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Review of *The Marketization of Social Security*. John Dixon and Mark Hyde (Eds.). Reviewed by Kwong-leung Tang.

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social inclusion and leaves the reader with a more optimistic note about living in a pluralistic society.

Books of this nature which focus so heavily on power dynamics, conflict and struggle, oppression and subordination as a theoretical framework, while having great sociological value, tend to be demoralizing for the reader and causes one's optimism about creating a just society to wane. Focus is concentrated to heavily on the member of the subordinate group as a victim, continuously under seige, constantly on the defensive and consumed with a need for self-preservation. While hate crimes are real, require legislative attention to acts of violence and racial profiling; the incidence of such crimes are still comparatively low in the scheme of themes. The need for social justice is ever present, but the lives of members of racial, sexual and ethnic minority groups are characterized by much more than victimization. That said, in addition to the optimistic tone of the final chapter, the author has done a unique and superlative job of characterizing the role of rhetoric in devaluing subordinate groups. Rhetoric of persistent and demeaning stereotypes is an assault on one's self-esteem and identity, destroys the soul and is as harmful as a physical assault. Perry's unique way of framing the discussion on the role rhetoric plays in the environment is a significant contribution to understanding ways to initiate better social justice efforts.

Wilma Peebles-Wilkins
Boston University

John Dixon and Mark Hyde (Eds.). *The Marketization of Social Security*. Westport, CT: Quorum Books, 2001. \$65.00 hardcover.

This collection of papers gives a pragmatic and fair assessment of market reform of public social security provisions in eight countries: Chile, Brazil, Netherlands, Britain, New Zealand, Zimbabwe, Canada, and the United States. The primary objective of this book is to "explore the ideological, policy, administration, governance and consequences of the marketized provision of statutory social security" (Preface, ix).

The editors set the stage by challenging the simplistic view that marketization is the exclusive domain of neo-liberalism and

casting doubt over the oversimplified dichotomy of individualism and collectivism in the analysis of social security. They examine five welfare ideologies (communist collectivism, social reformism, reluctant individualism, reluctant collectivism, and New Right) that impinge on public social security, arguing that these ideologies all endorse a role for market principles.

In another introductory chapter, John Dixon and Alexander Kouzmin estimate that the market provision of public social security provisions had taken place in 33 countries by the late 1990s, taking the form of either "as a compliment to, a substitute for, a replacement for (or in lieu of) public (and employer) provision" (p. 27). As the private-public boundary is redefined, the authors suggest that the state must be a "smart" one to regulate private program by ensuring that market provision meets social needs and fostering equitable outcomes.

Chile and Brazil are the first two countries under scrutiny. Silvia Borzutzky, a leading analyst of Chile's privatization of pension system, gives a review of the performance and impact of the world-famous marketized social security program. Chile's reform that introduces an individual capitalization fund administered by profit-making enterprises was carried out by an authoritarian regime, with no allowance for democratic debates. Problems with this approach are plenty: shrinking number of beneficiaries, high regressive administrative costs, a deficit budget, and high state involvement. Borzutzky concludes that the pension reform led to the destruction of large bureaucratic pension funds and the depolitisization of the groups of workers organized around them.

Sonia Miriam Draibe and Milko Matijascic look at the marketization of retirement income protection reform in Brazil. Three issues top the public agenda: financial balance in the public system, the enlarged participation of the private sector, and the development of a regulatory framework. To address these issues, significant changes were made in 1998 (the abolition of length-of-employment pension; the introduction of minimum-age requirements; the discontinuance of certain social assistance benefits, etc.), whose impact remains to be seen. Interestingly, the authors believe that Brazil's private sector would resist the Chilean-type radical privatization.

There is much in this collection that is useful, in particular the

analyses of the adverse impact of marketization and the shifting public/private boundary. Carol Walker in her comprehensive discussion of marketization in Britain does not put forth any alternative to marketized social security. Several driving forces fuel the privatization of social security: escalating social security costs, the ideology of individual responsibility, and the efficiency of the private sector. She warns that privatization in Britain has brought about social divisions and heavy financial burdens on the families and individuals. Public spending is also used to underpin private provisions.

Looking at New Zealand, Michael O'Brien examines sectors where privatization is instituted: accident compensation, housing assistance and wage subsidies, categorical assistance for lone parents, the unemployed, and widows, and retirement pensions for old people. Retirement benefit provision is very much entrenched since it receives strong public support. Thus it successfully counters the ideology of marketization. O'Brien underscores the point that ideological contestations (i.e. private versus public provisions) in New Zealand are still ongoing and unsettled.

In the same vein, Ruud Muffels and Henk-Jan Dirven observe that the Dutch government is still in search of an appropriate public/private mix in social insurance and healthcare. The Dutch road to privatization of social security has been colored by official hesitation and policy reversals. These have resulted in ambiguity as well as a hybrid structure of social insurance that fails to improve efficiency. They argue that the Dutch government must realize that a privatized system cannot work without public intervention.

The chapter on Zimbabwe focuses on the limit of social security privatization. Edwin Kaseke argues convincingly that private provision can only benefit a small group of people, failing to provide a viable alternative to public provision. Peaceful co-existence between public and private provisions in a harsh economic environment is difficult since many people are unable to contribute financially to the private schemes. The Zimbabwe case serves as a warning to many developing countries that often uncritically accept the tenets of privatization.

Readers who oppose the marketization of social security would certainly wish to look for ways to reverse privatization.

However, this is an aspect that is somewhat under-researched in this book. Two chapters look at Canada and the United States. Hugh Shewell notes a steady decline in public provisions in Ontario, but he has some faith in a strong labor movement (along with an entrenchment of a charter of social rights in the constitution) to restore social justice. Nevertheless, his discussion of such entrenchment is rather scant. The main theme in the US's chapter is that privatization is not on the policy agenda. However, Max Skidmore's analysis looks over-optimistic now that George W. Bush has become the President who is intent on reducing tax as well as exploring ways to privatize social security.

Overall, this book gives us some in-depth case analyses of private/public mix in social security within an international perspective. Despite some editorial oversights and somewhat randomness in the choice of countries for analysis, this book is a most welcome addition to the literature that helps us to understand the nature and dynamic of privatized social security programs across nations.

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Patricia O'Brien, *Making it in the "Free World": Women in Transition from Prison*. Albany, NY: State University of New York Press, 2001. \$18.95.

Women who are punished with incarceration are far more victims of society than they are victimizers. As compassion takes a back seat in a progressively more punitive society, women connected to crime through family ties—workers who protect their drug-dealing children, or wives and girlfriends of drug-using men—are now subjected to punishment for crimes that were previously considered victimless crimes. Poor women and women of color, swept up in the hysteria of the war on drugs are paying the price for women's liberation at the upper echelons of society. Their children, through loss of their mothers and their homes are paying the price as well. After women served their sentences, transition back to the society and to the role of motherhood is exceedingly difficult. Where can such women, now stigmatized as ex-convicts find sober support systems? How can they find meaningful work