



Late-Career Psychological Contracts: Retrospective and Prospective Exchange

ORIGINAL ARTICLE

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ABSTRACT

European policy agendas to extend working lives place growing expectations on employers to retain late-career employees. Situated in three private organizations within Norway's regulated yet market-exposed private sector, this study examines how employees in the later stages of their careers perceive imbalances in their psychological contracts, considering both their past contributions and perceived opportunities for continued participation. Drawing on qualitative interviews and an abductive analysis, two analytical concepts are developed—Retrospective Exchange Logic (reciprocity interpreted through accumulated contributions and recognition) and Prospective Exchange Logic (reciprocity interpreted through perceived inclusion, future opportunities, and ongoing investment). Perceived imbalances were not primarily attributed to discrete breach events. Still, they were often described as emerging gradually from perceptions that long-term contributions were taken for granted and that opportunities for continued participation had become uncertain. The study advances psychological contract theory by introducing a temporally grounded framework for understanding reciprocity in later career stages. It shows how sustained participation is shaped by organizational actors and practices that acknowledge past investment while fostering credible opportunities for future contribution.

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INTRODUCTION

Across Europe, demographic shifts have prompted policy efforts to extend working lives, including pension reforms that aim to delay retirement and enable more flexible retirement pathways (Ebbinghaus & Hofäcker 2013; Lain, Vickerstaff & van der Horst 2022). In Norway, such reforms have encouraged older employees to remain in the workforce through a combination of financial incentives and legal protections (Grødem & Kitterød 2022). As a result, organizations are increasingly expected to facilitate longer and more sustainable careers. However, concerns remain about whether employers are both equipped and motivated to retain employees in the later stages of their careers (Midtsundstad & Hilsen 2019). Research indicates that employees in late careers often face subtle pressures to withdraw from work or experience uncertainty about their long-term place in the organization (Frimmel et al. 2018; Solem 2016; Vickerstaff & Van der Horst 2021). This raises important questions about how employees in late careers interpret the quality of their relationship with the organization.

To conceptualize how employees make sense of this relationship, the present study draws on psychological contract theory (Rousseau 1995; Rousseau, Hansen & Tomprou 2018) to examine perceived imbalances in reciprocal obligations between employees and employers. The psychological contract refers to employees' subjective beliefs about the mutual obligations that define this exchange (Rousseau 1995). These beliefs evolve through recurring processes of interaction, interpretation, and adjustment in response to organizational actions and events (Griep & Cooper 2019; Rousseau, Hansen & Tomprou 2018). When reciprocity in this relationship is perceived as uneven, trust, motivation, and commitment may be undermined (Conway & Briner 2005). Such imbalances may emerge gradually as employees perceive a growing misalignment between their contributions and the rewards they receive. A psychological contract breach, by contrast, is typically triggered by specific breach events that lead employees to perceive that the organization has failed to fulfill its obligations, often resulting in demotivation, disengagement, or intentions to withdraw (Morrison & Robinson 1997; Rousseau, Hansen & Tomprou 2018; Zhao et al. 2007).

Most research on the psychological contract has focused on early career stages, examining how contracts are formed and how employees respond to unmet obligations during the initial phase of employment (Woodrow, Erdem & Guest 2024; Woodrow & Guest 2020). This early-career emphasis has left later stages of the employment relationship comparatively underexplored (Bal, De Cooman & Mol 2013; Vantilborgh et al. 2015), despite growing recognition that psychological contracts evolve over time and in response to changing organizational circumstances (Baruch &

Rousseau 2019; Rousseau, Hansen & Tomprou 2018). Some studies suggest that older employees often display greater tolerance toward psychological contract breaches, attributed to experience and more effective emotion regulation (Bal et al. 2012; Ng & Feldman 2009). However, this tolerance has limits: employees who strongly identify as older workers may view breaches as serious violations of trust, increasing the likelihood of disengagement or withdrawal (Kraak et al. 2017).

Although these findings suggest that older employees may demonstrate greater resilience in the face of psychological contract breaches, they also indicate that such breaches are far from inconsequential. As Bal, De Cooman and Mol (2013) emphasize, the ability to contextualize and emotionally regulate one's response may lessen immediate reactions but does not prevent the cumulative effects of repeated or severe violations. This highlights the importance of examining how employees interpret and re-evaluate the psychological contract in light of how their relationship with the organization has developed over time.

Building on this, the present study seeks to explore how employees in the later stages of their careers perceive imbalances in their exchange relationship with the organization, as understood through the psychological contract. Accordingly, the study asks:

How do employees in the later stages of their careers perceive imbalances in their psychological contracts in light of their past contributions and perceived opportunities for continued participation?

The following section outlines the theoretical framework underpinning this analysis, situating the psychological contract within broader understandings of the employee–organization relationship (EOR) as an evolving exchange of obligations and reciprocity.

THEORETICAL FRAMEWORK

THE PSYCHOLOGICAL CONTRACT IN THE EMPLOYEE–ORGANIZATION RELATIONSHIP

The psychological contract has been defined as 'individual beliefs, shaped by the organization, regarding terms of an exchange agreement between the individual and their organization' (Rousseau 1995, p. 9). In this study, 'organization' refers to the employer. To capture how employees perceive the employer's side of this exchange, Rousseau (1995) distinguishes between primary and secondary contract makers: the former are individuals such as supervisors, colleagues, or HR representatives, whereas the latter are organizational structures and systems that convey the organization's values and commitments, including HR practices, career systems, and incentive schemes. Together, these actors and structures shape employees' beliefs about mutual obligations.

The psychological contract is understood as one theoretical strand within the broader EOR framework (Shore, Coyle-Shapiro & Tetrick 2012; Shore et al. 2004). While the EOR encompasses various approaches to understanding exchanges between employees and their organization, the psychological contract focuses more specifically on employees' beliefs about reciprocal obligations and expectations within this relationship (Rousseau 1995).

At the core of the psychological contract lies the norm of reciprocity, referring to the socially shared expectation that contributions and obligations within a relationship should be mutually acknowledged and balanced over time (Gouldner 1960). This principle is especially salient in relational psychological contracts, which emphasize long-term commitment, socioemotional support, and symbolic recognition rather than the short-term, instrumental exchange typical of transactional psychological contracts (Conway & Briner 2005; Herriot, Manning & Kidd 1997; Rousseau 1995). When these expectations are fulfilled, employees experience fairness and motivation; when they are unmet, perceptions of breach may undermine trust and organizational commitment (Coyle-Shapiro & Shore 2007; Rousseau, Hansen & Tomprou 2018).

This study does not focus on discrete instances of breach. However, it examines how employees in the later stages of their careers experience and interpret evolving (im)balances in their perceived reciprocal obligations with the organization. Rather than viewing the psychological contract as a static construct that is either fulfilled or violated, it is understood here as a relational and temporal process in which perceptions of reciprocity continue to evolve in response to shifting organizational priorities and career horizons. This perspective aligns with Rousseau, Hansen and Tomprou's (2018) dynamic phase model of the psychological contract, which conceptualizes the contract as continually renegotiated over time. It also corresponds with recent longitudinal evidence indicating that when employees attribute emerging insecurities or disappointments to organizational causes, their perceptions of the psychological contract tend to weaken over time (Vander Elst et al. 2024).

TEMPORAL PERSPECTIVES AND LATER-CAREER RECIPROCITY

Understanding the psychological contract as dynamic invites attention to how temporal perspectives shape employees' sense of reciprocity. In later stages of working life, accumulated experience and a shorter future horizon may prompt reflection on what feels meaningful in this exchange. Lifespan perspectives, such as Socioemotional Selectivity Theory (Carstensen 1992; Carstensen 2006), suggest that as individuals become more aware of time's finitude, emotionally meaningful goals and relationships become more important. While such priorities are neither universal nor detached from

context, research consistently highlights the importance of intrinsic motivation and recognition for sustaining engagement and willingness to remain in work (Bal, De Cooman & Mol 2013; Hellevik & Herlofson 2020; Hertel & Zacher 2018). The psychological contract is inherently relational and temporal, shaped by accumulated experience and evolving needs and priorities. However, these shifting employee expectations do not necessarily align with organizational realities (Baruch 2015), as elaborated in the following section.

ORGANIZATIONAL CHANGE, IDEAL WORKER NORMS, AND LATE CAREER

Many organizations operate according to logics that privilege flexibility, innovation, and continuous renewal (Callanan, Perri & Tomkowicz 2017; De Vos, Van der Heijden & Akkermans 2020). Guest and Rodrigues (2012), drawing on exchange theory, argue that although the relational career model has proven resilient, the increasing complexity of career-related exchanges heightens the risk that organizations will be unable to deliver their end of the exchange in a relational career contract. Under market pressures emphasizing adaptability over stability, organizations may find it difficult to sustain long-term relational commitments. This challenge does not necessarily reflect a lack of intent, but rather the structural conditions under which organizations operate. Therefore, many organizations either limit such expectations or risk breaching the psychological contract, potentially undermining trust and commitment (Montes & Irving 2008).

The reconfiguration of organizational priorities also reshapes the normative ideal of the worker. Adaptability, agility, and continuous upskilling have become central attributes of employability, reflecting the broader shift toward digital transformation and perpetual renewal. As Acker (2006) suggests, such ideals are embedded within organizational 'inequality regimes,' where everyday practices and meanings subtly reproduce complex inequalities, and where success at work is defined by ideal worker characteristics—those who conform are rewarded with progression and remuneration, while others are excluded. Despite legislation against age discrimination in many countries, ageism remains widespread, and employers often continue to favor so-called prime-age or 'ideal' workers (Karpinska, Henkens & Schippers 2011; Krekula & Vickerstaff 2020; Kulik, Perera & Cregan 2016). Consequently, late-career employees are frequently positioned as less aligned with dominant organizational priorities and demands (Solem 2016; Van der Heijden et al. 2020). In this way, organizational discourses shape how employees understand their own relevance and contribution. In workplaces defined by continuous change, taken-for-granted associations between age and adaptability can subtly undermine late-career employees' sense of future value and belonging.

CONTEXT: THE NORWEGIAN PRIVATE SECTOR

In this paper, the dynamics outlined above are examined within the Norwegian private sector. Norway provides a distinctive yet instructive context for studying the psychological contract in late career. The Norwegian labor market combines strong employment protections, influential trade unions, and extensive welfare benefits, including legislation prohibiting age-based dismissals until age 72 (70 in the private sector). Together with policies encouraging extended participation, these features have produced employment rates among older workers that exceed the Organisation for Economic Co-operation and Development (OECD) average for the 55–64 age group (Grødem & Hippe 2021; Halvorsen 2021; OECD 2019). The 2011 pension reform further introduced flexible retirement between 62 and 75, offering financial incentives for continued work and reinforcing loyalty through tenure-based occupational pensions (Grødem & Kitterød 2022). However, in practice, flexibility in pension take-up often encounters workplace constraints, such as firm-level age limits, job design, and health demands, so intentions to remain employed do not always translate into continued work (Midsundstad 2011; Solem et al. 2016). Even among white-collar employees in good health, those who prefer to retire later often exit earlier than intended, indicating that constraints extend beyond physical capacity (Solem et al. 2016).

Furthermore, while trade unions in the Norwegian private sector continue to exert considerable institutional influence, research shows that management often leads the handling of workplace concerns, particularly psychosocial issues, and that employee outcomes can be mixed (Engelstad & Trygstad 2025). This suggests that even within a highly regulated labor market, formal protections alone cannot ensure perceptions of fairness and reciprocity; these depend on how organizations respond to employees' concerns in practice. It also underscores that, although structural measures encourage longer careers, they cannot fully address the relational and perceptual dimensions of continued participation. Within the private sector, pressures for innovation and efficiency may implicitly frame aging as a constraint on adaptability and growth, potentially prompting employees to retire earlier than they would have otherwise preferred (Solem 2016).

INTEGRATING THEORY AND CONTEXT

Viewed together, the theoretical perspectives and contextual dimensions highlighted in this section position the psychological contract as both relational and temporally shaped by shifting organizational priorities, evolving career horizons, and employees' changing perceptions of reciprocity. In the Norwegian private sector, this interplay unfolds within a context that formally promotes longer working lives yet may subtly constrain them through organizational norms and practices that

privilege adaptability and renewal. This tension provides a productive lens for examining how employees in later career stages interpret perceived imbalances in reciprocity between themselves and the organization.

MATERIALS AND METHODS

This study forms part of the Norwegian research project *Shades of Grey: Negotiating Age Norms, Class, and Gender in the Time of Pension Reform*. The present paper focuses on the qualitative component, drawing on interviews to explore employees' expectations, emotions, and experiences, an approach well suited to capturing such nuanced perspectives (Denscombe 2007). The project's data management plan was reviewed and approved by the Norwegian Centre for Research Data (NSD, now Sikt; ref. 450238), and access to identifiable data was legally restricted to a limited number of authorized researchers in accordance with the General Data Protection Regulation (GDPR). Participation was voluntary, with written informed consent obtained after participants received information about the project's purpose and data handling. Interviews were conducted with attention to privacy and comfort. All data were treated confidentially and anonymized by removing personal and organizational identifiers. Only the research team had access to identifiable data. Audio recordings were deleted after transcription, and anonymized transcripts are securely stored until the project's formal end date.

RECRUITMENT OF COMPANIES AND PARTICIPANTS

The recruitment process comprised two phases: selecting organizations and recruiting employees for interviews. Organizations were included based on three criteria: (1) having more than 100 employees to ensure formal human resources (HR) structures and established personnel practices; (2) being privately owned to capture market-exposed contexts; and (3) being located in the capital region to facilitate access and comparability. HR specialists were contacted, and introductory meetings were held to present the study's purpose and inclusion criteria.

Three organizations operating in the technology, finance, and facility management sectors participated in the study. This sectoral composition was not predefined but emerged from access to organizations meeting the inclusion requirements. While differing in type of work, all three represent private-sector contexts characterized by organizational change and market pressure, reflecting broader labor market trends in Norway and comparable OECD countries (De Vos, Van der Heijden & Akkermans 2020; Lain, Vickerstaff & van der Horst 2022).

Purposeful sampling was used to identify and recruit participants (Patton, 2014). In line with recent empirical

studies, late-career employees were defined as those aged 50 and above (Choi et al. 2020; Jiang et al. 2022; Peters et al. 2019). Although this threshold is debated, it was chosen to include employees with extensive experience who had begun reflecting on their remaining career trajectory. All participants who volunteered were aged 52 or older, suggesting that employees in slightly earlier phases did not yet identify as being in late career.

Eligible employees were invited through internal communication channels and provided written project information before signing consent forms. The final sample consisted of 26 employees aged 50 to 69 years ($M = 59$) with organizational tenure ranging from 5 to 46 years ($M = 25$). Participants were recruited from three private-sector organizations representing finance, technology, and office services (see Table 1).

DATA COLLECTION

The interviews were conducted in May and June 2021. Due to the ongoing COVID-19 pandemic, most were carried out digitally via Zoom or Microsoft Teams. Each interview lasted approximately 60 minutes and was audio-recorded with participants' consent.

A semi-structured interview guide enabled a flexible yet systematic exploration of the themes. Psychological contract theory was applied analytically at a later stage through an abductive approach (Timmermans & Tavory 2012), rather than informing the guide's design.

Each interview began with brief demographic questions (e.g., age, education, organizational tenure) to contextualize participants' backgrounds and career stages. The central part of the interview covered four broad themes: (1) work history and organizational affiliation, (2) future expectations and career plans, (3) leadership and organizational practices related to aging, and (4) workplace dynamics and organizational change.

The first section explored participants' work histories and sense of belonging (e.g., 'What characterizes the culture in your workplace?', 'How do you experience your affiliation with the organization after many years of employment?'). The second focused on

future expectations and career outlook (e.g., 'What expectations do you have for the coming years in your job?', 'When would you like to retire, and why?'). The third addressed leadership and organizational practices (e.g., 'How does your immediate leader relate to the fact that people are getting older?', 'Are there any policies or strategies in your organization that address aging or late career?'). Finally, participants reflected on workplace dynamics and organizational change (e.g., how major reorganizations, inclusion efforts, or shifting priorities had affected their work).

FAMILIARIZATION WITH THE DATA

Upon completing the interviews, all audio recordings were transcribed verbatim to ensure accuracy and capture the nuances of participants' responses, following best practices for qualitative transcription (Oliver, Serovich & Mason 2005). After each interview, research notes were taken to document initial impressions, emotional undertones, and contextual details. Multiple readings of the transcripts enabled an in-depth understanding of participants' experiences. In line with Braun and Clarke (2006, 2022), equal attention was given to the entire dataset to ensure a thorough exploration of both common themes and individual variations.

INDUCTIVE CODING

The analysis began with inductive open coding in NVivo, generating initial codes directly from participants' language, such as 'we are taken for granted,' 'we have always kept our heads down,' and 'we all have something to bring.' These codes captured experiences of being overlooked, valued, pressured, or displaced, reflecting shifting patterns of organizational recognition. As coding progressed, recurring references to past contributions, fairness, recognition, and opportunities for continued participation became increasingly salient. Employees appeared not only to describe experiences but to evaluate reciprocity—assessing what they had given and what they received in return.

THEORETICAL INTERPRETATION (ABDUCTIVE TURN)

These emerging patterns of reciprocity and fairness prompted the integration of psychological contract theory, marking a shift from inductive to theory-informed analysis (Tavory & Timmermans 2014). Psychological contract theory conceptualizes the EOR as a perceived exchange of obligations and expectations (Coyle-Shapiro & Shore 2007; Rousseau, Hansen & Tomprou 2018), providing a framework for interpreting how employees understand changes in recognition, investment, and commitment. Through focused coding, inductive categories were revisited in light of theoretical ideas such as relational obligations and organizational reciprocity.

		NUMBER OF PARTICIPANTS
Company	Finance	12
	Office services	6
	Technology	8
Gender	Female	12
	Male	14
Age	50–55 years	4
	56–65 years	20
	> 65 years	2

Table 1 Overview of companies and participants ($N = 26$).

THEME DEVELOPMENT

Theme development involved an iterative movement between empirical categories and theoretical interpretation. The analysis refined the theoretically informed categories into two coherent themes that integrated empirical patterns with theoretical insight, reflecting distinct orientations within the exchange relationship, one anchored in past contributions and perceived imbalance, the other in future recognition and opportunities for continued participation. Related codes were consolidated into subthemes (e.g., diminishing recognition and perceived imbalance, future contributions, and intergenerational respect) and organized into two overarching themes: 'They take us for granted' and 'We all have something to bring.' These themes bridged empirical observations and theoretical interpretation, forming the basis for the analytical concepts Retrospective Exchange Logic and Prospective Exchange Logic (see [Table 2](#)).

REFLEXIVITY

Reflexivity was an integral part of the analysis, grounded in the recognition that the researcher's background in psychology inevitably shaped it, particularly in relation to emotion, recognition, and interpersonal dynamics. Rather than aiming for neutrality, this perspective was used as a source of insight while remaining critically attentive to how it might foreground specific meanings over others. A reflexive research diary documented interpretive decisions and theoretical shifts; although not used as data, these reflections informed coding,

theme development, and interpretation. Interdisciplinary discussions with researchers from adjacent fields, such as organizational sociology and aging research, sharpened the analytical framing by encouraging a clearer integration of structural and organizational perspectives alongside personal interpretations, thereby enhancing the theoretical depth and balance of the analysis.

RESULTS

THEME 1: 'THEY TAKE US FOR GRANTED'—RECOGNITION AND CONTRIBUTION

Participants' accounts conveyed a sense that the EOR had become imbalanced. Long-standing efforts, such as loyalty, adaptability, and sustained engagement, were perceived as no longer acknowledged or reciprocated. Rather than focusing on future possibilities, employees tended to evaluate the relationship based on what they had already contributed and the extent to which those past efforts were recognized. Unmet expectations were not described as isolated incidents but as part of a gradual weakening of the mutual obligations that had previously underpinned the relationship.

Diminishing recognition and perceived imbalance

Participants reflected on how their long-term efforts, such as loyalty, adaptability, and emotional investment, were no longer acknowledged or valued by the employer. While they remained committed and continued to adapt to changes, their contributions were

CENTRAL CODES	SUBTHEME	THEME	ANALYTICAL CONCEPT
Unacknowledged loyalty, invisible contributions, taken-for-grantedness, diminishing recognition, relational imbalance	Diminishing recognition and perceived imbalance	Theme 1: 'They take us for granted' – Recognition and contribution	Retrospective Exchange Logic
Peripheral positioning, devalued expertise, lost voice, resignation, sidelining	Marginalization through exclusion and role shifts		Retrospective Exchange Logic
Withdrawal of future investment, intergenerational comparison, succession planning, incentives to leave	Perceived loss of relevance and strategic investment		Retrospective Exchange Logic
Shared expertise, collaborative outlook, valued across generations, future-oriented mindset	Future contributions and intergenerational respect	Theme 2: 'We all have something to bring' – Feeling valued and looking ahead	Prospective Exchange Logic
Felt appreciation, everyday acknowledgement, trust in leadership, staying visible, feeling included, resistance to pressure	Relational affirmation and resistance to pressure		Prospective Exchange Logic
Willingness to change, staying current, confidence through competence, ongoing relevance, self-defined contribution	Adaptability and professional identity		Prospective Exchange Logic

Table 2 Thematic structure, subthemes, central codes, and analytical concepts.

increasingly experienced as invisible. Some expressed disappointment that, despite years of diligence and low-maintenance work styles, their dedication no longer seemed to carry weight.

We're not afraid to work. We never look at the clock, but don't get anything in return. I think they take us for granted. We have been here for so long and have always kept our heads down; it has become a habit for the company. The same is not expected for the new ones. They are looked after better.

These accounts highlight a symbolic and affective dimension of perceived imbalance. While participants had come to expect a sense of continuity and mutual obligation over time, this understanding appeared to have weakened. The imbalance they described was not formal or explicit but reflected a pervasive feeling of being overlooked that had settled into the everyday fabric of work life. This sense of diminished appreciation was not linked to a single event or actor. However, it appeared sustained through ordinary organizational routines and interactions, gradually eroding the reciprocity that once characterized the relationship with the employer.

Marginalization through exclusion and role shifts

Participants described a growing sense of marginalization in their everyday work relations with the employer. This often took the form of exclusion from informal networks, strategic discussions, or recognition practices. Some noted that their institutional knowledge and long-term contributions were no longer acknowledged, and that their perspectives were rarely sought.

Thirty-five years of expertise and decades of hard work seem insignificant compared with someone with a few years of study but limited real-world experience. It's disheartening.

This perceived sidelining was sometimes subtle, manifesting as a gradual retreat from decision-making, reduced visibility, or diminished access to development opportunities—but also, at times, more overt. Participants referred to formal employer practices, such as offering severance packages primarily to older staff or reassigning them to peripheral roles during restructuring processes. These decisions were often perceived as reflecting assumptions about age and adaptability.

I've always believed in taking responsibility rather than waiting to be given it. But during reorganizations, I've often been placed in narrow, routine-based roles, pushed into jobs that felt dull and restrictive.

At the technology company, late-career employees were sometimes reassigned to other departments to avoid layoffs. However, such role shifts were interpreted as cues from the employer about shifting priorities and who remained part of the core workforce. As one participant noted, 'I think those who ended up there felt like B-type employees.' These experiences prompted some to speak of the organization in more disillusioned or resigned terms, signaling a growing sense of disappointment and detachment from what had previously been a meaningful relationship.

It's such a lousy exit for someone who has spent 30 years in the company to give him a cold shoulder at the end of his working life.

Even when not explicitly framed in terms of age, these experiences suggested a weakening of the relational psychological contract, as long-term contributions were no longer met with recognition, influence, or a continued sense of belonging. This erosion of reciprocity illustrates how retrospective evaluations of loyalty and contribution became central to employees' interpretations of imbalance in the exchange relationship.

Perceived loss of relevance and strategic investment

Participants reported feeling that they were no longer seen as part of the employer's future direction. These experiences were often articulated in contrast to how younger colleagues were treated. Participants noted that praise, mentoring, and development opportunities were increasingly directed toward those at earlier career stages, even when their experience was limited.

The company thinks the young and innovative must be retained at all costs. (...) If hired here in your twenties, you'll get praise regardless of your skills and experience. I'm not implying that they lack talent. Still, some may attain an undeserved high status before proving themselves. There are even specific events tailored for those below a certain age.

In some cases, participants also described concrete organizational practices that signaled a withdrawal of investment in late-career employees. One participant in finance, for example, reflected on how late-career employees were targeted in a downsizing process:

In seeking to downsize by a certain number of full-time equivalents, a message went out to everyone turning 62 that they would get some benefits if they quit their jobs. I don't think it looked good; it says that you're too old once you reach 62, and if we get rid of you, we can promote some younger people. It wasn't well-received.

Such initiatives were interpreted not only as cost-cutting measures but also as cues that the employer no longer considered their experience a valuable future resource. These accounts conveyed a growing sense of lost relevance. Although few used the term 'exclusion' directly, their reflections suggested that they no longer felt aligned with the employer's future priorities. Some expressed awareness that referring to experience might even be perceived as outdated or incompatible with the organization's current direction.

Analytically, these experiences can be understood as reflecting a weakening of the employer's long-term investment in the exchange relationship. Instead of receiving affirmation of continued relevance, employees perceived a gradual withdrawal of opportunity, as cues of redundancy and disengagement increasingly replaced earlier expectations of contribution and development.

Analytical interpretation: the retrospective exchange logic

This section interprets the first theme, 'They take us for granted,' through the analytical concept Retrospective Exchange Logic. The concept captures how employees made sense of their relationship with the employer when the relational psychological contract appeared to weaken.

Retrospective Exchange Logic reflects a backward-looking orientation in which employees assessed reciprocity and fairness by referring to their long-term contributions and commitment. Rather than describing explicit breaches, participants depicted a gradual erosion of mutual recognition and investment. Their accounts pointed to cues from both primary contract makers, such as managers who no longer expressed appreciation or included them in core discussions, and secondary contract makers, including organizational practices that appeared to devalue experience or withdraw development opportunities.

Analytically, this logic illustrates how employees interpreted such experiences as evidence of an imbalance between past effort and present recognition, questioning whether earlier obligations were still reciprocated. Emotional undercurrents of disappointment, frustration, and detachment intertwined with moral expectations of fairness, pointing to a weakening of the relational psychological contract.

THEME 2: 'WE ALL HAVE SOMETHING TO BRING'—FEELING VALUED AND LOOKING AHEAD

While retrospective assessments were predominant, some participants described experiences characterized by continued inclusion, recognition, and confidence in their future contributions. In contrast to those who evaluated the EOR primarily through past commitments, these participants interpreted it in terms of ongoing opportunities and anticipated reciprocity. Their accounts

conveyed a belief that value in the relationship was sustained through trust, future participation, and continued employer investment.

Future contribution and intergenerational respect

Participants who expressed confidence in their ongoing value tended to describe a workplace dynamic grounded in collaboration and mutual learning across generations. Rather than interpreting generational change as a threat, they framed it as an opportunity for shared growth. Their accounts highlighted how continued recognition and participation signaled that their expertise remained relevant and that they were still viewed as contributors to the organization's future direction.

When a younger person joins the team, it feels like they are competing for your position, which can create conflict. Still, let's take a more nuanced perspective and acknowledge that the company's success depends on the combined expertise of experienced seniors and the fresh perspectives of the younger generation. We should be open to listening to the ideas and input from both sides.

These reflections conveyed an orientation toward the future, sustained by cues of respect, dialogue, and inclusion from both managers and colleagues. For these employees, trust in the psychological contract was maintained not only through past recognition but also through the sense that their knowledge continued to matter for collective advancement.

Participants also referred to organizational initiatives that had previously affirmed such intergenerational cooperation and personal development. One participant in technology recalled a talent program that had integrated employees at different career stages:

I remember participating in this talent program alongside engineers who dedicated their careers to [company]; it was a great experience. We were a diverse mix of seasoned and younger employees, but age was not a defining factor.

While some noted that these initiatives had declined, they described how faith in future contributions could still be sustained through everyday signals of trust and participation, such as being consulted on new projects, asked for advice, or included in mentoring roles. Such experiences reinforced a sense of belonging to the employer's evolving future, illustrating how perceptions of value were continually renewed through ongoing reciprocity and investment.

Relational affirmation and resistance to pressure

A defining feature across these accounts was the importance of relational recognition, particularly from immediate supervisors. Everyday gestures of

acknowledgement, expressing gratitude, listening, or showing genuine interest, helped sustain a sense of inclusion and counterbalance perceptions of organizational distance. One participant in finance shared: ‘I told my manager how much I genuinely care about everyone here,’ and their response was, “Yeah, we feel the same way about you,” and it brought me to tears.’ Such moments of interpersonal affirmation reinforced not only self-worth but also trust in the relational exchange by confirming that the employee remained visible, appreciated, and part of a shared effort.

At the same time, some employees sustained a sense of belonging without relying on recognition from others. They positioned themselves as professionally autonomous and resisted assumptions about age or declining relevance. As one participant noted, ‘I have a different background than those who come in fresh and have a higher education. Still, I feel equally valued; if that is how I think, the way others see it doesn’t matter.’ These accounts illustrate a form of interpretive resistance, a rejection of age-related meanings that could diminish professional identity. This orientation mirrored workplace ‘hero stories’ that several participants referred to, accounts of individuals who had continued working well beyond pension age, admired for their persistence and refusal to conform to expectations of withdrawal.

Adaptability and professional identity

Participants’ accounts indicated that their sense of continued value to the employer was closely linked to how they positioned themselves in relation to change. Rather than invoking seniority, they described adaptability as integral to their professional identity. As one participant in technology explained:

As I’ve been through many similar processes before—technology changes and so on—I have something to refer to. It’s better to keep up with the times; if I dwell too much on what has been, I may seem insufficiently future-oriented.

Others drew on their professional credentials and autonomy to express confidence in their ongoing contribution. They did not present themselves as passive recipients of organizational decisions but as self-directed professionals capable of sustaining relevance. As another participant in technology stated, ‘I’m a lawyer; I have a license and can work for as long as I like. It’s utterly foreign to me to think I’ll not contribute for as long as I can.’

These accounts illustrate how adaptability and professional identity were mobilized to sustain a forward-looking orientation. For some, this positioning also implied a degree of bargaining power, rooted in expertise, qualifications, and a sense of agency, that countered perceptions of declining value. Their perception of balance in the EOR was shaped as an

ongoing negotiation, maintained through the continual demonstration of competence and relevance rather than through static expectations of reciprocity.

Analytical interpretation: the prospective exchange logic

Taken together, these accounts illustrate a markedly different interpretive stance from that seen in Theme 1, where participants understood their relationship with the employer through retrospective assessments of recognition and fairness. In contrast, participants here expressed confidence in their continued relevance. They drew on what I term Prospective Exchange Logic—an interpretive lens through which the psychological contract was evaluated in light of future opportunities, organizational investment, and continued inclusion. This forward-looking orientation was sustained through experiences of collaboration, recognition, and a sense of being needed, as well as through individual resources such as adaptability, professional confidence, and self-assurance.

While some employees grounded their trust in close supervisory relationships and everyday affirmation, others derived it from a sense of competence and professional identity, allowing them to maintain balance in the exchange even in less supportive contexts. The material suggests that these orientations are not fixed but shift as experiences of inclusion, recognition, and relevance evolve. When opportunities for contribution and appreciation are visible and reinforced, the psychological contract is sustained through a shared sense of purpose and belonging. When such experiences weaken, however, employees may increasingly draw on past efforts as a basis for evaluating the relationship, leading to perceptions of imbalance.

DISCUSSION

Despite extensive research on the psychological contract, limited attention has been given to employees in later career stages (Bal, De Cooman & Mol 2013; Vantilborgh et al. 2015). Moreover, while previous studies have shed light on how older employees respond to contract breach (Bal et al. 2012; Ng & Feldman 2009), they have largely overlooked how employees make sense of evolving expectations after decades of accumulated contribution. Addressing this gap is particularly important given the increasing policy emphasis on extending working lives (Ebbinghaus & Hofäcker 2013). Accordingly, this study explores how late-career employees interpret perceived imbalances in their psychological contract and introduces a temporal framework that captures the interplay between past investments and future expectations.

Rousseau (1995) contends that sustained investment fosters more relational psychological contracts, characterized by long-term commitment

and socioemotional exchange rather than short-term, transactional obligations. This relational orientation tends to intensify with age, as indicated by socioemotional selectivity theory and research on changing motivational priorities in later life (Carstensen 2006). As the temporal horizon of the employment relationship narrows, employees tend to place greater emphasis on respect, recognition, and opportunities for meaningful participation. These dimensions play a central role in how they evaluate the state of their psychological contract.

Building on this understanding, the study extends psychological contract theory (Rousseau 1995; Rousseau, Hansen & Tomprou 2018) by introducing a temporal lens to explore how late-career employees interpret perceived imbalances in their psychological contract. Drawing on an abductive analysis of qualitative interviews, two conceptual tools—*Retrospective Exchange Logic* and *Prospective Exchange Logic*—were developed to capture how employees evaluate reciprocity and fairness in the later stages of their careers. Psychological contract theory emphasizes perceived promises and trust as central to the EOR (Rousseau 2001). It recognizes that, over the course of long careers, employees accumulate experiences that serve as benchmarks for judging whether the organization continues to honor its commitments (Herriot, Manning & Kidd 1997). The findings presented here advance this understanding by showing that employees in late career stages actively negotiate the meaning of reciprocity through a temporal lens—interpreting it in terms of past investments and future pathways. Time thus emerges as an interpretive dimension in how the psychological contract is understood and (re)evaluated.

PERCEIVED IMBALANCES IN PAST RECOGNITION AND FUTURE PROSPECTS

A key finding concerns employees' experiences of insufficient recognition for their past contributions. Many described a gap between their expectations for acknowledgment of long-term dedication and the recognition they received, particularly compared with newer colleagues. This perceived imbalance undermined their sense of reciprocity and fairness in the employee–organization exchange. Consistent with previous research, newer employees were often perceived as having greater 'potential,' despite their limited experience (Handley & den Outer 2021). This perception can subtly diminish the perceived value of long-serving staff.

The analysis further indicates that organizational practices such as recruitment favoring newly educated candidates, workforce displacements, targeted downsizing of older employees, and retirement arrangements were perceived as sending implicit signals that older employees are less central to organizational priorities. The treatment of senior colleagues also shaped employees' interpretations of organizational intentions, sometimes undermining trust. This observation aligns

with Costa and Coyle-Shapiro's (2021) argument that social information from co-workers shapes psychological contract schemas, illustrating that what happens to others also matters for how employees interpret their own psychological contract.

Crucially, the study shows that a lack of affirmation of employees' ongoing relevance disrupts the perceived balance between their confidence in their capacity to contribute and the organization's acknowledgment of that capacity. This created a relational misalignment that threatened continued engagement. De Lange et al. (2011) found that late-career employees with an open future time perspective, those who still perceive opportunities for growth, are susceptible to cues suggesting a withdrawal of organizational investment. These results resonate with the present study's findings, indicating that organizations risk losing or demotivating precisely those employees who remain willing to contribute.

A central insight concerns the role of leadership affirmation. Such affirmation anchors the psychological contract by linking appreciation of past contributions with credible trust in future inclusion, reinforcing employees' confidence in the continuity of the exchange relationship. As shown in related research, leaders are pivotal in mediating organizational pressures and sustaining employees' sense of continued value (Hesselberg 2024). Their acknowledgment and inclusion of late-career employees function as critical relational signals that uphold trust and sustain perceptions of reciprocity.

The findings also suggest that employees who remained engaged often relied on their adaptability and professional competence to preserve some negotiation capacity within the employee–organization exchange. However, as Ng and Feldman (2008) observe, employees in later career stages face greater challenges in establishing a comparable psychological contract with a new employer due to reduced labor market mobility, thereby weakening their negotiation power vis-à-vis their current employer.

Taken together, these findings demonstrate that the psychological contract is grounded in both retrospective and prospective logics of exchange. Perceived imbalances arise not only when current exchanges are deemed unfair but also when past contributions are overlooked, or prospects appear uncertain.

ORGANIZATIONAL AND POLICY IMPLICATIONS

This study is situated within organizational environments characterized by competition, flexibility demands, and short-term performance pressures. Compared with the Norwegian public sector, where employment relations are generally more stable and age-inclusive, the private sector faces greater market exposure and higher productivity requirements (Solem 2016). In such contexts, ideals of renewal and innovation can implicitly position aging as the opposite of growth, creating tension

between employees' accumulated contributions and organizational logics that valorize continuous change.

These tensions reflect subtle yet pervasive institutionalized ageism, grounded in the assumption that older employees are less aligned with future-oriented priorities (Oteng, Amoah & Huang 2024; Solem 2016). As the notion of the 'ideal worker' becomes associated with youth, adaptability, and potential (Acker 2006; Loretto & Vickerstaff 2015; Kulik, Perera & Cregan 2016), employees in late career stages risk marginalization, even when their expertise remains vital to organizational continuity.

The findings also highlight a broader policy–practice gap in efforts to extend working lives across Europe. While Norwegian labor-market institutions promote longer careers through strong legal protections and flexible pension arrangements (Grødem & Kitterød 2022), such structural measures alone cannot sustain employees' motivation to remain in work. Continued participation also depends on employees' lived experiences of recognition, inclusion, and credible future orientation within their organizations. Extending working lives, therefore, requires not only policy incentives but also relational practices—everyday organizational actions that affirm employees' ongoing relevance and foster credible opportunities for continued contribution.

Consistent with evidence that developmental HR practices support late-career retention (Polat, Bal & Jansen 2017), organizations that invest in continuous development can expect employees to reciprocate with sustained motivation and willingness to remain. Leadership also plays a pivotal, though insufficient, role: while recognition and inclusion from leaders uphold employees' sense of value, broader structural and economic pressures often encourage early exit (Van Dalen et al. 2015). Addressing these tensions requires strategic commitment at higher organizational levels to align short-term performance goals with long-term workforce sustainability.

CONCLUSION

This study examined how employees in the later stages of their careers perceive imbalances in their psychological contracts, taking into account both their past contributions and perceived opportunities for continued participation. The findings show that such perceptions are temporally constructed, as employees interpret reciprocity in terms of either past investments or anticipated future opportunities. To capture this interpretive process, the study introduces two analytical concepts that explain how employees' evaluations of fairness draw on distinct temporal orientations. Imbalances arise when long-term contributions are taken for granted or when credible prospects for continued participation are absent.

By applying a temporal lens, the study extends psychological contract theory by foregrounding time

as an interpretive dimension, clarifying why perceived psychological contract imbalances may occur in late career stages, and integrating career stage and aging into the framework. Sustaining engagement requires acknowledging accumulated experience while signaling genuine future inclusion.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The study's insights are limited by its qualitative scope and reliance on employees' self-reported experiences. The sample does not include employers' or managers' perspectives, which might have provided additional insights into how reciprocity and inclusion are understood from an organizational standpoint. Moreover, as the analysis focuses on late-career employees in Norwegian organizations, the findings may reflect characteristics specific to a welfare-oriented, regulated labor market. Future research could adopt longitudinal or multi-actor designs to examine how perceptions of reciprocity evolve over time and how managerial practices can support sustained exchange relationships across career stages. Comparative studies could also explore how institutional and cultural contexts influence perceptions of balance and continuity in the psychological contract.

DATA ACCESSIBILITY STATEMENT

The data supporting the findings are available from the corresponding author, upon reasonable request. The data are not made available due to their sensitive nature and consent and privacy reasons.

ETHICS AND CONSENT

Ethical approval for this study was granted by the Norwegian Agency for Shared Services in Education and Research (Sikt/NSD), under approval number 450238. Informed consent was obtained from all participants prior to their involvement, and confidentiality measures were strictly upheld throughout data collection and analysis.

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COMPETING INTERESTS

The author has no competing interests to declare.

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