27 years of unrelieved bourgeois government, social inequalities have widened and today's affluent classes are terrified of income tax being raised to meet the increasing costs of healthcare. Hence the attraction in defining as *Untermenschen* some minority of the population that nobody likes very much and who will not make nuisances of themselves in riots or strategic voting. The elderly poor are the obvious choice. With such social realities, the proposal by the National Institute of Clinical Excellence, and this book, that the ethics of rationing should be ordained by public consultation can be viewed as a cynical misrepresentation of populism as democracy.

The authors assert that the 'crisis' in the NHS is not operational, nor financial, but moral. This must be disingenuous. If there were no financial challenge there would be no moral issue. However, the manoeuvre facilitates sidestepping some of the ethical implications of the financing of the NHS. *Pace* the authors, the fact that the Service is 'pay-as-you-go' in accountancy terms does not preclude its interpretation as a social insurance system complete with an implicit social contract. Among the usual stuff about dependency ratios, intergenerational equity, and the elderly as a tax burden, there is no acknowledgement that any money which older people have managed to save is not stored under the bed but invested to feed the economy. Older people also pay taxes and have done so for longer than the young. Their cumulative contribution to the NHS is proportionately greater, a fact the authors later admit in passing but dismiss as immaterial, even though fairness to taxpayers is seen as a generally relevant issue.

Other matters are inadequately dealt with. Although aware of the issue, the authors periodically lapse into an ecological fallacy. Age is a factor in the probability distribution of disability in a population but tells us nothing about an individual. The incremental pattern of ageing found in average population statistics does not match the trajectory of most individuals who maintain function until the onset of terminal decline. Frailty, not age, is the 'morally significant fact' in healthcare. There is much talk of 'need' but no analysis of at least six different usages of the word. Who should judge the 'benefit' of a medical intervention – the recipient or the purveyor? Most significant, in this context, is whether the NHS is seen as part of the public health system, aimed at maximising the productivity of the State, or a service to enable individuals to achieve self-defined life-goals. These two models call for quite different moral frameworks, unless your ideology allows self-defined life goals only to the rich.

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Robert S. Weiss, *The Experience of Retirement*, Cornell University Press, Ithaca, New York and London, 2005, 213 pp., pbk \$18.95, ISBN 978 0 8014 7252 7.

Robert Weiss has three audiences in mind for this elegantly written book about the everyday experiences of retirement. He wishes, first, to offer insights and practical advice to people who are already, or about to be, retired. Second, by offering detailed portraits of individual retirements, he aims to supplement the findings of retirement surveys for an academic audience. Third, he appeals to the general reader by providing vivid accounts of what it means to be retired. Like the best of travel books, he says, he wants to write about what it is like to be there.

Undoubtedly, this is a compelling collection of personal stories about the way retirement is experienced among a group of professionals living in the suburbs of Boston, Massachusetts. Weiss sets out to unearth the minutiae of retirement and, in so doing, provides a comprehensive picture of the ambiguities, challenges and opportunities which retirement brings. Many of the personal stories he tells are deeply moving. There was the distressing case of the public-relations director who had been sacked unfairly in his sixties but had been advised against bringing a case of age discrimination. His lawyer had warned him of the prohibitive costs and the difficulties he would face in proving his case without witnesses. Conversely, there are many examples of the liberating and rejuvenating side to retirement. One retired woman had devoted many hours to pursuing her passion for sewing and had made many exquisite outfits for herself and her family. These were widely admired and brought her much joy. The case of Mr Gilbert (a pseudonym) is similarly uplifting: Weiss devotes a whole chapter to this former business-owner's new 'retirement' career as a self-employed carpenter making hand-crafted wooden furniture. Among the tales of retirement is the author's own. In the introductory chapter, he describes his official retirement 14 years before, but he still rejects the idea that he is retired. He continues to be active as an Emeritus Professor of Sociology at the Gerontology Institute, University of Massachusetts, Boston. Yet he also feels ambivalent about the meaning of retirement and towards his new role on the margins of his academic department. This tension between retirement as a limiting and frustrating state versus retirement as freedom and liberation is central to the book, and one which is teased out with great sensitivity.

The book's thematic structure, as well as comprehensive notes, are also strengths. The introduction gives details of the 89 retirees who were interviewed by Weiss and his research colleagues, and who are featured at length throughout the book. These were largely middle-class people aged 60 or more years who were retiring from careers as professionals, administrators and managers. It is interesting that 11 of the interviewees were academics like Weiss. Two-thirds were men and the majority were interviewed several times, at least twice after they had retired. Each of the eight thematic chapters addresses a different aspect of retirement. The first, on reasons for retirement, provides the reader with an understanding of the complex factors which lie behind individual retirement decision-making. Other chapters examine social isolation, finances, family relationships and the departure from work, including an important section on retirement ceremonies. The concluding chapter offers practical guidance for retirees, drawing on the experiences of his study group.

But, by featuring the voices of middle-class suburban America, this book gives us only a partial view of retirement. There is no breakdown of the study group of retirees by ethnic or racial origins and we can only presume that the overwhelming majority are white. These are relatively comfortable and healthy people who, for the most part, experienced a fairly orderly transition into retirement. Weiss purposely avoided interviewing people who had retired from a succession of unrelated jobs. The experience of retirement portrayed here is partial in another sense: it is time- and cohort-specific. The focus is on one cohort of retirees over a narrow (and unspecified) period of time. Current and future generations of older people, especially from different social strata, may experience retirement in rather different ways from those featured here.

In the concluding chapter, Weiss defines retirement as leaving a career and a community of work. Retirement, he says, ends the associations of work. Yet he and many of his interviewees were still working for pay. They had entered new communities of work, begun new projects, and were economically active. Weiss fails to use this as evidence of the fundamental inadequacy of retirement as a meaningful concept in the 21st century. Retirement as practised in today's economy is a shifting, highly dynamic state, which encompasses a multitude of activities and pursuits, including periods in and out of part-time, temporary and seasonal work. His academic audience would have appreciated an additional section or chapter which attempted to reframe and critique retirement as a theoretical construct.

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Philip Kreager and Elisabeth Schröder-Butterfill (eds), *Ageing without Children: European and Asian Perspectives*, Berghahn, Oxford, 2004, 276 pp., hbk \$60.00, ISBN 1 57181 614 3, pbk \$25.00, ISBN 1 84545 041.

This edited volume addresses the centrality of adult children in older adults' support networks. Interestingly, 'ageing without children' not only implies a focus on those who have no living children but also on those who are *de facto* childless, where offspring were born but are unable or unprepared to provide support. As Philip Kreager puts forward in the introductory chapter, surprisingly little is known about older adults without children, though the childless constitute a sizeable minority in many cultures and historical periods. The book is the outcome of a seminar organised by the Fertility and Reproduction Studies Group of the Institute of Social and Cultural Anthropology and the Institute of Ageing at the University of Oxford, where researchers were invited to reconsider their ethnography from the perspective of older people without children. A strong feature is that the book includes case studies of extended family systems as well as nuclear family systems. The chapters do not only draw on ethnographic research; using registry and survey data, Maria Evandrou and Jane Falkingham provide an overview of demographic trends in Europe and the implications for family support.