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**Review of *Reassembling Social Security: A Survey of Pensions and Health Care Reforms in Latin America*. Carmelo Mesa-Lago.
Reviewed by James Midgley**

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One of the most informative and useful aspects of the book is the appendix. Here the reader can examine an array of data about such matters as state laws regulating access to original birth records; different states' time frames from placement to adoption finalization; states' legal stances toward adoption by same-sex couples; state safe-haven laws; allowable birth parent expenses; states with putative father registries; and the countries which most frequently send children to the United States for adoption. This information is quite illuminating, which would be challenging for most readers to collect individually. The book truly lives up to its name as a "reference source," and anyone interested in adoption should have a copy.

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Carmelo Mesa-Lago, *Reassembling Social Security: A Survey of Pensions and Health care Reforms in Latin America*. New York: Oxford University Press, 2008. \$150.00 hardcover.

Latin American countries, and particularly the countries of the region's Southern Cone, have long been social security pioneers. They were the first outside of Europe to introduce social insurance based on Bismarkian principles and in the 1980s, they pioneered the privatization of social security by establishing commercially managed mandatory retirement savings accounts. This latter development has been particularly important for social security policy in other parts of the world. Commercial savings accounts have been introduced in several Eastern European and Central Asian countries and there have been fierce debates about their impact. Privatization has also influenced health policy in Latin America and resulted in the greater marketization of medical services.

Although these developments have been extensively debated in the literature, this compendious volume by Latin America's most respected social security scholar provides a comprehensive overview of recent trends in the region with regard to pensions and health care. The book is divided into four parts. It begins with an introductory chapter tracing the history of social insurance and the key principles governing these programs. It then discusses the state of pensions and

health care since the introduction of the privatization "reforms" of the 1980s. Part two describes the region's pension systems in great depth, paying particular attention to the marketization of social protection. Part three focuses on health care and also examines the effects of privatization on medical services. The final part assesses the overall consequences of privatization with reference to key principles governing social insurance pensions and health care, and particularly the goals set by policymakers who generally took an optimistic view about the impact of privatization on coverage, poverty alleviation, equity, competition, costs and economic development.

Although the author recognizes that marketization has brought some positive benefits, his conclusions are hardly sanguine. Using a wealth of statistical data, he demonstrates that many of the goals set by pro-market policymakers have not been met. Many hard-working Latin Americans continue to be excluded from the privatized social security system; taxpayers have underwritten these programs to a significant degree; the goals of equity and solidarity have not been met; and costs have not been contained. To make matters worse, poverty and inequality in the region remain problems of huge proportions.

This book is undoubtedly the definitive account of the marketization of pensions and health care in Latin America. It should be consulted not only by Latin American social security scholars but by anyone interested in issues of social policy, privatization and welfare. The author's painstaking research and wide knowledge and experience of the region has obviously informed this landmark study which objectively and dispassionately demonstrates that many claims about the positive effects of marketization have not been realized. He shows that ideology rather than a commitment to provide income protection for all Latin Americans governed the so-called reforms of the 1980s. On a more positive note, he shows that some Latin American countries have already rescinded their privatization policies and others have significantly modified them. It will be interesting to know how the region's governments will proceed in the future. Social security scholars will eagerly await Mesa-Lago's future reports on these developments.

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