

education; those who already work with or study this population will find an important context for their own observations and research. Hopefully, future scholars, policy makers, and program developers will build on these findings to create a new reality for some of the most vulnerable members of society. The women whose words and experiences are represented deserve a careful reading of this compelling volume, and then action.

Angela Borges
Boston College

Lisa Goodman
Boston College

Note

1. Lisa Goodman, Katya Fels, and Catherine Glenn, "No Safe Place: Sexual Assault in the Lives of Homeless Women," Violence against Women Network Applied Research Paper, September 2006. National Online Resource Center on Violence against Women, http://new.vawnet.org/Assoc_Files_VAWnet/AR_SAHomelessness.pdf; U.S. Conference of Mayors, "A Status Report on Hunger and Homelessness in America's Cities: 2008," report, December 2008, U.S. Conference of Mayors, Washington, DC.

Social Security, the Economy and Development. Edited by James Midgley and Kwong-Leung Tang. New York: Palgrave Macmillan, 2008. Pp. 256. \$90.00 (cloth).

The first decade of the new millennium was an eventful period in the financial market. The crash of the information technology bubble (or the dot-com bubble) in 2000 and the economic meltdown triggered by the financial crisis in 2008 wiped out the lifetime savings and investments of many workers, putting retirements on hold and threatening the economic security of many who were retired or soon to be retired. The turmoil in the financial market also led many people to rethink the role of government in protecting the economic well-being of its citizens. It might also signal the beginning of the end of an era marked by the neoliberal approach of the free market economy; seeking to prevent another meltdown, many governments, including the U.S. government, have adopted measures to regulate the financial industry. Although it was written before the recent financial crisis, *Social Security, the Economy and Development*, edited by James Midgley and Kwong-Leung Tang, reminds the reader once again of the importance of a sound social security system to the economic security of vulnerable populations in both developed and less developed countries.

The term "social security" refers to many different programs across nations. In the United States, it narrowly refers to the social insurance programs that operate under the Social Security Act (U.S. Code, title 42). These programs mainly serve retired workers, people with disabilities, and their dependents. In European countries, it refers to a variety of income protection programs, including means-tested social welfare programs, contributory social insurance, and even health insurance. In less developed countries, it refers to the minimal

government programs for the poor. The diversity of definitions makes cross-national comparison challenging. In this book, Tang and Midgley define social security broadly as “programmes that provide for the maintenance of income when specific contingencies arise or otherwise supplement the incomes of those who experience particular needs or demands on their income” (22). They argue that while form and structure of social security programs differ across nations, the basic underlying principles are the same; they provide income support for vulnerable people.

The theme of the book is the relationship between social security and economic development. The book is divided into two sections. The first section has only two chapters. The first chapter, written by Tang and Midgley, gives an introduction to the history of social security and to challenges it is facing. Following the International Labor Organization’s classification, they classify social security into five types of schemes: social assistance, social insurance, provident funds, employer mandates, and social allowance. They then summarize the key features of each of these five schemes and discuss the four key challenges facing social security today. These challenges include the decline in the mass-wage employment and male breadwinner model, the aging of populations, the increasingly individualistic culture, and the weakening of working-class solidarity. The authors do a good job of preparing those who are unfamiliar with social security’s history for the case studies presented elsewhere in this book.

The second chapter, written by Midgley, addresses four perspectives on the association between social security and economy: social security as an adjunct to the economy, social security as independent from the economy, social security as economically harmful, and social security as an economic investment. I particularly like the evolutionary approach that Midgley adopts to organize the materials. For example, when discussing social security as an adjunct to economy, Midgley references the Poor Law and the 1942 Beveridge Report in England, Otto von Bismarck’s decision to create the world’s first statutory social insurance program in Germany, and President Franklin Roosevelt’s New Deal. He uses these documents to show how policy makers and social security thinkers in different eras conceptualized the complementary role of social security programs to the economy. Similarly, in discussing social security programs as independent from the economy, Midgley focuses on the roles of altruism and compassion in creating social security programs. He summarizes the arguments, put forward by T. H. Marshall and Richard Titmuss, that social security benefits should serve welfare and humanitarian goals, instead of economic purposes. In considering the perspective that social security is economically harmful, Midgley summarizes contemporary neoliberal economic views: social security programs transfer resources from productive to unproductive sectors, lowering market efficiency; provide disincentive to work; distort labor markets; and eventually harm economic growth. Finally, in discussing social security as an economic investment, Midgley challenges such neoliberal views, arguing that social security is an investment and that it contributes to economic development.

The second section of the book presents case studies of diverse national social security experiences in nine countries: South Africa, Chile, China, the United States, Korea, Norway, the United Kingdom, Singapore, and India. These countries represent a good mix of developed and less developed countries. The presentations follow a similar pattern. The authors first present the political and

economic background of the country. They then discuss the history of its social security program and consider recent developments. The authors conclude the cases by addressing the association between social security and economic development. Most authors in these cases do a good job of introducing the development of social security programs in the country of focus, but most fail to make a strong connection between social security and development. Furthermore, the editors do not provide a cross-national comparison of the similarities and differences among these social security programs. They also do not provide an in-depth analysis of the extent to which these similarities and differences are due to levels of economic development, cultures, and the sociopolitical system unique to these countries.

I am disappointed that the editors and authors do not explicitly examine the association between social security and social development. The concept of development has evolved during the same period when most governments developed their social security programs, moving from narrowly defined economic development to more broadly defined social development. There are many criteria used to measure progress in social development. Some measures include declines in poverty, malnutrition, and income inequality; improvements in employment situation, literacy, health, life expectancy, education, and the number of available hospital beds; and even expansion of freedoms, such as freedom from famine, malnutrition, poverty, and premature mortality, as well as freedom to access to health care.¹ The editors and authors could adopt a more dynamic approach in examining the association between social security and development; they might highlight the shift in focus from economic development to social development and the contribution of social security to both economic and social development.

Overall, I found the book very informative. The first two chapters successfully set the tone and stage for the case studies in the subsequent chapters. It is a good beginner-level reading for people who are interested in social security or comparative social policy. For more advanced readers, however, this book is heavy on history of social security programs in various countries but light on the association between social security programs and development, particularly on the contribution of social security to social development.

Terry Lum
University of Minnesota

Note

1. See Dudley Seers, "The Meaning of Development," *International Development Review* 11, no. 4 (1969): 2-6; "The Meaning of Development, with a Postscript," in *Development Theory: Four Critical Studies*, ed. Dudley Seers, E. Wayne Nafziger, D. Cruise O'Brien, and Henry Bernstein (London: Frank Cass, 1979), chap. 2; Amartya Sen, *Development as Freedom* (New York: Knopf, 1999).