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*Social Insurance Research International*

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focused on local community institutions or what he calls "establishments" which form the center of community life. These are public housing projects, local neighborhood grocery stores, barber shops and hair salons, gangs and high schools. In addition to direct observation, loosely structured informal interviews as well as structured interviews were undertaken. Another innovative approach was the length of the study and the author's wish to understand how local people have adapted to social change in the context of these institutions over the years.

Jankowski's book makes a major contribution to social science understanding of the way poor people in low income communities lead their lives, cooperate with each other and adapt to change. While the author rejects the dominant social disorganization paradigm which has informed sociological community studies for many years, he does not present a romanticized image of poor communities and instead offers a nuanced interpretation which recognizes the debilitating effects of poverty but balances this against the resilience, striving and opportunity maximizing efforts of poor people. The author's extensive use of theory and summary of the major perspectives in American urban sociology will be particularly helpful to students and practitioners. His rich ethnographic account and insights will be equally valuable. The book is an important addition to the literature and deserves to be widely read.

James Midgley, University of California, Berkeley


Over the past several decades aging populations have become an increasing source of concern for social security systems in industrial nations. Early retirement provisions and generous old age and disability pensions have contributed to more people receiving benefits, accompanied by declining birth rates and a diminishing proportion of younger workers. Thus, there are fewer contributors to support benefits being
paid out by social security at a time when there is strong political pressure from conservative factions to reduce government programs and, especially, government spending for social safety nets. Over the years, the situation has generated calls for a wide range of policies aimed at modifying social security, including proposals for partial to total privatization.

Efforts to encumber social security in favor of privatization are also found in economically developing societies. The global economic meltdown has added fuel to the fire and has policy makers everywhere scrambling to find expeditious ways of ensuring that social security systems are effective and sustainable. The resulting, often heated, public discourse gives rise to a multitude of myths and misperceptions about the role of social security in the economy and development. This is particularly true in the United States where, despite its longevity and success, social security is often misunderstood and frequently misrepresented in the popular media and by politicians. Moreover, most Americans have little understanding of the scope of social security in other nations, the international conventions that guide social security systems, or the lessons that can be learned from foreign experiences.

This book provides an insightful discussion of the complexities of social security systems as an instrument of economies and development that both informs and stimulates debate. It is particularly effective in addressing the neoliberal view that social security has a negative fiscal impact, weakens work incentives, and distorts labor markets. This book successfully refutes this perspective by addressing gaps in the understanding of social security systems and the critical role they play in the economy and development. The introductory chapters provide an astute overview of the origins and features of a variety of approaches to social security around the world, including social assistance, social insurance, provident funds, employer mandates, and social allowances. This is followed by a discerning discussion on the implications of social security on economies. The remaining chapters are case illustrations of the diverse nature of the role social security plays in the economic development of nine nations: South Africa, Chile, China, the United States, Korea, Norway, the United Kingdom, Singapore, and India.
The authors leave no doubt that government and society has “a judicious collective responsibility for social welfare.” And, that government income maintenance programs through social security are not only compatible with economic development, but actually facilitate it. Indeed, they argue convincingly that it is desirable to “harmonize” economic and social policies using social security as a primary instrument of policy.

A minor criticism is that not enough credit is given to current initiatives by the International Labour Organization (ILO), the International Social Security Association (ISSA), and, to a certain extent, even the World Bank, regarding comprehensive approaches to reducing poverty and inequality through social safety nets that include direct monetary transfers as well as public work programs, food distribution programs, and education and health subsidies for the poor. There are specific references to ILO and ISSA involvement, but more might have been made of new initiatives relative to welfare development by these agencies to reduce poverty and improve social security’s capacity to reduce poverty, build social inclusion, and extend protection to informal work sectors. Nevertheless, this book is a particularly valuable text for graduate, as well as undergraduate, students engaged in the study of economics and development in an international context in many academic disciplines.

Martin B. Tracy, Social Insurance Research International


Although social workers have engaged in international activities for many decades, the frequency and intensity of these activities have increased exponentially in recent times as globalization has emerged as a defining phenomenon of the late 20th and early 21st centuries. It is appropriate therefore that contemporary debates about international social work should be framed within the wider context of globalization discourse and the ways social scientists conceptualized and analyzed the