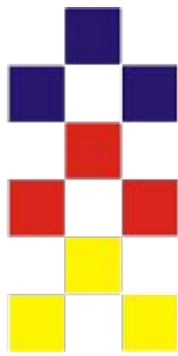


Investigating the Landscape of Transition to Retirement in the Emergency Services Sector

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EMERGENCY
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WPI



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



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

New South Wales Emergency Workers Disorders		
	Current (%)	Retired (%)
PTSD	7.7	17.9
Depression	4.9	18.1
Heavy Drinking	4.1	7.2
Any Disorder	13.1	27.2

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

Number of Employees 55 or Older

AV	SES	Vic Pol	MFB	CFA	DELWP
509	37	986	781 (32%)	186	~400



~2,900 experienced workers leaving
the sector



A background image showing a group of police officers in dark uniforms and high-visibility yellow vests with reflective stripes. They are wearing black caps with a white checkered band. The officers are gathered in a huddle, with their hands clasped in front of them. The scene is outdoors, and the lighting is bright.

Agenda

- 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

Phase Out, Don't
Drop Out

People Don't Know
What They Don't
Know

Create Pathways
for Long-term
Wellbeing



Agencies



Environment,
Land, Water
and Planning

Current Landscape

Phase of Retirement	Sector-wide Evaluation
Bridge the Gap	Little in place, but agencies are aware of need
People Don't Know What They Don't Know	Resources in place, room for improvement
Phase Out, Don't Drop Out	Resources in place, room for improvement
Pathways to Long-term Wellbeing	Little in place, but agencies are aware of need

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

Age	Police (%)	Ambulance (%)	Fire(%)
48	0.4	0	0
49	0	0	0
50	0	0	14.3
51	0	0	0
Gender	Police (%)	Ambulance (%)	Fire(%)
Female	15.9	10.0	0
Male	83.3	90.0	100
Other	0.8	0	0
56	21.1	20.0	0
Marital Status	Police (%)	Ambulance (%)	Fire(%)
Married	78.2	80	14.2
Divorced	8.9	0	28.6
Single	5.7	0	28.6
Other	7.2	20	28.6
62	0	0	0
63	0	0	14.3
64	0	10.0	14.3
65	0	10.0	0
66	0	0	0
67	0	10.0	0

Lived Experiences

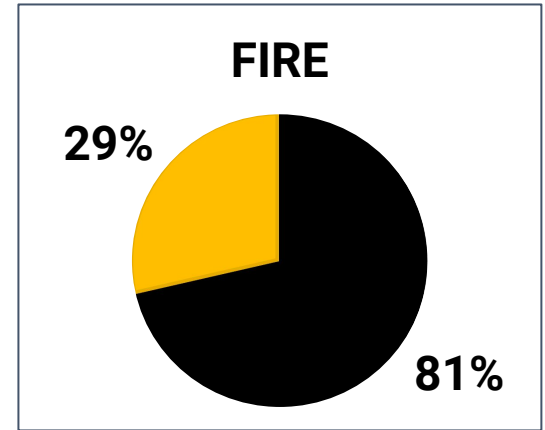
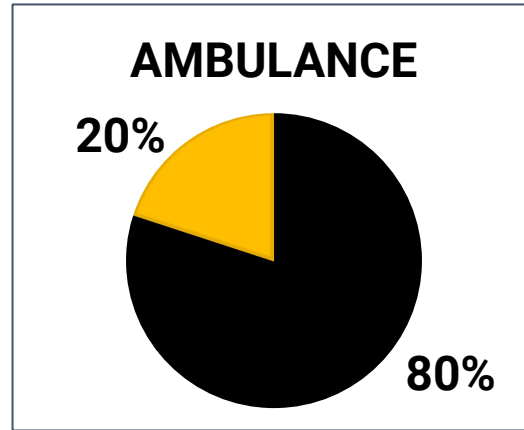
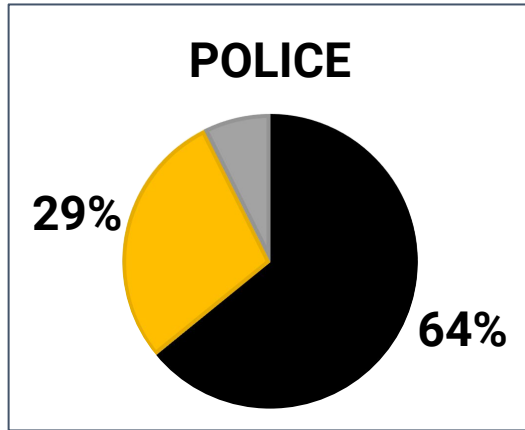
“Ease me out of the job.
[Don't] just tip me out at the
end.”

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

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

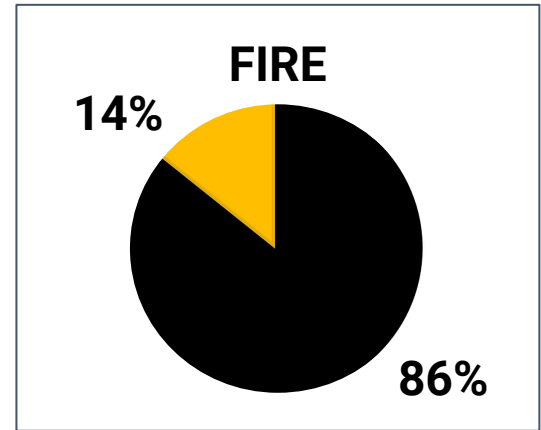
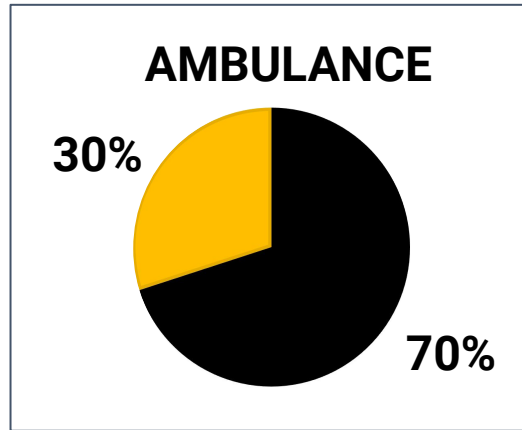
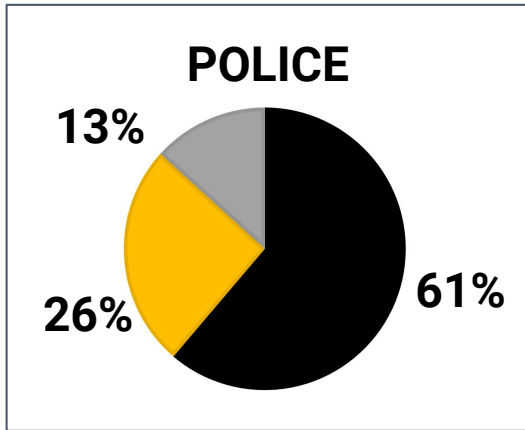
“No one's ever asked me that
before.”

It would be useful if my family/partner was included in retirement planning.



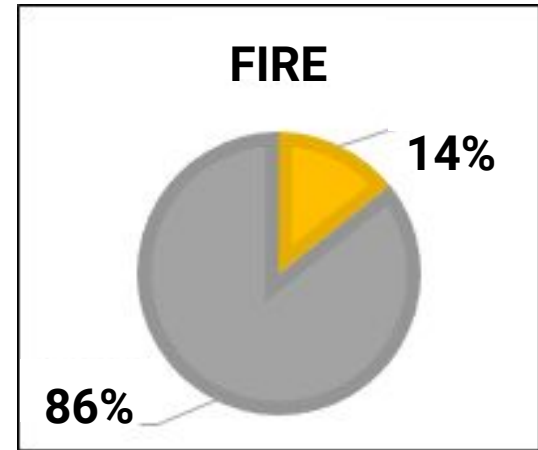
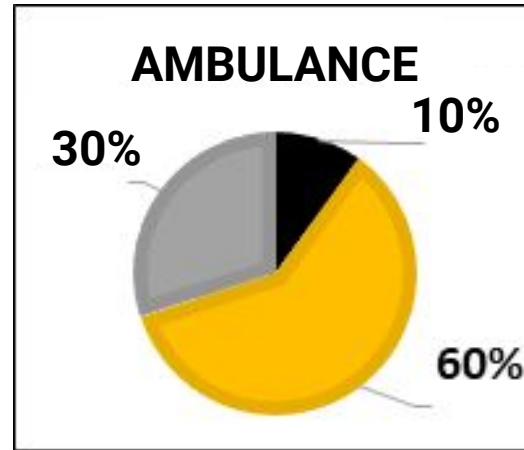
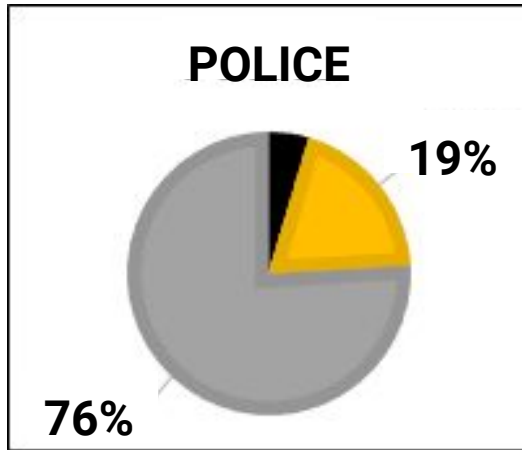
■ Strongly agree/agree ■ Neutral ■ Strongly disagree/disagree

If the right opportunity became available, I would like to somehow contribute to the emergency services sector after retirement.



■ Strongly agree/agree ■ Neutral ■ Strongly disagree/disagree

My organisation started to help me think about and plan for retirement at an appropriate time/age.



Strongly agree/agree

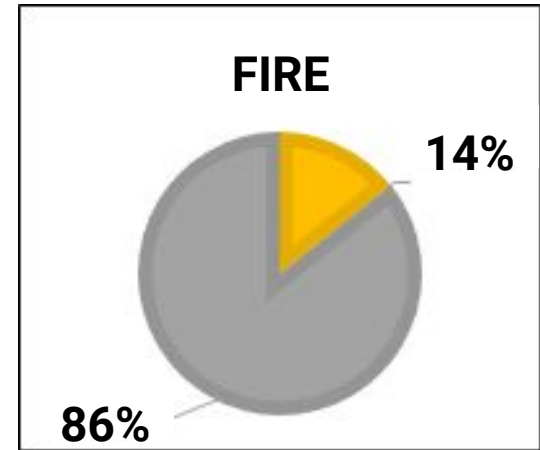
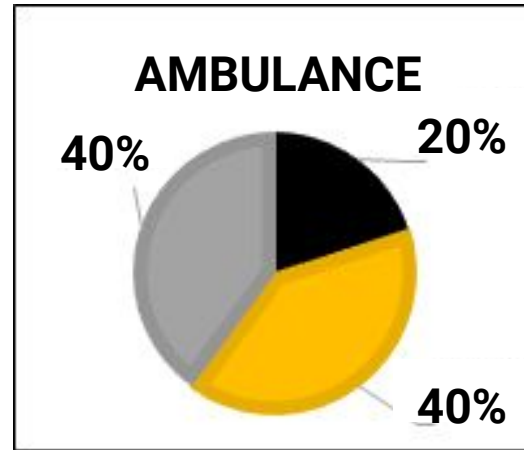
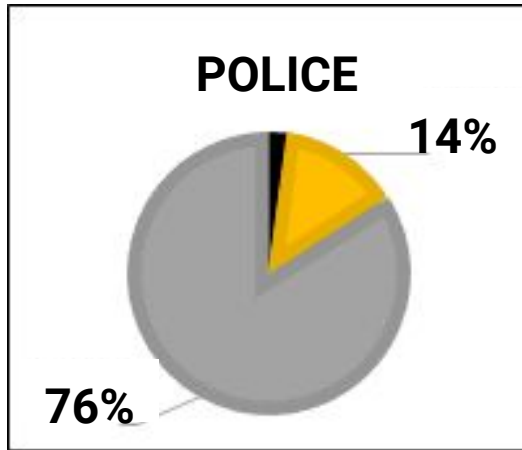


Neutral



Strongly disagree/disagree

My organisation is providing support to help me prepare in non-financial domains for life after full time work.



Strongly agree/agree

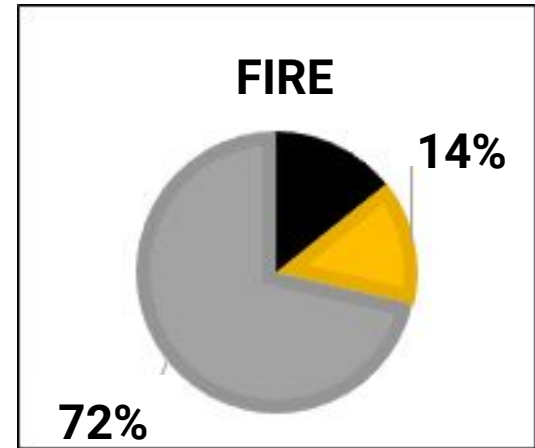
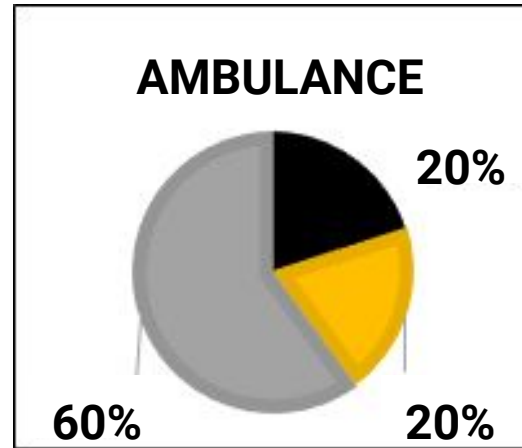
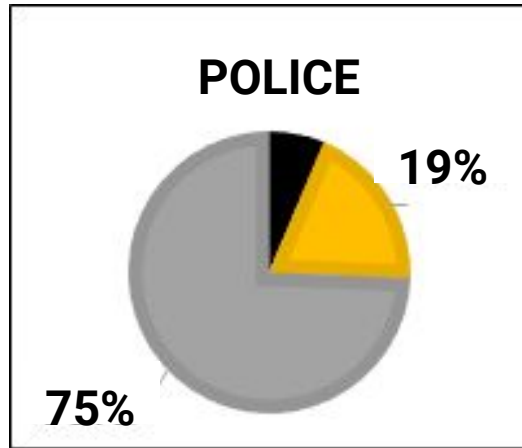


Neutral



Strongly disagree/disagree

I feel my employer is concerned about my wellbeing
after retirement.



■ Strongly agree/agree ■ Neutral ■ 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

SOLDIER
ON



The Police Treatment Centres



afac



Conclusions and Recommendations

1

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.

2

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.

3

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.

4

'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.

5

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.

6

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.

7

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.

9

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?