

**BETWEEN REFLECTION AND ACTION: POSTPONEMENT OF RETIREMENT AND  
INCIPIENT PREPARATION AMONG TECHNICAL-ADMINISTRATIVE STAFF AGED 60+  
AT A FEDERAL UNIVERSITY**

**ENTRE A REFLEXÃO E A AÇÃO: ADIAMENTO DA APOSENTADORIA E PREPARAÇÃO  
INCIPIENTE ENTRE TAEs 60+ EM UMA UNIVERSIDADE FEDERAL**

**ENTRE LA REFLEXIÓN Y LA ACCIÓN: POSTERGACIÓN DE LA JUBILACIÓN Y  
PREPARACIÓN INCIPIENTE ENTRE EL PERSONAL TÉCNICO-ADMINISTRATIVO DE  
60 AÑOS O MÁS EN UNA UNIVERSIDAD FEDERAL**



<https://doi.org/10.56238/sevened2026.008-119>

**Regiane Vieira Silva<sup>1</sup>, Simone Martins<sup>2</sup>, Stefania Becattini Vaccaro<sup>3</sup>, Alejandro Pérez-Duarte Fernández<sup>4</sup>, Josieli Moris Gomes Calderano<sup>5</sup>**

**ABSTRACT**

This article presents the results of a study investigating how technical-administrative staff in education at a public university perceive and prepare for retirement, as well as how the institution contributes to this process. The theoretical framework is based on the Transtheoretical Model of Behavior Change, by Prochaska and DiClemente (1983), used as an analytical lens to understand the different positions of employees regarding the decision to retire. A qualitative approach was adopted, involving 76 semi-structured interviews and two focus groups, with eight participants each, whose data were analyzed using the content analysis technique (Bardin, 2011). The results indicate that continued employment is sustained by fear of idleness and loss of an active routine, concern about the disruption of social ties, and threats to professional identity, positioning work as the central axis of daily life and institutional belonging. Low preparation for retirement and the absence of structured institutional policies are also evidenced, factors that contribute to insecurity and the postponement of the decision to leave work. It is concluded that retirement is experienced in an ambivalent manner, marked by insecurity, low readiness, and postponement of the decision, aggravated by the absence of structured institutional support. The study contributes

<sup>1</sup> Master's student in Public Administration. Universidade Federal de Viçosa (UFV).

E-mail: rvieira2004@yahoo.com.br Orcid: <https://orcid.org/0009-0000-2493-8835>

Lattes: <http://lattes.cnpq.br/0014139605043952>

<sup>2</sup> Postdoctorate fellow in Business Administration. Universidade Federal de Viçosa (UFV).

E-mail: simmone.martins@gmail.com Orcid: <https://orcid.org/0000-0002-6614-4811>

Lattes: <http://lattes.cnpq.br/5311862771207808>

<sup>3</sup> Dr. in Legal and Social Sciences. Universidade Federal de Lavras (UFLA).

E-mail: becattinivaccaro@gmail.com Orcid: <https://orcid.org/0000-0003-0184-0020>

Lattes: <http://lattes.cnpq.br/5837401267565300>

<sup>4</sup> Dr. in Theory and History of Architecture. Universidad Jesuita de Guadalajara (ITESO).

E-mail: apdf@iteso.mx Orcid: <https://orcid.org/0000-0001-5500-9828>

Lattes: <http://lattes.cnpq.br/4327656434093082>

<sup>5</sup> Master's student in Public Administration. Universidade Federal de Viçosa (UFV).

E-mail: josielimoris@yahoo.com.br Orcid: <https://orcid.org/0009-0009-3856-8877>

Lattes: <http://lattes.cnpq.br/0668298157701934>

to the academic debate on aging, work, and human resource management in the public sector, in addition to offering support for reflection on institutional policies to support the transition from work to retirement in the context of public universities.

**Keywords:** Human Resource Management. Retirement. Retirement Preparation. Public Service.

## RESUMO

Este artigo apresenta o resultado de um estudo que investiga como servidores técnico-administrativos em educação de uma universidade pública percebem e se preparam para a aposentadoria, bem como de que forma a instituição contribui para esse processo. O referencial teórico fundamenta-se no Modelo Transteórico de Mudança de Comportamento, de Prochaska e DiClemente (1983), utilizado como lente analítica para compreender os diferentes posicionamentos dos servidores diante da decisão de se aposentar. Adotou-se uma abordagem qualitativa, com a realização de 76 entrevistas semiestruturadas e dois grupos focais, com oito participantes cada, cujos dados foram analisados por meio da técnica de análise de conteúdo (Bardin, 2011). Os resultados indicam que a permanência no trabalho é sustentada pelo medo da ociosidade e da perda da rotina ativa, pelo receio com o rompimento dos vínculos sociais e pela ameaça à identidade profissional, posicionando o trabalho como eixo central da vida cotidiana e do pertencimento institucional. Evidencia-se, ainda, a baixa preparação para a aposentadoria e a ausência de políticas institucionais estruturadas, fatores que contribuem para a insegurança e o adiamento da decisão de desligamento. Conclui-se que a aposentadoria é vivenciada de forma ambígua, marcada por insegurança, baixa prontidão e adiamento da decisão, agravados pela ausência de suporte institucional estruturado. O estudo contribui para o debate acadêmico sobre envelhecimento, trabalho e gestão de pessoas no setor público, além de oferecer subsídios para a reflexão sobre políticas institucionais de apoio à transição trabalho–aposentadoria no contexto das universidades públicas.

**Palavras-chave:** Gestão de Pessoas. Aposentadoria. Preparação para a Aposentadoria. Serviço Público.

## RESUMEN

Este artículo presenta los resultados de un estudio que investiga cómo los servidores técnico-administrativos en educación de una universidad pública perciben y se preparan para la jubilación, así como de qué manera la institución contribuye a este proceso. El marco teórico se fundamenta en el Modelo Transteórico de Cambio de Comportamiento, de Prochaska y DiClemente (1983), utilizado como lente analítica para comprender las diferentes posiciones de los servidores frente a la decisión de jubilarse. Se adoptó un enfoque cualitativo, con la realización de 76 entrevistas semiestruturadas y dos grupos focales, con ocho participantes cada uno, cuyos datos fueron analizados mediante la técnica de análisis de contenido (Bardin, 2011). Los resultados indican que la permanencia en el trabajo se sustenta en el miedo a la inactividad y a la pérdida de una rutina activa, en la preocupación por la ruptura de los vínculos sociales y en la amenaza a la identidad profesional, posicionando el trabajo como eje central de la vida cotidiana y del sentido de pertenencia institucional. Asimismo, se evidencia la baja preparación para la jubilación y la ausencia de políticas institucionales estructuradas, factores que contribuyen a la inseguridad y al aplazamiento de la decisión de desvinculación laboral. Se concluye que la jubilación se vive de forma ambigua, marcada por inseguridad, baja preparación y postergación de la decisión, agravadas por la ausencia de apoyo institucional estructurado. El estudio contribuye al debate académico sobre envejecimiento, trabajo y gestión de personas en el sector público, además de ofrecer insumos para la reflexión sobre políticas institucionales



de apoyo a la transición entre trabajo y jubilación en el contexto de las universidades públicas.

**Palabras clave:** Gestión de Personas. Jubilación. Preparación para la Jubilación. Servicio Público.

## 1 INTRODUCTION

Population aging and the growth of the elderly population have promoted significant transformations in the social, economic, and political spheres in several countries, including Brazil. This process results from the increase in longevity, the reduction in birth rates and advances in living conditions and medicine, producing an accelerated change in the age composition of the population, with proportionally greater growth in the older age groups (Nascimento; Rabelo, 2008). Such a scenario imposes pressures on the social security and social protection systems, requiring revisions in public policies related to social security, health, and work, as well as the incorporation of strategies aimed at promoting healthy aging and the productive inclusion of older people (Pazos, 2020). In the context of public organizations, this context is expressed in the need to manage the aging of the workforce and to qualify the work-retirement transition processes, given its impact on well-being, continuity of services, and retention/transfer of institutional knowledge.

In this context, healthy aging, as defined by the World Health Organization (2005), refers to the process of developing and maintaining the functional capacities that enable well-being in old age. This perspective shifts the focus from chronological age to the social, institutional, and organizational conditions that favor autonomy, social participation, and the continuity of meaningful roles throughout the life course, including work. In the case of economically active elderly people, the maintenance of functional capacity is also influenced by working conditions, work organization and the way the transition to retirement is conducted, which reinforces the centrality of institutional management in this process.

In the workplace, these transformations contribute to resignifying retirement, which is no longer understood only as a functional disconnection and starts to configure a complex transition process, crossed by personal, social, economic and identity dimensions. Retirement can be experienced in an ambivalent way: at the same time that it represents the possibility of greater autonomy, realization of personal projects and reorganization of life outside work, it can also be perceived as rupture, loss of bonds, unproductivity and intensification of the feeling of aging, especially when work occupies a central role in the construction of identity (Zanelli; Silva; Soares, 2010; Myrtle; Leandro-França; Seidl, 2014; Silva; Helal, 2018).

In the context of public universities, this ambivalence manifests itself in a significant way. Studies indicate that, even after acquiring the right to retirement, many civil servants choose to remain in activity, evidencing positive and/or negative attitudes towards dismissal from work (Bressan *et al.*, 2013; Nascimento; Polia, 2019). Such permanence reveals that the decision to retire involves factors that go beyond legal or financial aspects, being related

to institutional ties, meanings attributed to work and organizational conditions (Silva; Sousa, 2023). In this scenario, retirement is not only presented as an administrative event, but as a situated decision, influenced by expectations of continuity, working conditions and concrete opportunities to reorganize post-career life.

The absence of individual planning or structured institutional policies to prepare for retirement can make it difficult for civil servants to adapt to this new stage of life. In this sense, public universities, in the exercise of their social responsibility, can play an important role in supporting more planned and healthy transitions, through retirement preparation programs. This need becomes even more evident in the public service, where stability and certain incentives contribute to the postponement of this decision (Fonseca, 2019). Despite the progress of studies on retirement, there are still fewer frequent investigations that examine, in the context of public universities, how civil servants at an advanced age are in the process of preparing for retirement and how they perceive the institutional support offered, especially among technical-administrative staff in education.

According to Macêdo, Bendassolli and Torres (2019), prolonged stay at work may be associated with the emotional costs involved in dismissal and insecurity regarding the construction of new post-career life alternatives. Added to this is the lack of information and institutional support that helps civil servants in the decision-making process, which can generate a feeling of frustration and devaluation (Carvalho; Costa; Pimenta, 2013; Bressan *et al.*, 2013). This picture reinforces the importance of understanding not only "if" the civil servant intends to retire, but "how" he prepares for this transition and what institutional conditions facilitate or hinder this path.

In this context, the study seeks to answer the following research question: to what extent are technical-administrative employees in education aged 60 years or older, already eligible for voluntary retirement, prepared for the work-retirement transition and how do they evaluate the institutional support offered? Thus, the objective of the article is to present the results of the investigation on the modes of preparation for retirement and the perceptions about institutional support among technical-administrative employees 60+, recognizing the heterogeneity of trajectories, conditions and expectations. The choice of technical-administrative staff is justified because it covers different occupational profiles, with different experiences of aging at work, which can produce equally varied needs and preparation strategies.

To this end, the Transtheoretical Model of Behavior Change was adopted as an analytical framework, as it allows the identification of stages of readiness and understanding the process of decision and preparation for retirement (for example, from pre-contemplation

to concrete planning actions), contributing to interpret the postponement of dismissal and guiding institutional strategies that are more adherent to different profiles of civil servants.

The research was developed through semi-structured interviews and focus groups with technical-administrative employees of the Federal University of Viçosa (UFV), aged 60 years or older, who already meet the requirements for voluntary retirement. By analyzing their perceptions, concerns, and practices related to retirement, the article contributes to the academic debate on aging, work, and people management in the public sector, in addition to offering subsidies for reflection on institutional policies to support the work-retirement transition in the context of public universities. In addition, by explaining the needs and barriers perceived by the civil servants themselves, the research offers elements applicable to the formulation and improvement of retirement preparation programs, strengthening the professionalizing dimension of the study. In addition to this introduction, the article presents the theoretical framework, the methodological procedures, results and analyses and, finally, the conclusions.

## **2 THEORETICAL FRAMEWORK**

The theoretical framework of this study is organized into two central analytical axes. The first addresses the preparation for retirement in the context of the public service, with emphasis on policies, institutional practices and the challenges faced by workers in the transition between working life and retirement. The second axis discusses the decision-making process of retiring, interpreted in the light of the Transtheoretical Model of Behavior Change, proposed by Prochaska and DiClemente (1983), which offers subsidies to understand retirement as a gradual process, marked by different stages of reflection, preparation and action. In articulation with the objectives of the article, these axes support the analysis of two empirical dimensions: (a) the practices of preparation for retirement (e.g., financial planning, health, life projects, and reorganization of roles) and (b) the perception of institutional support (policies, communication, people management actions, and preparation programs), allowing the interpretation of the work-retirement transition as a multidimensional and socially situated phenomenon.

For analytical purposes, the distinction is made between: decision to retire (intention, readiness and motivational positioning), preparation for retirement (actions and practices carried out before dismissal) and post-retirement adaptation (experiences and well-being after leaving work). Thus, the focus of this study falls on decision and preparation, as well as on the institutional role perceived in the pre-retirement phase.

## 2.1 PREPARATION FOR RETIREMENT IN THE PUBLIC SERVICE

Recent international studies have deepened the understanding of the relationship between retirement and well-being, highlighting the ambiguous and non-linear nature of this transition. A systematic review with meta-analysis carried out in European countries shows that the effects of retirement vary according to the institutional context, the level of prior planning and the possibility of maintaining social roles after leaving work. The results indicate that retirement can generate both subjective gains and losses, reinforcing that post-career well-being depends less on the leave itself and more on the social, organizational and individual conditions that sustain this process (Teques *et al.*, 2025). Although produced in European contexts, these findings reinforce a relevant conclusion for the Brazilian public service: the work-retirement transition tends to be more adaptive when there is prior planning and organizational support, which makes the institutional dimension especially decisive in organizations with long careers and a strong symbolic link with work.

This perspective converges with approaches that conceive retirement as a gradual process of behavioral and identity change, in which prior preparation and institutional support play a central role. In this sense, the literature suggests that pre-retirement preparation should be understood as a set of practices and resources that precede the dismissal and that influence the transition, including financial and social security planning, health care and self-care, reconstruction of sociability networks, and development of post-career projects. In the Brazilian context, the postponement of retirement is recurrent in the public service, influenced by stability, social security rules and the symbolic bonds built throughout the professional career. Evidence indicates that this decision goes beyond economic factors, involving emotional costs associated with the rupture of institutional bonds, the loss of professional identity, and insecurity regarding the construction of new life projects (Macêdo; Bendassolli; Torres, 2019), often aggravated by the lack of information and organizational support (Carvalho; Costa; Pimenta, 2013). These characteristics of the public service, such as stability, long-term careers, institutionalization of roles and lower turnover, tend to intensify the identity weight of work and make retirement a socially negotiated decision, and not just an administrative event.

In this scenario, the Retirement Preparation Programs (PPAs) are an important institutional strategy to support the work-retirement transition. Although initially restricted to financial aspects, these programs began to incorporate, from the 1980s and 1990s, a broader approach, recognizing retirement as a multidimensional process, involving psychological, social, family, and health dimensions (França; Soares, 2009; Zanelli; Silva; Soares, 2010). From the point of view of the design of interventions, the literature indicates that more

comprehensive PPAs tend to combine: social security/financial guidance; health promotion and self-care; development of life projects and reorganization of roles; psychosocial support and identity discussion; and information on alternatives for social participation and work (when desired). In Brazil, PPAs have gained visibility, especially in the context of public organizations, aligning with people management policies and the promotion of active aging. Studies indicate that participation in preparatory actions contributes to a more positive experience of retirement and influences the way this transition is perceived and planned (Bressan *et al.*, 2013; Silva; Helal, 2018). In addition to the individual benefit, such programs can favor organizational dimensions, such as succession planning, knowledge management, and reduction of institutional uncertainties associated with the departure of experienced civil servants, reinforcing their relevance in public universities.

From a normative point of view, preparation for retirement is provided for in the Statute of the Elderly Person – Law No. 10,741 (Brasil, 2003). Despite this legal support, the literature points out that the initiatives effectively implemented in public organizations are still limited (France; Soares, 2009). Empirical research reveals that many civil servants do not systematically prepare for retirement and tend to postpone this decision because they perceive themselves to be still productive, evidencing the fragility of the institutional support available (Gvozd; Sakai; Haddad, 2015; Amorim *et al.*, 2018). This gap between normative foresight and practical implementation suggests that retirement preparedness remains, in many contexts, individual-centered, even when there is evidence that organizational support functions as a relevant facilitator of transition.

Studies in the context of federal universities corroborate this diagnosis, by highlighting the need for institutional policies aimed at active aging and prior retirement planning (Nascimento; Polia, 2019; Oliveira; Almeida, 2021). Despite this, ambiguity persists regarding organizational responsibility in this process, since part of the civil servants understands preparation as an individual attribution, in contrast to approaches that defend institutional engagement in the management of aging at work (Bressan *et al.*, 2013; France; Soares, 2009). In general, the literature suggests that the absence of consistent institutional policies contributes to the postponement of retirement and to the feeling of insecurity in the post-career transition. At the same time, the prolonged stay of experienced civil servants can represent a relevant strategy for public organizations, as long as it is accompanied by policies that adequately support the transition process to retirement (Pereira, 2017).

Thus, preparation for retirement is configured as a field of tensions between individual choices, institutional conditions and the meanings attributed to aging and work. For this study, this field of tensions is operationalized in the analysis of the perceived institutional support

(existence/absence of PPAs, communication and orientation), the planning practices mobilized by the civil servants and the meanings attributed to the permanence at work in the face of the possibility of dismissal.

## 2.2 THE DECISION TO RETIRE AND THE TRANSTHEORETICAL MODEL OF BEHAVIOR CHANGE

The decision to retire is crossed by personal, institutional and psychological factors. For some civil servants, continuity in work is associated with the maintenance of professional identity, financial stability and social ties; For others, the proximity of retirement is experienced in a negative way, marked by doubts and insecurities. It is, therefore, a process permeated by contradictory perceptions, which can be interpreted as both opportunity and loss (Murta; Leandro-França; Seidl, 2014). This decision, however, should not be reduced to a specific moment, as it involves the gradual construction of readiness, the negotiation of perceived gains and losses, and the evaluation of concrete conditions to reorganize post-career life.

The transition from working life to retirement involves significant behavioral and symbolic changes, configuring itself as a dynamic process, marked by resistance, advances and adaptations. To understand this complexity, this study adopts the Transtheoretical Model of Behavior Change as an analytical lens, due to its ability to interpret the different positions of civil servants in the face of the decision to retire. In particular, the model is used to understand the postponement of retirement as permanence in early stages (pre-contemplation and contemplation) or as difficulty in advancing to stages of preparation and action, a scenario that can be aggravated by the absence of information and structured institutional support.

Developed by Prochaska and DiClemente (1983), the model conceives behavioral change as a gradual process, composed of different motivational stages. Although it originated in the field of psychology, the model has come to be widely used in organizational studies and in the Social Sciences, especially in the analysis of decision-making processes and behavioral changes in institutional contexts (Matta, 2012). In addition to the stages, the model incorporates constructs that help explain complex transitions, such as decisional balance (evaluation of pros and cons), self-efficacy (perception of the ability to change), and change processes (cognitive and behavioral strategies mobilized along the way). Although this study focuses mainly on identifying the stages of readiness, such constructs guide the interpretation of the narratives, especially when the servers describe ambivalence, insecurities and barriers to planning.

According to the model, change occurs over six stages: pre-contemplation, contemplation, preparation, action, maintenance, and completion or termination (Myrtle; Leandro-França; Seidl, 2014). To avoid simplifying readings, it should be noted that not all applications use the finishing stage, and the paths may involve regressions and advances, especially in changes associated with identity and life cycle, such as retirement. These stages make it possible to understand the extent to which individuals recognize the need for change, reflect on its implications, and engage in concrete actions. In the context of retirement, the model allows interpreting everything from the denial or resistance to the idea of retiring to the consolidation of the decision and the adaptation to the new condition. In the pre-retirement context, which is the focus of this article, the emphasis is especially on the passage from contemplation to preparation and action, that is, on the transformation of intention into planning and concrete practices.

Applied to the context of public service, the Transtheoretical Model of Behavior Change makes it possible to analyze the postponement of retirement not as an exclusive result of individual choices, but as a situated process, influenced by organizational characteristics, the stability of the bond and the meanings attributed to work and aging. This allows us to understand that the readiness to retire can be facilitated or inhibited by institutional factors (existence of PPAs, quality of internal communication, support from the people management sector, opportunities for gradual transition and recognition of the trajectory), acting as conditions that favor or hinder progression between stages.

In this way, the model contributes to understanding how civil servants construct, negotiate and resignify their decision to remain or leave the public service, offering analytical subsidies to interpret retirement as a gradual and socially mediated transition, and not as a one-off event.

In summary, by articulating the axis of preparation (practices and institutional support) with the axis of decision (stages and constructs of the model), this framework guides the qualitative analysis of the narratives of technical-administrative employees 60+, allowing us to identify: (i) in which stage of readiness they are; (ii) which pros and cons are mobilized in the decisional balance; (iii) what preparatory actions have already been initiated; and (iv) how they evaluate the role of the university in offering information, support and conditions for a more planned work-retirement transition.

### **3 METHODOLOGICAL PROCEDURES**

The research was carried out at the Federal University of Viçosa (UFV), a federal institution of higher education located in the municipality of Viçosa, Minas Gerais. The unit of

analysis corresponded to the university's main campus, having as subjects the technical-administrative employees in education aged 60 years or older (TAEs 60+) who, although they already met the legal requirements for voluntary retirement, chose to remain in professional activity.

A qualitative approach was adopted, appropriate to the understanding of the experiences, perceptions and meanings attributed by the participants to retirement and preparation for this stage of life, dimensions of a subjective nature that are not accessible by quantitative methods. As for the objectives, the study is characterized as descriptive and exploratory, as it seeks to understand and analyze a phenomenon that is still little investigated in the context of public universities, from the perspective of the social actors involved. It is, additionally, a qualitative study of institutional focus, in which the UFV is taken as an empirical case to examine, in depth, the process of preparation for retirement and the perception of institutional support among eligible TAEs 60+.

For the purposes of analytical delimitation, this study differentiates: (a) decision to retire (intention and readiness) and (b) preparation for retirement (practices and actions carried out in the pre-retirement period). Thus, the focus is on decision and preparation in the pre-retirement period, as well as on perceived institutional support.

### 3.1 PARTICIPANT

The study had the participation of 76 technical-administrative employees of UFV, all with an acquired right to voluntary retirement. The inclusion of these participants allowed different functional categories of the TAEs' careers to be contemplated, ensuring diversity of professional trajectories and perceptions related to the object investigated. A total of 76 individual interviews were conducted (n=76), and the focus groups were conducted with the same people interviewed, characterizing an intentional overlap between the stages of collection for deepening and interpretative validation of the emerging themes. The selection of participants followed the snowball sampling strategy, associated with the criterion of theoretical saturation. It was considered that saturation was reached when the reports began to present recurrence of information, without the incorporation of new elements for the analysis (Vinuto, 2014). Saturation was monitored by successive blocks of interviews, through the verification of stabilization of codes and themes (thematic recurrence), recording the absence of new relevant codes in the final stages of data collection.

Five initial "seeds" (n=5) were used, defined in order to contemplate different levels of the technical-administrative career, seeking to reduce the homophily bias characteristic of the snowball. Diversity was pursued especially by career level/category and by positions.

Regarding the characterization of the group, there was a predominance of males, with an average of 40 years of service, an average of approximately 10 years of permanence in activity after the acquisition of the right to retirement, participation of civil servants belonging to all functional categories (A-E) and variation in schooling from elementary school to higher education. The characterization also considered the positions held, as the selection was not organized by sectors, but by positions identified as relevant to contemplate occupational diversity within the technical-administrative career.

Inclusion criteria: TAEs employees aged 60 or over, eligible for voluntary retirement, working at the UFV headquarters campus, who accepted to participate and signed the ICF. Exclusion criteria: civil servants on extended leave, on assignment, on sick leave, or who did not wish to participate in the research.

### 3.2 DATA COLLECTION INSTRUMENTS AND PROCEDURES

Primary data collection took place between July and September 2025 and was carried out in two complementary stages: semi-structured interviews and focus groups. The adoption of combined instruments sought to strengthen the methodological triangulation, by articulating the depth of the individual interviews with the interactional dynamics of the focus groups, allowing the examination of convergences, divergences and shared meanings about retirement and preparation.

#### 3.2.1 Semi-structured interviews

In the first stage, 76 semi-structured face-to-face interviews were conducted, carried out in the participants' workplaces, in reserved environments, in order to ensure privacy and comfort. The interviews lasted an average of approximately 1 hour, were fully transcribed, and the transcriptions were checked by the authors, as a measure of quality control of the corpus.

The interview script was structured based on the Transtheoretical Model of Behavior Change, seeking to capture elements associated with retirement readiness and preparation practices (e.g., reflection and intention, ambivalences and balance between pros and cons, planning actions, resources and perceived barriers, in addition to the perception of institutional support).

Before the beginning of the interviews, all participants signed the ICF, guaranteeing anonymity, use of the data exclusively for scientific purposes and commitment to confidentiality. To mitigate risks of inhibition associated with the work environment, additional care was adopted: the place and times were adjusted as indicated by the participants,

favoring moments and conditions perceived as more appropriate to ensure comfort and freedom of expression.

### **3.2.2 Focus groups**

The second stage consisted of two focus groups, each composed of eight participants, totaling 16 participants. The realization of two groups resulted from the indication of interest and availability of the interviewees to participate in this stage, and the composition was defined in order to enable in-depth and comparable discussions between groups.

The meetings took place in September 2025, in the meeting room of the Department of Administration and Accounting at UFV, and the discussions were recorded with the express authorization of the participants, as provided for in the ICF. Each focus group lasted approximately two hours.

The composition of the groups sought to ensure diversity in terms of gender and occupational profiles, combined with the care of forming groups with relatively similar profiles, favoring the fluidity of the discussions and the safety of the participants. To reduce hierarchical asymmetries, the heads were grouped into the same group.

For each focus group, a follow-up team was formed by a moderator and two observers, strengthening the systematic recording of the process and the quality of the material.

### **3.2.3 Ethical procedures**

As this is a research involving human beings, the study was submitted to the Human Research Ethics Committee of the Federal University of Viçosa (CEP/UFV), and was approved under opinion No. 7.664.570 and CAAE 87902325.2.0000.5153, issued on June 25, 2025.

In order to preserve the identity of the participants, a coding system was adopted in the citations, identified by the structure [Professional Category – Number], in which the letters A, B, C, D or E correspond to the functional categories of the career of TAEs, followed by sequential numbering. Categories A-E correspond to the career classes provided for in the Career Plan for Technical-Administrative Positions in Education (PCCTAE), presenting different levels of complexity/qualification.

### **3.2.4 Secondary data (desk research)**

In a complementary character, it carried out the collection of secondary data, through documentary research in institutional records, legislation, scientific articles and administrative documents made available by the Dean of Personnel Management at UFV. The documents

were used, especially, to identify potential research subjects (eligible employees) and to map the positions to be contemplated to ensure occupational diversity in the study.

### 3.3 DATA ANALYSIS PROCEDURES

The textual and verbal data were submitted to content analysis, according to the proposal of Bardin (2011). This technique involves a systematic and objective set of procedures aimed at identifying, coding, categorizing and interpreting units of meaning, making it possible to make inferences about the meanings and contexts of speech production.

The analytical process was developed in successive stages, including floating reading of the corpus, codification and construction of thematic categories. The unit of registration adopted was thematic (discursive excerpts with unity of meaning), and the coding was conducted in an inductive way, guided by the Transtheoretical Model of Behavior Change, in order to organize and interpret narratives related to retirement readiness, preparation practices and perceived institutional support

The resulting categories were interpreted in the light of the Transtheoretical Model of Change, adopted as an analytical framework to understand the different positions of civil servants in relation to the decision to retire.

To strengthen the credibility of the findings, triangulation between interviews and focus groups and peer review of the categorical scheme and interpretations (e.g., discussion between authors/orientation) were adopted, seeking to reduce individual biases and increase analytical consistency.

## 4 RESULTS AND ANALYSIS

This section presents the analyses and results obtained from the 76 individual semi-structured interviews and the two focus groups carried out with technical-administrative employees in education at UFV, all aged 60 years or older, eligible for voluntary retirement and in activity. The focus groups were conducted with participants who had already been interviewed, with the aim of deepening interpretations, exploring convergences and divergences, and strengthening the triangulation of evidence.

The data show the heterogeneity of the group in terms of age, length of service and functions performed, with participants distributed among different levels of the technical-administrative career. There is a predominance of civil servants classified in Level C, which concentrates 35 participants (46% of the total), most of them linked to technical and operational support activities.

The age range of the participants varies between 60 and 74 years old, with the highest concentration between 62 and 69 years old. There was a significant predominance of males (89.5%). With regard to racial self-declaration, there was a predominance of civil servants who identified themselves as white (48.7%), followed by those who declared themselves brown (36.8%), indicating low racial diversity in the group analyzed.

Regarding education, the high percentage of civil servants with a *lato sensu* postgraduate degree (47.4%) stands out, followed by those with complete high school (21%) and undergraduate (14.5%). Most participants have an institutional link with UFV for more than 30 years, evidencing long and consolidated professional trajectories. Regarding remuneration, 53.9% are in the range of three to four minimum wages, among TAEs 60+. Regarding marital status, 75% declared themselves married or in a stable union, indicating the presence of stable marital ties.

In general, this set of characteristics delineates a group marked by extensive professional experience, strong institutional ties and relevant qualifications. This profile is consistent with the literature that points out, in the public service, the presence of intense symbolic and identity links with work, which can sustain permanence in office even in the face of legal eligibility for retirement (Silva; Sousa, 2023).

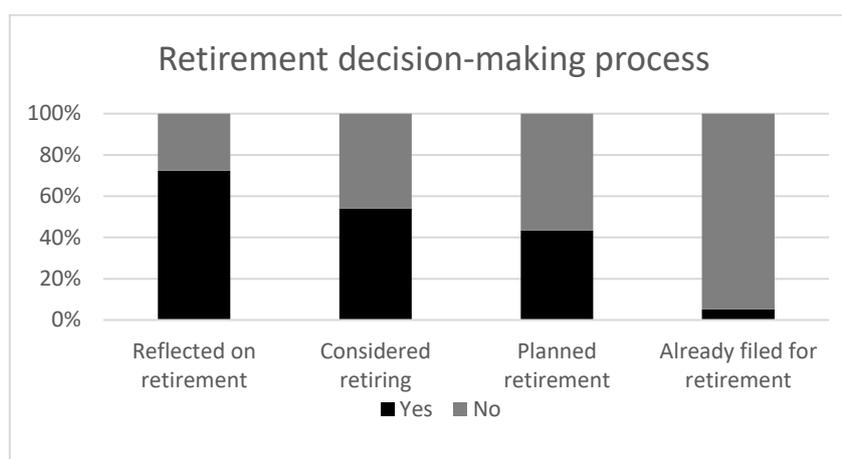
Although the study has a qualitative approach, the interview script included some structured questions (for example, "did you reflect on retiring?", "did you consider retiring and gave up?", "did you perform any preparatory action?"), allowing frequencies and percentages to be presented as descriptive support. When it comes to topics such as "concerns" and "motivations", the answers can be multiple and overlapping, and the percentages should be interpreted as presence/mention of the theme and not as exclusive categories, unless otherwise indicated.

#### 4.1 RETIREMENT AS AN AMBIVALENT DECISION: PRESENT REFLECTION, LIMITED ACTION

The results indicate that 72.4% of TAEs 60+ stated that they had already reflected on the moment of retirement, showing that retirement is present in the horizon of consciousness of the majority, Figure 1. However, when asked about the possibility of retirement in recent years, 53.9% reported that they had considered this decision, but later gave up, while 46.1% said they had not considered retiring.

Figure 1

## Decision process for the retirement of TAEs 60+ employees



Source: Survey data (2025).

When asked about the possibility of retirement in recent years, 53.9% of the participants reported that they had considered this decision, but later gave up, while 46.1% said they had not considered retiring. The proximity between the percentages suggests not only punctual indecision, but a dynamic of "prolonged contemplation", in which thinking and postponing coexist as an adaptive response in the face of personal, family and institutional uncertainties. This pattern is compatible with the literature that describes retirement as an ambiguous and non-linear transition, with gains and losses perceived simultaneously (Zanelli; Silva; Soares, 2010; Myrtle; Leandro-França; Seidl, 2014).

With regard to planning, only 43.4% of the civil servants declared that they had adopted some type of preparation, while 56.6% stated that they had not taken any action in this regard. This finding is central to the purposes of the article, as it points to a mismatch between the reflection/intention on retirement and the implementation of concrete measures, which refers directly to the reference of the Transtheoretical Model and to the discussion about institutional support gaps (Bressan *et al.*, 2013; France; Soares, 2009). The distance between intention and action appears to be linked to the meanings attributed to retirement. For part of the civil servants, it is perceived as an opportunity for freedom and the construction of new projects; for others, it takes on contours of rupture, uncertainty and loss of meaning (Zanelli; Silva; Soares, 2010). Among the positive perceptions, retirement appears linked to rest, to the realization of personal projects and to the strengthening of family life, as illustrated by the statement: *"I see retirement as an opportunity to travel more, I like it a lot! Also dedicate more to the site. I have 2 children [...] I intend to spend more time with them"* (E3).

On the other hand, fears related to health, social isolation and the emotional effects resulting from absence from work emerge, as expressed in the report below:

I'm in good health, it's not the case with my father, who, unfortunately, when he retired, soon after came Alzheimer's. [...] I know that this disease is often hereditary, and I don't want it for me, he suffers from this disease. So I think my head is busy. So, if I retire today, my wife working, I will stay at home idle (C10).

These narratives reinforce the ambivalent character of the transition already described in the literature: retirement can represent the achievement of autonomy and new projects, but also the rupture of bonds and a threat to identity when work occupies a central role (França; Soares, 2009; Carvalho; Costa; Pimenta, 2013; Oliveira; Almeida, 2021). Empirical evidence also dialogues with the perspective that the impacts of retirement are heterogeneous and conditioned by planning and organizational support (Teques *et al.*, 2025).

It is also observed that only 5.3% of the civil servants had formalized the request for retirement, while 94.7% remained in activity, which reinforces the tendency to postpone the decision, even among those who already meet the legal requirements.

In general, the results indicate that the TAEs 60+ at UFV reflect on retirement, although few adopt concrete planning strategies for this stage. The testimonies reveal concerns, expectations and ambivalences that permeate the decision-making process, confirming the subjective, complex and multifaceted character of the transition between working life and retirement (Zanelli; Silva; Soares, 2010).

#### 4.2 MAIN CONCERNS UNDERPINNING THE POSTPONEMENT: IDENTITY, FINANCES, HEALTH, AND INSTITUTIONAL CONTEXT

The most recurrent concern (53.9%) refers to idleness and the loss of an active routine, often associated with fear of social isolation, loss of meaning and the emergence of unwanted behaviors. The statements express fear of rupture with the collective and with interpersonal bonds built throughout the work trajectory: *"Not knowing what to do when you get up in the morning is very sad. The routine at home is different. I value coexistence in the service a lot and losing it worries me a lot"* (D8) and *"Idleness and the fear of having some addiction that worries me the most if I retire"* (C3).

These testimonies show that work remains a structuring element of the daily life and social identity of the civil servants. It indicates that, for many civil servants, work operates as a "structure of life" (organizes time, sociability, meaning and recognition). Withdrawal from work activities is perceived as a risk of loss of meaning and rupture with the professional role, as discussed by Oliveira and Almeida (2021) and Silva e Sousa (2023). Thus, retirement is interpreted as a risk of symbolic rupture with the professional role, which can generate a feeling of uselessness and isolation, a phenomenon consistent with studies on the centrality of work and identity costs of dismissal (Zanelli; Silva; Soares, 2010; Bressan *et al.*, 2013).

In addition to the subjective dimension, part of the participants expressed financial concern (19.7%), associating retirement with reduced income and loss of benefits: *"What worries me about retiring is a decrease in salary, I lose the hazard, food vouchers, night bonus which is 10%, in the end I lose about 24% of my salary"* (D2) and *"I am very afraid that the retirement salary will not cover the expenses"* (D12).

These manifestations corroborate findings that the loss of income and benefits tends to influence the postponement of retirement in the public service, especially when retirement is perceived as a deterioration in the standard of living (Silva; Helal, 2018; Fonseca, 2019; Oliveira; Almeida, 2021).

A smaller portion of the civil servants (18.4%) declared that they do not have significant concerns about retirement, which suggests greater acceptance and emotional preparation for this transition: *"I don't worry too much. I think about retiring and going to take care of the farm, so I'll have another activity"* (B7) and *"Nothing worries me! I already have plans for retirement"* (C31).

These reports signal greater readiness for the transition, compatible with profiles in more advanced stages of the Transtheoretical Model (preparation/action), especially when there are clear alternative projects.

Another smaller group (9.2%) highlighted health-related concerns, especially regarding the fear of illness or the perception of not being emotionally and physically prepared for retirement: *"I am afraid of depression. I am not yet mentally and physically prepared to retire"* (C31).

This concern dialogues with the concept of active aging, proposed by the World Health Organization (WHO, 2005), which emphasizes the maintenance of health, autonomy and functional capacities as central conditions for productive engagement throughout aging.

Other concerns were also mentioned by 14.5% of the civil servants, related to the absence of substitutes and the institutional uncertainties provided by the work: *"I worry because there is still no one to replace me in the service. I need to pass on my knowledge and this bothers me a little"* (D9) and *"I am concerned about the uncertainties regarding future administrations such as the external one in Brasília and the internal one at UFV"* (C14),

In the focus groups, these perceptions were reinforced, especially with regard to the lack of replacement of personnel and the understanding that permanence does not always generate institutional damage:

My position is already extinct. I won't be occupying anyone's place. Because if it hadn't been extinguished, if I had the position in force, I'd go out and ask for my days off. I understand that I can even support the institution for a long time to come (C7).

This finding broadens the interpretation of postponement, because in addition to personal factors, there are dimensions of the organizational context such as replacements, extinct positions, continuity of services, which modulate decisions and reinforce bonds of belonging, in line with the argument that retirement is a socially mediated and institutionally situated transition.

#### 4.3 FACTORS THAT CAN "TURN THE KEY": HEALTH, CHANGES AT WORK AND CLOSING THE CYCLE

When asked about factors capable of influencing the decision to retire, the participants indicated multiple personal and professional aspects. The most cited factor was impairment of physical or psychological health (26.3%), showing that well-being is a central element for permanence at work. This finding reinforces the understanding that, although work is a source of fulfillment and belonging, its continuity depends on the preservation of health conditions (Zanelli; Silva; Soares, 2010).

Another group of civil servants (21%) pointed out that changes in the routine or organization of work could motivate them to leave, which highlights the value attributed to stability, predictability of activities and the known environment. Changes in these elements tend to generate discomfort and can accelerate the decision to dismiss (França; Soares, 2009). The same proportion of participants (21%) understand retirement as the "end of a cycle", interpreting the end of the professional career as a natural stage of life, marked by the conclusion of a productive path and the opening to new experiences (Silva; Helal, 2018).

This pattern suggests that the decision to retire is often conditioned by thresholds: as long as the health and stability of daily work are preserved, permanence is maintained; When these conditions change, retirement is considered a viable and even desirable alternative. This finding reinforces the literature by indicating that dismissal tends to occur when the perceived costs of staying and/or the perceived benefits of leaving change (França; Soares, 2009; Zanelli; Silva; Soares, 2010).

On the other hand, a smaller portion of the participants (18.4%) stated that they did not identify specific factors that influence the decision to retire, which may indicate greater detachment from work or an attitude of acceptance in the face of the transition. In addition, 11.8% reported the intention to retire only after the consolidation of a plan, emphasizing the importance of prior preparation for this process.

In summary, it is observed that the decision to retire among the TAEs 60+ of UFV is not guided by a single factor, but results from the articulation of multiple interdependent conditions. In this sense, the balance between health, stability, professional recognition and

financial security is decisive for the dismissal to occur in a planned, conscious and satisfactory way.

#### 4.4 POST-CAREER PREPARATION AND PLANS: LOW LEVEL OF OPERATIONALIZATION AND INFORMAL STRATEGIES

The results indicate a low level of planning for the post-career period. Among the 76 participants, 60.5% declared that they did not have any planning, while 39.5% mentioned plans aimed at leisure, rest, family life and, to a lesser extent, productive activities (self-employed, small businesses, rural properties). The absence of planning appears explicitly in the reports: *"I don't have any activity in mind, in case I decided to retire at this time"* (D6) and *"I didn't think about my retirement. I don't think about her today. If I retire, I'll just be idle [...] So, my pleasure is to be working"* (C3).

Among those who mentioned some plan, projects related to family, leisure, nature and productive continuity predominate. A relevant element is the presence of post-retirement "testing" strategies (e.g., time off as a routine rehearsal), which can be interpreted as a process of change in the transtheoretical sense:

I have the days off to take and so does my wife. Let's take this time to see if you get used to it. We have a farm, we have a house in Espírito Santo to move, so we have other activities to continue after retirement. [...] So, do this so that we can have a new life (D5).

I'm about to leave. I'm setting up my business, at home. A small engine mechanic shop [...] (C7).

These manifestations are similar to approaches that associate active aging with the maintenance of significant social roles after disconnection from formal work (França; Soares, 2009). However, low adherence to planning corroborates findings that the absence of prior preparation can hinder a more positive transition and increase insecurity and a sense of loss of purpose (Bressan *et al.*, 2013; Gvozdz; Sakai; Haddad, 2015).

#### 4.5 PERCEIVED INSTITUTIONAL ROLE: ABSENCE OF STRUCTURED PPA, REACTIVE COMMUNICATION AND SYMBOLIC TENSION

The analysis revealed a widely shared perception regarding the inexistence or insufficiency of institutional initiatives aimed at preparing for retirement at UFV. Most stated that they had not participated in or were aware of systematic actions, indicating limited provision of formal guidance. This finding appears in the interviews and was reinforced in the focus groups: *"The university could (...) a course (...) to prepare you for retirement"* (C4) and

*"UFV could invite the person to do a training, a lecture (...) I did not receive this invitation"* (A1).

Although some participants mention specific actions, they are described as discontinued and insufficient to constitute a program: *"I participated in a course (...) but (...) it is not a program"* (B7) and *"Before I had a preparation (...) today there is no longer that"* (A1).

A particularly relevant finding is the symbolic tension associated with PPAs: part of the civil servants fear that formal programs may be interpreted as pressure to retire: *"I think that participating in a formal program may seem like pressure to retire"* (C3).

This point is crucial to align results and reference: in the public service, where work can be highly identitarian, institutional actions aimed at retirement can be interpreted ambivalently — as support and, simultaneously, as a sign of replacement and dismissal. The literature on emotional costs and post-career insecurity helps to interpret this phenomenon (França; Soares, 2009; Macêdo; Bendassolli; Torres, 2019).

Another recurring aspect refers to the weaknesses of institutional communication. Even recognizing that there are sectors capable of supporting (such as the Dean of People Management), the civil servants indicate that access to information depends on individual effort, which tends to penalize those who have technological difficulties or less informational capital: *"It is up to each of us to seek information (...) there are many who don't even access emails"* (C3) and *"The server goes after it. UFV does not approach the server"* (C4).

This pattern suggests a reactive rather than a proactive institutional model, which becomes especially problematic when the study itself shows a high prevalence of contemplation without action: without accessible communication and structured policies, progression to preparation/action tends to be hampered.

In addition, a demand for integrated and continuous support emerged, including actions also for post-retirement and maintenance of bonds: *"The university could think about activities also for post-retirement (...) maintain bond and purpose"* (C10).

The civil servants recognize the existence of institutional structures, but point out failures in articulation and dissemination: *"You want to know about retirement, just go to the PGP (...) but (...) the Human Resources coming to us didn't have that moment"* (C4) and *"If you want to know something about physical activity, you go to the PWD"* (C16).

This finding converges with studies that describe PPAs as fundamental instruments to reduce insecurity, structure planning, and support financial, psychosocial, and post-career project dimensions (França; Soares, 2009; Zanelli; Silva; Soares, 2010; Bressan *et al.*, 2013; Silva; Helal, 2018; Oliveira; Almeida, 2021). Therefore, the UFV case highlights a gap

between what the literature recommends and what the civil servants perceive as available and accessible.

#### 4.6 INTERPRETATIVE INTEGRATION WITH THE TRANSTHEORETICAL MODEL: WHY DOES REFLECTION NOT BECOME PREPARATION?

The application of the Transtheoretical Model contributes to interpreting the findings by showing that many civil servants are in a pattern compatible with intermediate stages of readiness, in which reflection on retirement is frequent, but has not yet translated into planned action (Prochaska; Diclemente, 1983; Myrtle; Leandro-França; Seidl, 2014).

Three mechanisms stand out in the narratives:

1. **Unfavorable decisional balance:** the "cons" (idleness, loss of bonds, fear of illness, financial loss) appear with great weight, while the "pros" (free time, projects, coexistence) are more present when there is already a plan.
2. **Limited self-efficacy to reorganize post-career life:** reports such as "I'm going to be idle" indicate low confidence to build routine and substitute roles, making it difficult to advance to preparation.
3. **An institutional environment that is not very facilitating:** the absence of structured PPA and reactive communication reduce opportunities for information, support and planning.

Thus, the postponement of retirement emerges as a socially mediated process, supported by subjective (identity and fear of idleness), material (income/benefits) and institutional (information, replacement, recognition and support) dimensions, in coherence with the review presented.

#### 4.7 RETIREMENT READINESS MARKERS

Next, the table is presented as "readiness markers", as the data indicate overlap between reflection, intention and initial actions, and it is not methodologically consistent to add percentages as mutually exclusive stages without individual classification rule. The percentages correspond to the number of participants who presented the marker at least once, in structured questions and/or mentions in the narratives, and can coexist in the same participant.

**Table 1**

*Markers of retirement readiness according to the Transtheoretical Model (TAEs 60+)*

Stages of the transtheoretical model of behavior change	Key features	Behaviors observed in TAEs 60+	No. of servers	Percentage (%)
Precontemplation	They do not recognize the need for change or avoid thinking about retirement.	They did not reflect on the moment of retirement and avoid discussing or planning to leave work.	21	27,6
Contemplation	They recognize the need for change, but they do not yet make decisions; experience ambivalence between staying and retiring.	They reflected on retirement and consider this possibility, but without a consolidated decision.	55	72,4
Preparation	They demonstrate an intention to change and initiate some level of organization or initial planning.	Declare intention to retire in the future and/or report some level of initial organization (e.g., routine rehearsals, information seeking, idea development).	43	56,5
Action	They effectively implement the behavior of change.	They formalized the retirement process with the institution.	4	5,3

Source: Research data (2025), based on Murta, Leandro-França and Seidl (2014).

The markers show that, although reflection is broad (contemplation), formalization (action) is rare. This pattern reinforces the need for institutional strategies that facilitate the transition from contemplation to preparation, through proactive information, psychosocial support and structuring of post-career projects, as discussed by França and Soares (2009) and Bressan *et al.* (2013).

In light of the results, it is observed that TAEs 60+ at UFV prepare little and unevenly for retirement: although most reflect on the topic, more than half do not carry out planning actions, and many do not have defined post-career plans. The postponement is mainly supported by concerns about idleness and loss of meaning, followed by financial insecurity, health fears and institutional factors (absence of replacements, organizational uncertainties and extinct positions).

As for the institutional role, the civil servants perceive the absence or insufficiency of structured PPAs, predominantly reactive communication (dependent on individual initiative) and disarticulation between sectors, in addition to a relevant symbolic tension: formal actions can be interpreted as pressure for dismissal. Thus, the results reinforce the understanding of retirement as a gradual and socially mediated transition and point to the need for institutional

approaches that are more integrated, visible and sensitive to the multiple dimensions involved.

## 5 CONCLUSION

This article presents the results of the study, which investigated the factors that influence the postponement and preparation for retirement among active technical-administrative employees in education aged 60 years or older. Through a qualitative approach, based on semi-structured interviews, focus groups and document analysis, it showed how individual, organizational and institutional dimensions are articulated in the decision-making process related to the transition between work and retirement, focusing on the pre-retirement phase.

The results demonstrate that, although retirement is present in the reflective field of most civil servants, it is not perceived as an immediate action, revealing a mismatch between reflection and effective planning. It was observed the predominance of markers associated with the stages of contemplation and incipient preparation, according to the Transtheoretical Model of Behavior Change, indicating that the decision to retire is configured as a gradual process, socially mediated and conditioned by mechanisms such as decisional balance (perceived pros and cons) and self-efficacy (confidence to reorganize post-career life), which help to explain why reflection does not always turn into planning effective.

Among the factors that sustain permanence in work are the fear of idleness, the loss of active routine, the rupture of social ties and the threat to professional identity, which position work as the central axis of daily life and institutional belonging. Although financial concerns are present, they do not act in isolation, being combined with subjective dimensions related to recognition, social utility and the maintenance of roles built throughout the work trajectory. In this sense, the postponement of retirement emerges as a result of the articulation between identity, material and relational dimensions.

Retirement is perceived in an ambiguous way, associated simultaneously with the possibility of rest and new projects and with rupture, uncertainty and loss of meaning, which contributes to low adherence to prior planning. The presence of alternative life projects (such as productive activities, structured leisure and strengthening of social networks) proved to be a potentially facilitating element of readiness for the transition.

Another relevant finding refers to the perception of absence or insufficiency of structured institutional policies for retirement preparation. The reports indicate punctual, little publicized and disjointed initiatives, in addition to a predominantly reactive communication and a symbolic tension in which institutional actions can be interpreted as pressure for

dismissal. These factors reinforce the individual responsibility of the civil servant and contribute to insecurity and postponement of the decision.

From a theoretical point of view, the study demonstrates the applicability of the Transtheoretical Model of Behavior Change to the understanding of retirement in the public service, expanding the debate by incorporating subjective, identity, and organizational dimensions, beyond exclusively normative or economic explanations. On the practical level, the results point to the need for structured institutional programs to prepare for retirement, which integrate accessible social security/financial guidance; psychosocial support and identity discussion; encouragement to build post-career projects; and proactive and inclusive communication strategies. In addition, attention is recommended to the mode of presentation and language of the program, in order to reduce the perception of "pressure" for retirement and reinforce its function of care and support for planning.

As limitations, the institutional focus of the study, restricted to a federal university, the male predominance in the sample, and the absence of retired civil servants stand out, which limits the direct transfer of results to other contexts.

Future research can expand this analysis through comparative studies between different public institutions, as well as longitudinal investigations that follow civil servants throughout the process of preparation, decision, and adaptation to retirement. It is also recommended to explore differences by gender, occupation and working conditions, in addition to evaluating the implementation and effectiveness of PPAs in IFES, considering indicators of readiness, well-being and maintenance of bonds.

By highlighting the meanings attributed to the permanence in work and retirement by TAEs 60+ civil servants, this study contributes to the advancement of the academic and institutional debate on aging, work and people management in the public sector, offering subsidies for the development of proactive strategies to support the work-retirement transition in public universities.

## REFERENCES

- Amorim, T. N. G. F., Carvalho, D. G. S., Oliveira, R. R., & Silva, L. B. (2018). Aposentar-se ou continuar trabalhando? Decisão difícil para servidores públicos. *Revista Gestão Universitária na América Latina - GUAL*, 11(4), 231–255. <https://doi.org/10.5007/1983-4535.2018v11n4p231>
- Bardin, L. (2011). *Análise de conteúdo*. Edições 70.
- Brasil. (2003). Lei nº 10.741, de 1º de outubro de 2003. Dispõe sobre o Estatuto da Pessoa Idosa e dá outras providências. Presidência da República. [https://www.planalto.gov.br/ccivil\\_03/leis/2003/10.741.htm](https://www.planalto.gov.br/ccivil_03/leis/2003/10.741.htm)

- Bressan, M. A. L. C., Mafra, S. C. T., França, L. H. F. P., Melo, M. S. S., & Loretto, M. D. S. (2013). Bem-estar na aposentadoria: O que isto significa para os servidores públicos federais? *Revista Brasileira de Geriatria e Gerontologia*, 16(2), 259–272. <https://doi.org/10.1590/S1809-98232013000200006>
- Carvalho, C. L. S., Costa, I. S. A., & Pimenta, R. C. (2013). A percepção de servidores públicos sobre o momento da aproximação de sua aposentadoria: O caso do PRODERJ. *Reuna*, 18(3), 21–40.
- Fonseca, A. G. (2019). Programas de preparação para aposentadoria: Instrumentos efetivos de responsabilidade social nas universidades públicas federais de ensino superior [Dissertação de mestrado, Universidade Tecnológica Federal do Paraná]. Repositório UTFPR. <http://repositorio.utfpr.edu.br/jspui/handle/1/4129>
- França, L. H. F. P., & Soares, D. H. P. (2009). Preparação para a aposentadoria como parte da educação ao longo da vida. *Psicologia Ciência e Profissão*, 29(4), 738–751. [https://pepsic.bvsalud.org/scielo.php?script=sci\\_arttext&pid=S1414-98932009000400007](https://pepsic.bvsalud.org/scielo.php?script=sci_arttext&pid=S1414-98932009000400007)
- Gvozd, R., Sakai, A. M., & Haddad, M. C. L. (2015). Sentimentos e perspectivas de trabalhadores de instituição universitária pública frente à aposentadoria. *REME-Revista Mineira de Enfermagem*, 19(1), 79–83. <https://doi.org/10.5935/1415-2762.20150007>
- Macêdo, L. S. S., Bendassolli, P. F., & Torres, T. L. (2019). Preditores do adiamento da aposentadoria por servidores públicos federais. *Avances em Psicología Latinoamericana*, 37(1), 153–167. <https://doi.org/10.12804/revistas.urosario.edu.co/apl/a.4556>
- Matta, R. O. B. (2012). Aplicação do modelo transteórico de mudança de comportamento para o estudo do comportamento informacional de usuários de informação financeira pessoal [Tese de doutorado, Universidade Estadual Paulista]. Repositório UNESP. <http://hdl.handle.net/11449/103354>
- Murta, S. G., Leandro-França, C., & Seidl, J. (2014). Programas de educação para aposentadoria: Como planejar, implementar e avaliar. *Sinopsys*.
- Nascimento, A. J. R., & Rabelo, F. C. E. (2008). Memória e envelhecimento: Narrativas sobre questões de gênero e do mundo do trabalho. *Sociedade e Cultura*, 11(2), 333–342. <https://doi.org/10.5216/sec.v11i2.5291>
- Nascimento, P. D. M., & Polia, A. A. (2019). Planos para o futuro: Uma análise da perspectiva ocupacional de professores universitários para o período da aposentadoria. *Caderno Brasileiro de Terapia Ocupacional*, 27(2), 390–402. <https://doi.org/10.4322/2526-8910.ctoAO1647>
- Oliveira, P. K. Q., & Almeida, A. N. (2021). Determinantes da decisão de aposentadoria no serviço público. *Revista Administração em Diálogo-RAD*, 24(1), 25–39. <https://doi.org/10.21118/apgs.v13i1.8895>
- Pazos, P. F. B. (2020). Velhice e trabalho: Um estudo sobre o trabalhador idoso [Dissertação de mestrado, Fundação Oswaldo Cruz]. Arca Fiocruz. <https://arca.fiocruz.br/handle/icict/46198>
- Pereira, G. R. (2017). Abono de permanência [Trabalho de Conclusão de Curso, Instituto Brasileiro de Ensino, Desenvolvimento e Pesquisa]. Repositório IDP. [https://repositorio.idp.edu.br/bitstream/123456789/3775/1/ARTIGO\\_GERSON%20RODRIGUES%20PEREIRA\\_2017.pdf](https://repositorio.idp.edu.br/bitstream/123456789/3775/1/ARTIGO_GERSON%20RODRIGUES%20PEREIRA_2017.pdf)

- Prochaska, J. O., & DiClemente, C. C. (1983). Stages and processes of self-change of smoking: Toward an integrative model of change. *Journal of Consulting and Clinical Psychology*, 51(3), 390–395. <https://doi.org/10.1037/0022-006X.51.3.390>
- Silva, A. C. C., & Helal, D. H. (2018). Sessão especial-Fast Track SEMEAD: Compreendendo a aposentadoria: Um estudo de caso em uma instituição pública do Estado de Pernambuco. *REGE-Revista de Gestão*, 24, 316–324. <https://doi.org/10.1016/j.rege.2017.07.003>
- Silva, A. E., & Sousa, J. L. R. (2023). Motivos-causas da escolha e permanência para o trabalho em uma instituição de ensino público. *Revista Ciências Administrativas*, 29, 1–15. <https://doi.org/10.5020/2318-0722.2023.29.e13464>
- Teques, A. P., Carreiro, J., Duarte, D., & Teques, P. (2025). Wellbeing and retirement in Europe: A systematic review with meta-analysis. *Healthcare*, 13(2), Article 100. <https://doi.org/10.3390/healthcare13020100>
- Vinuto, J. (2014). A amostragem em bola de neve na pesquisa: Um debate aberto. *Temáticas*, 22(44), 203–220. <https://dx.doi.org/10.20396/tematicas.v22i44.10977>
- World Health Organization. (2005). Envelhecimento ativo: Uma política de saúde (S. Gontijo, Trad.). Organização Pan-Americana da Saúde. [https://bvsms.saude.gov.br/bvs/publicacoes/envelhecimento\\_ativo.pdf](https://bvsms.saude.gov.br/bvs/publicacoes/envelhecimento_ativo.pdf) (Obra original publicada em 2002)
- Zanelli, J. C., Silva, N., & Soares, D. H. P. (2010). Orientação para aposentadoria nas organizações de trabalho: Construção de projeto após-carreira. *Artmed*.