**BOOK REVIEW**

*Social Security Outside the Realm of the Employment Contract* is a welcome addition to the growing literature on work-related social security. The book focuses on the challenges of providing adequate social security and social protection for people in informal work. The editors offer many interesting perspectives from the outset. They suggest that in the ‘global South’ the main obstacle is that most work is done in an informal economy which, by its nature, is ‘hard to reach’, thereby leaving much of it uncovered in social security terms. In the ‘global North’ they see the standard employment contract – originally a useful device for social insurance purposes – as is ‘in retreat’.

Despite measures from international and regional standard-setting organisations like the International Labour Organisation (ILO), the African Union (AU), and the European Union (EU), many of the goals they have set for supporting such groups and their families are not being met.

The remit for the book’s contributing authors was to ‘reflect on a pressing issue with respect to social security and workers outside employment’, or to ‘present a telling case study’ from the countries or regions with which they were familiar. In the event, the project has resulted in twelve excellent chapters, grouped in four parts:

1. General Reflections (*chapters 1-4*)
2. Thematic Reflections (*chapters 5, 6*)
3. Regional Overviews (*chapters 7-9*)
4. National Case Studies (*chapters 10-12*)

Some of the chosen issues are country or region-specific. Nevertheless, they often deal with concerns of much wider relevance. Not least of these is that, against a backdrop of decreasing formal employment, the borderlines between ‘formal’ and ‘informal’ work are becoming increasingly blurred. People now move (or are expected to move) between these categories more readily, making the development of suitable social security responses exceptionally complex. A number of contributors highlight how social security programmes designed for a very different world of work have ceased to function effectively under modern conditions. An obvious example is that most contribution-based schemes still require contributors to be in stable, continuous employment in which they are earning enough to be able to maintain contributions. The reality is that much of the employment on offer is anything but stable or continuous. This renders many contributory systems unfit for purpose, or unable to deliver adequate social security coverage other than in tandem with non-contributory social assistance. It is certainly the case that the Beveridge model did not envisage people in paid employment being poor. This part of the discussion, in *General Reflections*, touches on the topical, but contentious, idea of a universal basic income which can overcome status and other barriers typically faced by workers in the informal economy, and what the book in its sub-title calls ‘employee-like workers’. Such a scheme would be expensive, of course, which is why leading economists like Paul Krugman say that such schemes are likely to be either too expensive, financially and politically, or inadequate in the level of support they could deliver (‘What will cause the next recession: Paul Krugman on UBI and more’, CNBC 22nd April 2019).

The scale of the challenges for social security systems in the informal economy can vary greatly, as considered in the valuable contributions about South Africa where the unemployment rate is over 27 per cent; and Latin America where informal working impacts on an estimated 50 per cent of the economically active population (and reaching as high as 60 per cent in some countries). Other common themes in the book include the impact of gender, the feminisation of poverty, and the reality that women are disproportionately represented in part-time, atypical work, and in low-paid/higher risk sectors.

This begs the question whether, and to what extent, measures from standard-setting bodies like the ILO are making much difference in the face of the radical transformations being seen in the world’s labour markets. Measures like the Social Protection Floors Recommendation 2012, No. 202; and the Transition from the Informal to the Formal Economy Recommendation 2015, No. 204, providing guidance on State measures to facilitate the transition of workers and economic units from the informal to the formal economy, and to prevent the ‘informalisation’ of formal economy jobs. Consideration also needs to be given to the more recent work of the ILO’s Global Commission on the Future of Work,and its conclusions in *Work for a Brighter Future* (January 2019). Recommendations on the need to invest more in peoples’ capabilities, and the importance of developing work institutions and support for decent and sustainable employment, are particularly relevant. It also has a lot to say about gender inequalities and empowerment (a theme previously explored in key Commission papers like *Empowering Women Working in the Informal Economy*: Brief 4, ILO Global Commission on the Future of Work, 20th February 2018).

The editors end with a helpful epilogue and summary of some of the ‘lessons’ to be extracted from the contributors’ work. On an upbeat note, they conclude that the importance of a system of social protection to deal with universally recognised risks now meets with ‘wide acceptance’. In another somewhat optimistic comment, they add that a growing number of countries are incorporating social security into human rights systems. The pendulum swings both ways, however; and in an altogether gloomier assessment - gleaned from all twelve chapters - they identify a potent trio of obstacles to prospects for effective social security coverage. The first is the ‘individualisation of workers and the fragmentation of the labour market’ – something which, in turn, has been contributing to a dwindling trade union membership in both the developed and developing worlds. This is ‘troublesome’ given the importance of trade unions, for example as ‘carriers of social insurance schemes’. A further concern (they say) is with the ‘power shift’ between labour and capital resulting from the internationalisation and digitisation of labour. That puts the question of how to ensure there is a sufficient base to finance social security systems even higher on the political agenda.

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