

Reconstructing retirement as an enterprising endeavour

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Abstract

This article explores issues of age and enterprise in later life as manifested in tensions between retiree and entrepreneurial identities. We utilise the concept of a discursive event to examine time-bound online data, specifically media texts and reader comments associated with the online news coverage on of an insurance company report. This report introduced the label Weary to describe ‘working entrepreneurial and active retirees’. Our analysis shows how keeping healthy and active are constructed as insufficient markers of a productive and successful older age. These markers are supplanted by a neoliberal discourse which prioritises enterprise and economic productivity in retirement. However, the Weary subject position has implications within this discourse which constrain the valued contribution of older adults to productive work yet deny access to this group to entrepreneurial endeavours. This highlights the de-stabilization of retirement and critical tensions in its discursive reconceptualization as a period of entrepreneurial endeavour.

Keywords: Enterprise; retirement; successful ageing; productive ageing

Introduction

Extending working lives has become a political imperative due to increased life expectancy. Collapsing interest rates and closure of final salary pension schemes leaves much of the UK population with insufficient retirement income (Grech, 2015). Retirement is said to have been ‘shaken ...to its core’ prompting its ‘fundamental reinvention’ (Sargent, Lee, Martin, & Zikic, 2013, p.3). Given this, there is increasing attention on enterprise, said to promote competition, privilege the market, empower citizens, and decentralise authority (Ainsworth & Hardy, 2008). Within a neoliberal political ideology focused on individual responsibility and financial self-sufficiency, those in later life are encouraged to be entrepreneurial as a way of working longer. However, older age may limit their access to the enterprising self (Ainsworth & Hardy, 2008; Tomlinson & Colgan, 2014), notwithstanding its promotion as an ideal identity for all (Storey, Salaman, & Platman, 2005; Stypinska, 2018).

In this paper, we utilise the concept of a discursive event (Hardy & Maguire, 2010) to examine UK online news coverage of a particular report that identified the country’s pension crisis as a major concern. Entitled ‘Visions of Britain 2020: Pensions: Crisis and Reforms’ (Friends Life & Future Foundation, 2011), this publication (the ‘Weary report’ hereafter) identified a new socio-economic group labelled Wearies. This acronym stood for ‘working entrepreneurial and active retirees’ (Friends Life & Future Foundation, 2011, p.13) and referred to those seen as too old to get paid jobs, too poor to retire and therefore needing to earn money through entrepreneurial activity. Online news coverage of the Weary report forms the analytic focus of this paper. Such media coverage is an increasingly significant context for debate and is analytically significant in highlighting how subject positions, as

socially constructed and legitimated categories, emerge from discourses and normalise certain ways of being (Bell & Leonard, 2018; Machin & Van Leeuwen, 2007).

However, the ‘vastness of online space’ requires our research field to be ‘constructed rather than discovered’ (Bell & Leonard, 2018, p.344). We do so by adopting a discursive event methodology (Hardy & Maguire, 2010) and a social constructionist approach to examine online news coverage of the Weary report. By coverage we mean firstly, the online news articles and blog posts (hereafter, media texts) which featured and/or discussed the report and secondly, the related below-the-line comments by readers in response to these media texts. Together, this discursive event forms a temporally and contextually bounded episode. The approach is regarded as particularly effective as a means of understanding media influence on the social construction of significant societal discourses (Hardy & Maguire, 2010).

We selected this event as significant (Di Domenico & Fleming, 2014) due to its context (online news) and topic (retirement as a time of enterprise which links to wider discourses). First, analysis of media texts can show, for example, how neoliberal discourses are shaped within the news (Rudman & Molke, 2009) influencing possible and ideal identities in later life (Rudman, 2015). The internet is the fastest growing platform for accessing news in the UK, far exceeding print readership (Ofcom, 2017). The call to examine ‘online news to gain new insights into representations of particular concepts’ (Liu, Cutcher, & Grant, 2017, p.717) reflects the growing significance of internet-based media. New voices are heard via below-the-line comments on media stories which provide opportunities for reader commentary and debate. Secondly, the topic highlights a particular intersection between enterprise and (older) age. The discursive event examines coverage of a report that invoked discourses of enterprise

and successful ageing in relation to retirement at a time when its meaning as a period marking the end of working life has been disrupted (Loretto & Vickerstaff, 2015).

Understandings of retirement are shifting in light of policymakers' response to ageing populations and the pensions' crisis. This has focused on removing structural barriers and addressing discrimination that might limit those in later life from undertaking paid work (Phillipson, 2013). The UK Government has introduced anti-age discrimination legislation, abolished mandatory retirement and increased state pension age. The Weary report was part of a series examining personal financial issues in the UK, articulating possible solutions and projecting future scenarios. It challenged the effectiveness of Government policy in this area and, via the Weary label, introduced an entrepreneurial identity not traditionally associated with retirement and explicitly problematised in relation to older people (Ainsworth & Hardy, 2008; Stypinska, 2018). This label invokes discourses of individual responsibility and enterprise as the basis for action. It harnesses the neoliberal politics of individual responsibility (Rudman, 2006) to address the economic impact of an ageing population (Bulow & Soderqvist, 2014).

Making an ongoing economic contribution is now socially desirable, with being 'forever productive' critical to successful ageing (Rudman & Molke, 2009, p.377). Enterprise and entrepreneurship are both widely promoted as a means for older workers to escape age discrimination and achieve this goal (Ainsworth & Hardy, 2008). These mutually implicated terms are often used interchangeably, as offering a brighter future for those who follow this path to realise their potential enterprising selves (Stypinska, 2018). Enterprise may traditionally have involved creating an independent business venture but the neoliberal discourse of enterprise involves new and expanded understandings of both enterprise and

entrepreneurship (du Gay, 2004). Enterprise now encompasses activities and ways of being that can inform a wide range of non-commercial roles (du Gay, 2004) and life stages not hitherto conceptualised as entrepreneurial (Berglund, Lindgren, & Packendorff, 2017). However, the successful ageing paradigm potentially obscures factors that encourage, deter or prevent later life working. In sum, our discursive event approach is used to explicate these wider societal issues in respect of retirement, enterprise and the intersection with older age. It offers a way to examine the discursive (often recursive) processes that take place when concepts (such as retirement) and identities (such as the Weary) are represented and examines their implications.

We start by considering contemporary research on the discourse of enterprise highlighting representations and constructions of entrepreneurial identity. We then examine studies of later life and the binary discourses of continued youthfulness or decline, exploring the implications for enterprise and retirement. Our specific research question and discursive event methodology are then outlined together with a description of our data and analysis. We present our findings via themes of age categorisation, productive retirement and choice vs. constraint. Our discussion highlights critical tensions within understandings of productive ageing, self-sufficiency and enterprise where access to the neoliberal ideal of the enterprising self is limited; it summarises how our approach contributes new insights into the reconstruction of retirement in the 21st century.

Discourses of enterprise and the construction of entrepreneurial identity

In this section we examine the discourses of enterprise and the role of news media in the construction of the entrepreneur. We consider entrepreneurial identity with a particular focus on the intersections between enterprise and (older) age. Enterprise has emerged as central

tenet for a more individualised society (Tomlinson & Colgan, 2014), its pervasive nature leading it to be seen as a dominant discourse (Storey, et al., 2005). It is suggested as a solution to labour market challenges (Tomlinson & Colgan, 2014), as a means of achieving social change (Calás, Smircich, & Bourne, 2009) and even as a ‘general approach to life itself in the advancement of neoliberal societies’ (Berglund, et al., 2017, p.892). For individuals, this discourse allows for new work identities to be constructed (du Gay, 1996). The ‘enterprising self’ is promoted as a ‘central paradigmatic concept underpinning the rationale of new alternative work forms and relationships’ (Storey, et al., 2005, p.1033). Within this discursive framing, an entrepreneurial identity has become embedded within neoliberal discourse as the best means of achieving independent financial success (Ainsworth & Hardy, 2008).

Within this discourse, the entrepreneur is traditionally constructed as a risk-taking innovator relentlessly pursuing a business opportunity and generating significant capital growth (Galloway, Kapasi, & Sang, 2015). Only when entrepreneurs fail to meet the media myth of enterprise as the panacea for social needs and economic growth are they represented as tired and fallible (Nicholson & Anderson, 2005). In general, the typical representation is one of activity and personal agency with stereotypical masculine traits such as aggression and competitive individuality (Mallett & Wapshott, 2015; Nicholson & Anderson, 2005). This is legitimated through a dominant ideology that privileges concepts such as rationality and competition (Ogbor, 2000) and rejects the ‘domestic self’ where ‘emotions and relations’ are barriers to suppress (Berglund, et al., 2017 p.909). The entrepreneur as hero has been a dominant construction in the French (Radu & Redien-Collot, 2008) and British media (Anderson & Warren, 2011; Nicholson & Anderson, 2005). British broadsheet media has

latterly constructed the entrepreneur as ‘more dynamic, evil and wolfish’ but at all times characterised by activity and agency (Nicholson & Anderson, 2005, p.162).

Media representations, particularly success stories, influence the acceptance and legitimacy of beliefs about the entrepreneurial role (Hoang & Gimeno, 2010; Swail, Down, & Kautonen, 2014). With mainstream enterprise defined as conducted by men aged between 25 and 49 (for example, OECD/European Union, 2015), these constructions may restrict access to the enterprising self for those in later life (Ainsworth & Hardy, 2008). This has prompted examination of the intersection of enterprise with age. Representation of entrepreneurs by news media is considered particularly important for those outside the normalised ideal such as those in later life or who have retired. The impact of these representations is sufficiently well evidenced (Eikhof, Summers, & Carter, 2013; Radu & Redien-Collot, 2008) for role models to be featured in the media to promote enterprise in later life (Institute of Directors, 2017).

In relation to older age, entrepreneurial identity is presented as a means of escaping marginalisation and exclusion from organizations through age discrimination (Tomlinson & Colgan, 2014). However, media accounts of enterprise have generally ignored age with young and old entrepreneurs missing from news coverage (Radu & Redien-Collot, 2008). One exception is Nicholson and Anderson’s (2005) media analysis which cites the ‘young entrepreneur in full cry’ as an example of the entrepreneur as an ‘aggressive protagonist in battle’ (p.161-2). More generally older workers are positioned as unattractive and risky in the context of enterprise; the required characteristics of energy and optimism seen as incompatible with a dominant discourse of ageing as decline (Ainsworth & Hardy, 2008). Indeed, Down and Reveley (2004, p.239) found young adults shaped their entrepreneurial

identity ('young guns') specifically through an oppositional strategy with older managers ('old farts'). Developing desirable entrepreneurial characteristics such as self-confidence, independence and technological orientation is targeted at the young (Berglund, et al., 2017). For those considering entrepreneurship in later life, narratives of choice, agency and an inherent capacity for enterprise are key resources with which to resist the negative identity associated with workplace exclusion and vulnerable dependent ageing (Tomlinson & Colgan, 2014). Those who become older entrepreneurs may receive negative perceptions from clients particularly if their business is unrelated to prior professional experience (Kibler, Wainwright, Kautonen, & Blackburn, 2015). A particular vocabulary also reinforces how this form of entrepreneurship is differentiated from the mainstream. The label *olderpreneur* distinguishes older entrepreneurs from the norm as falling outside accepted enterprise discourse, having been marginalised by age-related discourses around decline (Mallett & Wapshott, 2015).

In sum, we find the neoliberal discourse of enterprise marginalises older workers. Media representation is significant as a lack of narrative resources for potential entrepreneurs in later life may hinder their ability to acquire a legitimate enterprise identity (Mallett & Wapshott, 2015). We now consider later life in more detail, through our consideration of the discourses of continued youthfulness or decline.

Later life and the binary discourses of continued youthfulness or decline

Traditionally older age has been regarded as a period of decline. Gullette (1997) conceptualises this as a master narrative of ageing-as-decline, encompassing decay from illness, loss of cognitive and physical function together with social disengagement (Andrews, 2009). Applied to working in later life, this transfers to persistent negative stereotypes about

older workers, who find it hard to obtain jobs and may become demotivated and disengaged from work (Hertel, van der Heijden, de Lange, & Deller, 2013). Older workers may be regarded as only suitable for limited roles, for example, where speed of movement or thought is not critical (Bowman, McGann, Kimberley, & Biggs, 2016). Later life is thus constructed as unproductive and passive, characterised by ill-health and financial dependency (Rožanova, 2010).

In contrast, the successful ageing discourse draws heavily on neoliberal ideals of activity, autonomy and personal responsibility (Sandberg, 2013). It is part of a wider neoliberal discourse that emphasises individual responsibility for health and lifestyle as well as being financially independent and self-reliant (Thomas, Hardy, Cutcher, & Ainsworth, 2014). Political and economic neoliberalism is characterised by policies that decrease state dependency and promote privatization and entrepreneurship (Rudman & Molke, 2009). The notion of successful ageing emerged in the late 20th century from a multi-disciplinary endeavour (Rowe & Kahn, 1998) that responded to the ‘discredited’ disengagement theory; this posited that ‘ageing naturally and inevitably entailed a gradual withdrawal from society’ (Bulow & Soderqvist, 2014, p.140). A key aspect of the notion was the formulation of human ageing as either ‘usual’ or ‘successful’. This challenged the medical focus on binary categories of normal vs. diseased, critiqued for overlooking heterogeneity among older people. Significantly successful ageing also provided a framework, via its association with the neoliberal politics of individual responsibility, to address the economic impact of an ageing population (Bulow & Soderqvist, 2014).

Successful ageing is increasingly implicated in discussions about work in later life and creates a new distinction: those who achieve successful ageing through continued

youthfulness vs. those who do not (Foweraker & Cutcher, 2015). Retirement as an aspirational consumer lifestyle has been superseded by discourses promoting longer working lives (Rudman & Molke, 2009) such that remaining (economically) productive is now positioned as success in later life. Enterprise is particularly emphasised as allowing older workers to generate income without competing for jobs with younger counterparts (Pritchard & Whiting, 2014). Success in later life is constructed in such similar ways to success in younger years that it appears a euphemism for not-ageing at all; both the appearance and attributes of continued youthfulness are prized (Andrews, 2009).

In the context of later life, one set of binaries (continued youthfulness vs. decline) have thus replaced another (normal vs. diseased). Such binary logics are now central to dominant societal discourses of age, creating the appearance of opposition where none may exist (Dougherty & Hode, 2016). These discourses of continued youthfulness and decline work together with consequences for individuals through the construction of identities that promote ‘a particular view of what persons are and what they should be allowed to become’ (du Gay, 1996, p.3). Underpinning binary logics shape the structure by which meaning is produced and create subject positions which are linked to other hierarchical binary pairings such as young/old and male/female (Dougherty & Hode, 2016). Those positioned within the binary discourses of continued youthfulness and decline may find themselves targeted with new and problematic labels, particularly in relation to work.

Enterprise and Retirement

In contrast to binary discourses of ageing as decline or continued youthfulness, critical approaches highlight new understandings of the intersection between age and enterprise in later life (Tomlinson & Colgan, 2014). This work rejects binary assumptions and highlights

how successful ageing ‘overlooks the ways in which ageing is culturally constructed and accomplished in social interaction’ (Foweraker & Cutcher, 2015, p.459). Critical research highlights how the normalised obligation to avoid decline by maintaining a youthful body restricts ways of being in later life (Rudman, 2015). For example, narratives of midlife professional women highlight work on their appearance to pass as younger as part of ageing well; they represent ageing ‘as a series of individual or entrepreneurial choices’ in which lifestyle and attitude are ‘more important than socio-political circumstances or genes’ (Trethewey, 2001, p.187). Enterprise thus becomes a mechanism within a successful ageing discourse which allows the state to offload much of its duty of care to the individual (Thomas, et al., 2014), with consequences for contemporary understandings of retirement.

Recent research on retirement centres on either its re-conceptualisation and/or its multiplicity as a lived experience (Sargent, et al., 2013). In terms of the former, a key tension arises from the cultural expectation of retirement (Taylor & Earl, 2016), traditionally defined through the absence of paid employment (McVittie & Goodall, 2012), when the concept is itself in flux (McGann, Kimberley, Bowman, & Biggs, 2016; McVittie & Goodall, 2012; Sargent, et al., 2013). Where once retirement was ‘considered a time for well-earned leisure’ (Taylor & Earl, 2016, p.252), now the division between retirement and work is being notably dissolved. For some, retirement may remain a defined, but later, period at the end of the working life; others may reject retirement, as either unappealing or financially unviable (Sargent, et al., 2013). For example, those unemployed and underemployed in mid-life fear poverty in retirement and lament their increasing unlikelihood to experience ‘the normative idea of a period of leisure at the end of their working life’ (McGann, et al., 2016, p.630).

Analysis of media representations show how modern retirees lack choice; through the imposition of neoliberal policies, they must become ‘active, autonomous and responsible’ (Rudman, 2006, p.181) and continue being productive into retirement (Rudman & Molke, 2009). This highlights how media coverage, such as of the Weary report, is key in showing how subject positions, as socially constructed and legitimated categories, emerge from discourses and normalise certain ways of being. We build on studies that analyse media coverage in this area, addressing the call to look beyond the binary and to consider the ‘narrative complexity’ of successful ageing (Andrews, 2009, p.73). We address the call to apply ‘dynamic and critical approaches ...to investigate the ...shifting and developing concepts of what retirement can be’ (Sargent, et al., 2013, p.17). Specifically, our research question examines how online coverage (media texts and related reader comments) of the Weary report reconstructs retirement as a period of entrepreneurial endeavour and how understandings of ageing are constructed in this context.

Research Approach

As introduced earlier, online news is characterised as ‘a theme-based group of news objects held together graphically...and undergoing progressive updating’ (Lewis, 2003 p.97). Content can be generated and exchanged across national, spatial, and temporal boundaries (Bell & Leonard, 2018) making online news a significant global location in setting agendas for debate (Machin & Van Leeuwen, 2007). News is increasingly accessed online rather than in print with the UK’s most read news website (Daily Mail/Mail Online) achieving a monthly reach of nearly 30 million in 2016 (Ofcom, 2017). Part of a broader analysis of age and work (Pritchard & Whiting, 2012, 2014, 2015), our focus is the coverage of the Weary report (Friends Life & Future Foundation, 2011) in UK online news. This is reviewed via analysis of media texts that discussed or featured the report and of the below-the-line reader

comments in response to examine the ways in which retirement is reconstructed as a period of entrepreneurial endeavour.

Online news does not simply reflect a truth about relationships, such as here between age, enterprise and retirement; rather these representations have consequences that require examination. To do so, we utilise the concept of a discursive event as a temporally and contextually bounded episode (Hardy & Maguire, 2010) analysed as a means of explicating a wider societal issue. This involves selecting an event which ‘resonate[s] with broad rhetoric’ and the potential to demonstrate its wider relevance (Di Domenico & Fleming, 2014, p.81). Data is typically collected across a designated and relatively short period (for example, a month's worth of radio news coverage, Jaworski, Fitzgerald, & Morris, 2003) in relation to a clearly defined trigger (for example, an incidence of derogatory speech in a single TV episode, Meadows & Sayer, 2013). The coverage itself is the discursive event. This approach shares features with case studies where in-depth focus on a single ‘revelatory’ case (Yin, 2003) is advocated to demonstrate particular phenomena (for example, Clarke & Holt, 2016). In both methods, the aim is to examine a specific case/event as a means of understanding the larger systems of meaning reflected in them and how these relate to wider societal issues. Whereas a case study is usually directed at a specific organization, the discursive event approach is particularly suited to a critical examination of media texts (Di Domenico & Fleming, 2014; Jaworski, et al., 2003; Oddo, 2013).

As part of the broader research project that examined a range of issues about age and work, we used internet tools in a daily automated search process for 150 days in 2011/12. This was a period when issues of age at work made headline news in the UK, for example, the abolition of mandatory retirement and increases in state pension age. The length of data

collection was determined by the duration of the overall research project funding (one year). Search terms were piloted to determine their efficacy (see Pritchard & Whiting, 2012, for a detailed account), and, as a result, the ones used in the automated alerts were older worker, age regulation, age discrimination, age diversity, youth employment, and the composite generation and work. Online media texts were automatically identified via these daily searches with details (media headlines and hyperlinks to the online text) returned to a dedicated email account accessible to both authors. We reviewed each day's return to select relevant texts. Reference to the Weary report was first picked up in an alert which linked to a media article on how a 'generation of Wearies' could be 'forced to work into their 70s'. Further data relating to the Weary report were collected via snowballing (where the original texts included links to related articles). Searches were repeated at regular intervals over several weeks to identify additional material that appeared following the first story¹. We also downloaded the related 'reader comments' (as described earlier, these are a feature of online media allowing below-the-line commentary and debate) as these have shown to provide rich and varied data in the context of online news (Pritchard & Whiting, 2014). These were collected after a period to allow for accumulation and were screened for topic relevance (Pritchard & Whiting, 2012). All materials were logged and imported into NVivo, software used to support data management and analysis.

The research question for this paper was developed following our identification of enterprising retirement as a key theme in our data and following our observation of the label Wearies in the automated news alerts. Our rationale for this selection (outlined in the Introduction) can be summarised here as two key tensions. First, the acronym Weary has negative connotations in a way that the full title 'working entrepreneurial and active retirees' arguably does not. Second, this title also juxtaposes two traditionally mutually exclusive

identities: working and retired, and introduces a third, the potentially problematic neoliberal identity of entrepreneur. These tensions highlighted the likely significance of the report’s coverage, when the very meaning of retirement is de-stabilised, as unpacked in our findings below.

Using a discursive event database, documenting ‘who did what, when’ (Hardy & Maguire, 2010, p.1371), all data which mentioned the Weary report or label within the 150 day period of our project data collection were included in the dataset. In total, this comprises 23 articles or blog posts and 213 reader comments. Together these represent UK online media coverage of the report², mostly appearing in January and February 2012. Table 1 sets out details of the dataset, describing types of data (for example, single-author articles or blog posts) and sources (for example, national newspaper websites or mid-life themed blogs). Some media articles were authored articles only, others included reader comments.

Table 1: Discursive event dataset with data types

Description	Sources
Online media texts [23]	
Written text; Single author; Some quotes from experts	Mostly articles and blog posts published on: 6 websites of national newspapers 3 regional news websites 3 specialist websites specialising in law, welfare or business 4 finance-related websites 7 themed blogs focusing on the over-50 lifestyle market
Online reader comments [213 across 5 online media texts]	
Written text; Fragmentary; Dynamic; Multi-vocal; Responsive to online articles and / or earlier posted comments	Online readers of UK newspaper websites (location unknown)

An iterative process of data analysis reflected the different types of data (media texts and reader comments) and their inter-relationship. Our early analysis was inductive as we worked, separately and together, to make sense of the data and develop an initial descriptive coding framework. A key aspect of our approach was reflexivity, the 'practice of continuous, intentional and systematic self-introspection' (Brannick & Coghlan, 2007, p.144). Reflexive analysis involved engaging in explicit, self-aware examination during data collection and analysis. As widely acknowledged, the many different (and overlapping) types of discourse analysis share a foundation in social constructionism and apply 'insights from Foucault and/or Fairclough' (Hardy & Grant, 2012, p.558). Applying Ainsworth's (2001) categorisation, the approach taken here is a descriptive approach as a necessary first step to open up new understandings of retirement for scrutiny. The discursive analysis involved a separate close reading by both authors of the data (the stages of this are described in more detail below). Authors then came together to review the analysis in a process described as 'circular movements between an overall understanding and closer textual analysis' (Jørgensen & Phillips, 2002, p.153). This included an ongoing commitment to reflexivity in subsequent analysis (Pritchard & Whiting, 2015).

For the detailed discursive analysis of the media texts and reader comments both authors used the above approach to work through the following stages with each producing an analytic account. These were subsequently shared and developed jointly. The aim of our reflexive approach was to go beyond a feature-spotting approach that is an inherent risk in analysing data. First, the constructions of retirement and related subject positions were unpacked. For example, we identified the construction of retirement as a period of productivity in the media texts and as a period of choice and leisure in the reader comments. Second, each author

developed a series of discursive themes, mapping them against each other by looking across the data and surfacing what was made visible and what was hidden by each data type. Third, each author then took the role of challenging the discursive themes identified by the other, to refine and develop the findings. For example, both authors independently noted initial themes of ‘lack of agency’ in the media texts and ‘choice’ in the reader comments. These themes were refined in discussion to become the discursive theme of ‘constructing choice vs. constraint’. These justifications required further iteration with the data as the analysis progressed. Fourth, these findings were related back to the overarching research question. Presenting these iterations of analysis at conferences provided valuable input and opportunity for further reflexivity as our readings were refined through discussion and challenge by fellow academics attending our conference presentations (Pritchard & Whiting, 2014a; Whiting & Pritchard, 2015). In the final stage, the authors met to agree the discursive themes and to review each author’s separate analysis including the contradictions and tensions between them.

Findings

Findings are organised around three discursive themes: constructing age categories, constructing productive retirement and constructing choice vs. constraint. Constructing age categories, namely the ascribing of categories based on age, is significant as it involves the proposal of a new category, the Weary. Constructing productive retirement interrogates being productive, through work or other enterprising activities, often juxtaposed with leisure. Constructing choice vs. constraint examines the rationale for later life experiences including the constraint of needing to work when ‘retired’ through economic necessity. Key data extracts in respect of these themes are analysed below. The findings are cross-referenced to

data examples from media texts and reader comments for each theme which are presented in Tables 2, 3 and 4.

Constructing age categories

The naming and categorisation of age appeared across the dataset. Table 2 provides examples of this theme from the media texts and reader comments (see below).

Table 2: Theme: Constructing age categories: Data examples

Online media texts	Reader comments
<i>Generation of 'Wearies'</i>	<i>Today's generation</i>
<i>Tomorrow's OAPs</i>	<i>Over 50s</i>
<i>Pensioners of the future</i>	<i>Oldies</i>
<i>Retirement Weary</i>	<i>State Pensioners</i>
<i>Pensioners</i>	<i>OAPs</i>
<i>Would-be retirees</i>	<i>The young</i>
	<i>Youngsters</i>
	<i>Fresh meat</i>
	<i>Working pensioners</i>

The specific categorisations varied across the data. The media texts focus on future age categories (see first column of Table 2) such as the 'generation of Wearies' and other terms associated with older age such as pensioners or would-be retirees.

By 2020 a generation of 'Wearies' – Working, Entrepreneurial and Active Retirees – will simply not be able to afford to retire, they said. Effectively ruled out of the jobs market due to their age, they will have to take on work as self-employed consultants, online traders or run odd-job businesses to make ends meet, research found. [UK newspaper website]

Here, a future age group, the Wearies, is constructed as a generation to situate them vis-a-vis a well-known categorisation which is widespread in the media beyond its familial context.

The category is defined by lack. Wearies lack the financial means to retire, they lack the youth to find paid employment and consequently they lack a choice in how they must respond. A second example similarly invokes a future age category:

Many of tomorrow's OAPs will look to supplement their retirement savings by become self-employed in their later years. [UK newspaper website]

In this extract, 'tomorrow's OAPs', constructs a category via association with the term for a state pensioner. In the past, the term OAP (an acronym standing for Old Age Pensioner) implied that a state pension was all that was needed; it was the defining feature of old age. Here the new category invokes self-employment (but not specifically enterprise) as a means of supplementing personal savings, implying that both these and a state pension are insufficient retirement funds. This invocation idealises personal responsibility rather than state dependency, positioning future pensioners as committed to a neoliberal society and naturalizing economic precarity for the individual.

Reader comments either counter or endorse the categorisation of Wearies through personal narratives (see second column of Table 2). Those who rejected the Weary label countered with alternative age categorisations (for example, *oldies*, *over 50s*, *pensioners*). They compared these with others (for example, *the young*, *youngsters*, *fresh meat*) via job market status (*working pensioners*) or state-derived categorisations (*OAPs*, *state pensioners*). Reader comments also rejected Wearies ('*half the over 60s will be frail and gaga*'), constructing those in later life as dependent and incapable of achieving neoliberal ideals of active autonomy. Others drew on their experience to endorse the Weary identity ('*at age 62 I am part of that new way, earning a decent supplementary income*', '*elderly friends who are in their eighties still working part time*'), invoking neoliberal ideals of productivity and employability. This focus was consistent with readers using the media texts as a springboard for their own stories.

Overall, media texts highlighted a 'generation of Wearies' using aged terms such as pensioners or would-be retirees. They constructed the category of Wearies as lacking the

financial means to retire, lacking the youth to find paid employment and lacking a choice in how to respond. The invocation of self-employment in response to this situation idealises personal responsibility over state dependency, positioning future pensioners within a neoliberal society where economic precarity is naturalized for the individual. This construction was either endorsed or challenged in the associated online reader comments, reflecting the multi-vocal nature of the data, via personal narratives based on individual experience.

Constructing productive retirement

The second theme focuses on the construction of productive retirement, doing work or other enterprising activities for economic gain in later life, which is juxtaposed against leisure. Data also challenged the ability to be productive in older age. Table 3 sets out examples of this theme from the media texts and reader comments (see below).

Table 3: Theme: Constructing productive retirement: Data examples

Online media texts (from UK newspaper websites unless otherwise stated)

Effectively ruled out of the jobs market due to their age, they will have to take on work as self-employed consultants, online traders or run odd-job businesses to make ends meet, research found.[UK finance website]

According to the study, for Friends Life financial services by think-tank Future Foundation, 51 per cent of those already retired said they would be prepared to do part-time work to boost their pensions.

Necessity is the mother of invention and “Wearies” will be among the most innovative and entrepreneurial contributors to the UK economy.

Researchers said the development will result in the traditional image of pensioners relaxing in old age being transformed because many people can no longer afford to put their feet up.

The study said many are likely to supplement their income buying and selling goods on websites like eBay, while others will turn their front rooms into offices or cottage industry workshops or a nursery..., academics predicted.

A total of 59 per cent said they would run "a small, one-person business from home" and 21

per cent would consider gardening for elderly neighbours or for the local council.

For work, however humdrum, is what makes leisure palatable. It is the contrast between the two – the labouring in the vineyard followed by the glass of wine at the end of the day – that gives shape and meaning to our lives.

Reader comments (from UK online news)

Some of us older people enjoy our jobs and don't want to retire - and are fit enough to continue working without feeling 'weary', thank you very much.

As a 61 year old male who has been looking for and applying for jobs for the last 12 months after redundancy I fail to see what jobs pensioners are going to do... pensions...must be protected at all costs.

So, people who have paid into their pensions through their working lives are being robbed of the retirement they paid for.

Older people have the life experience to help and guide society and the new found fitness of the general aging population should not be wasted, lying around watching the T.V. or going for gentle walks.

At the end of the day it will cost more in sick pay and replacement staff than it would have cost to pension people at 60 or 65 years of age. Not everyone can work until they drop in order to save the Government money.... Do you want a train driver or pilot aged 70?

I will choose to work after retirement age because I enjoy what I do, relish the social interaction it brings and wish to keep my mind and body as active as possible. That is my choice, however, and I have the freedom to make it. I am aware of many contemporaries whose only wish was to reach retirement age and spend the rest of their time on more leisurely pursuits.

Most of the people who are in their 60s at my workplace are almost constantly going from one doctor's appointment to another with their various old age type ailments.

Media texts focused on the financial necessity to 'be productive' in retirement through engaging in income-producing activities (see first section of Table 3). They present those in later life within a neoliberal society with a very specific version of what entrepreneurship should entail. Activities need to be enterprising rather than involving paid employment as retirees' age 'rules out' the latter. The media texts invoked a number of 'expert' voices ('study...by think-tank', 'researchers said', 'academics predicted') to construct a challenge for retirees: a metamorphosis into 'entrepreneurial selves', an identity positioned as both

demanding and new. This novelty reinforced the normality of leisure in later life alongside the unnaturalness of remuneration while retired. Such retirees are constructed as lacking personal agency on the basis that this change is being imposed through financial necessity. Productivity, however, was constructed through re-positioning unremarkable and often rather homely activities (selling things on e-Bay, doing odd jobs for money, or gardening) as 'enterprise'. Some texts also conflated ways of making and of saving money (for example, living with relatives) which similarly work to undermine older age enterprise. Statistics ('51 percent of those already retired' '21 percent would consider gardening') were used to reinforce the authority of the experts as the voice of disinterested objectivity.

The reader comments mentioned 'jobs' but rarely if ever engaged with discourses of enterprise in their stories or self-identities (see second section of Table 3). In terms of the wider theme of production, these either embraced or rejected retirement as a time of work. In contrast to the use of statistics to convey objective expertise, views reflected personal narratives encapsulating experiences that relied for authority on knowing or being an older person (for example, '*Some of us older people enjoy our jobs and don't want to retire - and are fit enough to continue working without feeling 'weary''*' vs. '*As a 61 year old male who has been looking for and applying for jobs for the last 12 months after redundancy I fail to see what jobs pensioners are going to do*'). Occasionally, the rationale for ongoing productivity was linked to societal duty (for example, '*the new found fitness of the general aging population should not be wasted...*') invoking a discourse of productive ageing in which using '*life experience to help and guide society*' was suggested as the valid counterpoint to '*lying around*'. Rejection of production was often linked to a lack of fitness ('*various old age type ailments*') or competency ('*do you want a ... pilot aged 70?*'), invoking a discourse of decline, at odds with a neoliberal identity that embraces activity and

independence. A more marginal resistant discourse was based on a construction of retirement as a period of choice and leisure. Interestingly, choice could involve deciding to work (for example, *‘I will choose to work after retirement age ... That is my choice,’*), provided there was no coercion. This resistant discourse also positioned *‘leisurely pursuits’* as a valid activity in return for a lifetime’s work.

Overall, media texts constructed a future of productive and entrepreneurial retirement, but one positioned as novel and challenging due to lack of personal agency. For readers, retirement was highly contested as it might involve paid work or other form of production (enterprise is not mentioned) or it might not. These different constructions were driven by personal narratives that drew on being or knowing an older person. However the dominant discourse reflected was naturalised decline in later life at odds with the neoliberal ideal of the enterprising self.

Constructing choice vs. constraint

The third theme concerned constructions of choice vs. constraint in terms of the activities undertaken. This included the economic necessity to work while otherwise retired, constructing a productive retirement in financial terms. Table 4 sets out examples of this theme from the media texts and reader comments (see below).

Table 4: Theme: Choice vs. constraint: Data examples

Online media texts (all from UK newspaper websites)

A new generation of “Wearies” – Working, Entrepreneurial and Active Retirees – is being created as they work into their 70s and beyond due to the pensions crisis, it is claimed.

Growing numbers of pensioners will be forced to take part-time and consultancy work into their 70s because they cannot afford to retire, a think tank has warned.

The disclosure – in a study by the think-tank Future Foundation – comes amid growing fears that pensioners are struggling to make ends meet in the downturn.

The cost of living for pensioners is rising faster than for the rest of the population as they spend a greater proportion of their income on food and fuel – where prices are rising fastest.

Pensioners have also seen their income from savings sharply reduced because of low interest rates.

Reader comments (all on UK newspaper websites)

...B and Q are going to have to open a ton of branches to find work for retirees that are forced to go back to work because of poverty

...my meager final salary pensions wouldn't keep a dog. The only way we afford to live at all is because my wife works part -time

Let me get this right --- most of us middle to low paid workers IN THE PRIVATE SECTOR now have to work till we drop. So that we can support the likes of the bad back breeder family (featured in another story) on 95k a year benefits. There will be revolution before I and millions like me work into our 70s to support the likes of these people.

You can bet that the smooth- as-silk 'Financial Advisers' who've sent our pension savings into the abyss will have their exit strategies all worked out!

Well, thanks to the wealth created for me by the Blair and Brown governments, and the wise investments I made ...I can retire whenever I like....doubt today's generation will be saying that to the Tories in 15 years time.

Here Wearies were constructed in the media texts (see first section of Table 4) as a product of constraint, namely financial necessity. The texts underline the construction of constraint through crisis formulation; Wearies are victims of a '*pensions crisis*' and of '*low interest rates*', who encounter '*financial struggle*' and are particularly vulnerable to the fastest '*price rises*' for basic commodities. Indeed, the title of the Weary report is 'Pensions: Crisis and Reforms'. The language of compulsion compounds this, with retirees lacking agency and being '*forced*' to work. This undermines the construction of enterprise since the cause is financial need rather than inherent entrepreneurial capacity or desire. By implication, it is too late for retirees to access the neoliberal identity of the enterprising self.

Reader comments (see second section of Table 4) largely accepted the financial crisis formulation, focusing on responsibility for this. People on benefits (for example, '*the bad back breeder family*') and the financial sector (for example, '*the smooth-as-silk Financial Advisers*') were particularly blamed. Even those who declared that they had good personal finances nevertheless lamented others' loss of choice and financial security (for example, '*I can retire whenever I like....doubt today's generation will be saying that ...*'). Retirement was thus constructed as a luxury. Lack of financial security ('*my pension wouldn't keep a dog*') was acknowledged to negate choice regarding work in retirement (a further erosion of agency for retirees). As foreshadowed in our selection of discursive event, the neoliberal entrepreneurial identity held out by the term Weary was highly contested. Some readers suggested that work in retirement was a positive experience; others suggested that a '*revolution*' will occur before they would do so.

Overall, the media texts undermined the entrepreneurial identity of the Weary through emphasis on lack of personal agency, and the constraint of financial necessity. Later life was thus constructed as a period of worry (represented as a matter of personal responsibility within the neoliberal ideal) with few ways out (at odds with the neoliberal notions of autonomy). Reader comments apportioned blame for financial insecurity and loss of choice in retirement, though the latter remained a (sometimes quite bitterly) contested term.

In sum, our analysis offers an understanding of the discursive construction of inter-relationships between age and entrepreneurship within a variety of subject positions. It also offers the construction of retirement as a period of production (via entrepreneurial endeavour), one constructed via discourses of choice vs. constraint. We unpack these findings and their implications for retirement in the 21st century.

Discussion

In this paper, we draw on critical approaches which theorize age as a social construction within a discursive event approach to examine online news coverage of the Weary report. Our contribution lies in three main areas. First, we address calls to examine online news (Liu, et al., 2017) by taking the discursive event online. This introduces data from reader voices in below-the-line comments that accompany media texts. These combined data are analysed to explore the larger systems of meaning reflected in this event and how these relate to wider societal issues. Second, we examine the discursive consequences of this for retirement, adding new understandings to a concept disrupted by changes to the social organization of work in later life (Phillipson, 2013) and addressing the call to examine the shifting meanings of retirement (Sargent, et al., 2013). Third, we explore the intersection between enterprise and older age through analysing the subject positions constructed in online news. By exploring this intersection, we unpack the aged subject positions within a neoliberal discourse that prioritises enterprise and an entrepreneurial identity in later life. Specifically we highlight critical tensions in understandings of retirement as an entrepreneurial endeavour. This reflexive approach also shows how online data work to produce key constructions and discourses with discursive consequences for understandings of retirement in the 21st century.

Analysis of the media texts shows how keeping healthy and active are insufficient markers of a productive and successful older age. These are supplemented by a neoliberal discourse prioritising an enterprising and productive retirement. These largely single-authored texts, with occasional 'expert voices', introduced the Wearies, who will find it hard to get paid employment because of their age but cannot afford to retire. These expert voices were key to establishing objective authority via distance which was achieved through the use of statistics

(Ainsworth & Hardy, 2012). The Weary construction applied to those who lack money, youth, choice and agency and was offered as a way out of the double-bind that affects those who cannot afford to retire. Elsewhere baby boomers are damned for not working (economically unproductive) but equally damned for taking jobs at the expense of younger workers with volunteering as the only alternative (Pritchard & Whiting, 2014). Here, enterprise was positioned as salvation for Wearies who struggle financially, naturalizing not just the precarity of the neoliberal labour market (Swan, 2017) but the economic uncertainty of individuals who are subject to its discourses. Enterprise provides independence both from the state (in the form of benefits) and from the labour market (in the form of being seen to take jobs from young workers). Indeed, this is a broader argument for entrepreneurial activity at any age, situated within a discourse of self-sufficiency (Duberley & Carrigan, 2013). This justification is consistent with neoliberal political rationality (Rudman, 2015) which encourages individuals to take responsibility for problems rather than look to the state to provide answers and solutions.

Whilst the ONS does not distinguish entrepreneurship from other forms of self-employment, the growth of the latter in the UK (Office for National Statistics, 2014) suggests many people have followed this route (Tomlinson & Colgan, 2014). So with enterprise offering a form of financial and productive self-sufficiency, its link with retirement through the Wearies reinforces but also updates the successful and productive ageing discourses to reflect 21st century neoliberal concerns. Berglund and colleagues (2017) observed how schoolchildren cannot just be pupils, they must be entrepreneurial pupils. Likewise here online news coverage of the Weary report constructs those in later life in ways which make it insufficient for them to be retired: not just 'active, autonomous and responsible' (Rudman, 2006 p.181) and not just 'forever productive' (Rudman & Molke, 2009 p.377) they must be

entrepreneurial retirees. Thus the neoliberal prescription of the enterprising self extends across the lifespan from primary school to later life when neither pupil nor pensioner status is constructed as good enough on its own. This suggests that within a neoliberal political rationality, each life stage may be presented with a very specific version of what entrepreneurship should entail (Berglund, et al., 2017). The wider issue of lack of choice that characterised our findings can be seen as symptomatic of the neoliberal society, where enterprise is positioned not as a choice but as a pre-condition for life (Berglund, et al., 2017).

In the multi-vocal texts (reader comments), however, retirement was a (sometimes bitterly) contested term, reinforcing this as a concept in flux (Loretto, Lain, & Vickerstaff, 2013; McGann, et al., 2016). This highlights an unstable discourse of retirement where an emergent construction requires individuals to be productive through self-sufficient enterprise. This re-frames retirement beyond a period of financial planning or lifestyle management (Rudman, 2015). Indeed successful ageing is seen to limit ways of being in later life, undermining freedom of choice, particularly where 'not working' requires financial support by the state (Grech, 2015). However, these texts also position this construction of retirement within discourses of choice vs. constraint where positive finances are an enabler (of not working) but, when lacking, an enforcer of having to work. As foreshadowed in our selection of the online news coverage of the Weary report as a discursive event, the neoliberal entrepreneurial identity held out by the term Weary was highly contested. Readers responded to the provocatively negative acronym for a label which juxtaposes two traditionally mutually exclusive identities (working and retired). Some self-identified, much as others have embodied neoliberal rationality, by adopting a self-responsible approach to their ageing (Rudman & Molke, 2009) whilst rejecting notions of actual weariness. Others regarded any form of work in retirement as an imposition and the curtailment of deserved leisure time, as

McGann and colleagues (2016) reported. In contrast to the expert voices, authority here was established via proximity, namely personal experience of being or knowing an older person (Ainsworth & Hardy, 2012).

The heroic and public figure of the entrepreneur was entirely absent from media texts and reader comments whilst enterprise was undermined by the invocation of weariness (via the Weary label) and domestic context (via the homely tasks envisaged for the Weary) (Berglund, et al., 2017; Nicholson & Anderson, 2005). This echoes findings where the discourse of the enterprising self has been difficult to sustain or access in later life (Ainsworth & Hardy, 2008; Kelan, 2008). Indeed, the subject position of the Weary and the litany of domestic-based activities counter the dominant media constructions of entrepreneurs (heroic, rational, dynamic, and active). Fatigue is associated with enterprise failure (Nicholson & Anderson, 2005) and the domestic self must be suppressed or overcome for entrepreneurial success (Berglund, et al., 2017). The Weary label and its conceptualisation thus undermines the perception of older people's suitability for entrepreneurial endeavour and thus of enterprise as a means of achieving social change (Calás, et al., 2009).

Choice is identified as an important feature of older people's narratives of working in later life (Loretto & Vickerstaff, 2015). In relation to embracing enterprise, choice enables those in later life to retain a sense of agency (Mallett & Wapshott, 2015) or to resist an identity associated with exclusion from the workplace (Tomlinson & Colgan, 2014). Further, the construction of retirement as a period of self-sufficient productivity means older people are on their own now, and in the future, in terms of resolving this dilemma. The theme of constraint emphasises financial necessity at the expense of personal agency or competency to engage in enterprise. This contrasts starkly with discourses of entrepreneurship which

reinforce attributes of personal agency, competitiveness and aggression said to be essential to entrepreneurial endeavour (Calás, et al., 2009). This renders the Weary subject position incompatible with successful ageing which now requires entrepreneurship – and where enterprise discourses idealise youthful, active and capable bodies (Ainsworth & Hardy, 2008). The construction of retirement as a period of entrepreneurial endeavour highlights how successful ageing has failed to resolve the issue of heterogeneity in later life. The construction does not treat the binary pairing of the success/decline discourses as neutral or morally equivalent (Dougherty & Hode, 2016). Rather it privileges a particular version of successful ageing (one where enterprise may be required) over earlier versions (where health and activity were sufficient markers) which are now aligned with decline. Moreover, our analysis shows how this binary is woven together with other hierarchical pairs (public/private; rational/emotional).

This prompts us to consider a further hierarchical pair (male/female) absent thus far. Gender was not mentioned in the Weary report and did not arise in the media texts or reader comments. This may reflect a gender neutral approach to reporting which potentially obscures how our understandings of retirement in Western cultures have largely been based on male career patterns and a demarcation of work as a specific contractual situation (Loretto & Vickerstaff, 2015). Given the particular focus on the Weary, it also accords with the suggested invisibility of women entrepreneurs (Ahl & Marlow, 2012), and their absence in media representations (Nicholson & Anderson, 2005; Radu & Redien-Collot, 2008). Neoliberal discourses (such as enterprise) may not be explicitly gender-differentiated (Kelan, 2008) but they can still have gendered effects. For readers, gender may simply not have been an individual concern.

In sum, as cultural understandings of retirement evolve, so do ‘the forms of individual activity that come to be recognized as comprising retirement’ (McVittie & Goodall, 2012, p.75). Thus the Weary subject position has implications within the neoliberal discourses which constrain the valued contribution of older adults to productive work (Rudman & Molke, 2009) yet deny access to this group to entrepreneurial endeavours. The acronym Weary has no sooner been introduced in the texts as representing ‘working, entrepreneurial and active retirees’ than it is undermined, even ridiculed, through this disconnect between the older entrepreneur and the Weary subject position. Whilst we reflected that our own age identities might make us particularly sensitive to these constructions, we recognise the ‘real world impact’ of research about the shifting and varied meanings of retirement (Sargent, et al., 2013, p.17). This brings us to consider avenues for further research. In this paper, we have deployed media texts and reader comments to offer new insights into ways in which understandings of retirement are constructed and interpreted. Given increasing use of the internet to consume news, further research could utilise its multimodal nature, for example, examining how a concept such as retirement is constructed in both texts and images, particularly any differences between textual and visual constructions. In light of how discourses of successful ageing are shown here to be evolving, we would also urge researchers to undertake further empirical studies that examine its narrative complexity (Andrews, 2009). Finally, whilst gender did not feature in the data in this paper, its role in extending working lives is under-explored (Loretto & Vickerstaff, 2015). Critical examination of the wider societal issues in respect of retirement, enterprise and their intersections with older age and gender should therefore be a priority for future research endeavours.

Conclusion

In this article, the online news coverage of a new category, the Wearies, has been examined as a discursive event. The Weary report invoked a version of the enterprising self for those in retirement as a way of governing the neoliberal subject in more self-sufficient and productive ways. Our research examines how consequent understandings of retirement are constructed via online news that in turn shape and are shaped by day-to-day life. Online news represents a critical communicative context for exploring the intersection of enterprise and older age. Our reflexive analysis of this data unpacks the aged subject positions made available within a neoliberal discourse which prioritises enterprise and economic activity for those in later life. It shows the value of examining how online data work to normalise particular ways of being; legitimating some categories of identity or subject positions (Maguire & Hardy, 2009) and denying and problematizing others. Specifically, media texts and reader comments highlight the de-stabilization of retirement and its discursive reconceptualization as a period of entrepreneurial endeavour. By looking beyond the binary at the narrative complexity of successful ageing, we offer new insights into understandings of retirement in the 21st century.

Notes

¹ Most of the data appeared within a fortnight following the first online media mention of the Friends Life report on 8th January 2012. One much later reference to the report was located by us in 2016, in a book entitled *The Good Retirement Guide* (Kay & Smith, 2014). Our focus here is on the relatively narrow period of online media interest in the report but the book illustrates the ongoing nature of coverage across genres, some of which have a much less immediate form of publication than those which are online.

² In this paper we have explicitly excluded images such as stock photos that appeared in the media texts; these are part of a separate analytic project.

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