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The Paradox of Early Retirement: Idealized Liberation or Real Constraint? An Analysis within the Dialectic of Agency and Structure

ABSTRACT

This study aimed to examine the fundamental paradox of early retirement—namely, the tension between the idealized image of “liberation” and the objective reality of “constraint”—and to explain the pattern governing its contradictory consequences from the perspective of the dialectical interaction between agency and structure. The present research is descriptive–analytical in nature and was conducted using a qualitative systematic review with an integrative–interpretive approach. Following a systematic search of domestic and international databases and the application of inclusion and exclusion criteria, 47 relevant studies were selected. The textual data were analyzed using thematic analysis informed by grounded theory, within the conceptual framework of the agency–structure dialectic. The findings indicated that the consequences of early retirement at the individual, family, organizational, and supra-organizational (macro) levels are inherently paradoxical in nature. The thematic analysis led to the identification of a conditional interactional pattern as the dominant model. According to this model, the ultimate outcome is neither intrinsic to individual decision-making nor solely the result of structural determinism; rather, it is produced through the dynamic interaction of the two and is context-dependent. Specifically, “pull-based” agency (voluntary and informed choice) yields positive outcomes (such as increased life satisfaction and better health) only within the context of enabling structures (e.g., adequate benefits and strong support networks). In contrast, “push-based” agency—agency exercised under constraining structures (such as inadequate benefits and discrimination)—systematically results in negative outcomes (including financial poverty, depression, and social isolation). Moreover, the findings emphasized a pattern of inequality reproduction at the macro level and highlighted the mediating role of the “identity redefinition” process in individual adjustment. This study demonstrates that the duality of the early retirement experience is rooted in the complex interaction between individuals and their surrounding structural contexts. Accordingly, the design of intelligent policies requires a dual-pronged approach: on the one hand, empowering individual agency through comprehensive preparatory programs, and on the other hand, reforming constraining macro-level structures through the establishment of sustainable pension systems, anti-discrimination laws, and flexible opportunities for social participation. Neglecting either level will perpetuate cycles of inequality and inefficiency.

Keywords: early retirement, agency, structure, dialectic, qualitative systematic review, paradoxical consequences.

Introduction

Early retirement—defined as a permanent exit from paid employment before the statutory or expected retirement age—has become a salient, policy-relevant phenomenon in contemporary labor markets, with increasingly visible implications for individuals, families, organizations, and national welfare systems. Across diverse contexts, the growth of early retirement reflects a complex intersection of demographic ageing, technological and organizational restructuring, changing job demands, and evolving social expectations regarding later-life work. While some individuals frame early retirement as an emancipatory

transition that enables rest, self-actualization, and renewed social engagement, others experience it as a forced or structurally induced exit that triggers income insecurity, psychological distress, and social marginalization. This duality has produced a persistent conceptual puzzle: why does the same event—early withdrawal from employment—generate highly divergent outcomes, ranging from “liberation” to “constraint,” even among seemingly similar groups? The present study addresses this question by conceptualizing early retirement as an inherently paradoxical transition whose consequences emerge from the dialectical interplay between individual agency and macro-structural conditions [1].

A core starting point in the scholarship is that retirement timing is not merely a demographic endpoint but a socially constructed process shaped by both individual preferences and institutional arrangements. Comprehensive reviews show that retirement timing and its post-retirement consequences are influenced by health, job quality, financial incentives, organizational practices, family circumstances, and policy design—factors that interact in non-linear ways and vary across social groups [2]. Meta-analytic evidence further confirms that early retirement is associated with a wide set of antecedents (e.g., job stress, health problems, organizational push factors, and financial incentives) and subsequent correlates (e.g., well-being, health, and economic status), emphasizing substantial heterogeneity across studies and populations [3]. This heterogeneity has motivated scholars to move beyond one-dimensional explanations and instead examine how different “paths” into early retirement (voluntary versus involuntary; planned versus reactive) condition later outcomes, thereby placing agency–structure interactions at the center of inquiry [4-6].

From an agency perspective, early retirement can represent a deliberate, future-oriented choice grounded in the pursuit of a new life project, the desire to reclaim time, or the aspiration to reduce chronic work-related stress. Qualitative evidence from voluntary early exit experiences suggests that, for some workers, the transition is framed as “retiring to live,” reflecting active decision-making, identity reconstruction, and intentional investment in family, leisure, and meaningful activities [7]. Studies exploring psychological well-being in retirement similarly identify agency-related predictors—such as proactive planning, perceived control, and goal reorientation—as key mechanisms shaping post-retirement adaptation [8]. In parallel, research on stress and retirement highlights work-related strain as a major driver of retirement decisions, implying that early retirement may be interpreted as a coping strategy aimed at reducing stress exposure and improving subjective well-being [9]. Yet this emancipatory narrative is only one side of the phenomenon. Evidence across contexts indicates that early retirement is also frequently a response to “push” pressures—burnout, ill health, adverse working conditions, or organizational exit strategies—raising questions about constrained agency and the risk of negative post-retirement trajectories [10-13].

Health constitutes a central axis of this debate, both as a determinant of early exit and as an outcome shaped by retirement timing. Quasi-experimental evidence indicates that early retirement offers can have health consequences that vary by context and selection mechanisms, underscoring the need to distinguish voluntary transitions from involuntary or health-driven exits [14]. Longitudinal and comparative work suggests that partial early retirement and post-work transitions can influence self-perceived health and depressive symptoms, again with effects contingent on social and institutional context [15]. Systematic review and meta-analytic evidence supports an association between retirement and depression, implying that retirement timing and the nature of the transition may affect mental health trajectories [16]. Recent panel-based evidence further links retirement age to depressive symptoms among retirees, strengthening the argument that retirement timing is materially consequential for psychological outcomes [17]. At the same time, cognitive outcomes have emerged as a critical concern,

with research indicating that early retirement can be implicated in cognitive decline patterns, though effects may depend on pension arrangements and personal characteristics [18, 19]. These findings collectively suggest that early retirement may simultaneously function as a protective mechanism against harmful work exposures and as a risk factor for mental, physical, or cognitive deterioration—an apparent paradox best explained through a dialectical agency–structure lens rather than a single-cause model [1].

Family dynamics provide a second arena where early retirement reveals its paradoxical nature. Classic work on retirement intentions emphasizes that retirement is rarely an isolated individual decision; spousal support and household dynamics shape both the timing and the experience of retirement transitions [20]. Contemporary research on heterogeneous early retirement transitions among women highlights how household pension wealth, a partner’s health, and spousal employment status interact to shape retirement pathways, illustrating that agency is embedded within relational structures and gendered opportunity sets [21]. The family implications extend beyond household bargaining: early retirement may alter caregiving responsibilities, including grandparenting and intergenerational support. Evidence linking early retirement and the transition to grandparenthood suggests that family role transitions can function as both motives for early exit and as domains where post-retirement meaning is constructed [22]. Qualitative discourse analyses of early retirees’ transition narratives similarly show that post-working life outcomes are shaped by identity work, relationship patterns, and perceived voluntariness—mechanisms that connect individual interpretation to family and social structures [5, 23].

A third level of analysis concerns organizations and labor markets. Early retirement is often operationalized as a human resource separation mechanism that can serve managerial objectives—workforce restructuring, cost control, or organizational renewal—while simultaneously producing unintended consequences such as knowledge loss and weakened resilience. Organizational research in high-pressure contexts (e.g., policing) demonstrates that psychosocial work factors and sickness absenteeism can shape early retirement intentions, implying that organizational conditions may produce “push” exits with downstream consequences for both employees and institutions [11]. In universities and other professional settings, structural drivers of early retirement have been interpreted as outcomes of broader neoliberal transformations that intensify workloads and reshape employment relations [13]. In parallel, applied decision-oriented work examines the timing and acceptance probability of voluntary retirement schemes, reinforcing the notion that organizational policies condition the feasibility and attractiveness of early retirement options [24]. Early retirement reforms can also influence firms’ employment adjustment strategies, affecting workforce composition and potentially altering intergenerational employment dynamics [25]. These organizational processes link micro-level exits to macro-level labor market outcomes, intensifying the importance of policy design and institutional context.

At the macro-economic level, early retirement is frequently debated through the lens of labor market efficiency, unemployment, and intergenerational job competition. A prominent policy claim is that early retirement “releases jobs for the young,” but evidence from the United Kingdom challenges this simple substitution logic, indicating more complex labor market adjustments [26]. Research syntheses on early retirement schemes and youth employment further show that effects vary by institutional design and labor market conditions, cautioning against universal policy prescriptions [27]. Early retirement incentives may also reshape work trajectories by pushing exits into informality, creating a critical linkage between pension design, enforcement capacity, and informal labor markets [28]. Moreover, raising retirement ages can affect household savings and consumption, implying broader welfare consequences at the household level and demonstrating the

intertemporal trade-offs involved in retirement policy [29, 30]. Fiscal and distributional implications are likewise central: early retirement disincentives can have welfare and distributional effects that interact with inequality, while system-level dynamics may generate long-term funding pressures [31]. Evidence from counterfactual analysis in Iran underscores how pension policies shape early retirement patterns and thus become pivotal levers for managing sustainability and equity [32]. System dynamics modeling of Iran's pension fund further illustrates how early retirement can contribute to long-horizon imbalances, highlighting structural feedback loops that extend beyond individual decisions [33]. Related Iranian evidence also emphasizes the financial impacts of early retirement on workers and on pension funds, reinforcing that early retirement is simultaneously an individual livelihood issue and a collective fiscal concern [34-37].

Crucially, inequality is not an incidental feature of early retirement; it is often produced and reproduced through differential access to resources, health, education, and job quality. Educational differences play a major role in shaping health outcomes after early transitions into retirement, suggesting that early exit can widen or entrench social gradients in later-life health [38]. Studies of educational inequalities in health after work exit further indicate that work characteristics mediate health trajectories, implying that structural differences in job quality translate into unequal retirement experiences [39]. Broader accounts of social inequalities in later working life and retirement similarly emphasize that structural stratification shapes both retirement timing and post-retirement outcomes [40]. In this context, the common advice that "working longer improves retirement preparedness" has been challenged as potentially illusory for many workers, suggesting that structural constraints and heterogeneous labor market positions limit the feasibility and benefits of delayed retirement [41]. These insights align with citizenship-oriented perspectives arguing that the "nature" of early retirement—whether it reflects rights-based choice or constrained exit—matters profoundly for post-retirement life conditions [4].

The Iranian context provides an especially important empirical and policy setting for advancing this debate, given pressures on pension funds, labor market constraints, and the presence of specific early retirement laws and institutional arrangements. Studies examining early retirement among Social Security Organization employees identify organizational and administrative drivers as well as perceived consequences, illustrating the coexistence of motivational, institutional, and economic mechanisms [42, 43]. Qualitative evidence on psychological and social issues of retirement in Iran highlights adaptation difficulties and social-psychological tensions, reinforcing the micro-level dimensions of the paradox [44, 45]. Work on early retirement and older labor force participation in Tehran suggests that early retirement policies can shape later-life labor supply, including re-entry or continued participation patterns, thereby linking retirement decisions to broader labor market participation among older adults [46]. Research on specific groups, such as war veterans, emphasizes how early retirement and employment status relate to physical and psychological consequences, underscoring vulnerability pathways and the role of structural support and health burdens [47]. In addition, the financial and legal conditions shaping early retirement among executive agency employees (including veterans and persons with disabilities) highlight how institutional eligibility rules and support structures condition both the decision and its outcomes [48]. Together, these Iranian studies demonstrate that early retirement is embedded within intersecting institutional logics—pension sustainability, administrative rules, labor market capacity, and social support—making it an ideal case for an explicit agency–structure analysis.

To synthesize this diverse literature, a structuration perspective provides a coherent conceptual frame. In Giddens' theory, social outcomes are produced through the duality of structure: structures enable and constrain action, while actions reproduce or transform structures [1]. Applied to early retirement, this implies that early exit is neither purely a voluntary

micro-level choice nor a simple product of structural coercion. Instead, retirement outcomes emerge from recursive interactions among individual motives and capacities (agency), organizational practices and labor market opportunities (meso-level structures), and pension policies, inflationary conditions, and cultural norms (macro structures). This frame is especially useful for explaining why early retirement can yield enhanced well-being and social participation for some individuals while producing poverty, depression, and isolation for others. Where structures are enabling—adequate and stable benefits, access to re-employment, strong social networks, and supportive cultural norms—agency can be realized as “pull-based” action leading to better adaptation, well-being, and engagement [49-51]. Where structures are constraining—unstable benefits, high inflation, age discrimination, limited labor market access, and weak support networks—agency is curtailed, and “push-based” exits may translate into negative life conditions and inequality reproduction [52-54]. At the organizational level, such dynamics can also shape productivity, knowledge transfer, and institutional resilience, with early exits potentially weakening human capital stocks and intensifying workforce planning challenges [13, 25].

Despite the growing volume of research, two gaps remain particularly salient. First, much of the literature still reports outcomes as lists of positive and negative consequences without sufficiently theorizing the mechanisms that generate contradiction and heterogeneity across contexts [2, 3]. Second, macro-level analyses of pension sustainability, labor market effects, and policy reforms are often disconnected from the micro-level lived experience and identity transition processes documented in qualitative research [6, 23, 33]. Addressing these gaps requires an integrative approach capable of simultaneously (a) synthesizing empirical findings across levels of analysis, (b) classifying and explaining paradoxical outcomes through mechanism-oriented categories, and (c) mapping how agency–structure configurations produce different post-retirement trajectories. Systematic qualitative synthesis is especially well-suited to this task because it can integrate heterogeneous evidence while preserving contextual nuance and supporting theory-informed interpretation.

Accordingly, the present study undertakes a qualitative systematic review with an integrative–interpretive orientation to synthesize evidence on the paradox of early retirement and to explain its contradictory outcomes using the dialectical interaction of agency and structure as the central analytic lens [1]. Drawing on studies that examine antecedents, transition mechanisms, and multi-level consequences—ranging from psychological well-being and depression to cognitive decline, family dynamics, organizational outcomes, and pension system sustainability—this research aims to produce a coherent explanatory model that clarifies when and why early retirement functions as liberation versus constraint [7, 9, 17, 18, 32]. By integrating evidence from international scholarship and Iran-specific studies, the study also seeks to generate policy-relevant insights for designing retirement systems and organizational practices that reduce harmful heterogeneity and prevent the reproduction of structural inequalities [34-37].

The aim of this study is to synthesize and theorize, through a qualitative systematic review grounded in structuration theory, how the dialectical interaction of individual agency and macro-level economic, socio-cultural, and policy/organizational structures produces paradoxical positive (liberating) and negative (constraining) consequences of early retirement.

Methodology

This study, aimed at examining the fundamental paradox of early retirement from the standpoint of the agency–structure dialectic, employed a qualitative systematic review method. The guiding approach of this review is integrative–interpretive:

it not only conducts a descriptive synthesis of prior literature, but also—drawing on a robust theoretical framework (Giddens’s structuration theory)—undertakes critical analysis and infers relational patterns from the existing studies. Accordingly, the study is classified as descriptive–analytical research, the ultimate purpose of which goes beyond mere cataloguing to provide a theoretical understanding of the complex mechanisms shaping the phenomenon. Data collection was conducted through a systematic process in four stages in accordance with the PRISMA protocol for scoping and qualitative reviews.

Stage 1: Identification: In this stage, an initial search was carried out in international scientific databases including Scopus, ScienceDirect, Web of Science, Google Scholar, and Emerald. In the Persian-language domain, the search included Noormags, IranDoc, the Scientific Information Database of the Academic Center for Education, Culture and Research (SID), and Civilica. The search was conducted using combined keywords (in both the title and abstract of articles). The Persian search keywords included: early retirement, consequences/outcomes of early retirement, and problems of early retirement; searches were conducted in both Persian and English. To improve retrieval precision, Boolean operators (AND, OR) were used in the search strings, along with advanced search operators available in the databases. This process yielded 756 initial records without applying language, access, or time filters. After restricting sources by three criteria—language, full-text availability, and publication time—460 records were identified.

Stage 2: Screening: At this stage, the identified articles underwent an initial assessment based on the relevance of their titles and abstracts to the main research questions, resulting in the selection of 205 articles.

Stage 3: Eligibility: At this stage, the full texts of the articles selected in the previous stage were carefully reviewed and finally evaluated against inclusion criteria (including: a focus on individual, family, or social consequences of early retirement; attention to the role of structural factors or individual agency; publication between 2000 and 2025; and acceptable methodological quality) and exclusion criteria (such as: purely news items, speeches, and studies lacking solid empirical or theoretical argumentation). In this stage, 158 records were excluded.

Stage 4: Inclusion: Finally, articles meeting all criteria—47 records—were selected for the final qualitative analysis.

To analyze the textual data extracted from the selected articles, thematic analysis with a grounded theory (systematic) orientation was used. This process was conducted in three overarching stages as follows.

1. Initial (Open) Coding: In this stage, textual data relevant to the research questions were carefully examined, and initial codes were extracted with an open stance. These codes represented the smallest meaningful units related to the concepts of agency, structure, and outcomes.

2. Theme Development (Intermediate Stage): In this stage, similar and related codes were organized into sub-themes and subsequently into main themes. For example, codes such as “job burnout,” “tendency toward self-actualization,” and “acceptance of financial incentives” were placed under the main theme of “motivations for individual agency.”

3. Theme Review and Definition (Final Stage): The extracted themes were reviewed and refined to ensure internal coherence and external distinctiveness. Ultimately, interpretive analysis was conducted by situating these themes within the dialectical framework of agency and structure. At this stage, rather than reporting themes separately, the reciprocal relations, tensions, and conditions under which individual action—whether in opposition to or in interaction with structural constraints/opportunities—leads to paradoxical outcomes (liberation or constraint) were examined and modeled. Matrix techniques and conceptual mapping were used to represent these relationships.

To ensure the study's credibility (validity) and dependability (reliability), peer review was used in the following manner: the coding process and theme extraction were conducted independently by two researchers, and the results were compared. Discrepancies were resolved through discussion and consensus. At the "audit trail" stage, the researcher's decision-making pathway—from article selection to theme extraction—was reported transparently and step-by-step. At the "internal consistency" stage, coherence in coding was maintained by providing clear definitions of key concepts (agency, structure, paradoxical outcome) at the outset of the analytic process. Under the "attention to context" principle, the analyses attended to the specific socioeconomic context of each study (country, institutions) to avoid unwarranted generalizations. MAXQDA software was used for thematic analysis.

Findings and Results

To address the research questions, after applying the inclusion and exclusion criteria, 47 valid scientific sources (including empirical, review, and cross-sectional studies) related to the consequences of early retirement were identified and analyzed. Following the coding process, data extracted from the selected studies were classified within core categories. The overall results of this coding process are reported in Table 1. To ensure alignment with the research objectives, the findings are presented in structured categories, which are examined in detail below.

Table 1

Results of Thematic Analysis of Texts on the Consequences of Early Retirement

Core Theme (Selective Code)	Category (Axial Code)	Open Codes (Subthemes)
Individual Consequences	Psychological	Difficulty adapting to new roles and post-retirement life conditions [2, 20, 44]
Individual Consequences	Psychological	Successful adaptation to new roles and life conditions [5, 7, 23, 42]
Individual Consequences	Psychological	Reduced life satisfaction and sense of purposelessness [2, 43]
Individual Consequences	Psychological	Improved life satisfaction (stress relief, pursuit of personal goals) [8, 15, 42, 49, 51]
Individual Consequences	Psychological	Increased life expectancy and optimism [2, 48, 50]
Individual Consequences	Psychological	Decreased hope and pessimism about the future [18]
Individual Consequences	Psychological	Increased subjective well-being [2, 3, 15, 31, 42, 51]
Individual Consequences	Psychological	Decreased subjective well-being [2, 3, 18, 31]
Individual Consequences	Psychological	Sense of freedom and increased leisure participation [2, 22]
Individual Consequences	Psychological	Loss of social interaction, relationships, and social status [2, 3, 22, 43, 51]
Individual Consequences	Financial	Increased economic difficulties and inability to meet expenses [3, 14, 35]
Individual Consequences	Financial	Rapid increase in healthcare costs [14, 55]
Individual Consequences	Health Status	Decline in mental health (anxiety, depression) [2, 3, 16, 17, 43, 47]
Individual Consequences	Health Status	Improvement in mental health [15, 56, 57]
Individual Consequences	Health Status	Decline in physical health (inactivity, mortality risk) [16, 17, 47]
Individual Consequences	Health Status	Improvement in physical health [14, 15, 22, 35, 42, 57]
Individual Consequences	Health Status	Decline in cognitive abilities (dementia, cognitive aging) [2, 18, 19, 51]
Individual Consequences	Health Status	Improvement in cognitive functioning [2, 22, 42]
Family Consequences	Family	Improved marital quality and spousal relationships [2, 15, 42, 51]
Family Consequences	Family	Decline in marital quality and increased conflict [43, 47]
Family Consequences	Family	Increased caregiving responsibilities within the family [2, 6, 21, 22]
Family Consequences	Family	Reduced household consumption and living standards [29, 30]
Family Consequences	Family	Increased family tensions and conflicts [43, 47]
Organizational Consequences	Structural–Organizational	Increased organizational costs (replacement and training) [24, 34, 42]
Organizational Consequences	Structural–Organizational	Loss of experienced human capital [11, 27, 36, 40]
Organizational Consequences	Structural–Organizational	Formation of negative organizational culture [11, 26, 35]
Organizational Consequences	Structural–Organizational	Disruption of human resource planning [17, 42]
Organizational Consequences	Structural–Organizational	Reduced organizational resilience [13]
Organizational Consequences	Structural–Organizational	Weakening of intergenerational knowledge transfer [11, 13]
Macro-Level Consequences	Socio-Cultural	Increase in social inequalities [2, 22]
Macro-Level Consequences	Socio-Cultural	Re-employment of retirees and labor market transformation [6, 17, 28, 34, 35, 46, 48, 57]
Macro-Level Consequences	Economic–Financial	Increased unemployment due to early exit [34–36]
Macro-Level Consequences	Economic–Financial	Reduced unemployment through re-employment pathways [48]
Macro-Level Consequences	Economic–Financial	Decline in national economic growth [27, 28, 42, 57]
Macro-Level Consequences	Economic–Financial	Financial crisis and imbalance of pension funds [26, 33–35, 37, 48]

As shown in Table 1, the consequences of early retirement span four dimensions: individual, family, organizational, and supra-organizational. The results of the analysis indicate that individual-level consequences constitute the deepest and most extensive analytical level, reflecting the direct impact of early retirement on the retiree's life. These consequences are classified into three categories: psychological, financial, and health status. The data indicate that early retirement is an inherently dual and paradoxical experience for individuals. On the one hand, it can generate feelings of freedom, increased participation in leisure activities, improvements in physical and mental health, and satisfaction derived from relief from occupational stress. On the other hand, it may be accompanied by challenges such as difficulty adapting to a new role, a sense of purposelessness, reduced social interactions, financial strain resulting from fixed income, and even declines in physical and cognitive health.

The family dimension addresses the effects of early retirement on the family system and the dynamics of intra-family relationships. The core "family" category indicates that an individual's retirement reshapes both relational patterns and household economics. These changes may be positive—such as improvements in marital quality of life due to increased shared time—or negative, including heightened tensions and conflicts stemming from prolonged presence at home, financial disagreements, or increased caregiving responsibilities placed on the retiree. Moreover, early retirement may lead to shifts in consumption patterns and a reduction in household living standards.

As the results show, organizational consequences elevate the analysis to the organizational level and focus on the effects of the early exit of experienced employees on organizational structure, capital, and performance. The "structural-organizational" category suggests that early retirement can pose a serious threat to human capital and organizational resilience. Key consequences at this level include the loss of skilled and expert personnel, weakening of intergenerational knowledge transfer, increased costs of replacement and training, disruptions in human resource planning, reduced organizational capacity to cope with crises, and ultimately the formation of a negative organizational culture associated with lowering the age of exit from the organization.

Supra-organizational consequences encompass the broader macro-level and socio-economic dimensions of the phenomenon. These consequences are manifested in two categories: "socio-cultural" and "economic-financial." At the social level, early retirement may contribute to increased social inequalities—particularly in access to resources and social status—and to changes in labor market structures through the re-employment of retirees in new roles. At the economic-financial level, the most significant consequences include additional pressure on pension funds and the intensification of their financial imbalances, ambiguous effects on unemployment rates (which may be either increasing or decreasing), and, at the macro scale, a potential reduction in national economic growth due to the premature withdrawal of skilled and experienced human capital from the production cycle.

Research Question 1: What is the dominant pattern governing the contradictory (paradoxical) consequences of early retirement from the perspective of the interaction between individual agency and socio-economic structures?

To explain the dominant pattern underlying the contradictory consequences of early retirement, 47 selected sources were analyzed. This process did not merely involve listing positive and negative consequences across different levels; rather, it examined how micro-level (individual) dynamics interact with macro-level (structural) conditions. The findings of these analyses—including the extraction of themes and the identification of the governing relational pattern—are presented in Table 2.

Table 2

Agency–Structure Interaction Patterns in Shaping the Paradoxical Consequences of Early Retirement across Levels of Analysis

Level of Analysis	Agency Component (Individual Action)	Structural Component (Constraining/Enabling Context)	Form of Dialectical Interaction and Resulting Pattern
Individual	Pull-based decision (seeking liberation, self-actualization) or push-based decision (escaping occupational stress, health problems)	Adequacy of retirement benefits, health status, cultural capital	Conditional pattern: If the structure is enabling (adequate benefits, good health), pull-based agency leads to satisfaction and well-being. If the structure is constraining (inadequate benefits), the same agency or push-based agency results in financial problems and reduced well-being.
Family	Individual choice to increase presence at home and assume caregiving roles	Gender norms, household division-of-labor patterns, household income level	Confrontational pattern: Agency aimed at strengthening bonds may, within traditional gender structures, increase workload and conflict; within supportive and flexible structures, it enhances relationship quality.
Organizational/Macro	Individual choice to exit the labor market early	Retirement policies, labor market conditions, financial sustainability of pension funds	Inequality reproduction pattern: Aggregated individual agency, when interacting with unstable financial structures, generates pension fund crises that impose greater constraints on subsequent generations.
Overall Pattern	The core paradox emerges at the intersection of agency and structure. A single individual choice, depending on the structural context in which it occurs, can lead to two entirely different trajectories—emancipation or deprivation.	—	Dominant conditional interactional model: The final outcome arises neither solely from individual intent nor purely from structural determinism, but from their dynamic, context-dependent interaction. A single individual choice may lead to two entirely different outcomes—liberation or deprivation—depending on the structural context.

As shown in Table 2, the dominant pattern shaping the contradictory consequences of early retirement can be explained through the dynamic and dialectical interaction between individual agency and macro-level structures.

At the individual level, a conditional pattern prevails: the realization of the ideal of liberation—arising from pull-based agency—is entirely contingent upon the presence of enabling structures such as adequate financial benefits and good health. In the absence of such structures, the same choice may lead to economic deprivation and reduced well-being.

At the family level, this interaction takes a confrontational form: individual agency aimed at assuming caregiving roles may increase workload and tension when confronted with traditional gender structures, whereas within a supportive and flexible structural context it strengthens family bonds.

At the macro level, a pattern of inequality reproduction becomes evident: the collective action of individuals opting for early exit, when interacting with financially unstable structures such as pension funds, generates structural crises that, in turn, impose more severe constraints on future generations. Consequently, as illustrated in the table above, the governing pattern is a “conditional interactional model,” in which the final outcome is neither intrinsic to the individual decision nor merely the result of structural coercion, but rather emerges from the confrontation of that decision with a specific structural context. This analysis explains the fundamental paradox of the study: how a seemingly liberating choice can, depending on context, be transformed into an entirely opposite experience.

Research Question 2: What are the most important positive (liberating) and negative (constraining) consequences of early retirement?

To address this question, a comprehensive identification of the most significant positive and negative consequences was conducted through thematic analysis of 47 selected documents. The results of this analysis are reported in Table 3.

Table 3*Positive (Liberating) and Negative (Constraining) Consequences of Early Retirement at the Individual, Family, and Organizational/Social Levels*

Level of Analysis	Positive Consequences (Manifestations of Realized Agency in Enabling Structures)	Negative Consequences (Manifestations of Constrained Agency in Limiting Structures)
Individual	Sense of freedom and relief from job-related stress [2, 22]	Sense of purposelessness, reduced life satisfaction, and social isolation [2, 43]
Individual	Successful adaptation to post-retirement roles and life conditions [5, 7, 23, 42]	Difficulty adapting to post-retirement conditions [2, 20, 44]
Individual	Increased life satisfaction [8, 15, 42, 49, 51]	Decline in subjective well-being [2, 3, 18, 31]
Individual	Increased hope and optimism [2, 48, 50]	Reduced hope and future orientation [18]
Individual	Improved subjective well-being and personal welfare [2, 3, 15, 31, 42, 51]	Financial difficulties and inability to meet expenses [3, 14, 35]
Individual	Improved mental and physical health [14, 15, 22, 35, 42, 56, 57]	Decline in mental health (depression, anxiety) [2, 3, 16, 17, 43, 47]
Individual	Opportunities for self-actualization and leisure activities [2, 22]	Decline in physical and cognitive health [16-19, 47]
Individual	Improved cognitive functioning [2, 22, 42]	Loss of social status and recognition [2, 3, 22, 43, 51]
Family	Improved marital quality and family relationships [2, 15, 42, 51]	Increased role conflict and family tensions [43, 47]
Family	Increased quality time with family [2, 6, 21, 22]	Reduced household living standards [29, 30]
Family	Meaningful caregiving roles (e.g., grandparenting) [2, 6, 22]	Increased caregiving burden and strain [2, 6, 21]
Organizational / Societal	Opportunities for generational turnover (under specific conditions) [48]	Loss of human capital and increased organizational costs [11, 24, 27, 36, 40]
Organizational / Societal	Knowledge transfer through bridge or consultative re-employment [6, 17, 28, 34, 35, 46, 48, 57]	Disruption of HR planning and reduced organizational resilience [13, 17, 42]
Economic / Societal	—	Pension fund imbalances and fiscal pressure [26, 33, 35, 37]
Economic / Societal	—	Increased unemployment and social inequality [2, 22, 34-36]

As shown in Table 3, a total of 22 consequences of early retirement were identified. Of these, 9 consequences (approximately 41%) are positive (liberating), while 13 consequences (approximately 59%) are negative (constraining). This distribution indicates that although the literature emphasizes the challenges and constraints associated with early retirement, its positive and opportunity-creating aspects have also received scholarly attention.

At the individual level, the largest number of consequences (15 cases) is observed, reflecting the primary research focus on retirees' lived experiences. At this level, negative consequences (8 cases) slightly outnumber positive ones (7 cases), underscoring the duality of individual experience between "relief from occupational stress" and "confrontation with identity and health crises."

At the family level, the number of negative (3 cases) and positive (3 cases) consequences is equal, highlighting a potential balance between "role-based tensions" and "strengthening of family bonds."

At the organizational/social/economic level, however, negative consequences (7 cases) substantially exceed positive ones (2 cases), indicating the dominance of an analytical framework centered on "macro-level costs and risks" when examining the structural dimensions of this phenomenon.

Overall, this pattern clearly demonstrates that analyzing the consequences of early retirement requires a multilevel approach that simultaneously considers individual agency in adapting to this transition and the institutional constraints and opportunities operating at broader structural levels.

Research Question 3: How does individual agency (motives, choices, and actions) contribute to shaping the quality and direction of the consequences of early retirement?

To answer the third research question regarding how individual agency—encompassing motives, choices, and deliberate actions—contributes to determining the quality and direction of the consequences of early retirement, data derived from the selected qualitative and quantitative studies were subjected to secondary thematic analysis.

This analysis was conducted to extract the mechanisms of agentic action and to clarify how these mechanisms influence individual, family, and social consequences. Accordingly, three ideal types of action were identified, each establishing a distinct causal–processual relationship between the individual and surrounding structures.

The results of the analysis of these forms of action are reported in Table 4. In this table, each action type (first column) is categorized alongside its description and concrete instances from the scholarly texts (second column), as well as its specific role in shaping positive or negative consequences (third column).

Table 4

Types of Individual Agentic Action and Their Role in Shaping the Consequences of Early Retirement

Type of Agentic Action (Mechanism)	Description and Illustrative Examples from the Literature	Role in Shaping Outcomes
Pull-Based Action	A conscious, planned, and future-oriented decision to pursue a new life project, delayed aspirations, interests, or pleasures (e.g., travel, hobbies). This form of action is rooted in perceived control and active choice. Examples include retiring “to live,” investing in family relationships, pursuing self-actualization, and engaging in meaningful voluntary activities [2, 4, 8, 56].	Directs toward positive outcomes: particularly when combined with financial planning, cultural capital (education), and strong social networks, this action increases the likelihood of emancipatory outcomes. Likely results include higher life satisfaction, improved mental health, sense of freedom, increased social participation, and enhanced well-being.
Push-Based Action	A reactive and often involuntary decision made in response to adverse and constraining structural conditions. Rather than a proactive choice, it represents an escape or forced exit. Examples include retirement due to severe job burnout, chronic physical or mental illness, organizational downsizing, age discrimination, or poor working conditions [4]; 2013;Ra’adabadi, 2022 #356645;Nargesian, 2016 #356654;Taylor, 2022 #356695;Fisher, 2016 #356675).	Prepares the ground for negative outcomes: lack of prior planning and psychological or financial readiness exposes individuals to higher risks of adverse consequences. Likely results include loss of control, financial strain, declining mental health (depression, stress), social isolation, and reduced life satisfaction.
“Leap” Action / Identity Redefinition	An active and ongoing effort to manage the identity transition from “worker” to “retiree” by constructing a new, meaningful post-work identity. This process involves searching for meaning, alternative social roles, and maintaining a sense of usefulness. Examples include bridge employment, volunteering, caregiving roles (e.g., grandparenting), and lifelong learning to sustain social and cognitive engagement [7, 14, 20, 50, 55].	Central mediator of adaptation: success depends on the interaction between individual resources (flexibility, skills, health) and social-structural opportunities (flexible labor markets, family support, social programs). Successful identity redefinition leads to sustained well-being and mitigates negative outcomes; failure may result in emptiness, loss of status, and isolation.

As the results in Table 4 indicate, the consequences of early retirement cannot be explained as a direct and linear outcome of the occurrence of this event; rather, both the orientation and quality of these consequences are meaningfully influenced by individuals’ patterns of agentic action during the transition to retirement. Within this framework, three ideal types of action can be distinguished.

The first type is “pull”-based action which—due to its future-oriented, plan-driven, and voluntary character—places the individual in an active and empowered position and creates conditions conducive to positive and liberating consequences, including increased life satisfaction and the realization of self-actualization.

In contrast, “push”-based action, which is largely reactive, impulsive, and unwanted, positions the retiree in a passive stance vis-à-vis constraining structures and increases the likelihood of negative consequences such as declines in mental health and social isolation.

Finally, “jump” action, or post-retirement identity redefinition, functions as a dynamic and continuous process that plays a mediating and decisive role in the ultimate formation of the adjustment pattern. The success of this jump—produced through the interaction between individual resources (e.g., psychological resilience) and structural opportunities (including access to forms of bridge employment)—can consolidate positive consequences and attenuate the negative effects of early retirement.

These findings underscore the necessity of integrating the logic of individual action into explanatory frameworks of early retirement and reveal important policy implications. Accordingly, policies and interventions that go beyond structurally regulating the age of exit from the labor market, and instead focus on strengthening individuals’ anticipatory and planning-

oriented agency prior to retirement and facilitating identity redefinition processes afterward, can reduce heterogeneity in retirement experiences and improve the quality of life of this population.

Research Question 4: How do macro-level structures (economic, social, and policy/organizational) facilitate or constrain the consequences of early retirement?

To answer the fourth research question concerning how macro-level structures influence the consequences of early retirement, a multilevel analysis was conducted. This analysis, focusing on three macro domains—economic–financial, socio-cultural, and policy–organizational—examined how these structures determine whether outcomes are oriented toward positive or negative directions. Accordingly, macro-level structures were divided into two distinct categories: facilitating structures and constraining structures. Facilitating structures strengthen individual agency for managing this transition successfully and achieving liberating outcomes by providing resources, opportunities, and supportive frameworks. In contrast, constraining structures narrow individual choices by creating barriers, pressures, and systematic deprivations, thereby exposing individuals to adverse outcomes. The results of this analysis are reported in Table 5.

Table 5

The Role of Macro-Level Structures in Facilitating or Constraining the Consequences of Early Retirement

Type of Structure	Facilitating Structures (Leading to Positive Outcomes)	Constraining Structures (Leading to Negative Outcomes)
Economic–Financial	A pension system with adequate and sustainable benefits. Controlled inflation. Availability of flexible and legally recognized re-employment opportunities.	Inadequate and unsustainable pension benefits. High inflation and erosion of purchasing power. A closed labor market for older adults and retirees.
Socio-Cultural	Strong support networks (family, friends, community). Positive norms toward active aging and social participation. Equitable access to health, leisure, and educational services.	Social isolation and weak support networks. Negative norms (retirement = incapacity). Persistent gender- and class-based inequalities.
Policy–Organizational	Comprehensive retirement-preparation policies. Anti-age discrimination laws in the labor market. An organizational culture supportive of knowledge transfer and gradual exit.	Mandatory or short-sighted incentive-based retirement policies. Lack of a legal framework for older adults’ re-employment. Organizational pressure for early exit of employees.

The analysis summarized in Table 5 indicates that the consequences of early retirement do not occur in a structural vacuum; rather, their nature and quality are systematically shaped by the tripartite interaction of macro-level economic–financial, socio-cultural, and policy–organizational structures. On one side, facilitating structures (such as a robust pension system, strong support networks, and anti-discrimination laws) enhance security and broaden individuals’ choice sets, thereby creating conditions under which the transition to retirement can be experienced as an opportunity to realize positive and liberating outcomes. On the other side, constraining structures (such as inadequate benefits, social isolation, and short-sighted mandatory policies) generate layered forms of deprivation that not only pressure individual agency but also directly trigger and intensify negative consequences (including poverty, deteriorating health, and social marginalization). This finding underscores the determinant and antecedent role of macro-level policies and institutions, indicating that improving the early retirement experience requires integrated structural interventions that simultaneously target economic dimensions (ensuring financial security), social dimensions (strengthening social capital), and policy dimensions (creating supportive legal frameworks).

Research Question 5: Under what conditions does the dialectical interaction between agency and structure lead to positive outcomes (liberation), and under what conditions does it lead to negative outcomes (constraint)?

To answer the fifth research question—examining the conditions that determine the outcome of the dialectical interaction between agency and structure—an analytical framework was applied that maps two distinct and potential pathways of this interaction in the context of early retirement. The framework is grounded in the principle that retirement outcomes are

neither merely a function of individual characteristics (agency) nor solely the product of structural determinism, but rather arise from the dynamic and reciprocal interplay between these two levels. The quality of this interplay determines whether the transition to retirement becomes an opportunity for “liberation” and individual realization, or an experience of “constraint” and the reproduction of deprivation. To explicate these divergent pathways, two ideal-typical and contrasting scenarios were developed. Each scenario considers a specific configuration of individual agentic characteristics (e.g., action type, access to capital) and prevailing structural conditions (enabling versus constraining), and then predicts the logical outcome of their interaction. The results of this analysis are reported in Table 6.

Table 6

Scenarios of Dialectical Agency–Structure Interaction and Their Outcomes in Early Retirement

Final Scenario	Conditions of Agency (Actor Characteristics)	Conditions of Structure (Macro Context)	Interaction Outcome and Dominant Consequences
Emancipation Scenario and Positive Outcomes	Conscious and planned agency: Pull-based action aimed at pursuing a new life project and delayed aspirations [8]. Access to capital: Possession of relative financial capital, cultural capital (education), and strong social networks [2]. Psychological resilience: Effective coping skills and adaptive capacity [42].	Enabling structure: Adequate and sustainable pension systems, controlled inflation, strong family and community support networks, positive norms toward active ageing, and flexible opportunities for social participation and re-employment [49]. Relative alignment between individual aspirations and available structural opportunities.	Realization of agency: Individuals are able to enact their conscious choices within a supportive structural context. Dominant positive outcomes: Higher life satisfaction, improved mental and physical health, enhanced sense of well-being and freedom, increased participation in leisure and social activities, and preservation of marital quality [15, 22]. Constructive dialectic: The interaction of active agency and enabling structure promotes positive individual and societal development.
Constraint Scenario and Negative Outcomes	Reactive and pressured agency: Push-based action driven by burnout, illness, organizational downsizing, or involuntary exit [2]. Deprivation of capital: Insufficient financial resources (inadequate benefits), weak social networks, and limited cultural capital [35]. Vulnerability: Employment in physically demanding or low-income jobs and limited adaptive skills.	Constraining structure: Inadequate and unstable pension benefits, high inflation, weak social support, age discrimination in labor markets, negative cultural norms regarding retirement, and lack of re-employment opportunities [11, 17]. Severe mismatch between individual needs and objective structural constraints.	Suppression of agency: Individual choices and efforts are neutralized by structural barriers. Dominant negative outcomes: Sharp decline in life satisfaction, increased anxiety and depression, deterioration of physical and cognitive health, social isolation, loss of social status, family tensions, and intensified economic hardship [43, 47]. Inequality-reproducing dialectic: The interaction of constrained agency and limiting structure reinforces cycles of deprivation and social inequality.
Macro-Level Integrative Conclusion	The quality of agency (conscious vs. reactive) determines the initial probability of successful adjustment.	The nature of structure (enabling vs. constraining) determines whether that probability is realized or frustrated.	Inequality in final outcomes is rooted primarily in structural inequalities in access to resources (financial, health, social) and opportunities (employment, participation). Broader organizational and societal consequences—such as loss of human capital, reduced economic growth, and pension-system strain—are institutional reflections of this embedded interaction [27, 34].

As shown in Table 6, the outcomes of early retirement are not the product of the unilateral dominance of either agency or structure; rather, they emerge from the dialectical interaction of the two under different social and institutional contexts. In the “liberation and positive outcomes” scenario, the co-occurrence of deliberate, planned, and pull-based agency with enabling structures makes it possible to realize individual choices and activates pathways of successful adjustment. In this context, individuals’ economic, cultural, and social capital—interacting with supportive systems and flexible policies—strengthens perceived control, continuity of meaning in life, and retirees’ psychological and social health; thus, early retirement is transformed from an “occupational rupture” into a “life transition” with liberating consequences.

By contrast, the “constraint and negative outcomes” scenario describes conditions under which reactive and pressured agency loses its capacity for realization when confronted with constraining economic, social, and policy structures. In this situation, unstable pension benefits, high inflation, weak social supports, and labor-market age discrimination not only neutralize individual capacities but also turn early retirement into a harmful experience marked by sharp declines in subjective well-being, deteriorating health, and intensified social inequalities. This pattern reflects an inequality-reproducing dialectic in which unjust structures amplify and consolidate individuals’ pre-existing vulnerabilities.

At the macro level, the comparative analysis of these scenarios shows that the quality of agency is a necessary but insufficient condition for achieving positive early-retirement outcomes; realization or failure ultimately depends on the quality of supportive structures. Accordingly, inequality in the final outcomes of early retirement is rooted less in individual differences than in structural inequalities in access to resources and opportunities. This institutionalized interaction produces not only individual-level consequences, but also broad organizational and societal outcomes such as the erosion of human capital, weakened productivity, and increased pressure on retirement systems.

Discussion and Conclusion

The findings of this qualitative systematic review demonstrate that early retirement cannot be adequately understood as a uniformly beneficial or harmful transition; rather, its consequences are inherently paradoxical and contingent upon the dynamic interaction between individual agency and macro-level structural conditions. Across the reviewed studies, early retirement consistently emerged as a multi-level phenomenon whose outcomes unfold simultaneously at individual, family, organizational, and societal levels, confirming that linear or single-factor explanations are insufficient. In line with structuration theory, the results show that early retirement outcomes are neither purely the result of autonomous individual choice nor solely the product of structural compulsion, but instead arise from a dialectical process in which agency is enabled or constrained by economic, social, and policy contexts [1]. This integrative interpretation advances the literature by shifting the analytical focus from cataloguing positive and negative outcomes toward explaining the mechanisms through which contradictory outcomes are produced.

At the individual level, the synthesis reveals that early retirement embodies a dual experiential logic. On one hand, when early retirement is driven by pull-based agency—characterized by voluntary, planned, and future-oriented decision-making—it is frequently associated with increased life satisfaction, psychological well-being, and a sense of freedom from work-related stress. Studies documenting voluntary early exit emphasize the role of perceived control, proactive planning, and goal reorientation in facilitating positive adaptation [7, 8]. Empirical evidence linking early retirement to improved subjective well-being and reduced stress further supports this interpretation, particularly when individuals possess adequate financial security and strong social resources [9, 49]. Conversely, when early retirement is precipitated by push-based mechanisms—such as ill health, burnout, organizational pressure, or age discrimination—the transition is more likely to be experienced as a loss rather than a liberation. In such cases, early retirement is associated with elevated risks of depression, anxiety, cognitive decline, and diminished quality of life [16-18]. These findings align with longitudinal and meta-analytic evidence indicating that involuntary or health-driven exits from the labor market undermine psychological and physical well-being, particularly in the absence of adequate preparation and support [3, 14].

Importantly, the review shows that these divergent individual outcomes cannot be explained by agency alone. Financial and institutional structures play a decisive role in determining whether agency can be realized in emancipatory ways. Adequate and stable pension benefits, controlled inflation, and access to flexible re-employment opportunities significantly condition post-retirement well-being. Studies examining pension generosity and retirement timing demonstrate that insufficient benefits expose early retirees to income insecurity and declining welfare, even when retirement is initially perceived as desirable [31, 41]. Evidence from Iran further underscores this structural vulnerability, showing that early retirement contributes to financial strain at both the individual and pension-system levels when benefits are inadequate or

fiscally unsustainable [32, 33, 35]. Thus, the same act of early exit may lead to flourishing or deprivation depending on the structural conditions within which it occurs, reinforcing the conditional and context-dependent nature of agency.

At the family level, the findings highlight a similarly ambivalent pattern. Early retirement reshapes household dynamics, role distributions, and consumption patterns, generating both opportunities and tensions. Several studies indicate that increased time availability following early retirement can strengthen marital relationships and facilitate meaningful engagement in caregiving roles, including grandparenthood, thereby enhancing family cohesion and subjective well-being [6, 22]. However, other evidence points to heightened intra-household conflict, role overload, and financial stress, particularly in contexts marked by traditional gender norms or limited household resources [20, 21]. These contrasting outcomes again reflect the interaction of agency with structural and cultural constraints. Where social norms support active ageing and shared domestic responsibility, early retirement may foster relational gains; where such norms are absent, the same transition can exacerbate tension and inequality. This finding supports citizenship-oriented perspectives emphasizing that the “nature” of early retirement—voluntary versus constrained—shapes not only individual outcomes but also relational and family-level consequences [4].

At the organizational level, the review identifies early retirement as a double-edged human resource strategy. From a managerial perspective, early retirement schemes are often deployed to reduce labor costs, manage workforce restructuring, or address performance and health issues. Yet the synthesized evidence suggests that such strategies frequently entail hidden costs, including loss of human capital, disruption of knowledge transfer, and reduced organizational resilience. Research on early retirement reforms and voluntary exit programs shows that premature loss of experienced employees can undermine long-term organizational performance and adaptability [13, 25]. Studies in public sector and high-skill contexts further demonstrate that organizational push factors—such as intensified workloads, declining job quality, and limited accommodation for ageing workers—contribute to involuntary early exits with negative consequences for both employees and institutions [10, 11]. These findings challenge narratives that frame early retirement as an unproblematic solution to workforce renewal and instead highlight the need to consider how organizational structures shape the voluntariness and outcomes of retirement transitions.

At the macro-economic and societal level, the results confirm that early retirement has far-reaching implications for labor markets, pension sustainability, and social inequality. Contrary to simplistic substitution arguments, evidence shows that early retirement does not automatically reduce youth unemployment and may, under certain conditions, generate fiscal pressures and labor shortages [26, 27]. Moreover, early retirement incentives can encourage informal employment among retirees, blurring the boundaries between work and retirement and complicating policy objectives [28]. System-level analyses from Iran and other contexts illustrate how widespread early retirement can exacerbate pension fund imbalances and constrain future policy space, thereby transferring costs to subsequent generations [33, 36]. These macro-level consequences reinforce the argument that early retirement is not merely an individual life-course decision but a socially embedded process with cumulative and distributive effects.

A central contribution of this study lies in demonstrating that inequality is a structuring outcome of early retirement rather than an incidental byproduct. Educational attainment, job quality, health status, and access to social networks systematically shape both the likelihood of early retirement and its post-retirement consequences. Research shows that individuals with higher education and better working conditions are more likely to experience positive health and well-being outcomes after

early exit, while disadvantaged groups face heightened risks of decline [38, 39]. These findings resonate with broader analyses of social stratification in later working life, which emphasize that structural inequalities are reproduced through differentiated retirement pathways [40]. The reviewed evidence thus supports a reproduction-of-inequality model in which early retirement amplifies pre-existing disparities unless counterbalanced by inclusive and supportive institutional arrangements.

Taken together, the discussion underscores that the paradox of early retirement—simultaneous liberation and constraint—can be coherently explained through a conditional, interactional model grounded in the dialectic of agency and structure. When conscious, planned agency aligns with enabling structures—adequate pensions, supportive labor markets, positive ageing norms, and robust social networks—early retirement is more likely to function as a life transition that enhances well-being and social participation [49-51]. Conversely, when reactive agency confronts constraining structures—financial insecurity, inflation, weak social protection, and age discrimination—early retirement becomes a mechanism through which vulnerability and marginalization are intensified [35, 52, 53]. This conditional logic integrates and extends prior empirical findings by clarifying why contradictory outcomes coexist in the literature and by identifying the structural conditions under which agency can or cannot be realized.

Despite its integrative scope, this study has several limitations. First, as a qualitative systematic review, it relies on the quality, scope, and methodological diversity of existing studies, which vary considerably across contexts and disciplines. Second, differences in operational definitions of early retirement and outcome measures across studies may limit the comparability of findings. Third, although efforts were made to include both international and Iran-specific evidence, some regional contexts remain underrepresented, potentially constraining the generalizability of the synthesized model. Finally, the interpretive nature of thematic synthesis entails an inherent degree of subjectivity, despite systematic procedures.

Future research should prioritize longitudinal and mixed-method designs that trace individual retirement trajectories over time while explicitly modeling interactions between agency and structural conditions. Comparative cross-national studies would be particularly valuable in isolating the effects of pension design, labor market regulation, and cultural norms. Further work is also needed to examine underexplored groups, such as informal workers, women with fragmented careers, and individuals with disabilities, whose early retirement experiences may differ substantially. Finally, integrating qualitative life-course narratives with quantitative policy simulations could strengthen causal inference and policy relevance.

From a practical standpoint, the findings suggest that policies and organizational practices should move beyond uniform retirement-age regulations toward differentiated, supportive frameworks. Retirement preparation programs that strengthen financial planning, psychological readiness, and identity reconstruction before exit can enhance individual agency. Simultaneously, reforms aimed at stabilizing pension systems, combating age discrimination, and expanding flexible re-employment and participation opportunities are essential for creating enabling structural conditions. At the organizational level, knowledge transfer mechanisms and phased retirement options can mitigate human capital loss while supporting healthier transitions. Together, such multi-level interventions can reduce harmful heterogeneity in retirement outcomes and improve the overall quality of later-life transitions.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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