Walsh K, Scharf T, Van Regenmortel S, & Wanka A. (Eds.). (2021). *Social Exclusion in Later Life: Interdisciplinary and Policy Perspectives.* Springer Nature, 450 pp. ISBN 9783030514068

Reviewed by Eniola Cadmus [1]

This new book, edited by Walsh and colleagues, reviewed social exclusion among older persons and variants in selected European countries. Ageing is a global phenomenon, with inequalities resulting from social, political, and economic issues, leading to marginalisation. The book presents perspectives on the social exclusion of older adults across countries and disciplines and is structured into an initial summary, seven sections and a conclusion. Although the book was written in the pre-covid era, each chapter has a postscript section that discusses the pandemic's effect on the type of exclusion described. Limited research on exclusion results in a lack of consensus and development in the field. The book provides evidence from an interdisciplinary and policy perspective on social exclusion. The aim is to advance research and policy on social exclusion among older persons from a multidisciplinary and cross-national perspective.

Section I-The intersection of ageing and social exclusion

This section introduces the entire book and what each section hopes to help the readers understand. The concept of social exclusion in later life and its key attributes are examined through policy structure and systems. This book sought to bring to light the concept of social exclusion in later life under six domains: economic, social relations, services, community and spatial, civic participation and socio-cultural aspects. Understanding social exclusion provides insight into processes of risk accumulation across the life course and distinguishes crucial points for early intervention. Although research and policy debate regarding social exclusion has been deficient in recent years, a growing body of evidence points to how it can affect different aspects of daily life. The lack of advancement in social exclusion research and policy debate could be due to political and conceptual factors as well as a lack of clarity about the concept. Recent events of the COVID-19 pandemic have further exposed the need to attend to the multi-level interaction between policy and exclusionary experiences in older age.

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[1]   College of Medicine, University of Ibadan, Nigeria. (eniyolacadmus@gmail.com)

Section II -Economic exclusion

The three chapters in this section presented original research that focused specifically on the dimensions of economic exclusion. Economic exclusion arises from a failure to sustain an adequate income in old age and protection against the poverty trap. y Ogg and Myck identified factors that affect the individual's material well-being and ability to respond to expected and unexpected changes. These include unemployment, poor remuneration, working conditions and health. Thus, an inability to build up material wealth across the life course may lead to a failure to escape the poverty trap. On the other hand, unexpected shocks from life events may lead to a sharp decline in income or depleted savings and economic exclusion in later life. These life events include divorce, widowhood, illness and redundancy. These events may lead to a permanent reduction in material assets and an inability to build up assets. Another contributory factor to depleted resources is a failure to plan for needs in old age, including age-related health decline and increased long-term care costs. The authors emphasised that economic exclusion goes beyond focusing on income-based finances and material well-being measures but encompasses non-financial subjective measures. The subjective measures strongly correlate with the individuals' quality of life and well-being. Largely, governments and policymakers face challenges sustaining adequate income in old age, mostly through pension systems and welfare policies for older citizens. Efforts made by countries to reduce economic exclusion have been nullified in recent times by the ongoing COVID-19 pandemic.

In chapter three, Sumil-Laanemaa and colleagues examine individual, social and demographic risk factors related to material deprivation among older persons in four countries participating in the Survey of Health, Ageing and Retirement in Europe (SHARE). Further, the authors describe two social inclusion indicators, the material deprivation rate (MDR) and the severe material deprivation rate (SMDR), based on the individual affordability of nine selected items. Also, interregional differences suspected to reflect the protective role of welfare regimes across the countries studied were discussed. In chapter four, Murdock and colleagues focus on the economic and psychosocial consequences of unemployment in later life. The authors provided a synopsis of the process of ageing and work and the experience of unemployment, coping strategies and its effects on psychological well-being. Using data from a study of sixty-seven older unemployed persons in Luxembourg, the authors show that the length of time in unemployment is associated with lower life satisfaction and strongly related to economic exclusion. In chapter five, Barlin and colleagues focus on the vulnerability of older women. Aside from the usual challenges of ageing, such as declining health, women face a high level of inequality and are more prone to social exclusion. The chapter catalogues the coping strategies that selected older women in Turkey and Serbia who are divorced, separated or widowed employed to compensate for low incomes. Resilience was observed among the women as they managed through hardships, including separation and financial challenges. The study also emphasised the role of the family in coping with economic exclusion.

Section III- Exclusion from social relations

This section focuses on exclusion from social relations as part of the spectrum of social exclusion. Social relations comprise social resources, social connections and social networks, as well as civic inclusion. Therefore, exclusion in this regard infringes on the fundamental human right. In the introduction to the section, the authors emphasise that social exclusion is different from loneliness though the terms are used interchangeably. Loneliness is most likely a possible outcome of exclusion from social relations. Risks for exclusions from social relations include demographic characteristics such as age, gender, education, income, marital status and sexual orientation. The life course perspective in understanding social exclusion implies that the level of social exclusion in older age is shaped early in life by decisions related to studying/education, marriage, raising a family and separations, including divorce and bereavement. These attributes are interconnected with the lives of other individuals. Vulnerable groups include ethnic minorities, migrants, LGBTQ+ groups and older women. The strategies to mitigate the risk of infection during the COVID pandemic complicate an already compromised state for older persons and contribute to the normalisation of ageism. Three contributions within the section frame the conversation on the topic. Van Regenmortel et al. explored cross-national similarities and differences in the experiences of exclusion from social relations between older people living in rural Britain and Belgium. Recommendations based on the study findings include the need for a multi-level approach to mitigate the factors influencing the likelihood of exclusion. Also, the need to promote an age-friendly environment and encourage ageing in place was highlighted. In the second chapter of the section, Morgan et al. focused on loneliness as an important outcome of social exclusion. The authors distinguished between micro and macro-level drivers of loneliness in old age and explored the changes over time in 11 European countries. Loneliness was measured using the Revised-University of California Los Angeles (R-UCLA scale). The significant drivers of loneliness include ill-health, gender and the presence of a disability. In the last chapter of the section, Waldegrave et al. discussed conflicting relations, abuse and discrimination faced by older persons in five countries (Norway, Finland, New Zealand, Israel and Italy). The authors filled a critical research gap as, notably, the three dimensions of social relations have harmful effects on health and well-being and have hitherto not been brought together in one study.

Section IV- Exclusion from services

This section presents social exclusion from service provision regarding care, transformation, information and communication technology (ICT) based services. Mechanisms contributing to exclusion in old age include geographical location, poverty, insensitivity to older persons' specific needs, and profit-oriented care models. Other factors include barriers due to cost and the environment and infrastructural deficits. The section examined access to services from the macro and micro levels. In Chapter 11, Cholat and Daconto describe space and mobility as predisposing factors to exclusion from services among individuals living in remote areas in France and Belgium. The concept of 'reversed mobility' was examined to understand better the exclusion of older persons from services and social relations. Széman and colleagues explored exclusion from home care services in two Central and Eastern European (CEE) countries, Hungary and the Russian Federation. The authors describe the care spectrum,

emphasising home and community-based care provisions. Lastly, Poli, Kostakis and Barbabella explored digital health technology as a possible solution to prevent digital health exclusion in old age.

Section V-Community and spatial exclusion

This section focuses on the community and spatial aspects of social exclusion. Each chapter in the section examined how community and space impact older adult lives and influence their overall experiences of exclusion in later life. The community aspect is the unintended reduction of participation in local life. The spatial aspect is the unintended reduction of mobility in and out of a person's home. The section emphasises the concept of ageing in place whereby individuals are supported to live safely, independently and comfortably in their home or community. Lack of necessary support to age in place or the inability of older persons to adapt to their environment may lead to spatial exclusion. The authors emphasised the need to qualify 'ageing in a good place'. Additionally, community and spatial exclusion were aggravated by the "stay at home" strategy for infection control during the COVID pandemic leading to a disruption of care, social relationships and mental health implications.

Drilling and colleagues presented a model of "Age, Space and Exclusion - ASE-Triangle" as a multifaceted concept to analyse the situations of social exclusion and their causes. The authors utilise two case studies from Ireland and Cyprus to illustrate how their ASE triangle is supported by empirical work and can help explain real-world interactions. Urbaniak et al. described the impact of place on social exclusion and its relatedness across the life course with emphasis on bereavement. The work was based on data collected in Poland, Germany and Ireland to illustrate how place, social exclusion and life transitions are closely interrelated. Vidovićová et al. explored the frequently neglected aspect of ageing in a rural environment. Through the examples of three neighbouring countries (Czech Republic, Germany and Poland), the authors address how social exclusion in later life is linked to the organisation of care in rural areas.

Section VI-Civic exclusion

Civic exclusion in this section is presented in three chapters that focus on civic participation and socio-cultural aspects of exclusion in later life. Civic exclusion is described as the inability of older people to engage in informal and formal activities. The socio-cultural part of exclusion emphasises the societal discourses leading to exclusion. Civic participation includes involvement in civic activities for the benefit of others, such as volunteering and exercising civil rights through voting. Serrat and colleagues investigated civic engagement and the research agenda in the area. The authors describe the causes and consequences of civic participation and propose areas to be addressed by future research. These include the dimensionality of the concept, the diversity of the older population and dynamic processes across the life course.

Gallistl described cultural exclusion in older age through the initial development of a theoretical framework based on a literature review. Subsequently, survey data from a three-year project addressing older Austrians' cultural participation were examined. Generally,

cultural participation declines with age and the authors show how socio-economic determinants, and changes over the life course, affect cultural activities with policy implications. Lastly, Gallassi and Harrysson described the intersection of human rights and the implications for older migrants using Sweden as a prototype.

Section VII- Interrelationships between different domains of exclusion

This section further examined the interrelationships across social exclusion domains. It focused on four areas: older people living in long-term care institutions, the relationship between economic deprivation and social relation, the influence of the transport system on older people's inclusion and homelessness among older adults. The section considers quantitative studies examining the multidimensional nature of social exclusion. This was done by reviewing the domains older adults are excluded from and the clusters of various forms of exclusion. Also, the interrelationships across the different social exclusion domains over time were highlighted as the necessity for longitudinal studies.

Villar et al. focused on exclusion among older adults living in long-term care institutions. Myck and colleagues examined the link between economic exclusion (material resources) and exclusion from social relations (loneliness) based on longitudinal data from SHARE. Siren focused on how the transport system influences social exclusion/inclusion in later life and cuts across most of the domains of exclusion. Korkmaz-Yaylagul and Bas focused on homelessness among older adults and described the conditions relatedness to all domains of social exclusion.

Section VIII-Policy and social exclusion in later life

The six chapters in this section discuss possible policies to reduce social exclusion in later life. The authors emphasise the effect of the COVID pandemic and how stricter rules to ensure infection prevention and control, such as social isolation and lockdown, further pushed policy. Also, global and regional aspirations, as well as proposed legislation and regulatory actions, were highlighted. Several issues plague the global discussion regarding policies targeted at population ageing. First is the ageist view of older persons as a dependent and unproductive population segment. Also, exclusionary policies like mandatory retirement were shown to increase vulnerability. The authors critiqued available policies and the global agenda by reviewing highly referenced policy documents like the United Nations Sustainable Development Goals and the 2030 Agenda for sustainable development. As their themes reflect, these policies are intended to 'leave no one behind' while providing 'an inclusive society for all ages'. Other issues that have sparked policy debates on social exclusion were addressed. These include pension reforms, institutional care, digital health technology, ageism, symbolic and identity exclusion.

In Chapter 28, Conboy discusses the relationship between exclusion in old age and the 2030 Agenda for Sustainable development. The most important recommendation by the author to mainstream ageing and older persons is to bridge the gap between knowledge and policy/decision-making. Ogg, in Chapter 29, examined the role of the European pension

systems and policies in preventing social exclusion in old age. Grigoryeva et al. reviewed the influence of pension systems and social services on social exclusion in post-Soviet Russia and Ukraine. In the case of Russia, the authors linked the review of the laws passed for pension reforms and how the actual payments fell below minimum wage. Other challenges faced include short post-retirement survival, especially among men, making arguments for increasing the retirement age untenable. In Ukraine, the dependency ratio increases with more withdrawals from pension allocations than payments. Ideally, pensions are meant to extend the periods of paid employment and increase social inclusion. However, the reality is that the reforms have led to a reduction in real incomes in both countries with attendant risks such as living alone, limitations of mobility and disability.

Andersen and colleagues in Chapter 31 examined how urban design and architecture can support inclusion for nursing home residents. The authors expanded on the concept of ageing in place in the home and community and how the concept may be expanded to include ageing in a new place or local area for residents in institutional care. In Chapter 32, Leppiman and colleagues discuss the policy challenges of digital exclusion in two European Union member states experiencing population ageing, Estonia and Finland. Substantial risks contributing to the digital divide include socio-demographic and psychological factors, fear of fraud and anxiety. The authors conclude that more needs to be done to reduce digital exclusion in old age and urge policymakers to balance services and rethink user-centred understanding and implementation. In the last chapter of the section, Kucharczyk focused on the impact of the European Pillar of Social Rights EPSR) in addressing the social exclusion of older persons. The EPSR is a set of social rights and principles designed to improve the lives of Europeans through more equality, inclusion and well-being. However, the authors emphasised the need for increased political commitment and accountability for the tool's success.

Section IX -Conclusion

The book charts the direction for advancing search and policy discussion regarding social exclusion in later life. The concluding section draws together the discussions, debates, recommendations and research agenda on social exclusion. This book considered five interrelated domains of old-age social exclusion: economic, social relations, services, community and spatial, and civic exclusion. The domains are influenced by individual, societal, political and geographical factors. The multidisciplinary approach is encouraged for targeted intervention due to the multidimensionality of the concept. There is a need to engage further relevant stakeholders, including policymakers, civil society, service providers, and the scientific community, in developing targeted policies and implementing practicable responses to the issues of social exclusion. The research documented across the book has exposed a knowledge gap in social exclusion and implications for future research. As a matter of urgency, the focus should be on identifying the causes and drivers of social exclusion and their interconnectedness and interactions. Older persons are vital in ensuring holistic, person-centred and equitably distributed solutions.