

Shaping the active, autonomous and responsible modern retiree: an analysis of discursive technologies and their links with neo-liberal political rationality

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ABSTRACT

Retirement is undergoing structural and discursive transformations that have implications for the individual and social experience and management of later life. Although discourses about retirement do not determine how individuals will prepare for and act as ‘retirees’, they provide morally-laden messages that shape people’s possibilities for being and acting. Using Canadian newspaper articles published in 1999 and 2000, and drawing upon the governmentality perspective, this study explores the interconnections between neo-liberal political rationality and discursive constructions of ‘retiree’ subjectivities. The analysis demonstrates the ways in which certain subjectivities, and their associated technologies and practices of the self that are consistent with neo-liberal political rationality, are being shaped as ideal for ‘retirees’. The paper critically examines this process and its implications, and argues that the personal ‘freedom’ promised with the idealised life practices is ultimately illusory, because they oblige older people to resist or defy ageing through relentless projects of self-reflection and improvement, self-marketing, risk management, lifestyle maximisation and body optimisation. The implications of the neo-liberal discourse about old age and ‘retirees’ for future social policies and older people’s services are critically examined.

KEY WORDS – retirement, retirees, discourse, neo-liberal political rationality, subjectivity.

Introduction

In several social arenas, ageing is problematised and strategies are prescribed to shape older people’s lives. This paper focuses on retirement and discourses pertaining to older people as ‘retirees’. Retirement has come to be viewed from a lifecourse perspective and, in everyday life in the western world, as a central, institutionally created marker of entry into ‘old age’,

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particularly for men, but it is undergoing structural and discursive transformations. New forms of retirement and new types of 'retirees' are being discursively shaped. With the entry into old age of the baby-boom generation, and the fiscal concerns about projected labour market shortages and the sustainability of pension systems, current debates on the respective roles of governments, businesses, families and individuals in structuring retirement and supporting 'retirees' are likely to intensify (Clark and Quinn 2002).

This paper presents the results of a discourse analysis of the constructions of 'retirees' as published recently in one Canadian newspaper, *The Toronto Star*, and critically discusses the implications of their assumptions, prescriptions and goals. It is a contribution to the literature on the discursive re-shaping of retirement and 'retirees', and draws on the Foucault-inspired 'governmentality perspective' to explore the influence of neo-liberal political rationality in the discursive technologies that are being promoted to shape ideal 'retiree' subjectivities. The paper contends that there is a need to examine critically the individual and social costs of reshaping the ideal 'retiree' in ways that are consistent with, and promote, neo-liberal political rationality, for their universal adoption would be inimical to older people's welfare and wellbeing.

The shifting nature of retirement

Phillipson (1998) argued that since the late-1960s a new phase in the history of retirement has emerged. From being a defined event, particularly for men at or around age 65 years, when work ended and a public pension began, retirement has become an increasingly ambiguous, diverse and individual process, and a life change that is less clearly tied to a particular age or to the receipt of a public pension (Ekerdt and Dennis 2002; Roberston 2000).

From the 1970s to at least the mid-1980s, early exits from the labour force (before 65 years of age) became increasingly evident in almost every member country of the *Organisation for Economic Cooperation and Development* (OECD). Although the timing and extent of the fall in labour-force participation has varied by country, declining rates have been general among men aged 55 or more years and most marked at 60–64 years (Delsen and Reday-Mulvey 1996). While a similar decline in older women's labour-force participation has been masked by the tendency for each succeeding generation of women to have higher participation, by the 1980s the rate of participation of women aged 60 or more years was also declining (Encel 2000; Phillipson 1998). By the 1990s, the average age of actual retirement

for men in many nations had decreased to around 62 years, with many governments and businesses supporting early exits (Hardy 2002; Walker 2000). From the 1990s, however, 'early exit' was increasingly framed as a fiscal and labour-force problem, and many governments took steps to suppress 'early exit' and to promote 'productive ageing', as by abolishing a mandatory retirement age and increasing the age of eligibility for public pensions. Although it is uncertain if there will be a permanent reversal of the early-exit trend, it is clear that the normative pattern of a full-time job followed by complete cessation of work and receipt of a public pension has been significantly eroded (Van Dalen and Henkens 2002).

There have also been marked changes in the labour market for older workers, mirroring the rise in non-standard forms of employment. Workers aged 45 or more years are increasingly engaged in part-time jobs, contract work, self-employment and multiple jobs. New types of 'retirees' are being formed, those who combine elements of work and retirement, such as 'partial retirees' and 'working retirees' (Davey 2002; Gilleard and Higgs 2000). In line with neo-liberalism, the state's commitment to provide for 'retirees' is being re-examined in several western nations. Steps have been taken in several policy areas, such as pensions, healthcare and work, to decrease the dependency of 'retirees' on public systems and to foster privatised and individualised retirement packages. Many OECD nations, including Canada, have scaled down public pension systems and promoted privatised pension options (Biggs 2001; Kemp and Denton 2003; Williamson 2002).

The discursive transformation of retirement and 'retirees'

Since the late 1960s, the discursive construction of retirement in policy, academic and media texts has shifted from the representation of social isolation, structured dependency, lack of roles and passivity, to a portrayal of later life as a time of opportunity, continued productivity, self-fulfilment and self-reliance (Holstein 1999; Walker 2000). Blaikie has summarised the change: 'The current imagery of a retirement lifestyle evokes a transition to a new life, rather than a continuation of the old. The picture of later life ... has shifted from sickness and decline to health, liberation and "refurbishment"' (1999: 73).

Contemporary discourses of 'positive' retirement have largely been welcomed by gerontologists, seniors' organisations and others concerned with seniors' wellbeing, because they appear to open up numerous possibilities for activity, freedom, identity and health (Andrews 1999; Gilleard and Higgs 2000). Some authors, however, have recently critiqued the ways

in which retirement and the ageing process itself are being discursively re-shaped as an individual responsibility that demands proactive planning and activity on several fronts (Kemp and Denton 2003). It has been pointed out that the contemporary discourse sustains ageism by promoting perpetual youthfulness, and that it draws attention away from the socially constructed nature of disability and dependency in later life (Holstein and Minkler 2003; Katz 2001/2002).

Understanding the discursive transformation of retirement and 'retirees'

Discourses, as a form of social action enacted primarily through texts and narratives, provide parameters for what can be known, said and thought in specific places and historical contexts (Fairclough 1992). While discourses about retirement do not determine how individuals will prepare for and act as 'retirees', they provide morally-laden messages that shape possibilities for being and acting. Moreover, such discourses influence the policies that respond to the perceived and actual problems of population ageing and increased longevity, and they suggest standards by which older people can judge themselves and be judged by others (Biggs 2001; Katz 2000). For example, a study of 51 Canadians who were approaching or in retirement demonstrated that recent discourse on risk and responsibility was reflected in the participants' understanding of the roles of individuals, families, governments and employers in retirement, and in the ways that they planned for retirement. It concluded that the discursive constructions of retirement 'are shaping the very nature of older age in a given society, and influence the conditions within which individuals materially and emotionally experience and live out their later lives' (Kemp and Denton 2003: 757).

In trying to understand the influences behind the contemporary discursive re-shaping of retirement, several authors have examined the links with the shift in the gerontological discourse towards 'positive' or 'successful' ageing (Blaikie 1999; Biggs 2001). 'Positive ageing' discourses tend to dissociate ageing from disease; present activity as a key to health and happiness in later life; and emphasise the possibility of expanding mid-life and postponing old age. Moreover, they frame ageing as a process that individuals can and should responsibly manage (Katz 2001/2002; Tulle-Winton 1999). Analyses of British and American popular literature and policy documents have found that contemporary representations of the 'ideal retiree' visualise the individual taking on the responsibility for retirement planning and her or his personal ageing, endeavouring to

remain youthful, exercising choice in lifestyle planning, and remaining active (Ekerdt and Clark 2001; McHugh 2000). The influence of consumer culture has also been examined. Researchers have demonstrated the ways in which retirement is being reconstructed as a marketable lifestyle, one that connects consumer culture's emphasis on youth and fitness with various techniques for masking the bodily signs of ageing and creating an active lifestyle. In the marketing literature more than any other category of text or discourse, constructions of 'retirees' have shifted from 'dependent service users' to 'active consumers' (Katz 2001/2002; Laws 1996).

More recently, changes in the discursive construction of retirement and 'retirees', as well as the broader shift towards 'positive ageing', have been linked with the decline of the welfare state and the rise of neo-liberalism (Gilleard and Higgs 2000; Holstein 1999; Tulle-Winton 1999). Given neo-liberalism's advocacy of market solutions and individualism, people who are dependent on the state for financial support become the targets of policies and rhetoric that foster self-reliance and engagement in economically useful activity (Walters 1997). In such ways, contemporary constructions of retirement and 'retirees' that focus on continued activity, youthfulness and health are part of 'the wider political assault on the risk of dependency' (Katz 2000: 148). Gerontologists and others should not therefore uncritically welcome the contemporary constructions of retirement and 'retirees' because they promote individual freedom, but rather should examine critically what forms of old-age living are legitimised and de-legitimised. As Rose (1999) has suggested, there is a need to ask whether power is operating by proselytising freedom.

Studies of the links between discursive constructions of 'retirees' and neo-liberalism have primarily focused on policy documents and broad neo-liberal aims (Ng and McCreanor 1999; Powell and Biggs 2000). Polivka and Longino (2002) made connections between the stress in contemporary ageing policies on individual responsibility, consumerism and 'positive' lifestyles and the neo-liberal agenda to decrease public-sector expenditure through privatisation. Few authors have detailed the ways in which the discourse 'technologies' of neo-liberal government link with the ideals that are promoted in contemporary constructions of retirees. Empirical studies of these affinities would deepen our understanding of the ways in which ageing is being managed or governed in contemporary society, by revealing the constructed nature of discourse and the embedded power relations, and would allow 'the perception that things could be otherwise, which creates the possibility for change' (Eakin *et al.* 1996: 163).

Analytic framework

The Foucault-inspired ‘governmentality’ perspective was adopted in this study to illuminate the ways in which neo-liberal political rationality connects to the regulation of ‘retirees’ through the discursive shaping of ‘subjectivities’, which in essence are outlined prescriptions of personhood and conduct. Applying a productive, relational notion of power, governmentality theorists propose that political power operates by shaping and promoting approved subjectivities through discursive practices that, in turn, are influenced by a multitude of political, social and cultural factors. By promoting and disseminating normative subjectivities, the state and other actors ‘govern at a distance’ and ‘govern through freedom’ (Dean 1994). As Rose put it, ‘when it comes to governing human beings, to govern is to presuppose the freedom of the governed. To govern is not to crush their capacity to act, but to acknowledge it and utilize it for one’s own objectives’ (1999: 4).

Political rationalities, defined as ways of thinking about the nature and practice of government, are a key influence in guiding the subjectivities that are shaped in specific socio-historical contexts (Foucault 1991). All political rationalities are associated with particular technologies of government, which are the techniques used to shape the conduct, needs and desires of the people. In describing, idealising and making practicable particular normative subjectivities, such technologies constrain the available and approved ways of being and acting (Allen 1991). Technologies of government are translated into personal subjectivities by the promotion of ‘practices of the self’, which are ways of understanding and acting upon one’s body and behaviour to achieve particular outcomes and a certain type of self. As previous theorists have argued, individuals learn from and internalise the subjectivities and associated practices of the self that surround them, and change the ways in which they construct and manage their selves and activities (Cruikshank 1993; Dean 1994, 1995; Rose 1999). As neo-liberal political rationality has spread, technologies aimed at promoting practices of the self that involve self-reflection and improvement, body monitoring and improvement, risk management, and lifestyle maximisation have evolved (Lupton 1995; Parton 1999; Rose 1992).

Examining discursive constructions of retiree subjectivities

Design and methodology of the study

This paper reports a critical discourse analysis of texts from a sample of Canadian newspaper articles on retirement. The objective was to examine

the contemporary 'government' of retirees, with a focus on the inter-connections between neo-liberal political rationality and discursive constructions of 'retiree' subjectivities. The research questions included: (a) What types of subjectivities are shaped as ideal for ageing individuals preparing for and living in retirement? and (b) What types of technologies and practices of the self are associated with these subjectivities?

It was decided to examine newspaper texts because the mass media play a vital role in shaping subjectivity (Rose 1999), and newspapers are the most widely accessed printed medium in Canada (Statistics Canada 1998). Newspaper journalism can be seen as a discursive mechanism or technology that mediates between the broad political rationalities, as expressed in state-generated discourse, and the everyday lives of the readers. Texts were drawn from *The Toronto Star*. It is the largest circulating Canadian newspaper, has a more diverse readership than its major competitors, and its editorial policy gives space to a wider range of political orientations than any of its competitors (Gutstein 2000). All articles by in-house journalists and from press agencies (but not advertisements) during 1999 and 2000 on preparing for and living in retirement were extracted using *NewsScan*, an electronic search engine, and by a manual search of eight special retirement sections. In total, 138 source articles were identified for the sample. Extracts drawn from this sample to illustrate the study's findings in this paper are referenced using codes that identify the source articles from which they are drawn, with the corresponding source articles being listed in Table 1.

The analysis process

Adopting an approach to critical discourse analysis based on Fairclough (1992) and Potter and Wetherell (1987), the texts were first categorised by topics, such as work and housing, and the analysis proceeded in several iterative steps. Beginning with the work area, a checklist of questions about the governmentality perspective was applied to identify various aspects of content and form. Each text was read several times, with each scan focusing on different aspects, including the discursive technologies used (*e.g.* employing statistical evidence to define a risk), and the promoted practices of the self (*e.g.* self-reflection on attitudes to ageing). After reading a few texts, initial groups were specified, with each corresponding to a subjectivity type. The cycle of text analysis, comparative analysis and grouping was repeated several times for each topic area. Once all topic areas were completed, the subjectivity types that crosscut the topic areas were listed. Texts were re-read to confirm the groups, to check for disconfirmations, and to elaborate discourse patterns.

TABLE I. *The source articles from The Toronto Star, 1999–2000*

| Code | Author (date), title, newspaper section, page(s) |
|------|---|
| H1 | Cappon, D. (1999, Feb. 20). Retirement planning: finding a balance in the September phase. <i>Business</i> , H1. |
| H3 | Bain, J. (1999, Oct. 1). The smart man's guide to good health. <i>Retirement</i> , BE5. |
| H5 | Daw, J. (1999, Nov. 27). How would you pay for home care? <i>Business</i> , E2. |
| H7 | Haraks, M. (2000, July 24). Many drinking problems start in later years. <i>Life</i> , E6. |
| H8 | Graham, D. (2000, Aug. 12). Plunging into the fountain of youth. <i>Life</i> , N1, N2. |
| H13 | Crawford, T. (2000, March 10). Forever young? <i>Life</i> , G5. |
| H16 | Dalby, P. (1999, Sept. 25). Those feet were made for walking. <i>Retirement</i> , SS2. |
| H19 | Alam, M. (2000, June 24). Aging with attitude. <i>Retirement</i> , R1, R3. |
| H24 | Scotton, L. (2000, Oct. 28). The human canvas: more people are having cosmetic surgeons turn back the clock. <i>Retirement</i> , P1, P3. |
| H26 | Dalby, P. (1999, Oct. 30). Job's end can trigger suicide in older men: when men retire they lose some sense of their self-esteem. <i>Retirement</i> , S3. |
| H29 | Cawfield, D. (2000, Oct. 28). Three-pronged attack targets osteoporosis. <i>Retirement</i> , P5. |
| HG5 | Bain, J. (1999, May 29). Baycrest offers new twist on life lease. <i>New in Homes</i> , P1, P6. |
| HG8 | Oliver, D. (1999, Aug. 14). Lakeside dream now a reality for couple: Ferguson area retirement community almost sold out. <i>New in Homes</i> , N4. |
| HG11 | O'Reilly, D. (1999, Sept. 4). Retirees find room at the inn. <i>New in Homes</i> , P1, P6. |
| HG13 | Harries, K. (1999, Sept. 25). Hair today and likely more tomorrow. <i>New in Homes</i> , R1, R17. |
| HG17 | Priest, L. (1999, Oct. 25). Critics urge action on retirement homes. <i>News</i> , A1, A7. |
| HG20 | Anon. (1999, Oct. 26). Unlicensed care wrong for seniors. <i>News</i> , A22. |
| HG21 | Priest, L. (1999, Nov. 15). 'Scared' woman fights seniors' home. <i>News</i> , B1, B5. |
| HG22 | Kelly, J. (1999, Nov. 15). Elderly must take some control over their own lives. <i>News</i> , A17. |
| HG23 | Arnott, K. (1999, Nov. 20). Project designed for retirees: as chill sets in, Niagara's more temperate climate appeals to retirees. <i>New in Homes</i> , N1, N14. |
| HG24 | Davie, M. (2000, Nov. 25). Retirement options: a new lease on life. <i>New in Homes</i> , N1, N15. |
| HG34 | Davie, D. (2000, Nov. 18). Seniors get by with help from friends: condos tie into assisted living complex. <i>New in Homes</i> , R1, R11. |
| L2 | Taylor, B. (1999, June 19). Greener pastures: couple finds freedom 45 is a lot more fun. <i>Retirement</i> , S9. |
| L12 | Reed, R. (1999, Oct. 14). It's never too late to learn. <i>News</i> , A28. |
| L16 | Roseman, E. (2000, Sept. 11). Simpler living is no simple task to achieve. <i>Business</i> , D2. |
| L19 | MacKinnon, D. (1999, Sept. 25). No age limits when it comes to learning. <i>Retirement</i> , SS1, SS8. |
| L26 | Warren, I. (2000, June 24). Plan well in advance and have the trip of a lifetime. <i>Retirement</i> , R8. |
| V3 | Werland, R. (2000, Feb. 12). Retirees pursue quest to create a better world. <i>Life</i> , P19. |
| W2 | Gotlieb, R. (2000, Oct. 28). Many retirees are stepping back into rat race. <i>Retirement</i> , P7. |
| W5 | Roseman, E. (2000, Nov. 19). Continuing to work has many advantages. <i>Business</i> , B5. |
| W13 | Hinden, S. (1999, Sept. 25). What retiree really missed was the workplace, not work. <i>Retirement</i> , SS6. |
| W18 | Gamester, G. (1999, Dec. 12). Pape rides wave of happiness. <i>News</i> , A17. |
| W22 | Taylor, B. (1999, June 19). Why wait? <i>Retirement</i> , S1, S7. |
| W24 | Dexter, B. (1999, Oct. 30). Gray power packing big punch in workforce. <i>Retirement</i> , S2. |
| W25 | Cohen, D. (2000, Jan. 18). It's a new age in retirement strategies. <i>Business</i> , G6. |

Note: This table includes a list of only those source articles from which extracts were drawn for this paper. The letters within the codes represent the following topic areas: H for health and illness; HG for housing; L for general lifestyle; V for volunteering; and W for work.

TABLE 2. Overview of the four ideal subjectivity types in three domains

| Consumer-based subjectivities | | Producer-based subjectivities | |
|--|--|-------------------------------|-------------------------------------|
| Age-defying | Prudential | Age-defying | Prudential |
| Activity and life style options | | | |
| Consumer-based leisure | Consumer-based leisure | Paid work | Entrepreneurial work |
| Physically-demanding leisure | Consuming knowledge and products | Skills training | Skills training |
| Education | | Education | Education |
| Later-life goals | | | |
| Age-defiance | Increased sense of security | Age-defiance | Increased sense of security |
| Lifestyle maximisation | Decreased probability of decline, disability, and dependency | Self-fulfilment | Decreased probability of dependency |
| Body optimisation | | Social inclusion | Self-development |
| Sense of excitement | | Sense of purpose | Sense of excitement |
| Active lifestyle | Active lifestyle | Active lifestyle | Active lifestyle |
| Practices of the self | | | |
| Lifestyle maximisation | Risk management | Self-marketing | Risk management |
| Body optimisation | Self-reflection | Self-reflection | Self-marketing |
| Self-reflection | Self-improvement | Self-improvement | Self-reflection |
| Self-improvement | | | Self-improvement |
| <i>N</i> =38 | <i>N</i> =43 | <i>N</i> =29 | <i>N</i> =9 |

Note: *N* refers to the number of newspaper texts that contributed to the shaping of a particular subjectivity type. Some texts contributed to more than one subjectivity type.

Results

Subjectivities and associated practices of the self

The principal ideal ‘retiree’ subjectivity types, which correspond to four dominant discursive patterns, and which were identified by the analysis are shown in Table 2. Each discursive pattern corresponds to an ideal ‘retiree’ subjectivity type – a way of being and acting to which ageing persons should aspire. These four types differed by the dominant type of prescribed activity (‘consumer-based’ or ‘producer-based’) and ultimate outcome (‘defying age’ or ‘prudentially minimising age-related risks’). A discursive pattern that described a non-ideal ‘retiree’ subjectivity type, the ‘vulnerable senior’, was found in 12 articles.

Consumer-based subjectivities

Consumer-based subjectivities were most prevalent in the sampled texts. They present ideal ageing individuals as preparing for and living in retirement by engaging in activities that involve acquiring and consuming products, services and knowledge, largely in the private market, to achieve age-defiance or risk reduction. Engagement in self-reflection and

self-improvement was promoted for both types of consumer-based subjectivities. For example, in an article that lauds the 'age-defying consumer', a 'lifestyle planner' informs readers that 'the critical thing is assessing your own need for activity level' (H29), while in another that promotes the 'prudential consumer', a reporter advised that, to avoid depression and isolation, those preparing for retirement need to 'identify your abilities and weaknesses, accept them, build on them and do the best with what you have' (H26).

The 'age-defying consumer' is depicted as a person who makes consumer choices, beginning in mid-life, that maximise his or her retirement lifestyle and body. Exemplars of 'age-defying consumers' are presented as in pursuit of a 'dream lifestyle' unhampered either by their available resources or by their attitudes about what is possible in later life, for many of the advocated activities are physically demanding or upmarket consumer options. Age-defying consumers should 'get their cheque-books out' (H8) and work towards being 'forever young' (H13), by engaging in practices of lifestyle maximisation and body optimisation. Lifestyle maximisation generally involves consumption in the private market, and the articles emphasise the 'vast choice of options' (L12), such as 'a unique, one-step emporium of anti-aging services housed in a chic two-storey clinic' (H8). Practices of body optimisation generally involve fitness activities and body modification techniques. Articles variously present consumer-based activities and surgical options, such as cosmetic surgery, rock climbing, and exercise clubs that 'add years to our life and add life to our years' (H19) and 'turn back your biological clock' (H8, H24).

The 'prudential consumer' is depicted as a person who, beginning in mid-life, proactively maximises his or her sense of security for the future. He or she aims to reduce the probabilities of personal decline, disability and dependency, through engagement in practices that minimise the age-related risks to health, finances, housing and lifestyle. For example, people are encouraged to move to specialised 'seniors' housing' while still in 'relatively good health', in order to 'avoid the stress of moving to a nursing home late in life' (HG34), and to ensure the ability to 'age in place with comfort and dignity' (HG24). Readers are educated regarding preventive strategies, most often by health 'experts' or representatives of organisations in the fields of physical activity, eating habits and social integration: 'A balanced diet, exercise and rest can help you reduce stress and enjoy life' (H7) and 'find strength in numbers' (H26). Overall, the 'prudential consumer' from mid-life seeks out information, makes purchases and plans activities that enable him or her to 'play it safe' (L26) and have 'great control over the path we choose to walk' (H1).

Producer-based subjectivities

In the texts that promote or describe producer-based subjectivities, ideal ageing individuals are depicted as engaged in productive activity, primarily paid work, to achieve age-defiance or risk reduction. As with the consumer-based subjectivities, practices of self-reflection and self-improvement are promoted. Readers are advised to ‘upgrade your skills’ (W26) and ‘assess your strengths and weaknesses’ (W5). Engagement in self-marketing is also promoted: ‘network your skills and employment needs among family, friends, neighbours’ (W24), and ‘you have to promote yourself’ (W5).

The ‘age-defying producer’ is depicted as continuing to pursue a lifestyle in which the focus is productive activity, even though he or she is past the typical retirement age or has ‘retired’ from his or her mid-life job. The motivation to work is not income, but rather to acquire an array of personal benefits, particularly age-defiance. The ‘age-defying producer’ lives by the motto, ‘if you rest, you rust’ (W13), and ‘vows not to surrender to retirement’ (W18). The emphasis in the texts that shape the ‘age-defying producer’ is on maintaining personally- and socially-meaningful activity: ‘Go ahead and play golf, then just do something that means something afterward’ (V3), and ‘Retirees have an amazing wealth of knowledge and assets to bring to the industrial-commercial market. ... There’s no way that people should continue to believe that the term “retirement” means dead’ (W24).

The ‘prudential producer’ in mid-life makes a career shift, away from being an employee to becoming an entrepreneur. This proactive establishment of a ‘retirement career’ is depicted as minimising the chances of the financial and health risks that follow the end of work, and as providing various personal benefits, even with the assertion that ‘it’s just good to still be vital and to be a vital part of the economy’ (W25). The ‘prudential producer’ is presented as engaging in rational risk management, often involving consultation with professionals: ‘It’s smart to start planning your new business while you’re still employed. And recognize you may need professional help’ (W5). Indeed, the proactive establishment of a self-owned business is framed as a risk reduction strategy: ‘Here’s a way to reduce the risk of outliving your money: don’t retire’ (W5).

Non-ideal subjectivity type: the ‘vulnerable senior’

The less pervasive, non-ideal subjectivity type of ‘vulnerable senior’ appears to be informed by an underlying discourse that is contradictory to the ideal subjectivity types, in that it emphasises the inevitability of decline, the powerlessness of the ‘old’, and the need for society to protect and care

for seniors. Example texts describe older people as ‘dumbfounded’, ‘more vulnerable’ (HG22), and ‘susceptible’ (HG21). Rather than promote engagement in practices of the self, such articles depict older people as having adopted a posture of dependency and as in need of state and professional assistance. This subjectivity type was presented as something to avoid, and was often used to support the need for structural changes: ‘Provincial legislation – not industry self-regulation – is needed to guarantee seniors a minimum level of care in nursing homes’ (HG20).

Discursive technologies: promoting activity, autonomy and self-responsibility

The most prevalent discursive technologies in the texts included the incorporation of ‘lived’ evidence of positive and negative case examples, ‘questions for the reader’, information about social trends, and references to ‘expert’ opinion and research evidence. Based on the ways in which these technologies were employed in the texts, the technologies were categorised into three major types; specifically, those that promote respectively activity, autonomy and self-responsibility. Such technologies provide a linking mechanism between subjectivity types and the recommended practices, they channel actions and desires to the level of individual concerns and outcomes, and they advocate that retirement decisions and actions are done in ‘responsible’ ways that are consistent with neo-liberal ideals and aims. The prominence of these three types of technologies, and the ways in which they were employed to connect personal aims and neo-liberal political aims, confirms that neo-liberal political rationality has permeated discursive constructions of ‘retirees’ in many and intricate ways.

Technologies promoting activity: activating consumers and producers

A central characteristic of governmental technologies promoted by neo-liberalism is that they seek to increase the number of people who remain active and self-reliant (Dean 1995). In the analysed texts, activity was pervasively presented as a positive force through which ageing and older people can defy or battle the negative forces of dependency, disability, decreased choice and other risks of ageing. Most often, such technologies advocated consumption. In texts about ‘age-defying consumers’, marketing ‘experts’ and reporters connected consumer purchases to several positive outcomes, such as youthfulness and social inclusion. Descriptions of retirement communities provided by their promoters highlighted the possibilities for physical and social activity: ‘Pine Meadows provides all

the stereotypical aspects of retirement living: trout fishing on the Grand River, boating on the lake, and ability to reserve tee-off times' (HG8), and 'joining a community where people lend towels and quickly learn their neighbors' names' (HG23). In addition, positive case examples, including 69 'age-defying consumers' and 35 'prudential consumers', are mentioned in ways that promote consumer-based activities. Such positive cases, presented as unencumbered by financial or health restrictions, provide 'lived evidence' through images and testimonials of the positive outcomes to be achieved through consumption. For example, one article, *Hair today and likely more tomorrow*, uses before and after photographs that show hair re-growth to exemplify ways in which a 61 year-old man was revitalised by moving to a retirement community (HG13).

In the texts that extol producer-based subjectivities, discursive technologies are used to frame productive activity as a positive option for later life and thereby seek to activate ageing subjects as producers. A pervasive technology was the framing of positive case examples, including 29 'age-defying producers' and 11 'prudential producers', as successful pioneers of new ways of retiring. For example, a 75-year-old man who became a full-time security guard is described as 'living proof that staying youthful is as much a matter of the mind as the body' (H19). The work activity of a 'forever young' 84-year-old male office courier is connected to success in life: 'He opted to "keep busy". And wound up with health, a loving family, happiness. Now, that's success' (W18).

Furthermore, articles in the genre of 'prudential' subjectivities incorporate technologies that aim to activate subjects by raising anxieties about the future. Negative cases dramatically display the consequences of failing to engage in appropriate risk management practices. For example, a woman who was forced to retire when aged in the fifties and who did not 'have [her] act together' financially admits that 'for a year and a half I didn't have money for coffee or gas or anything! I ate up everything I had' (W22). Medical and psychological 'experts' raise anxiety by highlighting the physical and psychological risks of ageing and retirement: 'hitting 40 marks the potential onset of a cluster of common illnesses for men' (H3), and 'retirement places an economic straightjacket' on semi-professionals and professionals (H26).

Technologies promoting autonomy: individualising problems, solutions and outcomes

Technologies that promote autonomy advocate self-reliance and self-management by exemplifying problems and solutions at the level of the individual (Parton 1999). In the analysed texts, poverty, a lower standard of living, inactivity, mandatory retirement, disability, dependency and

social isolation are presented primarily as personal risks and challenges, not social issues. ‘Expert’ opinion and statistics are employed in the texts shaping the ‘prudential consumer’ in ways that personalise the risks of ageing by locating them in individual behaviour and attitudes, as in the following three examples: ‘By the time they reach their 70s, health problems are piling up, but the root cause is often inactivity, not old age’ (H16); ‘Financial problems cause stress. Overspending on “wants” instead of “needs” is often the culprit’ (H26); and ‘A lot of men in their 40s to 60s allow themselves to just deteriorate’ (H3).

To individualise the solutions, the texts pervasively emphasise engagement in practices of self-reflection and self-improvement as a key to positive outcomes and the effective management of risk. Many texts eulogising the technologies that promote autonomy argue that one should focus on personal actions aimed at personal goals, such as self-fulfilment and self-reliance, but few focus on social issues or collective practices. For example, the ‘age-defying consumer’ should craft his or her ‘dream’ lifestyle so as to maximise personal freedom, physical capability and appearance, and the ‘age-defying producer’ should work towards self-fulfilment and social inclusion. Those who are unable to overcome problems or avoid ‘oldness’, specifically the ‘vulnerable seniors’, are framed as non-ideal, dependent, powerless and inactive. Only the ‘vulnerable senior’ is constructed as in need of state support, implicitly narrowing the responsibility of the state to those incapable of autonomy, and making the assumption that autonomy is or should be everyone’s ideal.

The technologies that promote autonomy also favour privatisation strategies for the production of welfare goods and services; in effect they applaud the insertion of market relationships into activities that a previous consensus accepted were best guided by non-market criteria (Powell 2001). Market solutions were most prominent in the texts about housing, health services and finances. For example, even though Canada has publicly-funded pension and health care systems, many texts focused on private alternatives, or framed state-funded services as limited, lacking in consumer-desired features and in jeopardy: ‘there’s not enough money to provide everyone with the support they might desire to remain in their homes’ (H5), and ‘*Old Age Security* and *Canada Pension* will not be there when they get to retirement age’ (W25).

Technologies promoting self-responsibility: shaping ‘good’ neo-liberal citizens

Technologies promoting self-responsibility attempt to ensure that autonomous individuals take a ‘responsible’ approach in line with neo-liberal ideals and aims (Rose 1999). There is a pervasive message in the texts that

ideal 'retiree' subjectivities are accessible to 'responsible' individuals who plan for later life and capitalise on contemporary opportunities. For example, there is much direct advice from case examples to be 'responsible' and proactive: '... you have to be goal oriented. Saying you're going to retire doesn't mean a thing if you don't, first and foremost, have a date and time' (L2), and 'In the end, you are responsible for your own health.' (H8). Readers are encouraged to follow the examples of 'responsibilized' cases through the incorporation of 'expert' opinion and statistical evidence that frame cases as reflections of larger social trends; many involve breaking down age-based barriers: 'People are running, working out, staying fit and healthy much longer than in previous generations' (H24), and 'The number of "re-hired" Canadians is growing' (W24). A core element of neo-liberal political rationality is the enterprising or entrepreneurial self, one who responsibly and rationally projects and works towards a self-made future (Rose 1999). This is clearly reflected in the texts: ideal ageing subjects are those who project into the future, determine what they wish to achieve in retirement, and proactively work towards idealised lifestyles and subjectivities.

Implications for individuals and for society

It has been shown that technologies promoting activity, autonomy and self-responsibility were employed in the sampled newspaper texts to 'program' or 'govern' ageing individuals to adopt and idealise particular types of subjectivities and their accompanying behaviour (practices of the self). These technologies appear to function so as to align individual desires and goals with neo-liberal ideals and goals. Such technologies amount to mechanisms to govern ageing and older people through an illusion of freedom. They acknowledge the potential agency of ageing and older people, and attempt to shape their attitudes, aspirations and actions in ways that are consistent with neo-liberal aims. Agency is to be invested in 'responsible' practices that promote self-reflection and improvement, body improvement, risk management and lifestyle construction, in order to achieve self-reliance, individual security, youthfulness and self-fulfilment. In line with the neo-liberal aims of minimising the state's intrusion in individual lives and the economic implications of 'dependent' populations, the ideal 'retiree', like the 'good' neo-liberal citizen, is to care for the self, substantially through their own labour and by availing themselves of private market solutions. Those unable to govern themselves in 'responsible' ways, the 'vulnerable seniors', are presented as incapable subjects in need of protection.

The individual management of ageing: freedom for who and what?

Contemporary discourses of 'positive' ageing and retirement have been celebrated for opening up new freedoms for later life (Gilleard and Higgs 2000). The questions that arise from the findings of this analysis are: for whom is this freedom possible, and what new obligations arise from the influence of neo-liberal political rationality? It is my contention that the ideal subjectivities shaped in the texts set up tensions both for those unable to work towards them and for those who can engage in 'responsible' practices of self.

For a person to adopt the 'ideal' subjectivities, fairly substantial health and financial resources are required. Given that in western countries during the 20th century, there was substantial improvement in the financial and health status of older people (Blaikie 1999), there may be an increasing number who are able to participate in the practices associated with 'age-defying' and 'prudential' subjectivities, but a gap between well-off and poor seniors persists, and is predicted to widen (Townson 2001). It is also pertinent that, in Canada, just over 40 per cent of older people experience some form of disability (Statistics Canada 2002). Thus, although those with adequate resources may have increased options for continued social inclusion, self-reliance and self-fulfilment, those without such resources are provided with few 'positive' options for subjectivity or lifestyles and, in turn, may be increasingly marginalised.

According to Petersen (1997), health promotion discourses that focus on risk management alter how individuals see themselves, so that those who are unable to pursue a 'risk-free' existence may see themselves as lacking self-control and failing to be 'good' citizens. In a similar manner, the continued promotion of the types of ideal subjectivities that resulted from this analysis may encourage ageing individuals who experience poverty, dependency, social isolation, disability and inactivity to attribute their circumstances to their own lack of responsibility. In turn, such persons may come to see themselves as 'failed citizens' and struggle with achieving a meaningful personal identity.

As ideal subjectivities encourage people with adequate resources to free themselves from ageist attitudes and ageing bodies, they simultaneously create a new set of obligations associated with being an autonomous, responsible and active 'retiree'. As shown by this analysis, contemporary constructions of 'retirees' relocate an extensive array of problems and solutions from the societal to the individual level. Individuals are informed of the need to be constantly vigilant regarding personal risks, and to work continuously on the self, body, lifestyle and finances. It is apparent that the

demands to be reflexive and calculating require people, from at least their mid-life, to become 'experts' in many life skills to ensure personal freedom, self-fulfilment, self-reliance and security (Dannefer 2000). Just as health promotion discourses have transformed the 'right to health' from the right for accessible, affordable health services to a 'duty to stay well' (Petersen and Lupton 1996), it appears that the retirement discourse is shifting the right to security and wellbeing in retirement, from a right for adequate pensions and accessible health services, to a 'duty to age well'.

Overall, this analysis suggests that the 'freedom' promised with contemporary discourses regarding retirement is ultimately illusory. Although ageing individuals are seemingly offered a range of practices to free themselves from the constraints of 'oldness', their autonomy is regulated through a new set of social obligations bounded by neo-liberal rationality. In the end, ageing individuals are to manage themselves in ways that do not allow the appearance of 'oldness' or even, if such signs appear, acceptance of the self. Thus, the promoted subjectivities leave individuals with little choice but to defy or resist ageing, which in turn actually promotes ageism, if for most to a later age.

The social management of ageing: continued individualisation and privatisation

As the contemporary 'ideal' subjectivities have become bounded in neo-liberal rationality, their enactment, through discourse and by individuals, ultimately reinforces the rationality. To the extent that retirement and old age become discursively re-constructed into processes that can be responsibly managed by individuals and into a phase of life characterised by productivity and self-reliance, it will become increasingly difficult to justify older people as a deserving target of social policy and protection (Gilleard and Higgs 2000). The displacement of the moral responsibility and financial liability for later life to individuals also dilutes the perceived need for the state to respond to the problems of an ageing population (Dannefer 2000). In the larger neo-liberal climate of opinion, in which actions designed to reduce dependency on the state and enhance individual responsibility are privileged, publicly-funded universal pensions and specialised healthcare for seniors may increasingly be seen as unnecessary and, in turn, governments may increasingly abandon universal services for the 'old'. The implication is that should neo-liberal political rationality achieve hegemony, the 'problem of ageing' to be managed by the state will narrow to the support of 'vulnerable seniors' incapable of self-care.

The further promotion of ideal production-based subjectivities for later life may also enable the state to reduce its support for the institution

of retirement. Indeed, a central policy issue for the OECD is reform 'to encourage continued labor force participation of older workers' (2001: 1). Framed in a discourse that emphasises choice, the OECD supports increased flexibility in the work-retirement transition, by raising the age of eligibility for pensions and abolishing mandatory retirement. While such actions may open up possibilities for some, they will disadvantage others. For example, research on 'early exit' suggests that those who are forced to retire before they are eligible for a pension often struggle to become re-employed and experience financial insecurity (Marshall and Clarke 1998). Raising the age of eligibility for public pensions may reinforce such disadvantages, particularly for women and those with limited education, out-dated skills and low incomes.

Conclusions

A note of caution about the generalisability of the findings is required, for the texts that have been analysed were drawn from two years' issues of one Canadian newspaper. It is believed, however, that the identified subjectivities reflect wider discursive trends. Several of the most prevalent themes have been found in previous analyses of contemporary texts on retirement and ageing, such as avoiding decline and dependency, staying youthful, being busy, and being an active consumer (Blaikie 1999; Gilleard and Higgs 2000). It is argued that the links drawn in this article between ideal 'retiree' subjectivities and neo-liberal political rationality manifest wider discursive trends, and further contended that such discursive constructions single out, in compelling ways, certain aspects of ageing and retirement as significant and problematic.

The consequences of the shift in the discursive construction of retirement and ageing, as revealed in *The Toronto Star*, are significant both for the individual management of ageing and for the social management of the growing older population. As pointed out by Andrews (1999) and Biggs (2001), critical gerontologists need to question the ways in which retirement and ageing are being discursively re-shaped, and to consider how they contribute to the creation of discourses, places and systems that promote desirable and meaningful possibilities for later life, not least for people of different abilities and resources. Understanding how 'retirees' and retirement are being re-shaped in contemporary discourse, and the factors that influence this re-shaping, is an important prerequisite for understanding the future for older people.

Although numerous forces influence the contemporary discursive re-shaping of retirement and retirees, not least consumer culture, the intent

of this study was to demonstrate the ways in which neo-liberal political rationality had permeated the discursive shaping of 'retirees'. The challenges now are how to move away from constructions of 'retirees' and ageing that equate 'positive' with youthfulness (Cole and Thompson 2001/2002); how to promote constructions that incorporate diverse interests and activities, rather than the myopic promotion of work and consumption (Biggs 2001); and how to incorporate collective experiences and responsibilities (Minkler 1990; Katz and Laliberte Rudman 2004). In addition, working from maps of the new spaces of retirement constructed through replications and extensions of this analysis, there is a need to investigate how older people shape their ways of being and acting in these spaces, and the ways in which their practices both reproduce and challenge neo-liberal projects.

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