

A Review of Research on Delayed Retirement Policies and the Protection of Elderly Rights and Interests

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Abstract: China's rapidly aging population and growing pension sustainability pressures have necessitated the implementation of a delayed retirement policy. This study systematically reviews existing research on the policy's design, societal impacts, and international benchmarks, focusing on its implications for elderly rights and labor market dynamics. Key findings reveal that a gradual, flexible approach to retirement age reform—emphasizing phased adjustments, differentiated implementation, and public consensus-building—effectively mitigates resistance while enhancing policy coherence. International comparisons highlight the importance of tailored policy bundles, such as pension-employment linkage mechanisms, though challenges persist in balancing intergenerational equity and regional disparities. Domestically, studies underscore the need for synergistic optimization of pension and labor systems, alongside robust monitoring of public sentiment. The research concludes that while delayed retirement can alleviate fiscal pressures and optimize workforce allocation, its success hinges on context-specific adaptations, equitable design, and complementary social policies to address heterogeneous impacts across demographics.

1 INTRODUCTION

China's decision to implement a delayed retirement policy is an inevitable choice in response to the accelerated aging of the population, pressure on the sustainability of pensions, and the transformation of the labor force structure. The issue of an aging population in China is becoming increasingly serious. As Figure 1 shows, for all previous national population censuses, national 1% population sampling surveys and population age structure in recent years (Zhang, Zhang, 2025). As China's population aged 60 and above surpasses 21% and average life expectancy climbs to 78.6 years, the current retirement age has become increasingly incompatible with the extended lifespan of the population (National Health Commission of the People's Republic of China, 2023). This misalignment has intensified fiscal pressures on the pension insurance system, causing a persistent imbalance between its revenue and expenditures. In 2023, China's basic pension insurance system covered 106.643 million participants, with the fund recording an annual income of 7,669.1 billion yuan against expenditures of 6,836.9 billion yuan. The burden of pension is relatively heavy (Ministry of

Human Resources and Social Security of the People's Republic of China, 2024). At the same time, there are 734.39 million employed people nationwide, and the proportion of the young labor force shows a trend of first increasing and then decreasing. Policy adjustments have become a key measure to alleviate employment pressure and optimize the allocation of labor resources National Bureau (Statistics, 2024; Xu, Lv, 2021; Development Research Center of the State Council, 2022).

China has been deeply studying the specific reform plan for postponing the statutory retirement age. The 11th Meeting of the Standing Committee of the 14th National People's Congress officially approved a resolution to gradually implement the postponement of the statutory retirement age. The delayed retirement policy will be implemented through a flexible, step-by-step approach. Starting from January 1, 2025, the retirement age will be gradually extended. The proposed plan aims to gradually raise the retirement age to 63 for men and 55-58 for women over a 15-year implementation period, while introducing flexible retirement arrangements through employer-employee negotiations. Supporting measures include extending the minimum payment period for social security to 20 years, strengthening

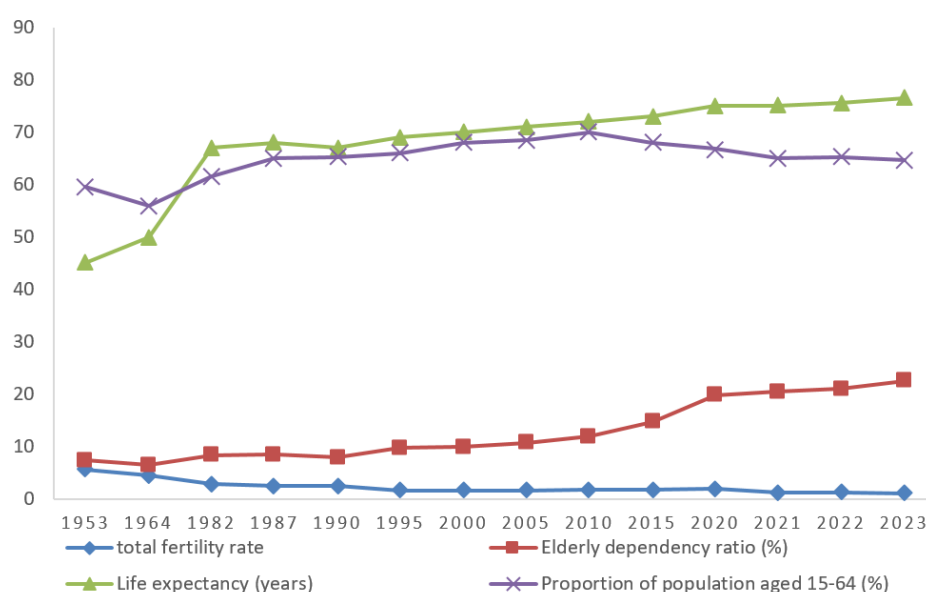


Figure 1: Previous national censuses, national 1% population sampling survey and population age structure in recent years (Zhang, Zhang, 2025)

the incentive mechanism of "more payment, more reward", and synchronously promoting the development of supplementary pension insurance such as enterprise annuity and occupational annuity (Chinese government website, 2024). However, policies also face issues such as the risks to workers' psychosocial and physiological well-being, the crowding out effect of youth employment, and other supporting measures such as vocational training and employment security to balance the interests of different groups and ensure the smooth implementation of reforms (Fan, Feng, 2015).

The significance of studying the delayed retirement policy is that, with the aggravation of China's aging population and the change of labor force structure, the traditional retirement system has been unable to meet the needs of social and economic development. This article aims to conduct a comprehensive analysis of the background, implementation path, and potential social impacts of the delayed retirement policy. This study will systematically review and analyze existing literature, fill in the existing research gaps, provide direction for subsequent research, and provide scientific basis for policy formulation and implementation.

2 RESEARCH METHODS AND PROCESSES

In the CNKI database, a total of 1476 relevant

literature were retrieved using the keyword "delayed retirement policy". The scope was limited to academic journals, reducing the number of documents to 935. Subsequently, the retrieved literature was excluded, and non-core literature with low research value was screened out. On this basis, by further searching for literature on keywords such as "research on delayed retirement policies", "Safeguarding elderly rights and welfare ", and "aging", eleven academically valuable articles were finally selected. Literature searches were conducted on the Wiley Online Library and Web of Science platforms, focusing on core articles related to keywords such as "delayed retirement policy" and "aging." After reviewing and summarizing the relevant literature, the author ultimately selected three articles as references.

3 RESULT

3.1 Domestic Research

3.1.1 Progressive Governance and Analysis of Public Attitudes

Researchers represented by Liu Cong and Sun Yongjian believe that the progressive governance concept plays an important role in the reform of delaying retirement age (Liu, 2025; Sun, 2025). Liu Cong's research focuses on the theory of progressive

governance and delves into the policy mechanism of delaying retirement age reform. This study constructs a policy analysis framework that includes key dimensions such as small-step adjustment, flexible implementation, classified promotion, and overall consideration, reflecting the important role of the progressive governance concept in reform. Liu Cong believes that this concept is helpful in steadily advancing reforms in complex interest patterns, resolving obstacles, building consensus, and improving the pertinence, coordination, and sustainability of reforms. Sun Yongjian's research starts from the perspective of online public opinion, using Python data mining and NLP sentiment analysis tools. This paper analyzes the public's attitude and opinions on the delayed retirement policy on Weibo and TikTok platforms. The study found that the public's evaluation of the delayed retirement policy is generally positive and neutral, indicating that the progressive governance concept has gained a certain degree of recognition among the public.

The progressive governance concept has demonstrated significant advantages in the delayed retirement reform, but also faces many practical challenges. This governance model, through a phased and step-by-step implementation approach, can effectively resolve resistance to reform. It can also consolidate social consensus through negotiation and dialogue, thereby enhancing the pertinence, coordination, and sustainability of policy measures, while providing flexibility for policy implementation and promoting public participation. However, the implementation process needs to address multiple challenges, especially how to establish a mechanism for balancing interests among multiple stakeholders such as government, enterprises, and workers, ensure the fairness and reasonableness of policy adjustments, and establish a dynamic monitoring mechanism to timely respond to changes in public attitudes. These challenges highlight the need to establish a scientific evaluation and dynamic optimization mechanism while adhering to a gradual reform path, in order to ensure the smooth progress and expected results of the reform.

3.1.2 International Comparison and Policy Reference

Researchers represented by Zhang Su, Zhang Hui, Man Xiaoou, and Zhang Yijia believe that international comparison and policy reference are of great significance for the formulation of China's delayed retirement policy (Zhang, Zhang, 2025; Man, Zhang, 2023). Zhang Su and Zhang Hui's research

analyzed the experience and lessons of developed countries in delaying retirement policies from an international comparative perspective. Research suggests that developed countries have certain reference significance in exploring the optimal retirement age, studying the factors affecting the willingness to delay retirement, implementing supporting measures in the labor market, and coordinating reforms in the pension system. The study also identified challenges faced by China in implementing delayed retirement policies, such as employment issues for young workers, increasing income inequality, and deteriorating health conditions for elderly workers. The research of Zhang Su and Zhang Hui provides an international experience reference for China's delayed retirement policy. Man Xiaoou and Zhang Yijia employed the fuzzy-set qualitative comparative analysis (fsQCA) in their research to analyze the age effect of delayed retirement policy combinations in Organization for Economic Co-operation and Development (OECD) countries. Research has found that high age constraints-low pension contributions, low pension contributions - high employment security, low age constraints-high employment security, and low age constraints - low pension contributions are four effective paths. This study suggests that China should pay attention to the combination of policies when formulating delayed retirement policies, and form a gradual and flexible delayed retirement policy system.

3.1.3 Collaborative Optimization of Pension System and Labor Employment System

Researchers represented by Lin Xi, Jin Gang, Song Jingxiang, and Zhang Jiwen believe that the coordinated optimization of the pension system and labor employment system is the core goal of the delayed retirement policy (Lin, 2024; Jin, Song, Zhang, 2023). Lin Xi's research, from the perspectives of pension system and labor employment system, argues that the fundamental objective of delayed retirement policies is to facilitate the reconfiguration of workers' life courses. Lin Xi believes that the traditional policy of delaying retirement is no longer suitable for China's actual situation, and should break out of the existing policy thinking pattern and seek new policy design breakthroughs. This study proposes to replace delayed pension collection with a fair and clear pension system design, and to replace the solidification and continuation of professional careers

with diversified employment for the elderly, promoting the coordinated optimization of the pension system and labor employment system. Jin Gang, Song Jingxiang, and Zhang Jiwen's research analyzed the differences between China's statutory retirement age regulations and OECD countries from an international perspective. Their study proposes that delayed retirement policies could strategically maintain a moderate gender gap in retirement ages as a key reform lever. They recommend implementing flexible retirement mechanisms—including early, delayed, and category-based retirement options—while underscoring that supporting policy designs must safeguard workers' rights, reduce effective working hours, and mitigate occupational burdens.

3.1.4 Policy Economic Effects and Social Impact

Researchers represented by Tian Song, Zhang Liqiong, Yang Liangchu, Li Guiping, and Lu Nana believe that the economic and social effects of delayed retirement policies need to be comprehensively evaluated (Tian, Zhang, 2022; Yang, Li, 2021). Tian Song and Zhang Liqiong's research explored the economic effects of the policy of delaying retirement age, mainly from four aspects: pension revenue and expenditure effects, employment effects, income redistribution effects, and economic growth effects. Research has shown that the pension income and expenditure effects of delayed retirement policies are effective, but there may be crowding-out effects on employment, worsening income redistribution effects, and positive economic growth effects. Yang Liangchu, Li Guiping, and Lu Nana's study systematically examined the societal implications of delayed retirement policies through a social policy lens. Their findings indicate that effective implementation necessitates reinforced policy guidance, an optimized social environment, and improved coordination of interests among stakeholders, including government entities, enterprises, and employees. Importantly, the research highlights that the legal codification of such policies demands a delicate equilibrium between evidence-based rationale and humanistic considerations to foster broader consensus and ensure policy efficacy.

3.2 Research on Delayed Retirement Policies in Foreign Literature

The research conducted by researchers such as Michael Baker, Zhang Linlin, Wu Y, Rafael Lalive

on delayed retirement policies focuses on policy incentive effects, determination of optimal retirement age, and the impact of social security reform on retirement behavior. This provides the important theoretical basis and practical reference for policy-making (Baker, Gruber, Miligan, 2024; Zhang, Gu, An, 2023; Wu, Xu, Yi, 2022). The study by Michael Baker and other researchers is about the impact of Canada's income security plan on retirement incentives. They found that these plans incentivize some workers to retire early by providing economic support, and pointed out that incentive structures in policy design can affect labor market participation rates. Zhang et al. focused on the optimal delayed retirement age in the context of China's aging population, and determined the optimal range of delayed retirement age through model analysis. They emphasized that policy implementation needs to consider the health status and employment ability of elderly workers. Researchers such as Wu explored the optimal choice of China's delayed retirement policy through economic models and pointed out that a moderate delayed retirement policy can alleviate pension pressure. It is suggested that policy formulation should be gradually promoted and accompanied by social security measures. Rafael Lalive and other researchers studied the impact of social security reform on retirement and pension application behavior, and found that reform measures significantly affect individual retirement decisions. They emphasized that policy design needs to consider the differences among different groups.

4 DISCUSSION

The implementation of delayed retirement schemes has gained significant traction among re-searchers and policymakers as a crucial response to demographic aging trends. Existing re-search has made significant progress in progressive governance and public attitude analysis, international comparison and policy reference, synergistic optimization of pension system and labor employment system, policy economic effects and social impact, as well as relevant studies in foreign literature. Researchers represented by Liu Cong, Sun Yongjian, Zhang Su, Zhang Hui, Lin Xi, Tian Song, etc. have provided rich theoretical and practical references for The formulation and implementation of delayed retirement policies require a dual focus on domestic policy mechanism development and international best practice reference, institutional synergy optimization, and economic and social effects. The

concept of progressive governance has provided important support for the steady advancement of policies, and international comparative research has provided valuable experience for China's policy design.

However, there are still some shortcomings in existing research. Firstly, some studies overly focus on the construction of theoretical frameworks, while lacking in-depth empirical analysis and evaluation of the actual effects of policy implementation. Secondly, existing international comparative studies often fail to fully consider the differences between China's national conditions and those of other countries, resulting in significant adaptability and feasibility challenges for the policy measures borrowed when implemented in China. Again, current studies lack detailed roadmaps and complementary policies for aligning pension reforms with employment system adjustments. Finally, research on the economic and social effects of policies lacks in-depth exploration of individual-level impacts. Future research should further strengthen empirical analysis of policy implementation effects, especially the differentiated impacts in different regions and groups. At the same time, combined with China's specific national conditions, more targeted policy designs should be explored to ensure the fairness and sustainability of the delayed retirement policy. Research should also pay attention to the balance of interests between elderly and young workers, and avoid intergenerational conflicts that may arise during policy implementation.

5 CONCLUSION

The delayed retirement policy, as a strategic intervention to mitigate demographic aging pressures, alleviate pension payment pressure, and optimize labor resource allocation, has sparked widespread discussion in recent years. Through a systematic review of existing literature, this study summarizes the research status and main achievements of the delayed retirement policy from five aspects: progressive governance and public attitude analysis, international comparison and policy reference, coordinated optimization of pension system and labor employment system, policy economic effects and social impact, and relevant research in foreign literature. These studies provide rich theoretical basis and practical references for policy formulation and implementation.

Firstly, the proposal of the progressive governance concept provides important support for the steady

implementation of the delayed retirement policy. Progressive governance not only helps to resolve resistance to reform, but also enhances policy flexibility and public participation. Secondly, cross-national policy comparisons offer critical insights for shaping China's delayed retirement framework. Drawing on the policy practices of other countries, policy recommendations that are more suitable for China's national conditions can be proposed, such as the design of policy matching combinations and flexible retirement mechanisms. In addition, the collaborative optimization research of pension system and labor employment system provides new ideas for setting the goals of delayed retirement policy. The research highlights the dual imperatives of equitable pension provisions and adaptable employment frameworks, providing a theoretical basis for policy design. Finally, the study of policy economic effects and social impacts provides a multidimensional analytical framework for the comprehensive evaluation of delayed retirement policies. The study starts from both economic and social effects, revealing the potential impact of policies and providing reference for policy optimization.

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