

exposition and comments on the work of Giddens and Beck on reflexive modernisation and risk society. Instead of using these theories to bring out the increasing contingency and deinstitutionalisation of later life through a discussion of the changing nature of retirement and pension provision, the reader is presented with an account of the rise of neo-liberalism and the market. Certainly the risk society does connect with aspects of a reconstituted capitalism but it goes much further than the confines of the United Kingdom. The problems of a reflexive modernity also affect Germany, France and Scandinavia and are not only about the conflict between autonomous consumers and the collective structures of the welfare state. Indeed, it could be argued that it is retirement itself that is the embodiment of the contradiction of the risk society. Many notable social democrats point to the generational imbalances that current pension arrangements institutionalise at the expense of younger cohorts. This discussion, sadly, does not take place and leads me to reflect on the conclusion to *Social Theory and Aging*, which claims to have ‘critically questioned taken-for-granted assumptions about ageing and old age’ (p.135). To my mind this has not really happened in this book, which is to be regretted because the project is exceptionally worthwhile.

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Sarah Harper, *Ageing Societies: Myths, Challenges and Opportunities*, Hodder Arnold, London, 2006, 358 pp., pbk £24.99, ISBN 0 340 51756 5.

This is a timely book, which in many ways provides the answer to those looking for a broad overview of the social, economic and policy consequences of demographic ageing. It draws on a wide range of material and data from official sources and case studies. The book is global in coverage and extensive in the topics and concepts it introduces. As outlined in the Preface, the book is structured in a way that allows the reader to dip in to specific areas and read about different aspects of ageing societies. Chapter 1 provides an overview of ageing societies, in particular from the perspective of demographic change. Chapter 2, on the dynamics of population ageing, and Chapter 3, understanding age and ageing, provide a detailed and accessible explanation of demographic ageing. Chapter 3 is particularly useful in looking at contemporary perspectives on ageing and the lifecourse. Chapters 4 to 7 are the core of the book, as they outline key changes in modern families and their implications for the provision of support and care for older people. The main issues are, in Chapter 4, retirement (historical and contemporary perspectives) and, in Chapter 5, the intergenerational contract and social security. Threats to the intergenerational contract have great potential for undermining the future wellbeing of older persons. This is especially the case in many developing countries where the family has traditionally been the major source of support. In most of these countries, there is in reality little practical prospect of adopting soon any versions of the Anglo-American support models (involving publicly-provided low level pensions supplemented by employer-based defined-contribution pensions plus individual savings). This chapter, therefore,

should be read in conjunction with Chapter 8, which discusses the difficulties of establishing comprehensive and sustainable pension schemes in the developing world. The World Health Organisation's 'active ageing' policy framework could have made a useful addition in this context. Chapter 6 reviews changing family patterns and the widespread changes in family structures, focusing on the western world. Chapter 7 discusses the other key issue of intergenerational relationships and the availability of family care for older persons.

Chapters 8 and 9 review issues of late-life economic security, family support and care for older families in developing countries. It is a mammoth task to cover these topics in many different countries (if indeed one accepts a developed-developing country dichotomy which in many ways is too simplistic). The diverse countries of the non-western world are already the location of the majority of the world's older people, and Asia alone has more than half the world's elderly people. Ageing is taking place in very varied circumstances and it is a brave person who attempts to generalise about processes, outcomes and consequences of demographic ageing amongst these countries. As a result, the coverage and the references in these two chapters are a superficial summary, albeit a valiant one.

The final two chapters are thought provoking. Chapter 10 examines various issues of global concern connected to ageist practices, ageism, age discrimination and equal treatment, with respect to health care, employment and, importantly, the development agenda. The chapter reminds us that this is not a cosmetic exercise and, in particular, actions to end age discrimination have potentially important implications for older people's material security, health and wellbeing. The final Chapter 11, 'Mature societies: planning for our future selves', has a wide-ranging discussion on creating age-integrated societies, in terms of workplaces, the family and the development agenda. It also has a welcome discussion of the impact of ageing societies on politics, pointing out that there is little evidence to support the commonly-held view that ageing societies will be stagnating and conservative. The book ends with a lengthy if not comprehensive bibliography. One shortcoming particularly for students could be that the book has relatively few citations of the many valuable Internet resources now available on population and ageing topics, especially from international organisations and others such as the Population Reference Bureau. The book has numbered notes after each chapter, which some may find frustrating as they require the reader to flip between the notes and bibliography. Many readers will nevertheless appreciate that the lists are extensive and informative, at times giving room for the author to relate personal experiences as well as expanding on points from the text.

Overall, this is a very worthwhile book. It must have been a considerable task to put together such a broad coverage and Sarah Harper is to be congratulated. At times, as in most ambitious books, the data are not always the most recent and the focus is on more developed economies. Some excellent research and policy work by agencies such as the United Nations Organisation and its regional organisations, notably the *Economic and Social Commission for Asia and the Pacific* (UN ESCAP), are sometimes overlooked or not accorded prominence. Perhaps surprisingly, given the author's experience in Asia and China, there is rather less

coverage of these areas, as well as Latin American countries, than might have been expected. Indeed, UN ESCAP was the first region to have a regional plan of action on ageing. In terms of readership, this book will be of considerable use to undergraduate students of gerontology and related policy areas. It is also likely to be a source book and a stimulus for researchers in a range of disciplines. Supplemented with regional texts on ageing and by other global overviews, I can foresee using this book regularly for my social gerontology courses.

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Einar Overbye and Peter A. Kemp (eds), *Pensions: Challenges and Reforms*, Ashgate, Aldershot, Hampshire, 2004, 234 pp., hbk £50.00, ISBN 0 7546 3998 3.

This collection is Volume 9 in a series of annual conference publications of the *Fund for International Studies in Social Security* (FISS). Perhaps it is inevitable that conferences such as this with a generic theme produce papers on disparate areas united by one word – in this case ‘pensions’ – and equally generic qualifications, such as ‘challenges and reforms’. The editors attempt a coherent account of the ‘challenge’ on the first page. After pointing to the well-rehearsed threats such as ‘population ageing and increasing longevity’ and ‘the gradual maturing of ambitious (*sic*) public pension programmes’, all of which mean that public pension costs ‘are set to increase’, the editors conclude that, ‘[t]he biggest challenge by far is how to limit the estimated rise in public pension costs without increasing the percentage of pensioners in poverty’. Is it? And again: ‘Just about the only fairly certain outcome of the very different pension reform strategies pursued in today’s world is that the scope for private pensions will increase everywhere’. This is an easy and sweeping prediction. After enormous quantities of research, conferences and publications on ‘pensions’ over the last 20 years, followed or accompanied by a host of ‘reforms’ and problematic private solutions, one could argue that the ‘biggest challenge’ in pensions is to agree what the biggest challenge really is.

Assuming that the control of public costs is *the* challenge, the first two chapters dwell on early retirement (increased costs), and suggestions for reform, both in the structure of state pensions in the UK and in the incentives provided by the firm in Finland. Chapter 3 puts the first serious spoke in the works by looking at Brazil and beyond in Latin America. Milko Matijascic uses some of his previous work and that of others who have published extensively on pension ‘reform’ and privatisation in the region. The chapter usefully summarises the litany of problems in public systems and the arguments espoused by the World Bank in particular for ‘structural’ reforms (reformers’ code for ‘privatisation’). These problems include inadequate revenue, high costs, evasion, and lack of redistribution. The World Bank reforms would cure all these problems (p. 40). Unfortunately the results have not borne out the claims (p. 44). Interestingly Brazil escaped the major surgery and settled for ‘parametric’ reforms (‘adjustments’ in ordinary language) to its state system. This still left enormous problems caused by the falling level of