

long-term care, each in line with their cultural traditions. Thus, Germany counts on insurance and cash support to family carers, Sweden concentrates on service provision (with moderate co-payment), France has a comparatively generous but fragmented model, while Italy leaves the responsibility to the family, if recently supported by cash allowances that have stimulated a large industry of migrant carers. Comparative studies of long-term care are tricky, as the findings are very sensitive to definitions and measurements. Acknowledging this, the authors use data from different sources, but I am not totally convinced about the solidity of the findings. There is, however, no reason to doubt the general observation of a convergence between models. Germany in particular has become more statist, following the long-term care insurance measures of 1995 and since. Sweden has moved in the opposite direction, from de-familisation to re-familisation. Sweden still has the most generous services among the four countries, but France and Germany are closing up, and have more generous cash allowances. Population ageing may have made all countries more aware of weaknesses in their arrangements. For Sweden, the issue is how to finance an expensive welfare state; and for Germany, France and Italy, it is the tendency to place too much responsibility on families that may have few members or may not be able to manage.

It is comforting to learn that there are few if any signs of 'a war' between generations over the welfare state. On the contrary, the authors find correspondence between actual and ideal (preferred) policies, as with the majority preference in Germany and Italy for family care, and the majority preference for services in France and Sweden. The authors may, however, have overstated the support for family care, as other studies have reported a majority vote for more state responsibility, even in familist welfare states. Too much responsibility is now felt to be on family shoulders. Solidarity among age groups may be nourished by affection between family generations: but the risk of conflict may increase if family solidarity weakens. The authors observe that there is much research on generational solidarity in each context, but little about how family and societal solidarity are related to each other. Although the issues of generational solidarity are recognised, this topic could have been more fully explored. It would be totally unreasonable to end this review with negative points. That would be unreasonable: the book is an impressive effort, from which both students and academics will benefit, as this reader indeed has.

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Misa Izuhara, *Housing, Care and Inheritance*, Routledge, Abingdon, UK,
2009, 164 pp., hbk £75, ISBN 13: 978 0 415 41548 4.

This book provides a comprehensive review of a broad range of issues around housing, care and inheritance in the United Kingdom and Japan. Based on a thorough review of existing evidence and new empirical findings, the book draws on a mix of quantitative and qualitative research to explore and compare changing attitudes and practices in this field. Such a study is very welcome

given the relative lack of empirical data on inheritance and family relations, combined with a relative lack of studies comparing East Asia and the West. Alongside this international comparison, the book also examines change over time and so deals with these important and complex issues from several perspectives.

Chapter 1, on intergenerational reciprocity, also draws on various academic disciplines, including anthropology, sociology and economics, to discuss the degree of solidarity, ambivalence and conflict within families over care and inheritance issues. Izuhara makes the point that there has been considerable change in Japan, from a traditional familist culture to a more individualistic one. This change is evident from attitude surveys and in the decline in the co-residence of successive generations. There has also been some breakdown in the traditional expectation that the eldest son should be the heir to the parents' wealth. These changes seem to have been the result of the new civil code, introduced immediately after the Second World War, 'to democratise' the family, which also removed the oldest son's legal priority in relation to inheritance. Izuhara points to the persistence of some traditional attitudes and behaviours, however, and suggests that while legal/policy change can have some effect on practices, such effects are not immediate or universal. 'Convergence' is discussed in this chapter and throughout the book. Izuhara's conclusion is that there has been some international convergence in policy and practice, for example around home ownership and state support for long-term care, and some convergence in terms of leaving inheritance to children equally: but that differences between countries also remain. One example is the increase in numbers of complex families in Britain, which make decisions about inheritance less simple: Japan does not (yet?) have so many complex families to muddy the inheritance waters.

Chapters 3 and 4 consider, in turn, the global context and the shifting responsibilities of state and family around long-term care. There is some overlap between these chapters, which discuss the growth of home ownership and house prices in recent years and the impact of demographic change – ageing, low fertility, multiplying complex families. The legal context around care and inheritance are also mentioned here. Although Japan reformed its laws in this field following the Second World War, it still prescribes responsibilities for care and inheritance to a greater extent than England and Wales (which allow citizens to exercise almost total freedom over who will receive any inheritance).

Chapters 5–7 turn to Izuhara's own empirical research on housing wealth accumulation, family relations and inheritance. This research suggests some differences in the 'meaning of home' between the United Kingdom and Japan, with the home seen more as a family asset in Japan, particularly among older generations – but younger generations appear to be more in tune with the growing Western view of housing as an asset that belongs to the individual or couple but not the family more broadly. Attitudes to home ownership also seem to be changing in Japan as young people seem less enthusiastic for home ownership, given housing market volatility. Here, it seems, Japan is 'ahead' of the West, as attitudes also seem to be shifting in Britain since the credit crunch. The book presents a number of surprising findings, not least that those children who were not looking after their parents tended to agree that any siblings who did provide

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.