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LIFE SATISFACTION AND RETIREMENT: A STUDY WITH MIXED METHODS

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ABSTRACT. Despite the quality and relevance of studies developed using quantitative and qualitative research methods separately, the combination of both methods emerges as a possibility to compensate for the frailties of each of them, fostering analysis complementarity and data description and interpretation. The present study aimed to address the life satisfaction during retirement using mixed methods with a sequential explanatory design. The study was conducted with 89 retirees from a multinational company, whose subsidiary in Brazil is located at Curitiba, State of Paraná. Quantitative data were collected using a biossociodemographic and career questionnaire, followed by the application of a Life Satisfaction scale. Qualitative data were collected using a semi-structured interview, applying the socio-professional trajectory technique, adapted by the authors for the purpose of this research. Descriptive and inferential statistics were used to analyze the data from the quantitative phase, and the qualitative research data were understood and classified using content analysis. The results point to divergences in the use of quantitative and qualitative methods, regarding the impact of the participation in a preparation program on life satisfaction, and also regarding the willingness/unwillingness of the decision. There were also differences in the levels of life satisfaction related to the reasons that made people return to work after retirement. The application of a mixed method provided a better exploration of the collected data, which enriched the data analysis.

Keywords: Retirement; wellbeing; mixed methods.

SATISFAÇÃO DE VIDA E APOSENTADORIA: UM ESTUDO COM MÉTODOS MISTOS

RESUMO. Apesar da qualidade e relevância dos estudos desenvolvidos a partir do uso dos métodos de pesquisa qualitativo e quantitativo, a utilização combinada dos dois métodos surge como uma possibilidade de compensação das fraquezas de cada um deles, gerando complementariedade na análise, descrição e interpretação dos dados. O presente artigo, cujo objetivo foi abordar o tema satisfação de vida na aposentadoria,

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por meio da utilização do método misto sequencial explanatório, foi realizado com 89 aposentados de uma empresa multinacional, cuja filial no Brasil está localizada na cidade de Curitiba/PR. Para a coleta dos dados quantitativos foi utilizado um questionário biossociodemográfico e de carreira, seguido pela aplicação da escala de satisfação de vida. Para o levantamento dos dados qualitativos foi realizada uma entrevista semiestruturada com a aplicação da técnica da trajetória socioprofissional adaptada pelos autores para os propósitos desta pesquisa. Para a análise dos dados foram utilizadas técnicas de estatística descritiva e inferencial, na etapa quantitativa enquanto que na qualitativa, os conteúdos foram compreendidos e classificados pela utilização da análise de conteúdo. Os resultados apontaram que houve divergências no uso dos métodos quantitativo e qualitativo tanto no que se refere à influência da participação no programa de preparação na satisfação de vida quanto em relação à voluntariedade/involuntariedade da decisão. Houve diferenças também nos níveis de satisfação de vida de acordo com os motivos pelos quais as pessoas retornavam ao trabalho após a aposentadoria. A utilização do método misto propiciou melhor exploração dos dados coletados, o que enriqueceu a análise dos resultados.

Palavras-chave: Aposentadoria; bem-estar; métodos mistos.

SATISFACCIÓN DE LA VIDA Y LA JUBILACIÓN: UN ESTUDIO CON MÉTODOS MIXTOS

RESUMEN. A pesar de la calidad y relevancia de los estudios desarrollados a partir del uso de los métodos de investigación cualitativa y cuantitativa. La utilización combinada de los dos métodos surge como una posibilidad de compensación de las debilidades de cada uno de ellos, generando complementariedad en el análisis, descripción e interpretación de los datos. En el presente artículo, cuyo objetivo fue abordar el tema satisfacción de vida en la jubilación a partir de la utilización del método mixto secuencial explicativo, se realizó con 89 jubilados de una empresa multinacional, cuya sucursal en Brasil está ubicada en la ciudad de Curitiba / PR. Para la recolecta de los datos cuantitativos se utilizaron un cuestionario Bío socio demográfico y de carrera, seguido por la aplicación de la escala de Satisfacción de Vida. Para la recogida de los datos cualitativos, se realizó una entrevista semiestructurada, con la aplicación de la técnica de la trayectoria socio profesional, adaptada por los autores para los propósitos de esta investigación. Para el análisis de los datos se utilizaron técnicas de estadística descriptiva e inferencial en la etapa cuantitativa, mientras que, en la cualitativa, los contenidos fueron comprendidos y clasificados por la utilización del análisis de contenido. Los resultados apuntaron que hubo divergencias en el uso de los métodos cuantitativo y cualitativo tanto en lo que se refiere a la influencia de la participación en el programa de Preparación en la satisfacción de la vida, en cuanto a la voluntariedad/involuntariedad de la decisión. También hubo diferencias en los niveles de satisfacción de la vida de acuerdo con los motivos por los que las personas regresaban al trabajo después de la jubilación. La utilización del método mixto propició una mejor explotación de los datos recolectados, lo que enriqueció el análisis de los resultados.

Palabras clave: Jubilación; bienestar; métodos mixtos.

Introduction

A scientific study should be based on adequate, accurate and rigorous methodological procedures, so that it treats the concepts and phenomena in a coherent and consistent way with the theoretical perspective used. Historically, scientific studies have been carried out from two types of research: quantitative and qualitative, each of them based on different research perspectives. While in the quantitative, post-positivist assumptions are used for the development of knowledge with the use of instruments that generate statistical data, in qualitative the researcher is based on constructive and claiming perspectives making use of research strategies based on the narratives of the participants with the purpose of developing themes emerging from the data collected (Creswell, 2007).

Despite the quality and relevance of the studies developed from the use of qualitative and quantitative methods separately, depending on the format and multidimensionality of the proposed problem, it is not always possible, through the exclusive use of one of these forms, to respond fully to the questions of the research. In addition, it is important to recognize that both methods have strengths, but also some limitations, so that the weaknesses of one perspective are offset by the strengths of the other and vice versa. The quantitative method provides broad and general explanations for the relationships between variables, but in some cases, it shows limitations, when a deeper understanding is required to understand what statistical test results mean in a specific context. With the use of the qualitative methodology it is possible to deepen the information, however, it is lost in terms of breadth and possibility of generalization. Therefore, the combined use of the two methods facilitates the compensation of the weaknesses of each of them, generating complementarity and enrichment, in the analysis, description and interpretation of the data.

There has been an effort in the attempt to break the qualitative-quantitative dichotomy, through the integration of the two methods. In this perspective, the mixed procedures situate numbers in the contexts and at the same time structure the participants' reports through numbers, trends and statistical results, thus enabling deeper explorations of the phenomena studied, with mutual respect of the advantages and limitations of each one of them (Creswell & Plano Clark, 2013). The procedures of mixed methods can be found in the literature, from other terms that are also used, such as multi-method approach, qualitative-quantitative studies and quantitative and qualitative research.

Studies with mixed methods in general have been used in research in some areas of knowledge, such as administration (Vasconcellos, 2014), nursing (Gehlen & Lima, 2013) and public health (Madeiro & Diniz, 2016). However, Abbad, Puente-Palácios and Gondim (2014) point out that although they are being used in some specific sub-fields of research, in general, mixed methods have not been applied in large proportions, especially when compared to the use of the most traditional methods (quantitative and qualitative, separately). The same authors also point out that in Brazil, for example, the percentage of studies with mixed methods has been around 10%, when compared to other types of research procedures in general.

In relation to Psychology, especially in the area of Organizational and Work Psychology of, Tonetto, Amazarray, Koller and Gomes (2008), in analyzing 1105 articles published between 2001 and 2005, in seven journalsreported that among theoretical-empirical studies published, 46.8% were quantitative, 37.3% qualitative and 16.6% included interfaces between the two approaches. As an illustration, of the 60 articles analyzed in a systematic review conducted by Vasconcellos, Borges-Andrade, Porto and Fonseca (2016) on career, from the perspective of micro organizational behavior, only 15% of the studies were carried out using mixed methods. The results of the literature review on retirement and work, from psychological perspectives, with articles published in Brazil and in Latin America by Boehs, Medina, Bardagi, Luna and Silva (2017), also signaled in this direction. That is, of the 42 studies found, fifteen were of quantitative approach, thirteen qualitative and only four studies used the mixed method.

From the detection of the rarity of researches with mixed methods in the field of Organizational and Work Psychology, especially with regard to the studies on retirement, and considering that "[...] the research of mixed methods provides more evidence for the study of a research problem than the quantitative or qualitative research alone" (Creswell & Plano Clark, 2013, p. 28), the present article aimed to address the issue of life satisfaction in retirement, using the sequential explanatory mixed method.

Life Satisfaction and Retirement

To understand which factors influence life satisfaction in retirement, two theoretical approaches were used in an interconnected way: the understanding of retirement as decision making and as an adjustment process. It was considered that the adjustment indicative of life satisfaction can be influenced by the type of decision taken at the time of retirement.

The approach of retirement as decision making presupposes that workers decide to retire based on their own personal characteristics, the peculiarities of the physical and psychic environment of work and non-work, and that before the decision they weigh these factors, evaluating the general utility of retiring (Wang & Shultz, 2010). In general, retirement studies in this approach include the following decision possibilities: continuity of work, even having sufficient work time for retirement, permanent retirement (non-performance of paid work), continuity of paid work after retirement and unpaid voluntary work (Dingemans & Henkens, 2014; Menezes & França, 2012; Pundt, Wöhrmann, Deller & Shultz, 2015).

Permanence in paid work after retirement is one of the main sources of research for this approach. In the international literature, this permanence is denominated Bridge Employment. The term, still untranslated into the Portuguese language, is characterized by a trend observed in the last 20 years, regarding the continuity of paid professional activity after retirement, whether part-time, self-employment or temporary work (Menezes & França, 2012).

Despite the broad use of the retirement approach as a decision-making, Wang and Shultz (2010) point out that a major theoretical limitation of this approach would be that not all retirement decisions are voluntary. The person can retire because of illness, for having been fired, some age limit proposed by the organization, among other reasons. An alternative that has been used in the research on retirement decision, and that can overcome the difficulty previously pointed out by Wang and Shultz (2010), are the studies that consider the voluntary or involuntary nature of the decision, mapping the reasons that lead to the voluntariness/involuntariness of the retirement decision and its relations with life satisfaction.

Previous studies have shown that people who voluntarily leave work have higher levels of life satisfaction than do those who have involuntarily retired from work (Dingemans & Henkens, 2014; Hershey & Henkens, 2013; Quine, Wells, Vaus, & Kending, 2007; Wang, Henkens, & Van Solinge, 2011), and that, in addition, participation in bridge employment improves the levels of life satisfaction of those who involuntarily retire (Dingemans & Henkens, 2014; Hershey & Henkens, 2013).

In this perspective, with the purpose of exploring the influence of the possibility of choice (voluntariness) in the retirement decision, in the welfare of 601 retired Australians, Quine et al. (2007) conducted a survey in which the resultsindicated that a sense of choice about leaving the workforce was essential for adjustment in retirement and that even those who had been forced to leave work were able to regain their sense of control and satisfaction, by means of volunteer work or some other meaningful activity, where they could exercise choice in the type and frequency of the work performed. The authors also point out that the impact of having low control on the choice of leaving their own work was strong, and that, in the medium term (from 12 to 36 months after retirement), those with low control over choice were more prone to becoming less healthy and happy than those with a choice.

In a longitudinal study with 1,388 older Dutch workers, Hershey and Henkens (2013) examined how life satisfaction was affected by transition and type of exit (voluntary/involuntary) for retirement. It was demonstrated through the results that those who effected a voluntary exit from the workforce had higher levels of life satisfaction compared to those who remained employed. Regarding the satisfaction of lifeof those whose exit was involuntary (for reasons of health, organizational reasons), the result obtained was lower. Finally, the authors point out that other factors also had an effect on participants' life satisfaction, such as health and marital status changes due to divorce or loss of spouse.

Dingemans and Henkens (2014), when conducting research with 1,248 Dutch retirees, investigated the impact of bridge employment, according to willingness to leave work. The results showed that older adults willing to extend their careers, but unable to find jobs after retirement, reported lower levels of life satisfaction compared to those who were fully retired. In addition, participation in bridge employment for financial reasons was associated with a decrease in life satisfaction compared to those working in retirement based on intrinsic motives. Comparing voluntary and involuntary retirement, the authors found that involuntary retirement was detrimental to life satisfaction, but that participation in bridge employment was a way to mitigate this negative shock. Ulrich and Brott (2005), in a qualitative research on retirement transition experiences with 24 North American retirees who performed bridge employment, reported that the respondents felt healthier and better about themselves because they had the opportunity to continue learning, to make a difference in the lives of other people and to use their skills, thus possessing the perception of a more balanced life.

In a complementary way to the conception of retirement as decision making, in the understanding of retirement as an adjustment process, the characteristics of the transition process incorporated in the retirement decision are investigated, providing a broader and more dynamic psychological approach, considering both the phase transition from work to retirement, as to the individual development trajectory after retirement (Shultz & Wang, 2011). Based on this conception, the adjustment process can be understood as the way in which retirees can adapt to the transition from work to retirement, seeking to achieve psychological comfort at this stage (Wang et al., 2011). According to this view, the decision to retire may be the same, but the influencing factors, prior preparation, resources associated with the decision, and the situation after retirement may vary.

From a qualitative research carried out with 70 subjects over 45 years, Fontoura, Doll and Oliveira (2015) affirm that the different ways of dealing with retirement are based on the way each person perceives and experiences the process of aging. According to the authors, those who tend to adopt a posture of performing many activities and seeking instrumental value for the period after retirement are generally those that, in their work course, conferred centrality to work. They also affirm that some of these people, while remaining quite busy in retirement, attribute to the new activities the same status and responsibility attributed to the paid work of the regular career.

For Heybroek, Haynes and Baxter (2015), the changes in life satisfaction in the transition to retirement are not uniform, vary according to each person and are associated with both pre and post-retirement experiences. The same authors also claim that individuals experiencing significant reduction in life satisfaction during retirement tend to have poorer health and less access to a variety of social and economic resources. In summary, research investigating life satisfaction/adjustment in retirement seems to contribute to point pathways that help in the choices and decisions made in this important phase of life.

Method

The sequential explanatory mixed design is characterized by the collection and analysis of quantitative data, followed by the collection and analysis of qualitative data. The definitions of sample and data collection of the two phases are related, are not independent and the two methods are integrated during the interpretation of the study (Creswell, 2007; Creswell & Palo Clark, 2013). In this type of method, the researcher usually starts from the perspectives of post-positivism to develop instruments, measure variables, and evaluate statistical results in the quantitative part. On the other hand, in the qualitative part there is a shift towards the use of constructivist assumptions with the use of multiple perspectives and in-depth description (Creswell & Palo Clark, 2013).

Epistemologically, the research that generated this article is located in the interface between the interpretive and humanistic paradigms of the social sciences proposed by Burrell and Morgan (1979), both located in the sociology of regulation, which includes the theoretical researches and writings interested in providing explanations of the society on terms that emphasize its underlying unity and cohesion. The humanism in which this article is located does not refer to the radical humanism referred to by Burrell and Morgan (1979), but to humanism that approaches interpretivism.

Thus, one starts from the constructivist perspective to understand that retirement exists for all workers, but decisions about 'retiring' and the perception of life satisfaction during the retirement process can be influenced at the same time by external factors (socioeconomic status, family, retirement rules stipulated by the government or the company in which the person works, among others) and internal (beliefs, values and emotions)factors. According to Burrel and Morgan (1979), the three sets of assumptions (Ontological, Epistemological and Human Nature) have a direct implication in the Methodological nature, which is related to the way in which one seeks to investigate and obtain 'knowledge' of the social world. As in the present article it is sought at the same time to understand the process of retiring, starting from the point of view of the participants of the research(subjective), and also to explain the different decisions and the relations that exist between them from the given reality (objective), it was decided to use as methodological strategy the sequential explanatory mixed method.

From the use of the sequential explanatory mixed method, a quantitative, cross-sectional, descriptive and correlational study was carried out, through the use of questionnaire and scale. A qualitative, exploratory and descriptive study was carried out, through interviews and application of the socio-professional trajectory technique (Gaulejac, 2014). In the qualitative study, we started from some results of the quantitative study, such as, for example, issues related to voluntary/involuntary decision and participation in retirement preparation programs and their relation with life satisfaction in order to deepen and explore the knowledge related to them.

Participants

The quantitative collection was performed with all the people who retired, having as last employer a multinational company whose branch in Brazil is located in the city of Curitiba, State of Paraná, and denominated hereinafter as Gama. The criteria for inclusion of the participants were: to be officially retired by the INSS, to have the company Gama as the last employer before retirement and to have made the decision to retire between 2003 (year of creation of the Retirement Preparation Program of the company) and 2015. The sample of the quantitative study was composed of 89 retirees. Because it was a mixed method, the choice of participants in the qualitative study was based on the results of the quantitative stage.

For the qualitative research, participants were separated into seven groups according to the type of decision they made in retirement, namely: a) Continue working for a period after retirement, but not working at the moment of the research; b) Definitive retirement by choice; c) Definitive retirement for not having obtained another job; d) Continue working at Gama even when retired by the INSS; e) Continue working in the same area/activity of the regular career but in another company; f) Perform paid work in a different area/activityof the regular career, and g) Perform only voluntary work. Next, the lowest and highest scores of the life satisfaction scale (1st and 4th deciles) were intentionally selected in each group, which allowed a deep understanding of the factors quantitatively indicated by differences in the means of life satisfaction between them. At first, the sample of the qualitative research would be composed of 14 participants (higher and lower life satisfaction score of each group), but only thirteen retirees participated in the qualitative stage, since in one of the groups it was not possible to access the two retirees originally planned.

Instruments

The quantitative collection was conducted by applying two instruments, the first one a Biosociodemographic and career questionnaire (prepared by the authors) and the second the Life Satisfaction Scale (Diener, Emmons, Larsen, & Griffin, 1985; Zanon, Bardagi, Layous & Hutz, 2014). The questionnaire was structured through questions distributed in four sections: sociodemographic data, questions related to the distribution of time between work and other life roles during the career, questions that investigated aspects of the retirement process encompassing voluntary/involuntary decision, the reasons that led to retirement, the status of the professional activity during the retirement and the reasons that led to the return/stay at work after retirement. Finally, the fourth section was composed of questions related to the participation of retirees in the Retirement Preparation Program offered by the company.

With the use of the Satisfaction with Life Scale (SWLS), the cognitive aspect of subjective well-being was measured, that is, satisfaction with life. The SWLS (Diener et al., 1985; Zanon et al., 2014) is composed of five items of self-report, in which the judgments regarding satisfaction or dissatisfaction with life are evaluated, based on a Likert scale of seven points. According to Zanon et al. (2014), validation studies have shown that SWLS comprises a single construct having high levels of internal consistency (α = 0.87) and high test-retest reliability.

For the qualitative data collection, two instruments were used: a semi-structured interview prepared by the authors and the socio-professional trajectory technique (Goulejac, 2014), adapted by the authors for the purposes of this research. The interview script questions were elaborated from the theory in three areas of research: 1) Work and Career; 2) Retirement; and 3) Life Satisfaction.

Procedures

The research project was previously submitted to the Ethics Committee in Research with Human Beings of the Federal University of Santa Catarina and approved according to Opinion 1322802 of November 13rd, 2015. All participants signed the Free and Informed Consent Term in both stages of the study.

The collection of the quantitative data began in person, but then an electronic collection was carried out with the purpose of reaching those who did not attend the face-to-face collection. The electronic collection took place for two subsequent months and obtained a return rate of 63.2% (55 respondents), which, added to the 34 valid questionnaires of the face-to-face collection resulted in a total of 89 participants in the first stage of the research. The qualitative phase occurred three months after the quantitative phase with the completion of the socio-professional trajectory technique and then with the accomplishment of the interviews that were recorded in audio, with the previous consent of the participants. After that, the interviews were meticulously transcribed.

For the analysis of the quantitative phase, descriptive and inferential statistics techniques were applied, using the SPSS 22.0 software (Statistical Package for the Social Sciences). In the qualitative phase, the contents were understood and classified through content analysis (Bardin, 2011), especially by the use of thematic categorization technique. Then, in order to expand, complement, confer internal coherence and consistency, the understanding of life satisfaction in retirement was performed through triangulation of data, from quantitative and qualitative sources, which guided the collection procedures in this research. In the mixed analysis, it was sought at the same time to check for similarities and discrepancies in the results found between the two phases of the research as well as to deepen the analysis of some significant results.

Results

With the objective of approaching the issue of life satisfaction in retirement, using the sequential explanatory mixed method and with the purpose of pointing out the differences and complementarities found in each of the phases of the study, the results of the two phases were classified in three categories: 1. Program of preparation and life satisfaction in retirement; 2. Decision of retirement and life satisfaction; 3. Relationship with work in retirement and life satisfaction. The general characterization of the participants at each phase of the study is presented in **Table 1**.

Table 1 - Characterization of Participants

	Quantitative Study	Qualitative Study
Participants (n)	89	13
Average Age	61	60
Sex		
Male	84.3%	69.3%
Female	15.7%	30.7%
Marital status		
Married	84.3%	69.3%
Separated / divorced	9%	23.1%
Not married	5.6%	7.6%
Widower	1.1%	-
Education		
Graduate studies	43.8%	61.5%
Higher education	38.2%	23.1%
High school	15.7%	15.4%
ElementarySchool	2.2%	-
Income		
Between 1 and 4 minimum wages	11.2%	-
Between 4 and 7 minimum wages	21.3%	23.1%
Between 7 and 10 minimum wages	18.0%	30.7%
More than 10 minimum wages	49.4%	46.2%
Average working time in the company	26.4 years	25.4 years
Positions held at Gama		
Technical Assembler	14.6%	15.4%
Analyst	46.0%	23.1%
Management/coordination	29.2%	53.9%
Direction/presidency	10.1%	7.6%
Work Status in Retirement		
They still worked at Gama	23.6%	15.4%
Paid Activity other company same area	15.7%	23.1%
Paid activities in different area	20.2%	15.4%
They did not work at their own option	21.3%	15.4%
They did not work because they did not get a job	4.6%	15.4%
Volunteerwork	14.6%	15.4%
Voluntary/involuntary decision		
Voluntary retirement (self-will)	83%	61.5%
InvoluntaryRetirement (externalreasons)	17%	38.5%
Life Satisfaction	Between 14 and 35 M = 27.5	-

Source: The authors

1. Program of preparation and life satisfaction in retirement

In the quantitative part, there was no association between the perceived help from the preparation program with the type of retirement decision ($\chi^2 = 7.988$; df = 9; p = 0.5), or between having participated in the program with life satisfaction in retirement. However, in the qualitative part, it can be seen that for those participants who did not participate in the preparation program offered by the company, or who attended for a short period (up to six months) and who considered the contribution of the company as small, reported lower life satisfaction in retirement as can be seen from the report of P5: “I wanted to have more money, greater financial conditions, because after you stop working, your financial level becomes another ... is restricted, then you cannotdare so much right?” (P5, female). On the other hand, those who participated in the Retirement Preparation Program for an extended period, more than two years, emphasized the contribution, especially the financial orientation, to the adjustment in retirement, as can be seen in the P4 report:

> Three years ago, I already knew that I was going to retire ... I had consultation with the psychologist, I had coaching, financial help, so it was a quiet process for me. The guy who arrives, does a survey of your economic ability, how you spend your money, help for damn. That part for me was key! (P4, male).

However, it is noteworthy that even among those who participated in the preparation for a longer period and who reported feeling ready for retirement, they commented on the difficulties they had with the transition to a new reality, especially in the first six months as retirees. “I attended the preparation program for two or three years, but the worst is when it comes to reality ... other factors that I did not imagine appeared, lack of routine, a mild depression, lack of social interaction” (P6, male).

2. Decision of retirement and life satisfaction

In the quantitative part, the lowest average life satisfaction in relation to the type of decision taken in retirement appeared among those who still worked, but in an area other than the regular career. On the other hand, there is an increased average of life satisfaction in those who perform only voluntary work. Although the result was not significant [F (4, 88) = 0.318; p = 0.8], these averages could indicate a trend that was investigated in the qualitative study.

The qualitative part, in principle, corroborated the quantitative results, since no significant difference was detected in the perception of satisfaction with life according to the type of decision. However, an issue was considered important as an influencer in life satisfaction in retirement: the voluntary/involuntary decision (whether or not to choose the type of decision).

In relation to this, the results can be divided into two groups: those who voluntarily retired (voluntariness of the decision) and those who retired involuntarily (for external reasons). In the quantitative part, the results of the t-tests of means comparison did not detect significant differences relative to the voluntary/involuntary decision of retirement (t = 1.022, df = 86, p = 0.3) with life satisfaction, but in the qualitative part such difference was observed. In **Table 2**, we present the reports of some participants who demonstrate the differences between the voluntary/involuntary decision of the retirement with life satisfaction.

Table 2 - Voluntary/involuntary decision and Life Satisfaction

Voluntary retirement	InvoluntaryRetirement
Oh, I'm happy, I'm really happy(laughs) I say this, I get a quarter of what I earned but I'm happy. I think, when I was young I did not earn anything and I lived well, now I'm having everything I'm going to live bad right? (P1, female).	I was rewarded for my success, $ 10,000 worth of bonuses, bought a car ... for the guys to take me out? Today I have nothing else, I do not have a penny in the account, only the house that I live. They affected my family and no one gave a damn! (P3, male).
I discovered what was important to me in life and that my work cycle was closing and ended in the best possible way ... then the retirement for me was a project, I concluded my professional life useful, happy (P9, female).	Because I feel lost, without any kind of guidance or advice and for fear of not getting a new job, I applied for my retirement at INSS to have some financial backing (P5, female).
I was totally pre-prepared and was psychologically, financially prepared, so that I had no suffering during this transition period, I had no problem (P11, male).	When you enter the hole you do not notice, then you begin to realize when you can get out, had a bad phase ... it was noticeable that you go out and come back several times from these situations of discouragement in retirement (P6, male).

Source: The authors

3. Relationship with work in retirement and life satisfaction

In the quantitative phase, the analysis of variance evidenced no significant differences in the levels of life satisfaction according to the reasons why people return to work after retirement [F (5, 49) = 1.967; p = 0.1]. However, the lower averages of life satisfaction appeared precisely among those who pointed to the financial motive as the main item for the performance of paid activity in retirement.

In the qualitative phase, 53% of the sample (n = 13) who performed paid work in retirement, the financial motive was the one that appeared most frequently among the interviewees to justify the stay in the work, as can be perceived by the report of P7. "The main reason I continued to work at Gama is to pay for the colleges of my daughters" (P7, male). The reports of higher life satisfaction/adjustment in retirement were among those who worked in paid activities in retirement, whose motive was related to feeling useful and to continue doing what they like, as reported in P 10: "[...] I was really scared of idleness, it hurts me, I have to be doing something, but then I started working and I started to see it as a challenge of a new phase" (P10, male).

The possibility of performing paid work in retirement with reduced working hours was also pointed out by some participants as something conducive to adjustment in retirement: "I think you should reduce the pace of work, you have to have something to complement, but slowing the pace of life" (P12, male).

On the other hand, three reasons have been pointed out as influencers in life satisfaction among those who do not perform paid work in retirement but would like to be doing it: not having been able to get a job, not receiving work proposals with a fair financial return and the fact that they cannot have flexible hours with fewer hours dedicated to work at this stage of life. As can be seen from the reports of P5, P2 and P6 respectively: "As soon as I retired I still sent my curriculum to some companies but I could not re-enter ..." (P5, feminine); "All the knowledge that I have I cannot pass on just for free [...] there are many companies that you ask for a thousand reais in training and they say they cannot spend" (P2, male). "I think that if I have an activity, it will be beneficial, because it is atrophying, ... but I do not want to do the same workload I had, only if it is 2, 3 times a week, I think I miss this, you know" (P6, male).

Discussion

The use of the mixed method provided a better understanding of the results of the study on life satisfaction in retirement, since the quantitative and qualitative methods are procedures with opposite levels of measurement, the first based on the generalization principle and the second on the transferability. The complementary results of the two studies made it possible to perceive divergences and complementarities between quantitative and qualitative methods.

Although the lack of significant differences in the quantitative phase, regarding the influence of the participation in the program of preparation for the adjustment in the retirement, in the qualitative phase, one can perceive that those who participated in the preparation program for a period longer than six months reported information that allows us to infer a better adaptation and life satisfaction in retirement. These results are in line with previous studies (Boehs et al., 2017; Yeung & Zhou, 2017), which emphasize the importance of preparation programs. Yeung and Zhou (2017) in conducting research with 118 Chinese retirees found that those with more preparatory activities before retirement had better well-being over time.

The results also point to the importance of companies offering psychosocial care to retirees for at least the first few months after their termination. This is because, given that some participants, even when they reported being prepared for retirement, with the arrival of the dismissal of work felt discomfort and difficulties with the reality in which they were facing. Authors such as França et al. (2014), Murta et al. (2014) and Yeung and Zhou (2017) discuss the importance of monitoring and evaluating preparation programs after the detachment of the organization's workers and emphasizing the rarity of the studies that address this issue.

Although in the quantitative part, no significant results were reported relating the type of decision taken with the level of life satisfaction in retirement, it was observed in the qualitative part that the control of the choice represented by the voluntary/involuntary decision was directly related to the life satisfaction which is in line with previous studies (Hershey & Henkens, 2013, Heybroek et al., 2015). The size of the sample in the quantitative part of the research may have influenced the results, not confirming previous studies on the influence of voluntary/involuntary decision making on life satisfaction. Nevertheless, in the qualitative part, those who retired voluntarily demonstrated greater satisfaction with life, while those who retired due to reasons external to their will, and especially those who did not get a job after retirement, reported lower levels of life satisfaction, mainly with regard to unhappiness because they are not using their creative abilities.

Among those who do not perform paid work, but are involved in voluntary work, there seems to be a better adaptation to the condition of retirees, which is in line with previous studies (Krawulski, Boehs, Cruz, & Medina, 2017) that point to voluntary work as an adaptation resource, providing greater stability in the process of transition to retirement. In preparation programs, there should be an incentive for people to seek voluntary activities within or outside their field while they are still working. Moreover, for the effectively retired, organized networks could be created to provide technical service to the community in order to value and harness the workforce of experienced and qualified professionals. In this sense, in addition to retirees continuing to contribute to organizations and society, it would also provide them with a sense of usefulness, which would lead to better adjustment/life satisfaction in retirement.

The results also showed that those who retired involuntarily and did not get a job after retirement are precisely those that presented lower levels of life satisfaction. On the other hand, those participants who continue working in retirement, even partially, presented indicatives of better adjustment. These results are in line with earlier studies which claim that people who retire involuntarily (Hershey & Henkens, 2013) and who are not able to get a job after retirement (Dingemans & Henkens, 2014) are those showing the lowest levels of life satisfaction.

In both the quantitative and qualitative phases, the results showed that the lower levels of life satisfaction/adjustment in retirement were found precisely among those who pointed out the financial motive for the continuity of work activities in retirement, which is in line with previous research (Amorim, França, & Valentini, 2017) that point to financial difficulty as one of the main predictors of low life satisfaction in retirement.

According to our main findings, it is pointed out to the need of the creation of labor laws and business policies that allow a reduction of the working day for workers who are on the eve of retirement, which would favor the maintenance of the receipt of monetary amounts referring to the services rendered, while at the same time, according to the logic of retirement as anadjustmentprocess, could be considered as a possibility of gradual reorganization for a new routine of life.

Currently, in Brazil we are living a moment of transition regarding the legislation and care that is taken in relation to retirement, which can generate impacts on life satisfaction and adjustment to this phase of life. On the one hand, there are some government proposals that seek to protect the human being in retirement, such as the National Elderly Policy (Law 8.842/1994) and the Elderly Statute (Law 10.741/2003), which provide for the provision of Retirement Preparation Programs, with the purpose of stimulating the involvement of people in projects and actions aiming at a higher quality of life and health at this time of life (Boehs, Bogoni Costa, & Schmitt, 2016).

On the other hand, we are going through a turbulent period that refers to the rules of retirement, because the federal government proposed an amendment to the Constitution (PEC) 287/2016 relative to Social Security, which, if passed in Congress, will create new rules of age and time of contribution. With the approval of these new rules, retirement will be granted only to men and women from the age of 65, ceasing to exist retirement exclusively for time of contribution. In this case, in order for the worker to receive full retirement, it will be necessary to have contributed to the pension scheme for 49 years. This proposal of change in relation to the rules of retirement in Brazil comes from the search for improvement of the quality of life with consequent impact of life satisfaction. The work being compulsory, with an extensive workload having to be performed up to at least 65 years of age with the possibility of extension until 49 years of contribution is completed, will generate wear with impacts on workers' health, which may come to harm their future plans for retirement.

Importantly, with the use of the sequential explanatory mixed method, it was possible to obtain a more in-depth understanding of the topic under study, which enriched the research findings and provided complementarity in the analysis of the results contributing to the increase in the studies with mixed methods in the field of Organizational and Work Psychology, especially with regard to the theme of retirement. It is suggested that future studies be conducted with other variations of mixed methods beyond the sequential explanatory, such as the sequential exploratory mixed method, where qualitative data collection and analysis is started and from the results, it is performed the quantitative collection to test or generalize the initial qualitative findings (Creswell & Plano Clark, 2013). It is also suggested that the sample be composed in a more heterogeneous way with retirees from different organizational realities (private, public companies, liberal, autonomous professionals), which would allow comparisons, deepening and possible generalizations.

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