With all of that accomplished I did find the final sections proposing a renewal of social rights a little less inspiring. Ending the deserving/undeserving dichotomy in social security was emphasised, together with a renewal of universalism with devolution, while building trust and reciprocity. Fine principles but they lack the kind of policy traction which makes the book itself a strong contribution to our understanding of policy and opinion.

For some readers – including this reviewer – this book will be a really useful starting point for future dialogue rather than a final word. While it works very well within its own terms of reference I think some of these terms will generate further thinking. For example, setting up New Zealand and Australia as models of Marshallian welfare in the 1970s does beg a lot of questions arising from an existing historiography which sees the wage earner welfare model as a handbrake on the kinds of "decommodification" through social rights found in other countries at that time. Moreover, I would want to argue that this productivist social policy legacy should be much more to the fore in the articulation of a post-neoliberal future than Humpage's focus on social rights appears to allow.

Other readers will not share the book's framing in terms of Peck and Tickell's ideas of neoliberalism. Indeed, recently, there has even been a strong view that we should stop talking about neoliberalism because it has never really existed! (Weller and O'Neill, 2014). Either position is, I think, extreme. In the Australian case, for example, I believe it is really important to distinguish between the very positive pro market economic reforms of the era like lowering excessive tariffs, from the truly neoliberal interventions like the abandonment of full employment. While in terms of social policy itself, the Rudd-Gillard Labor government reforms have been judged by a number of authors as a period of major social policy innovation which, in my view, it is not useful to understand as neoliberal roll out. Indeed, when their prime ministerial successor, Abbott, attempted a roll back to Thatcherism, he lost office. A roll over?

Of course, every good book is going to generate a diversity of response. And this is a good book. Clearly conceived and stylishly executed it will hopefully open a new discussion about the impact of neoliberal policy and opinion in these three countries.

Reference

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Malcolm Torry (2015), 101 Reasons for a Citizen's Income: Arguments for giving everyone some money. Bristol: Policy Press. £9.99, pp. 136, pbk. doi:10.1017/S0047279416000507

Britain's system of social security, complex and widely misunderstood, is in crisis. It is failing to fulfil its primary function – to provide a guaranteed and secure income in times of need. It is ill-equipped for dealing with the surge in inequality caused by the increasing fragility of the labour market and the growing insecurity and ill-paid nature of work.

In search of reform, a growing number of researchers and campaigners have argued the case for replacing the existing model with a Citizen's Income (CI), a guaranteed, unconditional and non-contributory basic weekly income paid to every individual as of right. One of the most

tireless of these campaigners has been Malcolm Torry, Director of the Citizen's Income Trust. In this book Torry makes a compelling, non-technical case for such a scheme.

As Torry shows, a CI would reduce reliance on means-testing, soften the poverty trap and mitigate the threat to jobs of accelerated automation. It would cut administration costs, provide greater choice between work and leisure and encourage voluntary work. The book, admirably short and one in a new series published by Policy Press, outlines 101 reasons for Citizen's Income, though 'in the cause of balance', he adds nine and a half reasons against: that, for example, it would go to people who did not need it and that it would discourage work, reasons that he first sets out and then promptly rejects.

The idea of a citizen's income has a long pedigree. It has been promoted over time by a great diversity of prominent British, American and European thinkers from Thomas Paine and Bertrand Russell to J. K. Galbraith and Martin Luther King.

Significantly, a CI has gained support from Right and Left, from conservatives and promarketeers as well as social democrats, though for very different reasons. The Left has seen such a scheme as a way of tackling poverty and of securing a robust income floor but also as a means of promoting equal citizenship and of encouraging a more equal distribution of income. For them, it is a recognition that all citizens have the right to some minimal claim on national income. The Right, on the other hand, have favoured CI as a way of minimising state action in other areas, of offering both a safety net and continued freedom of choice.

Such a scheme would offer a number of improvements over the existing, heavily meanstested and increasingly punitive model of social security, including its increasing inability to provide a decent minimum income floor. But just how feasible is a CI? Such a scheme would involve a profound revolution in the way we organise income support. If operated in full, it would bring an end to the current system of social insurance, one based on the sharing of risk, shifting instead to a system of guaranteed income for every individual as of right.

Before it could be implemented, it would need to overcome a range of obstacles, mentioned but perhaps underplayed in the book. A CI would lead to losers as well as winners and would require big shifts in the structure of taxation to make it work. There is the question of whether the payment could be set at a level that provides enough for an acceptable basic standard of living? Or would it only be able to meet a portion of basic living costs, as with child benefit at the moment?

The central issue with a generous CI is that the gross cost would be high – between 10 and 13 per cent of GDP, roughly equivalent to the total social security budget. This is because it involves a payment going to every citizen. Against this, there would be substantial offsetting savings, as the payments would aim to replace a range of existing means-tested and contributory benefits (as well as existing personal tax allowances).

Simulations of its impact, some by Torry, show that to minimize the number of losers amongst lower income groups would require substantial additional funding on top of a higher basic marginal rate of tax (Torry, 2015). This is because the current benefits system, in part because of its complexity and reliance on means-testing, is able to pay large sums to some groups. A simpler, flat-rate CI scheme cannot compensate for the withdrawal of both personal tax allowances and most means-tested benefits without becoming expensive.

Such a scheme would involve a major transformation in the approach to social protection, in the pattern of redistribution, in the nature of the tax system and in the pattern of work incentives. For this reason it would require a major shift in current social and cultural attitudes and in the embedded political mindset. No scheme could be introduced until the public is made aware of the trade-offs involved and could be persuaded of its benefits. Nevertheless, there is growing interest in the idea. Both Finland and the Netherlands are seriously considering the adoption of pilot schemes while, in 2016, Switzerland is to conduct a referendum on its implementation.

In the UK, the debate about the potential for such a scheme is largely confined to think tanks, policy researchers and commentators. Before serious debate can begin it needs to enter the public arena. It is to be hoped that Malcolm Torry's short, clear and highly readable book helps to promote that much-needed wider debate.

Reference

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Arie Rimmerman (2015), Family Policy and Disability. New York, NY: Cambridge University Press. £65.00, pp. 226, hbk.

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The common wisdom in some sectors of human endeavor is that the world is flat, that the economic, environmental, governmental, and human-rights policies of one nation or collection of nations profoundly affect policies of other nations. The ratification of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), in 2006, carries that wisdom into the sector having to do with the presence and effect of disability on national policies; because of the UNCRPD, cross-national policies now should be compared. That is the mission that Ari Rimmerman has undertaken, defensibly limiting the scope of his analyses to comparisons of policies in the United States of America, Great Britain, France, and Sweden to each other and then to the UNCRPD.

Zimmerman succeeds marvellously. Lucid, heavily and properly referenced, and current, *Family Policy and Disability* goes into depth and provides a breadth that few, if any, articles in policy journals offer. Of particular value to scholars and policy leaders are chapters 2 (conceptual bases of family policy), 4 (models of how to conceptualize disability and distinctions in types of policies), 7 (comparisons of US and the other three countries' policies), 8 (evaluation of those countries' policies on the basis of the UNCRPD), and 9 (closing remarks).

That is not to say other chapters are not useful; they are. Chapter 1 declares that conceptualizations of disability are the foundations for other chapters. Chapters 4, 5, and 6 are the comparative assessments of policies, but, in discussing policy in the US, Zimmerman helpfully makes a distinction between positive rights (right-based claim to services), negative rights (right against disability-based discrimination), and entitlements (not rights).

Chapter 2 identifies and discusses two models for conceptualizing disability policy. One is the human development model (including medical, psychological, and educational submodels); the other is the public studies model (including the legal, economic, and demographic sub-models). These models provide a large framework for policy analysis.

Chapter 3 draws a fine distinction between generic/universalistic and special/exceptionalistic policies, and between positive rights, negative rights, and entitlements. The distinction provides yet another framework for policy analysis.

Chapter 7 compares and contrasts the policies of the four countries and thus offers a purely "western/developed country" perspective. Within that perspective, Zimmerman usefully describes three models of policy. Once again, Zimmerman prescribes yet another basis for crossnational policy analysis.

Chapter 8 relates the UNCRPD to family policy. Zimmerman describes the tension, represented by the approaches of various countries, between the purely individual-focused