

Facilitating Workshop Participation and Empowering Behavior Changes in Employees Not Ready to Learn About Debt Management: Implementation of the Transtheoretical Model of Change

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Implementation of the Transtheoretical Model of Change

A challenge faced by workplace financial educators is attracting employees in need of financial education to participate in programs to help them improve financial management skills. Even consumers who have identified particular financial problems that cause them distress may not be ready to learn more about the topics or to explore ways to fix their problems. Such consumers, while admittedly in need of financial coaching, probably are unlikely to participate in financial education sessions.

Purpose

The purpose was twofold: to develop strategies 1) to attract employees not ready for change to participate in employer-sponsored sessions focused on debt management, and 2) to empower participants to move from the pre-action stage of change (not yet ready to make behavior changes) to the action stage (Prochaska, Norcross, & DiClemente, 1994).

Theoretical Framework

The theoretical framework of the project was the Transtheoretical Model of Change (TTM) (Prochaska et al., 1994). The basic premise of the theory is that change is a process and, while not necessarily linear, it is made up of distinct stages or levels of readiness for change. The stages are 1) Precontemplation (not thinking about or planning to change), 2) Contemplation (thinking about changing within the next six months), 3) Preparation (making a plan and a strong commitment to change within the next 30 days), 4) Action (has implemented a change within the past six months), and 5) Maintenance (has implemented a change more than six months ago) (Prochaska et al., 1994). In general, financial educators have found differences between those in the pre-action stages (Precontemplation and Contemplation) and the action stages (Preparation, Action, and Maintenance) (Xiao et al., 2004). For the purposes of this project, the target group will consist of those in either of the pre-action stages of change (Precontemplation or Contemplation) and who are experiencing distress about debt management.

Specific strategies, called change processes, have been found to be useful when people are working within a specific level of readiness for change (Prochaska et al., 2004). The objective is to help clients identify their own stage of change, and to implement strategies appropriate to that stage in order to facilitate movement to the next level. What differentiates this approach is that interventions are targeted to participants at a specific stage of readiness for change, with the educational outcome of progression to the next stage rather than a change in overt behaviors.

Method

The goal was to design programs and advertisements which would be appropriate for employees in the pre-action stages-- those not yet ready for behavior changes (Prochaska et al., 1994). A realistic objective for such financial education programs would be to move participants to the Preparation stage, a stage characterized by commitment to and planning for change. But how does one get employees not ready to change to attend financial education sessions? The answer lies in creating marketing messages with the characteristics of the target audience in mind.

Advertising Debt Management Programs

Precontemplators, by definition, do not want to change; Contemplators are thinking about it, but have no firm plans for change.

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A strategy for reaching employees in these pre-action stages and enticing them to attend educational sessions related to debt management is to word marketing messages to acknowledge those very points (McDonald, 2007; Prochaska et al., 1994). The messages that follow are suggested for those in the Precontemplation and Contemplation stages of readiness to change their debt management practices.

Precontemplators. "Are you financially distressed but not ready to change your debt management skills?"

Contemplators. "Are you financially distressed? Thinking your debt management skills may be in need of a change?"

Change Processes for Those in the Pre-Action Stages

Prochaska et al. (1994) recommend specific change processes, or useful strategies, for helping those in specific stages of change to move to the next level of readiness for change. Following recruitment of targeted pre-action audiences into educational debt management sessions, financial educators then can facilitate progressive movement to the next level of change. The objective of such sessions, unlike most financial education interventions, is not to move participants to change their behaviors, but rather to help them progress through the stages of change to the Preparation level. It is important, then, to determine participants' levels of change prior to the start of the sessions so program evaluation can include a determination of whether participants have made progress to the stage of Preparation. The following paragraphs describe change processes useful in moving those in the pre-action stages of change to the Preparation stage.

Consciousness Raising

This strategy involves cultivating awareness of the problem, and learning new information to support changing the problem behavior (Prochaska, Redding, & Evers, 1996). Prochaska has suggested that, as a first step, participants should identify the primary barrier keeping them from changing the problematic behavior (National Endowment for Financial Education (NEFE), 2006). Consciousness raising then can include learning about strategies to overcome the barrier.

Dramatic Relief

This technique helps participants experience the negative emotions that accompany continued performance of the unwanted behavior (Prochaska et al., 1996). For example, the financial educator could have each participant complete a measure of personal financial distress, such as the Personal Financial Well-Being Scale (PFW), formerly called the InCharge Financial Distress/Financial Well-Being Scale (Prawitz et al., 2006). This would help participants to begin thinking about the negative effects their ineffective debt management practices are having on their financial well-being.

Social Liberation

This process involves the creation of new alternatives for those in the pre-action stage of Precontemplation, through education and public support (Prochaska et al., 1994). Specific social liberation strategies can be helpful: a) find out who is trying to help you change, and who is trying to control you by keeping you stuck; b) figure out whether you are more likely to support groups that facilitate change or those which try to reinforce the problem; c) invite input from those you know to have your best interests at heart).

Environmental Reevaluation

This strategy involves facing the negative impact that the unwanted behavior has on those in one's social and physical environment, as well as the improved impact if the behavior is changed in a positive way (Prochaska et al., 1996). In other words, how is the behavior affecting my family, my friends, my performance at work, and my health? How would things be different if I changed?

Self-reevaluation

This change process involves assessing one's values and feelings to determine how the problem behavior affects one's self identity (Prochaska et al., 1994). Self evaluation helps one to see that the problem behavior is in conflict with one's value system, and that life would be better if the problem were gone.

Progression through the pre-action stages to the Preparation stage should be the goal of programs targeted to Precontemplators and Contemplators. Those who have progressed to the Preparation stage then can be directed to continue in subsequent programs tailored to their new level of readiness for change.

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