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Career firefighters' transition into retirement:

A mixed methods study at the South Australia Metropolitan Fire Service

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This is the third report in the ongoing research project to investigate challenges of career firefighters' retirement and propose evidence-based interventions to facilitate a healthy and successful retirement. The first report provided a review of an academic and practitioner literature on retirement. The second report details the findings of a mixed methods study into firefighters' retirement at the Department of Fire and Emergency Services in Western Australia.

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Executive summary

The aim of the current mixed-methods study was to investigate the psychological, emotional, and psychosocial factors and challenges faced by retiring career firefighters. The study follows an earlier literature review initiated in 2017 and a study report prepared for the Department of Fire and Emergency Services (DFES) in Western Australia. For ease of comparison, the current report follows the same structure as the report prepared for DFES, but presents findings and insights unique to South Australian Metropolitan Fire Service (SA MFS).

The results of the current study strongly suggest that retiring firefighters face major challenges and issues in their preparation for retirement, and as a result are ill-prepared for retirement transition. The dominant opinion among firefighters at SA MFS was that they retire too late due to lack of retirement planning and preparation, particularly in financial and social domains. The study uncovers an interesting paradox—while firefighters seem to have positive attitudes and cognitions about the retirement (found to be unrealistic compared to the experiences of retired firefighters), many also seem to fear retirement, which is ingrained in the organisational culture. Being too optimistic and fearful at the same time means that firefighters invest little effort and thought in retirement planning and preparation.

The study further uncovered that there is a shift in retirement thinking among current employees as compared to retirees. Whereas the role of a firefighter was central to the self-definition of retirees, pre-retirees no longer solely identify as a firefighter and rather seem to pursue more diverse interests outside of their occupation. This was observed when measuring job attitudes among the two groups, but also in their discussion of reasons for retirement. Pre-retirees frequently discussed job satisfaction (or lack of) as a key reason that would prompt their retirement. Similar observations were made by the focus group participants and it was expected that such differences will be even more pronounced in the younger generation of firefighters. This has important implications for retirement, as it could mean that retirement transition will become easier. However, it was also found that occupational attitudes are positively related to retirement adjustment, thus acting as a protective factor leading to better retirement outcomes.

Overall, study findings suggest that retirement involves a complex web of interconnected issues, where unaddressed challenges in one life domain will have a detrimental effect on other domains. There is a strong need to address the current shortcoming in retirement planning via planned organisational interventions and policies.

The majority of study participants agreed that the SA MFS should be more involved in firefighters' retirement preparation and transition, although some voiced concerns whether organisational responsibility and duty of care extended past one's employment. Different organisational practices and solutions have been discussed as part of this study. Among those that received most support were provision of more retirement-related information, provision of support services to retired firefighters, facilitation of opportunities for gradual retirement transition (e.g., moving into non-operational jobs or reducing one's work hours).

Based on the extensive analysis of both quantitative and qualitative data, several key recommendations have been made that could inform the approach SA MFS could take to address retirement-related issues and challenges moving forward. As suggested by the focus group participants who discussed the preliminary report findings, the next step in the process of addressing firefighters' retirement issues could be the establishment of a working group (including both pre-retirees and retirees) that would undertake the implementation of the recommendations offered in this report.

The study will provide validation and provide structure which will be converted into the program – Focus group participant

Introduction

This report outlines the findings of a research study involving forty structured interviews and a focus group with pre-retired and retired South Australian Metropolitan Fire Service (SA MFS) career firefighters, as well as other stakeholders.

The first part of the report outlines the key findings from the interviews related to the job attitudes such as occupational identity and job satisfaction, reasons for retirement, respondents' engagement with retirement planning in different life domains at various retirement stages, perceptions of retirement transition, retirement attitudes and changes experienced versus changes expected in different life domains. It provides an insight into some of the issues, challenges and rewards of retirement as experienced by firefighters.

The second part of the report discusses various organisational practices that SA MFS could consider implementing to address retirement-related challenges and issues. The respondents were asked to rate these practices in terms of their perceived usefulness. Rich qualitative comments were analysed and summarised in order to understand the potential support for the proposed interventions.

The third part of the report provides a summary of focus group discussions. The focus groups were organised to discuss the interview findings and collectively brainstorm possible solutions, as well as their implementation, feasibility, buy-in and effectiveness.

Based on an extensive analysis of the quantitative and qualitative data, a series of recommendations are offered to SA MFS, which they could undertake in addressing the issues identified through this research. These are listed and briefly discussed next. The remainder of the report provides substantial evidence to support these recommendations, however, these are by no means exhaustive.

Recommendations

Encourage timely retirement planning

The majority of study participants agreed that firefighters at the SA MFS delay their retirement and retire in poor physical health. This presents a serious issue for the provision of wider community services, but may also result in early mortality and poor wellbeing in retirement. There is a number of factors that contribute to late retirement, such as fear of retirement ingrained in organisational culture, unrealistic expectations of retirement, and most importantly, lack of planning and preparation. The Fire Service should encourage timely retirement planning by directing firefighters' attention to retirement-related information and resources. Exposure to information would act as a gentle push prompting the firefighters to think about their retirement.

It was suggested by many study participants that there is a lack of information currently available to firefighters on the financial and non-financial aspects of retirement. SA MFS currently offer a financial seminar, however this is the only retirement-related event offered and it was widely criticised due to its limited availability and applicability, for example it was seen as something you attend immediately prior to retirement, which many participants agreed was too late. Study participants agreed that 45 years was an appropriate age to start planning and preparing for one's retirement. It is recommended that firefighters should be presented with information about different aspects of retirement using a variety of communication channels, such as retirement seminars, newsletters and a retirement section on the internal employee portal. Furthermore, the information should target firefighters at different career stages.

Furthermore, the SA MFS should consider providing information and resources not only to pre-retirees, but also retired firefighters, as discussed in the focus group section of the report.

Involvement of retired firefighters

The study participants identified that currently the SA MFS has very limited interactions with retired firefighters, which conflicts with the camaraderie and 'family' culture experienced while in the Service. Retired firefighters experience feelings of being rejected after having dedicated their life to the Service. Many struggled with social isolation and a diminishing sense of self-worth after retirement, which may lead to mental health issues. Although some study respondents questioned the extent of responsibility that the SA MFS has towards former employees, the majority agreed that retirees should have an option to continue to engage with the Service in a way which potentially benefits both. For example, the idea to establish a firefighters' museum and a restoration workshop, and involve retirees as volunteers, was widely supported by the study respondents. Following successful examples of such museums in different states, it would also preserve the history of the Service, including both traditions and oral history, while also engaging retired firefighters and maintaining that feeling of camaraderie.

Another popular suggestion was to involve retirees in the process of retirement planning and preparation among current employees. Research suggests that role modelling through sharing of personal examples and stories can encourage retirement planning and lead to better retirement outcomes. This was widely recognised by the study participants. For example, the SA MFS should consider facilitating a formal mentoring network for retired firefighters and those nearing retirement. Retired firefighters could be invited to share their experience in the retirement workshops or via a video recording. Retirees could also become involved in broader support roles, such as peer supporters with appropriate mental health training.

The SA MFS should continue to provide support services (such as Employee Assistance Program) to retired firefighters, at least in the initial 2-year post retirement period. Contact with retirees should be maintained to ensure their retirement transition has been successful. Welfare check-ins may be used to identify those who may be struggling with mental illnesses or concerns, family breakdowns or social isolation.

Institute a retirement (wellness) officer position

The SA MFS should consider instituting a position for a 'retirement wellness officer' to address many of the retirement-related issues discussed throughout this report. The retirement officer would collate, publish and disseminate information about retirement among currently employed firefighters, including clarifying organisational retirement policies and process or seeking financial planning advice. This would address the gap in retirement-related information, but also alleviate the extra workload currently faced by the administrative staff.

Furthermore, the retirement wellness officer would act as a point of contact for retirees of the SA MFS, responding to their requests for assistance, as well as organising retirement events, maintaining a retirees' database and coordinating other activities, such as the firefighters' museum and workshop, or social walking/cycling groups. This position would be ideally suited for a firefighter in a pre-retirement stage.

Offer gradual retirement pathways

Gradual retirement pathways, encompassing either a gradual reduction of work hours or moving into non-operational roles, received significant support from the study participants. These practices aim to reduce the abruptness of retirement, by gradually transitioning and preparing firefighters for retirement. It is acknowledged that these could help to address delayed retirement and associated hazards, the transition into non-operational roles may also contribute to further delaying one's retirement. Nevertheless, non-operational roles remain an important option for firefighters who are unable to perform operational duties, but are willing to contribute to the organisation in alternative ways. Hence, it is recommended that more non-operational roles should be offered to firefighters nearing retirement (e.g. wellness officers, maintenance crews, training). Additionally, job sharing was perceived as a viable option for older firefighters. While

the option is already available to employees, it is recommended that the rules and procedures are clarified, as well as encouraging more firefighters to consider this option.

Background

In 2017, Department of Fire and Emergency Services in Western Australia commissioned researchers at the University of Western Australia (UWA) to conduct a comprehensive review of the published and 'grey' literature on the transition to retirement, and to undertake preliminary interviews with firefighters, their family members and other stakeholders (e.g. Union) to investigate challenges and opportunities associated with firefighters' retirement. The findings of the literature review and preliminary study suggested that retirement involves an array of unique and complex challenges associated with physical and mental health, relationships with family and friends, life attitudes, and occupational identity. It was also found that organisations play a critical role in helping employees achieve a more successful and healthy retirement.

Following the initial report, DFES then commissioned UWA to undertake a broader data collection and to investigate the feasibility and validity of a series of proposed interventions. DFES has invited other agencies to take part in the data collection via a cost recovery model and the South Australian Metropolitan Fire Service (SA MFS) agreed to participate. SA MFS is currently undertaking a major transition in designing and creating a dedicated wellness department. One of the key issues to be addressed by the new department is firefighters' retirement.

Hence, the aims of the present study were to:

1. Increase understanding of the challenges and rewards for firefighters and their families in pre-retirement, retirement and post retirement stages; and
2. Provide feasible and evidence based recommendations for program elements, procedures and supports for firefighters and their families in pre-retirement, retirement transition and post retirement.

It is expected that the findings of the current study will inform the design and trial of pilot programs, procedures and policies addressing a more successful transition to retirement among SA MFS firefighters.

The research adds to the body of knowledge that informs best practice for firefighters not only in South Australia, but in national and international emergency services. It is therefore likely to be of interest to members of AFAC and other similar international organisations.

Methodology

The majority of the data was collected using a structured interview approach that was guided by a survey tool specifically designed for this study. The survey included both quantitative (i.e. validated measurement scales) and qualitative (i.e. open ended) questions. Several versions of the survey were developed to suit the different needs of pre-retirement and post-retirement cohorts of respondents. Ethics approval for the study was granted by UWA Human Research Ethics Office (approval number RA/4/20/4093).

Participants were recruited by SA MFS Wellness officers. Criteria for participation in the research study were as follows: aged 55 and over career firefighters currently or recently (no longer than 5 years in retirement) employed by the SA MFS.

Each participants was interviewed either in a face-to-face setting or by phone by a UWA researcher. The interviews lasted 50 minutes, on average, with some lasting over an hour, but no more than 90 minutes. Interviews were audiotaped (with participant's consent) and transcribed for data analysis. Throughout the report an overview of quantitative data is provided along with some exemplary verbatim quotes from the interviews.

Sample characteristics

Overall, 40 career firefighters have provided data that will be discussed in this report. All participants were male. Of these, 3 (7.5%) were interviewed over the phone. Mean age of all interviewees was 59.5 years (SD 3.8, min 51, max 69). A fifth of the respondents (n=8, 20%) were retired (mean age 64.6 years, SD 3.5, see Table 1). The average age at retirement among these respondents was 62.6 years. The average age of pre-retired firefighters was 58.3 years (SD 2.7) and a majority of them were planning to retire in the next 3 years (n=19, 59.3%). The majority of our respondents were station officers (42.5%), senior firefighters (30%), or commanders (17.5%). Therefore, respondents at different stages in relation to their career and/ or retirement were interviewed.

I would like to think [that I will retire] within the next year. I think there is a time limit at the fire service I think. When it, when things become a little bit mundane, tiresome, routine like. I think that can be debilitating. I'll be honest with you, I mean from a metabolic perspective I'm not as sharp as I used to be. And I still love the operational stuff, you know, down the street and doing that stuff. But my body is telling me, [...] You don't have the capacity for what you used to be able to do before.

Sample	n	Mean age at interview (SD)	Mean age at retirement (SD)	Mean career length in years (SD)
Retired	8	64.6 (3.5)	62.6 (3.4)	38.0 (4.2)
Pre-retired	32	58.3 (2.7)		32.2 (8.0)
Total	40	59.5 (3.8)		33.4 (4.7)

TABLE 1: AVERAGE AGE OF DIFFERENT SAMPLES OF RESPONDENTS

The initial literature review has identified having a partner and a family as a major protective factor for retirement adjustment. Referring to their personal life, the majority of respondents (87.5%) reported being married or in de facto relationship (5.0%), with others being separated, divorced or never married. Interestingly, although not specifically asked, several retirees indicated that they divorced and re-married after retirement. In addition, 95% of respondents reported having children and being in contact with them. Partner's labour force status and retirement preferences have also been shown to be an important consideration in retirement. Among our respondents, there was some congruence of the partner's employment status relative to respondent's status. For example, 50% of retired firefighters reported that their partner was also retired, while 69% of pre-retirees reported their partner was also employed.

Retirement attitudes, planning and changes

Job attitudes

The initial literature review identified job characteristics as an important factor that may influence retirement decisions and adjustment. For example, previous research suggested that men who reported lower job satisfaction were retiring at a greater rate¹, whereas higher job satisfaction was associated with decreased retirement intention². In the current study, a majority (67.5%) of all respondents were satisfied (32.5%) or extremely satisfied (35%) with their job as a firefighter. However, there were major differences between samples: a much larger proportion of retired firefighters (62.5%) were extremely satisfied as compared to firefighters who are still working (28.1%). It is important to note that this difference was not statistically significant. These results suggest that retired firefighters have a positive bias when recalling their firefighting job. Previous literature would suggest that this might adversely impact their retirement adjustment. However, interestingly, this study found that job satisfaction among retirees was positively related to retirement adjustment.

The initial literature review also identified that other job-related psychological factors, such as work centrality and occupational identity have an impact on the decision to retire and the subsequent adjustment. For example, individuals with a strong occupational identity (which is fairly typical for firefighters) were found more likely to experience decreased wellbeing in retirement³. Confirming the findings of previous research, the current study found that all firefighters reported a fairly strong occupational identification (3.8 of 5) and work centrality (3.9 of 5). Retired firefighters reported higher work centrality (4.5) and occupational identity (4.2), as compared to pre-retirees (3.8 and 3.8, respectively, see Figure 1). The difference in work centrality between retirees and pre-retirees was significant. This might suggest that pre-retirees are not as focused on their work as retirees were, due to the growing recognition of the importance of other, non-employment life domains.

This research found that neither occupational identification nor occupational identity were related to their intention to retire (or planned retirement age). However, in contrast to previous research, this study found that occupational identity among retirees was positively related to retirement adjustment. Although based on a small sample of respondents, this finding suggests that occupational identity (along with job satisfaction) may be a protective factor in retirement.

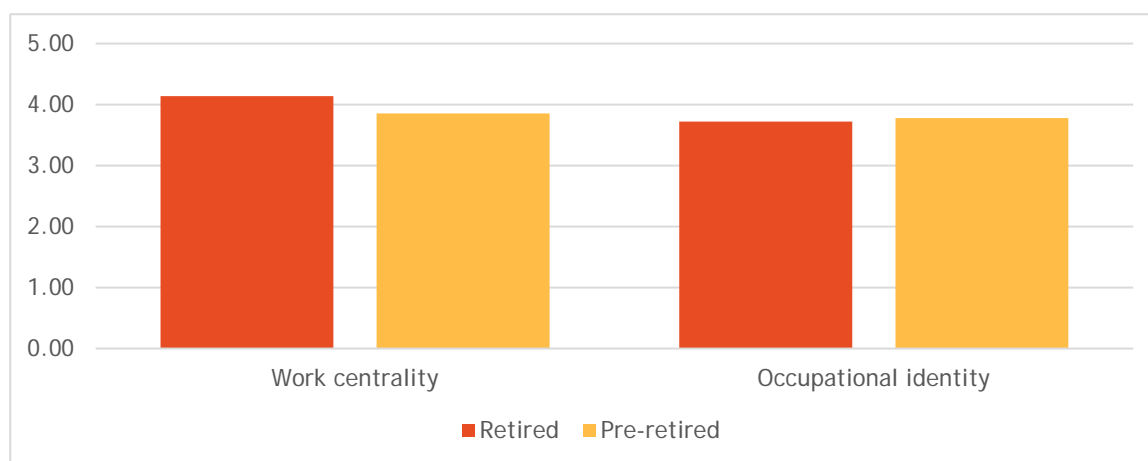


FIGURE 1: JOB ATTITUDES IN RETIRED AND PRE-RETIRED FIREFIGHTERS

I enjoy the job, I enjoy the work that I'm doing so. I'm thinking if I'm still able to, I'll keep going as long as I can.

It's a fantastic job and I love going to work everyday and it would have to be something seriously challenging or changing for me to want to retire. I just want to retire on my terms, I might wake up one day and say I've had enough. I love going to work.

Reasons for retirement

Health

It does get harder as I get older is night shifts. So, if we have two really busy night shifts. Like, years ago it wouldn't matter as much. But now it probably takes a day or two to get over it and then you're back into working shift work again. So, yeah perhaps I'll find that harder.

Health, definitely. Physical and mental. My ability to actually do the job from those two perspectives.

Freedom/time

I like my sports, I love to travel and I just want to take advantage of that while physically I still could.

Competence

I thought I was being a, the young guys were starting to carry me. You know, I just felt like I couldn't do my job physically anymore. Felt like I was getting old.

[There was] a growing sense of not inadequacy, but I felt the fire service could do better. I had always considered myself fairly competent, but I just started to have a few confidence issues towards the end.

Job satisfaction

It's waning yes, but definitely I work harder to maintain my job satisfaction than what I ever used to. Used to come to me very easily. Now I'm working harder to maintain that.

I think that the nature of the job, if it really got to me and I really just hated getting up. At the moment I enjoy coming to work for the work, and so what would stop me.

Organisational issues

Probably work pressure. I've got no problems bringing it forward. I think generally we are understaffed in this organisation, you probably hear that a bit. And the expectations of my current position and the department i oversee, are extremely high. And we are understaffed and I think people burn out. I think the way the place is structured, it's becoming more difficult.

If the fire service, the face of the fire service changes. If my role changed, but if they brought in a medical part of it that they do in other states, what do you they call it, assistance. Where we go and assist patients and things like that, then I'd probably retire straight away.

Reasons for retirement

Both pre-retirees and retirees were asked about their primary reasons for retirement. Approximately a half of respondents discussed two reasons for retirement (45%), while others had one primary reason that would prompt (or has prompted) them to retire. Thematic analysis of the qualitative responses revealed nine categories of reasons (see Figure 2). Furthermore, these reasons broadly could be aggregated into two domains: personal and work-related. Among personal reasons for retirement from all respondents, a third mentioned health considerations, either physical (28%) or mental (5%). Other personal reasons included a desire to have more freedom and time to pursue leisure activities, such as travel and hobbies, and/or spend time with one's family (16%); simply having enough money to retire (9%); or feeling that it was the right time to retire (11%). Work-related reasons for retirement were: a decrease in overall job satisfaction and feeling that work was not as exciting or rewarding as before (11%), feeling like one's level of competence in the job was no longer sufficient (9%), or due to negative experiences with organisational issues, such as re-structure or role changes.

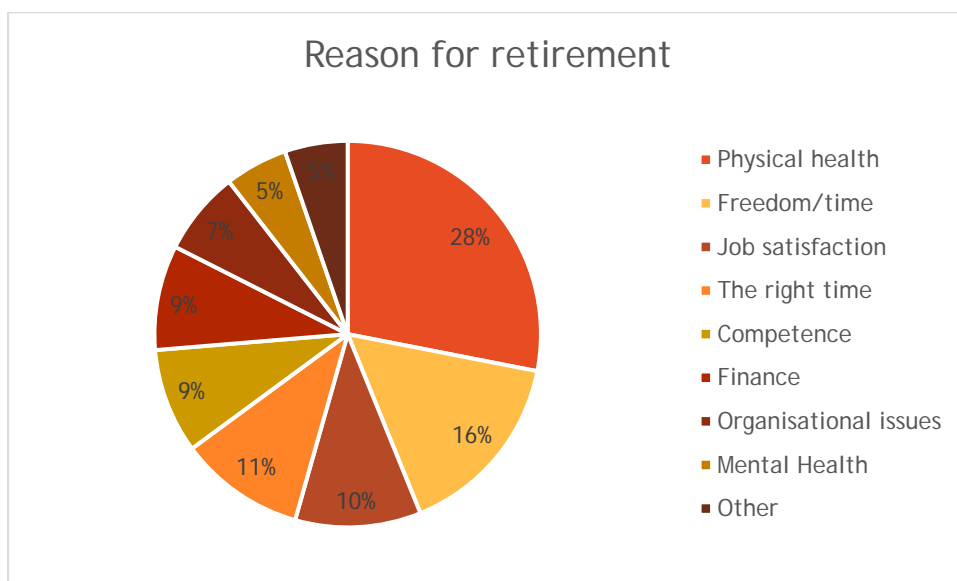


FIGURE 2: PRIMARY REASON FOR RETIREMENT

Some differences were observed in the reasons for retirement among retirees and pre-retirees. None of the retirees mentioned job satisfaction as a factor that played a role in their retirement decision, whereas 14% of pre-retirees did. Pre-retirees also discussed health (both physical and mental) as a reason for retirement more frequently. In contrast, a higher proportion of retirees discussed perceived lack of competence (23%) or feeling of a 'right time' (23%) as motivating factors for retirement, compared to only 7% and 5% of pre-retirees, respectively. More retirees (23%) discussed wanting more freedom and time as a reason for retirement, compared to only 14% of pre-retirees. This suggests there is a shift in pre-retirees considering different work-related factors (e.g. job satisfaction versus perceived competence) in the retirement decision making. There also seems to be greater attention to health among current pre-retirees.

It is also important to note that the various reasons for retirement are interrelated, for example, wanting more freedom and time was discussed in reference to increasing work pressures or lack of financial resources for immediate retirement. This confirms findings in previous research that retirement decision making involves the consideration of multiple factors.

Retirement transition

The initial literature review identified the level of control employees perceive to have over the decision to retire as a crucial factor for retirement adjustment⁴. Involuntary retirement was found associated with a range of negative effects on health and wellbeing. In the current study, respondents were asked several questions related to 'conditions of exit' with regard to their retirement, which includes measures of perceived voluntariness, ease of decision making, emotional readiness to retire, perceived suddenness of retirement and ease of transition⁵. As both retirees and pre-retirees provided answers to these questions, it is possible to compare retirees' actual experience of transition with pre-retirees' expectations. Overall, there were mixed feelings about the retirement transition among retirees and pre-retirees. However, in most cases, pre-retirees' expectations about retirement transition were mismatched with the actual experience of retirees. However, due to the small sample size of retirees, these findings should be treated with caution.

When asked how hard it would be to make up their mind about retirement, about a third of retirees (37.5%) said that making the retirement decision was hard. A slightly larger proportion of pre-retirees (46.9%) thought that making a retirement decision will be hard or very hard (see Figure 3a). A majority of pre-retirees (75.1%) thought that when the time comes they will be emotionally ready to retire, compared with half of the retirees reporting that they were either not very ready or not ready at all (see Figure 3b). Emotional readiness to retire was significantly and positively related to retirement adjustment among retirees.

[I was worried] whether I really wanted to retire. Yeah, how correct my decision to retire was. I think I was unprepared and I didn't really want to leave.

There were also significant differences between respondents, when asked if their retirement would feel (felt) gradual or sudden. Nearly all retirees (87.5%) indicated that their retirement felt gradual or very gradual, whereas only a half of pre-retirees expected the same and about a third expected that the transition to retirement will feel sudden or very sudden (see Figure 3c). This is a positive trend, potentially suggesting that retirees were well prepared for their retirement. However, it is unclear why despite experiences of gradual retirement, many retirees still felt emotionally unprepared for it. Other work factors might influence how transition to retirement is perceived. For example, this study found that work centrality was significantly and positively related to perception of gradual transition, meaning those with stronger work centrality perceived their transition as more gradual. This aligns with an earlier finding that certain job attitudes act as a protective factor in retirement transition and adjustment.

Respondents were fairly likeminded when asked how much choice they did have (or think they would have) about retiring. All retirees and nearly all pre-retirees reported that it will be (was) mostly their choice when to retire (see Figure 3d). Finally, respondents were asked how difficult a transition to retirement was (or would be) for them. Half of the retirees reported that the transition was difficult (12.5%) or very difficult (37.5%), whereas just over a quarter of pre-retirees believed the transition would be difficult or very difficult (28.1%, see Figure 3e). Importantly, this study finds that ease of transition was significantly and positively related to retirement adjustment among retirees and retirement attitudes among all respondents. However, ease of transition was negatively (significantly) related to occupational identity, meaning that those with stronger identity experienced or expected a more difficult transition.

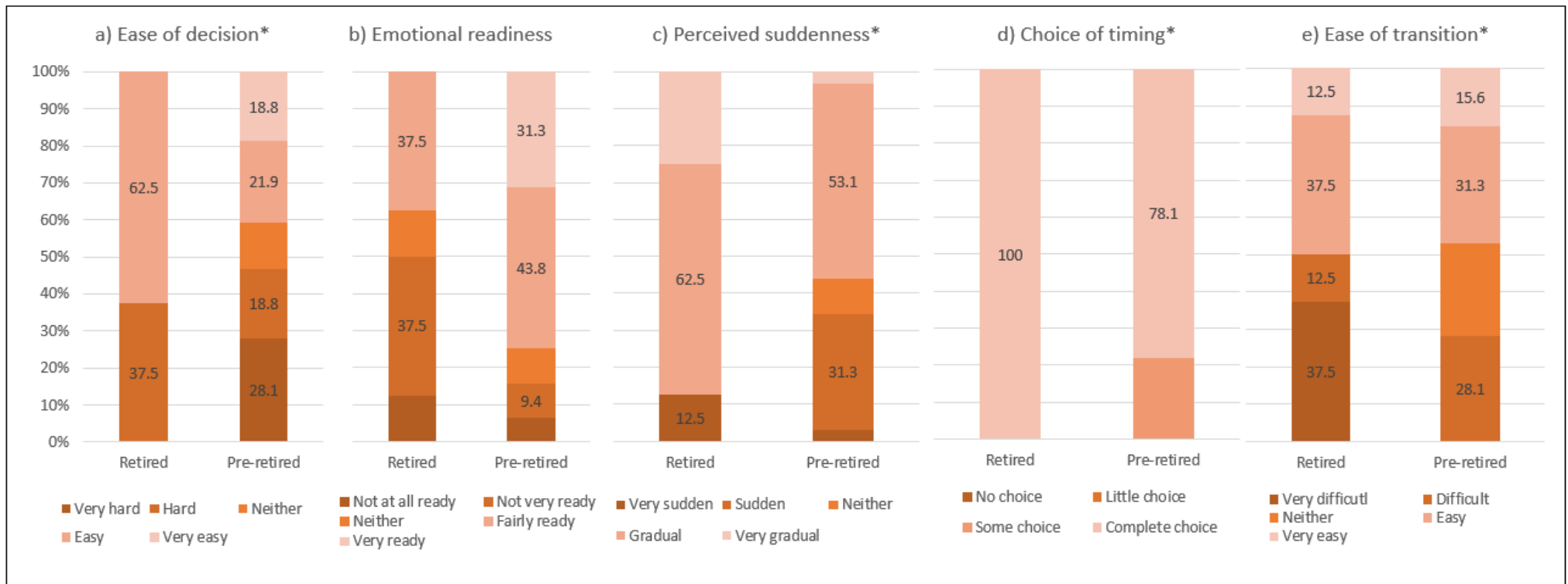


FIGURE 3A-D: PERCEIVED CONDITIONS OF EXIT IN RETIREMENT, EXPECTED (PRE-RETIRES) VERSUS ACTUAL (RETIRES)

Retirement attitudes

The initial literature review suggested that retirement attitudes at both individual and organisational level are important for retirement planning and outcomes. The social norms surrounding retirement will influence an individual's own views and behaviours. Therefore this study also sought to explore attitudes and culture towards retirement at the SA MFS. When asked how they evaluate the retirement timing overall, two thirds of respondents (67.5%) said that SA MFS firefighters retire too late. Only a quarter of respondents (25%) believed that firefighters, overall, retire at the right time.

When asked why they thought that firefighters retire too late, respondents discussed that many firefighters only retire after encountering a serious physical health issue, which might suggest they were no longer physically capable of performing their job duties. Mental health issues, specifically burnout, and early mortality were also mentioned as signs of delayed retirement.

I think mostly, actually they retire too late. Because a lot of people retire injured. [] A lot of people retire, you know, [after they] use up sick leave because they've got knee injuries or something like that.

Probably a majority go too late. Recent circumstances, we've lost a few firies over the last couple of years that have passed away both in the role and outside the role. And at what I consider too young of age, and probably haven't had a real chance to enjoy their retirement.

Some respondents suggested that lack of retirement planning was a factor that contributes to delaying retirement. They discussed that many firefighters do not think about their retirement until they suddenly realise that they would like to retire, but then it takes a long time (up to 2 years or more) to plan for the retirement transition. Financial insecurity and the fear of the unknown manifest because firefighters did not invest the time and resources into retirement preparation. Lack of retirement planning, particularly its social aspects, also means that some firefighters are reluctant to retire, because they are worried about the loss of camaraderie and social isolation.

I think people tend to stay on for a little bit too long for that reason. Because they haven't done enough proactive thinking.

I'd say they retire a bit too late. Purely because I think, for selfish reasons sometimes. You know, people are either trying to build on their super, or they don't want to lose contact with their friends and they enjoy the job.

These result suggest that 'fear of retirement' forms a part of organisational culture at the SA MFS. The literature review highlighted the importance of positive attitudes towards retirement among both those who are nearing retirement and those who are already retired. Research findings indicate that having a positive outlook provides a protective buffer for retirees, so that they are less likely to experience many of the detrimental effects of retirement. In the current study, respondents were asked to complete a retirement attitudes measure, which included pairs of opposite adjectives (e.g. happy-sad), with a positive anchor being worth a 100 points.

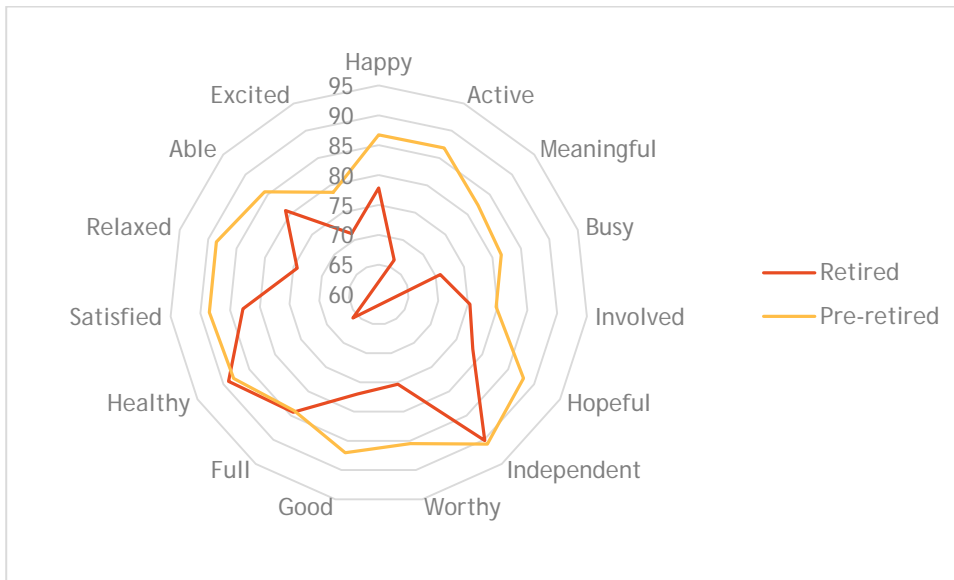


FIGURE 4: RETIREMENT ATTITUDES AMONG RETIREES AND PRE-RETIRES

Both retired and pre-retired respondents had fairly positive attitudes towards retirement (83 out of 100). However, retirees evaluated retirement somewhat less positively (77), compared to pre-retirees (86). A majority of all respondents described retirement as happy, hopeful, independent, good, healthy, satisfied, and relaxed. These respondents were somewhat less likely to see retirement as meaningful, busy, excited, and involved. Retirees scored lower on nearly all retirement attitudes (except the 'healthy' category), as compared to pre-retirees (see Figure 4).

These differences, albeit small, are important because they indicate that pre-retirees might not have a very clear or realistic expectation about what retirement is going to be like or feel like for them. These findings also highlight an interesting paradox. While firefighters seem to have a positive attitude towards retirement, they also fear the transition into retirement, leading to many of them retiring too late. Retirement planning and preparation could help to alleviate some of this fear and encourage a timely transition.

To further investigate retirement attitudes among study respondents, they were asked what they were most looked forward to in retirement, and what most worried them about retirement. Echoing the discussion on reasons to retire, more than a half of the respondents (62.2%) most looked forward to more freedom and time in their retirement (see Figure 5). About a quarter of respondents looked forward to simply not working. Some were looking forward to avoiding the commute or needing to follow a demanding shifts schedule. Others were excited about giving up the responsibility of work and experiencing less stress as a consequence. Finally, some respondents looked forward to being healthy in retirement or even spending their hard-earned superannuation fund money.

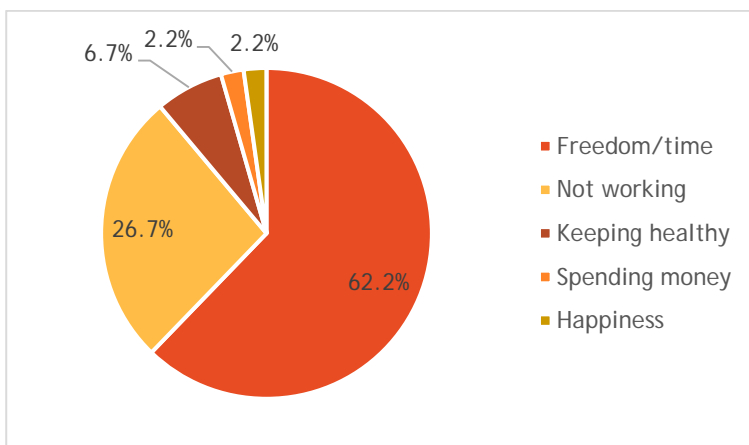


FIGURE 5: WHAT DO (DID) YOU MOST LOOK FORWARD TO IN RETIREMENT?

Those respondents who looked forward to more freedom and time in retirement mentioned several different ways in which they would spend this extra time, including more time with their family and partner, travelling, engaging in their existing or new hobbies, or volunteering. There were some respondents who mentioned being tired of shift work and its interference with daily life and social activities, and thus looked forward to more freedom in their schedule.

An interesting observation was made by one respondent who claimed that firefighters never really 'knock off' and 'always keep an eye out for things' in their communities. This respondent thought that retirement will mean finally going off the ultimate duty and focusing on oneself and one's family.

Look forward to

Yeah, probably just the, not the commitment to travel. Because I live [] a fair way from where I work. So, just staying in my community I suppose and enjoying retirement.

And I think for me, I'm probably done with problem solving and you know, everything is a problem to solve in this job. And everything is often an emergency. So, I think I'm just done with dealing with emergencies and problem solving.

I think I was probably, what was crossing my mind was the fact that I wasn't going to be on call 24 hours a day, 7 days a week. So freedom of you know, doing what I wanted to do. Not what the job was asking me to do.

Time to learn to play the guitar, that's one thing I haven't. I've got guitars and my sons are musicians. I'd love to play with them, but I'm always so busy that I haven't. So, I would like to have some time for me to do the things I want to do.

Worried about

You see other people retire and they go from being involved in work and involved, and then they stop. And then they just veg out and die. That's probably, that's the sort of thing that I worry about.

The loss of purpose []. There is a lot of who we are in fire fighters, you know. We have such a high regard in the community and you know, you go from being a fire fighter that everyone, well most people look up to.

Just health with myself and the general family really, that's the only thing I'm going to worry about.

Respondents were also asked what most worried them about retirement. The two main concerns were finances (36.5%) and health and mortality (21.2%, see Figure 6). A sixth of respondents were concerned about losing the sense of camaraderie (15.4%) given the strong social connection with their colleagues. Some respondents were worried that they will get bored in retirement, because the firefighting occupation provided them with not only physical and mental stimulation, but also a certain life structure and routine. They were unsure if they would be able to be motivated enough to engage in structured activities in retirement, which will lead to an adverse impact on their health. Finally, there were some respondents who were worried about the loss of purpose or meaning in their life. They described the firefighting occupation as central to their self-definition, and were unsure how they would deal with the loss of respect once retired.

Interestingly, worries about one's financial situation and 'not having enough money' were intertwined with a deeper fear of the unknown. Having had a long and stable career with the fire service, firefighters seem to be so used to the stability and predictability of financial income. Many were afraid because they did not know how their lifestyle was going to change after retirement and whether they will have enough financial and social resources to cope with the change. Another way the 'fear of the unknown' was expressed is through concerns about one's physical health and mortality. Some mentioned not knowing how the exposure to the toxic environment and hazards during one's career was going to impact their physical (but also mental) health in a longer term. Others bluntly stated their fear of dying pre-maturely and not being able to enjoy their retirement.

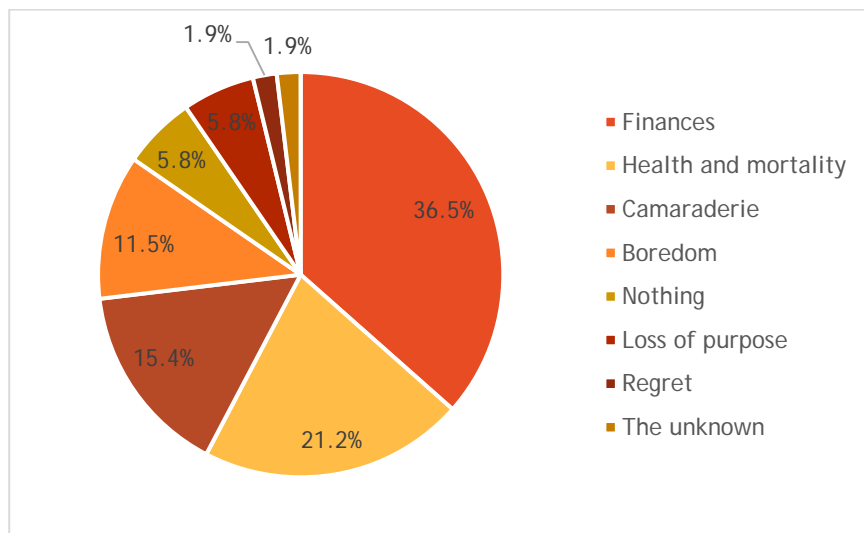


FIGURE 6: WHAT THING MOST WORRIES (WORRIED) YOU ABOUT RETIREMENT

Retirement expectations and changes

As reported in previous sections, retirement expectations and attitudes among pre-retired firefighters systematically differed from the actual experience of retirees. To explore these issues in more depth retired firefighters were asked to report any changes they have experienced in different life domains since retiring. Pre-retired firefighters were asked to report how much change they expected to experience in different life domains after retiring. Both quantitative and qualitative responses were collected to measure these changes.

The comparison of the two groups (retired vs pre-retirees) revealed that firefighters nearing retirement have somewhat unrealistic expectations of retirement, specifically, they seem to be too optimistic about changes they will experience in retirement (see Figure 7). For example, the only negative change (although small) expected by pre-retirees was related to financial security. However, retirees reported experiencing a much larger (tenfold) negative change in this domain. Pre-retirees expected positive changes in all other life domains, and as the comparison shows, these expectations were often very different from those actually experienced by the retirees. Pre-retirees expected positive changes in their physical health, mental health, mood, social life, and sense of meaning in life. However, retirees reported experiencing negative changes in these domains. The differences in the social life domain is particularly striking, but not surprising, considering the frequent reports of camaraderie and family-like environment at the fire stations.

Similarly, positive changes are expected in use of alcohol or smoking and leisure time, with retirees not experiencing any change in these domains. On a positive note, it was interesting to note that changes related to relationships with one's family and partner experienced by retirees were much more positive than expected by the pre-retirees. Although the findings are based on a fairly small group of retirees, and should be interpreted with caution, similar results were also found in the study with DFES firefighters. It should also be noted that one of the interviewed

retirees was extremely dissatisfied with the quality of life in retirement, which did skew the average scores to some extent.

Unsurprisingly, this study also found that expected or experienced characteristics of retirement transition were related to retirement changes. For example, those respondents who reported being more emotionally ready to retire and/or perceived their retirement transition as less difficult, were more likely to expect or experience elevated mood after retirement.

Finally, reinforcing the notion of retirement complexity, changes in certain life domains were strongly related to changes in other domains. For example, positive (expected or experienced) changes in physical health were positively related to changes in exercise, diet, mental health, mood, cognitive function, social interactions, leisure activities, and even financial situation. Positive changes in relationships with one’s family were positively associated with changes in relationship with one’s partner and overall social interactions. Those who reported positive changes in their mood were also more likely to report positive changes in the sense of meaning of life. Therefore, it is clear that positive changes in one life domain, is spilling over to other life domains, although it is important to note that the direction of influence has not been investigated. More importantly, these findings indicate the need for a holistic approach to retirement planning across various life domains.

The following page provides some exemplary quotes from the interviews to further illustrate the expected versus experienced changes (pre-retirees vs retirees).

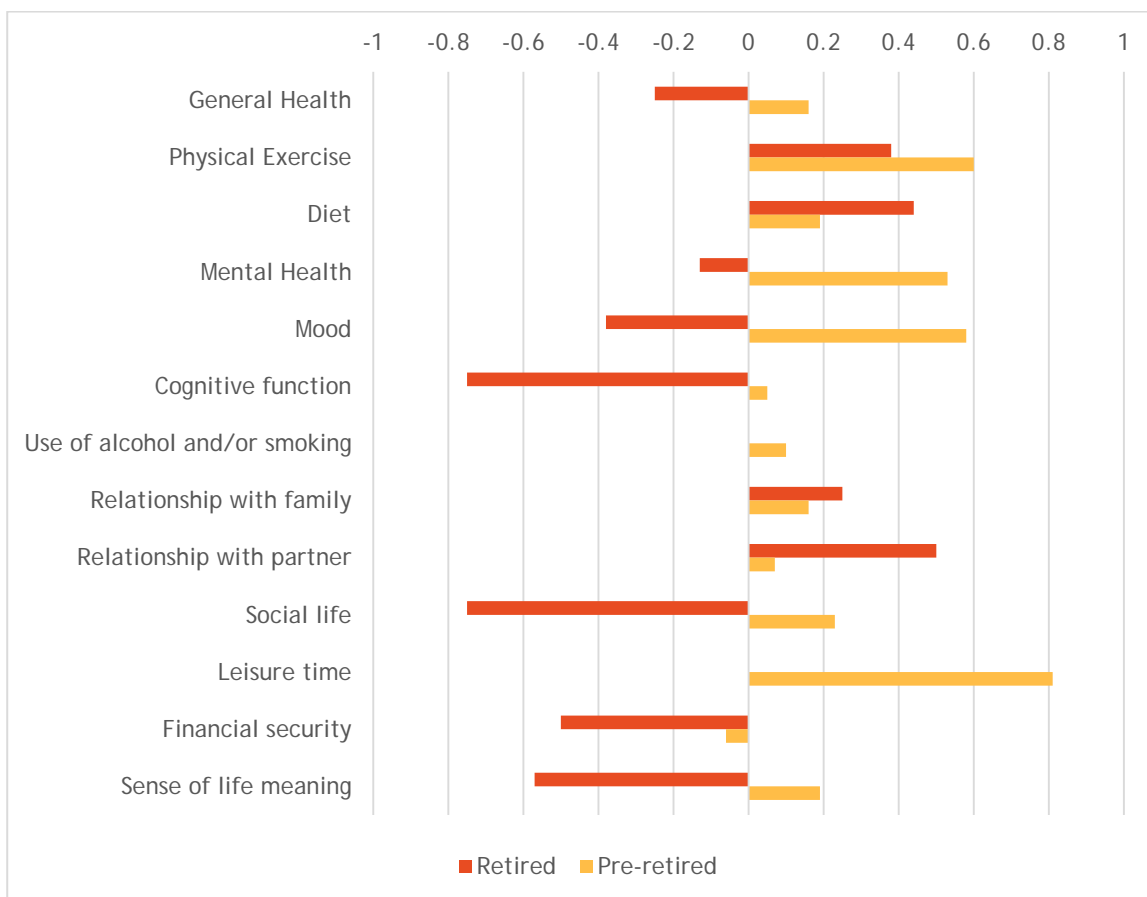


FIGURE 7: CHANGES EXPERIENCED IN RETIREMENT COMPARED TO CHANGES EXPECTED

Note: Where the bar is absent of the graph, the computed change is zero

[My mental health will improve in retirement because] I won't go to as many jobs, I won't see as many dead people, all that sort of stuff. Less stress.

[When I retire] I'll get back out and be more active. I don't see my retirement as sitting in front of a computer for 40 hours a week.

Hour a day go walking and then some stretching exercises and those sorts of things. And I do it every day.

[I expect my diet to improve in retirement because] you eat stuff that you normally wouldn't eat at home, because you want to fit in you know. Look, I certainly eat better at home than I do at the fire station that's for sure.

[Due] to night shifts we have two alcohol free days, so that will probably go down. So, [] I probably will drink a little bit more.

[My partner is] inactive and I'm active, so [my retirement and spending more time at home] will be a challenge for her. Not for me. I keep her motivated, I probably annoy her but yeah.

[In retirement I will have] time to do different things you know, and maybe get a hobby. There are a few things I want to do but just haven't got time to do it.

All our friends and family really were the firies. And now we don't see anybody.

I keep toying with the idea of doing the soup kitchen and doing that maybe one night a week or something. But again, at the moment I just don't have time to do it. Yeah, I've thought about that more and more probably over the last even 5 years I reckon. That just to do more to yeah. Just because we have more, just to give more back.

[Social life] is the only thing that I think has changed. I would say because of my job it was a 5, and now it is a 4. [] We are mixing with so many people and everyone virtually in that community because we are held up on a pedestal. Where now it's just a quiet life and social aspect has backed off. Not in a detrimental way, it's just because of the job.

Retirement planning

Retirement planning is the process of determining retirement goals in different life domains and the actions and decisions necessary to achieve those goals. Thus, it is an extended decision making process that often starts a long time before retirement. Research consistently finds that retirement planning is associated with greater wellbeing post-retirement⁶. Therefore, this study was particularly interested to find out what the factors influencing retirement planning among firefighters were, and especially, pre-retirees.

Because I do believe that a lot of people don't organise their life before they retire. And I've seen some horrific things -- guys that just start watching midday...I've got a saying: 'Start watching the midday movie, mate, that's the beginning of the end.' You're on your way out.

The importance of retirement planning cannot be overstated. Fortunately, when asked how much they have thought about planning for their retirement, majority of all respondents (87.5%) reported thinking about retirement a lot (37.5%) or some (50%). When looking at the difference between respondent groups, a larger proportion of pre-retirees indicated that they have thought about their retirement some or a lot (93.8%), as compared to retirees (62.5%). This difference was also statistically significant. This could indicate that there has been a potential shift in retirement planning and preparation among career firefighters.

Similarly, all respondents indicated they had invested an average amount of effort into retirement planning (4.2 out of 7), with no differences observed between retirees and pre-retirees. This highlights the discrepancy between 'just thinking' about retirement and engaging in targeted planning activities. Previous research also suggested that individuals increasingly attend to retirement issues as the anticipated date approaches⁷. The findings support this proposition, as in the current study years to retirement among pre-retirees were negatively and significantly related to thinking about retirement and retirement planning.

The initial literature review also indicated that the majority of academic and practitioner resources only focus on financial issues in retirement planning. However, multiple other life domains may be, and will be, impacted in the transition. Therefore, respondents were asked to indicate how much they have thought about/ planned for different life domains in retirement. Overall, it is worth noting that a level of retirement planning reported by the respondents in the current study was medium-high.

However, the findings of the study suggest a potential shift in retirement planning, when comparing those already retired and those who are nearing retirement (see Figure 8). First of all, both groups reported a similar level of retirement planning in areas of physical health, maintaining a healthy diet, maintaining relationships with one's family, engaging in volunteering, managing financials, and maintaining a sense of meaning in life. Retirees reported more retirement planning in the areas of physical exercise, mental health, and post-retirement employment. Pre-retirees, however, reported more retirement planning in the areas of moderation of alcohol intake and smoking, maintaining relationship with their partner, keeping an active social life, engaging in leisure activities, and maintaining a positive outlook on life. This study shows that the focus in retirement planning has shifted from aspects of health to more social interactions. Interestingly this was frequently associated with increased alcohol consumption, thus requiring some active moderation.

Retirement planning among pre-retirees

Physical Health, Exercise and Diet

Making sure that I'm fit, making sure I'm mentally fit. And making sure I'm financially fit.

That's part of my life staying fit and healthy, so that means moderate alcohol, eating the right foods. So I don't really think about it, it's just part of how I live.

Well my father died at 73, his dad died at 72. So, my, I think about it because I want to live past that. I think I will because I live a different lifestyle, but yeah so I think of that a lot. That maybe I've got 10 years left, maybe I've got 20 years left, I don't know. So, that's why I think about the retirement and my health.

Mental Health

There has been mental illness within the close family. So, it's something that I am probably very aware of.

I guess I am really positive so I don't really need to think about it I suppose, just continuing.

I've thought about not having work and how I'm going to fill in the day. So, I've thought about that. With people and with life, what's going to get me out of the house?

Relationships with family and partner

I think [maintaining relationship with family] is important for me. I have thought about this a lot. Well with, we've got 3 children and they have all bought houses and even now they ask me to do things because of my trade and other background. And I struggle to do it, but I'm looking forward to doing that for them in time.

It will be stronger again. It is strong now. We see the kids every Sunday and grandkids []. We see them all the time and we financially help them with all sorts of things.

Well we are going to travel. Because of the way the shifts work you are often at home anyway, so you hear a lot about people when they are suddenly thrust, no work, they are home all the time. How their relationship can often be fractured because of it. But we've already settled into that.

Retirement planning among pre-retirees [cont'd]

Social life and hobbies

I hadn't put a lot of thought into the hobbies and stuff. I thought about whether I should belong to a club and those sorts of things. But then I considered, but as it has happened I haven't had the time to do that.

I'd love to finish the 150 jobs around the home that I don't seem to be able to finish. Also one of my sons rents a house down the road from us which, the house belongs in the family, so there is a fair bit of work to do down there.

We are not very social, but it's something I might think of. Because we have the different social groups.

There is possibly, I would maybe start some TAFE courses. Because then I don't have to worry about getting nights off to do them.

Volunteering

I have thought about it but I don't know what to do. I'd have to put my feelers out but maybe in the hospital or old folks home, something like that.

Absolutely. I do some now. So, will that increase? It will, may do. I volunteer, do a little bit of work, not a whole lot at the moment, but with Vietnam vets. And I intend to volunteer at the local sports, just to help out type of thing.

Financial planning and employment

Well it takes away from being retired doesn't it? Look I'll never say no and I do seasonal work up in the Barossa. So, probably I'll continue to do that. It's probably 3-4 months a year. Because it's not an all year round thing, it's just around vintage time.

I won't be doing any more work [in retirement]. Young people can go come and get a job.

Positive outlook and sense of meaning

I've not really thought about that because I have a good outlook on life. So, it's not something I think about.

I think that's really important. [] I'm a hands on type bloke, and I'm thinking more along the lines of things that will keep me interested. And I restore stuff now, old fire memorabilia.

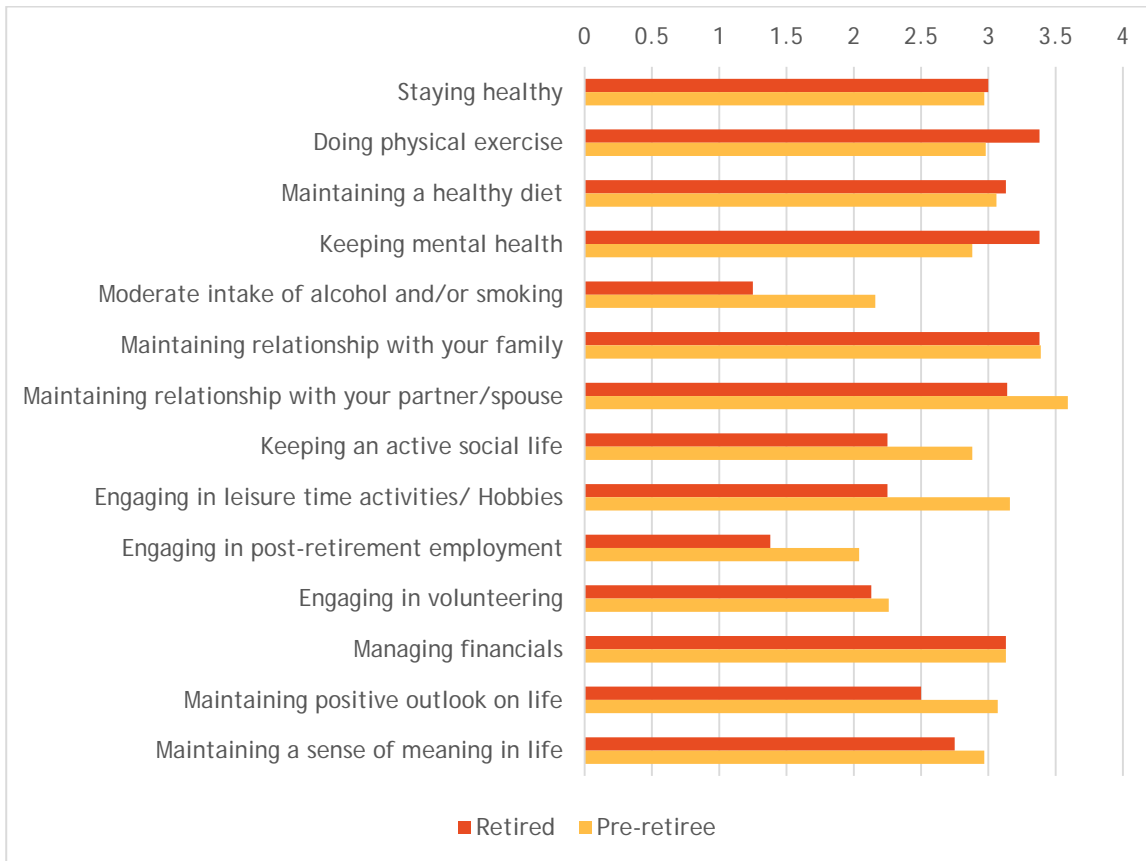


FIGURE 8: RETIREMENT PLANNING IN DIFFERENT LIFE DOMAINS

The quotes from pre-retirees' interviews on the previous pages illustrate the specific issues considered as part of retirement planning in different life domains.

Social support and role models

As emphasised in the initial literature review, spousal support during retirement preparation and moving into retirement is extremely important for positive retirement adjustment outcomes⁸. Support from family, colleagues and friends can also be beneficial in retirement preparation and transition. Respondents were asked to indicate to what extent they have discussed their retirement plans with close relations and advisors (see Figure 9). Confirming the findings of the previous research, firefighters predominantly discussed their retirement with spouses (97.3%). Other individuals involved in retirement planning and discussion were friends (97.5%), colleagues (92.3%), other family members (74.3%), and financial advisors (70%). Only about a third of respondents have discussed their retirement with their GP or doctor (35%).

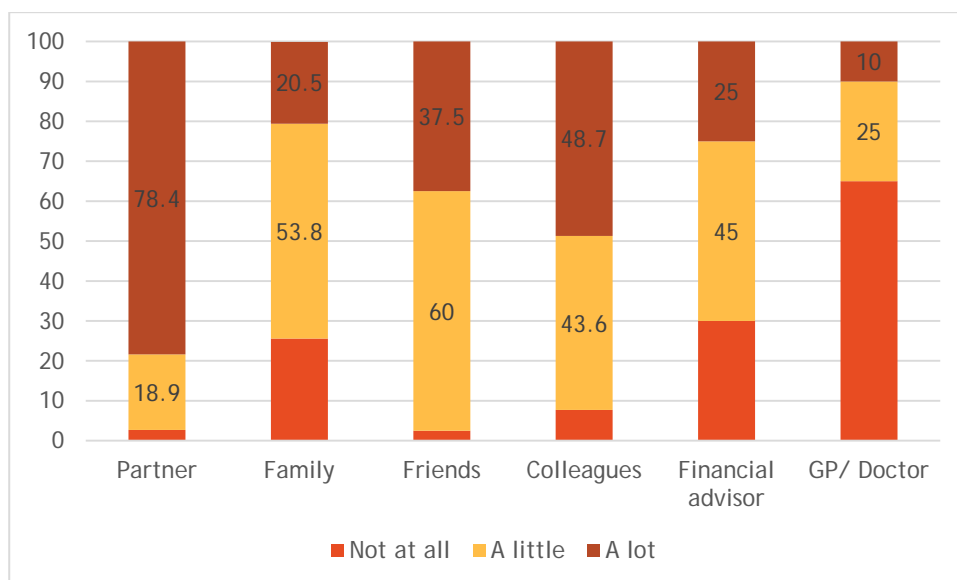


FIGURE 9: AMOUNT OF RETIREMENT SUPPORT SOUGHT FROM CLOSE RELATIONS AND PROFESSIONALS

There were no noticeable differences in responses between retirees and pre-retirees to this question. Both groups reported that their partner was the most involved in the retirement discussion, followed by colleagues and friends. More retirees said that they have discussed their retirement with other family members a lot (37.5%) as compared with pre-retirees (15.6%). Also, interestingly all retirees reported having discussed their retirement with a financial advisor either a little (37.5%) or a lot (62.5%), whereas about a third of pre-retirees (37.5%) have not done that. This might be related to the timing, in that pre-retirees are yet to reach out for financial advice.

However, the findings also show that years to retirement were significantly and negatively related to seeking support from spouse, family, and colleagues, but not friends or a financial advisor. This means that while firefighters delay the discussion about their retirement until only a few years before retirement, they might engage in some financial and/ or social planning earlier.

In addition to seeking social support in retirement planning, retirement preparation may be enhanced by observing and learning from retirement role models. Previous research has demonstrated that observing other individual's experiences with retirement is positively related to retirement self-efficacy and life satisfaction⁹. Therefore, respondents were asked if they have been involved closely in another person's retirement transition and to rate the success of this transition in various life domains. Overall, the majority of respondents (70%) were able to nominate at least one role model and rate their success. In line with previous research, role models represented close relations of the respondents, such as parents (28.6%), friends (25%), and colleagues (25%, see figure 10). Surprisingly, none of the respondents chose a partner or spouse as a role model.

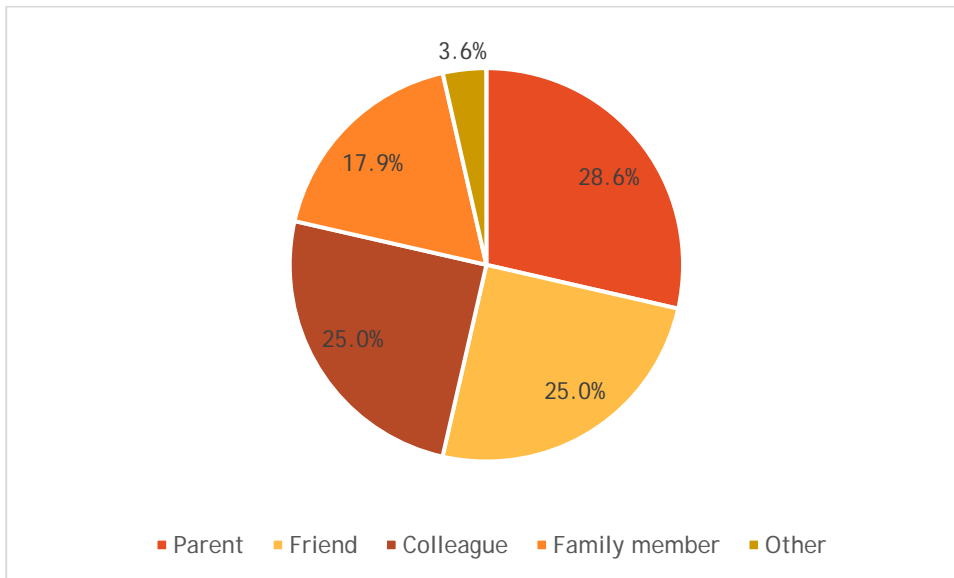


FIGURE 10: RELATIONSHIP TO RETIREMENT ROLE MODEL

Furthermore, the ratings of success in each of the life domains were aggregated into a total score to represent whether a role model was 'positive' (e.g. successful retirement adjustment) or negative (e.g. unsuccessful retirement adjustment). Most role models rated were moderately successful in their retirement adjustment (average rating 5.3 out of 7). However, in the present study, role models had no impact on firefighters' retirement planning or outcomes.

Interestingly, although partner or spouse were not mentioned as a retirement role model by any of the respondents, there were some minor (not significant) differences in retirement planning thought and effort between respondents based on their partner's retirement status. Specifically, firefighters whose partner has already retired reported higher effort in retirement planning (4.69 vs 3.92) and higher thought about retirement (3.2 vs 3.1). Those with a retired partner were also more positive about changes in their relationships with a partner and family post-retirement. Overall, this suggests that retirement role models, particularly, one's partner, are an important component of successful retirement preparation and planning.

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Organisational practices for retirement

Organisations play a crucial role in improving employees' successful transition into retirement. The literature review identified a number of Human Resource (HR) practices and policies that address retirement preparation, planning, transition, and adjustment among career firefighters. In the present study, interviewees were to rate the usefulness of a number of such organisational practices that SA MFS could consider implementing to address issues and challenges faced by both firefighters nearing retirement and those recently retired.

The list of practices was compiled based on the earlier literature review and in consultation with SA MFS. The respondents were encouraged to not only provide a usefulness rating for each practice/suggestion, but also to elaborate on their rating by explaining why they found these suggestions useful or not useful, providing insights, thoughts and opinions. Therefore, both quantitative and qualitative data were analysed in reference to each of the responses provided.

Figure 11 provides an overview of quantitative ratings for each organisational practice discussed as part of this study¹. The practices are presented in a ranked order, ranging from most useful to least useful, as rated by the respondents. Each practice is further discussed in the subsequent sections, using both quantitative and qualitative data. Significant differences in ratings between pre-retirees and retirees are reported in the discussion of a specific practice, if these were observed. Throughout the discussion, respondent quotes are used to illustrate key discussion points and opinions.

¹ Note: the number of respondents who provided a rating for each practice varied between 37 and 40. This is because it was also not always possible to ask ratings of all practices per respondent due to time and other constraints.

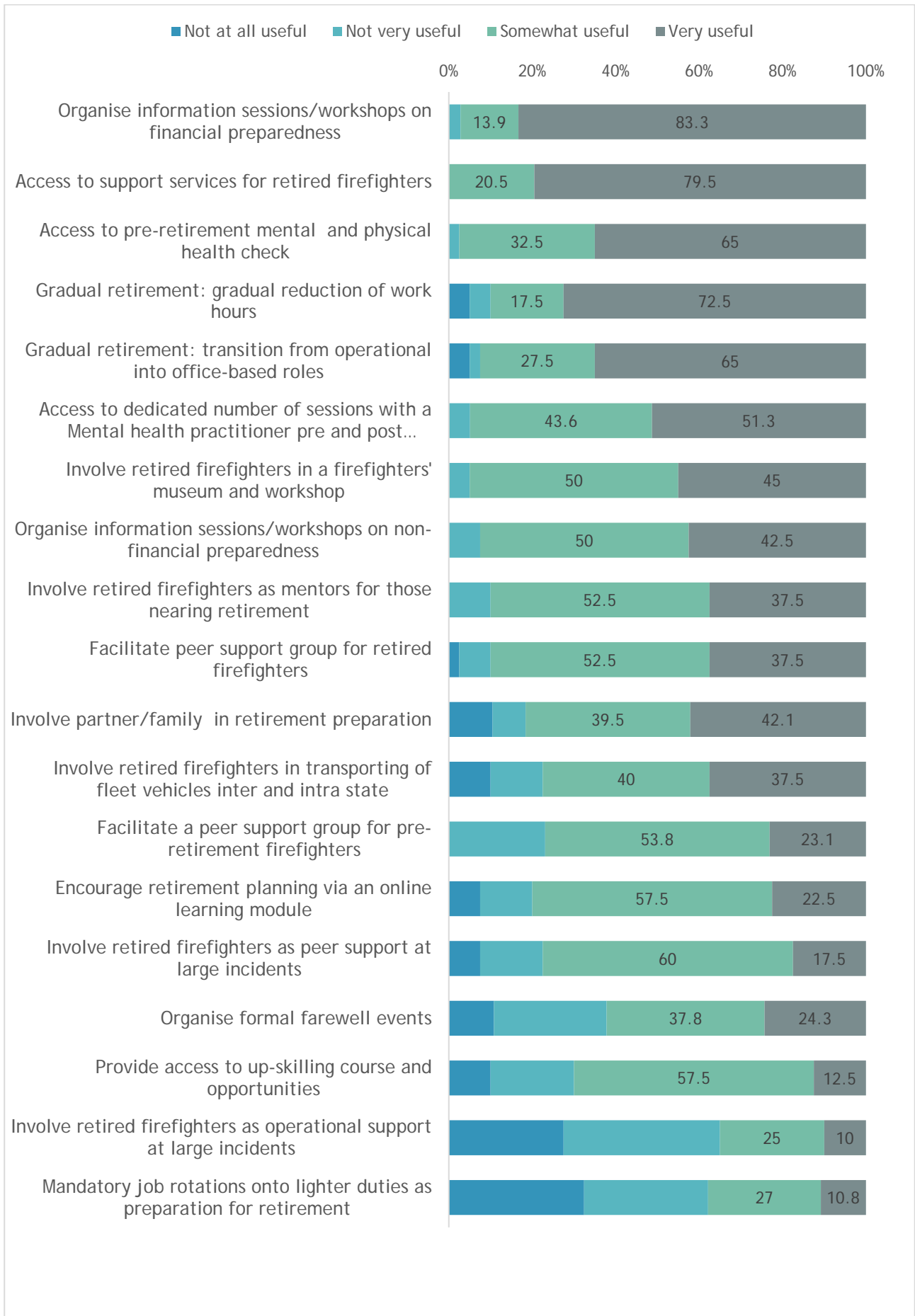


FIGURE 11: PERCEIVED USEFULNESS OF ORGANISATIONAL PRACTICES

Organise information sessions/workshops on financial preparedness

The proposal to organise information sessions or workshops on financial aspects of retirement and retirement planning received good support among all respondents, with most considering it to be very useful (83.3%). All of the retirees interviewed indicated that this practice would be very useful. Again, only one respondent indicated that the practice would not be very useful, and their commentary suggests that financial planning and retirement preparation should be based on individual needs, rather than generic approach, which can be misleading.

People come with their preconceived ideas and some of it is good, but some of it is misleading, you know. For instance, there is people out there who think you need a million dollars in super to retire and that's just not true. And you know, people have, get told or you need to make, you need to have this income to have a comfortable lifestyle. You know, \$60k for a couple. [...] I just think some of it is misleading. [...] when you are 75, I don't think you need \$60k a year to live a comfortable lifestyle.

A majority of the respondents acknowledged that some information on retirement financial planning is already being provided by the superannuation fund in the form of an annual seminar or personal advice. There were several respondents who indicated that the information currently available is very useful and more is not required. Others questioned whether it is fire service's responsibility to provide such information. However, there were many respondents who argued that there are issues with current retirement seminar, for example, limited availability; too complicated in terms of financial jargon and terminology used; the advice being provided is too generic; and people are attending it for a wrong reason, that is, for the 'legendary lunch' and not actually seeking information (which aggravates the availability issue).

There is a retirement seminar you can go to, but they are even hard to get into these days. They don't seem to run enough of them because there is so many people retiring at the moment, it's hard to get a seat.

[At the seminar] people [were] talking you know, finance and [...] big business. I didn't understand anything of what they were talking about. And nothing sunk in.

Therefore, a majority of respondents indicated that it would be very useful to have additional seminars or information sessions on financial retirement planning, because 'the more you know the better'. There were some specific suggestions on how to improve existing seminars or what additional information could be provided. First, some mentioned a need for more targeted information that would be more applicable to firefighters' circumstances. One way to accomplish this would be the inclusion of 'case studies' of other retired firefighters and their stories in terms of managing their financials before and after retirement.

I did a lot of communicating with the retired fire fighters, to find out what they have done. Because you know, you just can't get your head around what you need to do to make it work.

I think relevant case studies, that is, where you can actually involve previous retired fire fighters. That would be a good idea for them to come in and for them to share their experience.

Second, it was suggested to expand the scope of the seminar to include information about other financial matters, such as access to Centrelink. Third, it was recognised that the current seminar serves the interests of specific company and is also bound by legislation not to provide specific advice. Therefore, it was suggested that other providers could be involved in presenting their products. Relatedly, one respondent raised an issue of trust and suggested that he would have

more trust in the information endorsed by the fire service, as opposed to that provided by financial advisors.

It's that trust thing with financial advisers, external to the fire service. Like I trust the fire service to do the right thing. So, it's a trust issue. A bit of guidance I suppose internally, not necessarily you're going to have to take that information away with you.

Finally, some respondents noted that such seminars could in themselves become push factors that promote retirement thinking and planning. One respondent even suggested that such seminars should be mandatory when reaching a certain age.

When you turn 55 then you go to this information session. Regardless of when you joined and when you are planning on retiring, but if we anticipated 5 years before roughly. [...] that way we can actually start getting people to start consciously planning from that point and it becomes a trigger.

Access to support services for retired firefighters

All of the respondents supported the suggestion to provide access to support services, such as counselling, to retired firefighters as useful (20.5%) or very useful (79.5%). This suggestion is therefore of particular importance for both pre-retired and retired firefighters. Interestingly, pre-retirees were more in favour of this practice (very useful - 83.9%), than retirees (62.5%). There were two main arguments mentioned for why such a practice would be useful. One related to the recognition that mental health issues can continue well into retirement and 'just because you are retired doesn't mean you don't suffer from PTSD'. It was acknowledged that even years after retirement, memories about traumatic events experienced in the fire service can impact an individual, and they would require help to deal with these issues.

Yes. Needs to be done. It's a stressful job, very stressful. And even though you have left, you can talk to any of the fires and they can tell you most of the jobs or the really bad incidents that they have been too, and you know, the fatalities they have seen. And those horrible things that they have seen, so they never forget them.

The other argument was recognising that retirement itself can be a process of substantial change in an individual's life, for example, for 'those that have retired and then all of a sudden feel like they have lost a bit of purpose in life'. Hence, some form of support might be useful. Interestingly, some respondents mentioned that it should be provided as peer support, rather than professional support by EAP.

There were some respondents who, although acknowledging that the practice would be useful, were also conflicted over whether or not it should be provide by the fire service. They questioned whether the fire service is responsible for its workforce after retirement, or should it be up to an individual to resolve their own issues. One respondent suggested that support should be available only for those conditions that were directly related to fire service. Another proposed that fire service should rather facilitate the access to services, not provide the service per se.

That's a difficult one too, I'm just wondering how far the fire service has to go. [...] Well my hesitation is someone who has retired, I think it's comforting to know there is someone you could speak to. But I don't think it's fair that they should be totally relying on the fire service to provide these services and answers to their problems.

Overall, it is noted that the respondents recognised the importance of mental health, and the impact the occupation might have on an individual's mental health over time. That in itself is a huge development, as noted by one respondents: *'we've got a whole lot better at [mental health] over the time. But you know, early on it was, it's your job, suck it up. [...] now we tend to do it a lot better'*.

Access to pre-retirement mental and physical health check

A majority of respondents found the suggestion of access to pre-retirement mental and physical health checks as somewhat useful (32.5%) or very useful (65%). A larger proportion of retirees found the practice very useful (75%) compared to pre-retirees (62.5%). Only one respondent rated the suggestion as not very useful. However, when considering the explanation provided by this respondent, he disagreed with the proposed timing of the health checks (i.e. before retirement), and suggested that it would be 'too late' and the health checks should *'be done during the career, right from the start'*. This argument was also echoed by several other respondents.

Again from day one. Yeah. It's almost like if you are getting towards the last 5 years I always think, you know when you are trying to get your super up and everyone is throwing money at it? I think this should have happened 25 years ago. So, why are we doing that with our mental health?

A lower number of respondents suggested that the health checks should be instituted from the age of 50. The respondents were divided over whether the health checks should be mandatory or not, and whether the checks should be confidential. Those who favoured the mandatory pathway, suggested that health checks should be used as a fitness for job assessment, while acknowledging the many issues this would cause for the fire service.

I think they should be throughout your career, once a year would be good. I think there is still a lot of argy bargy whether they can use it against people to stop them being operational. Part of the reason it hasn't been started is there is a feeling that if you can't reach a certain level and you don't reach that level again, that you may have, be put out to pasture. Whether that's true or not. Or just people being overweight or not being physically active. If you have to do a yearly test to prove that you can still do firefighting duties and you don't meet that requirement what is your options?

Other respondents indicated that health checks would be useful primarily to learn more about one's health conditions and the impact the firefighting occupation had on their mental and physical health. These respondents found it to be important in planning for care arrangements or to implement prevention strategies, and also to receive support from the organisation before it is too late. Many suggested that some currently ongoing testing (e.g., lung function) could be expanded to account for a variety of physical and mental conditions. Some said that health checks could also serve an educational function in terms of the required lifestyle changes in the transition into retirement.

Yeah, I think that would be very good, very useful. It is nice to leave the job like, to get into the job we had to be very fit. And it would be nice to see where we are at the end of our careers, a bit of a comparison. Obviously we are a bit older, but yeah. No, I think that would be a good, a good thing if the fire service could do something like that. You don't want to retire – well, our station officer just passed away recently soon after retirement. So, yeah you don't want to be in that situation.

Finally, there was some disagreement whether health checks should be concerned with only physical or mental health, or rather both. While some respondents were wary of the mental health practitioners, others suggested that perhaps mental health should be at the core of the practice, due to the lacks of recognition of its importance and potential consequences both on the job and in retirement.

We don't have too many fireman doing stupid things, but there are some firemen who do stupid things based on their mental health. So but you know, [mental health checks would be] useful yeah.

I think mental is more to me, mental is more important these days than physical.

Opportunities for gradual retirement: stepping down from operational roles into more office-based roles, e.g. training and support

There were two practices related to gradual retirement pathways that were discussed with the respondents. The first was offering opportunities to step down from operational roles into more office-based roles or other roles that are less physically and mentally demanding. The second was reduction of work hours and job sharing, which is discussed next.

Overall, 92.5% of all respondents agreed that having non-operational roles available would be somewhat useful (27.5%) or very useful (65%). The support for the practice was quite similar among pre-retirees and retirees. There were two respondents who rated this practice as not at all useful and one suggesting it would be not very useful. One of these respondents suggested that fire fighters do not have the necessary skills required for an office-based job, thus their placement in such positions would be ineffective and inefficient. The other respondent indicated that fire fighters would not be interested in such roles, because they enjoy shift work and don't want to be 'sitting in the office'. There were a few other respondents that mentioned a similar argument in relation to themselves (e.g. 'not for me, I don't want to sit in the office'), however, they did see this as something that could be useful and beneficial for others.

It's very difficult to fill day work, office work positions anyway. A lot of people just choose to be shift work firies, because they don't want to be an office worker.

Those who were in support of the practice mentioned several different circumstances in which it would be particularly useful. For example, availability of non-operational roles was particularly important to injured firefighters, who were unable to perform their regular duties. Of course, there are similar options currently available to this group already. Another were firefighters who struggle with night shifts or finding these particularly taxing and physically demanding. There was also a mention of officers who might experience psychological discomfort on the job and need to step away in order to avoid mental health issues. Several respondents emphasised that gradual retirement options should be voluntary and not forced (unless as a consequence of an injury).

Especially for officers. Because you have the double whammy. You are there and involved in those situations but as the officer, where you've got to make the decisions and ensure that your people go home every night. And everything ends with you basically, you know. So, there is that added stress and all those sorts of things. So, yeah. Why I'm saying it's useful is a number of those officers were retiring because their shoulder was bugged, my backs bugged or my knees done or whatever. But when I've spoken to them they've gone, I'm not sure I can do this job anymore. So, they are using a physical injury as a reason to retirement.

A lot of people suffer from night shifts. They get stressed about being at work at night, or going to calls or doing other stuff. So, sometimes you've got a 30 year fireman who has had enough, he just can't do it anymore.

Overall, many respondents agreed that the practice would be useful as a pathway to retirement. Those who saw the practice as particularly useful thought that older firefighters have a wealth of experience and knowledge that they should pass onto the younger colleagues, rather than just quitting/ retiring. Thus, they welcomed the suggestion to involve these firefighters into training roles. Many respondents also acknowledged that although currently some similar options are already available, these are limited, specifically for senior firefighters. Others have noted that the positions have to be meaningful and interesting, 'not just shuffling papers'.

There's been cases where, the way our structure is most of the day working jobs are for station officers and I knew one or two examples where a senior fire fighter, a lower rank, due to a health reason or whatever can't do the firefighting anymore. And there is really no position for that person to go to, and they've chosen to retire. Where you know, they are very skilled people in relation to being a fire fighter. You know, very knowledgeable and all that sort of stuff.

However, one respondent raised a critical concern (although considered the practice as very useful) of whether offering office-based roles to firefighters would unnecessarily prolong their working life and act to discourage timely retirement. Considering that many respondents thought that firefighters at MFS retire too late, this seems as a very valid concern.

So, if you've got people wanting to go into these jobs just because they are getting too old to be on the trucks, what they should be looking at is probably encouraging retirement more early, like earlier. [...] you are providing positions for people who are passed their use by date and encourage them to stay, so as a, it's hard.

Finally, some respondents suggested that mentoring new recruits could be an option for gradual retirement. Although still an operational role, as a mentor they would be responsible for training and preparing a new recruit for their positions, while 'holding their hand' along the way. Some respondents mentioned this as an option, where retirees could be involved as well.

We've got a lot of 4th year fire fighters, brand new fire fighters that come into the field ready but they are not really ready. And they really need to be mentored, and I've had a discussion with someone in the last couple of weeks that perhaps it would be good to have an extra person on the truck, that mentors that person. So, that when we go down the street he says make sure you are wearing this, make sure you are ready to do that. Make sure you go and do this, but even in the fire. You'll still put the gear on, but you're not actually physically. I mean, you can still, he'd be going with the other fire fighters but you'd be mentoring them in the same role. While they are green, but they get a lot of advice from the firies you know, that they are with. But when they are busy, see that's why I'm saying non operationally. You've still got to be there, but your sort of hands on without being hands on. Yeah, hands on training role.

Gradually reducing work hours or job sharing

A second practice for the gradual retirement discussed with the respondents was a reduction in work hours, specifically via job sharing. A majority of respondents were in favour, finding it somewhat useful (17.5%) or very useful (72.5%). A larger proportion of pre-retirees thought it would be very useful (78.1%) as compared to retirees (50%). There were two respondents who rated the practice as not very useful and two—not useful at all. Two of these respondents argued that job sharing will unnecessarily extend the working life of those firefighters who should be otherwise retired. The other argued that it would not work for operational staff, because the break in between shifts would be too long.

Yeah it's been talked about that. What are you trying to achieve? Because you are extending their career. You are going to get an organisation full of old people. [...] What I'm finding is that the few people who have done it, the less you want to do, the less you want to do.

Those who were rating the practice as useful suggested that it would be a gradual pathway to retirement for a lot of firefighters. It would allow them to maintain the camaraderie with other fire fighters, while slowly establishing one's social life outside of the service. It would also allow fire fighters to avoid experiencing a sudden change in their life, as can be the case with a more traditional retirement. The sudden change has been linked to a number of negative outcomes, in terms of mental health and adjustment. Also, some respondents mentioned that job sharing is already practiced (albeit unofficially) in certain parts of the service.

That's what I thought they might be offering, transition into doing nothing. And plus your camaraderie because it's, pretty tight some of us. And then people can monitor how they go with less work and then if they're struggling, then maybe they should come back and do.

It might be a catch 22, it might give some guys more longevity, but I think you could use that as a transition to retirement, where you could job share for the last 2 years. I think you'd get more guys walking out a lot healthier and a lot happier hopefully.

However, a number of issues were raised by the respondents in relation to the job sharing practice. First, the training requirements and how well those who are job sharing will be able to keep up with training and procedures. Second, there were some concerns about the impact of job sharing on one's superannuation, and whether it would be allowed by the fund. Third, some respondents raised a concern that the practice would be very costly to the organisation, and were not sure who should be responsible for funding it.

But then again how do you do your training in that time that is required to keep up? So, it's, I see it as a minefield. Absolute logistical nightmare.

I'm not sure how that would work legally with access to superannuation and those types of things because you know, it's like either you are in work or out of work, as I understand it. So, if you job share then you wouldn't be able to have your super, and then your income wouldn't be enough for you to live on.

It was interesting to note that respondents discussed many different options in terms of a job sharing schedule for operational staff, specifically. The most frequently mentioned was working one shift on/one shift off (2 days off in between shifts). Other options mentioned were working half of the shift (i.e. 2 days), working only day shifts or only night shifts, working one month on/one month off or even six months on/off. Finally, one person advocated for a change in roster altogether, switching to 24-hour shifts with an argument of lesser commute.

The scenario that's been put forward to me, is that I would work 4 days, I would have my 4 days. Somebody would then work my next 4 days and then have that 4 days off. And, so basically I'd work 4 days, have 12 days off and then come back to work. I think that would be a little bit like holidays and I think that you know, after the third or you know, after a couple of months of working 4 days and having 12 days off. I'm thinking that I'd be wondering why I would be going back to do my 4 days on. I think I would just get used to being off. That's my own personal feeling about how I think that would go for me.

Access to dedicated number of sessions with a mental health practitioner pre and post retirement

The suggestion to allocate a dedicated number of sessions with a mental health practitioner before and after retirement received widespread support among the respondents, who found it either somewhat useful (43.6%) or very useful (51.3%). Again, a larger proportion of retirees found the practice very useful (75%), as compared to pre-retirees (45.2%). There were two respondents who rated the practice as not very useful, and, interestingly, both provided a very similar justification. The two respondents had a recent exposure to a MH practitioner, and found it a rather unpleasant process in that it brought back some traumatic memories, which they had successfully 'locked away'. They both questioned whether bringing up the 'bad stuff' that has been forgotten is actually helpful, particularly as one is about to transition into retirement. One of them suggested that perhaps mental health checks should be ongoing throughout one's career.

And after I spoke to this lady, I walked out and actually thought I had some problems but. And that's because I think, sometimes stuff gets brought up from your locker that doesn't need to be you know, brought forward again and then you start thinking about it again.

Those who did find the practice as useful thought that it would be a useful tool in preparation for one's retirement, but also to have some support throughout the transition process. Some respondents recognized that a mental health professional would be able to recognise issues that potentially the respondent was not themselves aware of, and these issues could be resolved before one retires. Many respondents also recognized that firefighters are exposed to a variety of traumatic events, and it is unclear how well they will be able to cope after retirement.

Most fire fighters have seen and done quite a lot and that's something that you will. Something I have thought about because you know, I've been to a lot of stuff, seen a lot of stuff and you do wonder like, how much of it is going to. When you are not at work anymore, how much of it is going to be an issue.

That individual is going to be better prepared [for retirement] and not only that, if there is one that is not prepared. Maybe from the other end, the practitioner can say you know what, this person might have a few problems. We better look after them.

Many respondents emphasised that the practice should be based on individual needs, that is, available to someone who requires such a consultation, and thus, voluntary. Some respondents indicated that mental health practitioners are already available to pre-retirees through Cognition, and they found this service very useful. It was suggested the current service to pre-retirees is sufficient, and should also be extended to retirees (see discussion in the section on counselling support to retirees). Finally, some indicated that the provision of a mental health service to firefighters should include both professional and peer support.

If the person feels they need it, very useful. For me personally pfft. I wouldn't use it and I couldn't see myself using it.

Very useful, but they are there, we can do those. We have a facility Cognition that we can go to and talk to. So, that's there. So long as the, you know, again it needs that peer support or that support person to point that person, don't forget about this. Prompt them to do it.

Involve retired firefighters in a firefighters' museum and workshop

The suggestion to involve retired firefighters in setting up and maintaining a firefighter's museum received strong support among the respondents. The majority agreed that it would be useful (50%) or very useful (45%). Interestingly a larger proportion of retirees thought it would be very useful (75%) compared to pre-retirees (37.5%), which potentially indicates a stronger desire among retirees to remain involved. Indeed, when commenting on the usefulness of this practice, retirees spoke about the importance of retaining the traditions, the knowledge and the stories of firefighting and passing them onto the future generations. Some of the pre-retirees also emphasised the importance of heritage and suggested that if the museum was to be established some of the younger firefighters are likely to get involved as well.

I've noticed you know, over the 39 years there is a lot of traditions and cultures and stories that would be forgotten if you didn't have these old guys documenting or passing these issues on. And I think that's very important.

That I think would then attract younger fire fighters to actually be involved in that and catch up with our history. And our history isn't just everything that is written. You know, a lot of our history isn't written. Whereas it's just in people's heads.

Some respondents pointed out that another advantage of a museum would be that it provides a place for discussion and conversation for retirees, as well as access to hands-on activities, which some might find interesting and fulfilling. Because communication and camaraderie forms such an integral part of the firefighter's work life, having access to these social interactions was emphasised as very important by several respondents.

Yeah I think that would be good, because you can get the guys back together and a bit of a mans shed type situation. So very useful.

Interestingly, although the respondents seemed to be supportive of the idea overall, many commented that it was not something they would personally engage with. It was commonly noted that 'some probably wouldn't want anything to do with it, but some like to get involved in that sort of stuff'. Thus, a potential barrier would be attracting enough retirees to participate in the creation of a museum. While a couple of respondents were very enthusiastic and willing to get involved, some barriers were identified such as location and lack of funding.

I would like to see some sort of museum in South Australia but whether it gets off the ground because it costs dollars and where you are going to put it, we don't really have any old fire stations.

Organise information sessions/workshops on non-financial preparedness

The suggestion to organise information sessions or workshops on the non-financial aspects of retirement received good support among the respondents, with 50% indicating it would be somewhat useful, and 42.5% -- very useful. The three respondents who rated the practice as not very useful, said that it is not something they would attend, because of the proposed format; or that they did not think it was fire service's responsibility to organise such events.

Those who did think this type of information would be useful in retirement planning, suggested that the sessions could focus primarily on activities available to retirees. It was recognised by some respondents that retired firefighters often do not know what to do with their time, and it would be helpful to know about different options, such as community involvement, volunteering, Men's Shed groups, and so on. Other respondents suggested that more information should be provided about coping mechanisms, recognising that some might feel lonely in retirement.

There are lot of organisations that help people that have just retired, like your men's workshops and things like that. So, yeah if someone could just educate them that they are not just going to go home and retire. They can join this group or they can join that group, or whatever tickles their fancy. And I'm sure some people probably just concentrate on their money or their family, but they still got to stay within a community.

There were several comments with regards to the most useful format of presenting non-financial retirement information. Consistent with the discussion in the previous section, it was suggested that peers should be involved in sharing their stories and examples. One respondent, for example, said that a lot of discussion about retirement is already happening among his work colleagues, and building on this would be beneficial. Other respondents emphasised the importance of involving the partner and family of firefighters into such information activities to better inform them about 'what we are coming out of and what our mindset might be'. Finally, there was a suggestion that the information could be available in a database or a website, which contained a variety of different resources for those interested to learn more.

It might be, I don't know if they need a seminar. It might be useful to have a website about it. Because I don't know if many would attend.

Finally, one respondent raised an interesting concern about information sessions, overall. He was not sure whether the firefighters would actually listen to the information provided and use it for better retirement planning and preparation. He seemed to suggest that people become institutionalised in the Service, it may be redundant exercise presenting this information at the end of their career. He suggested that the information should be provided early on, creating the right set of expectations among new recruits.

We spend the 40 years in this culture, 30-40 years. And you are so entrenched in your conditional thinking, it's almost like brainwashing that if we capture people at the end of their career, we've lost them [...] So, from recruits we should be taking this process early, like military. And reinforcing that you know, these are the measurable in this career. These are your exit points prior to, you may not get to this retirement.

Involve retired firefighters as mentors for those nearing retirement

Many respondents (90%) thought that having a retired firefighter as a mentor would be useful (52.5%) or very useful (52.5%) with equal support among retirees and pre-retirees. Among the four respondents that did not find the practice as particularly useful, three suggested it won't be of any use for them personally, and one argued that although somewhat useful, the 'right people' should be selected for these roles based on a rigorous and careful process.

Not very useful, because they. The retired fire fighter mentors would have to go through an audit process to ensure their own emotional intelligence doesn't continue to support the cultural inadequacies of the job.

However, the majority agreed having a recently retired firefighter as a mentor would be useful in terms of learning about their experiences and any 'mistakes made'. Specifically, pre-retirees mentioned that they would like to have a better idea about what to expect in retirement, including coping mechanisms and strategies to improve their retirement planning. Several respondents specifically mentioned financial advice as a source of great value in such a mentoring relationship. Some retirees suggested that they already provide some mentoring informally. Interestingly, one respondent pointed out that 'furies have always shared stories', thus mentoring could be a natural conversation.

That would be a good idea. Because they've got their super money and then it would be interesting to see how easy it is to keep it alive, with ideas of what not to do and what to do.

Just so they can give their experience of what it was like when they first left and how they coped with it themselves and any mechanisms they used for that.

To speak to them, just to see what they've done and what little things they've found and learned for themselves. You know, virtually to short cut the process for yourself. So you don't make the same mistakes they might have made along the way.

It was suggested by some respondents that retirees would also benefit from a mentoring arrangement, because it would allow them to stay involved and potentially provided a sense of purpose and meaning. However, some barriers to implementation were mentioned too. First, some emphasised that mentors should be 'the right kind of person', for example, friendly and approachable. Second, there were some disagreements over who should be running the service: SA MFS or the retirees' association. Whereas one respondent suggested that someone appointed by the fire service would 'carry a bit more weight', another said that mentoring should be organized independently, potentially, by the retirees' association.

I think it would add credibility to a retirees association or something like that, you know it would add some meat to that sandwich. Well I think, so how the association would be seen and possibly looked at and utilised by retirees or people coming into retirement to go towards the association. They would feel supported having a network in there.

Facilitate peer support for retired firefighters

The suggestion to facilitate a peer support group for pre-retirement firefighters received strong support with 76.9% of respondents indicating it was somewhat or very useful. Those respondents who were not in support of the suggestion said that they were not sure if they personally would derive any value from participating in such support group. Many of these respondents indicated that other suggestions, such as information sessions on retirement, would be more useful for information sharing.

Doesn't really interest me that much. There is need for education but it still comes down to a personal thing, so yeah. I - maybe it's the wording. I don't like the peer support part of it. Yes if you want to run workshops about pre-retirement, yes.

On the other hand, those respondents who were more in support of the suggestion, indicated that it would be useful to gather with one's peers and discuss retirement-related issues and questions. It was suggested that such groups could be facilitated by a retiree, which would allow them to share their experience and provoke discussion among other firefighters nearing retirement.

I think it would be good to get together to discuss you perceived plans of what you are going to do with your superannuation and stuff and your life.

Encourage retirement planning via an online learning module

Many respondents supported the suggestion to encourage retirement planning via online learning, rating it somewhat useful (57.5%) and very useful (22.5%). However, there was a clear preference for a face-to-face delivery format of any retirement-related learning and information, even among those respondents who rated online delivery as somewhat useful. All respondents who did not support the suggestion mentioned that they would not be comfortable with online delivery, because they found it 'demoralising'. It was interesting that some respondents explained aversion to online learning by referring to firefighting as a 'blue collar hands on' occupation, thus suggesting that a more involving and engaging delivery of information would be most suitable. Additionally, computer literacy was highlighted as a potential barrier for retired firefighters that may not be as computer savvy as the "younger" firefighters.

If somebody offered me something online, I'm always a bit anti it. Firemen are great being told what to do hands on. That's how we learn best. Just show me or give it to me and I'll do it. We don't learn best online. Face to face, yeah. Workshop is probably best.

Those who were in support of the online delivery, mentioned that it would allow for individuals to learn at their 'own pace' and would eliminate the pressure of feeling judged and monitored. It was suggested that access to the learning materials and information should be allowed from both work and home to allow more flexibility, but also to potentially involve one's partner in learning more about retirement. Another advantage of online learning could be confidentiality. Overall, many respondents clearly indicated the need for more knowledge and information related to retirement planning and preparation.

Then people can [learn] in their own time, and it needs to have access at work and at home, because then you can involve your partner in it. And say okay, let's have a look. The fire service has got this tool that you can look at and go oh, well because sometimes you don't know what you don't know. So, yeah I think that would be really good, yeah.

Involve retired firefighters as peer support at large incidents

The majority of respondents found the suggestion to involve retired firefighters as peer support at large incidents somewhat useful (60%) or very useful (17.5%). There were nine respondents that were not in favour of this suggestion, however, five of these mentioned that their support for the practice would depend on the individuals involved with peer support. More specifically, these respondents discussed that peer supporters would require qualifications and have certain personal characteristics, such as proactivity and emotional intelligence. Operational support at large incidents was also mentioned as a qualifying factor. There was a concern that retired firefighters might simply be 'out of touch or have their own issues' that would prevent them from effectively and efficiently engaging in peer support.

I think they can provide empathy, but you would have to find the right people who have been to big jobs. Because you do get pigeonholed in the fire service and if you are not respected, they don't want to know you anyway. So, you'd have to find someone who is respected and you know, you couldn't just put anybody in that job.

Those respondents in support of the suggestion discussed valuable experience accumulated by the retired firefighters and its benefit in terms of the emotional support that could be provided to the younger or just less experienced firefighters. It was suggested that the support provided could be more practical, not only emotional (this is discussed in more detail in the following section on operational support during large incidents).

Respondents who were not in favour of the suggestion said that they personally would not see value or need for peer support. One respondent discussed that it would not be appropriate to bring retirees to incidents in any capacity, because they have 'seen and done enough and don't need to get emotionally involved again'. This respondent argued that retirement should mark the end of one's firefighting career for good.

If you have other people with experience, it might provide confidence for young fire fighters. Not young, new fire fighters. So, having someone with their hand on their shoulder and talking to them at the job, while they are doing something. Maybe that would help, that would be interesting. Both emotional and practical yeah.

Some of the respondents who were in favour of the suggestion argued that peer support would be most valuable following the large incidents, not during. This would provide an opportunity to discuss what went on during the incident with some distance, enable reflection and potentially prevent the occurrence of mental health issues (e.g. PTSD). Respondents said that it would be difficult to provide support during the incident due to the highly dynamic and obviously dangerous environment.

At the job, things are happening pretty quickly and so most jobs they happen pretty quickly. And so to have somebody to go to other firies and other officers [would be difficut!]. So, afterwards would be better. Not straight after, the days after.

Organise formal farewell event

Approximately two thirds of respondents were in favour of the suggestion to organise formal farewell events, with 37.8% rating it somewhat useful and 24.3% very useful. Respondents argued that a formal farewell event provides an excellent opportunity for the retiree to finish their firefighting career on a positive note and achieve a certain feeling of closure before starting a new chapter of their life—retirement. The event also offers an opportunity for the retiree and their colleagues to celebrate their career and to 'say goodbye'.

Many respondents indicated that retirement farewell events are already being organised by the SA MFS, however, the existing events were seen as being 'a little restrictive' and, ironically, too formal. Therefore, it was discussed that existing farewell events are only suitable for some individuals, and a more flexible approach that takes into account individual preferences would be advisable. For example, some firefighters might elect for a more informal farewell event, which nevertheless should be supported by the service.

I like [when] the guys [organise] put on a [farewell event] at the pub. A couple a hundred people will turn up and it turns into a big [event]. Formal, nah. We are not big on formalities here, you know, I think if it became formal people would just get their backs up and say another show for some of them. No, I think informal is more our style.

Furthermore, respondents mentioned a number of other improvements for the farewell events currently held by SA MFS. First, it was suggested that younger firefighters should be invited and encouraged to attend. This could provide an opportunity for a formal 'handing over the reins to the new blokes coming in'. A formal farewell event was also seen as a sign of respect for the experience accumulated by the retiring firefighter. Second, timing of the farewell events was mentioned as an important factor. Current retirement dinners are held annually, and respondents suggested that these should be organised more frequently to enable attendance.

Because most people plan their retirement for after the financial year so July or whatever. And then they have a retirement [event] in August. But if you go after August, your retirement is you know, 11 months out. But have the retirement [event] at a convenient time after [actual retirement]. So, you pick up those people as early in their retirement as possible.

Finally, one respondent indicated that having a formally organised farewell event would be important for equality and fairness reasons. He argued that currently events are organised by the crew and as a result 'there is people here that don't deserve it that get it. And there is people here that do deserve it that don't get it.' Having a formal event for every retiring firefighter would mean that everyone's career is celebrated and acknowledged in a similar manner and would facilitate a positive end to a person's career.

Finally, those who rated the suggestion to organise formal farewell events as not useful mostly argued that they personally would not be interested in attending such events. Others said that currently there are plenty of retirement-related events being held (e.g. retirement dinner) and did not see value in any further farewell activities.

Provide access to up-skilling course and opportunities

The majority of respondents supported the suggestion to provide access to up-skilling courses and opportunities, specifically computer literacy, with 57.5% rating it somewhat useful and 12.5% rating it very useful. A third of respondents did not rate the suggestion as useful argued that it is not the responsibility of SA MFS to upskill firefighters for potential future employment. One exception would be if the upskilling would be done for the purpose of volunteering or other service to the community in retirement. In addition, respondents questioned which skills would be transferable into retirement.

I know we have skills. But they don't transfer to the community very well. And I won't be working or offering my skills for anything, except pour beers at the footy club. Or you know, time at the footy club.

Because we are retiring, what do we need to be up-skilled for. I don't know if it's really the fire services role to do that.

Although computer literacy was suggested as an example of an upskilling need, some respondents only focused on this specific capability, and argued that firefighters already have the necessary level of computer literacy, thus further upskilling would not be required. It was interesting to note that these opinions contradicted with those expressed when discussing the option for an online retirement module, where some respondents were very averse to it specifically because they perceived firefighters to have a low level of computer literacy.

Other respondents considered upskilling more broadly. Some of these saw a benefit in up-skilling that would enable firefighters to continue their career with the SA MFS and move from operational roles into more office-based jobs. Similarly, upskilling options that would allow retirees to volunteer for the SA MFS were discussed, for example, museum restoration. Some others argued that it would be beneficial to upskill firefighters to enable them to seek part-time employment in retirement, if they wanted to do so. Potentially, this could address an issue of firefighters remaining in the operational roles for too long simply because they have no other employment options available.

Are you trying to support people that perhaps are wanting to stay on for a little while, and you might want to upskill them into areas in the fire service they can move, that's not operational. So, that would be useful for those people that want to do that, yeah.

There were a handful of respondents who thought of upskilling to be specifically related to retirement preparation and planning. For example, financial management was mentioned as one area in which firefighters require upskilling to enable them to be better prepared for retirement transition.

Up-skilling, I think people's understanding of what it means to be retired. Just generic so what it means to be retired, it's family, finances, where your location where you're living, are you one of these people who are doing a sea change like my wife and I. So some things sound fantastic in retirement and in reality it's not. It would be nice to hear some advice around that.

Involve retired firefighters as operational support at large incidents

The suggestion to involve retired firefighters as operational support at large incidents received little support with only a third of respondents rating it somewhat or very useful (35%). Those that supported the suggestion acknowledged the amount of training, skills, knowledge and experience that retired firefighters have accumulated and the value of sharing these with the junior firefighters. One respondent proposed that having a retired firefighter '*standing back and watching*' during a large incident can provide a '*different overview*' which could assist the operational firefighters with making better decisions. Additionally, some highlighted how such involvement may benefit those retired firefighters that are struggling with their self-worth and identity issues in retirement.

You can go from a fairly high position and all rank and doing a job that's very positive and has these impacts in the community. The next minute you're just oh what are you doing? I'm retired. It's almost like not you're a bum but you know like I'm thinking if they could, some that are still keen to be involved and get a bit of that adrenaline rush yeah, good.

On the other hand, the main argument against the suggestion was a fear of negative consequences arising from involving retired firefighters who no longer met fitness requirements and/or had outdated knowledge and skillsets that may hinder operational firefighters in performing their role in high risk situations. It was argued that the procedures within the fire service are constantly changing, and as a result, in these high risk environments, retired firefighters '*would be disablers, not enablers.*' There were also concerns about the impact that the exposure to large incidents (potentially traumatic) would have on retirees' mental and physical health.

The complexity of the incidents over time starts to change. The procedures start to change over time. And as a consequence, the opinions will be outdated and can just provide a distraction. And although we have respect for these people, there would be less so if involved in that particular area. That would be unhelpful for them and unhelpful for us.

However, it was noted by some respondents that assistance may be more beneficial after the incident, as opposed to during, suggesting that retired firefighters may be better utilised in a peer support role for those involved in the incident - that is when the circumstances are no longer high risk and the retired firefighters are no longer a 'distraction.'

Mandatory job rotations onto light duties as apart of retirement preparation

The least supported suggestion among those discussed as part of this study was to introduce mandatory job rotations onto light duties as part of retirement preparation. The majority of respondents disagreed with the practice, rating it as not at all useful (32.4%) and not very useful (29.7%). Interestingly, a majority of the pre-retirees did not support the suggestion (70%), however a majority of the retirees did (71.4%), which indicates that the value of this practice may only be realised once retired.

The main argument against such rotations was its mandatory aspect, with a majority of respondents stating that one would feel '*forced*' to do something they did not want to do. Consequently, there were a number of respondents who mentioned that if it was optional and not mandatory, they would have given it a higher usefulness rating.

I don't think mandatory anything is very good. Yeah I don't think it should be mandatory, yeah like I say. Anything that is mandatory has always got, there is always problems with it yeah.

Respondents frequently discussed stigma associated with an assignment onto light duties. Many perceived light duties as of lesser value than operational duties, and the transition to light duties to be an 'insult.' Some respondents felt that if they were assigned light duties, this would mean that the service did no longer see them as 'good enough' for the operational job and thus perceived this as a certain sign that they will be shortly removed from their job altogether. Furthermore, light duties were seen as reserved for injured firefighters who are no longer capable of fulfilling their operational duties.

To me that is sort of saying you are not much use to us anymore. We are just sort of carrying you [...], for some people that would affect their feeling of self-worth. [...] Because it's kind of like, we don't really want this operational role. We are going to give you this role now because we don't think you're up to doing this anymore. Whereas that may insult, I'd feel quite insulted if you know. But I know within myself if I know I'm not up to it, I will try and change roles if I can or retire. I wouldn't sort of like to be forced into it if you didn't feel like, if you still felt like you were still contributing.

The perception of light duties was also the main difference in responses among pre-retirees and retirees. Pre-retirees held a strong aversion towards light duties, possibly grounded in their occupational identity. However, retirees saw light duties as a useful step in their retirement transition, whereby they could continue to contribute to the organisation, but without the stress and demands of the operational role. This suggests that perception of light duties should be changed to make these positions more attractive and less stigmatised. One respondent suggested this could be achieved by better educating firefighters about the importance of light duties and the valuable contribution provided by those working in such positions.

In contrast, those who supported the practice discussed that the mandatory aspect could allow individuals to step outside their 'comfort zone' where they could grow into enjoying and/or seeing the value of transitioning into light duties; something that they would not have actioned themselves if the practice was optional. Additionally, some respondents warned of issues that may occur. For example, it was made aware that there already exists a 'return to work position' for injured individuals going through rehabilitation, prior to returning to operational duties. However, some individuals take advantage by remaining in these positions to stay relevant in an attempt to avoid returning to operational roles. As a result, limited light duties positions are available to others and there is no system in place to mitigate for this limitation.

Focus groups

In the final stage of the research study, two focus groups were organised and facilitated to discuss and contextualise the findings of the interviews (as reported in the previous chapters of this report). Specifically, they sought to explore in-depth the relevance, applicability and feasibility of organisational practices targeted at addressing the issues reported and experienced by career firefighters in both pre-retirement and post-retirement stages. Two focus groups were conducted with a total of 17 participants, representing various stakeholders, including retired and active career firefighters, representatives of the finance union, wellness team, administration and HR, as well as executives.

To facilitate the process of discussion, the participants were first briefly introduced to the purpose and process of the research study, and presented with a brief summary of the interview findings, specifically, changes expected by pre-retirees versus changes experienced by retirees (see Figure 7), perceived usefulness of the top 9 organisational practices (see Figure 11), and some exemplary quotes from the interviews. The discussion was guided at identifying specific initiatives or practices that SA MFS could feasibly implement in the foreseeable future to address some of the highlighted issues. After briefly discussing the retirement challenges and issues faced by the retiring firefighters, participants were encouraged to discuss who (i.e., stakeholders) should be involved, what resources are required, and what the barriers for implementation are. After an in-depth discussion in their groups, participants were invited to switch tables to enable sharing of knowledge and insights, as well as further discussion.

Extensive typed notes were taken by research assistants in each group and these notes were analysed using thematic analysis. The following contains an overview of the issues and recommendations as discussed by the focus group participants.

Note: the issues are presented in no particular order. In summarising the discussion points, the aim was to objectively and fairly reflect the view of different stakeholders, however, some opinions and views are only mentioned in brief, because these represent specific organisational culture issues, which are outside of the scope of the current study.

Separation and loss of camaraderie

Social isolation in retirement and loss of camaraderie were extensively discussed in both focus groups. This was considered a key issue that requires attention and action from the SA MFS. The nature of the firefighting occupation, particularly the shift work aspect, promotes the formation of strong social (friendship) ties among firefighters. Focus group participants discussed that **camaraderie in the Service is unique** ('a sense of an extended big family') and not easy to replicate outside of the job.

Unfortunately, after retirement these ties are quickly lost, which contributes to the issues of social isolation, loneliness, mental health, and so on. Interestingly, **institutionalisation** was mentioned as another important aspect of the job that contributes to the isolation issue. Focus group participants discussed how throughout their career, firefighters are 'taken care of' by the Service by being 'told what to do and how to do' in relation to both operational and administrative duties. In a way, friendships among firefighters are also facilitated by the organisation (many becoming friends by the virtue of working on the same shift). This leads to a certain inability among retirees to navigate social interactions, who also struggle to obtain information about social events and activities post-retirement.

I missed the camaraderie after the retirement.

The collaborative and social environment is missing when you retire.

Although it would be fair to assume that strong social ties should pertain into one's retirement (and become a protective factor for retirement adjustment), focus groups participants indicated that because development of such ties is facilitated externally, rather than by the individual,

firefighters often don't realise the importance of the camaraderie until it is lost in retirement. Put simply, older firefighters 'do not know how to make friends' or to build and sustain new social connections. A related issue is a lack of planning for (social) activities in retirement. Many firefighters were said to retire without a solid idea about what they are going to do. Sudden absence of a routine facilitated by a shift work schedule can lead to feelings of loss and despair, which further affects one's sense of loneliness and isolation. This was illustrated by the interview findings showing that pre-retirees have very positive and overly optimistic expectations about the changes they will experience in retirement, however, changes actually experienced by retirees are far more negative (see Figure 7). Lack of retirement planning further exacerbates these issues.

Separation from the Fire Service is like a bitter divorce

The current level of interaction between the SA MFS and the retirees was evaluated as minimal, with only occasional activities (such as lunches and dinners) being organised. This was seen as conflicting with the culture of firefighting, underlined by the notions of working together and being a family. When retired, firefighters may want to continue to be connected to the Service and remain a part of the family.

One proposed solution was to maintain communication with the retirees at least in the initial 2-year post-retirement period. For example, retirees should receive updates and information about social events electronically on a regular basis (i.e., newsletter). However, maintaining retired personnel database with up-to-date contact details might be problematic due to increased workload implications. Further, some retirees may not wish to be contacted by the Service. Privacy was also mentioned as an issue in maintaining a contact list of retirees, because of the internal restriction on sharing contact details among administrative teams. An alternative option would be a members' only website for retired firefighters that would contain retirement-related information and announcements about social events for retirees. It was also suggested that this website could include old photographs and other historic memorabilia to maintain the history and tradition of the Service.

Photos can show the historical aspect of Fire Service that can grab attention and stimulate discussion.

In addition to sharing information about available activities, the Fire Service could consider facilitating project-based activities for retired firefighters. A number of possible 'projects' were suggested: firefighters' museum and restoration workshop, men's shed, visiting sick firefighters and helping out with domestic duties, walking and cycling groups. These would not only enable social interaction among retirees, but also offer them an opportunity to contribute to the Service and broader community. In addition, it would enable retirees to continue to utilise the valuable skills accumulated throughout their career and further support their sense of self-worth. It was agreed by the focus group participants that the retirees would engage in such activities on a voluntary (non-paid) basis.

Men's shed can be a glue to hold all the retirees. It can give a value of worth to the existence to the retirees.

Men's shed can be a community type of thing by giving back to the community like the firefighters have done all their life.

Another proposed solution was to provide pre-retirees with more information about retirement that would promote retirement planning (also discussed in the next section). For example, a popular idea was to organise events with both retirees and pre-retirees with the purpose of sharing experiences and knowledge. This would address both the lack of information about retirement among pre-retirees and issues of social isolation among retirees. Another approach would be the facilitation of a mentorship program for pre-retirees and retirees to discuss and clarify retirement

expectations. Furthermore, targeting pre-retirees, focus group participants discussed that the organisation could encourage social activities outside of the Service, although there was no further discussion on how specifically this could be accomplished.

Lack of information about retirement

As mentioned earlier, a key issue discussed by the focus group participants was the lack of information about retirement, which leads to a lack of preparation and planning, and ultimately, poor retirement outcomes. It was pointed out that even at the organisational level, there is a lack of knowledge and understanding about the procedures and policies pertaining to retirement. As an example, some respondents mentioned that firefighters often do not know about the retirement form (SP35), how to fill it out, what process to follow, and where to seek help. It was unclear who is responsible for completing the form, and why it is necessary in a first place. The form was considered too long and complex by some participants, and a waste of time, because the information collected via the form was not being collated and analysed by the Service to inform retirement transition process. Furthermore, it was mentioned that there is no clear procedure for returning gear and equipment. Due to this confusion about the procedures, administrators discussed that they struggle to address the needs of pre-retirees and retirees, as they often require a lot of support before and after retirement.

Fire Service must formalise the retirement process. There needs to be a flowchart or checklist.

In addition, focus group participants also discussed that there is a lack of awareness of their impending retirement among firefighters, which also means that many are not involved in retirement planning activities. The lack of information about retirement and lack retirement planning consequently affect retirees, who often struggle with various aspects of their life in retirement and do not know where to get help and assistance.

There were several valuable solutions discussed. First, making internal retirement-related policies and procedures clear and more straightforward was identified as a necessary first step in addressing retirement challenges. This aligns with the research findings in that the characteristics of retirement transition (whether the withdrawal from the organisation felt as well organised and facilitated) are important predictors of retirement adjustment.

Second, it was suggested that firefighters should receive access to a 'retirement information pack' containing valuable information and resources (e.g., financial management and superannuation, volunteering opportunities, information about social events, links to other resources, checklists, and so on). Focus group participants agreed that retirement-related information should not be limited to financial planning, but include other life domains, such as more workshops or seminars on physical and mental health, wellbeing, etc.

The preferred format of a retirement information pack was an online resource over a hard copy. Online resource was seen as more advantageous, because it could be accessed by firefighters at different stages of their retirement trajectory to enable timely planning and would be a more cost effective option (at least in the long-term). In addition, an online resource could be continuously updated and contain more information about various retirement-related topics. An interesting suggestion was to include short 5-10 minute videos of retired firefighters sharing their experiences of retirement and offering advice to current employees. However, it was acknowledged that some older firefighters might experience difficulties in accessing the online resources, due to their poor computer skills.

Furthermore, when discussing the timing of when the information should be provided, participants argued that education on retirement should start from mid-career (40-45 years) to encourage firefighters to think about their retirement pathway and 'what they want their retirement to look like'. A positive side effect of early retirement education could be that

younger personnel are more empathetic towards pre-retirees and retirees as they recognise the challenges and complexities involved in the retirement transition.

Another suggestion was to 'outsource' the provision of services to retired firefighters. For example, the participants discussed a possibility that 'retiree management' could be undertaken by the union, rather than SA MFS. Another related suggestion (and more supported) was a creation of a Retired Firefighters' Association (RFA) similar to those existing in other jurisdictions (e.g. Western Australia). It was suggested that RFA could be independent from both SA MFS and the union, and thus have more chances of serving a larger population of retirees. RFA was envisioned as a volunteer-run organisation that is open to all MFS staff, including those in administration and other functions, not just firefighters. The goals of RFA were to enable and encourage social interaction among retirees, as well as organise community-led activities and events. For example, RFA could be involved with community education or other types of volunteering that utilise firefighters' skills and knowledge. Another RFA function could be the preservation of firefighting legacy and history, for example, through involvement in firefighters' museum and workshop. Potentially, RFA could also be involved in facilitating interaction between retirees and younger firefighters not only for the exchange of retirement-related information and knowledge, but also social exchange and storytelling. In addition, RFA could facilitate the interactions between the Fire Service fund, credit union and SA MFS.

It was recognised that even if RFA is run by volunteers, it would still require some resources to sustain its activities. Thus, RFA could be organised as a social club with a small membership fee, paid either by the current retirees or by currently employed firefighters as an investment into the support they will receive in retirement. Alternatively, there could be some financial and other resources allocated to RFA by SA MFS. Finally, it was indicated that the RFA is in the process of being set-up, but lacks structure and resources for proper functioning. Currently, RFA facilitates bimonthly lunch events for retirees, but this level of activity was considered insufficient. It was suggested that more activities and events should be organised. In the past, there has been a lot of interest and good attendance at other events organised for retirees, which suggests that there are many retired firefighters who are interested in participating.

Retirement finances and superannuation

Similar to some of the findings from the interviews, focus group participants suggested that financial issues dominate retirement thinking and planning among pre-retirement firefighters. Primarily there are concerns over having enough money in retirement, but also the lack of knowledge and understanding about superannuation, how it works and what to do with the accumulated superannuation savings after retirement. The lack of long-term financial planning was also mentioned, saying that firefighters often start thinking about financial preparation for retirement only about 4-5 years before the planned retirement age. Furthermore, some of the participants discussed concerns and issues regarding the superfund structure and pension schemes, which fell outside of the scope of this research study, as they do not represent organisational, but rather governmental practices and regulations.

I was not worried about the super fund as the super is really good. However there needs to be a discussion on super fund early on. The discussion on the superfund and retirement should be earlier than 4 to 5 years before retirement.

However, focus group participants felt that there is some room for intervention from the organisation in addressing at least some of the financial preparation issues. For example, the participants spoke about the importance of holistic financial planning, which aside from retirement planning also includes spending and saving, investments, insurance, taxes and other financial matters. SA MFS could provide essential information relating to these topics and direct

firefighters towards other resources for more comprehensive advice (e.g., endorsed financial planners who are knowledgeable about specific of firefighters' superannuation fund). It was emphasized that financial preparation for retirement needs to start earlier in one's career, and the Service could play an important role in initiating this preparation. For example, inviting retired firefighters to share their experiences of retirement (including financial aspects) could promote thinking and discussion among pre-retirees. Another suggestion was to create a (financial) checklist for retirement. Thus, SA MFS' role in relation to the financial planning for retirement would be in facilitating the flow of information and knowledge sharing.

Organisational issues

There were several organisational issues discussed in the focus groups, and these are important to mention as potential barriers to implementation of any organisational practices or policies related to firefighters' retirement.

A highly debated topic in one of the focus groups was the **extent of responsibility that SA MFS has for the retired firefighters** (duty of care). Similar sentiments were observed in the interviews with firefighters from all agencies involved in the current research project. Some focus group participants felt that because SA MFS is a government organisation operating with restricted budget and resources, it was not a part of their role to continually provide support and assistance to retirees, who are no longer employed by the organisation. It was suggested that other (private) organisations do not offer retirement services to their employees. Some harsher opinions were that firefighters are used to being 'spoon fed' by the organisation (but see earlier discussion of the institutionalisation) and expect the same level of assistance when they retire.

We are a business, not to look after people who no longer work for us

For example, when discussing the issue of social isolation in retirement, some participants suggested that it is not organisation's responsibility to remain in contact with retired firefighters and make arrangements to ensure that they stay in contact with former colleagues. It was argued that SA MFS simply does not have enough resources to facilitate such activities, thus it is retirees' responsibility to organise their social interactions and maintain relationships.

On the flip side, some focus group participants felt that the Service carries responsibility for retired firefighters because of the risky and dangerous nature of their jobs. Firefighters were compared to the defence personnel, in that both serve their communities, and hence should benefit from extra care during and after employment. It was pointed out that, indeed, the defence force has extensive retirement packages, including information and resources.

Relatedly, there was some discussion of the changing nature of the Service, which seems at odds with the attempt to facilitate a better transition to retirement for firefighters. It was said that the Service is undergoing a transition towards a more business-like entity, which affects the way employees are treated and interactions between different groups of employees becoming less personal. Administrative staff pointed out that supporting retirees (for example, assisting firefighters with calculating their leave or organising retirement events) is not a part of their KPIs, thus it only increases their workload and prevents them from accomplishing other performance markers. Although these discussions highlighted deep organisational divide between firefighters and administrative staff (further discussion of which is out of scope), it is important to acknowledge that these organisational issues may present a significant barrier to implementation of retirement-related initiatives.

Other issues

There was an interesting discussion about the relevance of introducing retirement-related support at SA MFS, given the observed **changes in the firefighters' workforce**. Specifically, it was suggested that the nature of the firefighting career is changing, with younger generations of firefighters hesitant to dedicate their entire lifespan to the occupation. It will be more common for someone to join the Service for only 5-15 years, instead of the 30-40 years. This in turn will imply that firefighters will not be retiring from the service, but rather will be transitioning into a different career pathway. Another implication of this shift would be that firefighters will be better prepared for their retirement, because they would have had 'a life outside of the Service'. Thus, retirement's impact on their social life, for example, would not be as negative. It was observed that the current group of pre-retirees differ from their predecessors in that they have interests outside of the firefighting job. Focus group participants also speculated that because younger generations of firefighters 'no longer live and breathe their job', they will have a weaker occupation identity, and thus an easier transition into retirement (or a second career). However, it is noted that the findings of the current study suggest that occupational identity may serve as a protective factor in retirement adjustment.

My generation will not have as much of these issues, because people these days are more connected

Relatedly, focus group participants recognised the role of **individual differences in the retirement transition** process and outcomes. For example, it was suggested that disposition plays a role in retirement transition--those with a positive attitude and view towards retirement will have an easier transition. Issues external to work might also have a large impact on retirement transition, for example, if retirees have low quality relationships with their partner and/or family, retirement might only exacerbate these issues. In brief, the participants discussed the importance of a positive outlook, attitude and a proactive approach for a successful retirement transition. Nevertheless, there was a recognition that SA MFS carries some responsibility and thus should encourage retirement planning and preparation.

Some people will hate retirement or love retirement, it doesn't matter what we do.

The focus group participants expressed some concerns over the state of **physical and mental health among some retired firefighters**. Particularly, it was discussed that many retire with unresolved mental health issues due to exposure on the job and/or feelings of anger and frustration towards the Service. The participants emphasised that SA MFS carries the responsibility for firefighter's health (due to the nature of the job), which should extend into their retirement. For example, it was suggested that retirees could have access to gym facilities at the stations, which would help them to maintain physical health and fitness, but also provide opportunities for socialising. Another suggestion was to allocate greater attention and resources to firefighters' mental health and wellbeing in order to tackle mental health issues before retirement.

We need to make the health right and the mind right [before firefighters retire].