

THE SOCIAL SECURITY REFORM AND THE IMPACTS ON THE RETIREMENT OF PUBLIC SERVANTS: BETWEEN THE TRANSITION RULES AND THE WORSENING QUALITY OF LIFE



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ABSTRACT

This study examines the impact of the 2019 Social Security Reform on the retirement conditions of public servants linked to the General Social Security Regime (RGPS), in contrast to those who have their own Social Security Regime (RPPS). With the reform, there were important changes in age requirements, contributions, and the calculation of benefits, which raises the central question: "What is the impact of these changes on the quality of life and financial security of public servants?" The research is based on three main hypotheses: the first suggests that stricter requirements have reduced access to retirement, compromising quality of life; the second points to a decrease in the value of benefits, caused by the new calculation formula; and the third indicates that, in order to meet the established criteria, civil servants can postpone retirement, jeopardizing their financial security and well-being. The study confirmed that the new rules imposed additional challenges to pension planning and encouraged prolonged permanence in the labor market, which impacts the quality of life of civil servants in the pre-retirement phase. In addition, it was found that the new calculation methodology resulted in significant reductions in the amounts of benefits, generating uncertainties and affecting the dignity and financial balance of retirees. This investigation is relevant, as the reform directly affects millions of public servants without RPPS, being a central point to understand the current social security scenario and support governmental and personal decisions regarding social security planning, with a view to ensuring future security and quality of life.

Keywords: Social Security Reform. Public Servants. Impacts.

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INTRODUCTION

The Brazilian social security system is a fundamental element in the social protection structure, especially for public servants linked to the General Social Security Regime (RGPS), who retire under the same rules applicable to the private sector. The 2019 Social Security Reform brought substantial changes in the retirement conditions of these civil servants, changing age requirements, contribution time and calculation formulas, and causing a relevant impact on the quality of life and financial security of this category. The reform imposes additional challenges on civil servants, who, without having their own Social Security Regime (RPPS), need to meet the new criteria for obtaining the benefit.

This study addresses these transformations, considering three main hypotheses: that the increase in age and contribution requirements reduced access to retirement; that the changes in the calculation of benefits resulted in a decrease in earnings; and that the extension necessary to comply with the requirements negatively influences the quality of life of public servants. Thus, the analysis of the impact of the pension reform on these workers is essential to understand the extent of the challenges faced and to support future evaluations of pension policies and their consequences.

Historically, the Brazilian social security system has evolved in three phases: the initial period (1923-1960), the expansion phase (1960-1988) and the current crisis period (1988-present). The reforms, marked by the search for financial sustainability, have been the subject of intense debates, especially in relation to the difficulties generated for workers and public servants in the RGPS. As the system acts to ensure financial support during retirement, it represents a central component to the security and well-being of citizens, providing them with protection against risks such as illness, disability, and old age.

The 2019 reform stands out for raising the minimum age requirements (62 years for women and 65 for men) and contribution time (30 years for women and 35 for men), requiring civil servants to remain in the labor market longer and thus sacrificing financial stability and quick access to the benefit (Martinez, 2020). The uniform application of these new rules ignores the specificities of the public service, placing civil servants in a situation comparable to that of private sector workers, which raises questions about the adequacy of the RGPS to meet the needs of these professionals. This general regime, by including civil servants in public spheres without RPPS, modifies the traditional structure of social security, requiring a significant adaptation in the financial planning of these civil servants.

This transformation has repercussions on the quality of life of the beneficiaries, who face instability regarding the necessary work time and financial predictability in the post-work period. The increase in the minimum age and the stricter rules for calculating benefits have direct effects on the financial health and safety of public servants, imposing on them, in practice, an extra burden to achieve full retirement.

Thus, the present study aims to offer a detailed analysis of the impacts of the reform on the public servants of the RGPS, aiming to fill gaps in the literature and provide a solid basis for governmental and individual decisions. The objective is to promote an in-depth understanding of the challenges imposed on public servants by the pension reform, contributing to a continuous and critical discussion on the effectiveness of social security policies, financial balance and the protection of the social rights of civil servants.

THEORIZING ABOUT SOCIAL SECURITY IN BRAZIL AND ITS RELATIONSHIP WITH PUBLIC SERVANTS.

HISTORY OF SOCIAL SECURITY IN BRAZIL

The historical panorama of social security in Brazil unfolds in three distinct periods, outlining the evolution and challenges faced over time. This study proposes to analyze each of these phases, focusing on the significant transformation introduced by the 2019 Reform and its consequences for public servants of the General Social Security Regime.

Although the inaugural milestone of social security in Brazil is often attributed to the enactment of Decree No. 4,682, of January 24, 1923, known as the Eloy Chaves Law, there are previous records of initiatives to support workers. In 1911, through Decree No. 9,284, the Retirement and Pension Fund for Workers of the Mint was established, covering the civil servants of that body (Lazzari; Castro, 2023). In addition, the first law to protect against occupational accidents appeared in 1919, when rules of the old Civil Code and the Philippine Ordinances were still applied.

As Goes (2024) points out, before the Eloy Chaves Law, some categories already had access to forms of retirement, such as teachers, postal workers, and public servants. However, this law was consolidated as the initial milestone of Brazilian Social Security, as it established a structured model of protection for railroad workers.

The Eloy Chaves Law instituted the Retirement and Pension Funds (CAPs) for railroad workers, establishing a contributory system with the participation of employees, companies and the State. As Lazzari and Castro (2023, p. 75) point out, these pioneering

entities ensured retirement, death pensions, and medical assistance to workers, constituting the first government effort to guarantee social protection. However, these funds had limited coverage, as they were organized by companies and often did not reach a sufficient number of policyholders to maintain their long-term financial viability.

In 1926, the benefits of CAPs were extended to port and maritime workers by Legislative Decree No. 5,109, and in 1928, employees of telegraph and radiotelegraph services were included in the system (Goes, 2024). This gradual expansion movement demonstrates the growing state concern with guaranteeing social security protection to a greater number of workers.

From the 1960s onwards, the Brazilian social security system underwent a process of significant expansion. The enactment of the Organic Law of Social Security (LOPS) in 1960 consolidated the system, providing bases for its expansion. Factors such as economic growth, urbanization, and industrialization have driven this expansion, leading to an increase in the economically active population and an improvement in the living conditions of the population. The LOPS established an important legal framework for the organization and functioning of the social security system.

From the 1980s onwards, the social security system faced challenges such as increased longevity, falling birth rates, and rising unemployment, challenges that culminated in increased pressure on the system and the need for reforms. The Federal Constitution of 1988 established principles that sought to universalize social security coverage, promoting intergenerational solidarity and equity in financing. Since then, the system has undergone seven reforms, aiming to adapt it to the new challenges and ensure financial sustainability.

The most recent pension reform, approved in 2019, introduced significant changes, such as increasing the minimum retirement age, increasing the contribution time, and creating a mandatory supplementary pension scheme for private sector workers. This reform has been the subject of intense debates and controversies. Proponents argue that it is necessary to ensure the financial sustainability of the system and prevent its collapse. Critics, on the other hand, claim that the reform undermines workers' rights and aggravates social inequalities.

The 2019 Reform is a profound transformation in the Brazilian social security system, with significant impacts on public servants. The introduction of transition rules and the creation of complementary regimes aim to ensure the sustainability of the system, but also raise concerns about the quality of life of retirees. The legal analysis highlights the

importance of balancing the need for financial sustainability with the protection of workers' rights, especially in a context of growing social inequalities.

MEANINGS OF THE SOCIAL SECURITY SYSTEM IN SOCIAL SECURITY

The Brazilian social security system plays an essential role in the social security structure, functioning as a safety net that extends throughout the lives of citizens. It is not limited to being a provider of financial support in retirement, but materializes a commitment of the State to ensure dignified conditions and well-being for the individual throughout his or her career, especially in times of vulnerability. By fulfilling this function, social security represents the principle of social solidarity, ensuring support for workers throughout their life cycle, in order to strengthen the commitment to human dignity and social cohesion.

Social security in Brazil encompasses several public policies that aim to protect citizens against the main social risks, such as poverty, disease, unemployment and old age. In this context, the social security system emerges as one of the essential pillars, alongside the areas of health, education and social assistance. The social security organization is divided between the RGPS and the RPPS, each intended for different groups of insured persons. The RGPS, managed by the INSS, mainly serves private sector workers and public servants who, due to the absence of an RPPS in their federative entity, are linked to this regime. This universal inclusion in the RGPS aims to ensure uniformity of access and social security rights, even when it comes to public servants in municipalities or states without RPPS.

As highlighted by Amado (2024) in his Course on Social Security Law and Process, the RGPS is the main Brazilian pension plan, covering most workers, except for effective and military civil servants linked to an RPPS instituted by a political entity.

The changes brought about by the Social Security Reform strongly impacted public servants affiliated to the RGPS, inserting them in the same rules applicable to private workers. The reform instituted new requirements for minimum age and contribution time for retirement, requirements that do not consider the particularities of the public service and represent a break with the advantages previously present in their own regimes. This scenario generates practical effects on the quality of life of these civil servants, since it increases the necessary work time and restricts the possibilities of access to the benefit, which leads to a forced labor adaptation, leading to an increase in working hours and uncertainty regarding financial stability in retirement.

Due to its universal nature and broad coverage, the RGPS represents a central component of social security, ensuring that all workers, including civil servants without RPPS, are entitled to social security protection. However, the inclusion of these public servants under the same rules as the private sector has generated important discussions about the adequacy of this regime for the specific challenges of the civil service. By doing so, the social security system, essential to the construction of a solidary and fair society, faces the challenge of reconciling its capacity for broad coverage with social justice, especially with regard to the protection of dignity and quality of life in the retirement of civil servants.

DIRECT IMPACTS ON QUALITY OF LIFE AND FINANCIAL SECURITY

The interconnection between the policies of the Brazilian social security system and the quality of life, as well as the financial security of the beneficiaries, is a relevant aspect. Retirement, planned by many as a rest phase, is directly influenced by the financial stability provided by social security. It is imperative to recognize that any modifications in social security rules reverberate deeply, affecting the expectations and reality of taxpayers, generating concerns about future financial security and quality of life.

As highlighted by Silva (2020), "Retirement is an important period of life, and financial security is essential to ensure a good quality of life." In this context, Silva's words resonate with the intrinsic importance of financial security in the quality of life during retirement. Oliveira's (2019) perspective complements this understanding by stating that "Changes in social security rules can have a significant impact on the quality of life and financial security of beneficiaries." Such changes, therefore, should not be underestimated, given their potential to substantially shape the panorama of the quality of life and financial security of the beneficiaries of the social security system.

The 2019 Social Security Reform brought significant changes to the Brazilian social security system, generating direct impacts on the quality of life of policyholders. According to Cunha (2019), the reform was necessary to deal with the pension deficit, but its social implications are profound, increasing inequality and making it difficult to access a more balanced retirement. For Castro and Lazzari (2023), the reform brought advances in the sustainability of the system, but also imposed challenges on policyholders, who need to adapt to stricter rules. In this scenario, financial planning for retirement becomes even more

essential, as it ensures that individuals have the financial conditions to maintain their lifestyle even after retirement (Han et al., 2019).

Postponement of retirement

The advent of the 2019 Social Security Reform (Constitutional Amendment No. 103/2019) brought structural changes in the requirements for retirement, especially for public servants linked to the General Social Security Regime (RGPS), who began to face increases in the minimum age and contribution time. According to article 19 of the aforementioned Amendment, the minimum retirement age, previously non-existent for some cases, was stipulated at 62 years for women and 65 for men, in addition to the requirement of at least 15 years of contribution time, if a woman, and 20 years of contribution, if a man. Such change, by extending the working period, directly impacts the quality of life of civil servants who, in many cases, perform strenuous functions and in unfavorable conditions. The obligation of a longer contribution time can aggravate the physical and emotional vulnerability of civil servants, especially those in older age groups, impairing the expectation of fully enjoying the social security benefit at the end of their working life.

Reduction in the value of pensions

In addition to the postponement of the concession, the reform implemented a new methodology for calculating earnings, with direct impacts on the final amount of retirement. As stipulated in article 26 of Constitutional Amendment No. 103/2019, benefits are now calculated based on the average of all contributions made throughout the career, instead of just the 80% highest contributions, as was the previous criterion. This change tends to reduce the value of pensions, as it considers initial contributions or contributions from periods with lower remuneration, significantly affecting the final income of public servants in the RGPS. This change places insured persons in a situation of vulnerability, compromising their financial security in retirement and the possibility of maintaining their standard of living after the end of their active working life.

Increased financial instability

The introduction of the new social security rules resulted in greater uncertainty regarding the financial planning of public servants in the RGPS. With the increase in the age and contribution time and the proportional reduction in pension amounts, many civil

servants face difficulties in ensuring the predictability of resources for future subsistence. The uncertainty generated by article 26 of Constitutional Amendment No. 103/2019 makes financial planning difficult and generates instability, since the amount of the benefit no longer corresponds proportionally to the length of service and the average salary of the final phase of the career. According to Han et al. (2019), retirement preparation can be defined as a life project that aims to maintain the consumption style and standard of living at a level similar to what the individual had before retiring.

Birkenmaier et al. (2021) point out that inadequate financial preparation for retirement will lead to social security overload, highlighting the importance of incentive policies for saving behavior among the younger population. In this context, it is essential that workers plan their finances to minimize the negative impacts of social security changes.

The analysis of the implications of these normative changes shows that legislative and political decisions related to the social security system have a decisive impact on the quality of life of RGPS policyholders. In this context, it is essential that the State promote social security policies that consider the particularities of public servants linked to the RGPS and seek to provide a balance between the sustainability of the system and social protection, in accordance with the constitutional principles of human dignity and the social function of social security (FC, art. 194 and 201).

FOCUS ON THE 2019 REFORM AND ITS SCOPE ON PUBLIC SERVANTS

The 2019 Social Security reform triggered profound transformations in the Brazilian social security system, impacting several categories of workers, including public servants. These changes, outlined by the increase in the minimum age and the contribution time for retirement, represent significant milestones that require a specific analysis of their repercussion in the public service.

As highlighted by Silva (2020), the Social Security reform is a topic of great complexity and controversy, raising a wide debate in Brazil. His proposals, according to the author, have the potential to substantially affect the lives of millions of Brazilians, including public servants.

Changes in retirement criteria

Constitutional Amendment No. 103/2019 brought profound changes in the retirement criteria, directly impacting public servants who contribute to the RGPS. The reform raised

the minimum age for retirement, establishing 65 years for men and 62 years for women, as provided for in article 19 of the Amendment. In addition, it set a minimum contribution time of 20 years for men and 15 years for women, representing a new paradigm in the conditions for retirement and making it difficult for many public servants to access the benefit. For civil servants already in office on the date of the enactment of the Amendment, transition rules were created with specific requirements. These rules aim to mitigate the immediate impact of the new requirements for those who were already close to retirement. However, the transition rules for public servants are notably more complex than those applicable to the private sector, with multiple modalities being established that consider variables such as age, contribution time, and sum of points, as provided for in articles 20 to 22 of EC 103/2019.

Among the main modalities of transition for RGPS employees, the points rule stands out, which requires a sum between age and contribution time, starting from 86 points for women and 96 for men, with a progressive annual increase. EC 103/2019 also introduced the possibility of retirement by progressive age, in which the minimum age will be gradually raised until it reaches the new level of 62 and 65 years, for women and men, respectively, requiring civil servants to plan in detail to meet the new requirements. This increase in the minimum age and the increase in the contribution time make early retirement difficult and compromise the quality of life of civil servants, especially those who are already in exhausting working conditions.

These changes impose a significant impact on pension planning and the financial security of public servants, requiring a longer time spent at work and limiting access to the full benefit. The complexity of the new transition rules and the increase in requirements are central themes for the study of the social security impact, as they affect the possibility of civil servants to adequately plan their financial future and their quality of life at the end of their working life.

The reform, by establishing such modifications, raises questions about the adequacy of social security policies throughout the career of public servants and demands a thorough analysis of the economic and social implications of these changes, aiming to ensure social security protection in accordance with the constitutional principles of social security.

Potential impacts on the lives of public servants

The effects of the Social Security Reform on public servants have been the subject of intense legal analysis, given the complexity and depth of the changes promoted. Along with these changes, there is the possibility of anticipating some main impacts, which will certainly influence, in the medium and long term, the reality of millions of Brazilian public servants, especially with regard to the extension of the length of service and the new requirements for obtaining the benefit.

This scenario reinforces the need for strategic pension planning on the part of civil servants, who must adapt to a new career and retirement logic. Understanding the parameters established by EC 103/2019 becomes, therefore, essential to ensure legal certainty and predictability to the civil service.

Increase in Working Time

The requirement of a higher minimum age and contribution time forces civil servants to extend their careers, which can result both in the postponement of retirement and in the perception of more modest benefits for those who choose to anticipate retirement. This increase in working time can compromise quality of life, especially for professionals in exhausting functions.

These changes reflect the challenges of social security sustainability, but at the same time, they put at risk the financial security and well-being of civil servants, who make up approximately 15% of formal jobs in Brazil and are responsible for essential functions. As Oliveira (2019) points out, the importance of preserving the living conditions of these workers is inherent to the balanced functioning of the social fabric.

Thus, the 2019 Social Security Reform imposes a new scenario that requires continuous legal analysis and legislative action, in order to ensure the effective protection of the rights of civil servants and the adequacy of social security policies to the principle of human dignity and the balance of social security.

Raising the minimum age

With the minimum age set at 65 years for men and 62 for women, the reform introduces a relevant impact on the permanence of civil servants in activity, which may limit the entry of new generations into the public service and increase the rate of turnover and unemployment among the most experienced civil servants. Such conditions alter the

dynamics of the public sector and require personnel management strategies to mitigate negative effects on the efficiency of the public service.

Reduction in the value of pensions

The new calculation rules, which combine broader salary averages and lower coefficients, result in reduced retirement benefits, compromising the income and quality of life of retired civil servants. This factor accentuates the need for pension planning to ensure the maintenance of an adequate standard of living in retirement.

In this context, the words of Oliveira (2019) stand out when he points out that "public servants play a crucial role in Brazilian society, being responsible for essential services such as education, health, and public safety". This consideration highlights the importance of a careful analysis of the impacts of the Social Security reform on public servants, whose role is undeniably relevant and constitutes approximately 12.45% of formal jobs in the country, according to the Continuous PNAD compiled by the NGO República.org.

In short, the 2019 Social Security reform draws a new scenario for public servants, imposing significant challenges that require a careful legal approach and an in-depth analysis of its impacts on social security and the balance of the Brazilian collective fabric.

DETAILS OF THE 2019 SOCIAL SECURITY REFORM

Constitutional Amendment No. 103/2019 represented a profound change in Brazilian social security guidelines, promoting significant changes in the requirements for retirement. The main transformations included the increase in the minimum age and the contribution time to obtain the benefit. In addition, transitional rules were instituted to soften the adaptation of insured persons to the new requirements, although such rules have generated greater complexity in the interpretation and application of social security law.

Minimum retirement age

A minimum retirement age of 65 years for men and 62 years for women, a rule that aims to promote the sustainability of the system in the face of increasing life expectancy and population aging. As established in article 19 of the aforementioned amendment, those who were already in the labor market at the time of the reform can opt for transition rules, allowing gradual adaptation to the new guidelines. For insured persons who entered the market after the reform, the requirements are strict: in addition to the minimum age, a

minimum contribution of 15 years is required, if a woman and 20 years, if a man, evidencing the contributory nature of the RGPS.

Contribution time

The amendment reformulated the contribution time, setting it at 35 years for men and 30 years for women for those who were in the pre-retirement market. For new entrants, 30 years of contribution is required for men and 25 years for women. This amendment aims to promote a more equitable distribution of funding and benefits, although it has generated debates around its impact on workers who depend on retirement as an essential security for work inactivity.

Transition rules

The transition rules implemented by the reform were developed to avoid abrupt changes in the working life of insured persons close to retirement. Article 20 of EC No. 103/2019 provides for gradual transitions that combine progressive minimum age and accumulated contribution time scores, measures that offer alternatives according to the employee's contribution history. Although these transition rules seek to reduce the immediate impacts, they are criticized for their technical complexity, which requires greater understanding of the legislation and can generate legal uncertainty.

Evaluation of the reform

EC No. 103/2019 brings the issue of the financial sustainability of the social security system to the fore, dividing experts. Defenders maintain that the reform was indispensable to stabilize social security accounts, preventing future deficits. On the other hand, critics, as mentioned by Oliveira (2019), argue that the new requirements increase the risk of social exclusion and accentuate inequalities, especially for low-income workers. Even with studies still in progress, it is evident that the reform has created a new social security scenario, whose repercussions will extend for decades.

IMPACTS CAUSED TO PUBLIC SERVANTS AND OTHER CATEGORIES OF WORKERS

Constitutional Amendment No. 103, enacted on November 12, 2019, promoted a profound restructuring of the Brazilian social security system, significantly changing the rules for access to social security benefits. Although it impacted several professional categories, such as private, rural and domestic workers, the effects of the reform were especially relevant for public servants, whose social security structure underwent important changes with a view to standardizing and fiscal sustainability of the system.

In the case of public servants, the reform established new guidelines both for those who entered the service after its enactment and for those who were already part of the civil service, through transition rules. The minimum retirement age is now 65 years for men and 62 years for women, accompanied by a general minimum contribution time of 25 years for retirement in the public service, but for full retirement (with 100% of the benefit) 35 years is required for men and 30 for women, also requiring 10 years of effective exercise in the public service and, at least 5 years in the position in which the retirement will take place. This configuration shows an attempt to equate the specific regime to the general regime, reducing historical disparities and promoting greater balance between the federative entities.

For civil servants already in office before the reform, the transition rules imposed the need for additional contribution time or the incidence of tolls, which, in practice, postponed the moment of retirement. These changes result in longer tenure in office and, consequently, in relevant impacts on life planning and career structure in the public service. Furthermore, the reform represented a milestone by progressively limiting the full and lifetime benefits previously ensured, especially in the Union, state and municipal regimes, requiring a new posture of social security management and individual planning of civil servants.

The other categories also underwent changes, although with different degrees of impact. Workers in the private sector began to retire at a minimum age of 65 years for men and 62 for women, with a minimum contribution time of 20 and 15 years, respectively, which substantially modified the retirement planning of this portion of the population.

In the case of rural workers, some rights were preserved, such as the minimum age of 60 years for men and 55 for women, in addition to the 15 years of rural activity required. Even so, difficulties persist related to proving the activity, especially due to the informality of the sector.

Among domestic workers, who now have greater social security inclusion with Complementary Law No. 150/2015, the requirement is 15 years of contribution for women and 20 for men in the RGPS, but continuity may be hampered by informality. EC 103 did not specifically change the continuous time for domestic workers, but the general rule of minimum contribution applies.

In summary, the 2019 Social Security Reform brought relevant implications for all Brazilian workers, but imposed particularly significant changes on public servants. By changing the criteria of age, contribution time and transition rules, the reform redefined the social security scenario in the country, requiring workers, especially those in the public sector, to take a new look at their functional trajectory and a more active posture in relation to individual social security planning.

GAPS IN THE LITERATURE REGARDING PUBLIC SERVANTS IN THE RGPS

Constitutional Amendment No. 103/2019, known as the Social Security Reform, implemented significant changes in the Brazilian social security system, affecting crucial points such as the minimum retirement age, the contribution time, and the transition rules applicable to insured persons, including public servants. Although the literature on changes in the General Social Security Regime (RGPS) is extensive, specific gaps are identified when it comes to the analysis of the impacts of the reform on public servants linked to the RGPS. According to Oliveira (2019), most academic discussions and studies on the Social Security Reform focus predominantly on private sector workers, leaving in the background the effects on public servants who, due to the particularities of their careers and contribution regimes, face different challenges with the new requirements.

Despite the major changes introduced by EC No. 103/2019, the specialized literature still does not cover some crucial issues about the specific effects of the reform on public servants in the RGPS. One of the main gaps concerns the assessment of the impacts of the reform on the income of retired civil servants. The reform increased the minimum contribution time and imposed stricter criteria for retirement, including the calculation by the average of all contributions and rules that directly impact the final amount of the benefit, as provided for in paragraph 2 of article 26 of EC No. 103/2019. However, there are no in-depth studies that analyze the effect of this change on the income of retired public servants, considering that the new calculation rules may result in reduced benefits.

Another important gap is the analysis of the demographic composition of retired civil servants. With the increase in the minimum retirement age to 65 years for men and 62 years for women, according to articles 4 and 20 of EC No. 103/2019, it is expected that the age composition of retired public servants will change. Still, there is a lack of studies investigating how this change in the age requirement will affect the average age group and age profile of public servants at the time of retirement. Such an analysis is crucial to understand the aging of the population of retired civil servants and the implications of this phenomenon for the social security system.

In addition, there is a lack of studies on the effects of the reform on the health and quality of life of public servants. The reform extends the length of time employees stay in the labor market, potentially impacting their health and well-being. This is a critical area to be investigated, as EC No. 103/2019 establishes a longer permanence in the public service, often in strenuous activities, which can have serious implications for the physical and mental health of these professionals. To date, there is a lack of studies that examine the impact of the reform on the health and quality of life of retired civil servants.

The absence of studies focused on public servants in the RGPS after the Social Security reform constitutes a gap that must be filled to enrich the debate and promote more appropriate public policies. EC No. 103/2019 brought substantial changes that profoundly affect the reality of public servants, both in terms of income and retirement conditions and quality of life. Thus, the development of research on these topics is essential to support policymakers and offer guidelines that ensure social security protection and the well-being of public servants.

CONTRIBUTIONS AND DEMANDS OF PUBLIC SERVANTS

Public servants play an essential role in maintaining public services in Brazil, with responsibilities that include education, health, and public safety. Representing approximately 12.45% of formal jobs in the country, according to data from the Continuous PNAD compiled by the NGO República.org, these professionals form a relevant portion of the national workforce. Thus, its contribution to the social security system is significant, not only because of the volume, but also because of the complexity of the requirements and guarantees involved.

In the context of Constitutional Amendment No. 103/2019, the social security contributions of public servants have acquired even more relevance, with progressive rates

ranging from 7.5% to 22% on gross remuneration, according to article 11 of said amendment. This percentage represents a marked difference compared to workers in the private sector, who contribute rates between 7.5% and 14%. This scenario highlights the weight of civil servants' contributions to the financial sustainability of the system, as their average contribution time is longer, which ensures greater stability for social security funds.

The Federal Constitution of 1988, in its article 40, guarantees public servants differentiated retirement requirements, based on the essentiality of the services provided and the stability of the positions. With Constitutional Amendment No. 103/2019, these requirements were changed, establishing a minimum age of 65 years for men and 62 years for women, with a minimum contribution time of 25 years, of which 10 must be in public service and 5 in the effective position. These rules reflect the differentiated position of public servants in relation to the General Social Security Regime (RGPS), considering the continuous nature of contributions and the vital nature of their services to society.

The demand for a social security system that offers them greater protection is justified by aspects such as prolonged dedication and job stability, which gives them a continuous and essential link with the public sector. The social security system, by providing a differentiated regime for these professionals, meets not only the need to protect those who work in essential functions, but also to encourage continuity and experience in the public service.

The cost of a more generous retirement system for public servants, however, requires a prudent analysis of budget impacts, especially in times of increasing pension deficits. EC No. 103/2019 aims precisely to contain the growth of this deficit through adjustments in the retirement rules, both in the RGPS and in the civil servants' own regimes. Still, there is a delicate balance to be struck: while it is necessary to meet the demands of civil servants, it is also essential to avoid excessive burdens on society, which could be affected by tax increases or the reduction of benefits for other categories.

Therefore, the literature and the legal context reinforce that the contribution of public servants to Social Security goes beyond the percentage of their contributions, implying a commitment to public service that justifies a specific social security regime. However, to ensure long-term sustainability, pension policies need to consider both the relevance of these professionals and fiscal responsibility, promoting a retirement model that balances the needs of civil servants with the financial capacity of the State.

This analysis reaffirms the importance of developing research that deepens the understanding of the social security impacts on public servants, supporting the development of efficient and sustainable public policies.

CONCLUSION

The purpose of this study was to analyze, from a legal perspective, the impacts of the 2019 Social Security Reform on the retirement conditions of public servants linked to the General Social Security Regime (RGPS). Throughout the research, the hypotheses raised allowed the identification of real and substantial consequences for this category, as transformations in the eligibility criteria, in the way benefits are calculated, and in the conditions for access to retirement were confirmed.

The first hypothesis dealt with the criteria of minimum age and contribution time, being confirmed by the finding that the Reform significantly increased these requirements. For public servants, the increase in the minimum retirement age and the extension of the contribution period have established new challenges for access to the benefit, directly influencing pension planning.

Next, the impact of the changes in the calculation of benefits was analyzed, more specifically with regard to the average salary used to determine the value of pensions. It was found that the changes reduced the amounts of benefits, compromising the financial security of many public servants after retirement and, more broadly, introducing additional challenges to the maintenance of the standard of living of these professionals.

The third hypothesis investigated the possibility of postponing retirement as a consequence of the new requirements. It was evident that the new rules encourage longer permanence in the labor market, which can affect not only the economic security of civil servants, but also the long-term planning of human resources in the public sector, in addition to having implications for the quality of life of civil servants in the pre-retirement phase.

The last hypothesis, finally, focused on the general repercussions of the changes for the quality of life and financial stability of retired public servants. It was confirmed that the set of modifications introduced by the reform brought a scenario of greater uncertainty and, in some cases, significant reductions in benefits, affecting the dignity and social balance of public sector retirees.

In short, the conclusions reached demonstrate that the 2019 Social Security Reform caused profound and impactful changes for the public servants of the RGPS. The increase in requirements, the change in the calculation of benefits and the requirement for extension in the labor market were factors that changed the social security scenario, creating the need for continuous monitoring of the social and economic consequences of these changes.

In this context, it is essential that social security policies continue to evolve, in order to reconcile the needs of public servants with the fiscal and economic requirements of society. The search for a fairer and more sustainable social security system requires the involvement of all stakeholders, through a transparent and constructive dialogue between government spheres, civil servants and society. Moving towards the construction of a social security model that respects the principles of equity, dignity and legal certainty for all citizens will be a decisive step to ensure social justice to those who have dedicated their career to public service.

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