

Reviews

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Richard Disney and Paul Johnson (eds.), *Pension Systems and Retirement Incomes Across OECD Countries*, Edward Elgar, Cheltenham, Gloucestershire 2001, 384 pp., hbk £65.00, ISBN 1 84064 563 6.

Pensions tend to elicit a reaction akin to Thurber's when confronted by the mysteries of electricity: 'I don't understand it and no one shall explain it to me'. The recent spate of reforms has done nothing to make pensions easier to understand, yet pensions have become a hot topic, with claims of ageing timebombs, a series of frauds and market failures – think Maxwell, Equitable Life and Enron – and equally reprehensible breaches of pension promises by politicians combining to erode public confidence in pension saving.

Understanding pensions has never been more important, nor more difficult. This book is therefore timely. It explains in terms accessible to an international public how state and private pensions operate in nine major economies: UK, USA, Canada, Australia, New Zealand, The Netherlands, France and Germany. Second, each chapter shares a common structure, facilitating comparisons – Introduction, Overview, Public Provision, Private Provision (including taxation), Sustainability, Labour Force Activity (from the late fifties to age 70), Income Distributions, and Conclusions. Similarly the index is designed so that the reader can easily locate specific topics, such as spouse benefits, replacement rates, early retirement or dependency ratios for each of the nine countries. The book is packed with useful tables (174) and figures (72). Much of the information is obtainable elsewhere, for example in the ECOFIN (2001) report with its associated country reports, but this book is both more readable and useful.

Especially helpful is the introductory overview by the editors. With broadly comparable measures for each country, this chapter shows, for example, countries' ranking in terms of the value of the average worker's full net state pension relative to net average wages: France (95%), Italy (82%), Germany (72%), Canada (49%), Netherlands (41%), New Zealand (38%), UK (34%) and Australia (33%). For a worker on half average wages, France and Canada come top with 48 per cent, followed by The Netherlands and New Zealand (around 40%), Germany, Australia and Italy (around 33%) with the UK trailing at 25 per cent. The story becomes even more interesting when spending on pensions as a proportion of GDP is compared, allowing an assessment of each pension system's 'value for money' (although public spending on tax reliefs for private pensions is not included in the figures). Predictably the UK's pension spending is lowest at five per cent, but Canada, The Netherlands and New Zealand provide better value with much higher pensions for the low paid but spending little more than the UK at around six per cent. This is doubtless due to a citizen's pension for each individual, which

greatly helps the low paid, as well as those with periods of part time employment or gaps in employment.

One important dimension of pensions is omitted from the book's systematic comparisons – how incomplete employment records affect pensions received. Yet as Falkingham and Rake (2001) and Leitner (2001) have shown, this is a major issue for women, profoundly affecting the amount of pension they receive in some countries. Like most economists, the writers in this book treat the male employment pattern as standard; hence pension comparisons are based on a full employment record, in spite of women forming a large majority of pensioners. This is not to say that women's pension issues are excluded from consideration, but they are peripheral rather than examined equally with men's. Nor are the particular pension difficulties of minority ethnic groups considered. Another serious drawback in assessing the sustainability of pension systems is the use of age group ratios, rather than claimant/contributor ratios, probably due to the latter's unavailability. Nevertheless, an age-based statistic is an unsatisfactory guide because it takes no account of changes in rates of employment, of pension contributions or of pension eligibility.

The UK chapter by Carl Emmerson and Paul Johnson gives the flavour of the book, illustrating its strengths but also what are arguably weaknesses. A detailed but clear account of the pension system is provided, including the reforms to be implemented in 2001, much of which will be well known to British pensions' researchers and policy analysts but perhaps not to others interested in ageing. The chapter mines government sources for relevant information showing, for example, that while 95 per cent of men pensioners receive a full basic pension, only 65 per cent of women do, 30 per cent on their own contributions and a further 30 per cent as widows; that 80 per cent of men pensioners but 30 per cent of women receive some State Earnings Related Pension (SERPS), the average amount for men and women together being less than £13 per week. Following the practice of the Department for Work and Pensions, income data are presented for couples and 'single' men and women only, obscuring gender differences as well as the importance of women's marital status. We find that 3.8 per cent of GDP is spent on the basic pension, 0.4 per cent on SERPS, and one per cent on means-tested benefits for pensioners. The savings to the National Insurance (NI) Fund (which could have been expressed as losses to pensioners) due to SERPS reforms are calculated, and projections of the costs and level of state pensions in 2045 as a proportion of median male full-time earnings are given. Pensioners' sources of income in the mid-1990s are analysed and time trends in men's and women's labour force participation are shown by age group.

Yet the discussion of the UK pension system lacks critical bite. The authors note that state pensions, following the many cuts since 1979, are sustainable in terms of costs and they warn of impending problems – the unsustainably low level of state pensions, increased means-testing which creates problems of inequity and disincentives, and rising inequality among pensioners as the role of private pensions increases. In spite of these admissions, however, much of the chapter reads like a defence of government policy. For example, it is assumed that means-tested benefits (Income Support, Housing Benefit and Council Tax Benefit) are equivalent to pension income and hence pensioners

are found to be not so badly off after all. Unlike the government's own think tank (Institute for Public Policy Research 2002), which recommends raising the basic pension substantially and offers challenging advice to the government – that the expansion of means-testing is unpopular and unfair, that the proposed Pension Credit is no solution, that the system is too complicated – the view of Emmerson and Johnson is bland and apparently accepts low state pensions as unfortunate but inevitable. They fail to question why employers National Insurance contribution rates should not be raised to the average EU level, or at least enough to match increasing longevity. Or why paying into a private funded pension is assumed to be morally and financially superior to paying into a collective pay-as-you-go pension. Or why the growing NI Fund surplus (over £20bn in 2001), a consequence of earnings-related contributions and price-related benefits, should not be used to increase the basic pension. Readers seeking engagement with critical academic analyses of British pension policy will be disappointed.

In terms of this book's stated aims – to compare pensions systems' capacity to provide reasonable incomes to all pensioners and remain financially sustainable – it is undoubtedly successful and will provide an outstanding source of comparative pensions information for some time.

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Centre for Research on Ageing and Gender,
University of Surrey, UK

JAY GINN

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Jay Ginn, Debra Street and Sara Arber (eds), *Women, Work and Pensions: International Issues and Prospects*, Open University Press, Buckingham 2001, 270 pp., hbk £65.00, ISBN 0 335 20595 X, pbk £19.99, ISBN 0 335 20594 1.

The publication of *Women, Work and Pensions* comes at a time when pension reform is firmly back on the United Kingdom political agenda. The past 12 months have seen the publication of new policy proposals by a number of leading think tanks, including the Institute for Public Policy Research (2002) and the Pension Reform Group (2001). Nonetheless, women remain virtually invisible in the discussion of pension reform. This volume is therefore a timely

reminder of the challenges faced by women in securing an adequate income in later life, and how different elements of pension system design can serve to ameliorate or perpetuate the economic disadvantage experienced by women during their working lives.

The book examines the pension system and women's income in later life in six countries – Britain, the United States, Canada, Ireland, Australia and New Zealand. During the past two decades, each of these countries has reformed their public pension system, and each has experienced a reduction in state pensions and an expansion of private provision. Despite the similarities, however, there remain significant differences in the way these public pension systems deal with the family responsibilities and the different labour market experiences of men and women. As such, the book provides useful lessons for all those concerned with providing an inadequate income for women in old age.

Chapter One provides an overview of the book and presents the reader with a valuable gender-sensitive framework for analysing pension provision. The framework reflects both women's routes to pension entitlement (through their own employment, marriage or citizenship) and factors influencing the amount of pension (*e.g.* earnings, years of contributions and system rules). The balance of women's paid and unpaid work is fundamental in determining their lifetime earnings and pension entitlements. Chapter Two sets the scene for the country-specific chapters by reviewing recent trends in women's employment and earnings. What is clear is that although women's rates of full-time employment have increased, the gender gap in pay remains substantial. Thus it remains far from clear that the changes in women's employment patterns will enable the majority of women to achieve pensions equal to men.

Much of the debate regarding the future of public pensions has been fuelled by concerns over population ageing. The recent trend, away from 'pay-as-you-go' public pensions towards 'funded' private pensions, is often justified in terms of changing demographic structures, with falling numbers of workers (contributors) and rising numbers of pensioners (beneficiaries) undermining the welfare contract. Chapter Three critically evaluates the validity of these arguments. Debra Street and Jay Ginn persuasively argue that a gender perspective is essential in understanding the generational contract of public pensions. The traditional generational accounting approach, as proposed by Kotlikoff (1992), overlooks the social and productive contributions of women in reproducing and nurturing the next generation of taxpayers at the expense of their own earnings and pensions. They argue that by taking these into account, the link between public pensions and intergenerational equity is strengthened rather than weakened. Thus it appears that the demographic rationale for public pension retrenchment and the expansion of private sector benefits is misplaced.

Chapters 4–12 then explore gendered aspects of the pension systems in each of the countries. Not surprisingly for a book published in the United Kingdom, this country attracts the lion's share of the space with three chapters. Jay Ginn and Sara Arber begin the trilogy with a discussion of public and private pension provision in the post-war period, highlighting features that help or hinder British women accumulate entitlements. They conclude that the shift towards greater private coverage is likely to increase rather than reduce the

gender pension gap, because of women's lower lifetime earnings and the way in which private pension schemes penalise gaps in contribution. The effect of the recent British pension reforms, in terms of the level of pension income, is investigated by Jane Falkingham and Katherine Rake in Chapter Five. They use a computer simulation model to estimate pension income for women with various lifecourse experiences under both the old and the new system. Interestingly, although the new State Second Pension does outperform the old State Earnings Related Pension for women on low incomes, there is no improvement in overall levels of pension income, as the decline in the value of the basic pension offsets any improvement in second-tier pensions. The key message appears to be that the reforms deliver the 'security' Tony Blair promised to women (Department of Social Security 1998) by extending means-testing rather than by explicitly recognising the diversity of women's lives. Finally, in Chapter Six, Kay Peggs and Mary Davies use qualitative data to explore the British pension system through the eyes of women themselves. Understanding *how* women make decisions about their pension arrangement is critical to improving pension provision, and the chapter usefully complements the quantitative analysis in the previous chapters. The lesson for policy makers is clear. Increasingly individualised pensions need to be accompanied by increased financial education. Even if women become 'financially conscious', however, they will need improved opportunities in the labour market and a pension system that takes account of their working lives to become 'fiscally empowered'.

Chapters 7–12 provide valuable insights into 'women-friendly' or 'adverse' features of other 'liberal' welfare state pension systems, and these are usefully summarised in the concluding Chapter 13. Perhaps it will come as no surprise to British gerontologists that the United Kingdom stands out as having (along with the USA) the *largest* gender gap in later life income, and as providing a particularly harsh pension environment for working-age women. Interestingly, as Mary Daly shows in Chapter Seven, Ireland's pension system is more women-friendly than Britain's, whilst Canada's (Debra Street and Ingrid Connidis, Chapter 10) is more egalitarian than that of the USA (Debra Street and Janet Wilmoth, Chapter 8, and Angela O'Rand, Chapter 9). New Zealand and Australia enjoy the greatest gender equality in terms of pension. This has, however, been achieved in different ways. Australia has abolished its universal state pension, but replaced it with a targeted Age Pension that is generously income and asset tested and not conditional upon marital status, employment or contributions (Sheila Shaver, Chapter 11). This is supplemented by a mandatory private scheme, which covers all employees, including part-time workers, with contributions paid by employers. In contrast, New Zealand maintains a generous non-contributory, flat-rate pension for individuals who qualified by virtue of age and residency, supplemented by voluntary saving (Susan St John and Brian Gran, Chapter 12). Thus, the most 'successful' schemes provide entitlements to women in their own right and recognise women's unpaid contribution to society by eliminating contribution rules. In sum, this is an important and stimulating book. I urge all those interested in pension reform to read it, whether students, researchers, or policy analysts within or outside government.

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King's College,
London, UK

MARIA EVANDROU

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Kirk Mann, *Approaching Retirement: Social Divisions, Welfare and Exclusion*, Policy Press, Bristol 2001, 269 pp., £17.99, ISBN 1 86134 282 9.

This is not (merely) a textbook although it is presented as one – it has boxed examples and point-by-point chapter summaries. Rather, it is an original, interesting and informed exposition on the issues of retirement. It outlines the dilemmas of social policy on retirement, starting with classic and key texts, and develops Mann's own original contribution through successive steps. The book certainly could be used as a social policy textbook. It has the necessary clarity, a strong structure with sub-headings and, in particular, a didactic approach that confronts alternative perspectives. It also demonstrates the utility of theories, concepts and modes of analysis from sociology and social policy. It is an original and compelling study.

Chapter One, on 'Social divisions, exclusion and retirement', is based on the work of Titmuss and elaborates the concept of the 'social division of welfare'. He seeks to critically re-evaluate and make relevant the concept of the 'social division of welfare' to the contemporary world. Titmuss demonstrated that the middle classes benefit from tax relief, that should be seen just as much part of welfare as directly-provided state benefits to the destitute, and that in practice welfare effects, considered in the round, were highly regressive. Titmuss drew ideas from Durkheim's *Division of Labour*, and rightly saw the dangers of the divisive effects of occupational pensions which undermine the collective common interest of the citizenry in the provision of welfare. Mann outlines the limitations of the 'social division of welfare' approach, paying close attention to issues of gender and the need to take into account informal and domestic provision of welfare.

Chapter Two details political economy perspectives and is entitled, 'Two versions of political economy: ease and plenty or immiseration and crisis?' It presents a neat account of Adam Smith and Malthus and their successors in the 'New Right', which Mann calls 'orthodox political economy', and contrasts them with radical political economy. He presents a good account of the role of the state in setting the welfare terms for capital to thrive, and develops this into an analysis of 'pension fund capitalism' by pointing out the

contradictions between the welfare and entrepreneurial functions of pension fund capital.

Chapter Three, 'Consumption, consumers and choice', reviews the perspectives that see markets offering consumers, including older people, not only freedom from state constraint but also a new cultural flowering. Mann uses Laslett's 'third age' concept to present retirement as a time for growth and leisure. He has fun with pensions' advertisements and has useful vignettes of the inequalities of consumer society. Through Warde's idea of the 'heroic consumer', he demonstrates just how heroic, well-informed, competent, far-sighted, prudent, well-off and down right lucky it is necessary to be in order to succeed as a consumer of pension products.

The fourth chapter, 'Post work and post-structuralism', is based on the work of Foucault and written as a challenge to expert knowledge. It presents a long overdue critique of the power of the discourse used by pensions' experts, presenting this analysis in the context of changes in the pensions, insurance, and finance industries. Mann notes the limits of Foucault's approach which challenges all expertise, pointing out that post-structuralists lose the concept of social justice, an essential ingredient to social policy, when all forms of knowledge are considered to be equivalent.

Risk and post-traditional welfare is the topic of Chapter Five, in which Mann examines post-modern and other writers. 'Post traditional' is a useful construct, enabling him to 'deconstruct' the Third Way, New Labour and Anthony Giddens's work. Mann presents an excellent critique of Giddens's approach to welfare. Although he appropriately praises Giddens for setting an agenda where flexibility and diversity are to be celebrated, Mann's powerful critique brings out the latent Samuel Smiles in Giddens. I loved Mann's challenge to the celebration of the self-constructed consumer through the comment, 'how much reflexivity does it take to know that death awaits us all' (p. 167). This alone is worth the price of the book.

Chapter Six presents cross-national comparisons of pensions and retirement and, in particular, looks at early retirement as an index of welfare. Mann starts with Esping-Anderson and moves that analysis on by presenting the complexity of the trend to early retirement. He shows that the consistent trend for earlier withdrawal from the labour market across countries is influenced by different welfare regimes. He agrees with Esping-Anderson that 'politics matters': welfare outcomes depend on the social cohesion of labour movements, and the success of class coalitions.

The concluding chapter, 'Prophets, profits and uncertain conclusions', summarises each chapter and makes the case for the recognition of a 'right to retire':

Without the right to retire, or at least some concept of a working and caring life, and some recognition that consumer choices are severely constrained for many people, the poorest could be compelled to work until they drop. (p. 224)

The book is well produced. It is written with a pleasant, dry sense of humour and personal touches that make it very readable. Indeed, I read it straight through, not something that I can say about all books on pensions and retirement. The book has an admirable comparative dimension, founded on

Kirk Mann's Australian experience and supported by material from Sweden, the United States and elsewhere. It is thus about the developed world and a missing element was the experience of pensions and retirement in the non-Western world. After all, Chile and Singapore have been presented as models to the rest of us, and Argentina and Russia should be held up as cautionary tales. Nevertheless, it is a book to be recommended as the definitive statement on retirement in press in 2002.

University of Exeter, UK

JOHN A. VINCENT

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Sheryl Zimmerman, Philip D. Sloane and J. Kevin Eckert (eds), *Assisted Living: Needs, Practices and Policies in Residential Care for the Elderly*. Johns Hopkins University Press, Baltimore, 2001, 344 pp., hbk £36.50 (\$53.00), ISBN 0 8018 6705 3.

The newest and most rapidly expanding form of housing for older people in the United States is 'assisted living'. As an emerging form of housing, it has been interpreted differently from State to State. Thus, there are differences across states in the name applied to similar housing forms and in the characteristics of the housing called 'assisted living'. Typically, the philosophy of assisted living has been to create housing options that are more homelike – often with individual apartments – and to offer a range of services that can be selected to fit resident needs. Ideally, the resident will be allowed to 'age in place', rather than being forced to move as assistance needs change.

The core of the book is a detailed assessment of assisted living as it has been implemented in New Jersey, Maryland, North Carolina and Florida, which were chosen to represent national diversity. In contrast, the first five chapters document that national diversity. Mollica reviews state policy and regulations, and discusses key regulatory domains that include, for example, living unit options, negotiated risk agreements, admission-retention criteria, and provisions for dementia. Staffing has proved to be a major challenge for assisted living, as the states struggle to set appropriate staffing levels and qualifications, and facilities work to attract and maintain staff; issues that are ably discussed by Hodlewsky. Victor Regnier has been instrumental in bringing housing design ideas from northern Europe to the assisted living movement; his chapter outlines those ideas as well as dimensions that do not translate well across cultures. Other chapters explore the options for financing health care (Medicare, Medicaid, and long-term care insurance), and ethnic group differences in preferences for type of care.

The following eight chapters present the findings of the Collaborative Studies of Long-Term Care (CS-LTC). The analytic strategy was to divide the residential facilities into three types (each of which might be termed assisted living in its respective State): small (< 16 beds), traditional, and new model. All were licensed to provide a non-nursing home level of care, and provided room, board, 24-hour supervision, and assistance with activities of daily living. New model facilities provided at least one of the following: variable charges depending on resident need, 20 per cent of residents require assistance with transfer, 25 per cent or more are incontinent daily, and either a

registered or a licensed practical nurse were on duty at all times. Nursing homes were included for comparison. In each state, ten facilities in the last three categories and 20–30 small facilities were chosen for facility-level evaluation and resident interviews. The methods are described in detail, and the characteristics of the residents, the physical environment, the process of care, the ability to age in place, care for persons with dementia, and economics and financing are compared in the four types of facilities.

Overall, how do the three types of residential facility compare with each other and with nursing homes? Although residents of assisted living are on average less physically and cognitively impaired than residents of nursing homes, almost half have some dementia and for one-third it was classified as moderate or severe. However, nursing homes did not differ consistently in aspects of the process of care that had been expected to characterise assisted living: policy clarity, resident control, and provision for privacy.

Among the types of assisted living, smaller facilities had residents who were least advantaged economically and the most impaired; new model facilities (perhaps in part because they tend to be newer) had a more positive physical environment. The ability of assisted living to support ageing-in-place was influenced by state as well as facility policies; residents were least likely to be retained if they had mobility problems, were unable to feed themselves, or had problem behaviours. The facilities also differed in their financing. Although 39 states provided some provision for Medicaid reimbursement in 2000, public payments were typically below private pay rates and facilities limited the number of residents they accepted on Medicaid. Residents in the new model assisted living were particularly likely to be private pay: these facilities reported that only 13 per cent of their revenue came from a public source, compared with 33 per cent for smaller facilities.

The editors note that the United States long term care system is undergoing rapid change in resident as well as facility characteristics. In this context, the differences that exist among states may provide a useful testing ground for alternative approaches to long-term care. Several findings point to the value of diversity and further testing. For example, facilities with fewer than 16 beds did not compare well on some factors included in the ‘process of care’ or the physical environment, but shone in qualitative reports of social connectedness between residents and with staff. This book provides a wealth of comparative data as a basis for further policy debate.

Portland State University,
Portland, Oregon, USA

NANCY J. CHAPMAN

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Richard A. Settersten, Jr. (ed.), *Invitation to the Life Course: Toward New Understandings of Later Life*, Baywood, Amityville, New York, 2001, 355 pp., hbk \$54.95, ISBN 0-89503-269-4.

Invitation to the Life Course is an edited compendium that illustrates how greater attention to the lifecourse might contribute to the field of gerontology. The book has 11 chapters that cover life-course propositions and controversies and

their relevance to later life; understanding life-course issues in specific spheres of leisure, retirement, families and health; and the life course as a context for understanding social policy, successful ageing, culture and diversity in later life.

In the first section, the theoretical issues that enhance our understanding of later life are set out. In Chapter 1, Settersten describes contemporary assumptions and controversies relevant to the application of lifecourse theory to the study of ageing. He notes, for example, that the assumption that development is multi-dimensional, lifelong and multi-directional should lead gerontologists to challenge the belief that old age is inevitably associated with loss. In Chapter 2, Elder and Johnson address the multi-dimensional assumption, by arguing that ageing must be understood in the context of important life trajectories such as family and work, and that transitions such as widowhood or retirement are embedded in these larger trajectories.

In the next set of chapters, the authors discuss the relevance of the life-course approach to the key topics of retirement, leisure, families and health. Henretta (Chapter 3) notes that work is often seen as the central life theme. He believes, however, that this singular approach is flawed, since it ignores the intersection of the work trajectory with others such as family or health that have a substantial impact on work and retirement. In contrast, Hendricks and Cutler (Chapter 4) argue for a disconnection of trajectories, at least of work and leisure. They believe that leisure should not be viewed as a by-product of work but as a domain wherein personal priorities find voice throughout life. Hagestad (Chapter 5) emphasises the lifecourse construct of time, stating that gerontologists often take a static notion of social contexts. She urges a view of families in which members' temporal locations in the lifecourse and families' place in historical time are incorporated into research on later life families. Finally, in Chapter 6, George echoes the importance of studying trajectories to understand health, differential vulnerability/resistance to illness, and variable illness outcomes.

The final chapters illustrate the ways in which a lifecourse perspective could influence the consideration of broad social questions. Settersten (Chapter 7) considers the role of social policies in facilitating or constraining human development and in structuring the life-course, and argues that we need to make explicit the lifecourse assumptions that underlie social policies. Kahana and Kahana (Chapter 8) suggest that controversial constructs such as successful ageing will have enhanced validity if contextualised and grounded in experiences and adaptations forged throughout life. Dannefer (Chapter 9) illustrates the importance of early life experiences, with examples of working children in the third world, and street gang members in the United States. His findings show powerfully that poverty can structure the individual life course and generational relationships across time. Of particular relevance in Fry's exploration of cultural assumptions of the lifecourse model (Chapter 10) is her reminder that age is used to shape the lifecourse through culture-specific age norms. Finally, Cain (Chapter 11) urges gerontologists to use lifecourse approaches to consider the interplay of the ameliorative and the scientific in understanding ageing and in addressing age-related inequities.

This is an excellent book that confronts the reader with the wide range of

complexities associated with time and the relevance of these complexities to the understanding of age and ageing. Collectively, the authors provide a powerful argument, that by concentrating on the intersection of social and historical factors with personal biography, the lifecourse perspective can be used to move forward the field of ageing. While it is a challenge to develop a sense of coherence in an edited volume, the editor is to be congratulated in developing a book in which the chapters are consistently well-written and relevant to the goal of using lifecourse theory to enhance scholarship on ageing and later life. The book should be on the required reading list of gerontologists interested in theory development and application, especially for those willing to wade into the contextual complexities of later life.

University of Alberta,
Edmonton, Canada

NORAH KEATING

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Castiello, M. S., Abellán, A., Rodríguez, V., Ortiz, L. P., Sancho, M. and Polo, J. A. M., *Las Personas Mayores en España: Informe 2000. Datos Estadísticos Estatales y por Comunidades Autónomas (Senior Citizens in Spain in 2000: Statistics on their Characteristics and for the Autonomous Regions)*. Observatorio de Personas Mayores, Instituto de Migraciones y Servicios Sociales, Ministerio de Trabajo y Asuntos Sociales (Ministry of Employment and Social Affairs), Madrid 2001, 959 pp., 6000 pesetas (36.06 Euros) pbk free to libraries, ISBN 84-8446-021-5. (Available from: Servicio de Documentación y Publicaciones del IMSERSO, Avenida Ilustración s/n, c/v, Ginzo de Limia 58, 28029 Madrid, Spain. fax: +34 91 347 88 80) or www.imserso-mayores.csic.es

This publication is an outstanding compendium and presentation of no less than 596 tables and 405 charts and maps about Spain's older people around the turn of the millennium. Some data refer to 2000, some long-term trends are reported, and for selected indicators Spain's position is usefully compared with other European and north African countries. It has been compiled by a large team of academics and civil servants and, as the introduction explains, launches a series by the Institute of Migration and Social Services in Madrid (IMSERSO), which has for more than a decade been investigating population and social service issues with special reference to the older population. The series volumes are intended to provide a detailed and authoritative evidence base, or tool, for the informed and rigorous development of the nation's welfare services.

There are eight thematic chapters: on demographic indicators; social security pensions; income and poverty; economic activity and retirement; social indicators (principally households and housing); activities, attitudes and use of time; health and utilisation of health services; and formal and informal social care. Each chapter comprises several pages of narrative commentary, followed by the tables and figures. The tables have been

designed to inform, and most are modestly dimensioned: even the largest have only around six columns by 20 rows, and so are not tables of record for specialists only. They are clearly annotated, give the sources, and can be read by researchers of any language with the help of a basic dictionary. The figures and particularly the many maps warrant special praise, for they are well selected, hardly ever repetitive, in full colour, designed skilfully, and remarkably effective. Many will be captivating and valuable teaching aids.

The demographic chapter has a section on Spain's 'baby boom generation'. The cohort in question has as many lifecourse and socio-economic differences as similarities with the identically named but different birth groups in north America or northern Europe. Spain's birth rate recovered after its civil war, so earlier than in the rest of Europe, and it remained high through to the mid-1970s, a decade later than to the north, since when it has fallen strongly. The total of births fell from 700,000 in 1973 to 400,000 in 1990. The consequence is that, in comparison to most of the continent, Spain has experienced very rapid population ageing, *e.g.* the population share aged 65 years or more rose from 6.5 per cent in 1940 to 17.0 per cent in 2000. Moreover, strong age structure change will continue well into the 2040s.

Equally fascinating is the distribution within Spain of average life expectancy and several health status indicators. Most in northern Europe associate the high average life expectancy in Spain, Italy and Greece with 'Mediterranean' ways of life and diet, but within Spain it is the central (and, for women, the northern) regions that have the greatest longevity, while Andalusia and Galicia fare worst. As elsewhere, health inequalities are related to relative affluence and deprivation. Yet very clear evidence is presented that, in Spain, older people on average have higher incomes than other age groups, the peak income being at 65–74 years, with a *per capita* average 12 per cent higher than the all-age figure (Table 3.2). Among 12 western European countries in 1997, Spain had the smallest percentage of its 65 or more years population living alone, but this small group, just 13.5 per cent of the total, enjoyed higher average incomes than any other household type (40 per cent above the all age mean). This strong contrast from conditions in northern Europe suggests continuity in some of the country's distinctive social forms.

Among the numerous other social indicators to be covered in both familiar and innovative ways, there is detailed information on economic activity rates and occupations (Tables 4.1–4.22); on the proximity of children's homes; the frequency of contacts with children, other relatives and neighbours; older people's levels of satisfaction with their social interactions (5.15–5.30); on cultural and leisure activities (6.5–6.8); on informal care delivered and received (6.21–6.25); and on the utilisation of various health and social services (7.51–7.72). Appendices detail the main sources, provide a glossary of definitions and concepts, and reproduce selected questionnaires. There is no index, although the 35 pages that list the illustrations provide a partial substitute.

This book deserves a place in every gerontological library, not only for its facts and figures, but also as a template and model of an accessible and authoritative statistical digest. Its style, of letting the information 'speak for itself' without hyperbole or alarmist commentary, is admirable. IMSERSO

welcomes requests for copies from gerontological research groups and major libraries, and I believe would appreciate exchange materials.

Sheffield Institute for Studies on Ageing,
University of Sheffield, UK

TONY WARNES

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Jacki Pritchard (ed.), *Good Practice with Vulnerable Adults*, Jessica Kingsley, London, 2001, 224 pp., pbk £16.95, ISBN 1 85302 982 3.

This book will be a very useful resource for practitioners, managers and inspectors of social care services. It explores from a number of perspectives the way that policy and practice come together and the dilemmas that arise for practitioners working in the new adult protection frameworks. It is accessible but thorough, and throughout there are interesting and useful case studies which bring the text to life. The book begins with a succinct overview of *No Secrets* by Adrian Hughes, who also contributes a chapter on the role of inspection units. Mike Linnett describes the development of the vulnerable adults' unit and infrastructure in Gloucestershire, and Steve Kirkpatrick contributes a detailed chapter on the need for, and principles of, sound joint interviewing. Two chapters concentrate on the role of General Practitioners: Iona Health in the United Kingdom, and Susan Kurrle provides a view from Australia. Domestic violence is covered by Marilyn Mornington and Ruth Ingram, who both explore the overlaps with adult protection. A chapter written as a dialogue between Jacki Pritchard and Janice Griffin raises a wide range of practice issues in a lively format. Jacki Pritchard then profiles her recent seminal research on the views of older women, and Tony Ryan gives a detailed account of the issues in mental health services. Mike Linnett has written a very useful chapter on screening for alcohol problems in older people. Jane Lawson writes on advocacy, which is helpful, and orientates the reader towards solutions as well as difficulties.

My only criticism would be the lack of reference to European legal and practice parallels, but this would have been the icing on the cake. The case studies and models are interesting and illuminating, although readers need to work through them referring to their own policies and structures. Some overview of the range of different approaches being advocated in different areas and in relation to different client groups and issues might have been helpful: for example, an understanding of those abuses which may be deliberately targeted and/or serial in their aetiology might lead one towards a more interventionist stance, as outlined in *No Secrets*. But altogether this is an engaging and useful account of the progress being made in this emerging field. It will be a very valuable resource for practitioners working with vulnerable adults in different settings.

Canterbury Christ Church University College,
Canterbury, Kent, UK

HILARY BROWN