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Age-Inclusive HR Practices as Resource Passageways: Explaining Retirement Intentions Through Employability and Job Insecurity

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ABSTRACT

To decide about retirement, employees assess and react to their work environment, including age-inclusive HR practices. Age-inclusive HR practices ensure equal access to key HR functions for all employees—regardless of age, for example, training and development for all age groups, unlike age-specific HR practices, which target older workers exclusively, for example, development opportunities for older workers. In this study, we uncover why age-inclusive HR practices are effective in retaining older employees. Using a conservation of resources theory approach, we explain that age-inclusive HR practices can enhance older employees' employability (i.e., perceived ability to realize job opportunities within and between employers) and reduce their job insecurity (i.e., perceived risk of a decline in job quality, including working conditions, career prospects, and salary). Employability, conversely, weakens employees' retirement intentions, while job insecurity strengthens these intentions. We use a three-wave design with 758 older employees and path analysis, controlling for age-specific HR practices, to demonstrate the unique effect of age-inclusive HR practices on employees' retirement intentions. Findings showed that age-inclusive HR practices (beyond age-specific HR practices) were indirectly linked to employees' retirement intentions via job insecurity but not employability, emphasizing their importance for resource loss prevention as a means for older employees' retention.

1 | Introduction

Due to the global population aging, to maintain the labor force potential, economic functioning, and social security, policymakers in many countries want to retain employees up to and beyond the traditional retirement age (OECD 2019), and remove structural barriers accordingly (Handley and den Outer 2021). As a result, *retirement intentions* (i.e., the preference to retire instead of remaining in employment; Beehr 1986; Wöhrmann et al. 2017) are no longer dictated solely by statutory retirement ages or organizational mandates; rather, they are increasingly influenced by how employees perceive their work environment. Human resource management (HRM) plays a central role in addressing this challenge by shaping work environments that support prolonged and meaningful careers. This underscores the importance of understanding how organizational practices shape older employees' retirement intentions—not only as a matter of individual choice but

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as a strategic lever for sustaining workforce participation in aging societies.

Prior HRM literature has emphasized that age-related HR practices represent a central organizational means for retaining older employees. Among these, two bundles of age-related HR practices have an extensive scope and a strong age focus (Boehm et al. 2021). *Age-inclusive HR practices* ensure equal access to key HR functions for all employees—regardless of age—including, for example, recruitment, promotion, training, and development, and promote an inclusive organizational culture for all age groups (Boehm et al. 2014). Prior studies have shown that age-inclusive HR practices are positively associated with employee well-being (Rudolph and Zacher 2021), engagement (Fan et al. 2023), loyalty toward the organization (Chung et al. 2015), and knowledge-seeking (Fasbender and Gerpott 2022), while also reducing turnover intentions and preference for early retirement (Boehm et al. 2014; Sousa et al. 2019, 2021). Employees encountering age-inclusive HR practices also tended to perceive their organization to be more age-neutral, trustworthy, just, and upstanding (Kunze et al. 2013). In a nutshell, those practices' significant cost is justified by the expected payoff of promoting equal treatment across the lifespan and communicating broader organizational support (Boehm et al. 2021; Froidevaux et al. 2020). *Age-specific HR practices*, in contrast, target older workers exclusively and include exit practices (e.g., early retirement schemes), accommodation (e.g., reducing workload), and development opportunities (e.g., digital skills training; van Dalen et al. 2015). There is mixed evidence regarding the effectiveness of these different types of age-specific practices. While accommodating and exit practices may unintentionally reinforce negative stereotypes about aging and decline (Boehm and Dwertmann 2015; Rudolph et al. 2017; Schroder et al. 2011), targeted development opportunities toward older workers were shown to be beneficial (Zhou et al. 2024; Li et al. 2023). More specifically, when examining older workers' training participation, Li et al. (2023) found a direct impact of organizational climates for developing older workers, but not of age-inclusive climates. They suggested that training participation may represent too distal a behavioral response to organizational age-inclusive climates. Nevertheless, they further observed that such an inclusive climate amplified the positive relationship between older workers' growth need and their training participation. Given the differential implications of those distinct bundles of age-related HR practices, it is thus critical to understand the role of age-inclusive HR practices in shaping retirement intentions above and beyond age-specific practices.

Adopting a conservation of resources (COR) approach (Hobfoll et al. 2018; see also Sullivan and Al Ariss 2022), this paper aims to explain how age-inclusive HR practices, above and beyond age-specific practices, may shape older employees' retirement intentions by leveraging the expected resource gains and losses from such a transition. COR theory posits that individuals strive to obtain, retain, and protect resources they value—such as employment, financial security, or career prospects. In applying COR theory to age-inclusive HR practices and retirement, we aim to advance theory in three meaningful ways.

First, we advance theory on the differential implications of the two distinct bundles of age-related HR practices (Boehm et al. 2021) by examining the role of age-inclusive HR practices in shaping retirement intentions above and beyond age-specific HR practices. Relatedly, we contribute to retirement decision-making as part of a human resource management perspective (Li et al. 2023; Wang and Shultz 2010), by offering an integrative resource-based explanation for how age-related HR practices may shape older employees' retirement intentions—a decision increasingly influenced by subjective perceptions of work-related gains and losses. While existing research has demonstrated that age-inclusive HR practices can influence outcomes such as work engagement, turnover, and well-being (e.g., Boehm et al. 2014; Rudolph and Zacher 2021; Sousa et al. 2021), much less is known about their role in shaping retirement-related decisions (for exceptions, see Li et al. 2023; Sousa et al. 2019). By positioning COR theory at the center of our model, we foreground the psychological mechanisms of preventing threats of resource loss (job insecurity) and promoting resource gain (employability) as central passageways to understand how older employees respond to organizational contexts as a specific type of ecological condition in late career transitions. This theoretical lens moves beyond rational decision-making models, emphasizing the emotional, motivational, and situational pressures that characterize retirement decision-making.

Second, this research contributes to expanding the literature on age-related HR practices (e.g., Li et al. 2023; Zhou et al. 2024) by offering a COR approach. Specifically, we conceptualize HR practices not as bureaucratic policies but as proactive, stimulating organizational resources that provide employees with greater access to other resources and help meet their needs, shaping how they interpret their ongoing value and future potential at work. This reframing is essential for aging workforces. Age-inclusive HR practices are not just symbolic commitments to fairness—they actively shape older employees' ability to maintain access to meaningful, secure work. Drawing on COR's resource passageways principle that individuals' resources exist in ecological conditions that may either foster or impede resource creation, we argue that age-inclusive practices (representing organizational conditions) primarily affect the two key individual resources of job insecurity and employability (Doden et al. 2024; Hobfoll et al. 2018). Specifically, we suggest that these practices reduce *job insecurity* (i.e., perceived risk of a decline in job quality, including working conditions, career prospects, and salary; Hellgren et al. 1999),[1] thereby reducing retirement intentions. At the same time, these practices may enhance *employability* (i.e., perceived ability to realize job opportunities within and between employers; Fugate et al. 2021), as they offer opportunities for continued growth and engagement. With this, we further contribute to expanding COR research on the resource passageways principle, addressing Hobfoll et al.'s (2018) calls for research to not only integrate individuals' perceptions of organizational practices as key ecological conditions enabling or impeding resource passageways, but also to focus specifically on conditions related to economic instability that include job insecurity and employability perceptions.

Third, we contribute to theory on job insecurity and employability by emphasizing their overlooked relationships with retirement intentions. Notably, the study introduces retirement as a possible route for older employees to exit job insecurity, given that the

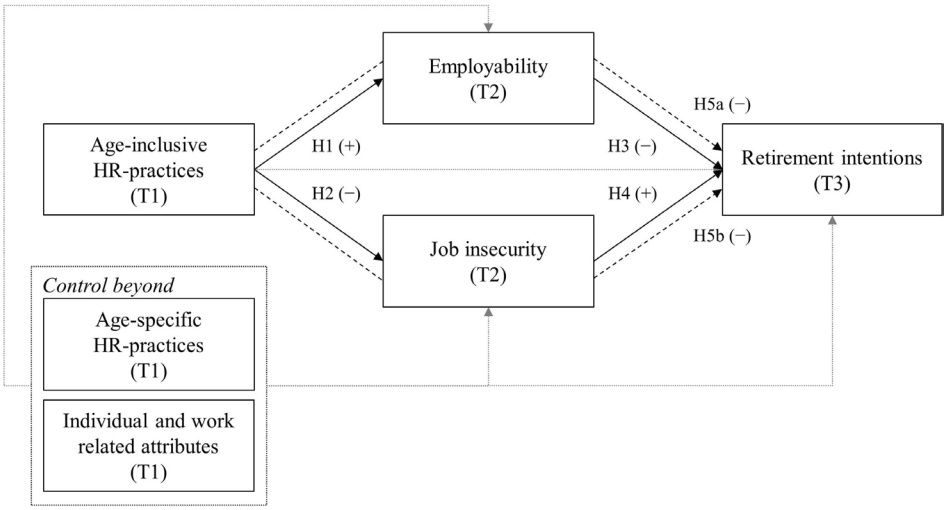

FIGURE 1 | Conceptual model of older employees' retirement intentions as a response to age-inclusive HR practices via employability and job insecurity. Dashed lines illustrate indirect relations. Dotted lines illustrate control relations.

alternative of finding another job with similarly desirable work conditions, for instance in terms of compensation or flexibility, is much more difficult to achieve in late careers (Fasbender and Klehe 2019; Visser et al. 2018; Watermann et al. 2021)—hence, in such a context, retiring may be perceived as an easier option. Additionally, while prior scholarship has linked employability to retirement decisions (de Graaf et al. 2011; Dordoni et al. 2017; le Blanc et al. 2019), it has neglected the importance of employees' perceived opportunity to continue working (Pak et al. 2019). In the context of retirement decision-making, this relates to employees' perception that the organization continues to be interested in their contribution (vs. lack thereof) as demonstrated by age-inclusive HR practices. With this research, we thus address prior concerns about an overlooked connection between HRM and employability (Akkermans et al. 2024).

2 | A COR Approach to Age-Inclusive HR Practices' Role for Retirement Intentions: Theoretical Background and Hypotheses Development

Relying on the conservation of resources (COR) theory (Hobfoll et al. 2018; see also Sullivan and Al Ariss 2022), we suggest that older employees, as bearers of resources, consider whether to transition to retirement depending on their resources' accumulation and preservation. Specifically, three key principles of COR theory and further corollaries (Hobfoll et al. 2018) guide our approach. First, individuals' resources exist in ecological conditions that may either foster or impede resource creation (resource passageways principle), meaning that organizational contexts and climates play a key role in resource gain or loss (Hobfoll et al. 2018). Second, COR suggests that initial resource losses are likely to lead to future resource losses. The reverse, however, is also expected for initial resource gains to lead to future resource gains. Third, people must invest resources to protect against loss, recover from loss, or pursue gains. Thus, the capacity to respond to workplace practices (i.e., organizational resources) depends not only on what is offered but also on individuals' current resources, as well as on expected losses and gains in resources considering the future career transition. This is in line with COR's corollaries that individuals with more resources are better positioned for resource gains (or a surplus following the transition; Sullivan and Al Ariss 2022); and similarly, that those with fewer resources are more likely to experience (threats of) resource losses (or a deficit following the transition; Sullivan and Al Ariss 2022). For the latter group, such a lack of resources may lead to more defensive attempts to conserve their remaining resources.

Grounded in COR theory (Hobfoll et al. 2018), we argue that age-inclusive HR practices reduce older employees' retirement intentions by influencing two key psychological mechanisms: employability, which reflects the opportunity to gain or maintain resources, and job insecurity, which represents the threat of losing valued resources. More specifically, our selection of the employability and job insecurity mediators is guided by COR theory. Hobfoll et al. (2018) illustrated the principle of passageways with the case of job insecurity and employability, arguing that "economic instability, as reflected by feelings of job insecurity, is thus found to fuel a downward spiral" (p. 119), and suggested both job security and employability as relevant resources in this context. In the current study, we apply this thinking to the specific case of predicting retirement intentions among older workers.

The proposed model is shown in Figure 1. Age-inclusive HR practices, by demonstrating continued organizational support irrespective of age, may increase employees' confidence in their skills and career prospects (le Blanc et al. 2019), hence enhancing their perceived employability and reducing their job insecurity. In turn, we further suggest that employability may lead to decreasing retirement intentions (i.e., preserving work as a resource), while job insecurity as a resource threat is expected to lead to increasing retirement intentions (i.e., giving up work as a resource).

2.1 | Age-Inclusive HR Practices, Employability, and Job Insecurity

We propose that age-inclusive HR practices as organizational resources are likely to prompt personal resource gain in terms of

employability, a valuable resource representing the belief that one benefits from the option to secure alternative employment if need be (Jiang 2025), which contributes to secure and/or to further develop individuals' careers and access to employment (Decius et al. 2024). This is because, as employees approach normative retirement age expectations, they may become particularly sensitive to environmental cues about their value as employees (dello Russo et al. 2020; Lawrence 1988). In COR theory's terms, employees benefitting from age-inclusive HR practices that combat age discrimination and ensure equal access to resources for all age groups to be successful at work (Dwertmann et al. 2016) are likely to receive them as a form of continued organizational support. Further in line with COR theory, age-inclusive HR practices should thus provide additional opportunities to gain and/or maintain one's resources. As COR also suggests that resources provide individuals with a sense of mastery and control, these HR practices likely promote a generalized sense of control regarding individuals' careers (de Cuyper et al. 2012), better-defined career goals and expectations, and increasing networking and learning opportunities (le Blanc et al. 2019). Ultimately, these will increase employees' confidence in their skills and in career prospects (i.e., greater employability). This proposition is in line with preliminary evidence suggesting that perceptions of age discrimination undermine, while access to development practices enhances employees' sense of employability (Dordoni et al. 2017; le Blanc et al. 2019; Schrimpf et al. 2021).

Furthermore, such an effect should go beyond that of possible age-specific HR practices. This is because age-inclusive (vs. age-specific) practices target a greater number of employees and thus take place more often (i.e., targeting all ages vs. older age only). Further, accumulated resources are likely to be lower for age-specific (vs. age-inclusive) practices because of the adverse outcomes of possible stigmatization of older employees (Boehm and Dwertmann 2015; Froidevaux et al. 2020; Rudolph et al. 2017; Schroder et al. 2011). With this, the resource of receiving age-specific (vs. age-inclusive) HR practices is likely to lead to lesser (vs. greater) resource gains, in terms of greater (vs. lesser) concerns about one's employability. Thus, we suggest:

Hypothesis 1. *Age-inclusive HR practices are positively related to employability, beyond age-specific HR practices.*

Second, we propose that age-inclusive HR practices as organizational resources are likely to prevent individual resource loss by reducing job insecurity. Such a reduction is particularly important given that prior research showed that job insecurity represents a severe work stressor (Nawrocka et al. 2021; Urbanaviciute et al. 2021), especially for older workers (Stynen et al. 2015). As an equal and fair access to HR practices regardless of age indicates to (older) employees that their contribution is (still) desired in the organization (Boehm et al. 2014; Li et al. 2021), they convey organizations' commitment toward them in terms of concern for their well-being and retention in a long-term work relationship (e.g., through career planning or promotion opportunities; Sousa et al. 2021). In line with COR theory, we thus propose that age-inclusive HR practices reduce further threats of losing one's current valued job-related resources, instead of protecting and conserving them. Concretely, this will translate into a reduced likelihood of experiencing job insecurity, a key personal resource preventing a decline in job quality or work conditions (Decius et al. 2024). Put differently, the resource protection effect of age-inclusive HR practices implies that, for older employees, there is no reason to fear losing their job's desirable and resourceful characteristics. Accordingly, as these practices represent the organizational resource of equal access to training, career development, compensation, or benefits among all age groups (Boehm et al. 2021; Froidevaux et al. 2020), they prevent the threat of individual resources loss in terms of the absence of a desirable status as the recipient of positive work characteristics (Jiang 2025), hence lowering perceived job insecurity (Shoss 2017). Again, this effect should hold after controlling for age-specific HR practices. Hence, we expect:

Hypothesis 2. *Age-inclusive HR practices are negatively related to job insecurity, beyond age-specific HR practices.*

2.2 | Employability, Job Insecurity, and Retirement Intentions

COR theory posits the accumulating effects of resources over time. As discussed, *employability* represents a secondary resource gain following age-inclusive HR practices, and as such, it is expected to lead to additional future resource gains and the protection of work as a resource. Specifically, older employees benefitting from employability as a current resource may be more likely to perceive that they will be able to invest the greater resources needed to face a career transition within the labor market to another organization, despite its characteristics of higher (vs. lower) novelty, and higher (vs. lower) complexity (Sullivan and Al Ariss 2022). Put differently, benefitting from the resource of employability, older employees will consider their current resources as sufficient if needed for alternative career options, even with the potential to lead to a resource surplus. With this, we expect that their retirement intentions will be lower.

This is because the resource surplus following greater employability will likely be associated with both the acquisition and maintenance of specific knowledge and skills that empower older employees (le Blanc et al. 2019). Specifically, greater employability may provide older employees with a sense that their contributions at work matter, that they can use their competencies to achieve work-related goals, and that they may take an active role in decision-making processes (Gürbüz et al. 2022). Employability may offer older employees approaching retirement a resource gain surplus in terms of enhanced career motivation, human and social capital, and work identities, hence decreasing their retirement intentions (Sullivan and Al Ariss 2019, 2022). Preliminary research supports our theorizing by showing that employability is positively associated with employees' intention to work until retirement (vs. early retirement; le Blanc et al. 2019). We thus state:

Hypothesis 3. *Employability is negatively related to retirement intentions.*

COR theory also posits accumulating effects of resource losses over time. Employees experiencing job insecurity are already anticipating the involuntary and stressful future event of losing important characteristics of their job (Shoss 2017; Vander Elst et al. 2014), exhibiting diminished current resources (Heisig and Radl 2017; Probst et al. 2018), notably in terms of reduced

well-being (Urbanaviciute et al. 2021), and perceptions of loss of control over their future career (Klehe et al. 2011). According to COR theory, such an initial resource threat is likely to relate to future resource losses in terms of giving up work as a resource, prompting older employees to actively consider retirement. Specifically, older employees facing job insecurity as a lack in their current resources may be more likely to perceive that they will be unable to invest the greater resources needed to face career transitions within the labor market (vs. toward retirement) that require higher (vs. lower) novelty, and higher (vs. lower) complexity (Sullivan and Al Ariss 2022). Put differently, greater job insecurity will prompt older employees to adopt a defensive attitude requiring additional resources to protect their current resources (de Cuyper et al. 2012) and guard against the threat of greater resource loss if they remain in their current situation.

Facing a resource deficit will prompt their intentions toward retirement as an option that may necessitate fewer resources, especially when eligible for a pension. Concretely, considering retirement may allow older employees who feel highly insecure to regain control over their lives (Direnzo and Greenhaus 2011), to escape the "scrap heap" (Klehe et al. 2018), and exit this unpleasant situation in a socially accepted manner (Jackson and Taylor 1994). Retirement may also represent a relevant alternative in terms of achieving a greater quality of life compared to, and in compensation for, a job whose important features such as access to development opportunities, compensation, or benefits, may be at risk (Jex and Grosch 2013). Initial evidence supports this theorizing, showing that difficulties at work (Fouquereau and Chevalier 2022) and negative work conditions represent push factors toward the decision to retire; with the latter effects largely relating to the quality of one's job (e.g., job flexibility, physical demands; Jex and Grosch 2013; Topa et al. 2009). Hence, we state

Hypothesis 4. *Job insecurity is positively related to retirement intentions.*

Based upon Hypotheses 1 to 4, we expect that age-inclusive HR practices will be indirectly and negatively associated with employees' intention to retire through higher employability and lower job insecurity. In particular, older employees benefiting from the resource of equal access to resources and opportunities regardless of age may demonstrate less intentions to retire, as further resource gains allow them to transform such organizational support in terms of increased employability, and a decreased likelihood of losing important features of their employment such as desirable working conditions. Accordingly, we hypothesize:

Hypothesis 5. *Age-inclusive HR practices (beyond age-specific HR practices) have a negative indirect effect on retirement intentions* via (*a*) *employability and* (*b*) *job insecurity.*

3 | Method

3.1 | Sample and Procedure

We collected three-wave data from a sample of older employees in the UK. We included both full-time and part-time employees to enhance the generalizability of our findings.[2] We selected a three-wave design for a rigorous test of our model. At each time, participants had 1 week to answer the respective survey and were invited to take part in the next survey 2 weeks later. We chose a time lag of 2 weeks to allow some time for the organizational factors to unfold their force on employability and job insecurity and indirectly on retirement intentions (*cf.* Dormann and Griffin 2015), and to circumvent possible common-method bias in line with the procedural remedies proposed by Podsakoff et al. (2024). The data was collected online via an established data collection platform (i.e., Prolific; Peer et al. 2017). Importantly, meta-analytic evidence has demonstrated that online panel data and conventional data show comparable psychometric properties (Walter et al. 2019). Participants were invited if they were 50 years or older and currently employed for at least 20 h per week. We chose 50 years as the cut-off since employees typically start planning their retirement around this age (Damman and van Duijn 2017; Finsel et al. 2023; Harris et al. 2025; see also Fisher et al. 2016 for a review). Participants received a small compensation for their efforts (i.e., up to $7.20 for their participation in all waves). This study received ethical approval from the University of Texas at Arlington's Institutional Review Board (IRB), Protocol # 2021-0618.

Overall, 806 people participated at Time 1. Of these, we excluded 47 participants due to poor attention (i.e., participants were asked to select a certain answer category on four quality check items to demonstrate their attention). In addition, we excluded one participant due to missing data on the exogenous variables, resulting in a sample size of 758 participants at Time 1. Of these, 574 people also participated at Time 2 (dropout to Time 1 = 24.3%), and 426 participated at Time 3 (dropout to Time 2 = 25.8%). To maintain statistical power in the data analysis (Newman 2014; Wang et al. 2017), we used all data available and modeled missing values with full information maximum likelihood estimation for respondents who did not take part at Time 2 and Time 3 (please also refer to our analytical strategy below).[3]

Participants' age ranged from 50 to 72 years ($M = 55.75$, SD = 4.66); 416 (54.9%) were female, 340 (44.9%) were male, and 1 (0.1%) indicated their gender to be nonbinary, while 1 person did not indicate their gender. Of all, 418 (55.1%) held a university degree. Most participants were employed full-time (78.1%); they worked on average 36.16 h per week (SD = 8.18) in different industries ranging from consumer goods to technology, media, and telecommunications. Regarding the size of the organization, 52 (6.9%) worked in micro (< 10 employees), 101 (13.3%) in small (< 50 employees), 124 (16.4%) in medium (< 250 employees), 63 (8.3%) in large (≥ 250 employees), and 415 (54.7%) in very large (≥ 500 employees) organizations.

3.2 | Measures

Age-related HR practices as well as control variables were assessed at Time 1, employability and job insecurity at Time 2, and retirement intentions at Time 3. Participants indicated their agreement to each item on a scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*), unless stated otherwise.

3.2.1 | Age-Inclusive HR Practices

In line with previous work emphasizing the importance of how HR practices are subjectively experienced (e.g., Nishii et al. 2008; Wright and Nishii 2007), we assessed age-inclusive HR practices based on employee perceptions. This approach aligns with our theoretical interest in employees' psychological experiences of the work environment and is particularly appropriate when studying individual-level outcomes such as retirement intentions. Measuring perceptions of HR practices is well-established in the HRM literature and reflects the notion that it is not the formal existence of practices, but how employees interpret and internalize them, that shapes attitudes and behavior (Guest 2017; Jiang et al. 2017).

We operationalized age-inclusive HR practices with the 5-item scale from Boehm et al. (2014). Previous research has supported the psychometric quality of this scale (e.g., Fasbender and Gerpott 2022; Rudolph and Zacher 2021). Participants indicated the extent to which their organization offered equal opportunities irrespective of employees' age on a five-point scale ranging from 1 (*very low intensity*) to 5 (*very high intensity*). An example item was "Offer equal opportunities to be promoted, transferred, and to make further career steps irrespective of one's age" ($\alpha = 0.87$).

3.2.2 | Employability

We measured employability with the 4-item scale from de Cuyper et al. (2014); an example item was "I am confident that I could quickly get another job" ($\alpha = 0.97$). The scale has been used in various countries and shown sound psychometric properties in previous research (e.g., van Hootegem et al. 2019; Yeves et al. 2019).

3.2.3 | Job Insecurity

We measured job insecurity with the 4-item qualitative job insecurity scale from Hellgren et al. (1999); an example item was "I feel that my organization can provide me with a stimulating job content in the near future" (reverse coded) ($\alpha = 0.84$). The psychometric properties of this scale have been demonstrated by previous research (e.g., Long et al. 2022; Tu et al. 2020).

3.2.4 | Retirement Intentions

We asked participants to indicate their general intentions to retire with the 4-item retirement intentions scale by Schmidt and Lee (2008). The scale was originally developed to capture turnover intentions by O'Reilly et al. (1991), adapted to capture retirement intentions, and validated accordingly by Schmidt and Lee (2008). Moreover, the scale can be seen as superior to many 1-item measures of retirement intentions that have been used in past research (Schermuly et al. 2014; Wöhrmann et al. 2017; Zaniboni 2015). An example item was "I would prefer to retire than continue working in my present job" ($\alpha = 0.78$).

3.2.5 | Control Variables

We included age-specific HR practices as control variables because previous research has shown that these may predict employee outcomes and retirement intentions (for an overview, see Boehm et al. 2021). Controlling for age-specific HR practices helps to understand whether age-inclusive HR practices can explain employability/job insecurity, and indirectly retirement intentions, above and beyond other potentially relevant HR practices. We measured age-specific HR practices with the 11-item scale from van Dalen et al. (2015). Four items captured development practices; an example item was "Provide training programs for older workers" ($\alpha = 0.91$). Five items captured accommodation practices; an example item was "Reduce working time before retirement" ($\alpha = 0.75$). Two items captured exit practices; an example item was "Provide early retirement schemes" ($\alpha = 0.74$).

Furthermore, we controlled for participants' age in years. We rescaled the number by a factor of 10 to facilitate the interpretation of the unstandardized results in line with previous research (cf. Fasbender et al. 2020; Peng et al. 2021). Moreover, we accounted for participants' future time perspective to exclude an endogenous confound that might explain the link between age-inclusive HR practices and retirement intentions (see also Hill et al. 2021). We measured future time perspective with the 6-item scale by Zacher and Frese (2009). An example item was "Most of my occupational life lies ahead of me." ($\alpha = 0.90$). We also controlled for gender (0 = *male* or *nonbinary* and 1 = *female*), industry (0 = *other sectors* and 1 = *public sector*), full-time status (0 = *part-time status* and 1 = *full-time status*), health and financial status to account for differences in these variables on retirement intentions and to ensure the robustness of our findings (Bal et al. 2015; Fasbender et al. 2019; Harris and Fasbender 2025; Watermann et al. 2023).

3.3 | Analytic Strategy

First, we ran a series of confirmatory factor analyses (CFA) to support the construct validity of the core measures used in this study. As our main analysis, we used path analysis to test all hypothesized relations at once, using Mplus Version 8.4. We controlled for age-specific HR practices, age, future time perspective, gender, industry, full-time, status, health, and financial status on both mediators and the outcome variable.[4] To test the indirect effects of age-inclusive HR practices on retirement intentions via employability and job insecurity (Hypotheses 5a and 5b), we controlled for the direct effect of age-inclusive HR practices on retirement intentions, because not including such a direct effect could inflate its indirect effect (Preacher and Hayes 2008). The indirect effects were computed as the product of the relevant direct effects (i.e., product of coefficients method; MacKinnon et al. 2002; Preacher 2015). To compute the confidence intervals of the indirect effects, we used bootstrapping with 10,000 draws (Preacher and Hayes 2008).

TABLE 1 | Means, standard deviations, and correlations of study variables.

Variable	*M*	SD	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
1. Age-inclusive HR practices	2.96	0.96	(0.87)													
2. Employability	2.90	1.06	**0.28**	(0.97)												
3. Job insecurity	2.94	0.83	**−0.47**	**−0.35**	(0.84)											
4. Retirement intentions	3.34	1.01	**−0.22**	**−0.19**	**0.36**	(0.78)										
5. Age	55.75	4.66	−0.05	**−0.17**	0.07	0.02	—									
6. Future time perspective	2.43	0.90	**0.26**	**0.35**	**−0.42**	**−0.41**	**−0.24**	(0.90)								
7. Gender[a]	0.55	0.50	0.06	**0.08**	−0.06	−0.001	**−0.08**	0.05	—							
8. Industry[b]	0.16	0.37	**0.12**	−0.02	0.01	0.04	−0.05	−0.004	0.06	—						
9. Full-time status[c]	0.78	0.41	0.02	0.04	−0.08	−0.04	**−0.11**	**0.08**	**−0.19**	0.00	—					
10. Health status	3.83	0.96	**0.17**	**0.25**	**−0.17**	**−0.10**	−0.05	**0.17**	0.06	−0.01	0.04	—				
11. Financial status	3.45	0.85	**0.17**	**0.23**	**−0.24**	0.02	**0.08**	**0.12**	0.03	**0.02**	−0.03	**0.28**	—			
12. Age-specific development practices	2.30	0.92	**0.58**	**0.31**	**−0.42**	**−0.19**	−0.05	**0.29**	0.07	0.04	0.01	**0.12**	**0.20**	(0.91)		
13. Age-specific accommodation practices	1.92	0.71	**0.41**	**0.20**	**−0.39**	**−0.24**	0.02	**0.27**	0.00	**0.09**	0.01	**0.13**	**0.17**	**0.44**	(0.75)	
14. Age-specific exit practices	2.29	1.07	**0.39**	**0.10**	**−0.27**	−0.07	0.05	**0.17**	−0.02	**0.25**	−0.02	**0.12**	**0.12**	**0.34**	**0.56**	(0.74)

Note: $N = 426–758$. Reliabilities (Cronbach's alpha) are shown in parentheses on the diagonal. T = Time. Significant coefficients are highlighted in bold.
[a]1 = female, 0 = male or nonbinary.
[b]1 = public sector, 0 = other than public sector.
[c]1 = full-time, 0 = part-time.

TABLE 2 | Results of confirmatory factor analyses.

Model	χ^2	df	$\Delta\chi^2$ (Δdf)	*p*-value	*CFI*	*RMSEA*	*SRMR*
Eight-factor model	1431.950	499	—	—	0.937	0.050	0.047
Seven-factor model[a]	2478.247	506	1046.297 (7)	< 0.001	0.867	0.072	0.107
Seven-factor model[b]	1785.460	506	353.510 (7)	< 0.001	0.914	0.058	0.061
Five-factor model[c]	3384.910	517	1952.960 (18)	< 0.001	0.807	0.086	0.069
One-factor model	9516.548	527	8084.598 (28)	< 0.001	0.396	0.150	0.131

Note: $N = 758$. Difference of chi-square values ($\Delta\chi^2$) was estimated to compare with the eight-factor model.
Abbreviations: CFI, confirmatory fit index; RMSEA, root mean square error of approximation; SRMR, standardized root mean square residual.
[a]Employability and job insecurity on one factor.
[b]Future time perspective and retirement intentions on one factor.
[c]Age-inclusive and the three age-specific HR practices on one factor.

4 | Results

4.1 | Preliminary Analyses

Table 1 shows the means, standard deviations, and correlations of the study variables.

Table 2 shows the results of the confirmatory factor analyses. The proposed 8-factor structure (age-inclusive HR practices, employability, job insecurity, retirement intentions, future time perspective, age-specific development, accommodation, and exit HR practices) showed a good model fit and was also better than other, alternative models, such as the 7-factor model grouping items of employability and job insecurity together, the 7-factor model grouping items of future time perspective and retirement intentions together, the 5-factor model grouping items of age-inclusive practices and the three age-specific HR practices together, or the 1-factor model grouping all items onto one single factor together. We thus find support for the construct validity of the latent variables used in this study.

4.2 | Hypotheses Testing

Table 3 shows the direct estimates, and Table 4 shows the indirect estimates of the path analysis. Hypotheses 1 to 4 addressed the direct relations between age-inclusive HR practices, employability, job insecurity, and retirement intentions above and beyond age-specific HR practices. Age-inclusive HR practices were positively related to participants' employability ($\gamma = 0.12$, SE = 0.06, $p = 0.039$) and negatively related to their job insecurity ($\gamma = -0.23$, SE = 0.04, $p < 0.001$), supporting Hypotheses 1 and 2. Yet, employability was not significantly related to retirement intentions ($\gamma = -0.03$, SE = 0.05, $p = 0.591$), not supporting Hypothesis 3. However, job insecurity was positively related to retirement intentions ($\gamma = 0.26$, SE = 0.08, $p = 0.001$), hence supporting Hypothesis 4.

Hypotheses 5a and 5b addressed the indirect effects of age-inclusive HR practices on retirement intentions (above and beyond age-specific HR practices) via employability and job insecurity. The indirect effect of age-inclusive HR practices on retirement intentions via employability was not significant (*indirect effect* = −0.003, 95% CI [−0.022, 0.007]). Hypothesis 5a was thus not supported. However, findings confirmed the indirect effect of age-inclusive HR practices on retirement intentions via job insecurity (*indirect effect* = −0.059, 95% CI [−0.107, −0.024]), supporting Hypothesis 5b.

Although not explicitly hypothesized, we also tested the indirect effects of age-specific HR practices on retirement intentions. Neither of the three indirect effects via employability was significant. However, we found significant indirect effects of age-specific HR development practices (*indirect effect* = −0.026, 95% CI [−0.057, −0.007]), as well as of age-specific HR accommodation practices (*indirect effect* = −0.045, 95% CI [−0.090, −0.017]) on retirement intentions via job insecurity. Furthermore, while no significant indirect effect was found for age-specific HR exit practices, these practices had a positive, direct effect on retirement intentions ($\gamma = 0.13$, SE = 0.06, $p = 0.032$).

5 | Discussion

Building on a conservation of resources approach (Hobfoll et al. 2018), the current study addresses older employees' retention in terms of why age-inclusive HR practices are effective in retaining older employees. Based on this theorizing, we argued and found that age-inclusive HR practices serve as valuable organizational resources that reduce retirement intentions primarily by preventing resource loss, operationalized as job insecurity. Specifically, age-inclusive HR practices were significantly associated with lower job insecurity, which in turn was linked to reduced retirement intentions. While these practices also promoted resource gains, operationalized as older employees' employability, employability itself did not significantly predict retirement intentions. Furthermore, the indirect effect of age-inclusive HR practices on retirement intentions was significant via job insecurity but not via employability.

5.1 | Theoretical Implications

Overall, the findings contribute to the HR practices, retirement, job insecurity, and employability literatures. First, addressing the growing need to retain older employees, we contribute to the perspective on retirement as part of human resource management (Dean Lee et al. 2017; Herrbach et al. 2009; Wang and Shultz 2010) and to the wider field of HR practices as strategic and proactive means of employee retention and

TABLE 3 | Results of structural equation modeling with control variables (direct effects).

	Employability			Job insecurity		
	Estimate	**SE**	***p*-value**	**Estimate**	**SE**	***p*-value**
Age-inclusive HR practices	**0.12**	0.06	0.039	**−0.23**	0.04	< 0.001
Age-specific development practices	**0.18**	0.06	0.002	**−0.10**	0.04	0.008
Age-specific accommodation practices	0.02	0.07	0.770	**−0.18**	0.05	< 0.001
Age-specific exit practices	−0.04	0.05	0.430	0.00	0.04	0.992
Age[a]	**−0.25**	0.10	0.009	0.02	0.06	0.782
Future time perspective	**0.27**	0.06	< 0.001	**−0.24**	0.04	< 0.001
Gender[a]	0.06	0.08	0.446	−0.03	0.06	0.594
Industry[b]	−0.14	0.12	0.244	**0.17**	0.08	0.045
Full-time status[c]	0.02	0.10	0.845	−0.09	0.07	0.204
Health status	**0.15**	0.05	0.001	−0.01	0.03	0.813
Financial status	**0.17**	0.05	0.001	**−0.13**	0.04	0.001
R^2	**0.25**	0.03	< 0.001	**0.39**	0.04	< 0.001

	Retirement intentions		
	Estimate	**SE**	***p*-value**
Employability	−0.03	0.05	0.591
Job insecurity	**0.26**	0.08	0.001
Age-inclusive HR practices	−0.02	0.07	0.758
Age-specific development practices	−0.03	0.07	0.673
Age-specific accommodation practices	**−0.20**	0.09	0.023
Age-specific exit practices	**0.13**	0.06	0.032
Age[a]	**−0.20**	0.11	0.048
Future time perspective	**−0.37**	0.07	< 0.001
Gender[a]	0.05	0.09	0.581
Industry[b]	0.02	0.12	0.897
Full-time status[c]	0.04	0.11	0.735
Health status	−0.03	0.05	0.620
Financial status	**0.16**	0.06	0.005
R^2	**0.25**	0.04	< 0.001

Note: $N = 758$. Unstandardized estimates are reported. Significant coefficients are highlighted in bold.
[a]Employees' age was rescaled by a factor of 10. 1 = female, 0 = male or nonbinary.
[b]1 = public sector, 0 = other than public sector.
[c]1 = full-time, 0 = part-time.

further organizational outcomes (e.g., Allen et al. 2003; Jiang et al. 2012). Deciphering the role of age-inclusive HR practices and job insecurity as relevant organizational factors predicting retirement intentions aligns with the growing recognition in the literature that, beyond individual characteristics and broader economic factors, organizations and their HR practices play a significant role in retirement decision-making (e.g., Bal et al. 2012; Cregan et al. 2023; Dean Lee et al. 2017; Fasbender et al. 2022; Jiang et al. 2022; Weiss et al. 2022; Wöhrmann et al. 2017).

Specifically, we contribute to the literature on age-inclusive HR practices (e.g., Boehm et al. 2014; Rudolph and Zacher 2021; Sousa et al. 2019, 2021), responding to calls for research on the mechanisms through which HR practices influence retirement intentions (cf., Hertel and Zacher 2017; Jiang et al. 2022). Drawing on COR theory (Hobfoll et al. 2018; see also Sullivan and Al Ariss 2022), we demonstrate that while age-inclusive HR practices both fostered employees' resources in terms of strengthened employability and also protected employees from a resource loss in the form of reduced insecurity about job-related

TABLE 4 | Indirect effects of age-inclusive and age-specific HR practices on retirement intentions via employability and job insecurity.

	Indirect effects		
	Estimate	**CI LL**	**CI UL**
Hypothesized indirect relations (H3a/H3b)			
Age-inclusive HR practices → employability → retirement intentions	−0.003	−0.022	0.007
Age-inclusive HR practices → job insecurity → retirement intentions	**−0.059**	−0.107	−0.024
Not hypothesized indirect relations			
Age-specific HR practices (development) → employability → retirement intentions	−0.005	−0.026	0.011
Age-specific HR practices (development) → job insecurity → retirement intentions	**−0.026**	−0.057	−0.007
Age-specific HR practices (accommodation) → employability → retirement intentions	−0.001	−0.014	0.005
Age-specific HR practices (accommodation) → job insecurity → retirement intentions	**−0.045**	−0.090	−0.017
Age-specific HR practices (exit) → employability → retirement intentions	0.001	−0.003	0.014
Age-specific HR practices (exit) → job insecurity → retirement intentions	0.000	−0.020	0.020

Note: $N = 758$. Unstandardized estimates are reported. Estimates in bold are significantly different from 0. CI LL = lower level of bootstrapped 95% confidence interval, CI UL = upper level of bootstrapped 95% confidence interval.

topics such as working conditions, career prospects, and salary, it was particularly the reduced insecurities that motivated employees to stay. Conceptually, this finding echoes earlier research that suggests that employability can hardly counteract the adverse consequences of job insecurity (de Witte and de Cuyper 2015). Practically, it highlights the importance of maintaining a sense of safety and stability in the current job context for older employees, even when practices may also enhance their external employability. With this, the study also extends findings of the relationship between high-involvement HR practices and retirement intentions (Jiang et al. 2022) by identifying and testing the underlying mechanisms—employability and particularly job insecurity. Different from earlier theorizing (Jiang et al. 2022), our results suggest that the negative link between HR practices and retirement intentions is driven less by a positive "pull" effect through employability, rather than the reduction of the "push" factor of job insecurity.

Importantly, and answering calls for comparative research on different HR bundles (National Academies of Sciences, Engineering and Medicine 2022) and for studies investigating how different types of HR practices may explain retirement decisions (Jiang et al. 2022), the beneficial effects of age-inclusive HR practices also held above and beyond the impact of different age-specific HR practices—and vice versa, highlighting the nuanced and multi-faceted ways organizations can influence older workers' decisions to remain employed. More specifically, while the presence of age-inclusive as well as age-specific developmental and accommodation practices were positively related, results also highlighted how all three of these practices offered distinct and additional benefits for older workers' employability, job insecurity, and retirement intentions that went beyond what each of the other practices might achieve alone: Age-inclusive HR practices, which emphasize non-discriminatory treatment and equal opportunities for all ages, reduced job insecurity and enhanced employability (Boehm et al. 2014), underscoring the importance of a foundational commitment to inclusiveness and fairness for all (Nishii et al. 2008; Wright and Nishii 2007). On top of that, however, age-specific developmental practices, training and development opportunities specifically designed for older workers (van Dalen et al. 2015), also showed such desirable effects, indirectly reducing retirement intentions by mitigating fears of job quality decline. And finally, age-specific accommodation practices, tailored adjustments to work conditions such as workload or flexibility (van Dalen et al. 2015), had distinct direct negative effects on both job insecurity and retirement intentions, making continued employment more feasible. Overall, fair and inclusive practices do not need to stand at odds but can meaningfully co-align with subgroup-specific practices that respond to the particular needs of different age groups.

Second, the current study contributes to the job insecurity literature. As noted by Lee et al. (2018) and Jiang (2025), job insecurity is a rather understudied variable, despite its severe consequences. Jiang (2025) emphasizes the growing importance of qualitative aspects of job insecurity in a changing world of work where employees are increasingly expected to "do more with less" (p. 588), and indeed, many participants in the current sample reported some level of insecurity regarding valued features of jobs such as their future opportunities, pay, use of competencies, or stimulating assignments. Such insecurities may further increase with the advent of new technologies, particularly based on AI, that fundamentally change the way we work (He et al. 2024; Walczok and Bipp 2025). Indeed, qualitative job insecurity did matter in terms of predicting retirement intentions (while quantitative job insecurity did not), again highlighting the relevance of studying qualitative job insecurity, and extending the criterion space studied

from purely organizational exit consideration (i.e., turnover intentions) to exiting the labor market altogether, thus responding to calls for more nuanced research on how job insecurity affects specific demographic groups (e.g., Lee et al. 2018). Results showed that employees' treatment within the organization is a meaningful predictor of such job insecurity (Glambek et al. 2014)—beyond the more commonly studied objective factors (e.g., organizational change, contract type, job role), individual characteristics (e.g., locus of control), classic role stressors, or aspects of organizational culture and communication (Keim et al. 2014; Shoss 2017; Sverke et al. 2002). More specifically, both age-inclusive HR strategies and age-specific developmental and accommodation strategies helped reduce job insecurity, to the overall benefit of retaining older employees.

Third, this study contributes to the employability literature by situating employability within the broader resource landscape in which it is activated and by embedding it into COR theory. In doing so, we respond to a recent call by Akkermans et al. (2024) to better leverage theoretical frameworks in understanding employability development. Our findings show that while age-inclusive HR practices significantly enhanced employees' perceptions of employability, employability did not significantly predict retirement intentions once the potential threat of resource loss—captured by job insecurity—was also considered. This result aligns well with COR's principle that resource loss is more psychologically salient than resource gain. Thus, our findings underscore the contextual nature of employability and support calls for stronger integration between HRM and employability research (Akkermans et al. 2024). Specifically, although age-inclusive HR practices can enhance employability, this resource may not translate into a reduced intention to retire when employees experience insecurity about key features of their current job. This highlights a critical oversight in many employability models: the implicit assumption that employability always serves as a protective factor. In line with earlier insights from de Witte and de Cuyper (2015), our results suggest that at least for older workers, employability alone may be unable to outweigh the negative effects of job insecurity. These findings may also help clarify contradictions in existing literature. While some research proposes and finds that employability reduces early withdrawal intentions (e.g., de Graaf et al. 2011; le Blanc et al. 2019; see also Sullivan and Al Ariss 2022), other studies suggest that employability might actually increase voluntary retirement intentions (Alcover et al. 2023). One plausible explanation is that high employability may signal that employees can easily find new opportunities elsewhere—including post-retirement roles—thus making the decision to exit one's current organization or even the labor market feel less risky. These competing forces may neutralize each other in the context of retirement decisions, potentially explaining the non-significant direct effect of employability observed in our study.

Our study also contributes to the theoretical development of COR theory by applying its principles to the context of late-career decision-making. In particular, we draw on the resource passageways principle (Hobfoll et al. 2018), which highlights how ecological conditions—such as organizational policies and HR systems—can either enable or constrain employees' capacity to build and sustain resources over time. From this perspective, we conceptualized age-inclusive HR practices as a supportive resource passageway that nurtures two critical resource-related perceptions among older workers: employability and job insecurity. Importantly, we theorize that these two constructs represent complementary psychological mechanisms through which inclusive HR environments shape retirement intentions. While employability captures the perceived availability of external opportunities—representing the potential for *resource gain*—job insecurity reflects perceived threats to valued aspects of one's current role—representing *anticipated resource loss*. Employability and job insecurity are inherently tied to how individuals evaluate their future capacity to protect or build resources within and beyond the organization. This makes them especially relevant to late-career decision-making, where both the *desire* and the *ability* to continue working are contingent on how secure and viable one's future work prospects appear. By simultaneously modeling employability and job insecurity as mediators, our study thus offers a more granular, dual-pathway view of how inclusive organizational contexts shape retirement intentions—not simply through morale or engagement, but through employees' forward-looking appraisals of resource access and vulnerability. This approach helps clarify not only *why* inclusive HR practices matter, but also *how* they operate psychologically to delay or accelerate retirement planning.

5.2 | Practical Implications

This research offers practical implications for organizations seeking to retain older employees by addressing their retirement intentions. First, our findings suggest that age-inclusive HR practices are not merely symbolic—they serve a dual function: enhancing employability (as a resource gain) and reducing job insecurity (as a perceived resource loss). To retain older employees, organizations should therefore prioritize inclusive practices that ensure fair access to training, development, and advancement opportunities, irrespective of age. Equally important is how these practices are communicated. Managers can foster a culture where inclusion is consistently enacted and visible, as employees' perceptions of fairness and security determine their intention to stay (Chong et al. 2025). This can be achieved through both, an organization's implicit age diversity climate and its formal HR practices (Boehm et al. 2014), including equal access to training and further education as well as equal opportunities to be promoted, transferred, and make further career steps across all age groups (Boehm and Dwertmann 2015). Practically, organizations can reinforce these efforts by ensuring that their communications around diversity include visual and narrative representations of both younger and older employees (Emerson and Murphy 2014). Managers may also benefit from targeted training that helps them better understand and address the distinct needs of an age-diverse workforce (cf. Kalinoski et al. 2013).

That said, results actually suggest that a multi-pronged approach is most effective for retaining older workers, as age-inclusive and different age-specific practices, while positively related to one another, all showed unique incremental effects on older employees' job insecurity, employability, and retirement intentions. Indeed, while age-inclusive HR practices create a fundamental

bedrock of fairness and psychological safety by ensuring equal treatment, additional age-specific developmental practices can actively invest in older workers' capabilities, making them feel valued and secure in their future roles (see also Li et al. 2023). And finally, age-specific accommodation practices directly address the physical and practical challenges of working longer, making continued employment more feasible and desirable—with the combination of all three types of practices showing the most promising effects for ensuring high employability and low job insecurity, and retirement intentions.

Second, because job insecurity—not employability—was the primary factor linking HR practices to retirement intentions, organizations should focus their efforts on reinforcing stable job quality and long-term prospects for older employees. Strategies may include training initiatives that are inclusive yet likely relevant for older employees, transparent communication about career paths, involvement in future planning, and support for continued contribution. Regarding training and other developmental opportunities, older employees may require more direct encouragement to take advantage of available opportunities, particularly given age-related barriers in access to development and the heightened costs of perceived exclusion. Among older employees, the availability of developmental opportunities (e.g., equal access to training and career advancement opportunities) may not always suffice. Rather, stronger managerial encouragement may be needed to raise older employees' awareness of their eligibility for such opportunities. Older employees often report receiving less support for training and development than their younger colleagues and, importantly, tend to react more negatively to this lack of support (e.g., van Vianen et al. 2011).

Finally, there may be two possible scenarios when employees develop retirement intentions in response to job insecurity: They may either follow through and leave the organization, or they may not. Importantly, retirement intentions and actual retirement are not interchangeable (e.g., Nivalainen 2022; Topa et al. 2009). If employees do retire early, organizations risk losing valuable talent and expertise up to a decade sooner than anticipated, jeopardizing knowledge retention (Fasbender and Gerpott 2021). Conversely, if these employees remain but mentally disengage, organizations face equally problematic consequences, such as reduced commitment and motivation (Heslin et al. 2012), and potential negative effects on colleagues who depend on them. In either case, organizations are well advised to support employees and strengthen their resources and prevent a feared resource loss in the form of job insecurity by introducing age-inclusive HR practices, yet possibly also age-specific development practices. Further, in line with age-specific accommodation practices, organizations can amend the working conditions, for example, by increasing job autonomy, such as allowing older employees to determine when and how to complete their tasks (Fasbender and Gerpott 2023; Morgeson and Humphrey 2006; see also Rudolph et al. 2018).

5.3 | Limitations and Future Research Directions

Despite its contributions, our study has different limitations to consider when interpreting the results, while also offering relevant insights and ideas for future research. First, the collected data relies on single-source self-reports, including for the measure of age-inclusive HR practices, thus representing individual perceptions. Critics may argue that this individual level of analysis, while often used in HRM research (e.g., Chong et al. 2025; Herrbach et al. 2009; Jiang et al. 2022; Kulik et al. 2016), can introduce common method bias and does not fully capture the objective reality of how practices are designed or implemented at the organizational level. Yet, we chose this approach based on our theoretical framework, COR theory, which emphasizes how individuals subjectively experience and interpret their work environment and the resources available to them. Employees' responses to HR practices, particularly psychological outcomes like retirement intentions, are shaped by their perception of how these practices are enacted and communicated, rather than just their formal existence or intent (Nishii et al. 2008; Wright and Nishii 2007). Indeed, employee perceptions can vary even within the same organization due to factors like demographic similarity and social interactions (cf., Jiang et al. 2022), highlighting the value of individual-level data when the outcome is also individual.

Nevertheless, future research could employ multi-level and multi-informant approaches (Akkermans et al. 2024; Dean Lee et al. 2017). Capturing the perspectives of HR managers, line managers, and potentially utilizing archival or behavioral data alongside employee perceptions may offer a comprehensive understanding of the conception, implementation, and dissemination of relevant HR practices and their effects. Such multi-informant data can help separate organizational-level effects from employees' individual interpretations and responses to such effects and thus assess the alignment between employer intentions and employee experiences. Because members within the same organization may systematically differ in how they perceive and make use of age-inclusive HR practices—as well as in the conclusions they draw from them—relying on objective data may help disentangle organizational realities from employees' subjective perceptions. Such data could include, for example, the actual utilization of age-inclusive practices by older employees (National Academies of Sciences, Engineering and Medicine 2022), the age distribution in developmental decisions such as training participation or promotions, or the relative frequency of discrimination-related complaints. With this, future studies could also explore the distinction between the availability of age-inclusive HR practices, which may primarily confer symbolic benefits or resources, and their actual use, which likely provides stronger instrumental benefits or resources (Butts et al. 2013).

Second, our study focused on retirement intentions rather than actual retirement behavior. We chose this focus because intentions represent a critical motivational and attitudinal precursor that is a robust predictor of retirement, particularly in the short to medium term (Beehr 1986; Topa et al. 2009). Retirement intentions also reflect psychological readiness and the desire to retire—factors that are central to understanding how employees respond to their work environment in later life. As discussed earlier, even when employees intend to retire but are unable to do so, the consequences for organizations can be similarly detrimental. At the same time, we acknowledge that intentions do not always lead directly to behavior, as actual retirement decisions are shaped by multiple contingencies, including personal

capability, financial resources, and labor market conditions. Thus, our findings offer valuable insights into retirement planning and psychological readiness but should not be interpreted as direct predictors of actual retirement behavior.

Moreover, our measure focused on "general intentions to retire". Future studies may benefit from using more nuanced or multidimensional measures that distinguish between intentions to leave a specific job, an occupation, or the workforce entirely (cf., Adams and Beehr 1998; Schmidt and Lee 2008). While our results showed a positive relationship between job insecurity and retirement intentions among older workers, other research has found that the link between job insecurity and turnover intentions weakens with longer tenure (Cheng and Chan 2008). Future research could further explore whether—and to what extent—turnover and retirement intentions serve as alternative responses to job insecurity and how their underlying processes differ or overlap.

Third, we employed a relatively short time-lagged design, with job insecurity and employability measured 2 weeks after collecting age-inclusive HR practices, and retirement intentions measured 2 weeks after that. Compared with existing and often cross-sectional research (e.g., Wöhrmann et al. 2014; Zaniboni 2015), this time-lagged design choice was based on balancing methodological grounds (to reduce common method variance and sample attrition) with our intent to capture proximal psychological processes built on well-established theorizing (Hobfoll et al. 2018). Yet, this design also limits our ability to rule out potential reciprocal effects or to capture long-term effects and dynamic changes across employees' later working lives. Ideally, future research should employ experience sampling designs or extended cross-lagged designs with greater time lags and potentially more waves to track variables repeatedly over time and to capture potential feedback loops between variables (see Akkermans et al. 2024; Chong et al. 2025). This would allow researchers to capture the dynamic development and relationships between organizational factors, psychological resources, and retirement intentions over longer periods and might also allow the examination of how organizational practices and lifespan events interact to shape retirement trajectories, while empirically decoupling intentions and behavior.

Fourth, while our application of COR theory (Hobfoll et al. 2018) highlights job insecurity as a key resource loss mechanism and employability as a resource gain mechanism, this does not rule out the relevance of additional and alternative pathways or theoretical perspectives. For example, while our study draws primarily on COR theory to conceptualize how age-inclusive HR practices shape late-career decision-making, our findings are also consistent with insights from social cognitive career theory (SCCT; Lent and Brown 2013), which emphasizes the role of outcome expectations, self-efficacy beliefs, and contextual affordances in guiding career-related behavior (Wöhrmann et al. 2013, 2014; see also Watermann et al. 2021). While we did not study these variables directly, one could reframe job insecurity as employees' negative expectations about their ability to maintain current valued job features, and employability may reflect their positive expectations about their ability to pursue and sustain meaningful work elsewhere. Age-inclusive HR practices may function as a contextual affordance that fosters adaptive outcome expectations while mitigating threat appraisals. Incorporating SCCT may thus help explain the social-cognitive nature of the mediating mechanisms we identified and provide a complementary lens to COR theory—one that emphasizes expectations alongside resources. Future research might formally integrate SCCT and COR to better capture the interplay between environmental signals, cognitive appraisals, and motivational processes in shaping late-career trajectories.

At the same time, unlike COR, SCCT would not be able to explain the stronger impact of the negative (job insecurity) compared to the positive (employability) path observed in the current data. Yet, COR itself would also suggest further research questions to pursue. Quite often, job insecurity does not occur in a vacuum, and people, too, are nested in teams and families. COR theory makes explicit propositions regarding interindividual crossover processes, which describe how individuals' personal resources can transfer across people or contexts, amplifying or dampening stress responses (Hobfoll et al. 2018), and thus, future research may extend research on the effects of age-inclusive HR practices (i.e., employability and job insecurity) to interpersonal processes, too. Relatedly, social exchange processes, such as perceived organizational support or trust, may also shape how employees interpret and respond to age-inclusive HR practices. This is a valuable lens, and some prior work has examined collective social exchange as a mechanism related to age-related practices (Boehm et al. 2014). We encourage future research to explore trust-based and relational pathways and investigate how they interact with resource-based mechanisms in shaping retirement outcomes.

Fifth, we also need to acknowledge an important theoretical nuance raised by recent advances in diversity ideology research (Leslie and Flynn 2024). Although age-inclusive HR practices are intended to foster fairness, many of their core elements—as captured in our measure—reflect a meritocratic, identity-blind ideology, in which equal treatment is emphasized while age itself is downplayed. This approach aligns with meritocratic colorblindness, one form of identity-blindness that promotes fairness in treatment without directly engaging with the benefits or complexities of age diversity (Plaut 2010; Rosenthal and Levy 2012). While this may reduce overt bias, it may also overlook the specific strengths and developmental needs of older employees. In contrast, identity-conscious ideologies—such as multiculturalism—emphasize recognizing, valuing, and learning from diversity because it is beneficial. These approaches frame diversity not as a challenge to be neutralized, but as an asset to be embraced, and indeed, diversity ideology research has shown diverse positive effects of identity-conscious approaches for historically marginalized or stigmatized groups, including older employees (Jansen et al. 2016; Meeussen et al. 2014; Plaut et al. 2009; Purdie-Vaughns et al. 2008; Verkuyten 2009). Our own results speak for the possibility and the unique benefits of combining both of these approaches—identity-blind and identity-conscious ones—for older workers to enhance their employability and reduce their job insecurity and retirement intentions, yet future research may benefit from addressing the role of identity in this process (see also Chong et al. 2025; Parker and Andrei 2020), possibly by capturing the perceptions of both older as well as younger workers.

6 | Conclusion

Knowledge of the predictors and processes shaping older employees' retention in terms of retirement intentions is of paramount importance in times when governments and organizations strive to keep their workforce for a longer time and beyond traditional retirement ages. Drawing on conservation of resources theory, our study highlights that while age-inclusive HR practices strengthen employability as a resource gain, their retention effect primarily operates through preventing resource loss by reducing job insecurity. This asymmetry underscores the principle that resource loss is more salient than resource gain in retaining older workers. For HRM, the findings underscore that retention in later career stages requires not only providing equal opportunities but, perhaps more importantly, preserving employees' sense of security and meaning in work.

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Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Endnotes

[1] According to prior literature, *job insecurity* may be defined in terms of *qualitative* and *quantitative* (i.e., "the perceived threat to the continuity of the job itself"; Jiang 2025, 566). In this article, we focus on *qualitative* job insecurity to reflect COR's threat of resource loss mechanism as shown in our definition but use the broader term of "job insecurity" to make it more reader friendly. This is consistent with prior research showing that when comparing both quantitative and qualitative job insecurity, it is qualitative job insecurity that is driving most of the effects (Nawrocka et al. 2021; Urbanaviciute et al. 2021)—and as such, represents the greater threat of resource loss. When controlling for quantitative job insecurity on retirement intentions, the results remain stable, which supports the robustness of findings. Moreover, quantitative job insecurity does not significantly predict retirement intentions, which further underpins the relevance of qualitative job insecurity for retirement intentions. Please refer to Jiang (2025) for a detailed discussion of the distinctions between qualitative and quantitative job insecurity.

[2] In the UK, over 25% of employees were employed full-time between February and April 2025 (Francis-Devine and Powell 2025). To assess the robustness of our findings across employment types, we conducted a sensitivity analysis using only the subsample of full-time employees ($N = 592$). The pattern of results remained consistent with those obtained from the full sample, with no meaningful differences in the direction, size, or significance of effects. Conducting a separate analysis for the part-time subsample ($N = 166$), by contrast, was not meaningful due to the substantially smaller sample size leading to unstable factor solutions. These constraints limited the interpretability of results within this subgroup. Thus, we retained the full sample for all main analyses while controlling for employment status throughout.

[3] We conducted a sensitivity analysis to investigate whether the findings differ when using all available data ($N = 758$) as compared to using listwise deletion ($N = 424$). We found that the estimated coefficients remained stable and significant in the same direction even if we used listwise deletion, which supports the robustness of our findings.

[4] We also conducted the analyses without including control variables. The pattern of results remained stable, with the hypothesized effects remaining significant and in the expected direction, supporting the robustness of our findings.

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