suspects dominate – power, influence, trade-offs and threats – along with the tactical avoidance or use of certain committees depending on how the proposed legislation was defined (labour, commerce, finance?). We learn about the importance of timing and of public campaigns to marshal support and wrong-foot the opposition. One of Javits's catchphrases hit the spot: 'it is a rare thing to find a major American institution – private pension plans – built upon human disappointment' (p. 164). Then, when all seemed lost, along came the unexpected; the states threatened to act independently, which to many was hated more than federal intervention.

ERISA gave pension contributors much greater assurance of entitlements and insurance against corporate default. But because powerful interests did not get their way or kill the bill, this does not mean the 'public interest' (as implied here) prevailed. There is discussion of the deeper problem endemic in regulation of the private sector in welfare provision (p. 278). The author suggests that ERISA and its regulations actually helped to encourage the rise of defined contribution (DC) pension arrangements (where the employee shoulders most of the risk) and what came to be known as 401k plans, as opposed to the defined benefit (DB) schemes, which place greater responsibility on the employer. ERISA could have little effect on the subsequent and inexorable rise of the new arrangements which lacked similar protection or attention to investment risk, pension planning and insurance. In any case, in 2003 the Pension Benefit Guarantee Corporation, established under ERISA as a basis of insurance for private DB-pension schemes, was itself placed on a list of high risk institutions because of the call on its funds for bail-outs.

The prevailing ethos returned to one that sees private pensions as a corporate liability, places the onus for pension provision on the individual and, despite enormous public subsidy to the private sector, excepts the state to act as the backstop to pay for any damage. Amongst the piles of publications on pensions in recent years, this book is important for raising the fundamental question, what are private pensions for? In whose interest do they really operate? It is in the 'public interest' that we should know.

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Peter G. Coleman and Ann O'Hanlon, *Ageing and Development: Theories and Research*, Arnold, London, 2004, 244 pp., pbk £18.99, ISBN 0 340 75894 5.

This book provides a comprehensive and critical review of the developmental psychology of ageing in less than 250 pages, and in a very readable style. Who can ask for more? It is a very timely publication for several reasons, one being simply that to my knowledge this is the first of its kind, at least in Europe. In tests on developmental psychology, ageing is usually added, if at all, as a compulsory and slightly depressing final chapter (end-of-life), after the exciting adventures of childhood, adolescence and early adulthood. Not so here, where ageing is the meat of the matter in a lifecourse perspective, as in life itself.

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The book is also a timely reminder for psychologists of how strange it is that teaching departments are still reluctant to include ageing and later life in the curricula. This is not only poor pragmatically, given current demographic trends, it is also to waste theoretical potential, as there is hardly a better window into the nature of self and protective strategies of the self than through the pains (and gains) of later life. Be that as it may, one can no longer hide behind complaints about a missing text. It is here, with many references to other relevant literature. The authors have structured the book neatly and given it a form that may reach beyond psychology students to a general audience with some background in the discipline. The main body of the text is presented in three parts, headed and tailed by shorter introductory and concluding chapters. Parts 1 and 2 concentrate on midlife to (early) old age, and Part 3 on advanced (deep) old age, the so-called fourth age. The latter deserves the special treatment, as it is indeed poorly studied and theorised.

Each Part has two chapters, the first on certain theories, the second on the empirical evidence (or lack of support) for them. Each empirical chapter is organised around three major constructs or problems for the particular paradigm presented in the preceding theoretical chapter; this structure works well. In each case, the reader is then invited along the following paths: first, what do the theories suggest? Secondly, are these ideas supported by empirical research? Thirdly, what kind of mechanisms can explain them? The authors finally identify gaps and limitations in the presented models and findings, and suggest directions for future research. The book is, therefore, not only a textbook on the developmental psychology for the second half of life, but also an illustration of the research process itself, and can be used in teaching for that purpose.

Part 1 covers 'Normative developmental models of ageing', which assume that there is a predetermined road for optimal psychological development from midlife to old age, be it towards individuation (Jung), ego-integrity (Erikson), disengagement (Cumming and Henry) or other goals. Erik Erikson is the central figure, and the review of empirical research is related to three developmental tasks or needs that are drawn from Erikson's model, namely generativity, wisdom, and life-review (Erikson 1959; Erikson, Erikson and Kivnick 1986). All three are difficult to study empirically, which is indeed the case for many normative models, particularly those developed from clinical practice. The authors seem to have their hearts in this paradigm, as it allows the inclusion of existential and spiritual needs, which have featured in their own research. This is not to say that they are not critical, but the critical discussion of normative theory, and indeed of development as a predetermined path, could have been taken further.

Erikson's stage model may have touched a chord in many of us, and may resonate in cultural ideals and even give a distinct quality to old age, but his background in psychodynamic theory may have led him to overstate his case. The assumed lawfulness of psychosocial development gives a quasi-biological quality to the process, including even an acceptance of death as the final purpose. This is too neat for some of us. Can we assume any such meaning without turning to religion? Biologically speaking, old age may better be seen as an artefact for which we are not selected. Most animals, including *homo sapiens*, die long before they have reached old age, and evolutionary selection has therefore favoured young age and breeding, not survival into old age. Hence, if there is no

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master-plan for biological development into late life, why should there be one for psychological development? Perhaps we are simply doing the best we can with the losses and constraints that face us when we live beyond what we are bred for and, being human, we try to construct a meaning of the whole thing after the fact, while in fact the real meaning is the actual struggle in itself?

This position fits better with the adaptation models that are presented in Part 2 and that have prevailed for 20 years. These models do not assume higher-order goals for development in later life, rather that people adapt to the losses and constraints of ageing as best they can, in order to preserve their sense of self, their self-esteem, and their wellbeing. In reality, self-esteem or some sense of purpose in life are often more or less implicit meta-goals in these models. This is what drives people, but by very different routes. Hence, inter-individual differences and intra-individual plasticity are terms in the struggle to maximise gains and minimise losses during a period of life when this balance becomes increasingly unfavourable. The main findings here are about the resilience of the self: how most people are able to protect a continuity of self and a sense of self-esteem and wellbeing even under the strains and losses of advanced old age. This is achieved through processes and mechanisms such as selectivity, optimisation and compensation, the key concepts of Paul Baltes's model and of Laura Carstensen's socio-emotional selectivity theory (Baltes 1978; Baltes and Baltes 1990; Carstensen 1992, 1995).

Coleman and O'Hanlon see the resilience and competence in these struggles to maintain a sense of self and wellbeing as evidence of 'developmental processes' and then as some form of (continued) 'growth'. I am not totally convinced that 'development' is the best term, but there is certainly more to psychological ageing than 'decline'. We need to highlight capacities in order to combat the negative stereotypes of ageing in the population, including at the oldest ages, which can otherwise be the victim of its own negative attitudes. This is illustrated in the presented empirical research, and by history itself, as each new cohort of older people tends to live longer and do better than earlier cohorts. The authors point out the similarities between the many models under this paradigm, and some of their historical roots, but I would have liked more discussion. There is clearly a lot of old wine in new bottles here, and a lot of uncovered ground for theoretical integration and clarification.

Perhaps the most important contribution of the book is the presentation and treatment of advanced (deep) old age. This is a seriously neglected topic in psychology (and in other disciplines). The neglect may be because advanced old age is, so to speak, a relatively new phase of life. Until 30 or 40 years ago, few survived to these ages, and when they did, the period was short, but not now. The neglect of the fourth age may also have deeper roots in an anxiety about death or disgust for the (near) dying. Readers are invited into this strange land to join the authors in exploring whether there is a developmental psychology of late life. The authors conclude that there is: that there are still psychological processes at work that allow very old people to combat and adapt to extreme losses, and that there may be evidence of a 'developmental' process that allows very old people to accept inevitable losses more easily than they would have earlier in life.

There is no theory on this topic but there is relevant research, for example about the psychology of institutional care and the experience of dementia. The

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latter has increasing importance, and interest, but needs more psychology in order to see the whole person, not only the demented pieces. The authors point to the role of emotions in understanding and supporting people with dementia. Emotions remain intact longer than cognitive capacities in dementia, and as they are our guides for responding to unknown situations, they may help us understand, and support, people suffering from a dementia that constantly threatens to make the known unknown.

This book has many strengths and it may seem unfair to point to its (minor) weaknesses. I missed a more critical reflection on 'development' as a concept, and material on the repressive effects of religion (or politics). They are indicated, but given little attention compared to the assumed positives of religion (here mainly Christianity) and spirituality. I also missed the psychology of the body – as appearance and identity, not just as an instrument (frailty) or a risk (health). It is suggested that only a few of us will experience mental frailty in advanced old age (p. 150), and that only a small minority will enter institutional care (p. 178). In my view more than 'a small minority' will experience the pains of advanced old age, and increasingly so when more of us are living longer. The only population data presented are projections of the older US population by age between 1990 and 2050 (p. 149). Is this because the book is aimed at the US market? Not a good choice. But buying this book is, and even better to introduce it to students who need to learn that psychology extends beyond the age of 40 years.

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Sharon R. Kaufman, *And a Time to Die: How American Hospitals Shape the End of Life*, University of Chicago Press, Chicago, 2005, 412 pp., hbk no price, pbk (2006) US$18.00 or £11.50, ISBN 978 0 226 42685 3.

This is a book about slow dying in hospitals in the United States. It reports an ethnographic study that was conducted over two years by a medical anthropologist who had access to 100 critically-ill patients, their families and the hospital

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