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Generational Interdependencies: The Social Implications for Welfare by Beverley A. Searle (ed), Malaga, Spain, Vernon Press, 2018, 195 + xviii pp., £49.00 (hardback). ISBN: 978-1-62273-186-2.

‘Generational Interdependencies’, an edited book by Beverley Searle and colleagues, examines the ways in which adult-children, their parents and grandparents rely on each other to provide and supplement different forms of welfare. These relationships are neatly captured by the concept of an ‘intergenerational contract’, described by Sandlie and Gulbrandsen (Chapter 5) as being ‘...to protect the old and invest in the young within a balance between financial sustainability and the principles of social justice and fairness’ (p.105). The book critically examines the ‘intergenerational contract’ within the context of rapid and significant social and political change that has rippled through much of the world in the late 20th/early 21st centuries, and accelerated in the aftermath of the 2007 Global Financial Crisis (GFC). Such changes have called into question the sustainability of the contract, and the arguments made and questions raised by the authors are rooted in the inter- and intra-generational inequalities that have been exacerbated through globalisation and neoliberalism. These issues and debates are explored through a rich collection of literature, empirical data and theoretical insight, with international scope but a notably European skew.

While ‘housing’ does not appear in the title of the book, it is a core theme with most chapters drawing on housing-related evidence alongside considerations of family relations and the dismantling of state-provided welfare. The centrality of asset-based welfare, which now dominates in many parts of Europe and beyond, is illustrated throughout. Secondary to housing, pensions are emphasised as critical and are singled out by Searle in the opening chapter as the most obvious form of intergenerational contract and one which is under threat by moves towards individually-funded schemes. As Searle argues, self-funded pension schemes break the generational contract, as young people now have to fund their own pensions while also paying for the older generation through taxation. Pensions are revisited in the final chapter by Amitsis who describes the privileging of protecting pensions above other forms of welfare in Greece in the wake of the GFC.

In Chapter 1, Searle and colleagues set the scene by providing short summaries of key themes related to intergenerational transfers, with a particular focus on contrasting wealthy and low/middle-income countries. Subsequent chapters pull out different strands of these and are

structured according to different stages of the life-course correlating with young adulthood (Chapters 2 and 3), middle-age (Chapters 4 and 5) and old age/late life issues (Chapters 6, 7 and 8). The simplicity of this structure illuminates prominent welfare issues experienced at distinctive stages in people's lives, while also making clear the flows of welfare support across these different life stages. Key messages are that struggles relating to entering homeownership, reaching markers of adulthood, and reliance on family support are salient features of young adulthood. During middle-age there is a shift in focus to concerns regarding establishing a home, increasing assets and planning for the future. Older age is marked in the book by debates around pensions, whether and how older people release equity from their homes, and expectations that the direction of resource flow reverses and adult-children increase the support they give to older adults. However, in Chapter 7, Williams offers a reminder that not all older people have wealth and that the inequalities within, as well as between, generations are of equal significance.

With regard to housing, much of the focus throughout the book is on homeownership (with other forms of tenure receiving only a little attention) and – other than the notable exception of Chapter 4 (Soaita and Searle) – the empirical data is quantitative in nature meaning there is a preference towards examining housing-related trends over in-depth accounts of experience and meaning. Despite these restrictions, the book incorporates a great deal of richness, which derives from its international focus. Readers interested in understanding generational interdependencies in the context of non-European countries may be left wanting, but several authors do make explicit efforts to balance out the European-focused empirical evidence with literature from other parts of the world.

One sub-theme that stood out, and which emerged because of the international focus, is the disproportionate impact that changes in intergenerational contracts have on women and how these will play out differently in different cultural contexts. This was especially noted in Chapter 6 (Bould, Schmaus and Eleta-de Filippis) in the authors' examination of the Italian welfare system, which remains rooted in traditional notions of women as the dominant caregivers. The discussion here was focused on the topic of pensions, but as Searle points out in Chapter 1, if low-income countries are following in the footsteps of wealthier ones with regard to asset-based welfare, they may need to reassess traditions which prevent certain groups, including women, from having assets in their own name, otherwise these groups are

set to be disproportionately disadvantaged. Gender, therefore, continues to be an extremely important intra-generational dividing line.

Overall, this book has broad appeal not only for housing academics, but for those researching social justice, family dynamics, welfare policies and systems, and the effects of globalisation and neoliberalism. Within housing studies, the issues raised in the book have implications across much of the subject area, particularly inequalities in accessing homeownership, affordability, and the consequences for those unable to obtain property wealth (e.g. young people living with parents, renters and those experiencing homelessness). The emphasis on quantitative approaches will appeal especially to those interested in global housing trends, while also opening up a multitude of further questions for qualitative research to explore such as women's experiences of the housing market and welfare systems, the consequences for young people whose parents cannot support them, and the views of older people who release housing equity to pay for their care needs. Finally, this is an important book for those concerned with the topics of asset-based welfare, youth transitions and older people's housing issues. As is stated in the book's preface, the transfer of wealth and poverty within and across generations is one of the most important welfare issues of the 21st century.

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