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Effects of Three Types of Retirement Preparation Program:

A Qualitative Study of Civil Servants in Brazil

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### Abstract

Studies on the effectiveness of retirement planning programs are relatively scarce. Retirement preparation and planning programs may assist individuals to smooth the transition to retirement and subsequent adjustment. This qualitative study examines the effects of three retirement preparation programs on civil servants in Brazil. Theoretically, the study builds on the transtheoretical model (TTM), also called the stages of change model. Twenty civil servants (aged 53–67) working for the Brazilian Government were randomly assigned to one of the three retirement planning programs entitled testimony, short, and extensive. The results of qualitative interviews, conducted 6 months after completion of the programs, show that participants on the extensive program presented a broader array of changes in retirement planning and had progressed through more stages of the TTM than participants who took part in the short and testimony programs.

*Keywords:* retirement planning programs, retirement adjustment, older workers, aging, transtheoretical model

## Effects of Three Types of Retirement Preparation Program:

### A Qualitative Study of Civil Servants in Brazil

Retirement is an important life-course event that marks the start of a new life stage in which work is no longer dominant. Employees have to adjust to the significant life changes that accompany the transition and to try to achieve psychological comfort with their retirement life. Managing retirement is a central developmental task in late adult life involving two developmental challenges. The first challenge involves the social and psychological detachment from work (Damman, Henkens, & Kalmijn, 2015). The second involves the development of a satisfactory post-retirement lifestyle (Havighurst, Munnichs, Neugarten, & Thomae, 1969). Dealing with loss is a central aspect of the first developmental task. This is a complex and individual psychological process of adjustment (Harvey & Miller, 1998). The second developmental challenge – establishing a post-retirement lifestyle – is closely related to the individual's access to resources. The development of a satisfactory post-retirement lifestyle may be seriously constrained by shortages of or loss of relevant resources (Van Solinge & Henkens, 2008).

For many people, retirement is a period of uncertainty and change. Retirement preparation and planning programs may assist individuals to smooth their transition to retirement and their subsequent adjustment. Cross-sectional research on the use of a variety of planning measures suggests that financial planning is predictive of later life satisfaction in retirees (Noone, Stephens, & Alpass, 2009). This planning may take several forms, including informal preparation through discussions with partners, friends, or retired persons and reading about retirement, as well as formal preparation in retirement seminars

(Kim & Moen, 2002; Lee & Law, 2004; Noone et al., 2009; Taylor, Carter, Cook, & Weinberg, 1997).

Retirement planning and preparation programs to prepare older workers for life after a working career have been developed since the early 1960s (Brady, Leighton, Fortinsky, Crocker, & Fowler, 1996; Petkoska & Earl, 2009). Yet, despite the extensive array of retirement preparation programs offered by employers and private organizations, scientific research on the effect of these programs is relatively scarce. Many of the previous studies were conducted in the 1970s and 1980s in the United States (Glamser, 1975, 1981) and their focus is primarily on a narrow set of behaviors related to financial retirement planning (Brady et al., 1996; Lee & Lau, 2004; Noone et al., 2009). Financial planning is, however, only one – albeit important – aspect of older adults' preparation for retirement. Planning and preparation is also deemed important with respect to achieving social and psychological detachment from work and the development of a post-retirement lifestyle. The latter is not only related to financial resources, but also to health and to social participation.

The aim of the current study is to investigate the impact of three different forms of retirement planning program in Brazilian public organizations. The central research question is: to what extent do three different forms of retirement preparation program facilitate the individual's planning and preparation for retirement? These programs vary in terms of duration, coverage of the issue, and didactical method. The 1-day (3 hours) is a 'testimony' program, where participants listen to and interact with individuals who have already made the transition to retirement. The impact of two more elaborate programs – that have been named the 'short' program and the 'extensive' program – are compared with the testimony program.

The purpose of this paper is to advance the existing knowledge on retirement planning and preparation in three ways. First, although retirement adjustment and preparation is increasingly viewed as a multidimensional process, most theoretical research, as well as practical interventions, has focused on financial planning and preparation for retirement. Other aspects, such as health, (psycho-) social issues, and leisure planning have received relatively little attention (Petkoska & Earl, 2009; Wong & Earl, 2009). Therefore, the current research explicitly acknowledges the multidimensional character of the retirement process.

Second, the present study applies a theoretical model widely used in health research to the field of retirement preparation. To investigate the impact of the various retirement preparation programs, this study uses the transtheoretical model (TTM). The model has been widely applied in health psychology to assess an individual's readiness to act on a new health behavior, such as no longer smoking (DiClemente, Prochaska, & Gibertini, 1985; Prochaska & DiClemente, 1983), and to adopt a healthier lifestyle through, for instance, exercise regimens, weight control, safer sex, condom use, sunscreen use, and mammography (Prochaska et al., 1994).

The TTM assumes that individuals move through several stages of change before a particular behavior (e.g., stopping smoking) is carried out. How people progress through these stages can be inferred from their covert and overt activities and self-reporting of these activities. This study is one of the first to apply this model in retirement planning research.

Third, the current study is among the first to examine retirement preparation among older workers in an emerging economy. As such, we follow the suggestion of Wang (2012), who advocates research in other sociocultural contexts, such as countries where the social institution of retirement is very different from that in the United States. Current

knowledge on retirement preparation programs is primarily based on North American samples (e.g., Glamsler, 1975, 1981) and may not represent the social and economic conditions of other societies. Therefore, this research focuses on the experience of a sample of civil servants in Brazil.

The present paper describes a qualitative study on the effects of retirement planning programs on 20 civil servants (aged 53–67) working for the Brazilian Government. These civil servants were randomly assigned to one of the three aforementioned retirement preparation programs. Qualitative interviews were conducted 6 months after completion of the programs.

### **Retirement Context in Brazil**

Brazil is a country with a predominantly young population, but has the pension expenditure of a country with an aging population. For every one hundred 15- to 64-year-olds, it has just 10 over-65s, fewer than anywhere in the G7. Yet it spends 13% of gross domestic product (GDP) on pensions, more than any G7 member except Italy, where the share of old people is three times higher than in Brazil (The Economist, 2012). With a high replacement rate (replacing 70–80% of average income) and relaxed contribution requirements, Brazil's pensions are among the world's most generous. Moreover, Brazil is set to witness a rapid increase in the proportion of its aging population in the coming years, so the demands on its public pension system will increase.

To ensure the sustainability of the public pension system in the light of the rapid aging of the population, the public pension system has been the subject of a series of ongoing reforms since the late 1990s. In the past, in order to retire on full pay most Brazilians needed to make contributions for only 15 years and work until the age of 65 for men and 60 for women. Early retirement, on a smaller but still generous budget, was

possible after 35 years (men) and 30 years (women) of contribution. Brazil's pension system currently uses a formula known as 85/95 under which a woman can request her retirement pension when her age and years of contribution to the system total 85, while a man can retire when that number reaches 95. The Government wants to change this calculation to 90/100, with this change phased in gradually from 2015 to 2020.

The fast changing retirement context in Brazil may seriously challenge the retirement choices and opportunities of older workers in the country with potentially adverse consequences for their wellbeing. This has been acknowledged by the Government in their Elderly Statute (Brazilian Law 10/741/2003). This law underlines the importance of making informed choices regarding retirement in order to maintain quality of life before and after leaving the workforce. Given that current cohorts of older workers may still retire at a relatively young age, the law motivates Brazilian organizations to implement activities to promote active aging, thereby enabling people to realize their potential in terms of their physical, social, and mental wellbeing throughout their life course and to participate as fully as possible in society. Inspired by this law, many public and private organizations currently offer their older employees programs to help them make meaningful and informed choices about their lives and to plan their future based on their individual retirement needs, whether that be replacing work with new activities or continuing to work.

### **Theoretical Background**

In order to evaluate the impact of three different forms of retirement preparation program, this study focuses on the reports made by individual participants about the processes and activities undertaken with respect to retirement planning and preparation. Theoretically, this study builds on the TTM (also called the stages of change model) developed by

Prochaska and DiClemente (Prochaska & DiClemente, 1983; Prochaska et al., 1994). The TTM focuses on the decision-making process of the individual. The idea of stages of change lies at the heart of the TTM. The model postulates that people move through a series of stages when modifying their behavior. While the time a person stays in each stage is variable, the tasks required to move to the next stage are not (Prochaska & DiClemente; 1983, 1992). These stages are:

- Pre-contemplation: no awareness of the problem and resistance to change;
- Contemplation: being aware of the problem and thinking about taking action;
- Preparation: getting emotionally ready, intending to act;
- Action: taking the necessary actions;
- Maintenance: keeping up the necessary actions, not backing out or slowing down.

The model has been widely applied in health psychology to assess an individual's readiness to act on a new health behavior, such as reducing alcohol consumption and quitting smoking (DiClemente et al., 1985; Scott & Wolfe, 2003). Leandro-França, Murta, and Villa (2014) have suggested that the TTM may be also useful for studying retirement planning and preparation. Like the process of behavioral change in the health field, a successful process of change in retirement planning is characterized, first, by increasing awareness of the advantages of planning and the risks of not preparing for this life transition. Second, decision making, goal setting, and initial preparation steps cohere with personal values. Third, intentions and plans become actions in order to strengthen the resources that will make retirement projects feasible (such as financial investment, talent development, leisure activities, and physical exercise).

This study supposes that older workers in their process of planning and preparation for retirement move through the various stages of change as described in the TTM and that retirement preparation programs may support them in this process. Many older workers are not aware of, have resistance to, or lack interest in retirement planning (characteristic of the pre-contemplation stage). Following the TTM, we assume that older workers who participate in programs of planning for retirement will move through the several stages of the model and that their progress can be inferred from their covert and overt activities and self-reporting of these activities (see Table 1).

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Insert Table 1 about Here

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The central research question in this study is: to what extent do three different forms of retirement preparation program facilitate the individual's planning for retirement? These programs vary in terms of their duration, coverage of the issue and didactical methods (see Table 2). The shortest program, the testimony program, takes place on one day in the form of a meeting that lasts 3 hours during which participants listen to and interact with a retired individual who have already made the transition to retirement. This program is unstructured and bears a resemblance to informal preparation activities with friends and family members. The other two programs are formal preparation activities guided by professionals. The short formal program also takes place on one day and lasts for 3 hours, while the extensive formal program consists of 13 weekly meetings, each lasting 3 hours. Both of the formal programs cover a broad array of issues relevant to the retirement planning and preparation process. The didactical methods vary between and within meetings, to include lectures, group discussions and psycho-educative activities.

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Insert Table 2 about Here

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The scientific literature on changes in health behaviors has shown that brief interventions are more effective than no counseling or no intervention (Bien, Miller, & Tonigan, 1993; Wilk, Jensen, Tomas, & Havighurst, 1997) and that the impact (in terms of behavioral changes with regard to alcohol consumption or the use of other addictive substances) of extensive and brief interventions are similar (Bien et al., 1993; Miller & Rollnick, 2002). Based on these assumptions, our expectation is that participants in the extensive as well as in the short program will show a broader array of changes, and that they will have progressed through more stages of the TTM, than participants in the testimony program during the 6 months of the follow-up period after the program.

## **Method**

This study on the impact of three different forms of retirement planning program in Brazilian public organizations is based on a qualitative study of civil servants all working for the Brazilian Government.

## **Design and Study Population**

For this study, researchers of the Post-Graduation Program in Clinical Psychology and Culture, University of Brasília contacted the HR managers of five public organizations, four of which agreed to participate. Participation implied that the researchers received access to the internal e-mail system and web pages of the organizations in order to invite older employees to enroll in a retirement preparation program. From those who were interested,

the researchers selected individuals aged 50 years and older. A total of 30 participants – all civil servants of these four public organizations – agreed to participate in this study. The participants were randomly allocated to either the extensive, short, or testimony programs described in Table 2. Participants allocated to the short and testimony programs were also informed that at the end of the study (i.e., after the final interview) they could choose to participate in the extensive program as well if they so wished. A total of 21 workers participated in one of the programs. Twenty individuals were interviewed after they had participated in the allocated program. The main reasons that participants dropped out of this study before the start and during programs were health problems, vacation, and migration (see Figure 1).

The final analytical sample consists of fourteen females and six males, whose age ranged from 53 to 67 years. Fourteen were married or living in a consensual union, three were single, and three were divorced or widowed. With respect to education level, six participants were postgraduates, eleven had a university degree, and three had finished high school.

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Insert Figure 1 about Here

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### **Analysis**

The analysis is based on qualitative data from individual follow-up evaluation interviews with the participants who took part in one of the three retirement preparation programs.

Interviews were conducted 6 months after the completion of the program. The interviews were recorded and transcribed. The transcripts of the interviews were imported into a software package for data storage retrieval and analysis (WeftQDA). The coding

categories were operationalized using the definitions based on Wang, Henkens, and Van Solinge (2011). The focus of the analysis was to establish whether the participants referred to cognitive, emotional, and/or behavioral changes in the period following the program and to what extent the results differed for the various programs. In line with the theoretical framework, the changes are labeled as follows:

- **Cognitive:** When the participant reported a reflection on or awareness about the importance of planning for retirement, beliefs about retirement, and the acquisition of new information about the issue.
- **Motivational:** When the participant reported a desire to change their behavior regarding aspects relevant to retirement and/or the start of a decision-making process about retirement.
- **Behavioral:** When the participants reported changes in overt behavior that may contribute to successful retirement. Four subcategories are distinguished in this respect: 1) physical change – related to healthcare, physical activity, and healthy eating; 2) financial change, – in relation to planning, investment, and control of spending; 3) productive and leisure activities change – with regard to bridge employment, volunteer work, new professional focus, engaging in leisure activities, hobbies, religious activities; and 4) socio-emotional change – covering investments in relationships with friends and family.

## **Results**

The transcripts of the interviews with all 20 participants were analyzed. Table 3 shows an overview of the results of the coding of the individual interviews in terms of reported types

of change. The results clearly demonstrate that the participants in the extensive program reported more changes, as well as a broader variety of changes than the participants in the other programs. Participants in the testimony program reported the fewest changes. Participants in the short program had an intermediate position in this respect. In the following, we look more closely at the process of change that the participants of the various programs may or may not have experienced.

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Insert Table 3 about Here

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We start with the results for the testimony program. This program consisted of one 3-hour meeting in which a retiree shared her experiences with the participants of the program. The results of the interviews, carried out 6 months after the testimony meeting, suggest that the impact of the program is quite limited. In fact, two out of the six participants declared that it had no impact at all, stating:

*"The workshop did not help me to plan for retirement as, for example, I already wanted to do it and now I will do it. I think the meeting was a bit superficial" (T1, female, age 61).*

*"I liked some of the experiences of retired life reported by the group and a testimony of a retired person. But it did not change anything for now on my way to prepare for retirement because I do not have time to practice what was discussed about investing in the important factors for a good retirement. I work eight hours a day" (T5, female, age 53).*

However, some participants in this program reported increase in awareness (indicative of cognitive change). A change in awareness about the importance of health was reported by a 62-year-old woman, who stated that:

*“The meeting made me think more about my health. Because with age, a person becomes more vulnerable and I have this concern because when I cannot do my daily activities, who is going to do them for me? How will they be done?” (T3, female, age 62).*

Another participant remarked that he had started to think about post-retirement activities:

*“The workshop helped me think about some activities that will help me to keep busy when I retire, for example, I can set up a business or start voluntary work, because I like to help people” (T6, male, age 67).*

Moreover, the program stimulated a 60-year-old male worker to reconsider his negative beliefs and concepts in relation to the retired condition:

*“Retirement is a word that no one likes to say. ‘I’m retired.’ I would not want to say to anyone that I am retired, because for many people it sounds synonymous with unoccupied, idle. I was curious to talk to people who have retired. The meeting gave me this opportunity. To listen to someone already retired... to her experience... what was positive or negative. It changed my beliefs about this phase of life” (T4, male, age 60).*

From these narratives, we argue that the participants in this program remained in the contemplation stage as described in the TTM. The impact of this program was thus limited. So, an important question arises as to whether a more extensive program yields more results in terms of cognitive and motivational changes, or even behavioral changes with respect to retirement preparation.

We now turn to the results for the short program, which was also a single meeting of 3 hours duration. However, this program differed from the testimony program in the sense that the meeting was structured, covered a wide array of topics, and was led by a professional expert. Table 3 reveals that six out of seven of participants reported cognitive

or motivational changes or both with respect to retirement planning, as exemplified by a 53-year-old woman, who said that the program had made her think about financial issues:

*“Another thing I heard in the workshop, and I did not think of before, was about the importance of financial planning, maintaining capital, some savings for the future. I had not thought about it. A country like ours with an unstable economy and thinking of the future wasn’t something that was part of my life” (S4, female, age 53).*

Several workers declared that the short program stimulated them to reflect on the meaning of work in their life as well as on their wishes with regard to post-retirement (paid) work. Participants also reported a growing awareness of the importance of investing in family relationships or financial planning.

Four out of seven participants also reported motivational change. Changes are labeled as motivational whenever the participant expresses an intention to take action and/or engage in a decision-making process with regard to retirement. Indeed, participants reported that the program helped in decision making for retirement and that sharing experiences with other workers in transition stimulated their own personal planning. For instance, a 53-year-old woman stated:

*“The main change in my life as result of having participated in this intervention was the decision I made to retire without fear, because before participating in this intervention I felt insecure about decisions about retirement” (S4, female, age 53).*

The opportunity to share experiences and concerns with other pre-retirees was considered helpful in this respect:

*“A significant issue for me was to talk to others who are in the same situation that I am, near retirement, who have some concerns that are my concerns. Therefore, the possibility to share experiences, to listen to other people, helped me in thinking about my own plans for retirement” (S6, female, age 56).*

Only one participant reported no apparent change:

*“I liked several things in the meeting. I think it was cool, interesting, but it did not change the way I am preparing for retirement” (S1, female, age 56).*

In sum, the short program promoted cognitive and motivational changes in most of the participants. However, no behavioral change was reported. Therefore, on the basis of the TTM, this result indicates that the participants in this program stagnated between the contemplation and preparation stage. The program presumably did not trigger actual changes in their behavior in the observed domains (i.e., they did not reach the action stage).

In contrast to the above two programs, the extensive program consisted of a large number of meetings over a 3-month period. The results of the interviews suggest that the impact of this extensive program was substantial when compared to the testimony and short program. The majority of participants in the extensive program (five out of seven) stated that they were more involved in thinking about retirement as a new phase of life and also had a more positive view about it. For example, this 57-year-old woman stated:

*“I might have already retired seven years ago. I knew that retirement would someday come, but I avoided thinking or speaking about it. But after my participation in the retirement planning program I started to think about this process as an acquired right and a set of opportunities” (E6, female, age 57).*

A 63-year-old man evaluated the program in a similar way:

*“The program covered all the important factors of adaptation to retirement. So, it went beyond my expectations, I have to be thankful. I have spoken with my wife and my children that this program helped me to reflect on what I’ll do when I retire. I’m thinking about getting involved in a second professional career when I retire such as building my own business with my son” (E5, male, age 63).*

The study’s expectation was that extensive program would result in cognitive changes among the participants. This indeed turned out to be the case. On the basis of the reports, we can say that the participant quoted first above – who previously avoided thinking or talking about retirement – was in the pre-contemplation stage before the program. However, after participating in the program she progressed to the contemplation

stage because she somewhat altered her beliefs about retirement and started to recognize the importance of planning for retirement. With respect to the second quoted participant, as a result of the program he was developing plans for retirement and was aware of the importance of retirement planning, but had not yet made a commitment to take action. So, we can say that he showed features in accordance with the contemplation stage.

All the participants in the extensive program reported motivational changes, as illustrated by the report below:

*“The major benefit that the program gave me was that I made a decision about retiring and seeing myself retired. When I started to participate in the meetings I was undecided about retiring. When the program ended I was secure in the decision to retire and felt happy about that” (E1, female, age 65).*

The fact that the participants demonstrated motivational change indicates that they moved from the contemplation to the preparation stage according to TTM. They increased their commitment and determination to change by exploring and clarifying their plans and making decisions with regard to retirement.

Reports of behavioral changes indicate that the next stage – action – was also reached. Behavioral changes are overt modifications in behavior within 6 months (follow-up) after the program end. Indeed, all participants in the extensive program reported behavioral changes in one or more of the following domains: physical health, finances, activity and socio-emotional. Examples of the different types of behavioral change are provided below:

*“During the program I began to take better care of my health through physical activity” (E1, female, aged 65, physical health change).*

*“One thing that the program helped me with was to manage my finances. Today I have extra money that I didn't have before. I want to continue like this to be comfortable in my retirement” (E2, male, age 56, financial change).*

*“My main change after participating in the program was related to the spiritual feature. My wife and I are working with a religious community. We are participating in some of the religious study groups and doing volunteer work with the poor community” (E4, male, age 56, leisure activity change)*

*“The program helped me to invest more in family relationships and bond with my partner. The opportunity to dedicate myself more to my family and my partner as we discussed in the meetings is a positive factor about being retired” (E6, female, age 57, socio-emotional change).*

*“After participating in the program I had a great desire to take courses and study other areas of knowledge. I’m participating in a distance course that is totally different from my current work. So, I’m starting to prepare myself for another reality, that of retirement. I have a desire to seek and undertake work that I do not know; to seek and learn new things” (E7, female, age 57, productive activity change).*

Additionally, some workers reported that the extensive program strengthened the behavior they had acquired before their participation in the program which is indicative for the maintenance stage. This is illustrated by report of a 55-year- old male:

*“The program helped me to maintain the activities that I already performed such as the practices of regular exercise and healthy eating, by showing me additional technical and scientific knowledge on this subject. This was very important to me” (E3, male, age 55).*

To summarize, the participants in the extensive program reported a combination of cognitive, motivational, and behavioral changes. In other words, they acquired new information about retirement, expressed a desire to learn or a motivation to invest in new (post-career) activities and to prepare for this phase of life (cognitive and motivational changes). In several cases, this even resulted in engagement in courses or other preparatory activities (behavioral change). The interviews suggested that participants in the extensive program went through several stages of change with regard to retirement planning – contemplation (cognitive change) through preparation (motivational change) to action (behavioral change) and maintenance.

## **Discussion**

Retirement from work is an important transition in a person's late career. Planning and preparation for retirement increases the likelihood of a smooth transition into post-retirement life and success in developing a post-retirement lifestyle. The central research question in this study was to what extent do different forms of retirement preparation program facilitate the individual's planning for retirement. Three different retirement preparation programs were developed and used by older Brazilian civil servants, who were randomly assigned to one of the three programs. The first program was a brief testimony program, where a retiree shared her experiences with the participants on the program. The second program was a short structured program where under supervision of an expert many issues related to retirement were discussed. The third program involved an extensive series of meetings in which in depth information was given about the different facets of retirement. Our expectation was that participants in the extensive as well as in the short program would show a broader array of changes and that they would progress through more stages of the TTM than participants in the testimony program during the 6-month follow-up period after the program.

We found partial support for this expectation. The interviews revealed that, in particular, the extensive program had a substantial impact on the participants. They progressed through more stages of the TTM (pre-contemplation, contemplation, preparation, action, and maintenance) than the participants on the short program. However, the participants on the short program progressed through more stages of the TTM than those on the testimony program.

The extensive program provided access to new information about the retirement process and showed some success in raising awareness about the importance of

planning for retirement and in assisting in retirement decision making through the sharing of experiences by the participants. The cognitive, motivational, and behavioral changes were not only in relation to the financial aspects of retirement, but also to participants' physical activity, healthy eating practices, voluntary work, religious activities in the community, leisure activities, networks with friends and family, and post-career investment activities. The short program promoted changes in knowledge about the retirement process, awareness about the importance of planning for retirement, and assisted in retirement decision making (cognitive and motivational changes), while the testimony intervention promoted only change in knowledge and awareness about the importance of planning for retirement (cognitive change).

According to the literature, psychosocial programs such as the programs investigated in the present study seek to promote the action and maintenance stages in the TTM. Progress from the pre-contemplation to the contemplation stage or from the contemplation stage to the preparation stage is also considered relevant. Increasing awareness, motivation, and the decision to adopt relevant behavior are important precursors of the action and maintenance stage (Norcross, Krebs, & Prochaska, 2011).

As such, although the effects of the short and the testimony programs were relatively minimal, short structured programs are not without some merit for workers in the process of transition to retirement. Shorter programs may be used by organizations: (a) when access to an extensive program is limited or impossible due to lack of time and/or budgetary constraints; (b) to make the workers aware of the relevance of retirement planning; and (c) to strengthen the perception of the risk factors of not planning for retirement and not preparing to make adjustments (Janssen, Van Osch, De Vries, & Lechner, 2013; Lemal & Van den Bulck, 2010).

It should be noted that the present study has some limitations. First, concerning external validity, we used a small sample of highly educated older workers in Brazilian public organizations. The findings may not be generalizable to the population as a whole. Second, although the participants were randomly allocated to a program, the short program was a female-only sample. Future research studies should pay particular attention to the gender composition of the sample. Third, the testimony program investigated in this study presented only the perspectives (report) of a retired female worker. There is, however, evidence in the literature that men and women differ with regard to retirement planning, adjustment, and satisfaction in retirement (Kim & Moen, 2002; Petkoska & Earl, 2009). Future research should therefore examine the impact of the testimony of a male retiree in a composite sample of both genders.

We recommend that future research should use a combination of qualitative and quantitative methods and a longitudinal design to follow participants for several years after retirement. Furthermore, to evaluate the efficacy of these retirement planning programs, we suggest that the experimental design should incorporate the use of a comparison or control group. Finally, we suggest that this study be replicated on a variety of representative samples, in public and private organizations and include workers from different cultures.

The main contribution of this study is that we have analyzed the impact (in terms of behavioral change) of three retirement preparation programs by using the ideas expressed in the TTM. The TTM provides insights on the stages of change in behavior and about how the process of change occurs. Knowledge of this process may be useful to counselors in assisting older workers in managing the latter years of their career and their process of preparing and planning for retirement.

### **Ethics Committee Approval**

Ethical approval for this research was granted from the Ethical Committee of the Institute of Humanities at the University of Brasília (Registration 707.387). To protect the anonymity and privacy of participants, usernames and other identifying details were excluded from the analysis.

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Table 1.

*Transtheoretical Model Applied to the Retirement Preparation Process*

Stage	Characteristics	Changes in Characteristic
Pre-contemplation	Individuals are not aware of or have resistance to or a lack of interest in retirement planning, so there is no intention to change behaviors or to participate in programs focused on this issue.	
Contemplation	This is a period of ambivalence in which the desire to change coexists with the desire to remain the same.	Reports of <i>cognitive</i> changes: reflection and awareness about the importance of planning for retirement, beliefs about retirement and acquisition of new information about this issue.
Preparation	Individuals make plans about when to retire, how to deal with loss of income and changes in social contacts and their relationship with their partner. For the development of their post-retirement lifestyle they show determination and optimism to implement these plans. However, at this stage the plans are not put into practice yet.	Reports of <i>motivational</i> changes: desire to change, determination to acquire behavior that will aid adjustment to retirement and decision-making for retirement.
Action	Plans for retirement are put into practice. In this stage, individuals engage in specific activities to adjust to retirement, such as participation in actions to promote health, retirement preparation programs, physical activity, leisure and financial management.	Reports of <i>behavioral</i> changes: undertaking activities that help to adjust to retirement.
Maintenance	Individuals work to prevent a relapse into pre-retirement behaviors/habits and to solidify the gains obtained in the action stage.	

Table 2.

*Characteristics of the Programs for Retirement Planning*

	Testimony	Short	Extensive
Structure	Unstructured	Structured	Structured
Duration	1 meeting, 3 hours	1 meeting, 3 hours	13 meetings, weekly, 3 hours each
Topics covered	Retirement experience	Physical health, financial planning, productive and leisure activities, family and social network, volunteer work, and active aging	Physical health, financial planning and retirement income, productive and leisure activities, family and social network, social security laws, volunteer work, and active aging
Speaker	Experienced civil servant, retired	Professional expert	Professional experts
Didactic	Group discussion	Group discussion and educational activities (e.g., booklet)	Group discussion and educational activities (e.g., lectures)

Table 3.

*Descriptive Results of the Coding of the Interviews (N=20)*

	ID <sup>1</sup>	Cognitive Change	Motivational Change	Behavioral Change			
				Physical	Financial	Activity <sup>2</sup>	Social
<b>Testimony</b>							
Female / 61 years	T1	.	.	.	.	.	.
Female / 59 years	T2	x	.	.	.	.	.
Female / 62 years	T3	xx	.	.	.	.	.
Male / 60 years	T4	xx	.	.	.	.	.
Female / 53 years	T5	.	.	.	.	.	.
Male / 67 years	T6	x	.	.	.	.	.
<b>Short</b>							
Female / 56 years	S1	.	.	.	.	.	.
Female / 67 years	S2	.	x	.	.	.	.
Female / 55 years	S3	x	.	.	.	.	.
Female / 53 years	S4	xx	x	.	.	.	.
Female / 58 years	S5	xx	xx	.	.	.	.
Female / 56 years	S6	xx	xx	.	.	.	.
Female / 53 years	S7	x	.	.	.	.	.
<b>Extensive</b>							
Female / 65 years	E1	.	x	x	x	x	.
Male / 56 years	E2	.	xx	x	x	.	.
Male / 55 years	E3	x	x	x	.	.	.
Male / 56 years	E4	xx	x	.	.	x	.
Male / 63 years	E5	xx	xx	.	x	.	.
Female / 57 years	E6	x	xx	.	.	x	x
Female / 57 years	E7	xx	xx	.	.	x	.

Note: "x" = one change reported; "xx" = two changes reported; "." = no change reported;  
E = extensive program; S = short program; T = testimony program.

<sup>1</sup>ID = Identification; <sup>2</sup>Activity refers to productive and leisure activities

Figure 1.

*Flow Chart of Participants and Dropouts*