

Resolving Retirement Issues for Police Officers

By: Michael J. McCormick

March 10, 2003

Resolving Retirement Issues for Police Officers

Police officers who have good law enforcement skills and who enjoy their work generally have the opportunity to make a long career out of law enforcement. Like those in the private sector, many are able to work in the law enforcement field for twenty, thirty or even more years. Law enforcement is one of only a handful of employment fields, though, when a person retiring after a full service career of twenty years very likely may only be in his or her early forties. However, when the time for the possibility of retirement presents itself, police officers often have a difficult time with the decision to retire. Police work becomes so much a part of officers' lives, they are not always prepared to leave it behind. The retirement decision can be made easier, however, by the understanding on the part of both the officer and the agency of the impact of retirement. Further, considered forethought and preplanning on the part of the officer, and an offer of retirement-decision assistance on the part of the agency both go a long way in making the retirement decision a positive one.

While retirement ranks as the ninth leading cause of stress in the United States (Chandler, 1991), it must be remembered that retirement from any organization after a long number of years is a natural part of the career

cycle. Retirement can be a positive opportunity for both the officer and the agency, conferring many benefits on both. For example, retired officers may explore new opportunities to use their experience and training in new roles with different organizations, they have an opportunity to interact with others outside the law enforcement profession, and they have a chance to perhaps earn more money. Similarly, retirement allows departments the opportunity to promote, which helps morale, and it allows the agencies to place individuals with new ideas into the management force.

The decision whether to retire or remain in the law enforcement profession depends on many factors. Some officers leave after multiple years in service to find new opportunities; others because of job stress, dissatisfaction or administrative problems. Many stay because they like police work and cannot envision themselves doing any thing else. Others stay because of financial burdens, comfort and security, fear of starting over, or because they have nothing else to do. (Violenti, 1992).

If officers decide to continue in policing, it should be for the obvious reasons - dedication, love of police work, or community spirit. "To remain in police work for less acceptable reasons is psychologically unhealthy for the officers and unproductive for the department. If, on the other hand, officers decide to retire, they should actively plan for the impact of

change. " (Violenti, 1992).

There are three primary factors that play a role in determining an officer's satisfaction with his or her retirement decision: psychological effects of retirement, future career challenges and finances. (Goldfarb, 1994.)

Psychological effects

Retiring officers often face leaving a job in which they personified authority and responsibility. They had the power to resolve many of the community's problems, and were authorized by law to act with force when necessary. Leaving that environment means the absence of being at the center of what is happening in the community, and no more access to up-to-the minute or confidential information. The realities of their working in law enforcement often lead to a small, closed system of support which often includes those with whom the officer works on a daily basis - a surrogate family of sorts. Separation from this police support network may result in isolation and withdrawal on the part of the retiring officer. To them, retiring may mean losing many years of identity and fraternity, as well as the right to possess the symbols of authority - the uniform, badge and weapon. When these are given up, it may lead to feelings of loss and a

perceived decrease in status. Retiring officers face additional psychological pressures related to the loss of structure that their police careers gave their daily lives. For officers, the structure of everyday police life can often be a source of internal control and offers a sense of purpose and direction, the loss of which can lead to a sense of hopelessness, chaos and anxiety.

(Swanson, 2001 .) Finally, Goldfarb reports in his study of retirement satisfaction among police officers that retiring officers often report that with retirement comes the onset of marital and family difficulties. Because most families of police officers have learned to adjust to the officers' shift work, rotating days off, court responsibilities, on-call status and the like, the drastic lifestyle changes retirement brings forces the officers and their families to consider new methods of adaptation. (See Table 1 and Table 2, Goldfarb, 1994.)

Table 1

TOTAL PREDICTION SCORE - MEAN = 80.88 SD =15.65 Score Range	0.62	63.80	81.96	>96
Number of Respondents	10.00	18.00	28.00	8.00
Percentage of Respondents	15.63	28.13	43.75	12.50

Table 2

Mean Score, frequency distribution, and correlation with prediction score for responses on retirement satisfaction survey.

	MEAN	1 STRONGLY AGREE	2 SOMEWHAT AGREE	3 NO OPINION	4 MILDLY DISAGREE	5 STRONGLY DISAGREE	CORRELATION	P
1. Retirement is what I expected	1.78	34 53.12%	22 34.38%	0 0%	4 6.25%	4 6.25%	-0.59	<.01
2. I do not miss being a police officer.	2.66	24 37.50%	10 15.63%	4 6.25%	16 25%	10 15.63%	-0.38	<.01
3. I am rarely bored.	1.84	30 46.88%	24 37.50%	2 3.13%	6 9.38%	2 3.13%	-0.31	<.05
4. I am able to plan my day with enough activity.	1.72	32 50%	24 37.50%	2 3.13%	6 9.38%	0 0%	-0.18	NS
5. My marriage is going well.	2.09	38 59.38%	8 12.50%	4 6.25%	2 3.12%	12 18.75%	-0.51	<.01
6. Overall I am satisfied with my retirement.	1.78	34 53.13%	22 34.38%	0 0%	4 6.253%	4 6.23%	-0.60	<.01

Future career challenges

The authority conferred on an officer, the fast-paced excitement of the job and the ever-changing variety of ordeals the officer is to resolve can make the prospect of retirement seem unappealing by contrast. The retirement decision may bring a concern for maintaining these career challenges in his or her next job opportunity in order to continue job satisfaction. Conversely, however, the retiring officer may feel an inadequacy in taking part in the open job market due to his or her perceived lack of marketable skills, thinking all he or she knows how to do is be a police officer. They may feel unqualified for other employment

opportunities.

☞ Finances

Potential retirees may experience anxiety about maintaining their standard of living after retirement. The retiring officer experiences a decrease in income, the loss or reduction in medical and dental insurance coverage and, very often, is equipped with a lack of knowledge about financial planning and management.

A resolution of these issues surrounding the retirement-decision process can be initiated by a two-fold avenue involving both the officer and the agency. First, it is important that the officer undertake a well-thought-out approach to the retirement potential, with forethought given to each of the three areas of concern. Preplanning the event is an effective way to improve the chances of successfully adjusting to the new lifestyle of retirement. Secondly, the police agency should take steps to make the transition to retirement a smooth one. It should implement an approach involving education, employment assistance and job training for the officers approaching retirement.

☞ Psychological effects

Officers can be more adequately prepared for retirement by giving much forethought to the decision and recognizing potential pitfalls of

retirement. Coping mechanisms should be used and adjusted as the need for them calls. Officers must learn to adapt to the new lifestyle changes retirement brings and understand that their self-esteem comes from within and not from the authority they previously personified. Retirement counseling can be beneficial for both the officers and their families going through these changes.

Agencies can assist with the psychological impact of retirement by fostering supportive environments. For example, they can institute the establishment of a retired officers association wherein retired officers can continue to be a part of the force by showing the potential retirees the benefits of retirement, showing officers some of the positive changes that have taken place in the community over the short time the officer has been a member of the department as a result of the his or her efforts, and show the officers how their contributions to the community can continue.

Agencies should honor retiring officers by helping them celebrate retirement as a life transition. They should acknowledge the officer's contributions and achievements before fellow officers, family and friends, which addresses some of the psychological needs of the retiring officer. They could also ensure that the important symbols of long-term service, the gun and the badge, are given to the retiree assists upon retirement. Taking

the time to show the agency's appreciation of and for the officer with a formal, public farewell and overt acknowledgment of the contributions made by retiring officers helps being a close to their years of commitment and service. (Swanson, 2001.)

Career challenges

Retiring officers who sell themselves and their abilities short must realize both their skill level and the transferability of those skills. Officers have considerable experience in making split-second decisions on a daily basis, interacting with people from all walks of life and in almost every conceivable situation, calmly resolving highly charged emotional confrontations and even having responded to natural disasters. Police officers are generally master problem solvers, effective communicators and are skilled in conflict resolution. They tend to be highly reliable, dependable, ethical and brave. (Swanson, 2001.) Retirees can have many quality years left in the job force with such marketable skills.

Agencies can assist the retiring officers as well by offering employment assistance, such as referring officers to agencies that offer help to retirees. The American Association of Retired Persons, for example, can offer job placement for retiring officers with such unique skills at no

charge. (Baur, 1983.) Agencies can also train retiring officers in skills they will need for the job search, such as resume preparation, letter writing to prospective employers, and the development of interviewing techniques. Agencies should encourage officers to pursue opportunities outside their departments and counsel officers nearing retirement to explore new challenges outside their police work. They should also offer career planning and counseling services to help the officers realize how unique and marketable their job skills are, stressing that the officer has been engaged in a career in public safety rather than just a job with a specific police organization. Agencies should encourage retiring officers to consider returning to school for new training, and could offer assistance with locating proper funding and help the officer to make the initial contacts with the learning institutions. This additional education has the positive advantage of self-enhancement and additionally increasing the marketability of the officer. The agencies could assist those considering retirement by compiling lists of companies looking for employees with skills specific to police officers. And finally, agencies should consider rehiring officers as civilian employees. The agency thereby retains a valuable resource - employees with years of experience and in-depth training. (Violenti, 1992.)

Finances

Rehm reports that individuals require an income equal to approximately 70 to 80 percent of their working income to maintain the same standard of living after retirement. (Rehm, 1996.) Not planning for this reality can leave a retiree without adequate means of supporting his or her family.

Accordingly, officers should adopt a life view of their police careers, considering future options with a regular review of retirement planning and adjustment as their career progresses. Career management should be an integral part of an officer's entire work life .

As an officer ages, agencies can assist with planning meetings that should include discussion of impending retirement. Agencies can assist by making sure the retiree understands what a typical retirement package consists of. And they can also help by offering basic training and education for the officers by arranging financial planners to discuss financial opportunities with officers, and by retaining outside experts to discuss how health, leisure and lifestyle choices can affect long term financial opportunities for officers. Effective planning for the officers' post-retirement needs assists the officers in ensuring their financial stability.

In conclusion, many retiring officers look back on their careers and feel that their lives after retirement will be considerably less fulfilling. Officers should instead be able to look forward to enjoying the benefits of a much less stressful lifestyle. It is important for both officers and agencies to understand the factors impacting retirement satisfaction, and for them to do everything possible to make smoother the transition from career law enforcement to civilian life.

References

- Bauer, P. and Okun, M. (1983 , June). Stability of Life Satisfaction in Late Life. The Gerontologist Vol. 23.
- Chandler, J. (1991, March). The Transition to Retirement. Law Enforcement Technology.
- Goldfarb, D. (1994). An Instrument for predicting retirement satisfaction in Police Officers: A Pilot Study. Retrieved January 18, 2003 from the World Wide Web: <http://www.heavybadge.com/retire.html>
- Rehm, B. (1996, September). Retirement: A New Chapter, Not the End of the Story. Retrieved January 18, 2003 from the World Wide Web: <http://www.fbi.gov/publications/leb/1996/sept962.txt>
- Swanson, C., Territo, L. and Taylor, T. (2001). Police Administration Structures, Processes, and Behaviors. New Jersey: Prentice Hall.
- Violenti, J. (1992). Police Retirement: The Impact of Change. Springfield: Charles C. Thomas.