At the start of this book the editors comment on the rise and extent of the ‘risk industry’, and in particular the number of critical commentaries and empirical studies on risk across a range of contexts and countries. In a climate where risk has become ubiquitous, what does an additional text on the topic of the moment actually offer? This is an interesting question against which to assess this new work. The conclusion has to be much that is helpful, illuminating and new.

Of particular note for this reader was the focus on an Australasian context, an important antidote to the over-focus on the UK or USA arenas; and the broader backdrop of the 2008 financial crisis is well reviewed by Quiggin in the opening chapter. The book includes an important focus on marginalised and indigenous communities (see for example the chapter by Altman and Hinkson). The text is self-evidently rooted in the great ‘risk debate’ on public and welfare policy, but claims, and achieves a more ‘nuanced tone to the populist political discussion on risk and responsibility’ (p. ix). Whilst it treads some familiar ground, e.g. the ubiquitous ‘risk talk’, the examination of structural constraints on risk choices, citizen resistance to risk agendas, the book does offers new insights through the range of case studies provided.

The two chapters that provide ‘critical reflections on risk, responsibility and autonomy’ are particularly important in this respect (Mackenzie, Moss, respectively). Mackenzie for example unpicks the notion of autonomy as ‘maximal choice’, a key notion in much neoliberal discourse; in essence, the notion that individuals can and should exercise ‘maximal choice’ and therefore bear maximum responsibility for their risk choices (p. 108). In policy terms, one outcome of such a discourse is a light touch approach to regulation, an important consideration given the 2008 financial crisis and the ongoing ramifications of this. In critical terms, the ‘maximal choice’ understanding of autonomy discounts the role of power relations and structural constraints on choice, and fails to conceptualise individuals as ‘social beings’, ‘constituted in relationships of dependence and interdependence’ (p. 120). In a carefully argued chapter, Mackenzie offers an important re-conceptualisation of autonomy as relational choice, with greater awareness of structural/power constraints and social obligations to others playing a key role in risk choices. Moss continues the link of risk choices to disadvantage, and in a short but interesting chapter explores the role of recent Australian welfare policy in shifting risk onto the more disadvantaged sections of the population.

The impact of risk in Australian welfare provision is well covered in section 3: ‘Consequences of Individualising Risk: Work, Welfare and Education’. All four chapters in this section offer concrete and illuminating case studies, (Pocock on work; Wheelahan on education;
Altman and Hinkson on the regulation of aboriginal communities; and McDonald on non-profit organisations and child protection). The particularisation to the Australian context is not necessarily a limit to these chapters, parallels to other Anglophone countries and to Western Europe can be drawn. The lessons from ‘projects of normalisation’ for marginalised and indigenous groups are particularly pertinent, with Altman and Hinkson clearly highlighting the negative and potentially destructive state policies which can eradicate those ‘cultural practices that are anathema to neo-liberalism’ (p. 206).

Following this section of detailed case studies, the book concludes with a consideration of ‘Managing Risk More Effectively and Equitably’. Howe’s chapter on ‘New Social and Economic Risks’ importantly focuses on ‘life course risks’, a notion that the citizen will spend a lifetime navigating a series of economic and social risks. Within this, the management of life transitions is critical to success, the creation of life trajectories and personal biographies that are empowering, fulfilling and rewarding. However, Howe outlines the policy shifts and changes in risk framing that such a personal management of life transitions will require, and provides an interesting if not totally convincing example.

This book offers a great deal, and the range of contributors and disciplines makes it a grounded and illuminating contribution to current debates about welfare provision in contemporary neo-liberal societies. It will be an important read for established scholars and students alike.

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