Monopoly enables students to "see through the eyes of others." With this new insight students are more able to address the impact of social structure on one's access (or lack of it) to wealth, power, and prestige. Further, it is our opinion that the game contributes to a sociological ethos in that students are being asked to challenge commonly accepted "facts" about the American class system. We have no doubt that what they discover will be somewhat troubling, but as Thompson and Hickey (1999 218) state, "in games we can ignore what is confusing, unpleasant, or even threatening; sociology teaches us that in real life we cannot."

REFERENCES


END NOTES
1 Monopoly is the trademark of Parker Brothers, a division of General Mills Fun Group, Inc.
2 Social class arrangements are formulated using Rossides (1997) work on the American class system. Game play numbers are structured to accommodate approximately 25 students. For classes larger than 25, multiple game boards may be set up (please see the limitations and suggestions section for issues related to this concern). Class members are selected at random to occupy the various class positions.
3 Generalizations as well as specific game play outcomes were amassed from twenty games conducted with students in introductory sociology classes (1999-2004).
4 In one solitary game however, the lower social classes were able to mobilize and challenge the "worldview" of the elite and thus brought about a version of "welfare." The upper classes initiated a system of tax free rolls for individuals in the working class. The system, argued the other social classes, would better enable individuals to accumulate capital in order to buy property.


Addison Wesley Longman, Inc.