

APTITUDE FOR BEHAVIOR CHANGE IN THE PLANNING OF RETIREMENT IN PRE-RETIREMENT WORKERS¹

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ABSTRACT

The objective of this study was to categorize the stages of change in the behavior of retirement planning for pre-retired workers. A cross-sectional, exploratory, quantitative study conducted between November 2014 and April 2015, with 164 pre-retired workers from a public university in the northern state of Paraná. Participants responded to the Retirement Planning Behavior Change Scale, based on six stages: pre-contemplation, demonstrated by the denial of retirement; contemplation, recognition of the need for change; preparation, decision-making to act; action, implementation of favorable actions; relapse, regression between stages; and maintenance, persistence in the execution of healthy behaviors. Data were analyzed through the Statistical Package for the Social Sciences, version 20.0. It was identified that there were no workers in the pre-contemplation stage; 45.7% were in the relapse phase and 35.3% in the action stage. Individuals showed greater involvement with actions related to autonomy and well-being when compared to occupational-social area. This way, it was concluded that the participants were in a moment of self-reflection, characterized by the abandonment of the practice of actions favorable to the adaptation to retirement.

Keywords: Aging. Retirement. Occupational Health. Nursing.

INTRODUCTION

Population aging has become a worldwide reality, representing an opportunity in terms of quality and life expectancy, but also brings concerns about the financial, social and health maintenance of this age group. This new scenario reinforces the need to respond to the subjectivities of individuals, since while many wish to remain in their occupational and social activities, others do not have the same commitment⁽¹⁻²⁾.

In some cases, this stage of life occurs concomitantly with retirement, which can have positive or negative effects on the person's physical and mental health, and its repercussions depend on several factors, among them, the characteristics of the work. When activities are exhausting, the worker wants to retire in order to reduce daily overload, on the other hand, the possibilities of economic losses, changes in the interpersonal relationship and the feeling of usefulness may lead them to postpone the

work retirement⁽³⁻⁴⁾.

According to the theory of planned behavior, all the behaviors of individuals are preceded by intentions that are related to the desire to perform that action and depend directly on the degree of control that the person possesses⁽⁵⁾. Therefore, in order for the worker to complete the work's withdrawal, there is a need to be able to transform desires into concrete and favorable actions for the adaptation to retirement.

In this sense, planning the exit from work represents an important strategy to alleviate the anxiety generated by the coming changes⁽³⁾. Retirement planning has been stimulated, given its effectiveness in reducing the financial, physical and emotional impacts of workers who have left their jobs⁽⁶⁾.

Also, during the planning phase, individuals go through different stages of behavior change until they are able to complete their work termination. This process allows them to incorporate habits favorable to retirement adaptation, such as subsidies to prepare

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personal, family and economic fields⁽⁷⁾.

Due to the importance of monitoring the changes in the behavior of workers in Retirement Planning Behavior Change Scale of in Retirement Planning⁽⁸⁾, developed and validated in Brazil in 2014, based on the transtheoretic model of change⁽⁹⁾, considers that to materialize a behavior, the individual goes through six stages and evolves from the awareness of the change to the adoption of actions favorable to that behavior.

Still, it is composed of 15 activities considered favorable to the adaptation of the worker to the retirement phase. These items are grouped in the occupational-social investment dimensions, such as participating in community groups, taking courses in other areas aiming for the second career, dedicating themselves to spiritual and religious practices, cultivating friendships and having a hobby; and investment in autonomy and well-being, which includes practicing physical activities, dedicating time to the family, having leisure time, eating healthy and dedicating oneself to the partner⁽⁸⁾.

In recent years, some studies have investigated the change in behavior related to work termination^(8,10-12). The development of this research is justified by its potential for innovation by addressing the change in behavior in a specific population of workers from a public university institution that were close to the retirement. In addition, it contributes to the improvement of Retirement Preparation Programs, since it provides subsidies for the actions to be elaborated according to the phase in which the group meets.

Therefore, the objective was to categorize the stages of change in the behavior of planning for the retirement of pre-retired workers.

METHODS

A cross-sectional, exploratory study of a quantitative approach carried out at a state university located in the northern state of Paraná. The study sample was obtained from a population of 1,221 workers who were employed by the institution and were in the pre-retirement phase, by age or work period, as well as those who already were retired.

Individuals who were three years away from entering the provisions of the Social Security Law No. 8.213/1991, updated in July 2015, which determines the request for full retirement for males aged 65 and over and women aged 60 or over were included⁽¹³⁾. In addition, the Brazilian Constitutional

Amendment No. 41, which guarantees the right to full retirement for men 60 years of age and 35 years of work, as well as women age 55 and 30 years of work, was used⁽¹⁴⁾.

It was also included those who were three years away from retiring for length of work, which included women with 30 years of work and men with 35 years of work⁽¹³⁾. Those who were not in the workplace or were on leave and leave while collecting data were excluded from the study.

However, during the data collection carried out between November 2014 and April 2015, the state of Paraná faced a period of financial and political crisis that triggered the implementation of measures that had an impact on the retirement plan of the state employees. This scenario culminated in a general strike movement for four months in state universities, among them the institution under study, a fact that made difficult and limited the participation, which may have contributed to a change in their perceptions about retirement.

Thus, due to the strike and in order to avoid bias in the data, it was necessary to close the data collection, obtaining a sample of 164 workers.

Two instruments were used for data collection, the first one consisting of socio-demographic and occupational data of the worker, such as sex, age, family income, length of time in the institution, professional category and others.

The second instrument, called the Retirement Planning Behavior Change Scale, was applied with the objective of identifying the stage of change in which the worker was. The stages comprise *pre-contemplation*, in which there is a denial of change; *contemplation*, moment when the person recognizes the need for change, but has not yet formed his position; *preparation*, where there is decision making to act in the next thirty days; *action*, manifested by the implementation of new favorable habits; *relapse* that represents the regressions that can be experienced between the stages; and *maintenance*, period in which the individual persists in performing healthy behaviors for at least six months⁽⁸⁾.

Data analysis was performed after the coding of variables and double typing in the database of the Statistical Package for Social Sciences version 20.0.

The calculation of the total score of participants' responses was performed by applying the following score at each stage: "I am not interested in this" (pre-

contemplation) equivalent to a point, "I have been thinking about doing something about it" (contemplation) two points, "I am determined to do something about it" (preparation) three points, "I started to do this, but I stopped" (relapse) four points, "I started doing it a little while ago" (action) five points and "I've done it already for a long time" (maintenance) six points. Thus, the maximum score obtained from the sum of the workers' responses to the fifteen items of the scale was 90 points.

To categorize the stages of behavior change in which the participants were, the score of each stage was calculated, with the following variation: pre-contemplation of 0 to 15 points; contemplation of 16 to 30 points; preparation of 31 to 45 points; relapse of 46 to 60 points; action from 61 to 75 points and maintenance from 76 to 90 points.

In addition, the degree of involvement with the favorable actions to retirement was identified. In order to do so, we calculated the absolute and relative frequency measures of the participants' responses to the 15 items of the Retirement Planning Behavior Change Scale, grouped in the factors occupational-social investment and autonomy and well-being investment, in order to verify if the worker had an interest in practicing that activity, whether he was reflecting on it, whether it was decided to practice it, had abandoned it, practiced it for a long time, or long ago⁽⁸⁾.

The study respected the anonymity and ethical precepts of research involving human beings, beginning only after approval by the Ethics Committee on Research Involving Human Beings, according to opinion no. 721.941 and Certificate of Presentation for Ethical Presentation (CAAE) nº 33169114.5.0000.5231.

RESULTS

Among the 164 workers who participated in the study, 122 (74.4%) were women and 90 (54.8%) were between 49 and 59 years old. The family income of 67 (40.9%) individuals was between four and 10 minimum wages, 110 (67.1%) worked for 31 years or more in the institution and 109 (66.5%) belonged to the technical category, while 55 (33.5%) were teachers.

From the sum of the scores of the participants' responses to the Retirement Planning Behavior Change Scale, the stages in which they were inserted were categorized. It was identified that no worker was in the pre-contemplation stage, and a majority of 75 (45.7%) were in the stage of relapse, of which 54 (32.9%) were female. In addition, 58 (35.3%) were in the stage of action, also with a predominance of 43 (26.2%) women, according to Table 1.

Table 1. Stages of change in retirement planning behavior of pre-retired workers.

Behavior Change Stages	Sex		
	Male	Female	Total
	n (%)	n (%)	n (%)
Pre-contemplation	-	-	-
Contemplation	-	01 (0.6)	01 (0.6)
Preparation	06 (3.7)	18 (11.0)	24 (14.7)
Relapse	21 (12.8)	54 (32.9)	75 (45.7)
Action	15 (9.1)	43 (26.2)	58 (35.3)
Maintenance	-	06 (3.7)	06 (3.7)

When analyzing the involvement with the actions related to the occupational-social investment factor, it was identified that the workers valued the cultivation of the friendships and dedication to the spiritual and religious practices, reported by 100 (61.0%) and 99

(60.4%) participants as long-term practices. However, the actions aimed at taking courses to have a second career and in their own professional area were not considered of interest for 114 (69.5%) and 97 (59.1%) individuals, as shown in table 2.

Table 2. Involvement of pre-retired workers with retirement-related actions related to occupational-social investment. Paraná, Brazil, 2015. (n=164)

Favorable Actions	I'm not interested in this	I have been thinking about it	I am determined to do something about it	I started to do it, but I stopped it a while ago	I started doing it a while ago	I've done it already for a long time
	n (%)	n (%)	n (%)	n (%)	n (%)	n (%)
To cultivate my friendships	8 (4.9)	23 (14.0)	31 (18.9)	2 (1.2)	2 (1.2)	100 (61.0)
To devote myself to spiritual or religious practices	24 (14.6)	23 (14.0)	13 (7.9)	3 (1.8)	2 (1.2)	99 (60.4)
To join community groups	56 (34.1)	52 (31.7)	12 (7.3)	4 (2.4)	1 (0.6)	39 (23.8)
To have a <i>hobby</i>	18 (11.0)	36 (22.0)	21 (12.8)	3 (1.8)	3 (1.8)	83 (50.6)
Take courses in my área	97 (59.1)	23 (14.0)	16 (9.8)	2 (1.2)	1 (0.6)	25 (15.2)
To invest in projects that can be executed after retirement	29 (17.7)	75 (45.7)	45 (27.4)	1 (0.6)	6 (3.7)	8 (4.9)
To take improvement courses in another area with a view to having a second career	114 (69.5)	31 (18.9)	13 (7.9)	1 (0.6)	2 (1.2)	15 (9.1)
To do volunteer work in the community	32 (19.5)	73 (44.5)	41 (25.0)	1 (0.6)	2 (1.2)	15 (9.1)

Regarding the investment factor in autonomy and well-being, a large part, 132 (80.5%) of the participants reported to perform consultations and medical check-ups, followed by 117 (71.3%) individuals who reported investing in family life for a long time. Still,

few had no involvement with the actions of this dimension, with emphasis on 56 (34.1%) workers who were not interested in dedication to the relationship with the partner (Table 3).

Table 3. Involvement of pre-retired workers with retirement-related actions related to investment in autonomy and well-being. Paraná, Brazil, 2015. (n=164)

Favorables Actions	I'm not interested in this	I have been thinking about it	I am determined to do something about it	I started to do it, but I stopped it a while ago	I started doing it a while ago	I've done it already for a long time
	n (%)	n (%)	n (%)	n (%)	n (%)	n (%)
To practice physical activity	3 (1.8)	28 (17.1)	18 (11.0)	13 (7.9)	15 (9.1)	87 (53.0)
To have a healthier diet	6 (3.7)	30 (18.3)	11 (6.7)	3 (1.8)	12 (7.3)	102 (62.2)
To make check-ups and medical appointments	6 (3.7)	13 (7.9)	7 (4.3)	1 (0.6)	5 (3.0)	132 (80.5)
To have financial investments for the future	21 (12.8)	25 (15.2)	10 (6.1)	2 (1.2)	12 (7.3)	94 (57.3)
Invest time in family life	3 (1.8)	11 (6.7)	30 (18.3)	-	3 (1.8)	117 (71.3)
To dedicate myself to the relationship with my partner	56 (34.1)	8 (4.9)	15 (9.1)	1 (0.6)	3 (1.8)	81 (49.4)
To practice leisure activities	7 (4.3)	37 (22.6)	18 (11.0)	3 (1.8)	5 (3.0)	94 (57.3)

All individuals recognized the proximity of retirement. However, many started taking favorable actions recently, and most of them failed to incorporate them into their daily routine, being only with a small portion doing the activities for a long time ago.

DISCUSSION

The feminization present in the study sample resembles the current scenario of the country, in which

the population is 12.4% larger than the male population and tends to increase with advancing age⁽¹⁵⁾. The occupational characteristics indicate a professional and financial security, due to the prolonged performance in public work. However, this stability does not exclude the possibility of pre-retired individuals presenting concerns related to lower income after retirement⁽¹⁶⁾.

Although they are not of advanced ages, the guidelines for retirement planning are also important for this population. It is a strategy to stimulate them to also reflect on the financial impacts of leaving the work and the favorable actions to adapt to this new reality⁽¹⁷⁾.

Concerning the stages of change in retirement planning behavior, it was observed that no worker was in the pre-contemplation phase, characterized by the lack of interest in practicing actions that favor the retirement⁽⁸⁾. Participants were aware of retirement, but decision-making will depend on the degree of interest and the chances of termination producing positive outcomes in their lives⁽¹⁸⁾.

A higher concentration of participants was observed in the relapse phase, characterized by the abandonment of behaviors considered favorable to the work withdraw⁽⁸⁾. Setbacks are common among most individuals, and although not desirable, they represent a moment of self-evaluation from which to they can reflect on actions and prepare to act again⁽¹⁹⁾.

Many workers were in the stage of action, in which the adoption of favorable habits for the adaptation to the retirement begins⁽⁸⁾. Therefore, it is considered that these individuals had sufficient control to put into practice actions regarding to their retirement, in addition to reflecting their intentions in concretizing it⁽²⁰⁾.

Participants were more involved with the investment factor in autonomy and well-being than with occupational-social investment. This result resembles a study carried out with federal civil employees, in which there was a lower valuation of activities related to work and greater involvement with leisure, culture and family relationships⁽¹⁶⁾.

An intervention study carried out with federal public employees compared the retirement planning behaviors adopted before and after a brief group intervention, in which the change in behavior related to occupational-social investment was not observed either. This result may be associated to the fact that the actions of this factor require a greater time to be put into practice⁽¹²⁾.

Among the actions related to the occupational-

social investment factor, the participants reported to perform more time, the cultivation of friendships and dedication to spiritual and religious actions. Such practices are essential to the well-being of these individuals, because when combined with other favorable habits, they contribute to the understanding of the changes arising from retirement and to adapt to this new stage⁽²⁰⁾.

Still, a large part also reported not willing to improve in the professional area or have a second career through retirement. A similar result to the literature, which identified the workers' lack of interest in having a new job after retirement, despite this opportunity to contribute financially and be a favorable factor to individuals' quality of life⁽¹⁶⁾.

Regarding the investment in autonomy and well-being the main activity performed for a long time, were the consultations and medical check-ups. The recognition of the importance of health care in this moment of transition is relevant, since the harmful habits acquired during the life can be intensified by the losses due to the absence of the work.

In addition, many reported investing in the family for a long time, however, some did not express interest in dedicating themselves to the relationship with the spouse. The family bond, especially with individuals of similar ages, favors the establishment of new plans after retirement, but the desire to establish it depends on the degree of satisfaction generated by this relationship over the years, which may differ between spouses and others members of the family⁽²⁰⁾.

It should be noted that retirement decision-making has repercussions both on the personal and social level of the individual, so that the meanings attributed to this moment of life influence their ability to respond to challenges and adversities. Therefore, the willingness to adopt behaviors conducive to retirement can be influenced by these meanings, and it is important to adopt orientation practices aimed at the preparation of the worker for the dismissal of work and, above all, how to adapt the changes resulting from this decision⁽¹⁷⁾.

CONCLUSIONS

The study demonstrated that the group experienced a moment of self-reflection, which, despite representing a digression from the practice of favorable actions, it allows us to think about ways to incorporate them again into their routines. As they approach retirement, workers must overcome resistance in

reflecting on the process of termination, so that they can find new interests with which they want to get involved in the post-career stage.

It is noteworthy that during this study the country was in a period of political and economic crisis, characterized by an increase in the unemployment rate and an increase in the cost of living. These factors culminated in the outbreak of strikes in different sectors of society, among them the public universities of the state of Paraná. Thus, the strike in the study institution was part of a situation of national crisis that may have had repercussions on the responses of pre-

retired workers in the face of concern about their professional and financial stability.

In spite of the limitations, this study contributes to the structuring of the actions of retirement preparation programs by providing a diagnosis of the willingness to change behavior presented by workers close to retirement. It reinforces the need to implement support strategies that encourage individuals to resume the practice of actions considered to be conducive to adaptation to this moment of life, such as the adoption of reflection groups with pre-retired workers, in which the importance of involvement with activities are discussed.

DISPOSIÇÃO PARA MUDANÇA DE COMPORTAMENTO NO PLANEJAMENTO DA APOSENTADORIA EM TRABALHADORES PRÉ-APOSENTADOS

RESUMO

Objetivou-se categorizar os estágios de mudança de comportamento no planejamento da aposentadoria de trabalhadores pré-aposentados. Pesquisa transversal, exploratória, quantitativa, realizada entre novembro de 2014 e abril de 2015, com 164 trabalhadores pré-aposentados de uma universidade pública do Norte do estado do Paraná. Os participantes responderam à Escala de Mudança em Comportamento de Planejamento da Aposentadoria, pautada em seis estágios: pré-contemplação, manifestada pela negação da aposentadoria; contemplação, reconhecimento da necessidade de mudança; preparação, tomada de decisão para agir; ação, implementação de ações favoráveis; recaída, regressões entre os estágios; e manutenção, persistência na execução de comportamentos saudáveis. Os dados foram analisados através do programa Statistical Package for the Social Sciences, versão 20.0. Identificou-se que não havia trabalhadores no estágio de pré-contemplação; 45,7% se encontravam na fase de recaída; e 35,3%, no estágio de ação. Os indivíduos demonstraram maior envolvimento com ações relacionadas à autonomia e ao bem-estar quando comparadas à área ocupacional-social. Assim, conclui-se que os participantes se encontravam em um momento de autorreflexão, caracterizado pelo abandono da prática de ações favoráveis à adaptação à aposentadoria.

Palavras-chave: Envelhecimento. Aposentadoria. Saúde do Trabalhador. Enfermagem.

PREDISPOSICIÓN PARA EL CAMBIO DE COMPORTAMIENTO EN LA PLANIFICACIÓN DE LA JUBILACIÓN EN TRABAJADORES PREJUBILADOS

RESUMEN

El objetivo fue de categorizar las etapas de cambio en el comportamiento de planificación de la jubilación de trabajadores prejubilados. Investigación transversal, exploratoria, cuantitativa, realizada entre noviembre de 2014 y abril de 2015, con 164 trabajadores prejubilados de una universidad pública del norte del estado de Paraná. Los participantes respondieron a la Escala de Cambio en el Comportamiento de Planificación de la Jubilación, basada en seis etapas: precontemplación, expresada por la negación de la jubilación; contemplación, reconocimiento de la necesidad de cambio; preparación, toma de decisión para actuar; acción, implementación de acciones favorables; recaída, regresiones entre las etapas; y mantenimiento, persistencia en la ejecución de comportamientos saludables. Los datos fueron analizados a través del programa *Statistical Package for the Social Sciences*, versión 20.0. Se identificó que no había trabajadores en la etapa de precontemplación; el 45,7% se encontraba en la fase de recaída y el 35,3% en la etapa de acción. Los individuos demostraron mayor participación con acciones relacionadas a la autonomía y al bienestar cuando comparadas al área ocupacional-social. Así, se concluye que los participantes se encontraban en un momento de autorreflexión, caracterizado por el abandono de la práctica de acciones favorables a la adaptación a la jubilación.

Palabras clave: Envejecimiento. Jubilación. Salud Laboral. Enfermería

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