



# Retirement and planning for post-work life: a study with civil servants from a Federal Institute of Education

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## Abstract

**Objective:** To investigate factors associated with creating a post-work life project with workers from the Federal Institute of Tocantins, and check topics of interest to create a Retirement Preparation Program. **Method:** This was an exploratory, quantitative, and cross-sectional study. The respondents were 94 civil servants among administrative technicians and scholars who would retire in 5, 10 and 15 years. Participants were assessed using a sociodemographic questionnaire - the QWLQbref questionnaire - to assess the quality of work life (QWL), and the Key Factors for Retirement Planning (KFRP) Scale. **Results:** There were statistically significant and positive correlations between the psychological subdomain of QWL and the Risk Factor or Survival, and between the professional domain of QWL and the Family Relationships Factor. The group of professionals to be retired in 5 to 10 years had the highest average in the psychological domain of QWL ( $p=0.039$ ). Female participants focused more on the new professional beginning than men ( $p=0.023$ ), and participants without a partner had a lower score in the item 'family relationship' as a post-retirement planning factor ( $p=0.027$ ). Among the topics for the Planning of the Retirement Program, the following stand out: financial planning (13%), specific legislation on retirement (11%), and entertainment and quality of life (7%). **Conclusion:** Retirement planning was associated with the quality of life related to work, gender, and marital status. These variables together with the topics proposed by the servants can contribute to the planning of a Retirement Preparation Program.

**Keywords:** Retirement. Life Project. Retirement Preparation Programs.

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## INTRODUCTION

In view of the accelerated aging process observed in Brazil, retirement is one of the most debated topics in the country's political and economic scenario. In this context, Fagnani<sup>1</sup> states that the most recent social security reform increases the workers' access to social security benefits and given this condition it is worth considering Boehs et al.<sup>2</sup> regarding the role of work in people's lives, because this is how man's relations with the environment are intermediated.

Thus, for Corrêa<sup>3</sup> and Albornoz<sup>4</sup> work has an existential meaning, and its earnings supplies for basic human needs of livelihood and satisfaction. Therefore, work is a ruling condition for human achievement since it enables a transformative action on nature and people, contributing to survival and personal fulfillment.

In the discussions about retirement, the concept of post-work frequently appears. However, it is still a scarce topic in the literature. Nevertheless, in the Portuguese online dictionary<sup>5</sup>, the origin of the word "post" comes from the Latin *post*, afterwards. In other words, it is a term "that gives the idea of what is subsequent, what happens afterwards in space and time". Thus, it is understood that this is a period that is after work.

According to Fagnani<sup>1</sup>, the topic of retirement was recently addressed in a social security reform resulting from the Proposed Constitutional Amendment known as PEC 287/16, which culminated in raising the minimum age plus the contribution time, transition rules that set a longer time to retire and changes in the INSS [Brazilian Social Security Institute] discount rates.

This way, Fagnani<sup>1</sup> confirms that the new social security will keep the worker for longer in the work organizations, that is, the workers will age at work, the exact time of life in which they are more susceptible to non-normative events affecting the individual's well-being and quality of life, in addition to reducing the functional performance and the body's efficiency to respond to environmental stressors. Nascimento e Polia<sup>6</sup> understand that, given this debate, there will be "a direct impact on the present and future projects of those who are close to retiring".

Based on this, Soares et al.<sup>7</sup> say it is possible that the transition to post-work life requires planning. For this, it is possible to propose the implementation of Retirement Preparation Programs (PPA). In this sense, the study by Menezes and França<sup>8</sup> demonstrated that planning in advance is also a mandatory requirement for a successful retirement, since besides promoting positive attitudes it increases satisfaction with retirement (autonomy, recognition of rights, security, dignity, well-being, and health) compared to those that were not planned.

Rafalski and Andrade<sup>9</sup> ratify that the body that has a retirement preparation service significantly influences planning in the financial, social, and emotional dimensions.

To outline a Retirement Preparation Program, it is essential to know about the topic and mainly the wishes and needs of the workers who will be the subject of these programs. Thus, in the specialized literature on key factors for retirement planning, Froidevaux<sup>10</sup>, França and Hershey<sup>11</sup> noted that planning should be directed to issues such as financial investment, planning and family ties, health planning, leisure activities, maintenance of the social network, voluntary activities, changes in lifestyle, and voluntary retirement.

In view of retirement planning, the study by Cheremeta et al.<sup>12</sup> emphasize that some factors such as job satisfaction and quality of work life are aspects that can influence leaving or staying in the organization.

In this sense, the present study aimed to investigate factors associated with creating a post-work life project with workers from the Federal Institute of Tocantins, and check topics of interest to create a Retirement Preparation Program.

## METHOD

It was an exploratory, quantitative, cross-sectional study developed by means of field study. The administrative technicians and scholars of the effective and active staff of the Federal Institute of Tocantins (IFTO), Brazil, participated voluntarily in the study.

The sample was selected by collecting the functional data of the worker such as age and time worked provided by the IFTO Directors of People Management by researching the SIAPE (Integrated Human Resources Administration System) system of the Federal Public Administration.

The sample inclusion criteria were employees who would retire in 5, 10 and 15 years, who were fit for the functions assigned to the position they held, and available to answer the questionnaires. Workers with communication and language problems, diagnosed with depression and/or occupational diseases without treatment, retired in another position, in technical cooperation, requested, in provisional and substitute work were excluded from the sample.

The sample consisted of recruiting 94 civil servants meeting the aforementioned selection criteria of the total population of 124 civil servants. The sample size formula for finite population was used to calculate the sample. The sample size calculation considered a 95% confidence level and an error of 5%,  $p$ -value equal to or less than 0.05. Participants who consented to participate in the research were invited to sign the Informed Consent Form (ICF), and later to respond the study questionnaires.

In the present study, the following evaluation instruments were used: sociodemographic questionnaire comprising 11 questions regarding the characterization of participants such as age, marital status, gender, education, income, link with the institution, type of career, *campus* of work, expectation to retire, and retirement preparation programs; questionnaire to assess quality of work life (QWLQ-bref) prepared by the researchers Cheremeta et al.<sup>12</sup> comprising 20 questions formulated for a Likert-type scale and organized into four domains: personal, health, psychological, and professional following the same standards set out in the World Health Of Quality Of Life-bref from the World Health Of Quality Of Life 100; and the KFRP (Key Factors on Retirement Planning). This scale was adapted for non-managerial professional categories by França and Carneiro<sup>13</sup> based on the original scale on attitudes towards retirement created in 2008 for Brazilian and New Zealand executives. This

adapted version presents 15 items divided into four dimensions assessing personal well-being factors, risk or survival factors, new professional beginning, and family relationships.

The study was carried out at the *Campus* Palmas and the dean's office of the IFTO located in the city of Palmas, Tocantins, a state that is in the Northern Region of Brazil. The period of application of the collection instruments was from January to February 2020.

The scholars selected were invited to participate in the study via institutional e-mail. Two meetings were scheduled in two professors' rooms on the *Campus* to complete the questionnaires. Subsequently, those who did not attend were approached individually in their rooms to fill it out. The same happened with administrative technicians who were recruited individually. Regarding the workers of the dean's office, they were recruited individually.

The data was analyzed quantitatively and using statistical tests. Initially, the data was described by means, standard deviation, and frequency. Subsequently, the normality of the variables was assessed by the Shapiro-Wilkis test, and the type of analysis (parametric or non-parametric) was chosen to compare the groups. The level of significance used in the analyzes was 5%, or  $p > 0.05$ .

This study was approved by the Human Research Ethics Committee within the scope of the human sciences of the Catholic University of Brasilia - UCB, under protocol number 18145319.3.0000.0029, and all participants signed the ICF.

## RESULTS

As shown in Table 1, most of the population comprised professionals aged 50 to 55 years, married, with a master's level of education, income range between 8 and 11 minimum wages, teaching career, with up to 15 years to retire, and Very or Extremely worried about retirement. Almost half of the population comprised male professionals, and less than half of the participants reported knowing what a Retirement Preparation Program was.

In the sample in general, there was a higher score in the psychological domain for quality of work life, followed by the personal, physical, and professional domains (Table 2). In this context, work can be associated with well-being and personal satisfaction. Regarding the domains of Key Factors for Retirement Planning, participants gave greater importance to the domains Risk or Survival, followed by Family Relationships, Personal and social well-being, and New professional beginning. In this context, data suggests

that regarding retirement planning, greater importance was given to issues related to financial investments, intellectual development, health promotion, and healthy eating, which comprise the domain Risk or Survival, followed by relationships with the partner, children, and parents that comprise the domain Family Relationships. It is possible that the low score in the domain New professional beginning indicates that the investigated sample does not intend to engage in other post-retirement professional activities.

**Table 1.** Sociodemographic characterization of IFTO civil servants (N=94), Palmas, TO, 2020.

Variables	n (%)
Gender	
Female	46 (48.9)
Male	48 (51.1)
Age group (years)	
45 to 50	35 (37.2)
50 to 55	38 (40.4)
55 to 60	12 (12.8)
>60	9 (9.6)
Marital Status	
Single	16 (17)
Married	64 (68.1)
Divorced	9 (9.6)
Widow/er	0 (0.0)
Stable relationship	5 (5.3)
Education	
Higher education	4 (4.3)
Post-graduation	24 (25.5)
Master's degree	32 (34)
Incomplete Master's degree	10 (10.6)
Doctorate degree	20 (21.3)
Incomplete Doctorate degree	2 (2.1)
High School	1 (1.1)
Postdoctoral degree	1 (1.1)
Income (in minimum wages)	
3 to 5	13 (13.8)
5 to 8	23 (24.5)
8 to 11	41 (43.6)
>11	17 (18.1)
Type of Career	
Technician	29 (30.9)
Scholar	65 (69.1)

to be continued

Continuation of Table 1

Variables	n (%)
Exercise	
Dean's office	8 (8.5)
Campus Palmas	86 (91.5)
Expectation to retire	
Bonus	7 (7.4)
Up to 5 years	12 (12.8)
Up to 10 years	14 (14.9)
Up to 15 years	61 (64.9)
Have already heard of the Retirement Preparation program	
Yes	42 (44.7)
No	52 (55.3)
Worried	
Not at all	11 (11.7)
Very little	8 (8.5)
More or less	23 (24.5)
Very	29 (30.9)
Extremely	23 (24.5)

**Table 2.** Score in the domains of Quality of Work Life and Key Factors for Retirement Planning among IFTO civil servants (N=94), Palmas, TO, 2020.

Score in the scales	Mean (SD)	Min-Max
Quality of Work Life		
Physical	3.63 ( $\pm 0.55$ )	2.00-4.00
Psychological	4.04 ( $\pm 0.67$ )	2.00-5.00
Personal	4.01 ( $\pm 0.56$ )	2.00-5.00
Professional	3.62 ( $\pm 0.57$ )	2.00-5.00
Key Factors for Retirement Planning		
Personal and social well-being	3.03 ( $\pm 0.61$ )	1.50-4.00
Risk or survival	3.38 ( $\pm 0.63$ )	1.00-4.00
New professional beginning	2.80 ( $\pm 0.61$ )	1.00-4.00
Family relationships	3.36 ( $\pm 0.90$ )	1.00-4.00

SD: Standard deviation; Min: Minimum; Max: Maximum.

According to Table 3, there were statistically significant and positive correlations between the psychological subdomain of QWL and the Risk or Survival factor (Spearman's correlation coefficient:  $r=0.209$ ;  $p> 0.05$ ), and between the professional domain of QWL and the Family Relationships Factor (Spearman's correlation coefficient:  $r=0.215$ ,  $p> 0.05$ ). In other words, the greater the relevance of

the psychological domain quality of life, the more the participants valued the Risk or Survival Factor as an important attribute and a key factor for retirement planning. The same occurred between the professional and quality of work life domains and the Family Relationships Factor. In both assessment instruments, there were positive associations between the subdomains.

Regarding the relationship between expectation to retire, the group with 5 to 10 years to retire had the highest average in the psychological domain Quality of Work Life ( $p=0.039$ ), and there was a trend in the group with permanence bonus to present a higher score in the personal domain ( $p=0.076$ ) (Table 3). It is possible that the role of work in the groups closest to retirement may have mediated

these associations, subsidized by mechanisms of social comparison, choice, personal engagement, and social insertion. Another hypothesis refers to the greater social ability of this group in dealing with work-related stressors. Regarding the concern about retirement, the groups A little worried and Very worried had the lowest scores in the factors personal and social well-being (Table 4).

**Table 3.** Quality of Work Life according to expectations for retirement and sociodemographic variables of IFTO workers (N=94), Palmas, TO, 2020.

Expectation for retirement and Sociodemographic variables	Quality of Work Life							
	Physical M (SD)	<i>p-value</i>	Psychological M (SD)	<i>p-value</i>	Personal M (SD)	<i>p-value</i>	Professional M (SD)	<i>p-value</i>
Expectation for retirement								
Bonus	3.86 (±0.38)	0.387	4.14 (±0.69)	0.039	4.43 (±0.53)	0.076	3.71 (±0.49)	0.173
5 to 10 years	3.69 (±0.47)		4.31 (±0.68)		3.92 (±0.56)		3.77 (±0.59)	
Up to 15 years	3.57 (±0.59)		3.92 (±0.64)*		4.00 (±0.55)		3.54 (±0.56)	
Age group (years)								
45 to 50	3.57(±0.61)	0.516	4.03 (±0.71)	0.557	4.03 (±0.45)	0.244	3.60 (±0.55)	0.793
50 to 55	3.71 (±0.52)		4.00 (±0.57)		3.97 (±0.54)		3.68 (±0.57)	
55 to 60	3.50 (±0.52)		4.00 (±0.85)		3.83 (±0.83)		3.50 (±0.67)	
≥60	3.67 (±0.50)		4.33 (±0.71)		4.33 (±0.50)		3.56 (±0.53)	
Income (in minimum wages)								
3 to 5	3.38 (±0.51)	0.133	3.69 (±0.75)	0.190	3.85 (±0.38)	0.351	3.77 (±0.60)	0.450
5 to 8	3.57 (±0.66)		4.13 (±0.55)		4.00 (±0.67)		3.48 (±0.59)	
8 to 11	3.68 (±0.47)		4.05 (±0.67)		4.00 (±0.55)		3.66 (±0.57)	
Gender								
Female	3.63 (±0.57)	0.844	4.04 (±0.59)	0.884	4.07 (±0.57)	0.296	3.67(±0.52)	0.317
Male	3.63 (±0.53)		4.04 (±0.74)		3.96 (±0.54)		3.56 (±0.62)	
Marital Status								
Without spouse	3.38 (±0.72)	0.089	4.06 (±0.57)	0.959	3.88 (±0.81)	0.415	3.62 (±0.72)	0.934
With spouse	3.68 (±0.50)		4.04 (±0.69)		4.04 (±0.50)		3.62 (±0.54)	
Degree of concern								
Not at all	3.55 (±0.69)	0.760	4.18 (±0.75)	0.670	4.09 (±0.55)	0.760	3.75 (±0.65)	0.961
Very little	3.75 (±0.46)		4.13 (±0.64)		4.13 (±0.35)		3.88 (±0.35)	
More or less	3.70 (±0.56)		3.91 (±0.51)		4.00 (±0.43)		3.61 (±0.50)	
Very	3.66 (±0.48)		4.07 (±0.80)		4.00 (±0.53)		3.59 (±0.57)	
Extremely	3.52 (±0.59)		4.04 (±0.64)		3.96 (±0.77)		3.52 (±0.67)	

\* Up to 15 years to retire <5 to 10 years;

**Table 4.** Key Factors for Retirement Planning according to expectations for retirement and sociodemographic variables of IFTO workers (N=94), Palmas, TO, 2020.

Expectation for retirement sociodemographic variables	Key Factors for Retirement Planning							
	Personal and social well-being	<i>p-value</i>	Risk or survival	<i>p-value</i>	New professional beginning	<i>p-value</i>	Family relationships	<i>p-value</i>
Expectation for retirement*								
Bonus	2.88 (±0.37)	0.432	3.50 (±0.29)	0.678	2.81 (±0.63)	0.857	3.43 (±0.84)	0.977
5 to 10 years	3.06 (±0.80)		3.18 (±0.87)		2.77 (±0.78)		3.25 (±1.13)	
Up to 15 years	3.03 (±0.55)		3.45 (±0.51)		2.82 (±0.53)		3.40 (±0.81)	
Age group (years)								
45 to 50	2.91 (±0.63)	0.642	3.36 (±0.68)	0.844	2.80 (±0.64)	0.967	3.36 (±0.86)	0.937
50 to 55	3.11 (±0.61)		3.42 (±0.63)		2.83 (±0.58)		3.39 (±0.91)	
55 to 60	3.06 (±0.64)		3.25 (±0.68)		2.69 (±0.66)		3.29 (±1.16)	
≥60	3.11 (±0.56)		3.47 (±0.32)		2.85 (±0.63)		3.33 (±0.79)	
Income (in minimum wages)								
3 to 5	3.00 (±0.65)	0.361	3.19 (±0.69)	0.089	2.69 (±0.66)	0.197	3.46 (±0.88)	0.140
5 to 8	3.16 (±0.47)		3.61 (±0.47)		2.77 (±0.55)		2.96 (±1.09)	
8 to 11	3.06 (±0.57)		3.43 (±0.48)		2.96 (±0.43)		3.55 (±0.74)	
Gender								
Female	3.14 (±0.60)	0.102	3.48 (±0.55)	0.142	2.96 (±0.55)	0.023	3.20 (±0.96)	0.075
Male	2.92 (±0.61)		3.29 (±0.69)		2.66 (±0.63)		3.52 (±0.82)	
Marital Status								
Without spouse	3.25 (±0.64)	0.132	3.56 (±0.45)	0.236	2.81 (±0.62)	0.790	2.78 (±1.22)	0.027
With spouse	2.98 (±0.60)		3.34 (±0.65)		2.80 (±0.61)		3.48 (±0.78)	
Degree of concern								
Not at all	3.33 (±0.58)	0.001	3.66 (±0.32)	0.053	3.15 (±0.50)	0.099	3.86 (±0.32)	0.057
Very little	2.44 (±0.62)*		2.75 (±0.99)		2.63 (±0.92)		2.88 (±0.88)	
More or less	2.90 (±0.64)		3.46 (±0.73)		2.88 (±0.66)		3.22 (±0.91)	
Very	2.89 (±0.52)**		3.29 (±0.53)		2.64 (±0.56)		3.53 (±0.74)	
Extremely	3.38 (±0.45)		3.50 (±0.44)		2.83 (±0.48)		3.22 (±1.15)	

\* Very little <None Little and Extremely; \*\* Very <Extremely

Comparisons according to gender indicated that women focused more on New professional beginning than men ( $p=0.023$ ), and men tended to invest in Family Relationships ( $p=0.075$ ) (Table 4). Participants without a partner had a lower score in the item Family Relationships as a post-retirement planning factor ( $p=0.027$ ) (Table 4). There was no association between age group, income, type of career

(teaching and technical), quality of work life, and the key factors for retirement planning.

Regarding the respondents' suggestions on topics for the creation of a Retirement Preparation Program, the categories of greatest relevance were financial planning (13%), specific legislation on retirement (11%), entertainment and quality of life

(7%), paid occupational activities after retirement, entrepreneurship, and psychological support (6%), health promotion and life projects for old people (4%), volunteering (2%), and PPA for disabled workers (1%).

## DISCUSSION

The profile of the population studied comprised participants aged 50 to 55 years, representing 40.4% - with up to 15 years for retirement (64.9%). They are in the categories very or extremely worried about retirement, 30.9% and 21.5%, respectively. This concern corroborates the contemporary discussions of Faganani<sup>1</sup>, Holland and Málaga<sup>14</sup> regarding retirement under the current federal government, which reverts workers' rights based on the social security accountability. As a result, workers who are close to retirement show concern about their rights in the future.

When considering the variable Quality of Work Life, there is a higher prevalence of the Psychological factor, followed by the Personal, Physical and Professional ones. It is a feeling about work, and that these factors are possibly related to the perception of well-being and personal satisfaction. In this sense, Ferreira<sup>15</sup> and Barretto<sup>16</sup> state that QWL is a set of rules, guidelines, and practices within the scope of work organizations aimed at promoting personal well-being and development of workers.

In this context, the findings of Ferreira<sup>15</sup>, Klein<sup>17</sup> and Diniz seem to indicate that QWL can be associated with the establishment of priorities for retirement. Professionals who mentioned greater importance to the psychological domain may have attributed greater importance to the Risk or Survival factor, as it encompasses domains related to personal well-being, whereas the greater relevance of the professional domain may be associated with giving greater importance to family relationships, whose coexistence can be challenging or the target of greater dedication of time and or affective investment.

These results are associated with the study by Hamm et al.<sup>18</sup> assessing the engagement of middle-aged and old people in the domains health, work, finances, well-being, marital and child relationships during their retirement process. The study pointed

out that plausible involvement in these dynamics is an important factor for an easy transition during life.

This analysis is similar to the results obtained in the study by Klein and Diniz<sup>17</sup> analyzing the driving factors of QWL based on the perception of public servants where the factors influencing satisfaction with QWL are the opportunities of professional growth and relationship with colleagues. Family and social relationships, leisure, and the work attributes of the individual can be added to these factors in the decision to retire. In addition, the recent study by Barretto<sup>16</sup> on the main sources of well-being at work relates aspects of pleasant socio-professional relationships, professional achievement and growth, satisfactory management, and a sense of social function.

In the context of retirement planning, the findings of said study are in line with those by France and Menezes<sup>19</sup> indicating that financial security is necessary, followed by family, marital, social, relationships, health care, and healthy eating. These factors are related to the study by Leandro-França<sup>20</sup> on the aspects of cognitive, motivational, and behavioral changes, changes in health, finances, social and leisure activities within the universe of retirement planning. According to Ferreira<sup>15</sup> and Barretto<sup>16</sup>, these dimensions are associated with both intellectual development and associations, cultural and leisure activities. On the other hand, for Boehs et al.<sup>2</sup> the positive perception of quality of work life is an intention factor for career continuity in retirement. Another relevant factor in this study is the association between quality of work life and retirement planning factors, which statistically showed that the groups studied showed satisfaction in the psychological, personal, and professional domains. According to Ferreira<sup>15</sup>, the quality of work life is related to general satisfaction with life in the work environment.

This idea corroborates the study by Boehs et al.<sup>2</sup> investigating the relationship between career quality of life and the decision to retire. The result showed that the better the understanding of quality of work life, the higher the levels of job satisfaction, and this factor contributes to arouse interest in the permanence in development of work activities during retirement.

These data are favorable in the context of transition from work to retirement, since workers with a good



quality of work life have satisfactory conditions to plan life after retirement, thus investing in domains that make sense to their life course and history.

For Zanelli<sup>21</sup>, the expectation to retire is related to the meaning of work in the subject's life. Thus, the psychosocial aspects of work play an important role in the retirement process. In the analysis by Bressan et al.<sup>22</sup> and Argimon<sup>23</sup>, added to this factor are the satisfactory conditions of physical and psychological health, leisure and social activities, family relationships, and friendship ties. These resources work as important mechanisms as they influence the quality of life of retired people.

Another factor related to this context was indicated in the study by França and Carneiro<sup>13</sup> with executives in which they pointed out that younger workers were more favorable to staying at work for a longer time, thus postponing retirement, unlike the older workers, who envisioned the period of inactivity to dedicate to their family and leisure activities.

In the present study, the relationship between concern about retirement and the personal and social well-being factor was emphasized as one of the elements for retirement planning. Professionals who reported being Very little worried had lower scores in this domain than those who reported Not at all, a little and extremely; and Very worried professionals had a lower score than those who reported Extremely. The relationship between these variables should be better explored, considering that the concern can denote anxiety and the planning and expectation about retirement at the same time.

It is possible that the results of the present study are related to the high level of education of the sample, and to the socially accepted gender roles: men with life dedicated to work, women with double or triple journey related to the orchestration of roles in the scope of work and family. Regarding the gender role, the study by Bohes et al.<sup>2</sup> pointed out that women who have highly responsible jobs, and with a high level of education and wages do not fit the standard role assigned to women of domestic activities, and it is expected that they give greater value to their professional role. Thus, in the absence of work, women would have greater flexibility to engage in new activities, selecting resources and projects consistent

with variables related to personal development or to projects that they were unable to carry out in other stages of their life. Davidson et al.<sup>24</sup> report that women considered their satisfaction with their personal and professional roles coupled to the personal desires with social demands, dealing with professional and financial success while playing the maternal role.

Regarding the topics for the promotion of a PPA, the most reported items according to the responses of the participants were "financial planning, followed by specific legislation on retirement, entertainment and quality of life, paid occupational activities after retirement, entrepreneurship and support, health promotion, life projects for old age, volunteering", and lastly the "PPA aimed at disabled employees". It is noteworthy that with retirement many workers have a decrease in their wages, followed by the increase in health expenses and the transitions that come with this phase of life, such as children living home, smaller contact network, and adjustments with making use of free time. Interest in aspects of the legislation may be anchored by the recent changes in the laws regulating retirement started in 2016 and in force with the Social Security Reform enacted in 2019. In this sense, Nascimento and Polia<sup>6</sup> show the main perceptions for retirement of professors at a Federal University, which changed the perspective of retirement for some professors who showed concern and anxiety about their future due to the uncertainties of the last social security reform.

In this context, it is worth briefly mentioning the Social Security Reform in Brazil, emphasizing the latest changes according to the perceptions of Fagnani<sup>1</sup>, Nascimento, Polia<sup>6</sup> and Aguiar<sup>25</sup>. Thus, the first change in the Brazilian social security system occurred in 1991 during the Collorera, where the calculation of the benefit amount started to take into account the monetary correction. Later, in 2003, during Lula government which focused on civil servants, the reform made it difficult for civil servants to retire. In 2015, during Rousseff's government, a bill of law was enacted and created a new social security calculation, the formula 85/95. Temer government attempted a reform with PEC 287/2016, but it was not approved. In turn, Bolsonaro's reform with PEC 6/2019 aimed to reduce the deficit in public accounts and changed the social security model from

distribution to capitalization. This reform changed the rules of retirement, setting a minimum retirement age and increasing the contribution time.

This synthesis shows that the Brazilian social security system is fragile, and that other reforms may arise according to the interests of the government or to the society pressure. In this scenario, Aguiar<sup>25</sup> states that the Social Security Reform forces the worker to remain working for longer without considering the human limitations caused by the aging process in which the transformations derived from senescence can affect the working activities, and the excessive wear and tear of the worker over the years with their functional tasks.

Although the findings emphasize the association between quality of work life, gender, marital status, and factors for retirement planning, it is important to mention that the application of the questionnaires showed that some scholars and administrative technicians had not yet thought about retirement planning.

Given the findings, it is suggested that the following studies compare the careers of civil servants and the creation of other similar studies, so that the topic of retirement planning goes beyond the public field, also awakening private organizations to develop preparation programs for the retirement of their workers.

## CONCLUSION

Retirement planning seems to be influenced by the quality of work life and variables such as gender and marital status. The study allowed exploring the retirement planning, providing thematic contributions for the organization to develop a Retirement Preparation Program according to the suggestions of the workers interviewed.

The social contribution of the present research allowed the investigated subjects to better understand and reflect on retirement, as well as the scientific field, as it demonstrated the concerns of the investigated population and presented strategies that favor the preparation and planning to face the challenges of humanity in the aspects permeating this discussion in a dialogue with the guidelines of the Brazilian social security system, which in the context of the reform changed the rules of access to social security benefits, making retirement a universe of uncertainties for many workers, impacting mainly the old population.

In the retirement planning agenda, institutions must incorporate the complexity of elements related to aging fostering intergenerational actions, as well as promoting reflections that contribute to the civil servant's perception of retirement as a natural process.

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