

## Reviews

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David Lain, *Reconstructing Retirement: Work and Welfare in the UK and USA*, Policy Press, Bristol, UK, 2016, 224 pp., hbk £70.00, ISBN 13: 978 1447326175.

Debates and concerns about later-life work and retirement abound at the same time that the nature of retirement is changing. As Western populations age, social policy is being reconstructed in order to adapt to socio-economic shifts surrounding work and retirement. In this book, three questions are explored: (a) How has policy in the United Kingdom (UK) and the United States of America (USA) ‘reconstructed’ retirement by increasing employment past age 65 and eliminating the notion of a fixed retirement? (b) What are the consequences of reconstructing retirement with regard to employment prospects and the financial security and autonomy of adults over age 65? (c) How can policies support retirement and employment past age 65?

Lain divides the book into three main sections: ‘The Reconstruction of Retirement Policy’, ‘Reconstructing Employment and Retirement Behavior’ and ‘Current Paths and Policy Alternatives’. Both Chapter 1 and Part One set the stage for the rest of the book. Lain conducts a detailed comparison of pension and retirement policy in the UK and the USA. He discusses mandatory retirement and its spread across industries, the expansion of pensions and their impact on retirement age, and differences in employment rates.

A major contribution of this first section is Lain’s discussion of development of pension policy from a historical perspective in each country, beginning with their respective foundational roots in the 1800s, and explaining the ‘policy logics’ using analysis, statistics and figures. He introduces the concept of lifecourse policies that influence the structure of the lifecourse in both countries. He follows this discussion by explaining how these respective policy roots contribute to differences in employment rates, with higher rates of older worker employment in the USA.

Lain then delves into the legislation eliminating mandatory retirement and protecting workers from age discrimination. He provides analysis surrounding the rising of state pension age in the UK and the USA as governments encourage an extension of working life, with the increasing financial pressure to work past age 65. He further explains the concept of ‘conversion’ in policy-making in relation to age discrimination policy that becomes a policy for the expansion of working lives and the promotion of self-reliance. This analysis of policy introduced for a specific reason that is then used to shape different government objectives is an important contribution of this section.

Lain highlights key issues that were central in the retirement debate, such as concerns over the high rate of early retirement for men and the employment of older workers who need to work for financial reasons. He points out targeted programmes such as the New Deal 50+ in the UK that assisted older workers with obtaining employment. Readers new to retirement and pension policy will appreciate this section; those more familiar with these topics and issues will find this historical analysis enlightening because Lain comprehensively covers the evolution of social policy in both countries. With retirement undergoing a significant shift in Western societies, it is important to understand the history of retirement and pension policy in order to develop forward-thinking policy alternatives.

Part Two explores employment pathways and employment barriers. Lain conducts an original analysis of data from the English Longitudinal Study of Ageing (ELSA) in England and the Health and Retirement Study (HRS) in the USA in order to examine factors impacting the choice to work, work motivations and employment prospects among individuals age 65 and older. While Lain discusses and integrates research from more than 230 references, this primary analysis of new data makes a significant contribution to the field, filling in gaps in the literature.

While many individuals anticipate working beyond age 65, fewer people than the many who plan to do so actually remain in the labour force. Two key employment pathways – remaining with the same employer and engaging in new employment – are examined. Bridge employment and non-retirement in the USA are discussed, as is the tendency for older adults to take ‘Lopaq’ (low paid part-time jobs with low qualification requirements) jobs in the UK. Lain examines employment pathways, including self-employment, and factors that influence employment prospects such as health, education, partner retirement and care-giving, to name a few. In addition, Lain provides gender and class analysis of the data. Race and ethnic group, however, are not examined. Therefore, how these may intersect with age, gender, class and other characteristics are not explored. Importantly, Lain’s analysis indicates disadvantage and barriers among those who financially need to work; more wealthy and advantaged older adults have higher labour force participation and better prospects for employment. This analysis will be of interest to readers.

In Part Three, Lain discusses directions for future policy. Particularly relevant is addressing the disadvantage of older adults in the lowest income level who tend to have lower education levels, poor health and poor prospects for employment. Policy is recommended to increase financial security and employment rates. A few of Lain’s suggestions centre on greater opportunity for lifelong learning through better adult education policy and strengthening of age discrimination laws. In addition, employer pensions are recommended as a way of providing more individuals with financial security. A pension that pays for time spent care-giving is highlighted as a benefit that would assist many women. In addition to identifying forward-thinking life-course policy, Lain argues that policy logics regarding work and retirement geared towards self-determination are required. This section could have

been expanded. Additional articulation of a vision and guidance for the future would have delivered a stronger conclusion to the book.

While *Reconstructing Retirement* has a good index, making it easy to find various topics and key issues, given the detailed, country-specific programmes and policies that feature heavily in many chapters, a glossary would have been useful for readers. A table providing an overview of UK and US policy and legislation would also assist readers while complementing the Table 1.1 summary of changes in direction that Lain developed. The book is well organised while presenting historical policy development as well as new research from the ELSA and the HRS. Lain effectively conducts a comparative analysis between the USA and the UK while also weaving in research and examples from other places such as Canada, New Zealand, Australia and Europe.

Overall, *Reconstructing Retirement* provides a much-needed international, evidence-based perspective and offers suggestions for policy. Retirement is a social construction; it is shaped and reshaped through social policy. This book provides the thoughtful, forward-thinking guidance required by scholars, students, practitioners and policy makers during this pivotal time. The book is very suitable for graduate students in policy studies, economics, gerontology, sociology, social work and labour studies. As retirement is reconstructed in Western nations, the vision for the future is one where older adults are valued and recognised as a social capital resource in an intergenerational society.

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SUZANNE COOK

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Hal Kendig, Peter McDonald and John Piggott (eds), *Population Ageing and Australia's Future*, ANU Press, Canberra, 2016, 317 pp., pbk Aus \$50.00, ISBN 13: 978 176046 066 2.

In *Population Ageing and Australia's Future*, Hal Kendig, Peter McDonald and John Piggott bring together a collection of essays that deal with various aspects of population ageing in Australia from as diverse disciplinary perspectives as gerontology, sociology, economics and health. This collection was first presented at a symposium of the Academy of the Social Sciences in Australia in 2014. Across 14 chapters, these essays are organised under four distinct but related parts, each carrying a strong common theme that reflects on the causes, processes and outcomes of population ageing.

The first part – ‘Perspectives on Ageing’ – provides the background as to why Australia is experiencing an ageing population, a combination of improved health and medical care leading to increased longevity. The outcomes of this growing longevity – increase in post-work years, delay but an increase in the number of years requiring assistance and the impacts on quality of life – are discussed in detail in this section. Such outcomes are further reflected in Part 2 – ‘Population Ageing: Global, Regional and