

care should get more inheritance. Whether this was due to gratitude, generosity or guilt is difficult to say.

This is an excellent book for anyone with an interest in issues around housing, care and inheritance. It provides a comprehensive and up-to-date review of existing research alongside new empirical insights. The international and historical comparisons provide much food for thought, particularly in relation to that complex issue of convergence. Like any good book, it left me wondering about further questions. Why is convergence taking place? Is further convergence inevitable? What are the underlying drivers of changing policies, attitudes and practices? Perhaps Izuhara's future work can explicate these fundamental questions still further.

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Peter Lloyd-Sherlock, *Population Ageing and International Development: From Generalisation to Evidence*, Policy Press, Bristol, UK, 2010, 304 pp., pbk £22.99, ISBN 13: 978 1 84742 192 0.

Peter Lloyd-Sherlock's new book on ageing and development has a clearly stated central principle: the danger of generalisation. This could be about processes of development, patterns of population changes or the lives of older people. Taking key themes, from pensions and health to social relations, family life and care, and supplementing these by illustrative country case studies from India, Argentina and South Africa, the book subjects some of the generalisations made about ageing and development to robust critical analysis. In particular, he addresses common stereotypes in discussions about population ageing: that ageing is 'problematic' for development, and that older people face broadly similar ageing experiences across widely differing contexts in poor countries. In contrast, Lloyd-Sherlock contends that ageing is integral to development and not a threat, and that both development and ageing processes are complex and dependent on context. Finally, policy choices, both those directed to older people themselves and those that affect societies more generally, strongly influence later life experiences and the impact of ageing on development.

This approach is illustrated by a discussion of the impact of population on economic performance. Noting that some commentators have described an 'old-age crisis' of falling birth rates and an ageing, economically-dependent population that will drag economies down, Lloyd-Sherlock looks at the evidence from various angles. He finds that for dependency ratios, economic productivity, welfare and health provision, the effects are highly variable across and even within different societies. For example, he notes that old-age dependency ratios are based on the questionable assumption that older people do not work, ignoring the one-in-five over-65s who remain in employment worldwide (higher in low-income countries) as well as those doing part-time or unpaid work, such as looking after grandchildren.

The three country case studies, from Argentina, India and South Africa, reinforce these messages of diversity and the importance of context. For example, Argentina's export boom from the mid-20th century coupled with low population growth caused a labour shortage which advantaged organised labour and influenced the shaping of the country's welfare system. By contrast, India's rapid population growth outstripped the capacity of the formal market and thus the great majority saw little benefit from development. In South Africa, as in Argentina, demand for labour initially exceeded supply, until forced migration from rural areas fulfilled labour requirements, and here economic opportunity was closely related to race. In each case, there have been important impacts on the ageing experience of different population groups, illustrating the importance for Lloyd-Sherlock of combining different approaches – for example understanding long-term economic development trends and also taking a lifecourse approach which emphasises cohort effects.

The message of this book is that the experience of ageing, and the impact of ageing populations on development, are complex, difficult to predict and highly dependent on context. Those (such as non-governmental organisations) that seek to iron out these complexities and simplify messages in an effort to catch the attention of policymakers are rebuked for falling into 'dangerous' generalisations both about older individuals and the impact of ageing on development. This criticism may be merited, but the fact remains that there is an almost total absence of discussion on ageing and poverty in the global development agenda. This could be seen as a compelling justification for arguing the urgency of addressing the challenges for those in low-income countries who are ageing in poverty, without the benefit of the social security and health-care systems which the rich world takes for granted.

Lloyd-Sherlock does allow one generalisation. Rather than focusing on the inevitability of old-age poverty and vulnerability, he highlights as the most serious threat to the future security of older people in low-income countries the failure of most policies in most countries to generate financially sustainable interventions that can maximise wellbeing for all in later life. Nonetheless, there is evidence that appropriate policies can do much to promote positive and active ageing even in low-income contexts. Where poor countries have taken bold steps, such as introducing comprehensive social protection or universal health care for older people, the impacts can further benefit families and communities, reflecting real and comprehensive development gains. Building on and communicating these experiences is our collective challenge, and Lloyd-Sherlock reminds us of the need to make the case for ageing in development robustly but realistically. His book is an important addition to the small but growing literature on ageing and development. It should be required reading for those whose decisions will influence development policy and practice affecting older people during this global ageing century.

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