

Implementation Research on the Gradual Delay of the Statutory Retirement Age Policy

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Abstract

China has officially entered a moderately aging society. The structural contradiction between the current retirement age and rising life expectancy is becoming increasingly prominent. Implementing a gradual delay of the statutory retirement age is an inevitable choice to ease pressure on pension funds and optimize human resource allocation. However, policy implementation is not a simple age adjustment but a systemic restructuring that may trigger multidimensional social risks. This paper constructs a three-dimensional analytical framework covering institutional design, social operation, and institutional synergy contradictions. Based on this framework, it analyzes three major systemic risks that may arise during policy implementation: intergenerational employment squeeze, family caregiving dilemmas, and lack of synergy in the three-pillar pension system. Using policy text analysis and theoretical deduction, the study argues that policy optimization must shift from one-way adjustment to systematic synergy. This can be achieved by clarifying flexibility boundaries, building a dual-track support system for silver employment and youth development, deepening three-pillar pension reform, and linking it with family support policies. Only then can a trinity support system integrating employment, pension, and care be built, effectively managing policy risks and promoting the sustainable development of healthy aging and the old-age security system.

Keywords

Gradual Delay of Retirement, Three-Dimensional Contradiction, Intergenerational Employment, Family Care, Three Pillar Pension, Systematic Synergy

1. Introduction

1.1. Research Background and Problem Statement

China is experiencing the largest and fastest aging process in the world, characterized by “five superlative” features: an ultralarge elderly population, ultrarapid aging process, ultrahigh level of aging, ultrastable aged society form, and ultralarge internal structural differences among the elderly (Yuan et al., 2024). According to data from the National Bureau of Statistics, by 2024, the population aged 60 and above in China had reached 310 million, accounting for 22.0% of the total population (Ministry of Civil Affairs, 2025), officially marking China’s entry into a moderately aging society. However, China’s current statutory retirement age policy is still based on the 1950s, i.e., 60 years for male workers, 55 years for female cadres, and 50 years for female workers. This standard has not seen systematic adjustment for nearly 70 years. Meanwhile, China’s average life expectancy has significantly increased from about 40 years in the early days of the People’s Republic to 79 years in 2024, highlighting a growing structural contradiction between the low retirement age and the era of longevity.

From the perspective of the pension system, with the rapid expansion of the elderly population and the continuous extension of postretirement lifespan, the social pension security system faces increasing payment pressure. The working age population has been continuously declining since peaking in 2011. The potential support ratio is projected to decrease to 1.94 by 2035, drop to 1.25 by 2050, and possibly fall below 1 by 2067 (United Nations, 2024), meaning that, on average, each working age individual would need to support more than one elderly person, leading to the dual challenges of underutilized human resources and pressure on the sustainability of the pension insurance system. To address these challenges, China officially began implementing the gradual delay of the statutory retirement age policy on January 1, 2025.

However, existing research predominantly focuses on the necessity, feasibility, and positive impacts of the policy on the sustainability of the pension system, while insufficient attention has been paid to the potential social conflicts, risks, and their interconnections during implementation. Specifically, delaying retirement may intensify youth employment pressure, leading to a squeeze in certain sectors (Qu, 2024). Furthermore, if socialized elderly and child care services are insufficient, delayed retirement could exacerbate caregiving challenges, subsequently affecting young people’s fertility decisions and organizational innovation vitality (Gu & Feng, 2024). These risks are intertwined, requiring a systematic and forward-looking policy response. Based on this, this paper proposes the following research questions: What systemic risks may arise during the implementation of the gradual retirement delay policy? What are the interrelationships among these risks? How should policy design shift from a one-way adjustment to a systematic synergy approach to effectively manage these risks?

1.2. Policy Evolution and Shift in Research Perspective

To address the pressures on the pension system and labor supply caused by population aging, the gradual delay of the statutory retirement age policy has undergone a long period of discussion and preparation in China. As early as November 2008, relevant authorities indicated they would consider raising the retirement age when conditions were ripe. In 2013, the Third Plenary Session of the 18th Central Committee of the Communist Party of China adopted the “Decision on Several Major Issues Concerning Comprehensively Deepening Reforms,” formally proposing to study and formulate a policy for gradually delaying the retirement age. In 2020, the “Recommendations of the Central Committee of the Communist Party of China on Formulating the 14th Five-Year Plan for National Economic and Social Development and the Long Range Goals for 2035” were released, explicitly recommending the “implementation of a gradual delay of the statutory retirement age,” marking the transition of delayed retirement from the research and exploration stage to practical application. On September 13, 2024, the 11th Session of the Standing Committee of the 14th National People’s Congress approved the “Decision on Implementing the Gradual Delay of the Statutory Retirement Age,” stipulating that it would be officially implemented from January 1, 2025. This decision delays the retirement age for male workers to 63, for female workers to 55 and 58, gradually increases the minimum contribution period for basic pension insurance to 20 years between 2030 and 2039, and implements a flexible retirement system for those who have reached the original statutory retirement age and contribution years (Central People’s Government, 2024).

As the policy enters the implementation phase, the focus of relevant research has shifted from justifying the necessity of reform to in-depth discussions on implementation mechanisms, complex effects, and collaborative governance. Research generally agrees that “gradualness” and “flexible implementation” are the core characteristics of this reform, representing a complex governance process aimed at balancing multiple objectives, controlling reform risks, and promoting social learning. The “14th Five-Year Plan and the Long-Range Goals for 2035,” released in March 2021, proposed the sixteen-character principle of “small step adjustments, flexible implementation, categorized advancement, and overall coordination” as the guiding ideology for gradually delaying retirement (National People’s Congress, 2021), collectively forming an implementation framework for risk diversification and adaptive evolution. “Small step adjustments” extend the reform window to 15 years, allowing for gradual progress, which helps smooth social impacts. “Flexible implementation” adapts to the characteristics of individual retirement decisions influenced by factors such as industry nature, family division of labor, and health status (Yang & Xiao, 2018), seeking a balance between policy, individual willingness, and employers. “Categorized advancement” involves optimizing adjustments based on prior policy differences, preserving the right to early retirement for special types of work and gradually narrowing the gender gap in retirement ages. “Overall coordination” requires that delayed re-

tirement be synergistically designed and systematically advanced with policies on employment promotion, skills training, age discrimination prevention, and elderly and child care services (Zhao & Li, 2025).

1.3. Research Design

This study employs a combination of policy text analysis and theoretical deduction. Policy text analysis focuses on the “Decision on Implementing the Gradual Delay of the Statutory Retirement Age,” the “Interim Measures for Implementing the Flexible Retirement System,” and related supporting policies issued by relevant departments to outline policy objectives, implementation mechanisms, and specific parameters. In terms of theoretical deduction, this paper constructs a “three dimensional contradiction” analytical framework to systematically analyze the systemic risks that may arise during policy implementation from three dimensions: institutional design, social operation, and institutional synergy. It should be noted that the “empirical analysis” referred to in this paper primarily refers to mechanism analysis based on existing empirical research literature and statistical data, rather than econometric testing using primary data. The research materials are mainly derived from official statistical data released by the National Bureau of Statistics and the Ministry of Human Resources and Social Security, as well as empirical findings from existing academic literature.

2. A Contradiction Framework for Policy Implementation

The implementation of the gradual retirement delay policy is not an isolated administrative directive but is embedded within a complex socioeconomic system; its implementation inevitably triggers multidimensional contradictions and tensions. This paper constructs a “three dimensional contradiction” analytical framework—namely, institutional design contradictions, social operation contradictions, and institutional synergy contradictions—to delve into the real dilemmas of policy implementation. Each dimension comprises several key elements, each pointing to specific systemic risks (see Table 1).

Table 1. Components of the three-dimensional contradiction framework and associated risks.

Contradiction Dimension	Key Components	Systemic Risks Addressed
Institutional Design Contradictions	Ambiguous boundaries of flexible implementation; insufficient supporting rules; unclear rights protection	Lack of synergy in the three-pillar pension system
Social Operation Contradictions	Intergenerational job competition; time squeeze on family care; gender role differentiation	Intergenerational employment squeeze; family caregiving dilemmas
Institutional Synergy Contradictions	Lagging silver employment policies; insufficient elderly and child care supply; unbalanced three-pillar development	Lack of synergy in the three-pillar pension system; family caregiving dilemmas

2.1. Institutional Design Contradictions

The gradual retirement delay policy emphasized “flexible implementation” from

its initial design, aiming to provide individuals with choice to adapt to the characteristics of different industries and positions. However, this “flexibility” often faces challenges in practice due to insufficiently detailed implementation rules. While the policy direction allows for flexible choices, the conditions, procedures, and rights protection for “flexibility” require further refinement at the implementation level. [Liu and Sun \(2025\)](#) point out that the current delayed retirement policy faces challenges related to insufficient institutional support and missing links during implementation, with local-level details regarding application conditions and benefit calculation methods still awaiting clarification. In practice, some enterprises, considering management costs or efficiency, may tend to adopt more uniform implementation standards. This tension between the original intention of policy design and the actual implementation environment constitutes one of the contradictions policy implementation must face. The policy aims to alleviate pension pressure and optimize labor structure, but if the boundaries of flexible implementation are not clearly defined, policy effects may deviate. For example, some employees might worry that choosing flexible retirement could affect their final pension benefits, thereby weakening the policy’s incentive effect.

2.2. Social Operation Contradictions

The implementation of the delayed retirement policy directly touches upon the intergenerational balance in the labor market, potentially triggering an intergenerational employment squeeze. When some elderly workers remain in their jobs, it may impact the employment opportunities of the youth, creating career pathway blockages. Especially in highly competitive industries, such as the IT industry’s prevalent “35 years old threshold”, the combination with the delayed retirement policy may create a dual squeeze on youth employment, exacerbating youth unemployment and affecting their career development prospects and innovative vitality.

Simultaneously, within the traditional Chinese family structure, grandparents play a crucial role in caring for both the elderly and the young. The implementation of the delayed retirement policy implies that some elderly individuals will be unable to devote themselves fully to family care as before, thereby intensifying the caregiving burden on their middle-aged children. This includes care for both aging parents and young children. When elderly individuals cannot provide caregiving support due to delayed retirement, middle-aged children may face the dual pressure of caring for both the old and the young, potentially forcing them to sacrifice career development or personal time to assume caregiving responsibilities, thereby leading to new family conflicts and social issues.

2.3. Institutional Synergy Contradictions

The implementation of the delayed retirement policy should ideally be closely linked with “silver employment” policies to provide more job opportunities and career development platforms for elderly individuals who delay retirement. How-

ever, China currently faces numerous shortcomings in “silver employment,” such as employer discrimination against older employees, a lack of age-appropriate job development, and an imperfect vocational training system. This may lead to a dilemma where elderly individuals who delay retirement are willing to work, but have no jobs available, potentially limiting the expected effectiveness of the delayed retirement policy in fully utilizing elderly human resources. Furthermore, the implementation of the delayed retirement policy poses new challenges to family caregiving functions. However, current policy supply in terms of “elderly and child care” remains insufficient, with universal childcare services and community-based home care systems not yet fully established. This creates a clear disconnect between the delayed retirement policy and family caregiving needs, leaving families lacking effective social support when dealing with the care of both the elderly and the young.

The delayed retirement policy is an important component of the reform of the old-age security system. Its successful implementation requires synergistic development with the three-pillar pension system. However, the current development of China’s three-pillar pension system is unbalanced. The first pillar (basic pension insurance) accounts for an overly high proportion, the second pillar (enterprise annuities) has low coverage, and the third pillar (personal pensions) develops slowly. While adjusting the retirement age, the policy’s effectiveness in more effectively promoting supporting mechanisms like personal pension accounts to achieve a more reasonable sharing of pension responsibilities among the state, the market, and individuals has yet to fully materialize. The goal of diversifying and achieving sustainable development of the old-age security system still requires sustained effort.

3. Systemic Risks of the Delayed Retirement Policy

Based on the three-dimensional contradiction framework outlined above, this chapter further analyzes three major systemic risks that may be exacerbated by policy implementation: intergenerational employment squeeze, intensified family caregiving dilemmas, and the lack of synergy in the three-pillar pension system. To facilitate readers’ understanding of the direct link between policy parameters and risks, **Table 2** summarizes the core policy parameters of this delayed retirement reform.

Table 2. Core policy parameters of the gradual retirement delay.

Policy Element	Specific Content
Implementation Start Date	January 1, 2025
Target Retirement Age for Male Workers	63 (gradually delayed)
Target Retirement Age for Female Workers	55 (formerly female workers), 58 (formerly female cadres)
Minimum Contribution Period Adjustment	Gradually increased to 20 years between 2030 and 2039
Flexible Implementation Mechanism	Individuals can choose upon reaching original retirement age and contribution years
Special Occupations	Right to apply for early retirement retained

3.1. Intergenerational Employment Squeeze

The implementation of the delayed retirement policy poses a considerable impact on the labor market, especially the youth employment market. According to the “2024 National Economic and Social Development Statistical Bulletin” released by the National Bureau of Statistics, the average unemployment rate for youth aged 1624 (excluding students) in China for 2024 was 16.9% (National Bureau of Statistics, 2025), which was periodically higher than the national urban survey unemployment rate. Although youth unemployment is influenced by multiple factors like macroeconomics and industrial structure, the implementation of delayed retirement may still intensify total competition in the labor market. Zou and Yin (2023), using theoretical model analysis, pointed out that delayed retirement affects young people’s employment situation comprehensively across three dimensions—employment willingness, employability, and employment opportunities—by influencing mechanisms like intergenerational caregiving.

From a mechanism perspective, intergenerational employment squeeze primarily stems from the substitution effect, where elderly workers extending their working years occupy positions that might otherwise be entered by young workers. However, there is also a complementary effect between generations, where experienced older workers enhance the skills of young workers through knowledge transfer and mentoring. Under what conditions the substitution effect dominates versus the complementary effect depends on industry characteristics, job nature, and skill structures. In industries with rapid skill obsolescence (e.g., the internet sector), older workers’ experience depreciates faster, potentially making the substitution effect more prominent. In knowledge-intensive industries (e.g., education, healthcare), the complementary effect may be more significant.

Taking the internet industry as an example, this sector has long maintained high attractiveness for young talent. Zhaopin’s 2024 data shows it is the top choice for over a quarter of new graduates. The pervasive “35yearold threshold” in this industry has become a significant barrier to career development for young people (Zhaopin, 2024). When the delayed retirement policy is implemented, some experienced employees over 35 may continue in their positions. When hiring, companies might favor these experienced older employees or lower-cost fresh graduates, placing young people in midcareer under a dual squeeze. Additionally, the impact of delayed retirement on youth employment varies across regions and industries. In traditional manufacturing, services, and other labor-intensive industries, the skill substitutability between older and younger workers may be stronger, making the intergenerational employment squeeze potentially more pronounced. In high-tech and innovative industries, which demand high levels of knowledge updating and innovation capabilities, there may be more complementarity between older and younger workers.

3.2. Intensified Family Caregiving Dilemmas

The implementation of the delayed retirement policy poses a serious challenge to

China's traditional family care model. Delayed retirement reduces the time elderly people can devote to intergenerational care, directly affecting the childcare arrangements of young families. This may force middle-aged women, who primarily bear caregiving responsibilities, to face even more difficult choices between career development and family responsibilities. When grandparents cannot provide caregiving support due to delayed retirement, the burden of family care often falls more heavily on middle-aged women. This can not only affect their career continuity and income levels but also have long-term negative impacts on their physical and mental health.

From the perspective of family structure differences, the impact of delayed retirement on family caregiving varies significantly. In nuclear families, the absence of grandparental care may directly lead to an outflow of demand for childcare. In joint families, caregiving responsibilities may be shared among multiple adult children, spreading the pressure. In only-child family structures, middle-aged children must bear the responsibility of caring for multiple elderly individuals alone, resulting in a heavier burden. From an urban-rural disparity perspective, rural areas, with even scarcer socialized care services, may face greater family caregiving pressure, making the care gap caused by delayed retirement harder to fill through market services.

Experts from the China Population and Development Research Center note that when advancing the delayed retirement policy, it must be combined with fertility support policies to alleviate the caregiving pressure on the elderly and balance family and employment relationships. In real life, a large number of younger elderly individuals fall into the dilemma of “caring for both ends” after retirement—simultaneously caring for their very old parents and their grandchildren—which has become a common social phenomenon. Therefore, the delayed retirement policy requires sufficient supporting services like universal childcare and community-based elderly care as support; otherwise, it may trap families in a triple dilemma where it is difficult to balance “elderly care - childcare - employment”.

3.3. Lack of Synergy in the Three Pillar Pension System

The delayed retirement policy is an important part of the reform of the old-age security system. Its successful implementation requires synergistic development with the three-pillar pension system. However, the current development of China's three-pillar pension system is highly unbalanced. According to official data, the development of China's three-pillar pension system in 2024 remained uneven. The first pillar, basic pension insurance, recorded total expenditures of 7297.8 billion yuan, continuing to bear the primary responsibility for old-age security (Ministry of Human Resources and Social Security, 2025a). The second pillar, enterprise annuities, covered 32.4184 million employees, accounting for an estimated approximately 11.8% of employees participating in urban workers' pension insurance, indicating still insufficient development (Ministry of Human Resources and Social Security, 2025b). Regarding the third pillar, personal pensions, although the number of accounts opened exceeded 150 million, the proportion of funds actu-

ally deposited and invested remains relatively limited, and its effectiveness as a new pillar needs further stimulation. This structure makes the overall old-age security system overly reliant on the pay as you go first pillar, resulting in weak overall risk resilience.

The implementation of the delayed retirement policy was intended to be a crucial opportunity to promote the synergistic development of the three-pillar pension system and optimize responsibility sharing. However, current policy discussions and practices still focus heavily on adjusting the single parameter of retirement age. Regarding effectively incentivizing and promoting the greater development of market-oriented tools like personal pension accounts, supporting measures and public awareness still have room for improvement. This makes the reform intention of appropriately shifting pension responsibility from the state to individuals and from the public sector to the market sector still require further exploration in terms of implementation pathways and actual effects. In comparison with developed countries such as the United States and the United Kingdom, their three-pillar pension systems are relatively balanced, with personal pensions and enterprise annuities playing important roles in old-age security. These countries use various policy tools such as tax incentives and default enrollment mechanisms to encourage individuals and enterprises to actively participate in the construction of the second and third pillars, thereby more effectively diversifying pension risks and reducing the payment pressure on public pensions. China still has significant room for policy improvement in promoting the synergistic and balanced development of the three-pillar pension system.

4. Optimization Pathways

To effectively address the systemic risks arising from the implementation of the gradual retirement delay policy, it is necessary to break through the mindset of “one-way adjustment” and shift towards a policy restructuring pathway centered on “systematic synergy,” aiming to unify policy objectives with social benefits.

4.1. Refining the Institutional Design of Flexible Retirement

Addressing the ambiguity of “flexible implementation,” the government can build upon the already issued “Interim Measures for Implementing the Flexible Retirement System” by further refining operational guidelines. This includes clearly defining the specific scope and conditions for “early retirement due to special occupations,” detailing the operational process for “flexible choice at age 55 for women,” including application conditions, approval procedures, and benefit calculation methods. Simultaneously, the rights and obligations of enterprises in implementing the policy should be clarified to prevent enterprises from abusing flexibility and forcing employees to delay retirement. Enhancing policy transparency and operability ensures fairness and justice in policy implementation.

As a supplement, the government should also establish a scientific “population structure early warning indicator system” to address the complexity and uncer-

tainty of future demographic changes. When the rate of decline in the working-age population exceeds a preset threshold, a policy finetuning mechanism would be automatically activated to timely adjust the retirement age, pension calculation methods, and other aspects. This helps the policy better adapt to demographic changes, avoiding the negative impacts of policy lag or overadjustment. Furthermore, establishing an independent third-party evaluation mechanism to periodically assess the implementation effects of the delayed retirement policy is crucial. Evaluation content should include the policy's impact on the labor market, youth employment, family care, pension sustainability, and other areas. Evaluation results should be disclosed to the public and serve as an important basis for policy adjustments, ensuring the policy's scientific validity and effectiveness.

4.2. Social Operation Synergy

Addressing the structural employment challenges potentially triggered by the delayed retirement policy, it is crucial to build a collaborative support system that considers both older and younger workers. Systemic policy interventions are needed to promote intergenerational balance and overall vitality in the labor market.

In supporting older workers, policy focus should be on eliminating institutional and market barriers they face in continuing employment. The government can design targeted incentives, such as providing social insurance contribution subsidies or tax breaks for enterprises hiring employees in specific age groups, effectively reducing labor costs and stimulating willingness to hire and retain older workers. Concurrently, promoting job innovation within enterprises is crucial. This includes developing more flexible working models (e.g., parttime, remote work) and "age-friendly" positions suitable for older employees, coupled with providing skills updating and retraining opportunities, enhancing the adaptability and competitiveness of older workers in the modern workplace.

For youth, to mitigate potential intergenerational job competition pressures and turn challenges into opportunities, policy should focus on creating an intergenerational win-win employment ecosystem. On one hand, enterprises can be encouraged to create mechanisms like "silver advisors" or "senior mentors" to institutionalize the transfer of knowledge, skills, and experience from older to younger employees. This allows the professional capital of the former to continue to be utilized while providing valuable growth resources for the latter. On the other hand, there is a need to simultaneously strengthen positive support for youth, including deepening the alignment of vocational education with market demands and broadening channels for supporting innovation and entrepreneurship. This helps youth explore new career development spaces rather than being limited to competing for existing positions.

4.3. Deepening Policy Linkage between Pension and Family Support

The smooth implementation of the delayed retirement policy depends not only

on internal adjustments within the labor market but also on external synergy from the social support system, especially support for family caregiving functions. The current policy shortcomings in elderly and child care, if not addressed in time, could transform the individual time pressure caused by delayed retirement into a family crisis. Therefore, policy restructuring must deeply integrate old-age security reform with the construction of a family support system.

A core pathway lies in innovating policy tools to achieve a linkage between economic incentives and family burden reduction. One feasible direction is to explore mechanisms connecting personal pension accounts with specific family expenditures. For example, research could allow depositors, under certain conditions, to use a portion of their account funds to pay for eligible expenses related to parental care or childcare services, or to provide additional family care subsidies after meeting long-term contribution targets. In terms of implementation rules, the following elements should be clarified: first, the scope of application, limited to the compliant elderly care or childcare expenditures of the individual or their immediate family members; second, usage caps, setting annual or proportional limits to avoid affecting the long-term savings function for old age; third, an audit mechanism, where social security agencies or third-party platforms verify the authenticity of expenditures. Such designs enable long-term savings for old age while alleviating the most pressing current family financial pressures, enhancing the system's attractiveness and humanistic care, thereby establishing a buffer zone between the individual life cycle and the family life cycle.

Simultaneously, it is crucial to activate informal caregiving resources at the community level and build socialized mutual aid networks. The government should vigorously advocate for and regulate community-based elderly care models such as "time banks" and "old-old mutual aid." Digital platforms can be used to record, certify, and accumulate points for voluntary services provided by healthy, younger elderly individuals in caring for the very old. Regarding governance rules, the following points should be clarified: first, point standards, setting differentiated point rules based on service duration and difficulty; second, redemption mechanisms, where points can be redeemed for future elderly care services for oneself or moderately linked to community welfare, but cannot be directly exchanged for cash; third, a regulatory framework, where civil affairs departments or subdistrict communities establish platform operation standards and dispute resolution mechanisms. This model can expand the supply of care services at a relatively low cost, alleviate the pressure from insufficient professional services, promote social participation and a sense of value for the elderly, and build a preventive social support system at the grassroots community level, directly addressing the potential tightening of family care resources exacerbated by delayed retirement.

5. Conclusion and Outlook

This study systematically analyzed the inherent tensions that may arise from the

implementation of the gradual retirement delay policy at the levels of institutional design, social operation, and institutional synergy by constructing a three-dimensional contradiction analytical framework. The analysis indicates that these contradictions manifest externally as three major systemic risks: intergenerational employment squeeze, family caregiving dilemmas, and lack of synergy in the pension system. Without a systematic response, these risks may erode the positive effects of the policy and even trigger new social problems.

Therefore, the optimization pathway for the policy must achieve a fundamental shift from a one-way parameter adjustment focused solely on the retirement age to building a trinity support system integrating employment, pension, and care. This requires future reforms to coordinate efforts in three directions: refining flexible rules to protect individual choice, constructing mechanisms for silver employment and youth development that promote intergenerational balance, and promoting the deep integration of the pension system with family support policies. Only then can the social foundation for policy implementation be solidified and systemic risks managed.

Admittedly, this study is primarily based on macrolevel trends and typical cases, and its discussion of the differentiated impacts of the policy across different industries, regions, and groups is not yet fully sufficient. Future research could build upon this foundation to conduct more refined empirical analyses, for example, using micro-survey data to examine the heterogeneous effects of delayed retirement on different industries and family structures. Further attention should also be paid to the effectiveness of specific policy tools such as digital technology enabling silver employment and enhancing the attractiveness of the personal pension system. Through continued in-depth research, we aim to contribute more valuable theoretical reflections and practical suggestions for the smooth implementation of China's gradual delay of the statutory retirement age policy and the systemic restructuring of its old age security system, ultimately achieving the strategic goals of healthy aging and sustainable development.

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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