

Reviews

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Jonathan Boston and Judith A. Davey (eds), *Implications of Population Ageing: Opportunities and Risks*, Institute of Policy Studies, School of Government, Victoria University of Wellington, Wellington, New Zealand, 2006, xxiii + 388 pp., pbk NZ\$39.90, ISBN 1 877347 14 0.

This wide-ranging study of the implications of population ageing in New Zealand provides valuable information that will stimulate the continuing debate on the policies needed to address the ‘silent revolution’ in the country’s age structure. The book is also of considerable interest for comparing New Zealand’s preparations for the future with those of other developed countries that are still, demographically, relatively young. The book’s aim is to ‘explore the implications of population ageing, especially those which impinge on policy development and evaluation’ (p. 2). The emphasis is on changes in society rather than policies themselves. The 14 chapters provide extensive coverage of demographic and economic projections, retirement incomes, health services, labour force changes, housing and families. There are also interesting chapters on cohort differences, ageing in place, volunteering and politics. Some chapters are literature reviews, some present statistical analyses, while others discuss findings from economic models. The Introduction and Conclusion together provide a summary and overview of the book as a whole.

Editing a book of this scope is a considerable challenge, especially given the diversity of the authors who represent several ‘disciplinary and sectoral perspectives’. The editors’ own introductory and concluding chapters emphasise the themes highlighted in the subtitle. The other chapters are largely freestanding with their own priorities and agendas, despite an abiding interest in policy-related developments. The consequence is that there are many overlapping discussions, especially on health, the labour force, housing and the demography of ageing. The absence of an index is an obstacle to finding all of the information on particular topics.

Among the reviews of the implications of national population ageing, it is notable that this volume emphasises the ‘opportunities’. The editors state that, ‘the crucial message is that while population ageing undoubtedly poses some serious challenges ... it also generates many opportunities and benefits. It will be critically important to the future economic and social success of New Zealand to ensure that these opportunities are properly recognised and grasped’ (p. 7). What, then, are the ‘opportunities’? Most involve initiatives that are intended to reduce the negative effects of population ageing. As such, they might be better described as potentially beneficial strategies, rather than opportunities that flow from population ageing. They include: ‘to anticipate implications and take a series of short steps over decades’ (p. xv), the prevention of ill health and disability, the mitigation of ageing through higher immigration and birth rates, and pro-active policies ‘that value older people, promote more positive attitudes towards ageing

and challenge unhelpful perceptions' (p. 383). Strictly speaking, the only real opportunity identified is the creation of a significant resource for society through the expansion of the number of older people, who have much to offer in terms of supporting individuals, families and communities.

In the editors' summary of the 'risks' of population ageing, the widespread reliance on the age pension (New Zealand Superannuation [NZS]) is not prominent. They conclude that 'there is no fiscal case for major policy changes in the immediate future ... NZS, in its present form, is sustainable, given good economic performance' (p. 376). Yet elsewhere in the book there is evidence in support of early reform of retirement income provision, especially given the very long lead time needed for effective implementation. Individual authors note that NZS discourages private saving and the development of self-funded retirement, that a declining proportion of retirees will have mortgage-free home ownership, and that incomes from NZS will not keep pace with rising health costs.

Some omissions were noted, such as: discussion of the development of domiciliary and community services, which are very relevant to the important policy principle of 'ageing in place'; the contribution of pharmaceutical costs to public and private health expenditure; and the extent to which the New Zealand government's 'Positive Ageing Strategy' will need to adapt in the future, especially given the view that it may be less relevant to the baby-boom generation. There could also have been more discussion of the Maori and overseas-born peoples, in view of their representation in New Zealand's future aged population and the distinctiveness of their experiences of old age. Theories receive little mention, and 'positive ageing' and 'ageing in place' are the only policy-relevant concepts with any prominence.

In conclusion, the individual chapters make important contributions and will provide useful reference material for students and researchers. The book as a whole is a forum for discussion rather than a closely integrated work with broadly agreed conclusions. Various chapters emphasise the need for more research, that the work is intended only to stimulate discussion, or that there is much uncertainty. The book presents many issues that require further consideration. In particular, in a policy field where early, pro-active initiatives are often considered necessary – to address prospective labour force decline, funding shortfalls and welfare issues – the reactive stance of parts of the book is an important issue in itself.

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Ellen M. Immergut, Karen M. Anderson and Isabelle Schulze (eds),
The Handbook of West European Pension Politics, Oxford University Press,
New York, 2007, 968 pp., hbk £85.00, ISBN 13: 978 0 19 929147 2.

This edited volume considers the politics of pension-policy reform using case studies from 16 countries. The editors have three audiences in mind for this comprehensive analysis of the nuances of pension politics in Europe. They believe