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ATTITUDES TOWARDS RETIREMENT
A CROSS-CULTURAL STUDY BETWEEN NEW ZEALAND
AND BRAZILIAN EXECUTIVES

VOLUME 2 – APPENDICES

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PhD Thesis^()** *Department of Psycholgoy, University of Auckland*

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^(**) The PhD course was partially supported by CAPES (Brazil Federal Agency for Post-Graduate Education). The research conducted in Brazil and New Zealand had the support of Telsoft International and the Xerox Employees' Association.

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A2.a PILOT RESEARCH – ENGLISH PARTICIPANT INFORMATION SHEET

PARTICIPANT INFORMATION SHEET

ATTITUDES TOWARD RETIREMENT – A cross-cultural study between New Zealand and Brazilian Executives

Auckland, 12th May 2000.

Dear Sir/Madam,

My name is Lucia Helena Franca. I am a student at the University of Auckland conducting research for a PhD Degree in the Department of Psychology.

My thesis seeks to answer the following questions:

1. Which are the differences and similarities between New Zealand and Brazilian Executives when they think about retirement?
2. What are the important factors to be considered for organising a retirement planning programme for executives in both countries?

As this is the first time this kind of research has been done in Brazil or in New Zealand, it is very important to gather as much data as possible about the executives in these different cultures. Therefore, I have prepared a questionnaire, covering the many important issues relating to retirement. I would like to invite you to participate in my research and thank you in advance for your patience in answering all the questions.

All information provided in the questionnaire will be anonymous and to ensure the confidentiality, I have attached a stamped self-addressed envelope to the researcher. This research questionnaire should take approximately 20 minutes and I would appreciate to receive your questionnaire back within 20 days. You may choose to

withdraw from the study at any time without any reason up until you mail me your completed questionnaire.

Once again, thank you very much for your time and help in making this study possible. If you have any questions or wish to know more about this research, please contact my supervisor or me as follows:

Researcher:

Lucia Franca
PO Box 37-357
Auckland
Tel: 303 1769 (home)
luciafranca@luciafranca.com

Supervisor:

Professor Graham Vaughan
Department of Psychology
Private Bag 92019
Auckland
Tel.: 373-7999 extension 8555

Yours sincerely,

Lucia Franca

For any queries regarding ethical concerns please contact:
The Chair, The University of Auckland Human Subjects Ethics Committee,
The University of Auckland, Research Office – Office of the Vice Chancellor, Private Bag 92019,
Auckland, Tel.: 373-7999 extension: 87830

APPROVED BY THE UNIVERSITY OF AUCKLAND HUMAN SUBJECTS ETHICS COMMITTEE
on 12/04/2000 for a period of 3 years, Reference 2000/Q021.

A2.b PILOT – QUESTIONNAIRE – ENGLISH VERSION

Questionnaire for Executives

1. What kind of work do you do? Please circle one answer number only.

1. CEO, PRESIDENT, MANAGING DIRECTOR, GENERAL MANAGER
2. VICE-PRESIDENT, EXECUTIVE MANAGER
3. NON EXECUTIVE MANAGER
4. SPECIALIST OR CONSULTANT
5. OTHER, please specify: _____

2. Are you :

1. A MANAGER OF OTHER MANAGERS
2. A MANAGER OF PEOPLE WHO ARE NOT MANAGERS THEMSELVES
3. I DO NOT HAVE ANY SUBORDINATES

3. Using a scale from 1 to 5, assess how much choice you had when selecting your profession?

Please circle a number from one to five.

LOTS OF CHOICES

AVERAGE OF
CHOICES

NO CHOICE

1

2

3

4

5

4. What kind of influence did you have when you chose your profession? Please circle the number.

1. FROM YOUR PARENTS
2. FROM YOUR RELATIVES
3. FROM YOUR SOCIAL ENVIRONMENT
4. FROM YOUR ECONOMIC ENVIRONMENT
5. OTHER, please specify: _____

5. On average how many hours do you work per week?

1. _____HOURS

6. If you work during the weekends how many hours do you work on average?

1. _____HOURS

7. How do you perceive your job/organisation now? Please indicate your degree of agreement with the following statements:

1. I STRONGLY AGREE
2. I AGREE
3. I DISAGREE
4. UNDECIDED
5. I STRONGLY DISAGREE

1. MY DECISIONS ARE OF VALUE TO THE COMPANY	1	2	3	4	5
2. I HAVE A GOOD RELATIONSHIP WITH MY TEAM	1	2	3	4	5
3. I HAVE A GOOD RELATIONSHIP WITH MY SUPERIOR	1	2	3	4	5
4. I AM SATISFIED WITH THE WORK ENVIRONMENT	1	2	3	4	5
5. I AM HAPPY WITH THE RESULTS I HAVE ACHIEVED	1	2	3	4	5
6. I CAN SEE MYSELF GROWING WITH THE COMPANY	1	2	3	4	5
7. I LIKE TO BE PART OF THE ORGANISATION	1	2	3	4	5
8. THE JOB REALLY CHALLENGES ME	1	2	3	4	5
9. I AM HAPPY WITH MY SALARY	1	2	3	4	5
10. I AM HAPPY WITH THE ORGANISATION'S FRINGE BENEFITS	1	2	3	4	5
11. I HAVE THE OPPORTUNITY TO DEVELOP MY CREATIVITY	1	2	3	4	5

8. Taking everything into consideration, how satisfied are you with your job at this moment?

1. VERY SATISFIED
2. FAIRLY SATISFIED
3. NEITHER SATISFIED NOR DISSATISFIED
4. SOMEWHAT DISSATISFIED
5. VERY DISSATISFIED

9. How do you currently use your free time, (excluding daily travel time, sleeping, eating and hygiene) and how do you expect to use your free time when you retire? Please, using the scale from 1 to 5, tick the appropriate box with the numbers corresponding with the adopted frequency of each activity.

1. ALWAYS
2. OFTEN
3. OCCASIONALLY
4. RARELY
5. NEVER

Activities		Current activities					Activities for my retirement				
		1	2	3	4	5	1	2	3	4	5
A. ACTIVITIES OF A TECHNICAL NATURE											
1	Consulting										
2	Reading of technical materials										
3	Financial investments										
4	Search of technical information										
5	Politics										
6	Community/voluntary work										
7	Studying (formal education such as graduation, etc.)										
8	Teaching or lecturing										
9	Learning a new activity										
10	Other, please specify: _____										
B. SOCIAL											
11	Going to a club or association										
12	Talking to friends and colleagues										
13	Making new friends										
14	Emotional relationship										
15	Relationship with your children										
16	Relationship with your parents/relatives										
17	"Surfing" or chatting on the Internet										
18	Going to the church/religious activities										
19	Other, please specify: _____										

C. CULTURAL AND LEISURE

20	Practice physical/sports activities													
21	Sports spectator													
22	Participation in any kind of arts (as actor, sculptor, etc.)													
23	Arts spectator (go to movies, theatre, plays, exhibition etc.)													
24	Practice a hobby													
25	Watch television													
26	Read newspapers, magazines, books													
27	Attend sundry courses													
28	Listen to music													
29	Travel													
30	Play table games such as cards, puzzles etc													
31	Other, please specify: _____													

Activities

**Current
activities**

**Activities for
my retirement**

D. HEALTH

		1	2	3	4	5		1	2	3	4	5
32	Visit Doctor, Dentist, Psychologist, Physiotherapist, etc											
33	Undertake preventive exams or regular exams											
34	Other, please specify: _____											

E. MISCELLANEOUS ACTIVITIES

35	Personal grooming (visit hairdresser, barber, manicure, etc.)													
36	Shopping for home or clothing items													
37	Go to supermarket													
38	Domestic activities													
39	Routine activities (bill payment, post letters etc)													
40	Obligations with the children (assist with homework)													
41	Other, please specify: _____													

10. How many retired female executives do you know? Circle the number.

1. NONE
2. ONE TO FIVE
3. MORE THAN FIVE

11. How many retired male executives do you know? Circle the number.

1. NONE
2. ONE TO FIVE
3. MORE THAN FIVE

12. How much value do you place on your job in relation to your other roles in society?

Example: as a parent, as a daughter/son, as a spouse, etc.

1. MORE IMPORTANT
2. LESS IMPORTANT
3. NO DIFFERENCE

13. What is your religion? Please circle the number that represents your answer.

- | | |
|----------------------|----------------------------------|
| 1. CATHOLIC | 7. PRESBYTERIAN |
| 2. ANGLICAN | 8. MORMON |
| 3. SPIRITUALIST | 9. HINDU |
| 4. BUDDHIST | 10. BAPTIST |
| 5. ISLAM | 11. OTHER, please specify: _____ |
| 6. JEHOVAH'S WITNESS | 12. NO RELIGION |

14. What is your nationality by birth?

1. BRAZILIAN
2. NEW ZEALANDER
3. OTHER, please specify _____

15. What is your current citizenship?

1. BRAZILIAN
2. NEW ZEALANDER
3. OTHER, please specify _____

16. Using a scale from 1 to 5, rate the items below in relation to your current country situation as to how much they can influence your quality of life during retirement. Please circle the corresponding number.

1. IT HAS A VERY UNFAVOURABLE INFLUENCE
2. IT HAS AN UNFAVOURABLE INFLUENCE
3. IT HAS NO REAL INFLUENCE
4. IT HAS A FAVOURABLE INFLUENCE
5. IT HAS A VERY FAVOURABLE INFLUENCE

1. TRAFFIC	1	2	3	4	5
2. PERSONAL SAFETY (VIOLENCE, CRIME)	1	2	3	4	5
3. BUREAUCRACY/REDTAPE	1	2	3	4	5
4. ECONOMIC SITUATION	1	2	3	4	5
5. POPULATION DENSITY WHERE I LIVE	1	2	3	4	5
6. POLITICAL SITUATION	1	2	3	4	5
7. EDUCATION LEVEL OF THE POPULATION	1	2	3	4	5
8. VALUES OF SOCIETY	1	2	3	4	5
9. HEALTH SYSTEM	1	2	3	4	5
10. TRANSPORT SYSTEM	1	2	3	4	5
11. TELECOMMUNICATIONS SYSTEM	1	2	3	4	5
12. UNEMPLOYMENT	1	2	3	4	5
13. OTHER, please specify: _____	1	2	3	4	5

17. How do you rate your health? Please circle the number of the appropriate answer.

1. EXCELLENT
2. VERY GOOD
3. REASONABLE
4. REQUIRES MEDICAL ATTENTION

18. Do you think your health will improve when you retire?

1. YES
2. NO
3. I DO NOT KNOW

19. Do you have a health care plan?

1. YES
2. NO

20. In your opinion in retirement years you will have a health care plan that is:

1. BETTER THAN WHAT I HAVE NOW
2. THE SAME
3. WORSE THAN WHAT I HAVE NOW
4. I HAVE NOT THOUGHT ABOUT IT YET

21. Do you think executives should have a compulsory retirement age?

1. YES (go to the following question)
2. NO (go to question 23)
3. I AM NOT SURE

22. If your last answer was yes, what do you think should be the age limit to retire?

1. _____ YEARS OLD.

23. Responsibility for retirement planning should lie with: Please circle the number 1 or 2 with your appropriate answer.

- | | | |
|---------------|--------|-------|
| 1. EMPLOYEE | 1. Yes | 2. No |
| 2. EMPLOYER | 1. Yes | 2. No |
| 3. GOVERNMENT | 1. Yes | 2. No |

24. What do you think your life will be like after retirement? Please circle the number of the appropriate answer.

1. MUCH WORSE
2. RELATIVELY WORSE
3. NEITHER WORSE NOR BETTER
4. RELATIVELY BETTER
5. MUCH BETTER
6. I HAVE NOT THOUGHT ABOUT IT YET

25. Rate in order of importance the gains you think you will have after retirement. Please circle indicating the importance of each gain. If you do not agree that an item will be a gain, circle number 6 (not applicable).

1. VERY IMPORTANT
2. IMPORTANT
3. NEITHER IMPORTANT NOR UNIMPORTANT
4. LITTLE IMPORTANT
5. NOT IMPORTANT
6. NOT APPLICABLE

1. MORE TIME FOR MYSELF	1	2	3	4	5	6
2. MORE TIME FOR MY PARTNER	1	2	3	4	5	6
3. MORE TIME FOR MY CHILDREN/PARENTS	1	2	3	4	5	6
4. MORE TIME FOR MY FRIENDS	1	2	3	4	5	6
5. MORE TIME FOR MY INVESTMENTS	1	2	3	4	5	6
6. OPPORTUNITY TO WORK IN A DIFFERENT JOB	1	2	3	4	5	6
7. TO PARTICIPATE IN VOLUNTARY WORK	1	2	3	4	5	6
8. TO GET MORE INVOLVED IN CULTURAL ACTIVITIES	1	2	3	4	5	6
9. TO GET MORE INVOLVED IN LEISURE ACTIVITIES	1	2	3	4	5	6
10. NOT HAVING THE RESPONSIBILITY OF THIS JOB	1	2	3	4	5	6
11. NO LONGER REPRESENTING THE COMPANY	1	2	3	4	5	6
12. NO LONGER HAVING TO MANAGE A TEAM	1	2	3	4	5	6
13. NO LONGER WORKING UNDER PRESSURE	1	2	3	4	5	6
14. FREEDOM TO CREATE	1	2	3	4	5	6
15. NOT HAVING TIME COMMITMENTS	1	2	3	4	5	6
16. OPPORTUNITY TO TRAVEL FOR LEISURE	1	2	3	4	5	6
17. PARTICIPATION IN CLUB/ASSOCIATION	1	2	3	4	5	6
18. PARTICIPATION IN POLITICS	1	2	3	4	5	6
19. MORE TIME ON THE INTERNET	1	2	3	4	5	6
20. OTHER, Please specify: _____	1	2	3	4	5	6

26. Rate in order of importance the losses you think you will have after your retirement. Please circle indicating the importance of each loss. If you do not agree that an item will be a loss, circle number 6 (not applicable).

1. VERY IMPORTANT
2. IMPORTANT
3. NEITHER IMPORTANT NOR UNIMPORTANT
4. LITTLE IMPORTANT
5. NOT IMPORTANT
6. NOT APPLICABLE

1. Salary and bonus from my job	1	2	3	4	5	6
2. Fringe benefits from the company	1	2	3	4	5	6
3. Health care plan	1	2	3	4	5	6
4. Relationship with my team	1	2	3	4	5	6
5. Relationship with my superior	1	2	3	4	5	6
6. Work routine	1	2	3	4	5	6
7. Status provided by position	1	2	3	4	5	6
8. Sense of belonging to the company	1	2	3	4	5	6
9. Challenges from my job	1	2	3	4	5	6
10. Job responsibility	1	2	3	4	5	6
11. Leadership	1	2	3	4	5	6
12. Work environment, furniture, etc.	1	2	3	4	5	6
13. Meetings and client contact	1	2	3	4	5	6
14. Sense of being busy	1	2	3	4	5	6
15. Creativity from my job	1	2	3	4	5	6
16. Business travel opportunity	1	2	3	4	5	6
17. Decision-Making Power	1	2	3	4	5	6
18. Sense of having a competitive job	1	2	3	4	5	6
19. Having a secretary	1	2	3	4	5	6
20. Other, Please specify: _____	1	2	3	4	5	6

27. Are you currently planning for your retirement?

Please circle the number that corresponds to your answer.

1. YES
2. NO

28. When do you think it would be the best time to prepare for retirement?

1. AS SOON AS ONE STARTS TO WORK
2. MORE THAN 16 YEARS BEFORE RETIREMENT
3. 11-15 YEARS BEFORE RETIREMENT
4. 6-10 YEARS BEFORE RETIREMENT
5. 1-5 YEARS BEFORE RETIREMENT
6. IT IS NOT NECESSARY TO PLAN IN ADVANCE

29. Do you participate in a retirement program within your organisation (a kind of preparation, seminars, counseling/education about retirement including, leisure, social relationships, community work, etc.)

1. YES
2. NO
3. THE COMPANY DOES NOT HAVE SUCH A PROGRAM.

30. Rate in order of importance which key factors should be included in retirement planning for executives. Please circle the number that represents the degree of importance for each key factor.

1. VERY IMPORTANT
2. IMPORTANT
3. NEITHER IMPORTANT NOR UNIMPORTANT
4. A LITTLE IMPORTANT
5. NOT IMPORTANT

1. RELATIONSHIP WITH SPOUSE/PARTNER	1	2	3	4	5
2. RELATIONSHIP WITH CHILDREN/PARENTS	1	2	3	4	5
3. LEISURE AND CULTURAL ACTIVITIES	1	2	3	4	5
4. COMMUNITY/VOLUNTARY WORK	1	2	3	4	5
5. SOCIAL RELATIONSHIP	1	2	3	4	5
6. FINANCIAL INVESTMENTS	1	2	3	4	5
7. NEW BUSINESS OPPORTUNITIES	1	2	3	4	5
8. SECOND CAREER	1	2	3	4	5
9. INTELLECTUAL DEVELOPMENT	1	2	3	4	5
10. PSYCHOLOGICAL SUPPORT	1	2	3	4	5
11. HEALTH PREVENTION	1	2	3	4	5
12. TO FORM AN ASSOCIATION	1	2	3	4	5
13. TO CREATE OWN WEB PAGE	1	2	3	4	5
14. CREATIVITY DEVELOPMENT	1	2	3	4	5
15. FAMILY COUNSELLING	1	2	3	4	5
16. OTHER, Please specify: _____	1	2	3	4	5

31. How do you perceive retirement? Please indicate your degree of agreement with the following statements:

1. STRONGLY AGREE
2. I AGREE
3. UNDECIDED
4. I DISAGREE
5. I STRONGLY DISAGREE

1. I WILL BE FREE OF WORK STRESS	1	2	3	4	5
2. AN OPPORTUNITY TO IMPROVE MY LIFESTYLE	1	2	3	4	5
3. AN OPPORTUNITY TO DO THINGS I HAVE NOT DONE YET	1	2	3	4	5
4. A PERIOD OF FREEDOM	1	2	3	4	5
5. I WISH I COULD RETIRE NOW	1	2	3	4	5
6. A DIFFERENT PHASE, NEITHER GOOD NOR BAD	1	2	3	4	5
7. I WILL BE LOST WITHOUT MY WORK	1	2	3	4	5
8. A PERIOD OF BOREDOM	1	2	3	4	5
9. I WILL PROBABLY LOOSE MY FRIENDS	1	2	3	4	5
10. I WILL NEVER RETIRE	1	2	3	4	5
11. I FEEL ANXIOUS WHEN I THINK ABOUT THIS	1	2	3	4	5

32. How old do you think you will be when you decide to retire?

1. _____ YEARS OLD.
2. I DO NOT KNOW
3. I DO NOT INTEND TO RETIRE

33. In retirement you will: Please circle the number 1 or 2 with your appropriate answer.

1. LOOK FOR THE SAME KIND OF JOB	1 - yes	2 - no
2. LOOK FOR A JOB AS A CONSULTANT	1 - yes	2 - no
3. GET A JOB IN A DIFFERENT AREA OF WORK	1 - yes	2 - no
4. OPEN A BUSINESS	1 - yes	2 - no
5. WORK AS A VOLUNTEER	1 - yes	2 - no
6. DO NO KIND OF WORK AT ALL	1 - yes	2 - no
7. I HAVE NOT THOUGHT ABOUT IT YET	1 - yes	2 - no

34. How much influence do you think your partner/spouse will have in your retirement decision? Please circle the number.

1
STRONGLY
POSITIVE

2
POSITIVE
INFLUENCE

3
NONE

4
NEGATIVE
INFLUENCE

5
STRONGLY
NEGATIVE

35. Do you have financially dependent children?

1. YES
2. NO

36. Please write down the total number of people who are dependent on you?

1. _____

37. What is your annual income, including interest, shares, dividends, rent and salary:

Please circle the number with your appropriate answer.

1. LESS THAN NZ\$100,000 PER YEAR
2. \$100,000 - \$200,000
3. \$201,000 - \$400,000
4. \$401,000 - \$800,000
5. \$801,000 - \$1.200,000
6. MORE THAN NZ\$1.200,000

38. Do you participate in a Pension Fund?

1. YES (go to the following question)
2. NO (go to question 41)

39. If you participate, is it:

1. OPEN
2. CLOSED

40. What kind is it:

1. COMPULSORY
2. OPTIONAL

41. If you retire today how much of your income will you lose (including pension fund and/or all the savings you have made for the retirement years) ?

1. MORE THAN 50%.
2. 30-50%.
3. 20-30%
4. LESS THAN 20%
5. NO CHANGE

42. Do you own your home?

1. YES, MORTGAGE FREE
2. YES, MORTGAGED
3. NO

43. How old are you?

1. _____ YEARS OLD

44. Are you:

1. MALE
2. FEMALE

45. What is your marital status?

1. MARRIED OR DE-FACTO
2. LIVING WITH A PARTNER
3. SINGLE
4. DIVORCED
5. SEPARATED
6. WIDOW / WIDOWER

46. If you are currently married, or living with a partner, please specify how many years you have lived together:

1. _____ YEARS

FINAL COMMENTS:

Thank you very much for taking time to contribute to this research. Please ensure you have answered all questions. If you wish to make any comments please feel free to do so below. Your comments will be appreciated and taken into consideration.

A2.c PILOT RESEARCH – ENGLISH REMINDER

Auckland, 9th June, 2000

Mr or Ms, first name, last name

Fax or address

Dear Mr./Ms.

Recently a questionnaire was mailed to you seeking your feelings and opinions regarding retirement with a view to providing us with information that can be used to the research “Attitudes toward retirement – A cross-cultural study between New Zealand and Brazilian Executives”.

If you have already completed and returned this questionnaire, please accept our sincere thanks for your great contribution. If you have not yet returned the questionnaire, we would be grateful if you could do so as soon as possible.

If you have any queries about the research or questionnaire, please do not hesitate to contact Lucia Franca through luciafranca@luciafranca.com or Elizabeth Morrison on (09) 366 44 11.

It is important that we hear your views. Thank you for your help in making this research a success.

Yours sincerely,

Lucia Franca (Researcher)
Department of Psychology
The University of Auckland

PS. If you have misplaced or never received your questionnaire, please send us a e-mail or give us a call and we will send you another one directly.

A3.a PILOT - PORTUGUESE PARTICIPANT INFORMATION SHEET**INFORMAÇÃO PARA O PARTICIPANTE****ATITUDES ACERCA DA APOSENTADORIA – Um estudo transcultural entre executivos brasileiros e neozelandeses**

Rio, 15 de maio de 2000.

Prezado (a) Sr. ou Sra.

Meu nome é Lucia França. Eu sou uma estudante da Universidade de Auckland – Nova Zelândia realizando uma pesquisa para obtenção do título de doutorado no Departamento de Psicologia.

Minha tese procura responder as seguintes questões:

1. Quais são as diferenças e similaridades entre os executivos neozelandeses e brasileiros quando eles pensam sobre aposentadoria?
2. Quais são os fatores importantes a serem considerados em um programa de preparação para aposentadoria para executivos nos dois países?

Como é a primeira vez que este tipo de pesquisa é realizado no Brasil e na Nova Zelândia, é muito importante ter o máximo de dados sobre os executivos nestas diferentes culturas. Portanto, preparei um questionário maior do que os usualmente aplicados, abrangendo os aspectos mais relevantes sobre a aposentadoria. Eu gostaria, então, de lhe convidar para participar da minha pesquisa e agradecer antecipadamente pela paciência ao responder todas as questões.

Todas as informações fornecidas serão anônimas e para garantir a confidencialidade, anexeí um envelope com endereço e selo para o retorno do questionário. O tempo aproximado para o preenchimento deste instrumento de pesquisa é de 20 minutos e muito me agradaria se fosse possível recebe-lo de volta em 20 dias. O (a)

senhor (a) poderá desistir da pesquisa a qualquer tempo sem ter que me dar nenhuma razão.

Agradeço mais uma vez pelo seu tempo e apoio ao tornar este estudo possível. Em caso de dúvida ou se desejar saber mais sobre a pesquisa, por favor contate a mim ou meu supervisor nos endereços abaixo: (Esclareço ainda que estarei no Brasil até o dia 15 de junho de 2000).

Pesquisador:
Lucia Franca
PO Box 37-357
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Tel: 303 1769 (home)
luciafranca@luciafranca.com

Supervisor
Professor Graham Vaughan
Department of Psychology
Private Bag 92019
Auckland
Tel.: 373-7999 extension 8555

Atenciosamente,

Lucia Franca

Para quaisquer dúvidas relacionadas a questões éticas, por favor contate:
The Chair, The University of Auckland Human Subjects Ethics Committee,
The University of Auckland, Research Office – Office of the Vice Chancellor
Private Bag 92019, Auckland – New Zealand
Tel.: 373-7999 extension: 7830

APPROVED BY THE UNIVERSITY OF AUCKLAND HUMAN SUBJECTS ETHICS COMMITTEE on
12/04/2000 for a period of 3 years, Reference 2000/Q021.

A3.b PILOT – QUESTIONNAIRE – PORTUGUESE VERSION

Questionário para Executivos

1. Qual é o seu cargo na empresa? Por favor faça um círculo em apenas uma resposta.

1. PRESIDENTE, DIRETOR GERAL, GERENTE GERAL OU SUPERINTENDENTE
2. VICE-PRESIDENTE, DIRETOR OU GERENTE EXECUTIVO
3. GERENTE
4. ESPECIALISTA , CONSULTOR OU ASSESSOR ESPECIAL
5. OUTRO, por favor especifique: _____

2. O (A) senhor (a) é:

1. DIRETOR/GERENTE DE OUTROS DIRETORES/GERENTES
2. GERENTE DE PESSOAS QUE NÃO SÃO GERENTES
3. EU NÃO TENHO NENHUM SUBORDINADO

3. Usando uma escala de 1 a 5, avalie a quantidade de chances/oportunidades o(a) senhor (a) teve ao escolher sua profissão? Por favor, faça um círculo no número de sua resposta.

BASTANTE
CHANCES

1

2

MÉDIA DE
CHANCES

3

4

NENHUMA
CHANCE

5

4. Qual foi a principal influência recebida quando escolheu sua profissão? Por favor, faça um círculo no número da sua resposta.

1. DOS SEUS PAIS
2. DOS SEUS PARENTES
3. DO SEU AMBIENTE SOCIAL
4. DA SUA CONDIÇÃO ECONÔMICA
5. OUTRO, Por favor, especifique: _____

5. Em média, quantas horas por semana trabalha?

1. _____ HORAS

6. E nos finais de semana quantas horas em média gasta trabalhando?

1. _____ HORAS.

7. **Como o (a) senhor (a) percebe seu trabalho/organização no presente momento?** Por favor, indique seu grau de concordância com as seguintes sentenças:

1. Concordo absolutamente
2. Concordo
3. Indeciso
4. Discordo
5. Discordo plenamente

1. MINHAS DECISÕES SÃO VALIOSAS PARA A EMPRESA	1	2	3	4	5
2. TENHO BOM RELACIONAMENTO COM MINHA EQUIPE	1	2	3	4	5
3. TENHO UM BOM RELACIONAMENTO COM MEU SUPERIOR	1	2	3	4	5
4. ESTOU SATISFEITO COM O AMBIENTE DE TRABALHO	1	2	3	4	5
5. ESTOU SATISFEITO COM OS RESULTADOS QUE ALCANÇO	1	2	3	4	5
6. EU ME VEJO EVOLUINDO COM A ORGANIZAÇÃO	1	2	3	4	5
7. EU GOSTO DE ME SENTIR PARTE DA ORGANIZAÇÃO	1	2	3	4	5
8. MEU EMPREGO É REALMENTE ESTIMULANTE	1	2	3	4	5
9. ESTOU SATISFEITO COM O MEU SALÁRIO	1	2	3	4	5
10. ESTOU SATISFEITO COM OS BENEFÍCIOS DA EMPRESA	1	2	3	4	5
11. MEU TRABALHO DESENVOLVE MINHA CRIATIVIDADE	1	2	3	4	5

8. **Fazendo um balanço geral o (a) senhor (a) está satisfeito com o seu emprego neste momento?**

1. MUITO SATISFEITO
2. RAZOAVELMENTE SATISFEITO
3. NEM SATISFEITO OU INSATISFEITO
4. DE CERTA FORMA INSATISFEITO
5. MUITO INSATISFEITO

11. Quantas mulheres executivas aposentadas o (a) senhor (a) conhece? Faça um círculo no número da sua resposta.

1. NENHUMA
2. DE UM A CINCO
3. MAIS DO QUE CINCO

12. Quantos homens executivos aposentados o (a) senhor (a) conhece?

1. NENHUM
2. DE UM A CINCO
3. MAIS DO QUE CINCO

13. Quanta importância o(a) senhor (a) coloca no seu trabalho em relação aos seus outros papéis na sociedade? Exemplo: papel de pai/mãe, filho/filha, marido/mulher

1. MAIS IMPORTÂNCIA
2. MENOS IMPORTÂNCIA
3. NENHUMA DIFERENÇA

14. Qual é a sua religião. Por favor, faça um círculo no número da sua resposta.

- | | |
|------------------------|-------------------------------|
| 1. CATÓLICA | 7. PRESBITERIANA |
| 2. ANGLICANA | 8. MORMON |
| 3. ESPIRITUALISTA | 9. HINDU |
| 4. BUDISTA | 10. BATISTA |
| 5. ISLAMISTA | 11. OUTRA, especifique: _____ |
| 6. TESTEMUNHA DE JEOVÁ | 12. NENHUMA RELIGIÃO |

15. Qual sua nacionalidade de nascimento?

1. BRASILEIRA
2. NEOZELANDESA
3. OUTRA, por favor, especifique: _____

16. Qual a sua nacionalidade atual? Indique mais do que uma se for o caso.

1. BRASILEIRA
2. NEOZELANDESA
3. OUTRA, por favor, especifique: _____

17. Usando uma escala de 1 a 5, avalie os itens abaixo em relação à situação atual do seu país e em quanto eles poderão influenciar na qualidade da sua aposentadoria.

Faça um círculo no número correspondente à respectiva influência.

1. TEM UMA INFLUÊNCIA MUITO DESFAVORÁVEL
2. TEM UMA INFLUÊNCIA DESFAVORÁVEL
3. NÃO EXERCE NENHUMA INFLUÊNCIA
4. TEM UMA INFLUÊNCIA FAVORÁVEL
5. TEM UMA INFLUÊNCIA MUITO FAVORÁVEL

1. TRÁFEGO	1	2	3	4	5
2. SEGURANÇA PESSOAL (VIOLÊNCIA, CRIME)	1	2	3	4	5
3. BUROCRACIA	1	2	3	4	5
4. SITUAÇÃO ECONÔMICA	1	2	3	4	5
5. DENSIDADE DEMOGRÁFICA ONDE EU MORO	1	2	3	4	5
6. SITUAÇÃO POLÍTICA	1	2	3	4	5
7. NÍVEL DE EDUCAÇÃO DA POPULAÇÃO	1	2	3	4	5
8. VALORES DA SOCIEDADE	1	2	3	4	5
9. SERVIÇOS DE SAÚDE	1	2	3	4	5
10. SERVIÇOS DE TRANSPORTE	1	2	3	4	5
11. SISTEMA DE TELECOMUNICAÇÕES	1	2	3	4	5
12. DESEMPREGO	1	2	3	4	5
13. OUTRO, especifique: : _____	1	2	3	4	5

18. Como o(a) senhor(a) avalia sua saúde? Faça um círculo no número da resposta.

1. EXCELENTE
2. MUITO BOA
3. RAZOÁVEL
4. REQUER ATENÇÃO MÉDICA

19. O(A) senhor (a) acha que sua saúde irá melhorar quando se aposentar?

1. SIM
2. NÃO
3. EU NÃO SEI

20. O(A) senhor(a) tem um plano de saúde?

1. SIM
2. NÃO

21. Na sua opinião o seu plano de saúde na aposentadoria será:

1. MELHOR DO QUE EU TENHO AGORA
2. O MESMO
3. PIOR DO QUE EU TENHO AGORA
4. EU AINDA NÃO PENSEI SOBRE ISTO.

22. O (A) senhor(a) concorda que os executivos deveriam ter uma idade compulsória para a aposentadoria?

1. SIM (Vá para a questão seguinte)
2. NÃO (vá para a questão 23)
3. EU NÃO ESTOU CERTO

23. Se sua resposta anterior foi positiva, qual deveria ser então a idade limite ?

1. _____ ANOS

24. De quem deveria ser a responsabilidade pela preparação para a aposentadoria? Por favor, faça um círculo no número 1 ou 2 de acordo com sua resposta para cada item.

- | | | |
|------------------|--------|--------|
| 1. DO EMPREGADO | 1. Sim | 2. Não |
| 2. DO EMPREGADOR | 1. Sim | 2. Não |
| 3. DO GOVERNO | 1. Sim | 2. Não |

25. Como o(a) senhor(a) imagina sua vida na aposentadoria? Por favor, faça um círculo no número que julgar apropriado.

1. MUITO PIOR
2. RELATIVAMENTE PIOR
3. NEM MELHOR NEM PIOR
4. RELATIVAMENTE MELHOR
5. MUITO MELHOR
6. AINDA NÃO PENSEI SOBRE ISTO

25. Coloque numa ordem de importância os ganhos que poderá ter quando se aposentar. Por favor, faça um círculo indicando a importância de cada ganho. Caso não concorde que um determinado item seja um ganho, circule o item 6 (não aplicável).

1. MUITO IMPORTANTE
2. IMPORTANTE
3. INDIFERENTE
4. POUCA IMPORTÂNCIA
5. NÃO IMPORTANTE
6. NÃO APLICÁVEL

1. MAIS TEMPO PARA MIM MESMO	1	2	3	4	5	6
2. MAIS TEMPO PARA O (A) PARCEIRO (A)	1	2	3	4	5	6
3. MAIS TEMPO PARA OS FILHOS/PAIS	1	2	3	4	5	6
4. MAIS TEMPO PARA OS AMIGOS	1	2	3	4	5	6
5. MAIS TEMPO PARA MEUS INVESTIMENTOS	1	2	3	4	5	6
6. OPORTUNIDADE DE TER UM EMPREGO DIFERENTE	1	2	3	4	5	6
7. PARTICIPAR NUM TRABALHO VOLUNTARIO	1	2	3	4	5	6
8. SE ENVOLVER MAIS EM ATIVIDADES CULTURAIS	1	2	3	4	5	6
9. SE ENVOLVER MAIS EM ATIVIDADES DE LAZER	1	2	3	4	5	6
10. NÃO TER RESPONSABILIDADE DE SER EXECUTIVO	1	2	3	4	5	6
11. NÃO PERTENCER MAIS À EMPRESA	1	2	3	4	5	6
12. NÃO TER MAIS QUE GERENCIAR UMA EQUIPE	1	2	3	4	5	6
13. NÃO TER MAIS QUE TRABALHAR SOB PRESSÃO	1	2	3	4	5	6
14. LIBERDADE PARA CRIAR	1	2	3	4	5	6
15. NÃO TER RESPONSABILIDADES COM HORÁRIOS	1	2	3	4	5	6
16. OPORTUNIDADE DE VIAJAR À LAZER	1	2	3	4	5	6
17. PARTICIPAÇÃO EM CLUBES/ASSOCIAÇÕES	1	2	3	4	5	6
18. PARTICIPAÇÃO EM POLITICA	1	2	3	4	5	6
19. MAIS TEMPO NA INTERNET	1	2	3	4	5	6
20. OUTRO, por favor especifique: _____	1	2	3	4	5	6

26. Coloque numa ordem de importância as perdas que poderá ter quando se aposentar. Por favor, faça um círculo indicando a importância para cada perda. Caso não concorde que um determinado item represente uma perda, circule o número 6 (não aplicável).

1. MUITO IMPORTANTE
2. IMPORTANTE
3. INDIFERENTE
4. POUCA IMPORTÂNCIA
5. NÃO IMPORTANTE
6. NÃO APLICÁVEL

1. SALÁRIO E VANTAGENS DO MEU CARGO	1	2	3	4	5	6
2. BENEFÍCIOS DA EMPRESA	1	2	3	4	5	6
3. PLANO DE SAÚDE	1	2	3	4	5	6
4. RELACIONAMENTO COM A EQUIPE	1	2	3	4	5	6
5. RELACIONAMENTO COM MEU SUPERIOR	1	2	3	4	5	6
6. ROTINA DO TRABALHO	1	2	3	4	5	6
7. STATUS DO CARGO	1	2	3	4	5	6
8. SENSO DE PERTENCER A EMPRESA	1	2	3	4	5	6
9. DESAFIOS/ESTÍMULOS DO CARGO	1	2	3	4	5	6
10. RESPONSABILIDADE DO CARGO	1	2	3	4	5	6
11. LIDERANÇA	1	2	3	4	5	6
12. AMBIENTE DO TRABALHO, MOBÍLIA, ETC.	1	2	3	4	5	6
13. REUNIÕES E CONTATOS COM OS CLIENTES	1	2	3	4	5	6
14. SENSACÃO DE ESTAR OCUPADO	1	2	3	4	5	6
15. CRIATIVIDADE DO CARGO	1	2	3	4	5	6
16. OPORTUNIDADE DE VIAJAR A TRABALHO	1	2	3	4	5	6
17. PODER DE DECISÃO	1	2	3	4	5	6
18. SENSACÃO DE TER UM TRABALHO COMPETITIVO	1	2	3	4	5	6
19. TER UMA SECRETÁRIA	1	2	3	4	5	6
20. OUTRO, por favor especifique _____	1	2	3	4	5	6

27. Atualmente o(a) senhor(a) está se preparando para a aposentadoria?

Por favor, faça um círculo no número que corresponde sua resposta.

1. SIM
2. NÃO

28. Na sua opinião qual é a melhor época para se preparar para a aposentadoria?

1. ASSIM QUE A PESSOA COMEÇA A TRABALHAR
2. MAIS DE 16 ANOS ANTES DA APOSENTADORIA
3. 11- 15 ANOS ANTES DA APOSENTADORIA
4. 6 - 10 ANOS ANTES DA APOSENTADORIA
5. 1 – 5 ANOS ANTES DA APOSENTADORIA
6. NÃO É NECESSÁRIO SE PREPARAR

29. O (A) senhor (a) participa de algum programa de preparação para a aposentadoria em sua organização? um tipo de preparação, aconselhamento/ educação sobre aposentadoria incluindo lazer, relacionamentos, voluntariado, etc.

1. SIM
2. NÃO
3. A EMPRESA NÃO TEM ESTE TIPO DE PROGRAMA

30. Coloque numa ordem de importância os fatores que deveriam ser incluídos num programa de preparação para a aposentadoria. Por favor, faça um círculo no número que representa o grau de importância para cada fator.

1. MUITO IMPORTANTE
2. IMPORTANTE
3. INDIFERENTE
4. POUCA IMPORTÂNCIA
5. NÃO APLICÁVEL

1. RELACIONAMENTO COM O PARCEIRO	1	2	3	4	5
2. RELACIONAMENTO COM OS FILHOS/PAIS	1	2	3	4	5
3. ATIVIDADES CULTURAIS E DE LAZER	1	2	3	4	5
4. TRABALHO VOLUNTÁRIO/COMUNITÁRIO	1	2	3	4	5
5. RELACIONAMENTO SOCIAL	1	2	3	4	5
6. INVESTIMENTOS FINANCEIROS	1	2	3	4	5
7. NOVAS OPORTUNIDADES DE NEGÓCIOS	1	2	3	4	5
8. SEGUNDA CARREIRA	1	2	3	4	5
9. DESENVOLVIMENTO INTELECTUAL	1	2	3	4	5
10. APOIO PSICOLÓGICO	1	2	3	4	5
11. PREVENÇÃO À SAÚDE	1	2	3	4	5
12. FORMAR UMA ASSOCIAÇÃO	1	2	3	4	5
13. CRIAR UMA PRÓPRIA “WEB PAGE”	1	2	3	4	5
14. DESENVOLVIMENTO DA CRIATIVIDADE	1	2	3	4	5
15. ACONSELHAMENTO FAMILIAR	1	2	3	4	5
16. OUTRA, por favor especifique: _____	1	2	3	4	5

31. Como o(a) senhor imagina a sua aposentadoria? Por favor indique o grau de concordância com as seguintes sentenças:

1. CONCORDO ABSOLUTAMENTE
2. CONCORDO
3. INDECISO
4. DISCORDO
5. DISCORDO PLENAMENTE

1. EU ESTAREI LIVRE DO STRESS	1	2	3	4	5
2. OPORTUNIDADE DE MELHORAR MEU ESTILO DE VIDA	1	2	3	4	5
3. OPORTUNIDADE DE FAZER COISAS QUE AINDA NÃO FIZ	1	2	3	4	5
4. PERÍODO DE LIBERDADE	1	2	3	4	5
5. QUEM DERA EU PUDESSE ME APOSENTAR AGORA	1	2	3	4	5
6. UMA FASE DIFERENTE , NEM BOA NEM MÁ	1	2	3	4	5
7. EU FICAREI PERDIDO SEM O MEU TRABALHO	1	2	3	4	5
8. UM PERÍODO MONÓTONO	1	2	3	4	5
9. EU PROVAVELMENTE PERDEREI MEUS AMIGOS	1	2	3	4	5
10. EU NUNCA VOU ME APOSENTAR	1	2	3	4	5
11. EU ME SINTO ANSIOSO QUANDO PENSO SOBRE ISTO	1	2	3	4	5

32. Com que idade o (a) senhor (a) pretende se aposentar?

1. _____ANOS.
2. NÃO SEI
3. NÃO PRETENDO ME APOSENTAR

33. Na aposentadoria o(a) senhor (a) irá: Por favor , faça um círculo no número 1 ou 2 dependendo de sua resposta.

1. PROCURAR UM MESMO TIPO DE TRABALHO	1 - sim	2 - não
2. PROCURAR UM EMPREGO COMO CONSULTOR	1 - sim	2 - não
3. PROCURAR UM TRABALHO EM ÁREA DIFERENTE	1 - sim	2 - não
4. ABRIR UM NEGÓCIO	1 - sim	2 - não
5. TRABALHAR COMO VOLUNTÁRIO	1 - sim	2 - não
6. NÃO TRABALHAR EM NADA	1 - sim	2 - não
7. EU AINDA NÃO PENSEI SOBRE ISTO	1 - sim	2 - não

34. Avalie a influência que seu/sua parceiro(a) poderá ter no momento que o(a) senhor (a) decidir a sua aposentadoria? Por favor, faça um círculo no número correspondente.

1	2	3	4	5
INFLUÊNCIA FORTEMENTE POSITIVA	INFLUÊNCIA POSITIVA	NENHUMA INFLUÊNCIA	INFLUÊNCIA NEGATIVA	INFLUÊNCIA FORTEMENTE NEGATIVA

35. O (A) senhor (a) tem filhos que são seus dependentes financeiramente?

1. SIM
2. NÃO

36. Por favor, escreva abaixo o total de pessoas que dependem do(a) senhor(a)?

1. _____

37. Qual é o seu rendimento anual total, incluindo dividendos com investimentos, ações, aluguéis e salários? Faça um círculo no número correspondente a sua faixa.

1. MENOS DO QUE R\$ 100.000,00 POR ANO
2. \$ 100.000,00 - \$200.000,00
3. \$ 201.000,00 - \$ 400.000,00
4. \$ 401.000,00 - \$ 800.000,00
5. \$ 800.000,00 - \$1.200.000,00
6. MAIS DO QUE R\$1.200.000,00

38. O (A) senhor (a) participa de um Fundo de Pensão?

1. SIM (vá para a questão seguinte)
2. NÃO (vá para a questão 41)

39. Caso participe, ele é:

1. ABERTO
2. FECHADO

40. Quanto à forma, ele é:

1. COMPULSÓRIO
2. OPCIONAL

41. Caso se aposentasse hoje qual seria o percentual de perda no seu rendimento total? Inclua neste cálculo o fundo de pensão complementar e/ou outros investimentos que tenha feito para a aposentadoria.

1. MAIS QUE 50%.
2. 30-50%.
3. 20-30%
4. MENOS DE 20%
5. NENHUMA PERDA

42. Possui casa própria?

1. SIM, TOTALMENTE PAGA.
2. SIM, COM FINANCIAMENTO/DÍVIDA
3. NÃO

43. Qual é a sua idade?

1. _____ ANOS

44. Sexo:

1. MASCULINO
2. FEMININO

45. Qual é a sua situação marital?

1. CASADO(A) OU DE-FACTO
2. VIVENDO COM UM (A) PARCEIRO (A)
3. SOLTEIRO (A)
4. DIVORCIADO (A)
5. SEPARADO (A)
6. VIÚVO/VIÚVA

46. Se o(a) senhor (a) é casado (a) ou está vivendo com alguém, há quantos anos vivem juntos:

1. _____ANOS

COMENTÁRIOS FINAIS:

Muito obrigada por ter cedido parte de seu tempo contribuindo para esta pesquisa. Por favor, verifique se preencheu todas as perguntas. Se desejar fazer algum comentário, sinta-se à vontade para fazê-lo. Sua opinião é muito importante e será levada em consideração.

A3.c. PILOT – PORTUGUESE REMINDER

Rio de Janeiro, 9 de junho de 2000.

Prezado Senhor/Senhora,

Recentemente um questionário foi enviado investigando suas opiniões com relação à aposentadoria. Como foi explicado anteriormente suas respostas, embora anônimas, são muito valiosas e serão utilizadas em minha pesquisa de doutorado em Psicologia Social na Universidade de Auckland cujo tema é: “Atitudes acerca da Aposentadoria – Um estudo transcultural entre executivos brasileiros e neozelandeses”.

Se o seu questionário já foi preenchido e encaminhado, por favor aceite nossos sinceros agradecimentos. Se não houve tempo para o preenchimento e/ou remessa, ficaríamos muito gratos se pudessemos recebê-lo até o dia 17 de junho.

Se tiver alguma pergunta ou sugestão sobre a pesquisa ou sobre o questionário, por favor não hesite em contatar-nos pelo e-mail: luciafranca@luciafranca.com

Mais uma vez muito obrigada por ter cedido seu tempo e tornado nosso estudo possível.

Cordialmente,

Lucia Franca (Pesquisador)
Departamento de Psicologia
The University of Auckland

P.S. Se por qualquer motivo seu questionário foi extraviado, por favor envie-nos um e-mail com seu endereço que encaminharemos diretamente um outro para seu preenchimento.

A4.a LETTER TO ETHICS COMMITTEE – CHANGES APPROVAL

Ms. Margaret Rotondo
UAHSEC – Executive Secretary
University of Auckland Human Subjects Ethics Committee
Research Office

Auckland, 25th May 2001.

Dear Ms Rotondo,

On April 2000 my Anonymous Questionnaire titled “Attitudes toward retirement: A cross-cultural study between New Zealand and Brazilian executives” (ref. 2000/Q/021) was granted approval for a period of three years.

As I am preparing to start the main research at the end of June, I am advising that I have made some changes in the questionnaire and in the participant information sheet. The essence of the project is the same as the original and the questionnaire will still be anonymous. I am attaching the summary of changes; the pilot questionnaire (Portuguese and English) and the correspondent participant information sheet; the main research questionnaire (Portuguese and English) and the correspondent participants information sheet (Portuguese and English) for your appreciation.

Thank you very much for your attention and I am looking forward to hear from you soon.

Yours truly,

Lucia Helena Franca
PhD Student
Department of Psychology
Room 654
Home Phone: 303 1769

A4.b QUESTIONNAIRE CHANGES AFTER PILOT RESULTS

Questions eliminated:

Question 2: deleted, the position will be answered by question 1.

Question 3, 4, 10, 11, 23, and 28: deleted because they did not present substantial support for the statements that needed to be tested. It was decided to re-focus the questionnaire on other questions restricted to the hypothesis and variables under investigation.

Questions modified:

Question 1: position held in the company – in order not to embarrass the participants with an issue of hierarchy, this was formatted as an open question (question 1).

Questions 5 and 6: changed from an open to a closed question (in the main research questionnaire the content was covered in questions 2 and 3)

Question 7: in the pilot, the sub-item's statements were all positive giving the impression that the participants are always satisfied with the company's issues. In the main research questionnaire, the statements in question 6 had negative and positive approaches for job satisfaction, positive and negative, in accordance with the individual's situation.

Question 9: activities (of a technical nature, social, cultural and leisure, health, miscellaneous activities) and relationships. In the main research questionnaire they were described in question 13, subdivided as:

Activities: related to work, finance, education, politics, household related, culture and leisure, spirituality, health and personal grooming and other activity.

Relationships: related to friends and colleagues, club/association, chatting on the Internet, partner, children, partner and other relationships.

Question 13: slightly modified to include more religion affiliations listed in alphabetical order. (Main research questionnaire - question 41)

Questions 14 and 15: the contents on these questions were compacted in just one question (39), asking for country of birth, citizenship, language spoken at home and period of citizenship if born in other countries.

Question 16: more sub-items were added, better describing the collective standard of life in each country. (16)

Questions 17, 18, 19 and 20: slightly modified for better understanding and compacted in three questions, but their content (health) is the same (questions 9, 10 and 12)

Questions 21 and 22: compacted in just one question (21)

Question 32: the same content, but adding an item for people who have already retired but continue working (22)

Questions 31 and 33: contents compacted in one question (23)

Questions 34 and 35: contents compacted in one question (24)

Question 37: narrower salary bands (37)

Questions 39, 40 and 42: compacted in one question (35)

Question 41: now an open question (36)

Questions added

Question 4: *type of organisation* – to establish the difference between being an executive in government and non-government organisations. Section: The Job

Question 5: *ownership of Company shares* - as the majority of participants were also shareholders, it was necessary to categorize this variable. Section: The Job

Question 11: awareness about living longer and healthier (health promotion) - Section: Health

Question 14: after selecting the activities and relationships participants were invited to prioritise them. This question would show how executives balanced their time - Section: Time Allocation - Future

Question 15: city of residence (different culture, population and collective standard of life) – Section: Country's Quality of Life

Questions 17 and 18: the most positive and negative quality of life item that could influence future retirement - Section: Country's Quality of life

Questions 19 and 20: the possibility of relocating to another city or country in retirement – Section: Country's Quality of life

Question 33: Financial concerns about retirement – Section: Financial Situation

A5.A MAIN RESEARCH – ENGLISH PARTICIPANT INFORMATION SHEET

PARTICIPANT INFORMATION SHEET

‘ATTITUDES TOWARDS RETIREMENT – a cross-cultural study between New Zealand and Brazilian Executives.’

Auckland, 12th September 2001.

Dear Sir/Madam,

My name is Lucia Franca. I am doing my PhD in Social Psychology at the University of Auckland. I have extensive experience in the area of retirement studies in Brazil, including more than fifteen years’ work in this field.

Retirement is a world-wide emergent issue for governments, companies and individuals. We are now facing ageing populations who are living considerably longer than in the recent past, when the idea of retirement was introduced. Living in New Zealand for the last five years has presented me with the opportunity to compare two vastly different countries, both confronting this new challenge.

I am conducting the research: “Attitudes towards retirement: a cross-cultural study between New Zealand and Brazilian executives”. Choosing executives of large corporations in these two countries was a deliberate and carefully planned decision, since they all have similarities on financial situations, challenges, job involvement and satisfaction, but different cultural, psychosocial and politico-economical environment. Considering all these aspects, the research seeks to answer the following questions:

1. What are the differences and similarities between New Zealand and Brazilian Executives when they think about retirement?
2. What are the most important key factors that influence retirement on these executives?

I am inviting you along with other principal executives to participate in this research. As this is the first time this kind of research has been done in Brazil and in New Zealand, It is crucial I achieve a high rate of return to gather enough data for my study.

All information provided in the questionnaire will be anonymous and to ensure confidentiality, I have attached a stamped self-addressed envelope to the researcher. I would appreciate if I could receive your questionnaire back within 15 days. Thank you very much for making this study possible. If you have any questions or wish to know more about this research, please contact myself or my supervisor.

Researcher:
Lucia Franca
PO Box 37-357
Auckland
Tel: 303 1769 (home)
luciafranca@luciafranca.com

Supervisor:
Professor Graham Vaughan
Department of Psychology
Private Bag 92019
Auckland
Tel.: 373-7999 extension 8555

Yours sincerely,

Lucia Franca

For any queries regarding ethical concerns please contact:
The Chair, The University of Auckland Human Subjects Ethics Committee,
The University of Auckland, Research Office – Office of the Vice Chancellor
Private Bag 92019, Auckland, Tel.: 373-7999 extension: 7830

Approved by the UNIVERSITY OF AUCKLAND HUMAN SUBJECTS ETHICS COMMITTEE on
13/06/2001 for a period of 3 years, Reference 2000/Q021.

A5.b MAIN RESEARCH - QUESTIONNAIRE – ENGLISH VERSION



THE UNIVERSITY OF AUCKLAND
FACULTY OF SCIENCE

Human Sciences Building

ATTITUDES TOWARDS RETIREMENT: A CROSS-CULTURAL STUDY BETWEEN NEW ZEALAND AND BRAZILIAN EXECUTIVES

AUGUST/2001

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RESEARCHER: LUCIA FRANÇA

ATTITUDES TOWARDS RETIREMENT: A CROSS-CULTURAL STUDY BETWEEN NEW ZEALAND AND BRAZILIAN EXECUTIVES

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I. THE JOB

1. **V1.** What position do you currently hold in your company?

2. **V2.** On average how many hours do you work per week? (*Please circle one answer number only*).

1. UP TO 40 HOURS
2. FROM 40 TO 50 HOURS
3. FROM 50 TO 60 HOURS
4. FROM 60 TO 70 HOURS
5. MORE THAN 70 HOURS

3. **V3.** On average how many hours do you work during weekends? (*Please, circle one answer number only*).

1. I DO NOT WORK DURING WEEKENDS
2. UP TO 4 HOURS
3. FROM 4 HOURS TO 8 HOURS
4. FROM 8 HOURS TO 12 HOURS
5. MORE THAN 12 HOURS

4. **V4.** The organisation you work for is:

1. GOVERNMENT
2. QUASI-GOVERNMENT
3. NON-GOVERNMENT

5. V5. Do you own shares in the company you are an executive in?

1. I NOT OWN SHARES OF THE COMPANY
2. YES, I OWN LESS THAN 10% OF THE SHARES OF THE COMPANY
3. YES, I OWN FROM 10% TO 30%
4. YES, I OWN FROM 30% TO 50%
5. YES, I OWN MORE THAN 50%

6. How do you perceive your job now? (Please circle one number that indicates your degree of agreement with each of the following statements).

1. I STRONGLY AGREE
2. I AGREE
3. UNDECIDED
4. I DISAGREE
5. I STRONGLY DISAGREE

1. V6. MY DECISIONS ARE OF VALUE TO THE COMPANY	1	2	3	4	5
2. V7. I DO NOT HAVE A GOOD RELATIONSHIP WITH MY TEAM	1	2	3	4	5
3. V8. I AM SATISFIED WITH MY WORK ENVIRONMENT	1	2	3	4	5
4. V9. I AM NOT HAPPY WITH THE RESULTS I HAVE ACHIEVED	1	2	3	4	5
5. V10. I CAN SEE MYSELF GROWING WITH THE COMPANY	1	2	3	4	5
6. V11. I DO NOT LIKE TO BE AN EXECUTIVE OF THIS ORGANISATION	1	2	3	4	5
7. V12. MY JOB REALLY CHALLENGES ME	1	2	3	4	5
8. V13. I AM UNHAPPY WITH THE TOTAL COMPENSATION (SALARY&BENEFITS)	1	2	3	4	5
9. V14. I HAVE THE OPPORTUNITY TO DEVELOP MY CREATIVITY	1	2	3	4	5
10. V15. I AM UNHAPPY WITH THE DECISION-MAKING POWER I HAVE	1	2	3	4	5

7. **V16.** Taking all items selected on question 6 into consideration, how satisfied are you with your job now? (Please, circle one number only).

1. VERY SATISFIED
2. SATISFIED
3. NEITHER
4. DISSATISFIED
5. VERY DISSATISFIED

8. **V17.** How much value do you place on your job in relation to your other roles in society? For example: family, social and partner relationships, and community services. (Please circle one number only).

1. MY JOB IS MUCH MORE IMPORTANT THAN MY OTHER ROLES IN SOCIETY
2. MY JOB IS SOMEWHAT MORE IMPORTANT THAN MY OTHER ROLES IN SOCIETY
3. NO DIFFERENCE
4. MY JOB IS SOMEWHAT LESS IMPORTANT THAN MY OTHER ROLES IN SOCIETY
5. MY JOB IS MUCH LESS IMPORTANT THAN MY OTHER ROLES IN SOCIETY

II. HEALTH

9. V18. How do you rate your health? *(Please, circle one number only).*

1. EXCELLENT
2. VERY GOOD
3. GOOD
4. REASONABLE
5. POOR/RECOVERING FROM ILLNESS

10. V19. In your retirement years do you expect that your health will be: *(Please, circle one number only).*

1. BETTER THAN NOW
2. THE SAME AS NOW
3. WORSE THAN NOW
4. I HAVE NOT THOUGHT ABOUT IT YET

11. V20. In your retirement years do you expect to have a health insurance plan that will be: *(Please, circle one number only).*

1. BETTER THAN NOW
2. THE SAME AS NOW
3. WORSE THAN NOW
4. I DO NOT HAVE A HEALTH INSURANCE PLAN
5. I HAVE NOT THOUGHT ABOUT IT YET

III. TIME ALLOCATION

12. From the list below, please mark with an X the parentheses that represent the activities you devote your time to:

ACTIVITIES

RELATED TO WORK

1	Work in my full-time job	(V21)
2	Work part-time in the same job	(V22)
3	Consulting, teaching or lecturing	(V23)
4	Working in another company in full-time job	(V24)
5	Working in another company in part-time job	(V25)
6	Researching/reading for work	(V26)
7	Going to business events, parties and other entertainment	(V27)

RELATED TO FINANCE

8	Financial investments	(V28)
9	Researching, reading and studying investment topics	(V29)

RELATED TO EDUCATION

10	Studying (formal education). Specify: _____	(V30)
11	Informal study	(V31)
12	Learning another language	(V32)

RELATED TO POLITICS / COMMUNITY

13	Searching/reading about political issues	(V33)
14	Participating in political meetings	(V34)
15	Community/voluntary work	(V35)

RELATED TO HOUSEHOLD

16	Shopping	(V36)
17	Domestic activities	(V37)
18	Routine activities (bill payments, post letters, etc.)	(V38)

RELATED TO CULTURE AND LEISURE

19	Watching sports	(V39)
20	Participation in physical activities/sports. Specify : _____	(V40)
21	Arts spectator (go to movies theatre, etc)	(V41)
22	Participation in any kind of arts. Specify: _____	(V42)
23	Practising a hobby. Specify: _____	(V43)
24	Reading (newspapers, magazines, books)	(V44)
25	Attending sundry courses	(V45)
26	Listening to music	(V46)
27	Travelling	(V47)

28	Playing games such as cards, puzzles, etc	(V48)
29	“Surfing” on the Internet	(V49)
30	Watching television / video	(V50)

RELATED TO SPIRITUALITY

31	Religious activities	(V51)
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RELATED TO HEALTH / PERSONAL GROOMING

32	Visiting hairdresser, massage therapist, manicure, etc	(V52)
33	Shopping (clothes, shoes, etc)	(V53)
34	Going to doctor, dentist, physiotherapist, psychologist, etc	(V54)

RELATED TO SOCIAL, FAMILY AND EMOTIONAL

35	Talking to friends and colleagues	(V55)
36	Making new friends	(V56)
37	Going to a club or association	(V57)
38	“Chatting” on the Internet	(V58)
39	Relationship with your partner	(V59)
40	Relationship with your children	(V60)
41	Relationship with your parents	(V61)
42	Relationship with close relatives	(V62)
43	Going out to lunch / dinner	(V63)
44	Going to parties / celebrations	(V64)

45 RELATED TO OTHER ACTIVITY. SPECIFY: _____ (V65)

13. From the 45 listed items on question 12, rank in order up to 10 activities that you would like to do in retirement. Please indicate with the numbers from 1 to 45.

PRIORITY	ACTIVITIES (FROM 1 TO 45)
1 st (highest)	V66
2 nd	V67
3 rd	V68
4 th	V69
5 th	V70
6 th	V71
7 th	V72
8 th	V73
9 th	V74
10 th (lowest)	V75

IV. COUNTRY'S QUALITY OF LIFE (Overall quality of life)

14. V76. In which city do you live now?

15. Considering the current situation in the country where you live, rate the items below as to how much they influence the overall quality of life. (Please, circle the number that indicates your answer for each sentence).

1. IT HAS A VERY POSITIVE INFLUENCE
2. IT HAS A POSITIVE INFLUENCE
3. NO REAL INFLUENCE
4. IT HAS A NEGATIVE INFLUENCE
5. IT HAS A VERY NEGATIVE INFLUENCE

1. V77. TRAFFIC (CONGESTION AND ACCIDENTS)	1	2	3	4	5
2. V78. PERSONAL SAFETY (VIOLENCE, CRIME)	1	2	3	4	5
3. V79. THE AMOUNT OF BUREAUCRACY	1	2	3	4	5
4. V80. THE ECONOMIC SITUATION	1	2	3	4	5
5. V81. POPULATION DENSITY	1	2	3	4	5
6. V82. THE POLITICAL SITUATION	1	2	3	4	5
7. V83. EDUCATION LEVEL OF THE POPULATION	1	2	3	4	5
8. V84. BASIC SANITATION SERVICES	1	2	3	4	5
9. V85. HEALTH SYSTEM	1	2	3	4	5
10. V86. PUBLIC TRANSPORT SYSTEM	1	2	3	4	5
11. V87. TELEPHONE SERVICES	1	2	3	4	5
12. V88. TELEVISION AND RADIO (PROGRAMMING)	1	2	3	4	5
13. V89. THE LEVEL OF UNEMPLOYMENT	1	2	3	4	5
14. V90. THE DEGREE OF WEALTH DISTRIBUTION	1	2	3	4	5
15. V91. BIRTH RATE	1	2	3	4	5
16. V92. CLIMATE	1	2	3	4	5
17. V93. QUALITY OF THE ENVIRONMENT (For example: air pollution)	1	2	3	4	5
18. V94. LIFE EXPECTANCY	1	2	3	4	5

16. **V95.** From the items described in Question 15, which one might have the most positive influence on your retirement? *(Please write the number of the item that represents your answer).*

NUMBER: _____

17. **V96.** From the items described in Question 15, which one might have the most negative influence on your retirement? *(Please write the number of the item that represents your answer).*

NUMBER: _____

18. **V97.** Taking into account all items described in Question 15, what kind of influence do you believe they may have on your retirement planning?

1. A VERY POSITIVE INFLUENCE
2. A POSITIVE INFLUENCE
3. NO REAL INFLUENCE
4. A NEGATIVE INFLUENCE
5. A VERY NEGATIVE INFLUENCE

19. **V98.** In your retirement years, do you intend to live in the same city where you live currently? *(Please circle one number only).*

1. YES
2. NO. IF YOU KNOW ALREADY WHERE YOU WILL LIVE, PLEASE SPECIFY: _____
3. I HAVE NOT THOUGHT ABOUT IT YET

20. **V99.** In your retirement years, do you intend to live in the same country where you live currently? *(Please circle one number only).*

1. YES
2. NO. IF YOU KNOW ALREADY WHERE YOU WILL LIVE, PLEASE SPECIFY: _____
3. I HAVE NOT THOUGHT ABOUT IT YET

V. PERCEPTION OF RETIREMENT

21. **V100.** Do you think senior managers should have a compulsory retirement age? (*Please circle one number only*).

1. YES. PLEASE INDICATE THE AGE LIMIT: _____ YEARS (**V100B**)
2. NO
3. I AM NOT SURE

22. **V101.** How old do you think you will be when you retire? (*Please circle one number only*).

1. _____ YEARS (**V101B**)
2. I DO NOT KNOW
3. I DO NOT INTEND TO RETIRE
4. I HAVE ALREADY RETIRED

23. *In retirement I will...* (*Please circle one or more numbers which represent your perception regarding retirement*).

1. **V102.** LOOK FOR THE SAME KIND OF JOB
2. **V103.** GET A JOB IN A DIFFERENT AREA OF WORK
3. **V104.** WORK AS A CONSULTANT
4. **V105.** OPEN A BUSINESS
5. **V106.** WORK AS A VOLUNTEER
6. **V107.** DO A PERSONAL PROJECT (e.g. built a boat)
7. **V108.** DO NO KIND OF WORK
8. **V109.** BE FREE OF WORK STRESS
9. **V110.** IMPROVE MY LIFESTYLE
10. **V111.** DO THINGS I HAVE NOT DONE YET
11. **V112.** DEDICATE MORE TIME TO MY RELATIONSHIPS
12. **V113.** BE LOST WITHOUT MY JOB
13. **V114.** HAVE A PERIOD OF BOREDOM
14. **V115.** LOSE MY FRIENDS
15. **V116.** BECOME ANXIOUS
16. **V117.** BECOME SAD/DEPRESSED

24. What kind of influence do you think your family/friends will have on your decision to retire? (Please circle the appropriate number for each case)

1. A VERY POSITIVE INFLUENCE
2. A POSITIVE INFLUENCE
3. NO REAL INFLUENCE
4. A NEGATIVE INFLUENCE
5. A VERY NEGATIVE INFLUENCE
6. NOT APPLICABLE

1. V118. MY PARTNER	1	2	3	4	5	6
2. V119. MY PARENTS	1	2	3	4	5	6
3. V120. MY CHILDREN	1	2	3	4	5	6
4. V121. MY FRIENDS	1	2	3	4	5	6
5. V122. OTHER. SPECIFY: _____	1	2	3	4	5	6

25. Below there is a list of some gains/advantages that people might experience when they retire. Rate how important these gains/advantages might be to you during your retirement. (Please circle indicating the importance of each gain for you. If you do not agree that an item will represent a gain, circle number 5 – not applicable).

1. VERY IMPORTANT
2. IMPORTANT
3. A LITTLE IMPORTANT
4. NOT IMPORTANT
5. NOT APPLICABLE

1.	V123. MORE TIME TO SPEND WITH MY PARTNER	1	2	3	4	5
2.	V124. MORE TIME TO SPEND WITH MY CHILDREN	1	2	3	4	5
3.	V125. MORE TIME TO SPEND WITH MY PARENTS	1	2	3	4	5
4.	V126. MORE TIME TO SPEND WITH MY CLOSE RELATIVES	1	2	3	4	5
5.	V127. MORE TIME TO SPEND WITH MY FRIENDS	1	2	3	4	5
6.	V128. OPPORTUNITY TO WORK IN A DIFFERENT JOB	1	2	3	4	5
7.	V129. MORE TIME FOR VOLUNTARY WORK	1	2	3	4	5
8.	V130. MORE TIME FOR SPORTS/HOBBIES/CULTURAL ACTIVITIES	1	2	3	4	5
9.	V131. NOT HAVING JOB RESPONSIBILITY	1	2	3	4	5
10.	V132. NO LONGER REPRESENTING THE COMPANY	1	2	3	4	5
11.	V133. NO LONGER HAVING TO MANAGE A TEAM	1	2	3	4	5
12.	V134. NO LONGER WORKING UNDER PRESSURE	1	2	3	4	5
13.	V135. MORE FREEDOM TO CREATE	1	2	3	4	5
14.	V136. NOT HAVING TIME COMMITMENTS	1	2	3	4	5
15.	V137. OPPORTUNITY TO TRAVEL FOR LEISURE	1	2	3	4	5
16.	V138. PARTICIPATION IN CLUBS/ASSOCIATIONS	1	2	3	4	5
17.	V139. PARTICIPATION IN POLITICS	1	2	3	4	5
18.	V140. MORE TIME FOR MY INVESTMENTS	1	2	3	4	5
19.	V141. MORE TIME FOR MY EDUCATION	1	2	3	4	5
20.	V142. OTHER, SPECIFY: _____	1	2	3	4	5

26. Below there is a list of some losses/disadvantages that people might experience when they retire. Rate how important these losses might be to you during retirement. *(Please circle indicating the importance of each loss for you. If you do not agree that an item will represent a loss, circle number 5 – not applicable).*

1. VERY IMPORTANT
2. IMPORTANT
3. A LITTLE IMPORTANT
4. NOT IMPORTANT
5. NOT APPLICABLE

1. V143. TOTAL COMPENSATION (SALARY AND FRINGE BENEFITS)	1	2	3	4	5
2. V144. HEALTH CARE PLAN	1	2	3	4	5
3. V145. WORK ROUTINE	1	2	3	4	5
4. V146. STATUS PROVIDED BY POSITION	1	2	3	4	5
5. V147. SENSE OF BELONGING TO THE COMPANY	1	2	3	4	5
6. V148. CHALLENGES FROM MY JOB	1	2	3	4	5
7. V149. JOB RESPONSIBILITY	1	2	3	4	5
8. V150. LEADERSHIP	1	2	3	4	5
9. V151. WORK ENVIRONMENT, OFFICE, FURNITURE, ETC	1	2	3	4	5
10. V152. MEETINGS AND CLIENT CONTACTS	1	2	3	4	5
11. V153. SENSE OF BEING BUSY	1	2	3	4	5
12. V154. CREATIVITY FROM MY JOB	1	2	3	4	5
13. V155. BUSINESS TRAVEL OPPORTUNITY	1	2	3	4	5
14. V156. DECISION-MAKING POWER	1	2	3	4	5
15. V157. SENSE OF HAVING A COMPETITIVE JOB	1	2	3	4	5
16. V158. HAVING A SECRETARY	1	2	3	4	5
17. V159. RELATIONSHIP WITH MY TEAM	1	2	3	4	5
18. V160. RELATIONSHIP WITH MY WORK COLLEAGUES	1	2	3	4	5
19. V161. BUSINESS EVENTS / PARTIES / ENTERTAINMENT	1	2	3	4	5
20. V162. OTHER, SPECIFY: _____	1	2	3	4	5

27. **V163.** In general, how do you think your life will be after retirement? (*Please, circle one number only*).

1. MUCH BETTER
2. BETTER
3. NEITHER WORSE NOR BETTER
4. WORSE
5. MUCH WORSE
6. I HAVE NOT THOUGHT ABOUT IT YET

VI. RETIREMENT PLANNING

28. **V164.** Does your company have a retirement education programme for the employees? (*A kind of preparation or counselling about retirement including topics such as leisure activities, relationships, community work, etc*).

1. YES
2. NO

29. **V165.** Do you think this programme is an important issue?

1. YES
2. NO

30. If you are planning for retirement, which of the following aspects are you taking into consideration? (*Please circle one or more items*)

1. **V166.** I AM NOT PLANNING FOR RETIREMENT YET
2. **V167.** DOING SOME FINANCIAL INVESTMENT
3. **V168.** PARTICIPATING IN A COMPANY RETIREMENT PROGRAM
4. **V169.** GIVING MORE TIME TO MY FRIENDSHIPS
5. **V170.** IMPROVING HOBBIES, LEISURE AND CULTURAL ACTIVITIES
6. **V171.** KEEPING MYSELF HEALTHY
7. **V172.** TALKING (OR SPENDING MORE TIME) WITH THE FAMILY
8. **V173.** DISCOVERING ANOTHER INTEREST IN LIFE
9. **V174.** STARTING/CONTINUING COMMUNITY JOB
10. **V175.** STUDYING/LEARNING/TRAINING
11. **V176.** LOOKING FOR ANOTHER CAREER
12. **V177.** OTHER. Please Specify: _____

31. Rate the importance of these key factors in retirement planning for executives. (Please circle the number that represents the degree of importance for each factor).

- 1 VERY IMPORTANT
- 2 IMPORTANT
- 3 A LITTLE IMPORTANT
- 4 NOT IMPORTANT
- 5. NOT APPLICABLE

1. V178. RELATIONSHIP WITH PARTNER	1	2	3	4	5
2. V179. RELATIONSHIP WITH THE CHILDREN/PARENTS	1	2	3	4	5
3. V180. LEISURE AND CULTURAL ACTIVITIES	1	2	3	4	5
4. V181. COMMUNITY/VOLUNTARY WORK	1	2	3	4	5
5. V182. SOCIAL RELATIONSHIP	1	2	3	4	5
6. V183. FINANCIAL INVESTMENTS	1	2	3	4	5
7. V184. NEW BUSINESS OPPORTUNITIES	1	2	3	4	5
8. V185. SECOND CAREER	1	2	3	4	5
9. V186. INTELLECTUAL DEVELOPMENT	1	2	3	4	5
10. V187. PSYCHOLOGICAL SUPPORT	1	2	3	4	5
11. V188. HEALTH PROMOTION	1	2	3	4	5
12. V189. FORMING AN ASSOCIATION	1	2	3	4	5
13. V190. UNDERSTANDING OF THE INTERNET	1	2	3	4	5
14. V191. CREATIVITY DEVELOPMENT	1	2	3	4	5
15. V192. HEALTHY NUTRITION	1	2	3	4	5
16. V193. OTHER. Please specify: _____	1	2	3	4	5

VII. FINANCIAL SITUATION

32. **V194.** How many dependants do you have?

_____ DEPENDANT (S)

33. **V195.** Are you worried about your financial situation in retirement?

1. YES, A LOT
2. YES, TO SOME DEGREE
3. NO

34. **V196.** On average what is your total annual compensation (salary and fringe benefits)? (Please circle one number only).

1. LESS THAN NZ\$ 150,000
2. FROM NZ\$ 150,000 TO NZ\$ 300,000
3. FROM NZ\$ 300,000 TO NZ\$ 450,000
4. FROM NZ\$ 450,000 TO NZ\$ 600,000
5. FROM NZ\$ 600,000 TO NZ\$ 750,000
6. FROM NZ\$ 750,000 TO NZ\$ 900,000
7. MORE THAN 900,000.00

35. What financial support will you have during your retirement years? (Please circle one or more numbers that represent your investments).

1. **V197.** STATE PENSION
2. **V198.** COMPANY'S PENSION FUND
3. **V199.** PRIVATE PENSION FUND
4. **V200.** FINANCIAL INVESTMENTS
5. **V201.** REAL ESTATE
6. **V202.** OTHERS. Please specify: _____

36. **V203.** Reflect about Questions 34 and 35 and indicate the percentage of your income you expect to lose when you retire.

_____ %

VIII. SOCIO-DEMOGRAPHIC ASPECTS

37. V204. How old are you?

_____ YEARS OLD

38. V205. Are you:

1. MALE
2. FEMALE

39. If you were not born in New Zealand ... *(Please specify below)*

1. V206. WHERE WERE YOU BORN? _____
2. V207. WHAT LANGUAGE (S) DO YOU SPEAK AT HOME? _____
3. V208. HOW LONG HAVE YOU LIVED IN NEW ZEALAND? _____ YEARS
4. V209. IF YOU HOLD NZ CITIZENSHIP, PLEASE SPECIFY FOR HOW LONG: _____ YEARS

40. V210. What is your present marital status?

1. NEVER MARRIED NOR LIVING TOGETHER
2. NOW MARRIED OR LIVING TOGETHER FOR THE FIRST TIME
3. REMARRIED OR LIVING TOGETHER AGAIN
4. SEPARATED, DIVORCED OR MARRIAGE/PARTNERSHIP DISSOLVED
5. WIDOWED

41. V211. What is your religion? *(Please circle one number only)*

1. ANGLICAN	8. JUDAISM
2. BAPTIST	9. METHODIST
3. BUDDIST	10. MORMON
4. CATHOLIC	11. PRESBYTERIAN
5. HINDU	12. SPIRITUALIST
6. ISLAM	13. OTHER. Please specify: _____
7. JEHOVAH'S WITNESS	14. NO RELIGION

IX. FINAL COMMENTS

42. **V212.** Do you think after completing this questionnaire you will reflect more on your retirement planning?

1. YES
2. NO

Thank you very much for taking time to contribute to this research. Please ensure you have answered all questions. If you wish to make any comments please feel free to do so below. Your comments will be appreciated and taken into consideration.

If you are retiring within the next five years and would like to participate in future longitudinal research, please write your pseudonym or name, address or e-mail, so we can send you further communication.

V213. COMMENTS – YES/NO (in the space above)

V214. IDENTITY – YES/NO (in the space above)

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A6.a. MAIN RESEARCH – PORTUGUESE PARTICIPANT INFORMATION SHEET

“ATITUDES FRENTE À APOSENTADORIA: Um estudo cross-cultural entre executivos neozelandeses e brasileiros”

Rio de Janeiro, 25 de julho de 2001.

Prezado (a) Senhor (a),

Meu nome é Lucia França e realizo meu doutorado em Psicologia Social pela Universidade de Auckland. Atuo há mais de quinze anos com preparação para a aposentadoria, publicando artigos, organizando cursos e consultorias para empresas.

Aposentadoria é um tópico mundialmente emergente para os governos, empresas e para os indivíduos. No momento, estamos diante do envelhecimento das populações que estão vivendo mais do que no passado recente, quando a idéia de aposentadoria foi introduzida. Viver na Nova Zelândia nos últimos cinco anos, representou para mim uma excelente oportunidade de comparar dois países bastante distintos mas que enfrentam as mesmas questões relativas a este novo desafio.

Estou realizando a pesquisa: “Atitudes frente à Aposentadoria: um estudo cross-cultural entre executivos neozelandeses e brasileiros”. Escolher executivos de grandes organizações nos dois países foi uma decisão cuidadosamente planejada, vez que são aqueles que têm similares situações financeiras, desafios, envolvimento e satisfação com o trabalho, mas que também são influenciados por diferentes fatores psicossociais, culturais, e político-econômicos da realidade onde se encontram. Considerando todos estes aspectos, a pesquisa procura responder à duas questões:

1. Quais são as diferenças e similaridades entre os executivos neozelandeses e brasileiros quando pensam sobre aposentadoria?
2. Quais os mais importantes fatores chaves que influenciam a aposentadoria destes executivos?

Gostaria de lhe convidar juntamente com outros proeminentes executivos do Brasil e da Nova Zelândia a participar desta pesquisa. Como é a primeira vez que este trabalho é conduzido, torna-se crucial o retorno do seu questionário com o máximo de dados para meu estudo.

Todas as informações fornecidas serão anônimas e para garantir a confidencialidade, anexe um envelope com endereço e selo para o retorno dos questionários. Lamentavelmente, não foi possível remeter o selo para este retorno, tendo em vista o recente aumento das tarifas de correios e o alto custo deste estudo. Solicito então, sua fundamental colaboração em postar o envelope com o questionário respondido dentro de 15 dias. Agradeço pela sua atenção, tempo e apoio ao tornar este estudo possível. Em caso de dúvidas ou se desejar saber mais sobre a pesquisa, queira, favor contatar a mim ou meu supervisor:

Pesquisador:

Lucia França

PO Box 37-357

Auckland – New Zealand

Supervisor:

Professor Graham Vaughan

Department of Psychology

Private Bag 92019

Auckland – New Zealand

Atenciosamente,

Lucia França

Para quaisquer dúvidas relacionadas à questões éticas, por favor contate:

The Chair, The University of Auckland Human Subjects Ethics Committee,

The University of Auckland, Research Office – Office of the Vice Chancellor

Private Bag 92019, Auckland – New Zealand - Tel.: 373-7999 extension: 77830

APPROVED BY THE UNIVERSITY OF AUCKLAND HUMAN SUBJECTS ETHICS COMMITTEE on 13/06/2001 for a period of 3 years, Reference 2000/Q021.

A6.b MAIN RESEARCH - QUESTIONNAIRE – PORTUGUESE VERSION



THE UNIVERSITY OF AUCKLAND
FACULTY OF SCIENCE

Human Sciences Building

ATITUDES FRENTE À APOSENTADORIA: UM ESTUDO CROSS-CULTURAL ENTRE EXECUTIVOS BRASILEIROS E NEOZELANDESES

JULHO/ 2001

Patrocinadores:



Associação dos Empregados da Xerox



telsoft international limited

PESQUISADOR: LUCIA FRANÇA

ATITUDES FRENTE À APOSENTADORIA: UM ESTUDO CROSS-CULTURAL ENTRE EXECUTIVOS BRASILEIROS E NEOZELANDESES

Versão Eletrônica – Setembro/2001 - copyright©Lucia França - 2001

I. O TRABALHO

1. **V1.** Que cargo ocupa na empresa atualmente?

2. **V2.** Em média, quantas horas trabalha por semana? *(Por favor, faça um círculo num único número).*

1. ATÉ 40 HORAS
2. DE 40 ATÉ 50 HORAS
3. DE 50 ATÉ 60 HORAS
4. DE 60 ATÉ 70 HORAS
5. MAIS DE 70 HORAS

3. **V3.** Em média, quantas horas trabalha nos finais de semana? *(Por favor, faça um círculo num único número).*

1. EU NÃO TRABALHO NOS FINAIS DE SEMANA
2. ATÉ 4 HORAS
3. DE 4 ATÉ 8 HORAS
4. DE 8 ATÉ 12 HORAS
5. MAIS DE 12 HORAS

4. **V4.** A empresa para a qual o (a) senhor (a) trabalha é:

1. GOVERNAMENTAL
2. MISTA
3. NÃO-GOVERNAMENTAL

5. V5. O (a) senhor (a) é acionista da empresa na qual é executivo? *(Por favor, faça um círculo num único número).*

1. NÃO SOU ACIONISTA DA EMPRESA
2. SIM, TENHO MENOS QUE 10% DAS AÇÕES DA EMPRESA
3. SIM, TENHO DE 10% ATÉ 30% DAS AÇÕES DA EMPRESA
4. SIM, TENHO DE 30% ATÉ 50% DAS AÇÕES DA EMPRESA
5. SIM, TENHO MAIS QUE 50% DAS AÇÕES DA EMPRESA

6. V.6. Atualmente, como percebe seu trabalho na organização? *(Por favor, circule um número que indique o seu grau de concordância com cada frase).*

1. CONCORDO PLENAMENTE
2. CONCORDO
3. INDECISO
4. DISCORDO
5. DISCORDO PLENAMENTE

1. V6. MINHAS DECISÕES SÃO VALIOSAS PARA A EMPRESA	1	2	3	4	5
2. V7. NÃO TENHO UM BOM RELACIONAMENTO COM MINHA EQUIPE	1	2	3	4	5
3. V8. ESTOU SATISFEITO COM MEU AMBIENTE DE TRABALHO	1	2	3	4	5
4. V9. ESTOU INSATISFEITO COM OS RESULTADOS QUE ALCANÇO	1	2	3	4	5
5. V10. EU ME VEJO EVOLUINDO COM A ORGANIZAÇÃO	1	2	3	4	5
6. V11. EU NÃO GOSTO DE SER UM EXECUTIVO DESTA EMPRESA	1	2	3	4	5
7. V12. MEU EMPREGO É REALMENTE DESAFIANTE	1	2	3	4	5
8. V13. ESTOU INSATISFEITO COM A COMPENSAÇÃO TOTAL (SAL/ BENEF)	1	2	3	4	5
9. V14. DESENVOLVO MINHA CRIATIVIDADE COM ESTE TRABALHO	1	2	3	4	5
10. V15. ESTOU INSATISFEITO COM O PODER DE DECISÃO QUE TENHO	1	2	3	4	5

7. V16. Reflita sobre todos os itens abordados na questão 6 e avalie o quanto o (a) senhor (a) está satisfeito (a) com o seu trabalho. *(Por favor, faça um círculo num único número)*

1. MUITO SATISFEITO
2. SATISFEITO
3. NEM SATISFEITO NEM INSATISFEITO
4. INSATISFEITO
5. MUITO INSATISFEITO

8. V17. Como avalia o seu trabalho em relação aos seus outros papéis na sociedade? Exemplo: relacionamento familiar, social e/ou marital; serviços comunitários. *(Por favor, faça um círculo num único número).*

1. MEU TRABALHO É MUITO MAIS IMPORTANTE QUE MEUS OUTROS PAPÉIS NA SOCIEDADE
2. MEU TRABALHO É MAIS IMPORTANTE QUE MEUS OUTROS PAPÉIS NA SOCIEDADE
3. NENHUMA DIFERENÇA
4. MEU TRABALHO É MENOS IMPORTANTE QUE MEUS OUTROS PAPÉIS NA SOCIEDADE
5. MEU TRABALHO É MUITO MENOS IMPORTANTE QUE MEUS OUTROS PAPÉIS NA SOCIEDADE

II. SAÚDE

9. V18. Como avalia a sua saúde? *(Por favor, faça um círculo num único número).*

1. EXCELENTE
2. MUITO BOA
3. BOA
4. RAZOÁVEL
5. RUIM OU CONVALESCENDO DE SÉRIA DOENÇA

10. V19. Na aposentadoria o (a) senhor supõe que sua condição de saúde seja: *(Por favor, faça um círculo num único número).*

1. MELHOR DO QUE AGORA
2. IGUAL A QUE TENHO AGORA
3. PIOR DO QUE AGORA
4. AINDA NÃO PENSEI NISTO

11. V20. Quando da sua aposentadoria, o (a) senhor (a) julga ter um plano de assistência médica que seja: *(Por favor, faça um círculo num único número).*

1. MELHOR DO QUE EU TENHO AGORA
2. IGUAL AO PLANO ATUAL
3. PIOR DO QUE EU TENHO AGORA
4. EU NÃO TENHO PLANO DE ASSISTÊNCIA MÉDICA
5. AINDA NÃO PENSEI NISTO

III. DISTRIBUIÇÃO DO TEMPO

12. Da relação abaixo, por favor marque com um X os parênteses relativos às atividades as quais dedica o seu tempo.

ATIVIDADES

RELACIONADAS AO TRABALHO

1	Trabalhar no meu atual emprego no horário regular	(V21)
2	Trabalhar no mesmo emprego em horário parcial	(V22)
3	Trabalhar com consultoria, realizar palestras, conferências	(V23)
4	Trabalhar em outra empresa horário integral	(V24)
5	Trabalhar em outra empresa horário parcial	(V25)
6	Pesquisar, ler e estudar assuntos relativos ao trabalho	(V26)
7	Ir a eventos, festas e comemorações de trabalho	(V27)

RELACIONADAS AOS INVESTIMENTOS

8	Realizar investimentos financeiros	(V28)
9	Ler, pesquisar e/ estudar sobre investimentos	(V29)

RELACIONADAS À EDUCAÇÃO

10	Estudar (educação formal). Especifique: _____	(V30)
11	Estudo informal	(V31)
12	Aprender uma nova língua	(V32)

RELACIONADAS À POLÍTICA/COMUNIDADE

13	Pesquisar ou ler sobre política	(V33)
14	Participar de reuniões, assembléias, etc.	(V34)
15	Trabalhar como voluntário e/ou para comunidade	(V35)
16	Fazer compras em geral	(V36)
17	Serviços domésticos	(V37)
18	Atividades de rotina (pagamentos, correios, etc.)	(V38)

RELACIONADAS À CULTURA E LAZER

19	Assistir esportes	(V39)
20	Participar de atividades físicas/esportivas. Especifique: _____	(V40)
21	Assistir a eventos de arte/cultura (ir ao cinema, teatro, etc)	(V41)
22	Praticar um "hobby".Especifique: _____	(V42)
23	Praticar uma atividade cultural. Especifique: _____	(V43)
24	Ler (jornais, revistas e livros)	(V44)
25	Frequentar cursos diversos	(V45)
26	Ouvir música	(V46)
27	Viajar	(V47)
28	Jogos de mesa tais como cartas, quebra-cabeças, etc.	(V48)
29	"Navegar" na Internet	(V49)

30 Assistir Televisão/vídeo (V50)

RELACIONADAS À ESPIRITUALIDADE

31 Realizar atividades religiosas (V51)

RELACIONADAS AO CUIDADO PESSOAL/SAÚDE

32 Ir ao cabeleireiro, massagista, manicure, etc. (V52)

33 Fazer compras de vestuário (V53)

34 Ir ao médico, dentista, fisioterapeuta, psicólogo, etc. (V54)

RELACIONADAS AO SOCIAL/FAMILIAR E EMOCIONAL

35 Falar com amigos e colegas (V55)

36 Fazer novos amigos (V56)

37 Ir a um clube ou associação (V57)

38 Conversar na Internet V58

39 Relacionamento com o seu(sua) parceiro(a) (V59)

40 Relacionamento com seus filhos (V60)

41 Relacionamento com seus pais (V61)

42 Relacionamento com seus parentes próximos (V62)

43 Sair para almoçar/jantar fora (V63)

44 Ir a festas/comemorações (V64)

45 RELACIONADAS A OUTRAS ATIVIDADES ESPECIFIQUE: ____ (V65)

13. Dos 45 itens listados na Questão 12, estabeleça uma relação de prioridade de até 10 atividades que o senhor(a) gostaria de fazer na aposentadoria. Por favor indique com os números de 1 a 45.

PRIORIDADE	ATIVIDADES (de 1 a 45)
1 ^{a.} (mais alta)	V66
2 ^{a.}	V67
3 ^{a.}	V68
4 ^{a.}	V69
5 ^{a.}	V70
6 ^{a.}	V71
7 ^{a.}	V72
8 ^{a.}	V73
9 ^{a.}	V74
10 ^{a.} (mais baixa)	V75

IV. A QUALIDADE DE VIDA DO PAÍS (Qualidade de vida coletiva)

14. **V76.** Em qual cidade o (a) senhor(a) vive agora?

15. Considerando a situação atual do país que o (a) senhor (a) vive, avalie os itens abaixo no quanto eles influenciam na qualidade de vida como um todo. *(Por favor, faça um círculo no número que descreva sua resposta para cada sentença).*

- 1. TEM UMA INFLUÊNCIA MUITO POSITIVA
- 2. TEM UMA INFLUÊNCIA POSITIVA
- 3. NENHUMA INFLUÊNCIA
- 4. TEM UMA INFLUÊNCIA NEGATIVA
- 5. TEM UMA INFLUÊNCIA MUITO NEGATIVA

1. V77. TRÂNSITO (ENGARRAFAMENTOS E ACIDENTES)	1	2	3	4	5
2. V78. SEGURANÇA PESSOAL (VIOLÊNCIA, CRIME)	1	2	3	4	5
3. V79. BUROCRACIA	1	2	3	4	5
4. V80. SITUAÇÃO ECONÔMICA	1	2	3	4	5
5. V81. DENSIDADE POPULACIONAL	1	2	3	4	5
6. V82. SITUAÇÃO POLÍTICA	1	2	3	4	5
7. V83. NÍVEL DE EDUCAÇÃO DA POPULAÇÃO	1	2	3	4	5
8. V84. SANEAMENTO BÁSICO	1	2	3	4	5
9. V85. SISTEMA DE SAÚDE PÚBLICA	1	2	3	4	5
10. V86. SISTEMA DE TRANSPORTE PÚBLICO	1	2	3	4	5
11. V87. SISTEMA DE TELEFONIA	1	2	3	4	5
12. V88. PROGRAMAÇÃO DE TELEVISÃO/RÁDIO NACIONAIS	1	2	3	4	5
13. V89. TAXA DE DESEMPREGO	1	2	3	4	5
14. V90. NÍVEL DE DISTRIBUIÇÃO DE RENDA	1	2	3	4	5
15. V91. TAXA DE NATALIDADE	1	2	3	4	5
16. V92. CLIMA	1	2	3	4	5
17. V93. QUALIDADE DO AMBIENTE (por exemplo: poluição)	1	2	3	4	5
18. V94. EXPECTATIVA DE VIDA	1	2	3	4	5

16. **V95.** Dos itens descritos na questão 15, qual poderá ter a influência mais positiva na sua aposentadoria? *(Por favor, preencha com o número que represente sua resposta)*

NÚMERO: _____

17. **V96.** Dos itens descritos na questão 15, qual poderá ter a influência mais negativa na sua aposentadoria? *(Por favor, preencha com o número que represente sua resposta)*

NÚMERO: _____

18. **V97.** Considerando todos os itens de qualidade de vida relacionados na questão 15, que tipo de influência o(a) senhor(a) acredita que eles possam ter no seu planejamento da aposentadoria? *(Por favor, faça um círculo num único número).*

1. UMA INFLUÊNCIA MUITO POSITIVA
2. UMA INFLUÊNCIA POSITIVA
3. NENHUMA INFLUÊNCIA
4. UMA INFLUÊNCIA NEGATIVA
5. UMA INFLUÊNCIA MUITO NEGATIVA

19. **V98.** Na sua aposentadoria o(a) senhor(a) pretende viver na mesma cidade onde reside atualmente? *(Por favor, faça um círculo num único número)*

1. SIM
2. NÃO. CASO SAIBA EM QUE CIDADE VIVERÁ, POR FAVOR ESPECIFIQUE: _____.
3. EU AINDA NÃO PENSEI NISTO

20. **V99.** Na sua aposentadoria o(a) senhor(a) pretende viver no mesmo país onde reside atualmente? *(Por favor, faça um círculo num único número)*

1. SIM
2. NÃO. CASO SAIBA EM QUE PAÍS VIVERÁ, POR FAVOR ESPECIFIQUE: _____
3. EU AINDA NÃO PENSEI NISTO

V. PERCEPÇÃO DA APOSENTADORIA

21. **V100.** O(a) senhor(a) concorda que os dirigentes das empresas deveriam ter uma idade limite para a aposentadoria? *(Por favor, faça um círculo num único número).*

1. SIM. POR FAVOR, INDIQUE A IDADE LIMITE: _____ ANOS **(100B)**
2. NÃO
3. EU NÃO ESTOU CERTO DISTO

22. **V101.** Com que idade o(a) senhor(a) imagina se aposentar? *(Por favor, faça um círculo num único número).*

1. _____ ANOS **(101B)**
2. EU NÃO SEI
3. EU NÃO PRETENDO ME APOSENTAR
4. EU JÁ ESTOU APOSENTADO

23. *Na aposentadoria eu vou ... (Por favor, circule um ou mais números que representem a sua percepção sobre a aposentadoria).*

1. **V102.** PROCURAR O MESMO TIPO DE TRABALHO
2. **V103.** TRABALHAR NUMA ÁREA DIFERENTE
3. **V104.** TRABALHAR COMO CONSULTOR
4. **V105.** ABRIR UM NEGÓCIO
5. **V106.** TRABALHAR COMO VOLUNTÁRIO
6. **V107.** REALIZAR UM PROJETO PESSOAL (Ex. Construir um barco)
7. **V108.** NÃO TRABALHAR EM NADA
8. **V109.** FICAR LIVRE DE TENSÃO DE TRABALHO
9. **V110.** MELHORAR MEU ESTILO DE VIDA
10. **V111.** FAZER COISAS QUE EU AINDA NÃO FIZ
11. **V112.** DEDICAR MAIS TEMPO PARA OS MEUS RELACIONAMENTOS
12. **V113.** FICAR PERDIDO SEM O MEU TRABALHO
13. **V114.** INICIAR UM PERÍODO DE MONOTONIA
14. **V115.** PERDER MEUS AMIGOS
15. **V116.** FICAR ANSIOSO
16. **V117.** FICAR TRISTE/DEPRIMIDO

24. Que tipo de influência o senhor (a) acha que sua família/amigos terão na sua decisão da aposentadoria (Por favor, circule o número apropriado para cada caso).

1. UMA INFLUÊNCIA MUITO POSITIVA
2. UMA INFLUÊNCIA POSITIVA
3. NENHUMA INFLUÊNCIA
4. UMA INFLUÊNCIA NEGATIVA
5. UMA INFLUÊNCIA MUITO NEGATIVA
6. NÃO APLICÁVEL

1. V118. MINHA(MEU) PARCEIRA(O)	1	2	3	4	5	6
2. V119. MEUS PAIS	1	2	3	4	5	6
3. V120. MEUS FILHOS	1	2	3	4	5	6
4. V121. MEUS AMIGOS	1	2	3	4	5	6
5. V122. OUTROS. Por favor, especifique: _____	1	2	3	4	5	6

25. Segue abaixo uma lista de alguns ganhos/vantagens que as pessoas podem experimentar na aposentadoria. Avalie o quão importante podem ser estes ganhos para o(a) senhor(a). (Por favor, circule indicando a importância de cada ganho. Caso não concorde que um item represente um ganho, circule o número 5 - não aplicável).

1. MUITO IMPORTANTE
2. IMPORTANTE
3. POUCA IMPORTÂNCIA
4. NENHUMA IMPORTÂNCIA
5. NÃO APLICÁVEL

1. V123. MAIS TEMPO PARA MINHA (MEU) PARCEIRA(O)	1	2	3	4	5
2. V124. MAIS TEMPO PARA MEUS FILHOS	1	2	3	4	5
3. V125. MAIS TEMPO PARA MEUS PAIS	1	2	3	4	5
4. V126. MAIS TEMPO PARA MEUS PARENTES PRÓXIMOS	1	2	3	4	5
5. V127. MAIS TEMPO PARA MEUS AMIGOS	1	2	3	4	5
6. V128. CHANCE DE REALIZAR UM TRABALHO DIFERENTE	1	2	3	4	5
7. V129. MAIS TEMPO PARA TRABALHO VOLUNTÁRIO	1	2	3	4	5
8. V130. MAIS TEMPO PARA ATIV.CULTURAIS, ESPORTIVAS/"HOBBIES"	1	2	3	4	5
9. V131. NÃO SER O RESPONSÁVEL PELO TRABALHO	1	2	3	4	5
10. V132. NÃO REPRESENTAR MAIS A EMPRESA	1	2	3	4	5
11. V133. NÃO TER QUE ADMINISTRAR UMA EQUIPE	1	2	3	4	5
12. V134. NÃO TRABALHAR MAIS SOB PRESSÃO	1	2	3	4	5
13. V135. MAIOR LIBERDADE PARA CRIAR	1	2	3	4	5
14. V136. NÃO TER COMPROMISSOS DE HORÁRIOS	1	2	3	4	5
15. V137. OPORTUNIDADE PARA VIAJAR	1	2	3	4	5
16. V138. PARTICIPAR DE UM CLUBE/ASSOCIAÇÃO	1	2	3	4	5
17. V139. PARTICIPAR EM POLÍTICA	1	2	3	4	5
18. V140. MAIS TEMPO PARA MEUS INVESTIMENTOS	1	2	3	4	5
19. V141. MAIS TEMPO PARA MINHA EDUCAÇÃO	1	2	3	4	5
20. V142. OUTRO. Especifique: _____	1	2	3	4	5

26. Segue abaixo uma lista de algumas perdas/desvantagens que as pessoas podem experimentar na aposentadoria. Avalie o quão importante podem ser estas perdas para o(a) senhor(a). (Por favor, circule indicando a importância de cada perda. Caso não concorde que um item represente uma perda, circule o número 5 - não aplicável).

1. MUITO IMPORTANTE
2. IMPORTANTE
3. POUCA IMPORTÂNCIA
4. NENHUMA IMPORTÂNCIA
5. NÃO APLICÁVEL

1. V143. COMPENSAÇÃO TOTAL (SALÁRIO E BENEFÍCIOS)	1	2	3	4	5
2. V144. PLANO DE ASSISTÊNCIA MÉDICA	1	2	3	4	5
3. V145. ROTINA DE TRABALHO	1	2	3	4	5
4. V146. STATUS FAVORECIDO PELO CARGO	1	2	3	4	5
5. V147. SENSO DE PERTENCER À EMPRESA	1	2	3	4	5
6. V148. DESAFIOS DO MEU TRABALHO	1	2	3	4	5
7. V149. RESPONSABILIDADE DO TRABALHO	1	2	3	4	5
8. V150. LIDERANÇA	1	2	3	4	5
9. V151. AMBIENTE DO TRABALHO, ESCRITÓRIO, MOBÍLIA, ETC	1	2	3	4	5
10. V152. REUNIÕES E CONTATOS COM OS CLIENTES	1	2	3	4	5
11. V153. SENSO DE ESTAR OCUPADO	1	2	3	4	5
12. V154. A CRIATIVIDADE EMPREGADA NO TRABALHO	1	2	3	4	5
13. V155. OPORTUNIDADE DE VIAJAR A TRABALHO	1	2	3	4	5
14. V156. PODER DE DECISÃO	1	2	3	4	5
15. V157. SENSO DE TER UM TRABALHO COMPETITIVO	1	2	3	4	5
16. V158. TER UMA SECRETÁRIA	1	2	3	4	5
17. V159. RELACIONAMENTO COM MINHA EQUIPE	1	2	3	4	5
18. V160. RELACIONAMENTO COM COLEGAS DE TRABALHO	1	2	3	4	5
19. V161. EVENTOS E FESTAS RELACIONADAS AO TRABALHO	1	2	3	4	5
20. V162. OUTRO. POR FAVOR, ESPECIFIQUE: _____	1	2	3	4	5

27. **V163.** De um modo geral, como imagina que será sua vida na aposentadoria? *(Por favor, circule um único número).*

1. MUITO MELHOR
2. MELHOR
3. NEM PIOR NEM MELHOR
4. PIOR
5. MUITO PIOR
6. EU AINDA NÃO PENSEI NISTO

VI. PLANEJAMENTO PARA A APOSENTADORIA

28. V164. Sua organização tem um programa de educação para aposentadoria para os empregados? (Um tipo de preparação ou aconselhamento sobre aposentadoria, incluindo o desenvolvimento de atividades de lazer, relacionamentos, trabalho comunitário, etc).

1. SIM
2. NÃO

29. V165. O(a) senhor(a) considera esse programa importante ?

1. SIM
2. NÃO

30. Se o(a) senhor(a) está planejando para a aposentadoria, quais dos seguintes aspectos estão sendo levados em consideração? *(Por favor, circule um ou mais números).*

1. **V166.** EU AINDA NÃO ESTOU PLANEJANDO PARA A APOSENTADORIA
2. **V167.** REALIZANDO INVESTIMENTOS FINANCEIROS
3. **V168.** REALIZANDO O PROGRAMA DE APOSENTADORIA DA EMPRESA
4. **V169.** DANDO MAIS ATENÇÃO AOS MEUS RELACIONAMENTOS
5. **V170.** DESENVOLVENDO HOBBIES, LAZER E ATIVIDADES CULTURAIS
6. **V171.** MANTENDO-ME SAUDÁVEL
7. **V172.** CONVERSANDO (OU DEDICANDO MAIS TEMPO) COM A FAMÍLIA
8. **V173.** DESCOBRINDO OUTRO INTERESSE NA VIDA
9. **V174.** COMEÇANDO OU CONTINUANDO UM TRABALHO COMUNITÁRIO
10. **V175.** ESTUDANDO, APRENDENDO, TREINANDO
11. **V176.** PROCURANDO UMA NOVA CARREIRA
12. **V177.** OUTRO. Por favor, especifique: _____

31. Avalie a importância destes fatores chaves no planejamento da aposentadoria para executivos. (Por favor, circule o número que representa o grau de importância para cada fator).

1. MUITO IMPORTANTE
2. IMPORTANTE
3. POUCA IMPORTÂNCIA
4. NENHUMA IMPORTÂNCIA
5. NÃO APLICÁVEL

1. V178. RELAÇÃO COM A(O) PARCEIRA (O)	1	2	3	4	5
2. V179. RELAÇÃO COM OS FILHOS/PAIS	1	2	3	4	5
3. V180. LAZER E ATIVIDADES CULTURAIS	1	2	3	4	5
4. V181. TRABALHO VOLUNTÁRIO/COMUNITÁRIO	1	2	3	4	5
5. V182. RELACIONAMENTO SOCIAL	1	2	3	4	5
6. V183. INVESTIMENTOS FINANCEIROS	1	2	3	4	5
7. V184. NOVAS OPORTUNIDADES DE NEGÓCIOS	1	2	3	4	5
8. V185. SEGUNDA CARREIRA	1	2	3	4	5
9. V186. DESENVOLVIMENTO INTELECTUAL	1	2	3	4	5
10. V187. APOIO PSICOLÓGICO	1	2	3	4	5
11. V188. PROMOÇÃO DE SAÚDE	1	2	3	4	5
12. V189. ORGANIZAÇÃO DE UMA ASSOCIAÇÃO	1	2	3	4	5
13. V190. CONHECIMENTO EM INTERNET	1	2	3	4	5
14. V191. DESENVOLVIMENTO DE CRIATIVIDADE	1	2	3	4	5
15. V192. ALIMENTAÇÃO SAUDÁVEL	1	2	3	4	5
16. V193. OUTRO. Por favor, especifique: _____	1	2	3	4	5

VII. SITUAÇÃO FINANCEIRA

33. V194. Quantos dependentes financeiros o (a) senhor (a) tem?

_____ DEPENDENTE (S).

34. V195. O(a) senhor(a) está preocupado(a) sobre sua situação financeira na aposentadoria?

1. SIM, MUITO
2. SIM, ATÉ CERTO PONTO
3. NÃO

35. V196. Em que faixa de compensação total anual (salário e benefícios) o (a) senhor(a) se enquadra? *(Por favor, faça um círculo num único número)*

1. MENOS QUE R\$ 150.000,00
2. ENTRE R\$ 150.000 E R\$ 300.000
3. ENTRE R\$ 300.000 E R\$ 450.000
4. ENTRE R\$ 450.000 E R\$ 600.000
5. ENTRE R\$ 600.000,00 E R\$ 750.000
6. ENTRE R\$750.000,00 E R\$ 900.000
7. MAIS DE R\$900.000,00

36. Que tipo (s) de suporte financeiro o (a) senhor (a) terá durante sua aposentadoria? *(Por favor, circule um ou mais números que representem seus investimentos).*

1. **V197.** INSS
2. **V198.** FUNDO DE PENSÃO DA EMPRESA
3. **V199.** FUNDO DE APOSENTADORIA PARTICULAR
4. **V200.** APLICAÇÕES FINANCEIRAS DIVERSAS
5. **V201.** INVESTIMENTOS IMOBILIÁRIOS
6. **V202.** OUTROS. Por favor, especifique: _____

37. V203. Reflita sobre as questões 34 e 35 e avalie qual o percentual de renda que o (o) senhor (a) espera perder quando se aposentar.

_____ %

VIII. ASPECTOS SÓCIO-DEMOGRÁFICOS

39. V204. Qual a sua idade?

_____ ANOS

40. V205. O(a) senhor(a) é do sexo:

- 3. MASCULINO
- 4. FEMININO

40. Se o(a) senhor(a) não nasceu no Brasil ... *(Por favor, especifique no espaço reservado abaixo).*

- 1. V206. ONDE NASCEU? _____
- 2. V207. QUAL (IS) IDIOMA (S) FALA EM CASA? _____
- 3. V208. HÁ QUANTO TEMPO MORA NO BRASIL? _____ ANOS
- 4. V209. SE POSSUI A CIDADANIA BRASILEIRA, ESPECIFIQUE HÁ QUANTO TEMPO: _____ ANOS

41. V210. Qual é a sua situação matrimonial atual?

- 1. NUNCA SE CASOU OU VIVEU JUNTO COM ALGUÉM
- 2. CASADO/VIVENDO JUNTO PELA PRIMEIRA VEZ
- 3. RECASADO/ VIVENDO JUNTO NOVAMENTE
- 4. SEPARADO, DIVORCIADO OU PARCERIA DESFEITA
- 5. VIÚVO (A)

42. V211. Qual é a sua religião? *(Por favor, faça um círculo num único número)*

1. ANGLICANA	8. JUDÁICA
2. BATISTA	9. METODISTA
3. BUDISTA	10. MORMON
4. CATÓLICA	11. PRESBITERIANA
5. HINDU	12. ESPIRITUALISTA
6. MULÇUMANA	13. OUTRA. Por favor, especifique: _____
7. TESTEMUNHAS DE JEOVÁ	14. NENHUMA RELIGIÃO

IX. COMENTÁRIOS FINAIS

43. V212. O(a) senhor(a) acha que após ter respondido este questionário refletirá mais sobre o seu planejamento para aposentadoria?

- 3. SIM
- 4. NÃO

Muito obrigada por ter doado seu tempo e contribuído para esta pesquisa. Por favor, confirme se respondeu todas as perguntas. Se o(a) senhor(a) deseja fazer qualquer observação, sinta-se livre para fazê-la nas linhas abaixo. Seus comentários serão apreciados e levados em consideração.

Caso esteja pensando em se aposentar dentro dos próximos 5 anos e queira participar de uma futura pesquisa longitudinal, por favor deixe o seu nome ou pseudônimo, endereço ou e-mail, para que eu possa manter contato.

V213. COMENTÁRIOS – SIM/NÃO (espaço acima)

V214. IDENTIDADE – YES/ NÃO (espaço acima)

OBS: ESTE INSTRUMENTO DE PESQUISA FOI REGISTRADO NO ESCRITÓRIO DE DIREITOS AUTORAIS DA FUNDAÇÃO BIBLIOTECA NACIONAL - MINISTÉRIO DA CULTURA - SOB O NÚMERO 235.987 LIVRO: 417 – Folha: 147. É PROIBIDA A REPRODUÇÃO TOTAL OU PARCIAL SEM O CONSENTIMENTO PRÉVIO DO AUTOR

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A6.c MAIN RESEARCH – PORTUGUESE REMINDER

“ATITUDES FRENTE À APOSENTADORIA: UM ESTUDO CROSS-CULTURAL ENTRE EXECUTIVOS NEOZELANDESES E BRASILEIROS “

Auckland, 13 de agosto de 2001.

Prezado Senhor/Senhora,

Meu nome é Lucia França e realizo doutorado em Psicologia Social pela Universidade de Auckland. Atuo há mais de quinze anos com preparação para a aposentadoria, publicando artigos, organizando cursos e consultorias para empresas.

Aposentadoria é um tópico mundialmente emergente para os governos, empresas e para os indivíduos. No momento, estamos diante do envelhecimento das populações que estão vivendo mais do que no passado recente, quando a idéia de aposentadoria foi introduzida. Viver na Nova Zelândia nos últimos cinco anos, representou uma excelente oportunidade de comparar dois países bastante distintos mas que enfrentam as mesmas questões relativas a este novo desafio.

Estou realizando a pesquisa pioneira: “Atitudes frente à Aposentadoria: um estudo cross-cultural entre executivos neozelandeses e brasileiros”. Escolher executivos de grandes organizações nos dois países foi uma decisão cuidadosamente planejada, vez que são aqueles que têm similares situações financeiras, desafios, envolvimento e satisfação com o trabalho, mas que também são influenciados por diferentes fatores psicossociais, culturais, e político-econômicos da realidade onde se encontram. As informações fornecidas serão anônimas, mas a análise destes dados trará aos executivos, empresas e governos dos dois países envolvidos informações importantes para o planejamento de um futuro com qualidade.

Se o senhor já encaminhou o questionário enviado anteriormente pelos Correios, por favor aceite minhas desculpas e novamente o meu agradecimento. Caso por qualquer motivo o questionário tenha sido extraviado, solicito a gentileza de responder e retornar para meu e-mail luciafranca@luciafranca.com que terei prazer de enviá-lo via eletrônica.

Agradeço pela sua atenção, paciência e apoio, esclarecendo ainda que os resultados deverão ser disponibilizados assim que a tese for defendida.

Atenciosamente,

Lucia França (PhD Student)
The University of Auckland
Department of Psychology
Private Bag 92019
Auckland – New Zealand

Table A1. *Questionnaire categories*

Sections	Sub-items
I – The job	Job position; working hours; type of organisation; shareowner; perception of job satisfaction (10 items scale) and job involvement.
II – Health	Self-perceived health conditions at present and expected in retirement; expected health insurance in retirement.
III – Time Allocation	Activities they devote time at present (a selection of 45 activities) and ten activities they would do in retirement (ranked by importance from those 45 mentioned before).
IV – Country's Quality of Life (Overall quality of life)	City of residence; Country's Quality of Life (18 items scale). Country's most positive and negative influence CQL item in retirement; CQL overall influence in retirement planning and the city and country they are going to live in retirement.
V – Perception of Retirement	Compulsory retirement; expected retirement age; retirement perceptions of retirement (yes or not); retirement influences on decision (partner, parents, children, friends, other); retirement self-perceived advantages and disadvantages (19 items scale plus other) and life perception after retirement.
VI – Retirement Planning	Retirement education programme in the company; evaluation of its importance; retirement planning aspects and the retirement planning key factors (15 items scale plus other)
VII – Financial Situation	Number of dependants; worries about financial situation in retirement; total annual compensation; types of financial support in retirement and the percentage of income they expect to lose in retirement.
VIII – Socio-demographic aspects	Age; gender; nationality by birth; language; time living in NZ/BR; citizenship; marital status and religion.
IX – Final Comments	Reflections on retirement planning after completing the questionnaire; comments and identity (optional for further longitudinal research).

Table A2. *New Variables created from the analyses of the individual results*

Name of the variable	Origin
New Health Expectation	V19 but only considering three answers: 1 - better, 2 - the same and 3 - worse
New Health Insurance Plan	V20 but only consider three answers: 1 - better, 2 - the same and 3 - worse
Diversity on time allocation at present	The activities chosen from V21 to V65, were summed up and divided by the respective 9 categories
Priorities on time allocation on the future	The order of priority for the activities chosen to be done in retirement (from V66 to V75)
Size of City Population	The cities where Brazilians and New Zealanders live (V76) classified by the size of population, as 1 > 1 million and 2 < 1 million
New Life Perception after retirement	Considering only the four-point scale: 1 - much better, 2 - better, 3 - neither, 4 - worse
Proximity to retirement	Variable created with the difference between the retirement age (V101) and the executive's age (V204) 1= Near retirement (≤ 10 years to retirement) 2 = not so near retirement (> 10 years to retirement)

APPENDIX B – CHAPTER 4: TABLES

Table B1. *Demographic Characteristics of participants in the two countries*

Characteristics	New Zealand	Brazil	Overall
Response rate	26.23	9.34	12.95
Total of valid questionnaires	226	291	517
Nationality	229	299	528
Age (years)			
Mean	50.32	52.14	51.34
SD	7.67	9.13	8.56
Median	51.00	52.00	51.00
Gender (%)			
Female	9.3	5.9	7.4
Male	90.7	94.1	92.6
Marital Status (%)			
Never married	2.30	2.10	2.20
Married for the first time	75.20	76.30	75.80
Remarried	17.00	15.30	16.10
Separated/divorced	5.00	4.20	4.50
Widowed	0.50	2.10	1.40
Religion (%)			
Catholic	13.00	73.40	47.10
No Religion	31.40	11.10	20.00
Anglican	25.60	0.30	11.30
Presbyterian	15.20	1.70	7.60
Spiritualist	0.50	5.90	3.60
Other religions	14.30	7.60	10.50
Total of valid questionnaires	226	291	517

Note. Eleven participants who were not executives were excluded from the final sample

Table B2. *Age Distribution by Nationality (V204)*

Age Distribution	New Zealand		Brazil		Total	
	n	%	n	%	N	%
51 yrs and less	118	52.70	140	48.80	258	50.5
52 yrs and more	106	47.30	147	51.20	253	49.5
Total	224	100.00	287	100.00	511	100.00

Table B3. *Gender Distribution by Nationality (V205)*

Gender	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Male	204	90.70	273	94.10	477	92.60
Female	21	9.30	17	5.90	38	7.40
Total	225	100.00	290	100.00	515	100.00

Table B4. *Gender Distribution by Age Group (V205)*

Gender	Younger		Older		Total	
	n	%	n	%	N	%
Male	231	89.50	241	95.60	472	92.50
Female	27	10.50	11	4.40	38	7.50
Total	258	100.00	252	100.00	510	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table B5. *Marital Status by Nationality (V210)*

Marital Status	New Zealand		Brazil		Total	
	n	%	n	%	N	%
With partner	205	92.30	264	91.70	46	92.00
Without partner	17	7.70	24	8.30	41	8.00
Total	222	100.00	288	100.00	510	100.00

Table B6. *Marital Status by Age Group (V210)*

Marital Status	Younger		Older		Total	
	n	%	n	%	N	%
With partner	233	91.00	233	92.80	466	91.90
Without partner	23	9.00	18	7.20	41	8.10
Total	256	100.00	251	100.00	507	100.00

Note: Younger <= 51 years old. Older > 51 years old.

Table B7. *Executives' Religion by Nationality (V211)*

Religion	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Catholic	29	13.00	212	73.40	241	47.10
No Religion	70	31.40	32	11.10	102	20.00
Anglican	57	25.60	1	0.30	58	11.30
Presbyterian	34	15.20	5	1.70	39	7.60
Spiritualist	1	0.40	17	5.90	18	3.50
Other Religions	32	14.30	22	7.60	54	10.50
Total	223	100.00	289	100.00	512	100.00

Table B8. *Executives' Religion by Age Group (V211)*

Religion	Younger		Older		Total	
	n	%	n	%	N	%
Catholic	123	47.90	116	46.00	239	47.00
No Religion	56	21.80	46	18.30	102	20.00
Anglican	25	9.70	33	13.10	58	11.40
Presbyterian	15	5.80	24	9.50	39	7.70
Spiritualist	8	3.10	10	4.00	18	3.50
Other Religions	30	11.70	23	9.10	53	10.40
Total	257	100.00	252	100.00	509	100.00

Note: Younger <= 51 years old. Older > 51 years old.

Table B9. *Towns/Cities where New Zealand Executives live distributed by Region (V76)*

Region	N°/Cities	N° Executives	Cities/Towns executives live
Northland	2	1	Whangarei, Bay of Islands
Auckland*	2	109	Auckland, Manukau
Waikato	6	12	Cambridge, Morrinsville, Hamilton, Matamata, Thames, Coromandel
Bay of Plenty	2	2	Tauranga, Rotorua
Gisborne	1	2	Gisborne
Hawke's Bay	3	4	Napier, Hastings, Havelock North
Taranaki	3	8	New Plymouth, Hawera, Stratford
Manawatu/Wanganui	2	3	Dannevirke, Palmerston North
Wellington	2	48	Eastborne, Lower Hutt
West Coast	none	none	None
Canterbury	3	22	Christchurch, Timaru, Rangiora
Otago	3	10	Dunedin, Queenstown, Wanaka
Southland	1	1	Invercargill
Tasman region	none	none	
Nelson	1	2	Nelson
Marlborough	1	2	Blenheim, Picton
Area outside region	none	none	none

Note. *Area with more than 1,000,000 inhabitants. Total cities represented: 32

N = 226 executives

Table B10. *Cities where Brazilian Executives live distributed by States*

States	Nº cities	Nº Executives	Cities where executives live
Acre (AC)	none	None	None
Alagoas (AL)	1	1	Maceió (capital city)
Amapá (AP)	None	None	None
Amazonas (AM)	1	1	Manaus* (capital city)
Bahia (BA)	4	8	Salvador* (capital city), Alagoinhas, Itabuna, São Francisco de Assis
Ceará (CE)	1	5	Fortaleza* (capital city)
Distrito Federal (DF)	1	13	Brasília * (capital city)
Espírito Santo (ES)	1	2	Vitória (capital city)
Goiás (GO)	1	3	Goiânia* (capital city)
Maranhão (MA)	1	1	São Luis (capital city)
Minas Gerais (MG)	9	29	Belo Horizonte* (capital city), Além Paraíba, Arapora, São João Del Rei, Três Corações, Viçosa, Alfenas, Uberlândia , Cataguases
Mato Grosso (MT)	2	4	Cuiabá (capital city), Cáceres
Mato Grosso do Sul (MS)	1	2	Campo Grande (capital city)
Pará (PA)	1	1	Belém* (capital city)
Paraíba (PB)	1	2	João Pessoa (capital city),
Paraná (PR)	6	15	Curitiba* (capital city), Arapongas, Londrina, Maringá, Uraí, Ponta Grossa
Pernambuco (PE)	2	4	Recife* (capital city), Caruaru
Piauí (PI)	1	1	Teresina (capital city)
Rio Grande do Norte (RN)	None	None	None
Rio de Janeiro (RJ)	3	36	Rio de Janeiro* (capital city), Niterói and Resende.
Rio Grande do Sul (RS)	11	17	Porto Alegre* (capital city), Caxias do Sul, Estância Velha, Esteio, Ijuí, Passo Fundo Pelotas, Sarandi, Santo Cristo and Sapiranga
Rondônia (RO)	None	None	None
Roraima (RR)	None	None	None
Santa Catarina	10	13	Blumenau, Brusque, Crisúma, Florianópolis, Fraiburgo, Jaraguá do Sul, Joinville, São Bento do Sul, Timbó and Tubarão
São Paulo (SP)	31	128	Cidade de São Paulo* (capital city), Araçatuba, Assis, Baurú, Cajamar, Campinas*, Catanduva, Franca, Guarulhos, Itapira, José Bonifácio, Jaú, Jundiaí, Limeira, Marília, Matão, Mogi Mirim, Penápolis, Piracicaba, Porto Ferreira, Ribeirão Preto, Santos, São Bernardo do Campo, São Carlos, São Caetano do Sul, São José dos Campos, São José do Rio Preto, Santo André, Sorocaba, Taubaté and Valinhos.
Sergipe (SE)	1	1	Aracajú (capital city)
Tocantins (TO)	None	None	None

Note. Total of Brazilian cities represented by executives: 90 N = 287 executives

* Area with more than 1,000,000 inhabitants

Table B11. *Cities where Executives live distributed by Population Size (V76)*

Cities by Population Size	New Zealand Executives		Brazilian Executives		Total	
	n	%	n	%	N	%
> than 1 million inhabitants	109	48.20	178	62.00	287	55.90
< than 1 million inhabitants	117	51.80	109	38.00	226	44.10

Table B12. *Country of Birth by Nationality (V206)*

Country	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Argentina	0	0.00	1	9.10	1	1.40
Australia	11	17.70	0	0.00	11	15.10
Belgium	0	0.00	2	18.20	2	2.70
Bolivia	0	0.00	1	9.10	1	1.40
India	1	1.60	0	0.00	1	1.40
Canada	2	3.20	0	0.00	2	2.70
Cyprus	1	1.60	0	0.00	1	1.40
Finland	1	1.60	0	0.00	1	1.40
France	0	0.00	1	9.10	1	1.40
Germany	1	1.60	3	27.30	4	5.50
Italy	0	0.00	1	9.10	1	1.40
Malaysia	1	1.60	0	0.00	1	1.40
Netherlands	2	3.20	0	0.00	2	2.70
Philippines	1	1.60	0	0.00	1	1.40
Portugal	0	0.00	1	9.10	1	1.40
Romania	1	1.60	0	0.00	1	1.40
South Africa	2	3.20	0	0.00	2	2.70
Spain	0	0.00	1	9.10	1	1.40
Sweden	1	1.60	0	0.00	1	1.40
Switzerland	1	1.60	0	0.00	1	1.40
UK	34	54.80	0	0.00	34	46.60
US	2	3.20	0	0.00	2	2.70
Total	62	100.00	11	100.00	73	100.00

Note: In United Kingdom it was included Britain, England, Ireland, Scotland and Wales

Table B13. *Country of Birth by Age Group (V206)*

Country	Younger		Older		Total	
	n	%	n	%	N	%
Argentina	1	2.80	0	0.00	1	1.40
Australia	6	16.70	5	13.50	11	15.10
Belgium	1	2.80	1	2.70	2	2.70
Bolivia	0	0.00	1	2.70	1	1.40
India	1	2.80	0	0.00	1	1.40
Canada	1	2.80	1	2.70	2	2.70
Cyprus	1	2.80	0	0.00	1	1.40
Finland	1	2.80	0	0.00	1	1.40
France	0	0.00	1	2.70	1	1.40
Germany	0	0.00	4	10.80	4	5.50
Italy	0	0.00	1	2.70	1	1.40
Malaysia	1	2.80	0	0.00	1	1.40
Netherlands	2	5.60	0	0.00	2	2.70
Philippines	1	2.80	0	0.00	1	1.40
Portugal	0	0.00	1	2.70	1	1.40
Romania	0	0.00	1	2.70	1	1.40
South Africa	2	5.60	0	0.00	2	2.70
Spain	0	0.00	1	2.70	1	1.40
Sweden	1	2.80	0	0.00	1	1.40
Switzerland	1	2.80	0	0.00	1	1.40
UK	15	41.70	19	51.40	34	46.60
US	1	2.80	1	2.70	2	2.70
Total	36	100.00	37	100.00	73	100.00

Note: Younger <= 51 years old. Older > 51 years old.

In United Kingdom it was included Britain, England, Ireland, Scotland and Wales

Table B14. *Language Spoken at home by Nationality (V207)*

Language	New Zealand		Brazil		Total	
	n	%	N	%	N	%
Chinese	1	1.60	0	0.00	1	1.40
Dutch	1	1.60	0	0.00	1	1.40
Dutch/English	1	1.60	0	0.00	1	1.40
English	57	91.90	0	0.00	57	78.10
English/Filipino	1	1.60	0	0.00	1	1.40
German	0	0.00	1	9.10	1	1.40
German /Portuguese	0	0.00	1	9.10	1	1.40
Portuguese	0	0.00	5	45.50	5	6.80
Portuguese/Italian	0	0.00	2	18.20	2	2.70
Spanish	0	0.00	2	18.20	2	2.70
Spanish/English	1	1.60	0	0.0	1	1.40
Total	62	100.00	11	100.00	73	100.0

Table B15. *Language Spoken at home by Age Group (V207)*

Country	Younger		Older		Total	
	n	%	n	%	N	%
Chinese	1	2.80	0	0.00	1	1.40
Dutch	1	2.80	0	0.00	1	1.40
Dutch/English	1	2.80	0	0.00	1	1.40
English	29	80.60	28	75.70	57	78.10
English/Filipino	1	2.80	0	0.00	1	1.40
German	0	0.00	1	2.70	1	1.40
German/ Portuguese	1	2.80	0	0.00	1	1.40
Portuguese	0	0.00	5	13.50	5	6.80
Portuguese/Italian	0	0.00	2	5.40	2	2.70
Spanish	1	2.80	1	2.70	2	2.70
Spanish/English	1	2.80	0	0.00	1	1.40
Total	36	100.00	37	100.00	73	100.00

Note: Younger <= 51 years old. Older > 51 years old.

Table B16. *Length of time living in the Country by Nationality (V208)*

Time	New Zealand		Brazil		Total	
	n	%	n	%	N	%
≤ 10 years	15	24.60	2	18.20	17	23.60
> 10 & ≤ 15 years	5	8.20	0	0.00	5	6.90
> 15 & ≤ 30 years	28	45.90	2	18.20	30	41.70
> 30 & = 40 years	7	11.50	0	0.00	7	9.70
> 40 years	6	9.80	7	63.60	13	18.10
Total	61	100.00	11	100.00	72	100.00

Table B17. *Length of time living in the Country by Age group (V208)*

Time	Younger		Older		Total	
	n	%	n	%	N	%
≤ 10 years	12	34.3	5	13.5	17	23.6
> 10 & ≤ 15 years	4	11.4	1	2.7	5	6.9
> 15 & ≤ 30 years	14	40.0	16	43.2	30	41.7
> 30 & = 40 years	3	8.6	4	10.8	7	9.7
> 40 years	2	5.7	11	29.7	13	18.1
Total	35	100.0	37	100.0	72	100.0

Note: Younger ≤ 51 years old. Older > 51 years old.

Table B18. *Years of Citizenship in their country of residence by Nationality (V209)*

Quantity of years	New Zealand		Brazil		Total	
	n	%	n	%	N	%
≤ 10 years	11	27.5	1	14.3	12	25.5
> 10 & ≤ 30 years	26	65.0	5	71.4	31	66.0
> 30 years	3	7.5	1	14.3	4	8.5
Total	40	100.0	7	100.0	47	100.0

Table B19. *Years of Citizenship in their country of residence by Age group (V209)*

Quantity of years	Younger		Older		Total	
	n	%	n	%	N	%
≤10 years	8	36.4	4	16.0	12	25.5
> 10 & ≤ 30 years	13	59.1	18	72.0	31	66.0
> 30 years	1	4.5	3	12.0	4	8.5
Total	22	100.0	25	100.0	47	100.0

Note: Younger ≤ 51 years old. Older > 51 years old.

Table B20. *Executives' Job Position by Nationality (V1)*

Job Position	New Zealand		Brazil		Total	
	n	%	n	%	N	%
CEO	157	72.70	203	71.50	360	72.00
Director	37	17.10	63	22.20	100	20.00
Manager	22	10.20	18	6.30	40	8.00
Total	216	100.00	284	100.00	500	100.00

Note. CEO also represents the managing director, general manager, president and partners. Director represents the directors of division/department. Manager indicates all the executives who are in the managerial position but not directors. 11 executives who are in 'other' positions were drawn from the whole sample. Only 517 top executives were considered part of the samples, but 17 (3.3%) omitted their position.

Table B21. *Executives' Job Position by Age Group (V1)*

Job Position	Younger		Older		Total	
	n	%	n	%	N	%
CEO	165	65.20	190	78.80	355	71.90
Director	64	25.30	35	14.50	99	20.00
Manager	24	9.50	16	6.60	40	8.10
Total	253	100.00	241	100.00	494	100.00

Note. CEO also represents the managing director, general manager, president and partners. Director represents the director of division/department. Manager indicates all the executives who are in the managerial position but not directors. N = 494. Younger ≤ 51 years old. Older > 51 years old

Table B22. *Executives' Job Position by Gender (V1)*

Job Position	Male		Female		Total	
	n	%	n	%	N	%
CEO	342	74.30	16	42.10	358	71.90
Director	86	18.70	14	36.80	100	20.10
Manager	32	7.00	8	21.10	40	8.00
Total	460	100.00	38	100.00	498	100.00

Note. CEO = managing director, general manager, president and partners. Director represents the directors of division/department. Manager indicates all the in the executives who are in managerial position but not directors. N= 498

Table B23. *Executives' Job Position by Nationality and Gender (V1)*

Gender	Job Position	New Zealand		Brazil		Total	
		n	%	n	%	N	%
Male	CEO	146	75.30	196	73.70	342	74.30
	Director	31	16.00	55	20.70	86	18.70
	Manager	17	8.80	15	5.60	32	7.00
	Total	194	100.00	266	100.00	460	100.00
Female	CEO	10	47.60	6	35.30	16	42.10
	Director	6	28.60	8	47.10	14	36.80
	Manager	5	23.80	3	17.60	8	21.10
	Total	21	100.00	17	100.00	38	100.00

Note. CEO also represents the managing director, general manager, president and partners. Director represents the directors of division or department. Manager indicates all the executives who are in the managerial position but not directors.

Table B24. *Executives' work hours during the week by Nationality (V2)*

Work hours p/ week	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Up to 40 hours	10	4.40	29	10.00	39	7.60
From 40 to 50 hours	76	33.60	107	37.00	183	35.50
From 50 to 60 hours	98	43.40	111	38.40	209	40.60
From 60 to 70 hours	36	15.90	30	10.40	66	12.80
More than 70 hours	6	2.70	12	4.20	18	3.50
Total	226	100.00	289	100.00	515	100.00

Table B25. *Executives' work hours during the week by Age Group (V2)*

Work hours p/ week	Younger		Older		Total	
	n	%	n	%	N	%
Up to 40 hours	11	4.30	27	10.70	38	7.50
From 40 to 50 hours	93	36.20	88	34.90	181	35.60
From 50 to 60 hours	120	46.70	87	34.50	207	40.70
From 60 to 70 hours	26	10.10	39	15.50	65	12.80
More than 70 hours	7	2.70	11	4.40	18	3.50
Total	257	100.00	252	100.00	509	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table B26. *Executives' work hours during weekends by Nationality (V3)*

Working hours during weekends	New Zealand		Brazil		Total	
	n	%	n	%	N	%
None	59	26.10	112	38.60	171	33.10
Up to 4 hours	113	50.00	109	37.60	222	43.00
From 4 to 8 hours	49	21.70	49	16.90	98	19.00
From 8 to 12 hours	4	1.80	16	5.50	20	3.90
More than 12 hours	1	0.40	4	1.40	5	1.00
Total	226	100.00	290	100.00	516	100.00

Table B27. *Executives' work hours during weekends by Age Group (V3)*

Working hours during weekends	Younger		Older		Total	
	n	%	N	%	N	%
None	98	38.00	72	28.60	170	33.30
Up to 4 hours	104	40.30	115	45.60	219	42.90
From 4 to 8 hours	47	18.20	49	19.40	96	18.80
From 8 to 12 hours	6	2.30	14	5.60	20	3.90
More than 12 hours	3	1.20	2	0.80	5	1.00
Total	258	100.00	252	100.00	510	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table B28. *Executive's type of organisation by Nationality (V4)*

Type of organisation	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Government	15	6.70	36	12.40	51	9.90
Quasi-government	24	10.60	8	2.80	32	6.20
Non-government	187	82.70	246	84.80	433	83.90
Total	226	100.00	290	100.00	516	100.00

Table B29. *Executives' type of organisation by Age Group (V4)*

Type of organisation	Younger		Older		Total	
	n	%	n	%	N	%
Government	22	8.50	28	11.10	50	9.80
Quasi-government	11	4.30	21	8.30	32	6.30
Non-government	225	87.20	203	80.60	428	83.90
Total	258	100.00	252	100.00	510	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table B30. *Executives' company shares by Nationality (V5)*

Percentage of shares	New Zealand		Brazil		Total	
	n	%	N	%	N	%
None	130	57.50	159	55.20	289	56.20
<10%	68	30.10	43	14.90	111	21.60
10%-30%	12	5.30	29	10.10	41	8.00
30%-50%	5	2.20	22	7.60	27	5.30
>50%	11	4.90	35	12.20	46	8.90
Total	226	100.00	288	100.00	514	100.00

Table B31. *Executives' company shares by Age Group (V5)*

Percentage of shares	Younger		Older		Total	
	n	%	N	%	N	%
None	144	56.30	142	56.30	286	56.30
<10%	64	25.00	46	18.30	110	21.70
10%-30%	22	8.60	19	7.50	41	8.10
30%-50%	10	3.90	17	6.70	27	5.30
>50%	16	6.30	28	11.10	44	8.70
Total	256	100.00	252	100.00	508	100.00

Note: Younger <= 51 years old. Older > 51 years old

APPENDIX C – CHAPTER 5: TABLES

In this appendix 103 tables present the frequencies, percentages and means of each variable or group of variables and their comparisons performed mainly with the variables: *nationality*, *age* and in a special case with *gender*. The tables are referred to the chapter 5 – Results for Individual Variables and the variable numbers are included in their titles. The variable numbers are also shown in Appendix A (Table A2 and in Sections: A5b and A6b). The tables followed the order of the questionnaire, with the exception of *Socio-Demographics Aspects*, which were presented in 31 tables in Appendix B. For these analyses, the missing data and the not applicable answers were handled using the *pairwise* deletion method.

Table C1. *Executives' Job Perception by Nationality - (from V6 to V15)*

Job Perception	New Zealand			Brazil			Total			Difference
	n	M	SD	N	M	SD	N	M	SD	t
Decision value	225	1.3	0.61	287	1.8	1.27	512	1.6	1.05	4.70***
Relationship w/ team ^a	225	1.7	1.11	283	1.9	1.36	508	1.8	1.26	1.84
Work environment	225	1.9	0.74	284	2.2	1.19	509	2.1	1.02	2.96**
Results achieved ^a	225	1.9	0.95	282	2.4	1.23	507	2.2	1.14	4.83***
Growing w/ company	222	2.2	0.95	282	2.2	1.30	504	2.2	1.15	0.65
Happy to be executive ^a	224	1.4	0.81	283	1.7	1.27	507	1.6	1.10	2.69**
Job challenges	225	1.9	0.82	284	2.1	1.40	509	2.0	1.18	1.70
Total compensation ^a	225	2.2	1.08	282	2.55	1.35	507	2.4	1.25	3.53***
Creativity development	224	2.0	0.87	284	2.2	1.24	508	2.1	1.09	1.60
Decision-making ^a	225	1.9	1.00	284	2.0	1.29	509	2.0	1.17	1.48

Note: The means are on a 5-point scale, ranging from 1 = strongly agree to 5 = strongly disagree

^a Reverse-keyed item. N = 504-512 ** $p < .01$; *** $p < .001$

Table C2. *Executive's Job Perception by Age Group - (from V6 to V15)*

Job Perception	Younger			Older			Difference
	n	M	SD	n	M	SD	t
Decision value	256	1.5	0.9	250	1.61	1.11	0.79
Relationship w/ team ^a	256	1.8	1.2	246	1.85	1.30	0.39
Work environment	257	2.0	0.9	246	2.04	1.11	0.41
Results achieved ^a	256	2.2	1.1	245	2.11	1.17	1.26
Growing w/ company	256	2.0	1.0	242	2.28	1.25	2.11
Happy to be executive ^a	256	1.5	1.0	245	1.56	1.16	0.04
Job challenges	257	1.9	1.1	246	1.99	1.24	0.48
Total compensation ^a	255	2.4	1.1	246	2.29	1.33	1.63
Creativity development	257	2.1	1.0	245	2.07	1.15	0.33
Decision-making ^a	257	1.9	1.0	246	1.98	1.26	0.59

Note: The means are on a 5-point scale, ranging from 1 = strongly agree to 5 = strongly disagree

^aReverse-keyed item. Younger ≤ 51 years old. Older > 51 years old

N = 498-503, $p > .01$ – No significant difference was found between nationalities

Table C3. *Overall Job satisfaction by Nationality – Frequencies and Percentages (V16)*

Job Satisfaction	New Zealand		Brazil		Total	
	n	%	N	%	N	%
Very satisfied	97	44.30	90	32.00	187	37.40
Satisfied	108	49.30	159	56.60	267	53.40
Neither	11	5.00	23	8.20	34	6.80
Dissatisfied	3	1.40	8	2.80	11	2.20
Very dissatisfied	0	0.00	1	0.40	1	0.20
Total	219	100.00	281	100.00	500	100.00

Table C4. *Overall Job satisfaction by Nationality – Mean (V16)*

Job Satisfaction	New Zealand			Brazil			Total			Difference
	N	M	SD	N	M	SD	N	M	SD	t
Overall	219	1.63	0.65	281	1.83	0.72	500	1.74	0.70	3.13**

Note: The means are on a 5-point scale, ranging from 1 = very satisfied to 5 = very dissatisfied.

** $p < .01$

Table C5. *Overall Job satisfaction by Age Group – Frequencies and Percentages (V16)*

Job satisfaction	Younger		Older		Total	
	n	%	n	%	N	%
Very satisfied	78	31.30	105	42.90	183	37.00
Satisfied	147	59.00	118	48.20	265	53.60
Neither	18	7.20	16	6.50	34	6.90
Dissatisfied	6	2.40	5	2.00	11	2.20
Very dissatisfied	0	0.00	1	0.40	1	0.20
Total	249	100.00	245	100.00	494	100.00

Note: Younger \leq 51 years old. Older $>$ 51 years old

Table C6. *Overall Job satisfaction by Age Group – Mean (V16)*

Job satisfaction	Younger			Older			Total			Difference
	N	M	SD	n	M	SD	N	M	SD	t
Overall	249	1.81	0.67	245	1.60	0.72	494	1.75	0.70	1.88

Note: The means are on a 5-point scale, ranging from 1 = very satisfied to 5 = very dissatisfied.

Younger \leq 51 years old. Older $>$ 51 years old ; $p > .05$ – No significant difference was found between nationalities.

Table C7. *Executives' job value compared to other Roles in Society by Nationality (V17)*

Job value	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Much more important	25	11.10	22	7.70	47	9.20
More important	83	36.90	134	46.90	217	42.50
No difference	83	36.90	102	35.70	185	36.20
Less important	29	12.90	27	9.40	56	11.00
Much less important	5	2.20	1	0.30	6	1.20
Total	225	100.00	286	100.00	511	100.00

Table C8. *Executive's Job value compared to other Roles in Society by Age Group (V17)*

Job value	Younger		Older		Total	
	n	%	n	%	N	%
Much more important	15	5.90	31	12.40	46	9.10
More important	105	41.00	109	43.60	214	42.30
No difference	99	38.70	86	34.40	185	36.60
Less important	34	13.30	21	8.40	55	10.90
Much less important	3	1.20	3	1.20	6	1.20
Total	256	100.00	250	100.00	506	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C9. *Job Value compared to other Roles in Society by Nationality – Mean (V17)*

Variable	New Zealand			Brazil			Total			Difference
	n	M	SD	N	M	SD	N	M	SD	
Job value	225	2.58	0.93	286	2.48	0.78	511	2.52	0.85	t 1.36

Note: The means are on a 5-point scale, ranging from 1 = very satisfied to 5 = very dissatisfied
 $p > .05$ – No significant difference was found between nationalities

Table C10. *Job Value compared to other Roles in Society by Age Group – Mean (V17)*

Variable	Younger			Older			Total			Difference
	n	M	SD	N	M	SD	N	M	SD	t
Job value	256	2.6	0.8	250	2.42	0.86	506	2.5	0.8	2.73**

Note: The means are on a 5-point scale, ranging from 1 = very satisfied to 5 = very dissatisfied
 Younger <= 51 years old. Older > 51 years old; ** $p < .01$

Table C11. *Executives' Ratings of Health by Nationality (V18)*

Health Perception	New Zealand		Brazil		Total	
	n	%	N	%	N	%
Excellent	78	34.51	45	15.52	123	23.84
Very good	92	40.71	122	42.07	214	41.47
Good	44	19.47	105	36.21	149	28.88
Reasonable	12	5.31	18	6.21	30	5.81
Total	226	100.00	290	100.00	516	100.00

Table C12. *Executives' Ratings of Health by Age Group (V18)*

Health Perception	Younger		Older		Total	
	n	%	N	%	N	%
Excellent	64	24.81	58	22.92	122	23.87
Very good	104	40.31	108	42.69	212	41.49
Good	77	29.84	70	27.67	147	28.77
Reasonable	13	5.04	17	6.72	30	5.87
Total	258	100.00	253	100.00	511	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C13. *Executives' Health Expectation in Retirement by Nationality (V19)*

Health Expectation	New Zealand	Brazil	Total
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	n	%	n	%	N	%
Better than now	16	7.08	22	7.61	38	7.38
The same as now	154	68.14	179	61.94	333	64.66
Worse than now	47	20.80	62	21.45	109	21.17
I have not thought	9	3.98	26	9.00	35	6.80
Total	226	100.00	289	100.00	515	100.00

Table C14. *Executive's Health Expectation in Retirement by Age Group (V19)*

Health Expectation	Younger		Older		Total	
	n	%	n	%	N	%
Better than now	18	6.98	20	7.94	38	7.45
The same as now	149	57.75	180	71.43	329	64.51
Worse than now	75	29.07	33	13.10	108	21.18
I have not thought	16	6.20	19	7.54	35	6.86
Total	258	100.00	252	100.00	510	100.00

Note: Younger ≤ 51 years old. Older > 51 years ol

Table C15. *Executives' Expectations of Health Insurance Plan in Retirement by Nationality (V20)*

Health Insurance Plan	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Better than now	5	2.21	22	7.61	27	5.24
The same as now	149	65.93	206	71.28	355	68.93
Worse than now	64	28.32	42	14.53	106	20.58
I do not have a HIP	4	1.77	14	4.84	18	3.50
I have not thought	4	1.77	5	1.73	9	1.75
Total	226	100.00	289	100.00	515	100.00

Note: HIP – Health Insurance Plan

Table C16. *Executives' Expectations of Health Insurance Plan in Retirement by Age Group (V20)*

Health Insurance Plan	Younger		Older		Total	
	n	%	n	%	N	%
Better than now	17	6.59	10	3.97	27	5.29
The same as now	177	68.60	174	69.05	351	68.82
Worse than now	53	20.54	52	20.63	105	20.59
I do not have a	6	2.33	12	4.76	18	3.53
I have not thought	5	1.94	4	1.59	9	1.76
Total	258	100.0	252	100.00	510	100.00

Note. HIP = Health Insurance Plan. Younger <= 51 years old. Older > 51 years old

Table C17. *Executives' Health Perception, Health Expectation and Health Insurance Plan by Nationality and Age Group - Mean (from V18 to V20)*

Nationality	Age Group	Health Perception			Health Expectation			Health Insurance		
		n	M	SD	n	M	SD	n	M	SD
New Zealand	Younger	118	2.04	0.88	114	2.23	0.53	114	2.25	0.52
	Older	106	1.86	0.84	101	2.05	0.50	102	2.30	0.46
	Total	224	1.96	0.87	215	2.14	0.52	216	2.27	0.50
Brazil	Younger	140	2.24	0.82	128	2.24	0.61	133	2.06	0.49
	Older	147	2.41	0.80	132	2.06	0.46	134	2.08	0.48
	Total	287	2.33	0.81	260	2.15	0.55	267	2.07	0.48
Total	Younger	258	2.15	0.85	242	2.24	0.57	247	2.15	0.51
	Older	253	2.18	0.86	233	2.06	0.47	236	2.18	0.48
	Total	511	2.17	0.86	475	2.15	0.54	483	2.16	0.50

Note: Health Ratings – The Mean are on a 5 point-scale ranging from 1 (excellent) to 5 (poor/recovering from illness)

Health Expectation in Retirement – The Mean are on a 3 point-scale ranging from 1 (better than now) to 3 (worse than now)

Health Insurance Plan – The Mean are on a 3 point-scale ranging from 1(better than now) to 3 (worse than now).

Younger <= 51 years old. Older > 51 years old.

Table C18. *Current Activities by Nationality – Work Category (from V21 to V27)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Work full-time	219	96.90	255	87.63	474	91.68
Work part-time	5	2.21	22	7.56	27	5.22
Consulting/ teaching	21	9.29	46	15.81	67	12.96
Work another company in full-time	1	0.44	4	1.37	5	0.97
Work another company in part-time	16	7.08	25	8.59	41	7.93
Research/read for work	95	42.04	179	61.51	274	53.00
Business events	128	56.64	142	48.80	270	52.22

Table C19. *Current Activities by Age Group – Work Category (from V21 to V27)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Work full-time	244	94.60	225	88.90	469	91.80
Work part-time	9	3.50	18	7.10	27	5.30
Consulting/ teaching	22	8.50	45	17.80	67	13.10
Work another company in full-time	2	0.80	3	1.20	5	1.00
Work another company in part-time	21	8.10	20	7.90	41	8.00
Research/read for work	145	56.20	126	49.80	271	53.00
Business events	150	58.10	119	47.00	269	52.60

Note: Younger <= 51 years old. Older > 51 years old

Table C20. *Current Activities by Nationality – Finance Category (V28 and V29)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Financial investments	115	50.90	158	54.30	273	52.80
Researching/studying	88	38.90	98	33.70	186	36.00

Table C21. *Current Activities by Age Group – Finance Category (V28 and V29)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Financial investments	132	51.20	139	54.90	271	53.00
Researching/ studying	101	39.10	83	32.80	184	36.00

Note: Younger <= 51 years old. Older > 51 years old

Table C22. *Current Activities by Nationality – Education Category (from V30 to V32)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Studying (formal education)	11	4.90	42	14.40	53	10.30
Informal study	105	46.50	162	55.70	267	51.60
Learning another language	7	3.10	102	35.10	109	21.10

Table C23. *Current Activities by Age Group – Education Category (from V30 to V32)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Studying (formal education)	36	14.00	17	6.70	53	10.40
Informal study	127	49.20	138	54.50	265	51.90
Learning another language	57	22.10	52	20.60	109	21.30

Note: Younger <= 51 years old. Older > 51 years old

Table C24. *Current Activities by Nationality – Politics and Community Category (from V33 to V35)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Searching political issues	121	53.50	152	52.20	273	52.80
Political meetings	7	3.10	44	15.10	51	9.90
Voluntary work	89	39.40	93	32.00	182	35.20

Table C25. *Current Activities by Age Group – Politics and Community Category (from V33 to V35)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Searching political issues	137	53.10	132	52.20	269	52.60
Political meetings	21	8.10	29	11.50	50	9.80
Voluntary work	79	30.60	101	39.90	180	35.20

Note: Younger <= 51 years old. Older > 51 years old

Table C26. *Current Activities by Nationality – Household Category (from V36 to V38)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Shopping	141	62.40	136	46.70	277	53.60
Domestic activities	186	82.30	79	27.10	265	51.30
Routine activities	175	77.40	126	43.30	301	58.20

Table C27. *Current Activities by Age Group – Household Category (from V36 to V38)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Shopping	149	57.80	127	50.20	276	54.00
Domestic activities	147	57.00	116	45.80	263	51.50
Routine activities	154	59.70	144	56.90	298	58.30

Note: Younger <= 51 years old. Older > 51 years old

Table C28. *Current Activities by Nationality – Culture and Leisure Category*
(from V39 to V50)

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Watching sports	182	80.50	173	59.50	355	68.70
Physical activities/sports	165	73.00	154	52.90	319	61.70
Arts spectator	143	63.30	182	62.50	325	62.90
Participation in arts	14	6.20	22	7.60	36	7.00
Practising a hobby	81	35.80	98	33.70	179	34.60
Reading newspapers, etc	208	92.00	265	91.10	473	91.50
Attending sundry courses	28	12.40	56	19.20	84	16.20
Listening to music	145	64.20	162	55.70	307	59.40
Travelling	169	74.80	222	76.30	391	75.60
Playing games	52	23.00	63	21.60	115	22.20
Surfing on the Internet	81	35.80	156	53.60	237	45.80
Watching TV / video	188	83.20	156	53.60	344	66.50

Table C29. *Current Activities by Age Group – Culture and Leisure Category*
(from V39 to V50)

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Watching sports	189	73.30	162	64.00	351	68.70
Physical activities/sports	166	64.30	152	60.10	318	62.20
Arts spectator	169	65.50	153	60.50	322	63.00
Participation in arts	15	5.80	20	7.90	35	6.80
Practising a hobby	90	34.90	89	35.20	179	35.00
Reading newspapers, etc	240	93.00	231	91.30	471	92.20
Attending sundry courses	39	15.10	45	17.80	84	16.40
Listening to music	158	61.20	146	57.70	304	59.50
Travelling	196	76.00	192	75.90	388	75.90
Playing games	57	22.10	58	22.90	115	22.50
Surfing on the Internet	130	50.40	106	41.90	236	46.20
Watching TV / video	178	69.00	162	64.00	340	66.50

Note: Younger <= 51 years old. Older > 51 years old

Table C30. *Current Activities by Nationality – Spirituality Category (V51)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Religious activities	39	17.30	87	29.90	126	24.40

Table C31. *Current Activities by Age Group – Spirituality Category (V51)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Religious activities	57	22.10	68	26.90	125	24.50

Note: Younger <= 51 years old. Older > 51 years old

Table C32. *Current Activities by Nationality – Health/Personal Grooming Category (from V52 to V54)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Visiting hairdresser, massage, etc.	113	50.00	143	49.10	256	49.50
Shopping (clothes, shoes, etc).	140	61.90	125	43.00	265	51.30
Visit doctor, dentist, etc.	148	65.50	217	74.60	365	70.60

Table C33. *Current Activities by Age Group – Health/Personal Grooming Category (from V52 to V54)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Visiting hairdresser, massage, etc.	136	52.70	117	46.20	253	49.50
Shopping (clothes, shoes, etc).	144	55.80	120	47.40	264	51.70
Visit doctor, dentist, etc.	184	71.30	179	70.80	363	71.00

Note: Younger <= 51 years old. Older > 51 years old

Table C34. *Current Activities by Nationality- Social/Family/Emotional Category (V55 to V64)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Talking to friends	201	88.90	215	73.90	416	80.50
Making new friends	54	23.90	92	31.60	146	28.20
Going to club/association	81	35.80	84	28.90	165	31.90
“Chatting” on the Internet	5	2.20	23	7.90	28	5.40
Relationship w/partner	211	93.40	249	85.60	460	89.00
Relationship w/children	211	93.40	248	85.20	459	88.80
Relationship w/parents	133	58.80	131	45.00	264	51.10
Relationship w/ relatives	120	53.10	135	46.40	255	49.30
Going out to lunch / dinner	188	83.20	233	80.10	421	81.40
Parties / celebrations	121	53.50	159	54.60	280	54.20

Table C35. *Current Activities by Age Group – Social, Family and Emotional Category (from V55 to V64)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Talking to friends	216	83.70	195	77.10	411	80.40
Making new friends	75	29.10	69	27.30	144	28.20
Going to club/association	75	29.10	87	34.40	162	31.70
“Chatting” on the Internet	15	5.80	13	5.10	28	5.50
Relationship w/partner	241	93.40	216	85.40	457	89.40
Relationship w/children	238	92.20	216	85.40	454	88.80
Relationship w/parents	172	66.70	92	36.40	264	51.70
Relationship w/ relatives	134	51.90	120	47.40	254	49.70
Going out to lunch / dinner	220	85.30	199	78.70	419	82.00
Parties / celebrations	159	61.60	120	47.40	279	54.60

Note: Younger <= 51 years old. Older > 51 years old

Table C36. *Current Activities by Nationality – Other Activity (V65)*

Activities	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Other	6	2.70	23	7.90	29	5.60

Table C37. *Current Activities by Age group – Other Activity (V65)*

Activities	Younger		Older		Total	
	n	%	n	%	N	%
Other	12	4.70	17	6.70	29	5.60

Note: Younger <= 51 years old. Older > 51 years old

Table C38. *Diversity of Activities/Relationships - Categories by Nationality (from V21 to V65)*

Categories of Activities Relationships	New Zealand			Brazil			t-test
	n	M	SD	n	M	SD	
Work	226	.43	.19	291	.46	.21	t (507) = 1.90, ns
Financial	226	.45	.37	291	.44	.33	t (457) = 0.30, ns
Educational	226	.18	.18	291	.35	.22	t (511) = 9.61, $p < .001$
Politics/Community	226	.32	.23	291	.33	.23	t (515) = 0.22, ns
Household	226	.74	.29	291	.39	.30	t (515) = 13.30, $p < .001$
Culture and Leisure	226	.54	.18	291	.49	.18	t (515) = 2.30, $p < .01$
Spirituality	226	.17	.38	291	.30	.46	t (513) = 3.43, $p < .01$
Health/Personal Grooming	226	.59	.38	291	.55	.34	t (515) = 1.12, ns
Social, Family, Emotional	226	.59	.17	291	.54	.21	t (512) = 2.82, $p < .01$

Note. ns = Not significant

Table C39. *Diversity of Activities/Relationships – Categories by Age group (from V21 to V65)*

Categories of Activities/Relationships	Younger			Older			t-test
	n	M	SD	n	M	SD	
Work	258	.46	.20	253	.44	.21	t (509) = 1.13, ns
Financial	258	.45	.36	253	.44	.33	t (509) = 0.42, ns
Educational	258	.28	.23	253	.27	.21	t (509) = 0.60, ns
Politics/Community	258	.31	.23	253	.34	.23	t (509) = 1.92, ns
Household	258	.58	.34	253	.51	.34	t (509) = 2.37, $p < .01$
Culture and Leisure	258	.52	.17	253	.50	.18	t (509) = 1.66, ns
Spirituality	258	.22	.41	253	.27	.44	t (505) = 1.26, ns
Health/Personal	258	.60	.36	253	.55	.36	t (509) = 1.62, ns
Social, Family, Emotional	258	.60	.17	253	.52	.20	t (493) = 4.43, $p < .001$

Note: Younger \leq 51 years old. Older $>$ 51 years old. ns = Not significant

Table C40. *Priorities on time allocation in Retirement – Overall Executives (V66 to V75)*

Activities/Relationships	no.	n Resp	Weighted totals										Mean Score
			1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	
Relationship w/partner	39	374	1980	549	216	189	96	70	40	39	16	0	8.43
Relationship w/children	40	379	230	1575	400	238	174	100	68	36	24	7	7.53
Travelling	27	331	570	198	296	273	282	245	156	51	28	10	5.56
Participation in physical activities/sports	20	295	300	387	464	392	270	105	56	42	26	1	5.39
Reading (newspapers, etc)	24	220	30	63	160	189	210	185	152	78	26	14	2.92
Practising a hobby	23	176	230	153	184	210	150	55	48	27	28	12	2.89
Talking to friends	35	206	50	108	240	224	150	85	112	63	36	18	2.87
Consulting/teaching	3	113	360	81	120	84	30	40	32	21	18	4	2.08
Going out to lunch/dinner	43	185	10	54	144	119	60	85	112	108	62	21	2.04
Community/voluntary work	15	138	70	108	104	126	78	85	52	57	28	12	1.90
Watching sports	19	133	40	72	56	182	120	85	60	48	18	11	1.83
Arts spectator	21	134	20	36	72	98	108	110	64	60	28	15	1.61
Relationship w/close relatives	42	108	10	18	224	119	60	35	52	27	16	13	1.51
Financial investments	8	104	70	90	40	63	84	95	36	51	14	7	1.45
Informal study	11	106	20	90	96	63	54	60	48	39	30	12	1.35
Listening to music	26	102	10	27	32	77	96	75	72	27	28	11	1.20
Watching television/video	30	137	0	36	16	35	72	85	52	60	52	38	1.18
Working another company (part-time)	5	68	110	72	72	35	48	20	36	18	8	4	1.12
Religious activities	31	85	70	54	64	42	36	50	32	39	22	10	1.11
Relationship w/parents	41	64	10	18	224	42	30	35	20	12	10	1	1.06
Work in my full-time job	1	46	210	54	32	42	12	20	0	0	4	1	0.99
Domestic activities	17	87	20	18	8	42	48	65	40	39	26	19	0.86
Going to a club/association	37	68	10	18	32	63	54	50	32	21	20	8	0.81
Researching, reading & studying	9	71	10	36	32	14	54	45	32	39	14	14	0.77
Going to parties/celebrations	44	81	10	9	16	21	42	55	60	42	14	20	0.76
Learning another language	12	52	30	72	56	35	30	15	16	18	10	6	0.76
Researching/reading for work	6	55	10	81	24	35	18	45	20	24	24	0	0.74
Surfing the Internet	29	67	0	9	24	21	72	35	36	45	16	9	0.70
Making new friends	36	62	10	18	8	35	36	45	32	30	22	9	0.65
Visit doctor/dentist etc	34	69	10	0	24	28	12	25	44	21	34	19	0.57
Attending sundry courses	25	44	0	18	40	14	66	30	0	21	10	6	0.54
Participation in any kind of arts	22	34	0	9	88	49	18	5	16	9	2	3	0.53
Searching political issues	13	45	0	9	24	42	12	35	44	6	10	8	0.50
Other activity	45	25	100	36	16	7	6	10	4	3	4	1	0.49
Work part-time (same job)	2	29	60	27	40	14	6	0	0	3	16	3	0.45
Studying (formal)	10	28	50	18	24	21	12	15	8	6	6	3	0.43
Participation in political meetings	14	27	0	27	32	7	24	20	4	21	4	1	0.37
Shopping for home	16	33	0	9	24	0	18	25	16	9	22	3	0.33
Visiting hairdresser, massage etc	32	36	0	9	0	7	24	15	32	6	12	11	0.31
Shopping, clothes, shoes etc	33	39	0	0	0	7	24	20	12	21	24	8	0.31
Routine Activities (bill pymts etc)	18	35	10	0	0	14	18	10	20	6	14	13	0.28
Paying games	28	26	10	0	8	7	12	20	16	9	10	5	0.26
Working another company (full-time)	4	10	30	9	24	7	0	0	0	0	0	2	0.19
"Chatting" on the Internet	38	10	0	27	8	0	12	0	0	0	4	2	0.14
Going to business events	7	14	0	0	8	0	12	10	12	0	4	4	0.13
Total New Zealand/Brazil		4551	4770	4302	3816	3332	2850	2320	1796	1302	844	399	

Note: The mean score was calculated by summing the weight totals (1st to 10th priorities) and dividing by the highest *n* responding. (379).

Table C41. *Priorities on time allocation in Retirement – New Zealand Executives (V65-V65)*

			Weighted totals										
Activities/Relationships	no.	n Resp	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	Mean Score
Relationship w/partner	39	199	1470	198	80	56	36	15	8	3	0	0	9.377
Relationship w/children	40	192	60	1080	192	98	66	45	16	3	2	2	7.859
Participation in physical activities/sports	20	152	130	189	272	203	138	55	32	30	6	0	5.302
Travelling	27	147	180	63	136	147	144	105	68	27	14	6	4.472
Talking to friends	35	98	20	72	160	98	90	40	44	18	14	7	2.829
Practising a hobby	23	91	80	54	112	119	72	30	24	18	18	7	2.683
Reading (newspapers, etc)	24	109	0	18	56	77	120	95	92	48	16	3	2.638
Watching sports	19	81	0	45	16	133	72	55	40	36	10	5	2.07
Going out to lunch/dinner	43	84	0	18	88	84	30	55	36	36	24	10	1.915
Relationship w/close relatives	42	58	0	9	176	63	18	15	28	12	8	5	1.678
Financial investments	8	51	30	27	16	21	54	45	16	33	6	4	1.266
Community/voluntary work	15	55	20	9	24	49	36	25	40	27	16	4	1.256
Domestic activities	17	61	0	18	0	28	36	55	28	33	16	12	1.136
Listening to music	26	52	0	0	8	28	24	60	40	24	18	4	1.035
Consulting/teaching	3	38	30	18	40	35	24	20	12	12	12	2	1.03
Arts spectator	21	48	0	9	8	28	42	45	28	30	12	3	1.03
Working another company (part-time)	5	33	20	18	48	21	36	15	16	9	4	2	0.95
Going to a club/association	37	40	10	9	24	35	36	20	24	3	12	7	0.905
Relationship w/parents	41	26	0	9	112	21	6	15	8	3	2	0	0.884
Watching television/video	30	66	0	9	0	0	24	35	16	27	32	25	0.844
Informal study	11	40	10	18	8	14	36	20	20	18	20	3	0.839
Researching, reading & studying	9	44	0	0	32	14	30	25	16	27	12	9	0.829
Religious activities	31	25	20	9	32	7	12	15	8	9	6	4	0.613
Making new friends	36	25	10	9	0	21	12	15	16	12	6	4	0.528
Going to parties/celebrations	44	27	0	0	0	14	24	25	20	12	2	6	0.518
Participation in any kind of arts	22	16	0	9	32	35	0	5	8	3	2	1	0.477
Searching political issues	13	23	0	0	8	14	6	25	28	3	6	3	0.467
Surfing the Internet	29	25	0	0	8	7	24	20	8	9	10	5	0.457
Work in my full-time job	1	9	30	9	16	14	6	0	0	0	0	0	0.377
Shopping, clothes, shoes etc	33	23	0	0	0	7	6	5	8	15	18	4	0.317
Studying (formal)	10	12	20	9	0	7	6	10	4	3	2	2	0.317
Work part-time (same job)	2	11	20	0	24	7	0	0	0	3	6	1	0.307
Routine Activities (bill pymts etc)	18	19	10	0	0	0	0	5	16	6	8	7	0.261
Attending sundry courses	25	12	0	9	16	0	6	5	0	6	2	4	0.241
Shopping for home	16	13	0	0	0	0	6	10	8	3	12	1	0.201
"Chatting" on the Internet	38	4	0	27	0	0	6	0	0	0	0	0	0.166
Researching/reading for work	6	10	0	0	0	0	0	5	12	9	6	0	0.161
Visiting hairdresser, massage etc	32	11	0	0	0	7	6	0	12	0	2	5	0.161
Other activity	45	4	10	0	8	7	6	0	0	0	0	0	0.156
Paying games	28	9	0	0	0	7	0	5	4	3	2	4	0.126
Visit doctor/dentist etc	34	9	0	0	0	0	0	0	4	6	8	2	0.101
Participation in political meetings	14	4	0	0	0	0	6	5	0	6	0	0	0.085
Going to business events	7	5	0	0	0	0	0	5	4	0	2	2	0.065
Learning another language	12	5	0	0	0	0	6	0	0	3	0	3	0.06
Working another company (full-time)	4	2	10	0	0	0	0	0	0	0	0	1	0.055
Total New Zealand		2068	2190	1971	1752	1526	1308	1050	812	588	374	179	

Note: The mean score was calculated by summing the weight totals (1st to 10th priorities) and dividing by the highest n responding (199)

Table C42. *Priorities on time allocation in Retirement- Brazilian Executives (V66 to V75)*

Rank	Activities/Relationships	Weighted totals												Mean Score
		no.	n Resp	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	
1st	Relationship with partner	39	175	510	351	136	133	60	55	32	36	16	0	6.52
2nd	Relationship with children	40	187	170	495	208	140	108	55	52	33	22	5	6.54
3rd	Traveling	27	184	390	135	160	126	138	140	88	24	14	4	5.28
4th	Participation in physical activities/sports	20	143	170	198	192	189	132	50	24	12	20	1	5.28
5th	Consulting/teaching	3	75	330	63	80	49	6	20	20	9	6	2	3.13
6th	Reading (newspapers, etc)	24	111	30	45	104	112	90	90	60	30	10	11	3.1
7th	Practicing a hobby	23	85	150	99	72	91	78	25	24	9	10	5	3.01
8th	Talking to friends	35	108	30	36	80	126	60	45	68	45	22	11	2.80
9th	Community/voluntary work	15	83	50	99	80	77	42	60	12	30	12	8	2.51
10th	Arts spectator	21	86	20	27	64	70	66	65	36	30	16	12	2.17
11th	Going out to lunch/dinner	43	101	10	36	56	35	30	30	76	72	38	11	2.11
12th	Informal study	11	66	10	72	88	49	18	40	28	21	10	9	1.84
13th	Work in my full-time job	1	37	180	45	16	28	6	20	0	0	4	1	1.60
14th	Financial investments	8	53	40	63	24	42	30	50	20	18	8	3	1.60
15th	Religious activities	31	60	50	45	32	35	24	35	24	30	16	6	1.59
16th	Watching sports	19	52	40	27	40	49	48	30	20	12	8	6	1.50
17th	Watching television/video	30	71	0	27	16	35	48	50	36	33	20	13	1.49
18th	Learning another language	12	47	30	72	56	35	24	15	16	15	10	3	1.48
19th	Researching/reading for work	6	45	10	81	24	35	18	40	8	15	18	0	1.33
20th	Listening to music	26	50	10	27	24	49	72	15	32	3	10	7	1.33
21st	Relationship with close relatives	42	50	10	9	48	56	42	20	24	15	8	8	1.28
22nd	Working another company (part-time)	5	35	90	54	24	14	12	5	20	9	4	2	1.25
23rd	Relationship with parents	41	38	10	9	112	21	24	20	12	9	8	1	1.21
24th	Visit doctor/dentist etc	34	60	10	0	24	28	12	25	40	15	26	17	1.05
25th	Going to parties/celebrations	44	54	10	9	16	7	18	30	40	30	12	14	0.99
26th	Surfing the Internet	29	42	0	9	16	14	48	15	28	36	6	4	0.94
27th	Attending sundry courses	25	32	0	9	24	14	60	25	0	15	8	2	0.84
28th	Other activity	45	21	90	36	8	0	0	10	4	3	4	1	0.83
29th	Making new friends	36	37	0	9	8	14	24	30	16	18	16	5	2.11
30th	Going to a club/association	37	28	0	9	8	28	18	30	8	18	8	1	0.83
31st	Researching, reading & studying	9	27	10	36	0	0	24	20	16	12	2	5	0.75
32nd	Participation in political meetings	14	23	0	27	32	7	18	15	4	15	4	1	0.68
33rd	Work part-time (same job)	2	18	40	27	16	7	6	0	0	0	10	2	0.66
34th	Participation in any kind of arts	22	18	0	0	56	14	18	0	8	6	0	2	0.58
35th	Studying (formal)	10	16	30	9	24	14	6	5	4	3	4	1	0.58
36th	Domestic activities	17	26	20	0	8	14	12	10	12	6	10	7	0.53
37th	Searching political issues	13	22	0	9	16	28	6	10	16	3	4	5	0.53
38th	Shopping for home	16	20	0	9	24	0	12	15	8	6	10	2	0.45
39th	Visiting hairdresser, massage etc	32	25	0	9	0	0	18	15	20	6	10	6	0.45
40th	Playing games	28	17	10	0	8	0	12	15	12	6	8	1	0.45
41st	Working another company (full-time)	4	8	20	9	24	7	0	0	0	0	0	1	0.39
42nd	Shopping clothes, shoes etc	33	16	0	0	0	0	18	15	4	6	6	4	0.33
43rd	Routine Activities (bill payments etc)	18	16	0	0	0	14	18	5	4	0	6	6	0.28
44th	Going to business events	7	9	0	0	8	0	12	5	8	0	2	2	0.20
45th	"Chatting" on the Internet	38	6	0	0	8	0	6	0	0	0	4	2	0.11
Total Brazil		2483	2580	2331	2064	1806	1542	1270	984	714	470	220		

Note: The mean score was calculated by summing the weight totals (1st to 10th priorities) and dividing by the highest *n* responding (187).

Table C43. *Priorities on time allocation in Retirement-Younger Executives (V66 to V75)*

Rank	Activities/Relationships	Weighted totals												Mean Score
		no.	Resp	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	
1st	Relationship with partner	39	193	1090	315	120	77	24	45	12	9	8	0	8.80
2nd	Relationship with children	40	197	150	864	232	140	66	25	36	15	6	4	7.81
3rd	Traveling	27	170	300	126	112	126	150	130	96	24	16	3	5.50
4th	Participation in physical act/sports	20	152	180	162	232	210	156	55	32	15	12	1	5.36
5th	Reading (newspapers, etc)	35	114	40	63	152	140	96	35	64	30	14	8	3.26
6th	Practising a hobby	23	97	90	63	96	119	84	35	36	18	14	9	2.86
7th	Talking to friends	24	104	20	18	72	77	96	75	96	45	10	5	2.61
8th	Consulting/teaching	43	110	10	18	112	91	42	60	52	51	40	11	2.47
9th	Watching sports	3	63	190	36	48	56	18	25	16	18	12	2	2.14
10th	Community/voluntary work	15	78	20	45	64	77	48	55	24	36	16	7	1.99
11th	Arts spectator	19	70	10	54	40	91	54	25	28	27	16	7	1.79
12th	Going out to lunch/dinner	21	77	10	9	40	42	48	70	28	39	24	10	1.62
13th	Relationship with close relatives	42	50	10	9	104	70	42	15	16	15	6	3	1.47
14th	Watching television/video	8	56	40	45	16	35	36	60	12	30	8	5	1.46
15th	Financial investments	11	57	10	45	56	7	36	55	24	18	16	6	1.39
16th	Work in my full-time job	41	36	0	18	136	14	24	15	8	9	6	0	1.17
17th	Listening to music	5	37	80	27	24	14	24	15	16	15	4	3	1.13
18th	Informal study	31	44	20	27	40	28	18	10	24	21	14	5	1.05
19th	Religious activities	26	48	0	0	24	28	42	35	36	15	18	4	1.03
20th	Working another company (part-time)	44	48	10	9	8	21	24	35	32	21	8	12	0.91
21st	Going to a club/association	30	61	0	18	16	0	12	30	12	27	34	20	0.86
22nd	Surfing the Internet	17	45	0	9	8	21	24	35	24	24	10	10	0.84
23rd	Relationship with parents	12	27	0	45	32	21	18	10	8	9	4	3	0.76
24th	Researching, reading & studying	6	28	0	27	8	28	0	25	16	12	14	0	0.66
25th	Domestic activities	36	32	0	18	0	14	24	25	16	18	10	4	0.65
26th	Researching/reading for work	9	33	10	9	8	0	36	20	16	15	6	8	0.65
27th	Learning another language	37	30	10	9	8	7	30	25	12	9	10	5	0.63
28th	Work part-time (same job)	1	15	60	18	0	28	12	0	0	0	0	1	0.60
29th	Other activity	22	19	0	0	56	35	6	5	12	3	0	1	0.60
30th	Making new friends	34	36	0	0	16	21	6	10	24	15	18	8	0.60
31st	Searching political issues	25	26	0	0	16	14	36	10	0	15	6	6	0.52
32nd	Going to parties/celebrations	10	16	10	18	8	21	0	15	4	6	2	2	0.44
33rd	Attending sundry courses	29	21	0	0	0	14	24	15	12	12	6	2	0.43
34th	Visit doctor/dentist etc	13	21	0	0	16	0	6	15	28	3	6	4	0.40
35th	Participation in political meetings	16	19	0	9	0	0	12	15	8	6	12	3	0.33
36th	Participation in any kind of arts	32	18	0	0	0	7	18	10	12	3	4	6	0.30
37th	Studying (formal)	33	19	0	0	0	0	18	10	4	9	12	4	0.29
38th	Routine Activities (bill payments etc)	45	7	20	18	8	7	0	0	0	0	0	1	0.27
39th	Shopping for home	14	10	0	9	8	0	6	10	0	9	4	0	0.23
40th	Playing games	18	12	0	0	0	0	18	5	8	0	2	5	0.19
41st	Working another company (full-time)	28	11	0	0	0	0	6	10	8	6	4	2	0.18
42nd	Shopping, clothes, shoes etc	2	7	20	9	0	0	0	0	0	0	6	1	0.18
43rd	Visiting hairdresser, massage etc	7	7	0	0	8	0	12	0	8	0	0	2	0.15
44th	"Chatting" on the Internet	38	3	0	9	0	0	6	0	0	0	0	1	0.08
45th	Going to business events	4	3	10	0	0	0	0	0	0	0	0	2	0.06
Total New Zealand/Brazil - Age 0-51		2327	2420	2178	1944	1701	1458	1175	920	672	438	206		

Note: The mean score was calculated by summing the weight totals (1st to 10th priorities) and dividing by the highest *n* responding (197).

Table C44. *Priorities on time allocation in Retirement – Older Executives (V66 to V75)*

Rank	Activities/Relationships	Weighted totals												Mean Score
		no.	n Resp	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	
1st	Relationship with partner	39	181	890	234	96	112	72	25	28	30	8	0	8.21
2nd	Relationship with children	40	182	80	711	168	98	108	75	32	21	18	3	7.22
3rd	Traveling	27	161	270	72	184	147	132	115	60	27	12	7	5.64
4th	Participation in physical act/sports	20	143	120	225	232	182	114	50	24	27	14	0	5.43
5th	Reading (newspapers, etc)	24	116	10	45	88	112	114	110	56	33	16	9	3.26
6th	Practicing a hobby	23	79	140	90	88	91	66	20	12	9	14	3	2.93
7th	Talking to friends	35	92	10	45	88	84	54	50	48	33	22	10	2.44
8th	Consulting/teaching	3	50	170	45	72	28	12	15	16	3	6	2	2.03
9th	Watching sports	19	63	30	18	16	91	66	60	32	21	2	4	1.87
10th	Community/voluntary work	15	60	50	63	40	49	30	30	28	21	12	5	1.80
11th	Arts spectator	21	57	10	27	32	56	60	40	36	21	4	5	1.60
12th	Going out to lunch/dinner	43	75	0	36	32	28	18	25	60	57	22	10	1.58
13th	Relationship with close relatives	42	58	0	9	120	49	18	20	36	12	10	10	1.56
14th	Watching television/video	30	76	0	18	0	35	60	55	40	33	18	18	1.52
15th	Financial investments	8	48	30	45	24	28	48	35	24	21	6	2	1.45
16th	Work in my full-time job	1	31	150	36	32	14	0	20	0	0	4	0	1.41
17th	Listening to music	26	54	10	27	8	49	54	40	36	12	10	7	1.39
18th	Informal study	11	49	10	45	40	56	18	5	24	21	14	6	1.31
19th	Religious activities	31	41	50	27	24	14	18	40	8	18	8	5	1.16
20th	Working another company (part-time)	5	31	30	45	48	21	24	5	20	3	4	1	1.10
21st	Going to a club/association	37	38	0	9	24	56	24	25	20	12	10	3	1.01
22nd	Surfing the Internet	29	46	0	9	24	7	48	20	24	33	10	7	1.00
23rd	Relationship with parents	41	28	10	0	88	28	6	20	12	3	4	1	0.95
24th	Researching, reading & studying	9	38	0	27	24	14	18	25	16	24	8	6	0.89
25th	Domestic activities	17	42	20	9	0	21	24	30	16	15	16	9	0.88
26th	Researching/reading for work	6	27	10	54	16	7	18	20	4	12	10	0	0.83
27th	Learning another language	12	25	30	27	24	14	12	5	8	9	6	3	0.76
28th	Work part-time (same job)	2	22	40	18	40	14	6	0	0	3	10	2	0.73
29th	Other activity	45	18	80	18	8	0	6	10	4	3	4	0	0.73
30th	Making new friends	36	30	10	0	8	21	12	20	16	12	12	5	0.64
31st	Searching political issues	13	24	0	9	8	42	6	20	16	3	4	4	0.62
32nd	Going to parties/celebrations	44	33	0	0	8	0	18	20	28	21	6	8	0.60
33rd	Attending sundry courses	25	18	0	18	24	0	30	20	0	6	4	0	0.56
34th	Visit doctor/dentist etc	34	33	10	0	8	7	6	15	20	6	16	11	0.54
35th	Participation in political meetings	14	17	0	18	24	7	18	10	4	12	0	1	0.52
36th	Participation in any kind of arts	22	15	0	9	32	14	12	0	4	6	2	2	0.45
37th	Studying (formal)	10	12	40	0	16	0	12	0	4	0	4	1	0.42
38th	Routine Activities (bill payments etc)	18	23	10	0	0	14	0	5	12	6	12	8	0.37
39th	Shopping for home	16	14	0	0	24	0	6	10	8	3	10	0	0.34
40th	Playing games	28	15	10	0	8	7	6	10	8	3	6	3	0.34
41st	Working another company (full-time)	4	7	20	9	24	7	0	0	0	0	0	0	0.33
42nd	Shopping, clothes, shoes etc	33	20	0	0	0	7	6	10	8	12	12	4	0.32
43rd	Visiting hairdresser, massage etc	32	18	0	9	0	0	6	5	20	3	8	5	0.31
44th	"Chatting" on the Internet	38	7	0	18	8	0	6	0	0	0	4	1	0.20
45th	Going to business events	7	7	0	0	0	0	0	10	4	0	4	2	0.11
Total New Zealand/Brazil - Age 52 +		2224	2350	2124	1872	1631	1392	1145	876	630	406	193		

Note: The mean score was calculated by summing the weight totals (1st to 10th priorities) and dividing by the highest *n* responding (182)

Table C45. *Perception of Country's Quality of Life Indicators by Nationality - (from V77 to V94)*

PCQL Indicators	New Zealand			Brazil			Total			Difference
	n	M	SD	n	M	SD	N	M	SD	t
Traffic	226	3.1	1.0	287	3.9	1.1	513	3.58	1.1	7.69***
Personal safety	225	2.5	1.0	286	4.3	1.0	511	3.54	1.3	18.71***
Bureaucracy	226	3.2	0.7	285	3.8	0.7	511	3.57	0.8	9.89***
Economic situation	226	2.9	0.9	286	3.4	1.1	512	3.25	1.0	5.41***
Population density	224	2.4	0.9	287	3.4	0.9	511	3.02	1.0	11.16***
Political situation	226	2.9	0.9	286	3.6	1.0	512	3.32	1.0	7.15***
Education level	225	2.8	0.9	286	3.7	1.1	511	3.36	1.1	10.16***
Basic sanitation	224	2.2	0.9	286	3.4	1.1	510	2.91	1.2	13.35***
Health system	226	2.6	1.0	286	3.9	1.0	512	3.34	1.2	13.45***
Public transport system	225	3.1	0.8	286	3.7	1.0	511	3.48	0.9	6.44***
Telephone services	224	2.2	0.8	286	2.3	0.9	510	2.32	0.9	1.76
Television and radio	225	2.7	0.7	286	3.0	1.1	511	2.89	1.0	2.74**
Unemployment level	224	3.0	0.8	286	3.9	0.9	510	3.53	0.9	11.71***
Wealth distribution	225	2.9	0.7	286	4.1	1.0	511	3.62	1.1	5.47***
Birth rate	225	3.0	0.6	286	3.4	0.9	511	3.24	0.8	4.92***
Climate	225	2.3	0.8	286	2.2	1.0	511	2.28	1.0	0.46
Environment	226	2.0	0.9	286	3.2	1.1	512	2.67	1.2	12.50***
Life expectancy	226	2.2	0.7	286	2.7	0.9	512	2.54	0.9	5.90***

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 510-513; ** $p < .01$, *** $p < .001$

Table C46. *Perception of Country's Quality of Life Indicators by Age Group - (from V77 to V94)*

PCQL Indicators	Younger			Older			Difference
	n	M	SD	n	M	SD	
Traffic	257	3.68	1.11	251	3.49	1.19	1.83
Personal safety	257	3.58	1.33	250	3.5	1.40	0.69
Bureaucracy	257	3.56	0.73	249	3.57	0.88	0.14
Economic situation	257	3.33	1.07	250	3.18	1.11	1.48
Population density	256	3.04	1.10	251	2.99	1.10	0.44
Political situation	257	3.37	1.00	250	3.28	1.11	0.96
Education level	257	3.48	1.11	250	3.24	1.19	2.37
Basic sanitation services	257	2.85	1.20	249	2.98	1.25	1.17
Health system	257	3.51	1.16	250	3.18	1.28	3.00**
Public transport system	257	3.58	0.93	250	3.36	1.05	2.55
Telephone services	256	2.26	0.86	250	2.38	0.98	1.55
Television and radio	257	2.85	0.97	250	2.94	1.03	0.99
Unemployment level	257	3.59	0.94	249	3.46	1.05	1.42
Wealth distribution	257	3.72	1.07	250	3.52	1.18	2.00
Birth rate	257	3.28	0.81	250	3.20	0.82	1.16
Climate	257	2.22	0.98	250	2.34	1.03	1.37
Environment	257	2.57	1.20	250	2.79	1.25	1.98**
Life expectancy	257	2.47	0.82	250	2.61	1.01	1.73

Note: Younger ≤ 51 years old. Older > 51 years old

The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence

.N = 506-508; ** p < .01

Table C47. *Perception of Country's Quality of Life Indicators by Population Size – Overall*
- (from V77 to V94)

PCQL Indicators	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	t
Traffic	284	3.89	1.03	224	3.19	1.19	7.18***
Personal safety	284	3.77	1.25	224	3.24	1.43	4.48***
Bureaucracy	284	3.63	0.72	224	3.46	0.90	2.35
Economic situation	284	3.39	1.03	224	3.06	1.13	3.51***
Population density	284	3.24	1.07	224	2.71	1.05	5.64***
Political situation	284	3.41	1.00	224	3.20	1.12	2.30
Education Level	284	3.56	1.11	224	3.08	1.15	4.67***
Basic sanitation services	284	3.04	1.17	224	2.73	1.25	2.81**
Health system	284	3.52	1.22	224	3.09	1.21	3.97***
Public transport	284	3.67	1.01	224	3.22	0.91	5.18***
Telephone services	284	2.31	0.91	224	2.33	0.92	0.14
Television and radio	284	2.88	0.99	224	2.89	0.98	0.10
Unemployment level	284	3.64	0.96	224	3.38	1.01	2.91**
Wealth distribution	284	3.77	1.12	224	3.42	1.11	3.45**
Birth rate	284	3.27	0.82	224	3.18	0.80	1.21
Climate	284	2.25	1.02	224	2.31	0.96	0.69
Environment	284	2.84	1.21	224	2.44	1.21	3.68***
Life expectancy	284	2.60	0.91	224	2.44	0.90	2.05

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 508, ** $p < .01$; *** $p < .001$

Table C48. *Perception of Country's Quality of Life Indicators – New Zealand Executives by Population Size - (from V77 to V94)*

PCQL Indicators	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	t
Traffic	109	3.61	0.97	117	2.75	0.96	6.65***
Personal safety	109	2.83	0.94	116	2.32	1.05	3.80***
Bureaucracy	109	3.28	0.62	117	3.12	0.79	1.73
Economic situation	109	3.17	0.90	117	2.77	0.99	3.22**
Population density	108	2.58	0.92	116	2.36	1.02	1.71
Political situation	109	3.17	0.96	117	2.77	0.94	3.07**
Education level	109	3.10	1.04	116	2.56	0.79	4.41***
Basic sanitation services	108	2.30	0.89	116	2.13	1.02	1.31
Health system	109	2.75	1.12	117	2.52	0.93	1.69
Public transport	109	3.35	0.86	116	3.00	0.77	3.20**
Telephone services	108	2.24	0.83	116	2.24	0.85	0.01
Television and radio	109	2.82	0.81	116	2.70	0.75	1.14
Unemployment level	109	3.08	0.78	115	2.94	0.86	1.30
Wealth distribution	109	2.96	0.76	116	2.84	0.73	1.20
Birth rate	109	3.11	0.60	116	2.98	0.71	1.45
Climate	109	2.26	0.90	116	2.35	0.89	0.81
Environment	109	2.14	0.94	117	1.88	0.95	2.05
Life expectancy	109	2.28	0.77	117	2.26	0.77	0.19

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 224-226 ; ** $p < .01$; *** $p < .001$

Table C49. *Perception of Country's Quality of Life Indicators - Brazilian Executives by Population Size - (from V77 to V94)*

PCQL Indicators	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	t
Traffic	175	4.07	1.02	109	3.65	1.24	3.08**
Personal safety	175	4.36	1.05	108	4.22	1.10	1.06
Bureaucracy	175	3.85	0.70	107	3.84	0.87	0.11
Economic situation	175	3.53	1.09	108	3.37	1.19	1.17
Population density	175	3.65	0.94	109	3.08	0.95	4.93***
Political situation	175	3.57	1.00	108	3.65	1.12	0.64
Education Level	175	3.84	1.07	108	3.65	1.21	1.40
Basic sanitation services	175	3.49	1.05	108	3.38	1.23	0.82
Health system	175	4.01	1.03	108	3.71	1.18	2.20
Public transport	175	3.86	1.04	108	3.45	0.99	3.27**
Telephone services	175	2.36	0.95	108	2.42	0.98	0.48
Television and radio	175	2.93	1.09	108	3.10	1.15	1.29
Unemployment level	175	3.98	0.90	108	3.85	0.95	1.17
Wealth distribution	175	4.27	1.01	108	4.05	1.11	1.73
Birth rate	175	3.37	0.92	108	3.40	0.84	0.25
Climate	175	2.24	1.10	108	2.26	1.04	0.15
Environment	175	3.28	1.16	108	3.06	1.16	1.58
Life expectancy	175	2.80	0.94	108	2.62	1.00	1.52

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 282-284; ** $p < .01$; *** $p < .001$

Table C50. *Perception of Country's Quality of Life Indicators - Younger Group by Population Size - (from V77 to V94)*

PCQL Indicators	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	t
Traffic	152	4.05	0.94	104	3.15	1.13	6.85***
Personal safety	152	3.88	1.20	104	3.15	1.41	4.40***
Bureaucracy	152	3.66	0.67	104	3.42	0.80	2.54
Economic situation	152	3.49	1.04	104	3.11	1.07	2.85**
Population density	152	3.30	1.06	104	2.63	1.02	5.02***
Political situation	152	3.45	1.00	104	3.24	1.07	1.63
Education Level	152	3.67	1.07	104	3.19	1.12	3.44**
Basic sanitation services	152	2.95	1.18	104	2.67	1.20	1.86
Health system	152	3.68	1.14	104	3.26	1.16	2.86**
Public transport	152	3.76	0.97	104	3.32	0.80	3.87***
Telephone services	152	2.19	0.83	104	2.37	0.88	1.60
Television and radio	152	2.78	0.94	104	2.97	0.98	1.60
Unemployment level	152	3.71	0.87	104	3.42	0.99	2.45
Wealth distribution	152	3.86	1.08	104	3.53	1.02	2.42
Birth rate	152	3.32	0.80	104	3.21	0.83	1.07
Climate	152	3.16	1.03	104	2.30	0.90	1.07
Environment	152	2.76	1.23	104	2.30	1.11	3.09**
Life expectancy	152	2.55	0.86	104	2.36	0.76	1.82

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 256, ** $p < .01$; *** $p < .001$

Table C51. *Perception of Country's Quality of Life Indicators - Older Group by Population Size - (from V77 to V94)*

PCQL Indicators	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	t
Traffic	129	3.71	1.10	119	3.23	1.13	3.25**
Personal safety	129	3.65	1.31	119	3.31	1.41	1.93
Bureaucracy	129	3.60	0.78	119	3.52	0.80	0.79
Economic situation	129	3.29	1.02	119	3.04	1.17	1.76
Population density	129	3.16	1.07	119	2.78	1.07	2.85**
Political situation	129	3.36	1.07	119	3.16	1.14	1.40
Education Level	129	3.43	1.16	119	3.00	1.17	2.88**
Basic sanitation services	129	3.12	1.17	119	2.79	1.30	2.08
Health system	129	3.33	1.30	119	2.98	1.23	2.18
Public transport	129	3.55	1.05	119	3.13	0.99	3.27**
Telephone services	129	2.46	0.98	119	2.29	0.95	1.40
Television and radio	129	3.01	1.03	119	2.82	0.99	1.43
Unemployment level	129	3.55	1.06	119	3.35	1.03	1.52
Wealth distribution	129	3.67	1.16	119	3.34	1.17	2.17
Birth rate	129	3.21	0.84	119	3.15	0.78	0.56
Climate	129	2.35	1.02	119	2.30	1.00	0.36
Environment	129	2.95	1.20	119	2.59	1.27	2.28
Life expectancy	129	2.67	0.98	119	2.51	1.01	1.22

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. N = 248; ** $p < .01$.

Table C52. *Indicator elected as the Most Positive Influence on Executives' Retirement by Nationality - Frequencies and Percentages (V95)*

PCQL Indicators	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Traffic	4	1.90	8	3.20	12	2.60
Personal safety	30	14.30	22	8.80	52	11.30
Bureaucracy	0	0.00	1	0.40	1	0.20
Economic situation	44	21.00	89	35.60	133	28.90
Population density	6	2.90	3	1.20	9	2.00
Political situation	3	1.40	7	2.80	10	2.20
Education Level	2	1.00	4	1.60	6	1.30
Health system	23	11.00	4	1.60	27	5.90
Public transport	0	0.00	2	0.80	2	0.40
Telephone services	0	0.00	4	1.60	4	0.90
Television and radio	3	1.40	2	0.80	5	1.10
Wealth distribution	2	1.00	5	2.00	7	1.50
Birth rate	0	0.00	1	0.40	1	0.20
Climate	33	15.70	42	16.80	75	16.30
Environment	43	20.50	18	7.20	61	13.30
Life expectancy	17	8.10	38	15.20	55	12.00
Total	210	100.00	250	100.00	460	100.00

Table C53. *Indicator elected as the Most Positive Influence on Executives' Retirement by Age Group – Frequencies and Percentages (V95)*

PCQL Indicators	Younger		Older		Total	
	n	%	n	%	N	%
Traffic	8	3.40	4	1.80	12	2.63
Personal safety	37	15.90	15	6.70	52	11.40
Bureaucracy	0	0.00	1	0.40	1	0.22
Economic situation	73	31.30	58	26.00	131	28.73
Population density	3	1.30	6	2.70	9	1.97
Political situation	5	2.10	5	2.20	10	2.19
Education level	1	0.40	5	2.20	6	1.32
Health system	6	2.60	21	9.40	27	5.92
Public transport	1	0.40	1	0.40	2	0.44
Telephone services	1	0.40	3	1.30	4	0.88
Television and radio	1	0.40	4	1.80	5	1.10
Wealth distribution	5	2.10	2	0.90	7	1.54
Birth rate	0	0.00	1	0.40	1	0.22
Climate	37	15.90	38	17.00	75	16.45
Environment	25	10.70	34	15.20	59	12.94
Life expectancy	30	12.90	25	11.20	55	12.06
Total	233	100.00	223	100.00	456	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C54. *Indicator elected as the Most Negative Influence on Executives' Retirement by Nationality – Frequencies and Percentages (V96)*

PCQL Indicators	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Traffic	14	6.60	4	1.60	18	3.90
Personal safety	47	22.30	133	52.40	180	38.70
Bureaucracy	14	6.60	5	2.00	19	4.10
Economic situation	39	18.50	42	16.50	81	17.40
Population density	4	1.90	6	2.40	10	2.20
Political situation	17	8.10	9	3.50	26	5.60
Education level	2	0.90	5	2.00	7	1.50
Health system	35	16.60	11	4.30	46	9.90
Public transport	2	0.90	0	0.00	2	0.40
Telephone services	3	1.40	0	0.00	3	0.60
Unemployment level	5	2.40	4	1.60	9	1.90
Wealth distribution	4	1.90	12	4.70	16	3.40
Birth rate	3	1.40	0	0.00	3	0.60
Climate	7	3.30	1	0.40	8	1.70
Environment	9	4.30	12	4.70	21	4.50
Life expectancy	6	2.80	10	3.90	16	3.40
Total	211	100.00	254	100.00	465	100.00

Table C55. *Indicator elected as the Most Negative Influence on Executives' Retirement by Age Group (V96)*

PCQL Indicators	Younger		Older		Total	
	n	%	n	%	N	%
Traffic	6	2.50	12	5.40	18	3.90
Personal safety	88	36.80	91	41.00	179	38.83
Bureaucracy	5	2.10	12	5.40	17	3.69
Economic situation	47	19.70	33	14.90	80	17.35
Population density	4	1.70	6	2.70	10	2.17
Political situation	14	5.90	12	5.40	26	5.64
Education level	6	2.50	1	0.50	7	1.52
Health system	31	13.00	15	6.80	46	9.98
Public transport	2	0.80	0	0.00	2	0.43
Telephone services	1	0.40	2	0.90	3	0.65
Unemployment level	4	1.70	5	2.30	9	1.95
Wealth distribution	9	3.80	7	3.20	16	3.47
Birth rate	1	0.40	2	0.90	3	0.65
Climate	4	1.70	4	1.80	8	1.74
Environment	12	5.00	9	4.10	21	4.56
Life expectancy	5	2.10	11	5.00	16	3.47
Total	239	100.00	222	100.00	461	100.00

Note: Younger ≤ 51 years old. Older > 51 years old

Table C56. Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Nationality – Frequencies and Percentages (V97)

PCQL's influence on Retirement Planning	New Zealand		Brazil		Total	
	n	%	n	%	N	%
A very positive influence	9	4.10	17	6.30	26	5.30
A positive influence	105	48.40	93	34.40	198	40.70
No real influence	70	32.30	53	19.60	123	25.30
A negative influence	33	15.20	98	36.30	131	26.90
A very negative influence	0	0.00	9	3.30	9	1.80
Total	217	100.00	270	100.00	487	100.00

Table C57. Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Nationality – Mean (V97)

PCQL Influence	New Zealand			Brazil			Total			Difference
	n	M	SD	n	M	SD	N	M	SD	
Overall (Mean)	217	2.59	0.80	270	2.96	1.05	487	2.79	0.96	t 4.35***

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. *** $p < .001$

Table C58. Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Age Group – Frequencies and Percentages (V97)

Overall PCQL Influence	Younger		Older		Total	
	n	%	n	%	N	%
A very positive influence	8	3.30	17	7.10	25	5.20
A positive influence	97	39.80	98	41.20	195	40.50
No real influence	50	20.50	73	30.70	123	25.50
A negative influence	84	34.40	46	19.30	130	27.00
A very negative influence	5	2.00	4	1.70	9	1.90
Total	244	100.00	238	100.00	482	100.00

Note: Younger \leq 51 years old. Older $>$ 51 years old

Table C59. *Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Age Group – Mean (V97)*

PCQL Influence	Younger			Older			Total			Difference
Overall (Mean)	n	M	SD	n	M	SD	N	M	SD	T
	244	2.92	0.98	238	2.67	0.92	482	2.80	0.96	2.88**

Note: Younger ≤ 51 years old. Older > 51 years old. The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence.

** $p < .01$

Table C60. *Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Nationality and Age Group - Mean (V97)*

PCQL influence on Retirement Planning	Younger			Older			Difference
	n	M	SD	n	M	SD	t
New Zealand	110	2.69	0.85	105	2.49	0.72	1.90
Brazilian	134	3.11	1.03	133	2.82	1.04	2.31*
Total by age group	244	2.92	0.98	238	2.67	0.92	2.89**

Note: Younger ≤ 51 years old. Older > 51 years old

The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence.

* $p < .05$, ** $p < .01$. No difference was found amongst New Zealanders by age group.

Table C61. *Overall Influence of the Perception of Country's Quality of Life Indicators on Executives' Retirement Planning by Nationality, Age Group and Population Size (V76 and V97)*

PCQL influence on Retirement Planning	> than 1 million			< than 1 million			Difference
	n	M	SD	n	M	SD	
New Zealanders	105	2.73	0.87	112	2.45	0.70	
Brazilians	166	3.04	1.05	103	2.83	1.03	t
Younger	144	3.06	1.01	99	2.73	.89	2.69**
Older	122	2.77	.95	115	2.56	.88	1.65
Total	269	2.92	1.00	216	2.63	0.88	2.66**
							1.79
							3.37**

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. ** $p < .01$

Table C62. *Intention of Living in the Same City in Retirement Years by Nationality (V98)*

Same City?	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Yes	95	42.20	149	60.60	244	51.80
No	60	26.70	31	12.60	91	19.30
Not thought about it yet	70	31.10	66	26.80	136	28.90
Total	225	100.00	246	100.00	471	100.00

Table C63. *Intention of Living in the Same City in Retirement Years by Age Group (V98)*

Same City?	Younger		Older		Total	
	n	%	n	%	N	%
Yes	86	37.70	154	64.70	240	51.50
No	47	20.60	44	18.50	91	19.50
Not thought about it yet	95	41.70	40	16.80	135	29.00
Total	228	100.00	238	100.00	466	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C64. *Intention of Living in the Same Country in Retirement Years by Nationality (V99)*

Same Country?	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Yes	177	78.70	241	85.50	418	82.40
No	12	5.30	10	3.5	22	4.30
Not thought about it yet	36	16.00	31	11.00	67	13.20
Total	225	100.00	282	100.00	507	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C65. *Intention of Living in the Same Country in Retirement Years by Age Group (V99)*

Same Country?	Younger		Older		Total	
	n	%	n	%	N	%
Yes	191	75.50	222	89.20	413	82.30
No	12	4.70	10	4.00	22	4.40
Not thought about it yet	50	19.80	17	6.80	67	13.30
Total	253	100.00	249	100.00	502	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C66. *Agreement on Age for Compulsory Retirement by Nationality (V100)*

Age limit?	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Yes, I agree	64	28.40	154	55.20	218	43.30
No	145	64.40	84	30.10	229	45.40
I am not sure	16	7.10	41	14.70	57	11.30
Total	225	100.00	279	100.00	504	100.00

Table C67. *Agreement on Age for Compulsory Retirement by Age Group (V100)*

Age limit?	Younger		Older		Total	
	n	%	n	%	N	%
Yes, I agree	102	40.50	113	45.70	215	43.10
No	122	48.40	105	42.50	227	45.50
I am not sure	28	11.10	29	11.70	57	11.40
Total	252	100.00	247	100.00	499	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C68. *Awareness of Age for Own Retirement by Nationality (V101B)*

Retirement Age	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Yes, I do know	172	76.40	202	72.90	374	74.50
I do not know	42	18.70	32	11.60	74	14.70
I do not intend to retire	10	4.40	31	11.20	41	8.20
I have already retired	1	0.40	12	4.30	13	2.60
Total	225	100.00	277	100.00	502	100.00

Table C69. *Awareness of Age for Own Retirement Age by Age Group (V101B)*

Retirement Age	Younger		Older		Total	
	n	%	n	%	N	%
Yes, I do know	186	74.40	184	74.50	370	74.40
I do not know	42	16.80	31	12.60	73	14.70
I do not intend to retire	21	8.40	20	8.10	41	8.20
I have already retired	1	0.40	12	4.90	13	2.60
Total	250	100.00	247	100.00	497	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C70. *Proximity to Retirement by Nationality (V204 and V101B)*

Years from retirement	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Near retirement	110	50.70	107	49.30	217	58.20
Not so near retirement	54	41.00	92	59.00	156	41.80
Total	174	46.60	199	53.40	373	100.0

Note. Near retirement – 10 years or less to retirement
 Not so near retirement – more than 10 years to retirement

Table C71. *Proximity to Retirement and Retirement Planning (V20 and V101B)*

Years for Retirement and Retirement Planning	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Planning for retirement						
Near retirement	91	53.50	79	46.50	170	60.50
Not so near retirement	45	40.50	66	59.50	111	39.50
Total	136	48.40	145	51.60	281	100.00
Not planning for retirement						
Near retirement	19	40.40	28	59.60	47	51.10
Not so near retirement	19	42.20	26	57.80	45	48.90
Total	38	41.30	54	58.70	92	100.00

Note: Near retirement – 10 years or less to retirement Not so near retirement – more than 10 to retirement

Table C72. *Expected Age of Own and Others' Retirement by (101A and 101B)*

Expected Retirement Age	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	
For all executives	62	63.52	2.73	154	63.47	5.15	0.70
For their own	176	61.16	5.66	201	62.05	6.01	1.48

Note: $p > .05$ – No significant difference was found

Table C73. *Expected Age of Own and Others' Retirement by Age Group (101A and 101B)*

Expected Retirement Age	Younger			Older			Difference
	n	M	SD	n	M	SD	
For all executives	101	62.47	4.99	112	64.36	4.01	3.06**
For their own	190	59.56	5.34	183	63.57	5.12	7.40***

Note: Younger ≤ 51 years old. Older > 51 years old

** $p < .01$, *** $p < .001$

Table C74. *Expected work activities and feelings in Retirement by Nationality (V102 to V117)*

They will...	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Look for same job	4	1.80	27	9.30	31	6.00
Get a job in a different area	35	15.50	43	14.80	78	15.10
Work as a consultant	108	47.80	110	37.80	218	42.20
Open business	23	10.20	54	18.60	77	14.90
Work as a volunteer	99	43.80	121	41.60	220	42.60
Do a personal project	111	49.10	109	37.50	220	42.60
Do no kind of work	14	6.20	9	3.10	23	4.40
Be free of work stress	86	38.10	65	22.30	151	29.20
Improve lifestyle	132	58.40	159	54.60	291	56.30
Do things not have done yet	138	61.10	114	39.20	252	48.70
More time to relationships	150	66.40	150	51.05	300	58.00
Be lost without job	7	3.10	5	1.70	12	2.30
A period of boredom	17	7.50	7	2.40	24	4.60
Lost of friends	2	0.90	1	0.30	3	0.60
Become anxious	3	1.30	9	3.10	12	2.30
Become sad/depressed	2	0.90	4	1.40	6	1.20

Table C75. *Expected work activities and feelings in Retirement by Age Group (from V102 to V117)*

They will...	Younger		Older	
	n	%	N	%
Look for same job	4	1.60	27	10.70
Get a job in a different area	42	16.30	36	14.20
Work as a consultant	104	40.30	113	44.70
Open business	52	20.20	24	9.50
Work as a volunteer	113	43.80	106	41.90
Do a personal project	129	50.00	90	35.60
Do no kind of work	16	6.20	7	2.80
Be free of work stress	86	38.10	64	22.30
Improve lifestyle	146	56.60	142	56.10
Do things not have done	130	50.40	119	47.00
More time to relationships	155	60.10	142	56.10
Be lost without job	5	1.90	7	2.80
A period of boredom	13	5.00	11	4.30
Lost of friends	0	0.00	3	1.20
Become anxious	8	3.10	4	1.60
Become sad/depressed	5	1.90	1	0.40

Note: Younger <= 51 years old. Older > 51 years old

Table C76. *Family/Friends' Influences on Retirement Decision by Nationality - (V118 to V122)*

Family & Friends	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	t
My partner	220	1.72	0.72	259	1.87	1.01	1.85
My parents	146	2.84	0.60	180	2.59	0.79	3.12**
My children	215	2.29	0.81	255	2.13	0.99	1.99*
My friends	212	2.59	0.71	261	2.43	0.85	2.19*

Note: The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. Point 6 (not applicable) was excluded using listwise option.

* $p < .05$; ** $p < .01$

Table C77. *Family/Friends' Influence on Retirement Decision by Age - (from V118 to V122)*

Family & Friends	Younger			Older			Difference
	n	M	SD	n	M	SD	t
My partner	248	1.74	0.88	227	1.88	0.89	1.76
My parents	202	2.69	0.72	123	2.72	0.72	0.27
My children	241	2.17	0.92	224	2.25	0.91	1.04
My friends	240	2.45	0.76	229	2.57	0.82	0.71

Note: Younger ≤ 51 years old. Older > 51 years old

The means are on a 5-point scale, ranging from 1 = a very positive influence to 5 = a very negative influence. Point 6 (not applicable) was excluded using listwise option.

No significant differences were found on the t-tests.

Table C78. *Executives' Perception of Gains in Retirement by Nationality - (from V123 to V142)*

Gains	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	t
Time for partner	219	1.53	0.67	262	1.	0.74	1.37
Time for children	215	1.79	0.75	257	1.	0.71	2.32
Time for parents	139	2.69	0.95	157	2.	0.83	5.64***
Time for relatives	195	2.84	0.83	236	2.	0.84	2.85**
Time for friends	221	2.21	0.66	260	2.	0.76	1.81
Work in a different job	182	3.08	0.89	248	2.	0.84	11.64***
Voluntary work	198	2.79	0.84	252	2.	0.86	6.48***
Time for sports /cultural	222	1.96	0.78	269	1.	0.72	1.76
No job responsibility	214	3.00	1.01	205	3.	0.95	0.10
Not representing company	210	3.24	0.94	210	3.	0.95	1.86
Not managing a team	211	3.23	0.92	221	3.	0.90	1.15
No work under pressure	214	2.62	1.05	242	2.	1.07	1.30
More freedom to create	213	2.51	0.95	247	2.	0.92	3.59***
No time commitments	210	2.53	0.95	252	2.	0.99	1.54
Travel for leisure	221	1.87	0.77	264	1.	0.78	0.83
Clubs/associations	212	2.73	0.92	234	2.	0.88	2.00
Participation in politics	170	3.59	0.71	188	3.	0.88	3.42**
Time for investments	211	2.92	0.88	235	2.	0.90	2.83**
Time for education	200	3.05	0.84	249	2.	0.86	7.15***
Other†	8	1.63	0.74	10	1.	0.42	

Note: The means are on a 4 point-scale ranging from 1 - very important to 4 - not important. Point 5 (not applicable) was excluded using listwise option. †Other will not be considered on the scale
 ** $p < .01$; *** $p < .001$

Table C79. *Executives' Perception of Gains in Retirement by Age Group - (from VI23 to VI42)*

Gains	Younger			Older			Difference
	n	M	SD	n	M	SD	t
Time for partner	248	1.50	0.67	229	1.66	0.74	2.47
Time for children	241	1.60	0.71	226	1.81	0.74	3.10**
Time for parents	195	2.37	0.94	100	2.39	0.92	0.14
Time for relatives	228	2.75	0.86	199	2.68	0.83	0.82
Time for friends	249	2.27	0.71	229	2.30	0.72	0.49
Work in a different job	226	2.47	0.97	201	2.57	1.01	0.98
Voluntary work	233	2.52	0.91	213	2.46	0.86	0.65
Time for sports /cultural	257	1.84	0.74	230	1.96	0.76	1.77
No job responsibility	225	3.01	0.94	190	2.98	1.03	0.30
Not representing company	220	3.17	0.91	196	3.14	0.99	0.32
Not managing a team	229	3.18	0.86	199	3.17	0.96	0.15
No work under pressure	240	2.48	1.03	212	2.62	1.08	1.48
More freedom to create	236	2.34	0.97	220	2.34	0.92	0.03
No time commitments	241	2.42	0.95	217	2.48	1.00	0.71
Travel for leisure	254	1.83	0.77	227	1.84	0.76	0.09
Clubs/associations	233	2.85	0.87	209	2.78	0.94	0.71
Participation in politics	178	3.49	0.80	176	3.39	0.83	1.16
Time for investments	233	2.83	0.89	208	2.75	0.91	0.91
Time for education	241	2.69	0.90	204	2.78	0.89	1.06
Other†	6	1.17	0.41	12	1.50	0.67	

Note: The means are on a 4 point-scale ranging from 1 - very important to 4 - not important. Point 5 (not applicable) was excluded using listwise option. †Other will not be considered on the scale
 Younger ≤ 51 years old. Older > 51 years old
 N = 295-487; ** p < .01

Table C80. *Executives' Perception of Losses in Retirement by Nationality - (from V143 to V162)*

Losses	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	t
Total compensation	221	2.32	0.90	260	1.84	0.83	6.00***
Health care plan	196	2.32	0.91	246	1.83	0.89	5.66***
Work routine	209	3.31	0.79	251	3.10	0.71	2.95**
Status provided by position	201	3.28	0.86	255	2.92	0.90	4.42***
Belonging to the company	204	3.23	0.87	254	2.90	0.88	4.05***
Challenges from the job	213	2.76	0.89	256	2.55	0.93	2.53
Job responsibility	208	3.16	0.90	257	2.71	0.96	5.15***
Leadership	210	2.88	1.01	256	2.50	0.96	4.21***
Work environment	194	3.69	0.62	244	3.19	0.86	6.86***
Meetings/ client contacts	206	3.28	0.79	251	3.02	0.88	3.19**
Sense of being busy	211	3.16	0.81	254	2.79	0.95	4.46**
Creativity from the job	215	3.00	0.89	259	2.52	0.93	5.70***
Business travel opportunity	206	3.00	0.90	254	2.83	0.88	2.09
Decision-making power	211	3.10	0.93	260	2.56	0.97	6.22***
Having a competitive job	205	3.28	0.84	259	2.80	0.94	5.69***
Having a secretary	190	3.75	0.53	239	3.29	0.92	6.12***
Relationship with team	212	2.81	0.88	258	2.53	0.91	3.32**
Relationship with "	215	2.71	0.81	259	2.46	0.82	3.23**
Business events/parties	204	3.50	0.70	247	3.30	0.79	2.88**

Note: The means are on a 4 point-scale ranging from 1 - very important to 4 - not important.

Point 5 (not applicable) was excluded using listwise option.

N = 429-481; ** $p < .01$; *** $p < .001$

Table C81. *Executives' Perception of Losses in Retirement by Age Group - (from V143 to V162)*

Losses	Younger			Older			Difference
	n	M	SD	n	M	SD	t
Total compensation	251	1.91	0.80	226	2.23	0.9	3.92***
Health care plan	231	1.93	0.89	207	2.17	0.9	2.80**
Work routine	237	3.20	0.78	219	3.20	0.7	0.09
Status provided by position	233	3.13	0.87	219	3.02	0.9	1.31
Belonging to the company	236	3.12	0.85	218	2.97	0.9	1.81
Challenges from the job	242	2.62	0.92	223	2.68	0.9	0.72
Job responsibility	242	2.93	0.95	219	2.90	0.9	0.34
Leadership	240	2.73	1.00	222	2.60	1.0	1.44
Work environment	223	3.48	0.76	211	3.34	0.8	1.87
Meetings/Client contacts	239	3.18	0.80	214	3.09	0.9	1.08
Sense of being busy	241	2.98	0.86	220	2.94	0.9	0.50
Creativity from the job	242	2.74	0.94	228	2.73	0.9	0.08
Business travel opportunity	236	3.00	0.86	220	2.81	0.9	2.18
Decision-making power	241	2.84	1.00	226	2.76	0.9	0.89
Having a competitive job	237	2.97	0.95	223	3.06	0.9	1.01
Having a secretary	220	3.59	0.76	205	3.40	0.8	2.34
Relationship with team	241	2.68	0.87	225	2.64	0.9	0.59
Relationship with colleagues	244	2.60	0.81	226	2.55	0.8	0.59
Business events/parties	231	3.43	0.74	216	3.34	0.7	1.26

Note: The means are on a 4 point-scale ranging from 1 - very important to 4 - not important.

Point 5 (not applicable) was excluded using listwise option. Younger ≤ 51 years old. Older > 51 years old
 N = 425-477; ** $p < .01$; $p < .001$

Table C82. *Life Perception (LP) after Retirement by Nationality (V163)*

Life Perception	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Much Better	8	3.50	18	6.30	26	5.10
Better	90	39.80	133	46.50	223	43.60
Neither	116	51.30	93	32.50	209	40.80
Worse	4	1.80	22	7.70	26	5.10
Not Thought About	8	3.50	20	7.00	28	5.50
Total	226	100.00	286	100.00	512	100.00

N = 512

Table C83. *Life Perception (LP) after Retirement by Age Group (V163)*

Life Perception	Younger		Older		Total	
	n	%	n	%	N	%
Much Better	12	4.70	14	5.60	26	5.10
Better	119	46.30	102	40.80	221	43.60
Neither	101	39.30	105	42.00	206	40.60
Worse	14	5.40	12	4.80	26	5.10
Not Thought About	11	4.30	17	6.80	28	5.50
Total	257	100.00	250	100.00	507	100.00

Note: N = 507. Younger <= 51 years old. Older > 51 years old

Table C84. *Executives' Life Perception (LP) after Retirement by Nationality (V163)*

LP after Retirement	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	
Life Perception	218	2.53	.60	266	2.45	.74	t 1.36

Note: The means are on a 5 point-scale ranging from 1 = much better to 5 = much worse. Point 6 (I have not thought about it yet) was not considered on this analysis. No significant difference was found by nationality. N = 484

Table C85. *Executive's Life Perception after Retirement by Age Group (V163)*

LP after Retirement	Younger			Older			Difference
	n	M	SD	n	M	SD	
Life Perception	246	2.48	.68	233	2.49	.69	.29

Note: N = 479. Younger ≤ 51 years old. Older > 51 years old

No significant difference was found

Table C86. *Retirement Education Program in the company and its perceived importance by Nationality (V164 and V165)*

Retirement Education	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Affirmative responses	68	30.40	25	8.70	93	18.20
Existence?	125	59.80	221	85.70	346	74.10
Important?						

Note: Retirement Education Program N = 511; Retirement Education Importance Perceived N = 467

Table C87. *Retirement Education Program in the company and its perceived importance by Age Group (V164 and V165)*

Retirement Education	Younger		Older		Total	
	n	%	n	%	N	%
Affirmative responses	44	17.10	48	19.30	92	18.20
Existence?	178	76.10	164	71.90	342	74.00
Important?						

Note: Retirement education Program N = 506; Retirement Education Importance Perceived.

N = 462. Younger ≤ 51 years old. Older > 51 years old

Table C88. *Aspects considered for Retirement Planning by Nationality (from V166 to V177)*

Aspects	New Zealand		Brazil		Total	
	n	%	n	%	N	%
I am not planning	59	26.10	101	34.70	160	31.00
Financial investment	159	70.40	146	50.20	305	59.00
Participation in a program	64	28.30	55	18.90	119	23.00
Time to my friendships	43	19.00	45	15.50	88	17.00
Leisure/cultural activities	75	33.20	77	26.50	152	29.40
Keeping myself healthy	150	66.40	173	59.10	323	62.30
Talking with the family	80	35.40	71	24.40	151	29.20
Another interest in life	69	30.50	76	26.10	145	28.00
Community job	22	9.70	39	13.40	61	11.8
Studying/learning/ training	31	13.70	73	25.10	104	20.1
Looking for another career	7	3.10	14	4.80	21	4.1
Other	2	0.39	6	2.10	8	1.5

Table C89. *Aspects considered for Retirement Planning by Age Group (from V166 to V177)*

Aspects	Younger		Older		Total	
	n	%	n	%	N	%
I am not planning	78	30.20	79	31.20	157	30.70
Financial investment	172	66.70	132	52.20	304	59.50
Participation in a program	62	24.00	56	22.10	118	23.10
Time to my friendships	45	17.40	43	17.00	88	17.20
Leisure/cultural activities	76	29.50	76	30.00	152	29.70
Keeping myself healthy	155	60.10	164	64.80	319	62.40
Talking with the family	74	28.70	77	30.40	151	29.50
Another interest in life	70	27.10	74	29.20	144	28.20
Community job	24	9.30	36	14.20	60	11.70
Studying/learning/training	58	22.50	46	18.20	104	20.40
Looking for another career	13	5.00	8	3.20	21	4.10
Other	2	0.80	6	2.40	8	1.60

Note: Younger <= 51 years old. Older > 51 years old

Table C90. *Importance of the key-Factors in Retirement Planning by Nationality - (from V178 to V193)*

Key Factors	New Zealand			Brazil			Difference
	n	M	SD	n	M	SD	t
Relationship w/ partner	215	1.25	0.48	264	1.42	0.69	3.05**
Relation w/ children/parents	212	1.72	0.73	262	1.56	0.73	2.26
Leisure/cultural activities	222	1.99	0.73	268	1.85	0.71	2.15
Community/voluntary work	210	2.84	0.83	255	2.27	0.82	7.40***
Social relationship	217	2.49	0.73	256	2.24	0.76	3.63***
Financial investments	219	1.74	0.73	261	1.91	0.87	2.27
New business	190	3.26	0.78	244	2.60	0.87	8.27***
Second career	189	3.48	0.67	235	2.85	0.86	8.28***
Intellectual development	213	2.53	0.89	258	2.16	0.81	4.79***
Psychological support	200	3.03	0.82	241	2.61	0.90	5.07***
Health promotion	216	2.15	0.75	257	1.87	0.71	4.24***
Forming an association	189	3.54	0.66	231	3.07	0.81	6.44***
Understanding Internet	202	3.10	0.80	237	2.54	0.90	6.96***
Creativity development	208	2.92	0.81	248	2.35	0.80	7.63***
Healthy nutrition	218	1.95	0.76	260	1.62	0.72	4.85***
Other†	2	1.50	0.71	7	1.57	1.13	

Note: The means are on a 4 point-scale ranging from 1 - very important to 4 - not important
 Point 5 (not applicable) was excluded using listwise option. †Other will not be considered on the scale
 N = 420-490; ** $p < .01$; *** $p < .001$

Table C91. *Importance of the key-Factors in Retirement Planning by Age Group - (from V178 to V193)*

Key Factors	Older			Younger			Difference
	n	M	SD	n	M	SD	t
Relationship w/ partner	247	1.31	0.59	228	1.38	0.63	1.32
Relation w/ children/parents	245	1.58	0.72	224	1.69	0.75	1.54
Leisure/cultural activities	254	1.91	0.70	232	1.91	0.75	0.01
Community/voluntary work	239	2.58	0.87	222	2.48	0.88	1.23
Social relationship	247	2.29	0.74	222	2.42	0.78	1.82
Financial investments	251	1.76	0.78	225	1.91	0.84	2.10
New business	232	2.93	0.89	198	2.84	0.90	0.96
Second career	228	3.13	0.79	192	3.13	0.91	0.80
Intellectual development	245	2.28	0.82	223	2.38	0.92	1.29
Psychological support	234	2.76	0.87	203	2.84	0.92	0.95
Health promotion	248	1.95	0.69	221	2.05	0.80	1.37
Forming an association	224	3.33	0.75	192	3.23	0.82	1.31
Understanding Internet	230	2.93	0.84	205	2.65	0.95	5.19**
Creativity development	237	2.64	0.83	215	2.58	0.87	0.81
Healthy nutrition	247	1.74	0.71	227	1.79	0.81	0.75
Other †	2	1.00	0.00	7	1.71	1.11	

Note: Younger ≤ 51 years old. Older > 51 years older.

The means are on a 4 point-scale ranging from 1 - very important to 4 - not important

Point 5 (not applicable) was excluded using listwise option. † Other will be not considered on the scale

N = 416-486; ** $p < .01$

Table C92. *Number of Dependants by Nationality (V194)*

Number of Dependants	New Zealand		Brazil		Total	
	n	%	n	%	N	%
0	41	18.22	23	7.90	64	12.40
1	63	28.00	55	18.90	118	22.87
2	44	19.56	58	19.93	102	19.77
3	47	20.89	80	27.49	127	24.61
4	22	9.78	39	13.40	61	11.82
5	6	2.67	26	8.93	32	6.20
6	1	0.44	2	0.69	3	0.58
7	0	0.00	4	1.37	4	0.78
8	0	0.00	1	0.34	1	0.19
10	1	0.44	2	0.69	3	0.58
15	0	0.00	1	0.34	1	0.19
Total	225	100.00	291	100.00	516	100.00

N = 516

Table C93. *Number of Dependants by Age Group (V194)*

Number of Dependants	Younger		Older		Total	
	n	%	n	%	N	%
0	15	5.81	46	18.25	61	11.96
1	31	12.02	84	33.33	115	22.55
2	62	24.03	40	15.87	102	20.00
3	88	34.11	39	15.48	127	24.90
4	43	16.67	18	7.14	61	11.96
5	17	6.59	15	5.95	32	6.27
6	0	0.00	3	1.19	3	0.59
7	1	0.39	3	1.19	4	0.78
8	1	0.39	0	0.00	1	0.20
10	0	0.00	3	1.19	3	0.59
15	0	0.00	1	0.40	1	0.20
Total	258	100.0	252	100.00	510	100.00

Note: N = 510

Younger <= 51 years old. Older > 51 years old.

Table C94. *Concern towards Financial Situation in Retirement by Nationality (V195)*

Responses	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Yes, a lot	8	3.56	64	22.30	72	14.06
Yes, to some degree	118	52.44	153	53.31	271	52.93
No	99	44.00	70	24.39	169	33.01
Total	225	100.00	287	100.00	512	100.00

Table C95. *Concern towards Financial Situation in Retirement by Age Group (V195)*

Responses	Younger		Older		Total	
	n	%	n	%	N	%
Yes, a lot	48	18.60	24	9.56	72	14.15
Yes, to some degree	148	57.36	122	48.61	270	53.05
No	62	24.03	105	41.83	167	32.81
Total	258	100.00	251	100.00	509	100.00

Note: Younger <= 51 years old. Older > 51 years old

Table C96. *Total Annual Compensation (salary and benefits) by Nationality (V196)*

Total compensation	New Zealand		Brazil		Total	
NZ\$ 1,000	n	%	n	%	N	%
< 150	61	27.35	68	24.11	129	25.54
150-300	109	48.88	97	34.40	206	40.79
300-450	29	13.00	46	16.31	75	14.85
450-600	14	6.28	28	9.93	42	8.32
600-750	5	2.24	8	2.84	13	2.57
750-900	2	0.90	9	3.19	11	2.18
>900	3	1.35	26	9.22	29	5.74
Total	223	100.00	282	100.00	505	100.00

Note: At the time of the research (July-October, 2001) the value of the New Zealand dollar was similar as the Brazilian Real, expressed in American dollars (R\$1 = NZ\$1 = US 0.50). This scale ranges from 1 to 7, M = 2.51, SD = 1.58, representing an average of income of approximately NZ\$ 225,000 per year.

Table C97. *Total Annual Compensation (salary and benefits) by Age Group (V196)*

Total compensation	Younger		Older		Total	
NZ\$ 1,000	n	%	n	%	N	%
< 150	69	27.17	60	24.19	129	25.70
150-300	103	40.55	102	41.13	205	40.84
300-450	43	16.93	31	12.50	74	14.74
450-600	19	7.48	23	9.27	42	8.37
600-750	4	1.57	9	3.63	13	2.59
750-900	5	1.97	6	2.42	11	2.19
>900	11	4.33	17	6.85	28	5.58
Total	254	100.00	248	100.00	502	100.00

Note: At the time of the research (July-October, 2001) the value of the New Zealand dollar was similar as the Brazilian Real, expressed in American dollars (R\$1 = NZ\$1 = US 0.50). This scale ranges from 1 to 7, M = 2.51, SD = 1.58, representing an average of income of approximately NZ\$ 225,000 per year.

Younger <= 51 years old. Older > 51 years old

Table C98. *Financial Support during Retirement by Nationality (from V197 to V202)*

Type	New Zealand		Brazil		Total	
	n	%	n	%	N	%
State Pension	97	42.92	187	64.26	284	54.93
Company's Pension Fund	99	43.81	94	32.30	193	37.33
Private Pension Fund	66	29.20	92	31.62	158	30.56
Financial investments	178	78.76	180	61.86	358	69.25
Real Estate	128	56.64	142	48.80	270	52.22
Others	7	3.10	28	9.62	35	6.77

Table C99. *Financial Support During Retirement by Age Group (from V197 to V202)*

Type	Younger		Older		Total	
	n	%	n	%	N	%
State Pension	128	49.61	155	61.26	283	55.38
Company's Pension Fund	91	35.27	101	39.92	192	37.57
Private Pension Fund	95	36.82	61	24.11	156	30.53
Financial investments	175	67.83	180	71.15	355	69.47
Real Estate	140	54.26	128	50.59	268	52.45
Others	15	5.81	20	7.91	35	6.85

Note: Younger <= 51 years old. Older > 51 years old

Table C100. *Percentage of Income Loss expected in Retirement by Nationality (V203)*

Percentage of loss	New Zealand		Brazil		Total	
	n	%	n	%	N	%
<= 20%	7	3.3	39	18.1	46	10.8
> 20 & <= 40	29	13.7	77	35.8	106	24.9
> 40 & <= 60	111	52.6	76	35.3	187	43.9
> 60 & <= 80	59	28.0	15	7.0	74	17.4
> 80%	5	2.4	8	3.7	13	3.1
Total	211	100.0	215	100.0	426	100.0

Table C101. *Percentage of Income Loss expected in Retirement by Age Group (V203)*

Percentage of loss	Younger		Older		Total	
	n	%	n	%	N	%
<= 20%	18	8.2	28	13.7	46	10.8
> 20 & <= 40	55	25.0	51	25.0	106	25.0
> 40 & <= 60	106	48.2	81	39.7	187	44.1
> 60 & <= 80	36	16.4	36	17.6	72	17.0
> 80%	5	2.3	8	3.9	13	3.1
Total	220	100.0	204	100.0	424	100.0

Note: Younger <= 51 years old. Older > 51 years old

Table C102. *Final Comments by Nationality (V212-V214)*

Final Comments	New Zealand		Brazil		Total	
	n	%	n	%	N	%
Reflect on Retirement Planning	83	38.1	181	63.7	264	52.6
Other Comments	11	4.9	55	18.9	66	12.8
Identity Provided	15	6.6	177	60.8	192	37.1

Table C103. *Final Comments by Age Group (V212-V214)*

Final Comments	Younger		Older		Total	
	n	%	n	%	N	%
Reflect on Retirement Planning	141	55.5	120	49.4	261	52.5
Other Comments	29	11.2	37	14.6	66	12.9
Identity Provided	90	34.9	99	39.1	189	37.0

Note: Younger <= 51 years old. Older > 51 years old

APPENDIX D – CHAPTER 6: TABLES AND FIGURES

Table D1. *Job Perception Scale - JPS*

N°	Scale Items	Factor loadings		H ²
		Job involvement	Job satisfaction	
06.	My decisions are of value to the company	.852	.162	.752
12.	My job really challenges me	.843	.178	.742
14.	I have the opportunity to develop my creativity	.831	.170	.720
10.	I can see myself growing with the company	.804	.135	.664
08.	I am satisfied with my work environment	.800	.276	.715
11.	I do not like to be an executive of this organisation *	.578	.511	.595
13.	I am unhappy with the total compensation *	.066	.704	.501
09.	I am not happy with the results I have achieved*	.061	.700	.492
07.	I do not have a good relationship with my team*	.280	.647	.496
15.	I am unhappy w/ the decision-making power I have*	.418	.547	.474
% of variance		40.1	21.4	
Eigenvalues		4.0	2.1	
Cronbach's alpha		.91	.64	
Cases		502	504	

Note: Factor loadings based on Principal Components Analysis and Varimax Rotation. The number of factors to be extracted in the analysis was not specified.

The percentage of cumulative variance for the two factors was 61.5%. Item 11 was excluded from both subscales because it had similar loadings on both factors

* Reversed items

Table D2. *Perception of Country's Quality of Life (PCQL) Scale with Corrected item-total correlations.*

Items	Corrected item-total r
1. Traffic (congestion and accidents)	.51
2. Personal safety (violence, crime)	.69
3. The amount of bureaucracy	.49
4. The economic situation	.55
5. Population density	.57
6. The political situation	.59
7. Education level of the population	.71
8. Basic sanitation services	.75
9. Health system	.74
10. Public transport system	.60
11. Telephone services	.33
12. Television and radio (programming)	.32
13. The level of unemployment	.63
14. The degree of wealth distribution	.67
15. Birth rate	.43
16. Climate	.13
17. Quality of the environment	.62
18. Life expectancy	.49

Note: N = 507. Response scale ranged from 1 (it has a very positive influence) to 5 (it has a very negative influence).

Table D3. *Family and Friends Influence on Retirement Decision Scale (FFIRD) with Corrected item-total correlations.*

Items	Corrected item-total r
1. My partner	.54
2. My parents	.46
3. My children	.66
4. My friends	.65

Note: N = 310. Response scale ranged from 1 (*a very positive influence*) to 5 (*a very negative influence*). A *not applicable* option was provided for each item, but were excluded from the analyses.

Table D4. *Executives' Perception of Gains in Retirement Scale - EPGR*

N°	Scale Items	Factor loadings					h ²
		Freedom from work	Relationships	New beginning	Leisure & Cultural	Investments	
10.	No longer representing the company	.868	.069	.074	-.075	.053	.772
11.	No longer having to manage a team	.862	.029	.122	-.078	.036	.766
09.	Not having job responsibility	.792	.132	-.008	-.001	-.089	.653
12.	No longer working under pressure	.777	-.087	-.004	.157	-.065	.640
14.	Not having time commitments	.527	-.092	-.059	.358	.109	.430
13.	More freedom to create	.524	.084	.222	.347	.302	.543
02.	More time to spend with children	.064	.815	-.003	.072	.264	.744
03.	More time to spend with parents	.029	.750	.243	-.202	.046	.665
01.	More time to spend with partner	-.018	.744	-.089	.201	.196	.640
04.	Time to spend w/ close relatives	.007	.683	.336	-.014	-.167	.608
05.	More time to spend with my friends	.051	.604	.204	.293	-.254	.560
07.	More time for voluntary work	.013	.078	.731	.286	-.118	.637
06.	Opportunity to work in a different job	-.039	.176	.664	-.123	.093	.497
19.	More time for education	.072	.098	.653	.020	.417	.616
17.	Participation in politics	.138	.066	.524	.145	-.077	.325
15.	Opportunity to travel for leisure	.135	.085	.027	.729	.149	.580
08.	Time for sports /cultural activities	.036	.111	.131	.684	-.199	.539
16.	Participation in clubs/association	-.021	-.006	.097	.599	.281	.448
18.	More time for investments	.030	.117	.027	.163	.860	.782
% of variance		17.6	14.4	10.5	10.3	7.4	
Eigenvalues		3.3	2.7	2.0	1.9	1.4	
Cronbach's alpha		.83	.77	.58	.51	NA	
Cases		374	264	302	437	445	

Note: Factor loadings based on Principal Components Analysis and Varimax Rotation. The Factor Analyses and the reliability for EPGR Scale were performed with three, four and six components and the five components was the most acceptable. Listwise elimination of missing items. The percentage of cumulative variance for the five factors was 60.

Table D5. *The inter-correlations of the EPGR subscales.*

Subscales	1	2	3	4	5
1. Freedom from work	(0.83)				
2. Relationships	.06†	(0.77)			
3. New beginning	.19***	.36***	(0.58)		
4. Leisure & cultural	.26***	.21***	.26***	(0.51)	
5. Investments	.09†	.14***	.21***	.24***	(NA) ^a

*** $p < 0.001$. † Not significant. ^a The Investments subscale is a single-item scale.

Table D6. *Executives' Perception of Losses in Retirement Scale - EPLR*

N°	Scale Items	Factor loadings				h ²
		Job related: emotional aspects	Job related: tangible aspects	Company Relationships	Benefits/ Compensation	
06.	Challenges from my job	.814	.060	.249	-.009	.728
07.	Job responsibility	.812	.250	.205	.024	.764
15.	Sense of having a competitive job	.765	.241	.153	.157	.691
08.	Leadership	.738	.228	.252	.070	.665
14.	Decision-making power	.648	.403	.157	.124	.623
12.	Creativity from my job	.614	.264	.275	.112	.535
05.	Sense of belonging to the company	.574	.449	.067	.099	.545
19.	Business events/parties	-.035	.745	.346	-.070	.681
16.	Having a secretary	.166	.682	.007	.129	.509
04.	Status provided by position	.490	.629	-.084	.107	.654
09.	Work environment, office, furniture	.426	.582	.163	.015	.547
13.	Business travel opportunity	.227	.515	.209	.111	.373
10.	Meeting and client contacts	.373	.487	.376	-.059	.521
11.	Sense of being busy	.452	.464	.197	.139	.478
03.	Work routine	.354	.445	.001	.065	.327
18.	Relationship with my team	.227	.179	.852	.032	.836
17.	Relationship with work colleagues	.352	.144	.833	.120	.853
02.	Health care plan	-.012	.089	.062	.886	.797
01.	Total compensation	.212	.082	.037	.830	.741
% of variance		25.2	17.6	11.0	8.6	
Eigenvalues		4.8	3.4	2.1	1.6	
Cronbach's alpha		.90	.82	.88	.69	
Cases		429	379	465	438	

Note: Factor loadings based on Principal Components Analysis and Varimax Rotation. The Factor Analyses and the reliability for EPLR Scale were performed with three, four and six components and the four components was the most acceptable. Listwise elimination of missing items. The percentage of cumulative variance for the four factors was 62.5%

Table D7. *The Inter-correlations of the EPLR subscales*

Subscales	1	2	3	4
1. Job related: emotional aspects	(0.90)			
2. Job related: tangible aspects	.74***	(0.82)		
3. Company relationships	.60***	.51***	(0.88)	
4. Benefits/Compensation	.23***	.22***	.14***	(0.69)

*** $p < 0.001$.

Table D8. *Key Factors in Retirement Planning Scale - KFRP*

N°	Scale Items	Factor loadings				h ²
		Personal and Social activities	Work & network	Family relationships	Survival	
04.	Community/Voluntary work	.777	.053	-.015	.070	.611
05.	Social relationship	.733	.029	.177	.144	.590
14.	Creativity development	.606	.462	.043	-.001	.583
10.	Psychological support	.573	.232	-.068	.356	.514
09.	Intellectual development	.568	.231	.003	.168	.404
03.	Leisure and cultural activities	.521	-.118	.432	.091	.480
08.	Second Career	.001	.802	-.138	.147	.685
07.	New business opportunities	.072	.802	-.049	.274	.725
13.	Understanding of the internet	.416	.550	.143	-.112	.508
12.	Forming an association	.478	.527	.085	-.025	.514
02.	Relationship w/ children/parents	.022	.088	.881	.079	.791
01.	Relationship with partner	.076	-.104	.845	.126	.746
06.	Financial investments	-.089	.037	.155	.784	.649
11.	Health promotion	.358	.150	-.010	.642	.562
15.	Healthy nutrition	.373	.121	.175	.573	.513
% of variance		20.8	15.1	12.1	11.2	
Eigenvalues		3.1	2.3	1.8	1.7	
Cronbach's alpha		.78	.72	.75	.61	
Cases		407	383	466	458	

Note: Factor loadings based on Principal Components Analysis and Varimax Rotation. The number of factors to be extracted in the analysis was not specified. The percentage of cumulative variance for the 4 factors was 59.2%.

Table D9. *The inter-correlations of the KFRP subscales*

Subscales	1	2	3	4
1. Personal and social activities	(0.78)			
2. Work & network	.49***	(0.72)		
3. Family relationships	.22***	.05†	(0.75)	
4. Survival	.46***	.33***	.29***	(0.61)

*** $p < 0.001$. † Not significant.

Table D10. *Summary of the six scales and respective subscales*

Scales and Subscales	N	No. items	Alpha	Mean Inter-item correlation	M	SD	Skewness	Kurtosis
JPS Scale (Overall)	498	9	.85	.40	2.02	.77	1.44	2.62
Job Involvement (JPS-1)	502	5	.91	.65	1.98	.93	1.67	2.50
Job Satisfaction (JPS-2)	504	4	.64	.30	2.07	.83	1.10	1.37
PCQL Scale (Overall)	507	18	.90	.33	3.14	.65	-.05	-.24
FFIRD Scale (Overall)	310	4	.77	.46	2.30	.61	.20	1.08
EPGR Scale (Overall)	150	19	.78	.16	2.56	.38	-.09	-.04
Freedom from work	374	6	.83	.44	2.80	.71	-.26	-.59
Relationships	264	5	.77	.40	2.11	.56	.27	.43
New Beginning	302	4	.58	.25	2.83	.59	-.27	-.11
Leisure & Cultural	437	3	.51	.25	2.18	.58	.31	.15
Investments*	445	1	na*	na*	2.79	.90	-.12	-.92
EPLR (Overall)	333	19	.92	.36	2.89	.55	-.34	-.32
Job related: emotional aspects	429	7	.90	.56	2.82	.75	-.19	-.83
Job related: tangible aspects	379	8	.82	.37	3.20	.56	-.78	.55
Company relationships	465	2	.88	.79	2.61	.82	.04	-.68
Benefits/Compensation	438	2	.69	.53	2.03	.79	.53	-.25
KFRP (Overall)	341	15	.82	.23	2.19	.39	-.09	-.01
Personal and Social Activities	407	6	.78	.37	2.41	.56	-.13	-.21
Work and Network	383	4	.72	.39	3.03	.63	-.50	-.06
Family	466	2	.75	.61	1.49	.61	1.54	3.13
Survival	458	3	.61	.34	1.86	.57	.62	.62

Note: JPS - Job Perception (Involvement and Satisfaction) scale; PCQL – Country's Quality of Life Perception scale; EPGR - Executives' Perception of Gains in Retirement scale; EPLR –Executives' Perception of Losses in Retirement scale; KFRP – Key Factors in Retirement Planning scale; and FFIRD - Family and Friends Influence in Retirement Decision scale.

* This is a single-item sca

Table D11. *Descriptive scale statistics for the New Zealand and Brazilian sample*

Scales and Subscales	Total			New Zealand			Brazil			t-test	Bonferroni Corrected
	N	M	SD	n	M	SD	n	M	SD		
JPS (Overall)	498	2.02	.77	221	1.88	.54	277	2.14	.89	t (467) = 4.09, p = .000	p < .001
Job Involvement (JPS-1)	502	1.98	.93	221	1.85	.56	281	2.07	1.14	t (429) = 2.80, p = .005	p < .05
Job Satisfaction (JPS-2)	504	2.07	.83	225	1.90	.69	279	2.20	.90	t (500) = 4.18, p = .000	p < .001
PCQL (One-dimensional)	507	3.14	.65	222	2.71	.47	285	3.48	.58	t (505) = 16.09, p = .000	p < .001
FFIRD (One-dimensional)	310	2.30	.61	141	2.36	.54	169	2.25	.67	t (307) = 1.58, p = .115	ns
EPGR (Overall)	150	2.56	.38	79	2.66	.36	71	2.44	.38	t (148) = 3.71, p = .000	p < .001
Freedom from work	374	2.80	.71	197	2.87	.70	177	2.72	.70	t (372) = 2.02, p = .044	ns
Relationships	264	2.11	.56	124	2.17	.53	140	2.05	.56	t (262) = 1.84, p = .066	ns
New Beginning	302	2.83	.59	142	3.12	.50	160	2.55	.53	t (300) = 9.41, p = .000	p < .001
Leisure & Cultural	437	2.18	.58	211	2.18	.61	226	2.18	.53	t (435) = 0.07, p = .940	ns
Investments *	445	2.79	.90	211	2.91	.87	234	2.67	.90	t (443) = 2.83, p = .005	p < .05
EPLR (Overall)	333	2.89	.55	152	3.06	.53	181	2.74	.53	t (331) = 5.45, p = .000	p < .001
Job related: emotional aspects	429	2.82	.75	194	3.03	.71	235	2.63	.72	t (427) = 5.81, p = .000	p < .001
Job related: tangible aspects	379	3.20	.56	171	3.36	.51	208	3.06	.55	t (377) = 5.51, p = .000	p < .001
Company relationships	485	2.61	.82	211	2.76	.80	254	2.49	.80	t (463) = 3.60, p = .000	p < .001
Benefits/Compensation	438	2.03	.79	196	2.29	.77	242	1.81	.74	t (436) = 6.61, p = .000	p < .001
KFRP (Overall)	341	2.19	.39	155	2.35	.33	186	2.06	.38	t (338) = 7.51, p = .000	p < .001
Personal and Social Activities	407	2.41	.56	184	2.63	.52	223	2.23	.52	t (405) = 7.55, p = .000	p < .001
Work and Network	383	3.03	.63	175	3.36	.45	208	2.75	.61	t (376) = 11.21, p = .000	p < .001
Family	466	1.49	.61	209	1.48	.51	257	1.49	.67	t (462) = 0.07, p = .940	ns
Survival	458	1.86	.57	213	1.94	.56	245	1.78	.56	t (456) = 2.94, p = .003	p < .05

Note: NS – p > .05, not significant. JPS - Job Perception scale; PCQL – Country's Quality of Life Perception scale; EPGR - Executives' Perception of Gains in Retirement scale; EPLR – Executives' Perception of Losses in Retirement scale; KFRP – Key Factors in Retirement Planning scale; and FFIRD - Family and Friends Influence in Retirement Decision scale. * This is a single-item scale.

Table D12. *Descriptive scale statistics for the younger and older executives*

Scales and Subscales	Younger			Older			t-test	Bonferroni Corrected
	n	M	SD	n	M	SD		
JPS (Overall)	252	2.02	.69	240	2.02	.84	t (464) = 0.39, p = .969	ns
Job Involvement (JPS-1)	255	1.94	.81	241	2.00	1.02	t (457) = 0.67, p = .500	ns
Job Satisfaction (JPS-2)	253	2.09	.76	245	2.05	.89	t (479) = 0.62, p = .532	ns
PCQL (one-dimensional)	256	3.16	.61	247	3.12	.70	t (487) = 0.76, p = .449	ns
FFIRD (one-dimensional)	189	2.26	.62	120	2.36	.61	t (307) = 1.47, p = .142	ns
EPGR (Overall)	94	2.54	.39	56	2.58	.37	t (148) = 0.63, p = .528	ns
Freedom from work	196	2.77	.68	174	2.82	.73	t (368) = 0.61, p = .539	ns
Relationships	171	2.07	.52	93	2.18	.60	t (262) = 1.47, p = .141	ns
New Beginning	153	2.78	.60	146	2.86	.58	t (297) = 1.07, p = .284	ns
Leisure & Cultural	231	2.16	.56	202	2.20	.59	t (431) = 0.86, p = .390	ns
Investments *	233	2.83	.89	208	2.75	.91	t (439) = 0.90, p = .366	ns
EPLR (Overall)	179	2.90	.52	151	2.87	.59	t (328) = 0.45, p = .652	ns
Job related: emotional aspects	222	2.83	.73	203	2.79	.77	t (423) = 0.47, p = .636	ns
Job related: tangible aspects	196	3.24	.53	179	3.15	.57	t (373) = 1.57, p = .116	ns
Company relationships	240	2.63	.78	222	2.59	.85	t (460) = 0.51, p = .610	ns
Benefits/Compensation	230	1.88	.71	204	2.17	.84	t (398) = 3.82, p = .000	p < .001
KFRP (Overall)	181	2.17	.37	157	2.21	.41	t (336) = 0.96, p = .336	ns
Personal and Social Activities	214	2.39	.55	190	2.42	.58	t (402) = 0.56, p = .572	ns
Work and Network	205	3.08	.59	174	2.97	.65	t (377) = 1.62, p = .105	ns
Family	241	1.44	.59	221	1.53	.61	t (460) = 1.59, p = .112	ns
Survival	241	1.80	.52	213	1.90	.60	t (452) = 1.92, p = .055	ns

Note: Younger \leq 51 years old. Older $>$ 51 years old. ns – p $>$.05, not significant. JPS - Job Perception Scale; PCQL – Country's Quality of Life Perception scale; EPGR - Executives' Perception of Gains in Retirement scale; EPLR –Executives' Perception of Losses in Retirement scale; KFRP – Key Factors in Retirement Planning scale; and FFIRD - Family and Friends Influence in Retirement Decision scale. * This is a single-item scale.

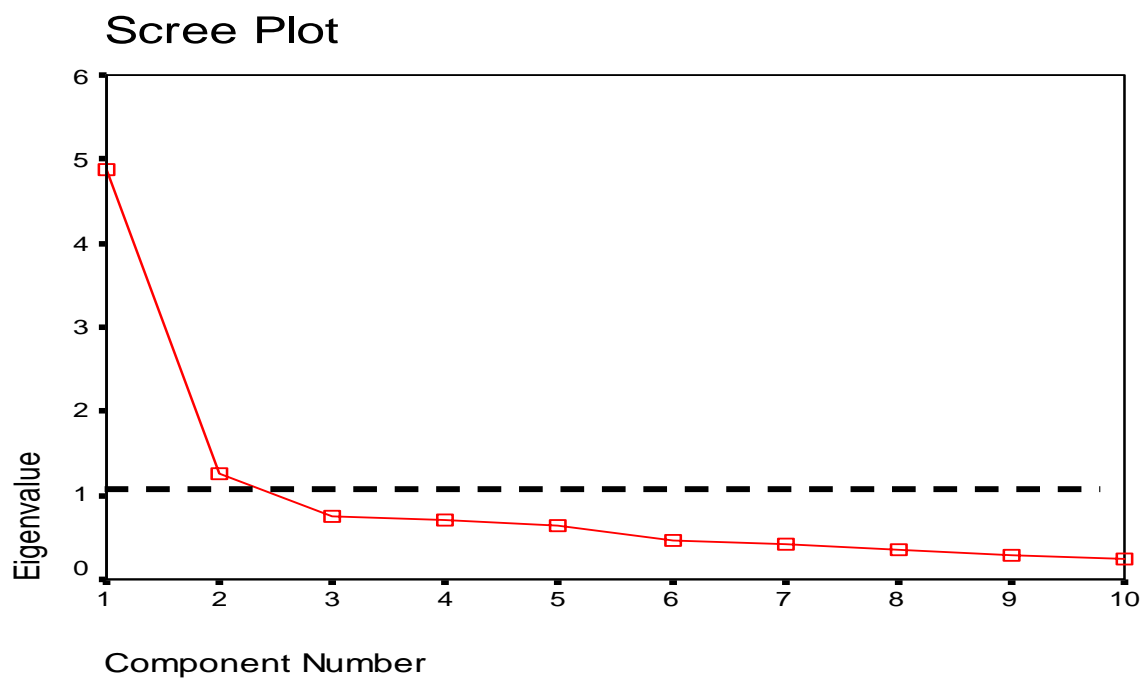


Figure D1. *The Scree Plot for the Job Perception Scale – JPS*

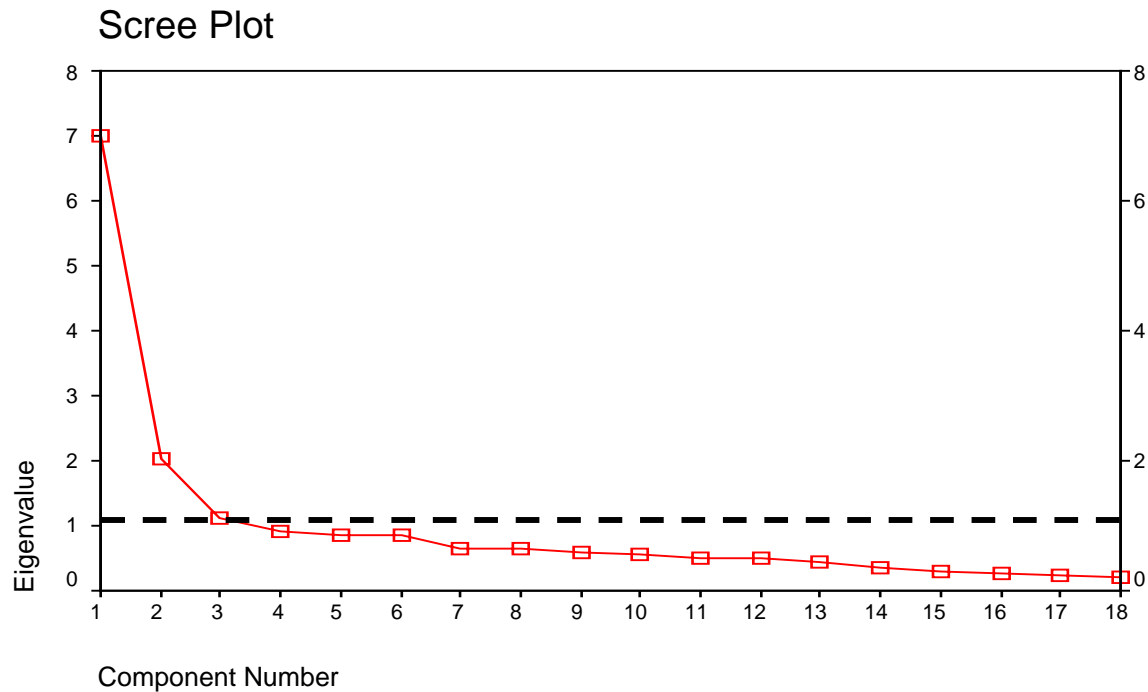


Figure D2. *The Scree Plot for the Perception of Country's Quality of Life Scale (PCQL)*

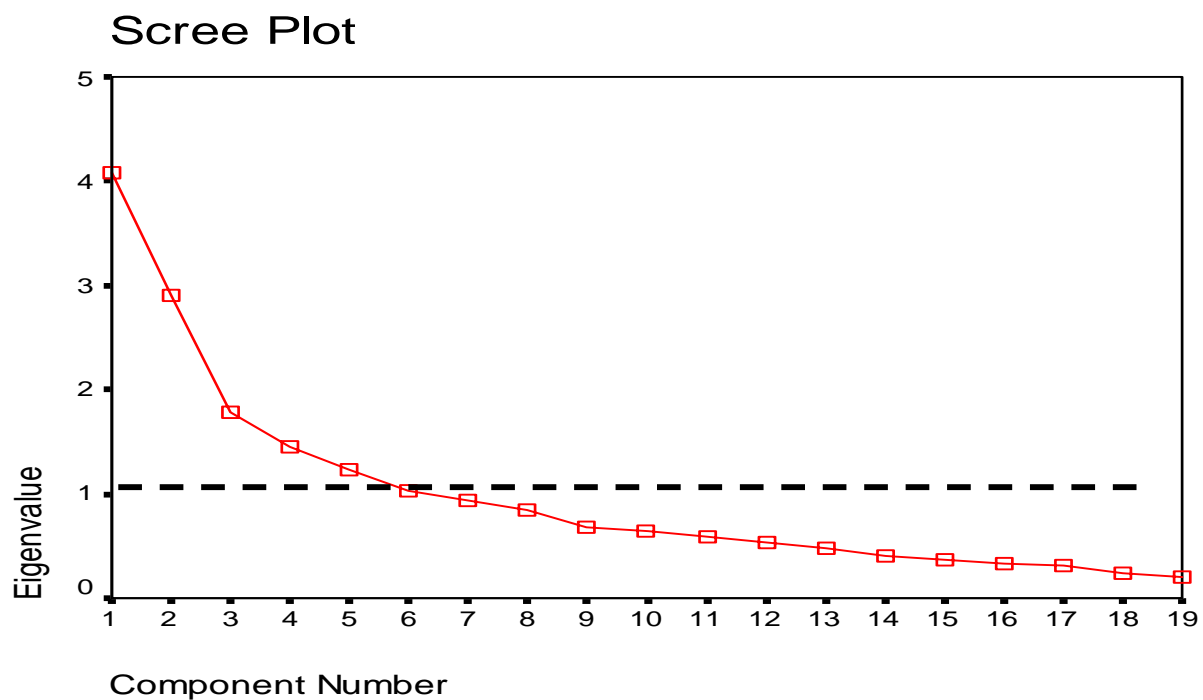


Figure D3. *The Scree Plot for Executives' Perception of Gains in Retirement Scale – EPGR*

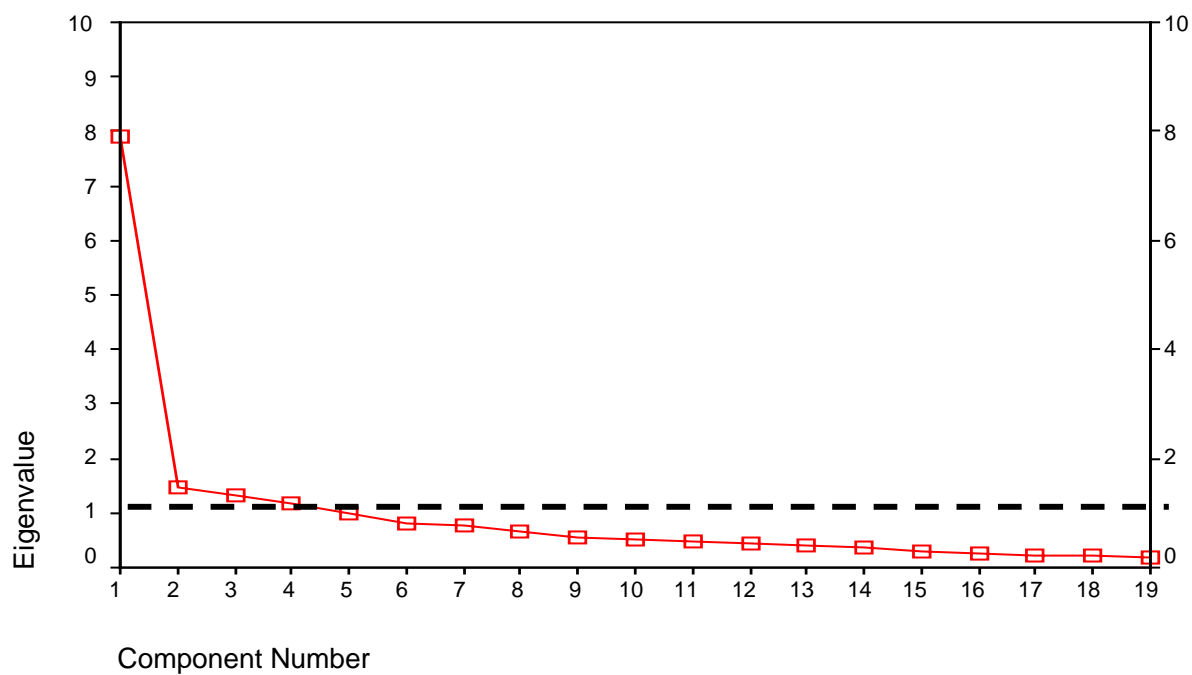


Figure D4. *Scree Plot for Executive's Perception of Losses in Retirement Scale - EPLR*

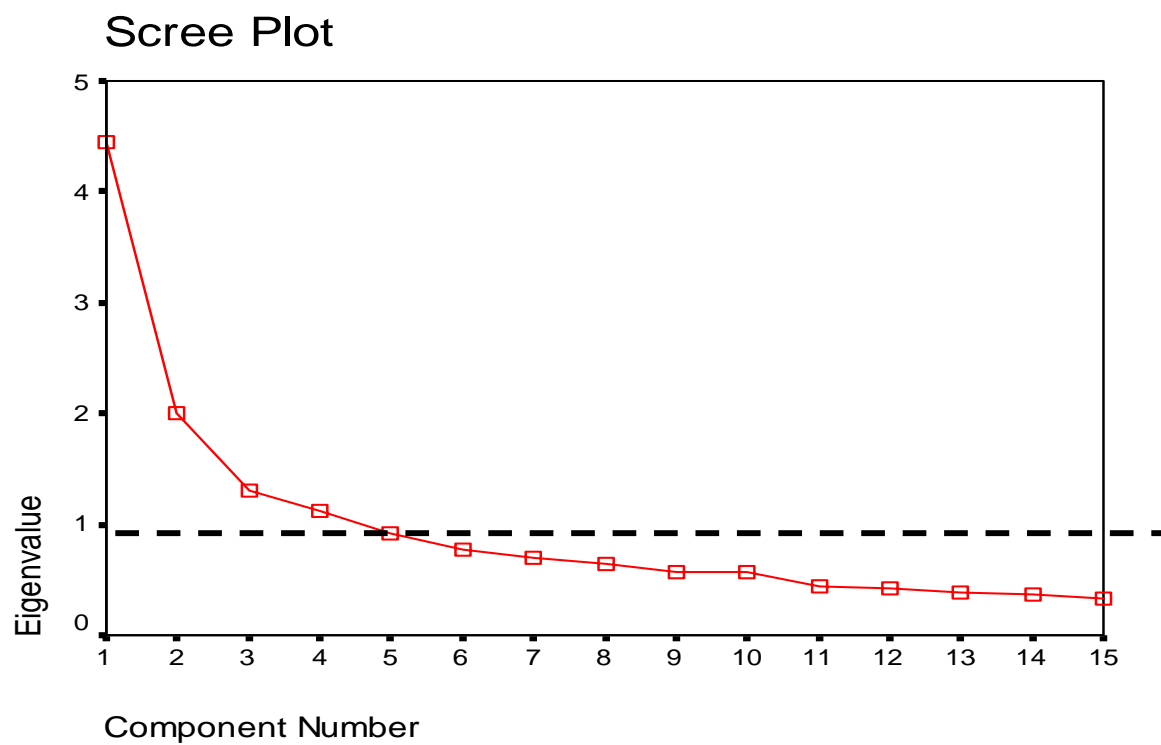


Figure D5. *The Scree Plot for the Key-Factors in Retirement Scale – KFRP*

APPENDIX E – CHAPTER 7: TABLES

Table E1. *Hypotheses and Correlations – Overall sample*

Dependent Variables	Hypotheses/Predictors				
	H1†	H2	H3	H4	H5†
	SOD	FFIRD	JPS-1	JPS-2	PCQL
Gains Full Gains Scale	$r = -.18^*$ N = 150	$r = .24^{**}$ N = 140	$r = .06$ N = 146	$r = -.08$ N = 149	$r = -.15$ N = 148
Gains Subscales: Freedom from Work	$r = .03$ N = 374	$r = .03$ N = 241	$r = .12^*$ N = 366	$r = -.14^{**}$ N = 368	$r = -.03$ N = 370
Relationships	$r = -.15^*$ N = 264	$r = .43^{***}$ N = 239	$r = .24^{***}$ N = 259	$r = .09$ N = 263	$r = -.09$ N = 262
New Beginning	$r = -.16^{**}$ N = 302	$r = .24^{***}$ N = 204	$r = .11$ N = 297	$r = -.09$ N = 299	$r = -.30^{***}$ N = 299
Leisure and cultural	$r = -.14^{**}$ N = 437	$r = .04$ N = 282	$r = .08$ N = 428	$r = .05$ N = 431	$r = .03$ N = 433
Investments	$r = -.15^{**}$ N = 445	$r = .01$ N = 286	$r = .03$ N = 436	$r = -.01$ N = 439	$r = -.09$ N = 441
Losses Full Losses Scale	$r = -.01$ N = 333	$r = .09$ N = 224	$r = -.04$ N = 328	$r = -.08$ N = 329	$r = -.10$ N = 333
Losses Subscales: Job Related: emotional aspects	$r = .03$ N = 429	$r = .10$ N = 270	$r = .06$ N = 422	$r = -.00$ N = 423	$r = -.12^*$ N = 425
Job Related: tangible aspects	$r = -.01$ N = 379	$r = .04$ N = 246	$r = -.06$ N = 373	$r = -.09$ N = 373	$r = -.11^*$ N = 376
Company relationships	$r = -.03$ N = 465	$r = .11$ N = 288	$r = .04$ N = 454	$r = .02$ N = 456	$r = -.05$ N = 460
Benefits/compensation	$r = -.07$ N = 438	$r = .07$ N = 279	$r = -.04$ N = 428	$r = -.07$ N = 431	$r = -.18^{***}$ N = 434

Note. * Correlation is significant at the .05 level (2-tailed) ** Correlation is significant at the .01 level (2-tailed)

*** Correlation is significant at the .001 level (2-tailed) † The negative correlation coefficients in this section are result of the reciprocal scoring between the predictors and the dependent variables.

Table E2. *Hypotheses and Correlations – New Zealand sample*

Dependent Variables	Hypotheses Predictors				
	H1†	H2	H3	H4	H5†
	SOD	FFIRD	JPS-1	JPS-2	PCQL
Gains					
Full Gains Scale	r = -.07 N = 79	r = .23 N = 74	r = .02 N = 77	r = -.07 N = 79	r = -.02 N = 78
Gains Subscales:					
Freedom from Work	r = .12 N = 197	r = .06 N = 132	r = -.12 N = 194	r = -.16* N = 197	r = .10 N = 195
Relationships	r = -.15 N = 124	r = .39*** N = 112	r = .13 N = 121	r = .07 N = 124	r = .07 N = 123
New Beginning	r = -.17* N = 142	r = .15 N = 97	r = .02 N = 139	r = .04 N = 142	r = -.02 N = 141
Leisure and cultural	r = -.10 N = 211	r = .05 N = 136	r = .02 N = 207	r = .03 N = 211	r = .02 N = 209
Investments	r = -.13 N = 211	r = .02 N = 136	r = -.04 N = 207	r = -.10 N = 211	r = -.05 N = 209
Losses					
Full Losses Scale	r = -.13 N = 152	r = .07 N = 102	r = -.07 N = 150	r = -.01 N = 152	r = .08 N = 151
Losses Subscales:					
Job Related: emotional aspects	r = -.06 N = 194	r = -.02 N = 123	r = .07 N = 191	r = .02 N = 194	r = .06 N = 192
Job Related: tangible aspects	r = -.14 N = 171	r = .05 N = 111	r = -.08 N = 169	r = -.03 N = 171	r = .05 N = 170
Company relationships	r = -.09 N = 211	r = .05 N = 131	r = .08 N = 206	r = -.00 N = 210	r = .07 N = 208
Benefits/Compensation	r = -.08 N = 196	r = .08 N = 128	r = -.17* N = 192	r = -.03 N = 196	r = .01 N = 194

Note. * Correlation is significant at the .05 level (2-tailed) ** Correlation is significant at the .01 level (2-tailed) *** Correlation is significant at the .001 level (2-tailed) † The negative correlation coefficients in this section are result of the reciprocal scoring between the predictors and the dependent variables.

Table E3. *Hypotheses and Correlations – Brazilian sample*

Dependent Variables	Hypotheses/Predictors				
	H1†	H2	H3	H4	H5†
	SOD	FFIRD	JPS-1	JPS-2	PCQL
Gains					
Full Gains Scale	$r = -.38^{**}$ N = 71	$r = .17$ N = 66	$r = .13$ N = 69	$r = .08$ N = 70	$r = .01$ N = 70
Gains Subscales:					
Freedom from Work	$r = -.10$ N = 177	$r = -.02$ N = 109	$r = -.14$ N = 172	$r = .08$ N = 171	$r = -.01$ N = 175
Relationships	$r = -.16$ N = 140	$r = .45^{***}$ N = 127	$r = .30^{***}$ N = 138	$r = .16$ N = 139	$r = -.10$ N = 139
New Beginning	$r = -.31^{***}$ N = 160	$r = .21^*$ N = 107	$r = .15$ N = 158	$r = .02$ N = 157	$r = -.00$ N = 158
Leisure and cultural	$r = -.18^{**}$ N = 226	$r = .04$ N = 146	$r = .13^*$ N = 221	$r = .08$ N = 220	$r = .01$ N = 224
Investments	$r = -.19^{**}$ N = 234	$r = -.02$ N = 150	$r = .06$ N = 229	$r = .12$ N = 228	$r = .01$ N = 232
Losses					
Full Losses Scale	$r = .06$ N = 181	$r = .09$ N = 122	$r = -.04$ N = 178	$r = -.05$ N = 177	$r = .12$ N = 179
Losses Subscales:					
Job Related: emotional aspects	$r = .07$ N = 235	$r = .17^*$ N = 147	$r = .03$ N = 231	$r = .07$ N = 229	$r = .04$ N = 233
Job Related: tangible aspects	$r = .03$ N = 208	$r = -.01$ N = 135	$r = -.09$ N = 204	$r = -.06$ N = 202	$r = .12$ N = 206
Company relationships	$r = -.02$ N = 254	$r = .15$ N = 157	$r = -.03$ N = 248	$r = .08$ N = 246	$r = .05$ N = 252
Benefits/compensation	$r = -.06$ N = 242	$r = .02$ N = 151	$r = .01$ N = 236	$r = -.02$ N = 235	$r = -.02$ N = 240

Note. * Correlation is significant at the .05 level (2-tailed) ** Correlation is significant at the .01 level (2-tailed) *** Correlation is significant at the .001 level (2-tailed) † The negative correlation coefficients in this section are result of the reciprocal scoring between the predictors and the dependent variables.

Table E4. *Hypotheses and Correlations – Younger sample*

Dependent Variables	Hypotheses/Predictors				
	H1†	H2	H3	H4	H5†
	SOD	FFIRD	JPS-1	JPS-2	PCQL
Gains					
Full Gains Scale	r = .07 N = 94	r = .26* N = 88	R = .03 N = 93	r = -.13 N = 93	r = -.22* N = 93
Gains Subscales:					
Freedom from Work	r = .02 N = 196	r = .00 N = 149	R = -.13 N = 195	r = .06 N = 193	r = -.07 N = 195
Relationships	r = -.02 N = 171	r = .42*** N = 152	R = .24** N = 169	r = .10 N = 170	r = -.15 N = 170
New Beginning	r = -.18* N = 153	r = .30** N = 120	R = .19* N = 152	r = .04 N = 151	r = -.37*** N = 152
Leisure and cultural	r = -.16* N = 231	r = .02 N = 176	R = .12 N = 228	r = .14* N = 227	r = -.04 N = 230
Investments	r = -.10 N = 233	r = -.01 N = 174	R = .06 N = 230	r = .02 N = 228	r = -.14* N = 232
Losses					
Full Losses Scale	r = -.08 N = 179	r = .15 N = 141	R = .04 N = 177	r = -.14 N = 176	r = -.10 N = 178
Losses Subscales:					
Job Related: emotional aspects	r = .04 N = 222	r = .16* N = 166	R = .11 N = 220	r = -.08 N = 217	r = -.12 N = 221
Job Related: tangible aspects	r = -.08 N = 196	r = .10 N = 150	R = .04 N = 194	r = -.12 N = 192	r = -.09 N = 195
Company relationships	r = -.08 N = 240	r = .06 N = 178	R = .10 N = 237	r = -.03 N = 235	r = -.06 N = 239
Benefits/compensation	r = -.10 N = 230	r = .05 N = 175	R = -.00 N = 227	r = .01 N = 226	r = -.25*** N = 229

Note. * Correlation is significant at the .05 level (2-tailed) ** Correlation is significant at the .01 level (2-tailed) *** Correlation is significant at the .001 level (2-tailed) † The negative correlation coefficients in this section are result of the reciprocal scoring between the predictors and the dependent variables.

Table E5. *Hypotheses and Correlations – Older sample*

Dependent Variables	Hypotheses/Predictors				
	H1†	H2	H3	H4	H5†
	SOD	FFIRD	JPS-1	JPS-2	PCQL
Gains					
Full Gains Scale	r = -.33* N = 56	r = .20 N = 52	R = .09 N = 53	r = -.02 N = 56	r = -.04 N = 55
Gains Subscales:					
Freedom from Work	r = .04 N = 174	r = .04 N = 91	R = -.08 N = 167	r = -.21** N = 171	r = -.01 N = 171
Relationships	r = -.36*** N = 93	r = .45*** N = 87	R = .25* N = 90	r = .09 N = 93	r = .04 N = 92
New Beginning	r = -.14 N = 146	r = .17 N = 83	R = .03 N = 142	r = -.19* N = 145	r = -.21* N = 144
Leisure and cultural	r = -.09 N = 202	r = .08 N = 105	R = .05 N = 196	r = -.02 N = 200	r = .12 N = 199
Investments	r = -.20** N = 208	r = .08 N = 111	R = -.01 N = 202	r = -.04 N = 207	r = -.05 N = 205
Losses					
Full Losses Scale	r = .04 N = 151	r = .04 N = 83	R = -.13 N = 146	r = -.02 N = 150	r = -.07 N = 149
Losses Subscales:					
Job Related: emotional aspects	r = -.01 N = 203	r = .03 N = 103	R = .02 N = 198	r = .06 N = 202	r = -.12 N = 200
Job Related: tangible aspects	r = .03 N = 179	r = -.01 N = 95	R = -.17* N = 175	r = -.09 N = 177	r = -.12 N = 177
Company relationships	r = .01 N = 222	r = .21* N = 110	R = -.02 N = 214	r = .06 N = 218	r = -.04 N = 218
Benefits/compensation	r = .02 N = 204	r = .07 N = 103	R = -.04 N = 197	r = -.12 N = 201	r = -.09 N = 201

Note. * Correlation is significant at the .05 level (2-tailed)

** Correlation is significant at the .01 level (2-tailed) *** Correlation is significant at the .001 level (2-tailed) † The negative correlation coefficients in this section are result of the reciprocal scoring between the predictors and the dependent variables.

APPENDIX F – CHAPTER 8: MULTIPLE LINEAR REGRESSIONS - TABLES

Table F1. *Social Predictors and Gains – Overall sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	SOD FFIRD JPS PCQL	-0.220 0.219 0.019 -0.094	p < .05 p < .05 ns ns	.123	p < .01
Gains Subscale 1 Freedom from Work	SOD FFIRD JPS PCQL	0.064 0.089 -0.110 -0.075	ns ns ns ns	.029	ns
Gains Subscale 2 Relationships	SOD FFIRD JPS PCQL	-0.135 0.380 0.130 -0.021	p < .05 p < .001 p < .05 ns	.216	p < .001
Gains Subscale 3 New Beginning	SOD FFIRD JPS PCQL	-0.211 0.228 0.038 -0.220	p < .01 p < .01 ns p < .01	.178	p < .001
Gains Subscale 4 Leisure & cultural activities	SOD FFIRD JPS PCQL	-0.179 -0.031 0.128 0.029	p < .01 ns p < .05 ns	.053	p < .01
Gains Subscale 5 Investments	SOD FFIRD JPS PCQL	-0.163 -0.011 -0.026 -0.060	p < .01 ns ns ns	.030	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F2. *Social Predictors and Losses – Overall sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	SOD FFIRD JPS PCQL	0.013 0.126 0.085 0.061	ns ns ns ns	.021	ns
Losses Subscale 1 Job related: emotional aspects	SOD FFIRD JPS PCQL	0.024 0.099 0.003 0.036	ns ns ns ns	.011	ns
Losses Subscale 2 Job related: tangible aspects	SOD FFIRD JPS PCQL	0.007 0.095 0.089 0.049	ns ns ns ns	.015	ns
Losses Subscale 3 Company relationships	SOD FFIRD JPS PCQL	-0.049 0.060 0.024 0.078	ns ns ns ns	.015	ns
Losses Subscale 4 Benefits/ Compensation	SOD FFIRD JPS PCQL	-0.073 0.072 -0.029 -0.183	ns ns ns p < .01	.045	p < .05

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).
 Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F3. *Individual Predictors and Gains – Overall sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	Health Perception Income Income Loss Proximity to retirement	-0.001 -0.108 0.249 0.005	Ns ns p < .05 ns	.077	ns
Gains Subscale 1 Freedom from Work	Health Perception Income Income Loss Proximity to retirement	-0.074 0.023 0.094 0.053	Ns ns ns ns	.019	ns
Gains Subscale 2 Relationships	Health Perception Income Income Loss Proximity to retirement	0.048 -0.039 0.121 -0.161	Ns ns ns p < .05	.039	ns
Gains Subscale 3 New Beginning	Health Perception Income Income Loss Proximity to retirement	0.035 -0.120 0.254 -0.120	Ns ns p < .001 ns	.093	p < .01
Gains Subscale 4 Leisure & cultural Activities	Health Perception Income Income Loss Proximity to retirement	0.094 -0.107 0.074 0.015	Ns ns ns ns	.026	ns
Gains Subscale 5 Investments	Health Perception Income Income Loss Proximity to retirement	-0.028 -0.074 0.049 0.070	Ns ns ns ns	.015	ns

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F4. *Individual Predictors and Losses – Overall sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	Health Perception	0.003	ns	.040	ns
	Income	-0.129	ns		
	Income Loss	0.024	ns		
	Proximity to retirement	-0.173	p < .05		
Losses Subscale 1 Freedom from Work	Health Perception	0.032	ns	.065	p < .01
	Income	-0.184	p < .01		
	Income Loss	0.044	ns		
	Proximity to retirement	-0.196	p < .01		
Losses Subscale 2 Job related: tangible aspects	Health Perception	-0.014	ns	.019	ns
	Income	-0.096	ns		
	Income Loss	0.010	ns		
	Proximity to retirement	-0.114	ns		
Losses Subscale 3 Company relationships	Health Perception	-0.019	Ns	.015	ns
	Income	-0.054	ns		
	Income Loss	0.074	ns		
	Proximity to retirement	-0.090	ns		
Losses Subscale 4 Benefits/ Compensation	Health Perception	-0.056	Ns	.060	p < .01
	Income	0.021	ns		
	Income Loss	0.005	ns		
	Proximity to retirement	-0.239	p < .001		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100 %, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F5. *Social Predictors and Gains – New Zealand sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	SOD FFIRD JPS PCQL	-0.116 0.220 - 0.019 0.022	ns ns ns ns	.074	ns
Gains Subscale 1 Freedom from Work	SOD FFIRD JPS PCQL	0.240 0.114 -0.109 0.068	p < .01 ns ns ns	.082	p < .05
Gains Subscale 2 Relationships	SOD FFIRD JPS PCQL	-0.158 0.357 0.003 0.131	ns p < .001 ns ns	.193	p < .001
Gains Subscale 3 New Beginning	SOD FFIRD JPS PCQL	-0.138 0.117 0.172 -0.016	ns ns ns ns	.087	ns
Gains Subscale 4 Leisure & cultural Activities	SOD FFIRD JPS PCQL	-0.125 0.032 0.039 -0.020	ns ns ns ns	.022	ns
Gains Subscale 5 Investments	SOD FFIRD JPS PCQL	-0.157 0.046 0.042 -0.047	ns ns ns ns	.030	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F6. *Social Predictors and Losses – New Zealand sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	SOD FFIRD JPS PCQL	-0.086 0.019 -0.020 0.120	ns ns ns ns	.024	ns
Losses Subscale 1 Job related: emotional aspects	SOD FFIRD JPS PCQL	-0.034 -0.107 0.076 0.142	ns ns ns ns	.037	ns
Losses Subscale 2 Job related: Tangible aspects	SOD FFIRD JPS PCQL	0.030 0.058 -0.027 0.127	ns ns ns ns	.021	ns
Losses Subscale 3 Company relationships	SOD FFIRD JPS PCQL	-0.137 -0.051 -0.068 0.208	ns ns ns p < .05	.063	ns
Losses Subscale 4 Benefits/ Compensation	SOD FFIRD JPS PCQL	-0.146 0.060 -0.069 0.019	ns ns ns ns	.028	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F7. *Individual Predictors and Gains – New Zealand sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	Health Perception	0.007	ns	.050	ns
	Income	-0.010	ns		
	Income Loss	0.134	ns		
	Proximity to retirement	0.164	ns		
Gains Subscale 1 Freedom from Work	Health Perception	0.064	ns	.030	ns
	Income	0.113	ns		
	Income Loss	-0.009	ns		
	Proximity to retirement	0.129	ns		
Gains Subscale 2 Relationships	Health Perception	-0.026	ns	.027	ns
	Income	-0.075	ns		
	Income Loss	0.133	ns		
	Proximity to retirement	-0.111	ns		
Gains Subscale 3 New Beginning	Health Perception	0.025	ns	.001	ns
	Income	-0.022	ns		
	Income Loss	0.021	ns		
	Proximity to retirement	-0.008	ns		
Gains Subscale 4 Leisure & cultural Activities	Health Perception	0.067	ns	.047	ns
	Income	-0.178	p < .05		
	Income Loss	0.080	ns		
	Proximity to retirement	0.016	ns		
Gains Subscale 5 Investments	Health Perception	-0.101	ns	.029	ns
	Income	-0.101	ns		
	Income Loss	0.028	ns		
	Proximity to retirement	0.083	ns		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F8. *Individual Predictors and Losses – New Zealand sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	Health Perception Income Income Loss Proximity to retirement	0.075 -0.073 -0.089 -0.214	ns ns ns p < .05	.066	ns
Losses Subscale 1 Job related: emotional aspects	Health Perception Income Income Loss Proximity to retirement	0.083 -0.206 -0.068 0.184	ns p < .05 ns p < .05	.084	p < .05
Losses Subscale 2 Job related: tangible aspects	Health Perception Income Income Loss Proximity to retirement	0.045 -0.123 -0.081 -0.162	ns ns ns ns	.046	ns
Losses Subscale 3 Company relationships	Health Perception Income Income Loss Proximity to retirement	0.080 -0.131 0.099 -0.162	ns ns ns p < .05	.052	ns
Losses Subscale 4 Benefits/ Compensation	Health Perception Income Income Loss Proximity to retirement	0.052 0.197 -0.107 -0.187	ns p < .05 ns p < .05	.103	p < .01

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F9. *Social Predictors and Gains – Brazilian sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	SOD FFIRD JPS PCQL	-0.417 0.146 0.125 0.042	p < .01 ns ns ns	.239	p < .01
Gains Subscale 1 Freedom from Work	SOD FFIRD JPS PCQL	-0.162 0.024 -0.097 -0.091	ns ns ns ns	.040	ns
Gains Subscale 2 Relationships	SOD FFIRD JPS PCQL	-0.128 0.373 0.209 -0.033	ns p < .001 p < .05 ns	.253	p < .001
Gains Subscale 3 New Beginning	SOD FFIRD JPS PCQL	-0.351 0.250 0.040 0.048	p < .001 p < .05 ns ns	.225	p < .001
Gains Subscale 4 Leisure & cultural Activities	SOD FFIRD JPS PCQL	-0.240 -0.100 0.224 0.056	p < .01 ns p < .05 ns	.110	p < .01
Gains Subscale 5 Investments	SOD FFIRD JPS PCQL	-0.179 -0.070 -0.087 0.033	p < .05 ns ns ns	.041	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F10. *Social Predictors and Losses – Brazilian sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	SOD FFIRD JPS PCQL	0.066 0.169 -0.087 0.235	ns ns ns p < .05	.085	p < .05
Losses Subscale 1 Job related: Emotional aspects	SOD FFIRD JPS PCQL	0.053 0.209 -0.014 0.209	ns p < .05 ns p < .05	.082	p < .05
Losses Subscale 2 Job related: tangible aspects	SOD FFIRD JPS PCQL	0.005 0.085 -0.076 0.232	ns ns ns p < .01	.065	ns
Losses Subscale 3 Company relationships	SOD FFIRD JPS PCQL	-0.019 0.090 -0.074 0.166	ns ns ns p < .05	.044	ns
Losses Subscale 4 Benefits/ Compensation	SOD FFIRD JPS PCQL	-0.023 0.058 -0.012 -0.092	ns ns ns ns	.013	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence)
Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F11. *Individual Predictors and Gains – Brazilian sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	Health Perception	0.085	ns	.069	ns
	Income	-0.120	ns		
	Income Loss	0.092	ns		
	Proximity to retirement	-0.196	ns		
Gains Subscale 1 Freedom from Work	Health Perception	-0.055	ns	.024	ns
	Income	-0.046	ns		
	Income Loss	0.142	ns		
	Proximity to retirement	-0.014	ns		
Gains Subscale 2 Relationships	Health Perception	0.124	ns	.071	ns
	Income	0.005	ns		
	Income Loss	0.054	ns		
	Proximity to retirement	-0.221	p < .05		
Gains Subscale 3 New Beginning	Health Perception	0.204	ns	.082	ns
	Income	0.010	ns		
	Income Loss	0.155	ns		
	Proximity to retirement	-0.102	ns		
Gains Subscale 4 Leisure & cultural Activities	Health Perception	0.110	ns	.016	ns
	Income	-0.039	ns		
	Income Loss	0.052	ns		
	Proximity to retirement	0.004	ns		
Gains Subscale 5 Investments	Health Perception	0.098	ns	.017	ns
	Income	-0.001	ns		
	Income Loss	-0.003	ns		
	Proximity to retirement	0.105	ns		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F12. *Individual Predictors and Losses – Brazilian sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	Health Perception	0.065	ns	.018	ns
	Income	-0.019	ns		
	Income Loss	-0.099	ns		
	Proximity to retirement	-0.047	ns		
Losses Subscale 1 Job related: emotional aspects	Health Perception	0.070	ns	.033	ns
	Income	-0.069	ns		
	Income Loss	-0.055	ns		
	Proximity to retirement	-0.139	ns		
Losses Subscale 2 Job related: tangible aspects	Health Perception	0.042	ns	.018	ns
	Income	0.051	ns		
	Income Loss	-0.126	ns		
	Proximity to retirement	0.006	ns		
Losses Subscale 3 Company relationships	Health Perception	-0.085	ns	.019	ns
	Income	0.092	ns		
	Income Loss	-0.073	ns		
	Proximity to retirement	0.001	ns		
Losses Subscale 4 Benefits/ Compensation	Health Perception	-0.014	ns	.110	p < .01
	Income	0.115	ns		
	Income Loss	-0.230	p < .01		
	Proximity to retirement	-0.212	p < .05		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F13. *Social Predictors and Gains – Younger sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	SOD FFIRD JPS PCQL	-0.140 0.247 0.070 -0.125	ns p < . 05 ns ns	.116	p < . 05
Gains Subscale 1 Avoidance of Job responsibility	SOD FFIRD JPS PCQL	0.017 0.088 -0.200 -0.095	ns ns ns ns	.053	Ns
Gains Subscale 2 Relationships	SOD FFIRD JPS PCQL	-0.017 0.367 0.129 -0.094	ns p < . 001 ns ns	.196	p < . 001
Gains Subscale 3 New Beginning	SOD FFIRD JPS PCQL	-0.207 0.232 0.060 -0.276	p < . 05 p < . 05 ns p < . 01	.211	p < . 001
Gains Subscale 4 Leisure & cultural Activities	SOD FFIRD JPS PCQL	0.201 -0.033 0.087 0.027	p < . 01 ns ns ns	.048	Ns
Gains Subscale 5 Investments	SOD FFIRD JPS PCQL	-0.110 -0.059 0.050 0.123	ns ns ns ns	.027	Ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important)

Table F14. Social Predictors and Losses – Younger sample

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	SOD FFIRD JPS PCQL	-0.064 0.120 - 0.013 -0.021	ns ns ns ns	.022	ns
Losses Subscale 1 Job related: emotional aspects	SOD FFIRD JPS PCQL	0.040 0.121 0.059 -0.040	ns ns ns ns	.023	ns
Losses Subscale 2 Job related: tangible aspects	SOD FFIRD JPS PCQL	-0.051 0.092 -0.012 -0.017	ns ns ns ns	.013	ns
Losses Subscale 3 Company relationships	SOD FFIRD JPS PCQL	-0.073 -0.036 0.095 0.036	ns ns ns ns	.016	ns
Losses Subscale 4 Benefits/ Compensation	SOD FFIRD JPS PCQL	-0.152 0.011 -0.001 -0.237	ns ns ns p < . 01	.078	p < . 01

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F15. *Individual Predictors and Gains – Younger sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	Health Perception	-0.046	ns	.092	ns
	Income	-0.110	ns		
	Income Loss	0.248	ns		
	Proximity to retirement	0.076	ns		
Gains Subscale 1 Freedom from Work	Health Perception	-0.118	ns	.043	ns
	Income	-0.093	ns		
	Income Loss	0.066	ns		
	Proximity to retirement	0.132	ns		
Gains Subscale 2 Relationships	Health Perception	0.059	ns	.081	ns
	Income	-0.178	ns		
	Income Loss	0.223	p < .05		
	Proximity to retirement	-0.121	ns		
Gains Subscale 3 New Beginning	Health Perception	0.127	ns	.175	p < .01
	Income	-0.193	p < .05		
	Income Loss	0.359	p < .01		
	Proximity to retirement	-0.036	ns		
Gains Subscale 4 Leisure & cultural Activities	Health Perception	0.101	ns	.026	ns
	Income	-0.104	ns		
	Income Loss	0.047	ns		
	Proximity to retirement	-0.078	ns		
Gains Subscale 5 Investments	Health Perception	-0.008	ns	.024	ns
	Income	-0.068	ns		
	Income Loss	0.101	ns		
	Proximity to retirement	0.077	ns		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F16. *Individual Predictors and Losses – Younger sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	Health Perception	-0.002	ns	.069	ns
	Income	-0.114	ns		
	Income Loss	0.083	ns		
	Proximity to retirement	-0.253	p < .01		
Losses Subscale 1 Job related: emotional aspects	Health Perception	0.024	ns	.095	p < .01
	Income	-0.182	p < .05		
	Income Loss	0.078	ns		
	Proximity to retirement	-0.284	p < .01		
Losses Subscale 2 Job related: tangible aspects	Health Perception	-0.031	ns	.026	ns
	Income	-0.047	ns		
	Income Loss	0.035	ns		
	Proximity to retirement	-0.163	ns		
Losses Subscale 3 Company relationships	Health Perception	-0.031	ns	.025	ns
	Income	0.033	ns		
	Income Loss	0.114	ns		
	Proximity to retirement	-0.099	ns		
Losses Subscale 4 Benefits/ Compensation	Health Perception	0.002	ns	.088	p < .01
	Income	0.025	ns		
	Income Loss	0.125	ns		
	Proximity to retirement	-0.275	p < .01		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F17. *Social Predictors and Gains – Older sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	SOD FFIRD JPS PCQL	-0.350 0.208 0.127 -0.033	p < .05 ns ns ns	.198	p < .05
Gains Subscale 1 Freedom from Work	SOD FFIRD JPS PCQL	0.123 0.102 0.001 -0.048	ns ns ns ns	.027	ns
Gains Subscale 2 Relationships	SOD FFIRD JPS PCQL	-0.291 0.426 0.124 0.099	p < .01 p < .001 ns ns	.316	p < .001
Gains Subscale 3 New Beginning	SOD FFIRD JPS PCQL	-0.213 0.230 0.008 -0.129	ns p < .05 ns ns	.133	p < .05
Gains Subscale 4 Leisure & cultural Activities	SOD FFIRD JPS PCQL	-0.126 -0.026 0.194 0.057	ns ns ns ns	.067	ns
Gains Subscale 5 Investments	SOD FFIRD JPS PCQL	-0.252 0.071 -0.024 -0.002	p < .05 ns ns ns	.075	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F18. *Social Predictors and Losses – Older sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	SOD FFIRD JPS PCQL	0.093 0.104 -0.130 0.133	ns ns ns ns	.049	ns
Losses Subscale 1 Job related: emotional aspects	SOD FFIRD JPS PCQL	-0.018 0.063 -0.034 0.089	ns ns ns ns	.014	ns
Losses Subscale 2 Job related: tangible aspects	SOD FFIRD JPS PCQL	-0.025 0.092 -0.138 0.050	ns ns ns ns	.029	ns
Losses Subscale 3: Company relationships	SOD FFIRD JPS PCQL	-0.055 0.196 -0.017 0.0671	ns p < .05 ns ns	.049	ns
Losses Subscale 4 Benefits/ Compensation	SOD FFIRD JPS PCQL	0.065 0.116 -0.024 -0.049	ns ns ns ns	.021	ns

Note. Predictors: SOD = Sum of Diversity, from 0 to 91 (%); FFIRD = Family and Friends Influence on the Decision to Retire Scale, from 1 (very positive influence) to 5 (very negative influence) JPS = Job Perception Scale, from 1 (strongly agree) to 5 (strongly disagree) and PCQL = Perception of Country's Quality of Life Scale, from 1 (very positive influence) to 5 (very negative influence).

Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F19. *Individual Predictors and Gains – Older sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Gains Scale	Health Perception	0.149	ns	.095	ns
	Income	-0.075	ns		
	Income Loss	0.242	ns		
	Proximity to retirement	0.026	ns		
Gains Subscale 1 Freedom from Work	Health Perception	-0.012	ns	.023	ns
	Income	-0.027	ns		
	Income Loss	0.122	ns		
	Proximity to retirement	0.081	ns		
Gains Subscale 2 Relationships	Health Perception	0.074	ns	.053	ns
	Income	0.131	ns		
	Income Loss	-0.014	ns		
	Proximity to retirement	-0.184	ns		
Gains Subscale 3 New Beginning	Health Perception	-0.079	ns	.069	ns
	Income	-0.030	ns		
	Income Loss	0.157	ns		
	Proximity to retirement	-0.174	ns		
Gains Subscale 4 Leisure & cultural Activities	Health Perception	0.099	ns	.070	p < .05
	Income	-0.127	ns		
	Income Loss	0.115	ns		
	Proximity to retirement	0.192	p < .05		
Gains Subscale 5 Investments	Health Perception	-0.057	ns	.011	ns
	Income	-0.084	ns		
	Income Loss	-0.005	ns		
	Proximity to retirement	0.040	ns		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).

Positive Attitudes: Gains (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F20. *Individual Predictors and Losses – Older sample*

Dependent Variable	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Full Losses Scale	Health Perception	-0.001	ns	.023	ns
	Income	-0.146	ns		
	Income Loss	-0.031	ns		
	Proximity to retirement	-0.018	ns		
Losses Subscale 1 Job related: emotional aspects	Health Perception	0.028	ns	.054	ns
	Income	-0.203	p < .01		
	Income Loss	0.018	ns		
	Proximity to retirement	-0.113	ns		
Losses Subscale 2 Job related: tangible aspects	Health Perception	-0.117	ns	.024	ns
	Income	-0.147	ns		
	Income Loss	-0.007	ns		
	Proximity to retirement	-0.060	ns		
Losses Subscale 3 Company relationships	Health Perception	-0.019	ns	.027	ns
	Income	-0.137	ns		
	Income Loss	0.037	ns		
	Proximity to retirement	-0.087	ns		
Losses Subscale 4 Benefits/ Compensation	Health Perception	-0.122	ns	.025	ns
	Income	0.017	ns		
	Income Loss	-0.119	ns		
	Proximity to retirement	-0.024	ns		

Note. Health Perception – from 1 (excellent) to 5 (poor/recovering from illness), M = 2.17 (good); Income from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000), M = NZ\$ 225,000; Income Loss – from 0 to 100%, M = 49%; Proximity to retirement – from 0 to 34 years, M = 10.55 years, 1 = near retirement (10 years or less from retirement) 2 = far from retirement (more than 10 years).
Negative Attitudes: Losses (Scale and Subscales), from 1 (very important) to 4 (not important).

Table F21. *Influence of the Social Predictors on the Attitudes towards Retirement (β size) – Five samples*

Predictors	Overall sample	NZ sample	Brazilian sample	Younger sample	Older sample
Perception of Gains (β size)					
SOD	-.22(FG); -.14(2); -.21(3); -.18(4)	.24 (1)	-.42(FG); -.35(3); -.24 (4)	-.21(3)	-.35(FG); -.29(2)
FFIRD	.22(FG); .38(2); .23(3)	.36 (2)	.37(2); .25 (3)	.25(FG); .37(2); .23(3)	.43(2); .23 (3)
JPS	.13(2); .13(4)	-	.21(2); .22(4)	-	-
PCQL	-.22(3)	-	-	-.28(3)	-
Perception of Losses (β size)					
SOD	-	-	-	-	-
FFIRD	-	-	.21(6)	-	-
JPS	-	-	-	-	-
PCQL	-.18(9)	-	.24(FL); .21(6)	-.24 (9)	-

Note. Gains Scales and Subscales in this table: (FG) – Full Gains Scale; (1) = Avoidance of job responsibility; (2) = Relationships; (3) = New Beginning; (4) = Leisure & Cultural activities; Losses Scales and Subscales in this table: FL = Full Losses Scale; (6) = Job related: emotional aspects; (9) = Benefits/Compensation. All predictors with p at least < .05.

Table F22. *Influence of the Individual Predictors on the Attitudes towards Retirement (β size) – Five samples*

Predictors	Overall sample	New Zealand sample	Brazilian sample	Younger sample	Older sample
Perception of Gains (β size)					
Health Perception	-	-	-	-	-
Income	-	-	-	-.19 (3)	-
Income Loss	.25 (3)	-	-	.36 (3)	-
Proximity to retirement	-	-	-	-	.19 (4)
Perception of Losses (β size)					
Health Perception	-	-	-	-	-
Income	-.18 (6)	-.21(6); .20(9)	-	-.18 (6)	-
Income Loss	-	-	-.23 (9)	-	-
Proximity to retirement	-.20(6); -.24(9)	.18(6); -.19(9)	-.21 (9)	-.28(6); -.28(9)	-

Note. Gains Scales and Subscales in this table: (3) = New Beginning; (4) = Leisure & Cultural activities; Losses Scales and Subscales in this table: (6) = Job related: emotional aspects; (9) = Benefits/Compensation. All predictors with p at least < .05

Table F23. *Percentage of Variance Explained (R^2) in Social and Individual Sets Predicting Attitudes towards Retirement – Five samples*

Attitudes Towards Retirement	Overall sample		New Zealand sample		Brazilian sample		Younger sample		Older sample	
	Soc	Ind	Soc	Ind	Soc	Ind	Soc	Ind	Soc	Ind
Positive Attitudes (Gains)										
Full Gains Scale	.12**	ns	ns	ns	.24**	ns	.12*	Ns	.20*	ns
Gains Subscales										
Freedom from Work	Ns	ns	.08*	ns	ns	ns	ns	Ns	ns	ns
Relationships	.22**	ns	.19***	ns	.25***	ns	.20***	Ns	.32***	ns
New Beginning	.18***	.09**	ns	ns	.23***	ns	.21***	.17**	.13*	ns
Leisure & Cultural activities	.05*	ns	ns	ns	.11**	ns	ns	ns	ns	.07*
Investments	Ns	ns	ns	ns	ns	ns	ns	ns	ns	ns
Negative Attitudes (Losses)										
Full Losses Scale	Ns	ns	ns	ns	.09*	ns	ns	ns	ns	ns
Losses Subscales										
Job related: emotional aspects	Ns	.07**	ns	.08*	.08*	ns	ns	.10**	ns	ns
Job related: tangible aspects	Ns	ns	ns	ns	ns	ns	ns	ns	ns	ns
Company relationships	Ns	ns	ns	ns	ns	ns	ns	ns	ns	ns
Benefits/compensation	.05*	.06**	ns	.10**	ns	.11**	.08**	.09**	ns	ns

Note. The Social Set considers the following group of predictors: SOD, FFIRD, JPS and PCQL. The Individual Set considers the following predictors: Health Perception, Income, Percentage of Income Loss and Proximity to retirement.

* $p < .05$; ** $p < .01$; *** $p < .001$

Table F24. *Social Predictors and Life After Retirement – Five samples*

Life after Retirement	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Overall sample	SOD - Sum of diversity FFIRD JPS - Job Perception PCQL	0.115 0.133 -0.022 -0.026	ns p < .05 ns ns	.029	ns
New Zealand sample	SOD - Sum of diversity FFIRD JPS - Job Perception PCQL	0.267 0.126 -0.136 -0.123	p < .01 ns ns ns	.125	p < .01
Brazilian sample	SOD - Sum of diversity FFIRD JPS - Job Perception PCQL	0.000 0.131 0.079 0.081	ns ns ns ns	.035	ns
Younger sample	SOD - Sum of diversity FFIRD JPS - Job Perception PCQL	0.098 0.030 -0.032 0.045	ns ns ns ns	.011	ns
Older sample	SOD - Sum of diversity FFIRD JPS - Job Perception PCQL	0.112 0.319 0.059 -0.134	ns p < .01 ns ns	.150	p < .01

Note. SOD, M = .44 , from 0 (lower diversity) to (higher diversity)
 FFIRD, M = 2.30, from 1 = very positive influence to 5 = very negative influence
 JPS, M = 2.02, from 1 = strongly agree to 5 = strongly disagree
 PCQL, M = 3.14, from 1 = very positive influence to 5 = very negative influence.
 Life After Retirement, M = 2.49, from 1 (much better) to 5 (much worse).

Table F25. *Individual Predictors and Life After Retirement – Five samples*

Life after Retirement	Predictors	Std. Beta	Significance of predictors	R ²	Model Significance
Overall sample	Health Perception	-0.151	p < .01	.038	p < .05
	Income	-0.052	ns		
	% Income loss	-0.006	ns		
	Years from retirement	0.105	ns		
New Zealand sample	Health Perception	-0.185	p < .05	.053	ns
	Income	0.059	ns		
	% Income loss	-0.073	ns		
	Years from retirement	0.120	ns		
Brazilian sample	Health Perception	-0.093	ns	.042	ns
	Income	-0.115	ns		
	% Income loss	0.042	ns		
	Years from retirement	0.116	ns		
Younger sample	Health Perception	-0.172	p < .05	.122	p < .001
	Income	-0.007	ns		
	% Income loss	-0.013	ns		
	Years from retirement	0.293	p < .001		
Older sample	Health Perception	-0.122	ns	.018	ns
	Income	-0.072	ns		
	% Income loss	-0.016	ns		
	Years from retirement	-0.005	ns		

Note. Health Perception, M = 2.17 (good), from 1 (excellent) to 5 (poor/recovering from illness);

Income, M = NZ\$ 225,000, from 1 (less than NZ\$ 150,000) to 7 (more than NZ\$900,000);

% of Income Loss, M = 49%, from 0 to 100;

Proximity to retirement, M = 10.6 years, from 0 to 34 years, 1 = near retirement (10 years or less) 2 = far from retirement (more than 10 years).

Life After Retirement M = 2.49, from 1 (much better) to 5 (much worse).

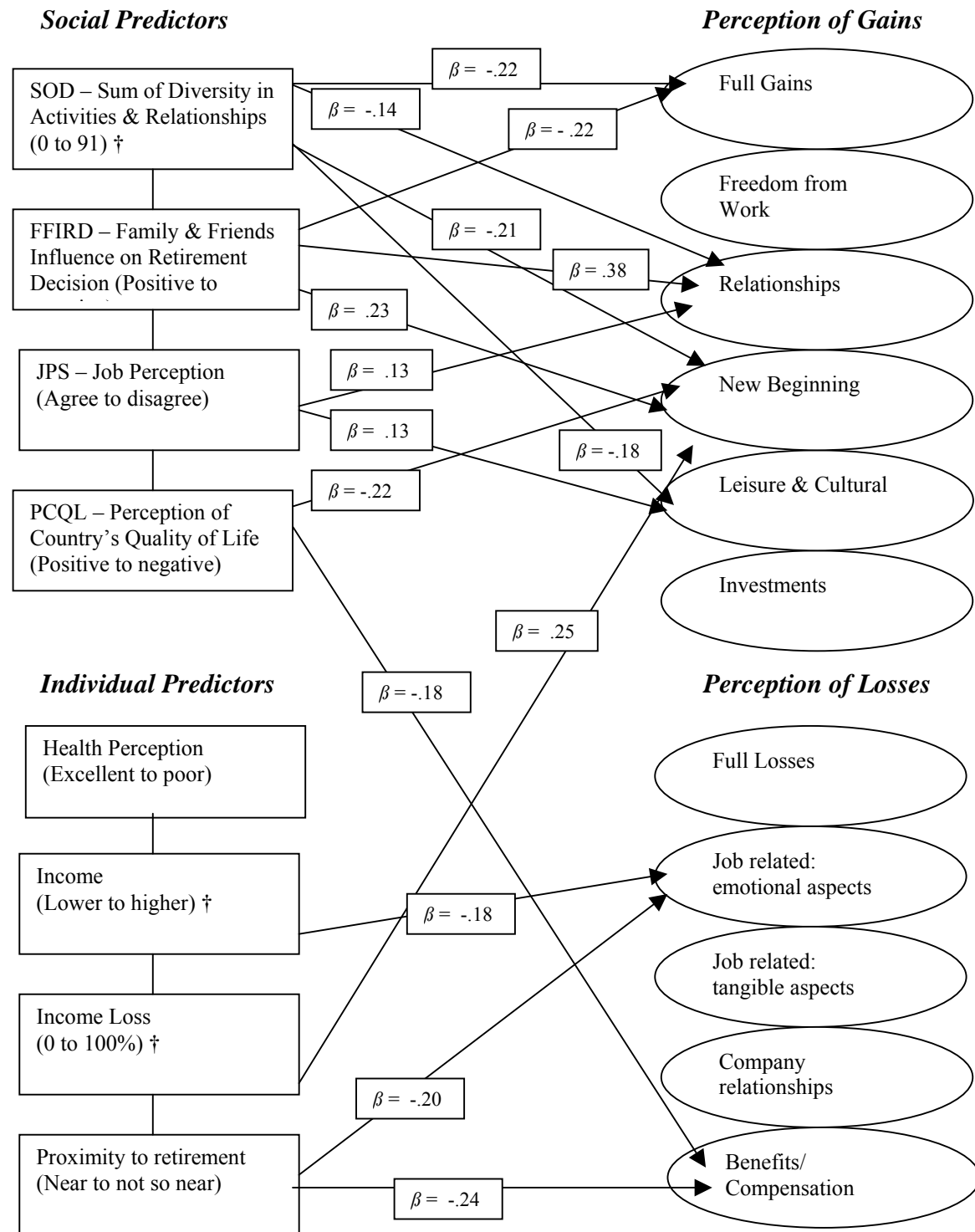


Figure F1. Unique contribution of each of the Social & Individual Predictors on the Retirement Attitudes of Overall Executives

22 multiple regressions for the Overall sample were calculated. The lower the scores on the Gains and Losses scales, the more important they are; i.e. from very important (1) to not so important (4). The majority of the predictor scores are in descending direction (from very positive/strongly agree to very negative/strongly disagree), except those indicated with a †, where the scores are in the ascending direction (from lower to higher), e.g. the higher the SOD score, the higher the diversity of activities/relationships

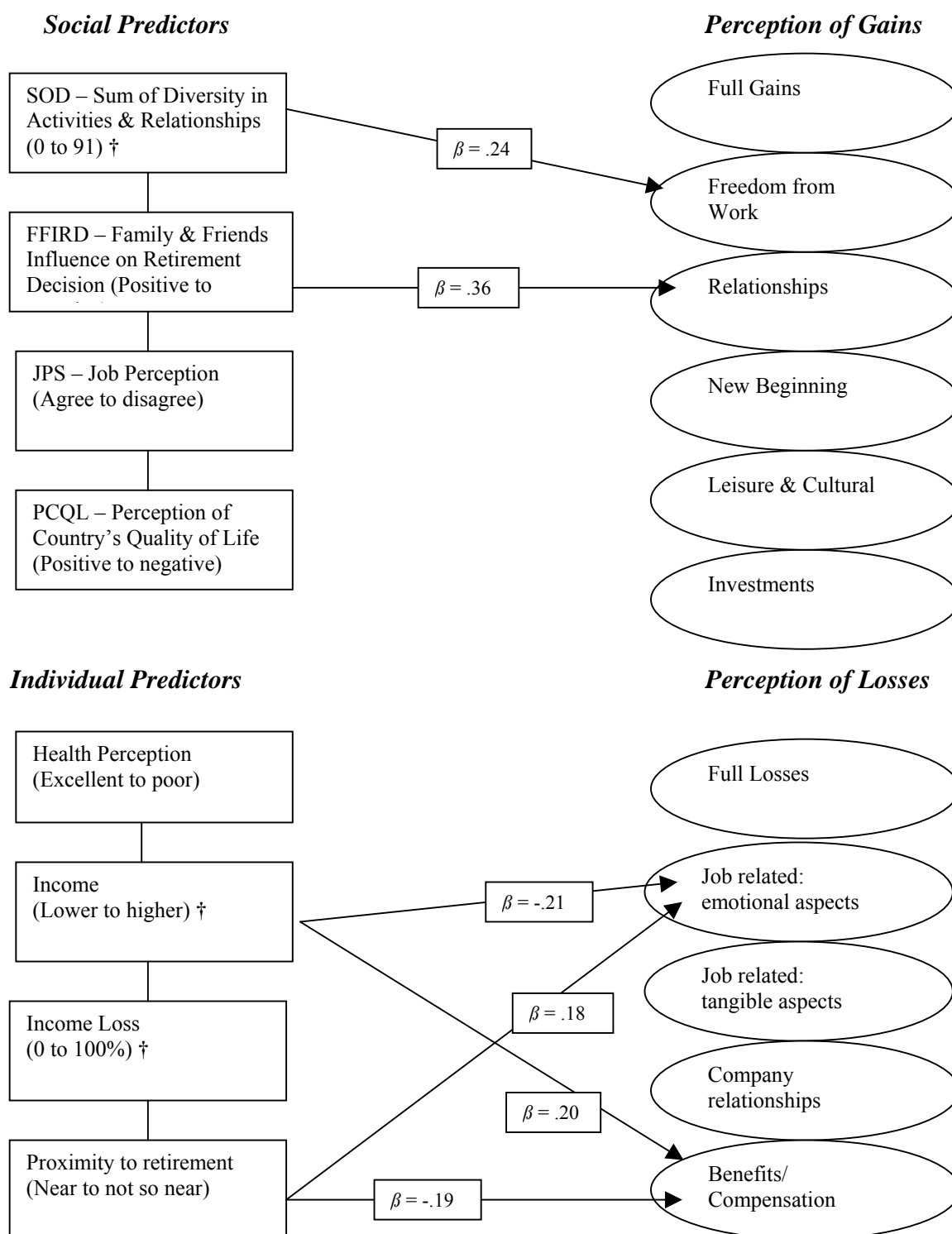


Figure F2. Unique contribution of each of the Social & Individual Predictors on the Retirement Attitudes of New Zealand Executives

22 multiple regressions for the New Zealand sample were calculated. The lower the scores on the Gains and Losses scales, the more important they are; i.e. from very important (1) to not so important (4). The majority of the predictor scores are in descending direction (from very positive/strongly agree to very negative/strongly disagree), except those indicated with a †, where the scores are in the ascending direction (from lower to higher), e.g. the higher the SOD score, the higher the diversity of activities/relationships.

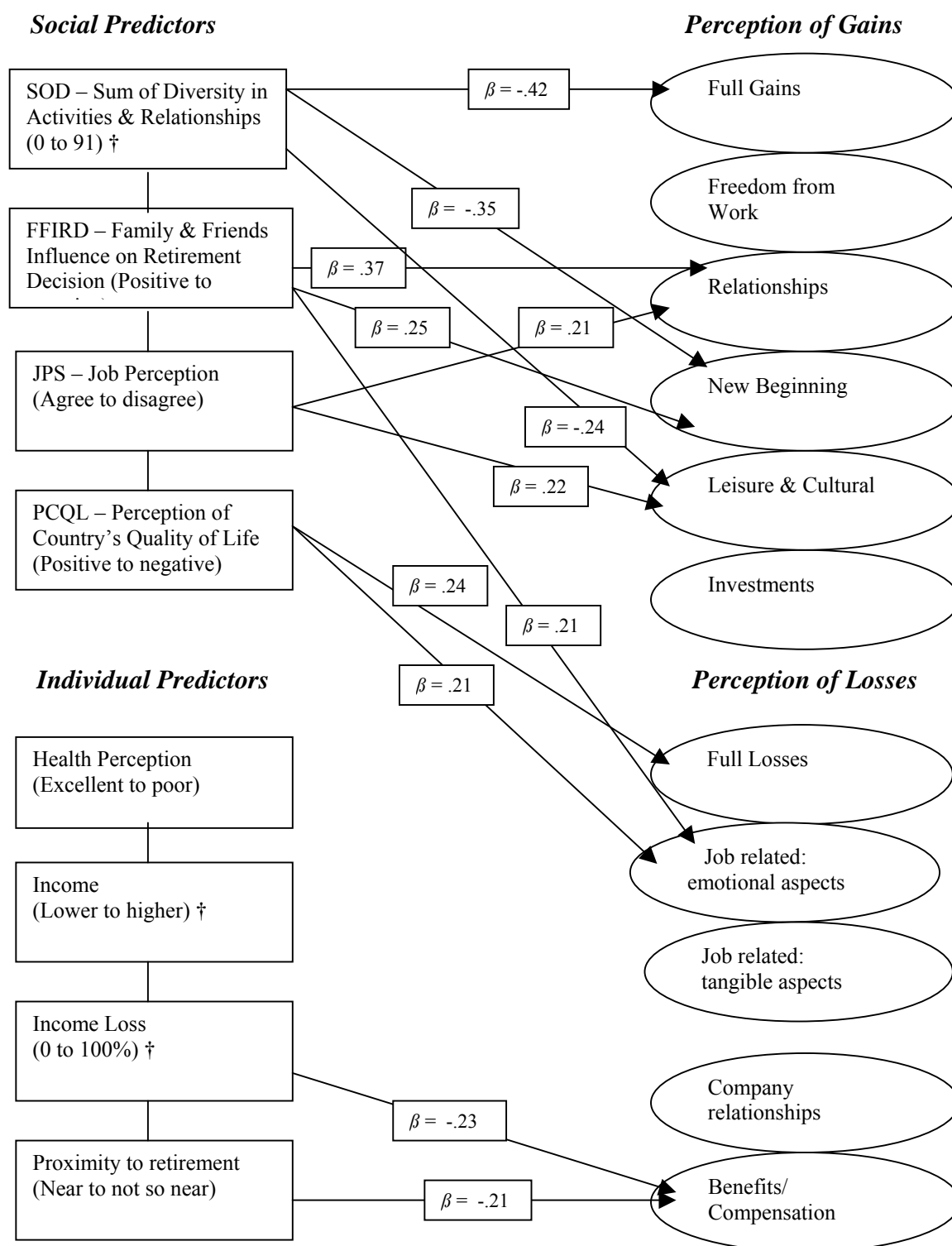


Figure F3. Unique contribution of each of the Social & Individual Predictors on the Retirement Attitudes of Brazilian Executives

22 multiple regressions for the Brazilian sample were calculated. The lower the scores on the Gains and Losses scales, the more important they are; i.e. from very important (1) to not so important (4). The majority of the predictor scores are in descending direction (from very positive/strongly agree to very negative/strongly disagree), except those indicated with a †, where the scores are in the ascending direction (from lower to higher), e.g. the higher the SOD score, the higher the diversity of activities/relationships.

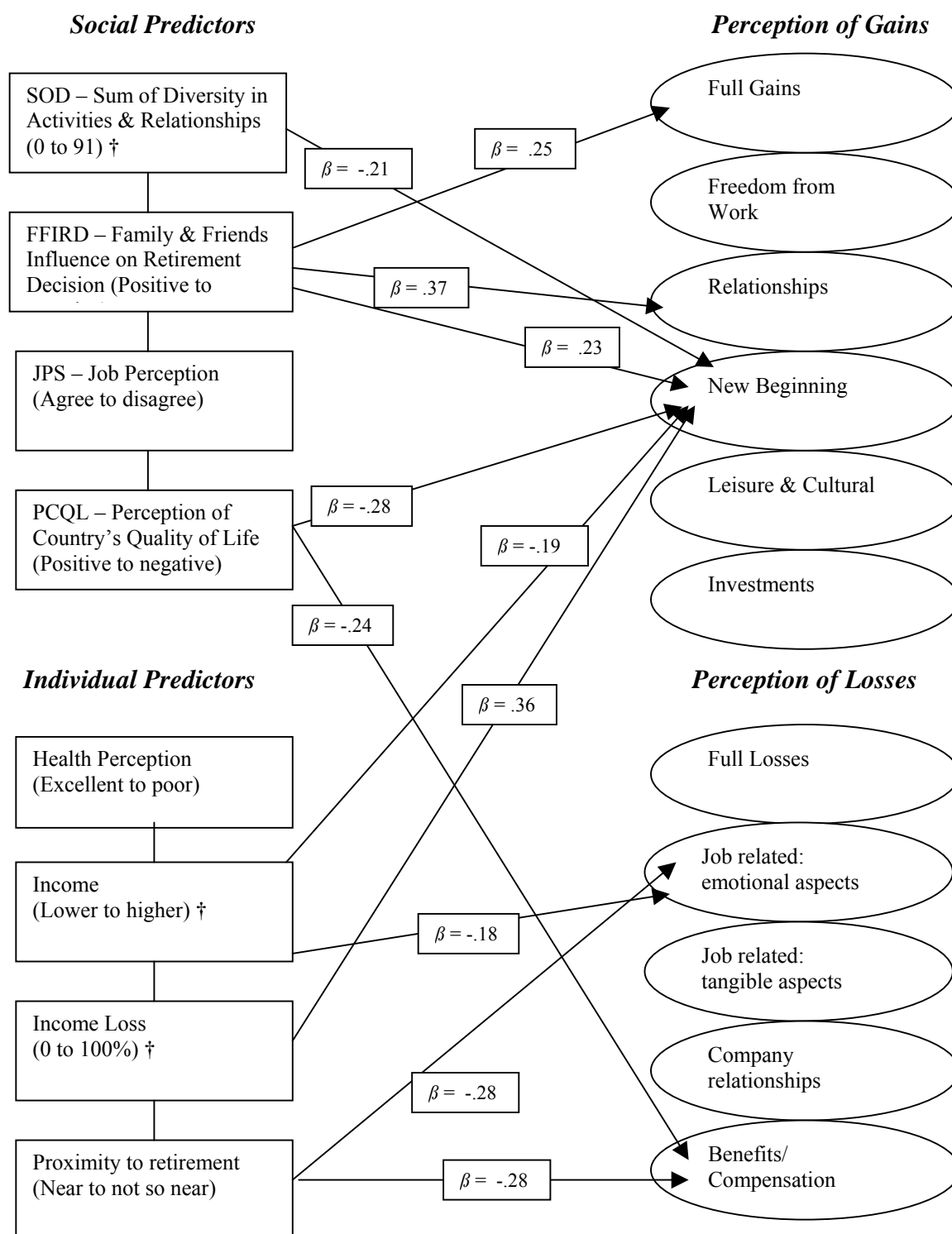


Figure F4. Unique contribution of each of the Social & Individual Predictors on the Retirement Attitudes of Younger Executives

22 multiple regressions for the Younger sample were calculated. The lower the scores on the Gains and Losses scales, the more important they are; i.e. from very important (1) to not so important (4). The majority of the predictor scores are in descending direction (from very positive/strongly agree to very negative/strongly disagree), except those indicated with a †, where the scores are in the ascending direction (from lower to higher), e.g. the higher the SOD score, the higher the diversity of activities/relationship

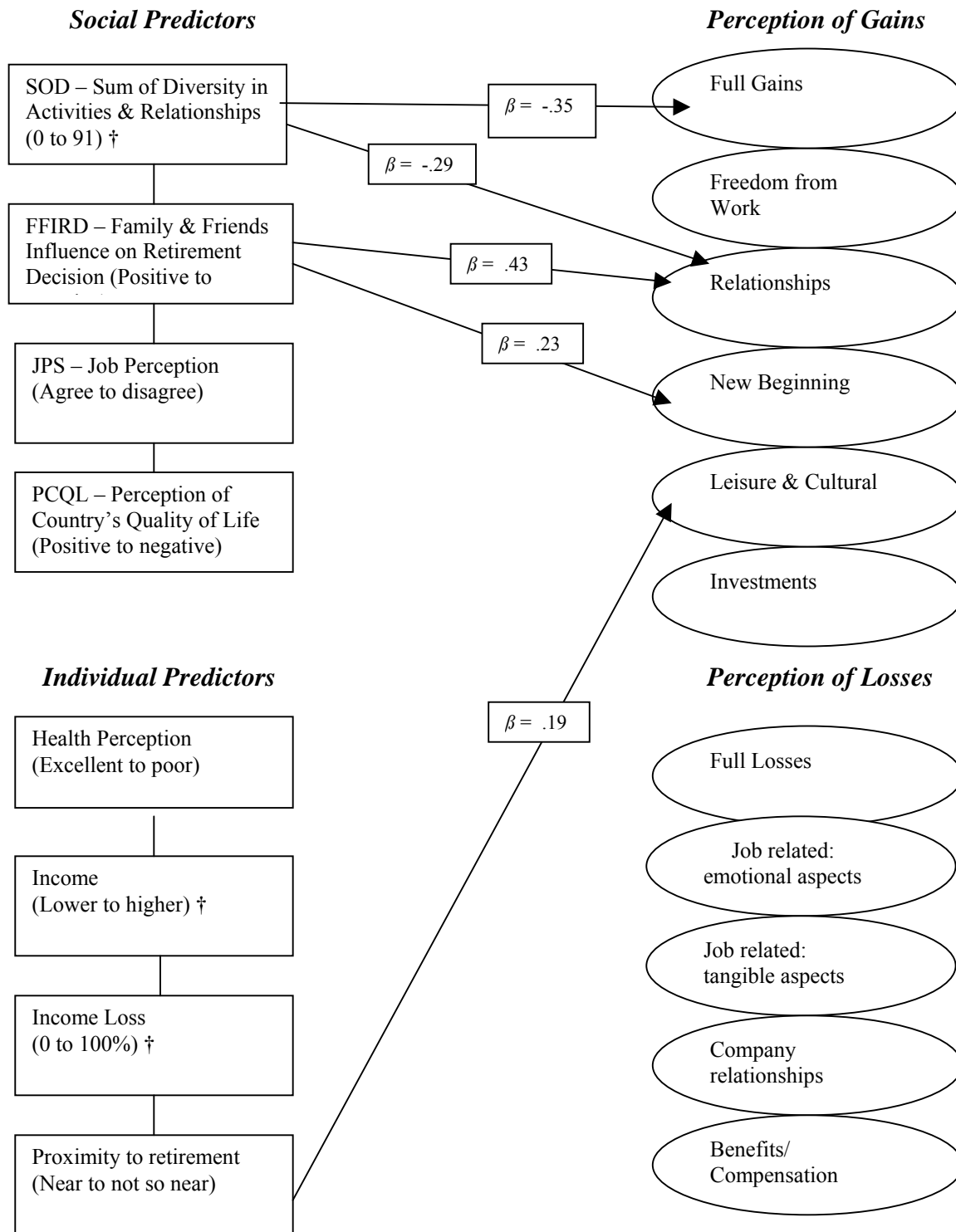


Figure F5. Unique contribution of each of the Social & Individual Predictors on the Retirement Attitudes of Older Executives

22 multiple regressions for the Older sample were calculated. The lower the scores on the Gains and Losses scales, the more important they are; i.e. from very important (1) to not so important (4). The majority of the predictor scores are in descending direction (from very positive/strongly agree to very negative/strongly disagree), except those indicated with a †, where the scores are in the ascending direction (from lower to higher), e.g. the higher the SOD score, the higher the diversity of activities/relationships.