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Review of *The Coming Health Crisis: Who Will Pay for Care for the Aged in the 21st Century*. John R. Wolfe. Reviewed by James Midgley, Louisiana State University

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programs, education, and health care access were outlined, raising many insights and challenges. DiClemente emphasized that a generation is in dire jeopardy, and that interventions can be effective in confronting this challenge.

These seminal analyses widen the discussion of AIDS and adolescents. Those youth at greatest risk are those most maligned and excluded from comprehensive social supports necessary for successful thriving. Evidence supports conclusions that programs and policies can be effective and that behaviors can be changed. However, the emphasis need not be limited to individual behavioral change but needs also to adequately address the larger social systems shaping behaviors in their environmental contexts.

The larger sociopolitical focus also needs meticulous and credible analyses. At risk adolescents are not just vulnerable to AIDS, but AIDS is one more life threatening force in their lives. Risks mount with the growing poverty of children and adolescents. With the ongoing impact of racism, some youth face persistent risk. The authors repeatedly acknowledged risk to gay male youth, yet did not credibly nor concretely address their unique and widespread needs. In August of 1992, the Center for Disease Control reported that the majority of adolescent AIDS cases remained a gay related concern. Yet this is not where programs spend their money, nor where research is directed. Prevention needs to encompass community development. DiClemente brought together a respected group of analysts who have both heightened the level of discussion and challenged new thinking.

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John R. Wolfe. *The Coming Health Crisis: Who Will Pay for Care for the Aged in the 21st Century*. Chicago, University of Chicago Press, 1993. \$22.50 hardcover.

Eric R. Kingson and Edward D. Berkowitz. *Social Security and Medicare: A Policy Primer*. Westport, CT: Auburn House, 1993. \$59.95 hardcover, \$18.95 papercover.

John B. Williamson and Fred C. Pampel. *Old Age Security in Comparative Perspective*. New York: Oxford University Press, 1993. \$49.95 hardcover.

The development of social insurance as an instrument of social protection for the elderly is widely regarded as one of the major achievements of the modern welfare state. Throughout the industrial world today, elderly people have access to health care, income maintenance, and other social services that significantly enhance the quality of their lives.

In recent years, however, social insurance protection for the elderly has been criticized. It has been claimed that social insurance cannot continue to meet the needs of the elderly in societies where the population is aging rapidly. Some have argued that the burden of supporting an increasingly large elderly population unfairly taxes the young and has a detrimental impact on economic growth. As social insurance funds are depleted, the present working population contemplates a future without adequate social protection. Some experts have called for the abolition of social insurance and its replacement with alternative approaches.

John Wolfe, an economist at Michigan State University, examines these arguments with reference to health care for the elderly. Wolfe claims that without drastic policy changes, medicare funding will be exhausted by the year 2005 leaving millions of Americans without adequate access to health services. Unless steps are taken to remedy the situation, those who currently meet the costs of medicare will have no access to health services when they themselves retire.

In an interesting review of alternative policy options, Wolfe advocates a mix of approaches in which fully funded insurance provisions are supplemented by private insurance, greater cost sharing, more careful rationing of services, the introduction of mandatory insurance for long term care, and the involvement of relatives in the care of the elderly. In addition, Wolfe discusses recent innovations in the field such as Social Health Maintenance Organizations which offer prepaid medical services designed to maintain elderly people in their own homes and Continuing Retirement Communities where elderly people

live in semi-sheltered accommodation supported by adequate health programs. Although these innovations do not offer simple solutions, Wolfe makes a major contribution to the debate by summarizing the current situation and examining alternative policy options.

Kingson and Berkowitz deal with these issues in a more general way seeking not only to provide an overview of the field but to deal in specific detail with some of the challenges facing social insurance in the United States. The book begins with an historical overview of social security and medicare, and offers a detailed description of these programs. The authors proceed to discuss some of the criticisms which have been leveled at these programs. These include the ability of social insurance to offer adequate social protection, its financial stability, its long term viability and the issue of equity. Their conclusions counter the current tendency to claim that social security and medicare are no longer useful social policy mechanisms, and that they need to be replaced by private provisions. Kingson and Berkowitz are convincing not only because of their cogent logic and effective use of empirical data, but because of the compassion which permeates their writing. Their obvious commitment to protecting a highly vulnerable group of citizens persuasively supports the argument that social insurance is currently the best mechanism for meeting this goal.

In their study of social security programs for the elderly, Williamson and Pampel examine the historical development of these programs in seven countries not primarily for policy but for academic purposes. For almost forty years, sociologists and political scientists have undertaken research into the factors which fostered the emergence of modern social security programs and several competing theoretical explanations of the dynamics of welfare systems have been formulated. In an attempt to test these theories, Williamson and Pampel provide a detailed analysis of the historical determinants of social security. In contrast to most other studies which have attributed the emergence of social security to one factor, Williamson and Pampel suggest that different factors are responsible for the evolution of social security in different countries. In Sweden, for example, the role of the labor movement and social democratic politics is significant while in highly democratic societies such

as the United States, theories based on pluralist notions offer more useful insights.

While Williamson and Pampel make an obvious contribution to the academic literature, the claim that their research is breaking new ground is disputable. The literature on the subject is now very extensive and while many will agree that Williamson and Pampel have undertaken a detailed and systematic study, some will question the need for yet another analysis of this kind. Similarly, while the inclusion of three developing countries in the study is lauded as a major innovation, the authors appear to be unaware of a substantial body of previous literature on the subject. Nevertheless, this is a sophisticated study which will shed light into the origins of modern day social security programs in different societies.

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Nancy Feyl Chavkin (Ed). *Families and Schools in a Pluralistic Society*. Albany, NY: State University of New York Press, 1993. \$59.50 hardcover; \$19.95 papercover.

For centuries, parents have been involved with the education of children. While parental involvement is not touted as a panacea for the problems encountered in educating a wide variety of populations, it has come to be recognized as an important aspect of educational policy, program, and practice. Parental participation in elementary and secondary education, and parental involvement in decision-making on behalf of handicapped children, is mandated by federal legislation.

Utilizing an ecological perspective, this book shows how the major socializing institutions of families and schools can be brought closer together through parent involvement programs. This book focuses upon the participation of ethnic, racial, and language minorities, poor people, and persons with low levels of education in effectively obtaining adequate school-based education for their children.

The first of the four main parts of the book consists of an overview chapter on collaboration between schools and disadvantaged parents which traces the long history of parents'