

Development of a Multilevel Conceptual Model of the Antecedents and Consequences of Early Retirement Using a Meta-Synthesis Approach

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ABSTRACT

The present study was conducted with the aim of developing a multilevel conceptual model of the antecedents and consequences of early retirement using a meta-synthesis approach. This research is applied in nature and was designed within a qualitative paradigm, employing the meta-synthesis method proposed by Sandelowski and Barroso (2007). The research data consisted of documents and texts published during the period 2010–2025 in Persian databases (Noormags, IranDoc, SID, and Civilica) and during the period 2000–2025 in international databases (Web of Science, Google Scholar, ScienceDirect, Emerald, and Scopus). After the screening process, 99 sources were selected as the final sample. The data analysis process was carried out based on the three-stage approach of Strauss and Corbin (1998), including open coding, axial coding, and selective coding. The findings indicated that the antecedents of early retirement comprised 53 open codes, 12 axial codes, and 5 selective codes, the dimensions of which were identified respectively as individual, family, occupational, organizational, and supra-organizational. Furthermore, the consequences of early retirement consisted of 26 open codes, 7 axial codes, and 4 selective codes, with dimensions including individual, family, organizational, and supra-organizational levels. To assess the reliability of the extracted codes, Cohen's kappa coefficient was employed. The kappa agreement coefficient was 0.530 for the antecedents and 0.669 for the consequences, indicating that the extracted codes demonstrate acceptable reliability. Finally, the findings suggest that early retirement is the result of a complex interaction of individual, family, occupational, organizational, and supra-organizational antecedents, and that its consequences are dual in nature, context-dependent, and shaped by cultural, social, and economic conditions.

Keywords: Early retirement; Antecedents; Consequences; Meta-synthesis; Conceptual model.

Introduction

Population aging and the transformation of labor markets have rendered retirement policy one of the most pressing challenges for contemporary organizations and governments. Declining fertility rates, increasing life expectancy, and shifting employment structures have reshaped the demographic composition of the workforce across industrialized and developing societies alike (1, 2). These structural changes have elevated the strategic importance of workforce participation at older ages, making the phenomenon of early retirement a central concern



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for labor economics, human resource management, organizational sustainability, and social welfare systems (3, 4). Early retirement, defined as permanent exit from paid employment before statutory retirement age, has expanded in prevalence over the past several decades despite ongoing policy efforts to prolong working life (5-7).

The decision to retire early is not a singular event but a multidimensional life-course transition shaped by individual agency, organizational context, institutional frameworks, and broader socio-economic forces (8-10). From a life-course perspective, retirement represents a major turning point influenced by accumulated experiences, resources, expectations, and constraints across the lifespan (11, 12). At the same time, macro-level labor market dynamics and pension policies critically determine the feasibility and desirability of early exit from work (13-15). Consequently, early retirement emerges as the outcome of complex interactions between personal motives, workplace conditions, financial incentives, health trajectories, and institutional arrangements (16-18).

Research across Europe, Asia, and the Middle East demonstrates that early retirement has become increasingly heterogeneous, with substantial variation across occupations, sectors, welfare regimes, and cultural contexts (19-21). While some employees pursue early retirement voluntarily in search of greater autonomy, leisure, and self-realization, others are effectively pushed out of employment by deteriorating health, adverse working conditions, organizational restructuring, or declining employability (5, 22, 23). This dual nature of early retirement as both opportunity and risk underscores the need for comprehensive theoretical and empirical frameworks that integrate its antecedents and consequences across multiple levels of analysis (4, 24, 25).

At the individual level, psychological factors play a fundamental role in shaping retirement timing. Subjective life expectancy, job satisfaction, work engagement, burnout, perceived control, and meaning in work have been consistently linked to retirement intentions and decisions (26-28). Studies demonstrate that negative job attitudes, emotional exhaustion, and declining work motivation significantly increase early retirement propensity (5, 29, 30). Health represents another dominant determinant, as chronic illness, functional limitations, and mental health problems substantially elevate the likelihood of premature exit from employment (31-33). Moreover, financial resources and pension expectations critically influence the feasibility of early retirement, with higher personal wealth, supplementary income sources, and favorable pension arrangements making early exit more attainable (13, 34, 35).

Family dynamics further complicate retirement decision-making. Marital quality, caregiving responsibilities, spousal employment status, and household financial pressures all shape retirement trajectories (11, 36, 37). Research indicates that family demands may either accelerate or delay retirement depending on household circumstances and gendered role expectations (19, 36). In addition, social networks and relational embeddedness influence subjective readiness for retirement, psychological adjustment, and post-retirement well-being (2, 37, 38).

Within organizations, structural and managerial factors exert powerful influence over retirement outcomes. Organizational climate, leadership behavior, human resource practices, training systems, and perceived fairness significantly affect employees' retirement intentions (18, 39, 40). Flexible human resource policies, age-inclusive management practices, and opportunities for skill development have been shown to postpone retirement, whereas rigid structures, limited advancement opportunities, and organizational injustice accelerate exit from work (22, 23, 40). Occupational characteristics such as physical workload, ergonomic demands, psychosocial stressors, and exposure to hazards also strongly predict early retirement behavior, particularly in physically demanding professions such as healthcare and nursing (23, 41, 42).

Beyond the organizational context, supra-organizational forces shape retirement decisions through labor market conditions, welfare regimes, pension legislation, and macroeconomic fluctuations. Cross-national evidence demonstrates that early retirement patterns vary systematically across institutional environments, reflecting differences in pension generosity, employment protection, health insurance systems, and labor market flexibility (2, 6, 19). Economic crises, unemployment trends, and structural transformations in industries further alter retirement incentives by reshaping employment opportunities and job security (14, 15, 17). Technological change and digital transformation introduce additional pressures, particularly for older workers whose skills may become misaligned with evolving job requirements (18, 21).

The consequences of early retirement are equally multidimensional and extend well beyond individual retirees. At the personal level, retirement outcomes range from improved well-being, autonomy, and life satisfaction to social isolation, identity loss, financial insecurity, and deteriorating health (2, 28, 38). Psychological adjustment to retirement is shaped by pre-retirement resources, voluntariness of exit, social support, and opportunities for meaningful engagement (12, 27, 37). Family systems are affected through changes in household income, caregiving patterns, marital relationships, and intergenerational support obligations (11, 36).

Organizational consequences include loss of experienced human capital, disruption of knowledge transfer, increased recruitment and training costs, and reduced productivity (18, 38, 43). At the macro level, widespread early retirement imposes substantial fiscal burdens on pension systems, constrains labor supply, and may undermine long-term economic growth (15, 44, 45). Societal implications further encompass rising inequality between retirees and active workers, shifting labor market competition, and intergenerational tensions over resource allocation (1, 14, 19).

Despite the vast and growing literature on early retirement, existing research remains fragmented. Studies often examine isolated determinants or consequences without integrating the full complexity of multilevel influences. Moreover, empirical findings frequently differ across contexts, populations, and methodological approaches, making it difficult to derive coherent theoretical models for policy and organizational practice (4, 24, 25). Recent scholarship emphasizes the urgent need for integrative frameworks that synthesize qualitative and quantitative evidence across disciplines and institutional settings (46-48). Meta-synthesis methods provide a powerful tool for consolidating dispersed knowledge and constructing comprehensive conceptual models that capture the dynamic interplay of antecedents and consequences of early retirement (49-51).

Furthermore, contemporary policy debates surrounding judicial independence, pension reform, and workforce sustainability have brought early retirement to the forefront of legal, political, and organizational agendas (1, 46). As societies confront demographic aging and fiscal pressures, understanding the drivers and outcomes of early retirement becomes essential for designing balanced retirement systems that protect individual well-being while preserving organizational and economic resilience (25, 28, 47).

Accordingly, the aim of this study is to develop a comprehensive multilevel conceptual model of the antecedents and consequences of early retirement through a qualitative meta-synthesis of existing research.

Methods and Materials

This study is applied in terms of purpose and qualitative in nature and method, and it was conducted within the framework of the meta-synthesis approach. The objective of employing this method was to identify and integrate the findings of previous studies in the field of early retirement and to design a causal model of its antecedents and

consequences. In the meta-synthesis process, relevant articles and studies on early retirement were first identified and evaluated in terms of relevance and quality, and then, using open and axial coding, the dimensions and selective codes of the antecedents and consequences of early retirement were extracted. The implementation of the research was based on the seven-stage model of Sandelowski and Barroso (2007), which sequentially includes formulating research questions, conducting a systematic literature review, searching for and selecting appropriate studies, extracting source information, analyzing, synthesizing the findings, quality appraisal, and reporting the results.

Findings and Results

Step One: Formulation of Research Questions

The first stage in the approach of Sandelowski and Barroso (2007) involves formulating the research questions. In the present study, which aimed to identify the antecedents and consequences of early retirement, the main research question was formulated as follows: What are the antecedents and consequences of early retirement, and how can a conceptual model be designed to explain them?

Step Two: Systematic Literature Review

After defining and formulating the research question, the second step involves conducting a systematic review of the literature. In the present study, to obtain relevant sources, a systematic search strategy was applied across Persian and English scientific databases. The search terms used in different scientific databases are presented in Table 1.

Table 1. Databases and keywords in the systematic review process

Row	Database Name	Language	Search Keywords
1	Scopus	English	Early Retirement; Early Exit from Employment; Antecedents of Early Retirement / Antecedents of Premature Retirement; Consequences of Early Retirement / Consequences of Premature Retirement / Influencing Factors on Early Retirement / Determinants of Early Retirement
2	ScienceDirect	English	
3	Web of Science	English	
4	Google Scholar	English	
5	Emerald	English	بازنشستگی زودهنگام/زودرس/پیش از موعد، خروج زودهنگام از خدمت، پیشایندهای بازنشستگی زودهنگام/زودرس/پیش از موعد، پیامدهای بازنشستگی زودرس/زودهنگام/پیش از موعد، عوامل تأثیرگذار بر بازنشستگی زودرس/زودهنگام/پیش از موعد
6	Noormags	Persian	
7	SID	Persian	
8	IranDoc	Persian	
9	Civilica	Persian	

Step Three: Searching and Selecting Relevant Studies

At this stage, the primary focus was on identifying and selecting studies that were aligned with the objectives of the research and could provide an appropriate analytical basis for extracting the conceptual model of the antecedents and consequences of early retirement. Unlike some systematic reviews that are limited to a specific methodological approach (e.g., qualitative or quantitative), the present study adopted a comprehensive perspective by including studies with diverse methodological designs, including qualitative, quantitative, and mixed-methods research.

The inclusion criteria were: articles published in Persian and English; studies addressing early retirement, premature exit from employment, or factors influencing early retirement; studies employing qualitative, quantitative, or mixed research methods; articles with full-text availability published in peer-reviewed scientific journals or

reputable national and international conferences; and a publication period of 2000–2025 for English-language sources and 2010–2025 for Persian-language sources.

The exclusion criteria were: articles lacking conceptual or theoretical relevance to the research topic; and studies that addressed purely theoretical issues without empirical analysis.

After applying time, language, and full-text availability restrictions, the initial records, which consisted of 2,753 items, were reduced to 1,104 records. In the subsequent stage, duplicate records were removed, resulting in 750 records. During the screening phase, after reviewing titles and abstracts, 536 records were excluded, and 214 records proceeded to the full-text review stage. Ultimately, based on comprehensive full-text assessment and evaluation, 99 articles were selected as the final sample for content analysis. The screening process of the extracted articles is illustrated in Figure 1.

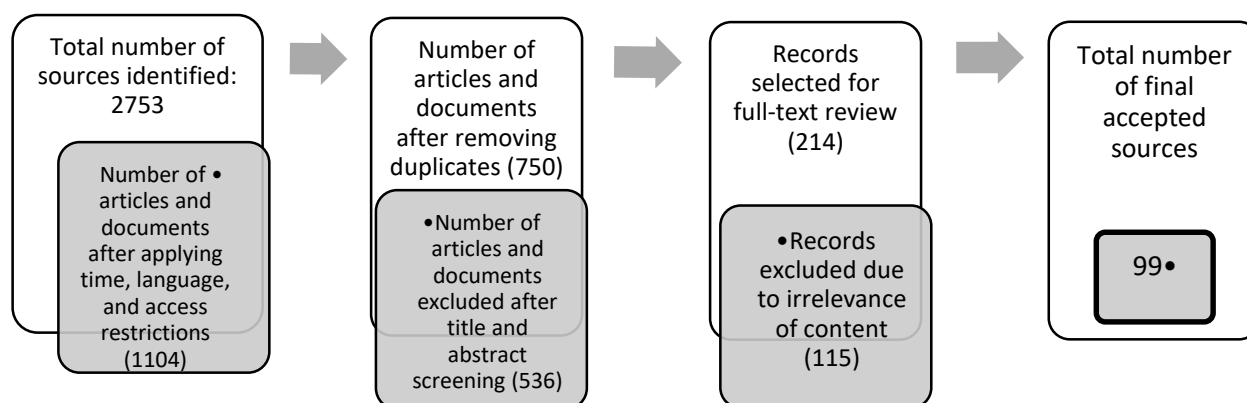


Figure 1. Flowchart of searching and selecting suitable articles for qualitative meta-synthesis analysis

To ensure the validity of the present study, the selected articles and specialized reports used in the meta-synthesis were obtained from authoritative journals and reputable databases. These studies had been widely cited by other researchers in the field and served as key reference works. In addition, at this stage, the Critical Appraisal Skills Programme (CASP) tool was employed to assess and evaluate the quality of the content of the 214 selected documents and to ensure the validity of the qualitative meta-synthesis. From the 214 articles in the content analysis stage, the researchers selected 99 documents whose quality scores ranged from a minimum of 31 to a maximum of 50.

Step Four: Extraction of Source Information

The fourth step in the meta-synthesis method of Sandelowski and Barroso (2007) is dedicated to the extraction and organization of source information. At this stage, data related to the selected studies were systematically collected and categorized in an Excel file. This file included key information such as article title, authors' names, year of publication, methodology, results, and principal findings of each study.

Step Five: Analysis of Qualitative Findings

At this stage, the researcher proceeds to extract and analyze the codes generated from the meta-synthesis process. For this purpose, initial codes are assigned to all factors identified from sources relevant to the research problem. These codes are then organized and classified based on their source of extraction and frequency of occurrence. The process of code extraction and analysis was conducted in accordance with the three-stage approach of Strauss and Corbin (1998), including open coding, axial coding, and selective coding. At this stage, the extracted information and resulting findings regarding the antecedents of early retirement were formulated into 53

open codes, 12 axial codes, and 5 selective codes, and the consequences of early retirement were formulated into 26 open codes, 7 axial codes, and 4 selective codes for the development of the model.

Table 2. Antecedents of Early Retirement Based on International Literature

Selective Codes	Axial Codes	Open Codes (Categories)
Individual	Psychological	Preference for prioritizing personal life over working life (leisure preferences and priorities based on motivations, goals, needs, and values)
		Positive attitudes toward retirement
		Negative attitudes toward the job (job dissatisfaction, low organizational commitment, and low job attachment)
		Decreased work motivation (marked reduction in energy level and willingness to pursue occupational goals)
		Low subjective life expectancy (individual's prediction of low length and quality of remaining life years)
	Individual financial and economic status	Financial security (high personal wealth)
		High financial literacy
		High level of personal income (income outside the organization due to having a second job, etc.)
	Health status	Positive personal expectations regarding adequate pension receipt
		Low salary, rewards, or job benefits and insufficient satisfaction
	Demographic characteristics	Poor physical health, illness, and musculoskeletal injuries
		Poor mental health (depression, anxiety)
		Poor cognitive health (memory or concentration problems)
	Personality traits	Gender
		Educational level
		Age
		Race and ethnicity
		Place of residence (long distance between home and workplace)
		Marital status
		Personality type (higher tendency toward early retirement among risk-taking individuals compared with stable individuals)
	Family	Low conscientiousness and low occupational flexibility
		Low work engagement
		High work–family conflict
	Occupational–Environmental	High level of marital and caregiving responsibilities for elderly parents, spouse, or sick child
		Family preferences and priorities (relationship quality and spousal agreement)
		Employment status of spouse and family members
		Mismatch between previous skills, experience, and occupational background (knowledge, skills, etc.) and current job
		Intrinsic job characteristics (low autonomy and control, job monotony)
		High physical pressures and heavy job demands (physical, mental, and cognitive)
		Job burnout
	Organizational	Lack of job security and stability (perceived uncertainty about continued employment in the near future)
		Interpersonal conflicts and problems among organizational staff (presence of tensions and conflicts between coworkers or between employees and management)
		Job stress
	Structural–Organizational	Unfavorable work environment conditions such as workplace safety (noise, temperature, ventilation), ergonomics (desk, chair, tools), and hazardous factors (chemicals, radiation, dust)
		Organizational retirement policies and incentives
		Weak training systems (inability of the organizational education system to enhance required occupational skills and knowledge)
		Weak organizational policymaking and supervision (inefficiency in formulation and implementation of organizational policies and their monitoring)
		Undesirable human resource policies and management performance
		(inappropriate behavior and incompetence of managers, executives, and supervisors)

Supra-Organizational	Socio-Cultural-Political	Unfavorable organizational structure characteristics (barriers arising from improper organizational design and lack of promotion opportunities)
		Organizational injustice and discrimination (unfair treatment in distribution of organizational opportunities and benefits)
		Imbalance between effort and reward and weak organizational compensation system
		Organizational changes and pressures (organizational transformations such as mass layoffs and unit mergers)
		Cultural problems and unfavorable organizational norms such as perceived age discrimination and lack of acceptance of older employees by management and coworkers
Supra-Organizational	Economic–Financial	Social conditions and norms and cultural concepts (e.g., society's negative attitudes toward retirees and rejection by younger generations)
		Low social class and status (lack of supportive networks, class advantages, social capital, and low probability of accessing occupational positions)
		Government and parliamentary policies and laws regarding retirement
		Availability of opportunities and conditions in the external labor market (external employment opportunities for re-employment or part-time work)
		Economic conditions and fluctuations and financial markets (macroeconomic variables affecting financial capacity and decision-making such as high inflation or market instability)
Supra-Organizational	Technological	Organizational pressures for digital transformation (management expectations for process updates without sufficient time for adaptation)
		Rapid acceleration of technological advancements (mismatch between older employees' existing skills and new requirements)
		Inability of older employees to effectively learn and adapt to new technologies and specialized software
		Adverse climatic and environmental conditions of residence and workplace (pollution, dust, extreme heat and cold)
		Deprivation from life facilities

As shown in Table 2, the antecedents of early retirement are classified into five overarching dimensions. These dimensions include: the individual dimension, consisting of five components (psychological, individual economic–financial status, health status, demographic characteristics, and personality traits) with a total of 22 conceptual codes; the family dimension with one component (family) and 4 conceptual codes; the occupational dimension with one component (occupational–environmental) and 8 conceptual codes; the organizational dimension with one component (structural–organizational) and 9 conceptual codes; and finally, the supra-organizational dimension with four components (socio-cultural-political, macroeconomic–financial, technological, and environmental) comprising a total of 10 conceptual codes. Among these, the individual dimension, with the highest number of extracted codes and the greatest diversity of scientific sources, plays the most substantial role in explaining the factors influencing the decision to retire prematurely. This finding indicates that individual-centered factors, particularly at the psychological, financial, and physical levels, play a fundamental role in employees' tendency toward early exit from the employment cycle.

In order to answer the second research question, the qualitative meta-synthesis method based on the model of Sandelowski and Barroso (2007) was first employed. Through analysis of the selected texts, 26 initial codes, 7 axial codes, and 4 selective codes (macro-level dimensions) were identified. These categories represent the factors that have been identified in various studies as the consequences of early retirement. In Table 3, with the aim of presenting a structured and hierarchical analysis, the identified consequences of early retirement are reported within four conceptual dimensions: individual, family, organizational, and supra-organizational.

Table 3. Consequences of Early Retirement Based on International Literature

Selective Code	Axial Codes	Open Codes (Categories)
Individual	Psychological	Adaptation / maladaptation to the new status
		Life satisfaction / dissatisfaction

Family	Financial	High / low life expectancy
		High / low perceived individual well-being
	Health status	Sense of freedom following retirement and increased participation in leisure and personal interest activities (sports, hobbies, recreation, etc.)
		Perceived loss of interaction, relationships, social capital, and social status (feelings of loneliness or isolation)
	Family	Increased economic difficulties and inability to meet expenses due to financial constraints and inadequate retirement benefits
		Rapid increase in healthcare expenditures
	Organizational	Decrease / increase in mental health
		Decrease / increase in physical health
	Supra-Organizational	Decrease / increase in cognitive health
		Decrease / increase in marital quality of life
Organizational	Structural–Organizational	Increase in quality and volume of caregiving responsibilities for family members or elderly parents
		Reduction in consumption and decline in household living standards
	Socio-Cultural	Increase in tensions and conflicts with family members resulting from retirement (longer time spent at home, financial disputes, etc.)
		Increase in organizational costs (recruitment and training of new staff and reduced productivity)
	Economic–Financial	Loss of experienced human capital (departure of highly skilled and experienced employees and impact on organizational performance)
		Formation of a negative organizational culture due to lowering the retirement age
	Supra-Organizational	Disruption in human resource planning (inefficiency in workforce allocation and development)
		Decrease in organizational resilience (reduced organizational capacity to cope with crises and maintain stability)
	Socio-Cultural	Weakening of intergenerational knowledge transfer (inadequate transmission of occupational experience to the next organizational generation due to early exit of experienced staff)
		Increase in social inequalities (due to disparities in rights, benefits, and social status between retirees and active workers)
Supra-Organizational	Socio-Cultural	Re-employment of retirees in consulting/part-time roles, competition with younger workers for jobs, and changes in labor market structure
		Decrease / increase in unemployment rate
	Economic–Financial	Reduction in economic growth (impact on national production due to exit or migration of experienced workforce and shortage of skilled labor in strategic industries)
		Increase in financial problems, imbalances, and fiscal crises of pension funds

As shown in Table 3, the consequences of early retirement are classified into four macro-level dimensions. These dimensions include: the individual dimension, consisting of three components (psychological, individual economic–financial, and health status) with a total of 11 conceptual codes; the family dimension with one component (family) and 4 conceptual codes; the organizational dimension with one component (structural–organizational) and 6 conceptual codes; and finally, the supra-organizational dimension with two components (socio-cultural and macroeconomic–financial) comprising a total of 5 conceptual codes. Among these, the individual dimension, with the highest number of extracted codes and the greatest diversity of scientific sources, plays the most substantial role in explaining the consequences of early retirement.

Step Six: Quality Control

Trustworthiness in qualitative research is achieved through credibility, transferability, dependability, and confirmability (Okeke & Wick, 2015). In this study, the trustworthiness of the findings was ensured through meticulous examination of sources, systematic documentation of research procedures, and provision of thick and rich data descriptions to facilitate in-depth understanding of the phenomenon. To control the quality of the extracted concepts and components and to assess reliability and dependability, Cohen's kappa coefficient was used. This statistic allows for evaluation of the degree of overlap in independent coders' judgments and is sensitive to

agreement beyond chance. As the kappa value ranges from 0 to 1, values closer to 1 indicate higher agreement between raters, whereas values closer to 0 indicate lower agreement. The results of this test are reported in Table 4.

Table 4. Cohen's Kappa Test Results for Antecedents and Consequences of Early Retirement

Agreement Index	Variables	Number	Simple Agreement (%)	Kappa Coefficient	Standard Error (SE)	T Statistic	Significance Level (P)
Cohen's Kappa	Antecedents	53	75%	0.530	0.104	4.203	0.001
	Consequences	26	84%	0.669	0.144	3.614	0.001

As shown in Table 4, the Cohen's kappa value for the antecedents variable was 0.530, which according to the interpretive criteria of kappa (Landis & Koch, 1997) indicates moderate to good agreement among coders. In addition, the significance level ($P < .001$) is less than .05; therefore, the observed agreement is significantly greater than chance agreement. This finding indicates that the coding of the antecedents of early retirement demonstrates acceptable reliability.

Furthermore, as shown in Table 4, the Cohen's kappa value for the consequences variable was 0.669, which according to the interpretive criteria indicates good agreement among coders. The significance level ($P < .001$) is less than .05; therefore, the observed agreement is significantly greater than chance agreement. This finding indicates that the coding of the consequences of early retirement demonstrates good reliability.

Step Seven: Presentation of Findings

In the final stage of the meta-synthesis method of Sandelowski and Barroso (2007), based on the results of open, axial, and selective coding, a conceptual model of the antecedents and consequences of early retirement was developed, as illustrated in Figure 2.

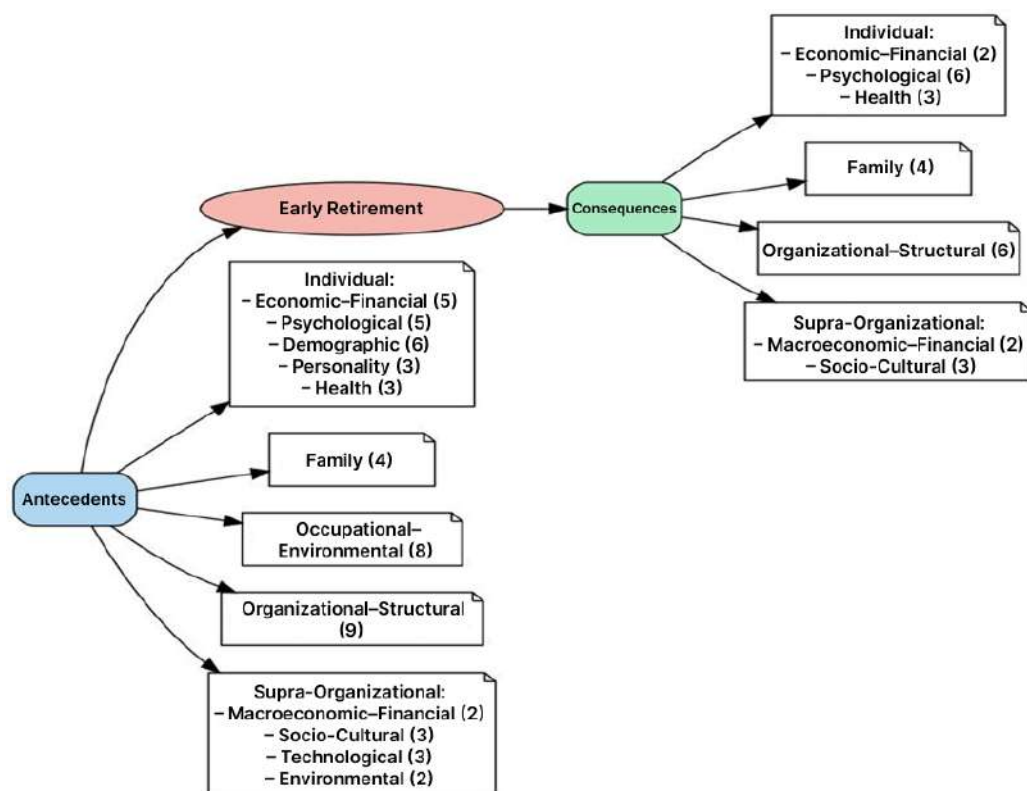


Figure 2. Conceptual Research Model

Discussion and Conclusion

The present study aimed to develop a multilevel conceptual model of the antecedents and consequences of early retirement through qualitative meta-synthesis. The synthesis yielded a structured taxonomy in which antecedents were organized into five macro-dimensions (individual, family, occupational, organizational, and supra-organizational) and consequences were organized into four macro-dimensions (individual, family, organizational, and supra-organizational). Within the antecedent structure, the individual dimension carried the greatest density of extracted concepts and the widest diversity of supporting sources, reflecting the centrality of psychological mechanisms, health trajectories, and personal financial conditions in early-exit decision making. This pattern is consistent with integrative work emphasizing that retirement timing is rarely determined by a single factor; rather, it emerges from the confluence of preferences, perceived fit, resource availability, and constraints across the life course (3, 4, 24). The dominance of individual-level antecedents in the present model is also aligned with perspectives that highlight agency, subjective time horizons, and meaning as key drivers of retirement transitions (8, 12, 28). However, our model also makes explicit that individual factors operate within a layered context of family demands, work design, organizational policies, and institutional environments, echoing classic comparative and life-course accounts of early labor-force exit (6, 9, 10).

A salient finding in the antecedent structure is the breadth of psychological pathways that precede early retirement, including positive retirement attitudes, negative job attitudes, declining work motivation, and perceived loss of job attachment. This result resonates with evidence that early retirement is often preceded by deteriorating person–job fit and perceived incompatibility between work demands and evolving capacities or values (12, 52). Qualitative accounts show that early retirees frequently describe a gradual accumulation of strain and dissatisfaction that culminates in the decision to exit, particularly when work is experienced as monotonous, low-control, or socially depleting (30, 37). In occupational groups such as nursing, where emotional labor and high workload are common, job stress appears directly linked to intentions to leave and early retirement, often through reduced job satisfaction and perceived exhaustion (29, 41, 42). The present model's placement of job stress, interpersonal conflict, burnout, and unfavorable work conditions within occupational antecedents is consistent with a large body of evidence indicating that psychosocial work factors and quality of work are reliable predictors of intended early retirement (22, 23, 53). Moreover, the distinction between voluntary and involuntary early retirement embedded in our conceptualization aligns with international analyses showing that some early exits are preference-driven while others reflect constrained choices under adverse conditions (7, 16).

Health-related antecedents were another robust cluster in the model, spanning physical, mental, and cognitive domains. Pathway-oriented qualitative research suggests that health influences retirement decisions through multiple mechanisms: reduced work ability, decreased tolerance for job demands, fear of future deterioration, and reassessment of priorities (31, 54). Quantitative evidence similarly indicates that both health status and work conditions jointly shape retirement timing, reinforcing the view that health is rarely an isolated determinant and often acts through interaction with occupational stressors and organizational supports (23, 32). The present synthesis further identified subjective life expectancy as part of the psychological antecedent set, which is strongly consistent with longitudinal evidence showing that perceived remaining lifetime predicts retirement decisions and relates to actual mortality, thereby affecting how individuals value continued employment versus retirement (26). This linkage

supports resource-based and dynamic accounts suggesting that retirement timing reflects perceived future utility, health capital, and anticipated quality of remaining life (12, 27).

Financial and pension-related antecedents also featured prominently. The model captured both “pull” mechanisms (financial security, high income, positive pension expectations) and “push” mechanisms (low pay, dissatisfaction with compensation, perceived imbalance between effort and reward). This duality is aligned with economic analyses demonstrating that pension incentives strongly shape early retirement patterns, with benefit design and replacement rates influencing whether early exit is financially feasible (13, 15). In applied policy contexts, concerns about pension fund sustainability and the fiscal impact of early retirement have been documented, emphasizing the system-level consequences of widespread early exit (35, 44, 45). At the same time, the model’s inclusion of external labor market opportunities and re-employment options reflects evidence that early retirement does not always entail full withdrawal from work; rather, some retirees shift into bridge employment, consulting, or part-time roles depending on market conditions and institutional constraints (7, 17). In this regard, debates on whether early retirement “releases jobs” for younger workers remain contested, and evidence from the United Kingdom suggests that early retirement does not mechanically reduce youth unemployment, highlighting complex general equilibrium effects in labor markets (14).

The organizational antecedent dimension emphasizes that early retirement is shaped by structural features and human resource governance. The synthesis identified retirement incentives, weak training systems, poor policymaking and supervision, unfairness, and ineffective management practices as recurrent drivers. These findings align with research on organizational strategies that either promote early exit (through incentive programs) or enable extended working lives (through age-inclusive practices and opportunities for adaptation). The design and implementation of early retirement incentive programs have long been treated as a strategic organizational decision—an “endgame” approach to workforce restructuring—where incentives can accelerate exits but may also generate unintended losses of expertise (43). Conversely, evidence suggests that when organizations provide supportive environments, reduce barriers across occupational groups, and implement flexible arrangements, older workers are more likely to remain employed (18, 40). The role-perspective findings that flexible human resource practices affect older workers’ early retirement intentions provide strong support for the present model’s emphasis on organizational-level policy levers (40). Similarly, qualitative evidence from older workers indicates that perceived work-related factors—particularly organizational climate, control, workload, and managerial support—are decisive in shaping the decision to retire (30). In the Iranian context, organizational determinants have been observed in sectors such as education and public institutions, where structural issues and organizational policies contribute to early retirement requests (39, 55, 56). Evidence from medical and public-sector samples in Iran also points to a combination of organizational pressures, job conditions, and financial concerns driving early retirement, consistent with the integrated framework produced here (57, 58).

Supra-organizational antecedents in the model—socio-cultural norms, macroeconomic volatility, technological change, and environmental conditions—highlight that early retirement decisions occur within broader institutional and cultural ecologies. Comparative welfare-state scholarship demonstrates that retirement timing varies across regimes, reflecting differences in norms, social policy, and labor market regulation (6, 19). The present synthesis further incorporated political–legal drivers, consistent with work noting that early retirement policies may be embedded in institutional rules and occupational governance structures, including specific professional contexts where early retirement is regulated and politically salient (46). Additionally, technological pressures and digital

transformation, identified here as a supra-organizational antecedent cluster, resonate with findings that older workers may experience adaptation barriers when job requirements evolve rapidly and learning opportunities are limited, shaping perceived employability and retirement preferences (18, 21). These dynamics are particularly relevant in labor markets undergoing rapid modernization, where retirement planning and self-activation become critical for sustaining employability and well-being (21, 47).

With respect to consequences, the model revealed that early retirement produces outcomes at multiple levels, and that the individual dimension again contained the greatest number of codes. This finding is consistent with the literature indicating that retirement has heterogeneous effects on psychological well-being, life satisfaction, and health, with outcomes depending heavily on voluntariness, resources, and post-retirement roles (11, 27). Reviews show that there is no universal consensus on the health consequences of retirement; some retirees experience improved health through reduced stress and greater time for health behaviors, whereas others experience deterioration through reduced social engagement and identity disruption (25). Our synthesis captured this duality explicitly by coding both positive and negative directions for mental, physical, and cognitive health outcomes, as well as for life satisfaction and perceived well-being. Social network effects were also salient: early retirement may reduce workplace-based interaction and social capital, contributing to loneliness and diminished status, echoing work on mental health and social networks in early retirement (2). Conversely, the model also captured the potential increase in autonomy, leisure participation, and engagement in personally meaningful activities, which aligns with research emphasizing meaning and purposeful activity as key resources in retirement transitions (28). Related qualitative work suggests that the psychosocial transition to post-working life is a process shaped by identity reconstruction and the framing of retirement as either liberation or loss (12, 37). In the Iranian context, qualitative evidence highlights psychological and social issues in retirement that revolve around adjustment, social roles, and perceived support, reinforcing the individual-level consequence pathways found here (59).

Family consequences identified in the model—changes in marital quality, shifting caregiving responsibilities, household consumption reductions, and family conflict—are well aligned with ecological and life-course accounts of retirement transitions. Retirement alters time allocation and household roles, sometimes enhancing relationship quality through increased shared time and support, and sometimes increasing tension due to financial constraints or role renegotiation (11, 36). This nuanced pattern is consistent with evidence that retirement effects cannot be interpreted without considering household context, gender dynamics, and the nature of the retirement transition.

Organizational consequences in the model emphasized increased costs, loss of experienced human capital, disruption of human resource planning, reduced resilience, and weakened intergenerational knowledge transfer. These outcomes are consistent with organizational analyses that highlight the strategic risks of widespread early exit, especially when incentive programs trigger the departure of highly experienced workers whose tacit knowledge is difficult to replace (43). The Senior Working Life study further indicates that organizational capacity to extend working lives depends on removing barriers and creating opportunities across occupational groups, implying that failure to do so may lead to premature loss of competence and performance constraints (18). From a broader labor market standpoint, consequences such as re-employment of retirees and competition with younger workers align with evidence that retirement is increasingly fluid, involving post-retirement employment and reshaping labor market structure (7, 17). Moreover, macroeconomic consequences identified here—including potential impacts on unemployment rates, economic growth, and pension fund solvency—are strongly supported by research on pension sustainability and the fiscal implications of early retirement. System dynamics analysis in Iran has specifically shown

that early retirement can generate long-term pressures on pension funds, intensifying imbalance and risk of crisis if reforms are not enacted (44, 45). Evidence from applied economic and policy studies also underscores that early exit from work can reduce the experienced labor supply, contribute to skill shortages in strategic sectors, and undermine productivity and growth (1, 15).

A key contribution of the present study is methodological and integrative: by using qualitative meta-synthesis logic, the study consolidates fragmented evidence into a coherent multilevel model suitable for theory building and applied intervention design. Meta-synthesis approaches emphasize interpretive integration rather than simple aggregation, enabling researchers to generate higher-order constructs and identify relationships among themes across heterogeneous studies (49-51). This is particularly valuable in early retirement research, where determinants and outcomes are distributed across disciplines (economics, management, psychology, public health) and across analytic levels (individual to institutional). The resulting conceptual architecture is consistent with prior reviews and meta-analyses that call for integrated models capturing antecedents and subsequent correlates, but it extends them by offering explicit multilevel dimensionality and by incorporating context-specific evidence from Iran alongside international studies (3, 4, 24). The inclusion of retirement planning and preparedness as an upstream resource—highlighted in recent reviews—also complements the model's emphasis on psychological and resource-based pathways into post-retirement well-being (47). Furthermore, by acknowledging post-retirement relocation intentions and housing-related considerations—emerging areas in retirement research—the synthesis remains responsive to contemporary developments in retirement lifestyle and mobility decisions (34, 48).

This study is subject to several limitations. First, as a meta-synthesis, its outputs depend on the scope, quality, and reporting depth of the primary studies; themes that are underreported in the literature may be underrepresented in the final model. Second, although both Persian- and English-language sources were included, the evidence base may still reflect publication and database biases, and some relevant gray literature or organizational reports may not have been captured. Third, the resulting model is conceptual and interpretive; while it provides a structured framework, it does not estimate causal effect sizes or quantify the relative weight of dimensions, and thus requires empirical validation. Finally, cross-context variability in welfare regimes, labor markets, and organizational structures may limit direct generalization of specific pathways without contextual adaptation.

Future studies should empirically test the proposed multilevel model using mixed-methods designs, including large-scale survey data linked with administrative employment and pension records. Longitudinal research is particularly needed to clarify causal pathways and temporal ordering among health change, job strain, financial expectations, and retirement decisions. Comparative research across sectors and welfare regimes can help identify which antecedents are universal versus context-specific, and moderation analyses can examine how organizational HR practices buffer or amplify early retirement risks. Additionally, future research should focus on emerging mechanisms, including technological change, digital capability gaps, and retirement planning behaviors, as well as post-retirement trajectories such as bridge employment, relocation, and role reconstruction.

Organizations and policymakers can use the model as a diagnostic framework to design targeted interventions to reduce involuntary early retirement and support sustainable working lives. At the organizational level, improving job design, reducing psychosocial stressors, strengthening fairness and managerial capability, and expanding training opportunities for older workers can decrease push factors. At the individual level, programs that support health maintenance, financial literacy, retirement planning, and psychological readiness may enhance voluntary, well-prepared transitions. At the system level, aligning pension incentives with labor market realities, protecting

vulnerable occupational groups, and strengthening pension fund sustainability can mitigate macro-level risks while promoting workforce retention and intergenerational equity.

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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

All ethical principles were adhered in conducting and writing this article.

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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