

John Macnicol (2015), *Neoliberalising Old Age*. £25.83, pp. 242, Cambridge: Cambridge University Press, pbk.

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Books on old age security are not rare. In fact, old age as distinct passage of life has attracted scholars from different disciplines, from political science to gerontology. While there was some form of Western consensus during the “Golden Age” of the welfare state that it is the responsibility of society to provide for a decent level of living for the elderly, this consensus has not remained uncontested. In the face of demographic shifts, austerity politics and a new approach to active ageing, the “naturalness” of old age as a discrete stage of life and the public responsibility for status maintenance in old age has been called into question. Instead, the assertion that we cannot afford old age security as we knew it has become a mantra of the international political debate. John Macnicol’s book “Neoliberalising Old Age” questions a large part of the recent taken-for-granted discourse surrounding the reform of the pension system. His main examples are the UK and the US, most likely pioneers in this regard, by no means exceptions to the OECD-world.

With a critical eye, he interprets the turn to the “ageless” or “age-neutral” society as part and parcel of a broader political agenda, namely the neoliberalisation of old age. What is meant by this? First of all it is conceived of as a process by which the political (and long-time sacrosanct) “right to pensions” as well as the “right to retirement” are being replaced by a raising and flexibilisation of retirement age, by activation policies targeting the old, by a lowering of state pensions and by an increased role of private provision. With regard to retirement age there is a shift from the “early retirement culture” to an increased retirement age. Unlike many other commentators, Macnicol does not see this process as a necessary and natural consequence of larger life expectancy and growing old age expenditure, but makes a strong case for understanding the interpretative intricacies when discussing pension politics. He points out that any predictions about future developments have to deal with uncertainties such as changes in productivity. Moreover, he questions “demography as destiny” and instead sees the longevity as less threatening than other developments such as climate change or consumer debt.

But the old are not a uniform group. There are deep-seated social divisions in terms of health status and working capacity. Here class matters! Recent research has shown that the overall increases in average life expectancy masks important differences. In some countries the life-expectancy gap between top and lower classes is increasing. Therborn (2013) has argued that in the US the life expectancy of a white male without a college degree was falling between 1990 and 2007. A second difference is the level of security people enjoy. While the wealthy and well-protected pensioner still is a prominent topic of the public debate, mass poverty among pensioners has become reality. On one hand there is an increasing number of the elderly who find it hard to make their ends meet and are forced to work longer, there is also a (small) group withdrawing voluntarily from active working because they have the means to do so. In the private sector high settlement payments (“golden handshakes”) play a non-negligible role for those occupying top-level positions. Macnicol succeeds in making clear that most policy solutions offered nowadays are ambiguous at least. The recent emphasis on the combat of age discrimination, for example, is laudable, but it has been accompanied by more intensive age activation and a raising of the pension age leading to the removal of a default retirement age.

Macnicol clearly points out that policy solutions should place emphasis on robust old age security taking groups and class differences into account. Moreover, in his view activation will have limited success if only the right to retirement is undermined and the right to employment not enhanced. The latter should focus on “good employment” with workplace adjustments,

phased retirement, flexible working time, etc. The key question for the future is how to balance the “right to retirement for those who wish to retire and need to retire” and “the right to work later in life for those who wish to do so and need to do so” (p. 210). This core question, however, is unanswered by neo-liberal accounts, which primarily look at the supply side.

Overall, the book is a serious and inspiring attempt at coming to terms with some key developments of the transformation of old age security. However, it does not offer either a political blueprint or the ultimate alternative narrative, but is in first place a critical account of the apocalyptic views on demography, retirement and old age security. The author has clearly achieved his ambition to provide a fresh view on a highly contested policy field. From a continental view, however, the reader wonders why the comparative framework has not extended to other countries and cases. Another issue which may deserve some attention: while Macnicol highlights the role of ideology, also structural transformations of society may have facilitated the power of neoliberal ideas (see Mau 2015). Low trust in public pensions, opt-out possibilities, growing interest in private provision, and processes of individualization undermining collective solutions have most likely paved the way to the development described. Against this background, one can assume that it was the linking of structural changes and a new ideological climate which made the neoliberalisation of old age possible.

References

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Mark Considine, Jenny M. Lewis, Siobhan O’Sullivan and Els Sol (2015), *Getting Welfare to Work: Street-Level Governance in Australia, the UK, and the Netherlands*. £55.00, pp. 224, Oxford: Oxford University Press, hbk.
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The much-vaunted ‘post-war’ welfare state existed only for a relatively brief period in history. As early as the 1970s, the end of so-called full employment – at least for men in the core industrialized countries – heralded an era of deep transformation known under such catchphrases as ‘from welfare to work’, ‘from passive to active assistance’, or ‘from old to new welfare’. This transformation inspired a large and still growing body of research on the policy contents and societal implications of the active turn in social policy. By now, it has become established knowledge that activation policies take different shapes in different countries, covering a wide spectrum between workfarist, demanding policies and more human capital-oriented, enabling policies. In recent years, scholars have also begun to investigate how different activation ‘styles’ are put into practice, since different goals of activation pose rather distinct organizational, regulatory and financial challenges. Especially if vulnerable citizens are to be reintegrated into the labour market, differentiated services are needed (such as job-search advice, training, counselling or care assistance) that are often dispersed not only between organizations, but also between the public, private and third sector. Also the street-level of service provision is a vital factor in the activation formula, as the effectiveness of public support depends to a significant degree on choosing the right treatment for the right client.