Review Article

Gender differences in retirement decisions and outcomes: a systematic literature review and recommendations for future research

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Abstract

Gender plays a complex and critical role in retirement decisions and outcomes. Despite its relevance, many reviews of the retirement literature have given little attention to gender-specific factors. Previous single-gender reviews also lack comparative analyses, shedding little light on where gender differences in retirement lie. To address this gap, we aim to integrate research on gender differences in retirement decisions using a comparative approach. Our systematic literature review reveals how gender interacts with factors such as marital status, pensions, work history, and traditional gender norms to shape differential retirement decisions and outcomes between men and women. The life course perspective, gender role theory, and joint retirement behavior are identified as key theories referenced in the literature to explain gender differences. We group key antecedents of gendered retirement decisions into family, macroeconomic, work-related, and individual factors; and identify key differentials in postretirement activities. By examining gender's interaction with key factors, we elucidate why men and women experience different retirement decisions and outcomes, thereby disentangling gender's complexity in retirement. We further contextualize the findings across countries and cohorts to explain differences in women's retirement decisions across space and time. Finally, we identify the lacunae in the current literature and provide recommendations for future research, aiming to inform policies that promote gender equality in retirement decision-making and outcomes.

Keywords: gender, retirement, decision-making, postretirement employment, pension

Due to global demographic shifts, including population aging, greater health longevity, stagnating birth rates, and rising female labor force participation, scholarly interest in retirement has expanded significantly over the past two decades (e.g., Fisher et al., 2016; Harper, 2014; OECD, 2019). These demographic changes, alongside technological advancements, corporate downsizing, and offshoring, have intensified job insecurity, often prompting early and involuntary retirement and increasing transitions to bridge employment and self-employment (e.g., Cahill et al., 2015; OECD, 2024). At the same time, declining social protections and pension reforms, particularly in Liberal welfare regimes, have made retirement increasingly individualized and precarious (Bi & Zubairy, 2023; OECD, 2018; Scherger, 2021). Together, these shifts have spurred new research inquiries into the antecedents and outcomes of retirement decision-making (Beutell & Schneer, 2021), raising questions about the continued relevance of older findings developed under markedly different demographic and labor market conditions (Calvo et al., 2018).

Retirement decisions refer to one's motivation to exit the workforce; they are multifaceted and represent a major life-course transition (Henkens et al., 2018; Wang & Shultz, 2010). Research has focused on the factors shaping the retirement decision-making process, revealing that decisions are driven by many factors at personal, family, organizational, and macroeconomic levels (e.g., Topa et al., 2009; Wang & Shi, 2014). As the dynamics of retirement have undergone notable shifts, scholarly interest in gender as a key factor in retirement decision-making has grown (e.g., Bertogg et al., 2021; Smith & Moen, 2004).

Historically, retirement research focused primarily on male samples, as a higher proportion of men retired from full-time career jobs with pension entitlements. Consequently, women's retirement experiences were often examined through male-centric frameworks that assumed uninterrupted employment and standard pension eligibility (Duberley et al., 2014; Mavin, 2001; Wong & Hardy, 2009). Within this traditional view, retirement has commonly been defined as a singular event—exiting full-time employment with pension benefits (e.g., Blau, 1997; Radl, 2013). However, this definition fails to capture the diverse retirement trajectories of women, who are more likely to retire from part-time or interrupted employment, often without formal retiree status or full pension access (Niimi, 2018; Van Houtven et al., 2013). Rising female labor force participation, and evolving gender norms, have prompted a reevaluation of these traditional narratives (Bertogg et al., 2021; Beutell & Schneer, 2021). In response, this review adopts a broader conceptualization of retirement as a multidimensional process encompassing formal labor market exits, transitions

to alternative work arrangements, and disengagement from economic activity, while considering gendered disparities in pensions and workforce exits (Denton & Spencer, 2009; Madero-Cabib et al., 2016; Wang & Shi, 2014).

Over the past three decades, research has examined how gender differences in retirement decisions are shaped by a complex interplay of intersecting factors (Fisher et al., 2016; Mergenthaler & Cihlar, 2018; Moen, 1996). These include (1) family characteristics, such as marital status, spousal influence, and caregiving responsibilities; (2) work histories and characteristics such as career trajectories, occupational segregation, and income; and (3) the macroeconomic environment, such as unemployment, pension eligibility, health insurance, and societal expectations rooted in traditional gender roles. For instance, although women generally retire earlier than men (e.g., Dahl et al., 2003; Nicolaisen et al., 2012), this trend varies depending on factors such as marital status, caregiving responsibilities, education, and income (Axelrad & McNamara, 2018), and is more applicable to married than single women (e.g., Henkens, 1999; O'Rand & Farkas, 2002; Szinovacz et al., 2001). While research highlights key factors shaping divergent patterns between men and women; the interaction of these factors with gender remains unclear, the mechanisms driving gendered retirement outcomes are poorly understood, findings are often inconsistent, and the literature lacks a framework structuring the influencing factors and outcomes of gender differences in retirement decision-making (e.g., Feldman & Beehr, 2011; Griffin et al., 2012).

We thus aim to explore the factors that lead to gender differences in retirement decisions, and unravel their interactions and outcomes by conducting a systematic literature review. Specifically, we aim to answer the following research questions:

1) Which factors interact with gender to produce differences in retirement decisions between men and women?
2) What are the different outcomes for men's and women's retirement linked to gender-specific factors in retirement decision-making?

Our contribution to the literature is threefold. First, we offer the first comprehensive review of gender differences in retirement decision-making, tracing the process from antecedents to outcomes. While prior reviews have examined retirement processes, such as timing (Fisher et al., 2016) and retirement planning (Topa et al., 2009), they largely overlook gender. By incorporating gender-specific factors, our review builds on existing reviews by deepening our understanding of how gender shapes retirement decisions, timing, and outcomes and disentangling the complexities of gendered retirement decisions. Unlike earlier reviews focused solely on women (e.g., Hayes & Parker, 1993; Weaver, 1994), our comparative approach highlights how societal roles, expectations, and life courses differently influence men's and women's retirement decisions and outcomes, addressing a critical gap in the literature. Second, we contextualize gendered retirement differences across countries and cohorts, showing how welfare regimes, pension systems, and cohort shifts structure retirement decisions, helping to explain inconsistent findings and highlighting the importance of temporal and structural variation. Third, our interdisciplinary approach integrates insights from multiple research streams: sociology, gerontology, psychology, economics,

management, public policy, and occupational health to provide a comprehensive review. Finally, we identify the lacunae in gendered retirement research, including insufficient analyses of evolving gender norms, intersectional identities, and the fluidity of retirement pathways, which hinder a nuanced understanding of gendered retirement. By addressing the complexities and lacunae in gendered retirement, we identify future research directions to inform more accurate theoretical models and contribute to evidence-based practices and equitable policies that promote gender equality in retirement decisions (UNSD, 2020).

Theoretical background

Retirement decision-making

According to Beehr (1986), the retirement decision-making process involves three sequential steps: (1) planning for retirement, (2) making the actual decision to retire, and (3) choosing the form retirement will take. In this review, we focus on the actual decision to retire and the subsequent forms retirement can take. Of the factors driving 'the actual decision to retire' process; research has evidenced age, pension eligibility, financial resources, and health as the strongest predictors of retirement decisions (e.g., Adams & Rau, 2004; Gruber & Wise, 2005; Wang, et al, 2011). Furthermore, the decision to retire involves three dimensions: timing/age at retirement; hours worked in retirement (i.e. partial, complete); and voluntariness of retirement (i.e. involuntary, voluntary; Beehr, 1986). Retirement timing is particularly relevant; referring to the age at which individuals retire from their main job or the workforce, categorized as early, on-time, or later retirement relative to the legal retirement age and pension eligibility (Fisher et al., 2016).

Globally, pensionable ages have been increasing since the early 21st century, particularly for the cohort born between 1946 and 1964, with current legal retirement ages ranging from 60 to 67 (OECD, 2023). In 2024, the countries with the earliest statutory retirement ages include China, Vietnam, and South Korea (60–63 years), while Australia, Sweden, and Norway maintain among the highest at 67 years. Notably, Denmark has legislated a future increase in its retirement age to 70 by 2040, the highest planned in Europe (Gozzi, 2025). Despite these upward trends, historical policies have entrenched gender disparities by assigning lower statutory retirement ages to women in many countries—including Austria, Brazil, and the United States—leading to earlier workforce exits and reduced pension accumulation for women (Drobnič, 2002; OECD, 2014; Radl, 2013). In 2014, the average retirement age across 34 OECD countries was 65 for men and 63.5 for women, a difference reflecting these long-standing institutional inequalities (OECD, 2014). In contrast, countries such as Sweden, Norway, and Iceland have historically applied gender-neutral retirement ages and pension rules, promoting more equitable retirement outcomes. Recent global reforms aim to equalize statutory retirement ages across genders to address both demographic challenges and gender inequities in pension systems (OECD, 2023). Nevertheless, historical discrepancies in retirement eligibility and pension design continue to shape contemporary gender gaps in retirement timing.

Retirement can also take many forms. Phased or partial retirement typically involves a gradual reduction in hours with the same employer, allowing individuals to identify as partially retired (e.g., Chen & Scott, 2006). Bridge employment, by contrast, refers to postcareer work in a new role or field, often

extending workforce participation beyond primary career exit (Beehr & Bennett, 2015; Cahill et al., 2006; Fasbender et al., 2014). Additional transitions in and out of the labor force include unretirement, reentry, and postretirement employment, terms that generally indicate transitions that differ from preretirement employment, often involving changes in hours, employers, or occupations (Armstrong-Stassen & Staats, 2012; Pleau, 2010; Wöhrmann et al., 2016). Volunteering also serves as a meaningful retirement outcome, helping retirees maintain identity, purpose, and social connection while enhancing mental well-being (Fasbender et al., 2016; Greenfield & Marks, 2004; Morrow-Howell, 2010).

dose it happen in China?

The role of gender in retirement

Traditional retirement models of the twentieth century predominantly focused on the career and retirement patterns of men, who transitioned unilaterally from full-time work to complete retirement (Calasanti, 2009; Calasanti & Slevin, 2001). These models reflected gendered roles, positioning men as primary earners and decision-makers due to greater access to benefits like Social Security and occupational pensions (Henretta & O'Rand, 1983). Women's roles were largely confined to the domestic sphere, and their participation in the labor force was considered secondary, which resulted in fragmented careers often shaped by caregiving responsibilities, and leading to lower pensions and financial insecurity (Damman et al., 2015; Ní Léime & Loretto, 2017). Pension systems and extended working life policies, designed around continuous full-time employment, disadvantaged women whose work patterns deviated from these norms (Ní Léime et al., 2020). This often relegated women to secondary roles in retirement decisions and often led them to retire when their husbands did (Henretta et al., 1993; Ní Léime & Loretto, 2017; Pienta, 2003). Gender inequalities in retirement are compounded by persistent caregiving responsibilities and gendered expectations, which limit women's ability to engage in extended employment at levels comparable to men (Krekula & Vickerstaff, 2017). This gendered division of labor influenced the labor market participation of men and women differently, with lasting effects on their employment behavior in later life (Burke et al., 2025; Harris & Fasbender, in press; Price, 2003; Watermann et al. 2023).

Moreover, traditional retirement models did not emphasize early life course events, instead focusing on factors affecting individuals as they neared retirement (Duberley et al., 2014; Moen, 2001). However, these traditional models do not fully account for the contemporary retirement patterns of men and women. Shifting labor force dynamics and evolving gender ideologies have reshaped retirement decision-making for men and women in recent decades. The rise in women's labor force participation has disrupted traditional gender roles and introduced more diverse and complex work histories (Damman et al., 2015; Jackson, 2017). This evolution necessitates greater consideration of both spouses' employment trajectories when planning retirement (Blau, 1998; Blau & Riphahn, 1999), complicating retirement synchronization among dual-earner couples (Moen & Spencer, 2006). Increased female employment has also enhanced women's access to pension entitlements and health insurance, while reshaping intra-couple dynamics by reducing men's relative power in retirement negotiations and fostering more egalitarian decision-making (Moen, 1996). Despite progress, wage inequality and

discontinuous work histories continue to reduce women's pension coverage and retirement income, perpetuating disadvantages in the retirement process (e.g., Gruber & Wise, 2005; Han & Moen, 1999).

To ground our systematic literature review within the gender and retirement literature, we identified three theories that are prevalently utilized to explain why gender is a factor in retirement decisions, namely the life course perspective (Elder, 1975; Moen, 1996); gender role theory (Eagly, 1987); and joint retirement behavior (Chiappori, 1988, 1992). First, the *life course perspective*, at its core, highlights how personal choices, historical contexts, and social structures shape life trajectories, emphasizing the role of timing, linked lives, and cumulative experiences in women's work patterns (Moen, 1996). Second, g*ender role theory* asserts that societal norms shape behaviors and expectations, reinforcing traditional roles that influence retirement decisions and perpetuate structural inequalities (Eagly & Karau, 2002). Third, *joint retirement behavior* posits that couples coordinate retirement timing based on shared preferences, bargaining dynamics, and the interdependence of labor market and household roles (Gustman & Steinmeier, 2000).

Gender differences in retirement across countries and cohorts

Gender differences in retirement can vary across countries and cohorts (Curl & Townsend, 2008; Eismann et al., 2017). Welfare regime types further structure gendered retirement patterns (Madero-Cabib et al., 2023). In Conservative/Bismarckian welfare states like Germany, Austria, and France (Esping-Andersen, 1990), pension systems historically reinforced male breadwinner models through spousal pension entitlements and early retirement incentives, encouraging early exits among women with interrupted work histories (Bertogg et al., 2021; Radl, 2013; Zweimüller et al., 1996). Conversely, Social-Democratic welfare regimes, like Sweden, Norway, and Denmark (Esping-Andersen, 1990), feature more gender-equal pension systems that provide more incentives for prolonged workforce participation for both men and women. Liberal regimes, such as the United States and the United Kingdom (Esping-Andersen, 1990), emphasize individual responsibility and market-based retirement provisions, offering flexibility but often exposing women—especially those with lower earnings or interrupted careers—to greater financial insecurity and delayed retirement (Loretto & Vickerstaff, 2015; McNamara & Williamson, 2004). Southern European regimes such as Spain, Italy, and Greece (Ferrera, 1996), and Hybrid/(Post-) Productivist/Socialist regimes like Brazil and China (Holliday, 2000), are characterized by familialism, strong caregiving norms, and fragmented formal care systems which reinforce economic dependency and reliance on spousal pensions thereby contributing to early and often involuntary retirement among women (e.g., Kong et al., 2022; Peri et al., 2015; Queiroz & Souza, 2017).

Cohort-specific factors further shape retirement patterns. While men's retirement patterns have generally remained more stable across cohorts, women's retirement timing reveals marked differences, especially in relation to caregiving roles, pension system design, and labor market integration. Among the cohort born between 1928 and 1945, women largely followed rigid retirement structures, with exits often reactive to spousal retirement or family caregiving needs, leading to early retirement (Curl & Townsend, 2008; Radl, 2013). Women born between 1946 and 1955 entered the labor market amid rising female

employment, accumulating longer work histories and higher educational attainment than earlier cohorts, yet often faced pension systems slow to adapt to dual-earner realities (Pienta & Hayward, 2002). Retirement timing was mixed, some women retired early due to caregiving-related career interruptions, while others extended employment to compensate for pension shortfalls (König, 2017; Zweimüller et al., 1996). Women born between 1956–1964 are navigating later, more individualized, and often fragmented retirement trajectories shaped by restructured, earnings-based pension systems. Although dual-earner norms and policy reforms have strengthened labor force attachment, persistent gendered career interruptions continue to compel many women to extend their working lives to ensure adequate pension coverage (Sargent-Cox et al., 2012; Struffolino & Zaccaria, 2020).

Method

Following guidelines for literature reviews (Harari et al., 2020), we employed a systematic search approach. This ensured transparency, quality, and reproducibility, enabling a comprehensive review of relevant literature. To examine factors shaping gender differences in retirement decisions and outcomes, we searched Scopus using the search strings listed in Table 1. We included peer-reviewed journal articles published from January 1995 to January 2025. The selected literature had to be in English and specifically addressed gender, either as a predictor, mediator, or moderator in at least one hypothesis or research question; studies treating gender as a control variable were excluded. Additionally, we included studies on labor market exits as a form of retirement, "unretirement" and "extending work." Further, as this review focuses on gender-comparative studies, it excludes seminal works solely examining women's

retirement. Our initial search for retirement decisions and intentions yielded 31 relevant articles. A backward literature search in January 2025 identified an additional 26 articles. We then used a forward search to identify an additional 21 articles, resulting in a total of 78 included studies. The detailed process of our literature search is depicted as a flowchart in Figure 1.

To achieve our literature review goals, we identified constructs related to gender differences in retirement decisions, categorizing them as antecedents or outcomes based on their roles in prior research. We also analyzed and integrated prominent theories explaining the relationships between these constructs. Our systematic review aimed to comprehensively cover the literature, focusing on factors influencing gender differences in retirement decisions and associated outcomes. Consequently, the outcomes discussed are not exhaustive, as our search did not specifically target gender differences in outcomes such as postretirement employment, bridge employment, or volunteerism.

Results

In Figure 2, we organize the antecedents and outcomes, including key interactions that shape gender differences in the retirement decision-making process. Table 2 presents the publications

Table 1. List of search strings.

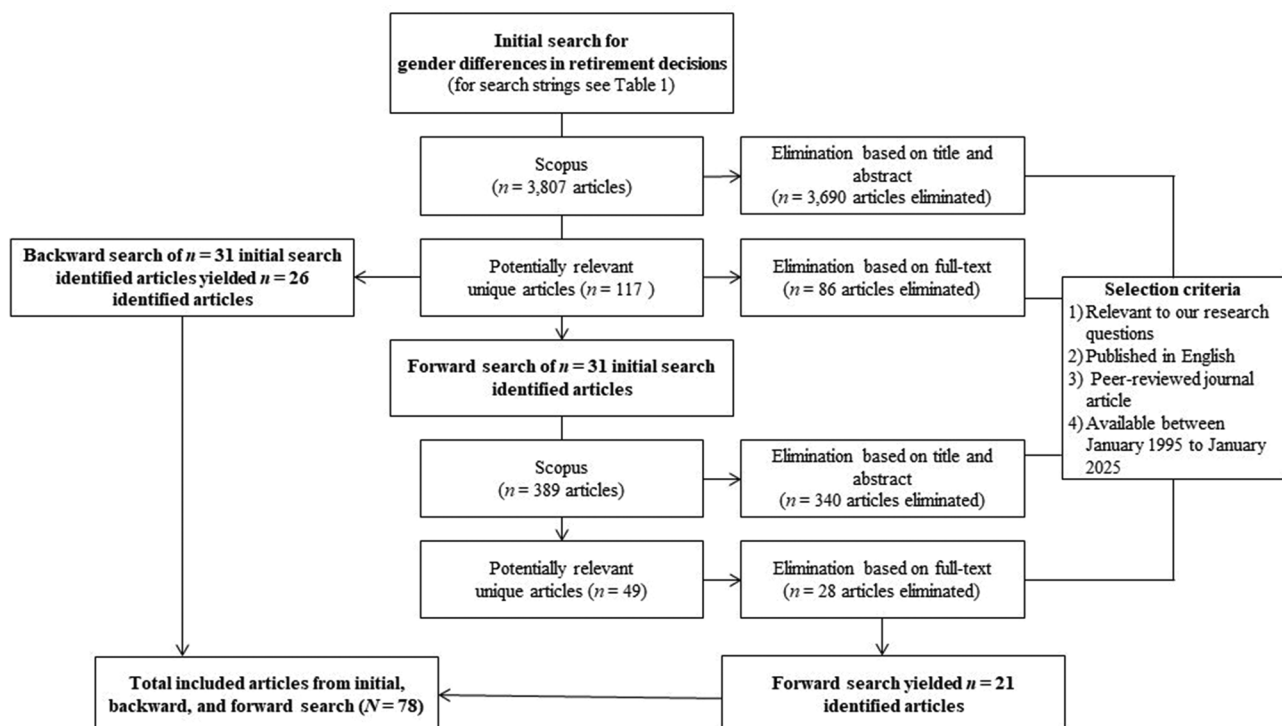|	
1	"gender AND differences AND retirement AND decision AND making OR retirement AND decisions"
2	"gender AND differences AND retirement AND intentions"
3	"women OR female AND retirement AND decision AND making OR retirement AND decisions"
4	"women OR female AND retirement AND intentions"

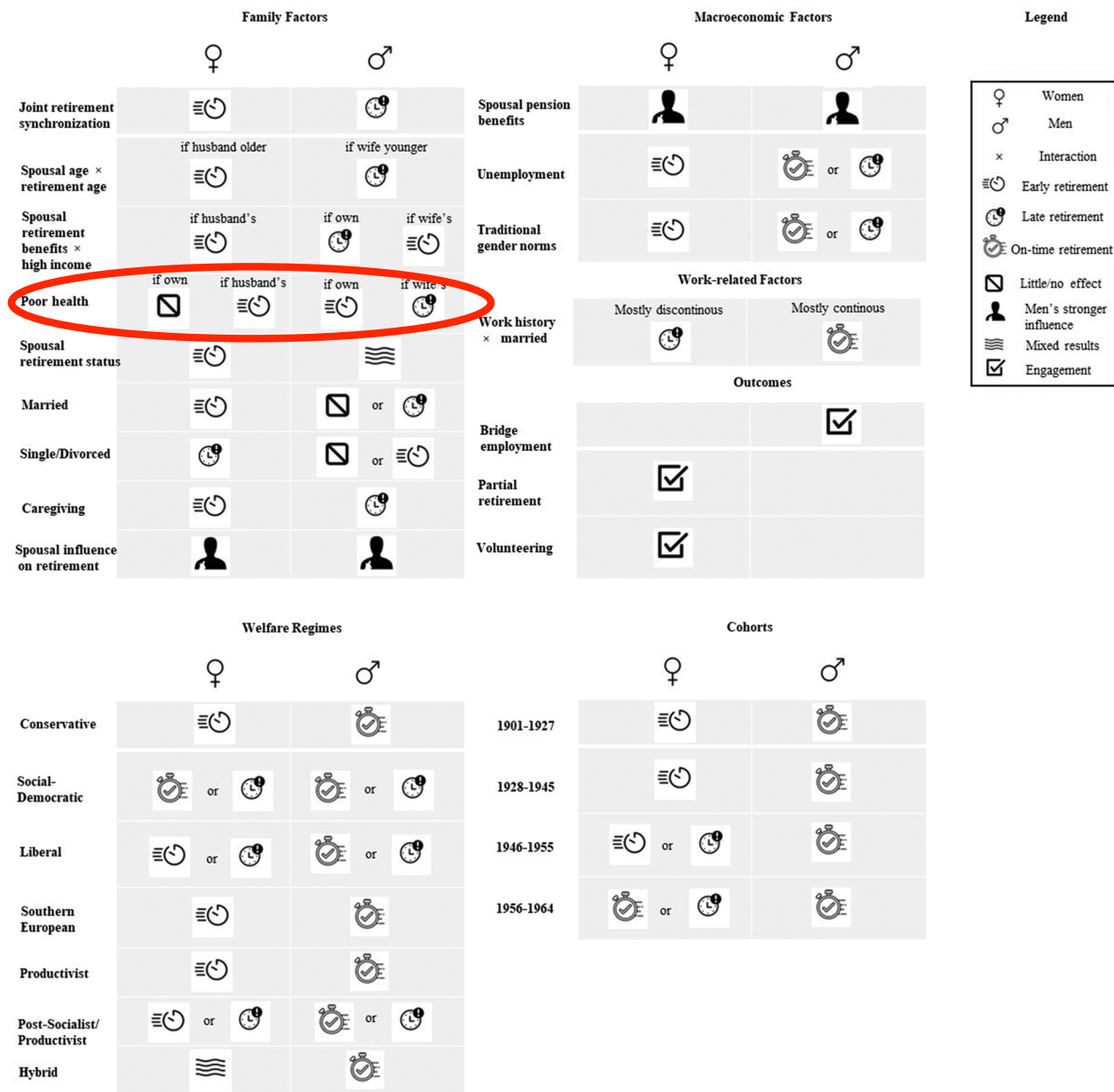**Figure 1.** Literature search process.

Figure 2. Model of key gender differences in retirement decisions and outcomes.

included in our systematic review along with their main findings. This review contextualizes findings by country and cohort, with most studies originating from Europe and the United States. Country-specific findings are highlighted where relevant for comparative insights. The cohorts examined include individuals born between 1901 and 1927, 1928 and 1945, and 1946 and 1964, which share similar retirement patterns, with differences noted where they exist.

Addressing research question 1: interactive factors

Research question 1 asks which factors interact with gender to produce differences in retirement decisions between men and women. We outline the interactive factors under the following categories: family, macroeconomic, work-related, and individual.

Family factors

Retirement decision-making is not solely an individual process but is also influenced by family dynamics. Spouses often make retirement decisions collaboratively, considering various factors (Szinovacz et al., 2001). Such factors include retirement synchronization, marital status, including spouse's health, income, retirement status, influence, support and caregiving of dependents and ill spouses (e.g., Dentinger & Clarkberg, 2002; Henkens, 1999; Henkens & van Solinge, 2002; Szinovacz et al., 2001). Per life course and gender role theories, such family factors may exert a stronger influence on women compared to men (e.g., Denaeghel et al., 2011; Smith & Moen,1998). Women born before 1955 were more expected to fulfill familial obligations, such as caregiving, as compared to men and women born between 1956 and 1964.

Table 2. Research on the factors and outcomes of gender differences in retirement decisions.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
1	An et al. (2004)	Denmark	Social-Democratic	Quantitative ($n=243$) Data collection year: unspecified	Cohort: unspecified Age: nearing retirement age Dataset: unspecified	Applied Econometrics	Joint Retirement Behavior, Complementarity in Leisure Theory	Health, income, spouse, leisure	Husbands and wives retire early if they have low income or poor health, but not because of their spouse's condition. Wives are more likely to delay retirement if their husbands are in poor health.
2	Bertogg et al. (2021)	26 European countries	Various: Conservative, Liberal, Social-Democratic, Southern European	Quantitative ($n=70,727$) Data collection year: 2010–2016	Cohort: 1946–1964 Age: nearing or at retirement age Dataset: European Union Statistics on Income and Living Conditions—EU-SILC	Sociology	Household Economic, Theory of Doing Gender	Spousal influence, societal gender norms, income	Female primary earners transition to retirement earlier than primary and male secondary earners.
3	Blau (1998)	United States	Liberal	Quantitative ($n=5,501$ couples) Data collection year: 1960s–1970s	Cohort: 1901–1927 Age: nearing or at retirement age Dataset: Retirement History Survey (RHS)	Economics	Joint Retirement Behavior	Spousal effects, leisure, social security, pension	The provision of spousal benefits had a small negative impact on the labor force participation of older married women and a small positive effect on the labor force participation of older married men.
4	Blau & Riphahn (1999)	Germany	Conservative	Quantitative ($n=1,553$ couples) Data collection year: 1984–1994 (11 waves)	Cohort: 1928–1945 Age: 50–65 Dataset: German Socio-Economic Panel, longitudinal data	Economics	Family Labor Supply	Caregiving, social security	The responses to pension wages and benefits, in general, were greater for women compared to men.
5	Dahl et al. (2003)	Norway	Social-Democratic	Quantitative ($n=10,315$) Data collection year: 1989 to 1995	Cohort: 1928–1945 Age: 55–61 Dataset: administrative longitudinal data	Economics	None	Family, marital status, spousal income, wealth, spousal labor market status	The study revealed a slight tendency for women to retire at a later age than men. Furthermore, being single was found to increase the preference for early retirement among males, while it decreased this preference among females.

(*Continued*)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
6	Denaeghel et al. (2011)	Austria, Belgium, Denmark, Spain, Greece, France, Finland, Italy, Ireland, Portugal	Various: Conservative, Liberal, Social-Democratic, Southern European	Quantitative ($n = 44{,}546$) Data collection year: 1994–2001	Cohort: 1928–1945 Age: 50–70 Dataset: European Community Household Panel, longitudinal panel	Sociology	Life Course, Life-Cycle, Rational Choice	Spousal effects: health, income, caring; spousal characteristics	Personal income is crucial for dual-earner women and, to a lesser extent, for single-earner men. The age gap between spouses influences retirement decisions, with older spouses reducing the likelihood of early retirement, especially for dual-earner women. A spouse's higher education level delays retirement for dual-earner women.
7	Dentinger & Clarkberg (2002)	United States	Liberal	Quantitative ($n = 763$) Data collection year: 1994–1995	Cohort: 1928–1945 Age: pension-eligible Dataset: Cornell Retirement and Well-Being Study	Sociology	Life Course, Role Strain Theory	Caregiving	Women who care for a spouse are five times more likely to retire than those who do not provide any care. Men generally retire later when they provide informal care, regardless of whether the care recipient lives in the same household or elsewhere.
8	Drobnič (2002)	Germany	Conservative	Quantitative ($n = 1{,}092$) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: German Socioeconomic Panel Study	Sociology	Life Course, Event History	Spousal effects marital status	Household income and wealth influence retirement decisions more for men than women, especially married women. Men exhibit a stronger response to financial incentives and their contribution to household income.

(*Continued*)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
9	Dudová & Pospíšilová (2022)	Czech Republic	Hybrid: Conservative, Social-Democratic and Liberal	Quantitative ($n=7,175$) Data collection year: 2017	Cohort: 1946–1964 Age: 60–69 Dataset: Labour Force Survey	Sociology	Gender Role	Gender, education, job type, marital status	Women leave work earlier than men, even when education or pension eligibility is controlled for. Women also are more likely than men to leave work even if they are not yet eligible to receive a pension. Further, women with the lowest and with the highest levels of education are more likely to delay retirement than men with the same educational attainment.
10	Eismann et al. (2017)	Netherlands	Hybrid: Conservative, Social-Democratic and Liberal	Quantitative ($n=2,114$ couples) Data collection year: 2015, first wave	Cohort: 1946–1964 Age: 50–67 Dataset: Pension Panel Survey	Psychology	Life Course	Spousal effects	Higher occupational status and higher job satisfaction were linked to weaker preferences for joint retirement in both men and women. Weekly work hours and retirement anxiety significantly influenced women's preferences, but not men's. Marital conflict weakened preferences for women, but not men.
11	Eismann et al. (2019)	Netherlands	Hybrid: Conservative, Social-Democratic and Liberal	Quantitative ($n=3,309$) Data collection year: unspecified	Cohort: unspecified Age: nearing retirement age Dataset: longitudinal survey data	Sociology	Life Course, Social Capital Theory	Spousal effects, spousal influence through altruism, self-interest, persuasion, pressure	Women are more susceptible to their partner's influence and pressure to retire early.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
12	Frieze et al. (2011)	United States	Liberal	Quantitative (*n* = 559) Data collection year: unspecified	Cohort: 1946–1964 Age: MBA graduates from 1973 to 1982 Dataset: Survey data	Psychology	Gender Role	Dependents, marriage, retired spouse, less-traditional attitudes, finances, valuing coworkers	Women planning to work beyond age 65 held less traditional gender-role attitudes, faced greater financial need, and expected their spouses to remain employed. Women were more likely than men to cite relaxation as a motivation for retirement.
13	Gustafson (2017)	Sweden	Social-Democratic	Quantitative (*n* = 83,986 couples) Data collection year: 2002–2010	Cohort: 1946–1964 Age: nearing retirement age Dataset: Swedish Register data	Sociology	Leisure Complementarity, Gender Role	Spousal influence, joint retirement	Women who synchronized their retirement with their partners, were more likely to retire at an earlier age than other women. Conversely, men who synchronized their retirement with their partners were more likely to retire later than other men. Men in men-older couples were also more likely than women in women-older couples to delay their retirement in order to synchronize.
14	Gustman & Steinmeier (2000)	United States	Liberal	Quantitative (*n* = 564 couples) Data collection year: 1989	Cohort: 1928–1945 Age: 52–66 in 1989 Dataset: National Longitudinal Survey of Mature Women	Labor Economics	Joint Retirement Behavior	Joint retirement, spousal effects	Women are less influenced by their spouse's retirement than men. A wife's retirement decision is not significantly affected by her husband's, while a husband's decision is more strongly influenced by his wife's.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
15	Gustman & Steinmeier (2004)	United States	Liberal	Quantitative Data collection year: 1992	Cohort: 1928–1945 Age: nearing retirement age Dataset: Health and Retirement Study (HRS), longitudinal survey with pension and social security data	Applied Econometrics	Joint Retirement Behavior	Joint retirement, spousal effects	A husband's retirement status influences a wife's decision only if she values spending retirement time together. For husbands, the effect of their wife's retirement on their own decision is approximately doubled if they enjoy spending time together, though some influence persists regardless.
16	Henkens (1999)	Netherlands	Hybrid: Conservative, Social-Democratic and Liberal	Quantitative ($n=1,052$) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: cross-sectional survey	Gerontology	Mutual Influence	Spousal effects, spousal support	The decision to retire early is influenced by processes within the household, and that early retirement can be considered a household decision to a certain extent. This is particularly evident in the case of married men's early retirement. The study also found that a spouse's income does not affect retirement intentions.
17	Henkens & van Solinge (2002)	Netherlands	Hybrid: Conservative, Social-Democratic and Liberal	Mix Methods: Quantitative ($n=1,052$; Qualitative (open survey responses) Data Collection year: 1991 and 1995	Cohort: 1928–1945 Age: nearing retirement age Dataset: Netherlands Interdisciplinary Demographic Institute Survey on Older Workers	Sociology	Life Course	Spousal effects, social pressure from partner	Social pressure from a partner plays a significant role in the decision to retire early. The majority of spouses are in favor of their partner taking early retirement. Husbands of employed women tend to overestimate their influence, whereas wives of employed men tend to underestimate their own authority or influence in this domain.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
18	Ho & Raymo (2009)	United States	Liberal	Quantitative (*n* = 876 couples) Data collection year: 1992–2004	Cohort: 1928–1945 Age: nearing retirement age Dataset: HRS, longitudinal survey	Sociology	Joint Retirement Behavior	Joint retirement, health status, expectations	Both wives' and husbands' expectations were equally predictive of joint retirement. Couples where only wives expected joint retirement did not show statistically different odds compared to couples where only husbands expected it. Additionally, the study indicated a positive relationship between changes in wives' health status and the occurrence of joint retirement.
19	Jackson (2017)	United States	Liberal	Quantitative (*n* = 3,687) Data collection year: 11 waves spanning 1992–2010	Cohort: 1928–1945; 1946–1964 Age: nearing retirement age Dataset: HRS, longitudinal data	Sociology	Life Course	Spousal effects, marital status, gender roles	Husbands' retirement timing does not significantly synchronize with their wives' retirement status, even when wives have greater economic resources. Rather, husbands' retirement decisions often reflect their own economic circumstances, maintaining traditional gender roles. In contrast, husbands' retirement expectations and status continue to impact their wives' retirement decisions.
20	Komp-Leukkunen (2021)	Netherlands, Spain, Sweden	Hybrid, Southern European, Social-Democratic	Quantitative (*n* = 3,402) Data collection year: unspecified	Cohort: unspecified Age: individuals transitioning to retirement Dataset: cross-national historical life-history data	Social Politics	Life Course, Breadwinner Status	Primary earner, income, pensions	The study found that women in dual-earner couples were more likely than dual-earner men and primary-earning men to retire with pension income and less likely to retire into early economic inactivity.

(Continued)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
21	Kong et al. (2022)	China	Hybrid/(Post-) Productivist	Quantitative (n=2,958) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: cross-sectional survey	Occupational Health	Life Course, Job Demand-Control, Effort-Reward Imbalance	Personal health	Females were more likely to oppose males and females retiring at the same age of 65 years.
22	Legendre et al. (2018)	20 European countries; with context focus on Denmark, France and Sweden	Various: Conservative, Liberal, Social-Democratic, Southern European	Quantitative (n=2,975 couples) Data collection year: Wave 5, 2013	Cohort: 1946–1964 Age: nearing retirement age Dataset: Survey on Health, Ageing and Retirement in Europe (SHARE)	Economics	Economics of the Family, Gender Role	Joint retirement, health status, pension system, health care system	The study found that joint retirement is more likely in Denmark when the husband is in poor health, in France when the wife is in poor health—suggesting greater male caregiving—and in Sweden when either spouse is in poor health, with a stronger effect observed for wives' health.
23	Loretto & Vickerstaff (2015)	United Kingdom	Liberal	Qualitative (n=96) Data collection year: unspecified	Cohort: unspecified Age: 50–64 Dataset: qualitative interviews	Sociology	Life Course	Caregiving responsibilities, flexibility, work history	The study highlighted the influence of work histories on retirement, noting that older men often maintain full-time employment until retirement due to favorable work backgrounds and conditions. Conversely, women's patterns of part-time work, influenced by lifelong labor market participation and caregiving responsibilities later in life, frequently result in less favorable employment situations and constrain their retirement choices.

(*Continued*)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
24	Loretto & Vickerstaff (2013)	United Kingdom	Liberal	Qualitative (*n* = 57 couples) Data collection year: unspecified	Cohort: unspecified Age: nearing retirement age Dataset: qualitative interviews	Management	Life Course, Gender Role, Breadwinner Status	Domestic, roles, work history, labor market, health, caregiving	The study identified a modified male breadwinner model, where women's retirement paths are shaped by their partners' financial and health situations. Men typically follow retirement paths driven by market forces and employment policies, whereas women's paths are often influenced by domestic roles and caregiving responsibilities.
25	McGeary (2009)	United States	Liberal	Quantitative (*n* = 12,722 males, 17,471 females) Data collection year: beginning in 1992	Cohort: 1928–1945 Age: 51–61 Dataset: HRS, longitudinal survey data	Economics	Household Labor Supply, Health Shocks	Spousal effects, health shocks, health assets	The labor supply of both males and females is influenced by their own health shocks and health shocks suffered by their spouses.
26	McNamara & Williamson (2004)	United States	Liberal	Quantitative (*n* = 11,849) Data collection year: 1998	Cohort: 1928–1945; 1946–1964 Age: 60–80 Dataset: HRS	Sociology	Life Course	Marital status, education, perception of opportunities	While marital status has little effect on the labor force participation of men, it has a strong negative effect for women. The effect of low education is stronger for women than it is for men, possibly linked to a reported lack of access to suitable employment among women.
27	Meng (2012)	Germany	Conservative	Quantitative (*n* = 2,064) Data collection year: 2001–2009	Cohort: 1946–1964 Age: 50+ Dataset: German Socio-Economic Panel, longitudinal data	Economics	Gender Role	Caregiving	Women are more significantly influenced by caregiving responsibilities, although men also adjust their retirement decisions in response to caregiving obligations. The intensity of caregiving, measured by weekly care hours, shows a positive correlation with changes in labor market status in the year of retirement for men.

(*Continued*)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
28	Nicolaisen et al. (2012)	Norway	Social-Democratic	Quantitative ($n = 2{,}339$) Data collection year: First wave	Cohort: unspecified Age: 40–61 Dataset: Norwegian Life Course, Aging, and Generation Study	Gerontology	Life Course, Continuity Theory	Leisure	Single women prefer to retire later than married women. Women active in voluntary work prefer later retirement, while men engaged in fishing and hunting prefer early retirement.
29	Niimi (2018)	Japan	Productivist	Quantitative ($n = 970$) Data collection year: 2011	Cohort: 1946–1964; 1965–1980 Age: 40+ Dataset: Preference Parameters Study	Economics	Labor Supply, Caregiving Trade-Offs	Caregiving	Caregiving intensity significantly affects retirement plans, particularly for women. Female caregivers, especially those serving as primary caregivers, are more likely to plan earlier retirement than men, reflecting caregiving's disproportionate burden on women. The availability of formal care services reduces this effect, enabling women to remain in the workforce longer. However, the financial cost of formal care may necessitate delayed retirement in some cases, highlighting a gendered trade-off in caregiving and employment.
30	O'Rand & Farkas (2002)	United States	Liberal	Quantitative ($n = 474$) Data from 1989–1997	Cohort: 1928–1945 Age: nearing retirement age Dataset: National Longitudinal Survey (Mature Women sample)	Sociology	Family Development Theory	Joint retirement, health insurance, health, caregiving	Joint retirement is most likely among couples in which wives reach the ages of eligibility for Social Security and Medicare and among couples who have defined benefit plans.
31	Peri et al. (2015)	Italy	Southern European	Quantitative ($n = 397$) Data collection year: 2000–2008	Cohort: 1946–1964 Age: 55+ Dataset: Italian household panel data	Economics	Double Difference	Elder caregiving	An increase in immigration in the local labor market caused women to delay retirement and to increase their labor supply, relative to men.

(Continued)

Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Family factors									
32	Pienta (2003)	United States	Liberal	Quantitative (*n* = 3,706 couples) Data collection year: 1992	Cohort: 1928–1945 Age: nearing retirement age Dataset: HRS, longitudinal data	Gerontology	Life Course	Spousal effects, personal	The study found that in addition to personal characteristics, wives' retirement status is related to familial factors, household economic resources, and spouses' personal characteristics, compared to men.
33	Pienta & Hayward (2002)	United States	Liberal	Quantitative (*n* = 1,818 couples) Data collection year: 1992	Cohort: 1928–1945 Age: nearing retirement age Dataset: HRS, longitudinal survey	Sociology	Joint Retirement Behavior	Joint retirement, financial resources, health, dependents, work characteristics, expectations	Husbands diagnosed with a serious chronic condition have weaker expectations of working past age 62. In contrast, wives' health status, whether good or poor, does not significantly affect their retirement expectations.
34	Queiroz & Souza (2017)	Brazil	Hybrid/ (Post-) Productivist	Quantitative (16,349 couples in 2003; 19, 024 couples in 2008) Data collection year: 2003–2008	Cohort: 1946–1964 Age: nearing retirement Dataset: Brazilian Household Survey	Economics	Joint Retirement Behavior	Spousal effects	Wives are more responsive to husbands' incentives in making retirement decisions than vice versa.
35	Raymo & Sweeney (2006)	United States	Liberal	Quantitative (*n* = 4,106) Data collection year: 1992	Cohort: 1928–1945 Age: 52–54 Dataset: Wisconsin Longitudinal Study	Sociology	Work–Family Conflict	Work–family, retirement preferences	The study revealed a positive association between work-family conflict and preferences for both full and partial retirement. However, work–family conflict did not mediate the relationships between stressful work and family environments and retirement preferences, nor did significant gender differences emerge in this regard. Nonetheless, women may exhibit a stronger association between family-to-work conflict and preferences for partial retirement compared to men.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Family factors									
36	Riekhoff & Järnefelt (2017)	Finland	Social-Democratic	Quantitative (n=55,971) Data collection year: unspecified	Cohort: 1946–1964 Age: 57–65 Dataset: Finnish Centre for Pensions data, Finnish Longitudinal Employer-Employee Data	Sociology	Life Course, Social Stratification Theories, Status Maintenance/Compensation	Marital status, education, income, public sector employment	Women's retirement trajectories do not differ substantially from men's, but that the factors affecting the take-up of those trajectories show significant differences (i.e., marital status, education, income, public sector employment).
37	Ruhm (1996)	United States	Liberal	Quantitative (n=1,373) Data collection year: unspecified	Cohort: unspecified Age: 55–59 Dataset: survey data	Gerontology	Gender Role Hypothesis	Caregiving	Women are much less likely than their husbands to hold jobs and, more often, to cite family motivations as their most important reason for not working.
38	Smith & Moen (1998)	United States	Liberal	Quantitative (n=228 couples) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: Cornell Retirement and Well-Being Study	Sociology	Life Course	Spousal influence	Husbands' retirement was found to be more influential for women than the wives' retirement on husbands.
39	Stoiko & Strough (2019)	United States	Liberal	Quantitative (n=3,970) Data collection year: 1992–2012	Cohort: 1928–1945; 1946–1964 Age: 50+ Dataset: HRS, longitudinal data	Psychology	Gender Role	Caregiving	Four distinct preretirement caregiving profiles were evident. All profiles retired, on average, earlier than their full eligibility for Social Security benefits (no gender difference).
40	Syse et al. (2014)	Norway	Social-Democratic	Quantitative (n=1,764) Data collection year: 2007–2008	Cohort: 1946–1964 Age: 50–74 Dataset: Life Course, Gender and Generation Survey—LOGG and Norwegian registry data, longitudinal data	Gerontology	None	Spousal leisure, joint retirement	A spouses' work exit is a strong predictor of each other's work exit. No gender differences found.
41	Szinovacz & DeViney (2000)	United States	Liberal	(n=719 husbands; 359, wives) Data collection year: 1987–1994	Cohort: 1928–1945 Age: 55–75 Dataset: National Survey of Families and Households, longitudinal panel data	Gerontology	Life Course	Marital status, Spousal effects,	Wives' retirement decisions are strongly influenced by the husbands' attitudes toward their employment, whereas the opposite is true for men. Women's care of grandchildren and elderly parents lead to early retirement.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
42	Szinovacz et al. (2001)	United States	Liberal	Quantitative (*n* = 897) Data collection year: 1987–1994	Cohort: 1928–1945 Age: 55–75 Dataset: National Survey of Families and Households, longitudinal survey	Gerontology	Life Course	Economic, caregiving, dependents	White women with dependent children were less likely to retire than other groups. Having no children was predictive of not wanting to retire for both women and men. Black women with one child in the household were more likely to retire, whereas White women and Black men with one child in the household were less inclined to retire.
43	Talaga & Beehr (1995)	United States	Liberal	Quantitative (*n* = 354, 215 men, 139 women) Data collection year: unspecified	Cohort: unspecified Age: older employees and retirees Dataset: organizational survey	Psychology	Gender Role	Dependents, spouses' health, spouses' retirement	Women with more dependents were more likely to be retired, whereas men with more dependents were less likely to be retired.
44	Van Houtven et al. (2013)	United States	Liberal	Quantitative (*n* = 7,882: 3,986 women; 3,896 men Data collection year: 1992–2008	Cohort: 1928–1945; 1946–1964 Age: 50–70 Dataset: HRS, longitudinal data	Health Economics	Work-Family, Gender Role	Caregiving	Female chore caregivers are more likely to be retired than men. For female care providers who remain working, they decrease work by 3–10 hours per week and experience a 3 percent lower wage than non-caregivers, while there was little effect on men's hours and wages.
45	Vlachantoni (2010)	United Kingdom	Liberal	Quantitative (*n* = 7,535) Data collection year: Wave 3 (2006)	Cohort: 1946–1964 Age: 50+ Dataset: English Longitudinal Study of Ageing	Economics	Life Course, Role Strain	Caregiving	The study suggest that the nature of care provision varied for older men and women, with women providing more care, impacting their labor market participation. Male carers are more likely to work compared to female carers.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Family factors								
46	Warren (2015)	Australia	Liberal	Quantitative (916 couple observations) Data collection year: Release 8.0 (2001–2013)	Cohort: 1946–1964 Age: retirement aged Dataset: HILDA Survey, Household longitudinal survey	Gerontology	Joint Retirement Behavior, Complementari-ties in Leisure	Spousal effects: spousal income, spousal health, leisure	Women may delay their own retirement if their partner has a financial incentive to continue working; or retire early to care for a partner who is ill.
	Macroeconomic factors								
47	Amuedo-Dorantes & Borra (2018)	Spain	Southern European	Quantitative ($n = 561,27$: $269,166$ men; $292,109$ women) Data collection year: 2002–2013	Cohort: 1946–1964 Age: 50–69 Dataset: Spanish Labor Force Survey, cross-sectional data	Economics	Institutional Framework	Socioeconomic, recession	The study found that the recession reduced employed women's retirement probability by 27 percent. In contrast, men's retirement likelihood remained largely unaffected. Overall, the study suggests that working women extended their working lives to compensate for house-hold income losses.
48	Axelrad & McNamara (2018)	Austria, Belgium, Czech Republic, Denmark, Estonia, France, Germany, Italy, Nether-lands, Slovenia, Spain, Sweden, Switzerland	Various: Conserva-tive, Hybrid, Social-Democratic, Southern European	Quantitative ($n = 16,337$) Data collection year: Data from waves 4 (2011–2012), and 5 (2013)	Cohort: 1946–1964 Age: 50+ Dataset: SHARE	Gerontology	None	Unemploy-ment, share prices	Macroeconomic conditions had a stronger negative impact on women's labor force participation than on men's. Unemployed women are more likely than unemployed men to leave the labor force or retire.

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Table 2. Continued.

Macroeconomic factors

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
49	Bingley & Lanot (2007)	Denmark	Social-Democratic	Quantitative (*n* = 1,425) Data collection year: 1977–2001	Cohort: 1901–1927; 1928–1945; 1946–1964 Age: 55–65; nearing retirement age Dataset: administrative data	Economics	Joint Retirement Behavior	Pension, income	The study has revealed a discrepancy in the sensitivity of retirement behavior between men and women, with respect to fluctuations in their own or their spouse's income. Male eligibility accounted for approximately half of the pension-induced decline in female participation, while female eligibility explained only about one-fifth of the decline in male participation.
50	Blau (1997)	United States	Liberal	Quantitative (*n* = 5,501 couples) Data collection year: 1969–1979	Cohort: 1901–1927 Age: 58–63 Dataset: HRS, longitudinal data	Labour Economics	Joint Retirement Behavior	Social security benefits	The spouse benefit provision has a small negative impact on labor force participation by older married women compared to a small positive impact on the labor force participation of older married men.
51	Chan & Stevens (1999)	United States	Liberal	Quantitative (*n* = 1,668) Data collection year: Wave 1 data	Cohort: unspecified Age: 55–64 Dataset: HRS, longitudinal survey data	Labour Economics	None	Job loss, bad job, unemployment, income	Job loss and subsequent reductions in earnings and assets may prolong men's labor-force participation, while women tend to anticipate earlier retirement.
52	Johnson et al. (2003)	United States	Liberal	Quantitative: unspecified Data collection year: 1992	Cohort: 1928–1945 Age: 51–61 Dataset: HRS, longitudinal survey data	Labor Relations	Economic	Health policy/ insurance	The study found that an that a $1,000 increase in the value of health insurance premium costs reduces the likelihood of early retirement for women more so than for men.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Macroeconomic factors									
53	Radl (2013)	Austria, Belgium, Denmark, France, Germany, Greece, Italy, Netherlands, Spain, Sweden, Switzerland	Various: Conservative, Hybrid, Social-Democratic, Southern European	Quantitative ($n = 12,154$) Data collection year: 2004–2005, Wave 1	Cohort: 1930 and 1949 Age: 55–75 Dataset: SHARE	Sociology	Social Stratification Perspective, Push and Pull	Socioeconomic, income	The findings suggest that there exist significant gender differences in retirement behavior; these appear to be largely driven by women's lower economic positions.
54	Radl & Himmelreicher (2015)	Germany and Spain	Conservative, Southern European	Quantitative ($n = 6,352$ Spain, 4,419 Germany) Data collection year: 2006	Cohort: 1946–1964 Age: nearing retirement age Dataset: national labor force surveys, German Mikrozensus and Spanish EPA surveys	Gerontology	Life Course	National context, institutional effects, marital status, joint retirement	In Germany, women retire earlier than men. In Spain, where no special pension exists for women, there is hardly any difference between the retirement timing of men and women.
55	Sargent-Cox et al. (2012)	United States and Australia	Liberal	($n = 2,589$ United States; 1,760 Australia) Data collection year: United States: 1992–2006; Australia 2001	Cohort: 1928–1945; 1946–1964 Age: 61+ and 45–60 Dataset: United States HRS, longitudinal data; Australian HILDA survey, longitudinal data	Gerontology, Social Policy	None	Retirement policies, private health insurance	The findings suggest that macro-pull factors (e.g. private vs. universal healthcare) influence older workers' retirement timing.
56	Warman & Worswick (2010)	Canada	Liberal	Quantitative: unspecified Data collection year: pre- and post-2006)	Cohort: 1928–1945; 1946–1964 Age: 64–72 Dataset: administrative data from Canadian universities	Economics	Exit Behavior, Institutional Theory	Socioeconomic, retirement age policy	The mandatory retirement age did not constrain female academics' retirement choices more than men. The authors highlight that spousal income/effects were not captured, which could have differing effects.
57	Zweimüller et al. (1996)	Austria	Conservative	Quantitative ($n = 1,886$ couples) Data collection year: unspecified	Cohort: unspecified Age: nearing retirement age Dataset: historical household data on labor supply and retirement patterns	Economics	Complementarity of Leisure	Social security effects	Husbands react to changes in wives' legal minimum retirement age, whereas wives do not react in the same way.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Work-related factors								
58	Escribá-Esteve et al. (2012)	United States	Liberal	Quantitative (*n* = 2,213 women; 2,258 men) Data collection year: 1992–1994 (Wave 1 and 2)	Cohort: 1928–1945 Age: nearing retirement age Dataset: HRS, longitudinal panel data	Economics	Disgruntled Worker Concept	Age-discrimination, passed over for promotion	Feeling overlooked for promotion significantly predicts retirement intentions, but only among women. Increased age discrimination toward older workers prompts earlier retirement among women, whereas men's retirement plans remain unaffected.
59	Finch (2014)	United Kingdom	Liberal	Quantitative (*n* = 2,680) Data collection year: 14 waves	Cohort: unspecified Age: nearing or past state pension age Dataset: British Household Panel Survey, longitudinal data	Social Policy	Status Maintenance/ Compensation Hypothesis	Work history, marital status, pension	Women were more likely than men to delay retirement until the age of eligibility for government pensions to offset earlier caregiving opportunity costs. Evidence also showed that women with longer labor market participation and strong work orientation were more likely to extend paid work. For men, however, there was no significant relationship between employment duration and extended paid work.
60	Han & Moen (1999)	United States	Liberal	Quantitative (*n* = 548: 212 women; 246 men) Data collection year: unspecified	Cohort: unspecified Age: retirees Dataset: life history data	Sociology	Life Course	Work-history, career pathway	Career pathways strongly influence retirement timing. Men in orderly and stable career paths tend to retire earlier than those in other paths. In contrast, women are often in more intermittent and unstable career trajectories, which lack a clear retirement demarcation and increase the likelihood of postretirement employment.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Work-related factors								
61	Jiang et al. (2022)	United States	Liberal	Quantitative ($n = 754,856$) Data collection year: 2006–2015	Cohort: 1946–1964 Age: 50+ Dataset: Federal Employee Viewpoint Survey, longitudinal survey data	Psychology	Person-Environment fit, Gender Role, Lifespan	High-involvement work practices	The negative relationship between high-involvement work practices and retirement intentions was stronger for men than for women.
62	König (2017)	Denmark, Sweden	Social-Democratic	Quantitative ($n = 2,958$) Data collection year: unspecified	Cohort: unspecified Age: nearing or beyond retirement age Dataset: SHARELIFE retrospective data	Psychology	Status Maintenance/ Compensation Hypothesis, Cumulative Stratification	Work history	Women compensate for lower labor market resulting from extended part-time work by working longer, particularly in later cohorts, compared to men.
63	Lee & Yeung (2021)	South Korea	Productivist	Quantitative ($n = 2,600$: 1,579 men; 1,021 women) Data collection year: 2006–2016	Cohort: 1946–1964 Age: 50–64 Dataset: Korean Longitudinal Study of Aging	Sociology	None	Career characteristics, social support	Career characteristics significantly influence retirement risk for men, but not for women. For women, late-life employment transitions are more closely tied to family circumstances. Specifically, women who receive financial support from adult children are more likely to remain out of the labor force, a relationship that is less evident among men.
64	Levine et al. (2022)	United States	Liberal	Quantitative ($n = 2,126$) Data collection year: 2017	Cohort: 1946–1964 Age: 55+ Dataset: cross-sectional survey data	Women's Health	None	Barriers, discrimination	Women differed from men in the personal and professional factors influencing retirement decisions with women more likely to identify health insurance, sense of burnout, lack of access to career advancing resources and opportunities, feeling devalued at work, and caregiving responsibilities as important issues.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Work-related factors									
65	Raymo et al. (2011)	United States	Liberal	Quantitative (*n* = 8,609) Data collection year: unspecified	Cohort: 1928–1945 Age: high school graduates from 1957 Dataset: Wisconsin Longitudinal Study	Sociology	Life Course	Job loss, bad jobs	The study found that involuntary job loss and exposure to bad employment conditions reduced the likelihood of early retirement for both genders, with a more pronounced effect observed among men.
66	Schnalzenberger et al. (2014)	Austria, Belgium, Denmark, France, Germany, Italy, Netherlands, Spain, Sweden, Switzerland,	Various: Conservative, Hybrid, Social-Democratic, Southern European	Quantitative (*n* = 3,712) Data collection year: Waves 1 (2004/2005) and 2 (2006/2007)	Cohort: 1946–1964 Age: 50–65 Dataset: SHARE	Economics	None	Work characteristics, job quality	The study found dissatisfied females retire earlier than men.
67	Shacklock et al. (2009)	Australia	Liberal	Quantitative (*n* = 379) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: cross-sectional survey	Human Resources	Gender Role	Work history	Women were less inclined than men to opt for early retirement, a trend attributed to shorter work histories and generally lower financial status.
68	Soidre (2005)	Sweden	Social-Democratic	Quantitative (*n* = 1,022) Data collection year: 2001	Cohort: 1946–1964 Age: 55–64 Dataset: Swedish Labor Force Survey, cross-sectional survey data	Sociology	Preference	Job characteristics	The study found that the influence of different push and pull factors on retirement decisions varied by gender. In the case of women, a challenging job tended to lead to early retirement, while for men, a socially rewarding job tended to encourage delayed retirement.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Work-related factors								
69	von Bonsdorff et al. (2010)	Finland	Social-Democratic	Quantitative ($n=1,101$) Data collection year: 1981–1992	Cohort: 1928–1945 Age: 40–64 Dataset: longitudinal survey data	Occupational Health	Life Course, Work Ability, Push and Pull	Job characteristics, work perceptions, work ability	The study found gender differences in early retirement intentions. For women, negative perceptions about work, low work, and general life satisfaction were associated with early retirement intentions. For men, good self-rated work ability and perceived good health were negatively associated with early retirement intentions.
	Individual factors								
70	Danø et al. (2005)	Denmark	Social-Democratic	Quantitative ($n=3,022$ men; 3,637 women) Data collection year: 1981–1997	Cohort: 1928–1945 1901–1927 Age: 60–66 Dataset: Danish Registry data, longitudinal data	Economics	Individual Decision of Labor Supply	Health, income, education, unemployment	Healthy single women tend to value retirement more than healthy single men. Men's retirement decisions are primarily influenced by income and health, while women's retirement decisions are also affected by education and unemployment experience.
71	Struffolino & Zaccaria (2020)	Germany, Austria, France, Belgium, Sweden, Denmark, Netherlands, Ireland, Switzerland, Italy, Spain, Greece, Czech Republic, Poland	Various: Conservative, Hybrid, Liberal, Social-Democratic, Southern European	Quantitative ($n=7,356$) Data collection year: Multiple waves	Cohort: unspecified Age: 50–65 Dataset: SHARE, longitudinal survey	Gerontology	Life Course	Education	The study found no gender difference: around 50 percent of men and women in the sample expressed a positive preference for early retirement.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
	Outcomes								
72	Armstrong-Stassen & Staats (2012)	Canada	Liberal	Quantitative (*n* = 549: 202 women, 347 men) Data collection year: unspecified	Cohort: unspecified Age: retirees Dataset: survey data	Gerontology	Role Theory	Outcome: unretirement, labor force re-entry Factors: age-friendly human resource practices, re-entry barriers, training and development opportunities	Retired professional women perceive age-friendly human resource practices and re-entry barriers as more influential on their decision to unretire than retired managerial women and retired men. Additionally, both groups of retired women considered training and development opportunities more influential than retired men.
73	Beutell & Schneer (2021)	United States	Liberal	Quantitative (*n* = 1,382) Data collection year: unspecified	Cohort: unspecified Age: 50+ Dataset: cross-sectional survey data	Sociology	Gender Role, Life Course	Outcome: bridge employment Factors: health, retirement benefits, lifestyle/flexibility	Married men are more likely to engage in bridge employment than married women.
74	Curl & Townsend (2008)	United States	Liberal	Quantitative (*n* = 1,118 couples) Data collection year: 1992–2000	Cohort: 1928–1945; 1946–1964 Age: 51–61 Dataset: HRS, longitudinal survey data	Sociology	None	Outcome: full and partial retirement Factors: spousal influence, spousal retirement status	The mean number of transitions between work and retirement was similar for husbands and wives. However, a notable gender difference was observed in the proportion of individuals not in the labor force for reasons other than retirement, with this being more prevalent among wives than husbands.
75	Griffin & Hesketh (2008)	Australia	Liberal	Quantitative (*n* = 987 pre-retirees; 725 retirees) Data collection year: unspecified	Cohort: unspecified Age: preretirees and retirees Dataset: cross-sectional survey data	Occupational Psychology	Image Theory, Planned Behavior	Outcome: postretirement volunteer and paid work Factors: education	Gender and education influenced both plans to engage in and actual engagement in postretirement work in different ways. Women are more likely to engage in volunteer work postretirement compared to men.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Outcomes									
76	Komp-Leukkunen (2024)	29 European countries	Various: Conservative, Hybrid, Liberal, Social-Democratic, Southern European	Quantitative ($n=4,986$) Data collection year: 2009, 2017	Cohort: 1940–1945; 1946–1964 Age:50-69 Dataset: SHARE, longitudinal data	Entrepreneurship	Institutional Theory,	Outcome: entrepreneurship Factors: pensions	Female entrepreneurs tend to retire earlier. However, pension structures and gendered labor market experiences jointly shape transitions. Women's fragmented work histories and lower pension entitlements increase financial vulnerability, sometimes leading to delayed retirement. Pension regulations influence gender disparities: mandatory schemes with equal pension ages reduce them, while those with gender-differentiated ages exacerbate them.
77	Pleau (2010)	United States	Liberal	Quantitative ($n=3,590$) Data collection year: 1992–2006	Cohort: 1931-1941 Age: unspecified Dataset: HRS, longitudinal survey data	Sociology	Gender Role	Outcome: postretirement employment Factors: wealth, income, marital status	Women exhibit notably lower rates of re-entry into the labor force compared to men. For women, marital status and household wealth were inversely related, whereas earnings showed a positive correlation with labor force re-entry. Conversely, for men, higher wealth and earnings were associated with reduced likelihood of re-entry.

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Table 2. Continued.

No	Author(s) & year	Country	Welfare regime	Method	Sample	Field	Theory	Factors	Main findings
Outcomes									
78	Zhan et al. (2015)	China	Hybrid/(Post-) Productivist	Quantitative (*n* = 507) Data collection year: 2013	Cohort: 1946–1964 Age: retirees Dataset: survey data	Psychology	Gender Role	Outcome: bridge employment Factors: motivational orientations	Gender moderates the influence of status striving on bridge employment participation. Among male retirees, status striving positively correlates with bridge employment participation, whereas this association is absent among female retirees. However, gender does not moderate the relationship between communion striving and bridge employment participation. Both male and female retirees are equally motivated by the desire to maintain social connections, which supports their engagement in work after retirement.

Consequently, marital status, childbearing, and caregiving often lead to earlier retirement for women (Nicolaisen, 2012). Spouses also coordinate the timing of their retirement with one another (e.g., Gustman & Steinmeier, 2000). Such attempts to synchronize retirement lead to married women, retiring earlier than men, single women, divorced women, and widowed women (e.g., Dahl et al, 2003; Finch, 2014; Nicolaisen et al., 2012; Radl & Himmelreicher, 2015). Furthermore, spousal health, income, and retirement status interact with joint retirement preferences and marital status, leading to earlier retirement for married women (e.g., Denaeghel et al. 2011; Pienta & Hayward, 2002).

Joint retirement

Spouses' retirement decisions are interdependent, often reflecting a preference for joint retirement (e.g., Blau & Riphahn, 1999; Gustman & Steinmeier, 2000; Szinovacz, 2002). According to joint retirement behavior, this preference is driven by aligned retirement goals, the desire for shared leisure time, and financial incentives, such as pension or health policies (Hurd, 1990). Joint retirement leads to differences in retirement decisions between men and women regarding retirement timing and spousal influence.

Regarding retirement timing, joint retirement largely results in earlier retirement for women and delayed retirement for men across Europe and the Unites States (Denaeghel et al., 2011; Gustafson, 2017; Legendre et al., 2018; Ruhm, 1996; Szinovacz & DeViney, 2000). Several studies indicate this pattern occurs due to women's tendency to adjust their retirement timing to their husbands', which is influenced by traditional gender roles and economic dependencies (Drobnič, 2002; Gustafson, 2017; Pienta, 2003; Pienta & Hayward, 2002; Ruhm, 1996; Szinovacz & DeViney, 2000). In this regard, many factors interact with gender and joint retirement leading to differences in retirement timing for men and women; namely the age-gap, spousal influence, spousal retirement status and spousal pension (later discussed under macroeconomics factors).

First, the age gap—women tend to marry older men, as such wives are younger than the legal retirement age when their husbands reach the legal retirement age; thus an effort of coordinating retirement leads to wives retiring earlier (Denaeghel et al., 2011; Gustafson, 2017; Legendre et al., 2018; Queiroz & Souza, 2017; Ruhm, 1996). Moreover, the greater age gap between the wife and the legal retirement age decreases the likelihood of her husband's retirement, as husbands often wait for their wives to retire to become eligible for retirement benefits; and in doing so may work bridge jobs while they wait (Denaeghel et al., 2011; Ho & Raymo, 2009; Legendre et al., 2018).

Further, spousal influence in retirement synchronization differs between genders. Research across Europe and the United States suggests that, husbands' retirement more strongly influences wives' retirement timing than vice versa (Denaeghel et al., 2011; Escribá-Esteve et al., 2012; Pienta & Hayward, 2002; Ruhm, 1996; Smith & Moen,1998; Szinovacz & DeViney, 2000). Denaeghel et al. (2011) found support for the patriarchal-dominance hypothesis across 10 European countries, showing that women's retirement decisions are more influenced than men's by the age gap, spouses' education, and objective health. Regarding spousal education,

women with highly educated spouses tend to delay retirement, likely due to increased financial stability and joint decision-making in dual-earner households. In contrast, men's retirement timing is less influenced by their spouse's education level. Smith and Moen (1998) found that, in the United States, the husband's imminent retirement is the primary factor influencing the wife's retirement decision. Similarly, Ruhm (1996) found that joint retirement in the United States follows a pattern where women follow men's employment decisions, shaped by traditional gender roles and marital age differences. However, a few U.S.-based studies diverge from traditional patterns. Gustman and Steinmeier (2000) found that husbands' retirement decisions were more influenced by their wives', likely due to income parity in dual-career couples; while Ho and Raymo (2009) reported that joint retirement was equally predicted by both spouses' expectations, due to increased egalitarianism in modern dual-earner couples.

One spouse's retirement status affects the other's retirement status, reinforcing the interdependent nature of retirement decisions within couples (e.g., Curl & Townsend, 2008; Escribá-Esteve et al., 2012; Pienta, 2003). In Germany, Blau and Riphahn (1999) show that wives' exit rates from employment increase once their husbands retire, indicating strong coordination of retirement timing between spouses. Men and women who desired to continue working were more likely to have a spouse who also intended to work (Frieze et al., 2011). However, men and women nearing retirement may adjust their work hours differently based on their spouse's employment situation. In the United States, Talaga and Beehr (1995) found that men worked more hours when their wives were employed, whereas women worked more hours when their husbands were retired—reflecting traditional gender roles in which men respond to dual-income household expectations by increasing work effort, while women may compensate for lost household income or redefine roles in response to their husband's retirement. In Germany, wives are significantly more likely to retire if their husbands are retired, an effect not observed for husbands, reflecting the influence of traditional gender norms and Conservative welfare regimes that reinforce male breadwinner models and position women's retirement as more responsive to spousal status (Radl & Himmelreicher, 2015). In contrast, findings from the United States, a Liberal welfare regime, suggest a more individualized dynamic: Gustman and Steinmeier (2004) found that husbands' retirement decisions are more strongly influenced by their wives' retirement status than vice versa, particularly when husbands value shared leisure. For wives, husbands' retirement influenced their decisions only when they similarly valued joint time, indicating that personal preferences, rather than structural norms, may play a greater role in shaping retirement decisions in Liberal contexts.

Marital status

Marital status (similar to retirement synchronization) interacts with gender to produce differences in retirement decisions between men and women, driven by traditional gender roles. As such, in Europe and the United States, marital status, health, and spousal income/household income have a stronger impact on women's retirement decisions compared to men's (e.g., Bertogg et al., 2021; Denaeghel et al., 2011; Pienta, 2003). In contrast, men's retirement decisions are predominantly shaped by their own economic resources rather than familial and

spousal attributes, although limited research suggests that husbands do consider their wives' retirement eligibility (Pienta, 2003; Pienta & Hayward, 2002; Szinovacz & DeViney, 2000).

For women, being married is associated with early retirement and a decrease in labor force participation; while having the opposite effect or no impact on men (e.g., Beutell & Schneer, 2021; Jackson, 2017; Ruhm, 1996). According to gender role and life course theories, this trend reflects traditional norms and gendered life trajectories. Men, as primary breadwinners, prioritize career advancement and financial stability, often delaying retirement (Loretto & Vickerstaff, 2013; Nicolaisen et al., 2012). In contrast, women, expected to prioritize family over career, retire earlier due to societal pressures, access to spousal pensions, and shared household wealth (Dudová & Pospíšilová, 2022; Han & Moen, 1999; Pleau, 2010).

Regarding early retirement preferences, Nicolaisen et al. (2012) observed that married and cohabiting women prefer early retirement compared to single women, a trend not seen among men. The authors suggest this is due to women's weaker attachment to work and stronger family-orientation. Further, being single increases early retirement likelihood for men but decreases it for women; likely due to men accruing higher financial wealth over the life course compared to women (Dahl et al., 2003; von Bonsdorff et al., 2010). In Finland, Riekhoff and Järnefelt (2017) reported that marital status had no significant impact on men's retirement decisions but affected women's retirement trajectories; in so far as divorced women were more likely to have long careers and less likely to opt for early retirement, suggesting that marital disruptions have a more profound impact on women's retirement plans than on men's. In this regard, divorce and widowhood influence retirement timing. For instance, in Germany, divorced women retire later than married women with employed spouses, while in Spain, divorce has no significant effect (Radl & Himmelreicher, 2015). These differences in divorced women's retirement timing may be shaped by the underlying welfare regimes—Germany's Conservative welfare state includes pension-splitting provisions that incentivize continued labor force participation after divorce, whereas Spain's Southern European regime lacks such institutional mechanisms, relying more heavily on family-based support structures (Radl & Himmelreicher, 2015). Additionally in Norway, for men, divorce increases early retirement through unemployment; widowed or divorced women are less likely to retire through unemployment (Dahl et al., 2003). Overall, divorced, single, and widowed women tend to retire later than married women, primarily due to financial necessity (Damman et al., 2015); with widowhood effecting retirement timing more so for women than men (Szinovacz & DeViney, 2000).

Health factors interact with gender and marital status, influencing retirement decisions differently for men and women. Research across Europe and the United States largely shows that women are more likely to retire early due to their spouse's poor health to provide caregiving, while men tend to delay retirement to provide financial support for an ill spouse; reflecting traditional gender norms (Dahl et al., 2003; Denaeghel et al., 2011; Dentinger & Clarkberg, 2002; Loretto & Vickerstaff, 2013; McGeary, 2009; Talaga & Beehr, 1995). Furthermore, a husband's poor health significantly increases their likelihood of retiring early and jointly, whereas wives' decisions are more influenced by their spouse's health than their own (e.g., Pienta & Hayward, 2002; Warren, 2015). For example, wives with chronic health conditions are less likely to retire if their husbands are still employed but more likely to retire if their husbands have already stopped working (Blau & Riphahn, 1999). Conversely, a wife's poor health prompts husbands to delay retirement, regardless of her employment status, likely due to the cost of her care (An et al., 2004; Blau & Riphahn, 1999).

However, cross-national differences exist in Europe, likely reflecting variations in welfare state support for caregiving and cultural gender norms regarding who assumes caregiving responsibilities in later life. For instance, Legendre et al. (2018) found that in Denmark, the probability of both spouses retiring is more likely when the husband is in poor health; in France, when the wife is in poor health, reflecting greater male caregiving; and in Sweden, poor health of either spouse increases earlier retirement likelihood for both spouses, with a stronger effect for wives' health. These differences likely reflect Social-Democratic welfare regimes with extensive eldercare support services and, in Sweden, a more egalitarian culture where both spouses respond to each other's health needs (Legendre et al., 2018). Finally, in the Netherlands, women's preferences for their spouse's early retirement are strongly influenced by altruism and concern for their spouse's health, whereas men's preferences are less impacted by their spouse's health (Eismann et al., 2019).

The influence of spousal income on retirement decisions also shows gender-specific patterns with several European and American studies showing that women's decisions are more affected by their husbands' income, while men's decisions remain largely tied to their own financial resources, reflecting traditional gender norms (e.g., Bertogg et al., 2021; Denaeghel et al., 2011; Pienta & Hayward, 2002). For instance, in the United States, husbands' retirement timing remained largely unaffected by their wives' economic resources (Jackson, 2017). However, in Germany, Drobnič (2002) highlighted that women also react to their own income in that the greater a woman's share of the household income, the more likely she is to delay her retirement. Komp-Leukkunen (2021)'s study in the Netherlands, Spain and Sweden, provides further nuance, indicating that men's likelihood of retiring into pensions increases if they are dual-earning or secondary breadwinners, while primary breadwinners tend toward early retirement. For dual-earning women, the probability of retiring early is lower and retiring into pensions is higher compared to dual-earning men, likely due to the influence of breadwinner status arrangements.

Caregiving and dependents

Caregiving responsibilities interact with gender to produce differences in retirement decisions between men and women, influenced by the intensity of caregiving, economic and health considerations, and traditional gender roles. Various studies across Europe, the United States, and Asia, highlight that women are more likely to retire early to assume caregiving roles when dependents are in the household or when their spouses experience poor health, while men tend to continue working to provide financial support for the household and caregiving expenses, likely due to traditional gender roles (e.g., Loretto & Vickerstaff, 2015; Meng, 2012; Van Houtven et al., 2013). In the United States, Dentinger and Clarkberg (2002) found that women were five times more likely to retire when caring for an ill husband, whereas men with an ill wife were more than 50% slower to retire. Drawing on gender role theory, the authors argue that traditional norms assigning caregiving to

women drive these disparities, often compromising women's financial security (Dudová & Pospíšilová, 2022). In Japan, Niimi (2018) found that primary female caregivers are more likely to plan to retire earlier than men, reflecting caregiving's disproportionate burden on women. Thus, caregiving responsibilities disproportionately impact women's labor market participation (Vlachantoni, 2010). However, in the United States, Stoiko and Strough (2019) note that caregiving roles can prompt early retirement for both men and women, likely due to limited eldercare support in Liberal welfare regimes, though traditional gender norms make women more likely to withdraw from the workforce (Dentinger & Clarkberg, 2002).

Men typically adjust their retirement timing based on their spouses' caregiving needs and their own capacity to provide care. Studies from Europe and the United States, show that men tend to retire earlier only when their wives require significant caregiving due to health issues (Denaeghel et al., 2011; Meng, 2012; Szinovacz & DeViney, 2000). Thus, the intensity of caregiving also affects men's and women's retirement timing differently, with weekly hours of care positively correlating with retirement, particularly for in-household care (Meng, 2012). In Germany, Meng (2012) found that caring for a dependent significantly increases the likelihood of retirement for women but not for men, unless the caregiving is intensive; which indicates that women may endure higher caregiving burdens before opting to retire. Additionally, Meng (2012) noted that for men, each additional hour of care per week increased men's likelihood of retiring by 3.3%. Further, in the United States, Ruhm (1996) found that substantial caregiving responsibilities are associated with reduced employment among married individuals but increased employment among unmarried individuals. This suggests that in married couples, typically the wife provides the majority of home care, while the husband focuses on paid work; and that single individuals balance caregiving and employment differently than married couples.

Additionally, across Europe and the United States, the caregiving of children plays a significant role in women's retirement decisions, reflecting traditional gender norms (e.g., Dahl et al., 2003; Pienta & Hayward, 2002). In the United States, Talaga and Beehr (1995) reported that women were more likely to be retired than men when they had a greater number of dependent children. This also aligns with findings by Loretto and Vickerstaff (2013) in the United Kingdom, which indicate that caregiving roles disproportionately influence women's retirement decisions, highlighting the domestic-driven retirement pathways for women compared to men's market-driven routes. Furthermore, men with dependents are inclined to postpone retirement to fulfill ongoing financial obligations. For example, in Norway, Dahl et al. (2003) found that having dependent children tends to decrease the likelihood of early retirement for males, whereas the opposite trend is observed for females.

Macroeconomic factors

The macroeconomic environment, including factors such as pension policies, pension eligibility criteria, and retirement benefits; labor market conditions, including unemployment rates, involuntary job loss; health insurance and benefits; and gender norms, interact with gender to produce differences in retirement decisions between men and women. Women's retirement decisions are more influenced by unemployment rates, spouse's pension policies, labor market conditions, and

economic necessity, often resulting in earlier retirement compared to men (e.g., Axelrad & McNamara, 2018; Bertogg et al., 2021).

Pensions

Pensions interact with gender and marital status significantly shaping gender differences in retirement decisions with varying impacts (e.g., Blau, & Riphahn, 1999; Gustman & Steinmeier, 2004; Warman & Worswick, 2010). Research across Europe and the United States demonstrates that women are more likely to consider their spouses' pension benefits in their retirement decisions, whereas men's decisions are primarily influenced by their own pension benefits (e.g., Bingley & Lanot, 2007; Dudová & Pospíšilová, 2022; Pienta, 2003). In examining 26 European countries, Bertogg et al. (2021) highlighted that changes in pension policies and replacement rates have a stronger influence on women's retirement decisions compared to men's; women's sensitivity to pension reforms reflects their typically lower lifetime earnings and greater dependency on pension benefits. In Austria, Zweimüller et al. (1996) further highlight that women's retirement decisions are more strongly driven by pension constraints, such as pension eligibility and replacement ratios, whereas men's retirement behavior is less sensitive to these factors and spousal characteristics, likely due to accruing higher pension wealth. In Brazil, Queiroz and Souza (2017) found that women consider both their own and their husbands' pension benefits, while men focus primarily on their own; likely due to women's greater reliance on spousal benefits. In the United States, Pienta (2003) reported that as wives are often less eligible to receive pension benefits, pension eligibility is consistently associated with husbands' likelihood of being retired but not with wives', further supporting the notion of traditional retirement patterns. Similarly, in the Czech Republic, Dudová and Pospíšilová (2022) found that while becoming eligible for a state pension is crucial for both men and women, it has a more pronounced effect on men's decisions. Women are more inclined to retire even before they reach pension eligibility, the authors suggest other factors, such as caregiving responsibilities or health issues, might also be at play. In the United States, Blau (1998) noted that pension coverage accelerates husbands' labor force exit and decelerates reentry, especially if their wives are unemployed, while for wives, their own pension coverage slows exits and encourages reentry, especially if their husbands are employed, reflecting traditional gender roles in which men prioritize joint retirement and leisure, whereas women use pension access to maintain or regain financial independence when their spouses remain in the workforce.

As such, pensions interact with gender and marital status influencing couples to retire jointly in response to eligibility for social security (O'Rand & Farkas, 2002) and pension coverage (Blau 1998). In Brazil and the United States, this interaction contributes to gender differences in retirement timing—early retirement for women and late retirement for men (Pienta & Hayward, 2002; Queiroz & Souza, 2017; Szinovacz & DeViney, 2000). Pienta and Hayward (2002) and Szinovacz and Deviney (2000) observed that in countries with lower legal retirement ages for women, such as in the United States, husbands often delay retirement until their wives become pension-eligible. Pienta and Hayward (2002) further found that husbands' pension eligibility and wealth significantly reduce wives' expectations of working past age 62, while wives' financial

characteristics do not similarly influence husbands' expectations. This asymmetry indicates that men's retirement benefits often play a crucial role in shaping women's retirement decisions, reflecting gender norms.

Labor market conditions
In Europe and the United States, labor market conditions, including lack of job opportunities, involuntary job loss and unemployment, differently influence retirement decisions for men and women, with such factors largely leading women to retire early compared to men (e.g., Axelrad & McNamara, 2018; Danø et al., 2005; Raymo et al., 2011). In the United States, McNamara and Williamson (2004) noted that women, especially those in lower-wage or intermittent jobs, face greater difficulties in securing employment, prompting earlier retirement. Across 13 European countries, unemployment rates accelerates retirement decisions, this effect is more significant for women; unemployed women are more likely than unemployed men to leave the labor force or retire (Danø et al., 2005; Axelrad & McNamara, 2018). In the United States, Chan and Stevens (1999) also support such findings, showing that involuntary job loss leads to longer labor-force participation for men due to reduced earnings and assets, whereas women tend to stop working sooner. These findings suggest that when women with interrupted work histories, face higher job insecurity and fewer reemployment opportunities, they are more likely to retire early when unemployment rates rise. Conversely, in Finland, Riekhoff and Järnefelt (2017) observed that late-career job loss tends to defer retirement for women but not for men, suggesting that women are more likely to continue working if they lose their jobs late in their careers, potentially due to financial necessity and fewer alternative income sources. Interestingly, immigration and gender may intersect to create disparities in retirement decisions. In Southern European welfare regime contexts, like Italy, where informal caregiving is heavily relied upon, Peri et al. (2015) found that increased immigration led to delayed retirement and greater labor force participation among women, particularly those with lower education and income and in households with older relatives. The availability of immigrant caregivers alleviated women's caregiving responsibilities, enabling them to extend their working lives more so than men.

Insurance and health benefits
Across Europe, the United States, Australia, and China, health insurance availability and benefits influence gender differences in retirement decisions often delaying retirement for women, who rely more on government and employer-provided coverage (e.g., Kong et al., 2022; Legendre et al., 2018; Sargent-Cox et al., 2012). In the United States, O'Rand and Farkas (2002) found that out-of-pocket health expenses and the loss of earnings by retired husbands discourage women from retiring early or jointly with their husbands, which highlights women will postpone retirement until they secure adequate health insurance. Similarly, Johnson et al. (2003) further indicate that a $1,000 increase in the net present value of health insurance premiums decreases the likelihood of early retirement for women more so than men. Blau (1998) found that if a wife is employed and her husband is unemployed, his poor health decreases the probability of her retiring, suggesting that employer-provided health insurance is especially valuable when

the husband is in poor health and covered by his wife's plan. Conversely, Pienta and Hayward (2002) noted that husband's retirement expectations are more influenced by the availability of health insurance than wives, with those lacking health insurance coverage more likely to delay retirement. The authors suggest that women's retirement timing may be shaped more by family responsibilities and spousal income than by health insurance coverage.

Gender norms
The interaction between gender norms, gender, and financial resources significantly influences retirement decisions and patterns between men and women, with traditional gender norms perpetuating gender inequalities and differences in retirement timing, often resulting in early retirement for women across Europe and the United States (e.g., Dudová & Pospíšilová, 2022; Jackson, 2017; Loretto & Vickerstaff, 2013). Bertogg et al. (2021) found that in gender-traditional contexts across 26 European countries, female primary earners retire earlier than female dual and secondary earners, while male primary earners retire later than male secondary earners. The authors suggest that traditional gender norms encourage early retirement for women, regardless of their economic role, and encourage men to remain in the workforce longer. Frieze et al. (2011)'s U.S. study highlights the influence of shifting gender norms on retirement decisions, showing that women who planned to work past age 65, held less traditional gender-role attitudes and anticipated that their husbands would also remain employed past that age.

Work-related factors
Research into the interaction of work-related factors and gender reveals significant gender-specific differences in retirement decisions. Multiple studies across Europe and the United States highlight how job demands, job satisfaction, work engagement, work environment, job security, self-employment, perceived discrimination, and work history influences men's and women's retirement decisions differently (Han & Moen, 1999; Pienta & Hayward, 2002; Schnalzenberger et al., 2014; von Bonsdorff et al., 2010).

Cognitive and physical job demands
Men tend to delay retirement due to cognitive job demands, whereas women are more likely to retire later from mentally stimulating jobs (Pienta & Hayward, 2002; Soidre, 2005). For instance, in Sweden, Soidre (2005) found that while cognitively demanding jobs may delay men's retirement, mentally stimulating jobs might lead men to retire early to enjoy life outside of work. In contrast, mentally stimulating jobs tend to delay retirement among women, as their often more constrained career paths make fulfilling work particularly meaningful, fostering continued engagement in the labor force. Further, physical job demands often encourage women to work past retirement age, while men's retirement decisions are less influenced by such demands (Dudová & Pospíšilová, 2022; Pienta & Hayward, 2002; von Bonsdorff et al., 2010). For example, in the Czech Republic, Dudová and Pospíšilová (2022) found that blue-collar women are more likely to continue working than blue-collar men, as men tend to retire upon pension eligibility, whereas women often continue work out of economic necessity.

Work engagement and environment
Job dissatisfaction and negative work perceptions have a stronger effect on early retirement intentions for women than men (Schnalzenberger et al., 2014; von Bonsdorff et al., 2010). In Sweden, Soidre (2005) found that a significant factor influencing retirement intentions for women is a stressful work environment; which increases their desire for early retirement, a tendency mitigated by better working conditions. In the United States and Finland, men exposed to poor job conditions are less likely than women to retire before 65, with early retirement more strongly influenced by factors such as union membership, workability, pension eligibility, wealth, and health (Raymo et al., 2011; von Bonsdorff et al., 2010).

Work engagement also influences retirement decisions differently for men and women in the United States. For instance, women benefit more from work schedule control, which facilitates their participation in bridge employment (Beutell & Schneer, 2021). Frieze et al. (2011) also noted that women value their coworkers more in deciding to delay retirement, indicating the importance of social aspects of work for women's retirement decisions. Work practices designed for older workers' engagement may also have a differing effect on men's and women's retirement intentions. Jiang et al. (2022) revealed that the negative relationship between high-involvement work practices and retirement intentions was stronger for men than for women, likely due to differing work expectations.

Notable gender differences exist in perceived discrimination and its influence on retirement. In Europe and the United States, perceived age discrimination, poor promotion prospects, and feeling passed over for advancement more strongly influence women's early retirement decisions than men's (Escribá-Esteve et al., 2012; Schnalzenberger et al., 2014). While Soidre (2005) found that ageism can prompt men to retire on time rather than delay retirement, women appear more sensitive to such discriminatory cues, which can decrease job attachment and increase the likelihood of early retirement compared to men.

Job security and self-employment
Job insecurity has a stronger negative impact on women's retirement decisions compared to men, leading to earlier retirement or complete labor force exit, likely due to women's weaker labor market attachment and fragmented work histories (Schnalzenberger et al., 2014). Further, both self-employed men and women are more likely to delay retirement, anticipating longer careers, due to the flexibility and control over their work schedules (Pienta & Hayward, 2002; Riekhoff & Järnefelt, 2017).

Work history
Work history interacts with gender to produce distinct retirement patterns: men in stable, traditional career paths retire on time, while women's intermittent work histories lead to later retirement and extended labor market participation (e.g., Finch, 2014; Loretto & Vickerstaff, 2015; Shacklock et al., 2009). Per life the course perspective, gender-specific factors, such as employment history, economic conditions, and caregiving roles, significantly shape these retirement decisions, reinforcing traditional gender norms and perpetuating inequalities in retirement outcomes. For instance, in the United States, Han and Moen (1999) found that career pathways significantly influence retirement timing, with men in orderly, stable career paths retiring earlier than those in other paths. Conversely,

women often follow more intermittent and unstable career trajectories, largely due to caregiving, which do not provide a clear-cut retirement demarcation and lead to higher postretirement employment likelihoods. In Germany, Drobnič (2002) supports this finding by showing that early employment history influences retirement differently for men and women. For married women, extensive employment before age 50 increases the likelihood of early retirement, while women with less employment experience tend to retire later. Furthermore, in the United Kingdom, Finch (2014) found that women often delayed retirement to compensate for earlier caregiving-related career interruptions. Additionally, women with longer labor market participation and a strong work orientation were more inclined to extend paid work. Conversely, there was no observed relationship between employment duration and extended paid work for men. This contrast highlights the gender-specific impact of work history, where prolonged early career engagement drives earlier retirement among women.

Moreover, König (2017) compared Denmark and Sweden, examining how national pension policies and work history influence retirement. They found that Swedish women, compensating for long periods of part-time work, tend to work as long as men, while both Danish men and women retire earlier—likely due to Sweden's earnings-based pension system incentivizing extended employment, in contrast to Denmark's universal system, which encourages earlier retirement regardless of gender. Further, the author highlights cohort differences in women's retirement decisions, with later cohorts demonstrating longer workforce attachment and delayed retirement due to stronger labor market participation and improved pension eligibility, whereas earlier cohorts retired earlier due to traditional gender roles and fragmented employment histories; by contrast, men's labor force attachment remained relatively stable across cohorts.

In the United Kingdom, Loretto and Vickerstaff (2013, 2015) further highlight how work histories shape gendered retirement patterns; reflecting broader gender inequalities. Men typically continue full-time work until retirement, often driven by advantaged work histories, and enjoy greater autonomy and flexibility in retirement decisions. In contrast, women's part-time work, shaped by caregiving roles and labor market inequalities, often lead to less favorable employment conditions and limit their retirement flexibility.

Individual factors
Gender differences in retirement decision-making are influenced by health, financial resources, education, age, and leisure preferences.

Health
Health impacts retirement timing, irrespective of gender, although the extent and nature of this impact may vary. Overall good health status may delay retirement intentions for both men and women; while poor health raises the likelihood of early retirement for both genders (Riekhoff & Järnefelt, 2017). In Finland, von Bonsdorff et al. (2010) show that for men, better perceived health is associated with a lower likelihood of early retirement intentions, underscoring health as a key determinant over age. For women, however, good health—along with factors such as education and unemployment history—can encourage early retirement. On the other hand, good health

may extend the working lives of women. For instance, in the United States, McNamara and Williamson (2004) found that improvements in health status are likely to have a more pronounced effect on women's continued employment. In China, Kong et al. (2022) provide a more nuanced perspective by distinguishing the effects of various health conditions on delayed retirement intentions. The authors found that chronic diseases, physical health, and mental health significantly affect men's decisions to delay retirement, whereas these factors do not have the same impact on women.

Financial resources/income

Income is an important determinant of men's and women's retirement decisions, but in different ways (Danø et al., 2005). In Europe, income is particularly instrumental in explaining women's later retirement, but not men's. Riekhoff and Järnefelt (2017) added that higher income had a positive association with extending careers for women, but not for men. Dahl et al. (2003) corroborated that increased earnings reduce the probability of early retirement for both genders, with the effect being stronger for women. This suggest that for women, being in better and higher-paid jobs creates incentives to maintain such positions and lowers risks of involuntary early retirement.

Education

Educational attainment (high vs. low) interacts with other socioeconomic factors creating disparities in retirement decisions between men and women. In the Czech Republic and the United States, lower-educated women tend to delay retirement out of financial necessity, while lower-educated men are more likely to retire earlier, likely due to differences in job type and physical job demands (Dudová & Pospíšilová, 2022; McNamara & Williamson, 2004). For instance, McNamara and Williamson (2004) found that low education negatively affects women's employment prospects and perceived ability to secure suitable work more than men's. Women with lower education levels are more likely to work beyond retirement age due to insufficient savings and low pension benefits. Moreover, across Europe, higher-educated women display both tendencies to retire late and early, influenced by sector-specific opportunities; whereas higher-educated men tend to delay retirement driven by more engaging roles that entail greater responsibility and authority (Danø et al., 2005; Riekhoff & Järnefelt, 2017; Struffolino & Zaccaria, 2020; Zweimüller et al.,1996).

Higher education generally increases the likelihood of continued work for both men and women, but the effect is less pronounced for women. Dudová and Pospíšilová (2022) found that college-educated women are more likely to continue working even after reaching retirement age compared to their male counterparts, partly due to higher job satisfaction and greater attachment to their careers. Riekhoff and Järnefelt (2017) found that higher-educated women tend to have longer careers and stronger labor market attachment. However, in the public sector, where early retirement options are available, higher education is also linked to earlier retirement for women, highlighting the influence of sectoral differences. Struffolino and Zaccaria (2020) suggested that despite rising female labor market participation, women's retirement attitudes might still be influenced by traditional gender norms and sector-specific retirement policies, while higher education significantly delays

retirement for men. Zweimüller et al. (1996) found that higher education significantly reduces men's retirement probability, as they are more likely to hold interesting and high-responsibility positions, encouraging longer workforce participation.

Age

Age and gender interact to shape distinct retirement patterns, with studies showing that age influences retirement decisions differently for men and women. Across Europe and the United States, men are more likely to retire early due to age-related factors, while women's retirement decisions are influenced by a broader range of considerations, including financial security, family responsibilities, and health (e.g., Pienta, 2003; Szinovacz & DeViney, 2000; von Bonsdorff et al., 2010). Dahl et al. (2003) found that age increases the probability of early retirement for both genders, with a slightly stronger effect for men. Pienta (2003) also identified a steeper age gradient in the likelihood of complete retirement among men compared to women, indicating that older men are more likely to retire than their younger counterparts, while the effect is less pronounced for women. Szinovacz and Deviney (2000) further show that age strongly influences men's retirement, whereas for women, its impact diminishes when accounting for factors such as a husband's health and financial feasibility, highlighting the greater role of family dynamics in women's retirement decisions. On the other side of the same coin, Kong et al. (2022) found that in China, age influences the delayed retirement intentions of women more than men. Women aged 50–60 were more likely to delay retirement compared to those aged 40–49. This trend may be linked to women's increased financial responsibilities or longer life expectancy, prompting them to extend their working years to secure sufficient retirement savings.

Leisure preferences

Leisure preferences interact with gender to produce gendered retirement decisions. In the United States and Norway, women prefer later retirement for relaxation and voluntary work, while men prefer early retirement for leisure activities like fishing and hunting, reflecting gendered retirement preferences shaped by traditional role expectations (Frieze et al., 2011; Nicolaisen et al., 2012).

Addressing research question 2: different outcomes

Research Question 2 asks what are the different outcomes for men's and women's retirement linked to gender-specific factors in retirement decision-making.

Outcomes

Like retirement decisions, retirement outcomes and transitions from work to non-work differ significantly between men and women. Gender-specific outcomes emerge such as bridge employment, part-time work, volunteer work, and leisure activities. Women's retirement outcomes are heavily influenced by family responsibilities, leading to a higher likelihood of part-time work and volunteerism (Curl & Townsend, 2008; Griffin & Hesketh, 2008; Riekhoff & Järnefelt, 2017). In contrast, men are more likely to pursue bridge employment and paid work in retirement (e.g., Beutell & Schneer, 2021; Zhan et al., 2015).

Bridge employment & part-time retirement
Gender differences influence the pursuit of bridge employment. Beutell and Schneer (2021) found that work–family synergy encourages men to pursue bridge employment, while caregiving responsibilities and discontinuous careers make women less likely to do so, reflecting gender role expectations. Further, the authors report that married men and single women are more likely to engage in bridge employment during retirement than married women. Zhan et al. (2015) found that gender moderates the effect of status striving on bridge employment, with a positive association observed only for male retirees, likely due to men's stronger career identities and traditional gender roles that emphasize external achievement and status maintenance. In contrast, gender does not moderate the influence of communion striving, as both men and women are equally motivated by maintaining social connections, encouraging postretirement work.

Part-time retirement is more prevalent among married women, who often use it to balance work and family responsibilities; in contrast, single and widowed women are less likely to pursue part-time retirement (Riekhoff & Järnefelt, 2017). This trend reflects gendered life course patterns and the impact of societal caregiving expectations on women's retirement decisions, even in countries with supportive employment policies (Riekhoff & Järnefelt, 2017). Similarly, Raymo and Sweeney (2006) found that family-to-work conflict more strongly influenced women's preference for partial retirement. However, work–family conflict increased preferences for both full and partial retirement, with no gender differences observed. Finally, Curl and Townsend (2008) found that husbands more often transition directly to full retirement or move from full to partial retirement, while wives frequently leave the labor force for non-retirement reasons before retiring, which suggests women's work-retirement trajectories are more complex and influenced by non-work-related factors.

Volunteer work
Women are more likely to engage in volunteer work postretirement compared to men. Griffin and Hesketh (2008) found that women, driven by a self-image centered on caregiving and community involvement, prefer volunteer work despite having lower average incomes than men. This tendency aligns with social norms and gender roles, which continue to shape women's activities in retirement.

Unretirement/labor force reentry
Pleau (2010) found that economic necessity and marital status significantly affect women's postretirement labor force reentry, with lower reentry rates compared to men. Married women are less likely to return due to greater household wealth and spousal benefits, while single, divorced, or separated women, facing greater financial vulnerability, reenter at higher rates. High-earning women are also more likely to return to offset career interruptions from childbearing and caregiving. Armstrong-Stassen and Staats (2012) found that supportive workplace practices and personal motivations, such as generativity and financial need, play a significant role in women's unretirement decisions. Retired professional women value age-friendly HR practices, training, and development opportunities more than men. Financial necessity, knowledge sharing, flexible work options, and unbiased performance appraisals further motivate women to reenter the workforce as compared to men.

Discussion

This systematic literature review aimed to (1) elucidate the factors contributing to gender differences in retirement decisions by exploring their interactions with gender and explain such gender differences through the use of key theories, welfare regimes and cohorts (2) identify the lacunae to establish a basis for future research, and (3) inform policymakers and practitioners on practices to promote gender equality in retirement decision-making.

Implications for theory

This section outlines the implications of our findings for theorizing gender differences in retirement decisions and outcomes. First, we contribute to understanding gendered retirement by identifying how key factors interact with gender to shape differences in retirement decisions and outcomes, drawing on the life course perspective, gender role theory, and joint retirement behavior to elucidate the underlying mechanisms. Second, we emphasize the importance of national and cohort contexts in understanding gendered retirement patterns. Third, we highlight the lacunae in gendered retirement.

Disentangling key interactions
The findings advance our understanding of gendered retirement by demonstrating that differences in retirement decisions and outcomes are not the result of gender alone, but rather, gender's interaction with multiple factors. While individual factors are often viewed as key predictors of retirement decisions (e.g., Wang & Shultz, 2010), our findings suggest they are the least influential in explaining gender differences. Key interactions include gender with family factors (e.g., joint retirement, marital, spousal retirement status, spousal health, retirement benefits/income, and caregiving), macroeconomic factors (e.g., pension policies, eligibility criteria, and gender norms), and work-related factors (e.g., work history). Understanding these specific factors' interaction with gender is essential for a comprehensive understanding of the gender differences observed in retirement decisions and outcomes. Key interactions, particularly "gender × marital status," shape retirement timing. Our findings contribute to gender role theory by showing that normative expectations around women's caregiving roles within marriage lead to early retirement, reflecting traditional norms that position women's employment as secondary to family responsibilities (e.g., Denaeghel et al., 2011; O'Rand & Farkas, 2002). We extend joint retirement behavior by showing that married women are more likely than men to coordinate their retirement timing with their spouses, often retiring earlier in response to their spouse's older age, ill health, and retirement status. This "gender × marital status × spousal factors" interaction reveals how relational dynamics influence women's earlier retirement, offering a more nuanced understanding of joint retirement processes (Gustafson, 2017; Pienta & Hayward, 2002). We further highlight that generalizations about women retiring earlier than men are misleading; once marital status is considered, it is married women who retire earlier, while single, divorced, and widowed women often delay retirement due to financial necessity (e.g., Dahl et al., 2003; Finch, 2014).

We extend the life course perspective by demonstrating that gendered retirement patterns emerge from the cumulative effects of caregiving-related career interruptions, lower lifetime earnings, and reduced pension entitlements, which heighten

women's financial dependence on spousal income in later life (Ginn & Arber, 1996; Pienta & Hayward, 2002). Through the interaction of "gender × marital status × spousal pension × work history," we show that this dependency constrains women's retirement choices, often leading to earlier retirement for married women and later retirement for men. When a spouse's pension is insufficient, this same dependency can delay women's retirement, unlike men, who are less affected due to greater financial autonomy (Bertogg et al., 2021). On the other hand, women with continuous work histories and higher-earning, pensioned spouses may retire earlier to align with their spouse (Szinovacz et al., 2001). In sum, these nuanced interactions highlight that gendered retirement is a multifactorial process, shaped by the intersection of institutional structures, spousal dynamics, and life course trajectories.

Countries and cohorts shape gender differences in retirement

The findings further demonstrate the importance of institutional context and historical timing by showing that gender differences in retirement timing emerge through the interaction of gender with welfare regimes and cohort-specific labor market experiences. By illustrating how policy structures, cultural norms, and cohort experiences shape gendered retirement patterns, we advance theoretical understanding of gendered retirement as a context-dependent and temporally situated phenomenon.

Cross-national comparisons reveal that welfare regimes differentially shape men's and women's retirement timing. In Conservative and Southern European regimes, male-breadwinner pension systems, limited care infrastructure, and traditional gender norms institutionalized earlier and often involuntary retirement among women—particularly those in earlier cohorts (born before 1955) with fragmented work histories (e.g., Bertogg et al., 2021; Peri et al., 2015; Radl, 2013). In contrast, Social-Democratic regimes that implemented dual-earner family policies and individualized pension entitlements earlier have supported greater continuity in women's labor force participation and narrowed gender gaps in retirement timing, particularly among later cohorts (born after 1956), though structural inequalities persist (Struffolino & Zaccaria, 2020). Liberal regimes, exhibit more pronounced gender disparities in retirement timing due to reliance on private pensions, means-tested public benefits, and weaker social protections. Women in liberal systems often retire early due to caregiving, financial insecurity, or job quality concerns, but some delay retirement or pursue bridge employment to supplement inadequate savings (e.g., Pleau, 2010).

Cohort comparisons further illustrate how retirement experiences are embedded in historical labor market and policy contexts. In earlier cohorts, women's retirement timing frequently mirrored their husbands' due to limited individual pension rights and entrenched gender roles, leading to earlier retirement (Curl & Townsend, 2008; Henkens, 1999). However, this pattern may not hold for later cohorts. Women in later cohorts have experienced greater labor force participation, expansion of formal care services, and more individualized pension schemes, with delayed retirement becoming more common. These differences underscore that the timing and scope of social policy reforms differentially affected cohorts, with implications for gendered retirement trajectories over time (Calvo et al., 2018). Consequently, we also caution

against generalizing from older studies, as cohort and policy changes continually reshape the retirement landscape (Calvo et al., 2018).

We extend theorizing on gendered retirement by demonstrating that country and cohort contexts are not peripheral but central to understanding retirement trajectories. Structural influences—such as welfare regimes, pension systems, labor market structures, and cultural expectations—intersect with cohort-specific labor market experiences and exposure to policy reforms, producing distinct retirement patterns across time and place. For example, policy reforms promoting dual-earner models have facilitated delayed retirement among women in later cohorts, such shifts reflect the co-evolution of policy, gender norms, and life-course trajectories (Madero-Cabib et al., 2023). Taken together, our findings highlight the need to embed context as a core analytical dimension in theoretical models of retirement. Rather than treating gendered retirement as a uniform process, our review shows it is shaped by temporally and institutionally specific conditions. Acknowledging this complexity advances more temporally sensitive accounts of how structural and historical forces interact with gender to produce varied retirement outcomes across countries and cohorts.

Future cohorts of women are likely to retire later due to longer life expectancy, increased labor force participation, and evolving gender norms. Women from future cohorts are more likely to possess continuous work histories, higher education, and access to retirement savings, thereby reducing dependency on spousal pensions (Pienta & Hayward, 2002). Expanded formal care services and greater male involvement in caregiving, supported by family policy reforms, further support delayed retirement for women (Eismann et al., 2017). Meanwhile, population aging and labor shortages are prompting extended working lives for both men and women (e.g., Turek et al., 2024). These shifts point to a gradual narrowing of the gender gap in retirement timing and an evolving retirement landscape.

Lacunae in gendered retirement, future research directions and limitations

First, the literature inadequately addresses how country and cohort contexts shape retirement patterns. Our findings highlight the need for historically and institutionally embedded research that conceptualizes gendered retirement as a dynamic process shaped by evolving labor markets and gender norms. This perspective helps reconcile conflicting evidence on whether gender disparities are narrowing or persisting across cohorts. Future research should adopt longitudinal, cohort-comparative approaches that consider how changing employment patterns, caregiving expectations, and national policy reforms influence retirement outcomes within and across welfare regimes—potentially leveraging cross-national datasets such as SHARE to assess the impact of welfare regimes on retirement behaviors (Fasbender et al., 2023; Madero-Cabib et al., 2023).

Second, the increasing transition from traditional gender roles to more egalitarian norms has influenced retirement behaviors differently across cohorts and countries. While studies recognize the rise of dual-earner households and shared caregiving roles (Eismann et al., 2017; Radl, 2013), they fail to fully capture how these shifts impact men's and women's retirement timing and motivations. For example, women in later cohorts may delay retirement due to stronger labor market

attachment, but the extent to which men adjust their own retirement timing to accommodate shared caregiving remains underexplored. Moreover, there is limited understanding of whether these changes reduce or reinforce gender disparities in retirement, particularly across diverse cultural contexts. In this regard, COVID-19, as a possible driver of changing retirement decisions cross-nationally requires exploration (Ní Léime & O'Neill, 2021). Furthermore, shifting family dynamics, including rising divorce rates, delayed marriages, and nontraditional households, introduce complexities into retirement timing. However, the interaction between changing family structures, gender norms, and retirement outcomes remains underexamined. Research should explore how evolving family norms affect gendered retirement trajectories.

Third, the traditional binary of work-to-retirement transitions does not capture the increasingly fluid nature of retirement, particularly for women. Limited research investigates how informal exits impact retirement timing, particularly when coupled with bridge employment and unretirement; further the social and psychological motivations for these transitions remain underexplored (Beutell & Schneer, 2021; Firat et al., 2025). Additionally, while bridge employment is often framed as an economic necessity, it may also reflect changing social roles, biases, and aspirations (Aksaray & Marcus, 2025). Research has yet to clarify how evolving gender roles and the shifting nature of work redefine retirement as a multidimensional, rather than end, phase of life. Future research should use longitudinal and qualitative approaches to examine retirement as a fluid process, focusing on informal exits, bridge employment, and unretirement to clarify gendered motivations and outcomes (Beutell & Schneer, 2021; Pleau, 2010).

Fourth, existing research often generalizes gendered retirement behaviors without considering intersectional differences by marital status, ethnicity, and socioeconomic class (Green, 2005). For instance, White men and women tend to have retirement expectations shaped by income, pensions and health, while African-American men and women report lower expectations due to greater financial and health challenges (Honig, 1996). Moreover, studies frequently exclude disadvantaged individuals without stable career jobs or formal pension access, obscuring the retirement pathways of marginalized groups (Harris et al., 2024). There is also inconsistent evidence regarding whether women retire due to financial necessity or caregiving responsibilities, pointing to a need for deeper analysis of the intersection between unpaid caregiving, financial insecurity, and extended working lives (Amuedo-Dorantes & Borra, 2018; Dudová & Pospíšilová, 2022; Radl, 2013). Future research should adopt intersectional, longitudinal, and comparative approaches to examine how gender, race, class, marital status, education, and caregiving burdens jointly shape retirement decisions (Green, 2005; Honig, 1996). Studies should examine how systemic inequities shape the retirement trajectories of marginalized groups, particularly minority women (Dudová & Pospíšilová, 2022; Harris et al., 2024). Additionally, research should explore caregiving intensity and timing, assessing how caregiving burdens impact retirement timing and financial stability (Meng, 2012; Moen et al., 1994). Finally, investigating complex interactions such as "gender × marital status × education × work history" could help resolve contradictions in findings on early versus late retirement, particularly among highly educated married individuals (Danø et al., 2005; Zweimüller et al., 1996).

A key challenge in this review was calibrating early versus late retirement across countries due to variations in contextual information, such as data collection year and retirement age legislation, which were often not reported in studies. While this may not have been the primary aim of many studies or this review, the absence of legal retirement ages at the time of data collection complicates direct cross-country comparisons, given differences in national policies. Consequently, this review could only assess early and late retirement relative to the information available in each study, rather than consistently benchmarking it against legal retirement ages in countries to access gender-based differences. Despite this limitation, the review provides valuable insights into gendered retirement patterns.

Implications for policy

The research on gender differences in retirement decisions reveals that institutional retirement policies contribute to gender inequality, perpetuating disparities in retirement timing, financial security, and labor force participation between men and women. Married women often retire earlier due to pension eligibility criteria tied to age rather than years of service, spousal retirement decisions, and caregiving responsibilities (Axelrad & McNamara, 2018; Bertogg et al., 2021). Traditional gender roles and the breadwinner/caregiver model exacerbate these patterns, as women are pressured to align their retirement with their spouses' (Denaeghel et al., 2011; Nicolaisen et al., 2012). Policies aimed at extending working lives often overlook the impact of women's caregiving-interrupted work-life trajectories, further entrenching financial insecurity in retirement (Ní Léime et al., 2020; Ní Léime & Street, 2016).

Pension systems also perpetuate inequality. Individualized pension systems, such as Sweden's, offer better outcomes for women through caregiver allowances and flexible retirement options, while pay-as-you-go systems, like in France, worsen financial disparities (Legendre et al., 2018). Women's lower access to employer-sponsored pension plans and greater sensitivity to pension replacement rates further highlight the need for gender-sensitive reforms (Escribá-Esteve et al., 2012; Bertogg et al., 2021). Additionally, increases in retirement age or reductions in pension benefits disproportionately affect women, forcing them to work longer or face financial insecurity due to lower lifetime earnings and longer life expectancy (Hardy & Shuey, 2000; Jefferson, 2009). To address these disparities, governments should adopt gender-sensitive reforms, including flexible pension options that accommodate caregiving interruptions and phased retirement models to support women's continued labor force participation (Krekula & Vickerstaff, 2017; von Bonsdorff et al., 2010). Individualized pension systems accounting for caregiving breaks, enhanced access to employer-sponsored plans, and comprehensive childcare services can promote gender equity in retirement outcomes (Komp-Leukkunen, 2021; Legendre et al., 2018). Support for informal caregivers, such as allowances, respite care, and flexible working conditions, can mitigate the economic impact of caregiving on women (Ciccarelli & Van Soest, 2018). Encouraging shared caregiving responsibilities through parental leave policies for fathers and strengthening workplace anti-discrimination measures can further reduce gender disparities (Bertogg et al., 2021). By implementing these measures, policymakers and organizations can create equitable retirement systems that address the challenges women face.

Conclusion

Understanding the varying factors that influence men's and women's retirement decisions and outcomes are of great importance due to the aging workforce. Our systematic review reveals that gender differences result from complex interactions among family, macroeconomic, and work history factors; as well as welfare regime contexts and historical timing, all of which shape when and how men and women retire. Life course, gender role, and joint retirement behavior emerged as key theoretical perspectives explaining these disparities. By disentangling these complexities, our work clarifies inconsistencies in the literature and highlights how traditional gender roles, financial dependencies, and policy structures disadvantage women. Addressing these disparities requires a holistic approach that integrates these factors to guide future research and inform policies to promote gender-equitable retirement outcomes.

Funding

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