Investigating the Landscape of Transition to Retirement in the Emergency Services Sector

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Purpose

To assess the current landscape of retirement support and formulate recommendations for a holistic transition to retirement program for Victorian emergency service workers that provides a framework for the Emergency Services Foundation's new mission and works in cooperation with partnering organisations.
Holistic Wellbeing

- Physical
- Social
- Mental
- Occupational
- Financial
Methods and Scope

❖ Operational Emergency Service Workers
❖ Retiring Due to Age
❖ State of Victoria

Experts
In TTR and the ES sector

Agencies
Within the sector
Supporting the sector

Workers and Retirees
Interviews and surveys
“I very recently tried to assist a retired member with mental health issues, and couldn't find anywhere that even cared he existed. He subsequently committed suicide.”
Beyond Blue Answering the Call

- **~1/4**  
  Former employees had probable PTSD

- **1/20**  
  Made a suicide plan in the past 12 months

- **~1/5**  
  Had very high psychological distress
The Challenge Around ESW Retirement
Mental Health Issues Rise with the Sudden Shift to Retirement

<table>
<thead>
<tr>
<th>New South Wales Emergency Workers Disorders</th>
<th>Current (%)</th>
<th>Retired (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PTSD</td>
<td>7.7</td>
<td>17.9</td>
</tr>
<tr>
<td>Depression</td>
<td>4.9</td>
<td>18.1</td>
</tr>
<tr>
<td>Heavy Drinking</td>
<td>4.1</td>
<td>7.2</td>
</tr>
<tr>
<td>Any Disorder</td>
<td>13.1</td>
<td>27.2</td>
</tr>
</tbody>
</table>

Employees who have worked 10+ years are **2x** more likely to experience psychological distress and **6x** more likely to experience symptoms of PTSD.
An Aging Workforce

<table>
<thead>
<tr>
<th>AV</th>
<th>SES</th>
<th>Vic Pol</th>
<th>MFB</th>
<th>CFA</th>
<th>DELWP</th>
</tr>
</thead>
<tbody>
<tr>
<td>509</td>
<td>37</td>
<td>986</td>
<td>781 (32%)</td>
<td>186</td>
<td>~400</td>
</tr>
</tbody>
</table>

~2,900 experienced workers leaving the sector
I. Experts
II. Current Landscape
III. Data
IV. Effective practices from elsewhere
V. Conclusions & Recommendations
VI. How ESF can help
What We Learned From Experts

❖ Mental health issues rise in retirement
❖ Financial literacy needs to improve
❖ Retirement programming has benefits to employers
❖ Retirement is a career long process
Phases of Retirement

Bridge the Gap Between Precontemplation and Contemplation

People Don't Know What They Don't Know

Phase Out, Don't Drop Out

Create Pathways for Long-term Wellbeing
Agencies
## Current Landscape

<table>
<thead>
<tr>
<th>Phase of Retirement</th>
<th>Sector-wide Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge the Gap</td>
<td>Little in place, but agencies are aware of need</td>
</tr>
<tr>
<td>People Don’t Know What They Don’t Know</td>
<td>Resources in place, room for improvement</td>
</tr>
<tr>
<td>Phase Out, Don’t Drop Out</td>
<td>Resources in place, room for improvement</td>
</tr>
<tr>
<td>Pathways to Long-term Wellbeing</td>
<td>Little in place, but agencies are aware of need</td>
</tr>
</tbody>
</table>
What We Learned

❖ Sector age demographics point to increased need for TTR
❖ Agencies are at different stages
❖ A lot of resources are being offered
❖ Implementation and promotion could be improved
❖ Benefit to sector-wide approach
Support Agencies

How They Add Value

1) Community engagement
2) Variety of options
3) Similar values and skills
Data from Current and Retired Workers
### Operational Workers

**Number of Survey Respondents**

- 226 Police
- 10 Ambulance
- 7 Fire
- 1 ESTA

<table>
<thead>
<tr>
<th>Age</th>
<th>Police (%)</th>
<th>Ambulance (%)</th>
<th>Fire (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>48</td>
<td>0.4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>49</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>50</td>
<td>0</td>
<td>0</td>
<td>14.3</td>
</tr>
<tr>
<td>51</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>56</td>
<td>21.1</td>
<td>20.0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Police (%)</th>
<th>Ambulance (%)</th>
<th>Fire (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>15.9</td>
<td>10.0</td>
<td>0</td>
</tr>
<tr>
<td>Male</td>
<td>83.3</td>
<td>90.0</td>
<td>100</td>
</tr>
<tr>
<td>Other</td>
<td>0.8</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Police (%)</th>
<th>Ambulance (%)</th>
<th>Fire (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>78.2</td>
<td>80</td>
<td>14.2</td>
</tr>
<tr>
<td>Divorced</td>
<td>8.9</td>
<td>0</td>
<td>28.6</td>
</tr>
<tr>
<td>Single</td>
<td>5.7</td>
<td>0</td>
<td>28.6</td>
</tr>
<tr>
<td>Other</td>
<td>7.2</td>
<td>20</td>
<td>28.6</td>
</tr>
</tbody>
</table>
“Ease me out of the job. [Don't] just tip me out at the end.”

“Finances are solid but it's the change in 'self' that will be a challenge.”

“Early support would [have] been great. This type of discussion needs to happen when someone is 30 not 50+.”

“No one's ever asked me that before.”
It would be useful if my family/partner was included in retirement planning.

**POLICE**
- 64% Strongly agree/agree
- 29% Neutral
- 29% Strongly disagree/disagree

**AMBULANCE**
- 80% Strongly agree/agree
- 20% Neutral
- 20% Strongly disagree/disagree

**FIRE**
- 81% Strongly agree/agree
- 29% Neutral
- 29% Strongly disagree/disagree
If the right opportunity became available, I would like to somehow contribute to the emergency services sector after retirement.

- **Strongly agree/agree**: 61% (POLICE), 70% (AMBULANCE), 86% (FIRE)
- **Neutral**: 26% (POLICE), 30% (AMBULANCE), 14% (FIRE)
- **Strongly disagree/disagree**: 13% (POLICE), 14% (AMBULANCE), 14% (FIRE)
My organisation started to help me think about and plan for retirement at an appropriate time/age.
My organisation is providing support to help me prepare in non-financial domains for life after full time work.

- **POLICE**
  - Strongly agree/agree: 76%
  - Neutral: 14%
  - Strongly disagree/disagree: 22%

- **AMBULANCE**
  - Strongly agree/agree: 86%
  - Neutral: 40%
  - Strongly disagree/disagree: 14%

- **FIRE**
  - Strongly agree/agree: 86%
  - Neutral: 14%
  - Strongly disagree/disagree: 20%
I feel my employer is concerned about my wellbeing after retirement.

- **POLICE**
  - Strongly agree/agree: 19%
  - Neutral: 60%
  - Strongly disagree/disagree: 20%
  - Total: 75%

- **AMBULANCE**
  - Strongly agree/agree: 20%
  - Neutral: 20%
  - Strongly disagree/disagree: 20%
  - Total: 60%

- **FIRE**
  - Strongly agree/agree: 14%
  - Neutral: 72%
  - Strongly disagree/disagree: 14%
  - Total: 72%

Legend:
- Black: Strongly agree/agree
- Yellow: Neutral
- Gray: Strongly disagree/disagree
What We Learned

Workers…

❖ struggle to separate individual identity from the uniform
❖ have varying levels of expected support
❖ are looking for conversations about retirement
❖ feel a loss of social connection
❖ do not feel valued after stopping work
Effective Practice Elsewhere

1. Online Resources
2. Feeling of Support
3. Transition Counseling
4. Uniting the Sector
Conclusions and Recommendations
The mental health of emergency service workers often declines in retirement, highlighting a need for retirement preparation and long-term wellbeing support.

Ensure mental health support is readily accessible after retirement so individuals don’t have to search for it.

Support workers’ requests for transitional roles to acclimate to retirement.
Planning for retirement is a mutual responsibility that involves a number of phases and employees are looking for conversations throughout each stage.

- Emphasize the importance of financial planning for retirement early and reiterate regularly.
- Implement trigger points at set time frames to present pertinent information about retirement planning.
- Implement case management/coaching for individualized planning support.
Emergency service workers, irrespective of their agency, share many common challenges in preparing for retirement.

Provide the opportunity for workers to learn from the lived experience of others.

Consider the benefits of sector wide collaboration.
‘Transition to retirement’ programming provides benefit to agencies, individuals and the sector.

Recognize the value of ‘transition to retirement’ programs to the organisation, individual, and sector.
Agencies' retirement programs are at varying levels of maturity and there is very little collaboration between agencies.

Collaborate and learn from other agencies; don't need to reinvent the wheel.
Our interviews indicated a gap between what agencies are offering and what workers require, signaling the need to modify the organisational approach to ‘transition to retirement’.

Talk to workers to better understand their needs and expectations.

Evaluate programs regularly to ensure they are targeting the needs of workers.
Individual differences need to be respected; there will be no one size fits all solution.

- Facilitate conversations, formal or informal, between members in the organisation about retirement.
- Consider different pathways for each individual based on values, interests and skills.
- Increase accessibility by providing programs through a variety of different platforms.
Individuals can suffer symptoms similar to grief and loss in retirement.

- Make workers feel valued when they retire and help them unpack their experiences.
- Provide information about how workers’ skills can transfer to areas outside the sector in retirement.
- Terminology and framing is very important; keep language positive and avoid making workers feel forced out of the organisation.
Family can be affected by the challenges workers face in retirement.

Encourage workers to include family and partners in retirement planning.
How ESF Can Help

Implement sector wide best practice

Facilitate Partnership
Get the sector talking about best practice and sharing information

Next Step Coach
Pilot a Program

Online Resources
Facilitate the creation of modules
Thank You!
Questions?

1. How do you feel about the conclusions and recommendations made in the presentation?
2. What are some of the pros and cons of what has been suggested?
3. It was suggested that ESF facilitate partnerships to raise the bar in terms of helping people prepare for retirement. How do you see that working?
4. What are your thoughts on the suggestion of the Next Steps Coach concept?
5. How might online resources be developed that can be tailored to the specific needs of each agency?