

Transitioning to Retirement: Background paper on Mental Health and Wellbeing issues



better together

Problem statement: How can we support paid and volunteer emergency service workers to better adjust to life post retirement?

In 2019 a group of students from Worcestershire Polytechnic Institute (WPI) partnered with the Emergency Services Foundation [ESF] to provide valuable [recommendations for holistic retirement¹ programming for Victorian operational emergency service workers.](#)² The study identified that the mental health needs of emergency response workers are socially complex and much broader than what the services available to them target, which is mostly financial advice and psychological help, especially for repeated and prolonged exposure to trauma. This orientation is reflected in research on the end-of-career life-phase, which is overly focused on PTSD and other negative impacts of duty-related trauma. There is a call for mental health support for first responders leaving employment (Beyond Blue 2018; Senate Inquiry 2019; Vic. Police 2019) and McCleary (2019) based on individual holistic coaching and a consistent approach across the sector.

There is no validated data on emergency service workers in or post-transition, but conclusions can arguably be extrapolated from Australian Defence Force data, which points to significant mental health decline post transition. There is also ample anecdotal evidence, for example the WPI students found that by the time emergency workers reach retirement, the work has taken a toll on wellbeing. This find is consistent with a study commissioned by Beyond Blue (2018) which surveyed over 21,000 former and retiring workers, both paid and volunteer, from across Australia. Beyond Blue found that the longer that police, fire, rescue and other emergency responders work, the greater and more acute their mental health complications (Beyond Blue 2018). Instances of PTSD, depression, and binge drinking rise significantly during retirement for emergency service workers in Australia (Beyond Blue 2018). Another study (OHS 2018) of emergency service workers in NSW reinforces this – it found that 4.9% of workers experience depression but for those over 55 years of age, this rate increases to 18.9%.

The accumulation of operational stress from repeated and prolonged exposure undoubtedly contributes to mental health issues at the end of career but other factors too impact wellbeing at this life stage. In their exploration of the struggles Victorian emergency service workers face transitioning to, or being retired, three issues stood out: a loss of the uniform, a loss of purpose, and a loss of social connections (Conroy et. al. 2019). The social dimensions of retirement challenges have been corroborated in other studies, such as one that focused on the UK police force and found variety of

¹ Retirement can happen at a set date, or it can be gradual transition from full-time employment to full-time retirement via a range of intermediate states and circumstances. These transition states could include a reduction in hours worked, change in the type or intensity of work, or a reduction in responsibilities at work (SafeWork Australia 2017).

² The students gathered data from eight emergency service agencies, current and retired workers from across the sector and experts in the retirement process. Through interviews and surveys, they were able to assess the current landscape of retirement programs within the sector and learn about the needs of emergency service workers. This informed recommendations for best practice and developed ideas for ESF to add value to the sector (Conroy et al 2019).

issues associated with retiring. This included inadequate retirement preparation, financial challenges, difficulties navigating the civilian job market, low mood, and feelings of isolation and abandonment (Cameron & Griffiths 2017).

In 2021 another group of WPI students worked with ESF to explore the issue of volunteer transitions to retirement. Volunteering- it is well known, has a positive effect on mental health, and many people they interviewed said they volunteered to stay busy and keep their mind and body active and because it helped them give back to society which gave them a sense of importance and pride. They found unique issues among retiring emergency service volunteers in Victoria including:

- They often have a two-fold experience with retiring, first when they retire from their paying day-job and a second experience when they decide to leave their emergency service volunteer role.
- The experience of retiring was gendered – for example - An SES manager stated that women seem to be generally happier than men throughout their entire life, while men lose a lot of self-esteem because of how tied to their job they are and how much they associate it with their identity. It was also noted that women are better at socializing and networking whereas men, as they get older, lose motivation or friends, and disconnect.
- Many older volunteers felt the effects of ageism, especially in younger ones were pushing them out of their agencies.

The students concluded that there is much room for improvement and gave five recommendations for supporting the wellbeing of volunteers as they transition to retirement. These recommendations are not only to provide access to mental health support for volunteers, but to offer social solutions such as establishing alumni programs, utilising their knowledge to support emerging leaders in their agencies, and keeping them engaged in less physical work.

Beyond Blue's revised Good Practice Framework (2020, p. 42) recognises that police and emergency services personnel leaving the service, either for a career change or for retirement, face specific challenges. "The loss of self-identity tied to their police and emergency services life can be very difficult. Depending on their reason for leaving there may also be a host of other stressors impacting on their mental health. Unfortunately, there is often little support available to police and emergency services personnel at this point of their career".

They recommend making services to serving police and emergency services personnel also available to those leaving the organisation as well as better support for those leaving the service and post-service by:

- Screening police and emergency services personnel before they leave the service to help identify and lessen some of the risks associated with this transition.
- Providing advisory services to help police and emergency services personnel with this transition.
- Providing mental health supports for police and emergency services personnel once they have left the service, or for a period of time following their transition out of the service

Loss of identity

These two investigative studies, combined with ESFs engagement with agencies, indicates a clear gap between what agencies are offering and what first responders want to help prepare for transition and

support their mental health (Conroy et al 2019). The evidence shows that a particular need to support workers and volunteers around loss of identity, an experience that is worth better understanding before we can think of how to address it.

It is the case that workers in a range of professions experience the relinquishment of a work identity as a loss, related to other losses - such for the loss of social contacts, daily routines, and purpose in life (Price 2000; Pinguart & Schindler 2007). Yet unique features of emergency service work create conditions for feelings of loss to be particularly acute. The nature of emergency response work and the kind of relationships it fosters can create a strong sense of self and identity that is inseparable from the work one does and the agency one works for.

A coherent social identity is important for good mental health and wellbeing (Christiansen 1999; Sharma & Sharma 2010). The intensity of identification with the group can place retiring and retired emergency responders at risk of suffering ruptured identity. One ambulance worker told the WPI study who said, "I am a paramedic" (not 'I work as a paramedic" (Conroy et al 2019, pp. 45-46). The loss of being in a close-knit community and the camaraderie often associated with working in the services has been found to be detrimental to retiree wellbeing (Patterson et al., 2001; Ruiz and Morrow, 2005). Identity rupture in retirement is not only linked to being part of a community but being part of a community *with a special purpose*.

The loss of connection with co-workers, who many emergency responders identify as family (Bracken-Scally 2014) can lead to feelings of being unmoored from a community, of floating adrift without a clear sense of self. Social psychology provides a framework for understanding this and the general blurring of personal and professional identity. Being known as your role and a rank and working with a sense of duty strengthen the processes of de-individuation, where a sense of self as autonomous and separate is lessened. The use of symbols and rituals at work serve to build and bind people into a group identity, for example wearing a uniform, speaking a professional language (acronyms, codes and technical words), and participating in special events, such as award ceremonies, academy graduation and holding memorials for those lost in the line of duty (Berger 1995).

Attachments between frontline workers has a buffered effect from stresses of the job, and especially horrors witnessed while protecting property, life and limb. Mutual encounters with violence, tragedy, and the dark side of human nature is attributed as the reason why service workers/volunteers form particularly strong bonds, and are described as often having dark sense of humour. Feeling part of a collective with a special culture is a protective factor at work but in retirement, is a risk factor insofar as emergency service people can feel estranged from people who have not experienced danger and trauma at work and live ordinary lives (Thoits & Virshup 1997).

Emergency work can contribute to high rates of PTSD and mental illness but workers and volunteers also have high levels of job satisfaction (Beyond Blue 2018). Indeed few jobs can be considered more meaningful than that which involves serving communities to keep people safe and alive. Martin Seligman (2012), one of the founders of positive psychology, identifies engagement in meaningful activities and purposeful roles as two of five elements of wellbeing. Retirement can be a wellbeing challenge for emergency responders because it has the potential to cut people from a source of meaning. This can lead to feelings of self-worth and lack of purpose (Bracken-Scally, 2014).

Another wellbeing challenge identified in this cohort is the inability or reluctance to recognise that they are afflicted with mental distress, injury, or illness. The culture of soldiering on (mental health stigma) is normative in this demographic and even when there is the sense that something is not right, they are reluctant to seek help (Beyond Blue 2018; Harvey 2018). Studies reveal that older workers and retirees do not know what resources are available and note that they have lost access to

institutional support after retirement (Beyond Blue 2018; Conroy et al 2019, p. 6). Determinants of mental health in the general retiree population, for example a decline in physical exercise and stereotypes of ageing (Conroy et al 2019, p. 2), contribute to and compound escalating mental health issues in retirement.

Through the Beyond Blue study focused on older workers in terms of the detrimental impact of accumulated trauma, the potential of social factors to determine wellbeing at this career stage is implicit in the study. A key find of the study is that organisational - as much as operational - factors contribute to higher-than-average rates of mental injury and illness among first responders. We can also see this, the effects of social and cultural factors – in the experience of wellbeing for transitioning and transitioned workers. The camaraderie and connection that buffers mental ill-health and builds a strong sense of self at work becomes a felt loss that needs to be addressed so that emergency workers leaving service can find new ways of living with meaning, purpose, connection, and a reconstructed identity.

Opportunity for ESF

The WPI students identified a gap in the provision of support for older and retiring emergency responders. Similarly, Beyond Blue (2018) has recommended better support for emergency service workers during the transition to retirement. Current agency activity focuses on financial preparedness, whereas transition is a complex and potentially disruptive experience requiring planning and support in a range of social and psychological dimensions. It is a significant moment in life that requires special attention to encourage men (in particular) to stay healthy in all areas of their life and socially connected.

Given the shifting demographic of workers who are over fifty-five and the trend to increasing cases of mental ill-health in this age bracket, there is a clear need for an updated sector-wide approach to retirement. This approach needs to look beyond financial planning and setting retirement goals to working with the whole person as a social being to support wellbeing in the long-term (Bracken-Scally 2016; Danke 2018, Conroy et al 2019).

In response to the evidence and the call for such a program from the heads of agency who sit on ESF's stakeholder council, ESF is leading the way to develop more considered and holistic retirement programming across the sector. The Australian Defence Force (ADF) has implemented a strategy based on comprehensive research to lessen the burden of mental illness associated with transition. Through a program called Well Beyond ESF will apply the learnings from the ADF Transitions program to an emergency service cohort based on cultural, operating and gender similarities.

Well Beyond will provide a proactive, holistic, evidence informed, and leading practice approach to address the existing gap in support and assist people across the emergency services sector transition 'well' from service. As a pilot program it will be co-designed with end-users to ensure it is needs-based and gender sensitive to promote organisational and individual approaches to preserve and promote the mental health and wellbeing of retiring workers.

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