According to its title, the monograph shows the characteristics of contemporary social policy and ponders on its development in the future. The majority of the text deals with circumstances in the European Union during the past decade and describes the changes in welfare states. However, the authors remain vigilant about including important historical moments and describe the key factors that had an impact on the development of social policy from World War II onwards. Therefore, the monograph is an excellent accessory to anyone wishing to study the development of social policy and its role in providing a welfare state.

The text is structured as a manual – the authors present the key notions in a manageable and clear way. They use these key notions further on in the text and take an in-depth approach to the topical themes of social policy, such as: social exclusion and activation policies, family policy, management of work and family as well as the policies of care of older people. The final section summarizes the authors’ perspectives and ponders on the future by describing the theories and views on contemporary forms of social policy.

Another quality of the monograph lies in its presentation of international literature, theory and trends in social policies. With an analytical approach to the theoretical material, the authors create a unique analysis of contemporary literature in the area of social policy as distinguished field in the selected scientific sources. For those who are less skilled in the field, the monograph may be their introduction to studying social policies, as it provides information to readers, while, at the same time, directing them to critical thinking and inspiring further studies. Such an effect is probably the consequence of the fact that the chapters skilfully intertwine international emphasis and comparisons to definitions that are true of Slovenia. Anyone with questions about the reasons and causes of topical social policies, what drives and directs contemporary social policies, where ideas and solutions to these policies come from, etc., will surely find answers or at least partial answers to their questions. For this reason, its content is presented further on in detail.

The first chapter shows the basic notions and principles of the welfare state. Social policy is the state policy that essentially deals with providing welfare to its citizens. “In its broader sense, it encompasses various public policies and its constituent parts, such as: the policy of social security and social care, the policy of health care, the policy of education, the policy of employment, the policy of housing and the policy of family” (p. 15). With measures, services and benefits in these areas, it aims to create such living conditions that provide each citizen with health, personal and professional development and employment, while also removing social exclusion. The states are different in terms of the model of social policy they use. The authors believe that the analysis of results and impacts of social policy and its evaluation are also relevant. Therefore, “social policy may be seen as an academic discipline, as a multidisciplinary field of research in social sciences, as it combines several disciplines, such as sociology, politology, economics and law” (p. 18). These references also include the position of social work, as it is a discipline and profession not only in the service of social policy, but also constantly drawing attention to the impacts and results of so-
social policy through the analysis of users’ life stories, criticism of the circumstances of professional work, analysis in the area of social care and similar.

In what follows, the authors explore the fundamental principles that enable a state to provide welfare. The first principle is the principle of social justice and equality, which gives the same opportunities to everyone equally in order to achieve welfare. The second is the principle of checking the needs that are, on one hand, based on providing the benefits and services to meet universal basic needs, and on the other hand, addressing specific needs (e.g. the needs of the handicapped). The third principle is the principle of merit and reciprocity according to which insurance schemes are formed. In providing welfare, the role of the state is relevant; however, one cannot disregard the role of the market and civil society. According to the relationship between these three elements, the concepts of “welfare mix” or mixed economy welfare and “welfare pluralism” are distinguished (p.30). The key directions for literature study that addresses various academic discussions on the balance between the state, the market and civil society are presented.

In the second chapter, the authors deal with various welfare state regimes and their trends. In the first part of the chapter, they present the typology of the welfare state’s regimes, among which a special place is given to Esping-Anderson and his typology of the three welfare state regimes. Within policies, the most common and the most often quoted is the difference between Beveridge’s and Bismarck’s model of welfare. “The Bismarck model is based on the system of social insurance and provision of earning-related benefits for the employed that are conditioned by the contributions paid to the Social Security General Fund. The main objective of Bismarck’s model is to ensure income security for the employed. On the contrary, the fundamental objective of Beveridge’s model is to prevent poverty; for him, the flat-rate allowance on the basis of residence and needs is characteristic” (p. 33). There are other definitions of residual and institutional models of the welfare state, the industrial meritocratic model and the institutional redistributive model of social policy, but among the most prominent is certainly Esping-Anderson’s typology of the three worlds of capitalist welfare. Namely, Esping-Anderson emphasises that it is not only relevant how much the welfare states spend, but also, what they spend on, how and why (p. 35).

Thus, he makes a distinction among:

(1) **the liberal welfare state regime**, characteristic of the USA, Canada, Australia and partly the United Kingdom. Its characteristic is that the role of the state is minimal, but it encourages solutions through social security, e.g. with subventions for personal social security.

(2) **the conservative-corporate type of welfare state**, in which social rights are associated with status and class. In this case, Catholicism has a strong impact. The typical representatives of this model are Austria, France, Germany and Italy.

(3) **the social-democratic type of welfare state**, in which the principle of universal social rights prevails and social security is a part of universal social rights. It is characteristic of Scandinavian countries.

As is the case of any typology, the Esping-Anderson typology is ideal-typical and was therefore subject to much criticism, as the Mediterranean countries were excluded, as were the roles of family and gender in providing services. Besides this, its typology does not represent an analysis of the welfare systems; therefore, the authors offer the same typology of Slovenian authors, such as Kolarič, Črnak-Meglič and Vojnovič, in which they emphasise “which social class in a particular society controlled
the leverage of power for a longer period of time and what the relationship between the church or churches and the state was” (p. 39). They quote the liberal system of welfare, the conservative-corporate system, the social-democratic system, the Catholic and the Etatist system (state-socialist) of welfare. The authors present them in detail and compare them with the previously stated typologies.

Getting the reader acquainted with the systems of welfare state is a good basis for understanding the following chapter on the development of the Slovenian system of welfare, which is unique in its historical development. It is “characteristic that in the context of transition from a socialist to post-socialist society, it was constituted as a dual model, composed of elements of the conservative-corporate system on one hand, with compulsory systems of social insurance and on the other, with a strong public sector that preserved the system of a dominant producer of all kinds of services to which all citizens have access under the same circumstances as in a social-democratic system” (p. 50).

The second chapter ends with the presentation of changes to a welfare state that refer not only to the recent period, but also to the 1970s when “the golden age of the welfare state” ended, as well as up until now. Our memory is quite fresh regarding the changes that we experienced in the area of social policy in the period of the last economic crisis, and therefore this chapter also provides the opportunity to understand these changes through an historical perspective.

In the third chapter, titled “Social exclusion and the policy of activation”, the authors deal with presenting the concept of poverty and its links to social exclusion, since poverty represents not only a narrow definition of material deprivation, but also an access to goods that provide welfare and that are linked with welfare.

The most typical policy addressing poverty is the one that provides people with a minimum income, most often in the form of financial social assistance. The role of social benefits has changed drastically in the last decades, since “they include an increasingly higher share of long-term unemployed people and those who are motorically or in any other way handicapped” (p. 77). Social benefits must now address new risks to which a state with existing programmes or various systems of social security cannot respond efficiently, and therefore they encourage social activation (e.g. in Slovenia the implementation of activation allowance enables an individual to receive higher than average financial social assistance).

A part of the third chapter is dedicated to the area of employment and social security, since the changes in the labour market and workforce have a strong impact on people’s welfare. Recently, work has no longer been a sufficient guarantee of welfare, as there is an increasing number of employed poor people on the labour market. Temporary, occasional, non-standard jobs are on the increase.

In the area of social policy, the notion of social investment is increasingly present. This is “a new concept that attempts to change the view on the expenditure of the state for social policy and present it not as a cost, but rather as an investment, which gives new legitimacy to social programmes” (p. 89). One of the priority tasks of the state is the question of gender equality and the inclusion of women on the labour market and provision of child allowance, which is dealt with in detail by the authors in the next, the fourth, chapter. There is no generally accepted definition of family policy, since, among welfare state regimes, family policies differ. In order to present this, the authors show “an especially useful typology, developed by Gauthier (2002) on
the basis of two key indicators: family allowance and support for employed parents (the length and amount of maternity or parental leave)” (p. 101). The trends in family policy in EU countries have been taking on the direction of providing the quality of life for families, focusing on benefitting children; therefore, in recent years (in Slovenia as well) the changes are visible in the strategies focused on children.

The policies of care for older people are dealt with in the fifth chapter. The authors present them as a response to demographic changes in the recent decades. The demographic changes represent a tripling of the pressure for welfare states, due to increased expenditures (for pensions and other systems), decreased inflow to the state budget (due to there being more retirees) and a slower economic growth as a consequence of decreased consumption; namely, the patterns of consumption among older people are different than among young people (Greve, 2015: 202–204) (p. 115). The states respond differently to such changes, depending on their way of financing, the rate of selectivity and admissibility (i.e. whether the programmes are universal or selective regarding the assessment of needs) and their forms of help (i.e. if these forms are financial, such as co-financing, tax deduction and benefits or non-financial forms of help). Recently, this area has also seen the emergence of the paradigm of social investment in active ageing programmes (in order to provide a productive and active old age, making older people stay active in the labour market longer by encouraging socially productive activities, e.g. volunteering). The care regimes in the area of older people’s care are divided according to the role of the family in the care system. The authors therefore expose an interesting case of Leitner’s model of care analysis (older people and children) that distinguishes among the following regimes:

- **defamiliarisation** – the system with well-developed support services, the right of a family to care is not explicitly recognised;
- **optional familiarisation** – the system with well-developed services and support for family care;
- **explicit familiarisation** – the system in which family care is of key relevance and is supported by policy;
- **implicit familiarisation** – the system in which services are poorly developed and support for family care is low (p. 125).

In Slovenia, implicit familiarisation or unsupported familiarisation is characteristic, since the greatest share in the care of older people is taken on by families with the help of other members of informal networks and without any significant or organisational support on the part of the state.

The sixth chapter looks into a future that may be foreseen by using an analysis and a study of the people’s opinion on the welfare state. The study is based on the analysis of the models presented in the book including the typologies and concepts of the welfare state. Democratic forums and other new approaches have also emerged that enable us to hear people’s opinions on the welfare state and their future expectations on the basis of discussions.

The monograph presents a study of social policy in a scientific, transparent and comprehensive way and is an excellent study material for students of broader fields of human studies. It is also a welcome material for various professionals working in the system of social policy, especially in the area of social security.

Associate professor Jana Mali, PhD
Faculty of Social Work, University of Ljubljana