

# Transition to retirement experiences of Victorian emergency service workers

A study undertaken by Right Management for the Emergency Services Foundation (ESF) to inform its Well Beyond Program.

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## About the study

Right Management was engaged by the Emergency Services Foundation (ESF) to undertake a qualitative study of the lived experience of emergency services workers in the paid workforce transitioning to retirement. This study built on earlier studies about the wellbeing of emergency services workers. The Beyond Blue “Answering the Call” national survey of the mental health and wellbeing of police and emergency services workers found that almost one in four former emergency services workers probably have PTSD and many experience a profound sense of isolation and loss. Another recent study undertaken for ESF in recent years was the “Helping volunteers transition to retirement” study which provided a number of recommendations about how volunteers could be best supported in their transition to retirement. The voice of lived experience of emergency services workers is seen to be of critical importance in informing ESFs work. The findings of the current study will inform the development of its Well Beyond Program and specifically a new Systems Framework to guide how the sector and agencies support emergency services workers transitioning to retirement, and a Peer Coaching to Flourish in Retirement initiative. The ESF Learning Network, which includes wellbeing managers from across the sector, has strong interest in this work. The study explored:

- Feelings leading up to retirement
- Participation in transition to retirement programs and feedback
- Challenges faced and biggest adjustments made once retired
- Key learnings and advice for those about to retire from an emergency service role
- Suggestions about what the agency could have been done differently to better support the transition to retirement experience.

The sample included a cross section of retirees from a broad range of agencies, and a mix of ages, levels of seniority in role, and location (both regional and metropolitan Melbourne). Interviewees were recruited via snowball or chain-referral sampling, a non-probability method where subjects are recruited through referrals. Specifically, respondents were selected through the ESF network, including retired officer associations. This sampling technique has the advantage of identifying subjects that would be otherwise difficult to recruit, as was the case for this study as employing organisations either did not retain or were not able to share contact details of retired members due to privacy concerns.

## About the study participants

A total of 31 interviews were conducted with retired emergency services workers during September and October 2021. The interviews were up to one hour in duration and conducted either via telephone or video conference due to lockdowns and restrictions in Victoria.

- Study participants included 20 who had retired due to age and/or their superannuation reaching its maximum at 30 years of service, 8 who retired from service due to medical retirement and 3 who had retired from service due to resignation.
- Age at retirement from service varied from 41 years to 78 years, and most participants were currently in their 60s.
- Average age at transition to retirement was 57 years, 63 years from all paid work.
- Average years of service for those in the study was 33 years, the maximum was 49 years.
- 10 study participants retired from the Victoria Police, 9 from Ambulance Victoria, 1 from State Emergency Service (SES), 12 were retired firefighters from a range of organisations including 1 from Metropolitan Fire Brigade (MFB), 4 from Country Fire Authority (CFA), 2 from Fire Rescue Victoria (FRV), and 5 from Department of Environment, Land, Water and Planning Forest Fire Management (DELWP).

- 29 identified as male and 2 as female.
- Participants included a mix of those retiring from uniform roles, specialist roles and senior manager / exec, regional and metro.
- Most study participants retired in the past 3 years with a small number having retired prior to that.

## Study limitations

The sample of retired emergency services workers was not recruited as a random sample and may not be representative of the experiences of all retired emergency services workers. A disadvantage of snowball sampling is that the sample can be biased to a specific type of respondent. Given the networks through which recruits were selected, it is possible that the study sample was biased to a more active and socially connected retiree. If it was possible to connect with retirees outside the retired officer associations, another side to retirement may have been represented.

We recognise that 31 interviewees are far from a representative sample of the emergency service worker and volunteer's population. The strength of qualitative research however is measured by understanding gained over representativeness and saturation of themes is the measure of robust and valid understanding. The opportunity to discuss retirement in depth over long conversation generated powerful insights into the challenges and issues of contemporary retirees. The researchers are of the view that saturation was achieved because whilst each member's experience and journey were unique, common themes emerged and towards the end, were iterated without new themes arising.

## Feelings leading up to retirement

Study participants reported varied experiences, thoughts and feelings about retirement leading up to the date. These feelings broadly fell into three main themes.

**Enthusiasm:** The first group felt enthusiastic, ready to go based on age or maximized superannuation. They were looking forward to the next phase/challenge or adventure, had a plan about what next, and typically were in good health.

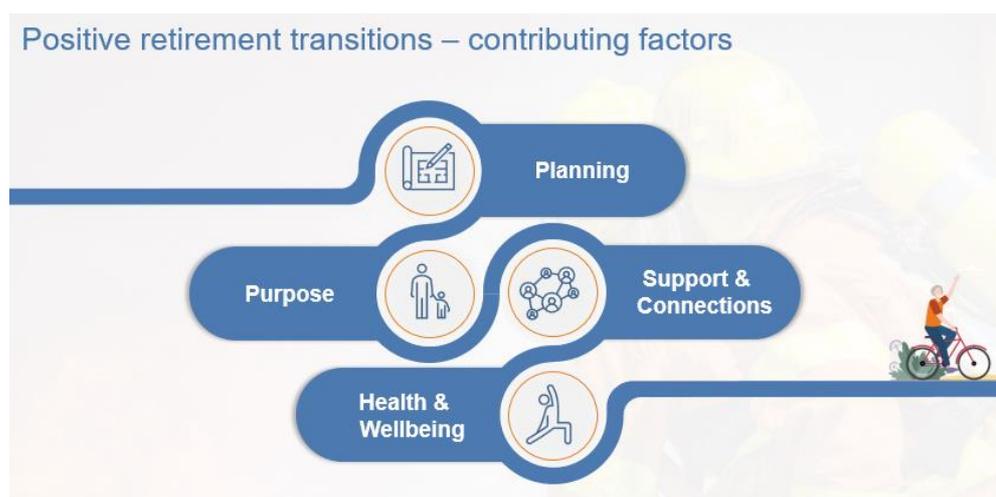
**Mixed feelings:** The second group had mixed feelings. Some had not been enjoying role as much, not enjoying the politics / not aligned to new strategic direction of organisation, some keen to move on but aware that they would miss aspects of their role.

**Rejection:** The third group felt they were being pushed out. They had an unpleasant exit and / or transition experience. They felt disappointments and regrets, mental health conditions or physical conditions or injuries.

Interestingly, all had either struggled with the transition or knew someone from emergency services who had struggled with the transition out of service.

## Positive retirement transitions – contributing factors

Those who had positive transitions to retirement and were flourishing in retirement typically mentioned four factors contributing to their successful transition:



- **Planning:** Those who transitioned well expressed the importance of early planning for retirement / transition to retirement. This planning included financial and superannuation matters but was broader than this; it included planning how they will spend their time and what will give them purpose and meaning.
- **Purpose and meaning:** Those who transitioned well had a sense of purpose and meaning beyond their service role. This included interests and hobbies and often involved paid or volunteer work.
- **Support / connections:** Those who transitioned well expressed the importance of support from their previous employer and / or in their personal life including the critical roles played by partners, family members, friends, and their community. They typically felt that they had been treated with respect and given recognition of their service and contribution leading up to their retirement date. Those who struggled with the transition stated that they did not feel supported or valued by their employing organisation in the way they were treated leading up to retirement and felt disconnected since because of the lack of contact from previous managers/leaders and colleagues after their transition to retirement.
- **Health:** Those who had a smooth transition were typically physically and mentally well. Those who struggled with the transition often had physical and / or mental health issues – sometimes work related.

## Key challenges with transition to retirement

The key challenges study participants most referred to in order of frequency were:

1. Loss of community / camaraderie
2. Identity impact
3. Mental health impact
4. Disappointment at exit and lack of follow up / staying in touch
5. Didn't feel adequately recognised for service and contribution
6. Covid 19 pandemic impact

**Loss of community / camaraderie:** This was the most frequently cited challenge of transition, almost all study participants referred to this. Participants expressed that the aspect they missed most about working within emergency services was the being part of a team, something bigger with a great sense of purpose.

**Loss of Identify/ sense of purpose:** Most referred to themselves as a retired police officer /fire fighter / paramedic. Some felt the loss / change of identity impact greatly. Others minimised its importance. Those who had strong interests outside work pre-retirement that could continue post retirement didn't struggle as much with identity loss. Some expressed a regret that they could not continue working in a more casual capacity when they retired from their full-time role eg, a retired police officer discussed the benefits of contracting suitable retired police officers to undertake unsworn' work / casual shifts for lower risk work which would benefit both the retired officers and the police force. A number initially felt very lost and didn't want to "just stop" but were unsure what they could do and what skills were transferable. Once they found a new purpose, often related to new paid or volunteer work, they were able to enjoy the next phase of life more fully.

**Disappointment at exit and lack of follow up/ staying in touch.** Some expressed their disappointment at the way their retirement was communicated in the organisation and handled by their manager and organisation. Most said they thought they would have heard from the organisation more post retirement. There was a desire for follow up check ins from both organisational leaders as well as their work mates.

**Mental health impact:** A small number said that transition to retirement had a negative impact on their mental health. This was greatest for those who had retired medically due to work-related injury or trauma. Mental health outcomes were better for those who were physically and mentally well pre-transition, had a clear purpose and plan, strong interests outside of work, and had support in place, such as a partner, family, friends, community. Those who transition medically require comprehensive support leading up to and post retirement from service, including the need for formal mental health assessments and debriefs to help them come to terms with accumulated trauma.

**Didn't feel adequately recognised for service and contribution:** Several study participants said they felt that their service and contribution was not adequately recognized at the point of retirement. Some said that the formal announcement of their retirement to colleagues through email was very brief and lacked any specific detail about the contribution that they had made. Others said they never received their recognition of service award which was a significant issue for them. A number said they had missed out on the typical retirement celebration event with colleagues largely due to the covid 19 pandemic. Those who retired medically commonly felt that this aspect of their transition to retirement was handled very poorly leaving them feeling cut off, humiliated and in some cases very distressed. "I couldn't even show my face around the station for a long time".

**Covid pandemic impact:** The covid 19 pandemic and periods of lockdowns and restrictions in metropolitan Melbourne and regional Victoria from March 2020 to September 2021 had a large impact on the experience of people finishing up at work as typical "rite of passage" farewell functions scaled back or did not occur. Some were mandated to work from home due to their age which in some cases led to them feeling singled out and not enjoying their role as much when it was performed remotely. Many have been in lock-down for much of retirement to date which has impacted their ability to travel, visit family, and engage in many of the *big impact on my retirement experience so far. There are so many things I'd planned to do that haven't been possible yet*".

Some other key themes which emerged in the discussions included:

- Reluctance by some to seek out transition for retirement support. Many referred to themselves not needing support or assistance in their own transition to retirement but feeling that others would benefit from it and that it should be provided.
- Lack of debrief / exit interview and opportunity to provide feedback and adequately process their time in the service, their contribution, the highs and lows, and the transition ahead.
- Superannuation / financial support was offered and highly regarded, but many said there was a lack of other support to help with their transition to retirement.

- Some said emergency services work is not necessarily a job for life like it used to be, and people will need to plan for the reality of this and transition to other work.
- Many said hearing from others who had successfully retired from emergency services would be useful and would add credibility to the suggestion to take up financial and non-financial support

Some key quotes from study participants about their transition to retirement experience are presented below:



These quotes are representative of the broad range of experiences those in the study.

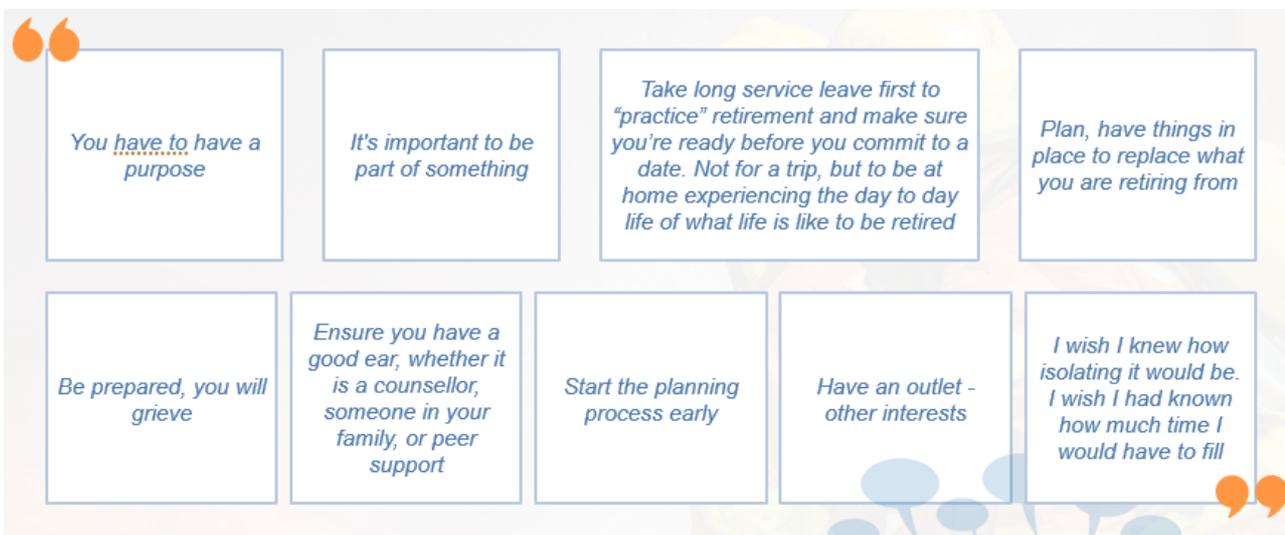
## Transition to retirement programs

All participants were aware of ESSSuper information sessions about superannuation and participants in those sessions rated the service highly. Most said that they were not aware of other services to assist in their transition to retirement. Some had accessed additional independent financial planning support. Those who accessed self-funded financial planning services tended to be those retiring from senior management or executive roles and reported that they found this support very worthwhile. A minority thought that other transition to retirement services had possibly been available to them but had not been accessed, possibly because of long distances from home, in some cases further complicated the covid pandemic and the associated travel restrictions.

Most were aware of Employee Assistance Program (EAP) counselling, which was not specifically for transition to retirement support, but could be utilised for this. Most who had accessed mental health support such as counselling did so in the context of other trauma / mental health challenges to do with their job or personal life (such as marriage breakdown) rather than to provide support specifically related to transition to retirement.

## Key learnings / advice for others

When asked about key learnings and advice they would give to others leading up to their transition to retirement, "plan ahead" was the most common response. When explored further, this recommendation related to getting finances in order and being clear about how you will spend your time so that you have a sense of purpose and fulfilment in the next phase of life. Some participant quotes about key learnings and advice for others are presented overleaf.



## How organisations can better support transition to retirement

When asked about how organisations could better support the transition to retirement for members, most suggestions related to treating people with more respect and care leading up to retirement and providing a range of non-financial retirement planning support services. Study participants suggested the following programs would be beneficial to people in transition to retirement:

**Superannuation & Financial planning.** Financial security was considered extremely important to the participants. Most participants accessed superannuation information from ESSSuper and rated these services highly. Some had attended broader transition to retirement seminars presented by ESSSuper. Some had sought independent financial advice, especially those who retired from more senior roles.

**Mental Health support.** Mental health support offered through EAP, not just specific to retirement. Some participants were satisfied with the mental health support offered. Most participants expressed the importance of mental health support; some even stated that counselling/ debrief from service should be 'mandatory' as part of the transition to retirement. Several participants had work related PTSD/Trauma.

**Physical Health support.** Several participants had undergone medical retirement from service based on injury or mental health conditions. Those participants were more likely to have experienced a challenging transition and struggling to decide what they could do next, including what type of paid or volunteer work. A number required ongoing medical and mental health support beyond their retirement from service.

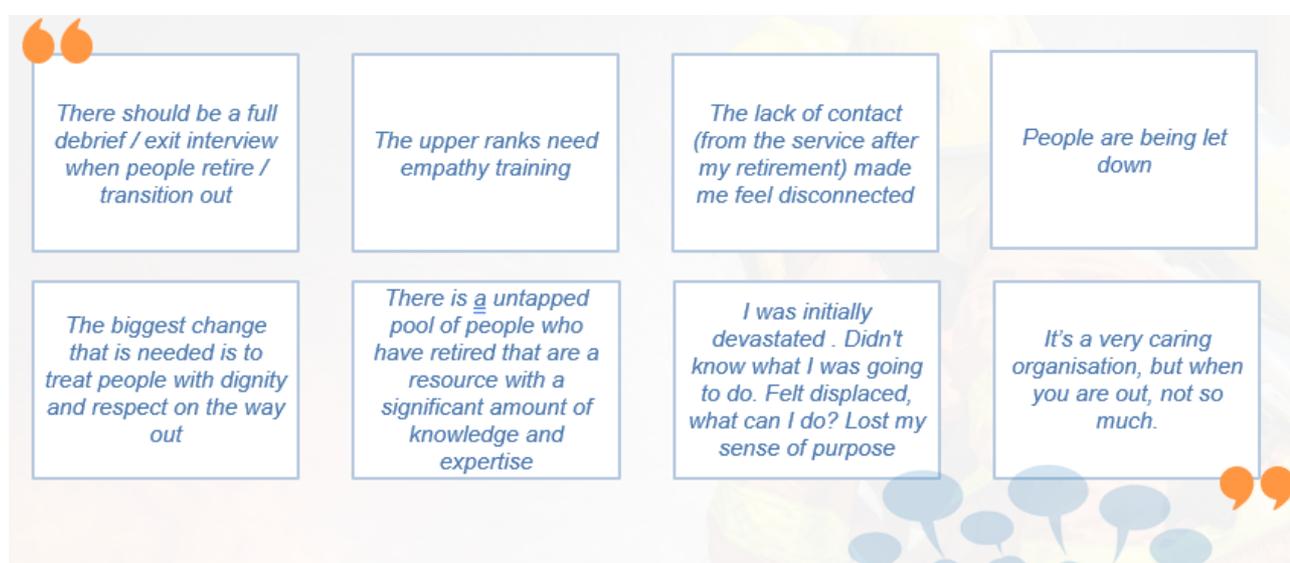
**Retirement Planning & Career Transition Support.** Most expressed that a range of non-financial support offerings should be available to those transitioning. Many who had medically retired or resigned / retired from service said they struggled to decide what work they would do next, getting ready for the job market, resumes etc.

Other specific recommendations included:

- Better recognition of individual at point of retirement, especially for those with medical retirement.
- Access to someone who has retired / transitioned speaking and giving advice – this advice should include plan early and utilise all support offered.
- Availability of counselling / psychological support, including relationship support re family impacts for both retiree and their family / household.
- A structured exit interview / debrief.
- Co-ordinating alumni events, quarterly or half yearly to enable people to stay in touch.

- Making contact after retirement date, e.g. check in after three months.
- Provision of career transition coaching including support re determining types of work preparing for future paid or volunteer work including resumes, interviews etc.
- Provision of information about Centrelink services and how to navigate them
- Provision of information about volunteer work opportunities.

Study participants said that resources available online would be helpful but only as part of broader offerings, with **some face to face 1:1 or in small groups**, ideally in person, but if not possible then via video conference or phone. Some were more comfortable with technology than others as evidenced by preferred method of conducting the initial interview with around half opting for video conferences and half for telephone interviews.



## Other observations

Many participants found conversations about potential transition to retirement at work awkward or difficult. Some felt concerned when transition to retirement was flagged by their manager. Whilst some started considering their retirement as they approached the 30 years' service milestone when their superannuation arrangements were optimal, others were keen to continue working within the service well into their 60s and did not want to feel pressured by the organisation to have to exit based on age if they were performing effectively. Some were reluctant to initiate conversations internally for fear of being seen as no longer committed which might result in being pushed out.

Several participants commented that current superannuation arrangements through ESSSuper inhibit the ability of people to transition to retirement gradually through reduced hours / days. They described current rules for uniformed members through ESSSuper defined benefits superannuation as a multiple of the final 2 years' salary necessitating people working full time up until their retirement date. Others said that going part time leading up to retirement was not culturally acceptable and would be seen as demonstrating a lack of commitment to the job and the team and would be difficult for the organisation to manage in terms of resources and rostering.

Some of those who reported transitioning well said that although they personally didn't seek out / need transition to retirement support they thought many others would benefit from it. Almost all study participants said they knew of others who hadn't transitioned to retirement well and were not flourishing in retirement; those who now lack purpose and have experienced negative impacts on their sense of identity and overall mental health.

## Paid work and volunteering post retirement from service

Most study participants (87%) were actively involved in some paid or volunteer work after their retirement from service. None were working in a volunteer or paid capacity with the organisation that they had retired from, but a number were volunteering with the relevant retired officers association, most commonly providing peer support. Some transitioned directly to this work, others took a break first. Those who retired medically tended to have the biggest challenges initially and the longest time before they were able to find suitable volunteer or paid work.

**Emergency services related paid work** post retirement included consulting in emergency management, non-emergency patient transport, teaching paramedicine at university, setting up a business training medical staff in basic life support, owning a business in traffic management, and undertaking roadside fire protection work for a local council.

**Non-emergency services related paid work** post retirement was quite varied and included property development, real estate sales, owning a pub, funeral directing, running a farm, consulting/advisory work, board and committee membership for those who retired from executive level roles.

**Emergency services related volunteer work** after retirement including providing peer support to other emergency services workers through the Retired Peer Associations.

**Non-emergency services related volunteer work** included driving a school bus for school excursions and school camps, leadership roles in community groups such as Lions, Surf Life Saving Club, Golf Club, and local Men's Sheds.

## Recommendations

Right Management's recommendations and associated theme are as follows:

THEME	RECOMMENDATION	
<b>Felt cut off, disappointed with lack of contact post retirement</b>	<ul style="list-style-type: none"> <li>A structured Alumni program to facilitate meeting up with old colleagues from that service e.g. quarterly or half yearly. Note – this is in place in some instances, some formally and some informally, often through Retired Associations.</li> <li>Utilise those who have retired / transitioned out for causal work / unsworn work / volunteers / speakers for those considering transitioning. For example, peer support.</li> <li>Diarised check-ins from the organisation (leader / manager) post retirement e.g. 3 months and 12 months post retirement</li> </ul>	<ul style="list-style-type: none"> <li>Introduce in 12 months before retirement</li> <li>First 2 years post retirement</li> <li>First 12 months after retirement</li> </ul>
<b>Reluctance from some to seek out transition for retirement support for self</b>	<ul style="list-style-type: none"> <li>Utilise retired emergency services workers in presentations / seminars for those approaching retirement to explain services and advocate participation in the years following their retirement.</li> </ul>	<ul style="list-style-type: none"> <li>First 2 years post retirement</li> </ul>
<b>Didn't feel adequately recognised / thanked for contribution and service</b>	<ul style="list-style-type: none"> <li>Ensure personalised communication of retirement and recognition of service and contributions.</li> </ul>	<ul style="list-style-type: none"> <li>Final month of service</li> </ul>

	<ul style="list-style-type: none"> <li>• Ensure that retirement celebration events happen and are adapted or deferred given covid but not overlooked.</li> </ul>	<ul style="list-style-type: none"> <li>• Final month of service</li> </ul>
<b>Lack of debrief, exit interview &amp; mental health assessment</b>	<ul style="list-style-type: none"> <li>• A structured exit interview / debrief should be mandatory.</li> <li>• A mental health assessment at the point of transition to retirement should be mandatory</li> </ul>	<ul style="list-style-type: none"> <li>• Final month of service</li> <li>• Final month of service</li> </ul>
<b>Superannuation / Financial support offered, but lack of awareness or utilisation of other retirement planning support</b>	<ul style="list-style-type: none"> <li>• Offer a suite/ range of services including online resources, group sessions and 1:1 support including peer support from other retired emergency services workers and professional transition to retirement support such as career transition to other paid and volunteer work where appropriate. Includes financial support – superannuation, financial planning &amp; navigating Centrelink &amp; government services, Mental health support via access to counselling for self and family, medical support for those retiring with injury or illness.</li> </ul>	<ul style="list-style-type: none"> <li>• Introduce support at 28 years of service or have available as people retire from service earlier</li> </ul>
<b>Those who retired from service with ill health or medical retirements found transition most difficult and most needed support</b>	<ul style="list-style-type: none"> <li>• Offer professional career planning and career transition support to all those retiring from service, many were initially lost and unsure what they could do and what skills were transferable.</li> </ul>	<ul style="list-style-type: none"> <li>• Make available as soon as potential medical retirement is known</li> </ul>
<b>Most that retired from service went on to some paid or volunteer work</b>	<ul style="list-style-type: none"> <li>• Offer professional career planning and career transition support to all those retiring from service so that those who want to go on to work in a paid or volunteer capacity are enabled to do so.</li> </ul>	<ul style="list-style-type: none"> <li>• Offer throughout career/ make available as soon as intention to retire is known</li> </ul>
<b>Emergency services work is not necessarily a job for life now e.g. paramedics</b>	<ul style="list-style-type: none"> <li>• Offer professional career planning and career transition support to all those retiring from service so those who want to go on to work in a paid or volunteer capacity are enabled to do so.</li> </ul>	<ul style="list-style-type: none"> <li>• Offer throughout career/ make available as soon as intention to retire is known</li> </ul>

## Conclusion

This qualitative study of the lived experiences of emergency services workers for ESF builds on previous ESF studies and aims to capture the voice of members to inform the development of a Well Beyond framework. A number of gaps have been identified between the support that is currently offered in the sector for those transitioning to retirement and what workers want. A number of recommendations have been made for improvement and these will be reflected in the Well Beyond framework that will guide practice in the sector about how organisations can best support healthy transitioning to retirement. Right Management and ESF wish to thank the 31 retired members who shared their stories and made this study possible.

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