

Forge Healthy Pathways to Retirement with Employer Practices

An Extended Multilevel Model

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Forge Healthy Pathways to Retirement with Employer Practices: An Extended Multilevel Model¹

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Abstract

In this chapter, a novel construct is introduced, healthy pathways to retirement (HTPR), defined as older workers' ability to reach their planned retirement ages in good mental and physical health, while maintaining high work performance. It is argued that future research is needed looking at how employers shape HTPR, as they represent a crucial link between national policies and employee outcomes. A multilevel model of HTPR is conceptualized, consisting of macro-meso and meso-micro linkages. New research questions and hypotheses across different levels of analysis are presented.

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Countries in the Western world are experiencing increasing challenges associated with an ageing population. This ageing process is unprecedented, and the era of young population structures will not return. This structural demographic shift has not only made the sustainability of pensions and social security key issues for governments but also influences the ways in which people organize their working lives and firms manage their workforces. In this chapter, it is argued that we need new research on employer practices to cope with the new realities of an extended working life and how these practices impact healthy pathways to retirement for older workers.

Healthy pathways to retirement (HPTR) are defined as older workers' ability to reach their planned retirement ages in good mental and physical health, while maintaining high work performance. They refer to a broad range of outcomes related to productivity, well-being, and retirement decision-making in late careers. As such, they can be studied under different theoretical and disciplinary lenses. HPTR not only facilitate longer working lives, but also benefit post-retirement life (Wang, Henkens, & van Solinge, 2011; Wang & Huang, 2024). The employer practices that can facilitate HPTR may consist of age-inclusive HR policies, norms, and climates (Finsel, Wöhrmann, & Deller, 2023; Kooij et al., 2020; Li et al., 2021; van Dalen et al., 2015; Wang & Shultz, 2010; Wang & Wanberg, 2017). These may be part of either formal policies, or informal employer practices (e.g. individually negotiated work arrangements) as a part of organizational culture (Moen, Kojola, & Schaefer, 2017).

The role of employers is increasingly acknowledged in the retirement literature, since they represent a crucial link between macro-level government policies and individual level outcomes for workers (Boehm et al., 2021; Finsel et al., 2023; Vickerstaff, 2006). Employers are the main social actors that translate national policies into organizational practices that set

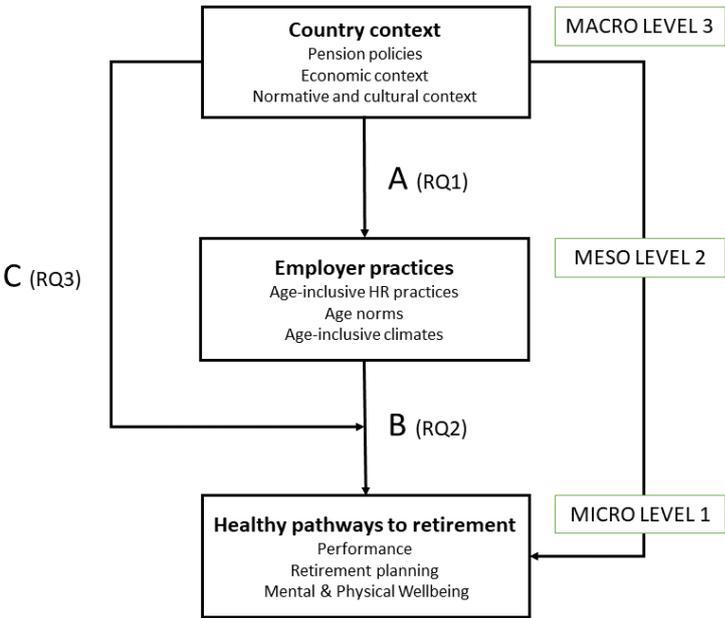
the stage for individual decision making. Ignoring this “missing actor” in late career behaviour and outcomes (Vickerstaff, Cox, & Keen, 2003; Riekhoff, Järnefelt, & Laaksonen, 2020) has negative repercussions for understanding how older adults approach retirement. Retirement is traditionally viewed as a direct process in which workers are exclusively stimulated or constrained by macrolevel forces set by the pension system (Arman et al., 2022). However, at the meso- level, organizations represent the immediate work context of employees. Employers use policies and programs to influence the retirement process, by limiting or increasing older workers’ agency in retirement decision making (Damman & Henkens, 2017; Henkens, 2015; Wang & Shultz, 2010). They also shape the incentives and opportunities for older workers to remain productive and engaged (Szinovacs, 2012). Employers decide what types of workers they invest in (e.g. via hiring, training, and/or retaining), thus facilitating a longer, healthier, and more engaged working life. Moreover, their decisions and behaviours contribute to the creation of a social and normative environment where employee’s decision-making takes place. Preretirement performance and wellbeing of older workers cannot be understood without knowledge of employers’ practices and policies. Understanding the role of employers in facilitating longer working lives is paramount in view of the unprecedented ageing of the population and the resulting pension reforms that are implemented to deal with this demographic reality (Clark & Ritter, 2020; Hasselhorn, & Apt, 2015; Henkens et. al., 2018). In particular, three research questions stand out:

1. How do employer practices supporting HPTR depend on country-specific retirement policies, demographic and economic circumstances, and cultural contexts?
2. How do employer practices impact older workers’ HPTR?
3. How are these effects moderated by country-specific retirement policies, economic circumstances (e.g., times of crisis) and cultural contexts?

Previous studies on HPTR has shown that individual- and system-level factors influence the retirement process, often neglecting the role of employers (e.g. De Preter, Van Looy, & Mortelmans, 2013; Engelhart, 2012). Recent studies that do include employer HR-practices in their explanatory models reveal, for example, that they have positive relationships with work-ability (Cadiz et al., 2019), intentions and decisions to delay retirement (Chen & Gardiner, 2019), and well-being (Wilckens et al., 2021). However, research on the role of employer practices on HPTR is still in its early stages. One empirical barrier to such investigations is that individual-level research designs are the most common, and these designs are unable to tease out individual-level effects from organizational-level effects (e.g. Kooij et al., 2020; Pak et. al., 2020; van Solinge & Henkens, 2014). Answering these questions in a multilevel framework would represent a major step forward in understanding how employers deal with the challenges of an ageing workforce and what role employers play in facilitating or restricting HPTR.

The general multilevel model is presented in Figure 1. It allows us to analyse how employers are influenced by macro-level structures, and, in turn, influence micro-level attitudes and behaviours. We will elaborate on these linkages below.

Figure 1: A multilevel model of healthy pathways to retirement



Country-level influences on employer practices: Studying macro-meso linkages

As presented in the conceptual model (Figure 1), the central location of organizations in the multilevel system of relationships suggests two distinct downstream influences: macro-meso and meso-micro. The macro-meso relationship (arrow A in Figure 1) links macro-level government policies, economic forces, and cultural contexts to employer practices. This perspective has been explored and conceptualized in organizational and institutional theories (DiMaggio & Powell, 2000; Kalleberg et al., 1996; Ollier-Malaterre et al., 2013).

Macro-level contexts comprise pension system rules (OECD, 2023). These rules typically define the age at which older workers are eligible for retirement, and the benefit levels that they can expect after retiring from the labour force. In addition, pension systems may include national or sector-specific regulations for mandatory retirement. Taken together, these rules and regulations frame employers’ range of possible actions and expectations about

late career transitions. Population ageing has fuelled the debates about the economic foundations of welfare states. Concerns regarding the financial sustainability of the welfare state have pressed national governments to redesign their pension systems (Ebbinghaus, 2006). In response to these challenges, many countries have restricted early retirement routes and have raised, or even abolished, the statutory retirement age (OECD, 2022). Beyond measures related to retirement age, the majority of reforms involve reductions in benefit levels, increasing pension premiums paid by workers and employers, changes in tax incentives, or a combination of these measures (OECD, 2023). For example, countries differ substantially in the pace and extent of reforms implemented. As a result, future statutory retirement ages in Europe vary widely, from 62 years in Luxembourg and Slovenia to an estimated 74 years in Denmark, based on the projected life expectancy. Pension systems also differ in regards to gender differences in retirement age: in some OECD countries, women are eligible for pension benefits earlier than men, while in others the retirement age is the same for men and women (OECD, 2023).

Another set of macro-level rules are age discrimination policies. Age bias is one of the most common forms of discrimination in the workforce, and it represents an obstacle to the employment of older workers. Because of this, many OECD countries have implemented affirmative action (i.e., awareness campaigns), as well as anti-discrimination laws (OECD, 2022). Such frameworks aim at making workplaces more inclusive by explicitly stating which behaviours on the side of employers may be considered ageist. Hence, they also have an impact on how employers manage older employees, by posing constraints in hiring, firing, and promoting decisions that are openly discriminatory. However, such initiatives may present unwanted consequences. Age-management practices, which are aimed at catering to the very specific needs of older workers, may be perceived as discriminatory (Arman et al., 2022). In the UK, where the Equality Act was introduced in 2010 to protect older employees

from age discrimination, employers have reported to avoid the topic of age at work due to potential lawsuits (Wainwright et al., 2019; Phillipson et al., 2019). Avoiding such conversations increases ambiguities and miscommunications around retirement plans and produce negative outcomes for employees and employers alike.

Countries not only differ by legal systems, but also by retirement norms. Attitudes about older workers, retirement age norms, and work-retirement transitions may be rooted in specific macro-level normative contexts, above and beyond pension rules and policies (Jansen, 2017; Dingemans et al., 2017). Statutory pension ages not only define the age at which workers are entitled to a public pension, but also may act as a social norm to employers indicating the age at which older adults are no longer expected to work (Radl, 2012; Riekhoff, 2023). This may affect, for example, the extent and type of age-inclusive policies and practices implemented by organizations. In countries where ageist norms are more common, managers are less likely to believe in the effectiveness of training for older (female) employees and hence make training opportunities less accessible (Lössbroek & Radl, 2019).

Finally, the cultural context of a nation can be expected to influence employer age-inclusive practices. Hofstede (2001) defines culture as “the collective programming of the mind that distinguishes the members of one group or category of people from another”. Country-level cultural dimensions such as power distance, gender egalitarianism, and collectivism may be linked to ageist attitudes (Marcus & Fritzsche, 2016; Ng & Lim-Soh, 2021). Moreover, religious values, inter-generational relations, and gendered norms about work and care specific to each country may affect how older workers are seen (and see themselves) in the workplace. For example, in Japan, lifelong engagement in paid work and ‘loyalty’ to a single employer are important cultural values (Williamson & Higo, 2009; Moriguchi & Ono, 2006). In China, traditional values of filial piety and respect for the elderly translate into high regard for older employees (North, 2022). Such views can also be expected

to influence how employers see and treat older workers. For example, depending on the cultural context, supervisors might find it more or less appropriate to initiate conversations about retirement with their employees.

The conceptual model in Figure 1 implies that employers need to respond to the macro-level incentives inducing longer working careers and short-term challenges about labour supply and demand. Specific skill shortages may increase the demand for older workers and act as an impetus to develop practices that facilitate longer working lives. However, economic crises caused by financial downturns, enduring conflicts, or natural catastrophes might reduce the demand for older workers. The effects will differ by sector and job, and countries will differ in their ability to develop policies that might mitigate the economic and social costs of major recessions (OECD, 2018). While younger workers in particular bear the brunt of a crisis in terms of higher unemployment rates (van Dijk et al., 2020), structural high youth unemployment might put increasing pressure on governments and employers to reduce investments in older workers and reintroduce early retirement packages as a fair deal between generations (van Dalen & Henkens, 2013; Phillipson et. al., 2019).

Many HR practices for older workers have been part of formal policies often geared towards the circumstances of a specific sector of the economy, although employers might stimulate or restrict the use of these formal arrangements. In addition to these formal policies, employers differ widely in their informal approaches to their ageing staff (Moen, Kojola, & Schaefer, 2017; Oude Mulders & Henkens 2019). Informal policies and practices evolve from human interactions and social connections. Informal approaches are often tailor-made and not available to every employee in the organization (Wainwright et al., 2019). How employers balance formal and informal arrangements in response to macro-level forces is an important question for future research.

A general expectation with respect to the first research question is that country-level contexts that stimulate longer working lives (e.g. by public pension age reforms, age discrimination laws, strong employment protection) will signal to employers how to behave and motivate them to develop practices to support HPTR and stimulate prolonged employment. The top-down mechanism might work out differently according to the organizational context. For example, it might be expected that larger organizations are more likely to develop formal policies and guidelines, while smaller organizations are more likely to develop informal practices for their older workers. Employers are, however, also influenced by the job market and their demand for older workers. From this perspective, employers in sectors where the demand for older workers is lower might be less inclined to develop HR practices to support HPTR. How employers navigate through market forces of labour supply and demand and macro-level institutional settings of the pension system is clearly in need of study. Examples of specific research questions are presented in Table 1.

A second expectation is that changes in rules and policy regarding older workers are more easily adapted by employers when they fit the normative and cultural landscape. For example, in societies characterized by early-exit cultures, employers might need a longer time to adapt their views about involvement of older workers in paid work. This might lead to a slower implementation of country-level frameworks and policies aimed at activating them (Guillemard, 2016). Economic and demographic forces may also play a role in this sense, where cultural adaptation will be faster when externally imposed by labour market shortages and higher demand for older workers.

Employers' impact on healthy pathways: Studying meso-micro linkages

The second central research question refers to the meso-micro link of the theoretical framework; the impact of employers' practices on older workers' HPTR (arrow B in Figure 1). The life course perspective emphasizes the contextual and social embeddedness of life

transitions as well as the interdependencies between different domains of life (e.g. family, work, health) (Elder & Johnson, 2003). Contexts are characterized as stimuli in the external environment. Szinovacz (2012) summarizes the extant literature and argues that although the importance of different contexts on the labour force transitions of older adults is implied in several theories, knowledge about the importance of specific contexts for late career processes is rather uneven. For instance, there is ample evidence on the impact of social insurance systems, showing that more generous retirement systems induce earlier retirement (Ebbinghaus & Hofäcker, 2013; Hofäcker & Radl, 2016). However, we know far less about the role of organizational forces. Existing research on organizational forces mainly focused on their role in invoking involuntary retirements due to organizational downsizing (van Solinge & Henkens, 2007; Ebbinghaus & Radl 2015).

Moving from individual-level to multilevel perspective. While abundant research suggests that the work domain is important, the work situation is mostly treated as an individual-level aspect of the job or employee. That is, the existing scholarly work is generally based on individual-level data with a primary focus on individual differences instead of organizational differences (von Bonsdorff et.al., 2011; Koolhaas et al. 2013; van Solinge & Henkens, 2014). However, employers and organizations are central actors in defining the opportunities for continued work (Vickerstaff, Cox, & Keen, 2003; Phillipson et al., 2019): Jobs and workers are nested within organizations. Work flexibility is not only a characteristic of a job, but also an opportunity given by employers (Damman & Henkens, 2020). Similarly, age-discrimination is not only an individual perception, but is linked to shared experiences about events that take place within different organizations, departments, or teams (Turek et al., 2024). It is important to explicitly link work contexts and organizational practices with individuals' late career HPTR (arrow B in Figure 1). In doing so, we are able to

separate the effects of organizational-level characteristics from characteristics at the job and individual levels.

At the organizational level, there are two ways in which employers can shape HPTR. First, they can offer formal written policies and informal work arrangements to support their workers (e.g. access to medical support, formal training plans, work adjustments). Second, they can provide an age-inclusive social environment that supports prolonged careers. This can be done through age norms and organizational climates. The general expectation is that *age-friendly workplaces* will stimulate older workers' mental and physical wellbeing, performance, and retirement planning (Zacher & Yang, 2016).

Employers use HR policies and practices as a way to extend working lives and manage age relations in the workplace. They can be distinguished on a spectrum from informal to formal, from age-specific to age-neutral, from weak to strong depending on the strength of the HR system in the organization (Boehm et al., 2021). They can also be classified based on their aim, since some practices strengthen the link of older workers with work (i.e., training) while others weaken it (i.e., provide them with extra leave days) (Pak et al., 2021; Van Dalen et al., 2015).

Formal age norms are codified in diverse laws and rules. Informal age norms, defined as shared judgments or expectations regarding age-appropriate behaviour, exert significant influence on the behaviour of group members as well (Settersten & Hagestad, 1996). Workplace age norms may relate to the timing of transitions, but also to whether younger and older workers are treated equally (Oude Mulders, Henkens & Schippers, 2017). These types of norms might also relate to other organizational behaviours such as training and job mobility.

The organizational climate refers to "*the shared perceptions of and the meaning attached to the policies, practices, and procedures employees experience and the behaviours*

they observe getting rewarded and that are supported and expected” (Schneider et al., 2013).

Organizational norms and climates share some similarities, as they both refer to shared perceptions by a group of actors. However, norms usually present an “ought to” character (Liefbroer and Billari, 2010). Climates, on the other hand, are descriptive rather than prescriptive, and they refer to certain aspects of the organization (i.e., training climate, safety climate). In the retirement field, several age-related climates have been identified including organizational climate for successful ageing (Zacher & Yang, 2016), age discrimination climate (Kunze et al., 2011) and age diversity climate (Rudolph & Zacher, 2021).

Climate and norms are important in organizations, as they represent how formal rules are perceived “in practice”. According to signalling theory, employers use HR policies as a way to communicate their intentions to employees and foster a collective perception of support and safety (Ostroff & Bowen, 2000). The presence of (formal) age-inclusive practices may benefit from an age-friendly social environment, where employees are actively encouraged and supported by the organization to use available accommodations (Chen & Gardiner, 2019). A supportive climate may also facilitate communication and disclosure between employees and employers (Gignac et al., 2022).

Organizations that offer supportive age-inclusive practices and social environment create a positive workplace, employee satisfaction, and organizational productivity, while mitigating social, psychological, and work-related problems (Qureshi, Rasli, & Zaman, 2014). Bousquet et al. (2015) proposed that a healthy ageing climate is assumed to prevent health decline, whilst developing health and improving quality of life of older workers. Perceived access to flexible working conditions reduces the likelihood of health-related productivity decline among older workers with chronic health conditions (Vanajan, Bultmann, & Henkens, 2020) and reinforces the positive relationship between health and preferred retirement age (Wilckens et al., 2023). A possible explanation is that supportive organizational climates may

encourage older employees to disclose their health or family-related needs in the workplace (Gignac et al., 2022), leading to a better likelihood of getting their needs met. Similarly, Zacher and Yang (2016) suggested that a healthy ageing climate may increase older workers' job satisfaction, organizational commitment, and motivation to continue working past retirement age. A supportive organizational climate has been shown to increase vitality and dedication (Kilroy et al., 2022), as well as increase workforce participation after benefit eligibility (Li et al., 2022). These age-inclusive practices might be part of a broader positive approach to diversity in the workplace (Kalev, Dobbin, & Kelly, 2006; Li et al., 2021).

Studies with a multilevel perspective do not only shed light about the contextual influence of the organization on employee outcomes, but also look at whether employers' and employees' perceptions are aligned. For example, a study using two different datasets in the Dutch context suggests that the increased investment in age-inclusive HR practices reported by employers was also perceived by employees, even if it did not lead to perceptions of improved age-inclusive climate (Marabini & Henkens, 2023). Moreover, one study looked at perceptual congruence between employers and older employees, suggesting that when managers and workers' perceptions about age-friendly work climates are aligned, employees enjoy better well-being and work-related outcomes (Finsel, Venz, Wöhrmann, Wilckens & Deller, 2023).

Uneven access to employer policies and practices. By offering age-inclusive policies and climates, employers and organizations have the power to enable or constrain healthy retirement pathways. However, such policies may be easier to offer in specific jobs and sectors. For example, flexibility in location and schedule may be more accessible to service sector employees, compared to workers in physical occupations (Damman & Henkens, 2020). Re-training of low-skilled workers may be perceived as a cost for the

organization, while work adjustments might be offered ad-hoc to those employees who offer valuable skills (Wainwright et al., 2020; Rinsky-Halivny et al., 2022; Arman et al., 2022).

Inequalities in workplace adjustments for older workers might not only stem from differences in human capital, but also from gender differences. Women often have multiple care responsibilities in later life, either in grandparenting or informal caregiving, which can be perceived as burdensome (Grünwald et al., 2020). They may especially need workplace adjustments in order to combine work and care demands. However, they may have less access to such policies partly due to gendered patterns in occupations and skills (Damman & Henkens, 2020; Lössbroek & Radl, 2019). Moreover, age stereotypes may collide with gender stereotypes, in what has been defined as ‘gendered ageism’ (Duncan & Loretto, 2004; Riach et al., 2015). For example, Lössbroek & Radl (2019) found that female employees are less likely to receive training than men when working for an ageist manager, and that they are generally more likely to bear the costs of their own training. This points to the importance of considering age and gender not only separately but also in interaction, in line with intersectional theories of workplace inequalities (Tomaskovic-Devey, 2014).

Organizational contexts can increase, decrease, and overall shape existing work-retirement patterns across different socio-economic groups (Turek & Henkens, 2024). Employers make profit-maximizing decisions, which may often lead to offering ad-hoc adjustment to workers who are already in an advantageous position. The other side of the coin is that they may be less inclined, or even unable, to offer workplace adjustments to workers who need them the most. Further research is needed to highlight the contextual interactions between sector, organization, and worker characteristics to identify barriers to healthy pathways to retirement for all categories of employees. This has the potential to improve workforce participation among specific categories of older workers that are currently

underrepresented in the workforce, as well as reducing existing inequalities in retirement trajectories.

Table 1. Healthy Pathways to Retirement with Employer Practices: A Multilevel Perspective: examples of research questions

Macro-Meso Linkages	<ul style="list-style-type: none"> • How do increases in the statutory pension age affect employer policies and practices toward older workers? • How are the effects of changes in formal policy on employer practices moderated by economic circumstances? • What type of organizations (e.g. large, small) and sectors (e.g. high skilled or low skilled) are more responsive to changes in public policies? • How does age-discrimination legislation impact the offer of HR policies (i.e., general vs. age-specific?) • How do different cultural dimensions (i.e., collectivism) shape employer practices towards older workers?
Meso-Micro Linkages	<ul style="list-style-type: none"> • How do opportunities (e.g. for training) offered by employers relate to the take up by employees and how can discrepancies be explained? • How do opportunities offered by employers vary across gender, occupation, sector, and educational qualifications? • What combinations policies and informal practices (work-environment adaptations, training, flexible retirement and age inclusivity measures) are most effective in stimulating sustainable careers? • How do social norms and organizational climate influence older workers' use of available HR-practices??

Interacting Macro-Meso linkages	<ul style="list-style-type: none"> • Are the effects of employer policies and practices on HPR stronger in societies that offer few opportunities for early exit of workers? • How do the effects of employer policies and practices on timing of retirement differ among countries with and without mandatory retirement systems? • How is older workers wellbeing affected by different constellations of macro-level policies (e.g. high retirement age) and employers behaviours (e.g. few investments in older workers)? • How is the offer and adoption of age-inclusive HR policies affected by the macro-level cultural context?

Interacting macro- and meso-level influences on HPTR

Organizational practices are important drivers of HPTR, but their importance might differ by national contexts (interaction of macro and meso level effects represented by Arrow C in Figure 1). Countries differ in the level of their incentives to work longer, for example, the age at which one can receive a public pension. Countries also differ in the level of flexibility in the retirement system, for example, by imposing mandatory retirement at a certain age. These national differences are likely to influence the impact of organizational HR practices, norms, and climates on older workers' HPTR. Three novel interaction hypotheses can be formulated: A *need for HR hypothesis* with respect to the performance related aspects of HPTR; a *situational strength hypothesis* with respect to the timing of retirement; an *opposing forces hypothesis* with respect to wellbeing related aspects of HPTR ; a *cultural*

contingency hypothesis and a *gendered pathways hypothesis* with respect to the provision of HR policies and practices by employers and the use of them by older workers.

Need for HR hypothesis. A central hypothesis is that the effects of employer practices on performance related aspects (e.g. workability, pre-retirement disengagement) will be stronger in societies that have more incentives for later retirement (e.g. lower levels of retirement benefits, higher retirement ages). In societies implementing strong incentives to extend working lives, the role of employers becomes more important for realising the extension of working lives (*need for HR hypothesis*). It is well established that not all workers are equally equipped for longer careers. Studies from the Netherlands show that many older workers (van Solinge & Henkens, 2017) and employers (van Dalen, Henkens, & Oude Mulders, 2019) are worried that older workers will not be able to work until the higher pension age. Resources at the organizational level are key in fostering the productivity and wellbeing of older workers who have to work longer. In societies where older workers are expected to extend their careers, workers will be more inclined to use the options provided by the employer to remain productive and invest in their career.

Situational strength hypothesis. With respect to the timing of exit from the workforce (i.e. planned and actual retirement ages), societies differ in their level of guidance to retire at a particular age. Building on the theory of situation strength (Cooper & Withey, 2009). We can hypothesize that employers have more influence on the timing of retirement of their older workers in country contexts that provide more flexibility in the retirement process (e.g. no mandatory retirement systems, no tax laws discouraging post retirement work). This constitutes the *situational strength hypothesis*. Strong situations restrict options and provide clear signals about what behaviour is expected (Cooper & Withey, 2009), which tends to limit the expression of individual differences (Johns, 2006). In weak situations workers will show more variability in retirement patterns and employers are more influential in defining those

patterns. A recent article suggests that flexible retirement systems may increase existing income and educational inequalities in pension benefits (Polvinen et al., 2024). However, whether this is (partly) explained by organizational features and employer practices remains an empirical question.

Opposing forces hypothesis. A multilevel approach that couples macro- and organizational-level contexts offers an important advancement for existing literature because opposing forces may be at work. Potentially strong contextual stimuli (e.g. retirement regulations) may have weak effects when the opportunities they aim to provide are opposed by organizational or household constraints. For example, institutional incentives to extend working life may be thwarted by exit oriented employer practices or a lack of supportive age management. Opposing forces of employer social pressures to retire and strong financial incentives to keep on working might have negative effects on older workers' pre- and post retirement well-being (*opposing forces hypothesis*). It is important to study how these different factors interact and how these possibly opposing forces hamper HPTR of older workers.

Cultural contingency hypothesis. Given that macro-level contexts differ not only in pension rules but also in culture, policies and practices offered by employers can be expected to be more used and effective when they fit the local customs. Employers can expect indifference or even reluctance when offering specific arrangements that are not in line with pre-existing cultural norms. For example, organizations may anticipate a lower take-up of training initiatives in a country (or region) with a strong early-exit culture. Similarly, in contexts where informal rather than formal caregiving is more common or expected, employers may offer more flexible working conditions in order to retain older workers. By being mindful of the social and cultural context, employers can maximize their investments in an older workforce while fostering the productivity and well-being of their employees.

Gendered pathways hypothesis. Following the gendered ageism hypothesis (Duncan & Loretto, 2004; Riach et al., 2015), it is expected that in countries with strong gender inequalities and conservative gender norms, employers might be less willing to offer age-friendly work adjustments to older women. In these contexts, however, older women often take on caregiving roles and struggle to stay or return to work (after events like divorce or widowhood). Therefore, policies like flexible working arrangements and training programs would help older women stay connected to the job market and manage work-life balance. This would generate a situation where older women may have fewer opportunities for employer support in countries where they need them the most.

Conclusion

Labor force statistics provide strong evidence that the era of early retirement belongs to the past, and retirement ages are moving swiftly upwards. This holds for the US, where retirement ages have been increasing since the 2000s, and also in Europe where pension reforms have been implemented but the pace differs widely among countries. With several countries linking the public pension age to increases in life expectancy, there are few reasons to believe that this trend of increasing retirement ages will end soon. In this changing retirement landscape, the role of employers to facilitate HPTR will become increasingly important. A multilevel approach combining national, organizational, and individual level factors into one integrated explanatory framework will break new ground in the study of how countries, employers and older workers navigate through the demographic and economic challenges ahead.

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